technical

R E F E R E N C E

document

Housing Trends and Projections

December 1988

Preliminary

State
Development

AND

Redevelopment
Plan

HOUSBK TRENDS AND PROJECTIONS

Draft — not for quotation or publication

December 1988

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and David Listokin (not included in present document)

Executive Summary

   This Technical Reference Document examines various aspects of housing demand and supply in New Jersey over the last two decades, including household formation, tenure, type of structures, and price by location. The major findings are summarized below:

New Jersey Housing Trends in the 1970's

   B3USIN3 DEMAND

   o The 1970's were characterized by the emergence of smaller households due to divorce, delayed marriage, and an aging population. This led to an increase in the per-capita demand for housing and contributed to an increase in housing costs.

   o Since 1960 New Jersey's rate of homeownership has been below that of the nation but above that of the northeastern states. In the 1970's New Jersey's housing tenure moved further in the direction of ownership, but growth in this sector was not as rapid as in the past. Condominiums increased their market share over the decade, especially in resort/retirement areas near the shore.

   o The gap between owner and renter incomes clearly widened in New Jersey in this decade. Partly as a result of income and household characteristics, the two tenure sectors also became more segregated by race.

   HOUSING SUPPLY

   o New Jersey experienced rapid growth in single family residential housing in the 1950's, but in the recession-plagued 1970's added fewer units to its housing inventory than in any decade since World War II.

   o New Jersey in 1980 had a high proportion of residential structures built between 1940 and 1970, the period of the State's most *rapid* suburbanization. The housing stock in the rest of the northeast tended to be older; housing in the rest of the nation newer, on average, than in New Jersey.

   o Between 1970 and 1980 the percentage of single-family units in New Jersey rose to 58%. But the percentage of detached units fell over

the same period, providing evidence for the appearance of
townhouse development.

HOUSIN3 PRICES

o The ratio of median home sales price to median household income
   increased in NEW Jersey from 2.5 to 3.0 over the decade, while
   median rents increased faster than median household income.

o   In 1980 there was a clearly identifiable ring of high-priced
    housing located in the New Jersey suburbs surrounding — but not
    adjacent to — New York City. Prices in the southern part of the
    State were uniformly lower than those in the north.

New Jersey Housing Trends in the 1980's

HOUSIN3 DEMAND

o The increase in the number of households that became evident in
   the 1970's continued into the 1980's. In 1987 average household
   size in New Jersey stood at approximately **2.5**.

o Although housing demand in the State has been strong since 1983,
   it is possible that demand by the "baby boom" cohorts peaked in
   1987.

HOUSING SUPPLY

o   Throughout the decade, housing construction has been highest in
    Ocean, Middlesex and Monmouth counties; lowest in Warren,
    Cumberland and Salem counties. The pace of housing construction
    appears to have increased in Burlington and Somerset counties.

o   The trend toward townhouse and high-density development in New
    Jersey continued in the 1980's. Townhouse projects were most
    common in the urbanized northeast and the route-one corridor. In
    the latter region, projects appear to have included smaller units
    in denser configurations than those prevailing in the rest of
    northern New Jersey.

HOUSIN3 COSTS

o Housing costs in the northeastern United States accelerated more
   quickly in the 1980's than elsewhere. By 1987, New Jersey's home

price-to-income ratio had reached 4.0. By the end of 1988, however, prices had begun to fall in response to slackening demand.

Housing costs per square foot were particularly high in the route-one corridor in 1985. Average sales prices in the New Jersey suburbs near Philadelphia tended to be lower than those across the Delaware River and north of Trenton.

Low and Moderate Income Housing; The New Jersey Council on Affordable Housing

The Fair Housing Act makes a "housing element" a mandatory part of municipal master plans starting August 1, 1988. The Council of Affordable Housing (CQAH) is responsible for helping municipalities meet their requirement to provide a "fair share" of the affordable housing in their region.

Using the State Department of Labor's Historical Migration Model to project population, CQAH has estimated a housing need of 145,707 units for the period 1987 to 1993. 'Need[1] is defined as that portion of total demand that is unlikely to be built by the private sector due to the income characteristics of the persons to be sheltered in the housing.

CQAH calculates municipal housing need as the sum of present and prospective need adjusted by expected future changes in the housing stock, and by municipal data on the lack of suitable land or adequate infrastructure. A municipality's present and prospective need will be based, in part, on its status as a growth or limited growth area,

A municipal fair share plan may specify rehabilitation, zoning, municipal construction, or Regional Contribution Agreements as ways to meet the obligations imposed by the Act. Under a Regional Contribution Agreement, a municipality may transfer up to 50 percent of its housing obligation to another municipality in its region willing to accommodate the development.

CQAH and the State Planning Commission have agreed that nothing in the State Development and Redevelopment Plan should be considered as modifying, in any way, the existing present and prospective housing allocations to July 1, 1993 previously promulgated by CQAH.

CBDICE OF

o The models that best predict future housing demand take into
   account changes in the tendency to form households. When combined
   with estimates of demolitions and conversions, this "headship
   rate" technique has been shown to accurately model past changes in
   the housing stock.

o Estimates of national housing demand prepared by the Bureau of the
   Census, the Rutgers Center for Urban Population Research, and the
   MIT-Harvard Joint Center for Housing Studies illustrate the
   different results that can be obtained using different assumptions
   about household formation. The CUPR forecast, in particular,
   foresees a higher rate of marriage, and hence a demand for larger,
   more spacious housing units than do the other two studies.

o If either the Census or MIT-Harvard studies are predictive, then by
   1995 the nation can expect an increase of about 20% in the number
   of small to medium-small single family homes; a 12% increase in
   the total units contributed via condos and cooperatives; and higher
   net densities.

OSP B3USING DEMAND MODEL

o The Center for Urban Population Research and the Office of State
   Planning have prepared headship rate models for the purpose of
   estimating future housing demand in New Jersey. (The CUPR model is
   described in Volume 2 of this Technical Reference Document.) The
   OSP model utilizes a number of user-selected variables and can
   replicate the CUPR model as one of several alternatives.

o As currently programmed, the OSP model permits the user to select
   from among twenty-six population projections, two statewide sets of
   cohort alternatives, three sets of headship rates, six demolition
   and four conversion rate alternatives. Other variables can be input
   by the user.

CHAPTER I

NEW JERSEY K3USIN3 TRENDS IN THE **1970's**

Introduction

Housing production during the 1970 's was unusual both nationally and in New Jersey. Nationally, housing was booming. The net increase in the housing supply during the decade was approximately 19.7 million units, almost twice the 10,3 million units produced in the 1960's (see appendix, table 1).

New Jersey's housing growth in the 1970's was also unprecedented — but for the opposite reason. Fewer units were added to the State's housing inventory in this decade than in any decade since the 1940's. New Jersey's "booming" decade was the 1950's, when net production of housing approached 500,000 units. The 1970's increase of 384,000 units seems meager by comparison.

Much of New Jersey's sluggish performance in the 1970's can be explained by the condition of the regional economy. There were other trends, however, in which New Jersey did not differ so radically from the rest of the nation. In order to understand the housing market of the 1970's, it is necessary first to understand the economic and demographic trends that influenced it.

Costs, Affordability and the Demography of Demand

Despite the substantial increase in the national housing supply in the 1970's, average housing costs increased substantially, both in absolute terms and relative to income. The median value of a single family home rose by 178% nationally between 1970 and 1980 and by 157% in New Jersey during the same decade. Meanwhile, median household income increased by only 98% nationally and by 91% in New Jersey. The inevitable result was an affordability crunch, as evidenced by an increase in the ratio of median-home-price to median-income. In New Jersey, this ratio increased from 2.3 in
1
1970 to 3.0 in 1980.

The explanation for the increase in prices in this decade rests, at least in part, with the changing demography of housing demand. Americans in the 1970' s began to demand more housing per-capita than at any time in their history. One cause of this phenomenon was the coming of age of the "bafcy

1. US Census of Housing, General Housing Characteristics; Census of Population, Detailed Population Characteristics^

boom," which resulted in a large increase in those age cohorts most likely to be in the housing market. Along with this demographic bulge came a change in lifestyles that led to an increase in the number of people forming [2] households, and to households of smaller size. The causes of this latter phenomenon are well documented and include delayed marriages, an increased divorce rate, and an increase in the number of senior citizens, as well as [3] the number of senior citizens living alone.

Census data confirm that average U.S. household size was 2.75 in 1980, down from 3.11 ten years before. The number of households nationally increased from 63,450,000 to 80,390,000 during the same 10-year period.

New Jersey trends mirrored these national trends. In 1980, there were 2,549,000 households in New Jersey, a gain of 14.9% over the 1970 figure of 2,218,000. Household size declined in New Jersey from 3.17 in 1970 to 2.84 [4] in 1980. Table 2 of the appendix contains a breakdown of household size in 1980 by county.

Other Population Characteristics

There are many components of housing demand beside the size and number of households. There is a strong relationship among variables such as personal income, household type, and the demand for different types and [5] tenures of housing. In America, the household that includes a married couple is typically the most affluent. At the opposite end of the income spectrum one finds the female-headed household without husband, a fast growing social sector in the last decade. Both groups, as well as those in-between, have different housing resources and opportunities.

In New Jersey in 1980, more than 44 percent of all households had more [6] than one wage earner. This compares to a national average of 43 percent. In addition, over 75 percent of all households in New Jersey were families in 1980, compared to a national figure of 73 percent. But New Jersey also [7] had a high proportion of female-headed families, at 15.8 percent.

2. According to the Census Bureau, a "household" is defined as a group of people living in a common housing unit. A "family" is a household of two or more persons related by blood ties, marriage or adoption. All other households are "non-family" households.
3. See Technical Reference Document 88-44, "Population Trends and Projections."
4. Census of Housing, General Population Characteristics.
5. The two types of tenure are renting and owning.
6. Census of Population, Detailed Population giaracteristi.es.
7. Census of Population, General Population Characteristics.

Per-capita and household income were both high in New Jersey in this period. New Jersey household income stood at 1.18 times the national median in 1980, The fact that income was higher in New Jersey than elsewhere suggests that New Jerseyans had more income to devote to housing than their countrymen. It must be remembered, however, that high relative incomes often reflect a higher cost of living, including a number of necessities other than shelter. The effect of these economic and demographic characteristics on New Jersey's housing market will be discussed more fully below.

Housing Demand in the 1970's; A Detailed Description

Number of Units

Housing growth in New Jersey in the 1970's was more moderate than in the rest of the nation. The Census of Population and Housing reports that there were 2,772,149 housing units in New Jersey in 1980, an increase of more than 384,000 units over the decade. This corresponds to an increase of 16 percent in total housing units between 1970 and 1980. Nationally, housing
8
units increased 29 per cent in the same period.

Chart 1-1 New Jersey Housing Units

Authorized by Building Permit, 1970-1987
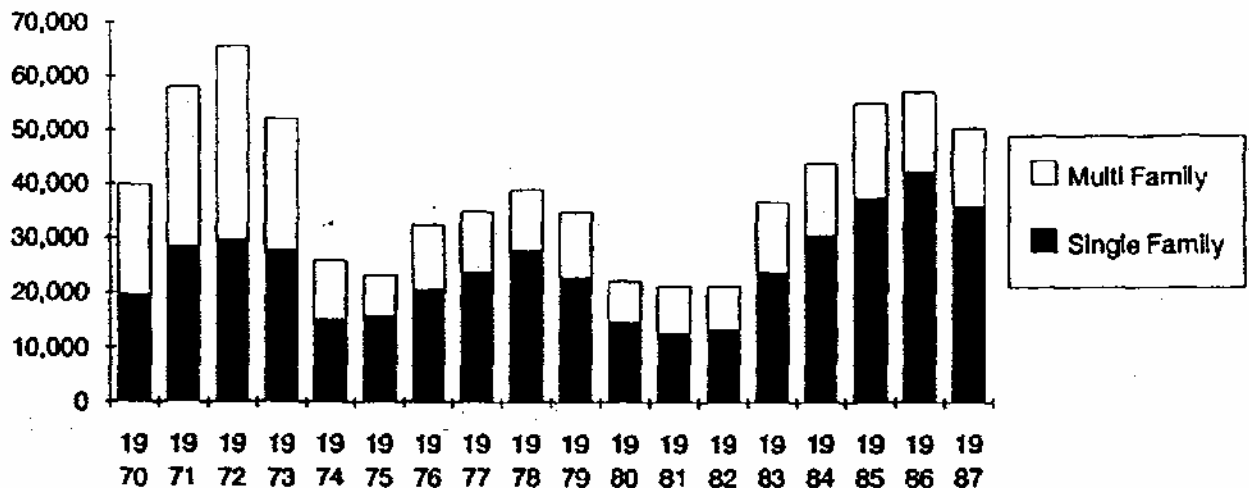
8. See table 1, She increase in the total number of housing units includes the difference between the Hunter of units built and demolished between 1970 and 1980, and conversions of 1970 single-family units into multi-family units during the decade.

1970's building permit data for NEW Jersey indicate that housing grew rapidly in the first part of the decade (see chart 1-1). The number of permits fell sharply in 1974, however, and recovered slowly through the rest

9

of the decade. This pattern of decline and recovery reflects the recession of 1974-75, whose effects lingered until the end of the decade. Indeed, the 384,000 unit increase in housing registered by New Jersey in the 1970's was the lowest absolute increase since the decade of 1940-1950.

When we take into account the net increase in population, however, New Jersey's housing growth in the 1970's appears remarkably robust. Due largely to decreasing fertility rates and to a sluggish economy, the State's population increased by only 197,000 people in the 1970's. This means that for each individual added to New Jersey's population in the 1970's, the State added 1.95 units to its housing inventory. The comparable figure for the period 1950-1970 was only .38 units (see table 1). Clearly the nesting of the bafcy boomers, combined with the fragmentation of the population into smaller households, prevented an even steeper decline in the State's housing growth in this period.

Occupancy Rates

In the census of housing, "year-round units" are defined as the sum of

10

all occupied units and vacant units intended for year-round use. Of the 2,772,149 units in New Jersey in 1980, about 97 percent were year-round by this definition (see table 4). The corresponding figure for the nation as a whole was 98 percent. The percentage of year-round units rose slightly in New Jersey from 1970 to 1980.

As might be expected, the percentage of year-round housing units in 1980 was lowest in those counties with large numbers of vacation homes. Cape May had the lowest percentage at 54%.; Ocean County followed at 81% and Sussex County at 91%. Close to 100% of the housing stock in the remainder of the counties was considered "year-round" in 1980.

9. See figure 1 and table 3. Although building permits are not perfect indicators since they are not necessarily tied to building activity and do not give exact information as to the time the binding is actually finished, they can be used to analyze trends that occurred between the census years 1970 and 1980.
10. Since the census is taken in April rather than over the summer, units identified as occupied at the time of enumeration are assumed to be year-round.

"Vacant" units are those that were not occupied at the time of census enumeration; they include newly constructed units awaiting sale or occupancy. The vacancy rate is therefore one measure of how tight the housing market is in a particular region. Of the 2,687,754 year-round units in New Jersey in 1980, 5.2% were considered vacant (see table 5), "This rate was lower than the national rate of 7.3% in 1980.

Statewide, vacancy rates were higher in 1980 than in 1970 for both owner and renter-occupied units. One reason for the increase in vacancy is undoubtedly the 1974-5 recession, which caused an unexpected drop in demand and may have led to the abandonment of unprofitable rental buildings.

Exhibit 1-1

Residential Vacancy Rates 1980
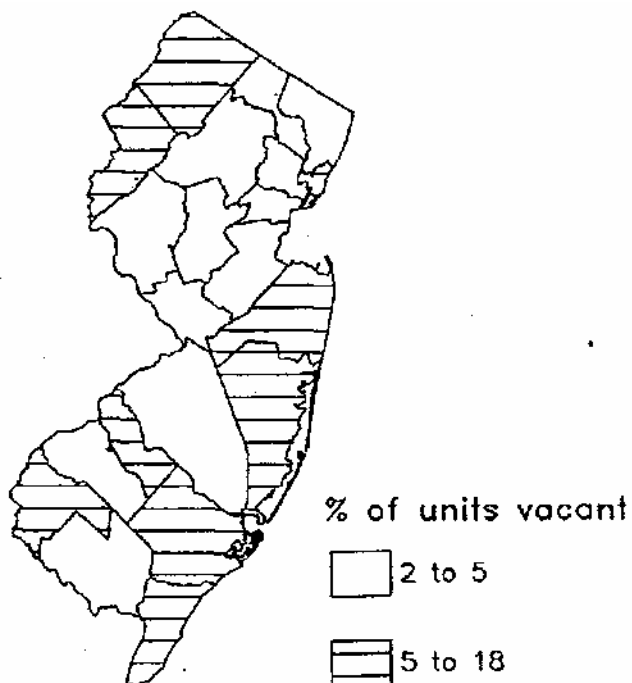
Exhibit 1-2

Vacant Units Boarded Up 1980

% of units vacant
☐ 2 to 5
▤ 5 to 18

% boarded up
☐ 2 to 5
▤ 5 to 26
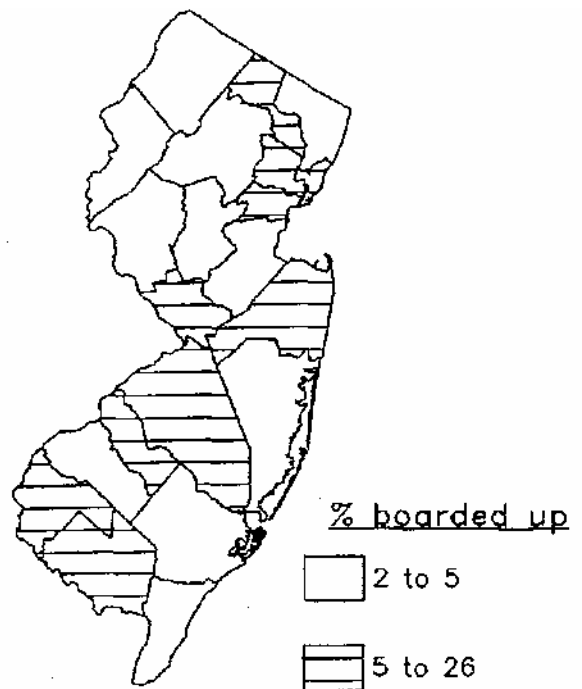
Vacancy rates in 1980 were highest in the resort counties of Atlantic, Cape May and Ocean, reflecting seasonal demand in resort and retirement markets. Strong demand for housing in the "commuter" counties of Bergen, Passaic and Union made vacancy rates there among the lowest in the state in 1980.

Exhibits 1-1 and 1-2 map residential vacancy rates and percentage of vacant units "boarded up" according to the 1980 census. These maps indicate that vacancy, far from being an urban phenomenon, was more prevalent in resort and rural counties. The percentage of vacant units boarded up, however, was high in all of the State's urban counties, as well as suburban and rural counties in the southern half of the State.

It is difficult to use county data to draw conclusions about urban and rural trends. We may nevertheless conclude that while 1980 housing markets, as measured by vacancy rates, were tighter in the more urbanized areas of the State, vacant units were more likely to have been abandoned there.

Housing Tenure

I. Home and Condominium Ownership

By 1980, 62 per cent of the occupied housing units in New Jersey were occupied by owners. TMs ratio rose sharply between the 1950 and 1960 census — tie period of massive suburbanization — but remained fairly steady after 1960, paralleling the national trend (see chart 1-2 and table 7). Since 1960, New Jersey's rate of homeownership has been below that of the nation's but above that of the northeastern states.

Chart 1-2

Owner-occcupied as a % of All Occupied Units
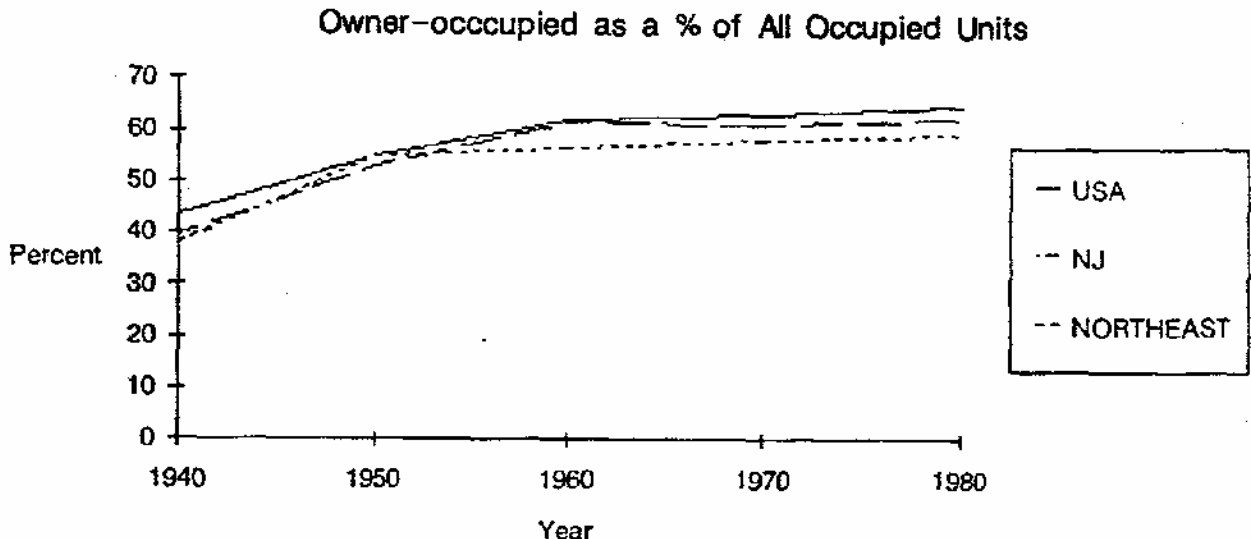
In spite of the apparent leveling-off of homeownership since 1960, owner-occupied units in New Jersey were still increasing faster in the 1970's than rental units. More than 230,000 units, a net increase of 17 percent, were added to the owner-occupied inventory between 1970 and 1980. In contrast, only 100,400 units were added to the renter-occupied inventory, an increase of 11.6 percent. Looked at another way, a full 70 percent of the units added in the 1970's were owner-occupied: this is higher than the 61 percent of the overall housing inventory that was owner-occupied at the beginning of the decade. In the 1970's New Jersey's housing tenure moved further in the direction of ownership.

Condominiums are defined as privately held units in commonly owned structures (typically, apartment buildings). In 1980, year-round condominium units in New Jersey numbered 50,966, 1.9 percent of all year-round housing units. Condominiums were 2.1 percent of all owner-occupied units in 1980, an increase over the 1970 figure of .8 percent, but below the [11] national average of 2.4 percent.

Strictly speaking, condominiums are not really a type of tenure since condominium units can be occupied by their owners or rented out. Close to 77 percent of all occupied condominium units in New Jersey were owner-occupied [12] in 1980, much higher than the 62 percent rate for all units. This is not surprising, given that the emergence of condominiums was partly a response to the desire of individual s to own their units without having to buy [13] expensive, detached houses. Indeed, by the time the decade was over, a full 3.3 percent of all occupied units in New Jersey's multi-family structures were owner-occupied condominiums, compared to 1.2 percent in 1970. By this measure, condominiums were still less common in New Jersey than in the rest of the nation, which saw condominiums make up 5.4 percent [14] of the occupied multi-unit housing inventory in 1980.

11. Census of Housing, General Housing Characteristics.
12. Ibid.
13. The emergence of condominiums, of course, was also a response by landlords to the tax and financial advantages of conversion.
14. Census of Housing, General and Detailed Housing Characteristics.

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        II. Tenure by Location
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        Table 8 shows data on tenure throughout the State in 1980. The table
suggests that the largest part of the rental housing inventory can be found
in counties like Bergen, Essex, Hudson, Middlesex, Passaic and Union in the
northeastern part of the State. The presence of so much rental housing in
the urbanized northeast can be attributed to historic development patterns,
continued labor mobility, and the high cost of housing in these areas.

