

2022

# Amended Housing Element & Fair Share Plan

Township of White

Warren County, New Jersey



# Amended Housing Element & Fair Share Plan Township of White

Warren County, New Jersey

Report prepared on September 9, 2022

Adopted by the White Township Planning Board on \_\_\_\_\_

Endorsed by the White Township Committee on \_\_\_\_\_

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## I. INTRODUCTION

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According to the Fair Housing Act of 1985, a Housing Plan Element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing.

This is White Township's Housing Element and Fair Share Plan (hereinafter "HEFSP") for the period between 1999 and 2025. On March 10, 2015, the Supreme Court ruled that the New Jersey Council on Affordable Housing (hereinafter "COAH") has failed to act and as a result, the Courts will be assuming jurisdiction over the Fair Housing Act.

This HEFSP is prepared in accordance with the approved Settlement Agreement between White Township and the Fair Share Housing Center, utilizing the Prior Round Rules, as well as the guidance provided in the March 10, 2015 Supreme Court Order. As indicated by the Court Order, each municipality in the State has a three-part obligation:

1. Present Need (Rehabilitation Obligation),
2. Any remaining Prior Round Obligation that has not been addressed, and
3. Prospective Need (Third Round Obligation).

## AFFORDABLE HOUSING HISTORY

White Township has been active in the affordable housing process for many years. A summary of White Township's historic Affordable Housing timeline is included below:

- White Township petitioned COAH for second round substantive certification on January 23, 1995.
- On June 7, 1995, White Township received second round substantive certification from COAH.
- On December 10, 2004, COAH granted a motion requesting extended substantive certification through December 20, 2005.
- On December 12, 2005, White Township petitioned COAH for third round substantive certification pursuant to N.J.A.C. 5:94.
- COAH granted third round substantive certification on January 10, 2007.
- Pursuant to the March 10, 2015 Supreme Court Order, White Township filed a motion with the court on July 7, 2015 seeking a Declaratory Judgement that the municipality has fulfilled its constitutional obligation to provide affordable housing.
- On December 8, 2016, White Township entered into a Settlement Agreement with the Fair Share Housing Center to memorialize the terms of settlement of the Township's affordable housing obligations.
- On March 9, 2017, a Fairness Hearing was held and the Honorable Judge Miller approved the Settlement Agreement.

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- On March 14, 2022, the Honorable Judge Miller issued a Conditional Judgement of Compliance and Repose, conditioned upon compliance with the conditions identified with the Court Master's March 11, 2022 Compliance Report.

**MUNICIPAL SUMMARY**

White Township contains approximately 27.8 square miles (or 17,793 acres), situated in the mid-western part of Warren County, New Jersey along the east banks of the Delaware River. White Township shares municipal borders with Belvidere Town, Knowlton Township, Hope Township, Liberty Township, Oxford Township, Washington Township, and Harmony Township, all of which are within Warren County. White Township is traversed by US Route 46 and County Route 519, both of which provide access to I-80.

White Township is a predominantly rural and sparsely developed community. White Township has an estimated population of 4,775 residents and estimated 117 jobs. White Township is not expected to grow significantly by 2025 in terms of population or jobs.

White Township is situated entirely within the Highlands Region, with 7,801 acres being located within the Highlands Preservation Area and 9,992 acres within the Highlands Planning Area. According to the Highlands Land Use Capability Zone (LUCZ) Map, within the Highlands Preservation Area portion of White Township, there are 237 acres in Existing Community Zone, 8.5 acres in the Existing Community Environmentally Constrained Subzone, 4,976 acres within the Protection Zone, 668 acres within the Conservation Zone, 692 acres in the Conservation Zone Environmentally Constrained Subzone, and 1,088 acres in the Wildlife Management Area. The majority of the lands within the Highlands Preservation Area of White Township are environmentally constrained and/or preserved as open space.

According to the 2001 State Development and Redevelopment Plan (SDRP) Policy Map, 8,662 acres of White Township are situated in the PA4 Rural Planning Area, 330 acres in the PA4B Rural/Environmentally Sensitive Planning Area, and 10 acres are situated in PA5 Environmentally Sensitive Planning Area. The SDRP also designates 698 acres of White Township as Parks and Natural Areas.

The White Township Future Wastewater Service Area ("FWSA") Map was adopted by the NJDEP as an amendment to the Warren County Pequest Municipal Utilities Authority ("MUA") Wastewater Management Plan on May 7, 2013. The FWSA Map allows for extended sewer service to existing developed areas along US Route 46 and County Route 519. The vast majority of properties in White Township, including many properties within the sewer service area, are served by on-site septic systems. Pursuant to the NJDEP Wastewater Management Planning Rules (N.J.A.C. 7:15), where individual subsurface sewage disposal systems will be utilized, the proposed development must not exceed the 2.0 mg/L nitrate planning standard. NJDEP estimates indicate that the residential density required to comply with the 2.0 mg/L standard in White Township would be between 4.3 and 5.2 acres per dwelling unit per, depending on the watershed.

According to the White Township 2014 Master Plan Reexamination Report, two of the overarching goals of the Master Plan are to "Preserve and enhance the rural character of White Township" and to "Provide a wide range of housing opportunities for current and prospective residents of the Township." These two goals are critical in the preparation of this Housing Element and Fair Share Plan. While White Township is a strong proponent of affordable housing, at the same time the Township seeks to maintain its rural atmosphere.

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A significant portion of White Township is environmentally sensitive and constrained from development. About 64 percent (or 9,220 acres) of White Township are environmentally constrained, pursuant to COAH’s rules (N.J.A.C. 5:93-4.2(e)), including 5,775 acres of wetlands and associated buffers; 1,292 acres within the FEMA Special Flood Hazard Area; 3,019 acres encumbered with the Highlands Open Waters Protection Area; and 4,872 acres of steep slopes. These figures include overlapping areas of constraints.

In addition, according to the NJDEP Landscape Rank Map, 57.3 percent of White Township (10,131 acres) is identified as critical wildlife habitat for threatened and endangered species in Ranks 3, 4 and 5. There are also 283 acres of confirmed vernal habitat per NJDEP mapping. White Township has a total of 1,098 acres within the Belvidere Riverside, Dildine Island, Foul Rift, High Rock Mountain, Manunka Chunk Bluffs, Mountain Lake Bog and Pequest Natural Heritage Priority Sites. Areas with topography / underlying carbonate rock geology, which can lead to sinkholes and fractured bedrock, totals 7,112 acres in White Township. White Township has 2,673 acres of preserved open space owned by White Township, Warren County, the State of New Jersey, or the Natural Lands Trust.

**AFFORDABLE HOUSING OBLIGATION**

Based on the Settlement Agreement executed on December 8, 2016, White Township and the Fair Share Housing Center agree that White Township has a rehabilitation obligation of 23 units (as amended at the Fairness Hearing on March 9, 2017), a prior round obligation of 16 units, and no third round obligation. White Township is not seeking any adjustments to these obligations, pursuant to N.J.A.C. 5:93-4 et. seq.

