
Housing Plan Element and Fair Share Plan

Borough of Hopewell
Mercer County, New Jersey

Adopted: February 3, 2016

*Prepared by
Hopewell Borough Land Use Board*

in consultation with Banisch Associates, Inc.
111 Main Street, Flemington, NJ 08822

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


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Introduction

This Housing Plan Element has been prepared in accordance with the Municipal Land Use Law, specifically N.J.S.A. 40:55D-28b(3), to address Hopewell Borough's cumulative housing obligation for the period commencing in 1987 and extending to the conclusion of the year 2024.

This Plan has also been prepared pursuant to the New Jersey Fair Housing Act (N.J.S.A. 52:27D-310 et seq.) which outlines the mandatory requirements for a Housing Plan Element, including an inventory and projection of the municipal housing stock; an analysis of the demographic characteristics of the Township's residents and a discussion of municipal employment characteristics. As required by the New Jersey Fair Housing Act, municipalities that choose to enact and enforce a zoning ordinance are obligated to prepare a Housing Element as part of the community's Master Plan.

Supreme Court Decision and Statutory Affordable Housing Requirements

The Borough of Hopewell petitioned for substantive certification from the Council on Affordable Housing (COAH) on December 30, 2008. This new plan is in response to the New Jersey Supreme Court decision on March 20, 2015 [In re Adoption of N.J.A.C. 5:96 & 5:97 by N.J. Council on Affordable Housing] wherein the Court, in reference to those municipalities that did receive third round substantive certification, stated the following:

Because municipalities that received a grant of substantive certification promulgated housing plans in compliance with the invalidated growth share based Third Round Rules, additional court review of such towns' housing plans will be necessary. The ordinance adopted by any such municipality, in furtherance of an approved housing element, must be evaluated to determine if they provide for a realistic opportunity for the municipality to achieve its "fair share of the present and prospective regional need for low and moderate income housing." Mount Laurel II, supra, 92 N.J. at 205 (citing Mount Laurel I, supra, 67 N.J. at 174). Supplementation of a plan may be necessary to ensure to the court's satisfaction that the town has provided a realistic opportunity for its fair share of present and prospective regional need for low and moderate income housing need in keeping with prior rounds' methodologies. The considerations to be employed in that analysis are addressed in Part V.

In the absence of established State-wide numbers regarding affordable housing need at the present time, this Plan relies upon the affordable housing obligation numbers for the Borough of Hopewell as established by COAH in N.J.A.C. 5:99, the Third Round Substantive Rules. Although COAH deadlocked on the vote to adopt the new rules and numbers at their October 20, 2014 meeting, the process was subject to a thorough public vetting and comment process and, most importantly, the municipal obligations were established in accordance with the methodologies similar to the first and second rounds in accordance with the aforementioned N.J. Supreme Court's March 2015 decision directing

municipalities to: "...demonstrate to the court computations of housing need and municipal obligations based on those methodologies."

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

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

Summary of Prior Participation

Hopewell Borough received substantive certification in the first round on November 7, 1990. At the time Hopewell's affordable housing obligation was zero. The Borough participated in the second round (1993-1999) receiving substantive certification on December 6, 2000. The plan at the time included an original fair share obligation of 37 units, which was reduced to 27 units based upon an approved vacant land adjustment. The summary of the 2000 plan to address 27 units included 8 rehabilitation units which were completed in May 2000, 9 RCA units with the City of Trenton, completed in November of 2001 and 10 accessory apartments, 3 authorized as of 2006.

As mentioned previously, in January 2007 the NJ Appellate Division overturned COAH's substantive rules for the Third Round as a result of a challenge and suspended any further COAH substantive certifications of municipal Third Round Plans. The Court ordered COAH to revise its rules, and COAH adopted the revised third round rules in September 2008, which became effective on October 20, 2008. As a result, in order for the 562 municipalities that were not certified prior to the January 2007 Appellate Division ruling to remain under COAH's protection from "builder's remedy" lawsuits, municipalities must re-petition under COAH's revised rules by December 31, 2008.

On October 2008, Hopewell adopted its Third Round Plan, and in February 2009 petitioned the NJ Council on Affordable Housing (COAH) for Third Round Substantive Certification. However, by this time COAH had suspended substantive certification and thus the plan was never certified. The 2008 plan identified compliance mechanisms and affordable housing techniques that would have fully satisfied Hopewell's Third Round (then 2004 to 2014) and prior round affordable housing obligations as found in COAH's regulations.

Fair Share Plan Summary

In July 2015, Hopewell Borough filed a declaratory judgment to provide an additional five months to prepare a Housing Element and Fair Share Plan. The Borough also joined a growing consortium of municipalities who retained a special expert to determine a Statewide affordable housing allocation. A determination of obligation was needed due to the fact that the previous two versions of the Third Round COAH regulations were no longer valid and left municipalities without a clear assignment of affordable housing obligation. The expert report, prepared by Econsult Solutions, was released on December

30, 2015. However, by this time the Borough had withdrawn their declaratory judgment due to mounting financial strain associated with the process. As part of the initial consortium the Borough has the option to utilize the expert report. The Econsult report identified an affordable housing obligation of 58 units; 29-unit prior round obligation, 18 rehabilitation units, and 11 prospective units. The Borough can apply the 10-unit vacant land deduction previously approved. This results in 1 prospective unit and 29 prior round obligation units. The Borough's previous affordable housing completions include 9 unit RCA transfer to the City of Trenton, 8 rehabilitation units and 1 accessory apartment for a total of 11 remaining units of obligation. However, Hopewell Borough has decided not to utilize the Econsult Report at this time, but reserve the right to do so in the future.

The Borough is utilizing the unadopted 5:99 fair share obligation of 16 units. The 5:99 unadopted calculations were reviewed and commented on extensively providing additional weight to the calculations and process. Additionally, in the absence of any other expert report, the Borough is maintaining the higher 5:99 number. The Borough is committed to providing meaningful affordable housing opportunities and encourages the creation of units within the Borough to provide a diverse and rich housing stock that is in keeping with the character and history of the Borough.

Hopewell's prior round obligation per N.J.A.C. 5:99 for the cumulative period of 1987 through 2014 is 0 units. This is based upon an approved vacant land adjustment and the application of prior completed units in the Borough which consisted of 9 RCA's with the City of Trenton, 8 completed rehabilitation units and 3 approved accessory apartments (1 being certified). The Borough's fair share obligation for the next ten-year period, 2014 through 2024, is 16 units. The third component, a rehabilitation obligation, is 2 units. Thus, pursuant to N.J.A.C. 5:99, Hopewell Borough's affordable housing obligation totals 16 units [0 + 16] along with a 2-unit rehabilitation requirement.

This amended Housing Plan Element addresses these three components of affordable housing need within Hopewell include:

- (1) the COAH recalculated "prior round" affordable housing obligation of 0 units (based on an approved vacant land adjustment),
- (2) the new rehabilitation obligation consisting of 2 units, and
- (3) the "growth Share" obligation consisting of 16 affordable units.

This Housing Element and Fair Share Plan details Hopewell's plan to address the 16-unit obligation.

Hopewell's amended Fair Share Plan is summarized as follow:

- (1) Rehabilitation program (N.J.A.C. 5:97-6.2) - rehabilitation of two (2) existing housing units occupied by low- and moderate income households.
- (2) Accessory apartments (N.J.A.C. 5:97-6.8) - ten (10) units;
- (3) Supportive and special needs housing (N.J.A.C. 5:97-6.10) - six (6) bedrooms in supportive and special needs housing units;

Hopewell’s amended Fair Share Plan responds to the requirements of COAH and New Jersey’s Municipal Land Use Law (MLUL) and Fair Housing Act (FHA) requirements, and is designed to accommodate the provision of affordable housing in the Borough with a minimal impact on historic nature, neighborhood character and community services.

The affordable housing plan will create accessory apartments and supportive and special needs housing that blend harmoniously with the existing historic character and development patterns of the Borough. The Borough will also implement a rehabilitation program for affordable units through private and/or public partners to address its rehabilitation affordable housing obligation.

Third Round Fair Share Plan

Prior Round Obligation - COAH Chapter 5:99 assigned Hopewell a recalculated obligation for the prior rounds (1987-1999) totaling 32 affordable housing units with 19 past affordable housing completed units; 9 unit RCA program with the City of Trenton and accessory apartment and rehabilitation program. The Borough’s approved vacant land adjustment reduced the affordable housing obligation by 10 units leaving an unanswered prior obligation of 3 units. The analysis and prior round obligation set forth in 5:99 identified that the Borough had a negative buildable limit and thus the remaining 3 units could not be met in the prior round leaving the prior round obligation of 0.

