

2025 HOUSING ELEMENT and FAIR SHARE PLAN
TOWNSHIP OF NORTH HANOVER

NORTH HANOVER TOWNSHIP
BURLINGTON COUNTY, NEW JERSEY



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June 16, 2025
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The original document was appropriately signed and sealed in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners.

ACKNOWLEDGMENTS**Township Committee**

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I. INTRODUCTION

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

This is the Township of North Hanover's Housing Element and Fair Share Plan (hereinafter "HEFSP") for the period between 2025 and 2035 (the "Fourth Round"). On March 19, 2024, Governor Phil Murphy signed significant affordable housing legislation through Bill A-4/S-50, aiming to streamline and enhance the state's approach to affordable housing obligations.

Key Provisions of the Legislation:

Establishment of a New Framework: The law introduces a streamlined process for determining and enforcing municipalities' affordable housing obligations under the New Jersey Supreme Court's Mount Laurel Doctrine and the State's Fair Housing Act. Starting in 2025, the Department of Community Affairs (DCA) will publish non-binding calculations of municipalities' current and prospective affordable housing needs, using a formula based on prior court decisions.

Dispute Resolution Program: To expedite the resolution of disputes regarding municipalities' affordable housing obligations and plans, the legislation establishes a new Affordable Housing Dispute Resolution Program. This program aims to reduce litigation-related delays and provide more certainty for housing developers.

Abolishment of COAH: The Council on Affordable Housing (COAH), which had been defunct for over a decade, is formally abolished under this bill. The new process replaces the role previously played by COAH, streamlining compliance and reducing delays in the construction of new affordable housing.

Incentives for Specific Housing Projects: The legislation includes provisions for "bonus credits," allowing certain affordable housing units to be credited as 1.5 or 2 units. This system incentivizes the development of age-restricted housing, housing for individuals with special needs, and projects located near mass transit stations. The use of bonus credits is capped at 25% of a municipality's prospective need obligations.

Transparency and Accountability: The law mandates increased transparency at each stage of the affordable housing process, including the adoption of initial housing plans, the availability and allocation of state housing trust funds, and the number of housing units built. This ensures that municipalities and developers can plan more effectively and that the public remains informed about affordable housing developments.

New Jersey seeks to enhance the efficiency and fairness of affordable housing development by implementing these measures, offering clearer municipal guidance, minimizing legal disputes, and expanding housing availability statewide.

On October 18, 2024, the Department of Community Affairs ("DCA") released "Affordable Housing Obligations for 2025-2035" (hereafter the "DCA Report") as the recently enacted law requires.

NORTH HANOVER'S AFFORDABLE HOUSING COMPLIANCE HISTORY

On November 24, 2020, the Honorable Jeanne T. Covert, A.J.S.C. granted North Hanover Township a Judgment of Compliance according to the New Jersey Fair Housing Act, N.J.S.A. 52:27d-301 *et seq.*, including all Cycles or Rounds through July 1, 2025 as outlined in the Settlement Agreement that North Hanover and Fair Share Housing Center (FSHC) signed on December 13, 2016 and Amendment to the Agreement dated May 4, 2017 (collectively referred to as the "Settlement Agreement"), subject to certain conditions.

North Hanover and FSHC agreed to the following plan to address the 1999 – 2025 housing obligation of 102 low and moderate-income housing units. With 127 credits, the Township has a twenty-

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five (25) unit surplus to carry over to the Fourth Round 2025 - 2035 housing obligation.

1999 – 2025 Fair Share Plan

Development	Address	Block / Lot	Units	Bonus	Credits	Status
Millstream Apartments North	202 Croshaw Road	603 / 10	48	0	48	C
Millstream Apartments South	18 Jones Mill Road	603 / 29	39	0	39	C
Maplewood Apartments	42 Meany Road	800 / 68	40	0	40	C
Total			127	0	127	
Third Round Surplus	127 Units – 102 Combined Obligation =				25	

MUNICIPAL SUMMARY

North Hanover Township spans 17.51 square miles (11,206.4 acres) in eastern Burlington County, offering mostly a rural landscape. The community features a recreation complex, located across the street (Schoolhouse Road) from the Municipal Building, and adjacent to Clarence B. Lamb School, providing a centralized location with fair proximity to areas of the Township with the heaviest development. This recreational complex, consisting of Green Acre and recreational facilities located on North Hanover Township School District school, provides the following amenities: paved skating/hockey areas, soccer fields, 5 baseball fields, basketball court, 2 tennis courts, swings, walking/bike paths, benches, and a picnic area.

The Township is bordered by Upper Freehold Township in Monmouth County and Plumsted Township in Ocean County to the east; Chesterfield Township, Burlington County, to the north; Wrightstown Borough and Mansfield Township, Burlington County, to the west; and North Hanover Township, Burlington County, to the south. A portion of the McGuire Dix Lakehurst Joint Base is located within North Hanover Township. This portion is also within the Pinelands Commission Jurisdiction.

AFFORDABLE HOUSING OBLIGATION 2025-2035

On October 18, 2024, the DCA released the DCA Report as required by the recently enacted law. The Township's Fourth Round affordable housing obligations, as stated in the report, are identified in the paragraphs below:

Present Need

The DCA estimated that North Hanover has 37 Present Need units. However, due to the small sample size used to generate this estimate, there is a significant margin for error. Given these limitations, it is recommended that North Hanover determine if conducting a Housing Condition Survey to obtain a more precise assessment of deficient dwellings is financially feasible. Overall, these statistics offer a comprehensive view of the housing stock in North Hanover Township as of 2023, highlighting a community with a substantial number of homes built in the latter half of the 20th century and a high standard of housing.

2017-21 Low and Moderate-Income Pre-1980 Overcrowded with Complete Plumbing and Kitchen Facilities (Estimate)	2017-21 Low and Moderate-Income Lacking Complete Plumbing or Kitchen Facilities (CHAS Table 8)	Present Need/Substandard/Deficient Low and Moderate-Income Occupied Units
2	35	37

See Table D Present Need & Substandard Housing of the Fourth Round Calculation Workbook

https://www.nj.gov/dca/dlps/4th_Round_Numbers.shtml

https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation_Workbook.xlsx

Prospective Need

The DCA estimated that North Hanover has a Prospective Need of 28 units. This number is based upon the average of the four allocation factors multiplied by the Region 5 Prospective Need of 9,134 dwelling units.

$$9,134 \times 0.31\% = 28$$

Equalized Nonresidential Valuation Factor	Land Capacity Factor	Income Capacity Factor	Average Allocation Factor	Prospective Need
0.34%	0.00%	0.59%	0.31%	28

VACANT LAND ADJUSTMENT ANALYSIS

A Vacant Land Adjustment was not deemed necessary as the municipality has sufficient land to accommodate the Prospective Need at this time.

AVAILABILITY OF SEWER AND WATER

Public sewer service is a limited resource in North Hanover. Pursuant to N.J.A.C. 5:93-4.3, when public water and/or sewer is scarce, a municipality is required to cooperate with efforts to extend such services to proposed inclusionary housing sites. This cooperation entails publicly supporting the extension of the limited resources to these sites. However, the regulation does not obligate the municipality to allocate or expend municipal funds for this purpose.