<b>AFFORDABLE HOUSING OBLIGATIONS</b>		
Rehabilitation Obligation	Prior Round Obligation	Third Round Obligation
23 Units	16 Units	0 Units



# HOUSING ELEMENT



## II. CONTENT OF HOUSING ELEMENT

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The Fair Housing Act requires that “the housing element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing”. As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated;
- A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- An analysis of the existing jobs and employment characteristics of the municipality, and a projection of the probable future jobs and employment characteristics of the municipality;
- A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its housing needs, including its fair share for low and moderate income housing; and
- A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing.

Additionally, the rules require the following items:

- A map of all sites designated by the municipality for the production of low and moderate income housing and a listing of each site that includes its owner, acreage, lot and block. The owner, acreage, lot and block must be included in each site description.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites.
- Copies of necessary applications for amendments to, or consistency determinations regarding, applicable area-wide water quality management plans (including waste water management plans) (see the Appendix).
- A copy of the most recently adopted municipal master plan and where required, the immediately preceding, adopted master plan.

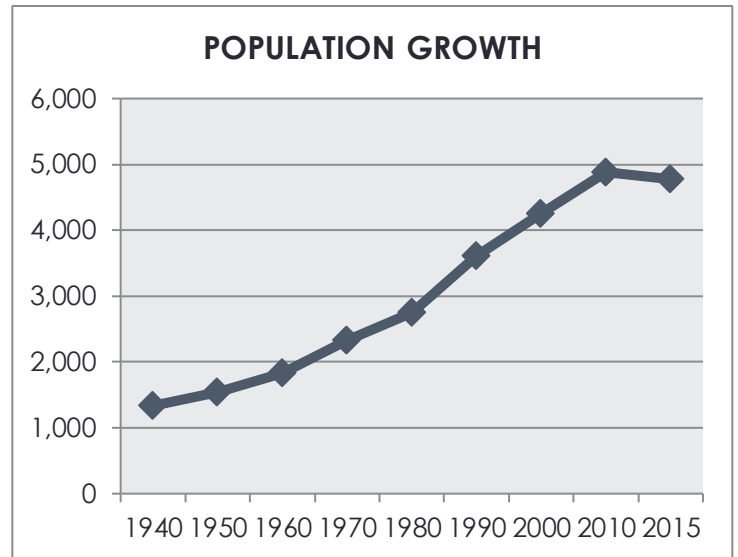


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### III. POPULATION DEMOGRAPHICS

White Township’s population has increased from 1,335 to 4,775 over the past seventy-five years. Since 1940, White Township saw a steady increase in population averaging 20.5 percent per decade. The Township saw the most growth between 1980 and 1990 when the population grew by 31.1 percent, or 855 persons. During the 1970’s, White Township’s population increased by 494, or 27 percent during the 1970’s. However, in recent years, the 2015 American Community Survey (“ACS”) reported White Township had declined by 2.2 percent, or 107 persons, since 2010.

POPULATION GROWTH			
Year	Population	Change	Percent
1940	1,335	---	---
1950	1,536	201	15.1%
1960	1,832	296	19.3%
1970	2,326	494	27.0%
1980	2,748	422	18.1%
1990	3,603	855	31.1%
2000	4,245	642	17.8%
2010	4,882	637	15.0%
2015	4,775	-107	-2.2%



Sources:  
<http://lwd.dol.state.nj.us/labor/lpa/census/2kpub/njsdcp3.pdf>, DP-1: 2010 Census Table and DP05: 2015 ACS Table

The North Jersey Transportation Planning Authority (“NJTPA”) projects that the Township’s population will grow by 1,578 residents by 2040. This represents a 32.3 percent increase over 30 years, or an annualized increase of 1.08 percent. To achieve this, White Township would need to grow by approximately 53 residents each year.

PERMANENT POPULATION PROJECTION			
Year	Population	Change	Percent
2000	4,245	---	---
2010	4,882	637	15.0%
2040	6,460	1,578	32.3%

Source: NJTPA Population Forecast by County and Municipality 2010-2040; DP-1: 2000 and 2010 Census Tables

According to ACS data, White Township lost 107 residents between 2010 and 2015. Based on these recent population trends, White Township does not anticipate any significant population growth by 2025.

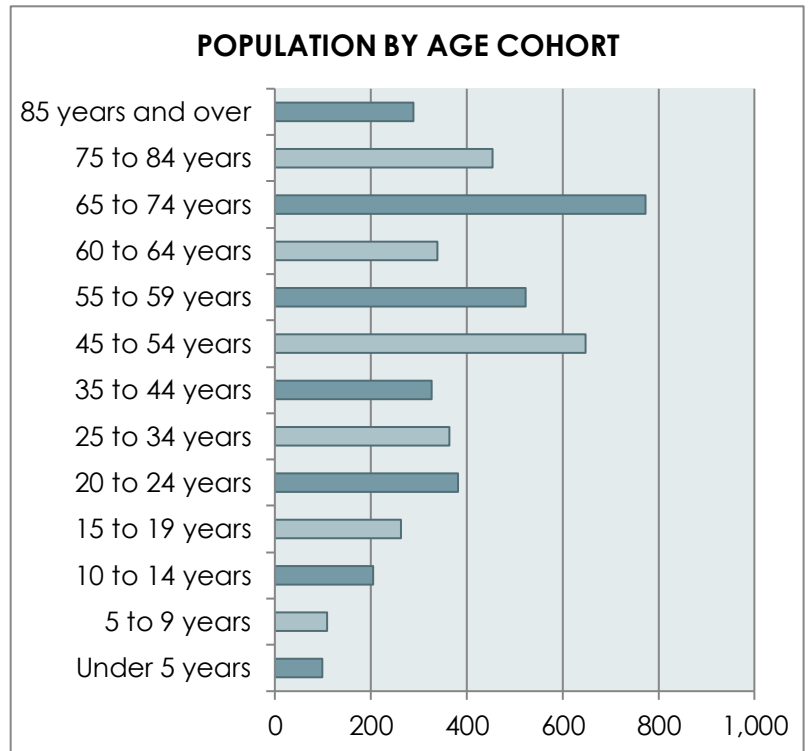
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**AGE DISTRIBUTION OF POPULATION**

In 2015, 32 percent of White Township’s population was age 65 years or older. Conversely, the percentage of school aged children (aged 19 or younger) comprised approximately 14 percent of the Township’s total population. The 2015 ACS indicates that the Township’s median age was 54.8 years old. This is a significant increase from the 2000 median age of 41.7 years old and the 2010 median age of 50.9. For comparison, the median age is 42.6 in Warren County and 39.4 statewide.

