
Housing Plan Element and Fair Share Plan

**Township of Harrison
Gloucester County, New Jersey**

November 2008

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*Prepared by the Harrison Township Planning Board
in consultation with Michael P. Bolan, AICP/PP*

The original of this report was signed and sealed in accordance with N.J.A.C. 13:41-1.3

Table of Contents

Calculation of Fair Share	1
<i>Rehabilitation Share</i>	1
<i>Prior Round Obligation</i>	1
<i>Credits/Reductions from Prior Round Obligation</i>	1
Table 1: Credits and Reductions from Prior Round Obligation	1
<i>Residential Growth Share</i>	2
<i>Nonresidential Growth Share</i>	2
<i>Total Fair Share Obligation</i>	2
Table 2: Total Fair Share Obligation	2
Fair Share Plan	3
<i>Prior Round Obligation</i>	3
<i>Rehabilitation</i>	3
<i>Residential Development</i>	3
<i>Municipally Sponsored and 100 percent Affordable Programs</i>	4
<i>Supportive and Special Needs Housing</i>	5
<i>Excess Units from Prior Round Obligation</i>	6
<i>Rental Housing</i>	6
<i>Age-Restricted Housing</i>	6
<i>Very Low Income Housing</i>	6
<i>Nonresidential Development</i>	6
<i>Growth Share Ordinance</i>	6
<i>Development Fee Ordinance</i>	7
<i>Summary</i>	7
Table 3: Methods to Address Growth Share Obligation	7
Inventory of Municipal Housing Units	8
Table 4: Units in Structure by Tenure	8
Table 5: Year Structure Built by Tenure	9
Table 6: Comparison of Year of Construction for Township, County and State	9
Table 7: Household Size in Occupied Housing Units by Tenure	10
Table 8: Number of Bedrooms per Unit by Tenure	10
Table 9: Average Household Size for Occupied Units for Township, County and State	10
Table 10: Percentage of All Units by Number of Bedrooms for Township, County and State	11
Table 11: Housing Quality for Township, County and State	11
Table 12: Value of Residential Units	12
Table 13: Gross Rents for Specified Renter-Occupied Housing Units	12
Table 14: Household Income in 1999 by Gross Rent as a Percentage of Household Income in 1999	13
Analysis of Demographic Characteristics	14
Table 15: Population by Age and Sex	14

Table 16: Comparison of Age Distribution for Township, County and State (% of persons)	15
Table 17: Persons in Household	15
Table 19: Persons by Household Type and Relationship	16
Table 20: 1999 Income for Township, County and State	17
Table 21: Poverty Status for Persons and Families for Township, County and State	17
Table 22: Comparison of 1995 and 1998 Place of Residence for Township, County and State	18
Table 23: Educational Attainment for Township, County and State Residents	18
Table 24: Means of Transportation to Work for Township, County and State Residents (Workers 16 years old and over)	18
Projection of Municipal Housing Stock	19
Table 25: Building Permits, Certificate of Occupancy's, Demolitions and Approved Applications 1996- December 2006	19
Municipal Employment and Projections	20
Table 26: Certificates of Occupancy for Non-Residential Development (Square Feet) for Harrison	20
<i>DVRPC Employment Estimate and Projections</i>	20
Table 27: DVRPC Employment Estimate and Projections	20

Calculation of Fair Share

The affordable housing obligation is cumulative and includes the affordable housing need for the period 1987 to 2018. The affordable housing obligation consists of three components: the rehabilitation share; the prior round obligation (1987 to 1999); and, growth share (1999 to 2018).

Rehabilitation Share

The rehabilitation share for affordable housing is the number of existing housing units as of April 1, 2000 that are old, crowded and deficient and also occupied by households of low and moderate income. The rehabilitation share for each municipality is provided in Appendix C of N.J.A.C. 5:97-1 et seq. (the COAH third round substantive rules). The rehabilitation share for the Township is 10 units.

Prior Round Obligation

The prior round obligation is the municipal new construction obligation from 1987 to 1999. Obligations from the first and second rounds have been recalculated to include the most recent data from the 2000 Census. The latest COAH rules indicate that the Township's prior round obligation is 198 affordable units.