Rehabilitation share - Hopewell will administer or participate in a rehabilitation program to achieve the rehabilitation of two substandard units occupied by low and moderate income households in accordance with N.J.A.C. 5:97-6.2. The Borough previously successfully participated in the rehabilitation of 8 units using a DCA Small Cities Grant and will continue to seek such support for future rehab units.

fair share obligation - Hopewell identifies the following affordable housing compliance techniques to satisfy the Borough’s 16-unit fair share obligation and 2-unit rehabilitation obligation:

Compliance Mechanism	Affordable Units or Credits
Accessory Apartments	10
Supportive and Special Needs Housing	6
Rehabilitation	2

- (1) Accessory apartments (N.J.A.C. 5:97-6.8) providing for the creation of accessory apartments in connection with existing or new residential dwellings (10 units);
and
- (2) Supportive and special needs housing (N.J.A.C. 5:97-6.10) soliciting various non-profit organizations for establishment of alternative living arrangement in the Borough (6 units);

These mechanisms will be used to address the Borough's full fair share obligation as follows:

Accessory Apartment Program

An Accessory Apartment is a self contained residential dwelling unit which is created in an existing home or through the conversion of an existing accessory structure (e.g. – garage apartment) on the same site. The Accessory Apartment Program requires a minimum subsidy pursuant to N.J.A.C. 5:97-6.8, and such apartments must carry a 10-year affordability control for acceptance into the program. The Third Round regulations permit a maximum of 10 accessory apartment units to address the Borough's Fair Share obligation, and the Borough will utilize all ten of these units, since they are the least disruptive mechanism to community character and the most realistic form of providing affordable housing based on the existing housing stock and built out nature of the Borough.

The Borough's existing housing stock, described in Appendix A, lends itself to the Accessory Apartment program. The historic and agricultural landscape of the Borough, coupled with the larger, traditional homes on small lots, provide the ability to incorporate accessory apartments into the current fabric of the Borough without a loss of character and sense of place.

The Borough previously adopted an accessory apartment ordinance and manual as part of the prior petition for substantive certification.

Supportive Shared Living Housing

Supportive and Special Needs Housing (N.J.A.C. 5:97-6.10) includes residential health care facilities, group homes for the developmentally disabled or mentally ill, and supportive shared living housing. As with the Accessory Apartment program, the Borough's existing housing stock also lends itself to incorporate supportive and special needs housing. Larger traditional homes can be converted into group homes without difficulty or detracting from the character of the Borough. In addition, the Borough is walkable and has access to more transportation options than many municipalities. This is often an attractive feature for providers of group homes and the residents they serve.

Rehabilitation Program

The purpose of a rehabilitation program is to renovate deficient housing units that are occupied by low- and moderate-income households. The units must be rehabilitated and any housing deficiencies corrected to comply with the New Jersey State Housing Code. The municipal investment for hard costs of rehabilitation shall average at least \$10,000 per unit, and include the rehabilitation of a major system. Municipalities shall fund no less than half of the municipal rehabilitation component by the mid-point of substantive certification.

Financing of rehabilitation programs will be structured to encourage rehabilitation and continued occupancy. Low interest rates and forgivable loans are encouraged. Leveraging of private financing is also encouraged if the result is low interest loans that encourage rehabilitation. For owner-occupied units, the controls on affordability are for a minimum of 10 years and may be in the form of a lien recorded with the county clerk. For rental units, the controls on affordability must be for a minimum of 10 years and in the form of a deed restriction and may also include a lien, each recorded with the county clerk.

The Borough will address the rehabilitation obligation of two (2) units through a rehabilitation program. The Borough will seek Community Development Block Grant funding through the New Jersey Department of Community Affairs and other funding sources and partnerships whose programs provide funds for economic development, housing rehabilitation, community revitalization and public facilities designated to benefit people of low and moderate-income or to address recent local needs for which no other source of funding is available.

Components of the Third Round Obligation

Hopewell Borough's Third Round obligation is 16 units. This obligation will be met with existing affordable housing inventory and will comply with requirements established by COAH in N.J.A.C. 5:97 with regard to mandates for family housing and rental units and limitations on the number of age-restricted units, and adhere to the bonus provisions set forth therein.

Components

Family unit obligation: 8 units

50% of 3rd round obligation [$16 \times .5 = 8$]

Rental obligation: 4 units

25% of 3rd round obligation [$16 \times .25 = 4$]

Rental units for families: 2 units

50% of rental unit obligation reserved for families [$4 \times .5 = 2$]

Very-low income obligation: 3 units

(30% or less of median income) required: 13% [$16 \times .13 = 2.08$ rounded up to 3]

Maximum age-restricted units: 4

25% of 3rd round obligation [$16 \times .25 = 4$]

Total bonus credits: 4

Not to exceed 25% of prospective need [$16 \times .25 = 4$]

Spending Plan

Hopewell Borough will prepare and submit a Spending Plan consistent with the Fair Share Plan set forth herein when appropriate.

Appendix A: Analysis of Housing Characteristics

The primary sources of information for the inventory of Hopewell Borough’s housing stock are the 2010 U.S. Census Summary File 2 and the 2013 American Community Survey 5-Year Estimates (herein ACS).

Table 1 identifies the units in a structure by tenure; as used throughout this Plan Element, “tenure” refers to whether a unit is owner-occupied or renter-occupied. According to the ACS, Hopewell Borough had 807 housing units, of which 757 (93.8%) are occupied. The Borough’s housing stock consists primarily of one-family, detached dwellings (80.1% of the total, as compared to 48.3% in the County). The Borough has a slightly lower percentage of renter-occupied units at 25.2% as compared to 34.2% in the County and 33% in the State.

TABLE 1: Units in Structure by Tenure for Occupied Units, 2009-2013

Units in Structure	Occupied Units		
	Total (%)	Owner (%)	Renter (%)
1, detached	80.1	92.6	42.9
1, attached	6.7	7.1	5.8
2	6.9	0.4	26.2
3 or 4	4.2	0.0	16.8
5 to 9	1.5	0.0	5.8
10 to 19	0.0	0.0	0.0
20 to 49	0.7	0.0	2.6
50 or more	0.0	0.0	0.0

Source: 2009-2013 American Community Survey 5-Year Estimates, B25032.

Table 2 indicates the year housing units were built by tenure, while Table 3 compares the Borough to Mercer County and the State. More than half (52.4%) of the Borough’s housing stock was built before 1940. Between 1950 and 1970 another 23.7% of the total housing units were built. No new units were constructed after 2010. While 8.6% of the housing units were built after 1990, none of these units are renter-occupied.

TABLE 2: Year Structure Built by Tenure for Occupied Units, 2009-2013

Year Built	Total Units	% of Total	Occupied Units	
			Owner	Renter
2010 or later	0	0.0	0	0
2000-2009	10	1.3	10	0
1990-1999	55	7.3	55	0
1980-1989	37	4.9	27	10
1970-1979	25	3.3	22	3
1960-1969	99	13.1	80	19
1950-1959	80	10.6	38	42
1940-1949	54	7.1	36	18
Pre-1940	397	52.4	298	99
Total	757		566	191

Source: 2009-2013 American Community Survey 5-Year Estimates, B25036.

Table 3 compares the year of construction for all dwelling units in the Borough to Mercer County and the State. Hopewell Borough has an older housing stock overall than both the County and the State. The Borough had a much higher percentage of units constructed prior to 1940 (at 52.4%) as compared to the County (19.0%) and the State (17.7%). The Borough had a lower percentage of units constructed between 1950 and 1959 and during each period from 1970 on.

TABLE 3: Comparison of Year of Construction for Occupied Units in Borough, County, and State, 2009-2013

Year Built	%		
	Hopewell Borough	Mercer County	New Jersey
2010 or later	0.0	0.3	0.4
2000 – 2009	1.3	9.7	9.3
1990 – 1999	7.3	9.6	9.2
1980 – 1989	4.9	12.0	11.8
1970 – 1979	3.3	11.8	13.0
1960 – 1969	13.1	13.8	14.0
1950 – 1959	10.6	15.9	16.0
1940 – 1949	7.1	7.9	8.5
Pre-1940	52.4	19.0	17.7

Source: 2009-2013 American Community Survey 5-Year Estimates, B25036.

Table 4 and Table 5 contain information on occupancy characteristics; the 2010 Census documented household size in occupied housing units by tenure, while the 2013 ACS 5-Year Estimates documented the number of bedrooms per unit by tenure. Table 4 shows

that a greater percentage of renter-occupied units house smaller households (76.5% with 2 persons or fewer) as compared to owner-occupied units (55.2% with two persons or fewer).

