
Housing Plan Element and Fair Share Plan

Borough of Bloomsbury Hunterdon County, New Jersey

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Introduction & Fair Share Plan Summary

Bloomsbury Borough is located in northern Hunterdon County and is entirely within the Highlands Preservation Area. The Borough has been closely working with the Highlands Council as it works towards Plan Conformance and has been deemed complete by the Highlands Council for its Plan Conformance petition. Bloomsbury has not previously participated in COAH and this marks the Borough’s first Housing Plan and Fair Share Plan. This Plan responds to Bloomsbury Borough’s affordable housing obligation as it is now constituted under COAH’s revised 2008 Third Round rules.

COAH’s initial Third Round rules identified affordable housing obligations for 2004-2014. The revised rules extend the Third Round affordable housing obligations by four years and continue to rely upon a ‘growth share’ methodology. The growth share methodology ties the municipal Third Round new construction affordable housing obligation to development that receives certificates of occupancy during the time period January 1, 2004 to December 31, 2018. COAH’s revised Third Round rules continue the requirement that municipal Third Round Fair Share Plans address three components of municipal affordable housing need, including (1) the prior round obligation for the 1987-1999 period, (2) the Third Round rehabilitation share, and (3) the third round growth share obligation for the 2004-2018 time period.

Bloomsbury Borough is primarily built-out due to its historic village setting. Remaining undeveloped parcels are heavily constrained with natural resources and heavily impacted by the Highlands Regional Master Plan. Given the limited developable land, the Borough will be utilizing the Highlands Regional Master Plan (RMP) adjusted growth projections.

Currently, Bloomsbury has an affordable housing obligation of 0 rehabilitation units, 17 prior round units, 1 actual growth share unit and 1 projected growth share unit for a total of 19 new affordable housing units. The following table summarizes the Borough’s obligation (see attached [Workbook D](#)):

	Units of Affordable Housing
3rd Round Rehab. Obligation:	0
Prior round obligation :	17
3rd Round Growth Share:	4
Total New Construction Affordable Units	21

However, given the Borough’s full inclusion in the Highlands Preservation Area, lack of sewers and the lack of vacant developable land, the Borough is seeking a vacant land adjustment under N.J.A.C. 5:97-5.1(a) to reduce the Borough’s prior round obligation as identified below:

	Units of Affordable Housing
3rd Round Rehab. Obligation:	0
Prior round obligation per Vacant Land Adjustment:	0
3rd Round Growth Share (per Highlands Build-Out Analysis):	1
Actual Growth Share 2004 - 2008	1
Total New Construction Affordable Units	2

These components of housing need result in a total Third Round affordable housing obligation of 2 new construction affordable units and 0 rehabilitation units.. This Housing Element and Fair Share Plan details Bloomsbury’s plan to address the full Third Round obligation of 2 new construction units

Fair Share Plan Summary – Bloomsbury Borough’s amended Fair Share Plan is summarized as follow:

- (1) Accessory apartment program (N.J.A.C. 5:97-6.8): 2 units.

The proposed accessory apartment affordable housing technique and compliance mechanism is explained below in the section entitled “Fair Share Plan”.

Statutory Affordable Housing Obligations

This Housing Plan Element has been prepared in accordance with the Municipal Land Use Law (MLUL) at N.J.S.A. 40:55D-28b(3) to address Bloomsbury Borough’s cumulative housing obligation for the period 1987- 2018. This Plan has also been prepared pursuant to N.J.S.A. 52:27D-310, which outlines the mandatory requirements for a Housing Plan Element, including an inventory and projection of the municipal housing stock; an analysis of the demographic characteristics of the Borough’s residents; and, a discussion of municipal employment characteristics. It also responds to the affordable housing mandates of the Third Round Substantive Rules of the Council on Affordable Housing (N.J.A.C. 5:94-1 et seq.).

At N.J.S.A. 40:55D-28.b.(3), the Municipal Land Use Law identifies the following requirements for a Housing Plan Element:

- (3) A housing plan element pursuant to section 10 of P.L.1985, c.222 (C.52:27D-310), including, but not limited to, residential standards and proposals for the construction and improvement of housing;

Bloomsbury Borough’s amended Fair Share Plan responds to this M.L.U.L. requirement, and is designed to ensure that the provision of affordable housing in the Borough will result in a minimal impact on neighborhood character and community services. This plan

calls for affordable housing initiatives including the creation of affordable accessory apartment units that mimic closely the existing historic character and development patterns of the Borough. This compliance technique is to be implemented within the context of the Borough's existing Land Use Plan and zoning ordinance regulations to satisfy the Prior Round and Third Round new construction affordable housing obligations.

At *N.J.A.C. 5:97-2.3 Content of a Housing Element*, COAH's regulations identify the following requirements:

(a) The Housing Element submitted to the Council shall include:

1. The minimum requirements prescribed by N.J.S.A 52:27D-310;

The Fair Housing Act (N.J.S.A 52:27D-310) requires that:

1. A municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing, and shall contain at least:

N.J.S.A 52:27D-310.1.a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;

This amended Housing Plan Element responds to subsection 1.a. above in [Appendix A](#) below.

