

**BOROUGH OF CALIFON  
COUNTY OF HUNTERDON  
STATE OF NEW JERSEY**

**RESOLUTION: R-65-25**

**RESOLUTION OF THE BOROUGH OF CALIFON, COUNTY OF HUNTERDON AND  
STATE OF NEW JERSEY ENDORSING THE 2025 HOUSING ELEMENT AND FAIR  
SHARE PLAN AS ADOPTED BY THE BOROUGH OF CALIFON PLANNING BOARD**

**WHEREAS**, in 2024 the New Jersey Legislature amended the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 *et seq.* ("FHA") by the adoption of P.L. 2024, c.2; and

**WHEREAS**, among other things, P.L. 2024, c. 2 abolished the Council on Affordable Housing (also known as "COAH"), created the Affordable Housing Dispute Resolution Program ("Program") and established new procedures and deadlines for municipalities to come into compliance with the FHA and the Mount Laurel doctrine for each future ten-year affordable housing round, beginning with the Fourth Round, which starts on July 1, 2025 and ends on June 30, 2035; and

**WHEREAS**, in December 2024 the Administrative Office of the Courts issued Directive #14-24, which sets forth additional procedures all municipalities must follow to be in compliance with the FHA in order to maintain immunity from exclusionary zoning and builder's remedy litigation through the Program process set forth in P.L. 2024, c.2; and

**WHEREAS**, among other things, Directive #14-24 and P.L. 2024, c. 2, require each municipality to adopt a binding resolution setting forth its Fourth-Round present and prospective need obligations and file a declaratory judgment action with the Program through the New Jersey E-courts system by no later than February 3, 2025, and thereafter to adopt a Fourth Round Housing Element and Fair Share Plan on or before June 30, 2025 and file same with the Program; and

**WHEREAS**, in compliance with P.L. 2024, c. 2 and Directive #14-24, the Borough of Califon timely adopted a resolution setting forth the Borough's pre-credited/unadjusted Fourth Round affordable housing obligations on January 16, 2025, and on January 20, 2025 the Borough uploaded same to the Program and filed a declaratory judgment action with the Program which is entitled: In the Matter of the Declaratory Judgment Action of the Borough of Califon, Hunterdon County Pursuant to P.L. 2024, Chapter 2, Docket No.: HNT-L-33-25 ("Borough's 2025 Action"); and

**WHEREAS**, on March 27, 2025 Hunterdon County Mount Laurel Judge, the Honorable William G. Mennen, J.S.C., issued an Order in the Borough's 2025 Action fixing the Borough's Fourth Round pre-credited/unadjusted Present Need Obligation of 0 and a gross Prospective Need Obligation of 23 and ordering the Borough to adopt its Fourth Round Housing Element and Fair Share Plan on or before June 30, 2025 and upload same to the Program; and

**WHEREAS**, in accordance with the requirements of P.L. 2024, c.2 and Directive #14-24, and the Order issued by Judge Mennen in the 2025 Action, the Borough's Planner has prepared the Borough's 2025 Housing Element and Fair Share Plan; and

**WHEREAS**, on June 25, 2025, after timely prior notice to the public, the Borough of Califon Planning Board adopted the Borough's 2025 Housing Element and Fair Share Plan following a public hearing thereon, all in accordance with the requirements of the New Jersey Open Public Meetings Act, N.J.S.A. 10:4-6 et seq., the Home Rule Act, N.J.S.A. 40:49-2.1, and the applicable provisions of the Municipal Land Use Law, N.J.S.A. 40:55D-1 et seq., and the Fair Housing Act, N.J.S.A. 52:27D-301 et seq.; and

**WHEREAS**, the State of New Jersey Highlands Water Protection and Planning Council has reviewed the Borough's 2025 Housing Element and Fair Share Plan and in its letter of June 24, 2025, a copy of which is attached, found it to be technically complete and consistent with the Highlands Regional Master Plan; and

**WHEREAS**, in accordance with the Highlands Water Protection and Planning Act, N.J.S.A. 13:20-22, upon adoption the Borough's 2025 Housing Element and Fair Share Plan shall be entitled to a strong presumption of validity; and

**WHEREAS**, the Borough Council of the Borough of Califon has reviewed the 2025 Housing Element and Fair Share Plan as adopted by the Borough of Califon Planning Board and now desires to endorse the 2025 Housing Element and Fair Share Plan as previously adopted by the Borough of Califon Planning Board on June 25, 2025.

**NOW, THEREFORE, BE IT RESOLVED**, by the Borough Council of the Borough of Califon, in the County of Hunterdon, and State of New Jersey, as follows:

1. The Borough Council does hereby endorse the Borough's 2025 Housing Element and Fair Share Plan adopted by the Borough of Califon Planning Board on June 25, 2025, a copy of which is attached to this Resolution;
2. The Borough Attorney is hereby directed to file the Borough's 2025 Housing Element and Fair Share Plan, this Resolution and all relevant supporting documentation, appendices and exhibits with the Program in the Borough's 2025 Action in accordance with the requirements of Directive #14-24 and P.L. 2024, c. 2;
3. The Borough Attorney is further directed to submit copies of the Borough's 2025 Housing Element and Fair Share Plan, this Resolution and all relevant supporting documentation, appendices and exhibits, including any proposed ordinances, to the State of New Jersey Highlands Water Protection and Planning Council;
4. Should any challenge to the Borough's 2025 Housing Element and Fair Share Plan be filed, the Borough Attorney and Borough Planner are hereby directed to defend the Borough against such challenge and take all necessary steps in furtherance thereof;

5. The Borough Attorney, Borough Planner and all other appropriate officials, employees and other professionals of the Borough are hereby authorized and directed to take any and all steps necessary to effectuate the purposes of this Resolution, such that the Borough maintains its immunity from exclusionary zoning and builder's remedies;
6. A certified copy of this resolution and the Borough's 2025 Housing Element and Fair Share Plan shall remain on file with the Borough for the purpose of public inspection, and the Borough Clerk is directed to post this Resolution and the Borough 2025 Housing Element and Fair Share Plan to the Borough's website in accordance with the requirements of the FHA and Directive #14-24;
7. Notice of this action shall be published in the official newspaper for the Borough of Califon;
8. This Resolution shall take effect immediately.

**ROLL CALL**

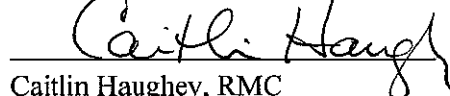
AYES: Haversang, Janas, Smith, Medea

NAYS: None

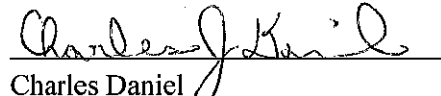
ABSTAIN: None

ABSENT: Ruggiero

ATTEST:



Caitlin Haughey, RMC  
Borough Clerk/Administrator

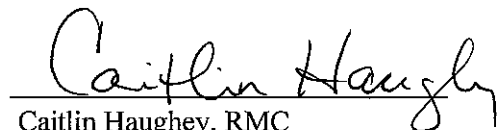


Charles Daniel  
Mayor

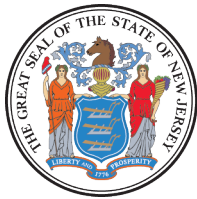
**CERTIFICATION**

I certify that the foregoing is a true and accurate copy of a Resolution adopted by the Borough of Califon Council at a special meeting held on June 30, 2025.

(SEAL)



Caitlin Haughey, RMC  
Borough Clerk/Administrator



**PHILIP D. MURPHY**  
*Governor*

**TAHESHA L. WAY**  
*Lieutenant Governor*

# State of New Jersey

## HIGHLANDS WATER PROTECTION AND PLANNING COUNCIL

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**CARL J. RICHKO**  
*Chairman*

**BENJAMIN L. SPINELLI, ESQ.**  
*Executive Director*

June 24, 2025

### VIA EMAIL ONLY:

The Honorable Charles Daniel  
Borough of Califon  
39 Academy Street  
Califon, NJ 07830

Subject: Task 1: Housing Element and Fair Share Plan  
Amended Plan Conformance Grant #09-033-011-1004

Dear Mayor Daniel:

On behalf of the Highlands Water Protection and Planning Council (Highlands Council), I am pleased to advise you that Highlands staff have reviewed Califon Borough's plan and found it to be technically complete and consistent with the Highlands Regional Master Plan (RMP), including the 2024 Affordable Housing RMP Amendment and the Highlands Municipal Build-Out Update that were provided by the Highlands Council as guidance to Highlands municipalities. In accordance with the Highlands Act (N.J.S.A. 13:20-22) upon adoption the plan shall be entitled to a strong presumption of validity. In any cause of action filed against the Borough contesting an act or decision taken or made under authority granted pursuant to the "Municipal Land Use Law," P.L.1975, c.291 (C.40:55D-1 et seq.), R.S.40:27-1 et seq., the "State Uniform Construction Code Act," P.L.1975, c.217 (C.52:27D-119 et seq.), or the Highlands Act this act, the court shall give extraordinary deference to the Borough.

The submitted final invoices, totaling \$22,500.00, have been reviewed, verified and approved. Please sign the enclosed voucher and return it to the Highlands Council within 30 days. The signed voucher will then be submitted to the Department of Treasury for payment. With the approval of this voucher, the Borough of Califon has completed the scope of work. No further invoices will be honored for this task. All balances will be returned to the Highlands Protection Fund for future tasks that address conformance with the Regional Master Plan.

Please do not hesitate to contact Herb August, Manager of Grants Administration ([herbert.august@highlands.nj.gov](mailto:herbert.august@highlands.nj.gov)) should you have any questions regarding grant funding or reimbursement of expenditures. For questions regarding technical deliverables, please contact your municipal liaison, Maryjude Haddock-Weiler, Planning Manager ([maryjude.haddock-weiler@highlands.nj.gov](mailto:maryjude.haddock-weiler@highlands.nj.gov)). I also remain available ([ben.spinelli@highlands.nj.gov](mailto:ben.spinelli@highlands.nj.gov)) should you or your elected and appointed officials have questions or require



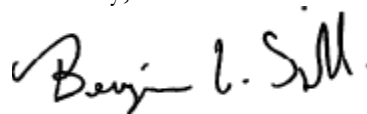
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June 24, 2025

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further assistance regarding any Highlands matter. We look forward to continued collaboration with you in the important efforts to protect and preserve the Highlands Region.

Sincerely,

A handwritten signature in black ink, appearing to read "Benjamin L. Spinelli". The signature is fluid and cursive, with the first name "Benjamin" written in a larger, more prominent script than the last name "Spinelli".

Benjamin L. Spinelli, Esq.  
Executive Director

c: Caitlin Haughey, Municipal Clerk/Administrator

This Plan supersedes all previously adopted housing plans and will serve as the foundation for the Borough's filing with the New Jersey Affordable Housing Dispute Resolution Program and a request for Compliance Certification.

As detailed in this Plan, the Borough – like all New Jersey municipalities – has four components of its affordable housing obligation. Each component of the Borough's obligation is identified below and further detail is provided in later sections.

- Rehabilitation Obligation: 0 units  
The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Califon that are occupied by low- and moderate-income households. This component is also referred to as “present need”.
- First & Second Rounds Obligation: 21 units  
The first and second round obligations can be defined as the cumulative 1987 through 1999 new construction affordable housing obligation. This component is often referred to as the “prior round” obligation.
- Third Round Obligation: 78 units  
The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.
- Fourth Round Obligation: 23 units  
The fourth round obligation can be defined as the 2025-2035 new construction affordable housing obligation. The current round of affordable housing, now the fourth round, is also referred to as the “prospective need”.

It is important to note that the Borough of Califon is fully conforming to the requirements of the Highlands Regional Master Plan (RMP) as conformance for the Preservation Area is mandatory under the provisions of the Highlands Act. In preparing this fourth round plan, the Borough has relied on the report entitled “Highlands Affordable Housing Implementation Guidelines”, issued by the Highlands Council in October of 2024. Through its local planning efforts, the Borough is obligated to protect critical Highlands resources while also striving to implement the Mount Laurel Doctrine. To be in conformance with the Council's guidelines, a housing element and fair share plan must be in conformance with all applicable RMP requirements and the Land Use Capability Zone Map while also respecting water availability limits, sewer capacity and water capacity, and always in accordance with the RMP's resource protection requirements.

## **AFFORDABLE HOUSING IN NEW JERSEY**

In its landmark 1975 decision, now referred to as “Mount Laurel I,” the NJ Supreme Court ruled that developing municipalities have a constitutional obligation to provide variety and choice of housing types affordable to low- and moderate-income households. In its 1983 “Mount Laurel II” decision, the NJ Supreme Court extended the regional fair share obligation to all municipalities with any “growth area” as designated in the State Development Guide Plan (NJDCG 1978) and determined that each municipality would have to establish its fair share obligation and provide zoning strategies to create a realistic opportunity for fulfillment of the fair share obligation. Mount Laurel II also gave developers, under appropriate circumstances, the opportunity to secure a “builder's remedy” which is a litigation tool that grants a developer the right to develop what is typically a multi-family development on land that was not

zoned to permit the use or the residential density desired by the developer. A developer can only prevail in litigation if a “substantial” percentage of the units are reserved for low and moderate income households.

In 1985, the Legislature enacted the Fair Housing Act in response to Mount Laurel II. The Fair Housing Act created the Council on Affordable Housing (hereinafter “COAH”) as an administrative alternative to compliance in a court proceeding. The Legislature conferred “primary jurisdiction” to COAH and charged it with promulgating regulations to establish housing regions, to estimate the state’s low- and moderate-income housing needs, set criteria and guidelines for municipalities to determine and satisfy their affordable housing obligation, and to create a process for the review and approval of appropriate housing elements and fair share plans. Approval of a municipal housing element and fair share plan by COAH was referred to as “substantive certification” and it provided protection from builder’s remedy litigation during the period which the housing element and fair share plan addresses.

COAH created the criteria and guidelines for municipalities to determine and address their respective affordable housing obligations. COAH originally established a formula for determining municipal affordable housing obligation for the six-year period between 1987 and 1993 (*N.J.A.C. 5:92-1 et seq.*), which became known as the “first round.” These rules established the first round rehabilitation obligation (also referred to as the “present need”) and the first round new construction obligation.

The first round formula was superseded by COAH regulations in 1994 (*N.J.A.C. 5:93-1.1 et seq.*). The 1994 regulations recalculated a portion of the first round 1987-1993 affordable housing obligations for each municipality and computed the additional municipal affordable housing need from 1993 to 1999 using 1990 U.S. Census data. The regulations COAH adopted in 1994 to identify a municipality’s “cumulative” obligations for the first and second rounds are known as “the second round” regulations. Under regulations adopted for the third round, the obligation of municipalities to create new affordable housing for the first and second rounds was referred to as the “prior round” obligation.

On December 20, 2004, COAH’s first version of the third round rules became effective some five years after the end of the second round in 1999. At that time, the third round was defined as the time from 1999 to 2014 but condensed into an affordable housing delivery period from January 1, 2004 through January 1, 2014. The third round rules marked a significant departure from the methods utilized in COAH’s earlier rounds by creating a “growth share” approach that linked the requirement for the provision of affordable housing to residential and non-residential development occurring within each municipality.

The growth share approach and the rules promulgated was the subject of significant litigation and was ultimately overturned by the New Jersey Appellate Court. On January 25, 2007, the New Jersey Appellate Court decision, In re Adoption of N.J.A.C. 5:94 and 5:95, 390 N.J. Super. 1, invalidated key elements of the first version of the third round rules, including the growth share approach. COAH issued revised rules on June 2, 2008 along with a further rule revision effective on October 20, 2008. Included in the 2008 rules was a recalculation of the cumulative first and second round obligations to account for updated data addressing secondary sources (filtering, demolitions, and residential conversions). Just as various parties challenged COAH’s initial third round regulations, parties challenged COAH’s 2008 revised third round rules. On October 8, 2010, the Appellate Division issued its decision, In re Adoption of N.J.A.C. 5:96 and 5:97, 416 N.J. Super. 462, with respect to the challenge to the second iteration of COAH’s third round regulations. The Appellate Division upheld the COAH regulations that assigned rehabilitation and first and second round obligations to each municipality but invalidated the regulations by which the agency



assigned housing obligations in the third round, finding that the Agency continued to utilize a growth share approach, albeit an amended approach.

COAH sought a stay from the NJ Supreme Court of the deadline to issue new third round housing rules set forth by the Appellate Division. Additionally, there were various challenges to the Appellate Division's 2010 decision. On September 26, 2013, the NJ Supreme Court upheld the Appellate Court decision in In re Adoption of N.J.A.C. 5:96 and 5:97 by New Jersey Council On Affordable Housing, 215 N.J. 578 (2013), and ordered COAH to prepare the necessary rules. Subsequent delays in COAH's rule preparation and ensuing litigation led to the NJ Supreme Court, on March 14, 2014, mandating a schedule for adoption.