        If we concentrate on homeownership throughout the State, the picture is
less clear. The county with the highest proportion of owner-occupied units
in 1980 was Ocean. TMs situation reflects the high proportion of retirees
                    15
in that county. With equity built over a lifetime, retirees are more
likely to own their homes. After Ocean, the leading counties in
homeownership in 1980 were Sussex, Hunterdon, Gloucester, Burlington and
Morris. These counties contain a mixture of rural and suburban development
in both northern and southern parts of the State.

Exhibit 1-3

Percent of Municipal Population over 65 in 1980
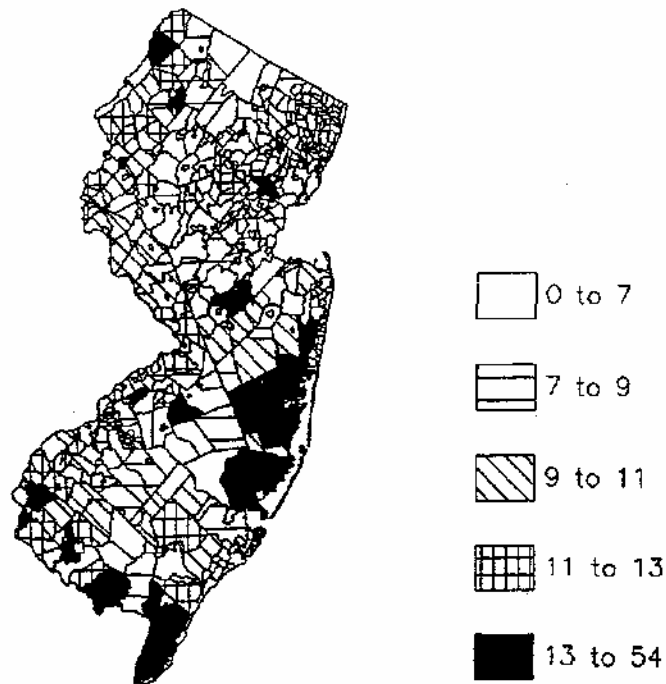
Source: U.S. Census of Population, General Population Characteristics

15. 21% percent of the county's population was over 65 in 1980, the highest
proportion in the state. Exhibit 1-3 maps the percentage of the population
over 65 by municipality.

Appendix table 9 depicts year-round condominium housing units by-place. Ocean County accounted for the single largest share of condominium units in 1980 — more than one-fifth of the state total. Nearly all of the condominium units in Ocean County were owner-occupied, which again reflects the tendency of senior citizens to own rather than rent. The popularity of condominiums in this demographic group is partly a result of the low maintenance required. Condominiums are also popular among people seeking second homes in resort areas. Thus Atlantic, Monmouth, and Cape May counties follow close behind Ocean in the percentage of condominium units, while Sussex also ranks fairly high.

By definition, condominiums will be scarce in areas with few multi-family structures. Table 9 therefore shows data on condominiums as a percentage of units in such structures. Table 9 shows that condominiums are less common in the urban northeast than in other areas of the State. The counties of Bergen, Essex, Passaic and Union rank in the lower half of all counties, whether condominiums are measured as a percentage of total units or multi-family units. When units in multi-family structures are the measure, Hudson County also ranks low in condominiums.

These results are caused by the fact that the northeastern counties are still dominated by rental tenure in multi-family structures. An apartment building in the central part of the State is more likely to be marketed as condominiums than would a similar building in the northeast.

III. Tenure by Household *Type*

Much has been written about the lure of homeownership in the U.S. caused by implicit government subsidies and the desire to build equity. An interesting historical question is who responded to these incentives and when. In spite of the large number of homes purchased in the 1950's and 1960's, census data suggest that the 1970's was the decade when the traditional American family decided that renting was no longer an attractive option.

Between 1970 and 1980, the number of rental units in the nation occupied by husband-wife families fell by approximately 2 million while the number of rental units occupied by non-traditional households increased by
16
more than 7 million. Part of this difference may be explained by changing demographic characteristics such as delayed marriage, but a large component is undoubtedly due to the desire of two-income couples to own their own home.

16. Census of Housing, Metropolitan Housing Characteristics,

The percentages are striking. In 1970, 54 percent of all rental units in the U.S. were occupied by married couples, with other male or female-headed households making up the remainder. By 1980, this percentage had dropped to 38 percent and for the first time had fallen below the share of rental housing occupied by female-headed households, a rapidly emerging group.[17]

The types of households occupying New Jersey's renter- and owner-occupied housing stock have followed national trends quite closely. The data are not available for the entire State in 1970, but an examination of the Newark SMSA (which includes both urban and suburban areas) suggests that New Jersey replicated the national shift toward ownership for married couples (see table 10). By 1980 married couples occupied 38 percent of the State's rental housing, exactly equal to the national share.[18]

Due to the increase in households in this period, all types of households made gains in the owner-occupied sector in both the Newark SMSA and the nation at large. It should be noted that while housing preferences among married blacks also changed in the direction of ownership, the prevalence of poor single-parent households made ownership less common among blacks than among other racial groups.[19]

IV. Tenure by Income

Sternlieb and Hughes attribute the observed tenure shifts of the 1970s to a process of "cream skimming," meaning that as better-off married couples bought homes, rental housing became the forced choice of lower income [20] (mostly non-traditional) households. The gap between owner and renter incomes clearly widened as the 1970's progressed, providing evidence for this hypothesis. In 1970, the median household income of the nation's renters was 65 percent of median owner income; by 1980 this ratio had fallen

17. Ibid.
18. Ibid.
19. Because of their income and household types, blacks were more likely to rent than whites. By 1980, a full 55 percent of all rental units occupied by blacks in New Jersey were occupied by female-headed households (52% in the U.S.). The comparable figure for all races was 41 percent (39% in the U.S.). Many black renters in New Jersey were therefore members of one of the nation's poorest demographic groups.
20. George Sternlieb and James Hughes, The Future of Rental Housing (New Brunswick: Center for Urban Policy Research, 1981), p. 22.

to 55 percent. [21] If we analyze by race, the gap widens still further.
According to Sternlieb and Hughes, the income of black central city renters
was only 70 percent that of all <u>renter</u> households in 1978. [22]

New Jersey adhered to the national pattern for income and tenure in
1980. Table 11 shows that while the median overall household income in New
Jersey at the end of the 70's was over $19,000, the median was more than
$24,500 for owners and $12,600 for renters. Renter income was therefore
about 51 percent of owner income in 1980. Moreover, by the end of the decade
only 4.6 percent of New Jersey's households in owner-occupied housing units
were below the poverty level, while the figure for renter-occupied housing
units was almost 19 percent (see table 12).

Structural Characteristics

I. Single vs. Multi-family

In 1980, over 58% of the year-round units in New Jersey could be
considered "single-family." [23] This is up slightly from the 1970 figure but
is smaller than the 1960 proportion. The 1960 number reflects the many
single-family homes that were built in the 1950's in New Jersey. As the
State continued to urbanize, multi-family units began to make a comeback,
increasing at a rate of 33% in the 1960's (see table 13).

Since 1960 New Jersey has had a lower proportion of single-family units
than the national average, but a higher proportion than the northeast region
(see table 14). This situation duplicates a similar trend in home ownership
(see above), and is the reason why New Jersey, since its single-family
housing boom in the 1950's, has been regarded as the "quintessential"
suburban state.

Virtually all of the trends described above for single-family are
reflected in the data for detached units, a subset of the single-family
category. There is one exception: between 1970 and 1980 the percentage of
detached units in New Jersey fell while the percentage of such units in the
rest of the northeast rose. This is evidence for the appearance of
townhouses in New Jersey in this period, the first step in the direction of
higher density living. As the demand for housing in New Jersey shifts to

21. 1970 Census of Housing, Metropolitan Housing Characteristics; 1980
Census of Housing, Detailed Housing Characteristics.
22. Sternlieb and Hughes, p. 5.
23. Census of Housing, Detailed Housing Characteristics. In the census,
"single family" is defined as any unit surrounded on all sides by open
space or attached to another unit by a wall that extends from ground to
roof. The former is single-family "detached," the latter, "attached" (more
commonly known as a townhouse).

high-density/multi-family units, the proportion of single-family housing should start to converge with the rest of the northeast.

Exhibit 1-4 Single - Family As

Percentage of 1970 Year - Round Units
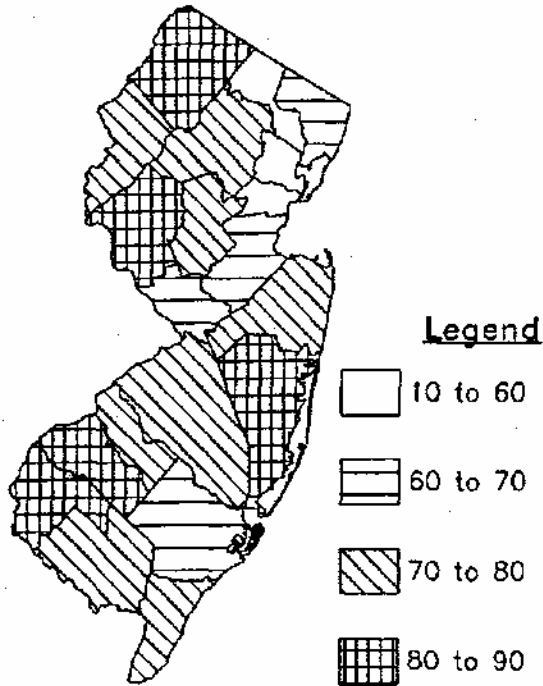
Exhibit 1-5 Single - Family As

Percentage of 1980 Year - Round Units

Legend

☐ 10 to 60

▤ 60 to 70

◩ 70 to 80

▦ 80 to 90

Legend

☐ 10 to 60

▤ 60 to 70

◩ 70 to 80

▦ 80 to 90
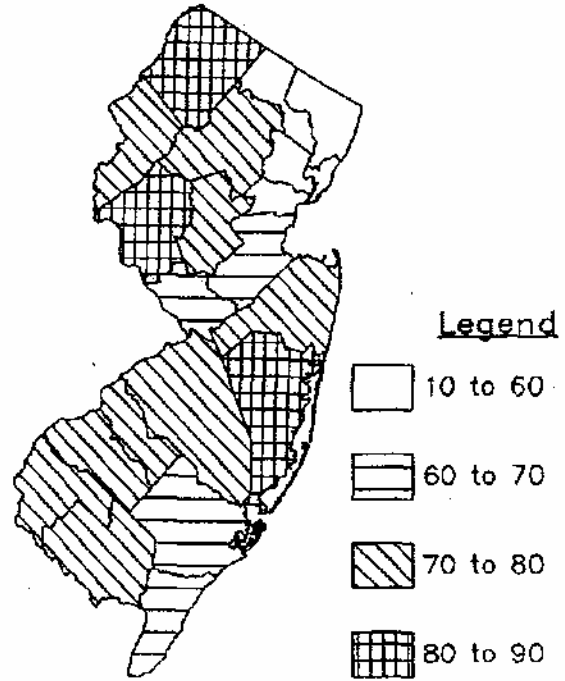
Exhibit 1-6

Single — Family Detached As Percentage of 1980 Year — Round Units

Legend

☐ 8 to 53

▤ 53 to 64

◩ 64 to 68

▦ 68 to 74

■ 74 to 84

12
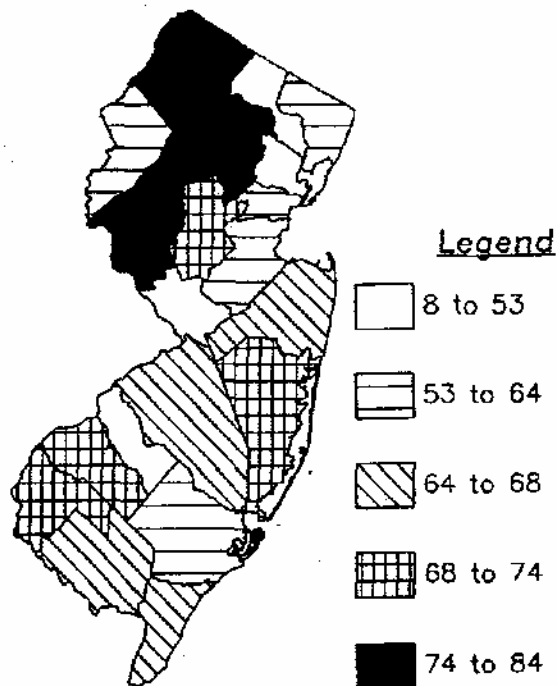
Exhibits 1-4 and 1-5 show the percentage of single-family units by county in 1970 and 1980. (Exhibit 1-6 shows single-family detached units as a percentage of all year-round units in 1980.) In both years; single-family units were most common in Hunterdon, Sussex and Ocean counties, a combination of rural and retirement areas. They were least common in the urban counties of Bergen, Passaic, Essex, Hudson and Union. Viewed side-by-side, the maps suggest a slight decrease in single-family living in the counties of Bergen, Cape May, Gloucester and Salem (See also tables 15a-d.)

Exhibit 1-7 Small Multi - Family* As Percentage of 1970 Year - Round Units
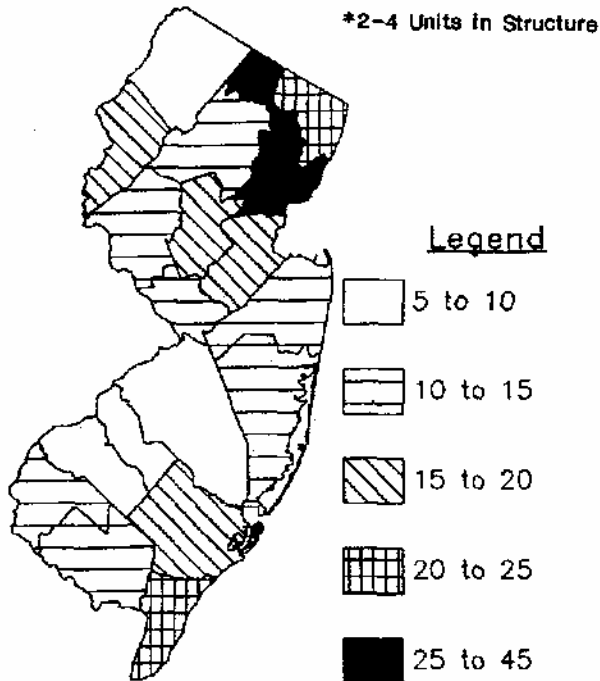
Exhibit 1-8 Small Multi - Family* As Percentage of 1980 Year - Round Units

*2-4 Units In Structure

Legend

5 to 10

10 to 15

15 to 20

20 to 25

25 to 45

*2-4 Units In Structure

Legend

5 to 10

10 to 15

15 to 20

20 to 25

25 to 45
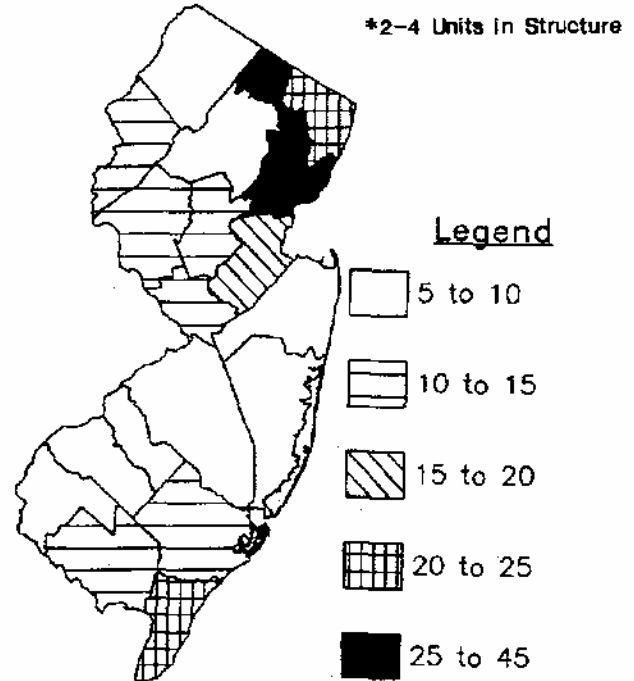
Exhibits 1-7 through 1-10 examine shifts in multi-family units more closely. Exhibits 1-7 and 1-8 show a decrease in the proportion of "small" multi-family units (such as duplexes or small garden apartments) in several areas of the state in the 1970's, including Morris, Warren and Somerset counties in north-central New Jersey, Salem in the southwest, and all but one county at the shore. With the exception of Salem, these have been some of the fastest-growing counties in the state since 1970. These maps suggest that much of the new growth is not in the small multi-family category.

Exhibit 1-9

Large Multi - Family* As
Percentage of 1970 Year - Round Units
*5 or More Units in Structure
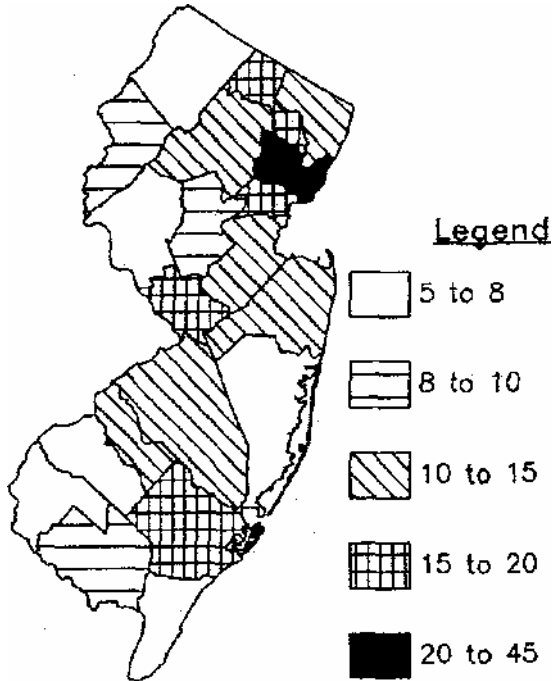
Exhibit 1-10

Large Multi - Family* As
Percentage of 1980 Year - Round Units
5 or More Units in Structure

Legend

5 to 8

8 to 10

10 to 15

15 to 20

20 to 45

Legend

5 to 8

8 to 10

10 to 15

15 to 20

20 to 45
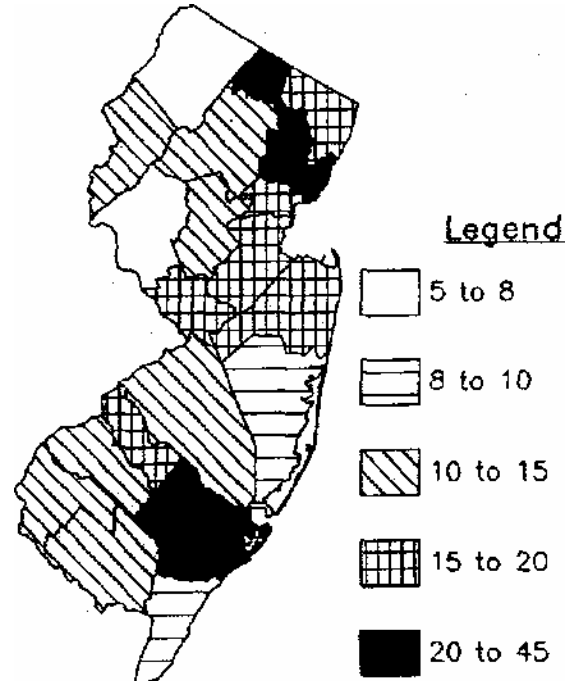
Exhibits 1-9 and 1-10 illustrate the proportion of multi-family units in large structures (greater than 4 units) in 1970 and 1980. These units increased their proportion in a number of urbanized counties — Passaic, Bergen, Middlesex — but also in rural counties such as Warren, Salem, Gloucester and every shore county. We see here an intensification of development in the urban northeast; a move toward larger multi-family rousing at the shore; and growth in large multi-family in select rural counties.

14

Exhibit 1-11

High - Rise Units* As Percentage of 1980 Year - Round Units

*50 **or** More **Units In** Structure

Legend

- ☐ 0 to 1
- ▤ 1 to 3
- ▨ 3 to 5
- ▦ 5 to 7
- ■ 7 to 13
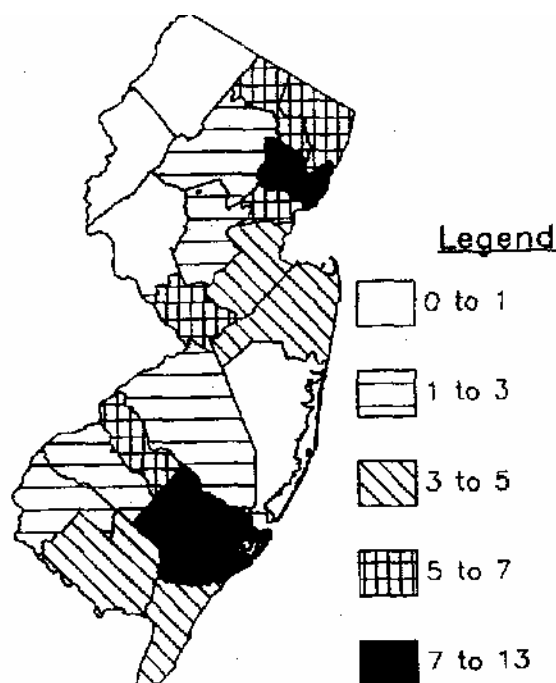
Exhibit 1-11 shows high-rise units (50 or more in structure) as a percentage of year-round units in 1980. As expected, the most urban counties have the highest proportion of such units. The existence of high-rises in Atlantic City explains the high proportion of large multi-family units in Atlantic County.

II. Height of Structures

Tables 16-18 depict data on the height of residential structures in New Jersey. Naturally, the tables tell a story similar to the data on units-in-structure described above. In this case, New Jersey appeared less "urban" than other northeastern states in 1980 because it had a relatively low proportion of high- and mid-rise structures. However, the State's proportion of such buildings was higher than the national average. Table 16 shows that between 1970 and 1980, New Jersey increased its proportion of units in structures over three stories, while the northeast saw this proportion decline. New Jersey, then, was getting more "dense" in the 1970's by this measure, and the rest of the northeast less so.

Table 18, which contains information on the height of residential buildings by county, contains few surprises. The northeastern counties of Hudson, Passaic, Essex and Bergen had some of the highest proportions of units in tall buildings in 1980. Over 25 per cent of the units in Hudson County were in buildings taller than three stories.

Two counties at the shore are worth noting. Ocean County, in spite of its large number of condominiums, had one of the lowest proportions of units in large mid- and high-rise buildings. One might have expected the demand for oceanfront property to have generated more such structures. At the opposite end of the spectrum, Atlantic County has seen the kind of high-rise activity that would normally be associated with a major beach resort.