AVAILABLE COMPLIANCE OPTIONS

The Fair Housing Act, as amended (FHA), requires the Department of Community Affairs to compute municipal housing obligations. Past Court decisions mandated that each municipality address substandard housing units occupied by low- and moderate-income households, and the FHA has formalized that requirement. In the past, this obligation has been referred to as the "rehabilitation component" or "rehabilitation share." For this HEFSP, such substandard units are identified as the "present need."

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Present Need

A municipality may satisfy its present need obligation through the implementation of a rehabilitation program. Such a program must focus on repairing or replacing essential housing systems, such as roofing, plumbing, electrical, heating, or structural (load-bearing) elements, to bring existing housing units into compliance with applicable codes. The program must be administered by an entity with demonstrated experience in affordable housing rehabilitation and must be detailed in a manual subject to approval.

The minimum average hard cost per unit (excluding administrative expenses) for an eligible rehabilitation program was \$10,000 in prior Round 3. Actual costs will vary depending on the scope of repairs required to achieve code compliance. The courts adopted COAH's mandate of a 10-year affordability control period following the completion of rehabilitation activities. For owner-occupied units, this control may be enforced through a forgivable loan structure.

North Hanover Township may also meet its rehabilitation requirement through the production of new affordable units, utilizing any of the methods outlined below for the creation of affordable housing within the Township.

Framework for New Construction

When it was in existence, COAH established rules that provided a framework for addressing the municipal housing obligation. All affordable housing must be affirmatively marketed and priced by yet-to-be-established rules. The FHA limits age-restricted housing to no more than 30 percent of affordable housing units. A municipality shall not receive more than one type of bonus credit for any unit.

- A municipality shall not be permitted to satisfy more than 25% of its prospective need obligations using bonus credits.
- **The FHA, as amended, eliminated the rental bonus credit for family units.**
- Special Needs: One unit of credit and one bonus credit for each unit of low- or moderate-income housing for individuals with special needs or permanent supportive housing.
- Non-Profit Partnership: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing unit created in partnership with a non-profit housing developer.
- Proximity to Transit: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing located within a one-half mile radius (one-mile radius if located in a Garden State Growth Zone) surrounding a NJ Transit Port Authority Transit Corp., Port Authority Trans-Hudson Corp., rail, bus, or ferry station, including all light rail stations.
- Age-Restricted: One unit of credit and one-half bonus credit for a unit of age-restricted housing. (Bonus credit is only applicable to 15% of all age-restricted housing built that count towards the affordable housing obligation.)
- Family Housing: One unit of credit and one-half bonus credit for each unit of low- or moderate-income family housing with at least three bedrooms above the minimum number required by the bedroom distribution in each development.
- Redevelopment: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing constructed on land that is or was previously developed and utilized for retail, office, or commercial space.
- Extension of Affordability Controls: One unit of credit and one-half bonus credit for each existing low- or moderate-income rental housing unit for which affordability controls are

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extended for a new term, and the municipality contributes funding towards the costs necessary for this preservation.

- 100% Affordable with Municipal Contribution: One unit of credit and one-half bonus credit for each unit of low- or moderate-income housing in a 100% affordable housing project, which the municipality either contributes property without which the project would not be feasible or makes contributions from the municipal affordable housing trust fund that covers no less than 10% of the project costs.
- Very Low Income: One unit of credit and one-half bonus credit for each unit of very low-income housing for families above the 13% of units required to be preserved for very low-income housing.
- Age Restricted Housing: A municipality may not satisfy more than 25% of the affordable housing units, exclusive of bonus credits, to address its prospective need obligation through the creation of age-restricted housing. This is a continuation of the current requirements.
- Housing Available to Families with Children: A municipality must satisfy at least 50% of the actual affordable housing units, exclusive of bonus credits, created to address its prospective need obligation through the creation of housing available to families with children. This is a continuation of the current requirements.
- Rental Housing: A municipality must satisfy at least 25% of the actual affordable housing units, exclusive of bonus credits, to address its prospective need obligation through rental units. At least half of that number must be available for families with children. This is a continuation of the current requirements.
- Very Low Income: 13% of the housing units made available for low- and moderate-income households must be reserved for occupancy by very low-income households. (This is not new.) What is new is that at least half of that number must be made available to families with children.
- Transitional Housing: A municipality shall not credit transitional housing credits to more than 10% of the municipality's fair share obligation.
- Length of Affordability: The amended FHA increased the minimum period requiring affordability controls to 40 years for rental units and maintained 20 years for for-sale units.

Zoning and Fees

North Hanover Township has several options available to address its inclusionary housing component. One such approach is to utilize zoning as a means of meeting its affordable housing obligation. Inclusionary zoning is among the few methods recognized by the courts that limit the municipality's direct financial responsibility in the production of affordable housing. Once appropriate zoning is in place, the Township's primary obligations are to expedite the approval process for inclusionary developments and to eliminate unnecessary cost-generating regulations, as outlined in N.J.A.C. 5:93-10.

Prior court decisions and regulations acknowledge that affordable rental housing typically requires a greater subsidy than affordable for-sale units. Accordingly, N.J.A.C. 5:93-5.15 mandates that incentives be provided to encourage rental development, such as increased density allowances and reduced set-aside requirements. The maximum set-aside for rental housing is 15 percent.

Municipalities are also permitted to collect development fees on residential sites not zoned for affordable housing production. These fees serve as exactions designated for affordable housing initiatives. Affordable housing regulations allow for a development fee of up to 1.5 percent on all

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residential development. If a developer is granted a density bonus, the municipality may collect a 6 percent fee on the additional units gained through the bonus. Additionally, a 2.5 percent development fee may be imposed on non-residential development.

The use of development fees is subject to specific restrictions. No more than 20 percent of collected fees may be allocated for administrative expenses. A minimum of 30 percent must be dedicated to initiatives that increase the affordability of housing for low- and moderate-income households.

Redevelopment

A municipality may facilitate the development of affordable housing through redevelopment under the Local Redevelopment and Housing Law. All sites identified for redevelopment must meet accepted standards for suitability. The municipality is required to designate the area as one in need of redevelopment, adopt a formal redevelopment plan, designate a redeveloper, and establish a projected timeline for site redevelopment. In the absence of an active developer, the preference has been for vacant sites over those that are already developed. In circumstances where land is a limited resource, the use of overlay zoning as a means of creating optional incentives for the construction of affordable housing has been recognized as being acceptable.

Municipally Sponsored Projects

Some municipalities opt to meet their affordable housing obligation by directly sponsoring the construction of low- and moderate-income housing. It is not uncommon for a municipality to contribute publicly owned land to a non-profit or for-profit developer committed to constructing a development exclusively for low- and moderate-income households.

Engaging in the direct development of affordable housing can be challenging for municipalities, particularly when such developments do not include market-rate units to cross-subsidize the affordable units. In these cases, developers typically require additional subsidies. These may include municipal contributions such as land or financial assistance, as well as external funding sources, such as federal Low-Income Housing Tax Credits, state housing programs, and financing from the Federal Home Loan Bank.