TABLE 4: Household Size in Occupied Housing Units by Tenure, 2010

Household Size	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	198	107	91
2 persons	274	212	62
3 persons	131	105	26
4 persons	124	113	11
5 persons	35	29	6
6 persons	7	6	1
7+ persons	9	6	3
Total	778	578	200

Source: 2010 U.S. Census, Summary File 2, HCT6/HCT7.

Table 5 shows that the Borough's housing stock is predominated by units with 3 or 4 bedrooms (64.4%). The table also demonstrates that the majority of renter-occupied units had 2 bedrooms.

TABLE 5: Number of Bedrooms per Unit by Tenure for Occupied Units, 2009-2013

Number of Bedrooms	Total Occupied Units	(% of Total Units)	Occupied Units	
			Owner	Renter
No bedroom	2	0.3%	0	2
1 bedroom	49	6.5%	0	49
2 bedrooms	177	23.4%	78	99
3 bedrooms	272	35.9%	235	37
4 bedrooms	216	28.5%	212	4
5+ bedrooms	41	5.4%	41	0

Source: 2009-2013 American Community Survey 5-Year Estimates, B25042.

Table 6 compares the Borough's average household size for all occupied units, owner-occupied units and renter-occupied units with those of Mercer County and the State. The Borough's average household size for both renter-occupied and owner-occupied units is lower than those of the County and State.

TABLE 6: Average Household Size for Occupied Units for Borough, County, and State, 2010

Jurisdiction	All Occupied Units	Owner-occupied units	Renter-occupied units
Hopewell Borough	2.47	2.63	2.00
Mercer County	2.61	2.71	2.42
New Jersey	2.68	2.79	2.47

Source: 2010 U.S. Census, SF-2,PCT1, HCT2 for Borough, County, and State.

Table 7, showing the distribution of bedrooms per unit, indicates that the Borough had a higher percentage of occupied units containing four or more bedrooms (33.9%) than both the County (27.1%) and the State (25.2%). The Borough also had a lower percentage of units with one or fewer bedrooms (5.8%) as compared to the County (15.5%) and the State (16.6%).

TABLE 7: Percentage of Occupied Units by Number of Bedrooms, 2009-2013

Jurisdiction	None	One	Two or Three	Four or More
Hopewell Borough	0.3%	6.5%	59.3%	33.9%
Mercer County	1.6%	13.9%	57.4%	27.1%
New Jersey	2.7%	13.9%	58.2%	25.2%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, S2504.

The ACS also includes indicators which relate to the condition of the housing stock. These indicators are used by the Council on Affordable Housing (COAH) in calculating a municipality's deteriorated units and indigenous need. In the first two rounds of COAH's fair share allocations (1987-1999), COAH used seven indicators to calculate indigenous need: age of dwelling; plumbing facilities; kitchen facilities; persons per room; heating fuel; sewer; and water. In the proposed Round Three rules, COAH has reduced this to three indicators, which in addition to age of the unit (Pre-1940 units in Table 2) include the following, as described in the ACS;

Plumbing Facilities – Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three facilities must be located inside the dwelling unit.

Kitchen Facilities – Complete kitchen facilities include a sink with piped water, a range or cook top and oven, and a refrigerator. All three facilities must be located inside the dwelling unit.

Table 8 compares the Borough, County and State for the above indicators of housing quality. The Borough has more units with incomplete plumbing or kitchen facilities than both the County and the State.

TABLE 8: Housing Quality Indicators for Borough, County, and State, 2009-2013

Condition	------%-----		
	Hopewell Borough	Mercer County	New Jersey
Complete plumbing facilities	98.8%	99.6%	99.6%
Complete kitchen facilities	98.3%	99.2%	99.2%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, S2504.

The last factors used to describe the municipal housing stock are the housing values and gross rents for residential units. With regard to values, the ACS offers a summary of housing values, presented in Table 9, which indicates that the majority of owner-occupied units are valued between \$300,000 and \$999,999. The median residential housing value in the 2009-2013 ACS was \$405,600.

TABLE 9: Value of Owner Occupied Residential Units, 2009-2013

Value	Number of Units	%
\$0 – 50,000	3	0.4%
\$50,000 – 99,999	0	0.0%
\$100,000 – 149,999	0	0.0%
\$150,000 – 199,999	13	1.7%
\$200,000 – 299,999	58	7.7%
\$300,000 – 499,999	328	43.3%
\$500,000 – 999,999	157	20.7%
\$1,000,000 +	7	0.9%

Source: 2009-2013 American Community Survey 5-Year Estimates, DP04.

Table 10 indicates that in 2009-2013, 92% of leased housing units rented for \$1,000 or more, and 45.1% of the units rented for \$1,500 or more. The median gross rent is \$1,424.

TABLE 10: Gross Rents for Renter-Occupied Housing Units, 2009-2013

Monthly Rent	Number of Units	-% (of those who paid rent)--
Under \$200	0	0.0%
\$200 – 299	3	1.7%
\$300 – 499	7	4.0%
\$500 – 749	2	1.1%
\$750 – 999	2	1.1%
\$1,000 – 1,499	82	46.9%
\$1,500 or more	79	45.1%
No rent paid	16	

Note: Median gross rent for 2009-2013 is \$1,424.

Source: 2009-2013 American Community Survey 5-Year Estimates, DP04.

The data in Table 11 indicate that 8.4% of renter households earned less than \$20,000 per year, and all of these households were paying more than 35% of their income for rent, with the percentage not computed for an additional 5 households. On the other end of the spectrum, 15.2% of households earned more than \$100,000 per year, and all of these households were paying less than 30% of their income for rent, with 75.9% of them paying less than 19.99% of their income for rent. A figure of 30% is considered the limit of affordability for rental housing costs.

TABLE 11: Household Income by Gross Rent as a Percentage of Household Income, 2009-2013

Income	Number of Households	Percentage of Household Income					
		0 – 19.99%	20 – 24.9%	25 – 29.9%	30 – 34.9%	35% +	Not computed
< \$10,000	5	0	0	0	0	2	3
\$10,000 – 19,999	11	0	0	0	0	9	2
\$20,000 – 34,999	36	3	0	2	0	30	1
\$35,000 -- 49,999	39	3	0	0	2	34	0
\$50,000-- 74,999	39	2	2	9	13	5	8
\$75,000 -- 99,999	32	9	8	3	0	10	2
\$100,000 or more	29	22	0	4	0	0	3

Source: 2009-2013 American Community Survey 5-Year Estimates, B25074.

Appendix B: Analysis of Demographic Characteristics

As with the inventory of the municipal housing stock, the primary sources of information for the analysis of the demographic characteristics of the Borough’s residents are the 2010 U.S. Census and the 2009-2013 American Community Survey (ACS). These two sources provide a wealth of information concerning the characteristics of the Borough’s population in 2010.

The 2010 Census indicates that the Borough had 1,922 residents, or 113 fewer residents than in 2000, representing a population decrease of approximately 5.6%. The Borough’s 5.6% decrease in the 2000’s compares to a 4.5% increase in Mercer County and a 4.5% increase in New Jersey.

The age distribution of the Borough’s residents is shown in Table 12. Males outnumbered females in the 0-4 and the 18-34 age groups. Females predominated in all other age groups.

TABLE 12: Population by Age and Sex, 2010

Age	Total Persons	Male	Female
0-4	124	72	52
5 – 17	338	166	172
18 – 34	290	148	142
35 – 54	671	301	370
55 – 64	286	142	144
65 +	213	91	122
Total	1922	920	1002

Source: 2010 U.S. Census, SF 2, PCT3/PCT5.

Table 13 compares the Borough to the County and State for the same age categories. The Borough had a lower percentage in the 18-34 age category (15.1%) than both the County (23.7%) and the State (21.3%). The Borough also had a higher percentage in the 35-54 and 55-64 age categories. The median age for Hopewell Borough was 42.8 as compared to 37.8 for the County and 39.0 for the State.

TABLE 13: Comparison of Age Distribution for Borough, County, and State (% of persons), 2010

Age	Hopewell Borough	Mercer County	New Jersey
0-4	6.5%	5.9%	6.2%
5 – 17	17.6%	16.8%	17.3%
18 – 34	15.1%	23.7%	21.3%
35 – 54	34.9%	29.3%	29.8%
55 – 64	14.9%	11.7%	11.9%
65 +	11.1%	12.6%	13.5%
Median	42.8	37.8	39.0

Source: 2010 U.S. Census, SF 2 for Borough, County and State, PCT3/PCT5.

Table 14 provides the 2010 Census data on household size for the Borough, while Table 15 compares household sizes in the Borough to those in Mercer County and the State. The average number of persons per household for the Borough was 2.46.

TABLE 14: Persons in Household, 2010

Household Size	Number of Households
1 person	198
2 persons	274
3 persons	131
4 persons	124
5 persons	35
6 persons	7
7 or more persons	9
Total Households	778

Source: 2010 U.S. Census, SF 2, PCT20/HCT6.