POPULATION BY AGE COHORT		
Age	Total	Percent
Under 5 years	99	2.1%
5 to 9 years	109	2.3%
10 to 14 years	205	4.3%
15 to 19 years	263	5.5%
20 to 24 years	382	8.0%
25 to 34 years	364	7.6%
35 to 44 years	327	6.8%
45 to 54 years	648	13.6%
55 to 59 years	523	11.0%
60 to 64 years	339	7.1%
65 to 74 years	773	16.2%
75 to 84 years	454	9.5%
85 years and over	289	6.1%
<b>Total</b>	<b>4,775</b>	<b>100.0%</b>

Source: DP05: 2015 ACS Table



**HOUSEHOLD SIZE & TYPE**

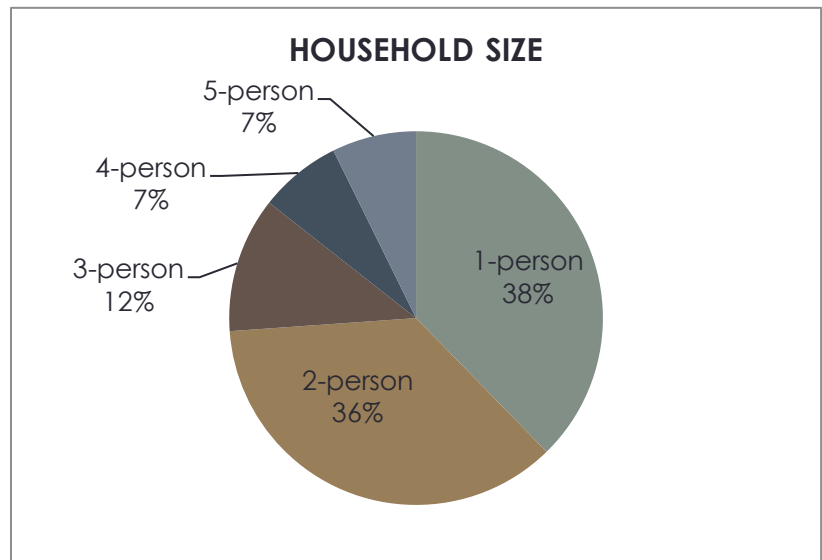
According to the 2015 ACS, White Township contains a total of 2,152 households, including 1,297 family households (60.3 percent) and 855 non-family households (39.7 percent). Non-family households include persons living alone or a householder who is not related to any of the other persons sharing their home.

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HOUSEHOLD TYPE AND SIZE		
Type	Number	Percent
Family Households	1,297	60.3%
Husband-Wife Family	1,115	51.8%
with children under 18	253	11.8%
Male Householder, no wife	60	2.8%
Female Householder, no husband	122	5.7%
Non-family Households	855	39.7%
Male living alone	265	12.3%
Female living alone	546	25.4%
<b>Total</b>	<b>2,152</b>	<b>100.0%</b>

Source: DP02: 2015 ACS Table

As shown in the table below, the most common household size within White Township in 2015 was a one-person household, which comprised 37.7 percent of households. Similarly, the second most common was a two-person household, representing 36.2 percent of all households. Households of more than two persons comprised 26.1 percent of all households within the Township. The average household size in 2015 was 2.11, which is marginally lower than the household size of 2.23 reported in the 2010 Census.



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HOUSEHOLD SIZE		
Size	Total	Percent
1-person	811	37.7%
2-person	779	36.2%
3-person	252	11.7%
4-person	153	7.1%
5-person	157	7.3%
6+ person	0	0.0%
<b>Total</b>	<b>2,152</b>	<b>100.0%</b>

Source: B25009: 2015 ACS Table

**INCOME & POVERTY STATUS**

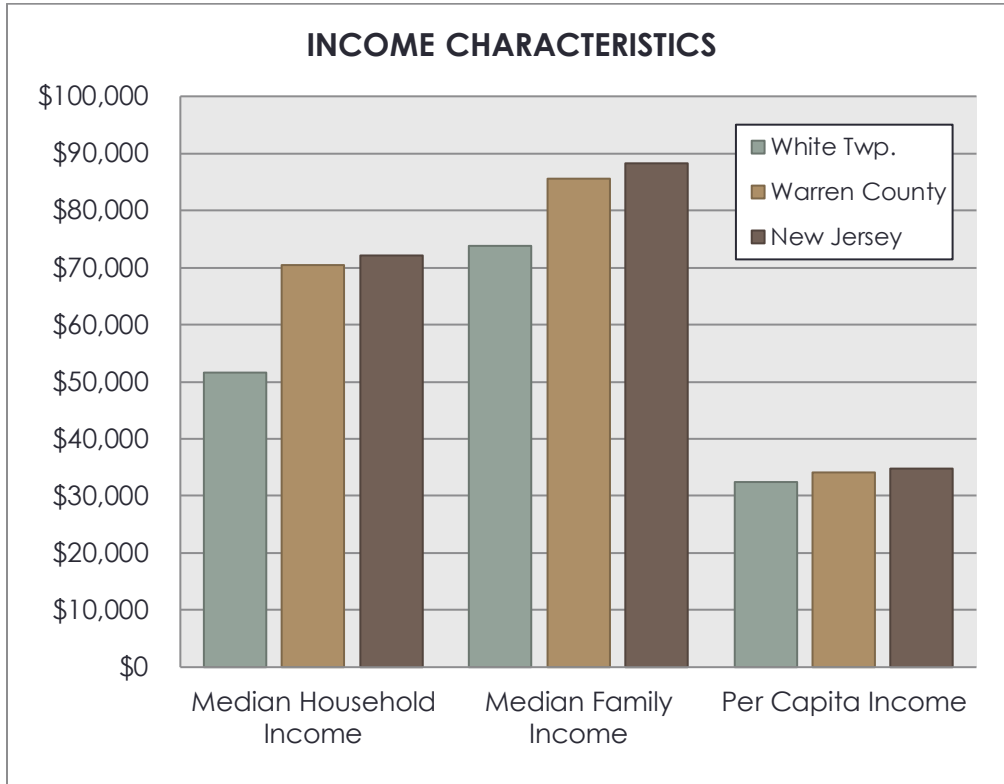
The 2015 ACS data indicates that White Township has a median household income of \$51,524 and a median family income of \$73,872. Per capita income for White Township is estimated to be \$32,410. All three income indicators for White Township are lower than the comparable indicators for Warren County and the rest of the State.

Finally, in reviewing poverty status of both people and families, White Township’s poverty rate for both individuals and families is significantly lower than that of both the State and Warren County, with 3.5 percent of families and 4.7 percent of individuals in poverty.

INCOME CHARACTERISTICS			
Income Type	White Township	Warren County	New Jersey
Median Household Income	\$51,524	\$70,471	\$72,093
Median Family Income	\$73,872	\$85,568	\$88,335
Per Capita Income	\$32,410	\$34,136	\$34,858
Poverty Status (Percent of People)	4.7%	8.0%	10.8%
Poverty Status (Percent of Families)	3.5%	5.8%	8.2%

Source: DP03: 2015 ACS Table

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According to 2015 ACS data, a plurality of White Township households earn between \$50,000 and \$74,999 per year (19.1 percent). The proportion of White Township’s households earning less than \$50,000 per year is 48.8 percent, compared to 35.0 percent of Warren County’s households and 35.7 percent of New Jersey’s households.

