

Housing Element & Fair Share Plan



Township of Cedar Grove
Essex County, New Jersey

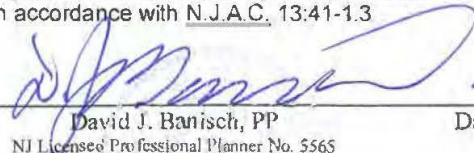
**Amended Round 3
Housing Plan Element
and
Fair Share Plan**

March 2019

*Planning Board Adoption: April 23, 2019
Township Committee Endorsement: June 3, 2019*

***Prepared by the
Cedar Grove Township Planning Board***
in consultation with Banisch Associates, Inc.
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The original of this report was signed and sealed
in accordance with N.J.A.C. 13:41-1.3


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June 6, 2019
Date Signed

Cedar Grove Township
Amended Round 3 Housing Plan Element and Fair Share Plan
February 2019

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Cedar Grove Township
Amended Round 3 Housing Plan Element and Fair Share Plan
June 2018

Introduction

This is the Cedar Grove Township Planning Board’s amended “Round 3” Housing Element and Fair Share Plan (“Affordable Housing Plan”), which is prepared in response to In re Adoption of N.J.A.C. 5:96 & 5:97 by N.J. Council on Affordable Housing, 221 N.J. 1 (2015)(“Mount Laurel IV”), issued by the New Jersey Supreme Court on March 10, 2015. This opinion, among other things, declared the New Jersey Council on Affordable Housing (“COAH”) to be “moribund,” which forced the Court to eliminate the exhaustion-of-administrative-remedies requirement set forth in the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 to -329 (“FHA”). Since COAH was no longer a functioning agency, the Court declared that all Mount Laurel compliance matters would be processed by the various Mount Laurel trial judges across the state.

On July 2, 2015, Cedar Grove filed a timely Declaratory Judgment Action (“DJ Action”) at the Essex County Courthouse as authorized in Mount Laurel IV which sought (1) a judicial determination of its “fair share” obligations; and (2) asked the trial judge assigned to the case to review the Affordable Housing Plan adopted and endorsed by the Township to address those obligations. In addition, the Township sought, and secured, an order protecting the Township from all Mount Laurel lawsuits during the review and approval process.

Thereafter, the Township engaged in extensive negotiations with Fair Share Housing Center (“FSHC”), New Jersey’s leading affordable housing advocate, aided by court-appointed Special Master Elizabeth C. McKenzie, P.P., A.I.C.P. (ret.) and expended considerable time and effort toward identifying and resolving the Township’s Round 3 affordable housing obligations. After more than three years, on or around November 14, 2018, the Township and FSHC executed a formal settlement agreement (“Agreement”), attached hereto, which, among other things, established the Township’s fair share obligations as follows:

Round 3 Fair Share Obligations

Present Need (Rehabilitation) Obligation:	23
Prior Round (New Construction 1987-1999) Obligation:	70
Round 3 (Gap and Prospective Need 1999-2025) Obligation:	260

The Agreement also identified the Township’s existing Mount Laurel “credits” from prior affordable housing production in the municipality and set forth the framework of the Affordable Housing Plan that would create a realistic opportunity to satisfy the remainder of the Township’s overall fair share obligations for the period 1999-2025.

On January 30, 2019, the trial judge, Superior Court Judge Gardner, entered an Order approving the Agreement and preliminarily approving the Township’s Affordable Housing Plan after a duly-noticed “Fairness Hearing” required under Mount Laurel law to secure a judicial determination

that the terms of the Agreement are fair and reasonable to the low- and moderate-income households in the region.

Consistent with the Township's agreement with FSHC and Judge Gardner's Fairness Order, this amended Round 3 Housing Element and Fair Share Plan sets forth the manner in which Cedar Grove Township will address the affordable housing obligations set forth above. The actions taken by the Township and Planning Board are yet another example of Cedar Grove's consistent, long-standing and earnest commitment to create affordable housing opportunities and to comply with the constitutional obligations required under the Mount Laurel doctrine.

The Township's Long History of Mount Laurel Compliance

As detailed below, the Township secured substantive certification of its Round 1 and Round 2 Plans and petitioned COAH to approve two separate Round 3 Plans, making it one of the New Jersey municipalities with a verifiable commitment to Mount Laurel compliance for over three decades.