Although ordered by the NJ Supreme Court to adopt revised new rules on or before October 22, 2014, COAH deadlocked in a 3-3 vote at its October 20th meeting and failed to adopt the draft rules it had issued on April 30, 2014. In response, Fair Share Housing Center (hereinafter "FSHC") filed a motion in aid of litigant's rights with the NJ Supreme Court.

On March 10, 2015, the NJ Supreme Court issued a ruling on the Motion In Aid of Litigant's Rights (In re Adoption of N.J.A.C. 5:96 & 5:97, 221 NJ 1, aka "Mount Laurel IV"). This long-awaited decision provided a new direction for how New Jersey municipalities were to comply with the constitutional requirement to provide their fair share of affordable housing. The Court transferred responsibility to review and approve housing elements and fair share plans from COAH to designated Mount Laurel trial judges. The implication was that municipalities were required to apply to Superior Court with a Declaratory Judgement Action, instead of to COAH, if they wished to be protected from exclusionary zoning litigation. These trial judges, with the assistance of an appointed Special Adjudicator to the Court, reviewed municipal plans much in the same manner as COAH previously did.

While the NJ Supreme Court's decision set a process in motion for municipalities to address their third round obligations, it did not assign those obligations. Instead, the task was completed by the trial courts. The NJ Supreme Court in its decision directed that the method of determining municipal affordable housing obligations were to be "similar to" the methodologies used in the first and second round rules and municipalities should rely on COAH's 1993 second round rules (*N.J.A.C. 5:93*) and certain components of COAH's 2008 regulations that were specifically upheld along with the Fair Housing Act (*N.J.S.A. 52:27D – 301 et seq.*), in their preparation of third round housing elements and fair share plans.

FSHC, the only public interest advocacy organization in New Jersey devoted exclusively to promoting the production of housing affordable for low and moderate income households, was granted party status in every municipal Declaratory Judgment Action. In this role it calculated municipal affordable housing obligations and offered to settle with municipalities. Such settlements addressed the municipal affordable housing obligation, compliance strategies and other terms intended to promote affordable housing production. Most municipalities that filed a Declaratory Judgment Action settled with FSHC, finding it to be in their best interest. The typical alternative to settlement with FSHC was conducting a trial in Superior Court to determine the municipal affordable housing obligation, which some municipalities did.

In addition to the State agency activity and judicial decisions through 2015, the New Jersey Legislature amended the Fair Housing Act in 2008 through P.L. 2008, c. 46, often referred to as the "Roberts Bill", or "A500". This amendment established a statewide 2.5% nonresidential development fee, prohibited new regional contribution agreements (hereinafter "RCAs"), required that 13% of all new affordable housing units be restricted to very low income households (30% of median income), and added a requirement that municipalities had to commit to spend development fees within four (4) years of the date of collection. The Fair Housing Act was further amended in 2013 (P.L. 2013, c. 6) to permit municipalities to enter into



an agreement with a developer or development owner to provide a preference for veterans who served in time of war or other emergency to occupy up to 50% of the affordable units in a particular development. The preference is applicable to the first 90 of the 120 days of initial marketing and thereafter veterans may be placed on a special waiting list for future available affordable units in the development. These amendments to the Fair Housing Act are not promulgated in any valid COAH regulations.

On March 20, 2024, an amendment to the Fair Housing Act was adopted (P.L. 2024, c.2.). This amendment creates significant changes to the fourth round of affordable housing, and all subsequent rounds. Such changes include the process in which municipalities obtain protection from builder's remedy litigation – including but not limited to the elimination of COAH and the creation of the Affordable Housing Dispute Resolution Program, the methodology to calculate municipal prospective need obligations, and the administration of affordable housing units. However, the Fair Housing Act does not create or direct the creation of new rules that would provide further guidance. Instead it states municipalities shall rely on rules adopted by COAH, unless contradicted by statute or binding court decisions, for municipal crediting, adjustments and compliance strategies. One notable example of contradiction is the generation of and use of bonus credits. See the sections that follow for additional information regarding this particular amendment to the Fair Housing Act.

The Affordable Housing Dispute Resolution Program (hereinafter the “Program”) is a program within the judiciary made up of an odd number of Judges with a minimum of 3 and not more than 7. The Program, in its discretion and in accordance with the Rules of Court, may consult or employ services of one or more special adjudicators or staff to assist it in rendering determinations, resolving disputes, and facilitating communication among municipalities and interested parties. The Program is responsible for reviewing municipal affordable housing obligations, housing plans, and conducting mediation. However, final determinations of compliance, disputes, and other issues, as well as Court orders may only be issued by a County-level housing judge.

In addition to changes addressing the compliance process and elimination of COAH, the amendment also revised minimum affordability controls for rental units from 30 years to 40 years and those for extension of affordability controls from 30 years to as little as 20 years, provided the total control period is not less than 60 years. It also created new roles for the Department of Community Affairs (hereinafter “DCA”), including calculation of non-binding rehabilitation and prospective need affordable housing obligations, oversight and adoption of rules regulating municipal affordable housing trust funds, municipal housing liaisons and affordable housing administrative agents and oversight of affordable housing unit administration. The amendment also directed the New Jersey Housing and Mortgage agency to revise the Uniform Housing Affordability Control Rules (*N.J.A.C. 5:80-26.1 et seq.*).

## **The Compliance Process**

The first step in a municipality's compliance process is to establish the affordable housing obligation. The first, second and third round obligations are already established by COAH or Superior Court, as applicable. Only the rehabilitation obligation and current prospective need, the fourth round obligation, are subject to determination.

The methodology and formulas each municipality must rely upon to determine its rehabilitation and fourth round obligation (as well as subsequent round obligations) are set forth within *N.J.S.A. 52:27D-304.1* thru *-304.3* of the Fair Housing Act. The March 8, 2018 unpublished decision of the Superior Court, Law Division, Mercer County, *In re Application of Municipality of Princeton* (“Jacobson Decision”) is also

to be referenced as to datasets and methodologies that are not explicitly addressed in *N.J.S.A. 52:27D-304.3*. Notwithstanding the methodology set forth in the Fair Housing Act, the Act also required the DCA to release a non-binding report calculating obligations for each municipality in the State.

The following provides an overview of the process and deadlines associated with fourth round compliance.

- Establishing the Affordable Housing Obligation
  - October 20, 2024: DCA Regional and Municipal Fair Share Obligation Report Issued.
  - January 31, 2025: Deadline for municipalities to adopt a binding committing to the affordable housing obligation and seeking a Compliance Certification through participation in the Program.
  - February 28, 2025: Deadline for an interested party to challenge the municipality's determination of its obligation to the Program. It shall apply "an objective assessment standard".
  - March 1, 2025: The municipality's determination of its obligation will be established by default if no challenge.
  - March 31, 2025: The Program must issue a decision on the obligation challenge.
- Obtaining a Compliance Certification
  - June 30, 2025: Municipality shall adopt a Housing Plan and propose drafts of ordinances and resolutions to implement the plan. If a municipality does not adopt a Housing Element and Fair Share Plan by June 30, 2025, the Rules of Court may permit the Program or County Level Judge to allow the municipality to secure a grace period. If a municipality does not adopt a Housing Plan by June 30, 2025 and does not secure a grace period, the municipality will have its immunity revoked.
  - August 31, 2025: Deadline for an interested party to file a challenge to the Housing Plan with the Program. If there is no challenge by this date the Program will begin review of the Housing Plan for consistency with the FHA.
  - December 31, 2025: Deadline for a municipality to settle any challenge or provide an explanation as to why it will not make all, or some of the changes brought by the challenge.
  - March 15, 2026: Municipality to amend the Housing Plan and implement the agreed upon revisions resulting from a challenge and adopt all pertinent ordinances. The Housing Plan and adopted ordinances shall be immediately filed with the Program.
- Ongoing Compliance
  - Midpoint (2030): Action by municipality or interested party filed to seek a realistic opportunity review of any developments that have not moved forward.

## **Affordability Requirements**

Affordable housing is defined under New Jersey’s Fair Housing Act as a dwelling, either for sale or rent, that is within the financial means of households of low- or moderate-income, as is measured within each housing region. Califon is in Region 3, which includes Hunterdon, Middlesex and Somerset counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income while low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of “low-income” households and are defined as those with incomes 30% or less of the regional median income.

The Uniform Housing Affordability Controls (hereinafter “UHAC”) at *N.J.A.C. 5:80-26.3(d)* and (e) requires that the maximum rent for a qualified unit be affordable to households with incomes 70% or less than the median income for the region, provided the development includes 13% or more very low income units. The number of units priced at 70% of regional median income cannot exceed the number of very low income units plus one additional unit. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units must be affordable to households with incomes 70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income is defined using the federal income limits established by Department of Housing and Urban Development (hereinafter “HUD”) on an annual basis. In the spring of each year, HUD releases updated regional income limits, and it is from these income limits that the rents and sale prices for affordable units are derived. The table on the following page reflects the 2024 affordable housing regional income limits for Region 3, prepared by New Jersey Housing and Mortgage Finance Agency (HMFA).

<b>2025 Income Limits for Region 3</b>					
<b>Household Income Levels</b>	<b>1-Person Household</b>	<b>2-Person Household</b>	<b>3-Person Household</b>	<b>4-Person Household</b>	<b>5-Person Household</b>
Median	\$102,340	\$109,650	\$131,580	\$146,200	\$157,896
Moderate	\$81,872	\$93,568	\$105,264	\$116,960	\$126,317
Low	\$51,170	\$58,480	\$65,790	\$73,100	\$78,948
Very Low	\$30,702	\$35,088	\$39,474	\$43,860	\$47,369
<i>Source: 2025 Income Limits prepared by New Jersey Housing and Mortgage Finance Agency, effective May 16, 2025.</i>					

## **Overview of Compliance Requirements**

There are extensive requirements that municipalities must meet to ensure their affordable housing strategies result in a Compliance Certification. Furthermore, those requirements vary by housing round. The following provides a *brief and summarized* overview of the requirements.

- Rental Obligation. Not less than 25% of affordable units addressing the obligation of a round must be rental housing units.
- Family Obligation. Not less than 50% of affordable units addressing the obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- Family Rental Obligation. Not less than 50% of the units meeting the rental obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- Senior Maximum. Up to 30% of affordable units addressing the obligation of a round may be reserved for seniors. The maximum was 25% for the first, second and third rounds.
- Income Distribution of Affordable Units
  - Very Low Income Obligation. Not less than 13% of affordable units created or approved on or after July 1, 2008 must be reserved for very low income units (30% or less than the regional median income). Very low income units are a subset of low income units.
  - Family Very Low Income Obligation. Not less than 50% of the units meeting the very low income obligation must be available to families, meaning they are not restricted to a particular population.
  - Low Income Obligation. Not less than 50% of affordable units in any development must be reserved for low income households (50% or less than the regional median income, which includes very low income units). The remaining may be available to moderate income households (51-80% of regional median income).
- Bedroom Distribution of Affordable Units
  - The total bedrooms within the affordable units in any development must be not less than twice the number of affordable units. This requirement does not apply to the first, second or third round.
  - Studio and 1-bedroom Units. Not more than 20% of units in any development.
  - 2-bedroom Units. Not less than 30% of units in any development.
  - 3-bedroom Units. Not less than 20% of units in any development.
  - The above requirements do not apply to special needs housing or senior housing.
  - Senior developments are subject to a modified bedroom distribution such that the total bedrooms within the affordable units must be not less than the number of affordable units.
  - Senior and supportive housing developments with 20 or more affordable units shall have not less than 5% 2-bedroom and 3-bedroom affordable units. This requirement does not apply to the first, second or third round.
- Bonus Credits
  - No more than 25% of the obligation for each round.
  - Only one type of bonus credit may be applied to a unit.

- Rental bonus credits (1.0) are only applicable to the first, second and third rounds.
- The following unit types are eligible for 1.0 bonus credit in the fourth round.
  - Supportive and special needs bedrooms.
  - Market to affordable (conversion of a market rate unit to an affordable unit).
  - 100% affordable developments: Units within 100% development provided the municipality supplies the land or a minimum of 3% of the development costs.
- The following unit types are eligible for 0.5 bonus credit in the fourth round.
  - Partnership with non-profit.
  - Proximity to transit: units within ½ mile of transit (rail, bus, ferry).
  - Senior: limited to 10% of the affordable age-restricted units proposed by capped at 30% of the obligation.
  - Units with at least three bedrooms above the minimum number required by the bedroom distribution.
  - Redevelopment for units on land previously utilized for retail, office or commercial use.
  - Extension of affordability controls on rental housing only, provided the municipality funds the cost for extension.
  - Very Low-Income units above the 13% required.

## **AFFORDABLE HOUSING IN CALIFON**

The Borough's second round housing element and fair share plan was granted substantive certification by COAH on June 5, 2002. At that time, prior to the Highlands Act and adoption of the Highlands Regional Master Plan, the Borough proposed two supportive housing projects, one by NORWESCAP at the former "Basket Factory" and another at what was known as the Staiano property (Block 18, Lot 25) along with accessory apartments to help meet what is now deemed the prior round obligation of 21 units. As detailed in later analysis prepared by the Borough Planner at the time, the Borough was "hard-pressed" to address that obligation due to environmental constraints in the form of steep slopes and floodplains in addition to a lack of sanitary sewer. The report also notes that task became even more difficult when the Highlands Act was adopted in 2004 and the Borough was included in the Preservation Area.

In June of 2010, Califon petitioned COAH for substantive certification of its third round plan. It was determined incomplete in July of 2010 and given all that unfolded with the third round period as described above, the Borough's plan was never acted upon by COAH. After the Supreme Court's 2015 decision, the Borough chose not to file a declaratory judgment action and negotiate with Fair Share Housing Center as to its third round obligation.

In October of 2024, the New Jersey Department of Community Affairs (DCA) released its calculation of fourth round obligations in compliance with A4, and determined the Borough had a present need of zero (0) units and a prospective need of twenty three (23) units. As required by A4, Borough Council adopted

a binding resolution on January 16, 2025 (see Appendix 1) and filed a declaratory judgment action with the Superior Court on January 20, 2025. Judge William G. Mennen, J.S.C., issued an order filed on March 27, 2025 fixing the Borough's obligations as noted in the resolution and authorized preparation of the housing element and fair share plan (see Appendix 2)

## **CONSIDERATION OF LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING**

As part of this Plan, the Borough considered land that is appropriate for the construction of low- and moderate-income housing. While a durational adjustment is applied to both the third and fourth round obligations due to a lack of public sewer, there is also a lack of vacant developable land that is not constrained under the policies of the Highlands RMP to support new development. Even though there are a handful of vacant properties that could likely be developed under the exemption requirements of the RMP, they could not accommodate substantial development such that measurable affordable housing could be provided.

Given the constraints of the RMP and lack of sewer, only small-scale affordable housing compliance mechanisms such as accessory apartments or supportive housing are appropriate. Though these measures have failed repeatedly over the last 20 years despite significant efforts, the Borough sees these as the only appropriate opportunities.