Under past affordable housing regulations, municipal construction efforts were required to be supported by the following minimum documentation:

1. **Site Control:** The municipality must demonstrate control of the site, which may be in the form of an ownership interest or an option agreement.
2. **Administrative Plan:** A plan must be submitted detailing how the development will be administered, including the process for income-qualifying applicants and the long-term management of the affordable units.
3. **Financial Plan:** The municipality must provide an estimate of total development costs, projected revenues, and identify a stable source of funding. As external subsidies become available, the municipality may reduce its reliance on local funds.
4. **Construction Timeline:** A detailed timetable must be established for the development and delivery of the low- and moderate-income units.

Market to Affordable

A municipality is eligible to receive both one unit of credit and one bonus credit for each low- or moderate-income housing unit created through the conversion of an existing market-rate rental

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or ownership unit into an affordable unit. However, these bonus credits may only be counted toward the municipality's Housing Element and Fair Share Plan if the municipality can demonstrate a formal commitment to proceed with the market-to-affordable conversion. This commitment must be substantiated by either: (a) a signed agreement with the property owner; or (b) municipal acquisition of the property.

In addressing its prospective affordable housing obligation, a municipality may not provide more than 30 percent of its required affordable units—excluding bonus credits—through the development of age-restricted housing. Additionally, at least 50 percent of the required affordable units—again, exclusive of bonus credits—must be made available to families with children and must fully comply with the standards and controls established under Section 21 of P.L.1985, c.222 (C.52:27D-321).

Moreover, a minimum of 25 percent of the required affordable housing units—excluding bonus credits—must be rental units, with at least half of those rental units designated for families with children. All units developed under this provision must conform to the statutory requirements and affordability controls outlined in Section 21 of P.L.1985, c.222 (C.52:27D-321).

GOAL OF NORTH HANOVER TOWNSHIP

It is the overall goal of the HEFSP, in combination with the Township's Land Use Element of its Master Plan, to provide the planning context in which access to low and moderate-income housing can be provided in accordance with the requirements of the FHA and the laws of the State of New Jersey while respecting the rural character and density of the Township of North Hanover.

II. CONTENT OF HOUSING ELEMENT

As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- An analysis of the municipality's demographic characteristics, including but not necessarily limited to household size, income level, and age.
- 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 rehabilitation.
- An analysis of the existing and probable future employment characteristics of the municipality.
- A projection of the municipality's housing stock, including the probable future construction of low and moderate-income housing for the next ten years, considering, but not necessarily limited to, construction permits issued, approvals of development applications, and probable residential development of lands.
- A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its housing needs, including its fair share for low and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1); and
- A consideration of the lands that are most appropriate for the 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 consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing P.L.2024, c.2 (C.52:27D-310.10.f.).

III. NORTH HANOVER'S POPULATION DEMOGRAPHICS

AGE DISTRIBUTION OF THE POPULATION

In 2023, the 2023 five-year American Community Survey (ACS) estimated that 14.9% of North Hanover's population was between the ages of 45 and 54. The percentage of school-aged children (ages 5 to 19) was approximately 22.8%, and the population over 65 years of age was approximately 21.5%. The 2023 ACS reported that the median age of North Hanover residents was 48.2 years old.

POPULATION BY AGE COHORT

Label	Count	Percent
Total population	7,977	100.0%
Age		
Under 5 years	875	11.0%
5 to 9 years	820	10.3%
10 to 14 years	594	7.4%
15 to 19 years	382	4.8%
20 to 24 years	641	8.0%
25 to 34 years	1,568	19.7%
35 to 44 years	1,143	14.3%
45 to 54 years	556	7.0%
55 to 59 years	338	4.2%
60 to 64 years	471	5.9%
65 to 74 years	302	3.8%
75 to 84 years	216	2.7%
85 years and over	71	0.9%

U.S. Census Bureau, U.S. Department of Commerce. "ACS Demographic and Housing Estimates." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05, 2023, https://data.census.gov/tables/ACSDP5Y2023.DP05?q=DP05&g=040XX00US34_050XX00US34005_060XX00US3400553070.

RACIAL COMPOSITION

26% of the individuals in North Hanover identify as Black or Hispanic/Latino (6% and 20% respectively). This reflects a proportionately similar dispersion of non-white individuals in comparison to the whole of Burlington County, with the only major contrast to the neighboring Chesterfield Township is found in the population of Asian individuals. This portion of the North Hanover HEFSP aims to identify potential stressors on the communities of North Hanover and to further justify the implementation of HEFSP by providing racial, ethnic, and economic context that reinforces the efforts to satisfy the township's housing needs.

RACE & ETHNICITY COMPARISON

Race	North Hanover		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	5,210	65%	295,500	64%	4,813,341	52%
Hispanic/Latino	1,584	20%	42,820	9%	2,032,968	22%
Black	459	6%	73,455	16%	1,138,893	12%
Asian	71	1%	25,819	6%	910,968	10%
Native American Pacific Islander	3	0.04%	147	0.03%	8,745	0.09%
Other	15	0%	3,310	1%	69,560	1%
Multi-Racial	635	8%	23,175	5%	292,539	3%
Total Population	7,977		464,226		9,267,014	

INCOME CHARACTERISTICS

The median household income in North Hanover is \$83,447.00. This is significantly lower than both the median income of the state of NJ (\$101,050) as well as Burlington County (\$105,271). This income disparity emphasizes a potential need for low-income housing to better accommodate the needs of the township's residents. The US Census Bureau also indicates that 55.5% of renters in North Hanover spend 35% or more of their household income on rent, showing a potential difficulty in affording market-rate housing for those North Hanover residents who may have a comparatively lower household income. This metric is further identified by the Department of Housing and Urban Development's comprehensive housing affordability strategy data that visualizes the area's housing needs and problems. With over half of renters classifying as in need of housing assistance (qualification is met if the rent is 30% or more of the median income).

In North Hanover, the median value of owner-occupied housing units is \$283,100. This compares to the median value of New Jersey housing units at \$427,600, and units in Burlington, with a median value of \$326,700. With lower incomes per capita and lower household income, a potential need for affordable housing can be identified, based on the financial restrictions of the average resident of North Hanover. An increase in affordable housing could potentially decrease the population paying 35% or more of their wage in rent, lowering the overall burden of housing on the residents of the township.

HOUSEHOLD SIZE AND TYPE

The U.S. Census Bureau defines a household as persons that may or may not be related who occupy a single room or group of rooms constituting a housing unit. A family is one or more persons related by blood, marriage, or adoption, all living in the same household. In North Hanover Township, the 2023 ACS estimated there were 2,788 households. The ACS estimated that 9.1% of the Townships' households were non-family households, while family households comprised 85.5% of households. Approximately 10.2% of households are comprised of married couples with children under age 18.

HOUSEHOLD TYPE

	Total	Percent
Total:	2,788	
Owner occupied:	1,210	43.4%
Family households:	955	34.3%
Married-couple family:	780	28.0%
With own children of the householder under 18 years	285	10.2%
No own children of the householder under 18 years	495	17.8%
Female householder, no spouse present:	151	5.4%
With own children of the householder under 18 years	24	0.9%
No own children of the householder under 18 years	127	4.6%
Nonfamily households	255	9.1%

U.S. Census Bureau, U.S. Department of Commerce. "Tenure by Household Type and Presence and Age of Own Children." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25115, 2023, https://data.census.gov/tables/ACSDT5Y2023.B25115?q=B25115&g=040XX00US34_050XX00US34005_060XX00US3400553070.