Chart 1-3 Age of Housing Stock in Years, 1980
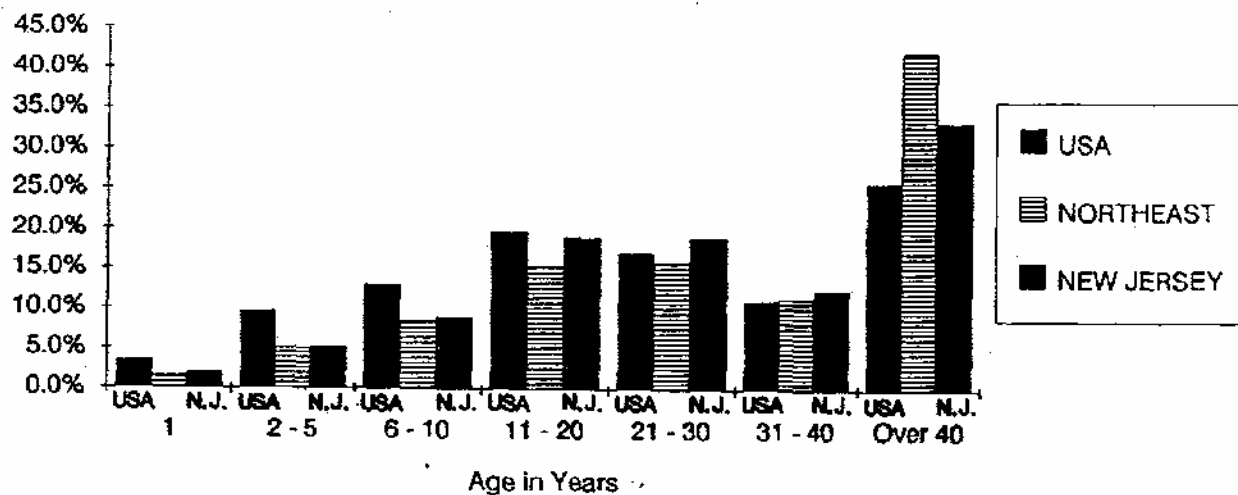
(Percentage of year - round units)

III. Age of Structures

Chart 1-3 and table 19 illustrate the age of the housing stock in New Jersey, the U.S. and the northeast in 1980. Chart 1-,3 shows that New Jersey had proportionately more units 11 to 30 years old than did the rest of the northeast. This relative abundance of housing built between 1950 and 1969 reflects New Jersey's high rate of suburban growth in those years. In 1980, a relatively higher proportion of the housing stock in the rest of the northeast was more than forty years old (that is, built before 1940).

Exhibit 1-12 Age of Structures
Percentage of Units Built Since 1940
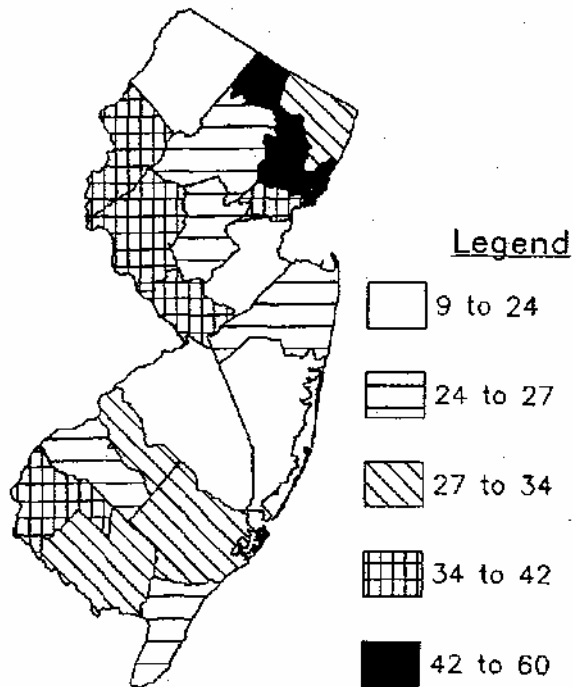
Exhibit H3 Age of Structures
Percentage of Units Built Since 1970

Legend
- 9 to 24
- 24 to 27
- 27 to 34
- 34 to 42
- 42 to 60

Legend
- 6 to 10
- 10 to 19
- 19 to 22
- 22 to 29
- 29 to 43
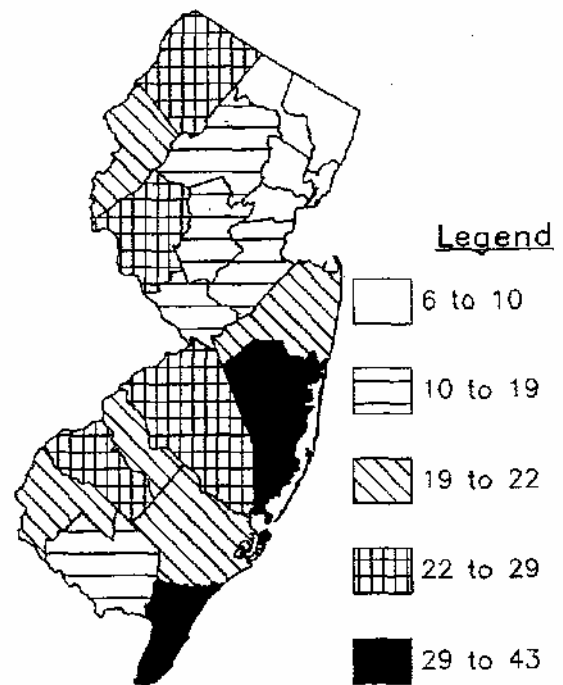
Exhibits 1-12 and 1-13 display data on the age of structures by county. Counties with the highest percentage of units less than 10 years old in 1980 were, in order: Ocean, Cape May, Sussex, Burlington and Gloucester (see tables 20a-b). Counties with the highest percentage of units more than 40 years old were Hudson, Essex, Passaic, Warren, and Hunterdon.

Apparently second-ring suburban counties, such as Middlesex, Morris and Somerset, were dominated by housing more than 10 but less than 40 years old in 1980. Many of these units were undoubtedly built in the 1950's.

Housing Costs in the 1970's

Overall Trends

Nationally, the trend of increasing housing prices began to accelerate in the 1970's. Sternlieb and Hughes report a 30 percent increase in the median sales price of new one-family homes between 1963 and 1970. In the

17

1970's, according to these authors, the same price increased by 186
[24]
percent.

The acceleration in housing prices had an effect on the ability of many people to afford the traditional detached house. This can be seen in data on the ratio of the median sales price of such homes to median family income in this period.

Sternlieb and Hughes found that, nationally, this ratio rose from below
[25]
2.5 in the early 1970's to 3.2 by 1979. In New Jersey, the same ratio hovered around 2.5 through the 1950's and 1960's. By 1980, however, the ratio had increased to 3.0; the ratio continued to increase steadily until
[26]
it reached the unprecedented level of 4.0 in 1987.

The median rent in New Jersey also began to accelerate in the 1970's, increasing by 104% that decade compared to 63% in the 1960's. This acceleration was not as rapid as the increase in other states, and was still less than the increase in the rate of inflation (see table 21). But median household income in New Jersey increased by only 91% in this period, making
[27]
rents less affordable than they had been ten years earlier.

New Jersey Housing Costs by Location

Exhibit 1-14
1980 Housing Values Median
for Owner — Occupied Units

Dollars
9900 to 42300
42300 to 54900
54900 to 65800
65800 to 80200
80200 to 20010
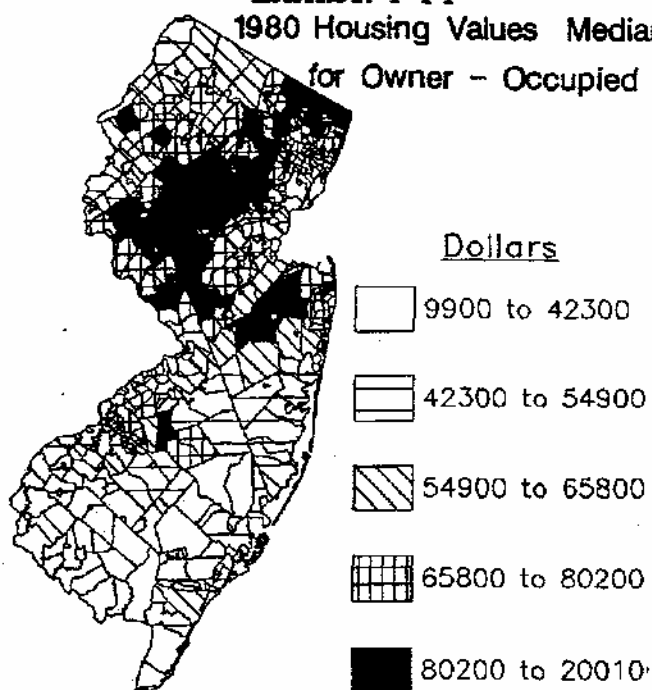
Exhibit 1-15
1980 Contract Rent Median
for Renter — Occupied Uni

Dollars
110 to 207
207 to 238
238 to 266
266 to 305
305 to 501
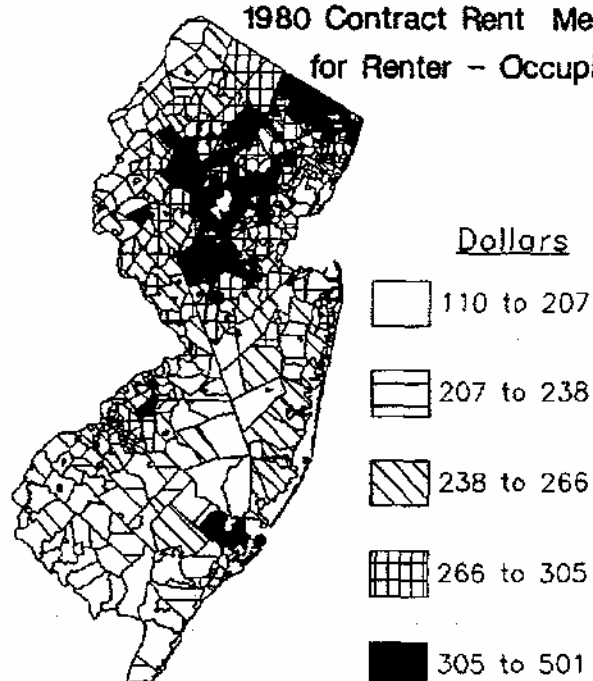
24. Future of Rental Housing,, p. 11.
25. Ibid. .The authors claim that federal subsidies may have forced the early 1970's ratio below the 1950's/'60s baseline of 2.9.
26. Phone call to National Association of Home-builders, August 1988.
27. US Census, Detailed Population Characteristics.

Exhibits 1-14 and 1-15 illustrate median housing values and rents throughout the State in 1980. Exhibit 1-14 shows that the highest housing values in 1980 could be found in a wide ring of suburbs around New York City- The most expensive category does not include the inner-ring suburbs of Bergen, Essex and Union Counties. Much of Middlesex County, which is traversed *by* several major transportation corridors, is also outside the most expensive category. This may be due to the age of the housing stock or to the close proximity of commercial and industrial activities.

Exhibit 1-14 shows that by 1980 the suburbs of northern Monmouth County had clearly become expensive markets. This portion of Monmouth, along with the Princeton area, complete the ring of relatively expensive housing that surrounds the New York metropolitan area.

Exhibit 1-14 also shows a clear divergence between housing values in the northern and southern parts of the State. No ring of high-priced housing can be identified in the vicinity of Philadelphia, and the vast majority of towns in the south had median housing values below $42,300 in 1980.

Exhibit 1-15 shows a similar, but less definite pattern for median contract rent. Here the highest cost category is displaced slightly to the east, and Monmouth County does not appear as costly. By 1980, a pocket of high-priced rental housing had appeared in the vicinity of Atlantic City, in[28] response to employment and housing needs in the resort's commutershed. Table 22 reports the values displayed in exhibits 1-14 and 1-15.

28. Since both maps rank all 567 municipalities before breaking them into five equal classes, it is legitimate to compare the geographical distributions of the top class. However there may not be a large enough sample of rental units in each municipality to reliably map contract rent.

CHAPTER II

NEW JERSEY HOUSBG UPENDS IN OHE 1980's

     Since publication of the 1990 census is still several" *years* away, the
best information on housing activity in New Jersey in the 1980' s can be
found in the Department of Tabor's annual reports on authorized building
      1
permits. These reports constitute the primary source for data reported in
this chapter.

     Each residential permit counted by the Department represents a single
dwelling unit authorized for construction. The data are broken down by the
number of units in each structure, by municipality, and by county. It is
important to remember that units authorized are not necessarily built. The
following figures are therefore an estimate of actual additions to the
housing stock.

Overall Trends

     Data for the first eight years of the current decade suqqest that the
increase in the number of households that characterized the 1970's has
continued. From 1980 to 1987, the estimated number of housing units in New
Jersey increased by 10.2% while population increased by only 4.2%. In 1987,
7,677,000 New Jerseyans occupied approximately 3,055,000 housing units for
                              2 an
average household size of 2.5

     So far this decade, the State's population growth has already exceeded
the 2.7% rate registered for the entire decade 1970-1980. Much of this

  1. The latest issue is entitled New Jersey Building Permits --
1987 Summary (State of New Jersey, Department of labor. Division
of Labor Market and Demographic Research, June 1988).
  2. 1987 population estimate is from N.J. Department of Labor,
New Jersey Economic Indicators (January 1989). OSP
estimated additions to the housing stock in the 1980's
by subtracting demolitions and adding net conversions to the sum
total of building permits authorized between 1980 and 1987.

growth has occurred in the last four years. In spite of this concentrated spirit of growth, however, annual housing production in the 1980's never matched the 65,000 units authorized in 1972 (see chart 1-1). If the average annual housing production from 1980 to 1987 continues through the end of the decade. New Jersey will add fewer units to its. housing inventory in the 1980's than in any decade since the 1940's.

Chart 2-1 Change in Dwelling Unite Authorized:

1980 - 1987

United States vs. New Jersey
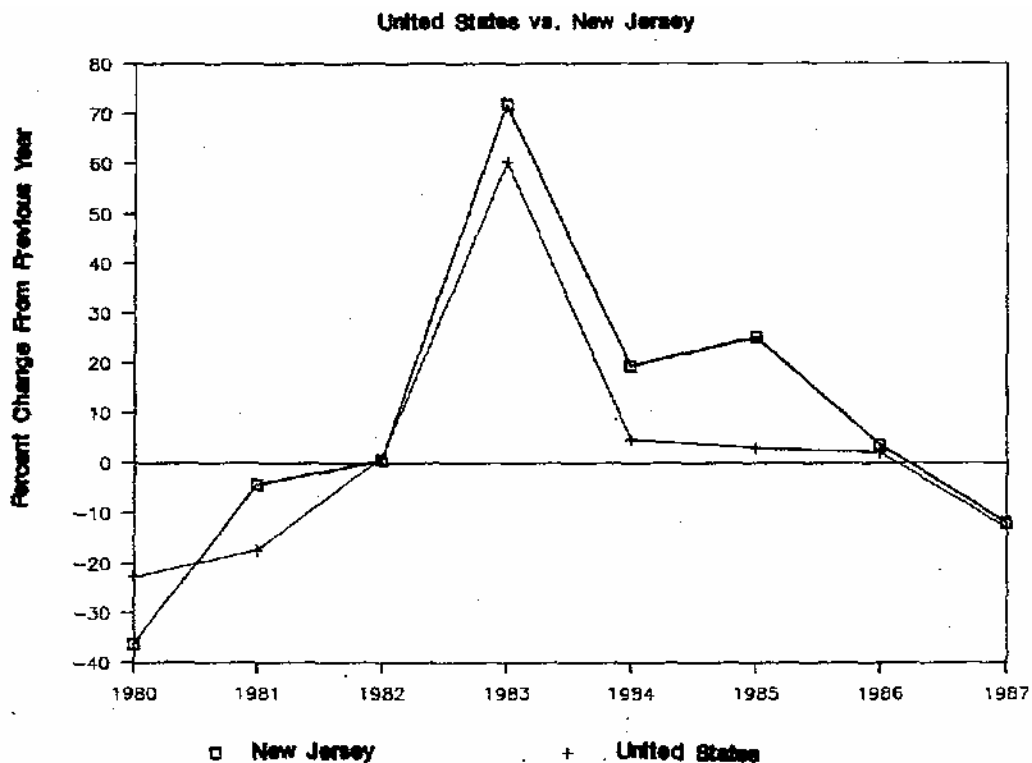
Reprinted from NJ. Department of Labor, New Jersey Building Permits-1987 Summary

Charts 1-1 and 2-1 show that residential construction in New Jersey in the 1980's was significantly affected by the national recession and subsequent recovery. During the first three years of the decade, housing production was stagnant at about 22,000 units per year (see appendix, table 3). Thus housing production in this period fell to a level below that of the last major recession (1973-1975). Although the earlier recession was more severe in New Jersey in terms of unemployment, the record-high interest rates accompanying the 1980-82 slowdown clearly had a large negative effect on the housing market.

The market in New Jersey rebounded sharply in 1983, with close to 37,000 units authorized. Chart 2-1 and table 23 show that the housing recovery in New Jersey after 1983 paralleled that in the rest of the nation, although New Jersey soon began to surpass other states.

In 1987, housing production in NEW Jersey and the nation fell for the first time since 1981. In its 1988 permit report, the New Jersey Department of Labor offers some explanations for this decline, arguing that the production levels of 1986 were too high to be maintained and that interest rates were beginning to rise again in early 1987.

The Labor report also raises the possibility that the baby boom generation's demand for housing might have peaked by 1987.[3] Indeed, data for the first 6 months of 1988 suggest that housing production continued its downward trend that year.[4]

Housing Growth by County

The Department of Labor reports that "six counties accounted for one-half of all dwelling units authorized for construction in 1987." These counties were, in descending order: Ocean, Monmouth, Burlington, Middlesex, Bergen and Atlantic.

3. New Jersey Department of Labor, 1987 Summary of Building Permits, p. 4.
4. Department of Labor, New Jersey Economic Indicators (January 1989), p. S-20.

Table 24 ranks all 21 New Jersey counties by number of dwelling units authorized in each year between 1980 and 1987. Significant trends include the strength of the housing markets in Ocean, Middlesex and Monmouth counties throughout the decade; consistently low production of housing in Warren, Cumberland, and Salem counties; the steady rise of Burlington and Somerset counties; and the rise (and subsequent fall) of residential construction activity in Mercer and Hudson counties.

Of particular interest is binding activity at the shore. Table 25 shows that of the 25 municipalities with the largest number of units authorized in 1987, close to half were in the shore counties of Ocean, Monmouth, Atlantic and Cape May.

Housing Growth by Type

Chart 1-1 shows that single-family housing continued to dominate New Jersey's housing market in the 1980's, From a low of 49% in 1971, the percentage of authorized single-family units increased to 71% in 1978 and reached a high of 74% in 1986 (see table 3). The percentage of single family homes authorized in New Jersey in recent years has been higher than the percentage of existing single family housing stock measured in each of the last 5 census years (see table 13), and has also been higher than in the rest of the nation, where this figure has fallen steadily since 1975.[5]

This measure can be misleading, however, because it conceals a trend toward higher densities in the form of single-family townhouse development. James Hughes and George Sternlieb have documented this trend for single-family units throughout the U.S.[6] A comprehensive survey of new housing developments in northern New Jersey in 1985 found that 56% of the developments consisted of townhouses, while only 34% were single-detached

5. At least through 1985, for which national data are available. See James Hughes and George Sternlieb, The Dynamics of America's Housing (New Brunswick: Rutgers Center for Urban Policy Research, 1987), p. 116. q. Ibid., p. 125.

and *10%* multi-family or mixed.

   That this mix of projects represents a move toward higher densities seems clear. Townhouses in the sample averaged 6.73 units per acre, to 2.68 units for single-family detached. The average townhouse was also 36% smaller than the average detached house in square footage. "This result,[11] say the researchers, ".. .could reflect the high cost of land in New Jersey and developer's interest in maximizing the number of housing units on the minimum amount of land to reduce housing costs; or it could reflect buyer

preference for this type of housing as perceived by developers."[8]

Housing Type by Location

Chart 2-2

Dwelling Units Authorized By Type By County: 1987
Ranked by 1987 Total
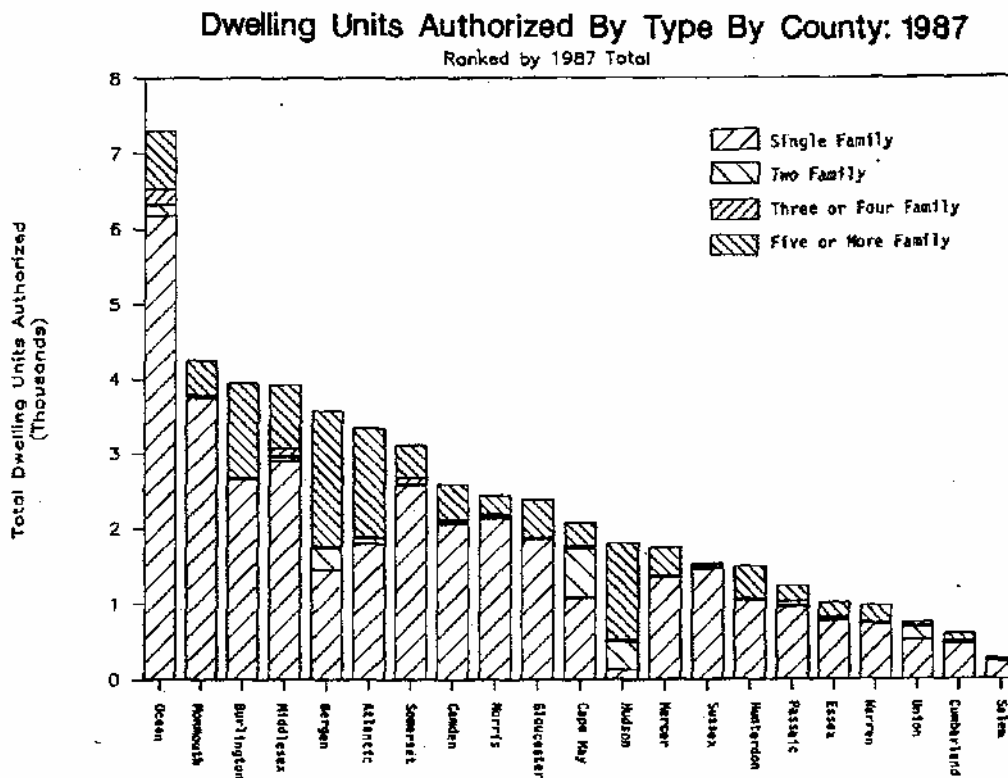
Reprinted from N.J. Department of Labor, <u>New Jersey Building Permits-1987 Summary</u>

   7. Robert Taylor, Development Profile of Hew Housing in Northern, Western, and South-Central, New Jersey (Upper Montclair: Montclair State College, August 1985), p. 3.
   8. Taylor, ojo cit., pp. 4, 17.

Chart 2-2 and table 26 depict building permits authorized by type and by county in 1987. Hudson, Bergen, Atlantic (and to a lesser extent Burlington) counties authorized a large number of permits for units in five-or-more family structures in 1987; while Union, Hudson, and Cape May counties authorized relatively high proportions of two-family units. T3ie remaining counties generally matched or exceeded the statewide percentage of single-family units.

For purposes of his 1985 survey, Robert Taylor of Montclair State College divided northern New Jersey into the five economic/housing regions displayed in exhibit 2-1. Using this geographical breakdown, Taylor's [9] sample of new developments exhibited the following characteristics:

Table 2-1
Distribution of New Housing Projects by Type

Location	Percent Townhouse	Percent Detached	Mean Square Footage Townhouse	Detached
North-Urban	63%	29%	2,005	3,205
Suburban-Metro	40%	60%	2,080	3,075
Western-Rural	40%	40%	1,767	2,398
"High-Tech" Middle	75%	17%	1,475	1,917
Shore	53%	29%	1,707	2,164

According to these data, townhouse projects were most common in the urbanized northeast and the route-one corridor (labelled "high-tech middle" in this study). Projects with detached houses were most common in the five northwestern counties but were relatively scarce in the route-one corridor.

9. Source: Taylor, Development Profile of New Housing..., pp. 11-12.

Average square footage for both types of units was highest in the northeast and lowest in the route-one corridor.