Credits/Reductions from Prior Round Obligation

The Township is eligible for the following credits and reductions from its prior round obligation of 214 units, as follows in Table 1:

Table 1: Credits and Reductions from Prior Round Obligation

Category/Development	Total Affordable Units	Rental Credits	Age-Restricted units	Housing Unit Credits
Regional Contribution Agreement	22			22
Walnut Glen	93	50		143
The Traditions	76		76*	49
Total				214

*Because of the cap on the number of age-restricted units, only 49 of the 76 age-restricted units could be counted in the prior round obligation.

Based on the above analysis, the Township has a credit of 16 units from its prior round obligation of 198 affordable units that may be used to satisfy the third round obligation.

Residential Growth Share

In the rules published by COAH in January 2008, subsequently adopted in June 2008 and then draft revisions published in June 2008 and adopted in September 2008, the Council indicated that the Township would increase by 1,043 housing units from 2004 to 2018 (Appendix F of NJAC 5:97-1 et seq.). With the adopted ratio of one affordable unit for each four market rate units (affordable units are included in the COAH estimate), the residential growth share is 208.6 affordable units.

Nonresidential Growth Share

The nonresidential growth share is based on one affordable unit for each new 16 jobs created in the Township. The Council projects 1,702 jobs to be added in the Township between 2004 and 2018. The nonresidential growth share is 106.4 affordable units.

Total Fair Share Obligation

Table 2: Total Fair Share Obligation

Category	Required units	Units provided
Rehabilitation share	10	4
Prior round obligation	198	214
Growth share obligation	315 (Estimate of future development)	
Total	523	218

The Township’s total fair share is 315 affordable units according to COAH’s estimates. The Township has 16 excess units from the prior round which it will put towards its third round obligation.

Fair Share Plan

In the previous section a growth share obligation of 315 affordable units was identified. The following outlines how this obligation will be addressed.

Prior Round Obligation

The adjusted prior round allocation of affordable units is 198 affordable units. The Township has provided 214 affordable units, resulting in an excess of 16 affordable units.

Rehabilitation

The COAH rules identify a rehabilitation obligation of 10 affordable units. Since April 1, 2000 four units have been rehabilitated. The Township intends to continue its relationship with the Gloucester County Rehabilitation Program to complete the obligation.

Residential Development

Approved residential development is subject to the standards and conditions that were part of the approval, whether an affordable housing set-aside, payment in lieu of construction or development fee. Future residential development shall provide one affordable unit for every four market-rate units.

The Harrison Township Zoning Board of Adjustment granted a use (density) variance to permit 205 age-restricted dwellings on Block 45, Lot 16, where approximately 32 units were permitted by zoning. Given the extent of the density bonus granted to this project, and the COAH rules concerning minimum set-asides for residential development of 5 lots or more, a minimum set-aside of 20 percent is appropriate. A recent application for subdivision and site plan approval identifies 198 units, which would yield 40 affordable, age-restricted units with a 20 percent affordable housing obligation. However, affordable age-restricted housing cannot exceed 79 units (below), so the Township is taking credit for 40 affordable age-restricted units for this development.

The Township currently is considering a General Development Plan (GDP) application for the Richwood Village. The affordable housing associated with this development will replace or amplify the affordable housing formerly required at The Traditions, which will be superseded by Richwood Village. The property in question, which then was known as Leigh Court, was part of the 2001 Judgment of Repose. The GDP application proposes 280 affordable units, 231 of which will be counted towards the Third Round obligation.

The GDP application proposes a total of 1,200 residential dwelling units. Due to the former settlement and Judgment of Repose, 49 affordable units equate to 277 market rate units under COAH's 15 percent rule, for a total of 326 total units. For the remaining 924 market rate units, the ordinance requires and the applicant is proposing a set-aside of 25 percent, which

equates to 231 affordable units. The original 49 affordable units from the settlement agreement were intended to be age-restricted.

The Township intends to adopt a revised growth share ordinance that requires all new residential development of four market-rate units to construct an affordable unit either on site or off site. Thus, any new obligation that the Township accrues should be satisfied through the growth share ordinance.

Municipally Sponsored and 100 percent Affordable Programs

The Township is proposing the use of several properties for municipally sponsored, 100 percent affordable programs (NJAC 5:97-6.7).