The following facts further detail the Township's long history of Mount Laurel compliance:

On January 5, 1987, the Township of Cedar filed its Round 1 plan with COAH. On July 13, 1987, Cedar Grove petitioned COAH for approval of its Round 1 Plan. On October 17, 1988, **COAH granted the Township Round 1 substantive certification.**

In May 2000, the Township petitioned COAH for substantive certification of its Round 2 plan. On August 2, 2000, **COAH granted the Township Round 2 substantive certification.** On that date, COAH also declared that the Township had a surplus of 79 prior cycle credits" to apply to its Round 3 obligation.

In December 2004, COAH adopted the initial version of its Round 3 rules. In July of 2006, the Township filed its **first** Round 3 Plan and subsequently petitioned COAH for substantive certification. Unfortunately, however, the Appellate Division invalidated COAH's first set of Round 3 rules. In re N.J.A.C. 5:94 & 5:95, 390 N.J.Super. 1 (App. Div.), cert. denied, 192 N.J. 71–72 (2007).

On December 11, 2008, the Township adopted its **second** Round 3 Plan to comply with COAH's amended Round 3 rules. Once again, however, the Appellate Division invalidated COAH's Round 3 rules. In re Adoption Of N.J.A.C. 5:96 and 5:97 By New Jersey Council On Affordable Housing, 416 N.J.Super. 462 (App. Div. 2010). The Supreme Court later affirmed this decision. In re Adoption of N.J.A.C. 5:96 & 5:97 by N.J. Council on Affordable Housing, 215 N.J. 578 (2013).

At that point, the Township had adopted, endorsed, and filed two separate Round 3 Affordable Housing Plans, both of which were, in effect, rendered useless by COAH's inability to adopt valid Round 3 rules.

In October of 2014, the COAH board of trustees reached a 3-3 deadlock on its vote on the third iteration of its regulations, meaning (1) the regulations did not become effective; and (2) COAH failed to meet the “last chance deadline” established by the Supreme Court.

On January 6, 2015, the Supreme Court heard oral argument on a Motion to Enforce Litigant’s Rights filed by FSHC. At oral argument, COAH’s attorney admitted that, since the failed vote in October of 2014, COAH had taken no action to break the voting deadlock and it had no plans to do so in the future.

Given this information, the Court drew the conclusion that COAH was either unable, or unwilling, to do its job. Left with no choice, the Court issued Mount Laurel IV soon after oral argument. As discussed above, the Township followed the Court’s direction and, after a long period of uncertainty, is ready to secure a Final Round 3 Judgment of Compliance and Repose thereby remaining in constitutional compliance for over thirty years.

The 2019 Cedar Grove Township Fair Share Plan

As set forth in Cedar Grove Township’s agreement with FSHC, and as ordered by the Court, the Township’s 2019 Fair Share Plan addresses the three components of its Round 3 fair share through the following combination of affordable housing techniques, strategies and rental bonus credits that are authorized under N.J.A.C. 5:93-1 et seq. The regulations and changes in law establish certain compliance parameters that are identified in the Township’s settlement agreement with FSHC and addressed in the Fair Share Plan below.

1. **Satisfaction of Rehabilitation Obligation:** A portion of the 23 unit Rehabilitation Share will be addressed through the application of thirteen (13) surplus prior cycle age-restricted rental credits. The remaining 10-unit obligation will be addressed through the Essex County Home Improvement Program, which is funded through the Community Development Block Grant Program and offers deferred loans to low- to moderate-income homeowners for improvements to heating systems, roofing, plumbing, electrical and other code violation abatements. If necessary, the Township will address any financial shortfalls through its Affordable Housing Trust Fund. (Paragraph 5 of Agreement)

2. **Satisfaction of the Township’s Prior Round Obligation:** Cedar Grove previously received substantive certification from COAH on August 2, 2000 for 70 prior cycle credits to address its Prior Round obligation from the Cedar Ridge Senior Housing development. This is acceptable to FSHC in this particular case, as the 25 percent age-restricted cap for the units addressing the combined Prior Round and Third Round Obligations will not be exceeded, and all other compliance parameters applicable to each of these rounds will be satisfied through the affordable housing compliance mechanisms identified to address the Third Round Obligation as more fully set forth in paragraph 3 below. (Paragraph 6 of Agreement)