Household sizes for the Township are detailed in the table on the next page. Two-person households total 966 or 34.6% of the Township's households. Households containing four or more persons rank as the second most common size with a total of 868 households representing 31.1% of the Township's households. The third largest household group was one-person households, being 17.9%.

The largest household size for owner-occupied households was the 2-person household, at 44.2% of owner-occupied households; the second largest was the 4-or-more-person households with 26.8%.

The largest household size for renter-occupied households was the 4-or-more-person household, at 34.5% of renter-occupied households; the second largest was the 2-person households with 27.3%.

HOUSEHOLD SIZE

	Occupied housing units	Percent occupied housing units	Owner-occupied housing units	Percent owner-occupied housing units	Renter-occupied housing units	Percent renter-occupied housing units
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Occupied housing units	2,788	99.9%	1,210	100.0%	1,578	100.1%
HOUSEHOLD SIZE						
1-person household	500	17.9%	215	17.8%	285	18.1%
2-person household	966	34.6%	535	44.2%	431	27.3%
3-person household	454	16.3%	136	11.2%	318	20.2%
4-or-more-person household	868	31.1%	324	26.8%	544	34.5%

U.S. Census Bureau, U.S. Department of Commerce. "Occupancy Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2501, 2023. https://data.census.gov/tables/ACSST5Y2023.S2501?q=S2501&g=040XX00US34_050XX00US34005_060XX00US3400553070.

INCOME AND POVERTY STATUS

The most current data for income and poverty is the ACS and its estimates were therefore utilized. The estimated median household income for North Hanover was \$83,447 in 2023. This is 20.7 percent below the median household income for Burlington County at \$105,271. The Township's median income was \$17,603 or 17.4 percent higher than the State's median household income.

North Hanover's median family income was \$100,278. This is approximately \$26,999 or 21.2 percent below the County's and approximately \$23,614 or 19.1 percent below the State's.

North Hanover's estimated per capita income of \$34,510 is approximately 35.0 percent below that estimated for the County and the State. See the table on the following page.

Finally, after reviewing the poverty status of both individuals and families residing in the Township, North Hanover has a higher poverty rate than the County and the State for poverty status. The ACS estimates that North Hanover has a family poverty status of 7.3% while the County and State have a family poverty status of 4.9% and 7.0%, respectively. The poverty status of individuals in North Hanover is lower at 9.7% compared to 6.8% for the County and 9.8% for the State. See the table and chart that follow for additional details.

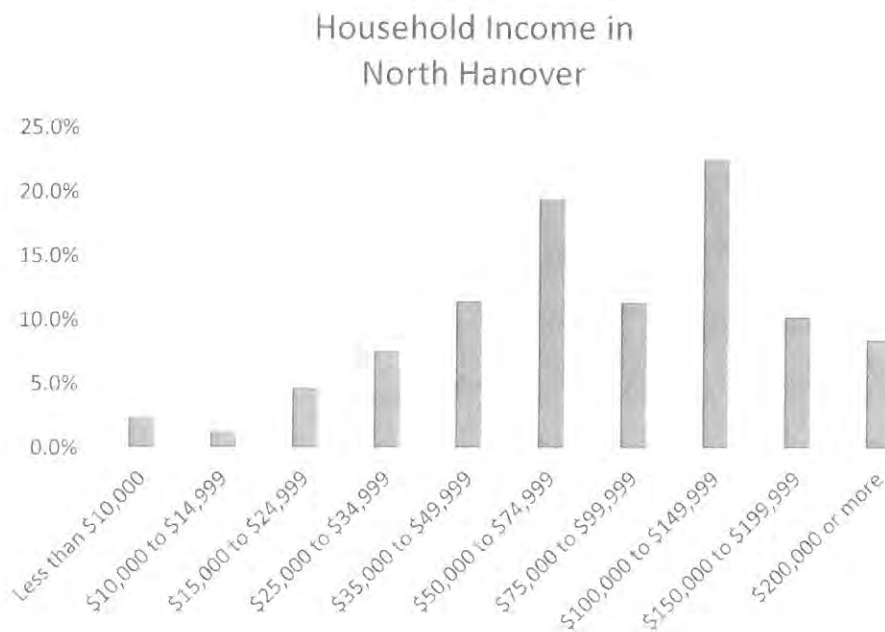
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INCOME CHARACTERISTICS

	North Hanover	Burlington County	New Jersey
Median Household Income	\$ 83,447	\$105,271	\$101,050
Median Family income	\$100,278	\$127,277	\$123,892
Per Capita Income	\$ 34,510	\$ 53,077	\$ 53,118
Poverty Level			
All families	7.3%	4.9%	7.0%
All people	9.7%	6.8%	9.8%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023. https://data.census.gov/tables/ACSDP5Y2023.DP03?q=DP03&g=040XX00US34_050XX00US34005_060XX00US3400553070..

According to the ACS five-year estimates, only 41.4% of households in the Township earn over \$100,000 annually, while 27.7% have an income of less than \$50,000 per year. Additionally, 30.9% of households earn between \$50,000 and \$99,999 annually. A detailed comparison of household income for North Hanover, alongside County and State figures, is presented below.



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INCOME AND BENEFITS (IN 2023 INFLATION-ADJUSTED DOLLARS)

	North Hanover		Burlington County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Total households	2,788	100.0%	176,046	99.9%	3,478,355	99.9%
Less than \$10,000	70	2.5%	5,362	3.0%	140,262	4.0%
\$10,000 to \$14,999	39	1.4%	2,969	1.7%	99,362	2.9%
\$15,000 to \$24,999	131	4.7%	6,523	3.7%	175,402	5.0%
\$25,000 to \$34,999	213	7.6%	8,027	4.6%	184,753	5.3%
\$35,000 to \$49,999	322	11.5%	13,955	7.9%	276,601	8.0%
\$50,000 to \$74,999	543	19.5%	22,911	13.0%	448,192	12.9%
\$75,000 to \$99,999	317	11.4%	23,250	13.2%	397,939	11.4%
\$100,000 to \$149,999	629	22.6%	35,553	20.2%	627,526	18.0%
\$150,000 to \$199,999	287	10.3%	23,631	13.4%	407,723	11.7%
\$200,000 or more	237	8.5%	33,865	19.2%	720,595	20.7%
Median household income (dollars)	83,447	(X)	105,271	(X)	101,050	(X)

U.S. Census Bureau, U.S. Department of Commerce, "Selected Economic Characteristics,"
American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023,
https://data.census.gov/tables/ACSDP5Y2023.DP03?q=DP03&g=040XX00US34_050XX00US34005_060XX00US3400553070.

IV. NORTH HANOVER'S HOUSING DEMOGRAPHICS

HOUSING TYPE

According to the 2023 five-year ACS estimates, North Hanover has an estimated 3,031 dwelling units. The Township's housing stock is comprised of single-family detached units, single-family attached units, and multi-family dwellings.