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

Household Size	Hopewell Borough	Mercer County	State
1 person	25.4%	26.9%	25.2%
2 persons	35.2%	29.9%	29.8%
3 persons	16.8%	17.0%	17.4%
4 persons	15.9%	15.1%	15.7%
5 persons	4.5%	6.6%	7.2%
6 persons	0.9%	2.5%	2.7%
7 or more persons	1.2%	1.8%	1.9%
Persons per household	2.46	2.59	2.68

Source: 2010 U.S. Census, SF 2 for Borough, County and State, PCT20/HCT6.

Table 16 presents a detailed breakdown of the Borough’s population by household type and relationship. There were 532 family households in the Borough (68.4% of total households) and 246 non-family households; a family household includes a householder living with one or more persons related to him or her by birth, marriage, or adoption, while a non-family household includes a householder living alone or with non-relatives only.

In terms of the proportion of family and non-family households, the Borough had slightly more family households than the County and the State (68.4% for the Borough, 67.2% for the County, and 64.6% for the State) in 2010.

TABLE 16: Persons by Household Type and Relationship, 2010

	Total
In family Households:	1624
Householder	532
Spouse	425
Child	590
Other relatives	49
Nonrelatives	28
In Non-Family Households:	298
Male householder:	98
Living alone	76
Not living alone	22
Female householder:	148
Living alone	122
Not living alone	26
Nonrelatives living with householder	52
In group quarters:	0
Institutionalized:	0
Nursing facilities/skilled nursing facilities	0
Mental (psychiatric) hospitals	0
Other institutions	0
Non-institutionalized	0
Group homes for adults	0
Other non-institutional facilities	0

Source: 2010 U.S. Census, SF 2, PCT22/PCT 28 and PCT38/39.

Table 17 provides 2009-2013 income data for the Borough, County and State. The Borough’s per capita and median household and median family incomes were significantly higher than those for the County and State. The definitions used for

households and families in Table 17 are similar to those identified in the description for Table 16, so that the household figure in Table 17 includes families.

TABLE 17: 2009-2013 Income for Borough, County, and State

Jurisdiction	Per Capita Income (\$)	Median Income (\$)	
		Households	Families
Hopewell Borough	\$50,303	\$98,125	\$118,942
Mercer County	\$37,465	\$73,480	\$94,267
New Jersey	\$36,027	\$71,629	\$87,347

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, DP03.

Table 18 addresses the lower end of the income spectrum, providing data on poverty levels for persons and families in 2009-2013. The determination of poverty status and the associated income levels is based on the 2013 cost of an economy food plan and ranged from an annual income of \$11,770 for a one-person family to \$40,898 for an eight-person family (three-person family is \$20,090). Many federal programs, including food stamps, use the economy food plan as the determining guideline. According to the data in Table 18, the Borough has a much lower percentage of persons and families qualifying for poverty status than the County or State.

Table 18 also compares poverty status from the 2000 Census to poverty status from the 2009-2013 ACS for the Borough, County, and State. Unlike the County and the State, which saw significant increases in percentage of persons qualifying for poverty status, the percentage in the Borough decreased. The percentage of families qualifying for poverty status in the Borough remained the same.

TABLE 18: Comparison of Poverty Status for Persons and Families for Borough, County, and State, 1999 to 2009-2013
(% with 1999 or 2009-2013 income below poverty)

Jurisdiction	Persons (%)		Families (%)	
	1999	2009-2013	1999	2009-2013
Hopewell Borough	2.1%	0.8%	0.4%	0.4%
Mercer County	8.6%	11.2%	5.9%	7.7%
New Jersey	8.5%	10.4%	6.3%	7.9%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, DP03; 2000 U.S. Census, SF-3 for Borough, County and State, DP-3

The ACS includes a vast array of additional demographic data that provide interesting insights into an area's population. For example, Table 19 provides a comparison of the percentage of persons who moved into their current homes prior to 2000; this is a surrogate measure of the mobility/stability of a population. These data indicate that the percentage of current Borough residents residing in the same house in 2009-2013 as in 2000 exceeds that

of the County but is less than that of the State.

TABLE 19: Resided in Current Dwelling prior to 2000 for Borough, County, and State, 2009-2013

Jurisdiction	Percent living in dwelling prior to 2000
Hopewell Borough	46.8%
Mercer County	38.9%
New Jersey	59.8%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, DP04.

Table 20 compares the educational attainment for Borough, County and State residents. These data indicate that Borough residents are highly educated, with the percentage of residents with a high school diploma or higher exceeding that of the County and State, and the percentage of Borough residents with a bachelor’s degree or higher also exceeding that of the County and the State by quite a bit. The figures for the Borough have increased since 2000, when 89.6% of residents had a high school degree or higher and 53.9% had a bachelor’s degree or higher.

TABLE 20: Educational Attainment for Borough, County, and State Residents, 2009-2013

(Persons 25 years and over)

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor’s degree or higher
Hopewell Borough	97.8%	67.0%
Mercer County	87.3%	38.8%
New Jersey	88.1%	35.8%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, S1501.

The ACS also provides data on the means of transportation which people use to reach their place of work. Table 21 compares the data for the Borough, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Borough has a relatively high percentage of workers who drive alone, and a relatively low percentage of workers who carpool and use public transit. The Borough exceeds both the County and the State in the percent that use other means of transportation. Of the 14.5% using other means, 7.4% work from home and 5.2% walk to work.

**TABLE 21: Means of Transportation to Work for Borough, County and State
Residents, 2009-2013
(Workers 16 years old and over)**

Jurisdiction	Percent who drive alone	Percent in carpools	Percent using public transit	Percent using other means
Hopewell Borough	78.5%	5.8%	1.2%	14.5%
Mercer County	71.1%	10.1%	7.6%	11.2%
New Jersey	71.9%	8.4%	10.8%	8.9%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, DP03.

Summary of Employment Data

The ACS provides detailed information on a municipality’s resident population regarding their means of employment. Employment characteristics are described in two ways: first, by occupation, which is the type of work the employee performs; and second, by industry, or the type of business in which the employee works. Table 22 provides data for these two characteristics.

TABLE 22: Selected Employment Characteristics of Resident Population, 2009-2013

Employed civilian population 16 years and over	1,047	
OCCUPATION		
Management, business, science, and arts occupations	716	68.4%
Service occupations	124	11.8%
Sales and office occupations	129	12.3%
Natural resources, construction, and maintenance	45	4.3%
Production, transportation, and material moving occupations	33	3.2%
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	5	0.5%
Construction	41	3.9%
Manufacturing	123	11.7%
Wholesale trade	16	1.5%
Retail trade	48	4.6%
Transportation and warehousing, and utilities	21	2.0%
Information	27	2.6%
Finance and insurance, and real estate and rental and leasing	62	5.9%
Professional, scientific, and management, and administrative and waste management services	153	14.6%
Educational services, and health care and social assistance	363	34.7%
Arts, entertainment, and recreation, and accommodation and food services	76	7.3%
Other services, except public administration	62	5.9%
Public administration	50	4.8%

Source: 2009-2013 American Community Survey 5-Year Estimates, DP03.

Table 23 identifies the types of industries that are found within the municipality. Unfortunately, for Hopewell Borough the available data is incomplete and does not

provide an accurate picture of the distribution of employment opportunities between industries.

TABLE 23: Employment and Wages by Industry, Hopewell Borough, 2014

	Average Annual Units	Average Annual Employment	Average Annual Wages
Agriculture	-	-	-
Utilities	-	-	-
Construction	20	88	\$64,801
Manufacturing	-	-	-
Wholesale trade	-	-	-
Retail trade	13	114	\$96,977
Transportation and warehousing	-	-	-
Information	-	-	-
Finance and insurance	-	-	-
Real estate	-	-	-
Professional and technical	22	65	\$81,266
Management	-	-	-
Administrative and waste remediation	5	25	\$25,230
Education	-	-	-
Health care and social assistance	9	43	\$51,195
Arts and entertainment	5	13	\$32,504
Accommodations and food service	14	191	\$18,896
Other services	16	36	\$25,713
Unclassified	-	-	-
PRIVATE SECTOR TOTAL	-	-	-
FEDERAL GOVERNMENT TOTAL	1	3	\$65,263
LOCAL GOVERNMENT TOTAL	1	22	\$30,058
LOCAL GOVERNMENT EDUCATION	-	-	-

Source: N.J. Department of Labor and Workforce Development, Office of Research and Information, Quarterly Census of Employment and Wages, Annual Municipal Data by Sector, 2014.