Exhibit 2-1 Regions Used

in Montclair State Study

Legend

- [ ] No Data
- Shore Belt
- High–Tech Middle
- North–Urban
- Western–Urbanize
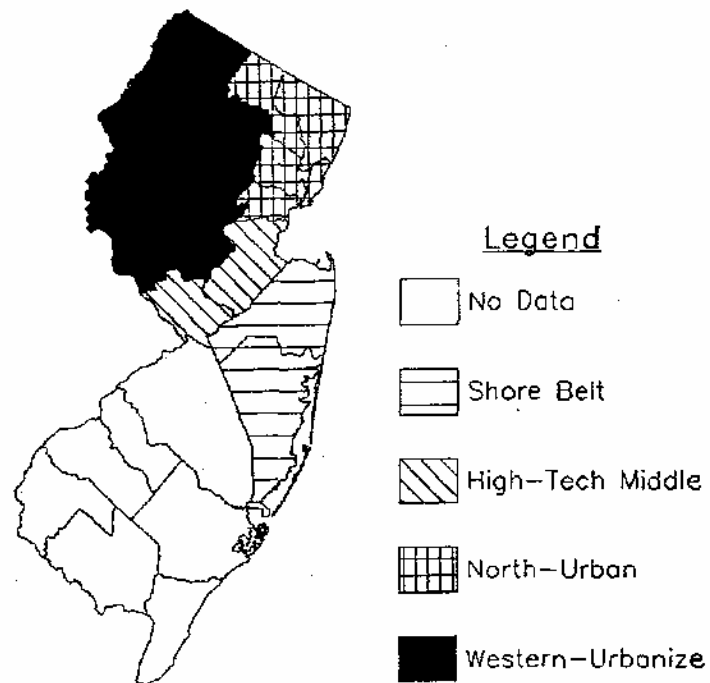
Taylor's data suggest that in 1985, new projects in the route-one corridor included smaller units in denser configurations than those prevailing in the rest of northern New Jersey. Whether this phenomenon was a product of high land values, less affluent consumers or local land-use regulations is unclear. Moreover, the absence of data for all six counties of southern New Jersey makes it difficult to use this report to identify statewide building trends.

Housing Costs in the 1980's

Comprehensive data on housing costs at the state, county or municipal level for non-census years is generally not in the public domain. However data for other relevant jurisdictions can be used to identify general trends.

Chart 2-3

Median Sales Price of Existing One – Family Homes
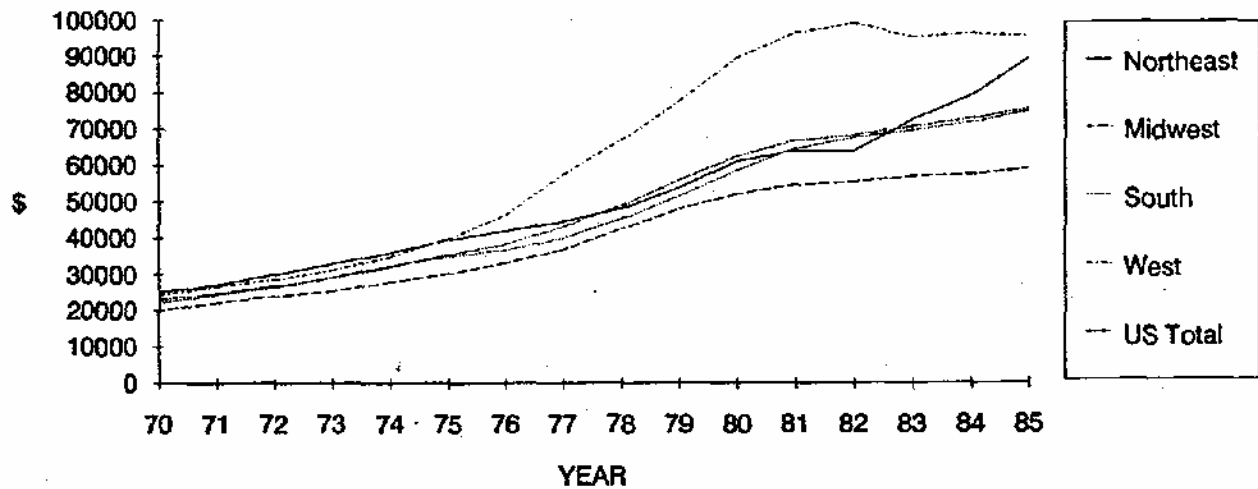
Source:. James Hughes and George Stemliete
The Dynamics of America's Housing (1988)

CHART 2-4

Median Sales Price of New One – Family Homes

Legend: Northeast, Midwest, South, West, US Total

Y-axis ($): 0, 20000, 40000, 60000, 80000, 100000, 120000

X-axis (YEAR): 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85
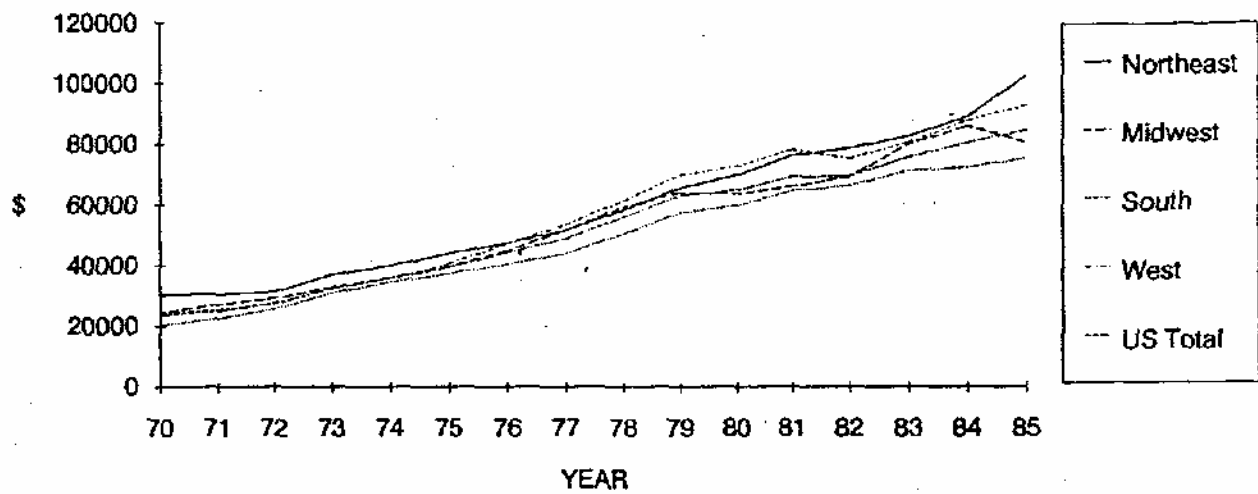
Source: James Hughes and George Sternlieb

The Dynamics of America's Housing (1988)

CHART 2-5

Constant Quality Price Index of Houses Sold in the United States 1977 = 100

Legend: Northeast, Midwest, South, West, US Total

Y-axis: 0, 50, 100, 150, 200, 250

X-axis (YEAR): 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85
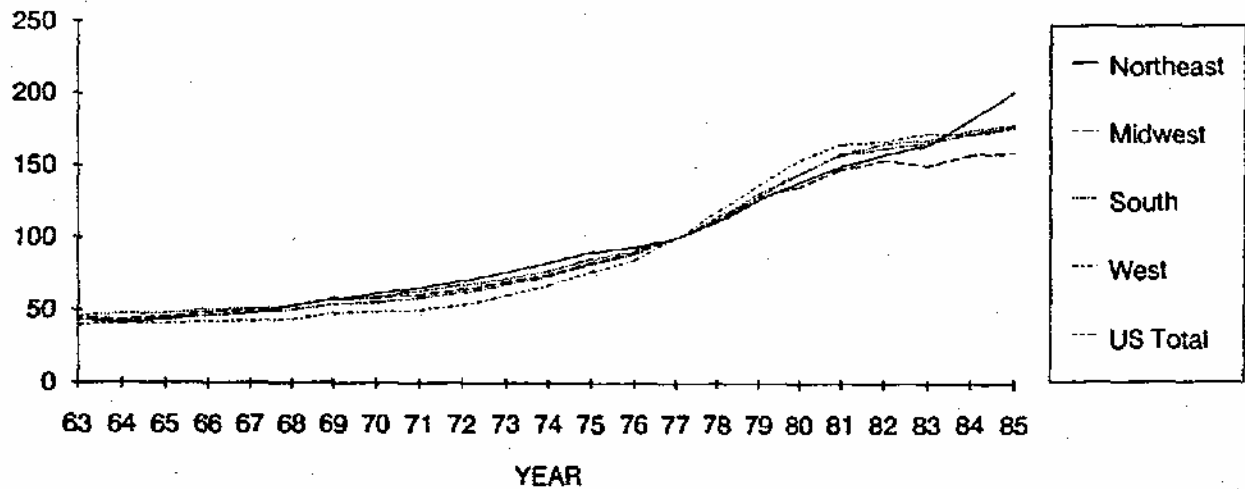
Source: James Hughes and George Sternlieb

The Dynamics of America's Housing (1988)

Charts 2-3, 2-4 and 2-5 use three different measures to compare housing cost increases in four major regions of the country from 1963 to 1985. The most striking feature of these graphs is the substantial jump in housing costs that began around 1982-83 in the northeastern states. This sudden increase in costs far outpaces that in any other region; this is true whether the measure used is the price of existing homes, the price of new homes, or the price of an "equivalent home" over the years. 2his increase reflects, in part, the new speculative role played by real estate, which helped drive New Jersey's home price-to-income ratio to unprecedented heights by 1987. [10]

If the northeastern housing market was buoyed by speculation in the mid-1980's, recent evidence indicates that the bubble may have burst. In New Jersey the fourth quarter of 1988 witnessed the nation's sharpest decline in existing home sales, as sellers failed to lower their prices in response to a softening market. [11]

In spite of unrealistic expectations by some sellers, the 1988. trend in housing prices was unmistakably downward. The median price of existing one-family homes in the New York/Northern New Jersey metro area declined by 3.6% over the year, to $178,500. [12] Many experts regard this decline more as a market correction than as evidence of a major slump in the housing market. Others, however, point to recessionary and demographic changes that must inevitably reduce housing demand. [13]

10. The ratio was as high as 4 that year, according to the National Association of Homebuilders.
11. National Association of Realtors.
12. By way of comparison, the median price of single-family homes in the Philadelphia metro area stood at $104,600, an increase of 13% over the year (National Association of Realtors).
13. For a summary of this debate, see the Newark Star Ledger, February 19, 1989, p. 1.

Housing Costs by Location

Robert Taylor's 1985 survey identified the following prices for units
                        14 in
new projects:

Table 2-2 Unit prices in New Housing

Projects

Location	Mean Base Selling Price Townhouse	Detached	Mean Price per Square Foot Townhouse	Detached
North-Urban	$155,382	$264,781	$78	$83
Suburban-Metro	145,795	252,786	70	82
Western-Rural	177,483	188,111	100	78
"High-Tech" Middle	124,174	184,580	84	96
Shore	131,355	126,622	77	59

These findings confirm that housing costs remain higher in northern
than southern New Jersey, although the square footage costs help to
separate differences based on location from those based on housing size. On
a square-footage basis, detached housing was particularly costly in the
route-one corridor; this undoubtedly explains the prevalence of townhouse
development in that section of the State. In contrast, single-detached
housing seems to have a comparative cost advantage in the "western-rural"
portions of the State.

Average sales prices in the New Jersey suburbs near Philadelphia
ranged from a high of $163,000 (Haddonfield) to a low of $41,000

14. Source: Taylor, Development Profile of New Housing..., pp.
10-11.

(Woodlynne) in 1987. On average, hone prices in this part of the state were
lower than those across the Delaware River or north of Trenton.[15]

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15. Realtors' Multiple Listing Service, as reported in "The Philly
200," real estate section of Philadelphia Magazine, April 1988, p
145.

CHAPTER III

IOW AND MODERATE INCOME HOUSING: HE NEW JERSEY COUNCIL CN
AFFORDABLE HOUSING

[All but the last section of this chapter summarize material found in the
COAH publication "Requirements of a Housing Element and Fair Share Plan,"
prepared in 1988 by planner Darsie Cahall.]

Legal Mandates

Land-use control regulations in New Jersey were significantly altered
by the State Supreme Court's decisions Southern Burlington County NAACP v.
The Township of Mount Laurel, 67 N.J. 151, 336 A. 2d 713, Appeal Dismissed
and Cert, denied, 423 U.S. 808 (1975) and Southern Burlington County NAACP
v. The Township of Mount Laurel, 92 N.J. 158, 456 A. 2d 390 (1983). Such
decisions, commonly referred To as Mount Laurel I and Mount Laurel II,
placed New Jersey on the judicial frontier in terms of establishing a new
relationship between local land-use regulations and the provision of
affordable housing.

The Mount Laurel Decisions

i

The first Mount Laurel decision established the use of a regional
welfare doctrine as a valid test of the constitutionality of exclusionary
zoning. The high cost of providing infrastructure has contributed to
zoning designed to attract high "tax rateables" while limiting properties
with lower tax returns and higher service costs. Mt. Laurel had designated
a large part of its undeveloped land for industrial use. *The* Southern
Burlington County NAACP argued that this excessively large designation of
land excluded the development of residential housing.

The Court ruled that the existing Mount Laurel zoning had excluded
lower and moderate income groups from the township. The Court also ruled
that proof of discriminatory intent was not necessary, and that New Jersey
municipalities had an obligation to meet their "fair share of the present
and prospective regional need" for this type of housing.

In response to the court's decision, Mt. Laurel revised its zoning to
include 20 acres of land suitable for low and moderate income housing. OMs
prompted the second appeal to the State Supreme Court. In this second
ruling the Court expanded its fair share concept, providing quantitative
measures by which "need" could be calculated. In addition to the further
clarification of earlier decisions, the Court appealed to the Legislature
to tatos action to insure the achievement of fair share objectives.

New Jersey Council on Affordable Housing

Ofte legislative response to these judicial decisions was the Fair Housing Act enacted in July 1985. That act set up the New Jersey Council on Affordable Housing, with a mandate to establish housing regions, quantify regional housing needs and provide guidelines for municipalities to determine their fair share and develop a housing element plan.

The Fair Housing Act also made the "housing element" a mandatory part of municipal master plans starting August 1, 1988. New Jersey municipalities that have not adopted a housing element by August 1, 1988, may have their zoning ordinance jeopardized. Municipalities have the option of filing their housing plan — complete with the appropriate housing element — with CQAH. Filing the adopted plan, a municipality gains access to Coach's administrative process of mediation in the event of subsequent litigation.

The New Jersey Council on Affordable Housing provides the State's municipalities with a set of rules they must apply in estimating their fair share obligation in relation to regional low and moderate income housing need as it has been defined by the two Mount Laurel decisions. Because the CQAH body of rules is complex and extremely detailed in its specifications, the following must be viewed as an overview of the general meaning and mechanisms contained in the CQAH rules.

Calculation Of Need For Low and Moderate Income Housing

In general, CQAH defined state housing/commutation regions and >
1
estimated the future housing need for each region. Municipal shares of regional need were determined. CQAH then defined ways for each municipality to verify its "fair share" and defined mechanisms for each municipality to meet its housing requirement. The following sections describe this process.

1. CQAH has formally adopted 6 housing regions for the State consisting of the following counties:

Region 1: Northeast - Bergen, Hudson, Passaic
Region 2: Northwest - Essex, Morris, Sussex, Union
Region 3: West Central - Hunterdon, Middlesex, Somerset, Warren
Region 4: East Central - Monmouth, Ocean
Region 5: Southwest - Burlington, Camden, Gloucester, Mercer
Region 6: South Southwest - Atlantic, Cape May, Cumberland, Salem

These regions were developed by the Rutgers University Center for Urban Policy Research by evaluating income, housing costs, vacant land and commuter patterns.

Estimates of Regional Present and Future Housing Need

CQAH housing need projections are based on population projections derived from the Historical Migration Model developed by the New Jersey Department of Labor, Office of Demographic and Economic Analysis, and published in "Population Projections for New Jersey and Counties: 1990 to 2020", November 1985. Present and future estimates for housing need have been defined by CQAH as follows:

Table 3-1

CQAH Estimated Housing Need, 1987-1993
(Statewide and by Region)

Region	Need (in units)
1. Northeast	42,534
2. Northwest	28,773
3. West Central	14,720
4. East Central	23,247
5. Southwest	21,884
6. South Southwest	14,549
Total New Jersey	145,707

It is important to note that 'need[1] in this table is derived by subtracting from the total estimated demand for housing units that portion which is expected to be supplied by the marketplace. 'Need,' then, is that portion of the total demand for housing which is unlikely to be built by the private sector due to the income characteristics of the person or persons to be sheltered in the housing.

Determination of Municipal Need

Coach's methodology to calculate each municipality's fair share is a complex one. A brief overview of its basic principles can, however, give a sense of the more elaborate process designed by the Council.

I. Present Need

Present need describes the number of housing units demanded, but not built, to meet the shelter requirements of today's population. Present need consists of two elements. The first is called indigenous need. The second element is called reallocated present need.

A municipality's indigenous need is defined as the actual or capped deficient housing occupied by low and moderate income households. To derive the municipal share of need from the census subregion total, COAH employs surrogates of deficient housing available at both the municipal and

census subregion levels. Indigenous need may also be evaluated through a survey of the municipality's housing stock.

For 1987, the regional average percentage deficiency has been estimated as follows:

Table 3-2

Indigenous Housing Deficiencies by Region, 1987

Region	Percent Deficiency
1. Northeast	.075
2. Northwest	.047
3. West Central	.025
4. East Central	.015
5. Southwest	.026
6. South-Southwest	.042

Reallocated present need is defined as the share of deficient housing need which must be distributed to those municipalities that have been partly or wholly designated as growth areas. She distribution of each housing region's reallocated present need is determined on the basis of four factors: a. growth area; b. covered employment; c. aggregate per-capita income; and d. covered employment change.

CQAH has estimated the reallocated present need (as of 1987), by housing region as follows:

Table 3-3

1987 Reallocated Deficient Housing Units, by Region

Region	Reallocated Deficient Housing Units
1. Northeast	17,676
2. Northwest	8,829
3. West Central	1,631
4. East Central	750
5. Southwest	4,060
6. South-Southwest	1,465
Total New Jersey	34,411

II. Total Need

The total need for any municipality consists of its present need plus its estimated need in the future ("prospective" need).

The prospective need is calculated by estimating the share of low and moderate income households that will require affordable housing. Coach's projected need by the year 1993 by region is as follows:

Table 3-4

1993 Prosepctive Housing Need, by Region

Region	Prospective Need
1. Northeast	5,509
2. Northwest	9,759
3. West Central	13,661
4. East Central	23,752
5. Southwest	18,179
6. South-Southwest	9,561
Total New Jersey	80,421

In order to calculate a municipality's prospective need it is necessary to adjust the total of municipal needs to conform to regional prospective need. Municipal share of prospective regional need is based on the same four economic/demographic factor described above for reallocated present need.

III. Pre-Credit Need

Total municipal need is then further adjusted to derive "pre-credit" need. For example, an estimate of the natural erosion to the municipality's housing stock (loss through fire, etc.) is added to the total need for housing. Estimated additions to the supply of housing via rehabilitation, the conversion of non-residential units to housing, and filtering are subtracted from the estimate of total need.

Municipal Adjustments

Municipalities are expected to review Coach's determinations. Various rules outline the process by which the community can appeal to COAH to adjust its pre-credit need.

Once a community determines its final pre-credited number, it can ask CQAH to grant adjustments to the obligation, especially when the municipality cannot meet its own need. COAH describes two adjustment categories: a) a vacant land adjustment when the municipality does not have enough vacant, available, suitable, developable or approvable land, and b) an adjustment caused by the lack of adequate infrastructure.

In addition to adjustments, New Jersey municipalities may be eligible to obtain credit for rehabilitated or newly built lower income housing provided since April 1, 1980. Only new low and moderate income household units subject to affordability controls as per H.J.A.C. 5:92-6.1 are eligible. In the case of rehabilitation, the cost of a unit must be no less than $4,500 and the rehabilitated unit must be confined to low and moderate income household use.

Housing units are also eligible for credit when they have been built under the auspices of a government-funded or assisted housing program targeting households making less than 80 percent of median income. Rehabilitation units are eligible if they were rehabilitated up to code standard between April 1, 1980 and January 1, 1987, provided that at the time of rehabilitation they were occupied by eligible low or moderate income households, and that they are currently occupied by the sane or similar household. Units that were rehabilitated privately can also be credited.

Municipal Fair Share Plans

3fte Plan

Once a municipality has defined its need and requested credits and/or adjustments, a plan must be presented explaining how the municipality intends to fulfill its low and moderate income housing requirement. There are four fundamental options: 1) rehabilitation; 2) zoning; 3) municipal construction; 4) Regional Contribution Agreements (RCA's).

o   Rehabilitation. Municipalities that decide to rehabilitate housing units can apply for funding from the Department of Community Affairs and/or use other financing sources, such as municipal bonding. Municipalities are required to allocate a minimum of $10,000 per unit, of which $8,000 should be set aside for actual capital costs. In providing the administrative mechanism to market the unit, a municipality can start its own program, enter into an agreement with a county rehabilitation program or hire an outside firm.

o   Zoning. In order to zone for the development of low and moderate income housing, a municipality is required to document the presence of suitable, available, developable, and approvable sites in its territory. The municipal plan must show how many low and moderate income units are being built on each site and should account for the entire pre-credited/new construction component. In particular, the plan should contain the following four items: site description (buildable acreage, current zoning, surrounding land uses, street access); environmental information (amount of acreage considered environmentally constrained and any remaining buildable acreage); utility availability (location, size and capacity of lines and facilities in the area, plus the status of the 201/208 plans); inclusionary development proposal (description of the total number of units for each site, the number of low and moderate income units and the number of sales and rental units per site, and overall site density).

o   Municipal Construction; Municipalities may also opt to provide low and moderate income housing units through a municipal construction program. Such a program is expected to address the following four areas of concern:

   a.   Site control information, through which the municipality demonstrates that it controls the site(s) either in the form of outright ownership or via an option on the property. A municipality can also condemn land with the aim of eventually constructing low income housing. In addition, CORK requests specific documentation proving that the site(s) is (are) available, suitable, developable and approvable.

   b.   An administrative mechanism for the project specifying how applicants will be selected, construction monitored, and the buildings managed.

   c.   Funding specifications proving that the municipality has adequate and stable funds.

   d.   A timetable for construction that outlines each step of the development process (i.e., site plan preparation, municipal approval, state and federal permit applications, contractor and construction selection, etc.)

o   Regional Contribution Agreements (RCAs); The Fair Housing Act allows a municipality to transfer up to 50 percent of its fair share housing obligation to another municipality willing to accommodate such development. The "sending" and "receiving" municipalities must be within the same region. At least 50 percent of the transferred housing units must be allocated to low income households.

Controls on Affordability. The Council stipulates that municipalities must assure that lower income units, remain affordable to targeted households for a period of not less than 20 years. CQAH encourages municipalities to consider controls on rents and resales over this period.

The Council also establishes guidelines for initial pricing. For low and moderate income owner-occupied single family housing units, after a down payment of 10 percent the monthly principal, interest, taxes, insurance and condominium fees should not exceed 28 percent of an eligible household's gross monthly income. Bents, excluding utilities, should not exceed 30 percent of the gross monthly income of the appropriate household size. [2]

Affordable housing unit prices and rents may increase annually at the rate of increase in median income for each housing region. If necessary, municipalities are requested to subsidize the housing unit in order to maintain affordability.

Owners who wish to sell their affordable units must notify the municipality of their intent. If there are no eligible buyers within 90 days of notification, the municipality may purchase the units for the maximum price permitted. If the municipal agency does not buy the units, the sellers may apply for permission to offer their property to non-income eligible households at the maximum price permitted.

Inclusionary Guarantees

CGAH has also developed rules to insure that low and moderate income housing be provided in such a way as to prevent exclusion of persons due to age, family size, or tenure preference.

CQAH establishes that no more than 25 percent of a municipality's fair share may be granted for age-restricted use. Specific regulations have also been designed for rental inclusionary developments. In some cases, municipalities will receive a one and-one-third unit credit for each rental unit constructed and occupied in their territories. It is also possible for interested municipalities to transfer their rental housing to a receiving municipality via a Regional Contribution Agreement.