3. **Satisfaction of the Township's Third Round Obligation.** Pursuant to the Township's settlement agreement with FSHC, the parties have agreed that the Township has a combined Gap + Prospective Need (1999-2025) Third Round Obligation of 260, which it will satisfy as follows (Paragraph 7 of Agreement):

- 12 (surplus Prior Cycle age-restricted rental units from Cedar Ridge Senior Housing)
- 90 (Hovnanian family for-sale units)
- 5 (Group Home special needs rental bedrooms, The ARC of Essex, 155 Sunrise Terrace, Block 174, Lot 6)
- 52 (Cliffside Drive family rental units; as authorized under adopted Ordinance No18-829, adopted by the Cedar Grove Township Council on September 17, 2018, attached hereto as Exhibit A.)
- 5 (Zephyr Woods family rental units; as authorized under adopted Ordinance No18-829, adopted by the Cedar Grove Township Council on September 17, 2018, attached hereto as Exhibit A. (also see Exhibit C - proof of developer's commitment to provide family rental units as part of Cliffside Drive development))
- 17 unit Market to Affordable family rental units and/or special needs bedrooms programs. In accordance with the Court-ordered settlement agreement, the Township agreed to provide the information required by N.J.A.C. 5:93-5.5 to show evidence of adequate and stable funding for the Market to Affordable and/or special needs bedrooms programs, including a resolution of intent to bond, and a schedule for construction of these units/bedrooms as part of the Housing Element and Fair Share Plan, with construction to start within two years of the final judgment entered by the Court on the Township's affordable housing litigation (around or about April 15, 2021) and to continue thereafter such that an equal proportion of the 17 total required Market to Affordable units/special needs bedrooms will be created each year between the initial start date and July 2, 2025, except that the odd, lesser number of units may be provided in the first year of construction. The settlement agreement provides that if before the requirement set forth in this paragraph for any given year becomes due, the additional zoning provisions referenced in paragraph 4 below have led to at least a preliminary approval for a development providing additional rental affordable units, the Township may substitute the number of rental units provided by that preliminary approval and the associated rental bonuses, to reduce in equal number the number of units and rental bonuses required to be provided through these mechanisms for that year.
- 79 (Rental Bonuses – Cliffside, Zephyr Woods, Group Home, and Market to Affordable family rentals and/or special needs programs or other newly created family rental units, if available)
- **TOTAL: 260 CREDITS**

4. **Additional zoning provisions.** On September 17, 2018, as part of Third Round compliance and in anticipation of a settlement with FSHC on the Township's Third Round Obligation, the Township Council adopted Ordinance No. 18-830 (Exhibit B) enacting overlay zoning on the Commerce Avenue and Grove Ave./Rutgers Ave./Lewis Ave. comprised of primarily nonresidential sites. The overlay zoning permits residential development and requires a mandatory affordable housing set aside for all new multifamily residential developments of five (5) units or more developed at a density of six (6) or more units per acre. The set aside for rental developments is fifteen percent (15%) and the set aside for for-sale developments is twenty percent (20%). The provisions of the ordinance do not apply to residential expansions, additions, renovations, replacement, or any other type of residential development that does not result in a net increase in the number of dwellings of five or more multi-family dwelling units. (Paragraph 8 of Agreement)

5. **13% Very Low-Income Units.** The FSHC agreement requires that thirteen percent (13%) of all the affordable units referenced in this plan, with the exception of units constructed prior to July 1, 2008, and units subject to preliminary or final site plan approval prior to July 1, 2008, to be very low income units (defined as units affordable to households earning thirty percent (30%) or less of the regional median income by household size), with half of the very low income units being not age-restricted. This results in a minimum requirement for 22 very low income units (Paragraph 9 of Agreement):

$$(260 \text{ (1999-2025 Round 3 obligation)} - 12 \text{ (surplus Cedar Ridge units)} - 79 \text{ (bonus credits)} - 5 \text{ (ARC group home bedrooms)}) = 164 \times .13 = 22 \text{ (very low-income units required).}$$

The Township's Fair Share Plan addresses this requirement as follows:

Very Low-Income Units	
# Units	Project
8	Cliffside Drive and deficit Zephyr Ridge rental units
18	Commerce Ave/Grove Ave/Rutgers Ave/Lewis Ave Overlay (66 acres x 14 du/ac (rental) x .15 set-aside x .13 = 18 VLI). While very low-income units would only be required for rental units, there is a significant likelihood of these sites being developed as rental units. If they are developed as for-sale units the Township reserves the right to seek alternate means to meet the very-low-income requirement consistent with this Agreement.
26	Total

6. **"Rental Bonus Credits".** Cedar Grove Township's settlement agreement with FSHC stipulates that the Township is entitled to "rental bonus credits" in accordance with N.J.A.C. 5:93-5.15(d) on the combined Prior Round and Third Round Obligations, resulting in a maximum of 83 rental bonuses permitted, with 79 potential rental bonuses identified for the compliance mechanisms identified on the date the agreement with FSHC was signed that will be credited toward the Third Round obligation, as follows (Paragraph 10 of Agreement):

- a. The ARC of Essex bedrooms: 5 rental bonuses;

- b. Cliffside Drive & deficit Zephyr Ridge units: 57 rental bonuses;
- c. Market-to-affordable family rental units/special needs rental bedrooms (or additional family rental units provided per paragraph 4 above): 17 rental bonuses.

7. **At Least 50% Low-Income Units.** The agreement with FSHC requires that at least fifty percent (50%) and not less than 91 units of the units addressing the Township's Third Round Obligation shall be affordable to a combination of very-low-income and low-income households, with the remaining affordable units affordable to moderate-income households. The low/very low income units shall include at least the following (Paragraph 11 of Agreement):

- a. The ARC of Essex: 5 bedrooms;
- b. K. Hovnanian for-sale: 45 units;
- c. Cliffside Drive and deficit Zephyr Ridge: 29 units;
- d. Market-to-affordable family rental/special needs: 8 units/bedrooms;
- e. Cedar Ridge surplus prior cycle credits: not less than 6 units; and
- f. At least one-half of the units resulting from the overlay zoning and mandatory set-aside ordinances.

8. **25% Rental Obligation.** The agreement with FSHC provides that the Township shall also ensure that at least twenty-five percent (25%) of the Township's combined Prior Round and Third Round Obligations (not less than 83 units) are met through rental units, including at least half in rental units available to families (not less than 42 family rental units). The Township's Prior Round obligation is entirely addressed with prior cycle age-restricted rental units. The Township's Round 3 Fair Share Plan identifies 74 rental credits, as follows (Paragraph 12):

- a. The ARC of Essex: 5 special needs rental bedrooms;
- b. Cliffside Drive and deficit Zephyr Ridge: 57 family rental units;
- c. Cedar Ridge surplus Prior Cycle: 12 age-restricted rental units;
- d. Overlay zoning and mandatory set-aside ordinance: undetermined number of family rental units.

Of the minimum 83-unit rental obligation for both the Prior Round and Third Round, only 35 units are non-family (age-restricted units (30 Cedar Ridge) and group home bedrooms (5 ARC)); the balance are family rental units (minimum of 57 family rental units provided through Cliffside Drive rezoning (52 units) and the 5 Zephyr Ridge deficit units to be provided on Cliffside Drive).

9. **50% Family Unit Obligation.** The agreement with FSHC requires that the Township's Plan provide that at least half of the units addressing the Township's Third Round Obligation in total shall be made available to families ($182/2=91$), which the Township's Third Round Plan addresses with a minimum of 147 family units, as follows (Paragraph 13):

- a. K. Hovnanian: 90 family for-sale units;
- b. Cliffside Drive and deficit Zephyr Ridge: 57 family rental units; and
- c. Overlay zoning and mandatory set-aside ordinance: undetermined number of family units.

10. **25% Age-Restricted Cap.** The Township shall comply with COAH's Prior Round age-restricted cap of twenty-five percent (25%), and to not request a waiver of that requirement. This shall be understood to mean that in no circumstance may the Township claim credit toward its fair share obligation for age-restricted units that exceed twenty-five percent (25%) of all units developed or planned to meet its combined Prior Round and Third Round Obligations (Paragraph 14).