Block 38, Lot 6 is a 68 acre parcel with frontage on Breakneck Road, Cedar Road, Walters Road and Colson Lane that is owned by the Township. As with all of the municipal projects, the Township is seeking an experienced developer of affordable housing to provide at least 40 affordable units on the property, and intends to prepare a Request for Proposals (RFP) to solicit such a developer. The 40 affordable units are proposed as rental units. The northwest corner of the parcel, at the intersection of Cedar Road and Breakneck Road, is the portion of Block 38, Lot 6 upon which the project would be developed.

The Township intends to acquire Block 57, Lot 32 and Block 73, Lot 7, a 13 acre parcel on Bridgeton Pike (Route 77) just north of Walnut Glen. The property is currently developed with a single-family residence and is for sale. The property is suitable for at least 40 affordable rental units.

The Township intends to acquire Block 44.06, Lot 13, a 5.4 acre parcel located on the corner of North Main Street and Wolfert Station Road. The property is currently developed with a single-family residence and limousine service. The property is suitable for 20 affordable rental units.

The Township also is proposing to extend expiring income controls on existing low- and moderate-income at the Mullica West apartments. This development was built using FHA rural development grants and the mortgage contained a restriction that the units must be rented to very low, low- and moderate-income households. The loans were re-amortized in 1991 and now the rent controls will expire on June 18, 2011. The Township proposes acquiring the right from the owner to extend the expiring controls for an additional period and receive credit pursuant to NJAC 5:97-6.14. There are 168 rental units on the property, and the Township will either use funds from the affordable housing trust fund or offer other incentives, such as tax relief, to complete the agreement.

All of the parcels are located in the Township's Wastewater Management Service Area, which has capacity to service the development. The municipal property is zoned Institutional, while all of the others are zoned residential. The properties are all within or in close proximity to the village of Mullica Hill, and are adjacent or close to elementary and secondary schools and the County library. Public water is also available to the sites.

Municipally sponsored affordable housing programs require additional documentation, beyond site control as noted above. The housing sites satisfy the following criteria:

- The selected sites are suitable pursuant to NJAC 5:97-3.13 in that they are in a Planning Area 3 with public sewer and water and are consistent with sound planning principles and the goals, policies and objectives of the State Development and Redevelopment Plan (SDRP). The Planning Area 3 in which the properties are located is in the sewer service area, but could not be designated a Planning Area 2 because it is not adjacent to Planning Area 1. As part of this plan, the Township seeks a Planning Area 2 designation for the municipal sites;
- The Township has the capability to administer the municipal program in accordance with the Uniform Housing Affordability Controls (NJAC 5:80-26). The Township will identify an affordable housing committee or a non-profit corporation and an affordable housing coordinator to administer the program. The RFP for the housing developer will also specify the capability to administer the units;
- The units will have a low/moderate income split in accordance with the Uniform Housing Affordability Controls (UHAC), providing at least 50% of the units for low-income households and no more than 50% for moderate-income households;
- The units will be affirmatively marketed by the Township's Affordable Housing Coordinator or another agency in accordance with the UHAC rules ;
- The units will have the appropriate controls on affordability in accordance with the COAH and UHAC rules;
- The units will have the appropriate bedroom distribution for the municipal construction program;
- The municipality has adequate funding capabilities through the use of development fees, payments in lieu of construction, or bonding capability if necessary;
- The construction will begin within 2 years of the substantive certification approval.

Supportive and Special Needs Housing

Within the Township there is a group home located at Block 49, Lot 1.01. The group home, known as the Newpoint Health Center Group Home, is on a 2.88 acre lot and is owned by the Community Mental Health Center. The home consists of three bedrooms and can house up to five occupants. Since the unit of credit for an alternative living arrangement is the bedroom the Township is eligible for three units of credit towards its affordable housing obligation.

The Municipal Land Use Law (MLUL, NJSA 40:55D-66.1) indicates that community residences (group homes) shall be a permitted use in all residential zoning districts of a municipality, and the requirements shall be the same as for single family dwelling units located within such districts. The group home is located within a residential zoning district.

Excess Units from Prior Round Obligation

In accordance with the calculations provided in the previous section, the Township has established that it has 16 excess units from the prior round obligation.