N.J.S.A 52:27D-310.1.b. A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;

Actual Growth January 1, 2004 to July 2008

The Borough has issued a total of 1 residential Certificates of Occupancy (CO's) since January 1, 2004 and 1 non-residential CO's which are identified in the following table:

Actual Growth 2004 - 2008			
Year	Residential CO's	Non-Residential Square feet	Affordable Units
2004	0	0	0
2005	1	0	.25
2006	0	0	0
2007	0	360 (Office)	.06
2008	0	0	0
TOTAL	1	360	1 (.31)

Therefore, the Borough has accrued a total of .31 or 1 affordable unit for the period 2004-2008. The actual growth share obligation will be satisfied through the accessory apartment program, as will the projected growth share identified by the Highlands Council in their Municipal Build-Out Report for the Borough.

Projection of Housing Growth – Approved, Pending, Anticipated

	Total COs 2009 - 2018
Approved Development Applications	0
Pending Development Applications	0
Anticipated Development Applications	0
Other Projected Development 2008 – 2018 (e.g., single lot dev @ 1 c/o per 5 year-see trend above)	1.8
Development Sub Total	1.8
Anticipated Demolitions	0
Net Projected Development TOTAL	1.8

In accordance with COAH's 4 market-rate units/1 affordable unit growth share formula, trend development indicates a likely growth scenario of 1.8 residential units with a projected residential growth share obligation of .45 additional affordable units. Combined with the historic growth trend for 2004 – 2008 identified above (.25 residential growth share affordable units) a total Third Round residential growth share obligation of 1 affordable unit is projected. However, this projection is not fully consistent with the projected growth share identified by the Highlands Municipal Build Out Report, which identified the growth capacity for the Borough at a total of four (4) individual on-site septic

systems and four (4) residential units. As such, the Borough’s residential growth share projection for the third round includes the actual growth share obligation of .31 new construction affordable units; plus the Highlands assigned growth capacity of 1 new construction growth share obligation attributable to the four (4) unit build-out projection.

Bloomsbury’s nonresidential zoning districts are essentially built-out with firmly established compact and densely developed land use patterns that have changed little during the last century. As such, the nonresidential growth share projection for Bloomsbury Borough is identified at zero (0). This is consistent with the amount of nonresidential development identified in the Highlands Municipal Build-Out report, as indicated below in following excerpt from the NJ Highlands Council “Bloomsbury Borough Municipal Build-Out Report,” dated June 2009 (reproduced in its entirety in [Appendix D](#)).

“Final Build-Out Results

The build-out results for Bloomsbury Borough are summarized in Table 4, based on land based capacity (potential developable land in both wastewater and septic system service areas), utility capacity and resource based capacity (Net Water Availability). These results are to be applied in Module 3 - Housing Element and Fair Share Plan toward the determination of affordable housing obligations. To assist in the evaluation of this information, an Excel file of the Module 2 database has been prepared by the Highlands Council for use in Module 3, where applicable. The Excel file is included on the Module 2 CD.

Table 4 – Municipal Build-Out Results With Resource and Utility Constraints			
	Preservation Area	Planning Area	Totals
Residential units – Sewered	0	NA	0
Septic System Yield	4	NA	4
Total Residential Units	4	NA	4
Non-Residential Jobs – Sewered	0	NA	0”

N.J.S.A 52:27D-310.1.c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;

This Housing Plan Element responds to subsection 1.c. above in [Appendix A](#) below.

N.J.S.A 52:27D-310.1.d. An analysis of the existing and probable future employment characteristics of the municipality;

This amended Housing Plan Element responds to subsection 1.d. above in [Appendix A](#) below.

N.J.S.A 52:27D-310.1.e. A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing; and

Pursuant to the Borough's response to subsection 1.b. above, the following prospective growth share obligation is identified:

- Residential Growth Share: 1.2 units; and
- Nonresidential Growth Share: .06 units.

See 1.b. above.

N.J.S.A 52:27D-310.1.f. A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing.

The Borough's analysis of lands for construction of low and moderate income housing has revealed that there are no economically feasible developable sites for affordable housing. Given the lack of developable land and the Highlands Regional Master Plan, one site has been deemed available for development and has thus been identified by the Highlands Council as being able to accommodate 4 septic system units (see attached Bloomsbury Borough Municipal Build-Out Report). These conditions render much of the Borough undevelopable for new construction leaving the Borough to utilize conversion of existing structures for affordable housing opportunities.

2. The household projection for the municipality as provided in chapter Appendix F;

Appendix F of N.J.A.C. 5:97-1 et seq. identifies the following household projection for Bloomsbury Borough:

Net Changes 2004 – 2018: 20 (units)
Highlands RMP Adjusted: 4 (units)

The Adjusted Highlands Growth Share obligation identifies a potential of 4 additional units in the Borough resulting from the remaining undeveloped parcel in the Borough that can achieve the standards for new construction under the Highlands Regional Master Plan. The Borough is utilizing in preparing the Fair Share Plan.