## **Highlands Buildout and RMP Requirements**

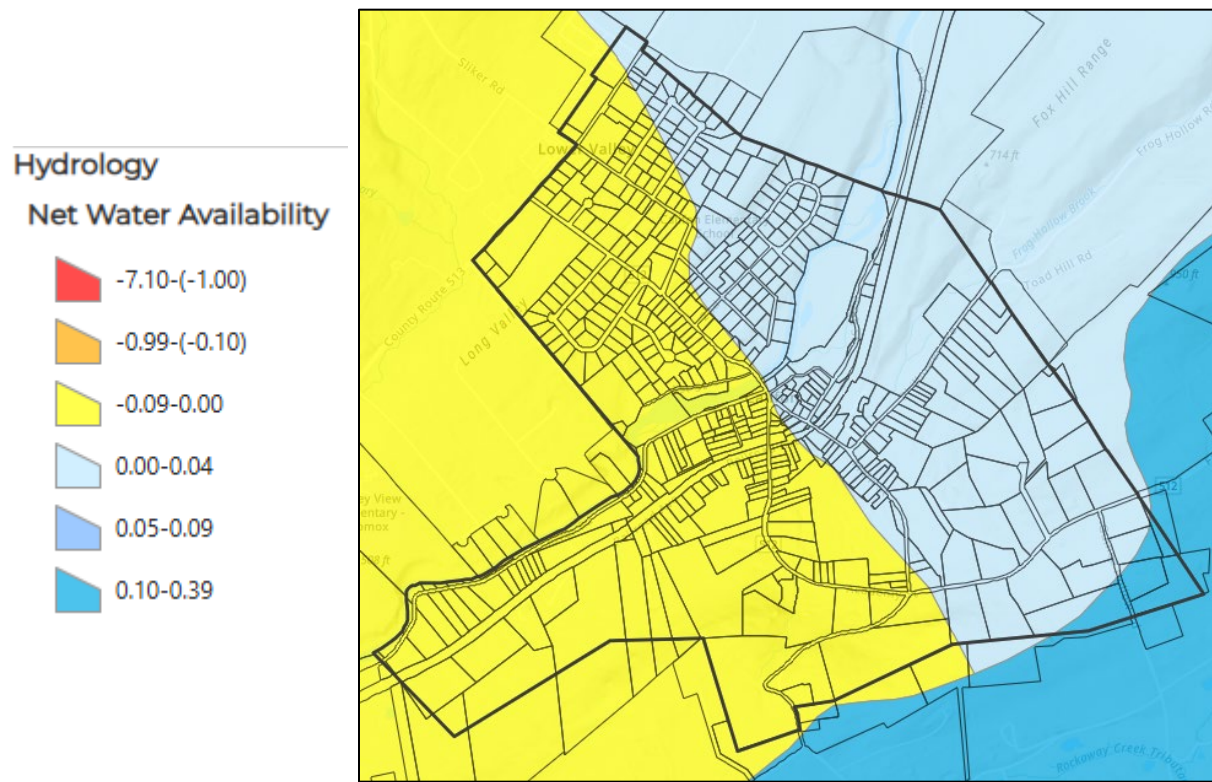
As a municipality fully conforming to the Highlands Regional Master Plan (RMP), Califon utilized the Highlands Buildout tool to assess lands potentially developable consistent with the requirements of the RMP in accordance with amendments to the Fair Housing Act in March of 2024. After updating base data utilizing the Highlands Council's build out portal, Council staff forwarded an updated buildout analysis assessing the amount of vacant land with potential for sewer service and where sewer service is not available, assessing how much development could be accommodated based on the septic density limitations of the RMP. Given that Califon is entirely in the Preservation Area, lacks sanitary sewers and septic densities are limited to 1 unit per 25 acres and 1 unit per 88 acres, no development potential was identified in the Highlands build out analysis.

In July of 2024, the Highlands RMP was amended by the Highlands Council to specifically address affordable housing-related policies "to inform the appropriate location for affordable housing in the Highlands region." While amendments to the Fair Housing Act required the Regional Master Plan be taken into account in determining municipal obligations, conforming municipalities bear an obligation to ensure that housing plans meet the resource protection requirements of the RMP. The Council's 2024 implementation guidelines note that while provision of affordable housing is of importance, it cannot come at the expense of the critical Highlands resources the Highlands Act was enacted to protect in the first place. Califon's inclusion in the Preservation Area and the myriad critical Highlands resources within its borders conflict with its ability to address its fair share of the region's affordable housing needs, but those needs are overshadowed by the greater good the Highlands Act achieves for the State at large.

The durational adjustment sought by Califon is consistent with RMP policies related to net water availability. Of the three subwatersheds that cover the Borough of Califon, only the Rockaway Creek (above McCrea Mills) subwatershed has positive net water availability of 0.1 million gallons per day. As



shown on the map below however, this subwatershed only covers 2 parcels and portions of 3 other parcels in the southeast corner of the Borough. The other two subwatersheds which cover the rest of the Borough have no net water availability.



The July 2024 RMP amendment also discusses how the provision of affordable housing in conforming municipalities must address policies related to land use capability zones and resource protection standards requiring open water buffers, protection of prime groundwater recharge areas, limited to no development in severe steep slope areas and protection of critical habitat. As illustrated in the Borough's Environmental Resource Inventory, all of these critical Highlands resources are present throughout Califon, together covering the majority of its approximately 1 square mile area. The result is an inability to comply with the resource protection mandates of the RMP and provide opportunities for meaningful affordable housing compliance mechanisms.

Califon will maintain consistency with the RMP policies through its referral ordinance. The requirements of the RMP are implemented through review by Highlands Council staff. The Borough also proposes to continue potential mechanisms to address its obligation consistent with the implementation guidelines, mainly supportive housing and accessory apartments.

## **OPPORTUNITY FOR MULTIGENERATIONAL HOUSING**

The Fair Housing Act requires "an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission". As of the date of this Housing Plan, there have been no recommendations by the Multigenerational Family Housing



Continuity Commission on which to provide the required analysis. However, the Commission has the primary goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity. Borough land use policies are not in conflict with this goal and much of the Borough's housing stock is large enough to accommodate multigenerational living. Nothing in the Land Use Ordinance prohibits creation of additional living space consisting of a bedroom and bathroom, but inclusion of separate kitchen facilities would constitute a second dwelling unit, which is not permitted but is also not necessary to permit multigenerational living.

## **DEMOGRAPHIC, HOUSING & EMPLOYMENT ANALYSIS**

See Appendix 3 to the Housing Plan for this analysis.

## **AFFORDABLE HOUSING OBLIGATION & SATISFACTION**

Fourth round housing plans must address four components of a municipality's affordable housing obligation. These include the rehabilitation obligation to improve substandard housing occupied by low- and moderate-income households, the first and second round obligation of new construction from 1987 to 1999, third round obligation of new construction from 1999 to 2025, and the fourth round obligation of new construction from 2025 to 2035.

### **First & Second Rounds Obligation: 21 units**

As noted earlier in this plan, the Borough was unsuccessful in addressing its first and second round obligations despite significant efforts to support the mechanisms identified in its plan at the time. Those mechanisms included a 5-bedroom supporting housing facility to be constructed on the site of the former "Basket Factory", a 6 bedroom supportive housing facility to be operated by the ARC of Hunterdon County and a 5 unit accessory apartment program. Ultimately after decades of effort, not a single affordable unit was realized despite promise of subsidy for accessory apartments and even the grant of land to NORWESCAP for the 5 bedroom supportive housing facility. To the extent necessary, the Borough seeks a durational adjustment of the 21 unit first and second round obligation, although this period has long passed.

### **Third Round Obligation: 78 Units**

Califon's third round obligation is 78 units, as established in a report entitled "Statewide and Municipal Obligations Under Jacobsen Opinion", prepared by Econsult Solutions, Inc. and dated March 28, 2018. This consists of a Gap Present Need of 40 units and a Prospective Need of 38 units. As noted previously, the Borough did not participate in the declaratory judgment process after the Supreme Court's 2015 decision and therefore never negotiated a settlement agreement and ultimately a third round obligation with Fair Share Housing Center. Although the Jacobsen decision was unpublished and only applicable to West Windsor and Princeton in Mercer County, after that decision it was common for Fair Share Housing Center to accept settlement on the basis of an obligation calculated using the Jacobsen methodology. Utilizing the Econsult report and the 78-unit obligation would appear the most logical approach given the lack of a settlement agreement.

### ***Durational Adjustment – Third Round***

The Borough is entitled to a durational adjustment for the third round obligation as there is no centralized sanitary sewer system to serve additional development that would generate affordable housing. Further, given the septic density limitations of the Preservation Area, it would be almost impossible to serve development even with on-site septic systems. With minimum lot sizes of 25 and 88 acres required, sufficient land cannot be amassed to provide meaningful density such that an adequate compensatory benefit would be provided to a developer to subsidize the production of affordable housing units. Further, septic density in the Highlands Preservation Area are more stringent than those outside the Highlands and systems of 2,000 gallons per day are rarely if ever achieved. This ultimately limits the number of bedrooms that can be constructed which in turn ultimately limits compliance mechanisms such as supportive housing facilities and accessory apartments.

Califon will comply with the applicable COAH rules regarding durational adjustments to satisfy the third round obligation. This means, as set forth in *N.J.A.C. 5:93-4.3(c)*, the requirement to address the third round obligation of 78 units is deferred until adequate sewer is made available. As such, the Borough commits to complying with the following, which is stated in *N.J.A.C. 5:93-4.3*:

1. Notwithstanding the lack of adequate water and/or sewer at the time a municipality petitions for substantive certification, the municipality shall reserve and set aside new water and/or sewer capacity, when it becomes available, for low and moderate income housing, on a priority basis.
2. Municipal officials shall endorse all applications to the DEP or its agent to provide water and/or sewer capacity. Such endorsements shall be simultaneously submitted to the Council.
3. Where the DEP or its designated agent approves a proposal to provide infrastructure to a site for the development of low and moderate income housing identified in the housing element, the municipality shall permit such development; and
4. Where a municipality has designated sites for low and moderate income housing that lack adequate water and/or sewer and where the DEP or its designated agent approves a proposal to provide water and/or sewer to a site other than those designated for the development of low and moderate income housing in the housing element, the municipality shall amend its housing element and fair share housing ordinance to permit development of such site for low and moderate income housing. The amended housing element and fair share housing ordinance shall be submitted to the Council within 90 days of the site's approval by the DEP or its agent.

### ***Third Round Minimum Requirements***

In addition to meeting the total 78 unit obligation, the Borough must also meet minimum and maximum requirements related to the rental obligation, maximum number of age-restricted units, minimum family unit obligation, and the minimum very low income unit obligation of 13%. These requirements are detailed below but are noted prospectively should affordable housing units be realized.

#### **Minimum Rental Obligation = 20 units**

.25 (obligation) = Minimum # rental units or .25 (78) = **19.5 units rounded up to 20 units**

This obligation is satisfied with A&P redevelopment and Halstead Place projects, which total 31 units.

#### **Maximum Senior Units = 20 units**

.25 (obligation) = Maximum # age-restricted units or .25 (78) = **19.5 units rounded down to 19 units**

**Minimum Family Unit Obligation = 39 units**

.50 (obligation) = Minimum # family units or .50 (78) = **39 units**

This obligation is satisfied with the A&P Redevelopment, Halstead Place and Alton Place sites, which total 60 family affordable units.

**Minimum Family Rental Obligation= 20 units**

.50 (rental obligation) = Minimum # Family Rental Units or .50 (39) = 19.5 units, rounded up to 20 units.

**Minimum Very Low Income Unit Obligation = to be determined**

.13 (units created or approved on or after July 1, 2008) = Minimum # very low income units

Should affordable housing units be realized, this requirement will be implemented by the Borough.

## **Fourth Round Obligation**

### ***Present Need (Rehabilitation Share)***

As calculated by DCA, Califon's present need for the fourth round is zero (0) units. Given that no rehabilitation credits are required, no mechanisms need be proposed.

### ***Prospective Need***

Califon's fourth round obligation (also referred to as the prospective need) is 23 units. This obligation is defined as the new construction obligation for 2025-2035. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes the obligation as 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 methodology to calculate the obligation begins with determining the need for affordable housing in which the municipality is located. That regional need is then allocated to each municipality in the region, excluding qualified urban aid municipalities, based on an average of three factors: 1) equalized nonresidential valuation factor, which serves as a proxy for the municipal share of the region's change in employment during the previous affordable housing round, 2) income capacity factor, which is the municipal share of the region's median household income, and 3) land capacity factor, which is the municipal share of the region's developable land.

The DCA calculated municipal fourth round obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a fourth round obligation of 23 units for the Borough. This obligation was fixed in the March 27, 2025 order of Judge William G. Mennen, J.S.C. (see Appendix 2).

### ***Durational Adjustment – Fourth Round***

The Borough is entitled to a durational adjustment for the fourth round obligation as there is no centralized sanitary sewer system to serve additional development that would generate affordable housing. Further, given the septic density limitations of the Preservation Area, it would be almost impossible to serve development even with on-site septic systems. With minimum lot sizes of 25 and 88 acres required, sufficient land cannot be amassed to provide meaningful density such that an adequate compensatory benefit would be provided to a developer to subsidize the production of affordable housing units. Further, septic density in the Highlands Preservation Area are more stringent than those outside the Highlands and systems of 2,000 gallons per day are rarely if ever achieved. This ultimately limits the number of bedrooms that can be constructed which in turn ultimately limits compliance mechanisms such as supportive housing facilities and accessory apartments.

Califon will comply with the applicable COAH rules regarding durational adjustments to satisfy the fourth round obligation. This means, as set forth in *N.J.A.C. 5:93-4.3(c)*, the requirement to address the fourth round obligation of 23 units is deferred until adequate sewer is made available. As such, the Borough commits to complying with the following, which is stated in *N.J.A.C. 5:93-4.3*:

1. Notwithstanding the lack of adequate water and/or sewer at the time a municipality petitions for substantive certification, the municipality shall reserve and set aside new water and/or sewer capacity, when it becomes available, for low and moderate income housing, on a priority basis.
2. Municipal officials shall endorse all applications to the DEP or its agent to provide water and/or sewer capacity. Such endorsements shall be simultaneously submitted to the Council.
3. Where the DEP or its designated agent approves a proposal to provide infrastructure to a site for the development of low and moderate income housing identified in the housing element, the municipality shall permit such development; and
4. Where a municipality has designated sites for low and moderate income housing that lack adequate water and/or sewer and where the DEP or its designated agent approves a proposal to provide water and/or sewer to a site other than those designated for the development of low and moderate income housing in the housing element, the municipality shall amend its housing element and fair share housing ordinance to permit development of such site for low and moderate income housing. The amended housing element and fair share housing ordinance shall be submitted to the Council within 90 days of the site's approval by the DEP or its agent.

### ***Potential Fourth Round Strategies***

While the Borough's eligibility for a durational adjustment limits compliance actions required at this time, the Borough nonetheless seeks opportunities to create affordable housing units where possible. The following provides a summary of potential mechanisms to be utilized:

- Supportive housing: While the Borough made significant efforts in the past to provide opportunity for supportive housing, it was completely and totally unsuccessful. Califon will, however, utilize what limited resources it has to try to attract a supportive housing provider.
- Mandatory setaside ordinance: Given that small-scale residential projects are possible in the future, the Borough will adopt a mandatory setaside ordinance and require that when 5 units are approved, a 20% affordable housing setaside must be provided. The draft mandatory setaside ordinance is provided in Appendix 4.

- Accessory apartments: The Borough will maintain the sections of the land development ordinance in the R-1, R-2, R-3 and GB zones that permit accessory apartments. See Appendix 5 for the current ordinance.

### ***Distribution of Fourth Round Units***

In addition to meeting the total 23 unit fourth round obligation, the Borough must also meet a rental obligation, maximum senior units, family obligation, very low income obligation, and maximum bonus credits, as set forth in the Fair Housing Act. These obligations may be amended should bonus credits be applied to the fourth round obligation. Compliance with these requirements is noted prospectively and will be applied should development occur.

#### **Maximum Bonus = 6 credits**

- Maximum bonus credits = 25% (obligation) |  $25\% (23) = 5.75$ , rounded up to 6 credits.
- Use of bonus credits is deferred until development of affordable units occurs.

#### **Minimum Rental = 12 units**

- Minimum rental units = 25% (of units meeting the obligation) |  $25\% (23) = 11.5$ , rounded up to 12 units
- Satisfaction is deferred, consistent with the durational adjustment.

#### **Maximum Senior = 6 units**

- Maximum age-restricted units = 30% (units meeting the obligation) |  $30\% (23) = 6.9$ , rounded down to 6 units
- Satisfaction is deferred, consistent with the durational adjustment.

#### **Minimum Family = 12 units**

- Minimum family units = 50% (units meeting the obligation) |  $50\% (23) = 11.5$  units, rounded up to 12 units
- Satisfaction is deferred, consistent with the durational adjustment.

#### **Minimum Family Rental = 6 units**

- Minimum family rental = 50% (rental obligation) |  $50\% (12) = 6$  units
- Satisfaction is deferred, consistent with the durational adjustment.

#### **Minimum Very Low Income = 3 units**

- Minimum very low income units = 13% (fourth round units created or approved on or after July 1, 2008) |  $13\% (17) = 2.21$ , rounded up to 3 units
- Satisfaction is deferred, consistent with the durational adjustment.

#### **Minimum Family Very Low Income = 1 unit**

- Minimum family very low income units = 50% (very low income obligation) |  $13\% (3) = 0.39$  units, rounded up to 1 unit
- Satisfaction is deferred, consistent with the durational adjustment.

***Affordability Assistance***

Since the Borough has no affordable housing units and has collected no development fees, affordability assistance cannot be provided.