“-“ = Data do not meet publication standards

Housing Plan Element and Fair Share Plan

Borough of Hopewell
Mercer County, New Jersey

Adopted: February 3, 2016

Prepared by
Hopewell Borough Land Use Board

in consultation with Banisch Associates, Inc.
111 Main Street, Flemington, NJ 08822

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

Joanna Slagle, PP/AICP

Introduction

This Housing Plan Element has been prepared in accordance with the Municipal Land Use Law, specifically N.J.S.A. 40:55D-28b(3), to address Hopewell Borough's cumulative housing obligation for the period commencing in 1987 and extending to the conclusion of the year 2024.

This Plan has also been prepared pursuant to the New Jersey Fair Housing Act (N.J.S.A. 52:27D-310 et seq.) which outlines the mandatory requirements for a Housing Plan Element, including an inventory and projection of the municipal housing stock; an analysis of the demographic characteristics of the Township's residents and a discussion of municipal employment characteristics. As required by the New Jersey Fair Housing Act, municipalities that choose to enact and enforce a zoning ordinance are obligated to prepare a Housing Element as part of the community's Master Plan.

Supreme Court Decision and Statutory Affordable Housing Requirements

The Borough of Hopewell petitioned for substantive certification from the Council on Affordable Housing (COAH) on December 30, 2008. This new plan is in response to the New Jersey Supreme Court decision on March 20, 2015 [In re Adoption of N.J.A.C. 5:96 & 5:97 by N.J. Council on Affordable Housing] wherein the Court, in reference to those municipalities that did receive third round substantive certification, stated the following:

Because municipalities that received a grant of substantive certification promulgated housing plans in compliance with the invalidated growth share based Third Round Rules, additional court review of such towns' housing plans will be necessary. The ordinance adopted by any such municipality, in furtherance of an approved housing element, must be evaluated to determine if they provide for a realistic opportunity for the municipality to achieve its "fair share of the present and prospective regional need for low and moderate income housing." Mount Laurel II, supra, 92 N.J. at 205 (citing Mount Laurel I, supra, 67 N.J. at 174). Supplementation of a plan may be necessary to ensure to the court's satisfaction that the town has provided a realistic opportunity for its fair share of present and prospective regional need for low and moderate income housing need in keeping with prior rounds' methodologies. The considerations to be employed in that analysis are addressed in Part V.

In the absence of established State-wide numbers regarding affordable housing need at the present time, this Plan relies upon the affordable housing obligation numbers for the Borough of Hopewell as established by COAH in N.J.A.C. 5:99, the Third Round Substantive Rules. Although COAH deadlocked on the vote to adopt the new rules and numbers at their October 20, 2014 meeting, the process was subject to a thorough public vetting and comment process and, most importantly, the municipal obligations were established in accordance with the methodologies similar to the first and second rounds in accordance with the aforementioned N.J. Supreme Court's March 2015 decision directing

municipalities to: "...demonstrate to the court computations of housing need and municipal obligations based on those methodologies."

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

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

Summary of Prior Participation

Hopewell Borough received substantive certification in the first round on November 7, 1990. At the time Hopewell's affordable housing obligation was zero. The Borough participated in the second round (1993-1999) receiving substantive certification on December 6, 2000. The plan at the time included an original fair share obligation of 37 units, which was reduced to 27 units based upon an approved vacant land adjustment. The summary of the 2000 plan to address 27 units included 8 rehabilitation units which were completed in May 2000, 9 RCA units with the City of Trenton, completed in November of 2001 and 10 accessory apartments, 3 authorized as of 2006.

As mentioned previously, in January 2007 the NJ Appellate Division overturned COAH's substantive rules for the Third Round as a result of a challenge and suspended any further COAH substantive certifications of municipal Third Round Plans. The Court ordered COAH to revise its rules, and COAH adopted the revised third round rules in September 2008, which became effective on October 20, 2008. As a result, in order for the 562 municipalities that were not certified prior to the January 2007 Appellate Division ruling to remain under COAH's protection from "builder's remedy" lawsuits, municipalities must re-petition under COAH's revised rules by December 31, 2008.

On October 2008, Hopewell adopted its Third Round Plan, and in February 2009 petitioned the NJ Council on Affordable Housing (COAH) for Third Round Substantive Certification. However, by this time COAH had suspended substantive certification and thus the plan was never certified. The 2008 plan identified compliance mechanisms and affordable housing techniques that would have fully satisfied Hopewell's Third Round (then 2004 to 2014) and prior round affordable housing obligations as found in COAH's regulations.

Fair Share Plan Summary

In July 2015, Hopewell Borough filed a declaratory judgment to provide an additional five months to prepare a Housing Element and Fair Share Plan. The Borough also joined a growing consortium of municipalities who retained a special expert to determine a Statewide affordable housing allocation. A determination of obligation was needed due to the fact that the previous two versions of the Third Round COAH regulations were no longer valid and left municipalities without a clear assignment of affordable housing obligation. The expert report, prepared by Econsult Solutions, was released on December

30, 2015. However, by this time the Borough had withdrawn their declaratory judgment due to mounting financial strain associated with the process. As part of the initial consortium the Borough has the option to utilize the expert report. The Econsult report identified an affordable housing obligation of 58 units; 29-unit prior round obligation, 18 rehabilitation units, and 11 prospective units. The Borough can apply the 10-unit vacant land deduction previously approved. This results in 1 prospective unit and 29 prior round obligation units. The Borough's previous affordable housing completions include 9 unit RCA transfer to the City of Trenton, 8 rehabilitation units and 1 accessory apartment for a total of 11 remaining units of obligation. However, Hopewell Borough has decided not to utilize the Econsult Report at this time, but reserve the right to do so in the future.

The Borough is utilizing the unadopted 5:99 fair share obligation of 16 units. The 5:99 unadopted calculations were reviewed and commented on extensively providing additional weight to the calculations and process. Additionally, in the absence of any other expert report, the Borough is maintaining the higher 5:99 number. The Borough is committed to providing meaningful affordable housing opportunities and encourages the creation of units within the Borough to provide a diverse and rich housing stock that is in keeping with the character and history of the Borough.

Hopewell's prior round obligation per N.J.A.C. 5:99 for the cumulative period of 1987 through 2014 is 0 units. This is based upon an approved vacant land adjustment and the application of prior completed units in the Borough which consisted of 9 RCA's with the City of Trenton, 8 completed rehabilitation units and 3 approved accessory apartments (1 being certified). The Borough's fair share obligation for the next ten-year period, 2014 through 2024, is 16 units. The third component, a rehabilitation obligation, is 2 units. Thus, pursuant to N.J.A.C. 5:99, Hopewell Borough's affordable housing obligation totals 16 units [0 + 16] along with a 2-unit rehabilitation requirement.

This amended Housing Plan Element addresses these three components of affordable housing need within Hopewell include:

- (1) the COAH recalculated "prior round" affordable housing obligation of 0 units (based on an approved vacant land adjustment),
- (2) the new rehabilitation obligation consisting of 2 units, and
- (3) the "growth Share" obligation consisting of 16 affordable units.

This Housing Element and Fair Share Plan details Hopewell's plan to address the 16-unit obligation.

Hopewell's amended Fair Share Plan is summarized as follow:

- (1) Rehabilitation program (N.J.A.C. 5:97-6.2) - rehabilitation of two (2) existing housing units occupied by low- and moderate income households.
- (2) Accessory apartments (N.J.A.C. 5:97-6.8) - ten (10) units;
- (3) Supportive and special needs housing (N.J.A.C. 5:97-6.10) - six (6) bedrooms in supportive and special needs housing units;

Hopewell’s amended Fair Share Plan responds to the requirements of COAH and New Jersey’s Municipal Land Use Law (MLUL) and Fair Housing Act (FHA) requirements, and is designed to accommodate the provision of affordable housing in the Borough with a minimal impact on historic nature, neighborhood character and community services.

The affordable housing plan will create accessory apartments and supportive and special needs housing that blend harmoniously with the existing historic character and development patterns of the Borough. The Borough will also implement a rehabilitation program for affordable units through private and/or public partners to address its rehabilitation affordable housing obligation.

Third Round Fair Share Plan

Prior Round Obligation - COAH Chapter 5:99 assigned Hopewell a recalculated obligation for the prior rounds (1987-1999) totaling 32 affordable housing units with 19 past affordable housing completed units; 9 unit RCA program with the City of Trenton and accessory apartment and rehabilitation program. The Borough’s approved vacant land adjustment reduced the affordable housing obligation by 10 units leaving an unanswered prior obligation of 3 units. The analysis and prior round obligation set forth in 5:99 identified that the Borough had a negative buildable limit and thus the remaining 3 units could not be met in the prior round leaving the prior round obligation of 0.