3. *The employment projection for the municipality as provided in Appendix F;*

Appendix F of N.J.A.C. 5:97-1 et seq. identifies the following employment projection for Bloomsbury Borough:

<u>Net Changes 2004 – 2018:</u>	<u>-17 (jobs).</u>
<u>Highlands Projected:</u>	<u>0 (jobs)</u>

The Highlands Adjusted Growth Share also identifies a zero gain in employment.

4. *The municipality’s prior round obligation (from Appendix C);*

Appendix C of N.J.A.C. 5:97-1 et seq. identifies the following recalculated prior round obligation for Bloomsbury Borough:

<u>1987-1999 Obligation:</u>	<u>17 (units)</u>
<u>1987-1999 Obligation Adjusted</u>	<u>0 (units)</u>

As noted above, the Borough is seeking a Vacant Land Adjustment to the prior round obligation (N.J.A.C. 5:97-5.1(a)) given that the Borough is entirely located within the Highlands Preservation Area, lacks sewer infrastructure and is almost entirely built-out. The Borough seeks to eliminate the prior round obligation in its entirety.

5. *The municipality’s rehabilitation share (from chapter Appendix B); and*

Appendix B of N.J.A.C. 5:97-1 et seq. identifies the following rehabilitation obligation for Bloomsbury Borough:

<u>Total Rehab. Share:</u>	<u>0 (units)</u>
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6. *The projected growth share in accordance with the procedures in N.J.A.C. 5:97-2.4.*

Pursuant to N.J.A.C. 5:97-2.4.(a) & (b) the Bloomsbury Borough growth share has been identified by COAH, as follows:

(a)2. “. . . the municipality shall have an obligation of one affordable housing unit among five residential units projected to be constructed. For the purpose of calculating the projected growth share obligation, the municipality shall divide the resulting total units by five.”

(b)2. “. . . the municipality shall have an obligation of one affordable housing unit for every 16 jobs projected.”

4 units / 5 = .8 affordable units projected.
-17 jobs / 16 = 0 affordable units projected.

<u>Residential</u>		<u>Nonresidential</u>		<u>Affordable Units</u>
.8	+	0	=	.8

(b) Supporting information to be submitted with the Housing Element shall include:

1. A copy of the most recently adopted municipal zoning ordinance; and

Bloomsbury Borough zoning ordinance provided as [Appendix B](#).

2. A copy of the most up-to date tax maps of the municipality, electronic if available, with legible dimensions.

Bloomsbury Borough tax maps are not available in electronic format. Hard copy of most up-to-date tax maps provided as [Appendix C](#).

(c) The municipality shall submit any other documentation necessary to facilitate the review of the municipal Housing Element as requested by the Council.

(d) As an alternate to the household and employment projections required by (a)2 and 3 above, a municipality may rely upon its own household and employment growth projections, provided the total growth share resulting from the municipal household and employment growth projections exceeds the total growth share resulting from the household and employment growth projections provided in Appendix F.

Bloomsbury Borough is relying upon the Highlands Adjusted Growth Share as identified in the Bloomsbury Municipal Build Out Report dated June 2009 and located in [Appendix D](#).

Summary of Bloomsbury Borough’s Third Round Fair Share Obligation

Bloomsbury will be utilizing the Highlands Adjusted Growth Share Obligation which , consists of three components, including:

- The remaining prior round obligation adjusted (0 units); and,
- Actual Growth 2004-2008 (1 unit); and,
- The third round growth share, attributable to residential and non-residential growth projected to occur between 2008 and 2018 (1 unit).
- Rehabilitation Obligation (0 units)

Prior Rounds Affordable Housing Remaining Obligation - Bloomsbury was assigned a combined obligation of 17 new construction units under the prior rounds (1987-1999). The Borough is seeking a Vacant Land Adjustment (N.J.A.C. 5:97-5.1(a)) for the prior round obligation as a result of the Highlands Regional Master Plan, lack of sewer infrastructure and lack of developable land and the overall build-out capacity for the Borough that was identified by the Highland Council at only four (4) residential units. On the basis of the Highlands Council build-out report, the Borough is seeking a vacant land adjustment eliminating the 17 unit prior round obligation.

Actual Growth January 1, 2004 to July 2008

The Borough has issued a total of 1 residential Certificates of Occupancy (CO’s) since January 1, 2004 and no non-residential CO’s which are identified in the following table:

Actual Growth 2004 - July 2008

Year	Residential CO’s	Affordable Units	Non-Residential Square feet	Affordable Units
2004	0	0	0	0
2005	1	.25	0	0
2006	0	0	0	0
2007	0	0	360	.06
7/2008	0	0	0	0
TOTAL	1	0.25	360	0.06

Therefore, the Borough has accrued a total of 1 affordable unit in the past 4 years. The actual growth obligation will be satisfied through the accessory apartment program.