Rental Housing

The COAH rules indicate that at least 25% of a municipality's growth share obligation shall be addressed with rental housing (NJAC 5:97-3.10c2), and that at least 50% of the rental housing obligation addressed within the municipality must be family housing units (NJAC 5:97-3.9). Given the Township's growth share obligation of 315 units, 79 units must be rental housing, and no more than 39 rental units may be addressed through age-restricted housing. The Township proposes to satisfy this requirement through the Mullica West development, Richwood, and/or municipal construction projects.

Once the rental obligation of 79 units has been satisfied, the Township would then receive two units of credit for each additional family rental unit.

Age-Restricted Housing

The revised Third Round rules permit a maximum of 25 percent of the affordable units constructed in the community to be age-restricted, or 79 units. The Traditions provided 26 age-restricted units that exceeded the prior round cap on age-restricted units, but that project has been revised into Richwood village. The Township will provide for 79 affordable, age-restricted units in Richwood village, at Block 45, Lot 16, and/or through the municipal construction projects and the extension of expiring controls at Mullica West.

Very Low Income Housing

Public Law 2008, Chapter 46 (formerly known as A-500 and S-1783) requires that 13 percent of the growth share obligation be provided for very low income households, defined as households with an income of 30 percent or less than the median income for the housing region. With a growth share obligation of 315 affordable units, the very low income requirement is 41 dwelling units. The Township proposes to satisfy this obligation through the Richwood development proposal, the municipally sponsored and 100 percent affordable developments, or the extension of expiring controls at Mullica West.

Nonresidential Development

The Township has adopted a development fee ordinance so that nonresidential development is subject to the 2.5 percent development fee, the maximum permitted by P.L. 2008, Chapter 46.

Growth Share Ordinance

The Township has adopted a growth share ordinance to address potential residential development, which will be amended. The amended growth share ordinance will require either

construction of the affordable housing obligation on-site or off-site or a payment in lieu of construction, if four or more market rate units are involved, or a development fee, when less than four market rate units are involved. The payments in lieu of construction will be utilized to fund affordable housing activities within the Township, such as the municipally sponsored or Mullica West programs. The Township intends to amend the growth share ordinance so that all residential development which results in the construction of new market rate units in the RR, R-1, R-2 and RCD zoning districts shall provide one affordable unit for every four market rate units and may satisfy the requirement by constructing the affordable units either on site or off site. In order to address the incentives outlined by the Superior Court the affordable unit(s) will not be included in the underlying density calculation. In a mixed use development such as the village business district or the potential Richwood village district, the residential component shall provide a minimum of one affordable unit for every four market rate units.

Development Fee Ordinance

The Township has adopted a revised development fee ordinance that will provide for a fee of 1.5% of the equalized assessed value for residential development not subject to the growth share ordinance and 2.5% of the equalized assessed value for nonresidential development. The Township will utilize these funds to support its affordable housing programs, subject to the approved and amended spending plan.

Summary

In summary, the Township proposed to address its growth share obligation of 315 affordable units with the following fair share plan:

Table 3: Methods to Address Growth Share Obligation

Category/Development	Total Affordable Units	Rental Credits	Age-Restricted Units	Housing Unit Credits
Block 45, Lot 16 (Pacilli/Visalli)	40		40	40
Richwood Village	231			231
Group home	3			3
Municipally sponsored and 100% affordable programs	100			100
Mullica West	168	89		168
Excess units from prior round				16
Total				558*

*Does not include anticipated rental credits

Inventory of Municipal Housing Units

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

According to the 2000 Census, the Township has 2,939 housing units, of which 2,848 (97%) are occupied. Table 4 identifies the units in a structure by tenure; as used throughout this Plan Element, "tenure" refers to whether a unit is owner-occupied or renter-occupied. While the Township largely consists of one-family, detached dwellings (77% of the total, compared to 74% in the County), there are 680 units in attached or multi-family structures. The Township has a relatively low percentage of renter-occupied units, 13%, compared to 20% in Gloucester County and 52% in the State.