HOUSEHOLD INCOME						
	White Township		Warren County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	79	3.7%	1,421	3.4%	175,687	5.5%
\$10,000 to \$14,999	132	6.1%	1,337	3.2%	120,837	3.8%
\$15,000 to \$24,999	333	15.5%	3,254	7.8%	259,935	8.1%
\$25,000 to \$34,999	213	9.9%	3,415	8.2%	247,533	7.8%
\$35,000 to \$49,999	294	13.7%	5,144	12.3%	336,106	10.5%
\$50,000 to \$74,999	411	19.1%	7,694	18.5%	504,991	15.8%
\$75,000 to \$99,999	259	12.0%	5,954	14.3%	399,593	12.5%
\$100,000 to \$149,999	165	7.7%	7,452	17.9%	547,517	17.2%
\$150,000 to \$199,999	211	9.8%	3,350	8.0%	276,465	8.7%
\$200,000 or more	55	2.6%	2,646	6.4%	320,822	10.1%
<b>Total</b>	<b>2,152</b>	<b>100.0%</b>	<b>41,667</b>	<b>100.0%</b>	<b>3,189,486</b>	<b>100.0%</b>

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Source: DP03: 2015 ACS Table

## IV. HOUSING DEMOGRAPHICS

### HOUSING TYPE

According to the 2015 ACS, there are 2,344 housing units in White Township, including 2,152 occupied units and 192 vacant housing units. The Township's housing stock includes single-family detached, single-family attached (i.e. townhomes) and multi-family dwellings. Single-family detached units account for 72.4 percent of all housing units in White Township. Nearly 9 percent of the housing units are mobile homes. A majority of housing is located outside of a sewer service area and therefore requires a private septic system. However, some housing units, mainly multi-family, are located within the sewer service area.

HOUSING TYPE BY UNITS IN STRUCTURE		
Unit Type	Number of Units	Percent
1, Detached	1,696	72.4%
1, Attached	12	0.5%
2	100	4.3%
3 or 4	0	0.0%
5 to 9	14	0.6%
10 to 19	174	7.4%
20 or more	141	6.0%
Mobile Home	207	8.8%
Other	0	0.0%
<b>Total</b>	<b>2,344</b>	<b>100.0%</b>

Source: DP04: 2015 ACS Table

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**OCCUPANCY STATUS**

According to the 2015 ACS, about 76 percent of the Township’s occupied housing stock is owner occupied. White Township’s housing vacancy rate is estimated at 8.2 percent. The majority of vacancies were categorized as “Other” (54.2 percent), followed by sold, but unoccupied units (20.8 percent) and units listed for rent (18.2 percent).

The 2015 average household size in White Township was 2.11 persons, while the average family size was 2.78 persons. Comparing tenure, the average owner-occupied household size was 2.26 persons while the average renter-occupied household size was 1.65 persons in 2015.

**VALUE & RENT OF HOUSING STOCK**

Of White Township’s 1,639 estimated owner-occupied housing units, the most homes are valued less than \$199,999 (33.9%). White Township’s owner-occupied units had a median value of \$261,000 according to the 2015 ACS. COAH’s Illustrative 2014 Low and Moderate Income Sales Prices for New Construction<sup>1</sup> in Region 2 designates that a two-bedroom home can have a maximum sales price of \$146,497 to qualify as a moderate income affordable unit. Approximately 291 existing housing units in White Township are valued at or below the maximum moderate income sales price.

The 2015 median estimated gross rent for the Township is \$803. A majority of the rental units within White Township have rents less than \$1,000 (72 percent). There are 61 rental units (12 percent) that pay no cash rent, 42 units (8 percent) rented for \$1,000 to \$1,499, and 42 units (8 percent) rented for greater than \$1,500. According to COAH’s Illustrative 2014 Low and Moderate Income Rent Prices for New Construction and/or Rehabilitation<sup>2</sup> in Region 2, a two-bedroom rental unit can have a maximum

OCCUPANCY STATUS		
	Households	Percent
<b>Occupied Total</b>	<b>2,152</b>	<b>91.8%</b>
Owner Occupied	1,639	76.2%
Renter Occupied	513	23.8%
<b>Vacant Total</b>	<b>192</b>	<b>8.2%</b>
For rent	35	18.2%
Rented, not occupied	0	0.0%
For Sale	0	0.0%
Sold, not occupied	40	20.8%
Seasonal	13	6.8%
Other	104	54.2%
<b>Total</b>	<b>2,344</b>	<b>100.0%</b>

Source: DP04 & B25004: 2015 ACS Tables

VALUE OF OWNER OCCUPIED UNITS		
Home Value / Rent	Number of Units	Percent
<b>Owner Occupied Units</b>	<b>1,639</b>	<b>100.0%</b>
Less than \$199,999	556	33.9%
\$200,000 to \$299,999	524	32.0%
\$300,000 to \$499,999	466	28.4%
\$500,000 to \$999,999	93	5.7%
\$1,000,000 or more	0	0.0%
<b>Rental Units</b>	<b>513</b>	<b>100.0%</b>
Less than \$1,000	368	71.7%
\$1,000 to \$1,499	42	8.2%
\$1,500 or more	42	8.2%
No cash rent	61	11.9%

Source: DP04: 2015 ACS Table

<sup>1</sup> [http://www.nj.gov/dca/services/lps/hss/admin\\_files/calculators/illustrativesales.xlsx](http://www.nj.gov/dca/services/lps/hss/admin_files/calculators/illustrativesales.xlsx)

<sup>2</sup> [http://www.nj.gov/dca/services/lps/hss/admin\\_files/calculators/illustrativerents.xlsx](http://www.nj.gov/dca/services/lps/hss/admin_files/calculators/illustrativerents.xlsx)

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gross rent of \$1,223 to qualify as a moderate income affordable unit. There are approximately 389 rental units with gross rents at or below the maximum moderate income sales price.

**CONDITION OF HOUSING STOCK**

The US Census does not classify housing units as standard or substandard, but it does provide other indicators that can be used to calculate an estimate of the substandard housing units that are occupied by low and moderate income households. This methodology is based on three surrogate indicators from the census data: 1) units with incomplete kitchens, 2) units with incomplete plumbing, and 3) old and overcrowded units. This methodology was used by COAH in its Third Round Rules and has been upheld by the New Jersey Appellate Division. COAH and the courts have recognized that this methodology results in an estimate based on the surrogate statistics and that the actual number of deficient dwellings may be more or less.

According to the ACS estimates, of the 2,152 occupied dwellings in White Township, 12 homes contain incomplete plumbing, 55 lack complete kitchens and all homes have adequate heat.

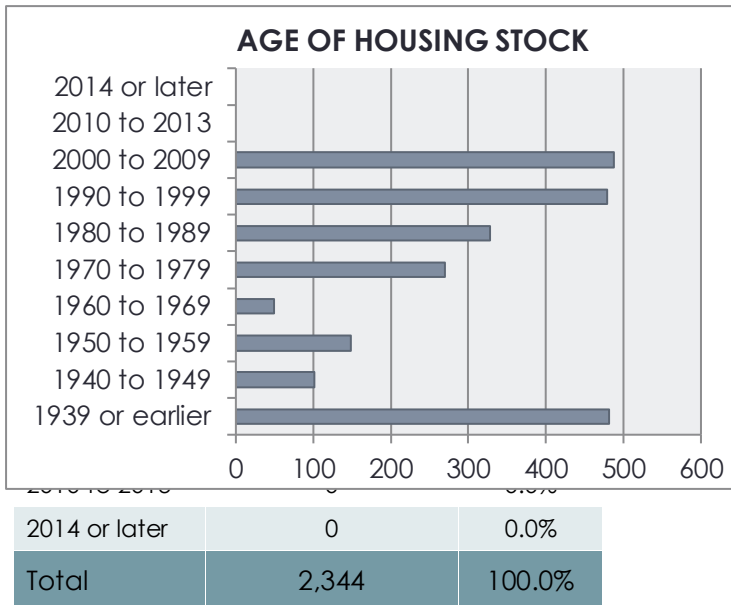
CONDITION OF HOUSING STOCK		
Fuel Type	Number of Units	Percent of Occupied Units
Lack of complete plumbing	12	0.6%
Lack of complete kitchen	55	2.7%
Lack of adequate heat	0	0.0%
<b>Total</b>	<b>67</b>	<b>3.3%</b>

Source: DP-04: 2015 ACS Table

Research has demonstrated that units built 50 or more years ago are much more likely to be in substandard condition. For this purpose, housing units built in 1959 or earlier are considered “old”. According to 2015 ACS data, there are 730 homes in White Township that were built prior to 1959. Between 1970 and 2009, housing construction increased rapidly adding a total of 1,565 units (66.8 percent). However, there has been no new housing construction since 2010, according to the ACS data.