**CONSISTENCY WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN**

As noted in the State Plan policy maps, areas within the Highlands Region utilize land use capability designations of the Highlands Regional Master Plan rather than traditional planning areas. Although planning area-specific policies cannot be assessed, the Borough's approach to affordable housing is generally consistent with the statewide goals of the State Development and Redevelopment Plan. Most notable are:

- Revitalize the State's cities and Boroughs
- Conserve the State's natural resources and systems
- Provide adequate housing at a reasonable cost

**AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING**

Califon Borough's Affordable Housing Ordinance is consistent with the Fair Housing Act, the Uniform Housing Affordability Control Rules, *N.J.A.C. 5:80-26.1 et seq.*, and the Division of Local Planning Services Fair Housing Act Rules, *N.J.A.C. 5:99*. As of the adoption of this Housing Plan, the latter two are in the process of being amended, therefore the existing ordinance will be relied upon until such time as those regulations are finalized. Ordinances adopted by March of 2026 will reflect appropriate requirements. The current affordable housing ordinance is provided in Appendix 6.

The Borough's Affordable Housing Ordinance, Title 16 Land Development, Chapter 16.36, governs the establishment of affordable units in the Borough as well as regulating the occupancy of such units. The Borough's Affordable Housing Ordinance addresses the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. All newly created affordable units, with limited exceptions, will comply with the affordability control period of 30 years for sale units or 40 years for rental units, as required by the Fair Housing Act and the Uniform Housing Affordability Control Rules.

The Borough has established the position of the Municipal Housing Liaison as required by the amendments to the Fair Housing Act. However, the Borough will likely rely on its affordable housing administrator to conduct the administration and affirmative marketing of its affordable housing sites that will not be administered by the developer.

The Borough's affirmative marketing plan is designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the Borough. Additionally, the affirmative marketing plan is intended to target those potentially eligible persons who are least likely to apply for affordable units and who reside in the Borough's housing region (Region 3), consisting of Hunterdon, Somerset and Middlesex counties.

The affirmative marketing plans include regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26.1 et seq. This plan must be adhered to by all private, non-profit, and municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit. A copy of the affirmative market plan is provided in Appendix 7. It should be noted however that with no existing affordable housing units and no realistic ability to provide affordable housing in the future, this affirmative market plan is likely moot but will be utilized should units be realized during the fourth round.

### **AFFORDABLE HOUSING TRUST FUND**

While Califon adopted a development fee ordinance and prepared spending plans in the past, this ordinance will be repealed and no development fees will be collected other than the statewide mandatory nonresidential development fee of 2.5%. As the Borough does not intend to prepare a spending plan, any nonresidential development fees collected will be sent to the State Affordable Housing Trust Fund in accordance with the requirements of the New Jersey Municipal Land Use Law.

Despite the development fee ordinance having been in place for decades, the lack of development in the Borough due to the restrictions associated with its location in the Highlands Preservation Area means no development has occurred and no fees have been collected. This pattern is not expected to change in the coming years and it is not worthwhile for the Borough to continue the development fee ordinance and its administration.



## **Appendix 1**

Exhibit A

**BOROUGH OF CALIFON  
COUNTY OF HUNTERDON  
STATE OF NEW JERSEY**

**RESOLUTION R-33-25**

**ADOPTING THE BOROUGH'S AFFORDABLE HOUSING PRESENT AND PROSPECTIVE NEED OBLIGATION FOR THE PERIOD OF JULY 1, 2025 THRU JULY 1, 2035 IN ACCORDANCE WITH P.L. 2024 C.2, AND RESERVING ALL RIGHTS.**

**WHEREAS**, on March 20, 2024, Governor Murphy signed into law, P.L. 2024, c.2, which among other things, amended various provisions of the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 et seq. ("FHA"), abolished the Council on Affordable Housing ("COAH") and established the Affordable Housing Dispute Resolution Program ("Program"); and

**WHEREAS**, P.L. 2024, c.2, sets forth that Fourth Round period of affordable housing obligations shall run from July 1, 2025 through June 30, 2035 ("Fourth Round"); and

**WHEREAS**, pursuant to P.L. 2024, c.2, the Borough is located in Region 3, which is comprised of Hunterdon, Middlesex and Somerset counties; and

**WHEREAS**, the amendments to the FHA require the Department of Community Affairs ("DCA") to prepare and publish a report on the calculations of the regional need and each municipality's non-binding present and prospective need affordable housing obligations for the Fourth Round within seven months of March 20, 2024; and

**WHEREAS**, on October 18, 2024 the DCA published its report that includes its estimate of the obligations for all municipalities based on the calculations with respect to Statewide regional need and municipal present and prospective need affordable housing obligations for the Fourth Round (the "DCA Report"); and

**WHEREAS**, pursuant to P.L. 2024, c.2, the DCA has calculated the total statewide prospective need obligation to be 84,698 units, which equates to a statewide new construction obligation of over 8,400 affordable units per year; and

**WHEREAS**, the DCA Report calculates the Borough's non-binding Fourth Round obligations as follows: 1) a Present Need or Rehabilitation obligation of 0; and 2) a Prospective Need or New Construction Obligation of 23; and

**WHEREAS**, the calculations in the DCA Report are not binding on municipalities, thereby inviting municipalities to demonstrate that the Amended FHA would support lower calculations of the Fourth Round affordable housing obligations; and

Exhibit A

**WHEREAS**, rather, pursuant to N.J.S.A. 52:27D-304.1 of the FHA, each municipality is required to determine its respective Fourth Round present and prospective need fair share obligations, and adopt a binding resolution describing the basis for the municipality's determination on or before January 31, 2025; and

**WHEREAS**, P.L. 2024, c.2, each municipality shall determine its Fourth Round present and prospective need fair share obligations, with consideration of the calculations in the DCA Report, and in accordance with the formulas established in N.J.S.A. 52:27D-304.2 and -304.3 of the FHA using "necessary datasets that are updated to the greatest extent practicable"; and

**WHEREAS**, the Borough and its professionals have reviewed the DCA Report along with the underlying data and data sets relied upon by the DCA in reaching its non-binding calculations for the Borough against the most up-to-date land use approvals, site specific information, construction permits, and MOD-IV data maintained and on file with the Borough with regard to the land capacity and equalized non-residential valuation factor; and

**WHEREAS**, the Borough accepts the estimate set forth in the DCA Report with respect to Present Need of 0; and

**WHEREAS**, the Borough accepts the estimate set forth in the DCA Report with respect to the Prospective Need of 23 as being calculated by and provided for in P.L. 2024, c.2; and

**WHEREAS**, pursuant to N.J.S.A. 52:27D-304.1f(1)(b) provides that: "the municipality's determination of its fair share obligation shall have a presumption of validity, if established in accordance with sections 6 and 7" of P.L. 2024, c.2 ... [;]" and

**WHEREAS**, the Borough's acceptance of its Present Need and Prospective Need obligations are entitled to a "presumption of validity" because they comply with Sections 6 and 7 of P.L. 2024, c.2; and

**WHEREAS**, the Borough, however, specifically reserves the right to adjust its prospective need obligation, including for either or both of: 1) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; 2) a Durational Adjustment (whether predicated upon lack of sewer or lack of water); and

**WHEREAS**, in addition to the foregoing, the Borough specifically reserves all rights to revoke this resolution and commitment in the event of: 1) a successful challenge to P.L. 2024, c.2 as a result of the pending litigation entitled: Borough of Montvale et al, v. State of New Jersey, et al., Docket No.: MER-L-1778-24; (2) any other such action challenging P.L. 2024, c.2; or (3) any subsequent legislative or regulatory enactment which alters or changes the deadlines, calculations, methodology and/or requirements of P.L. 2024, c.2; and

**WHEREAS**, the Borough further specifically reserves the right to take a position that its Fourth Round Prospective Need Obligation is lower than described herein if a third party challenges the calculations provided for in this Resolution (a reservation of all litigation rights and positions, without prejudice); and

Exhibit A

**WHEREAS**, in addition to the foregoing, nothing in P.L. 2024, c. 2 requires or can require an increase in the Borough's Fourth Round Present or Prospective Need Obligations based on a successful downward challenge of any other municipality in the region since the plain language and clear intent of P.L. 2024, c.2, is to establish, for example, unchallenged numbers by default as of March 1, 2025; and

**WHEREAS**, in light of the above, the Borough Council of the Borough of Califon finds that it is in the best interest of the Borough to declare its obligations in accordance P.L. 2024, c.2 in accordance with this resolution.

**NOW, THEREFORE, BE IT RESOLVED** by the Mayor and Borough Council of the Borough of Califon, in the County of Hunterdon, and State of New Jersey as follows:

1. All of the Recitals set forth above are hereby incorporated by reference.
2. The Borough Council hereby commits to a Fourth Round Present Need Obligation of 0 and the Fourth Round Prospective Need Obligation of 23, as described in this resolution subject to all reservations of rights, which specifically include:
  - a) The right to adjust the prospective need obligation based on lack of available vacant and developable land, sewer, and/or water, or any combination thereof;
  - b) All rights to revoke this resolution in the event of a successful legal challenge, or legislative or regulatory change to P.L. 2024, c. 2;
  - c) All rights to take a position that Borough's Fourth Round Prospective Need Obligations are lower than described herein if a third party challenges the calculations provided for in this Resolution; and
  - d) All rights to take a position that the Borough's Fourth Round Prospective Need Obligations are lower than described herein if a third-party claims the Borough's Fourth Round Prospective Need Obligations require an increase based on a reallocation or modification of the Regional Present or Prospective Need Obligations allegedly due from successful reduction of the allocated present and prospective need obligations assigned to another municipality in the Region.
3. In accordance with N.J.S.A. 52:27D-304.1, the Borough Council hereby directs the Borough Attorney to file an action with the Affordable Housing Dispute Resolution Program along with this resolution and take all necessary and proper steps to address any challenges to same by any interested parties.
4. The Borough's calculation of Present and Prospective Need Obligations are entitled to a "presumption of validity" because they comply with Sections 6 and 7 of P.L. 2024, c.2.

Exhibit A

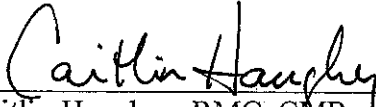
5. The Borough further commits to adopt its housing element and fair share plan pursuant to N.J.S.A. 52:27D-304.1f(2) based on this determination on or before June 30, 2025, and hereby further directs the Borough Attorney, Borough Affordable Housing Planner and Borough Engineer to begin taking steps to prepare the same.

7. A copy of this resolution, along with the filing date of the Borough's action with the Program, shall be posted to the Borough website.

8. A copy of the resolution shall remain on file in the Borough Clerk's office and available for public inspection.

9. This resolution shall take effect immediately, according to law.

Adopted: January 16, 2025

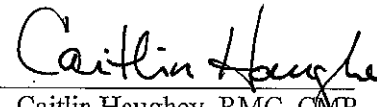
  
Caitlin Haughey, RMC, CMR  
Borough Clerk/Administrator

  
Charles Daniel, Mayor

CERTIFICATION

I certify that the foregoing is a true and accurate copy of a Resolution adopted by the Borough of Califon Council at the annual reorganization meeting held on January 16, 2025.

(SEAL)

  
Caitlin Haughey, RMC, CMR  
Borough Clerk/Administrator

## **Appendix 2**

**FILED**

March 27, 2025

HUNTERDON COUNTY SUPERIOR COURT

WILLIAM G. MENNEN, J.S.C.

PREPARED BY THE COURT:

**IN THE MATTER OF THE  
DECLARATORY JUDGMENT  
ACTION OF THE BOROUGH  
OF CALIFON, HUNTERDON  
COUNTY PURSUANT TO P.L.  
2024, CHAPTER 2**

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION – CIVIL PART  
HUNTERDON COUNTY  
DOCKET NO. HNT-L-33-25

Civil Action

**ORDER FIXING MUNICIPAL  
OBLIGATIONS FOR “PRESENT NEED”  
AND “PROSPECTIVE NEED” FOR THE  
FOURTH ROUND HOUSING CYCLE**

THIS MATTER, having come before the Court on its own motion, *sua sponte*, on the Complaint for Declaratory Judgment filed on January 20, 2025 (“DJ Complaint”) by the Petitioner, **BOROUGH OF CALIFON** (“Petitioner” or “Municipality”), pursuant to N.J.S.A. 52:27D-304.2, -304.3, and -304.1(f)(1)(c) of the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301, *et seq.* (collectively, the “FHA”), and in accordance with Section II.A of Administrative Directive #14-24 (“Directive #14-24”) of the Affordable Housing Dispute Resolution Program (the “Program”), seeking a certification of compliance with the FHA;

AND IT APPEARING, that on October 18, 2024, pursuant to the FHA (as amended), the New Jersey Department of Community Affairs (“DCA”) issued its report entitled *Affordable Housing Obligations for 2025-2035 (Fourth Round)*,<sup>1</sup> therein setting forth the present need and prospective need obligations of all New Jersey municipalities for the Fourth Round housing cycle (the “DCA’s Fourth Round Report”);

<sup>1</sup> See [https://nj.gov/dca/dlps/pdf/FourthRoundCalculation\\_Methodology.pdf](https://nj.gov/dca/dlps/pdf/FourthRoundCalculation_Methodology.pdf)



AND IT APPEARING that, pursuant to the DCA's Fourth Round Report, the present need obligation of the Petitioner has been calculated and reported as 0 affordable units, and its prospective need obligation of the Petitioner has been calculated and reported as 23 affordable units, and which calculations have been deemed presumptively valid for purposes of the FHA;

AND THE COURT, having determined that no interested party has filed a challenge to the Petitioner's DJ Complaint by way of an Answer thereto as provided for and in accordance with Section II.B of Directive #14-24 of the Program;

AND THE COURT, having found and determined, therefore, that the present need and prospective need affordable housing obligations of the Petitioner for the Fourth Round housing cycle as calculated and reported in the DCA's Fourth Round Report have been committed to by the Petitioner and are uncontested, and for good cause having otherwise been shown:

IT IS, THEREFORE, on this 27th day of **MARCH 2025 ORDERED AND ADJUDGED** as follows:

1. That the present need obligation of the Municipality, be, and hereby is fixed as zero (0) affordable units for the Fourth Round housing cycle.
2. That the prospective need obligation of the Municipality, be, and hereby is fixed as twenty-three (23) affordable units for the Fourth Round Housing cycle; and
3. That the Petitioner is hereby authorized to proceed with preparation and adoption of its proposed Housing Element and Fair Share Plan for the Fourth Round, incorporating therein the present need and prospective need allocations aforesaid (and which plan shall include the elements set forth in the "Addendum" attached to Directive #14-24), by or before June 30, 2025,

as provided for and in accordance with Section III.A of Directive #14-24, and without further delay.

**IT IS FURTHER ORDERED**, that a copy of this Order shall be deemed served on the Petitioner and Petitioner's counsel.

SO ORDERED:



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HON. WILLIAM G. MENNEN, J.S.C.  
*Designated Mt. Laurel Judge – V13*

(X) Uncontested.

## **Appendix 3**

## **2025 FOURTH ROUND HOUSING PLAN**

HOUSING, DEMOGRAPHIC AND EMPLOYMENT ANALYSIS  
BOROUGH OF CALIFON  
HUNTERDON COUNTY  
NEW JERSEY

JUNE 13, 2025

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## DEMOGRAPHIC ANALYSIS

The population of the Borough of Califon (“Califon” or the “Borough”) grew steadily during the latter half of the twentieth century (Table 1). From 1940 to 2000, the number of Califon residents rose from 572 to 1,055 persons, a pace well under the comparable figures for Hunterdon County and New Jersey. The period of greatest growth occurred between 1950 and 1970, when the borough’s population increased by 55.7%. After the Borough’s population reached 1,023 in 1980, it plateaued until 2010, registering an increase of 5.2% over the 30-year span. Meanwhile, Hunterdon County experienced a 46.9% rate of growth for the same period. After achieving its highest recorded population of 1,076 in 2010, the Borough experienced a decrease of 6.6%, resulting in a population of 1,005 as of 2020, the year of the most recent decennial census. It should be noted here that although the total population data in Table 1 is drawn from various U.S. Census Bureau (“Census Bureau”) decennial censuses, all subsequent Census Bureau data contained herein comes from the 2019-2023 American Community Survey (“ACS”), which is calculated as a 5-year estimate, unless otherwise noted.

**Table 1: Population Trends (1940-2020)**

Year	Califon		Hunterdon County		New Jersey	
	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade
1940	572	--	36,766	--	4,160,165	--
1950	623	8.9%	42,736	16.2%	4,835,329	16.2%
1960	777	24.7%	54,107	26.6%	6,066,782	25.5%
1970	970	24.8%	69,718	28.9%	7,171,112	18.2%
1980	1,023	5.5%	87,361	25.3%	7,364,823	2.7%
1990	1,073	4.9%	107,776	23.4%	7,730,188	5.0%
2000	1,055	-1.7%	121,989	13.2%	8,414,350	8.9%
2010	1,076	2.0%	128,349	5.2%	8,791,894	4.5%
2020	1,005	-6.6%	128,947	0.5%	9,288,944	5.7%

*Source: U.S. Census Bureau, Various Decennial Censuses; N.J. Department of Labor and Workforce Development*

Table 2 shows the population cohorts in Califon as of 2023. The distribution is relatively unbalanced, with a marked split between males (43.6%) and females (56.4%) within the community. The largest age group overall is the 35 to 54 years age group, which makes up 29% of the population. The 20 to 34 years age group has the second-highest share of the population (20.3%) and the greatest disparity between genders as a proportion of the respective population. Strikingly, only 2.5% of the population is under the age of five, suggesting a birth rate that is unsubstantial. The community has a median age of 40.9, which is lower than the median age of 46.2 for Hunterdon County and higher than the median age of 40.1 for New Jersey.