Table 4: Units in Structure by Tenure

Units in Structure	Vacant Units	Occupied Units		
		Total	Owner	Renter
1, detached	57	2,202	2,132	70
1, attached	12	294	270	24
2	22	85	48	37
3 or 4	0	27	0	27
5+	0	220	11	209
Other	0	13	13	0
Mobile Home	0	7	0	7
Total	91	2,848	2,474	374

Source: 2000 U.S. Census, QT-H5 & QT-H10 (STF-3) for Township

Table 5 presents the data concerning the year housing units were built by tenure, while Table 6 compares the Township to Gloucester County and the State. Approximately 62% of all the units in the Township have been built since 1980, 69% of the owner-occupied units were built after 1980. Interestingly, 80% of the renter-occupied units were built before 1980. The presence of an older housing stock is one of the factors which correlates highly with filtering. Filtering is a downward adjustment of housing need which recognizes that the housing requirements of lower-income groups can be served by supply additions to the higher-income sections of the housing market.

Table 5: Year Structure Built by Tenure

Year Built	Total Units	Vacant Units	Occupied Units		
			Total	Owner	Renter
1990 – 2000	1,383	51	1,332	1,286	46
1980 – 1989	457	0	457	430	27
1970 – 1979	372	9	363	197	166
1960 – 1969	149	0	149	142	7
1950 – 1959	145	20	125	97	28
1940 – 1949	102	0	102	66	36
Pre-1940	331	11	320	256	64

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

Table 6 compares the year of construction for all dwelling units in the Township to Gloucester County and the State. The Township has a larger percentage of units built after 1990 than does the County or State, and a much smaller percentage of units built between 1950-1970. This is further represented in the higher median year built for the Township.

Table 6: Comparison of Year of Construction for Township, County and State

Year Built	%		
	Harrison Township	Gloucester County	New Jersey
1990 – 2000	47	17.5	10.5
1980 – 1989	15.5	16	12.4
1970 – 1979	12.7	17.9	14
1960 – 1969	5.1	14.1	15.9
1950 – 1959	4.9	14.4	17.1
1940 – 1949	3.5	2.9	10.1
Pre-1940	11.3	14.1	20.1
Median Year	1988	1971	1962

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

Information reported in the 2000 Census concerning occupancy characteristics includes the household size in occupied housing units by tenure, and the number of bedrooms per unit by tenure; these data are reported in Tables 7 and 8, respectively. Table 7 indicates that renter-occupied units generally house smaller households, with 78% of renter-occupied units having 2 persons or fewer compared to 35% of owner-occupied units. Table 8 indicates that renter-occupied units generally have fewer bedrooms, with 79% having two bedrooms or fewer, compared to 7% of owner-occupied units.

Table 7: Household Size in Occupied Housing Units by Tenure

Household Size	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	430	236	194
2 persons	736	637	99
3 persons	528	493	35
4 persons	706	685	21
5 persons	328	303	25
6 persons	79	79	0
7+ persons	41	41	0
Total	2,848	2,474	374

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

Table 8: Number of Bedrooms per Unit by Tenure

Number of Bedrooms	Total Units	(% of Total Units)	Vacant Units	Occupied Units		
				Total	Owner	Renter
No bedroom	6	.2	0	6	0	6
1 bedroom	232	7.9	20	212	29	183
2 bedrooms	237	8.1	0	237	132	105
3 bedrooms	1217	41.4	41	1176	1117	59
4 bedrooms	1134	38.6	30	1104	1083	21
5+ bedrooms	113	3.8	0	113	113	0

Source: 2000 U.S. Census, STF-3QT-H8 for Township.

Table 9 compares the Township's average household size for all occupied units, owner-occupied units, and renter-occupied units to those of the County and State. The Township's average household size for owner-occupied units is higher than those of the County and State, while the average household size for renter-occupied units is lower than the County and State. The larger household size for owner-occupied units produces a larger household size for all units in the Township compared to the County and State.

Table 9: Average Household Size for Occupied Units for Township, County and State

Jurisdiction	All Occupied Units	Owner-occupied units	Renter-occupied units
Harrison Township	3.06	3.22	2.01
Gloucester County	2.75	2.88	2.24
New Jersey	2.68	2.85	2.37

Source: 2000 U.S. Census, STF-3 DP-1 for Township, County and State.

The distribution of bedrooms per unit, shown in Table 10, indicates a similar pattern for the Township, County, and State. The State has fewer units with no to three bedrooms, and the Township has considerably more units with four or more bedrooms than the County and State.