Mandatory & Statutory Contents of the Housing Plan Element and Fair Share Plan

- Municipal Land Use Law (N.J.S.A. 40:55D-28b.(3))
- NJ Fair Housing Act (N.J.S.A. 52:27D-310. a. – f.)

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*;

The Fair Housing Act at N.J.S.A 52:27D-310, Essential components of a municipality's housing element, states that: "A municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing, and shall contain at least:

(b) A municipal housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing and shall contain at least:

a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated; , and in conducting this inventory the municipality shall have access, on a confidential basis for

the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;

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

c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;

d. An analysis of the existing and probable future employment characteristics of the municipality;

e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing; and

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

These mandatory requirements of the M.L.U.L and the Fair Housing Act are addressed in Appendix A below:

APPENDIX A

Inventory of Municipal Housing Units

The primary sources of information for the inventory of the Township's housing stock are the 2010 U.S. Census Summary File 1 and the U. S. Census Bureau 2013 American Community Survey 5-Year Estimates (herein ACS).

Many of the datasets used in this analysis reflect the traditional 2010 Census data, however as of 2010, certain data is no longer reported through the decennial census and is instead released through the American Community Survey 1-, 3- and 5-year estimates. These sets are used particularly for physical housing characteristics. Because of the new data reporting methods, some differences in table totals may occur.

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, Cedar Grove Township had 4,368 housing units, of which 4,262 (97.6%) were occupied. While the Township largely consisted of one-family, detached dwellings (72.2% of the total, compared to 34.1% in the County), there were 1,205 units in attached or multi-family structures. The Township had a relatively low percentage of renter-occupied units, 21.4%, compared to 54.1% in Essex County and 34.4% in the State.

Table 1: Units in Structure by Tenure

Units in Structure	Total Units	Vacant Units	Occupied Units		
			Total	Owner	Renter
1, detached	3,154	67	3,087	2,962	125
1, attached	99	0	99	81	18
2	299	39	260	76	184
3 or 4	169	0	169	44	125
5+	638	0	638	177	461
Other	0	0	0	0	0
Mobile Home	9	0	9	9	0
Total	4,368	106	4,262	3,349	913

Source: 2013 ACS 5 year estimates DP-04 and B25032

Table 2 indicates the year housing units were built by tenure, while Table 3 compares the Township to Essex County and the State for the same data. 55.3% of the Township's housing stock was built between 1950 and 1969 with another 10.4% built before 1940. A large percentage of renter-occupied units (27.5%, as compared to 10.4% of owner-occupied units) were built in the 1960s. While 9.7%

of owner-occupied units were built in the 1940s, only 2.8% of renter-occupied units were built during these years. 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 2: Year Structure Built by Tenure

Year Built	Total Units	% of Total	Vacant Units	Occupied Units		
				Total	Owner	Renter
2010 or later	0	0.0	0	0	0	0
2000 - 2010	321	7.3	36	285	251	34
1990 - 1999	252	5.8	31	221	182	39
1980 - 1989	370	8.5	0	370	233	137
1970 - 1979	204	4.7	0	204	152	52
1960 - 1969	639	14.6	39	600	349	251
1950 - 1959	1,778	40.7	450	1,328	1,054	274
1940 - 1949	350	8.0	0	350	324	26
Pre-1940	454	10.4	0	454	354	100

Source: 2013 ACS 5 year estimates DP-04 and B25036

Table 3 compares the year of construction for all dwelling units in the Township to Essex County and the State. Cedar Grove had a much larger percentage of units built in the 1950s than did the County or State and a smaller percentage of units built in the 1970s and prior to 1940.

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

Year Built	%		
	Cedar Grove Township	Essex County	New Jersey
2010 or later	0.0	0.3	0.4
2000 - 2010	7.3	7.8	9.6
1990 - 1999	5.8	4.9	8.9
1980 - 1989	8.5	5.7	11.7
1970 - 1979	4.7	9.1	13.0
1960 - 1969	14.6	12.4	14.0
1950 - 1959	40.7	16.8	15.8
1940-1949	8.0	14.0	8.6
Pre-1940	10.4	29.1	18.0
Median Year	1958	1954	1965

Source: 2013 ACS 5 year estimates DP-04 and B25035

The 2010 Census documented household size in occupied housing units by tenure, and the number of bedrooms per unit by tenure; these data are reported in Tables 4 and 5, respectively. Table 4 indicates that renter-occupied units generally housed smaller households, with 82.4% of renter-occupied units having 2 persons or fewer compared to 50.9% of owner-occupied units. Table 5 indicates that the majority of the Township's housing units (58.6%) had 3 or 4 bedrooms, and that renter-occupied units generally had fewer bedrooms, with 92.1% having two bedrooms or fewer, compared to 15.0% of owner-occupied units.