The largest percentage of housing stock in the Township is represented by single-family attached dwellings at 34.9% or 1,059 dwellings. Single-family detached dwellings encompassed 32.2% of the housing stock, while single-family attached houses (e.g., townhomes) comprised 32.2% of the Township's housing stock. Three or four-unit buildings totaled 2.8% of the housing stock. Five or more units (apartments) comprised 28.6% of the housing stock. Of the estimated 3,031 units in 2023, 73 or 14.5% of the owner-occupied housing stock with a mortgage spends more than 30% of the household income on housing which is considered unaffordable. Of the estimated 1,493 units in 2023, 484 or 64.9% of the renter-occupied housing stock that pays rent spends 30% or more of the household income on housing which is considered unaffordable.

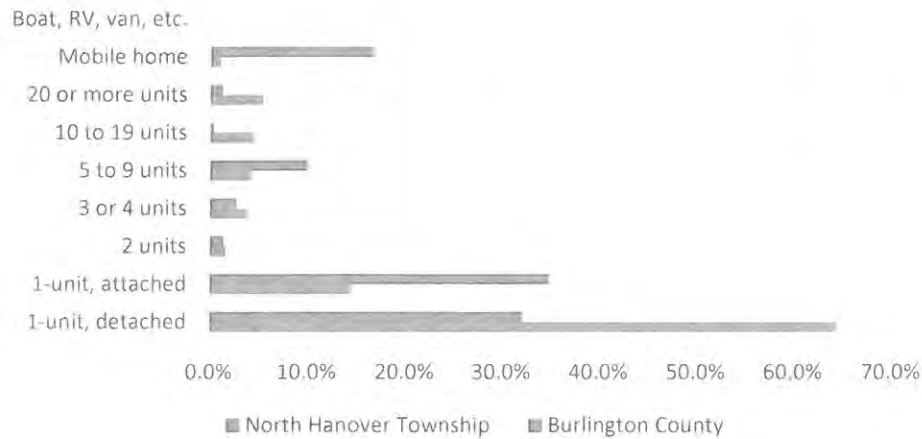
UNITS IN STRUCTURE

Label	Burlington County		North Hanover Township	
	Estimate	Percent	Estimate	Percent
UNITS IN STRUCTURE				
Total housing units	185,617	99.9%	3,031	100.0%
1-unit, detached	119,559	64.4%	975	32.2%
1-unit, attached	26,992	14.5%	1,059	34.9%
2 units	3,132	1.7%	45	1.5%
3 or 4 units	7,299	3.9%	86	2.8%
5 to 9 units	8,006	4.3%	306	10.1%
10 to 19 units	8,519	4.6%	12	0.4%
20 or more units	10,043	5.4%	38	1.3%
Mobile home	2,032	1.1%	510	16.8%
Boat, RV, van, etc.	35	0.0%	0	0.0%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04&g=040XX00US34_050XX00US34005_060XX00US3400553070.

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Units in Structure



SELECTED MONTHLY OWNER/RENTER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

Tenure	Label	Burlington County		North Hanover Township	
		Estimate	Percent	Estimate	Percent
Owner Occupied	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
	Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	88,426	100.1%	506	100.1%
	Less than 20.0 percent	38,011	43.0%	226	44.7%
	20.0 to 24.9 percent	15,197	17.2%	151	29.8%
	25.0 to 29.9 percent	10,306	11.7%	56	11.1%
	30.0 to 34.9 percent	5,448	6.2%	19	3.8%
	35.0 percent or more	19,464	22.0%	54	5.4%
Renter Occupied	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
	Occupied units paying rent (excluding units where GRAPI cannot be computed)	40,772	100.1%	1,493	100.1%
	Less than 15.0 percent	4,833	11.9%	37	2.5%
	15.0 to 19.9 percent	4,195	10.3%	79	5.3%
	20.0 to 24.9 percent	6,066	14.9%	234	15.7%
	25.0 to 29.9 percent	4,806	11.8%	174	11.7%
	30.0 to 34.9 percent	4,274	10.5%	140	9.4%
	35.0 percent or more	16,598	40.7%	829	55.5%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04&g=040XX00US34_050XX00US34005_060XX00US3400553070.

OCCUPANCY STATUS

Occupancy and vacancy status were estimated in the ACS and were used for this section. According to the ACS, 43.4% of the Township of North Hanover's occupied housing stock was owner-occupied, while 56.4% was renter-occupied. The Township had an estimated vacancy rate of 8.0%, including housing units for rent, for sale, sold but not yet occupied, properties, and other vacant units.

HOUSING TENURE IN NORTH HANOVER



Label	New Jersey		Burlington County		North Hanover Township	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
HOUSING OCCUPANCY						
Total housing units	3,775,842	3,775,842	185,617	185,617	3,031	100.0%
Occupied housing units	3,478,355	92.10%	176,046	94.80%	2,788	92.0%
Vacant housing units	297,487	7.90%	9,571	5.20%	243	8.0%
Homeowner vacancy rate	0.8		0.9		0	
Rental vacancy rate	3.6		3.5		1.3%	

VALUE AND RENT OF HOUSING STOCK

North Hanover has an estimated 1,210 owner-occupied housing units according to the ACS. The majority of owner-occupied housing units, 255 units or 21.1%, have an estimated value between \$300,000 and \$499,999. Approximately 25.2%, or 305 units, comprise the \$500,000 to \$999,999 category. As indicated in the chart below, a substantial number of homes, 42.6% of the housing stock were valued below \$200,000.

The median value of owner-occupied housing units in North Hanover Township is approximately

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\$283,100, and the median value of owner-occupied housing units in Burlington County is \$326,700. The value distribution is as follows:

VALUE OF OWNER-OCCUPIED UNITS

	Burlington County		North Hanover Township	
	Estimate	Percent	Estimate	Percent
Owner-occupied units	133,325	100.0%	1,210	99.9%
Less than \$50,000	3,817	2.9%	286	23.6%
\$50,000 to \$99,999	1,778	1.3%	120	9.9%
\$100,000 to \$149,999	5,486	4.1%	49	4.0%
\$150,000 to \$199,999	12,658	9.5%	62	5.1%
\$200,000 to \$299,999	34,881	26.2%	133	11.0%
\$300,000 to \$499,999	49,746	37.3%	255	21.1%
\$500,000 to \$999,999	22,389	16.8%	305	25.2%
\$1,000,000 or more	2,570	1.9%	0	0.0%

U.S. Census Bureau, U.S. Department of Commerce, "Selected Housing Characteristics," American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04&g=040XX00US34_050XX00US34005_060XX00US3400553070.

The 2019-2023 ACS estimated the median rent for North Hanover at \$2,262. The ACS estimated that 220 units rented for \$1,000 to \$1,499 per month represented 14.5% and 147 units that cost \$500 to \$999 per month represented 9.7%. Rents totaling \$1,500 or more represented over 45.3% of the Township's rentals. See the table below for additional details.

COST OF RENTALS

	Burlington County		North Hanover Township	
	Estimate	Percent	Estimate	Percent
Occupied units paying rent	41,441	100.1%	1,518	100.0%
Less than \$500	1,210	2.9%	0	0.0%
\$500 to \$999	3,431	8.3%	147	9.7%
\$1,000 to \$1,499	11,958	28.9%	220	14.5%
\$1,500 to \$1,999	12,181	29.4%	67	4.4%
\$2,000 to \$2,499	7,886	19.0%	621	40.9%
\$2,500 to \$2,999	3,009	7.3%	354	23.3%
\$3,000 or more	1,766	4.3%	109	7.2%
Median (dollars)	1,669		2,262	
No rent paid	1,280		60	

Overcrowded units are defined by the U.S. Department of Housing and Urban Development as those with more than one person living per room. The table below depicts that 8 housing units or 0.1%, in the Township had 1.01 or more occupants per room.