Third Round Fair Share Plan

At N.J.A.C. 5:97-3.2 *Content of a Fair Share Plan*, COAH's regulations identify the following requirements:

(a) A Fair Share Plan describes the completed or proposed mechanisms and funding sources, if applicable, that will be utilized to specifically address a municipality's rehabilitation share, prior round obligation, and growth share obligation.

As identified previously, the Borough is utilizing the Highlands Adjusted Growth Share Obligation and petitioning for a Vacant Land Adjustment to eliminate the prior round obligation. Under this scenario, Bloomsbury's Third Round Fair Share Plan would respond to the prior rounds obligation that was not addressed and the third round growth share obligation. Bloomsbury's prior rounds obligation is 0 units, the projected third round growth share obligation is 2 units and a rehabilitation obligation of 0 units. Therefore, Bloomsbury Borough's Third Round Fair Share Plan will provide for a total of 2 affordable units.

5:97-3.2(a)1. Descriptions of any credits intended to address any portion of the fair share obligation, which shall include all information and documentation required by N.J.A.C. 5:97-4 for each type of credit;

Bloomsbury identifies the following affordable housing compliance technique for satisfying the Borough's affordable housing obligation during the third round:

- (1) Accessory apartments (N.J.A.C. 5:97-6.8); permitting the creation of accessory apartments in connection with existing, or new residential dwellings;

5:97-3.2(a)2 Descriptions of any adjustments to any portion of the fair share obligation, which shall include all information and documentation required by N.J.A.C. 5:97-5 for each adjustment sought;

The Borough is seeking a Vacant Land Adjustment to eliminate the prior round obligation of 17 units as based on the Highlands Municipal Build-Out report for Bloomsbury Borough ([Appendix D](#)).

Addressing the Adjusted 3rd Round Obligation – The following table identifies a calculation of the Borough’s 3rd Round fair share obligation:

Third Round Obligation (new construction and rehabilitation):	2
New Construction (0 for prior round & 2 third round – 2)	
Accessory Apartments (2)	2
Total	2
New Construction 3 rd Round Obligation Deficit	0
Rehabilitation Program (0)	0
Remaining 3 rd Round Obligation:	0

This table identifies that the Borough’s fair share plan is expected to yield a total of 2 new affordable dwelling units to be applied to the Borough’s third round fair share of 2 dwelling units.

Third Round Compliance Mechanisms

5:97-3.2(a)3. Descriptions of any mechanisms intended to address the prior round obligation, the rehabilitation share, and the growth share obligation;

The following mechanism will be used to address the Borough’s two (2) unit fair share obligation:

Accessory Apartments

An Accessory Apartment is a self contained residential dwelling unit which is created in an existing home or through the conversion of an existing accessory structure on the same site. The Accessory Apartment Program (N.J.AC. 5:97-6.8) requires a minimum subsidy of \$20,000 for a moderate income accessory apartment and a \$25,000 subsidy for a low-income accessory apartment. The apartments must carry a 10 year control period for acceptance into the program. The Third Round regulations permit “no more than 10 or an amount equal to 10% of the fair share obligation, whichever is greater” to be addressed with accessory apartments. The Borough will encourage units of two bedrooms or more and in compliance with UHAC standards to meet the Family Unit Classification, as per COAH’s definition of “family unit”.

The Borough’s existing housing stock, as identified in the following section, lends itself to the Accessory Apartment program. The historic and built out nature of the Borough, coupled with the larger, traditional homes on small lots lend themselves to the ability to incorporate accessory apartments into the current fabric of the Borough without a loss of the Borough’s character and sense of place.

The accessory apartment program will require a municipal commitment of funding of at least \$45,000, in accordance with N.J.A.C. 5:97-6.8(b)2. Additional funding will be required for program administration.

Implementation Schedule

At N.J.A.C. 5:97-3.2(a)4. COAH's regulations identify the requirement for a municipality to provide a schedule for the implementation of the municipal affordable housing plan, which in pertinent part to Bloomsbury's Plan, includes subsection (a)4.i. Subsections (a)4.ii. – iii. are not applicable to the Plan. Subsection (a) iv. must be addressed during the course of Plan implementation in accordance with COAH's biennial review provisions in N.J.A.C. 5:96-10.

COAH's requirements at subsection (a)4.i state: *“An implementation schedule that sets forth a detailed timetable that demonstrates a “realistic opportunity” as defined under N.J.A.C. 5:97-1.4 and a timetable for the submittal of all information and documentation required by N.J.A.C. 5:97-6, based on the following:*

i. Documentation for mechanisms to address the prior round obligation, the rehabilitation share, and the growth share obligation up to the first plan review pursuant to N.J.A.C. 5:96-10 shall be submitted at the time of petition;

The Borough's implementation schedule anticipates creation of one (1) accessory apartment unit per 4 years between 2010 and 2018 for a total of 2 units, or as actual growth occurs. The Borough will seek to create accessory apartments utilizing local annual appropriations. As opportunities may arise in conjunction with applications for development, which are expected to be primarily for zoning ordinance variances of existing developed properties, the Borough will seek to form partnerships with private landowners to create apartments.