Table 4: Household Size in Occupied Housing Units by Tenure

Household Size	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	1,151	652	499
2 persons	1,434	1,189	245
3 persons	740	652	88
4 persons	770	721	49
5 persons	328	315	13
6 persons	63	59	4
7+ persons	37	32	5
Total	4,523	3,620	903

Source: 2010 U.S. Census, SF-1.

Table 5: Number of Bedrooms per Unit by Tenure

Number of Bedrooms	Total Units	(%)	Occupied Units		
			Total	Owner	Renter
No bedroom	15	0.3	15	15	0
1 bedroom	563	12.9	524	14	510
2 bedrooms	806	18.5	806	475	331
3 bedrooms	1,631	37.3	1,595	1,563	32
4 bedrooms	930	21.3	922	882	40
5+ bedrooms	423	9.7	400	400	0

Source: 2013 ACS 5 year estimates DP-04 and B25042

Table 6 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 both owner-occupied and renter-occupied units was lower than Essex County and State.

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

Jurisdiction	All Occupied Units	Owner-occupied units	Renter-occupied units
Cedar Grove Township	2.57	2.77	1.74
Essex County	2.68	2.95	2.46
New Jersey	2.68	2.79	2.47

Source: 2010 U.S. Census, SF-1

The distribution of number of bedrooms per unit is shown in Table 7. The Township had considerably fewer units with no or one bedroom than both the County and the State.

Table 7: Percentage of All Units by Number of Bedrooms

Jurisdiction	None or one	Two or Three	Four or More
Cedar Grove Township	13.2%	55.8%	31.0%
Essex County	26.3%	56.1%	17.5%
New Jersey	17.8%	58.0%	24.2%

Source: 2013 ACS 5 year estimates DP-04

In addition to data concerning occupancy characteristics, the 2010 Census includes a number of indicators, or surrogates, which relate to the condition of the housing stock. These indicators are used by the Council on Affordable Housing (COAH) in calculating a municipality's deteriorated units and indigenous need. The surrogates used to identify housing quality, in addition to age (Pre-1940 units in Table 2), are the following, as described in COAH's rules.

Persons per Room	1.01 or more persons per room is an index of overcrowding.
Plumbing Facilities	Inadequate plumbing is indicated by either a lack of exclusive use of plumbing or incomplete plumbing facilities.
Kitchen Facilities	Inadequate kitchen facilities are indicated by shared use of a kitchen or the non-presence of a sink with piped water, a stove, or a refrigerator.

Table 8 compares the Township, County, and State for some of the above indicators of housing quality. The Township had fewer units with overcrowding than the County and the State, and had no units with inadequate plumbing or inadequate kitchen facilities.

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

Condition	%		
	Cedar Grove Township	Essex County	New Jersey
Overcrowding	1.0%	4.9%	3.5%
Inadequate plumbing	0.0%	0.7%	0.4%
Inadequate kitchen	0.0%	1.2%	0.8%

Note: The universe for this table is occupied housing units.

Source: 2013 ACS 5 year estimates DP-04

The last factors used to describe the municipal housing stock are the assessed housing values and gross rents for residential units. In 2009-2013, the median residential housing value was \$443,999 (Table 9) with most of the Township's housing stock falling in the \$300,000-\$499,999 price range.

Table 9: Value of Residential Units

Value	Number	%
Less than \$50,000	45	1.3
\$50,000 to \$99,999	0	0.0
\$100,000 to \$149,999	7	0.2
\$150,000 to \$199,999	24	0.7
\$200,000 to \$299,999	75	2.2
\$300,000 to \$499,999	2,132	63.7
\$500,000 to \$999,999	1,001	29.9
\$1,000,000 or more	65	1.9
Median (dollars)	\$443,700	

Source: 2013 ACS 5 year estimates DP-04

Table 10 indicates that in 2009-2013, 87.0% of renter-occupied units rented for more than \$1,000 and 43.4% rented for more than \$1,500.