2. In determining rents and sale prices, municipalities should consider the following criteria:

1. Efficiency units must be affordable to 1-person households;
2. One bedroom units must be affordable to 2-person households;
3. Two bedroom units must be affordable to 3-person households;
4. Three bedroom units must be affordable to 5-person households;
5. Pour bedroom units must be affordable to 7-person households.

Relationship Between CORK and the State Development and Redevelopment Plan

Several discussions have occurred between the Council on Affordable Housing and the State Planning Commission to clarify the relationship between the two organizations. Each agreed that nothing in the State Development and Redevelopment Plan should be considered as modifying, in any way, the present and prospective housing allocations to July 1, 1993 promulgated by CORK. None of the recommendations of the. State Plan are to be considered as modifying the implementation of the housing element approved by the Council, or any court-approved judgment resulting from exclusionary housing litigation.

language has been incorporated in the Preliminary State Development and Redevelopment Plan reflecting this understanding and acknowledging the Legislature's commitment to low and moderate income housing and the important part played by CQAH in that regard. (See pp. 11-13 of Volume 2 of the Preliminary Plan.) After 1993, however, it is expected that COAH housing allocations will become consistent with the goals, objectives, strategies, policies, standards and guidelines of the State Plan.

Language has also been included in the Plan concerning CQAH allocations in tiers 5, 6 and 7:

o Housing policy 3.2 states that in these tiers inclusionary zoning should only be required in "communities of place." The current lack of a designated center, however, will not be permitted to void a municipality's affordable housing requirement.

o Under policy 3.3, any municipality in tiers 5-7 with development that exceeds recommended Plan densities may have its housing allocation adjusted to be "commensurate with the approved development."

Introduction

The models described in this chapter estimate the total number of structures that would have to be built to provide shelter to that portion of the State's population not living in group quarters (army barracks, prisons, etc.)- In the context of this report, this housing need estimate is termed "housing demand". The estimates presented in this chapter are not analogous with any estimate of housing need for low and moderate income persons, nor do these estimates account for any public policy initiatives that might otherwise increase the demand for housing.

Selecting a Demand Forecasting Model

Research conducted by the OSP staff identified several different housing demand forecast models now being used by various government agencies. They include the following:

* Average Family Size Model

The April 1987 State Development and Redevelopment Plan displayed tables using the Average Family Size model. For many years this method has been used as an accepted rule of thumb method in the planning profession.

This method is derived from a Census-reported housing number called the "average household size". This Census number is the product of the division of the total number of non-group housing persons by the total number of housing units. The model then divides the estimated change in future population by the average household size to produce the total number of housing units that would be needed in the future. The following calculation exhibits the model's estimate of New Jersey housing demand for the period 1970 through 1980.

Table 4-1

Average Family Size Method

		Average Hse Hd Size
1980 Total Population in households	7,228,290	2.607 persons/HH
1970 Total Population in households	7,021,296	
Net Increase	206,994	

Housing Demand = 206,994/2.607 = 100,483 dwelling units

This method has serious flaws. According to the US Census, the total change in the number of New Jersey year round housing units was 385,145 units for the period 1970 through 1980, almost four times the number estimated in table A. Although the average family size approach seems reasonable and is appealing because of its simplicity, the discrepancy between the results of this method and the actual change suggest that the approach is inappropriate.

1

* USAID Computer Model

An analysis of this model's program reveals several advantages and a single serious disadvantage. The model includes several user-selected variables which adjust the total estimate of housing demand. The model allows for the existing housing stock to decay or reduce its number (fires, neglect etc.). The model also addresses the issue of affordability by comparing the private market cost of providing housing and the anticipated incomes of the population in need of shelter. Finally, the model allows the user to include policies that would upgrade existing structures. In essence, the model presents the argument that demographic shifts alone are not sufficient to estimate housing demand, and that any initial estimate of demand must be modified by other considerations.

However the initial estimate of housing demand is developed using the average family size method. This reliance is the model's serious disadvantage.

* Headship Rate Model

From 1950 to 1970 there was a close relationship between the growth in housing units and growth in population. However, in the 1980 Census of Housing, the Census Bureau reported that the Post-World War II relationship between changes in population and corresponding changes in housing units was no longer supported by the data from the 1980 Census.

This change can be readily explained. Fran the 1940's through the 1960's most adult residents of the State married and had two children. Beginning in the 1960's, the preference for this size family changed, resulting in a drop in the number of children born. In the 1970's, the tendency to marry declined and there was a very large increase in the number of "non-traditional" households headed by single persons, some of whom were also single parents. The result of these trends was that the number of persons per household declined, and more households were created for a given population than at any previous time since World War II.

1. Prepared by the U.S. Agency for International Development.

To accommodate this change in household formation, and therefore
>housing demand, a model was created that relies on changes in the number of
households — rather than changes in the number of persons — to forecast
housing need. Specifically, this method looks at changes in the number and
percentage of persons who "head" households. This new method is known as
the "headship" method.

The headship method was tested for its ability to predict changes in
the number of year-round dwelling units in New Jersey between 1970 and
1980. This analysis is presented in the following table.

Table 4-2

Headship Analysis of Housing Demand
New Jersey 1970 to 1980

1980 Total Number of Householders	2,548,594
1970 Total Number of Householders	2,218,182
Net Increase	330,412
Change in Housing Units (1980 -1970)	385,145
Difference (Households - Units)	(54,733) = 14.2% error

This comparison shows that the Headship model more closely replicated
the results reported in the Census than did any of the other models.
However, if further adjustments for demolition, conversion, and vacancy are
made, then the difference between the Headship model and the actual Census
number decreases (see table 4-3).

Table 4-3

Headship Model Forecast Adjusted for [2]

Demolition, Conversion and Vacancy

1980 Total Number of Householders	2,548,594	
1970 Total Number of Householders	2,218,182	
	Net Increase	330,412
Demolitions 1970 to 1979 (ten year period)		52,804
Conversions Estimated for 10 years (1980 base)		(4,610)
		393,750
Actual Change in Year Round Units (1980 - 1970)		385,145
	Difference Estimated vs Actual	8,605 = 2% error

Sources: US Census of Population 1970, 1980; US Census of Housing 1970, 1980; DOL New Jersey Residential Building Permits 1980 Summary

The Headship model uses data that is fairly detailed, consisting of Census data on the number of heads of households in each age group. For example, if the number of heads of households in the age group 25 to 29 were 100 and the number of persons in this age group were 1000, then the headship rate would be .10 (100 heads of household/total persons in the group). If the future population of 25 to 29 year old persons were estimated to be 2000, the model would then report the formation of 200 households (2000 persons times .10). The model therefore incorporates demographic changes in its estimate of housing need.

2. In this analysis the number of demolitions in 1969 was not available. Demolitions used were therefore from the period 1970 through 1979. Also the number of conversions for the 10 year period was not available; the analysis therefore uses the 1980 reported number of 461 and multiplies it by the 10 years in the period.

Headship Rate Variables

    While it has been demonstrated that the Headship method, with sane adjustments for demolition, vacancy and conversion (as suggested in the USAID model), can be used to accurately replicate historic records, the use of the method for forecasting is a function of the validity of the assumptions contained in the headship rates and in the assumptions made in the population forecast to which the model is applied.

    Differences in forecast assumptions would directly affect the total number of persons in any given age cohort. For example, if it is assumed that the supply of low cost housing were to erode, then one might assume that younger adults seeking to buy their first hares will be forced to leave the State to find shelter in less expensive areas. If these out-migrators are not replaced by persons of the same age coming into the State, then the total number of persons in this age cohort will shrink. In this hypothetical example then, the demand for total housing might shrink, as the base population, to which the headship rate is applied, is reduced.

    With respect to the base population, variables depend on the particular Census one derives the headship rates from and the population base to which they are applied. Use of the national headship rates applied to the national census will produce different results than an analysis based on New Jersey rates and populations. The aggregation of county-controlled cohorts and rates will yield different results than an analysis done only at a statewide level.

    The other variable which affects the headship rate model is reflected in the set of headship rates selected to be used. The rates contain assumptions concerning such important variables as divorce rate, marriage rate, etc. For example, assume that the future population of place "A" consists of ten adults, half men and half women. If all the adults marry, then the result is the formation of five households and presumably the demand for 5 housing units. (The population is multiplied by a headship rate of .5.) If, on the other hand, one assumes that the current trend of delayed marriages were to continue, then one might use a headship rate of .7. This rate assumes that 60% of the population marries and the remainder consists of single person households. The total housing demand for this delayed marriage scenario would be 7 units: 3 for married couples and 4 for the remaining singles.

    Another example will illustrate how different headship assumptions can result in different estimates of housing demand. In September 1987, the National Association of Realtors published the report THE DEMAND FCR HOUSING AND HCME FDRNCPC INK) THE TWENTY-FIRST CENTURY. Oforee different national housing demand forecasts were presented. All of the forecasts use the same estimate of population growth. However one housing demand forecast was prepared by the US Bureau of the Census; a second was prepared by George Sternlieb and James Hughes of the Rutgers University Center for Urban Policy Research; and a third was published by John Pitkin and George Masnick of the MIT-Harvard Joint Center for Housing Studies.

Bureau of Census forecast assumes that household growth will slow during the period 1985 through 2000. The model also assumes that the tendency to postpone marriage will continue, although at a slower rate than now is evident. Because of delayed marriage, it is assumed that one-half of new households will be formed by single persons living alone or with other single persons. Other assumptions in the headship rates are that the percentage of one-parent families will decline to 20 percent of new households (from 32% in the 1980's), and that the number of married couple families will grow by 12 percent by the year 2000.

The Sternlieb and Hughes projection assumes that more traditional households will be formed by the year 2000. While the percentage of married couples is estimated to increase slightly from 58% in 1985 to 60% in 1995, the percentages of single-person and single-parent households are expected to decline. Married couple families are expected to account for over 75% of all households between 1985 and 1995.

The Pitkin and Masnick estimate assumes that many of the current trends will continue to the year 2000. This means that the number of two-parent families will decrease from an estimated 58% in 1985 to 52% in the year 2000. Both single-person and single-parent households will continue to increase.

The results of the three models are displayed in chart 4-1. Because all three projections use the same estimate of future population but contain different headship rate assumptions, there is variation in the results. The Census estimate of new households in 1995 is 13,519,000. The Pitkin and Masnick model reports similar results (13,807,000) because it includes many of the same assumptions. The Sternlieb and Hughes model, however, reports lower demand for new housing (11,593,000), due to its assumption about increased marriage rates.

Chart 4-1

Comparison of Three Forecasts of New Households: 1985 - 1995

Married Couples
One Parent
Singles
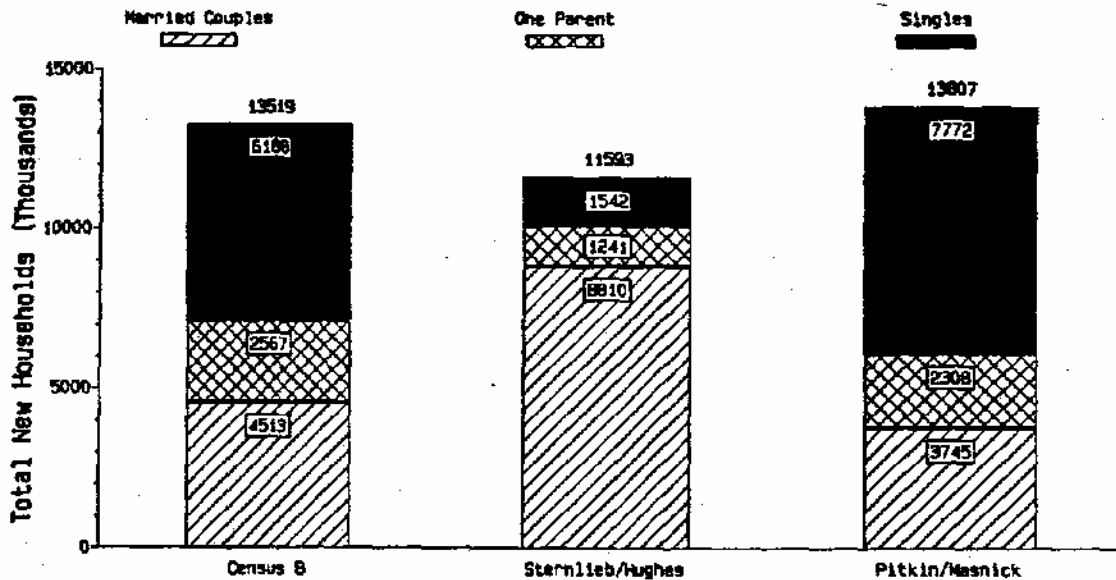
Sources: Bureau of the Census; Rtkin/Masnick; Stemlieb/Hughes
Reprinted from National Association of Realtors, **fba** Demand **far** Housing and **Home** Financing into
the Twenty-First Century.   September 1987, p. 29.

I5ie most dramatic difference is not in the total number of units, but in the composition of future households. In the Sternlieb and Hughes projection, 76 percent of the newly formed households consist of married couples.   In the Census projection 65 percent of new households consist of single-person or single-parent families, while in the Pitkin and Itosnick projection these single person groups account for 73 percent of all new households.

According to the 1980 Census, the highest income group in New Jersey consisted of the traditional two adult household. Single person households in 1980 tended to earn, at most, two-thirds the mean household income of two parent households.   If this income discrepancy continues, then the Sternlieb and Hughes projection foretells a housing demand principally generated by prosperous householders, able to afford larger, more spacious housing units than could be afforded by single person households.   This would be a future of continued growth in spacious, detached single-family housing units.

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If either the Census or the MIT-Harvard study are predictive, then the following mix of housing types will emerge, according to the National Association of Realtors:

- An increase of about 20% in the number of small to medium-small, single family homes;

- A 12% increase in the total units contributed via condos and cooperatives, but a slight reduction in this group's total share of owner-occupied housing. The percentage of condos and cooperatives in large buildings also is expected to increase both in total numbers and as a percentage of total housing.

In effect, the Census and MIT-Harvard studies call for a future land use pattern with a higher net density (for those areas devoted to housing) than is projected by the Rutgers CUPR report.

Forecasts of Future Housing Demand in New Jersey

The products of two similar, but separately prepared, housing demand models are reported in this document. The first model was prepared by Burchell and Listokin, Rutgers University Center for Urban Policy Research (CUPR), and is described in "Housing Accommodation by the State Development and Redevelopment Plan," Volume Two of this technical reference document. The second model was prepared by members of the Policy and Research staff of the Office of State Planning (OSP) and is described below.

Both models use the same methodology — headship rates — to project future housing need. However there are differences. The model prepared by the Center for Urban Policy Research resembles a forecast in that it uses only the most likely set of events foreseen by its authors. For example, the model's population forecast is an average of two projections published by the New Jersey Department of Labor, since the analysts felt that this newly derived projection would be more accurate than either of the DOL estimates.

The OSP model contains more variables and more alternatives for each variable. For example, the OSP model adjusts the estimate of housing demand by including new units needed to replace demolished units. This adjustment is not included in the CUPR model.

The OSP model was constructed as a tool for policy analysis and is therefore more like an estimation machine. It can replicate the CUPR results as one of several policy alternatives.

* The OSP Housing Demand Model

The OSP housing demand model is part of a larger set of computer programs designed to test various aspects of New Jersey's future, both with and without the State Development and Redevelopment Plan. A complete description of the model will soon be published as a separate technical reference document. The following description concerns the portion of the model that estimates future housing demand.

The basic framework of the OSP housing demand model is the headship rate technique. Forecasts of future households are then converted to housing demand by adjusting for demolition, conversion and vacancy. The model's data scale is the county. County estimates can either be presented by themselves, or they can be aggregated into regional estimates.

model starts with an estimate of future population. The user then selects one of four forecast years to be used in the demand model . The forecast years are 1995, 2000, 2005 and 2010. The result of these selections is county population estimates, from the selected forecast, displayed for the forecast year. The county population forecasts are then disaggregated into age or age/sex/race cohorts. Headship rates are then chosen and multiplied by the county cohorts to yield an estimate of total households for the forecast year.

This estimate of the future number of householders is converted into an estimate of the number of housing units by making some additional modifications. First, estimated demolitions are added to the estimate of households, and housing conversions (non-residential to residential) are subtracted from the estimate of households.

For example, assume that place "A" has a current population of 100 households and a supply of 100 housing units. In a future year, it is further assumed that the number of householders has grown to 110. To accommodate this growth, it is reasonable to deduce that an additional 10 units of housing is needed. However, during the time when the number of householders grew, three housing units were destroyed by fire and one was abandoned and demolished. Therefore, if the population is to be housed, a total of 14 houses needs to be supplied: 10 to serve new demands and 4 to replace demolished houses. Similarly, conversions of non-residential properties into housing units need to be subtracted from the demand estimate. Finally, an estimate of the number of vacant units (expressed as a percent of the total housing) is multiplied by the demand estimate. The product of these modifications to the estimate of householders produces the estimate of housing demand.

The base 1980 Census estimate of numbers of year-round housing units is then subtracted from total future demand to estimate change (growth or decline) between the 1980 housing stock and the forecast date. County estimates of demand can then be displayed or aggregated into regional estimates.

* Program Variables in the OSP Housing Demand Model

The OSP housing demand model contains the following types of variables:

* Population Alternatives - The following alternative population forecasts have been included in the OSP model. A complete description of these forecasts can be found in OSP Technical Reference Document 88-44, Population Trends and Projections.

1. New Jersey Department of labor Economic Demographic Model
2. New Jersey Department of Labor Historic Migration Model
3. Average of the two DOL forecasts
4. Woods and Foole
5. DQL Economic Demographic with Delaware Valley Regional Planning Commission forecasts for Burlington, Camden, Gloucester and Mercer Counties.
6. DOL Historic Migration with DVRPC estimates
7. Woods and Poole with DVRPC estimates
8. Department of Transportation Route 1 Corridor
9. DOT Route 1 plus DVRPC estimates
10. Wharton Econometric (1995 only year available)
11. DQL Economic Demographic with New York/New Jersey Port Authority estimates for the Counties of Bergen, Essex, Hudson, Middlesex, Morris, Passaic, Somerset, and Union (1995 only)
12. DOL Historic Migration with Port Authority estimates 1995
13. Woods and Poole with Port Authority (1995)
14. DOT with Port Authority (1995)
15. DQL Economic Demographic with the New York Metropolitan Transportation Council for the Counties of Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset and Union.
16. DQL Historic Migration with MTC estimates
17. DOT Route 1 with MTC Estimates
18. Woods and Poole with MTC estimates
19. DQL Economic Demographic with DVRPC and Port Authority
20. DQL Economic Demographic with DVRPC and MIC
21. DQL Historic Migration with DVRPC and Port Authority
22. DQL Historic Migration with DVRPC and MFC
23. DOT with DVRPC and Port Authority
24. DOT with DVRPC and MTC
25. Woods and Poole with DVRPC and Port Authority
26. Woods and Foole with DVRPC and MTC.

An additional estimate consisting of county-generated population numbers is being compiled at the time this report is being written. This estimate and its permutations will be added to the model.

* Cohort Alternatives - Two statewide sets of cohort alternatives are included in the model:

1. Department of Labor cohort set used to generate the two DQL estimates

2. Woods and Poole generated cohort sets.

In addition, substate cohort sets have been prepared by DVRPC and MIC. These cohort sets can be adrted to the statewide sets to yield new alternatives.

* Headship Rate Alternatives - three headship rate alternatives have been included in the model:

1. The DQL generated series "A" headship rate - This headship model uses the statewide 1970 - 1980 New Jersey headship rates. Die rates also assume that differences in the tendency to form households between whites and non-whites will converge in the year 2020.
2. The DQL generated series "B" headship rate - assumes that the 1980 headship rate remains constant.
3. The Burchell/Listokin headship rates - These rates were taken from the housing study prepared by Burchell and Listokin, included as volume two of this report.

* Demolition Alternatives - Historic data from 1970 through 1986 were collected and used as the basis for the following projections:

1. Average annual rate 1970 - 1986 — The average for this time period was projected as a constant.
2. Average annual rate 1980 - 1986 — The average for this time period was projected as a constant.
3. Median - The median number of demolitions for the time period 1980 - 1986 was used a constant.
4. Trend - The annual demolitions from 1980 through 1986 were projected forward using regression analysis.
5. 1986 Constant - the number of 1986 demolitions was assumed to be a constant.
6. User input - The program allows the user to input separate estimates of demolition for each of the state's counties.

* Conversion Alternatives - Historic data for the period 1980 through 1986 were collected and used as the basis for the following projection alternatives:

1. Average annual rate 1980 - 1986 — The average of this time period was projected as a constant.
2. Median - The median for the period 1980 - 1986 was used a constant.
3. Trend - The annual conversions were projected forward using regression analysis.
4. 1986 Constant - the number of conversions recorded in 1986 was used as a constant.

* Vacancy Rates - the model allows the user to select a vacancy rate of between 2% and 11%.

TABLE 1

TOTAL HOUSING UNITS AND POPULATION:
NEW JERSEY AND THE UNITED STATES, 1940 - 1980

	NEW JERSEY		UNITED STATES *	
Year	Housing Units	Population	Housing Units	Population
1940	1,223,887	4,160,165	37,325,000	131,669,000
1950	1,501,473	4,835,329	45,983,000	151,326,000
1960	1,998,940	6,066,782	58,326,000	179,323,000
1970	2,388,011	7,168,164	68,672,000	203,302,000
1980	2,772,149	7,365,011	88,411,000	226,546,000

Intercennial Percentage Changes:

	NEW JERSEY		UNITED STATES *	
Year	Housing Units	Population	Housing Units	Population
1940-1950	22.7%	16.2%	23.2%	14.9%
1950-1960	33.1%	25.5%	26.8%	18.5%
1960-1970	19.5%	18.2%	17.7%	13.4%
1970-1980	16.1%	2.7%	28.7%	11.4%

* Alaska and Hawaii admitted as states between 1950 and 1960.

Source: US Census, 1940-1980.

TABLE 2

1980 POPULATION AND HOUSEHOLDS IN NEW JERSEY

	Population	Number of Households	Persons per Household
The State	7,365,011	2,548,594	**2.84**
Atlantic	194,119	71,806	2.66
Bergen	845,385	300,410	2.79
Burlington	362,542	114,890	3.01
Camden	471,650	162,508	2.88
Cape May	82,266	32,347	2.47
Cumberland	132,866	44,287	2.91
Essex	851,304	300,303	2.79
Gloucester	199,917	65,129	3.03
Hudson	556,972	207,857	2.65
Hunterdon	87,361	28,515	2.98
Mercer	307,863	105,819	2.77
Middlesex	595,893	196,708	2.93
Monmouth	503,173	170,130	2.90
Morris	407,630	131,820	3.02
Ocean	346,038	128,304	2.67
Passaic	447,585	153,463	2.87
Salem	64,676	22,330	2.86
Somerset	203,129	67,368	2.95
Sussex	116,119	37,221	3.08
Union	504,094	177,973	2.81
Warren	84,429	29,406	2.83

Source: 1980 Census of Population and Housing, Summary Characteristics:
New Jersey.

TABLE 3

**HOUSING UNITS AUTHORIZED BY BUILDING PERMITS IN
NEW JERSEY, 1970-1987**

	Total Permits	Single Family Permits	Single Family Percentage
1970	39,897	19,571	49.1%
1971	58,040	28,424	49.0%
1972	65,539	29,602	45.2%
1973	52,145	27,851	53.4%
1974	25,878	14,994	57.9%
1975	23,215	15,720	67.7%
1976	32,528	20,551	63.2%
1977	34,887	23,689	67.9%
1978	39,058	27,672	70.8%
1979	34,908	22,759	65.2%
1980	22,257	14,663	65.9%
1981	21,293	12,479	58.6%
1982	21,404	13,390	62.6%
1983	36,791	23,674	64.3%
1984	43,925	30,401	69.2%
1985	55,015	37,475	68.1%
1986	57,074	42,253	74.0%
1987	50,325	35,873	71.3%

Year

Source: Office of Demographic and Economic Analysis, Division of Planning
          and Research, New Jersey Department of Labor, "New Jersey
          Building Permits, 1987 Summary" (June 1988), p. 19.