The primary limiting factor to implementation of Bloomsbury Borough's Fair Share Plan is adequate funding for affordable housing creation. The Borough has not previously sought or received substantive certification from COAH. As such, the Borough has not established an affordable housing trust fund or collected any affordable housing fees to offset the cost of affordable housing production. The Borough has utilized Highlands Plan Conformance Funding for the preparation of the Borough's Housing Plan and Fair Share Plan and will seek any available State funding for implementation of the Borough's Fair Share Plan.

Year 1:

- Adoption of Development Fee Ordinance.
- Annual local budget appropriation for plan implementation.
- Adoption of Accessory Apartment ordinance.
- Adoption of Affordable Housing ordinance.
- Adoption of Spending Plan.

Year 1-2, and ongoing for Third Round:

- Annual appropriations will be provided in the budget by Borough Council, which will be dedicated to affordable housing creation;
- Grant funding will be sought, to the extent that State, County and federal funding may be available, to assist with:
 - Creation of affordable housing.

Site suitability / realistic opportunity – Bloomsbury Borough’s Fair Share Plan anticipates utilization of existing developed properties and buildings, which are currently served by municipal water. Additionally, the Borough will encourage accessory apartment creation in conjunction with projected growth for the Borough (four (4) units as per Highlands Build-out). The Borough’s existing developed residential properties and neighborhoods are capable of supporting and are compatible with the Borough’s accessory apartment strategy for addressing its affordable housing obligation. In combination with there being adequate water infrastructure capacity to support the modest level of affordable housing that is called for in Bloomsbury’s Plan, the Borough’s existing housing stock and developed neighborhoods are suitable for accessory apartments where opportunities for affordable housing may arise.

Bloomsbury’s Plan also provides a realistic opportunity to create affordable housing because the Borough’s existing neighborhoods are suitable and fully capable of supporting the affordable housing that is planned. The strategies identified in Bloomsbury’s Plan are appropriate to the Borough’s community character. As such, Bloomsbury’s accessory apartment strategy presents a realistic opportunity for affordable housing production that during the 10-year period of certification. However, the limiting factor to fully implementing implementation of all components of the Plan will be adequate funding. It is anticipated that funding will be addressed through a combination of local and State funding, and through the use of development fee collections that may accrue during the third round.

5:97-3.2(a)5. & 5:97-3.2(a)7. The Borough is seeking a vacant land adjustment to eliminate the prior round obligation based on the Boroughs including in the Highlands Preservation Area and lack of sewer infrastructure and lack of developable land. See [Appendix D](#) for Highlands Build-out Report.

N.J.A.C. 5:97-3.2(a)6. calls for the submission of draft and/or adopted ordinances necessary for the implementation of the mechanisms designed to satisfy the fair share obligation.

It is anticipated that these ordinances will be adopted and implemented as a condition of substantive certification. However at the time of Plan preparation and adoption the ordinances are in preliminary draft stages of development. Therefore, draft ordinances will be submitted when they are available and

completed. Draft ordinances will be appended to the Plan for submission of the Borough's petition for substantive certification.

N.J.A.C. 5:97-3.2(a)8. calls for " A demonstration of existing or planned water and sewer capacity sufficient to accommodate all proposed mechanisms;"

Bloomsbury's affordable housing obligation is essentially the creation of 2 new affordable housing units. The Borough currently has adequate water capacity to accommodate this level of additional development and onsite septic capabilities will be reviewed upon application to the Borough for creation of an accessory apartment. Documentation may be provided if it is determined that Bloomsbury's petition for substantive certification requires documentation of existing capacities.

N.J.A.C. 5:97-3.2(a)9. calls for " A spending plan pursuant to N.J.A.C. 5:97-8.10, if the municipality maintains or intends to establish an affordable housing trust fund pursuant to N.J.A.C. 5:97-8.

Bloomsbury will be adopting a development fee ordinance and creating an affordable housing trust fund. A draft development fee ordinance and spending plan is provided in Plan appendices.

APPENDIX A

Inventory of Municipal Housing Units

The primary source of information for the inventory of the Borough's housing stock is the 2000 U.S. Census, with data reflecting conditions in 2000. While the Census data was compiled in 2000, it remains the only source of information that provides the level of detail needed for this analysis.

According to the 2000 Census, the Borough had 342 housing units, of which 322 (94%) were 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 Borough largely consisted of one-family, detached dwellings (76% of the total, compared to 74% in the County), there were 83 units in attached or multi-family structures. The Borough had a lower percentage of renter-occupied units, 18%, compared to 19.5% in Hunterdon County and 52% in the State.