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OCCUPANTS PER ROOM

	Burlington County		North Hanover Township	
	Estimate	Percent	Estimate	Percent
Occupied housing units	176,046	176,046	2,788	100.0%
1.00 or less	173,451	98.50%	2,745	98.50%
1.01 to 1.50	1,808	1.00%	31	1.10%
1.51 or more	787	0.40%	12	0.40%

According to ACS, North Hanover Township, New Jersey, has a relatively new housing stock characterized by 71.1% or 2,157 of the homes built after 1980. In Burlington County, 44.3 percent of the homes were constructed after 1980 and in New Jersey, 36.5 percent of the homes were constructed after 1980.

AGE OF HOUSING STOCK:

	North Hanover		Burlington County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	3,031	99.9%	185,617	100.1	3,775,842	100.2%
Built 2020 or later	0	0.0%	1,545	0.8%	23,348	0.6%
Built 2010 to 2019	474	15.6%	8,842	4.8%	217,910	5.8%
Built 2000 to 2009	689	22.7%	20,723	11.2%	343,692	9.1%
Built 1990 to 1999	666	22.0%	25,939	14.0%	341,768	9.1%
Built 1980 to 1989	328	10.8%	25,124	13.5%	447,464	11.9%
Built 1970 to 1979	421	13.9%	32,465	17.5%	469,113	12.4%
Built 1960 to 1969	166	5.5%	25,356	13.7%	489,202	13.0%
Built 1950 to 1959	68	2.2%	20,311	10.9%	530,609	14.1%
Built 1940 to 1949	73	2.4%	5,513	3.0%	252,864	6.7%
Built 1939 or earlier	146	4.8%	19,799	10.7%	659,872	17.5%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, https://data.census.gov/table/ACSDP5Y2023.DP04?q=DP04&g=040XX00US34_050XX00US34005_060XX00US3400553070.

Housing Condition:

The ACS provides data on housing conditions, including overcrowding, and the presence of complete plumbing and kitchen facilities. Generally, it is accepted that the newer the housing stock, the better the condition of the housing stock. The 2023 ACS estimates the age of the housing stock as follows:

	New Jersey	Burlington County	North Hanover Township
	Estimate	Estimate	Estimate
Median year structure built	1969	1977	1995

U.S. Census Bureau, U.S. Department of Commerce. "Median Year Structure Built." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25035, 2023, https://data.census.gov/tables/ACSDT5Y2023.B25035?q=B25035&g=040XX00US34_050XX00US34005_060XX00US3400553070.

The housing stock in North Hanover, with an estimated median year built of 1995, is much newer than that of Burlington County or New Jersey. Given this context, the housing stock is expected to be in excellent condition.

In North Hanover Township, most housing units are not overcrowded and are equipped with complete plumbing facilities, further suggesting the housing stock is in very good condition. However, the DCA estimated a 37 Present Need requirement for North Hanover. This estimate is subject to a large margin for error due to the small sample size used to generate it. Based on these factors, it is suggested that North Hanover consider conducting a Housing Condition Survey if it desires a more accurate number of deficient dwellings. These statistics provide a comprehensive overview of the housing stock in North Hanover Township as of 2023, reflecting a community with a substantial number of homes built in the latter part of the 20th century, and good housing conditions.

Based on data from the ACS and other relevant sources, the following is a summary of the housing characteristics in North Hanover Township, New Jersey:

Occupancy Characteristics:

- **Total Housing Units:** As of the 2020 Census, North Hanover Township had 3,118 housing units, a decrease from 3,370 in 2010. The most recent 2023 ACS estimates that there are 3,031 housing units.
- **Occupied vs. Vacant Units:** In 2023, 2,788 units were occupied, and 243 were vacant, resulting in a vacancy rate of approximately 8.0% for owner and renter-occupied units.
- **Owner vs. Renter Occupancy:** In 2023, 43.4% of occupied housing units were owner-occupied and 56.6% were renter-occupied.

U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023, https://data.census.gov/tables/ACSDP5Y2023.DP04?q=DP04&g=040XX00US34_050XX00US34005_060XX00US3400553070.

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Historical Population Counts

North Hanover Township has experienced significant population growth since 1940. Below is a summary of the township's population counts from U.S. Census data:

Census Year	Population	Percent Increase (- Decrease)
1940	731	--
1950	1,155	58.00%
1960	2,796	142.10%
1970	9,858	252.60%
1980	9,050	-8.2%
1990	9,994	10.40%
2000	7,347	-26.5%
2010	7,678	4.50%
2020	7,963	3.70%
2023 (est.)	8,007	0.60%

Source:

Population 1940-2020 (https://en.wikipedia.org/wiki/North_Hanover_Township,_New_Jersey) Accessed April 16, 2025

2023 Census data: ACS 2023 5-year (<https://censusreporter.org/profiles/06000US3400553070-north-hanover-township-burlington-county-nj/>),

These figures illustrate a substantial increase in population, particularly between 1980 and 1990, reflecting the township's development and growing appeal as a residential community, especially for military service members.

These statistics provide a snapshot of North Hanover Township's demographics as of 2023, highlighting its moderate income and predominantly White population (72.0 percent), with a considerable proportion of residents under the age of 25 (41.5 percent).

These figures illustrate a substantial increase in population, particularly between 1960 and 1990, reflecting the township's development and growing appeal as a home for service members and their families. Projections made by the Delaware Valley Regional Planning Commission estimate a slight population decrease of -0.14% between 2020 and 2050. North Hanover is estimated to lose 11 residents between 2020 and 2050.

**NORTH HANOVER TOWNSHIP POPULATION
PROJECTION 2020 - 2050**

Year	Estimate	Percent
2020	7,963	
2025	7,963	0.00%
2030	7,963	0.00%
2035	8,012	0.62%
2040	8,035	0.29%
2045	8,005	-0.37%
2050	7,952	-0.66%

<https://catalog.dvrpc.org/dataset/dvrpc-2050-population-employment-forecasts-zonal-data-municipalities-version-2>

V. NORTH HANOVER'S EMPLOYMENT DEMOGRAPHICS

The 2019-2023 ACS estimates indicate that North Hanover had 2,668 residents in the work-force. Of the residents who were aged 16 years and older, 99.9% or 2,668 persons were employed, while a total of 192 persons were unemployed, or 3.5%.

Private wage and salary workers in the Township comprised the majority of employed residents, with 1,956 workers or 73.3%. Approximately 20.5% of workers were government employees, and 6.1% were self-employed. The table below indicates that there were no residents within the Township classified as unpaid family workers during the survey period.

CLASS OF WORKER

Label	Burlington County		North Hanover Township	
	Estimate	Percent	Estimate	Percent
CLASS OF WORKER				
Civilian employed population 16 years and over	235,108	100.1%	2,668	99.9%
Private wage and salary workers	182,100	77.5%	1,956	73.3%
Government workers	42,980	18.3%	548	20.5%
Self-employed in own not incorporated business workers	9,569	4.1%	164	6.1%
Unpaid family workers	459	0.2%	0	0.0%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023. https://data.census.gov/table/ACSDP5Y2023.DP03?q=DP03&g=040XX00US34_050XX00US34005_060XX00US3400553070.