Table 10: Percentage of All Units by Number of Bedrooms for Township, County and State

Jurisdiction	None or one	Two or Three	Four or More
Harrison Township	8.1	49.5	42.4
Gloucester County	10.9	62.8	26.2
New Jersey	18.3	59.1	22.6

Source: 2000 U.S. Census, STF-3 QT-H10 for Township, County and State.

In addition to data concerning occupancy characteristics, the 2000 Census includes a number of indicators, or surrogates, which relate to the condition of the housing stock. These indicators are used by COAH in calculating a municipality's deteriorated units and indigenous need. The surrogates used to identify housing quality, in addition to age (Pre-1940 units in Table 2), are the following, as described in COAH's rules.

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

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

Kitchen Facilities Inadequate kitchen facilities are indicated by shared use of a kitchen or the non-presence of a sink with piped water, a stove, or a refrigerator.

Table 11 compares the Township, County, and State for some of the above indicators of housing quality. The Township has less overcrowding than the County and State and less units with inadequate plumbing and kitchen facilities than the County and State.

Table 11: Housing Quality for Township, County and State

Condition	%		
	Harrison Township	Gloucester County	New Jersey
Overcrowding ¹	.4	1.8	11
Inadequate plumbing ²	.3	.4	.7
Inadequate kitchen ²	0	.4	.8

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

²The universe for these factors is all housing units.

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

The last factors used to describe the municipal housing stock in the U.S. Census are the self-reported estimated values and rental values for residential units. These data are provided in Table 12 and indicate that 67% of all residential properties in the Township are valued at \$150,000 or more with a median value of \$181,900.

Table 12: Value of Residential Units

Value	Number of Units	%
\$0 – 50,000	0	0.0
\$50,000 – 99,999	141	6.4
\$100,000 – 149,999	588	26.6
\$150,000 – 199,999	662	30.0
\$200,000 – 299,999	634	28.7
\$300,000 – 499,999	177	8.0
\$500,000 – 999,999	6	0.3
\$1,000,000 +	0	0.0

Source: 2000 Census SF-3 DP4

The data in Table 13 indicate that approximately 55%, or 200 units, rent for more than \$500 per month with a median rent of \$590 per month.

Table 13: Gross Rents for Specified Renter-Occupied Housing Units

Monthly Rent	Number of Units	%
Under \$200	38	10.3
\$200 – 299	15	4.1
\$300 – 499	94	25.6
\$500 – 749	124	33.8
\$750 – 999	31	8.5
\$1,000 – 1,499	45	12.3
\$1,500 or more	0	0.0
No Cash Rent	20	5.4

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

The data in Table 14 indicate that there are 284 renter households with an annual income less than \$35,000. At least 152 of these households are paying more than 30% of their income for rent; a figure of 30% is considered the limit of affordability for rental housing costs.

Table 14: Household Income in 1999 by Gross Rent as a Percentage of Household Income in 1999

Income	Number of Households	Percentage of Household Income					
		0 – 19%	20 – 24%	25 – 29%	30 – 34%	35% +	Not computed
< \$10,000	67	0	6	21	19	14	7
\$10,000 – 19,999	79	0	0	13	13	47	6
\$20,000 – 34,999	138	28	37	14	38	21	0
\$35,000 +	83	34	27	9	6	0	7

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

Analysis of Demographic Characteristics

As with the inventory of the municipal housing stock, the primary source of information for the analysis of the demographic characteristics of the Township's residents is the 2000 U.S. Census. The data collected in the 2000 Census provide a wealth of information concerning the characteristics of the Township's population.

The 2000 Census indicates that the Township has 8,788 residents, or 4,073 more residents than in 1990, representing a population increase of approximately 86%. The Township's 86% increase in the 1990's compares to an 11% increase in Gloucester County and an 8% increase in New Jersey.

The age distribution of the Township's residents is shown in Table 15. The Township's population is fairly evenly split between males and females with more females in the 70+ age group.

Table 15: Population by Age and Sex

Age	Total Persons	Male	Female
0-4	757	371	386
5 – 19	2,346	1,220	1,126
20 – 34	1,264	598	666
35 – 54	3,221	1,602	1,619
55 – 69	780	394	386
70 +	420	175	245
Total	8,788	4,360	4,428

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

Table 16 compares the Township to the County and State by age categories. The principal differences among the Township, County, and State occur in the 0-19 age groups where the Township exceeds the State and County and the 55+ age groups where the Township has less persons in this range than the State and County.