Table 1: Units in Structure by Tenure

Units in Structure	Total Units	Vacant Units	Occupied Units		
			Total	Owner	Renter
1, detached	259	0	259	244	15
1, attached	41	10	31	15	16
2	17	0	17	4	13
3 or 4	8	0	8	0	8
5+	15	10	5	0	5
Other	0	0	0	0	0
Mobile Home	2	0	2	2	0
Total	342	20	322	265	57

Source: 2000 U.S. Census, Summary Tape File 3 (STF-3) Tables QT-H10, DP-4 and QT-H5

Table 2 indicates the year housing units were built by tenure, while Table 3 compares the Borough to Hunterdon County and the State. The age of Bloomsbury's housing stock reflects the historic nature of the Borough with 60% of the housing built prior to 1940 with some modest increases in the 1950's and 1980's. Owner-occupied units follow the same pattern as the year structures were built with the majority of owner occupied units being built prior to 1940. Renter occupied units were typically built prior to 1980 with most units built prior to 1940. 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. This trend also reflects the historic nature of the Borough.

Table 2: Year Structure Built by Tenure

Year Built	Total Units	% of Total	Vacant Units	Occupied Units		
				Total	Owner	Renter
1990 – 2000	25	7.3	0	25	25	0
1980 – 1989	36	10.5	0	36	36	0
1970 – 1979	10	2.9	0	10	8	2
1960 – 1969	13	3.8	0	13	8	5
1950 – 1959	38	11.1	0	38	36	2
1940 – 1949	14	4.1	0	14	13	1
Pre-1940	206	60.2	20	186	139	47

Source: 2000 U.S. Census, STF-3 QT-H7 for Borough

Table 3 compares the year of construction for all dwelling units in the Borough to Hunterdon County and the State. Bloomsbury had a larger percentage of units built prior to 1940 than did the County or State and a smaller percentage of units built after 1960.

Table 3: Comparison of Year of Construction for Borough, County, and State

Year Built	%		
	Bloomsbury Borough	Hunterdon County	New Jersey
1990 – 2000	7.3	17.1	10.5
1980 – 1989	10.5	22.4	12.4
1970 – 1979	2.9	15.1	14
1960 – 1969	3.8	10.2	15.9
1940 – 1959	15.2	13.2	27.1
Pre-1940	60.2	21.9	20.1
Median Year	Pre-1940	1973	1962

Source: 2000 U.S. Census, STF-3 DP-4 for Borough, County, and State.

The 2000 Census documented 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 housed smaller households, with 61% of renter-occupied units having 2 persons or fewer compared to 46% of owner-occupied units. Table 5 indicates that renter-occupied units generally had fewer bedrooms, with 54% having two bedrooms or fewer, compared to 17% of owner-occupied units.

Table 4: Household Size in Occupied Housing Units by Tenure

Household Size	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	51	33	18
2 persons	107	90	17
3 persons	70	54	16
4 persons	68	63	5
5 persons	22	21	1
6 persons	3	3	0
7+ persons	1	1	0
Total	322	265	57

Source: 2000 U.S. Census, STF-3 H-17 for Borough.

Table 5: Number of Bedrooms per Unit by Tenure

Number of Bedrooms	Total Units	(%)	Vacant Units	Occupied Units		
				Total	Owner	Renter
No bedroom	2	.6	0	2	0	2
1 bedroom	29	8.5	10	19	8	11
2 bedrooms	62	18.1	0	62	44	18
3 bedrooms	143	41.8	0	143	121	22
4 bedrooms	102	29.8	10	92	88	4
5+ bedrooms	4	1.2	0	4	4	0

Source: 2000 U.S. Census, STF-3 QT-H8 and QT-H5 for Borough.

Table 6 compares the Borough's average household size for all occupied units, owner-occupied units, and renter-occupied units in 2000 to those of the County and State. The Borough's average household size for owner-occupied occupied units was slightly higher than those of the County and State.

Table 6: Average Household Size for Occupied Units for Borough, County, and State

Jurisdiction	All Occupied Units	Owner-occupied units	Renter-occupied units
Bloomsbury Borough	2.74	2.86	2.19
Hunterdon County	2.69	2.82	2.03
New Jersey	2.68	2.85	2.37

Source: 2000 U.S. Census, STF-1 DP-1 for Borough, County, and State.

The distribution of number of bedrooms per unit is shown in Table 7. The Borough had fewer units with four or more bedrooms and slightly more units with two or three bedrooms than the County or State in 2000.

Table 7: Percentage of All Units by Number of Bedrooms

Jurisdiction	None or one	Two or Three	Four or More
Bloomsbury Borough	9.1	59.9	3.1
Hunterdon County	9.2	53.7	37.1
New Jersey	18.3	59.1	22.6

Source: 2000 U.S. Census, STF-3 QT-H4 for Borough, County, and State.

In addition to data concerning occupancy characteristics, the 2000 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.

- Kitchen Facilities 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.