Rehabilitation share - Hopewell will administer or participate in a rehabilitation program to achieve the rehabilitation of two substandard units occupied by low and moderate income households in accordance with N.J.A.C. 5:97-6.2. The Borough previously successfully participated in the rehabilitation of 8 units using a DCA Small Cities Grant and will continue to seek such support for future rehab units.

fair share obligation - Hopewell identifies the following affordable housing compliance techniques to satisfy the Borough’s 16-unit fair share obligation and 2-unit rehabilitation obligation:

Compliance Mechanism	Affordable Units or Credits
Accessory Apartments	10
Supportive and Special Needs Housing	6
Rehabilitation	2

- (1) Accessory apartments (N.J.A.C. 5:97-6.8) providing for the creation of accessory apartments in connection with existing or new residential dwellings (10 units);
and
- (2) Supportive and special needs housing (N.J.A.C. 5:97-6.10) soliciting various non-profit organizations for establishment of alternative living arrangement in the Borough (6 units);

These mechanisms will be used to address the Borough's full fair share obligation as follows:

Accessory Apartment Program

An Accessory Apartment is a self contained residential dwelling unit which is created in an existing home or through the conversion of an existing accessory structure (e.g. – garage apartment) on the same site. The Accessory Apartment Program requires a minimum subsidy pursuant to N.J.A.C. 5:97-6.8, and such apartments must carry a 10-year affordability control for acceptance into the program. The Third Round regulations permit a maximum of 10 accessory apartment units to address the Borough's Fair Share obligation, and the Borough will utilize all ten of these units, since they are the least disruptive mechanism to community character and the most realistic form of providing affordable housing based on the existing housing stock and built out nature of the Borough.

The Borough's existing housing stock, described in Appendix A, lends itself to the Accessory Apartment program. The historic and agricultural landscape of the Borough, coupled with the larger, traditional homes on small lots, provide the ability to incorporate accessory apartments into the current fabric of the Borough without a loss of character and sense of place.

The Borough previously adopted an accessory apartment ordinance and manual as part of the prior petition for substantive certification.

Supportive Shared Living Housing

Supportive and Special Needs Housing (N.J.A.C. 5:97-6.10) includes residential health care facilities, group homes for the developmentally disabled or mentally ill, and supportive shared living housing. As with the Accessory Apartment program, the Borough's existing housing stock also lends itself to incorporate supportive and special needs housing. Larger traditional homes can be converted into group homes without difficulty or detracting from the character of the Borough. In addition, the Borough is walkable and has access to more transportation options than many municipalities. This is often an attractive feature for providers of group homes and the residents they serve.

Rehabilitation Program

The purpose of a rehabilitation program is to renovate deficient housing units that are occupied by low- and moderate-income households. The units must be rehabilitated and any housing deficiencies corrected to comply with the New Jersey State Housing Code. The municipal investment for hard costs of rehabilitation shall average at least \$10,000 per unit, and include the rehabilitation of a major system. Municipalities shall fund no less than half of the municipal rehabilitation component by the mid-point of substantive certification.

Financing of rehabilitation programs will be structured to encourage rehabilitation and continued occupancy. Low interest rates and forgivable loans are encouraged. Leveraging of private financing is also encouraged if the result is low interest loans that encourage rehabilitation. For owner-occupied units, the controls on affordability are for a minimum of 10 years and may be in the form of a lien recorded with the county clerk. For rental units, the controls on affordability must be for a minimum of 10 years and in the form of a deed restriction and may also include a lien, each recorded with the county clerk.

The Borough will address the rehabilitation obligation of two (2) units through a rehabilitation program. The Borough will seek Community Development Block Grant funding through the New Jersey Department of Community Affairs and other funding sources and partnerships whose programs provide funds for economic development, housing rehabilitation, community revitalization and public facilities designated to benefit people of low and moderate-income or to address recent local needs for which no other source of funding is available.

Components of the Third Round Obligation

Hopewell Borough's Third Round obligation is 16 units. This obligation will be met with existing affordable housing inventory and will comply with requirements established by COAH in N.J.A.C. 5:97 with regard to mandates for family housing and rental units and limitations on the number of age-restricted units, and adhere to the bonus provisions set forth therein.

Components

Family unit obligation: 8 units

50% of 3rd round obligation [$16 \times .5 = 8$]

Rental obligation: 4 units

25% of 3rd round obligation [$16 \times .25 = 4$]

Rental units for families: 2 units

50% of rental unit obligation reserved for families [$4 \times .5 = 2$]

Very-low income obligation: 3 units

(30% or less of median income) required: 13% [$16 \times .13 = 2.08$ rounded up to 3]

Maximum age-restricted units: 4

25% of 3rd round obligation [$16 \times .25 = 4$]

Total bonus credits: 4

Not to exceed 25% of prospective need [$16 \times .25 = 4$]

Spending Plan

Hopewell Borough will prepare and submit a Spending Plan consistent with the Fair Share Plan set forth herein when appropriate.

Appendix A: Analysis of Housing Characteristics

The primary sources of information for the inventory of Hopewell Borough’s housing stock are the 2010 U.S. Census Summary File 2 and the 2013 American Community Survey 5-Year Estimates (herein ACS).

Table 1 identifies the units in a structure by tenure; as used throughout this Plan Element, “tenure” refers to whether a unit is owner-occupied or renter-occupied. According to the ACS, Hopewell Borough had 807 housing units, of which 757 (93.8%) are occupied. The Borough’s housing stock consists primarily of one-family, detached dwellings (80.1% of the total, as compared to 48.3% in the County). The Borough has a slightly lower percentage of renter-occupied units at 25.2% as compared to 34.2% in the County and 33% in the State.

TABLE 1: Units in Structure by Tenure for Occupied Units, 2009-2013

Units in Structure	Occupied Units		
	Total (%)	Owner (%)	Renter (%)
1, detached	80.1	92.6	42.9
1, attached	6.7	7.1	5.8
2	6.9	0.4	26.2
3 or 4	4.2	0.0	16.8
5 to 9	1.5	0.0	5.8
10 to 19	0.0	0.0	0.0
20 to 49	0.7	0.0	2.6
50 or more	0.0	0.0	0.0

Source: 2009-2013 American Community Survey 5-Year Estimates, B25032.

Table 2 indicates the year housing units were built by tenure, while Table 3 compares the Borough to Mercer County and the State. More than half (52.4%) of the Borough’s housing stock was built before 1940. Between 1950 and 1970 another 23.7% of the total housing units were built. No new units were constructed after 2010. While 8.6% of the housing units were built after 1990, none of these units are renter-occupied.

TABLE 2: Year Structure Built by Tenure for Occupied Units, 2009-2013

Year Built	Total Units	% of Total	Occupied Units	
			Owner	Renter
2010 or later	0	0.0	0	0
2000-2009	10	1.3	10	0
1990-1999	55	7.3	55	0
1980-1989	37	4.9	27	10
1970-1979	25	3.3	22	3
1960-1969	99	13.1	80	19
1950-1959	80	10.6	38	42
1940-1949	54	7.1	36	18
Pre-1940	397	52.4	298	99
Total	757		566	191

Source: 2009-2013 American Community Survey 5-Year Estimates, B25036.

Table 3 compares the year of construction for all dwelling units in the Borough to Mercer County and the State. Hopewell Borough has an older housing stock overall than both the County and the State. The Borough had a much higher percentage of units constructed prior to 1940 (at 52.4%) as compared to the County (19.0%) and the State (17.7%). The Borough had a lower percentage of units constructed between 1950 and 1959 and during each period from 1970 on.

TABLE 3: Comparison of Year of Construction for Occupied Units in Borough, County, and State, 2009-2013

Year Built	%		
	Hopewell Borough	Mercer County	New Jersey
2010 or later	0.0	0.3	0.4
2000 – 2009	1.3	9.7	9.3
1990 – 1999	7.3	9.6	9.2
1980 – 1989	4.9	12.0	11.8
1970 – 1979	3.3	11.8	13.0
1960 – 1969	13.1	13.8	14.0
1950 – 1959	10.6	15.9	16.0
1940 – 1949	7.1	7.9	8.5
Pre-1940	52.4	19.0	17.7

Source: 2009-2013 American Community Survey 5-Year Estimates, B25036.

Table 4 and Table 5 contain information on occupancy characteristics; the 2010 Census documented household size in occupied housing units by tenure, while the 2013 ACS 5-Year Estimates documented the number of bedrooms per unit by tenure. Table 4 shows

that a greater percentage of renter-occupied units house smaller households (76.5% with 2 persons or fewer) as compared to owner-occupied units (55.2% with two persons or fewer).