OCCUPATIONAL CHARACTERISTICS

The ACS estimates that 40.5% of the Township's residents were employed in management, business, science, and arts occupations. Sales and office professionals follow with approximately 20.9% of the Township's workers. Approximately 17.4% of workers are employed in the service industry. See the table below for additional details and a comparison of occupations between the Township and the County.

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**EMPLOYED CIVILIAN POPULATION BY OCCUPATION
(AGE 16 YEARS OR OLDER)**

Label	Burlington County		North Hanover Township	
	Estimate	Percent	Estimate	Percent
OCCUPATION				
Civilian employed population 16 years and over	235,108	100.0%	2,668	100.1%
Management, business, science, and arts occupations	114,966	48.9%	1,081	40.5%
Service occupations	30,855	13.1%	463	17.4%
Sales and office occupations	50,054	21.3%	557	20.9%
Natural resources, construction, and maintenance occupations	15,410	6.6%	312	11.7%
Production, transportation, and material moving occupations	23,823	10.1%	255	9.6%

U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023, https://data.census.gov/tables/ACSDP5Y2023.DP03?q=DP03&g=040XX00US34_050XX00US34005_060XX00US3400553070..

POPULATION AND EMPLOYMENT PROJECTIONS

The DVRPC estimates that the 2050 population within the Township will decrease by -11 persons and employment within the Township will grow by 316 jobs between 2020 and 2050. Of note is that the population is projected to decrease in 2045 and 2050. The DVRPC estimates that the Township will add 316 jobs between 2020 and 2050. This translates into a 19.8 % increase over the 2020 to 2050 period.

POPULATION AND EMPLOYMENT PROJECTION

Year	Population			Employment		
2020	7,963			1,599		
2025	7,963	0	0.00%	1,756	157	9.82%
2030	7,963	0	0.00%	1,733	-23	-1.31%
2035	8,012	49	0.62%	1,704	-29	-1.67%
2040	8,035	23	0.29%	1,750	46	2.70%
2045	8,005	-30	-0.37%	1,912	162	9.26%
2050	7,952	-53	-0.66%	1,915	3	0.16%

<https://catalog.dvrpc.org/dataset/dvrpc-2050-population-employment-forecasts-zonal-data-municipalities-version-2>

IN-PLACE EMPLOYMENT BY INDUSTRY

New Jersey's Department of Labor and Workforce Development is the entity that reports on employment and wages within the State of New Jersey. The latest municipal-level report was completed in 2023. Based on the data, there were an average of 735 private sector jobs provided by an average of 82 employers within the Township. Note that these are jobs within North Hanover – the daytime working population, regardless of where the employee lives.

The "Admin/Waste Remediation" sector had the highest average employment, accounting for 283 jobs (38.5%). "Accommodations/Food" sector had the second highest average employment, accounting for 100 jobs (13.6%), while "Construction" ranked third with 93 jobs (12.6%). The fourth-largest category was "Manufacturing," with 64 jobs (8.7%). The fifth largest category was "Health/Social," with an average of 58 jobs (7.9%). There are approximately 505 public sector jobs in the Township. See the following table for data on each industry sector.

ANNUAL MUNICIPAL DATA BY SECTOR - 2023
NORTH HANOVER TWP

<u>NAICS Sector</u>	<u>Description</u>	<u>Average Units</u>	<u>Average</u>	<u>Percent</u>
	FEDERAL GOVT TOTALS	1	12	
	STATE GOVT TOTALS	4	262	
	LOCAL GOVT TOTALS	3	231	
61	LOCAL GOVT EDUCATION	.	.	
23	Construction	.	93	12.6%
31	Manufacturing	3	64	8.7%
42	Wholesale Trade	.	.	.
44	Retail Trade	8	46	6.2%
48	Transp/Warehousing	.	.	.
53	Real Estate	.	.	.
54	Professional/Technical	.	10	1.3%
56	Admin/Waste Remediation	7	283	38.5%
61	Education	.	.	.
62	Health/Social	15	58	7.9%
71	Arts/Entertainment	.	.	.
72	Accommodations/Food	7	100	13.6%
81	Other Services	.	.	.
99	Unclassifieds	.	.	.
PRIVATE SECTOR TOTALS		82	735	

<https://www.nj.gov/labor/labormarketinformation/assets/PDFs/employ/qcew/mun23.xlsx>

TRAVEL TIME TO WORK

The 2023 ACS estimates that 23.6% or 748 workers travel 15 to 19 minutes to their place of employment. Approximately 32.2% of the Township's employed residents, 1,019, travel less than 15 minutes to reach their workplace. It was estimated that 266 workers (8.4%) travel between 20- and 24-minutes commuting to work, and 1,134 workers (35.8%) travel 30 minutes or more commuting to work. See the following table for additional details.

COMMUTE TIME

	New Jersey		Burlington County		North Hanover Town- ship	
Label	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	3,858,660	100.0%	200,886	100.0%	3,167	100.0%
Less than 5 minutes	82,580	2.1%	4,229	2.1%	69	2.2%
5 to 9 minutes	299,797	7.8%	15,759	7.8%	513	16.2%
10 to 14 minutes	445,670	11.5%	21,535	10.7%	437	13.8%
15 to 19 minutes	503,854	13.1%	28,490	14.2%	748	23.6%
20 to 24 minutes	496,275	12.9%	25,934	12.9%	266	8.4%
25 to 29 minutes	257,006	6.7%	16,016	8.0%	73	2.3%
30 to 34 minutes	527,233	13.7%	31,407	15.6%	305	9.6%
35 to 39 minutes	130,890	3.4%	8,064	4.0%	98	3.1%
40 to 44 minutes	185,912	4.8%	8,616	4.3%	143	4.5%
45 to 59 minutes	382,097	9.9%	18,483	9.2%	230	7.3%
60 to 89 minutes	367,826	9.5%	15,638	7.8%	173	5.5%
90 or more minutes	179,520	4.7%	6,715	3.3%	112	3.5%

U.S. Census Bureau, U.S. Department of Commerce. "Sex of Workers by Travel Time to Work." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B08012, 2023, https://data.census.gov/tables/ACSDT5Y2023.B08012?q=B08012&g=040XX00US34_050XX00US34005_060XX00US3400553070.