Table 8 compares the Borough, County, and State for some of the above indicators of housing quality. The Borough had less overcrowding and inadequate plumbing and kitchens than the County and State.

Table 8: Housing Quality for Borough, County, and State

Condition	%		
	Bloomsbury Borough	Hunterdon County	New Jersey
Overcrowding ¹	0	.7	5
Inadequate plumbing ²	0	.4	.7
Inadequate kitchen ²	0	.2	.8

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

²The universe for these factors is all housing units.

Source: 2000 U.S. Census, STF-3 QT-4 for Borough, County, and State.

The last factors used to describe the municipal housing stock are the assessed housing values and gross rents for residential units. In 2000, the median residential housing value was \$172,800 (Table 9) with most of the Borough's housing stock falling in the \$150,000 to \$199,999 price range.

Table 9: Value of Residential Units

Value	Number	%
Less than \$50,000	0	0
\$50,000 to \$99,999	9	3.5
\$100,000 to \$149,999	63	24.5
\$150,000 to \$199,999	104	40.5
\$200,000 to \$299,999	73	28.4
\$300,000 to \$499,999	6	2.3
\$500,000 to \$999,999	2	.8
\$1,000,000 or more	0	0
Median (dollars)	\$172,800	

Source: 2000 U.S. Census, STF-3 DP-4

Table 10 indicates that in 2000 the majority of renter-occupied units rented more than \$1,500 a month. The median contract rent for the Borough was \$875 per month.

Table 10: Gross Rents for Specified Renter-Occupied Housing Units

Contract Monthly Rent	Number	%
Less than \$200	0	0
\$200 to \$299	0	0
\$300 to \$499	4	4
\$500 to \$749	14	24.6
\$750 to \$999	21	36.8
\$1,000 to \$1,499	15	26.3
\$1,500 or more	0	0
No Cash Rent	3	5.3
Median (contract rent)	\$875	

Source: 2000 U.S. Census, STF-3 QT-H12 for Borough

The data in Table 11 indicate that in 2000 there were 30 households earning less than \$35,000 annually, which was the approximate income threshold for a three-person, moderate-income household in Hunterdon County in 2000. At least 21 of these households were 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 1999 by Gross Rent as a Percentage of Household Income in 1999

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	7	0	0	0	0	7	0
\$20,000 – 34,999	17	0	2	7	2	6	0
\$35,000 +	27	17	0	2	5	0	3

Note: ¹The universe for this Table is specified renter-occupied housing units.
Source: 2000 U.S. Census, STF-3QT-H13 for Borough.

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 Borough's residents is the 2000 U.S. Census. The Census data provide a wealth of information concerning the characteristics of the Borough's population in 2000.

The 2000 Census indicates that the Borough had 886 residents, or 4 less residents than in 1990, representing a population decrease of approximately .5%. The Borough's .5% decrease in the 1990's compares to a 13.2% increase in Hunterdon County and an 8% increase in New Jersey.

The age distribution of the Borough's residents is shown in Table 12. Males predominate in the age classes of 55 to 69, with a female predominance in ages groups 0 to 4, 20 to 34 and over 70.

Table 12: Population by Age and Sex

Age	Total Persons	Male	Female
0 – 4	102	41	61
5 – 19	173	88	85
20 – 34	154	72	82
35 – 54	325	162	163
55 – 69	63	37	26
70 +	69	27	42
Total	886	427	459

Source: 2000 U.S. Census, STF-3 QT-P1 for Borough.

Table 13 compares the Borough to the County and State by age categories. The principal differences among the Borough, County, and State occur in the 0 to 4 and 70+ age categories where the Borough had a larger proportion than the County and State. The Borough had fewer persons in the 35 to 69 age category, than the County and State.

Table 13: Comparison of Age Distribution for Borough, County, and State (% of persons)

Age	Bloomsbury Borough	Hunterdon County	New Jersey
0-4	11.5	6.6	6.7
5 – 19	19.6	20.9	20.4
20 – 34	17.4	15.5	19.8
35 – 54	36.7	47	39.8
55 – 69	7.1	8.9	11.6
70 +	7.8	1.1	1.6
Median	35.5	38.8	36.7

Source: 2000 U.S. Census, STF-3 QT-P1 for Borough, County, and State.

Table 14 provides the Census data on household size for the Borough, while Table 15 compares household sizes in the Borough to those in Hunterdon County and the State. The Borough differed from the County and State in terms of the distribution of household sizes by having more households of three or four persons.

Table 14: Persons in Household

Household Size	Total Units
1 person	51
2 persons	107
3 persons	70
4 persons	68
5 persons	22
6 persons	3
7+ persons	1
Total	322

Source: 2000 U.S. Census, STF-1 QT-P10 for Borough.