TABLE 4: Household Size in Occupied Housing Units by Tenure, 2010

Household Size	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	198	107	91
2 persons	274	212	62
3 persons	131	105	26
4 persons	124	113	11
5 persons	35	29	6
6 persons	7	6	1
7+ persons	9	6	3
Total	778	578	200

Source: 2010 U.S. Census, Summary File 2, HCT6/HCT7.

Table 5 shows that the Borough's housing stock is predominated by units with 3 or 4 bedrooms (64.4%). The table also demonstrates that the majority of renter-occupied units had 2 bedrooms.

TABLE 5: Number of Bedrooms per Unit by Tenure for Occupied Units, 2009-2013

Number of Bedrooms	Total Occupied Units	(% of Total Units)	Occupied Units	
			Owner	Renter
No bedroom	2	0.3%	0	2
1 bedroom	49	6.5%	0	49
2 bedrooms	177	23.4%	78	99
3 bedrooms	272	35.9%	235	37
4 bedrooms	216	28.5%	212	4
5+ bedrooms	41	5.4%	41	0

Source: 2009-2013 American Community Survey 5-Year Estimates, B25042.

Table 6 compares the Borough's average household size for all occupied units, owner-occupied units and renter-occupied units with those of Mercer County and the State. The Borough's average household size for both renter-occupied and owner-occupied units is lower than those of the County and State.

TABLE 6: Average Household Size for Occupied Units for Borough, County, and State, 2010

Jurisdiction	All Occupied Units	Owner-occupied units	Renter-occupied units
Hopewell Borough	2.47	2.63	2.00
Mercer County	2.61	2.71	2.42
New Jersey	2.68	2.79	2.47

Source: 2010 U.S. Census, SF-2,PCT1, HCT2 for Borough, County, and State.

Table 7, showing the distribution of bedrooms per unit, indicates that the Borough had a higher percentage of occupied units containing four or more bedrooms (33.9%) than both the County (27.1%) and the State (25.2%). The Borough also had a lower percentage of units with one or fewer bedrooms (5.8%) as compared to the County (15.5%) and the State (16.6%).

TABLE 7: Percentage of Occupied Units by Number of Bedrooms, 2009-2013

Jurisdiction	None	One	Two or Three	Four or More
Hopewell Borough	0.3%	6.5%	59.3%	33.9%
Mercer County	1.6%	13.9%	57.4%	27.1%
New Jersey	2.7%	13.9%	58.2%	25.2%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, S2504.

The ACS also includes indicators which relate to the condition of the housing stock. These indicators are used by the Council on Affordable Housing (COAH) in calculating a municipality's deteriorated units and indigenous need. In the first two rounds of COAH's fair share allocations (1987-1999), COAH used seven indicators to calculate indigenous need: age of dwelling; plumbing facilities; kitchen facilities; persons per room; heating fuel; sewer; and water. In the proposed Round Three rules, COAH has reduced this to three indicators, which in addition to age of the unit (Pre-1940 units in Table 2) include the following, as described in the ACS;

Plumbing Facilities – Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three facilities must be located inside the dwelling unit.

Kitchen Facilities – Complete kitchen facilities include a sink with piped water, a range or cook top and oven, and a refrigerator. All three facilities must be located inside the dwelling unit.

Table 8 compares the Borough, County and State for the above indicators of housing quality. The Borough has more units with incomplete plumbing or kitchen facilities than both the County and the State.

TABLE 8: Housing Quality Indicators for Borough, County, and State, 2009-2013

Condition	------%-----		
	Hopewell Borough	Mercer County	New Jersey
Complete plumbing facilities	98.8%	99.6%	99.6%
Complete kitchen facilities	98.3%	99.2%	99.2%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, S2504.

The last factors used to describe the municipal housing stock are the housing values and gross rents for residential units. With regard to values, the ACS offers a summary of housing values, presented in Table 9, which indicates that the majority of owner-occupied units are valued between \$300,000 and \$999,999. The median residential housing value in the 2009-2013 ACS was \$405,600.

TABLE 9: Value of Owner Occupied Residential Units, 2009-2013

Value	Number of Units	%
\$0 – 50,000	3	0.4%
\$50,000 – 99,999	0	0.0%
\$100,000 – 149,999	0	0.0%
\$150,000 – 199,999	13	1.7%
\$200,000 – 299,999	58	7.7%
\$300,000 – 499,999	328	43.3%
\$500,000 – 999,999	157	20.7%
\$1,000,000 +	7	0.9%

Source: 2009-2013 American Community Survey 5-Year Estimates, DP04.

Table 10 indicates that in 2009-2013, 92% of leased housing units rented for \$1,000 or more, and 45.1% of the units rented for \$1,500 or more. The median gross rent is \$1,424.

TABLE 10: Gross Rents for Renter-Occupied Housing Units, 2009-2013

Monthly Rent	Number of Units	-% (of those who paid rent)--
Under \$200	0	0.0%
\$200 – 299	3	1.7%
\$300 – 499	7	4.0%
\$500 – 749	2	1.1%
\$750 – 999	2	1.1%
\$1,000 – 1,499	82	46.9%
\$1,500 or more	79	45.1%
No rent paid	16	

Note: Median gross rent for 2009-2013 is \$1,424.

Source: 2009-2013 American Community Survey 5-Year Estimates, DP04.

The data in Table 11 indicate that 8.4% of renter households earned less than \$20,000 per year, and all of these households were paying more than 35% of their income for rent, with the percentage not computed for an additional 5 households. On the other end of the spectrum, 15.2% of households earned more than \$100,000 per year, and all of these households were paying less than 30% of their income for rent, with 75.9% of them paying less than 19.99% of their income for rent. A figure of 30% is considered the limit of affordability for rental housing costs.

TABLE 11: Household Income by Gross Rent as a Percentage of Household Income, 2009-2013

Income	Number of Households	Percentage of Household Income					Not computed
		0 – 19.99%	20 – 24.9%	25 – 29.9%	30 – 34.9%	35% +	
< \$10,000	5	0	0	0	0	2	3
\$10,000 – 19,999	11	0	0	0	0	9	2
\$20,000 – 34,999	36	3	0	2	0	30	1
\$35,000 -- 49,999	39	3	0	0	2	34	0
\$50,000-- 74,999	39	2	2	9	13	5	8
\$75,000 -- 99,999	32	9	8	3	0	10	2
\$100,000 or more	29	22	0	4	0	0	3

Source: 2009-2013 American Community Survey 5-Year Estimates, B25074.

Appendix B: Analysis of Demographic Characteristics

As with the inventory of the municipal housing stock, the primary sources of information for the analysis of the demographic characteristics of the Borough’s residents are the 2010 U.S. Census and the 2009-2013 American Community Survey (ACS). These two sources provide a wealth of information concerning the characteristics of the Borough’s population in 2010.

The 2010 Census indicates that the Borough had 1,922 residents, or 113 fewer residents than in 2000, representing a population decrease of approximately 5.6%. The Borough’s 5.6% decrease in the 2000’s compares to a 4.5% increase in Mercer County and a 4.5% increase in New Jersey.

The age distribution of the Borough’s residents is shown in Table 12. Males outnumbered females in the 0-4 and the 18-34 age groups. Females predominated in all other age groups.

TABLE 12: Population by Age and Sex, 2010

Age	Total Persons	Male	Female
0-4	124	72	52
5 – 17	338	166	172
18 – 34	290	148	142
35 – 54	671	301	370
55 – 64	286	142	144
65 +	213	91	122
Total	1922	920	1002

Source: 2010 U.S. Census, SF 2, PCT3/PCT5.

Table 13 compares the Borough to the County and State for the same age categories. The Borough had a lower percentage in the 18-34 age category (15.1%) than both the County (23.7%) and the State (21.3%). The Borough also had a higher percentage in the 35-54 and 55-64 age categories. The median age for Hopewell Borough was 42.8 as compared to 37.8 for the County and 39.0 for the State.

TABLE 13: Comparison of Age Distribution for Borough, County, and State (% of persons), 2010

Age	Hopewell Borough	Mercer County	New Jersey
0-4	6.5%	5.9%	6.2%
5 – 17	17.6%	16.8%	17.3%
18 – 34	15.1%	23.7%	21.3%
35 – 54	34.9%	29.3%	29.8%
55 – 64	14.9%	11.7%	11.9%
65 +	11.1%	12.6%	13.5%
Median	42.8	37.8	39.0

Source: 2010 U.S. Census, SF 2 for Borough, County and State, PCT3/PCT5.

Table 14 provides the 2010 Census data on household size for the Borough, while Table 15 compares household sizes in the Borough to those in Mercer County and the State. The average number of persons per household for the Borough was 2.46.

TABLE 14: Persons in Household, 2010

Household Size	Number of Households
1 person	198
2 persons	274
3 persons	131
4 persons	124
5 persons	35
6 persons	7
7 or more persons	9
Total Households	778

Source: 2010 U.S. Census, SF 2, PCT20/HCT6.