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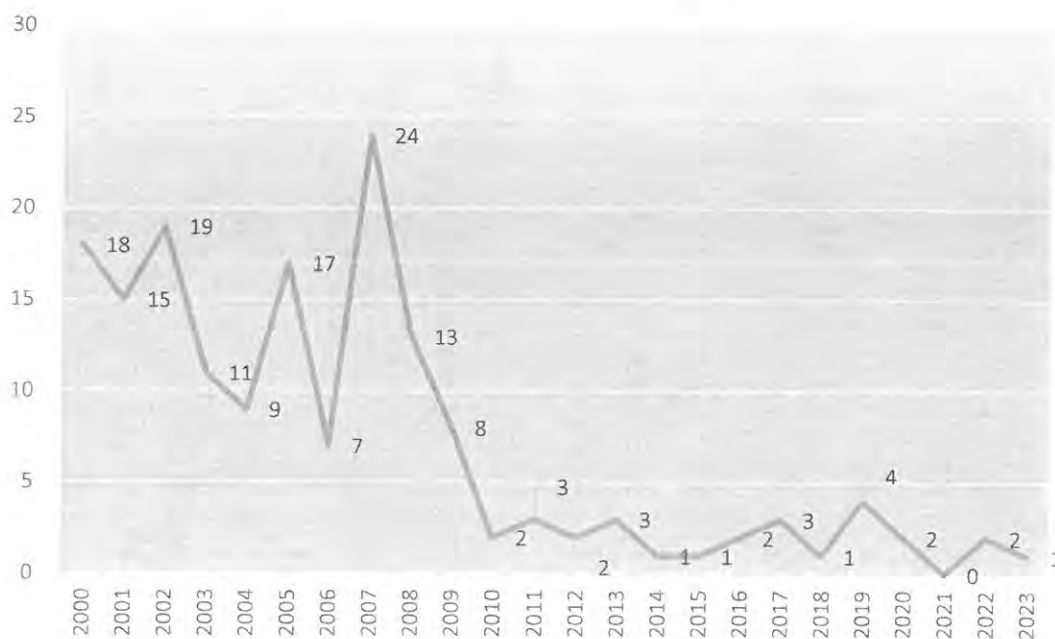
VI. PROJECTION OF HOUSING STOCK

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

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

As shown in the table below, a total of 152 residential Certificates of Occupancy ("COs") were issued between 2000 and 2014 (15 years), averaging 10 per year, while 17 were issued between 2015 and 2023 (or approximately 2 homes per year over the 9 years and data for 2024 and 2025 is not yet available). During the same periods, 56 Demolition Permits were issued from 2000 to 2014, averaging approximately 4 per year, and an additional 19 were issued between 2015 and 2023, averaging 2 per year (data for 2024 and 2025 is not yet available). As a result, the Township experienced a net increase of 93 homes between 2000 and 2023 (24 years), averaging 4 new dwellings per year.

**HISTORIC TREND OF RESIDENTIAL CERTIFICATES OF OCCUPANCY
NORTH HANOVER TOWNSHIP**



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Projecting into the future, the Township presently has 37 single-family homes that have been approved and are not yet under construction. Projected development was based on historic development patterns as shown in the previous table. The Township anticipates issuing 54 new COs between now and the end of the Fourth Round in 2035.

PROJECTION OF RESIDENTIAL DEVELOPMENT

It is anticipated that North Hanover will add approximately 54 new homes in the 2025-2035 4th Round. There are 37 single-family detached dwellings at the Province Line Farms project, and it is estimated that there will be 13 scattered-site individual homes developed. Of the 54 new residences projected to be built between now and 2035, One structure will be a 4-bedroom home that is anticipated to be reserved for very-low-income persons. The new affordable dwelling unit will be located at 6 to 10 Mary Street (Block 905 Lots 23, 24, and 25) in a municipally sponsored project for special needs persons (for the developmentally disabled).

VII. DETERMINATION OF ROUND 4 OBLIGATIONS

Present Need

The current need pertains to deficient low- and moderate-income occupied homes in North Hanover, which is sometimes referred to as the Rehabilitation Need. The DCA estimated this need using the 2017-2021 ACS data. However, due to the small sample size in the ACS, there is a large margin of error. The only way to obtain a more accurate assessment, is by the Township conducting an Exterior Housing Conditions Survey by licensed inspectors to reduce the estimate of 37.

Present Need

2017-21 Low and Moderate-Income Pre-1980 Overcrowded with Complete Plumbing and Kitchen Facilities (Estimate)	2017-21 Low and Moderate-Income Lacking Complete Plumbing or Kitchen Facilities (CHAS Table 8)	Present Need/Substandard/Deficient Low and Moderate-Income Occupied Units
2	35	37

See Table D Present Need & Substandard Housing of the Fourth Round Calculation Workbook
https://www.nj.gov/dca/dlps/4th_Round_Numbers.shtml
https://www.nj.gov/dca/dlps/pdf/FourthRoundCalculation_Workbook.xlsx

The Prospective Need is defined in FHA as follows:

"Prospective need" means a projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L. 2024, c.2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations."

The municipal Prospective Need is calculated by averaging the Equalized Nonresidential Valuation Factor, Land Capacity Factor, and Income Capacity Factor, and multiplying this average by the regional Prospective Need for Region 5 or 9,134 in this instance and the Prospective Need for North Hanover is rounded to 28 from 28.32 units.

	Equalized Non-residential Valuation Factor	Land Capacity Factor	Income Capacity Factor	Average Allocation Factor	Regional Prospective Need	Municipal Prospective Need
North Hanover Township	0.34%	0.00%	0.59%	0.31%	9,134	28

VIII. CAPACITY FOR FAIR SHARE

This section of the HEFSP provides the following information as required by the statute:

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

NORTH HANOVER'S AFFORDABLE HOUSING OBLIGATION 2025-2035

	REHABILITATION (Present Need)	PRIOR ROUND	FOURTH ROUND (Prospective Need)	FOURTH ROUND (Net Prospective Need)
OBLIGATION	37	-25*	28	3

* There are 25 credits carried over from Round 3

LAND CAPACITY

Although there is sufficient vacant land in North Hanover Township, utilities are a critical obstacle to development.

UTILITY CAPACITY

There are no public water or sewer utilities available in North Hanover Township to construct a project of significant size.

APPROPRIATE LOCATIONS FOR AFFORDABLE HOUSING

The Township proposes a municipally sponsored affordable housing project at Block 905, Lot 23 (6 Mary Street), Lot 24 (10 Mary Street), and Lot 25 (no street-number address, located on Cookstown-New Egypt Road). In early June 2025, the Mayor, Business Administrator, and Township Solicitor met with the property owner to express interest in developing the site for affordable housing.

Currently, the three lots are undersized for development under existing zoning regulations, which require a minimum of two acres. Combined, the lots total approximately 0.77 acres. During the meeting, the owner indicated a willingness to sell the parcels to the Township. The Township advised that an appraisal is required before proceeding, and this process is currently underway.

The owner understands that development on these lots is not permitted under current zoning requirements. However, the Township anticipates the site could accommodate group housing for individuals with developmental disabilities, potentially supporting at least a four-bedroom dwelling. Funding for the purchase would come from the Affordable Housing Trust Funds and other available state resources. If necessary, the Township may issue a bond anticipation note to facilitate the acquisition.

ANTICIPATED DEVELOPMENT PATTERNS

Anticipated land use patterns within the Township of North Hanover will follow the established zoning map (shown on the next page). The Township's zones include the following Zoning Districts:

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Environmental Resolutions, Inc
Project 23576 01
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Exhibits

Exhibit A	Current North Hanover Affordable Housing Ordinance No. 2020-09
Exhibit B	Current North Hanover Development Fee Ordinance No. 2020-08
Exhibit C	Current North Hanover Affordability Assistance Manual (11/2020)
Exhibit D	Current North Hanover Affirmative Marketing Ordinance and Policies
Exhibit E	Proposed Round 4 Ordinances and Resolutions
Exhibit F	Proposed Round 4 Spending Plan