**Table 2: Population by Age and Sex**

Age Group	Total Population		Male		Female	
	Number	% of Population	Number	% of Population	Number	% of Population
Under 5 years	27	2.5%	8	1.7%	19	3.2%
5 to 19 years	203	19.1%	92	19.8%	111	18.5%
20 to 34 years	216	20.3%	61	13.1%	155	25.8%
35 to 54 years	309	29.0%	158	34.1%	151	25.1%
55 to 64 years	172	16.2%	83	17.9%	89	14.8%
65 years and over	138	13.0%	62	13.4%	76	12.6%
Total	1,065	--	464	--	601	--
<b>Median Age (years)</b>	<b>40.9</b>		<b>42.8</b>		<b>38.8</b>	

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

The population of Califon is growing older but is declining overall. Table 3 illustrates the changes among the various cohorts between 2013 and 2023. During that time, the two oldest cohorts increased by 33 persons and the “20 to 34 years” cohort gained 14 persons. At the same time, the rest of the population decreased by 130 people, resulting in a net decrease of 83 people, or a decline of 7.2%.

**Table 3: Population Change by Age (2013-2023)**

Age Group	2013		2023		Change, 2013 to 2023	
	Number	%, Total Population	Number	%, Total Population	Total Change	% Change
Under 5 years	99	8.6%	27	2.5%	<b>-72</b>	<b>-72.7%</b>
5 to 19 years	222	19.3%	203	19.1%	<b>-19</b>	<b>-8.6%</b>
20 to 34 years	202	17.6%	216	20.3%	<b>14</b>	<b>6.9%</b>
35 to 54 years	348	30.3%	309	29.0%	<b>-39</b>	<b>-11.2%</b>
55 to 64 years	157	13.7%	172	16.2%	<b>15</b>	<b>9.6%</b>
65 years and over	120	10.5%	138	13.0%	<b>18</b>	<b>15.0%</b>

Source: U.S. Census Bureau, 2009-2013 and 2019-2023 American Community Survey 5-Year Estimates

A household is defined by the Census Bureau as those persons who occupy a single room or group of rooms that constitute a unit of housing, and that these persons may or may not be related. A family is identified as a group of persons including a householder and one or more persons related by blood, marriage, or adoption, who live in the same household.

Table 4 shows the frequency of household size types for both family and nonfamily households. Califon has a substantial population of persons living alone. One-person households account for three in ten households in the municipality. This rate exceeds the rest of the county where 22.3% of households consist of only one person. Despite the drop in the school-age population shown above in Table 3, Califon

still has several larger households. Of all households in the community, 4.3% consist of five or more persons. Two-person households are the most common household size in Califon, representing 33.6% of households in all. After one- and two-person households, the third most common is the four-person household at 16.9% of households.

**Table 4: Household Size**

Household Size	Califon		Hunterdon County		New Jersey	
	Total	%	Total	%	Total	%
1-person	134	30.2%	11,214	22.3%	918,897	26.4%
2-person	149	33.6%	19,316	38.4%	1,081,842	31.1%
3-person	58	13.1%	8,559	17.0%	594,946	17.1%
4-person	75	16.9%	7,323	14.6%	530,520	15.3%
5-person	19	4.3%	2,842	5.6%	218,492	6.3%
6-person	4	0.9%	721	1.4%	79,678	2.3%
7-or-more person	4	0.9%	347	0.7%	53,980	1.6%
Households, Total	443	--	50,322	--	3,478,355	--
Average Household Size	2.40		2.52		2.61	
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates						

Census Bureau data on families and household types contain insights into the community's household trends. As shown in Table 5, married couples live in 53.7% of households, a number slightly below Hunterdon County (61.9%) and in line with the rest of the state, where one in two households includes a married couple. Califon maintains its status as a locale for families, with a quarter of households having at least one member under the age of 18. At the opposite end of the age spectrum, 23.7% of households have at least one person over the age of 65 years old. This figure is less than the county and state figures of 35.8% and 32.5%, respectively.

**Table 5: Household and Family Types**

Household Type	Califon	Hunterdon County	New Jersey
Married couple	53.7%	61.9%	50.0%
Cohabiting couple	5.6%	5.6%	6.6%
Male householder, no spouse/partner present	14.4%	13.0%	16.1%
Female householder, no spouse/partner present	26.2%	19.5%	27.3%
Household with at least one person under 18	25.3%	28.7%	31.4%
Household with at least one person over 65	23.7%	35.8%	32.5%
Average Household Size	2.40	2.52	2.61
Average Family Size	3.10	2.98	3.19
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates			

Regarding race and ethnicity, persons considered by the Census Bureau as “Not Hispanic or Latino, White alone” make up an overwhelming share of Califon residents, or 91.5% (Table 7). This racial and ethnic group represents 81.1% of the Hunterdon County population and just over one-half of all New Jerseyans. Eight and a half percent of the community is Hispanic or Latino, a relatively small amount considering the statewide figure is 21.9%, but almost exactly in line with 8.8% figure for Hunterdon County. Of other minorities, Asian is 1.7%, which is well below the county figure of 4.4% and the state figure of 9.8%, while the “Black or African American alone” population in either ethnic grouping is recorded as less than one percent (0.2%).

**Table 6: Race and Ethnicity**

Race and Ethnicity	Califon	Hunterdon County	New Jersey
Not Hispanic or Latino	91.5%	91.2%	78.1%
White alone	86.9%	81.1%	51.9%
Black or African American alone	0.2%	2.4%	12.3%
Asian alone	1.7%	4.4%	9.8%
Other races alone	0.0%	0.5%	0.8%
Two or more races	2.8%	2.8%	3.2%
Hispanic or Latino:	8.5%	8.8%	21.9%
White alone	4.8%	2.6%	5.0%
Black or African American alone	0.0%	0.2%	0.7%
Other races alone	2.7%	1.9%	8.9%
Two or more races	0.9%	4.1%	7.4%

*Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates*

## **ANALYSIS OF SOCIOECONOMIC CHARACTERISTICS**

According to the most recent ACS data reproduced in Table 7, 40.2% of Califon households have an income of at least \$200,000. The median household income is well below that demarcation at \$130,938. Looking at a different metric, the mean income for Califon households is \$146,126. Given the upward skew of the mean, it is reasonable to conclude that Califon is home to a small number of high-earning households. In all, 63% of Califon households have an income of \$100,000 or higher. As for those with fewer means, 15.2% of households have an income of less than \$50,000. This is in line with Hunterdon County’s rate of 14.9%, and is substantially less than New Jersey as a whole, where 25.2% of households have an income under \$50,000.

**Table 7: Household Income**

Household Income	Califon	Hunterdon County	New Jersey
Less than \$25,000	7.7%	6.3%	11.9%
\$25,000-\$50,000	7.5%	8.6%	13.3%

Household Income	Califon	Hunterdon County	New Jersey
\$50,000-\$100,000	21.9%	19.8%	24.3%
\$100,000-\$200,000	38.6%	33.8%	29.7%
More than \$200,000	24.4%	31.4%	20.7%
<b>Median Household Income</b>	<b>\$130,938</b>	<b>\$139,453</b>	<b>\$101,050</b>
<b>Mean Household Income</b>	<b>\$146,126</b>	<b>\$182,668</b>	<b>\$140,299</b>

*Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates*

Even though the community has wealthy households, it is necessary to note the presence of people with limited resources. To that end, the overall poverty rate in Califon is 8.8%, as shown in Table 8. That is just more than double the rate of 3.8% for Hunterdon County. The statewide figure, however, is higher at 9.8%. The poverty rate for seniors is 5.1%, about the same as the rate for the rest of the county (4.9%). This rate stands in stark contrast to the poverty rate for seniors in New Jersey overall, which is 9.5%. The poverty rate for children is 13.6%, which is significantly higher than Hunterdon County's rate of 3.2%, and slightly above New Jersey's rate of 13.3%.

**Table 8: Poverty Rate**

Poverty Status	Califon	Hunterdon County	New Jersey
Percent below poverty level, overall	8.8%	3.8%	9.8%
Percent below poverty level, under 18 years old	13.6%	3.2%	13.3%
Percent below poverty level, 65 years old and over	5.1%	4.9%	9.5%

*Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates*

Over the past decade, Califon workers have fared slightly better than those in the county and moderately better than those in the state when analyzing the unemployment data shown in Table 9. Annualized, the borough's unemployment rate during that period stayed almost entirely below 5%, reaching a low of 2.1% in 2019. The exception was the COVID pandemic year of 2020, when the unemployment rate shot up to 6.2% before tapering back down to 4.3% in 2021. Even then, the borough absorbed COVID's economic shock better than the rest of Hunterdon County and New Jersey, where the unemployment rate increased to 7.1% and 9.5%, respectively.

**Table 9: Unemployment Rate**

Year	Califon	Hunterdon County	New Jersey
2013	5.5%	6.0%	8.4%
2014	4.2%	4.8%	6.7%
2015	3.6%	4.2%	5.7%

Year	Califon	Hunterdon County	New Jersey
2016	3.4%	3.8%	4.9%
2017	2.6%	3.5%	4.5%
2018	2.4%	3.1%	4.0%
2019	2.1%	2.7%	3.5%
2020	6.2%	7.1%	9.5%
2021	4.3%	5.0%	6.7%
2022	2.9%	3.0%	3.9%
2023	3.3%	3.4%	4.3%
<i>Source: N.J. Department of Labor and Workforce Development</i>			

Califon's labor force tends to mirror Hunterdon County and New Jersey, particularly those employed by for-profit businesses. Approximately 64.7% of the borough's workforce is in this category per Table 10, which is at or just below the shares for the county and state, respectively. The portion of the local labor force for not-for-profit employees and the portion for self-employed contractors are unremarkable when compared regionally and statewide. Government workers make up a slightly larger share of the labor force (18.1%) when compared to the county and state, which are 14.7% and 14.2%, respectively. Self-employed business owners make up 3.7% of the local labor force. This labor class is lower than the county (6.1%), but at nearly the same level as the state (3.9%).

**Table 10: Class of Worker**

Class of Worker	Califon	Hunterdon County	New Jersey
For-profit company employee	64.7%	64.6%	69.2%
Not-for-profit employee	7.6%	8.5%	7.6%
Government worker	18.1%	14.7%	14.2%
Self-employed, business owner	3.7%	6.1%	3.9%
Self-employed, contractor	5.9%	6.2%	5.1%
<i>Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates</i>			

Califon has a skilled workforce. This is supported in the occupation data listed in Table 11. Fully 59% of the employed population works in management, business, science, and arts. These are individuals who work in occupations that demand a singular set of skills and knowledge. About 18.1% of Califon residents earn their pay in sales and office occupations. This is nearly the same as the county and state figures of 19.6% and 20%, respectively. An equal percentage of residents, or 9.3%, works either in service occupations or production, transportation, and material moving occupations. While the service occupations figure is on par with Hunterdon County, it is less than the 14.8% figure for New Jersey. The figure for the production category exceeds Hunterdon County's rate of 5.4%, but not New Jersey's rate of 11.3%. Only 4.4% of employed residents work in natural resources, construction, and maintenance occupations, compared to 6.8% and 6.9% in the county and state, respectively.

**Table 11: Occupation**

Occupation	Califon	Hunterdon County	New Jersey
Management, business, science, and arts	59.0%	58.3%	46.9%
Service occupations	9.3%	9.8%	14.8%
Sales and office occupations	18.1%	19.6%	20.0%
Natural resources, construction, and maintenance	4.4%	6.8%	6.9%
Production, transportation, and material moving	9.3%	5.4%	11.3%
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates			

Borough residents are employed in all the major industrial sectors listed in Table 12 and are especially well represented in the educational services sector. The retail trade sector is the next largest category, and like the education services sector, it employs a higher percentage of Califon residents than residents in the rest of the county and state. The sector encompassing professional, scientific, and management, and administrative and waste management services is third highest, but its rate is below both the county and state rates. The health care and social assistance sector, the manufacturing sector, and the finance, insurance, and real estate sector, also employ an ample share of workers. Many residents also work in the construction and agriculture sectors. Fewer residents work in the arts and entertainment, public administration, and transportation sectors. A small number of residents works in the wholesale trade or information sectors.

**Table 12: Industry**

Industry	Califon	Hunterdon County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	6.8%	1.3%	0.3%
Construction	6.5%	6.6%	6.1%
Manufacturing	8.2%	12.6%	8.2%
Wholesale trade	3.6%	2.6%	2.9%
Retail trade	11.1%	10.3%	10.5%
Transportation and warehousing, and utilities	4.1%	3.2%	6.6%
Information	3.5%	3.0%	2.6%
Finance and insurance, and real estate and rental and leasing	7.4%	8.8%	8.6%
Professional, scientific, and management, and administrative and waste management services	10.9%	15.9%	14.3%
Educational services	15.8%	12.1%	10.5%
Health care and social assistance	9.3%	10.6%	13.7%
Arts, entertainment, and recreation, and accommodation and food services	5.6%	5.1%	7.2%
Other services, except public administration	2.1%	3.9%	4.2%
Public administration	4.9%	4.1%	4.4%
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates			

The industry data included in the ACS is sometimes mirrored by the data tabulated in the Quarterly Census of Employment and Wages (QCEW) found in Table 13, but the latter is based on data from surveys administered by the U.S. Department of Labor's Bureau of Labor Statistics that is analyzed by the N.J. Department of Labor and Workforce Development. In addition, the surveys used to obtain the data in each table have different methodologies. This accounts for the variation in the measurement of the employed population percentage by industry sector. The wage data sheds light on Califon workers by showing, for example, that while the "Professional/Technical" sector has the highest average annual income for private employment, aggregate wages comprise 14.1% of total wages in the borough but it only employs 8.7% of the workers. Conversely, the "Local Government Education" sector accounts for 15.9% of wages and 14.1% of the workers, but the average annual income is lower at \$70,072.

**Table 13: Quarterly Census of Employment and Wages, 2023**

Sector	%, Employed Population	%, Aggregate Wages	Average Annual Income
FEDERAL GOVT TOTALS	1.1%	1.1%	\$63,108
LOCAL GOVT TOTALS	14.8%	16.2%	\$67,922
LOCAL GOVT EDUCATION	14.1%	15.9%	\$70,072
Agriculture	4.1%	3.0%	\$44,984
Construction	17.1%	26.6%	\$96,518
Retail Trade	16.3%	7.5%	\$28,559
Transportation/Warehousing	0.5%	0.4%	\$44,022
Finance/Insurance	3.4%	3.8%	\$69,218
Professional/Technical	8.7%	14.1%	\$100,272
Health/Social	8.4%	6.8%	\$49,908
Accommodation/Food	5.6%	2.0%	\$22,190
Other Services	4.4%	1.8%	\$25,388
Unclassifieds	1.4%	0.9%	\$37,473
Source: N.J. Department of Labor and Workforce Development, QCEW			

## **ANALYSIS OF HOUSING STOCK**

Califon Borough is mainly a community of homeowners, with 87.1% of housing units owner-occupied, and rental units accounting for the remaining 12.9% of units (Table 14). This breakdown varies from the tenure data for the county and state. In Hunterdon County, 84.8% of homes are owner-occupied, while 15.2% are renter-occupied. Statewide, 63.7% of housing units are owner-occupied, while 36.3% are renter-occupied.



**Table 14: Tenure**

Tenure	Califon	Hunterdon County	New Jersey
Owner-Occupied	87.1%	84.8%	63.7%
Renter-Occupied	12.9%	15.2%	36.3%
<i>Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates</i>			

The housing stock reports zero vacancies out of 443 housing units in the most recent ACS as shown in Table 15. This differentiates Califon from its peers in Hunterdon County, where the rate is 3.1%, and New Jersey, where the rate is 7.9%. The absence of vacant homes shows the strength of the housing market in Califon.