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

Household Size	Hopewell Borough	Mercer County	State
1 person	25.4%	26.9%	25.2%
2 persons	35.2%	29.9%	29.8%
3 persons	16.8%	17.0%	17.4%
4 persons	15.9%	15.1%	15.7%
5 persons	4.5%	6.6%	7.2%
6 persons	0.9%	2.5%	2.7%
7 or more persons	1.2%	1.8%	1.9%
Persons per household	2.46	2.59	2.68

Source: 2010 U.S. Census, SF 2 for Borough, County and State, PCT20/HCT6.

Table 16 presents a detailed breakdown of the Borough’s population by household type and relationship. There were 532 family households in the Borough (68.4% of total households) and 246 non-family households; a family household includes a householder living with one or more persons related to him or her by birth, marriage, or adoption, while a non-family household includes a householder living alone or with non-relatives only.

In terms of the proportion of family and non-family households, the Borough had slightly more family households than the County and the State (68.4% for the Borough, 67.2% for the County, and 64.6% for the State) in 2010.

TABLE 16: Persons by Household Type and Relationship, 2010

	Total
In family Households:	1624
Householder	532
Spouse	425
Child	590
Other relatives	49
Nonrelatives	28
In Non-Family Households:	298
Male householder:	98
Living alone	76
Not living alone	22
Female householder:	148
Living alone	122
Not living alone	26
Nonrelatives living with householder	52
In group quarters:	0
Institutionalized:	0
Nursing facilities/skilled nursing facilities	0
Mental (psychiatric) hospitals	0
Other institutions	0
Non-institutionalized	0
Group homes for adults	0
Other non-institutional facilities	0

Source: 2010 U.S. Census, SF 2, PCT22/PCT 28 and PCT38/39.

Table 17 provides 2009-2013 income data for the Borough, County and State. The Borough’s per capita and median household and median family incomes were significantly higher than those for the County and State. The definitions used for

households and families in Table 17 are similar to those identified in the description for Table 16, so that the household figure in Table 17 includes families.

TABLE 17: 2009-2013 Income for Borough, County, and State

Jurisdiction	Per Capita Income (\$)	Median Income (\$)	
		Households	Families
Hopewell Borough	\$50,303	\$98,125	\$118,942
Mercer County	\$37,465	\$73,480	\$94,267
New Jersey	\$36,027	\$71,629	\$87,347

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, DP03.

Table 18 addresses the lower end of the income spectrum, providing data on poverty levels for persons and families in 2009-2013. The determination of poverty status and the associated income levels is based on the 2013 cost of an economy food plan and ranged from an annual income of \$11,770 for a one-person family to \$40,898 for an eight-person family (three-person family is \$20,090). Many federal programs, including food stamps, use the economy food plan as the determining guideline. According to the data in Table 18, the Borough has a much lower percentage of persons and families qualifying for poverty status than the County or State.

Table 18 also compares poverty status from the 2000 Census to poverty status from the 2009-2013 ACS for the Borough, County, and State. Unlike the County and the State, which saw significant increases in percentage of persons qualifying for poverty status, the percentage in the Borough decreased. The percentage of families qualifying for poverty status in the Borough remained the same.

TABLE 18: Comparison of Poverty Status for Persons and Families for Borough, County, and State, 1999 to 2009-2013
(% with 1999 or 2009-2013 income below poverty)

Jurisdiction	Persons (%)		Families (%)	
	1999	2009-2013	1999	2009-2013
Hopewell Borough	2.1%	0.8%	0.4%	0.4%
Mercer County	8.6%	11.2%	5.9%	7.7%
New Jersey	8.5%	10.4%	6.3%	7.9%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, DP03; 2000 U.S. Census, SF-3 for Borough, County and State, DP-3

The ACS includes a vast array of additional demographic data that provide interesting insights into an area's population. For example, Table 19 provides a comparison of the percentage of persons who moved into their current homes prior to 2000; this is a surrogate measure of the mobility/stability of a population. These data indicate that the percentage of current Borough residents residing in the same house in 2009-2013 as in 2000 exceeds that

of the County but is less than that of the State.

TABLE 19: Resided in Current Dwelling prior to 2000 for Borough, County, and State, 2009-2013

Jurisdiction	Percent living in dwelling prior to 2000
Hopewell Borough	46.8%
Mercer County	38.9%
New Jersey	59.8%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, DP04.

Table 20 compares the educational attainment for Borough, County and State residents. These data indicate that Borough residents are highly educated, with the percentage of residents with a high school diploma or higher exceeding that of the County and State, and the percentage of Borough residents with a bachelor’s degree or higher also exceeding that of the County and the State by quite a bit. The figures for the Borough have increased since 2000, when 89.6% of residents had a high school degree or higher and 53.9% had a bachelor’s degree or higher.

TABLE 20: Educational Attainment for Borough, County, and State Residents, 2009-2013

(Persons 25 years and over)

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor’s degree or higher
Hopewell Borough	97.8%	67.0%
Mercer County	87.3%	38.8%
New Jersey	88.1%	35.8%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, S1501.

The ACS also provides data on the means of transportation which people use to reach their place of work. Table 21 compares the data for the Borough, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Borough has a relatively high percentage of workers who drive alone, and a relatively low percentage of workers who carpool and use public transit. The Borough exceeds both the County and the State in the percent that use other means of transportation. Of the 14.5% using other means, 7.4% work from home and 5.2% walk to work.

**TABLE 21: Means of Transportation to Work for Borough, County and State
Residents, 2009-2013
(Workers 16 years old and over)**

Jurisdiction	Percent who drive alone	Percent in carpools	Percent using public transit	Percent using other means
Hopewell Borough	78.5%	5.8%	1.2%	14.5%
Mercer County	71.1%	10.1%	7.6%	11.2%
New Jersey	71.9%	8.4%	10.8%	8.9%

Source: 2009-2013 American Community Survey 5-Year Estimates for Borough, County and State, DP03.

Summary of Employment Data

The ACS provides detailed information on a municipality’s resident population regarding their means of employment. Employment characteristics are described in two ways: first, by occupation, which is the type of work the employee performs; and second, by industry, or the type of business in which the employee works. Table 22 provides data for these two characteristics.

TABLE 22: Selected Employment Characteristics of Resident Population, 2009-2013

Employed civilian population 16 years and over	1,047	
OCCUPATION		
Management, business, science, and arts occupations	716	68.4%
Service occupations	124	11.8%
Sales and office occupations	129	12.3%
Natural resources, construction, and maintenance	45	4.3%
Production, transportation, and material moving occupations	33	3.2%
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	5	0.5%
Construction	41	3.9%
Manufacturing	123	11.7%
Wholesale trade	16	1.5%
Retail trade	48	4.6%
Transportation and warehousing, and utilities	21	2.0%
Information	27	2.6%
Finance and insurance, and real estate and rental and leasing	62	5.9%
Professional, scientific, and management, and administrative and waste management services	153	14.6%
Educational services, and health care and social assistance	363	34.7%
Arts, entertainment, and recreation, and accommodation and food services	76	7.3%
Other services, except public administration	62	5.9%
Public administration	50	4.8%

Source: 2009-2013 American Community Survey 5-Year Estimates, DP03.

Table 23 identifies the types of industries that are found within the municipality. Unfortunately, for Hopewell Borough the available data is incomplete and does not

provide an accurate picture of the distribution of employment opportunities between industries.

TABLE 23: Employment and Wages by Industry, Hopewell Borough, 2014

	Average Annual Units	Average Annual Employment	Average Annual Wages
Agriculture	-	-	-
Utilities	-	-	-
Construction	20	88	\$64,801
Manufacturing	-	-	-
Wholesale trade	-	-	-
Retail trade	13	114	\$96,977
Transportation and warehousing	-	-	-
Information	-	-	-
Finance and insurance	-	-	-
Real estate	-	-	-
Professional and technical	22	65	\$81,266
Management	-	-	-
Administrative and waste remediation	5	25	\$25,230
Education	-	-	-
Health care and social assistance	9	43	\$51,195
Arts and entertainment	5	13	\$32,504
Accommodations and food service	14	191	\$18,896
Other services	16	36	\$25,713
Unclassified	-	-	-
PRIVATE SECTOR TOTAL	-	-	-
FEDERAL GOVERNMENT TOTAL	1	3	\$65,263
LOCAL GOVERNMENT TOTAL	1	22	\$30,058
LOCAL GOVERNMENT EDUCATION	-	-	-

Source: N.J. Department of Labor and Workforce Development, Office of Research and Information, Quarterly Census of Employment and Wages, Annual Municipal Data by Sector, 2014.

“-“ = Data do not meet publication standards