Table 16: Comparison of Age Distribution for Township, County and State (% of persons)

Age	Harrison Township	Gloucester County	New Jersey
0 – 4	8.6	6.6	6.7
5 – 19	26.7	22.6	20.4
20 – 34	14.5	18.9	19.9
35 – 54	36.6	31.7	30.9
55 – 69	8.9	11.7	12.4
70+	4.8	8.4	9.7
Median	35.1	36.1	36.7

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

Table 17 provides the Census data on household size for the Township, while Table 18 compares household sizes in the Township to those in Gloucester County and the State. The Township differs from the County and State in terms of the distribution of household sizes by having fewer households of one person and more households of 4 or more persons.

Table17: Persons in Household

Household Size	Total Units
1 person	435
2 persons	739
3 persons	522
4 persons	704
5 persons	328
6 persons	89
7+ persons	31

Source: 2000 U.S. Census, STF-3 QT-P10 for Township.

Table 18: Comparison of Persons in Household for Township, County and State (% of households)

Household Size	Harrison Township	Gloucester County	State
1 person	15.3	21.1	24.5
2 persons	25.9	30.3	30.3
3 persons	18.3	18.6	17.3
4 persons	24.7	17.9	16
5 persons	11.5	8.3	7.5
6 persons	3.1	2.6	2.7
7 or more persons	1.1	1.1	1.7
Persons per household	3.06	2.75	2.68

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

Table 19 presents a detailed breakdown of the Township's population by household type and relationship. There are 2,324 family households in the Township and 524 non-family households; a family household includes a householder living with one or more persons related to him or her by birth, marriage, or adoption, while a non-family household includes a householder living alone or with non-relatives only. In terms of the proportion of family and non-family households, the Township has more family households than the County or State (82% for the Township, 74% for the County, and 70.3% for the State).

Table 19: Persons by Household Type and Relationship

	Total
In family Households:	2,324
Spouse	2,044
Child	1,459
In Non-Family Households:	524
Male householder:	218
Living alone	165
Not living alone	53
Female householder:	306
Living alone	270
Not living alone	36
In group quarters:	86
Institutionalized:	59
Non-institutionalized	27

Source: 2000 U.S. Census, SF-1 QT-P11 and QT-P12 for Township.

Table 20 provides 1999 income data for the Township, County and State which is the last full year of income before the 2000 Census questionnaires were distributed. The Township's per capita and median incomes are higher than those of the State and the County.

Table 20: 1999 Income for Township, County and State

Jurisdiction	Per Capita Income (Dollars)	Median Income (Dollars)	
		Households	Families
Harrison Township	28,645	77,143	84,379
Gloucester County	22,708	54,273	62,482
New Jersey	27,006	55,146	65,370

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

Table 21 addresses the lower end of the income spectrum by providing data on poverty levels for persons and families. The determination of poverty status and the associated income levels is based on the cost of an economy food plan and ranges from an annual income of \$8,501 for a one-person household to \$28,967 for an eight-person family for the year 1999. According to the data in Table 18, the Township proportionally has fewer persons qualifying for poverty status than do the County or State. However, the percentages in Table 21 translate to 278 persons, but 49 families are classified in poverty status. Thus, the family households have a much larger share of the population in poverty status.

Table 21: Poverty Status for Persons and Families for Township, County and State
(% with 1999 income below poverty)

Jurisdiction	Persons (%)	Families (%)
Harrison Township	3.2	2.1
Gloucester County	6.2	4.3
New Jersey	8.5	6.3

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

The U.S. Census includes a vast array of additional demographic data that provides interesting insights into an area's population. For example, Table 22 provides a comparison of the percent of persons 5 years old and older who live in the same house as in 1995; this is a surrogate measure of the mobility/stability of a population. The data indicate that the percent of the County residents residing in the same house as in 1995 exceeds that of the Township. This indicates a relatively mobile population.

Table 22: Comparison of 1995 and 1998 Place of Residence for Township, County and State

Jurisdiction	Percent living in same house in 1995-1998
Harrison Township	25.5
Gloucester County	24.5
New Jersey	27.7

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

Table 23 compares the educational attainment for Township, County, and State residents over age 25. These data indicate that Township residents exceed State and County residents in graduating from high school and post secondary education.