**Table 15: Occupancy Status**

Occupancy Status	Califon	Hunterdon County	New Jersey
Occupied	100.0%	96.9%	92.1%
Vacant	0.0%	3.1%	7.9%
<i>Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates</i>			

Even though the most recent ACS reported no vacancies for Califon, it is useful to show the breakdown of different status types for vacant homes among the county and state housing stock in Table 16. For example, showing that there are no vacant housing units in the “other vacant” category, which can reflect economic distress, helps to illustrate that there are no obvious signs of widespread economic anguish in the borough. ACS data are estimates, so fluctuations occur, and this can be especially true when the sample size is small.

**Table 16: Vacancy Status**

Vacancy Status	Califon	Hunterdon County	New Jersey
For rent	0.0%	14.6%	16.0%
Rented, not occupied	0.0%	2.3%	2.7%
For sale only	0.0%	21.5%	6.4%
Sold, not occupied	0.0%	10.4%	4.1%
For seasonal, recreational, or occasional use	0.0%	13.6%	43.7%
Other vacant	0.0%	37.5%	27.1%
<i>Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates</i>			

Housing in Califon Borough is comprised almost entirely of single-family residences. To be precise, 89.4% of homes are detached one-family residences, with an additional 1.8% attached. The combined figure of 91.2% for single-family houses slightly exceeds the 86.1% figure for Hunterdon County and substantially

surpasses the 62.7% figure for the Garden State. Those looking for homes that are not one-family have few options. Two-family residences account for just 5.4% of homes, while 2.5% are in buildings with 3 or 4 dwelling units. As shown in Table 17, a mere 0.9% of housing is in buildings with 5 to 9 units, which is the equivalent of four structures, and zero units are in any buildings with higher unit per structure densities. To put these numbers in context, 21.7% of the housing stock statewide is in multifamily buildings, which are typically defined as containing five units or more. While the rate for Hunterdon is much lower at 7.8%, that statistic is also well above the rate for the Borough. Mobile homes and boats, RVs, vans, etc., are non-existent in the borough according to the ACS.

**Table 17: Units in Structure**

Housing Type	Califon	Hunterdon County	New Jersey
1-unit, detached	89.4%	73.9%	52.7%
1-unit, attached	1.8%	12.2%	10.0%
2 units	5.4%	2.8%	8.6%
3 or 4 units	2.5%	3.0%	6.1%
5 to 9 units	0.9%	2.7%	4.7%
10 to 19 units	0.0%	2.8%	4.9%
20 to 49 units	0.0%	1.2%	4.2%
50 or more units	0.0%	1.1%	7.9%
Mobile home	0.0%	0.2%	0.9%
Boat, RV, van, etc.	0.0%	0.1%	0.0%

*Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates*

At a rate of 96.6%, nearly all owners occupy single-family detached homes, compared to 83.1% for the county and 77.1% for the state. The other 3.4% of owners occupy single-family attached or two-unit structures. These three categories at the top of Table 18 are also where most owners live in the county and state, but the wider areas also report owners living in structures with higher densities.

Renting occurs in a few structure types. About 40% of renting occurs in single-family detached homes, which is more than the county (24.4%) and significantly more than the state (11.7%). The next most popular rental structure types are those with 2 units or 3 or 4 units. While this also true county and statewide, the latter regions also report a sizable portion of the rental population as occupying single-family attached homes whereas zero are reported in Califon.

**Table 18: Tenure by Units in Structure**

Housing Type	Califon		Hunterdon County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1-unit, detached	96.6%	40.4%	83.1%	24.4%	77.1%	11.7%
1-unit, attached	2.1%	0.0%	11.7%	14.8%	10.2%	8.4%

Housing Type	Califon		Hunterdon County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
2 units	1.3%	33.3%	0.9%	13.0%	4.6%	15.5%
3 or 4 units	0.0%	19.3%	0.9%	14.2%	1.7%	13.8%
5 to 9 units	0.0%	7.0%	1.7%	8.4%	1.4%	10.6%
10 to 19 units	0.0%	0.0%	0.9%	13.8%	1.2%	11.4%
20 to 49 units	0.0%	0.0%	0.3%	4.8%	1.0%	9.7%
50 or more units	0.0%	0.0%	0.2%	6.5%	1.8%	18.4%
Mobile home	0.0%	0.0%	0.2%	0.3%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates						

As mentioned above, most of Califon's population growth occurred between 1950 and 1970 and plateaued thereafter. This history is partially reflected in Census Bureau data reproduced in Table 19. Residential development began prior to 1940 and represents 41.5% of the borough's housing stock. This amounts to more than double the housing stock for the county and state. Housing construction cooled off in the two decades that followed. As expected from the population data, pace picked up in the 1960s, when 11.1% of residences were erected and in the 1970s, when 13.5% of residences were erected. The borough also experienced strong gains in the 1980s, which is when 14% of the housing stock was developed. Growth dwindled after the 1980s, but this is not surprising when considering the land area of the municipality. About ten percent of the borough's housing stock is from the 1990s or later, which is substantially less than the county and state, when about a quarter of the housing stock was built.

**Table 19: Year Structure Built**

Year Structure Built	Califon	Hunterdon County	New Jersey
Built 2020 or later	0.0%	0.3%	0.6%
Built 2010 to 2019	0.5%	3.1%	5.8%
Built 2000 to 2009	3.8%	10.0%	9.1%
Built 1990 to 1999	5.2%	15.0%	9.1%
Built 1980 to 1989	14.0%	20.0%	11.9%
Built 1970 to 1979	13.5%	14.0%	12.4%
Built 1960 to 1969	11.1%	9.0%	13.0%
Built 1950 to 1959	7.9%	7.7%	14.1%
Built 1940 to 1949	2.5%	3.6%	6.7%
Built 1939 or earlier	41.5%	17.3%	17.5%
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates			

The housing stock is suited for a variety of households according to the data in Table 20. Homes with three or more bedrooms account for most of Califon's housing. Units with three bedrooms are the most numerous in Califon and make up 44.9% of the housing stock. These unit types are more plentiful than the county (32.9%) and the state (31.8%). Units with two bedrooms are also plentiful in the borough at 23.9% of the stock, which nearly matches the figures for the state (25.5%) but not the county (18.6%). Approximately 3.2% of housing units in the borough have at least five bedrooms, which is below the county and state rates of 5.5% and 5.9%, respectively. Of the smaller homes, those with two bedrooms account for 23.9% of the housing stock, which is lower than the countywide figure of 18.6% and almost even with the statewide figure of 25.5%. These homes are the second most numerous in Califon. One-bedroom homes account for 7% of inventory, which is less than the 8.1% rate for the county and substantially lower than the 14.2% rate for the state.

**Table 20: Number of Bedrooms, Housing Stock**

Total Bedrooms	Califon	Hunterdon County	New Jersey
No bedroom	0.0%	0.9%	3.0%
1 bedroom	7.0%	8.1%	14.2%
2 bedrooms	23.9%	18.6%	25.5%
3 bedrooms	44.9%	32.9%	31.8%
4 bedrooms	21.0%	34.1%	19.7%
5 or more bedrooms	3.2%	5.5%	5.9%
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates			

When accounting for the total number of rooms per unit, Table 21 illustrates that homes in Califon have a variety of offerings above the threshold of four rooms, which accounts for 97.6% of Califon's housing stock. This is about the same value for Hunterdon County (93.7%) and substantially higher than New Jersey (84%). Taking a closer look, nearly three quarters of the stock is comprised of 5-, 6-, 7-, and 8-bedroom thresholds, with each level having nearly the same share of units. Examining the largest category reveals a stark contrast with the rest of the county as 12% of homes in Califon have nine rooms or more, compared to 28.7% for the county. The data also reveal that the median number of rooms per unit aligns more closely when comparing the borough to the larger regions. The median number of rooms per unit is 6.3 for Califon Borough, 7.1 for Hunterdon County, and 5.7 for New Jersey.

**Table 21: Total Rooms**

Total Number of Rooms per Housing Unit	Califon	Hunterdon County	New Jersey
1 room	0.0%	0.7%	2.7%
2 rooms	0.7%	1.7%	3.0%
3 rooms	1.8%	3.7%	10.5%
4 rooms	11.3%	8.8%	15.2%
5 rooms	19.6%	12.0%	15.8%
6 rooms	21.2%	14.4%	15.4%

Total Number of Rooms per Housing Unit	Califon	Hunterdon County	New Jersey
7 rooms	16.3%	13.7%	12.0%
8 rooms	17.2%	16.1%	10.4%
9 rooms or more	12.0%	28.7%	15.2%
<b>Median Number of Rooms</b>	<b>6.3</b>	<b>7.1</b>	<b>5.7</b>
<i>Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates</i>			

Califon's prosperity can also be discerned in the housing quality data from the ACS (Table 22). This is most apparent in the metric for overcrowding. The survey found that all housing units had an occupants per room ratio of one or less. Given the bedroom and total rooms data, this is not surprising. No homes in Califon lack essential facilities. Most homes use natural gas or fuel oil or kerosene for heating, while just 12.2% use electricity. A modest number of homes, 2.7%, are heated by bottled, tank, or liquid petroleum gas, while 2.5% use wood.

**Table 22: Housing Quality Indicators**

Home Heating Fuel	Califon	Hunterdon County	New Jersey
Utility gas	43.1%	45.2%	73.3%
Bottled, tank, or LP gas	2.7%	8.9%	2.5%
Electricity	12.2%	10.1%	15.6%
Fuel oil, kerosene, etc.	38.4%	31.5%	6.8%
Coal or coke	0.0%	0.1%	0.0%
Wood	2.5%	2.6%	0.3%
Solar energy	0.5%	0.3%	0.2%
Other fuel	0.7%	1.0%	0.5%
No fuel used	0.0%	0.2%	0.8%
<b>Lacking Facilities</b>			
Lacking complete plumbing facilities	0.0%	0.3%	0.3%
Lacking complete kitchen facilities	0.0%	0.4%	0.8%
No telephone service available	0.0%	0.6%	0.9%
<b>Occupants Per Room</b>			
1.00 or less	100.0%	99.2%	96.3%
1.01 to 1.50	0.0%	0.5%	2.4%
1.51 or more	0.0%	0.3%	1.3%
<i>Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates</i>			

## **ANALYSIS OF HOUSING AFFORDABILITY**

As shown in Table 23, 69.9% of Califon homeowners have a mortgage while 30.1% do not. These data align with county and statewide data. Around 65% of homeowners in the county and state have a mortgage.

**Table 23: Mortgage Status**

<b>Mortgage Status</b>	<b>Califon</b>	<b>Hunterdon County</b>	<b>New Jersey</b>
With a mortgage	69.9%	65.9%	64.4%
Without a mortgage	30.1%	34.1%	35.6%

*Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates*

Califon homes carry high values (Table 24). Approximately 71.2% of the homes in Califon are in the range of \$300,000 to \$499,999, which is about twice as high as the rate of the rest of the county (35.2%) and state (33.8%). At 18.1%, Califon has half as many homes in the \$500,000 and \$749,999 range compared to Hunterdon County. It is below the 23% rate for New Jersey. At the wealthiest end of the table, Califon reports zero homes above \$750,000. This differs dramatically outside the municipality. Approximately 15% of all homes statewide are above that threshold. Califon also differs from the county and state at the lower end of the scale. For the range of \$299,000 or less, Califon is at 10.6%, while the county is at 15% and the state is at 28%. Looking at median home values, Califon measures \$416,900 compared to \$498,000 for the county and \$427,600 for the state.

**Table 24: Home Values**

<b>Home Value</b>	<b>Califon</b>	<b>Hunterdon County</b>	<b>New Jersey</b>
Less than \$100,000	0.8%	1.6%	4.4%
\$100,000 to \$299,999	9.8%	13.4%	23.6%
\$300,000 to \$499,999	71.2%	35.2%	33.8%
\$500,000 to \$749,999	18.1%	35.4%	23.0%
\$750,000 to \$999,999	0.0%	9.8%	8.6%
\$1,000,000 or more	0.0%	4.6%	6.6%
<b>Median Home Value</b>	<b>\$416,900</b>	<b>\$498,800</b>	<b>\$427,600</b>

*Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates*

Data from the Division of Taxation of the New Jersey Department of Treasury in Table 25 generally supports the home values reported to the Census. In the last three years, the sales price has outstripped the median value of \$416,900, as reported in Table 24 above. If anything, the price of homes sold has steadily increased in the last five years, fueled in part by pandemic-related changes to the housing market.

**Table 25: Home Sales**

Year	Califon		Hunterdon County	
	Total Sales	Average Sales Price	Total Sales	Average Sales Price
2015	12	\$348,638	1,198	\$402,049
2016	13	\$324,038	1,099	\$395,437
2017	11	\$408,194	1,206	\$410,196
2018	15	\$340,459	1,308	\$406,396
2019	8	\$341,438	1,193	\$401,576
2020	10	\$409,790	1,279	\$404,419
2021	25	\$400,023	1,742	\$465,665
2022	19	\$446,718	1,654	\$504,068
2023	14	\$460,763	1,038	\$549,325
2024	9	\$471,333	885	\$563,914
Source: N.J. Department of Treasury, Division of Taxation				

The spike in home values has not caused residential tax assessments to change significantly as shown in Table 26. Since 2016, the average assessment has increased by just \$2,899, from \$328,936 to \$331,835. This diverges from Hunterdon County as a whole, where the average residential assessment increased by \$40,030, reaching a peak of \$404,835.

**Table 26: Residential Tax Assessments**

Year	Califon		Hunterdon County	
	Total Lots	Average Assessment	Total Lots	Average Assessment
2016	389	\$328,936	45,278	\$364,805
2020	389	\$330,791	45,724	\$377,629
2024	391	\$331,835	42,943	\$404,835
N.J. Department of Treasury, Division of Taxation				

Given the rise in home values, the cost of housing may become of increasing concern in the years to come. Housing is generally considered to be affordable if the amount of rent, mortgage, and other essential costs consume less than 30% of a household's income. If a household spends more than 30% of its income on housing, it is considered cost burdened. ACS data in Table 27 show that 30.2% of all Califon households spend 30% or more of their income on housing. This is slightly above the figure of 26.8% for the county, but slightly under the figure of 35.8% for the state. Only a few households report zero or negative income or no cash rent, which is similar to data from the county and state.

**Table 27: Burden of Housing Costs, All Households**

Housing Costs as % of Household Income	Califon	Hunterdon County	New Jersey
Less than 20% of Household Income	44.5%	46.8%	39.4%
20 to 29% of Household Income	21.6%	24.2%	22.9%
30% or more of Household Income	30.2%	26.8%	35.8%
Zero or negative income	1.1%	0.9%	1.1%
No cash rent	2.5%	1.3%	1.1%

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

The high income earned by Califon's owner-occupied households likely provides a buffer when bearing the cost of housing, as 26.7% must set aside at least 30% of their income to pay for housing, which is in line with the respective percentages for the county and state, 24.2% and 28.6%. Table 28 also shows that 48.2% of homeowners spend less than 20% of their household income on housing, which is also in line with the respective percentages for the county and state, 50.9% and 48.1%. As to be expected, the rate for the category of homeowners that allocate between 20% and 29% of their household income on housing is also consistent with data for the county and state.

**Table 28: Burden of Housing Costs, Owner-Occupied Housing**

Housing Costs as % of Household Income	Califon	Hunterdon County	New Jersey
Less than 20% of Household Income	48.2%	50.9%	48.1%
20 to 29% of Household Income	24.6%	24.1%	22.7%
30% or more of Household Income	26.7%	24.2%	28.6%
Zero or negative income	0.5%	0.8%	0.6%

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

In terms of monthly costs, 36.7% of households with a mortgage pay \$3,000 or more on housing according to Table 29. This is below the comparable rates for Hunterdon County, 51.6%, and for New Jersey, 42.7%. In Califon, the median monthly housing cost is \$2,825. Steep housing costs are a deeply concerning issue for the entire state of New Jersey, where the median monthly cost for homeowners with a mortgage is \$2,787. More locally, the median monthly cost in Hunterdon County is negligibly higher at \$3,055.

**Table 29: Monthly Costs, Homeowners with a Mortgage**

Monthly Owner Costs	Califon	Hunterdon County	New Jersey
Less than \$500	0.0%	0.3%	0.4%
\$500 to \$999	0.0%	1.0%	1.8%
\$1,000 to \$1,499	0.0%	4.3%	6.6%
\$1,500 to \$1,999	5.9%	9.8%	13.7%



Monthly Owner Costs	Califon	Hunterdon County	New Jersey
\$2,000 to \$2,499	19.3%	15.4%	17.7%
\$2,500 to \$2,999	38.1%	17.6%	17.0%
\$3,000 or more	36.7%	51.6%	42.7%
<b>Median Monthly Housing Cost</b>	<b>\$2,825</b>	<b>\$3,055</b>	<b>\$2,787</b>
<i>Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates</i>			

Table 30 does not support the premise that monthly housing costs are necessarily lower for those households without a mortgage. In total, 90.5% of households without a mortgage spend \$1,000 or more on housing. These expenditures go towards taxes, insurance payments, utilities, and other fees. In comparison, 77% of households without a mortgage in Hunterdon County spend more than \$1,000. Approximately 3.4% of said Califon households spend between \$800 and \$999 on housing while 6% spend under \$800. The latter figure is slightly lower than the rate for the county, where 8.2% of households without a mortgage spend less than \$800 a month on housing.