TABLE 4

1980 **TOTAL** AND YEAR-ROUND HOUSING UNITS IN   NEW JERSEY

	Total Housing Units	Year-Round Housing Units	% yr round
The State	2,772,149	2,687,754	97%
Atlantic	89,342	87,529	98%
Bergen	306,774	306,590	100%
Burlington	121,231	120,888	100%
Camden	173,653	173,527	100%
Cape May	72,107	38,817	54%
Cumberland	47,345	46,512	98%
Essex	317,230	317,109	100%
Gloucester	69,113	68,419	99%
Hudson	221,276	221,183	100%
Hunterdon	30,029	29,881	100%
Mercer	111,610	111,530	100%
Middlesex	203,418	203,377	100%
Monmouth	185,770	180,428	97%
Morris	137,992	136,102	99%
Ocean	173,532	139,979	81%
Passaic	159,585	158,163	99%
Salem	24,165	23,956	99%
Somerset	69,774	69,695	100%
Sussex	43,869	40,138	91%
Union	182,835	182,788	100%
Warren	31,499	31,143	99%

Source: 1980 Census of Housing, General Housing Characteristics:
    New Jersey.

TABLES

1980 YEAR-ROUND HOUSING UNITS BY OCCUPANCY STATUS

	Total	Occupied	Vacant	% vacant
The State	2687754	2548594	139160	5.18%
Atlantic	87529	71806	15723	17.96%
Bergen	306590	300410	6180	2.02%
Burlington	120888	114890	5998	4.96%
Camden	173527	162508	11019	6.35%
Cape May	38817	32347	6470	16.67%
Cumberland	46512	44287	2225	4.78%
Essex	317109	300303	16806	5.30%
Gloucester	68419	65129	3290	4.81%
Hudson	221183	207857	13326	6.02%
Hunterdon	29881	28515	1366	4.57%
Mercer	111530	105819	5711	5.12%
Middlesex	203377	196708	6669	3.28%
Monmouth	180428	170130	10298	5.71%
Morris	136102	131820	4282	3.15%
Ocean	139979	128304	11675	8.34%
Passaic	158163	153463	4700	2.97%
Salem	23956	22330	1626	6.79%
Somerset	69695	67368	2327	3.34%
Sussex	40138	37221	2917	7.27%
Union	182788	177973	4815	2.63%
Warren	31143	29406	1737	5.58%

Source: 1980 Census of Housing, General Housing Characteristics: New
    Jersey.

TABLE 6

1980 VACANT UNITS BY EXPECTED TENURE

	For Rent *	For Sale Only **	Year-Round Which Are Boarded-Up	Boarded Units as a % of Total Vacant
The State	27945	7876	12747	9.2%
Atlantic	2239	831	609	3.9%
Bergen	1184	391	173	2.8%
Burlington	1272	336	391	6.5%
Camden	2560	846	2910	26.4%
Cape May	812	386	105	1.6%
Cumberland	377	201	189	8.5%
Essex	4898	399	2655	15.8%
Gloucester	898	310	163	5.0%
Hudson	4041	371	1997	15.0%
Hunterdon	150	171	48	3.5%
Mercer	1404	322	815	14.3%
Middlesex	961	358	326	4.9%
Monmouth	1972	732	668	6.5%
Morris	341	329	177	4.1%
Ocean	1065	852	229	2.0%
Passaic	1053	177	294	6.3%
Salem	545	107	109	6.7%
Somerset	366	157	62	2.7%
Sussex	222	208	94	3.2%
Union	1198	255	673	14.0%
Warren	387	137	60	3.5%

* Which have been vacant for 2 or more months.
** Which have been vacant for 6 or more months.

Source: State Data Center, 1980 Census of Population and Housing:
New Jersey, Characteristics of Housing Units (Vol.III); 1980
Census of Housing, General Housing Characteristics, New Jersey.

TABLE 7

TENURE: OWNER-OCCUPIED UNITS AS % OF ALL OCCUPIED UNITS

Year	USA	NJ	NORTHEAST
1940	43.6	39.4	38.2
1950	55.0	53.1	55.0
1960	61.9	61.3	56.1
1970	62.9	60.9	57.6
1980	64.4	62.0	59.0

Source: US Census of Housing: General Housing Characteristics.

TABLE 8

1980 OCCUPIED HOUSING UNITS BY TENURE

	Total	Owner Occupied	Renter Occupied	% Owner-occupied
The State	2,548,594	1,579,827	968,767	61.99%
Atlantic	71,806	45,882	25,924	63.90%
Bergen	300,410	196,422	103,988	65.38%
Burlington	114,890	84,555	30,335	73.60%
Camden	162,508	112,576	49,932	69.27%
Cape May	32,347	23,579	8,768	72.89%
Cumberland	44,287	29,846	14,441	67.39%
Essex	300,303	124,519	175,784	41.46%
Gloucester	65,129	49,836	15,293	76.52%
Hudson	207,857	61,752	146,105	29.71%
Hunterdon	28,515	22,145	6,370	77.66%
Mercer	105,819	68,140	37,679	64.39%
Middlesex	196,708	131,622	65,086	66.91%
Monmouth	170,130	117,885	52,245	69.29%
Morris	131,820	96,821	34,999	73.45%
Ocean	128,304	106,408	21,896	82.93%
Passaic	153,463	81,584	71,879	53.16%
Salem	22,330	16,078	6,252	72.00%
Somerset	67,368	49,096	18,272	72.88%
Sussex	37,221	30,175	7,046	81.07%
Union	177,973	110,648	67,325	62.17%
Warren	29,406	20,258	9,148	68.89%

Source: State Data Center, 1980 Census of Population and Housing:
New Jersey, Characteristics of Housing Units (Vol.III).

TABLE 9

1980 YEAR-ROUND CONDOMINIUM HOUSING UNITS

	Total	As a % of total yr-round	As a % of multi-yr-family *
The State	50966	1.9%	4.6%
Atlantic	3470	4.0%	11.4%
Bergen	3808	1.2%	3.0%
Burlington	3061	2.5%	11.7%
Camden	3132	1.8%	6.8%
Cape May	1129	2.9%	9.5%
Cumberland	311	0.7%	2.9%
Essex	2829	0.9%	1.3%
Gloucester	499	0.7%	3.6%
Hudson	3716	1.7%	1.9%
Hunterdon	440	1.5%	8.3%
Mercer	1155	1.0%	3.3%
Middlesex	5066	2.5%	7.0%
Monmouth	6100	3.4%	11.9%
Morris	758	0.6%	2.3%
Ocean	11001	7.9%	48.9%
Passaic	922	0.6%	1.0%
Salem	64	0.3%	1.4%
Somerset	1557	2.2%	8.2%
Sussex	910	2.3%	15.8%
Union	802	0.4%	1.0%
Warren	236	0.8%	2.8%

* Multi-family = more than one unit in structure (excludes townhouses).

Source: State Data Center, 1980 Census of Population and Housing:
New Jersey, Characteristics of Housing Units (Vol.III); 1980
Census of Housing, General Housing Characteristics, New Jersey.

TABLE 10

OWNER-OCCUPIED UNITS BY HOUSEHOLD TYPE
NEWARK SMSA , 1970-1980

	MARRIED	MALE HEAD	FEMALE HEAD	ONE-PERSON HOUSEHOLD
1970	252,411	11,171	23,236	24,746
1980	294,861	25,031	61,276	-

	PERCENTAGES			
1970	81%	4%	7%	8%
1980	77%	7%	16%	

RENTER-OCCUPIED UNITS BY HOUSEHOLD TYPE
NEWARK SMSA 1970-1980

	MARRIED	MALE HEAD	FEMALE HEAD	ONE-PERSON HOUSEHOLD
1970	140,281	12,548	44,842	74,750
1980	106,465	58,646	131,185	

	PERCENTAGES			
1970	51%	5%	16%	27%
1980	36%	20%	44%	

Note: 1970 census includes separate category for one-person households.

Source: 1970 and 1980 US Census, Metropolitan Housing Characteristics, Newark SMSA.

TABLE 11

1980 HOUSEHOLD INCOME BY TENURE OF UNIT

	occupied ousing nits	Median Income	Owner- Occupied Housing Units	Median Income	Renter- Occupied Housing Units	Median Income
The State	2548594	$19,658	1580120	$24,592	968474	$12,674
Atlantic	71806	$15,475	45882	$19,385	25924	$10,372
Bergen	300410	$23,904	196455	$28,547	103955	$16,592
Burlington	114890	$21,115	84625	$24,165	30265	$13,535
Camden	162508	$17,880	112586	$21,732	49922	$10,709
Cape May	32347	$13,914	23579	$15,878	8768	$10,446
Cumberland	44287	$15,436	29846	$18,620	14441	$10,127
Essex	300303	$16,007	124479	$26,248	175824	$10,873
Gloucester	65129	$19,644	49836	$21,921	15293	$11,657
Hudson	207857	$14,222	61752	$21,896	146105	$11,606
Hunterdon	28515	$24,006	22145	$26,872	6370	$15,581
Mercer	105819	$19,526	68140	$24,115	37679	$12,338
Middlesex	196708	$22,661	131684	$26,473	65024	$15,675
Monmouth	170130	$20,891	117895	$25,682	52235	$12,087
Morris	131820	$26,567	96888	$30,297	34932	$18,002
Ocean	128304	$16,077	106405	$17,367	21899	$10,980
Passaic	153463	$17,723	81611	$23,862	71852	$11,747
Salem	22330	$17,746	16078	$20,613	6252	$10,944
Somerset	67368	$26,149	49106	$30,387	18262	$17,249
Sussex	37221	$21,915	30175	$23,898	7046	$13,813
Union	177973	$21,548	110695	$26,979	67278	$14,134
Warren	29406	$18,841	20258	$21,805	9148	$13,021

Source: 1980 Census of Housing, Detailed Housing Characteristics:
New Jersey.

TABLE 12

1980 HOUSEHOLD POVERTY BY TENURE OF UNIT

| | OWNER-OCCUPIED | | RENTER-OCCUPIED | |
	Below Poverty Level	Percent	Below Poverty Level	Percent
The State	71,957	4.6	183,459	18.9
Atlantic	3,442	7.5	6,461	24.9
Bergen	5,471	2.8	9,630	9.3
Burlington	3,481	4.1	4,028	13.3
Camden	7,429	6.6	11,869	23.8
Cape May	1,838	7.8	1,465	16.7
Cumberland	2,233	7.5	3,773	26.1
Essex	6,393	5.1	46,755	26.6
Gloucester	2,559	5.1	3,350	21.9
Hudson	4,099	6.6	31,931	21.9
Hunterdon	794	3.6	691	10.8
Mercer	3,175	4.7	7,306	19.4
Middlesex	4,431	3.4	8,997	13.8
Monmouth	5,356	4.5	8,673	16.6
Morris	2,457	2.5	2,491	7.1
Ocean	6,313	5.9	4,385	20
Passaic	3,664	4.5	16,200	22.5
Salem	1,080	6.7	1,523	24.4
Somerset	1,371	2.8	1,613	8.8
Sussex	1,295	4.3	872	12.4
Union	4,109	3.7	10,237	15.2
Warren	967	4.8	1,209	13.2

Source: 1980 Census of Housing, Detailed Housing Characteristics:
New Jersey.

TABLE 13

NEW JERSEY SINGLE AND MULTI-FAMILY UNITS, 1940 -1980

Year	Total Year-round Units	Single Family Detached	Total Single Family	Total Multi Family
1940	1,223,887	563,364	618,751	601,431
% of total		46.0%	50.6%	49.1%
1950	1,501,473	697,941	753,595	744,692
% of total		46.5%	50.2%	49.6%
1960	1,998,456	1,126,037	1,273,008	716,292
% of total		56.3%	63.7%	35.8%
1970	2,305,293	1,240,532	1,334,468	955,800
% of total		53.8%	57.9%	41.5%
1980	2,690,377	1,431,076	1,565,328	1,102,677
% of total		53.2%	58.2%	41.0%

INTERCENNIAL PERCENTAGE CHANGES

Year	Total y-r Units	Single Family Detached	Total Single Family	Total Multi Family
1940 - 1950	22.7%	23.9%	21.8%	23.8%
1950 - 1960	33.1%	61.3%	68.9%	-3.8%
1960 - 1970	15.4%	10.2%	4.8%	33.4%
1970 - 1980	16.7%	15.4%	17.3%	15.4%

Source: US Census of Housing, 1940 -1980.

TABLE 14

PERCENTAGE OF SINGLE FAMILY UNITS:
NJ, US, AND THE NORTHEAST

Year	Percent Single Family Detached			Percent Single Family		
	US	Northeast	NJ	US	Northeast	NJ
1960	70.1%	49.3%	56.3%	76.4%	62.7%	63.7%
1970	66.2%	48.0%	53.8%	69.1%	54.2%	57.9%
1980	61.8%	48.5%	53.2%	65.9%	55.2%	58.2%

Source: US Census of Housing, Detailed Housing Characteristics, 1960 - 1980.

TABLE15A

1970 UNITS BY UNITS IN STRUCTURE

	Total	1 unit	2 units	3 -4 units	5-19 units	> 20 units	mobile
Atlantic	67,755	43,260	6,640	4,023	6,771	5,956	1,105
Bergen	283,575	174,843	49,751	16,250	18,993	22,647	1,091
Burlington	87,758	68,712	4,539	3,041	7,401	2,483	1,582
Camden	143,150	109,706	9,658	4,233	7,572	11,110	871
Cape May	28,335	21,183	4,147	1,634	882	195	294
Cumberland	38,932	29,636	3,486	1,740	1,717	1,289	1,064
Essex	311,566	98,090	49,233	55,404	48,851	59,931	57
Gloucester	51,075	41,856	3,154	1,411	2,135	1,211	1,308
Hudson	214,665	27,998	59,848	32,211	59,612	34,666	330
Hunterdon	22,116	18,046	2,142	750	692	241	245
Mercer	96,401	67,734	8,791	4,988	9,416	5,083	389
Middlesex	171,599	113,605	21,273	9,828	14,897	10,582	1,414
Monmouth	142,927	106,344	9,422	5,871	10,848	8,495	1,947
Morris	113,033	86,319	7,840	3,663	7,515	7,349	347
Ocean	80,460	65,385	4,534	3,846	3,694	1,855	1,146
Passaic	151,093	63,585	40,601	16,615	17,770	12,270	252
Salem	19,408	16,053	1,669	581	428	140	537
Somerset	58,149	42,853	6,836	3,007	3,382	1,924	147
Sussex	24,415	21,186	1,420	713	609	178	309
Union	174,328	99,595	30,893	14,294	13,145	16,234	167
Warren	24,553	18,479	2,957	843	1,273	578	423

Source: 1970 Census of Housing, Detailed Housing Characteristics: New Jersey.

TABLE15B

1970 PERCENTAGE OF UNITS BY UNITS IN STRUCTURE

	Single Family	Multi- Family	2-4 Units	More than 4 Units
Atlantic	63.8%	34.5%	15.7%	18.8%
Bergen	61.7%	38.0%	23.3%	14.7%
Burlington	78.3%	19.9%	8.6%	11.3%
Camden	76.6%	22.8%	9.7%	13.1%
Cape May	74.8%	24.2%	20.4%	3.8%
Cumberla	76.1%	21.1%	13.4%	7.7%
Essex	31.5%	68.5%	33.6%	34.9%
Gloucester	82.0%	15.5%	8.9%	6.6%
Hudson	13.0%	86.8%	42.9%	43.9%
Hunterdon	81.6%	17.3%	13.1%	4.2%
Mercer	70.3%	29.3%	14.3%	15.0%
Middlesex	66.2%	33.0%	18.1%	14.8%
Monmouth	74.4%	24.2%	10.7%	13.5%
Morris	76.4%	23.3%	10.2%	13.2%
Ocean	81.3%	17.3%	10.4%	6.9%
Passaic	42.1%	57.7%	37.9%	19.9%
Salem	82.7%	14.5%	11.6%	2.9%
Somerset	73.7%	26.1%	16.9%	9.1%
Sussex	86.8%	12.0%	8.7%	3.2%
Union	57.1%	42.8%	25.9%	16.9%
Warren	75.3%	23.0%	15.5%	7.5%

TABLE 15C

1980 YEAR-ROUND UNITS BY UNITS IN STRUCTURE

	1, Detached	1, Attached	2	3-4	5-9	10-49	50 or More	Mobile Home or Trailer, etc.
The State	,431,076	134,252	335,108	205,348	127,279	270,735	164,207	22,372
Atlantic	49,441	5,688	7,832	4,590	3,706	7,268	6,949	2,127
Bergen	176,073	3,093	51,617	18,339	8,891	25,628	21,967	956
Burlington	79,967	12,518	4,235	4,092	4,846	10,087	2,835	2,314
Camden	92,468	33,871	8,786	6,332	5,462	14,870	10,788	945
Cape May	25,539	1,091	5,640	2,440	1,242	1,153	1,364	936
Cumberland	30,248	3,600	3,319	1,961	1,145	2,426	1,711	2,269
Essex	96,704	4,350	47,737	55,643	22,998	46,963	42,558	211
Gloucester	50,545	2,624	3,341	2,278	1,694	4,970	1,415	1,598
Hudson	18,595	8,006	60,503	35,602	30,812	44,677	22,574	442
Hunterdon	23,219	1,250	2,329	1,088	790	956	140	184
Mercer	53,236	22,645	8,231	5,397	4,354	11,109	6,230	354
Middlesex	123,524	6,247	21,254	11,612	7,753	23,671	7,582	1,752
Monmouth	122,220	5,213	10,278	7,533	6,354	17,721	9,398	2,168
Morris	101,412	1,887	8,434	4,441	2,913	12,792	4,081	342
Ocean	103,043	11,450	6,032	5,426	2,946	6,480	1,631	3,634
Passaic	66,137	1,368	41,513	16,720	9,599	12,811	9,719	257
Salem	17,481	1,163	1,301	790	414	1,337	699	840
Somerset	48,739	1,884	6,802	3,451	2,121	4,702	1,894	142
Sussex	33,712	528	1,775	1,439	759	1,264	532	319
Union	98,847	3,181	31,271	14,891	7,316	17,350	9,682	244
Warren	19,926	2,595	2,878	1,283	1,164	2,500	458	338

Source: 1980 Census of Housing, Detailed Housing Characteristics: New Jersey

TABLE 15D

1980 PERCENTAGE OF UNITS BY UNITS IN STRUCTURE

	Single Family Detached	Single Family	Multi- Family	2-4 Units	Over 4 Units	Over 50 Units
The State	53.19%	58.18%	40.99%	20.09%	20.90%	6.10%
Atlantic	56.4%	62.9%	34.6%	14.2%	20.5%	7.9%
Bergen	57.4%	58.4%	41.2%	22.8%	18.4%	7.2%
Burlington	66.1%	76.5%	21.6%	6.9%	14.7%	2.3%
Camden	53.3%	72.8%	26.6%	8.7%	17.9%	6.2%
Cape May	64.8%	67.6%	30.0%	20.5%	9.5%	3.5%
Cumberla	64.8%	72.5%	22.6%	11.3%	11.3%	3.7%
Essex	30.5%	31.9%	68.1%	32.6%	35.5%	13.4%
Gloucester	73.8%	77.7%	20.0%	8.2%	11.8%	2.1%
Hudson	8.4%	12.0%	87.8%	43.4%	44.3%	10.2%
Hunterdon	77.5%	81.7%	17.7%	11.4%	6.3%	0.5%
Mercer	47.7%	68.0%	31.7%	12.2%	19.4%	5.6%
Middlesex	60.7%	63.8%	35.3%	16.2%	19.2%	3.7%
Monmouth	67.6%	70.4%	28.4%	9.8%	18.5%	5.2%
Morris	74.4%	75.8%	24.0%	9.4%	14.5%	3.0%
Ocean	73.3%	81.4%	16.0%	8.1%	7.9%	1.2%
Passaic	41.8%	42.7%	57.1%	36.8%	20.3%	6.1%
Salem	72.8%	77.6%	18.9%	8.7%	10.2%	2.9%
Somerset	69.9%	72.6%	27.2%	14.7%	12.5%	2.7%
Sussex	83.6%	84.9%	14.3%	8.0%	6.3%	1.3%
Union	54.1%	55.8%	44.0%	25.3%	18.8%	5.3%
Warren	64.0%	72.3%	26.6%	13.4%	13.2%	1.5%

TABLE 16

PERCENTAGE OF YEAR-ROUND UNITS IN STRUCTURES OVER THREE STORIES

YEAR	USA	NORTHEAST	NEW JERSEY
1970	4.9%	13.8%	7.1%
1980	5.1%	13.6%	7.6%

TABLE 17

1980 YEAR-ROUND UNITS BY HEIGHT OF STRUCTURE

Stories in Structure	USA		NORTHEAST		NEW JERSEY	
	Units	Percent	Units	Percent	Units	Percent
1 to 3	82,371,653	94.9%	16,018,809	86.4%	2,485,108	92.4%
4 to 6	2,354,335	2.7%	1,437,710	7.8%	107,189	4.0%
7 to 12	1,003,703	1.2%	487,821	2.6%	49,187	1.8%
13 or more	1,029,026	1.2%	587,588	3.2%	48,893	1.8%
Total	86,758,717	100.0%	18,531,928	100.0%	2,690,377	100.0%

Source: US Census of Housing, Detailed Housing Characteristics 1970 -1980.

TABLE 18

1980 COUNTY UNITS BY HEIGHT OF STRUCTURE

STORIES IN STRUCTURE

COUNTY	1to3	4to6	7 to 12	13 or more
Atlantic	80,715	2,023	2,078	2,785
%	92.14%	2.31%	2.37%	3.18%
Bergen	283,465	10,135	3,044	9,920
%	92.47%	3.31%	0.99%	3.24%
Burlington	120,175	267	446	6
%	99.41%	0.22%	0.37%	0.00%
Camden	165,607	2,053	3,470	2,392
%	95.44%	1.18%	2.00%	1.38%
Cape May	38,097	642	476	190
%	96.68%	1.63%	1.21%	0.48%
Essex	254,856	29,156	17,864	15,288
%	80.35%	9.19%	5.63%	4.82%
Gloucester	68,299	161	5	0
%	99.76%	0.24%	0.01%	0.00%
Hudson	156,072	44,881	8,543	11,715
%	70.55%	20.29%	3.86%	5.30%
Hunterdon	29,837	119	0	0
%	99.60%	0.40%	0.00%	0.00%
Mercer	106,536	1,193	2,311	1,516
%	95.50%	1.07%	2.07%	1.36%
Middlesex	199,616	2,123	1,318	338
%	98.14%	1.04%	0.65%	0.17%
Monmouth	175,332	2,146	2,208	1,199
%	96.93%	1.19%	1.22%	0.66%
Morris	135,066	1,220	9	7
%	99.09%	0.90%	0.01%	0.01%

TABLE 18 (Continued)

COUNTY	STORIES IN STRUCTURE			
	1 to 3	4 to 6	7 to 12	13 or more
Ocean	140,334	308	0	0
%	99.78%	0.22%	0.00%	0.00%
Passaic	147,206	4,641	3,561	2,716
%	93.10%	2.94%	2.25%	1.72%
Salem	23,860	9	156	0
%	99.31%	0.04%	0.65%	0.00%
Somerset	68,857	236	292	350
%	98.74%	0.34%	0.42%	0.50%
Sussex	39,999	116	213	0
%	99.18%	0.29%	0.53%	0.00%
Union	174,140	5,370	2,801	471
%	95.27%	2.94%	1.53%	0.26%
Warren	30,829	313	0	0
%	98.99%	1.01%	0.00%	0.00%

Source: US Census of Housing, Detailed Housing Characteristics, 1980.