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Source: DP04: 2015 ACS Table

Overcrowded units are defined by the U.S. Department of Housing and Urban Development as those with more than one person living per room. According to the 2015 ACS, the Township does not contain homes which are estimated to have more than 1 occupant per room.

OCCUPANTS PER ROOM		
Occupants	Number of Units	Percent
1.00 or less	2,152	100.0%
1.01 to 1.50	0	0.0%
1.51 or more	0	0.0%
<b>Total</b>	<b>2,152</b>	<b>100.0%</b>

Source: DP04: 2015 ACS Table

Since the data shows that there are 730 “old” homes and 0 “overcrowded” homes, there can be no old and overcrowded homes. Therefore, based on the 2015 ACS data, there are 12 homes with incomplete plumbing, 55 homes without a complete kitchen and at most 0 old and overcrowded homes, for a maximum of 67 substandard homes in White Township.

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## V. EMPLOYMENT DEMOGRAPHICS

### WORKING POPULATION

The 2015 ACS reports that there are 2,439 residents in the labor force, 2,188 of which are employed and 251 are unemployed. The majority of working residents within the Township are private wage and salary workers, making up 69.7 percent of the workforce. Approximately 11 percent of workers are government employees and 8.7 percent are self-employed. As compared to the 2010 ACS, White Township increased its workforce population by 117 persons during the five year period. Conversely, the unemployed population increased from 119 to 251 persons.

CLASS OF WORKER		
Class of Worker	Number of Workers	Percent
Private wage and salary workers	1,701	69.7%
Government workers	275	11.3%
Self-employed workers	212	8.7%
Unpaid family workers	0	0.0%
<b>Total employed residents</b>	<b>2,188</b>	<b>89.7%</b>
Total unemployed residents	251	10.3%
<b>Total residents in workforce</b>	<b>2,439</b>	<b>100.0%</b>

Source: DP03: 2015 ACS Table

### OCCUPATIONAL CHARACTERISTICS

The 2015 ACS estimates that nearly 30 percent of the Township's employed residents worked in management, professional and related occupations as well as sales and office positions. About 17 percent of employed residents are employed in the service industry while 14.2 percent work in production, transportation and material moving jobs.

EMPLOYED CIVILIAN POPULATION BY OCCUPATION (AGE 16 YEARS OR OLDER)				
Occupation	White Township Twp.		Warren County	
	Total	Percent	Total	Percent
Management, professional, and related	655	29.9%	18,754	35.2%
Service	367	16.8%	9,230	17.3%
Sales and office	651	29.8%	13,886	26.1%
Natural resources, construction, and maintenance	204	9.3%	5,466	10.3%
Production, transportation, and material moving	311	14.2%	5,966	11.2%
<b>Total</b>	<b>2,188</b>	<b>100.0%</b>	<b>53,302</b>	<b>100.0%</b>

Source: DP03: 2015 ACS Table

Township of White

**IN-PLACE EMPLOYMENT BY INDUSTRY**

The New Jersey Department of Labor and Workforce Development (“NJDLWD”) is the entity that reports on employment and wages within the State of New Jersey. The latest municipal-level report was completed in 2015. According to the data, there are 117 private sector jobs within the Township, which were provided by 6 employers. White Township has a total of 160 public sector jobs which were provided by 6 entities of the government. Nearly half of the jobs were in Local Government divisions and 36.9 percent were employed by the Local Education system. These are actual jobs within White Township – the daytime working population regardless of where the employee lives.

Due to the limited supply of jobs within White Township, the NJDLWD does not report the numbers for employees and employers due to privacy concerns of the businesses in those sectors. However, the chart below shows that the 6 employers and 117 employees are derived from the agriculture, manufacturing, retail, arts/entertainment and accommodations/food industries.

<b>EMPLOYMENT BY INDUSTRY SECTOR AND NUMBER OF EMPLOYEES (2015)</b>					
Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Agriculture	-	-	-	-	-
Manufacturing	-	-	-	-	-
Retail Trade	-	-	-	-	-
Arts/Entertainment	-	-	-	-	-
Accommodations/Food	-	-	-	-	-
<b>Private Sector Total (unadjusted)</b>	<b>6</b>	<b>-</b>	<b>117</b>	<b>-</b>	<b>\$31,695</b>
Local Government Education	1	16.7%	59	36.9%	\$53,661
Local Government Totals	3	50.0%	79	49.4%	\$50,049
State Government Totals	2	33.3%	22	13.8%	\$65,549
<b>Public Sector Total</b>	<b>6</b>	<b>100.0%</b>	<b>160</b>	<b>100.0%</b>	<b>\$51,855</b>

Source: NJ Department of Labor and Workforce Development, Employment and Wages, 2015 Annual Report

Township of White

**EMPLOYMENT PROJECTIONS**

The NJTPA estimates that employment within the Township will grow by 280 jobs between 2010 and 2040.<sup>3</sup> This equates to an average of 9.3 new jobs per year for the next 30 years. Given the current economic climate and the lack of available land and utilities in White Township, these projections are unrealistic. The Township does not anticipate any substantial job growth over the next 10 year period.

EMPLOYMENT PROJECTION			
Year	Jobs	Change	Percent
2010	820	---	---
2040	1,100	280	34.1%

Source: NJTPA Employment Forecast by County and Municipality 2010-2040

**EMPLOYMENT TRENDS**

The NJDLWD provides historic data reporting annual trends in employment and wages covered by unemployment insurance from 2003 to 2015. In 2003, White Township had 108 private sector jobs and 646 local government jobs (including local education). Despite the increase of 11 jobs in the private sector, the total employment level in 2015 is much lower than it was in 2003. Local government jobs reached its peak in 2007 with 769 jobs. The following year saw a minimal decline to 764 followed by a substantial decrease to only 106 jobs. White Township does not foresee significant job growth within the next ten years. The Township would expect that there may be some fluctuations from year to year but the range would likely remain between 210 to 260 jobs by 2025.