**Table 30: Monthly Costs, Homeowners without a Mortgage**

Monthly Housing Costs	Califon	Hunterdon County	New Jersey
Less than \$250	0.0%	1.4%	1.9%
\$250 to \$399	0.0%	0.6%	2.6%
\$400 to \$599	6.0%	1.9%	5.0%
\$600 to \$799	0.0%	4.3%	8.8%
\$800 to \$999	3.4%	14.7%	14.6%
\$1,000 or more	90.5%	77.0%	67.1%
<b>Median Monthly Housing Costs</b>	<b>\$1,500+</b>	<b>\$1,356</b>	<b>\$1,205</b>
<i>Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates</i>			

Housing costs put an even greater strain on renters in New Jersey, where 48.3% of renting households are cost-burdened according to Table 31. Of the renting households in Califon Borough, 54.3% spend more than 30% of their income on housing, which is higher than Hunterdon County's rate of 41%. Approximately 19.3% of renters spend less than 20% of their household income on housing costs, which figure is below both the county and state, as each has a share around 25%. The number of renters spending between 20 and 29% of household income on housing costs is just 1.8%, which greatly contrasts with the county and state, as each has a share around 25%.

**Table 31: Burden of Housing Costs, Renter-Occupied Housing**

Housing Costs as % of Household Income	Califon	Hunterdon County	New Jersey
Less than 20% of Household Income	19.3%	24.8%	23.8%
20 to 29% of Household Income	1.8%	24.8%	23.1%
30% or more of Household Income	54.3%	41.0%	48.3%
Zero or negative income	5.3%	1.1%	1.9%
No cash rent	19.3%	8.5%	2.9%

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Per Table 32, Califon's median rent of \$1,438 is lower than both Hunterdon County's and New Jersey's median rent of \$1,707 and \$1,653, respectively. Gross rent, however, does not exceed \$2,500. This stands in contrast to the county and state, where 14.4% and 14.3% of rental units exceed \$2,500 in gross rent, respectively. A small number of renting households, 10.9%, spends between \$2,000 to \$2,499 a month on housing, compared to 17.6% for the county, and 15.9% statewide. At the lower end of the scale, 89.1% of households have a gross rent of less than \$2,000. In contrast, 67.9% of renting households in Hunterdon County and 69.8% in New Jersey have a gross rent under \$2,000.

**Table 32: Gross Rent**

Gross Rent	Califon	Hunterdon County	New Jersey
Less than \$500	0.0%	4.9%	6.3%
\$500 to \$999	0.0%	4.9%	8.7%
\$1,000 to \$1,499	56.5%	27.4%	26.3%
\$1,500 to \$1,999	32.6%	30.7%	28.5%
\$2,000 to \$2,499	10.9%	17.6%	15.9%
\$2,500 to \$2,999	0.0%	7.6%	6.7%
\$3,000 or more	0.0%	6.8%	7.6%
<b>Median Rent</b>	<b>\$1,438</b>	<b>\$1,707</b>	<b>\$1,653</b>

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

## **ANALYSIS OF CONSTRUCTION ACTIVITY & TRENDS**

Califon officials have issued only five permits for new housing over the last decade. This occurred when two permits were issued in 2020 and three were issued in 2021. This lack of residential development means that less than one home is permitted for construction per year on average. Meanwhile, Hunterdon County municipalities have permitted 276 homes a year over the same period. Housing production statewide, however, appears to be accelerating. Since 2018, the number of new homes permitted annually in New Jersey has exceeded the 2013-2023 yearly average in five of six years, reaching a peak in

2022, when 31,792 homes were permitted. It is important to note, though, that permits slowed in 2023, when only 21,682 permits were issued.

**Table 33: Housing Permits Issued Annually, 2013-2023**

Year	Califon	Hunterdon County	New Jersey
2013	0	76	18,795
2014	0	223	22,896
2015	0	164	19,503
2016	0	230	24,170
2017	0	121	25,961
2018	0	316	26,048
2019	0	439	30,770
2020	2	133	26,680
2021	3	844	30,044
2022	0	368	31,792
2023	0	121	21,682
<b>Annual Avg.</b>	<b>0.45</b>	<b>276</b>	<b>25,304</b>

*Source: N.J. Department of Community Affairs, Division of Codes and Standards*

The only permits issued from 2013-2023 were for 1-family and 2-family residences in 2020 and 2021. This means that the borough has not issued permits for multifamily dwellings or mixed-use development during that time. This deviates sharply from regional and state-level building patterns, where development of all kinds occurs nearly every year, as demonstrated in Table 34.

**Table 34: Share of Housing Permits Issued by Type, 2013-2023**

Year	Califon			Hunterdon County			New Jersey		
	1-2 Units	Multi-family	Mixed-Use	1-2 Units	Multi-family	Mixed-Use	1-2 Units	Multi-family	Mixed-Use
2013	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	51.4%	47.9%	0.7%
2014	0.0%	0.0%	0.0%	65.0%	35.0%	0.0%	46.6%	52.0%	1.3%
2015	0.0%	0.0%	0.0%	85.4%	14.6%	0.0%	48.6%	51.2%	0.2%
2016	0.0%	0.0%	0.0%	41.7%	57.4%	0.9%	36.8%	63.0%	0.3%
2017	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	35.4%	62.2%	2.4%
2018	0.0%	0.0%	0.0%	52.2%	47.8%	0.0%	34.7%	64.5%	0.8%
2019	0.0%	0.0%	0.0%	36.0%	64.0%	0.0%	29.1%	70.7%	0.2%
2020	100.0%	0.0%	0.0%	71.4%	28.6%	0.0%	32.5%	67.3%	0.2%
2021	100.0%	0.0%	0.0%	15.4%	84.6%	0.0%	34.9%	64.8%	0.3%
2022	0.0%	0.0%	0.0%	24.5%	75.5%	0.0%	28.8%	68.9%	2.3%
2023	0.0%	0.0%	0.0%	99.2%	0.0%	0.8%	44.1%	53.2%	2.7%
<b>Annual Avg.</b>	<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>44.0%</b>	<b>55.9%</b>	<b>0.1%</b>	<b>37.3%</b>	<b>61.7%</b>	<b>1.0%</b>

*Source: N.J. Department of Community Affairs, Division of Codes and Standards*

Oddly, the data in Table 35 indicates that despite five building permits being issued for 1- and 2-family homes in the same period, no certificates of occupancy were issued. No new multifamily dwellings were occupied in that span, although as noted previously, no building permits were issued for this type of dwelling. Countywide, 56.8% of certificates of occupancy for homes were for 1- and 2-family homes while 42.5% were issued for 1- and 2-family homes at the state level. Multifamily housing accounted for 42.8% and 56.8% of the residential certificates of occupancy for the county and state, respectively. Mixed-use development accounts for less than one percent of residential units for both the county and state.

**Table 35: Certificates of Occupancy, Residential, 2013-2023**

Year	Califon			Hunterdon County			New Jersey		
	1-2 Units	Multi-family	Mixed-Use	1-2 Units	Multi-family	Mixed-Use	1-2 Units	Multi-family	Mixed-Use
2013	0.0%	0.0%	0.0%	74.5%	24.5%	1.0%	57.4%	42.3%	0.3%
2014	0.0%	0.0%	0.0%	97.9%	2.1%	0.0%	61.5%	38.0%	0.4%
2015	0.0%	0.0%	0.0%	91.6%	5.9%	2.5%	54.0%	45.5%	0.5%
2016	0.0%	0.0%	0.0%	68.7%	30.7%	0.6%	52.7%	47.1%	0.3%
2017	0.0%	0.0%	0.0%	34.3%	65.7%	0.0%	44.9%	53.5%	1.5%
2018	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	41.4%	56.9%	1.7%
2019	0.0%	0.0%	0.0%	88.4%	11.0%	0.6%	31.6%	66.1%	2.3%
2020	0.0%	0.0%	0.0%	35.8%	63.9%	0.3%	36.8%	62.8%	0.3%
2021	0.0%	0.0%	0.0%	81.8%	18.2%	0.0%	27.3%	72.6%	0.1%
2022	0.0%	0.0%	0.0%	25.6%	74.4%	0.0%	32.7%	66.8%	0.4%
2023	0.0%	0.0%	0.0%	24.5%	75.5%	0.0%	37.6%	62.3%	0.1%
<b>Annual Average</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>56.8%</b>	<b>42.8%</b>	<b>0.4%</b>	<b>42.5%</b>	<b>56.8%</b>	<b>0.7%</b>

*Source: N.J. Department of Community Affairs, Division of Codes and Standards*

Table 36 contains the data for demolition permits issued since 2013. Califon has not approved any demolition permits for houses in the period of 2013-2023. On average, approximately 29 homes are demolished Hunterdon County and 4,679 homes in New Jersey.

**Table 36: Demolition Permits, 2013-2023**

Year	Califon	Hunterdon County	New Jersey
2013	0	27	7,295
2014	0	39	5,232
2015	0	22	5,651
2016	0	21	5,457
2017	0	45	4,715
2018	0	41	4,252
2019	0	23	4,090

Year	Califon	Hunterdon County	New Jersey
2020	0	14	3,599
2021	0	39	4,002
2022	0	18	3,837
2023	0	30	3,335
<b>Annual Avg.</b>	<b>0</b>	<b>29</b>	<b>4,679</b>
<i>Source: N.J. Department of Community Affairs, Division of Codes and Standards</i>			

Compared to Hunterdon County and the rest of the state, a paltry amount of office space, which is classified as either “new” or “addition,” has been constructed in Califon since 2004. As shown in Table 37, 2014 is the only year to have office growth, when the borough issued construction permits for 785 square feet of additional space. No new office space retail space of any kind has been constructed during the period of 2004 through 2023. This is unlike Hunterdon County, which has experienced office and retail growth over the same period.

**Table 37: Nonresidential Construction, Office and Retail, 2004-2023**

Year	Califon		Hunterdon County		New Jersey	
	Office	Retail	Office	Retail	Office	Retail
2004	0	0	389,526	40,101	12,219,068	4,911,257
2005	0	0	190,327	22,412	11,038,132	5,965,258
2006	0	0	234,858	32,859	11,113,555	5,186,662
2007	0	0	131,214	212,865	9,569,501	5,423,889
2008	0	0	166,270	369,186	7,962,998	5,557,101
2009	0	0	58,286	0	4,253,888	2,248,935
2010	0	0	43,106	0	5,496,579	2,192,231
2011	0	0	93,592	12,000	4,915,544	1,680,445
2012	0	0	52,399	14,838	7,395,704	2,088,658
2013	0	0	59,760	92,793	5,830,508	2,240,758
2014	785	0	50,140	7,526	5,426,729	3,536,522
2015	0	0	30,119	25,324	5,751,737	3,544,141
2016	0	0	8,205	128,245	7,183,084	2,913,461
2017	0	0	11,724	15,433	6,826,372	2,153,638
2018	0	0	202,177	0	5,316,607	3,122,448
2019	0	0	27,225	47,021	5,724,671	1,286,733
2020	0	0	20,065	11,840	5,525,377	2,023,918
2021	0	0	20,079	5,497	5,074,155	786,303
2022	0	0	3,351	10,152	7,716,195	622,440
2023	0	0	170,242	2,401	6,406,348	1,257,019
<b>20-Year Avg.</b>	<b>39</b>	<b>0</b>	<b>98,133</b>	<b>52,525</b>	<b>7,037,338</b>	<b>2,937,091</b>
<i>Source: N.J. Department of Community Affairs, Division of Codes and Standards</i>						

## **PLANNING PROJECTIONS**

Hunterdon County is served by the North Jersey Transportation Planning Authority (NJTPA), one of New Jersey's three metropolitan planning organizations. NJTPA forecasts population and employment projections to help anticipate the long-range planning needs of the North Jersey portion of the New York metropolitan area.

The organization forecasts that Califon will have equal population growth and slightly less household growth than Hunterdon County for the period of 2015 through 2050. Specifically, Califon is projected to have an annualized growth of 0.1% for population and 0.1% for households, compared to respective rates of 0.1% and 0.2% for the county. As projected by NJTPA, Califon would have 1,091 residents and 414 households in 2050. Any realized population increase would mark a shift away from the population declines that Califon has experienced in the twenty-first century thus far. The forecast growth for population and households is well below what is projected for the state as a whole.

**Table 38: Long-term Population, Household and Employment Forecasts**

	<b>Califon</b>	<b>Hunterdon County</b>	<b>New Jersey</b>
Population, 2015	1,060	126,250	6,688,013
Population, 2050	1,091	132,858	7,743,120
<i>Annualized % Population Change 2015-2050</i>	<i>0.1%</i>	<i>0.1%</i>	<i>0.4%</i>
Households, 2015	397	47,714	2,444,799
Households, 2050	414	51,416	2,868,943
<i>Annualized % Household Change 2015-2050</i>	<i>0.1%</i>	<i>0.2%</i>	<i>0.5%</i>
Employment, 2015	201	53,115	2,910,458
Employment, 2050	212	56,243	3,375,651
<i>Annualized % Employment Change 2015-2050</i>	<i>0.2%</i>	<i>0.2%</i>	<i>0.4%</i>
<i>Source: NJTPA Current Board Approved Forecasts 9/13/2021</i>			

## **Appendix 4**

Borough of Califon  
Hunterdon County, New Jersey  
ORDINANCE NO. \_\_\_\_

**AN ORDINANCE AMENDING THE PROVISIONS OF TITLE 16 “DEVELOPMENT” OF THE CODE OF THE  
BOROUGH OF CALIFON, CHAPTER 16.12 “GENERAL REGULATIONS”, TO INCLUDE NEW SECTION  
16.12.123 SETTING FORTH MANDATORY SETASIDE REQUIREMENTS FOR RESIDENTIAL DEVELOPMENT  
IN THE BOROUGH OF CALIFON**

**WHEREAS**, the Borough of Califon has prepared and adopted a fourth round affordable housing compliance plan that relies on a durational adjustment of its affordable housing obligation based on a lack of sewer capacity; and

**WHEREAS**, in order to capture small-scale opportunities to create new affordable housing units, the Borough wishes to adopt a mandatory set-aside ordinance applicable to new residential or mixed-use projects that were not anticipated at the time the fourth round plan was adopted; and

**WHEREAS**, the mandatory set-aside ordinance does not create any entitlement for the granting of or lessen the burden of proof for applicants requesting variances, rezonings or redevelopment plans; and

**NOW, THEREFORE, BE IT ORDAINED** by the Mayor and Council of the Borough of Califon, in the County of Hunterdon and State of New Jersey, that Title 16 “Land Development”, Chapter 16.12 “General Regulations” of the Code of the Borough of Califon, is hereby amended as follows, to include new Section 16.12.123, to read as follows:

**16.12.123 Mandatory Affordable Housing Set-aside**

- A. All residential development, including the residential portion of a mixed-use project, which consists of five (5) or more new residential units to be offered for-sale or seven (7) or more new residential units to be offered for rental, shall be required to provide an appropriate percentage of the residential units be set aside for very low, low, and moderate income households, as set forth below.
- B. This requirement shall 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 (5) or more.
- C. For residential or mixed-use projects in which the affordable units are to be offered for sale, the set-aside percentage shall be twenty (20) percent; for projects in which the affordable units are to be offered for rent, the set-aside percentage shall be fifteen (15) percent.



- D. The developer shall provide that half of the affordable units constructed be reserved for low-income households and that the remaining half be reserved for moderate-income households. At least 13 percent of all restricted units shall be very low-income units (affordable to a household earning 30 percent or less of median income). The very-low income units shall be counted as part of the required number of low-income units within the development.
- E. Subdivision and/or site plan approval shall not be granted by the reviewing board unless the developer complies with the requirements to provide very low-, low-, and moderate-income housing pursuant to the provisions of this section. A property shall not be permitted to be subdivided so as to avoid meeting this requirement. The board may impose any reasonable conditions to ensure such compliance.
- F. This requirement does not create any entitlement for a property owner or applicant for a zoning amendment, variance, or adoption of a Redevelopment Plan or amended Redevelopment Plan in areas in need of redevelopment or rehabilitation, or for approval of any particular proposed project.
- G. This requirement shall not apply to sites or zoning districts identified in the Fair Share Plan where standards for the set-aside of affordable housing units have already been established.
- H. In the event application of the required set-aside percentage (15% or 20%) to the total number of residential units proposed does not result in a full integer, the developer shall round the required set-aside upward to the next full integer.
- I. Any developer subject to the requirements of this section and who provides an affordable housing setaside shall not be subject to payment of residential development fees.