TABLE 19

1980 YEAR-ROUND HOUSING UNITS BY AGE OF STRUCTURE

AGE IN YEARS	USA	NORTHEAST	NEW JERSEY
1	3,031,370	295,053	52,454
2 - 5	8,364,798	941,424	141,267
6 - 10	11,348,219	1,571,298	240,439
11 - 20	17,086,673	2,870,007	511,214
21 - 30	14,871,096	2,959,572	512,578
31 - 40	9,642,209	2,103,875	332,838
Over 40	22,414,352	7,790,699	899,587
TOTAL	86,758,717	18,531,928	2,690,377

(AS PERCENTAGE OF TOTAL UNITS)

AGE IN YEARS	USA	NORTHEAST	NEW JERSEY
1	3.5%	1.6%	1.9%
2 - 5	9.6%	5.1%	5.3%
6 - 10	13.1%	8.5%	8.9%
11 - 20	19.7%	15.5%	19.0%
21 - 30	17.1%	16.0%	19.1%
31 - 40	11.1%	11.4%	12.4%
Over 40	25.8%	42.0%	33.4%
TOTAL	100.0%	100.0%	100.0%

Source: 1980 US Census, Detailed Housing Characteristics.

TABLE 20A

AGE OF HOUSING STOCK BY COUNTY, 1980

County	Units Built Since 1979	Units Built 1975 - 1978	Units Built 1970 - 1974	Units Built Before 1940	Total Year-round Units
Atlantic	2098	5321	11745	27763	87601
Bergen	3387	8942	18295	100165	306564
Burlington	3662	9726	20747	23319	120894
Camden	4377	11067	18641	51042	173522
Cape May	1290	4372	5889	9570	39405
Cumberlan	610	2321	6062	15904	46679
Essex	2736	7266	10260	146983	317164
Gloucester	1876	7443	8834	17658	68465
Hudson	1713	7271	9128	133207	221211
Hunterdon	835	3468	3276	11305	29956
Mercer	2073	4370	10831	40515	111556
Middlesex	6206	10908	17964	45571	203395
Monmouth	4793	10769	19867	48413	180885
Morris	3091	8398	12902	32770	136302
Ocean	6108	19588	34234	12745	140642
Passaic	1809	3384	6487	66389	158124
Salem	415	1983	2860	8978	24025
Somerset	1863	5140	5572	17778	69735
Sussex	1278	4147	6224	9516	40328
Union	1410	3034	7139	66952	182782
Warren	824	2349	3482	13044	31142

Source: 1980 US Census, Detailed Housing Characteristics.

1980 (PERCENT FOR SELECTED YEARS)

County	Units Built Since 1970	Units Built Before 1940
Atlantic	21.9%	31.7%
Bergen	10.0%	32.7%
Burlington	28.2%	19.3%
Camden	19.6%	29.4%
Cape May	29.3%	24.3%
Cumberland	19.3%	34.1%
Essex	6.4%	46.3%
Gloucester	26.5%	25.8%
Hudson	8.2%	60.2%
Hunterdon	25.3%	37.7%
Mercer	15.5%	36.3%
Middlesex	17.2%	22.4%
Monmouth	19.6%	26.8%
Morris	17.9%	24.0%
Ocean	42.6%	9.1%
Passaic	7.4%	42.0%
Salem	21.9%	37.4%
Somerset	18.0%	25.5%
Sussex	28.9%	23.6%
Union	6.3%	36.6%
Warren	21.4%	41.9%

Source: 1980 US Census, Detailed Housing Characteristics.

TABLE 21 MEDIAN

CONTRACT RENT, 1960 -1980

YEAR	US	Northeast	New Jersey	CPI
	($ / Month)			1967=100
1960	58	60	68	88.7
1970	89	92	111	116.3
1980	198	203	226	246.8

Intercennial Percentage Increases

	US	Northeast	New Jersey	CPI
1960-1970	53.4%	53.3%	63.2%	31.1%
1970-1980	122.5%	120.7%	103.6%	112.2%

Sources: 1960, 1970, and 1980 US Census, General Housing Characteristics; US Statistical Abstract, 1988.

TABLE *22*

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
THE STATE	$61,400	$60,200	$288	$226
ATLANTIC COUNTY	$52,700	$51,600	$214	$212
Absecon City Atlantic	$62,100	$61,600	$281	$279
City City Brigantine	$40,600	$40,600	$171	$171
City Buena Borough Buena	$74,900	$76,600	$326	$323
Vista Twp. Corbin City	$40,300	$40,300	$218	$220
City Egg Harbor Twp. Egg	$35,300	$35,300	$190	$188
Harbor City City Estell	$36,700		$185	
Manor City Folsom	$54,800	$52,800	$220	$222
Borough Galloway Twp.	$39,400	$39,400	$168	$168
Hamilton Tup. Hanroonton	$44,200		$205	
Twp. Linwood City	$39,700		$200	
Longport Borough Margate	$50,000	$50,000	$310	$351
City City Mullica Twp.	$40,300	$40,300	$240	$242
Northfield City	$46,600		$208	
Pleasantville City Port	$73,500	$72,800	$287	$279
Republic City Somers	$88,500		$375	
Point City Ventnor City	$93,600	$93,900	$305	$304
City Weymouth Twp.	$39,500	$39,500	$207	$205
	$62,400	$61,800	$264	$246
BERGEN COUNTY Allendale	$34,100	$34,100	$183	$179
Borough Alpine Borough	$61,700		$185	
Bergenfield Borough	$56,800	$54,400	$279	$279
Bogota Borough CarUtadt	$74,300	$75,900	$324	$320
Borough Cliffside Park	$41,500		$194	
Borough Ctester Borough				
Cresskill Borough	$76,500	$76,700	$281	$280
Demarest Borough Dunont	$110,800	$109,400	$410	$410
Borough East Rutherford	$200,100		$501	
Borough Edgewater	$65,500	$65,000	$304	$303
Borough Elmwood Park	$62,500	$60,700	$294	$294
Borough Emerson Borough	$62,200	$61,600	$245	$245
Englewood City Englewood	$66,500	$65,600	$257	$256
Cliffs Borough Fair Lawn	$88,300	$87,900	$316	$311
Borough Fairview Borough	$77,100	$77,800	$417	$417
Fort Lee Borough	$97,500	$97,700	$363	$343
Franklin Lakes Borough	$66,500	$65,900	$290	$289
Garfield City Glen Rock	$62,500	$62,200	$248	$247
Borough Heckensack city	$57,500	$54,000	$322	$322
	$63,400	$62,100	$245	$245
	$79,700	$79,800	$299	$299
	$68,200	$65,800	$259	$258
	$153,900	$153,900	$352	$330
	$71,300	$72,300	$300	$300
	$60,500	$58,300	$249	$249
	$83,400	$83,300	$375	$374
	$164,500	$165,500	$395	$395
	$55,600	$53,600	$215	$213
	$90,000	$90,300	$434	$434
	$62,700	$61,800	$292	$292

Sources: Columns 1 and **3** – **State** Data Center, 1980 Census of Population
and Housing: New Jersey, Characteristics of Housing Units,
Vol.Ill (mapped); Columns 2,4,5, and 6 – 1980 Census of Housing,
General Housing Characteristics: New Jersey.

TABLE 22 (Continued!

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS'BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
Harrington Park Borough	$102,100	$101,800	$368	$378
Kasbrouck Heights Borough	$69,600	$71,300	$270	$272
Haworth Borough HiUsdale	$112,700	$110,800	$501	$500
Borough Ho-Ho-Kus Borough	$89,500	$88,500	$295	$295
Leonia Borough Little	$122,100	$119,300	$436	$436
Ferry Borough Lodi Borough	$76,700	$77,700	$257	$257
Lyndhurst Twp. Hahuah Tup.	$65,300	$64,200	$299	$299
Kaywood Borough Midland	$61,800	$61,200	$267	$267
Park Borough Hontvale	$65,000	$63,100	$248	$248
Borough Hoonechie Borough	$96,900	$97,200	$350	$354
Hew Milford Borough North	$67,600	$67,200	$290	$291
Arlington Borough	$74,000	$75,300	$349	$348
Northvale Borough Norwood	$101,200	$101,000	$370	$349
Borough Oakland Borough	$62,400	$60,000	$243	$244
Old Tappan Borough Oredell	$72,300	$73,500	$211	$208
Borough Palisades Park	$63,900	$62,500	$235	$238
Borough Paramus Borough	$81,900	$81,900	$287	$287
Park Ridge Borough Ramsey	$87,400	$86,300	$338	$335
Borough Ridgefield Borough	$78,900	$79,300	$348	$334
Ridgefield Park Village	$110,000	$108,800	$369	$342
Ridgeuood village River	$106,400	$105,400	$362	$349
Edge Borough River Vale	$66,300	$66,100	$272	$273
Tup. Rochelle Park Twp.	$85,700	$85,000	$365	$366
Rockleigh Borough	$89,800	$89,900	$338	$334
Rutherford Borough Saddle	$94,500	$94,600	$372	$368
Brook Twp. Saddle River	$75,300	$75,200	$274	$275
Borough South Hackensack	$61,100	$58,900	$289	$288
Twp. Teaneck Twp. Tenafly	$101,600	$101,200	$369	$397
Borough Teterboro Borough	$76,800	$77,700	$331	$323
Upper Saddle River Borough	$99,400	$99,400	$440	$440
Waldwick Borough Wall ing	$67,700	$68,900	$292	$292
ton Borough Washington Twp.	$175,000		$275	
Westwood Borough	$68,300	$69,500	$260	$260
Woodcliff Lake Borough	$65,600	$65,100	$308	$305
Wood-Ridge Borough	$200,100	$200,000	$465	$465
Wyckoff Twp.	$65,300		$279	
BURLINGTON COUNTY	$68,800	$68,600	$283	$281
Bass River r Twp.	$104,400	$103	$366	$372
Beverly City			$156	
	$160,200	$160,200	$375	$367
	$73,000	$74,900	$371	$377
	$65,600	$63,100	$235	$238
	$87,700	$87,100	$501	$500
	$73,900	$75,500	$335	$333
	$137,000	$135,800	$416	$416
	$67,100	$68,200	$300	$300
	$115,900	$115,800	$374	$369
	$48,200	$48,000	$238	$238
	$36,800		$172	
	$35,400	$35,400	$185	$183

Sources: CoI urns 1 and 3 - State Data Center, 1980 Census of Population
and Housing: New Jersey, Characteristics of Housing Units,
Vol.Ill (mapped); Columns 2,4,5, and 6 - 1980 Census of Housing,
General Housing Characteristics: New Jersey.

TABLE 22 (Continued)

1980 SPECIFIED OWNER-OCCURIED HOUSIMC. UNITS BY KEDIAM VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS 8Y MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
B'ordertoun City	$34,300	$34,300	$239	$239
Bordertown Twp.	$49,100	$49,100	$279	$269
Burlington City	$34,300	$34,300	$182	$183
Burlington Twp.	$46,100	$45,700	$238	$240
Chesterfield Tup.	$64,600	$66,000	$213	$211
Cinnamtnson Tup.	$62,000	$61,000	$244	$239
Delanco Tup. Delran	$39,900	$39,900	$194	$194
Tup. Eastampion Twp.	$59,300	$58,100	$250	$250
Edgewater Park Twp.	$56,600	$54,200	$231	$236
Evesham Twp.	$46,200	$46,500	$265	$263
Fieldsboro Borough	$63,300	$62,400	$271	$276
Florence Twp.	$29,400		$195	
Kainesport Twp.	$37,300	$37,300	$213	$215
Lumberton Twp.	$43,000	$42,700	$209	$207
Mansfield Twp. Haple	$43,700	$43,300	$226	$223
Shade Twp. Hedford	$55,700	$54,500	$204	$203
Twp. Hedford Lakes	$40,800	$40,700	$261	$258
Borough Hoorestoun	$80,800	$80,000	$260	$266
Tup. Mount Hotly Twp.	$68,000	$67,000	$367	$350
Mount Laurel Twp. New	$68,500	$66,800	$262	$260
Hanover Twp. North	$37,800	$37,800	$195	$195
Hanover Twp. Palmyra	$68,100	$68,100	$337	$330
Borough Pemberton	$50,000	$50,000	$211	$212
Borough Pemberton	$56,300	$54,400	$222	$217
Tup. Riverside Twp.	$40,000	$40,000	$240	$236
Riverton Borough	$39,800		$213	
Shamong Twp.	$38,500	$38,500	$218	$216
Southampton Tup.	$35,800	$35,800	$202	$202
Springfield Tup.	$54,100	$52,700	$237	$236
Tabernacle Tup.	$69,000	$70,000	$194	$186
Washington Tup.	$48,300	$48,200	$200	$201
Westampton Tup.	$55,200	$53,800	$196	$196
Willingboro Twp.	$66,700	$65,700	$246	$244
Woodland Twp.	$40,000		$200	
Wrightstown Borough	$51,600	$51,900	$261	$258
	$40,700	$40,600	$335	$333
CAHOEN COUNTY Audubon	$42,500		$156	
Borough Audubon Park	$37,800	$37,800	$209	$207
Borough Barrington				
Borough Bellmaur	$42,300	$42,100	$211	$211
Borough Berlin	$39,400	$39,400	$219	$218
Borough Berlin Twp.	$9,900		$156	
Brooklawn Borough	$42,300	$41,900	$218	$216
Camden City Cherry	$38,500	$38,500	$203	$203
Hill Twp. Chesilhurst	$52,100	$51,400	$208	$216
Borough Clementon	$43,200	$43,000	$198	$199
Borough	$31,900		$196	
	$15,800	$15,700	$152	$152
	$66,800	$64,900	$301	$259
	$38,500		$193	
	$35,700	$35,700	$215	$212

TABLE 22   (Continued)

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
CoUingswood Borough	$39,200	$39,200	$244	$244
Gibbsboro Borough	$44,200	$43,500	$209	$206
Gloucester Twp.	$47,700	$47,600	$236	$240
Gloucester City City	$25,600	$25,600	$182	$178
Haddon Twp. Haddonfield	$44,900	$44,500	$238	$237
Borough Haddon Heights	$68,100	$66,200	$267	$266
Borough Hi-Nella Borough	$47,500	$47,200	$210	$210
Laurel Spr rings Borough	$42,500		$244	
Lawnside Borough	$44,900		$222	
Lindenuold Borough	$37,900	$37,900	$124	$123
Magnolia Borough	$37,600	$37,600	$239	$238
Merchantville Borough	$37,200	$37,200	$209	$207
Mount Ephraim Borough	$47,700	$47,700	$230	$235
Oaklyn Borough Pennsauken	$36,800	$36,800	$196	$195
Twp. Pine Hill Borough	$38,300	$38,300	$194	$194
Pine Valley Borough	$40,600	$40,500	$231	$233
Runnemede Borough	$36,500	$36,500	$214	$227
Somerdale Borough	$90,000			
Stratford Borough	$38,700	$38,700	$222	$215
Tavistock Borough	$39,800	$39,800	$227	$221
Voorhees Twp. Uaterford	$46,700	$46,800	$198	$198
Twp. Wins low Twp.				
Uoodlynne Borough	$66,000	$60,800	$305	$303
	$53,500	$52,000	$208	$206
CAPE MAY COUNTY	$46,300	$46,200	$180	$178
Avalon Borough	$23,600	$23,500	$184	$180
Cape May City				
Cape May Point Borough	$47,200	$46,800	$216	$215
Dennis Twp.	$112,400		$207	
Lower Twp.	$48,500	$48,500	$187	$179
Middle Twp.	$52,300		$198	
North Wildwood City	$44,000	$43,400	$205	$203
Ocean City City	$35,800	$35,800	$219	$224
Sea Isle City City	$39,500	$39,500	$206	$205
Stone Harbor Borough	$47,900	$47,800	$213	$213
Upper Twp.	$77,100	$77,900	$253	$252
West Cape Hay Borough	$71,100	$72,100	$251	$251
West Uildwood Borough	$101,500		$238	
Uildwood City	$65,600	$66,900	$234	$232
Uildwood Crest Borough	$35,000		$169	
Woodbine Borough	$33,900		$213	
CUMBERLAND COUNTY	$37,000	$37,000	$159	$159
Bridgeton City	$66,000	$64,100	$238	$235
Commercial Twp.	$29,300	$29,100	$151	$151
Deerfield Twp. Downe				
Twp. Fairfietd Twp.	$33,600	$33,600	$185	$183
	$23,000	$22,400	$163	$163
	$21,000	$20,800	$110	$105
	$36,400	$36,400	$164	$164
	$19,700		$117	
	$28,200	$27,200	$151	$151

TABLE **22** (Continued)

1980 SPECIFIED OUNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
Greenwich Twp.	$36,600		$158	
Hopewell Twp.	$37,500	$37,500	$160	$160
Laurence Twp.	$22,500		$150	
Maurice River Twp.	$23,100	$22,400	$155	$155
Millville City	$31,200	$31,200	$185	$184
Shiloh Borough	$30,000		$163	
Stow Creek Twp.	$38,700		$155	
Upper Deerfield Twp.	$39,600	$39,600	$158	$158
Vineland City	$39,300	$39,300	$211	$211
ESSEX COUNTY	$67,200	$67,100	$210	$209
Belleville Town	$55,900	$53,600	$260	$259
Bloomfield Town	$60,100	$58,700	$254	$253
CaI dwell Borough	$76,100	$76,500	$298	$298
Cedar Grove Twp.	$77,100	$77,900	$353	$355
East Orange City	$35,900	$35,900	$234	$235
Essex Fells Borough	$149,100		$344	
Fairfield Twp.	$91,200	$92,000	$299	$299
Glen Ridge Borough	$74,400	$75,500	$328	$336
Irvington Town	$37,200	$37,200	$223	$220
Livingston Twp.	$90,600	$89,600	$406	$406
Kaplewood Tup.	$67,200	$67,400	$268	$268
HiUburn Twp.	$133,400	$132,600	$346	$344
MonteIair Town	$82,500	$82,400	$271	$269
Newark City	$31,500	$31,500	$178	$178
North CaldweU Borough	$121,300	$121,400	$323	$320
Nutley Town	$64,300	$63,400	$272	$273
Orange City	$37,500	$37,500	$223	$221
RoseIand Borough	$90,200	$112,700	$474	$474
South Orange Village Tup.	$76,800	$76,800	$286	$285
Verona Borough	$74,100	$75,600	$340	$337
West CaldweU Borough	$84,100	$84,000	$353	$362
Uest Orange Town	$70,900	$71,000	$276	$274
GLOUCESTER COUNTY	$44,200	$43,900	$218	$219
Clayton Borough	$34,400	$34,400	$214	$215
Debtford Township	$38,600	$38,600	$248	$249
East Greenwich Twp.	$56,800	$55,200	$172	$171
Elk Twp.	$40,100	$40,100	$173	$171
Franklin Twp.	$39,700	$39,700	$201	$201
Glassboro Borough	$42,100	$41,900	$210	$212
Greenwich Twp.	$49,800	$49,900	$188	$182
Harrison Twp.	$55,300	$52,900	$231	$222
Logan Twp.	$51,500	$50,600	$164	$164
Mantua Twp.	$41,400	$41,100	$198	$197
Monroe Twp.	$44,900	$45,000	$221	$227
National Park Borough	$33,900	$33,900	$194	$193
Heufield Borough	$41,500		$219	
Paulsboro Borough	$32,000	$32,000	$176	$173
Pitman Borough	$44,200	$43,800	$211	$212
South Harrison Twp.	$58,500		$150	

TABLE 22 (Continued)

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT REWT

	Specified Owner-Occupied Non-Condomin-ium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Includ-ing No Cash Rent)
HERCER COUNTY East	$49,700	$49,700	$228	$227
Windsor Twp. EHing	$70,600	$69,800	$295	$294
Twp. Hamilton Twp.	$54,100	$52,800	$285	$288
Hightstown Borough	$48,600	$48,600	$251	$251
Hopewell Borough	$56,000	$54,200	$226	$232
Hopewell Twp.	$68,200		$280	
Laurence Twp.	$83,700	$83,400	$252	$251
Pennjngton Borough	$67,600	$67,800	$300	$300
Princeton Borough	$86,100		$282	
Princeton Twp.	$117,800	$115,900	$308	$307
Trenton City	$132,100	$132,200	$266	$270
Washington Twp.	$20,800	$20,700	$178	$176
West Windsor Twp.	$71,000	$73,500	$267	$260
	$100,500	$100,400	$282	$272
MIDDLESEX COUNTY Carteret				
Borough Cranbury Tup.	$62,600	$60,700	$269	$269
Ounelten Borough East	$54,200	$52,500	$211	$212
Brunswick Tup. Edison Twp.	$86,100		$260	
HeI metta Borough Highland	$57,100	$54,500	$246	$245
Park Borough Jamesburg	$80,200	$80,200	$339	$328
Borough Hetuchen Borough	$68,700	$67,200	$295	$294
Middlesex Borough Hill	$46,200		$128	
town Borough Monroe Twp.	$62,500	$60,400	$285	$284
New Brunswick City North	$52,200	$51,200	$244	$246
Brunswick Twp. Old Bridge	$65,900	$64,900	$277	$275
Twp. Perth Anboy City	$62,600	$60,300	$277	$278
Piscataway Twp. Plainsboro	$67,300	$65,500	$246	$245
Twp. Sayreville Borough	$65,300	$65,300	$247	$246
South Afftooy City South	$42,600	$42,500	$229	$226
Brunswick Twp. South	$71,200	$71,700	$333	$328
Plain-field Borough South	$61,000	$59,500	$289	$290
River Borough Spotswood	$41,800	$41,700	$209	$210
Borough Woodbridge Twp.	$64,200	$63,100	$279	$280
HONMOUTH COUNTY Aberdeen	$96,000	$93,900	$309	$306
Twp. Allenhurst Borough	$61,900	$58,700	$239	$243
Allentown Borough Asbury	$48,800	$48,800	$218	$219
Park City Atlantic	$71,200	$69,300	$290	$289
Highlands Borough Avon-By-	$61,800	$60,000	$265	$264
The-Sea Borough Belmar	$52,600	$51,600	$248	$247
Borough Bradley Beach	$56,100	$54,500	$270	$266
Borough	$60,300	$58,800	$276	$274
	$65,500	$64,700	$244	$244
	$60,400	$65,200	$272	$267
	$91,300		$183	
	$56,000		$230	
	$32,300	$32,300	$212	$211
	$61,300	$59,600	$298	$298
	$72,500		$256	
	$50,500	$50,300	$237	$238
	$41,900	$41,800	$230	$232

Sources: Columns 1 and 3 - State Data Center, 1980 Census of Population
and Housing: New Jersey, Characteristics of Housing Units,
Vol.Ill (mapped); Columns 2,4,5, and 6 - 1980 Census of Housing,
General Housing Characteristics: New Jersey.