EMPLOYMENT GROWTH (2003-2015)			
Year	Private Sector Jobs	Local Gov't Jobs	Total Jobs
2003	108	646	754
2004	115	708	823
2005	113	703	816
2006	Not Reported	711	711
2007	116	769	885
2008	103	764	867
2009	102	106	208
2010	87	97	184
2011	95	86	181
2012	112	83	195
2013	115	89	204
2014	115	91	206
2015	119	88	207

Source: NJ Department of Labor and Workforce Development, Employment and Wages, 2015 Annual Report

Note: Local Government Jobs does not include Federal, State or Education jobs

**PLACE OF WORK**

The 2015 ACS provides statistics on place of work in relation to the state, county and municipality of residence. Of the 2,164 employed White Township residents surveyed, only 379 persons (17.5 percent) are reported to be employed within the Township, leaving 82.5 percent of White Township residents who worked outside of the municipality. The data reports a majority of White Township residents are employed in other municipalities in Warren County (49.8 percent). Belvidere, Washington and Hackettstown are nearby regional centers

<sup>3</sup> <http://www.njtpa.org/getattachment/Data-Maps/Demographics/Forecasts/Forecasts-for-RTP-rounded.pdf.aspx>

## Township of White

that likely employ a significant portion of those 1,077 workers. Over one quarter of White Township residents commute to other New Jersey municipalities outside of Warren County, totaling 588 workers (27.2 percent).

Place of Work	PLACE OF WORK					
	White Township		Warren County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Within White Township	379	17.5%	9,156	17.5%	860,799	20.5%
Outside of White Township, within Warren County	1,077	49.8%	12,809	24.5%	1,406,356	33.6%
Outside of Warren County, within New Jersey	588	27.2%	25,853	49.4%	1,350,772	32.2%
Outside of New Jersey	120	5.5%	4,527	8.6%	572,611	13.7%
<b>Total Employed</b>	<b>2,164</b>		<b>52,345</b>		<b>4,190,538</b>	

Source: 2015 ACS 5-year estimates: Place of Work: B08007-State And County Level & B08009-Minor Civil Division Level

## TRAVEL TIME TO WORK

Given the lack of jobs available within White Township, the majority of its working population must commute to other areas. White Township is a rural area with no high volume roadways, which causes commuters to travel great distances in order to reach a main highway. According to 2015 ACS data, nearly 40 percent of White Township's workers have a commute time of greater than 30 minutes, including 20 percent with a commute time of greater than one hour. However, over 60 percent of workers have a commute of less than 30 minutes. This is consistent with the place of work statistics above, which show that nearly 70 percent of residents work somewhere in Warren County.

COMMUTE TIME		
Travel Time (in minutes)	Number of Workers	Percent
Less than 5	209	9.9%
5 to 9	419	19.9%
10 to 14	150	7.1%
15 to 19	270	12.8%
20 to 24	122	5.8%
25 to 29	110	5.2%
30 to 34	111	5.3%
35 to 39	24	1.1%
40 to 44	152	7.2%
45 to 59	113	5.4%
60 to 89	314	14.9%
90 or more	115	5.5%
<b>Total</b>	<b>2,109</b>	<b>100.0%</b>

Source: B08303: 2015 ACS Table

Township of White

## VI. PROJECTION OF HOUSING STOCK

As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain a projection of the municipality's housing stock, including the probable future construction of low and moderate income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.

The Department of Community Affairs, Division of Codes and Standards website provides data on Certificates of Occupancy, Building and Demolition Permits for residential development. Within the Division of Codes and Standards website is the New Jersey Construction Reporter, which contains building permit, certificate of occupancy and demolition data that is submitted by the municipal construction officials within the State each month. The New Jersey Construction Reporter has information dating back to 2000, which can be used to show the Township's historic development trends.

As shown on the next page, 503 new residential units were built and 516 were issued certificates of occupancy between 2000 and 2015. During the same period, there were 72 residential demolitions reported. Therefore, the Township had a net gain of 444 housing units during the 15-year period.

HISTORIC TREND OF RESIDENTIAL CERTIFICATES OF OCCUPANCY & DEMOLITION PERMITS																	
	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	Total
Permits Issued	130	120	25	73	46	56	36	4	5	3	1	1	0	1	1	1	503
COs Issued	152	110	67	29	47	48	31	20	4	5	1	0	0	1	0	1	516
Demolitions	3	3	4	2	2	10	10	9	21	0	1	0	5	1	0	1	72
Net Development	149	107	63	27	45	38	21	11	-17	5	0	0	-5	0	0	0	444

Source: 2000 - 2015 "New Jersey Construction Reporter" - New Jersey Department of Community Affairs.

## VII. CAPACITY FOR FAIR SHARE

This chapter of the HEFSP provides the following information as required by the rules:

- White Township's capacity to accommodate its housing needs.
- A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing.
- Lands of developers who have expressed a commitment to provide low and moderate income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

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**Township of White****LAND CAPACITY**

The ability to accommodate White Township’s present and prospective affordable housing needs is determined by three components – available land, water capacity and sewer capacity. Land development is limited by environmental constraints, such as wetlands, flood plains, easements (conservation, sewer, water, power utility, etc.), parcel size and municipal regulations.

White Township conducted a vacant land analysis to identify vacant and developable properties remaining in the Township that may be suitable for affordable housing development. The study found that there are developable lands within the water and sewer service area. However, some developable lands are outside of said area.

Due to the rural and environmentally sensitive nature of the Township, no other suitable lands have been identified as having a realistic development potential to provide affordable housing. This is largely due to the lack of public water and wastewater services, as discussed below.

**WASTEWATER CAPACITY**

The White Township Future Wastewater Service Area (“FWSA”) Map was adopted by the NJDEP as an amendment to the Warren County Pequest Municipal Utilities Authority (“MUA”) Wastewater Management Plan on May 7, 2013. The FWSA Map allows for extended sewer service to existing developed areas along US Route 46 and County Route 519.

The vast majority of properties in White Township, including many properties within the sewer service area, are served by on-site septic systems. Pursuant to the NJDEP Wastewater Management Planning Rules (N.J.A.C. 7:15), where individual subsurface sewage disposal systems will be utilized, the proposed development must not exceed the 2.0 mg/L nitrate planning standard. NJDEP estimates indicate that the residential density required to comply with the 2.0 mg/L standard in White Township would be between 4.3 and 5.2 acres per dwelling unit, depending on the watershed.

**WATER CAPACITY**

There is no public water service in White Township. The American Water Company has facilities in Belvidere which provide potable water to limited developments along County Route 519, including the Brookfield residential development and two areas near the Warren County Offices on Route 519. The remainder of the Township is served by private on-site wells.

**APPROPRIATE LOCATIONS FOR AFFORDABLE HOUSING**

At this time, White Township’s affordable housing obligations are through existing credits from the Windtryst Apartments. No other potential sites for affordable housing have been identified at this time.