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

Contract Monthly Rent	Number	%
Less than \$200	16	1.8
\$200 to \$299	0	0.0
\$300 to \$499	15	1.7
\$500 to \$749	47	5.3
\$750 to \$999	36	4.1
\$1,000 to \$1,499	384	43.6
\$1,500 or more	382	43.4
No Cash Rent	33	--
Median (contract rent)	\$1,453	

Source: 2013 ACS 5 year estimates DP-04

The data in Table 11 indicate that 29.9% of renter households earned less than \$35,000 per year, and 81.7% of these households were paying more than 30% of their income for rent, with the percentage not computed for an additional 22 households. On the other end of the spectrum, 33.8% of renter households earned more than \$75,000 per year and all of these households were paying less than 30% of their income for rent, with 79.3% of them paying less than 20% of their income for rent and the percentage not computed for an additional 11 households. 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

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	0	0	0	0	0	0	0
\$10,000 – 19,999	105	0	0	15	0	68	22
\$20,000 – 34,999	168	0	0	13	30	125	0
\$35,000 – 49,999	137	13	0	13	18	93	0
\$50,000-- 74,999	194	16	10	56	32	80	0
\$75,000 -- 99,999	155	102	23	30	0	0	0
\$100,000 or more	154	143	0	0	0	0	11

Source: 2013 ACS 5 year estimates B25074

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 Township's residents are the 2010 U.S. Census and the U.S. Census Bureau 2013 American Community Survey 5-year estimates. The data from these sources provide a wealth of information concerning the characteristics of the Township's population.

The 2010 Census indicates that the Township had 12,411 residents, or 111 more residents than in 2000, representing a population increase of approximately 0.9%. The Township's 0.9% increase in the 2000's compares to a 1.2% decrease in Essex County and a 4.5% increase in New Jersey.

The age distribution of the Township's residents is shown in Table 12. There are more males than females in the youngest (0-4 and 5-19) age categories, with females predominating in all other age groups.

Table 12: Population by Age and Sex

Age	Total Persons	Male	Female
0 – 4	602	317	285
5 – 19	2,087	1,067	1,020
20 – 34	1,598	777	821
35 – 54	3,398	1,639	1,759
55 – 69	2,418	1,139	1,279
70 +	2,308	834	1,474
Total	12,411	5,773	6,638

Source: 2010 U.S. Census, SF-1.

Table 13 compares the Township to the County and State by age categories. The principal difference among the Township, County, and State occurs in the 20-34 age category where the Township had a smaller proportion than both the County and the State. The Township also had a higher percentage in the 55-69 age category than both the County and the State.

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

Age	Cedar Grove Township	Essex County	New Jersey
0 - 4	4.9%	6.9%	6.2%
5 - 19	16.7%	20.8%	19.9%
20 - 34	12.8%	20.5%	18.8%
35 - 54	27.3%	29.6%	29.8%
55 - 69	19.5%	14.3%	15.9%
70 +	18.6%	8.1%	9.5%
Median	46.8	36.4	39.0

Source: 2010 U.S. Census, SF-1.

Table 14 provides the Census data on household size for the Township, while Table 15 compares household sizes in the Township to those in Essex County and the State. The Township has a slightly higher percentage of 4-person households than both the County and the State. The Township also has a lower percentage of 6- and 7- or more person households than the County and the State.

Table 14: Persons in Household

Household Size	Total Units
1 person	1,151
2 persons	1,434
3 persons	740
4 persons	770
5 persons	328
6 persons	63
7+ persons	37
Total	4,523

Source: 2010 U.S. Census, SF-1.

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

Household Size	Township	County	State
1 person	25.4	27.7	25.2
2 persons	31.7	26.6	29.8
3 persons	16.4	17.9	17.4
4 persons	17.0	15.2	15.7
5 persons	7.3	7.4	7.2
6 persons	1.4	2.9	2.7
7 or more persons	0.8	2.2	1.9
Persons per household	2.57	2.68	2.68

Source: 2010 U.S. Census, SF-1.