TABLE 22 (Continued)

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
BrielLe Borough Colts	$76,900	$76,800	$406	$406
Neck Tup. Deal Borough	$129,100	$131,700	$257	$256
Eatontoun Borough	$160,500		$243	
Englishtown Borough Fair	$66,900	$66,000	$251	$251
Haven Borough	$44,900		$232	
Farmingdale Borough	$75,400	$75,800	$292	$294
Freehold Borough	$51,400		$233	
Freehold Twp. Hazlet	$49,800	$49,800	$231	$233
Twp. Highlands Borough	$86,500	$88,000	$271	$270
HoUndel Twp. Howell Tup.	$62,600	$62,400	$199	$197
Intertaken Borough	$38,000	$38,000	$250	$250
Keansburg Borough	$125,500	$128,100	$300	$300
Keyport Borough Little	$57,800	$55,900	$218	$214
Silver Borough Loch	$87,700		$288	
Arbour Village Long	$36,200	$36,200	$221	$222
Branch City Hanalapan	$45,600	$44,800	$208	$207
Twp. Manasquan Borough	$81,900	$81,800	$350	$356
Marlboro Twp. Matauan	$83,500		$211	
Borough Middletown Tup.	$46,000	$45,500	$238	$239
Millstone Tup. Monmouth	$84,700	$84,500	$241	$239
Beach Borough Neptune	$61,400	$59,900	$236	$236
Tup. Neptune City	$96,400	$97,200	$202	$202
Borough Ocean Tup.	$66,000	$65,700	$275	$267
Oceanport Borough Red	$69,900	$69,700	$223	$220
Bank Borough Roosevelt	$81,100	$81,100	$193	$193
Borough Rumson Borough	$74,100	$74,600	$339	$326
Sea Bright Borough Sea	$46,400	$46,500	$206	$206
Girt Borough Shrewsbury	$43,600	$43,400	$275	$267
Borough Shrewsbury Twp.	$71,000	$70,800	$273	$269
South flelmar Borough	$70,400	$71,700	$211	$214
Spring Lake Borough	$47,300	$47,400	$257	$256
Spring Lak ke Height	$49,200		$364	
Tinton Falls Borough	$99,900	$99,900	$279	$274
Union Beach Borough	$58,600		$282	
Upper Freehold Twp. Well	$112,700	$111,300	$365	$373
Tup. West Long Branch	$71,300	$72,600	$289	$284
Borough	$18,400		$246	
	$37,000		$217	
MORRIS COUNTY	$97,000	$97,300	$265	$271
Boonton Town	$58,800	$56,700	$291	$289
Boonton Tup.	$67,200	$71,500	$248	$248
Butler Borough	$39,100	$39,100	$215	$212
Chatham Borough	$63,100	$63,000	$202	$201
	$61,400	$59,800	$266	$266
	$71,100	$71,400	$217	$218
	$81,500	$81,400	$299	$299
	$69,600	$69,800	$253	$253
	$94,100	$94,000	$333	$323
	$66,000	$66,300	$284	$287
	$93,900	$94,200	$355	$344

TABLE 22 (Continued)

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
'Suedesboro Borough	$36,000		$157	
Washington Twp. Uenonah	$60,100	$57,400	$244	$245
Borough West Deptford	$60,500		$217	
Twp. Uestville Borough	$45,500	$45,300	$241	$242
Uoodbury City Woodbury	$35,400	$35,400	$207	$207
Heights Borough Woolwich	$39,700	$39,700	$192	$189
Township	$53,900	$52,100	$236	$234
	$49,700		$142	
HUDSON COUNTY				
Bayonne City	$43,700	$43,500	$187	$186
East Newark Borough	$55,600	$53,400	$188	$186
Guttenberg Town	$34,800		$205	
Harrison Town	$41,600	$77,500	$271	$271
Hoboken City	$46,200	$46,000	$196	$194
Jersey City City	$42,600	$42,600	$154	$154
Kearny Town	$30,600	$30,600	$177	$176
North Bergen Township	$58,500	$55,700	$221	$219
Secaucus Town	$47,300	$47,400	$224	$223
Union City city	$65,100	$65,300	$266	$267
Weehawken Twp.	$34,800	$34,800	$191	$188
West New Y York Town	$53,600	$52,000	$218	$215
	$42,900	$42,600	$189	$187
KUNTERDON COUNTY				
Alexandria Twp.	$78,600	$78,800	$274	$272
Bethlehem Twp.	$84,300	$84,000	$236	$233
Bloomsbury Borough	$89,500	$89,300	$235	$222
Califon Borough	$55,800		$216	
Clinton Town Clinton	$68,100		$273	
Twp. Delaware Twp.	$74,000		$308	
East Amwell Twp.	$96,700	$97,100	$281	$279
Flemington Borough	$78,200	$78,500	$266	$265
Franklin Twp.	$79,900	$79,900	$259	$257
Frenchtown Borough	$65,600	$65,200	$311	$307
Glen Gardner Borough	$81,200		$254	
Hampton Borough High	$55,400		$263	
Bridge Borough	$53,000		$255	
Holland Twp.	$55,600	$63,100	$244	$215
Kingwood Twp.	$65,300	$65,600	$250	$250
Lanfcertville City	$73,600	$74,100	$253	$252
Lebanon Borough	$68,200	$69,800	$276	$268
Lebanon Twp. Milford	$48,200	$48,300	$258	$258
Borough fieriten Twp.	$67,300		$261	
Readington Twp.	$78,900	$79,100	$242	$240
Stockton Borough	$60,100		$262	
Tewksbury Twp. Union	$90,300	$90,300	$275	$276
Twp. best Amwell	$93,300	$93,500	$256	$254
Twp.	$65,000		$258	
	$129,000	$127,800	$304	$303
	$88,100	$87,900	$344	$340
	$66,300		$277	

TABLE 22 (Continued)

1980 SPECIFIED OWNER-OCCURI ED HOUSING UNITS BY MEDIAN VALUE AMD
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
Chatham Twp.	$128,600	$130,700	$443	$443
Chester Borough	$83,500		$315	
Chester Tup.	$116,400	$115,000	$323	$317
Denvilte Twp.	$72,000	$72,800	$318	$313
Dover Town	$58,500	$54,900	$248	$247
East Hanover Twp.	$95,900	$96,300	$285	$272
Florham Park Borough	$98,000	$98,000	$501	$500
Hanover Twp.	$90,300	$90,500	$287	$279
Harding Twp.	$167,900	$167,900	$358	$345
Jefferson Twp.	$61,200	$61,400	$273	$276
Kinnelon Borough	$99,200	$99,200	$350	$342
Lincoln Park Borough	$64,900	$65,200	$326	$317
Madison Borough	$92,300	$92,000	$339	$332
Hendham Borough	$116,700	$118,900	$366	$349
Mendham Township	$144,600	$144,800	$297	$296
Mine Kill Twp.	$62,000	$59,700	$281	$279
Montyille Twp.	$101,500	$101,300	$258	$257
Morris Twp.	$109,600	$110,100	$356	$363
Morris Plains Borough	$91,000	$91,200	$286	$279
Horristown Town	$69,000	$69,000	$265	$266
Mountain Lakes Borough	$129,300	$131,300	$500	$500
Mount Arlington Borough	$66,900	$67,400	$313	$309
Mount Olive Twp.	$73,500	$76,500	$327	$319
Netcong Borough	$58,800	$55,900	$332	$321
Parsippany-Troy Hills Twp.	$78,500	$78,500	$291	$291
Passaic Twp.	$91,900	$92,100	$336	$336
Pequannock Twp,	$75,200	$76,300	$262	$262
Randolph Twp.	$95,800	$95,700	$323	$317
Riverdale Borough	$64,800	$63,900	$268	$271
Rockaway Borough	$67,500	$65,800	$292	$293
Rockaway Twp.	$72,000	$73,900	$348	$339
Roxbury Twp.	$73,600	$73,800	$268	$266
Victory Gardens Borough	$35,300		$274	
Washington n Twp.	$96,100	$96,200	$306	$304
Uharton Borough	$64,400	$64,200	$271	$267
OCEAN COUNTY Barnegat	$48,300	$48,200	$246	$246
Twp. Barnegat Light	$43,000	$42,800	$282	$286
Borough Bay Head	$79,000		$257	
Borough Beach Heaven	$97,000		$302	
Borough Beachwopd	$72,100		$212	
Borough Berkeley Twp.	$44,000	$43,700	$256	$256
Brick Twp. Dover Twp.	$44,900	$44,200	$243	$245
Eagleswood Twp. Harvey	$49,700	$49,700	$261	$259
Cedars Borough Island	$53,400	$52,200	$253	$253
Heights Borough	$35,400		$183	
Jackson Twp. Lacey Twp.	$89,400		$250	
Lakehurst Borough	$49,100		$239	
	$55,600	$53,400	$253	$253
	$47,700	$47,600	$260	$259
	$32,200	$32,200	$225	$225

TABLE 22 (Continued)

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AMD
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
Lalcewood Twp.	$51,100	$50,800	$232	$225
Lavatlette Borough	$73,800	.	$249	
Little Egg Harbor Tup.	$42,900	$42,600	$266	$263
Long Beach Twp.	$79,400	$79,500	$230	$229
Manchester Twp.	$43,700	$43,100	$173	$172
Hantoloking Borough	$170,300		$317	
Ocean Twp.	$43,900	$43,500	$245	$244
Ocean Gate Borough	$37,600		$219	
Pine Beach Borough	$54,200		$260	
Plumsted Tup.	$44,200	$44,500	$200	$200
Point Pleasant Borough	$49,900	$49,900	$268	$265
Point Pleasant Beach Borough	$61,900	$61,500	$263	$262
Seaside Heights Borough	$49,000		$232	
Seaside Park Borough	$68,800		$226	
Ship Bottom Borough	$66,300		$209	
South Toms Rivers Borough	$34,300	$34,300	$263	$259
Stattford Twp.	$45,200	$44,700	$250	$250
Surf City Borough	$67,900		$220	
Tuckerton Borough	$34,100		$227	
PASSAIC COUNTY	$66,900	$66,300	$209	$208
Bloomingdale Borough	$63,200	$63,600	$328	$324
Clifton City Haledon	$66,500	$66,200	$226	$222
Borough Hawthorne	$60,400	$57,900	$242	$242
Borough Little Falls	$66,700	$66,000	$284	$281
Twp. North Haledon	$69,700	$70,500	$291	$290
Borough Passaic City	$78,700	$79,000	$239	$240
Peterson City	$54,700	$53,300	$178	$178
Pocnpton Lakes Borough	$44,100	$43,800	$192	$191
Prospect Park Borough	$65,400	$56,100	$304	$303
Ringwood Borough	$52,100	$51,000	$229	$228
Totowa Borough	$74,600	$75,600	$324	$318
Wanaque Borough Wayne	$67,300	$66,300	$252	$252
Twp. West Mi I ford	$63,500	$58,900	$271	$268
Twp. West Peterson	$85,800	$86,000	$292	$292
Borough	$63,900	$63,400	$277	$271
SALEM COUNTY Alloway Twp.	$66,600	$67,300	$309	$307
Carneys Point Tup. Elmer				
Borough Elsinboro Township	$35,200	$35,200	$169	$169
Lower AUoways Creek Twp.	$35,600	$35,600	$129	$125
Mannington Twp. Oldmans Twp.	$32,300	$32,300	$226	$230
Penns Grove Borough	$33,800		$203	
PennsviUe Township	$29,900		$154	
Ptlesgrove Twp. Pittsgrove	$35,400		$130	
Twp. Quinton Twp.	$36,700		$156	
	$35,300		$166	
	$23,500	$23,000	$146	$146
	$38,500	$38,500	$201	$201
	$52,500	$51,600	$167	$167
	$41,800	$41,600	$174	$175
	$33,200	$33,200	$157	$157

Sources: Columns 1 and 3 – State Data Center, 1980 Census of Population
and Housing: New Jersey, Characteristics of Housing Units,
Vol.111 (mapped); Columns 2,4,5, and 6 – 1980 Census of Housing,
Generat Housing Characteristics: 'New Jersey.

TABLE 22   (Continued)

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
Sal en City	$24,300	$24,100	$137	$136
Upper Pittsgrove Tup.	$41,800	$41,700	$178	$174
Uoodstoun Borough	$42,200	$41,900	$210	$208
SOMERSET COUNTY	$77,800	$61,200	$281	$257
Bedminster Tup.	$115,000		$352	
Bernards Tup.	$120,200	$117,600	$204	$203
BernardsviUe Borough	$114,300	$111,900	$318	$315
Bound Brook Borough	$63,700	$62,400	$245	$246
Branchburg Twp.	$99,000	$99,000	$285	$278
Bridgewater Twp.	$91,100	$91,300	$328	$329
Far Hills Borough	$87,400		$337	
Franklin Twp.	$67,900	$69,200	$311	$308
Green Brook Twp.	$76,000	$75,500	$290	$289
Hitlsborough Twp.	$86,600	$87,000	$354	$342
Manville Borough	$59,500	$56,500	$245	$245
Millstone Borough	$82,000		$275	
Montgomery Tup.	$109,100	$108,400	$334	$338
North Plainfield Borough	$61,700	$60,400	$272	$267
Peapack and Gladstone Borough	$102,700		$314	
Raritan Borough	$62,500	$62,900	$239	$238
Rocky Hill Borough	$104,700		$293	
Somerville Borough	$62,400	$62,100	$263	$261
South Bound Brook Borough	$55,900	$53,400	$269	$272
Warr«n Twp.	$110,300	$109,700	$328	$322
Uatchung Borough	$136,000	$134,700	$293	$279
SUSSEX COUNTY	$61,900	$61,200	$257	$257
Andover Borough	$61,500		$235	
Andover Twp.	$65,800	$64,500	$271	$277
Branchville Borough	$54,500		$213	
Byran Twp.	$67,600	$69,500	$279	$271
Frankford Tup.	$62,200	$60,900	$247	$247
Franklin Borough	$45,000	$45,300	$236	$238
Fredon Tup. Green Tup. Hanfcurg	$77,300		$269	
Borough Hanptoo Tup.	$68,500		$245	
Hardyston Twp.	$49,600		$242	
Hopatcong Borough	$63,300		$221	
Lafayette Twp.	$58,000	$55,200	$274	$277
Montague Twp.	$58,400	$58,300	$299	$299
Newton Town	$69,800		$229	
Ogdensburg Borough	$51,300		$231	
Sandyston Tup.	$52,300	$51,300	$254	$254
Sparta Tup.	$56,700	$57,100	$237	$236
Stanhope Borough	$53,000		$180	
Stillwater Twp.	$79,000	$79,200	$266	$269
Sussex Borough	$61,600	$62,100	$283	$283
Vernon Tup. Ualpack Tup.	$55,200	$53,300	$243	$241
	$46,000		$256	
	$61,900	$60,200	$276	$270
	$56,000		$116	

TABLE *22* (Continued)

1980 SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MEDIAN VALUE AND
SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY MEDIAN CONTRACT RENT

	Specified Owner-Occupied Non-Condominium Housing By Median Value	Specified Owner-Occupied Housing Units By Median Value	Specified Renter-Occupied Housing Units By Median Contract Rent (Not Including No Cash Rent)	Specified Renter-Occupied Housing Units By Median Contract Rent (Including No Cash Rent)
Wantage Twp.	$59,600	$59,100	$242	$244
UNION COUNTY	$66,900	$65,800	$240	$240
Berkeley Heights Twp.	$108,500	$106,400	$414	$414
Clark Twp.	$75,000	$75,400	$288	$284
Cranford Twp.	$71,500	$73,000	$288	$286
Elizabeth City	$44,700	$44,500	$217	$217
Fanwood Borough	$72,300	$75,400	$329	$330
Garwood Borough	$61,100	$60,300	$247	$246
Hillside Twp.	$46,200	$46,000	$239	$239
Kenilworth Borough	$62,800	$61,600	$284	$283
Linden City	$57,300	$54,500	$228	$228
Mountainside Borough	$112,700	$111,000	$371	$382
New Providence Borough	$98,600	$98,600	$290	$288
Plainfield City	$46,900	$46,700	$246	$246
Rahway City	$54,000	$52,500	$246	$247
Roselle Borough	$49,000	$49,100	$225	$225
Roselle Park Borough	$58,500	$55,900	$283	$285
Scotch Plains Twp.	$77,800	$78,000	$308	$306
Springfield Twp.	$80,500	$80,500	$287	$285
Summit City	$114,500	$112,500	$341	$336
Union Twp.	$65,700	$66,100	$261	$260
Westfield Town	$92,600	$92,400	$315	$314
Winfield Twp.	$9,900		$130	
WARREN COUNTY	$52,800	$51,900	$229	$233
Allamuchy Twp.	$104,600	$105,100	$397	$397
Alpha Borough	$42,700	$42,600	$247	$246
Belvidere Town	$47,100		$209	
Blairstown Twp.	$80,700	$80,600	$203	$202
Franklin Twp.	$54,900		$206	
Frelinghuysen Twp.	$68,600		$241	
Greenwich Twp.	$60,000		$199	
Hackettstown Town	$61,200	$61,100	$258	$257
Hardwick Twp.	$73,500		$165	
Harmony Twp.	$52,500	$52,100	$206	$205
Hope Twp.	$61,400		$225	
Independence Township	$69,500	$69,800	$257	$261
Knowlton Twp.	$57,600		$198	
Liberty Twp.	$60,300		$241	
Lopatcong Twp.	$57,900	$58,000	$241	$245
Mansfield Twp.	$64,000	$66,400	$280	$281
Oxford Twp.	$42,900		$213	
Pahaquarry Twp.			$225	
Phillipsburg Town	$32,600		$181	
Pohatcong Twp.	$47,800	$47,900	$203	$202
Washington Borough	$48,600	$48,500	$228	$233
Washington Twp.	$62,400	$61,000	$236	$232
White Twp.	$59,500	$57,000	$204	$203

Table 23

TOTAL DUELLING UNITS AUTHORIZED: 1990 TO 1987
UNITED STATES AND NEW JERSEY

	NEU JERSEY			UNITED STATES (Nunbers fn Thousands)		
	Total Units Authorized	Change from Previous Year Number	Percent	Total Units Authorized	Change from Previous Year Number	Percent
1980	22,257	(12,561)	(36.2)	1,207.2	(354.8)	(22.7)
1981	21,293	(964)	(4.3)	997.7	(209.5)	(17.4)
1982	21,404	111	0.5	1,006.8	9.1	0.9
1983	36,791	15,387	71.9	1,613.3	606.5	60.2
1984	43,925	7,134	19.4	1,686.4	73.1	4.5
1985	55,015	11,090	25.2	1,735.2	48.8	2.9
1986	57,074	2,059	3.7	1,769.4	34.2	2.0
1987	50,325	(6,749)	(11.8)	1,534.8	(234.6)	(13.3)

Note: Data in parentheses represent negative changes.

Sources: Office of Demographic and Economic Analysis, Division of Plan-
          ing and ResesrcT. New Jersey Department of Labor, New Jersey
          Residential Building PtrMi ts. Annul I Summaries.' 1980 through
          1986; New Jersey Building Peraits. Annual Summary. 1987; and,
          •ureau of the Census, U.S. Department of Connerce, 16,000
          Place Series for privately owned residential construction and
          public housing.

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                1987 Summary   -------------------- ∔------

Table 24

COUNTIES RANKED IN AUTHORIZED DWELLING UNITS, 1980 - 1987

RANK	1980	1981	1982	1983	1984	1985	1986	1987
1	Ocean	Middlesex	Middlesex	Middlesex	Middlesex	Middlesex	Ocean	Ocean
2	Monmouth	Ocean	Ocean	Ocean	Ocean	Ocean	Monmouth	Monmouth
3	Middlesex	Monmouth	Monmouth	Monmouth	Monmouth	Monmouth	Middlesex	Burlington
4	Morris	Atlantic	Bergen	Camden	Somerset	Somerset	Somerset	Middlesex
5	Cape May	Bergen	Burlington	Atlantic	Burlington	Atlantic	Burlington	Bergen
6	Camden	Cape May	Camden	Morris	Morris	Morris	Mercer	Atlantic
7	Bergen	Morris	Morris	Burlington	Camden	Hudson	Bergen	Somerset
8	Atlantic	Essex	Atlantic	Somerset	Bergen	Burlington	Morris	Camden
9	Essex	Camden	Cape May	Bergen	Atlantic	Bergen	Atlantic	Morris
10	Hudson	Somerset	Hudson	Mercer	Mercer	Mercer	Camden	Gloucester
11	Gloucester	Burlington	Somerset	Cape May	Cape May	Camden	Hunterdon	Cape May
12	Burlington	Hudson	Union	Gloucester	Gloucester	Hunterdon	Cape May	Hudson
13	Passaic	Union	Essex	Hunterdon	Hunterdon	Cape May	Gloucester	Mercer
14	Mercer	Gloucester	Gloucester	Hudson	Hudson	Passaic	Sussex	Sussex
15	Hunterdon	Passaic	Mercer	Passaic	Union	Gloucester	Passaic	Hunterdon
16	Somerset	Hunterdon	Hunterdon	Sussex	Sussex	Sussex	Essex	Passaic
17	Sussex	Mercer	Sussex	Union	Passaic	Union	Warren	Essex
18	Union	Cumberland	Passaic	Essex	Essex	Essex	Hudson	Warren
19	Cumberland	Sussex	Warren	Warren	Warren	Warren	Union	Union
20	Salem	Warren	Cumberland	Cumberland	Cumberland	Cumberland	Cumberland	Cumberland
21	Warren	Salem	Salem	Salem	Salem	Salem	Salem	Salem

Source: K.J. Department of Labor, New Jersey Building Permits, 1980 - 1987.

Table 25

BWELLIHB UNITS AUTHORIZED BY **TY»E IV** MUNI CIPALIT Y": **1987**
TOP **25** MUNICIPALITIES

		(County)	Total	Single Family	'Two Family	Three or Four Family	Five or More Family
1	Washington Twp.	(Gloucester)	1,140	717	0	0	423
2	Lakewood Twp.	(Ocean)	1,115	423	52	129	511
3	Berkeley Twp.	(Ocean)	1,113	1,091	10	0	12
4	Mount Laurel Twp.	(Burlington)	1,002	341	0	0	661
5	Jersey City	(Hudson)	967	0	218	10	739
6	Galloway Twp.	(Atlantic)	955	350	0	0	605
7	Evesham Twp.	(Burlington)	922	538	0	12	372
8	Dover Twp.	(Ocean)	841	787	2	0	52
9	Mahwah Twp.	(Bergen)	768	265	0	0	503
10	Tinton Falls Borough	(Monmouth)	722	722	0	0	0
11	Brick Twp.	(Ocean)	694	694	0	4	.0
12	Manchester Twp.	(Ocean)	690	690	0	0	0
13	Franklin Twp.	(Somerset)	685	353	6	8	318
14	Raritan Twp.	(Hunterdon)	682	364	0	0	318
15	Bridgewater Twp.	(Somerset)	679	539	0	19	121
16	Bedminster Twp.	(Somerset)	635	635	0	0	0
17	Gloucester Twp.	(Camden)	620	482	50	8	80
18	Vorhees Twp.	(Camden)	587	393	0	4	190
19	West Windsor Twp.	(Mercer)	556	400	0	0	156
20	Jackson Twp.	(Ocean)	528	528	0	0	0
21	Winslow Twp.	(Camden)	526	340	0	0	186
22	Little Egg Harbor Twp.	(Ocean)	510	317	42	52	99
23	Freehold Twp.	(Monmouth)	501	205	0	8	288
24	Lower Twp.	(Cape May)	482	241	8	17	216
25	Ocean City	(Cape May)	459	74	382	3	0

Table 26

DUELLING UNITS AUTHORIZED »*
HEW JCRSET

	Total	Single Family	Two Family	Three or Four Family	Five or More Family
NEW JERSEY	50,325	35,873	2,174	717	11,528
Atlantic	3,333	1,785	80	22	1,446
Bergen	3,574	1,439	292	38	1,805
Burlington	3,944	2,644	4	28	1,268
Camden	2,579	2,046	50	12	471
Cape May	2,072	1,068	654	44	306
Cumberland	601	436	36	9	100
Essex	1,010	759	42	34	175
Gloucester	2,377	1,841	18	14	508
Hudson	1,802	117	384	35	1,266
Hunterdon	1,492	1,047	0	0	445
Mercer	1,742	1,346	0	0	396
Middlesex	3,914	2,891	66	111	846
Monmouth	4,247	3,732	22	31	461
Morris	2,463	2,120	50	4	257
Ocean	7,300	6,171	148	206	775
Passaic	1,229	948	72	14	195
Salem	271	223	0	0	48
Somerset	3,112	2,556	18	99	439
Sussex	1,532	1,446	54	6	26
Union	751	505	182	10	54
Warren	980	733	2	4	241

Met*: 1. Data In parenthesis represent negative changes.

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