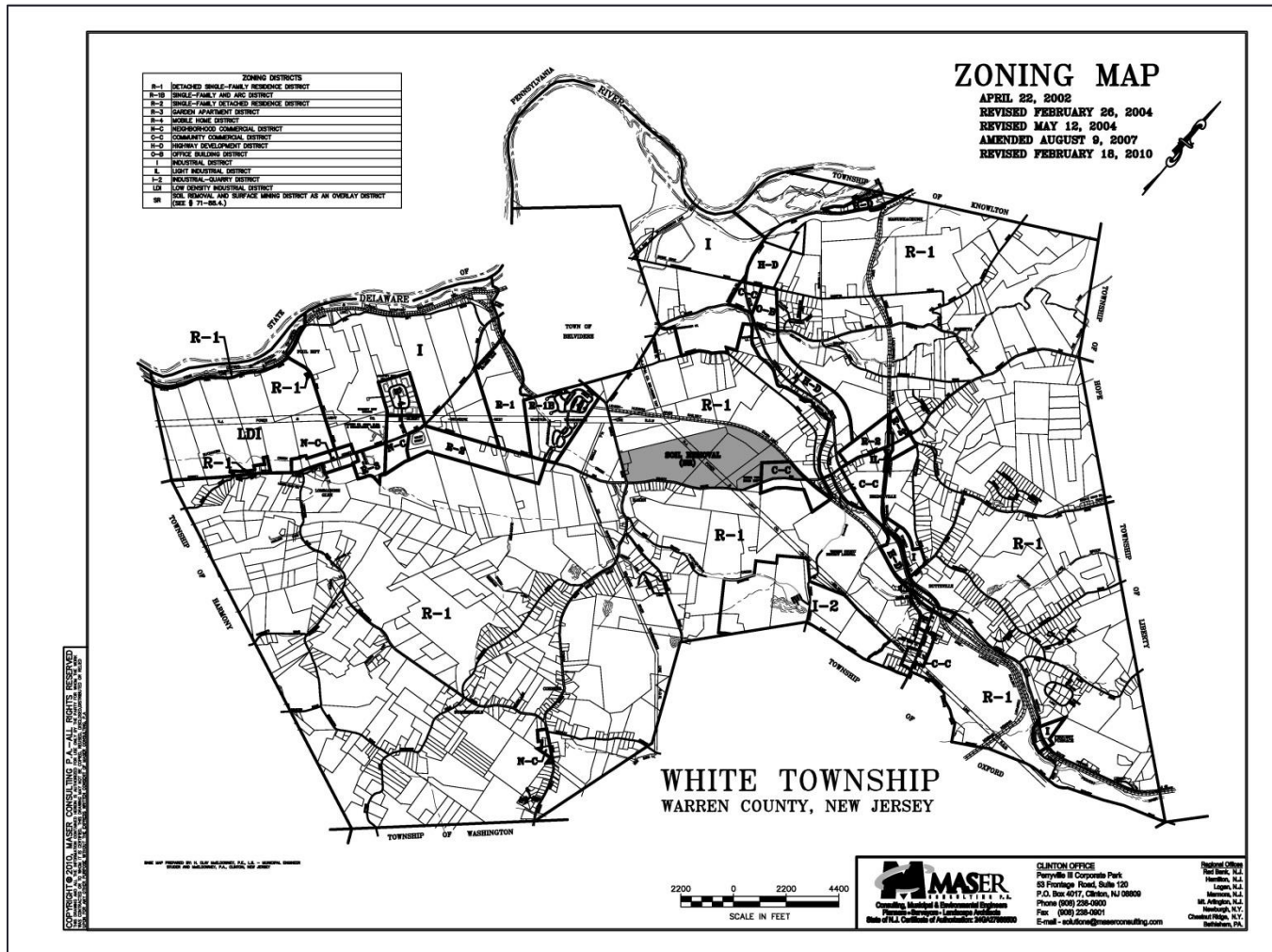
**POTENTIAL AFFORDABLE HOUSING DEVELOPERS**

No developers have expressed an interest in providing affordable housing in White Township at this time.

Township of White

**ANTICIPATED DEVELOPMENT PATTERNS**

Anticipated development patterns within White Township are anticipated to follow the established zoning. White Township is zoned for detached single-family residences, garden apartments, mobile homes, low density residential, neighborhood commercial, community commercial, highway development, office, light industrial, industrial, industrial-quarry and soil removal and surface mining. (See the Zoning Map below for details.)







## **FAIR SHARE PLAN**



## VIII. CONTENT OF FAIR SHARE PLAN

The Fair Share Plan contains the following information:

- Description of existing credits intended to satisfy the obligation;
- Description of proposed mechanisms that will be used to meet any outstanding obligation; and
- An implementation schedule that sets forth a detailed timetable for units to be provided.

In adopting its housing element, a municipality may provide for its fair share of low and moderate income housing by means of any technique or combination of techniques that provide a realistic opportunity for the provision of the fair share. As per N.J.A.C. 5:93, these potential techniques include but are not limited to:

- Rehabilitation of existing substandard housing units;
- ECHO units (as a Rehabilitation credit);
- Municipally-sponsored/100% affordable developments;
- Zoning for inclusionary development;
- Alternative living arrangements;
- Accessory apartment program;
- Purchase of existing homes;
- Write-down/buy-down programs; and
- Assisted living residences.

### REGIONAL INCOME LIMITS

Dwelling units are affordable to low and moderate income households if the maximum sales price or rental cost is within their ability to pay such costs, based on a specific formula. The State provides income limits based upon the median gross household income of the affordable housing region in which the household is located. A moderate income household is one with a gross household income between 50 percent and 80 percent of the median gross regional household income. A low income household has 50 percent or less of the median gross regional household income. Very-low income households are those with a gross household income equal to 30 percent or less of the median gross household income. White Township is located in Region 2, which contains Essex, Morris, Union and Warren Counties.

In October 2018, Judge Miller signed a vicinage-wide income limits order applying to all of the municipalities with cases in that vicinage, including the Township of White. These municipalities can now utilize the most current income limits available. The Affordable Housing Professionals of New Jersey (AHPNJ) has calculated the 2022 income limits, based on a methodology developed in 2016 in consultation with FSHC.

Using the 2022 regional income limits, a four-person household moderate income is capped at \$92,154. Two-person households could earn up to \$86,784 and be considered a moderate income household or up to \$46,077 and be considered a low income household. See the table for additional details.

2022 REGIONAL INCOME LIMITS FOR REGION 2				
Income	Household Size			
	1 Person	2 Person	3 Person	4 Person
Median	\$80,634	\$92,154	\$103,673	\$115,192
Moderate	\$64,507	\$73,723	\$82,938	\$92,154
Low	\$40,317	\$46,077	\$51,836	\$57,596
Very Low	\$24,190	\$27,646	\$31,102	\$34,558

Source: [http://www.nj.gov/dca/services/lps/hss/admin\\_files/incomelimits.pdf](http://www.nj.gov/dca/services/lps/hss/admin_files/incomelimits.pdf)

## IX. AFFORDABLE HOUSING OBLIGATION

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White Township's Fair Share Plan describes the projects and mechanism White Township proposes to address its affordable housing obligation. The three components addresses by this plan are as follows:

### THREE-PART OBLIGATION

#### **Present Need (Rehabilitation) • 23 Units**

The Opinion issued by the Supreme Court of New Jersey on March 10, 2015 (the Mount Laurel IV Opinion) directs that that the Prior Round methodology be used to calculate municipal Present Need. This methodology was utilized by David N. Kinsey, PhD, FAICP, P.P. in his July 22, 2016 report "New Jersey Fair Share Housing Obligations for 1999-2025 (Third Round) Under Mount Laurel IV", prepared on behalf of the Fair Share Housing Center (FSHC), to calculate the Present Need. For White Township, the Kinsey Report calculates a Present Need of 54 units.