Table 16 presents a detailed breakdown of the Township's population by household type and relationship. There were 10,121 persons (81.5%) in family households in the Township and 1,484 persons (12.0%) in non-family households; a family household includes a householder living with one or more persons related to him or her by birth, marriage, or adoption, while a non-family household includes a householder living alone or with non-relatives only. 806 persons (6.5%) lived in group quarters.

Table 16: Persons by Household Type and Relationship

	Total
In family Households:	10,121
Spouse	2,690
Child	3,571
In Non-Family Households:	1,484
Male householder:	509
Living alone	416
Not living alone	93
Female householder:	799
Living alone	735
Not living alone	64
In group quarters:	806
Institutional	803
Non-institutional	3

Source: 2010 U.S. Census, SF-1.

Table 17 provides income data for the Township, County, and State. The Township's per capita and median incomes were higher than those of both the County and the State.

Table 17: Income for Township, County, and State

Jurisdiction	Per Capita Income	Median Income	
		Households	Families
Cedar Grove Township	\$45,056	\$96,092	\$113,169
Essex County	\$32,181	\$55,095	\$69,448
New Jersey	\$36,027	\$71,629	\$87,347

Source: 2013 U.S. Census ACS 5 Year Estimates DP-03

Table 18 addresses the lower end of the income spectrum, providing data on poverty levels for persons and families. 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 Township had proportionately fewer persons qualifying for poverty status than the County and State.

Table 18: Poverty Status for Persons and Families for Township, County, and State (% with 2009-2013 income below poverty)

Jurisdiction	Persons (%)	Families (%)
Cedar Grove Township	4.3	3.1
Essex County	16.6	13.6
New Jersey	10.4	7.9

Source: 2013 ACS 5 year estimates DP-03

The ACS includes a vast array of additional demographic data that provide insights into an area's population. For example, Table 19 provides a comparison of the percent of households who moved into their current residence in 1999 or earlier; this is a surrogate measure of the mobility/stability of a population. The data indicate that the percentage of Township residents residing in the same house as in 1999 exceeded that of the County and State.

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

Jurisdiction	Percent living in same house in 1999
Cedar Grove Township	51.6%
Essex County	34.1%
New Jersey	40.2%

Source: 2013 ACS 5 year estimates DP-04

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

**Table 20: 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
Cedar Grove Township	92.9	45.6
Essex County	83.5	32.0
New Jersey	88.1	35.8

Source: 2013 ACS 5 year estimates DP-02

The ACS also provides data on the means of transportation which people use to reach their place of work. Table 22 compares the Census data for the Township, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Township had a relatively high percentage of workers who drive alone, and a relatively low percentage of workers who carpool or use public transit. Of the 6.6% of workers who resided in the Township and used other means of transportation to reach work, 4.8% of workers worked from home.

**Table 21: 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
Cedar Grove Township	81.1	6.8	5.5	6.6
Essex County	61.9	9.1	20.1	8.8
New Jersey	71.9	8.4	10.8	8.9

Source: 2013 ACS 5 year estimates DP-03

The ACS also provided information on resident employment by industry. 30.4% of employed residents worked in the field of educational services, health care and social assistance. 14.1% worked in professional, scientific, and management, and administrative and waste management services.

Table 22: Employment by Industry

Industry	Persons	%
Civilian employed population 16 years and over	5,967	--
Agriculture, forestry, fishing and hunting, and mining	1	0.0
Construction	334	5.6
Manufacturing	330	5.5
Wholesale trade	193	3.2
Retail trade	416	7.0
Transportation and warehousing, and utilities	385	6.5
Information	250	4.2
Finance and insurance, and real estate and rental and leasing	580	9.7
Professional, scientific, and management, and administrative and waste management services	844	14.1
Educational services, and health care and social assistance	1,813	30.4
Arts, entertainment, and recreation, and accommodation and food services	230	3.9
Other services, except public administration	256	4.3
Public administration	335	5.6

Source: 2013 ACS 5 year estimates DP-03

According to the ACS, the percentage of Township residents in the labor force was lower than that of the County and State. The unemployment rate was also lower in the Township than in the County and State.

Table 23: Labor Force and Employment

Jurisdiction	Percent in Labor Force	Employed	Unemployed
Cedar Grove Township	62.5	58.2	4.2
Essex County	66.1	56.9	9.2
New Jersey	66.6	59.7	6.7

Source: 2013 ACS 5 year estimates DP-03