**Table 23: Educational Attainment for Township, County and State Residents
(Persons 25 years and over)**

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor's degree or higher
Harrison Township	91.1	38.5
Gloucester County	84.3	22
New Jersey	82.1	29.8

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

The 2000 Census also provides data on the means of transportation which people use to reach their place of work. Table 24 compares the Census data for the Township, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Township has a relatively high percentage of those who drive alone, and a relatively low percentage of workers who carpool or use public transit. Of the 8.9% of workers who reside in the Township and use other means of transportation to reach work, 237 workers work at home and 110 workers walked to work.

**Table 24: Means of Transportation to Work for Township, County and State Residents
(Workers 16 years old and over)**

Jurisdiction	Percent who drive alone	Percent in carpools	Percent using public transit	Percent using other means
Harrison Township	83.5	5.7	1.9	8.9
Gloucester County	82	9.9	2.6	5.5
New Jersey	73	10.6	9.6	6.8

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

Projection of Municipal Housing Stock

As part of the mandatory contents of a housing element, the township is required to produce “a projection of the municipality’s housing stock, including the probable future construction of low and moderate income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.” (N.J.S.A. 52:27D-310b.) Table 25 provides information concerning the issuance of building permits and Certificates of Occupancy for the last 11 years.

Table 25: Building Permits, Certificate of Occupancy’s, Demolitions and Approved Applications 1996- December 2006

Year	Building Permit (Units)	Certificate of Occupancy (Units)	Demolitions (Units)
1996	72	77	0
1997	97	146	5
1998	98	89	4
1999	103	88	3
2000	115	126	1
2001	251	130	6
2002	151	252	3
2003	200	184	3
2004	151	159	7
2005	208	178	5
2006	126	170	7
Total	1,572	1,599	44

The data in Table 25 provides a view of the Township's recent residential development. The Township has averaged 142.9 residential building permits per year during the last 11 years, with 2001 having the largest amount of permits issued. Similarly, Certificates of Occupancy (CO), which demonstrate the completion of a building and certify that the building meets all required codes, average 145.4 CO’s per year in the last 11 years. Demolitions in the Township have averaged 4 per year, with 44 demolitions over the last 11 years.

Municipal Employment and Projections

As part of the mandatory contents of a housing element, the Township is to provide “an analysis of the existing and probable future employment characteristics of the community.” (N.J.S.A. 52:27D-310d) In COAH’s First Round (1987-1993), COAH used employment data, in terms of how many people worked within a municipal border, as an allocation factor for its affordable housing need allocations. In the Second Round (1993-1999) COAH changed this allocation factor to the value of non-residential ratables. Now in the proposed Third Round rules COAH is using the growth in non-residential jobs as a component of the growth share formula for the determination of a municipality’s affordable housing obligation.

Table 26 displays the non-residential CO’s for the last 11 years. Over the last 11 years 1,380,644 square feet of non-residential development has been completed.

Table 26: Certificates of Occupancy for Non-Residential Development (Square Feet) for Harrison

Year	Office	Retail	Industrial	Education	Storage	Assembly (A-1)	Assembly (A-3)	Hotel/Motel	Institutional	Dorms	Misc.	Demos
1996	9,956		825		1,200		720					2
1997					25,900							1
1998	3,600				1,200							0
1999		10,125			6,200	240						2
2000		6,304										2
2001	17,400		8,277	732,144	18,200			3,080				1
2002	799				7,960	3,382		11,058	24,222	222,178		2
2003	14,802					2,395		5,829				0
2004	58,677	4,106		127,795				31,967				1
2005						2,400		6,499				0
2006	20,000										79,959	0
TOTAL	125,234	20,535	9,102	859,939	60,660	8,417	720	58,433	24,222	222,178	79,959	11

Source: New Jersey Department of Community Affairs website:
<http://www.state.nj.us/dca/codes/cr/conrep.shtml>

DVRPC Employment Estimate and Projections

The DVRPC also estimates and projects employment from the years 2005 to 2015. These figures are depicted below in Table 27:

Table 27: DVRPC Employment Estimate and Projections

Year	Employment
2005	2670
2015	3715

According to the DVRPC projections, the Township’s employment base will increase by 1,045 jobs over the next 15 years (2005 to 2015).