Due to the substantial increase in the rehabilitation share for White Township from the previous HEFSP, and taking into account the wide margin of error associated with the ACS data used to calculate the present need, the Township prepared a Structural Conditions Survey, pursuant to N.J.A.C. 5:93-5.2(a). COAH and the Courts have recognized that the census indicators may yield an inaccurate result. COAH devised a survey for municipalities to utilize that may be used to alter the census-generated indigenous need estimates. The survey requires an exterior inspection of the existing housing stock to determine if a unit is substandard. It then provides for the use of census data to estimate the number of substandard units that are occupied by low and moderate income households, since the income of the families residing in the substandard units is unknown.

The Survey indicates that seven components of the exterior structure must be inspected. Foundation, siding and walls, roof, and chimney are considered major systems, and the remaining components are considered minor systems. If one major system or two or more minor systems are determined to be in fair/poor conditions, the structure and all units within the structure are considered to be substandard.

The Structural Conditions Survey for White Township was performed by the Township Construction Official, Ralph Price, who is licensed by the State of New Jersey to perform building and/or housing inspections. According to Mr. Price's survey, there are 28 dwelling units in White Township that are structurally deficient.<sup>4</sup> According to the FSHC report, the estimated proportion of low and moderate income households with deficient units is 81.82 percent. Applying that ratio to the 28 surveyed structurally deficient dwelling units, results in a rehabilitation share of 23 units for White Township. Therefore, White Township intends to address a Rehabilitation Obligation of 23 units.

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<sup>4</sup> The March 11, 2022 Compliance Report from the Special Master notes that there was an error in the number of structurally deficient units identified in the Structural Conditions Survey. In an email dated March 14, 2022, the Special Master later agreed that the number was in fact correct. One two-family units was mistakenly counted as a single unit, which increased the number to 29; and one property was counted as structurally deficient which did not actually meet the criteria, which reduced the number to 28. As a result, the count remains at 28 structurally deficient units.

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**Township of White****Prior Round Obligation • 16 Units**

The March 10, 2015 Supreme Court Order directed municipalities to use the Prior Round Obligation that COAH established in 1993. White Township's unadjusted 1987 to 1999 obligation, published in 1993, was 16 units. Therefore, White Township will address a 16-unit prior round obligation.

**Third Round Obligation • 0 Units**

In accordance with the Settlement Agreement with the Fair Share Housing Center, White Township has a Third Round Obligation of 0 affordable units to be addressed. This obligation was calculated by David N. Kinsey, PhD, FAICP, P.P. in his July 22, 2016 report "New Jersey Fair Share Housing Obligations for 1999-2025 (Third Round) Under Mount Laurel IV, prepared by on behalf of the FSHC.

**Very-Low Income Housing**

In 2008, P.L. 2008, c. 46 was enacted, which made a number of changes to the affordable housing rules. In fact, it amended the New Jersey Fair Housing Act ("FHA") (N.J.S.A. 52:27D-301 et seq.) to include a requirement that at least 13 percent of affordable housing units must be made available to very-low income households. Specifically, the FHA reads:

The Council [on Affordable Housing] shall coordinate and review the housing elements as filed pursuant to section 11 of P.L.1985, c.222 (C.52:27D-311), and the housing activities under section 20 of P.L.1985, c.222 (C.52:27D-320), at least once every three years, to ensure that at least 13 percent of the housing units made available for occupancy by low-income and moderate income households will be reserved for occupancy by very low income households, as that term is defined pursuant to section 4 of P.L.1985, c.222 (C.52:27D-304).

"Very low income housing" means housing affordable according to federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to 30 percent or less of the median gross household income for households of the same size within the housing region in which the housing is located.

Pursuant to the settlement agreement, the Township shall require 13 percent of all units referenced in this plan, with the exception of units constructed prior to July 1, 2008, and units subject to preliminary or final site plan approval, to be very low income units, with half of the very low income units being available to families.

**EXISTING CREDITS****Rehabilitation Credits**

Warren County has a Housing Rehabilitation Program ("WCHRP") for qualified low and moderate income households that gives homeowners money to fix major systems (such as roofs, heating, structural, well, septic, etc.) of their home. In return for the rehabilitation money, the house must have a lien with 99-year affordability controls placed on the property. White Township has historically participated in the WCHRP; however, there are no eligible credits to date for the period between July 2015 and 2025.

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**Township of White**

White Township intends to continue to encourage residents to utilize the existing Warren County Housing Program to rehabilitate homes.

In the case of a shortfall, White Township will apply for a Small Cities/CBDG grant available through the Department of Community Affairs. The grant's purpose is to rehabilitate homes and encourage the construction of affordable housing. Other eligible costs include activities that support an affordable housing development, such as site assemblage, engineering, infrastructure improvements, and utilities hook ups. The Township intends to earmark funds from its total development fees projected to be collected over the next ten years for rehabilitation to supplement the existing rehabilitation mechanisms in the case of a shortfall of rehabilitation credits.

Pursuant to N.J.A.C. 5:93-5.2(f), rental units may not be excluded from a municipal rehabilitation program. The Warren County Housing Rehabilitation Program is only offered to qualifying owner-occupied units. The Township has requested a waiver from N.J.A.C. 5:93-5.2(f) so that a separate municipally operated rehabilitation program would not need to be created to handle the rental units. Pursuant to an email from Josh Bauers, Esq. of the Fair Share Housing Center, the FSHC is agrees to the granting of a waiver for the Township's rental rehabilitation requirement provided that the Township continues to participate in the WCHRP.

**Prior Round Credits**

In accordance with N.J.A.C. 5:93-3.2, municipalities may receive credit for units constructed between April 1, 1980 and December 15, 1986, provided the units are occupied by low or moderate income households and that the required controls on affordability are in place. White Township's Certified Third Round Plan includes 158 prior cycle credits in the Windtryst Apartments development, which was constructed in 1985. The Windtryst Apartment development is located along the east side of County Route 519 on Block 18, Lot 5. The 158 units are non-age-restricted rental units with 50-year deed restrictions, which expire in 2035. The project was developed under the Farmers Home Administration (FmHA) Rural Rental Housing Program and constructed between 1982 and 1985. White Township plans to assign 16 units from this development to address its entire prior round obligation and rental obligation.

Windtryst Apartments are administered by Windtryst Limited, which has assumed the responsibility of Management Agent for the past 30 years and is a HUD approved management organization. Windtryst Limited is responsible to conduct the required affirmative marketing, place income eligible households in the units, enforce the terms of the deed restriction and re-rent the units upon vacancy. Windtryst Apartments fully satisfy not only the total Prior Round obligation, but also the rental obligation.

**Third Round Credits**

In accordance with the July 26, 2016 report from the Fair Share Housing Center, White Township has a Third Round Obligation of 0 units.

**FUTURE AFFORDABLE HOUSING**

White Township intends to reserve any excess credits from the Windtryst Apartments development to satisfy any future affordable housing obligations subsequent to 2025.

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**Township of White**

In accordance with the terms of the Settlement Agreement, the Township agrees to comply with N.J.S.A. 52:27D-329.9, which states that residential developments approved within the jurisdiction of any regional planning authority, including the Highlands Water Protection and Planning Council, shall include the required set-aside of at least 20% for low and moderate income households, to the extent economically feasible. Such requirements shall be incorporated into the Affordable Housing Ordinance implementing the Housing Element & Fair Share Plan.



## **APPENDIX**