Table 15: Comparison of Persons in Household for Borough, County, and State (% of households)

Household Size	Borough	County	State
1 person	15.8	20	24.5
2 persons	33.2	33.8	30.3
3 persons	21.7	17.2	17.3
4 persons	21.1	18.9	16
5 persons	6.8	7.5	7.5
6 persons	.9	2	2.7
7 or more persons	.3	.7	1.7
Persons per household	2.74	2.69	2.68

Source: 2000 U.S. Census, STF-3 QT-P10 for Borough, County, and State.

Table 16 presents a detailed breakdown of the Borough's population by household type and relationship. There were 788 persons in family households in the Borough and 94 persons in 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 Borough had more family households than the County or State (88% for the Borough, 75.2% for the County, and 70.3% for the State).

Table 16: Persons by Household Type and Relationship

	Total
In family Households:	788
Spouse	211
Child	310
In Non-Family Households:	94
Male householder:	34
Living alone	19
Not living alone	15
Female householder:	39
Living alone	32
Not living alone	7
In group quarters:	4
Institutional	0
Non-institutional	4

Source: 2000 U.S. Census, SF-1 QT-P10, 11 and 12 for Borough.

Table 17 provides 1999 income data for the Borough, County, and State. The Borough's per capita and median incomes were lower than those of the County.

Table 17: 1999 Income for Borough, County, and State

Jurisdiction	Per Capita Income	Median Income	
		Households	Families
Bloomsbury Borough	\$26,392	\$64,375	\$67,500
Hunterdon County	\$36,370	\$79,888	\$91,050
New Jersey	\$27,006	\$55,146	\$65,370

Source: 2000 U.S. Census, SF-3 DP-3 for Borough, County, and State.

Table 18 addresses the lower end of the income spectrum, providing data on poverty levels for persons and families in 2000. 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 \$8,501 for a one-person household to \$28,967 for an eight-person family for the year 1999. According to the data in Table 18, the Borough had proportionately higher persons qualifying for poverty status than the County. However, the percentages in Table 18 translate to 34 persons, but 12 families were classified in poverty status. Thus, the individual persons had a much larger share of the population in poverty status.

Table 18: Poverty Status for Persons and Families for Borough, County, and State (% with 1999 income below poverty)

Jurisdiction	Persons (%)	Families (%)
Bloomsbury Borough	3.8	4.8
Hunterdon County	2.6	1.6
New Jersey	8.5	19.4

Source: 2000 U.S. Census, SF-3 DP-3 for Borough, County, and State.

The U.S. Census includes a vast array of additional demographic data that provide insights into an area's population. For example, Table 19 provides a comparison of the percent of households who moved into their current residents in 1995; this is a surrogate measure of the mobility/stability of a population. The data indicate that the percentage of the year 2000 Borough residents residing in the same house as in 1995 exceeded that of the County and the State.

Table 19: Comparison of Place of Residence for Borough, County, and State

Jurisdiction	Percent living in same house in 1995
Bloomsbury Borough	64
Hunterdon County	61.8
New Jersey	59.8

Source: 2000 U.S. Census, SF-3 QT-H7 for Borough, County, and State.

Table 20 compares the educational attainment for Borough, County, and State residents over age 25. The data indicate that more Borough residents achieved a high school diploma or higher or a bachelor's degree or higher than the State.

**Table 20: Educational Attainment for Borough, County, and State Residents
(Persons 25 years and over)**

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor's degree or higher
Bloomsbury Borough	93.6	33
Hunterdon County	91.5	41.8
New Jersey	82.1	29.8

Source: 2000 U.S. Census, SF-3 DP-2 for Borough, County, and State.

The 2000 Census also provides data on the means of transportation which people use to reach their place of work. Table 22 compares the Census data for the Borough, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Borough had a relatively high percentage of those who drive alone, and a relatively low percentage of workers who carpool or use public transit. Of the 5.2% of workers who resided in the Borough and used other means of transportation to reach work, 15 workers worked from home and 8 workers walked to work.

**Table 21: Means of Transportation to Work for Borough, 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
Bloomsbury Borough	83.4	10.5	.9	5.2
Hunterdon County	82.5	7.3	1.7	8.5
New Jersey	73	10.6	9.6	6.8

Source: 2000 U.S. Census, SF-3 DP-3 for Borough, County, and State.

The New Jersey Department of Labor supplies data on the employment by industry within a municipality. While the most current data available is from 2003, and given current economic conditions, it may provide a snapshot into employment in the Borough. As witnessed in 2003, the most predominate industry in the Borough is construction work, followed by professional and technical services. In 2003, the average annual units of employment in the Borough totaled 82, however, given that 35% of this total included construction related employment, this number may be down for 2007 and 2008 given the current economic climate.

The employment rate, according to the 2000 census shows that the Borough had a higher percentage of people in the labor force, as well as higher employment of those in the labor force, as the did the County and State.

Table 22: Labor Force and Employment

Jurisdiction	Percent in Labor Force	Employed	Unemployed
Bloomsbury Borough	73.6	71.3	2.3
Hunterdon County	69.4	67.6	1.8
New Jersey	64.2	60.3	3.7