### **Severability**

If any section, subsection, sentence, clause, phrase or portion of this Ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision, and such holding shall not affect the validity of the remaining portions thereof.

### **Effective Date**

This ordinance shall take effect immediately upon passage and publication according to law.

### **ATTEST:**

### **Borough of Califon**

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Caitlyn Haughey, Clerk

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The Honorable Charles Daniel, Mayor

Introduced: \_\_\_\_\_

Motion by: \_\_\_\_\_

Second by: \_\_\_\_\_

Introduction Roll Call:

Ayes:

Nayes:

Absent:

Abstain:

Adopted: \_\_\_\_\_

Motion by: \_\_\_\_\_

Second by: \_\_\_\_\_

Adoption Roll Call:

Ayes:

Nayes:

Absent:

Abstain:

I hereby certify the foregoing to be a true copy of an Ordinance adopted by the Mayor and Council at a meeting held on \_\_\_\_\_, 2026.

\_\_\_\_\_  
Caitlyn Haughey, Clerk

## **NOTICE**

NOTICE IS HEREBY GIVEN, that the above Ordinance was introduced and passed on first reading at the Regular Business Meeting of the Governing Body of the Borough of Califon held in the Municipal Building on the \_\_\_\_ day of \_\_\_\_\_ 2026, and the same shall come up for public hearing at the Regular Business Meeting of the Governing Body to be held on the \_\_\_\_ day of \_\_\_\_\_, 2026, at \_\_\_\_ P.M., at which times any persons interested shall be given the opportunity to be heard concerning said Ordinance. Following the public hearing, said Ordinance shall be considered for final adoption.

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Caitlyn Haughey, Clerk

## **Appendix 5**

10. Accessory apartments created as part of the borough's affordable housing compliance program in conformance with the following:

- a. One accessory apartment shall be permitted as of right within an owner-occupied single family dwelling on a lot having a minimum lot area of twenty-five thousand (25,000) square feet, subject to compliance with the following requirements:
- b. The term "accessory apartment" shall be as defined in [Section 16.04.040](#).
- c. Each new accessory apartment created under the terms of this section shall be deed restricted for occupancy by and affordability to a qualified low income household earning fifty (50) percent or less of the median income by household size for housing region 3. Said deed restriction shall be applicable for a period of at least ten (10) years from the date a new certificate of occupancy is issued for the unit in accordance with the terms of the borough's affordable housing ordinance.

Upon the date the tenant in residence vacates the unit following the expiration of the initial ten (10) year control period, and upon notification to and approval by the administrative agent for the accessory apartment program, the owner of the unit may thereafter rent the unit as a market-rate apartment without restriction.

d. No accessory apartment shall be created under the terms of this section unless all of the following apply:

- (1)An application has been submitted to and approved by the administrative agent for the accessory apartment program; and
- (2)The creation of the accessory apartment shall be accomplished as part of the borough's affordable housing compliance program; and
- (3)The accessory apartment shall be deed-restricted for the full ten (10) year period in accordance with the terms of the borough's affordable housing ordinance and N.J.A.C. 5:80-26.1, et seq. (the UHAC Rules) and affirmatively marketed in accordance with the borough's affirmative marketing plan.

e. The board of health shall certify the adequacy of the existing on-site septic system to accommodate the original dwelling plus the accessory apartment. No additional septic system shall be constructed to serve the accessory apartment, and any replacement system, if required, shall not be expanded in its capacity beyond that needed to serve the number of bedrooms in the existing host dwelling unit.

f. There shall be no limit on the number of bedrooms that may be included in any accessory apartment unit, but the total number of bedrooms in both the accessory apartment unit and the host dwelling shall not exceed the pre-existing number of bedrooms in the host dwelling.

g. The host dwelling shall remain owner-occupied for as long as the accessory apartment exists and shall not be rented out unless and until the accessory apartment has been lawfully vacated and the building returned to its original condition as a single-family dwelling. Any intention to rent the host dwelling and/or remove the accessory apartment shall require notice to the administrative agent, who shall arrange to ensure that the accessory apartment has been lawfully vacated and the re-conversion of the building back to a single-family dwelling has been duly inspected and approved by the construction official.

h. All accessory apartment units shall be subject to inspection by the construction official to confirm that the requirements of N.J.A.C. 5:23-2.4 and 2.5 (Rehabilitation Subcode) are met, and a new certificate of occupancy shall be required prior to the rental of the unit. A new certificate of occupancy shall also be required prior to the re-occupancy of the building as a single-family dwelling following the removal of an accessory apartment unit.

i. The property proposed for the accessory apartment shall be able to accommodate at least three (3) off-street parking spaces having direct and unrestricted driveway access and not blocked by any other parking space and shall be able to accomplish this without exceeding the impervious coverage limits for the applicable zone.

j. An applicant seeking to create an accessory apartment shall submit to the administrative agent:

(1)A sketch of the existing host dwelling floor plan;

(2)A sketch of the proposed floor plan showing the location, size and relationship of both the accessory apartment and the primary or host dwelling;

(3)Rough elevations showing the modification of any exterior building facade to which a change is proposed (i.e. to accommodate a building entrance or new window(s); and

(4)A site development sketch showing the location of the existing dwelling and other existing buildings, all property lines, the required number of

parking spaces pursuant to paragraph i. above, and calculations of the lot area and the existing and proposed impervious surface coverage on the lot. All such plans and elevations shall be clear and concise and drawn to a scale of not less than one (1) inch equals four (4) feet for the floor plan(s) and elevation(s) and one inch equals twenty (20) feet for the site development plan.

k. After the creation of the accessory apartment, the property shall maintain the usual appearance of a single-family detached dwelling and its appurtenant structures and shall remain compatible with the character of the surrounding neighborhood.

l. A converted dwelling shall not have more than the existing number of entrances along the front of the building. All new entrances to either the primary (host) or accessory dwelling units shall be located on the sides or rear of the building.

m. No new unenclosed exterior stairways shall be allowed on the front of the building.

n. No dwelling shall occupy any floor above the second floor except that existing space above the second floor may be used for storage or sleeping rooms for a second floor dwelling, provided that all applicable Construction Code requirements are met. No dwelling shall be located in a below-ground basement where the exterior grade is more than half the height of the exterior wall, unless there is at least one (1) exterior facade where the unit is at grade with the ground outside.

o. An accessory apartment unit shall contain the following minimum gross floor area per unit:

Efficiency	450 sq. ft.
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1 bedroom	550 sq. ft.
-----------	-------------

2 bedroom	660 sq. ft.
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p. Preexisting unauthorized accessory apartments may be legalized under this section without further penalty to the property owner, provided all of the foregoing criteria as well as the following criteria can be met:

(1)The unit is currently vacant.

(2)If the unit is found by the construction official to be in substandard condition, it shall be brought up to a standard condition before a certificate of occupancy is issued.

(3)The unit shall be deed-restricted for the full ten (10) year period in accordance with the terms of the borough's affordable housing ordinance and N.J.A.C. 5:80-26.1, et seq. (the UHAC Rules) and affirmatively marketed in accordance with the borough's affirmative marketing plan.



## **Appendix 6**

## Chapter 16.36 - AFFORDABLE HOUSING REGULATIONS

**Sections:**

## 16.36.010 - Applicability.

This chapter sets forth regulations for designated low- and moderate-income housing units created within the borough of Califon. The regulations are intended to be consistent with the provisions of N.J.A.C. 5:93 et seq., effective June 6, 1994, as amended, with the Fair Housing Act of 1985, as amended, and with the borough's constitutional obligation to provide for its fair share of low- and moderate-income housing needs. The regulations contained herein are intended to apply to all affordable housing units created within the borough of Califon, including units created through municipal or municipally sponsored nonprofit construction, rentals or rerentals of rehabilitated units, accessory apartments and alternative living arrangements.

(Ord. 2002-07 § 901)

## 16.36.020 - Low-income affordability.

- A. Consistent with the requirement of N.J.A.C. 5:93-2.20, at least half of all low- and moderate-income housing units created in the municipality shall be affordable to low-income households; the balance may be affordable to either low- or moderate-income households.
- B. Except for inclusionary developments constructed pursuant to low income tax credit regulations, at least half of all rental units created shall be affordable to low-income households; the balance may be affordable to either low- or moderate-income households.
- C. Except for inclusionary developments constructed pursuant to low income tax credit regulations, at least one-third of all units in each bedroom distribution shall be affordable to low-income households, pursuant to N.J.A.C. 5:93-7.3; the balance may be affordable to either low- or moderate-income households.

(Ord. 2002-07 § 902)

## 16.36.030 - Bedroom distribution.

- A. Inclusionary developments that are not age restricted for senior citizens and are not otherwise exempt from bedroom distribution requirements shall be structured in conjunction with realistic market demands so that:
  - 1. The combination of efficiency and one-bedroom units is at least ten (10) percent and no greater than twenty (20) percent of the total low- and moderate-income units;

2. At least thirty (30) percent of all low- and moderate-income units are two-bedroom units; and
  3. At least twenty (20) percent of all low- and moderate-income units are three-bedroom units.
- B. Low- and moderate-income units that are age restricted for senior citizens may utilize a modified bedroom distribution, such that the total number of bedrooms provided shall equal the number of age-restricted low- and moderate-income units within the inclusionary development.

(Ord. 2002-07 § 903)

#### 16.36.040 - Affordability controls.

All of the following criteria shall be met in determining the maximum rents and sales prices charged for the affordable units:

- A. Efficiency units shall be affordable to one person households;
- B. One-bedroom units shall be affordable to 1.5 person households;
- C. Two-bedroom units shall be affordable to three person households;
- D. Three-bedroom units shall be affordable to 4.5 person households;
- E. Median income by household size shall be established by a regional weighted average of the uncapped Section 8 income limits published by HUD, per N.J.A.C. 5:93-7.4(b);
- F. The maximum sales price for any of the low- and moderate-income units within an inclusionary development shall be affordable to a household earning no more than seventy (70) percent of median income, and the average sales price of all of the low- and moderate-income units within an inclusionary development shall be affordable to a household earning no more than fifty-five (55) percent of median income;
- G. The maximum rent for any of the low- and moderate-income units within an inclusionary development shall be affordable to a household earning no more than sixty (60) percent of median income, and the average rent of all of the low- and moderate-income units within an inclusionary development shall be affordable to a household earning no more than fifty-two (52) percent of median income;
- H. Low-income units shall be reserved for households having a gross household income of less than or equal to fifty (50) percent of the median income approved by COAH; moderate-income units shall be reserved for households having a gross household income of less than or equal to eighty (80) percent of the median income approved by COAH, per N.J.A.C. 5:93-7.4(g);
- I. The regulations outlined in N.J.A.C. 5:93-9.15 and 5:93-9.16 shall be applicable to all designated low- and moderate-income housing units, whether for sale or for rent;
- J. For rental units:
  - 1.

In achieving the average affordability range set forth in subsection G of this section, one rent may be established for a low-income unit and one rent for a moderate-income unit for each bedroom distribution,

2. Gross rents, including an allowance for tenant-paid utilities, shall be established so as not to exceed thirty (30) percent of the maximum gross monthly income for the appropriate household size, per N.J.A.C. 5:93-7.4(f). The tenant-paid utility allowance shall be consistent with the currently applicable utility allowance approved by HUD for use in New Jersey;

K. For sales units:

1. In achieving the average affordability range set forth in subsection F of this section, moderate-income sales units shall be available for at least two different sales prices and low-income sales units shall be available for at least two different sales prices for each bedroom distribution,
2. The initial price of a low- or moderate-income sales unit shall be established so that after a down payment of five percent, the monthly principal, interest, homeowner's insurance, private mortgage insurance and property taxes (based on the restricted value of the low- or moderate-income unit) and condominium or homeowner's association fees do not exceed twenty-eight (28) percent of the eligible gross monthly income,
3. Master deeds of inclusionary developments shall require condominium or homeowner's association fees or special assessments charged to a low- or moderate-income unit to be one hundred (100) percent of the fees or assessments charged to a market unit, as provided at N.J.A.C. 5:93-7.4(e). Once established within the master deed, the one hundred (100) percent requirement shall not be amended without prior approval from COAH,
4. The borough of Califon shall follow the general provisions concerning uniform deed restriction liens and enforcement through certificates of occupancy or reoccupancy on sales units, per N.J.A.C. 5:93-9.3,
5. The borough of Califon shall require a certificate of reoccupancy for any occupancy of a low- or moderate-income sales unit resulting from a resale, per N.J.A.C. 5:93-9.3(c),
6. Municipal, state, nonprofit and seller options regarding sales units shall be consistent with N.J.A.C. 5:93-9.5—9.8. Municipal rejection of repayment options for sales units shall be consistent with N.J.A.C. 5:93-9.9,
7. The continued application of options to create, rehabilitate or maintain low- and moderate-income sales units shall be consistent with N.J.A.C. 5:93-9.10,
8. Eligible capital improvements prior to the expiration of controls on sales units shall be consistent with N.J.A.C. 5:93-9.11,
- 9.

The regulations detailed in N.J.A.C. 5:93-9.12—9.14 shall be applicable to all low- and moderate-income sales units.

(Ord. 2002-07 § 904)

#### 16.36.050 - Phasing and design in inclusionary developments.

This section is applicable only to inclusionary developments in which market-priced housing is proposed along with affordable housing units.

- A. If market-priced housing units are proposed as part of an inclusionary development, then the low- and moderate-income units shall be completed during the course of the construction of the market units in accordance with the following phasing schedule:

Minimum % of Low/Moderate Units Required to be Completed	Maximum % of Market Units Permitted to be Completed
0	25
10	25 + 1 unit
50	50
75	75
100	90
	100

- B. Inclusionary developments are encouraged to be designed to integrate the low- and moderate-income units with the market units, per N.J.A.C. 5:93-5.6(f).

- C. For both owner-occupied (sales) and rental units, the low- and moderate-income units shall utilize the same heating source as the market units.

(Ord. 2002-07 § 905)

#### 16.36.060 - Affordability controls.

- A. To provide assurances that low- and moderate-income housing units are created with controls on affordability over time and that low- and moderate-income households will occupy and continue to occupy the designated affordable units, the borough of Califon will contract with the Hunterdon County Housing Corporation (HCHC) to act as the housing administrator responsible for ensuring the continued affordability of such units over time. The HCHC shall be responsible for those activities detailed in N.J.A.C. 5:93-9.1(a) and the following:
1. The HCHC will be responsible for utilizing the verification and certification procedures outlined in N.J.A.C. 5:93-9.1(b) in placing households in designated low- and moderate-income units;
  2. The HCHC will ensure that newly constructed low- and moderate-income housing units, whether for sale or rental, remain affordable to and occupied by qualified low- and moderate-income households for at least thirty (30) years or for such other time period, shorter than thirty (30) years, as may be expressly permitted herein;
  3. The HCHC will require all conveyances of newly constructed affordable sales units to contain the deed restriction and mortgage lien adopted by COAH as Technical Appendix E to N.J.A.C. 5:93 and will require the deed restriction and lien and deed of easement adopted by COAH as Technical Appendix H to N.J.A.C. 5:93 for all newly constructed affordable rental units.
  4. The borough of Califon shall amend its contract with HCHC to include the administration of the controls on affordability for any unanticipated affordable housing units that are not covered by the initial contract, and the units shall be covered by the controls on affordability outlined herein.
- B. In the event affordable housing units are created through the conversion of a nonresidential structure to residential use, such units shall be treated as new affordable units and shall be subject to the thirty (30) year controls on affordability described in subsection A of this section.
- C. Rehabilitated owner-occupied single-family housing units that are improved to code standard shall be subject to a lien and affordability controls for at least six years.
- D. Rehabilitated renter-occupied housing units that are unproved to code standard shall be subject to a lien and affordability controls for at least ten (10) years.
- E. Alternative living arrangements that provide affordable housing shall be controlled in a manner approved by COAH to ensure that such facility will house low- and moderate-income households for a period of at least thirty (30) years, so that the units will be eligible for rental bonus credits for the alternative living arrangement pursuant to N.J.A.C. 5:93-5.15, which requires that the controls on affordability shall extend for thirty (30) years, per N.J.A.C. 5:93-5.8.
- F. Accessory apartments established to provide affordable housing shall be subject to a lien and affordability controls for a period of at least ten (10) years, per N.J.A.C. 5:93-5.9(e).

(Ord. 2002-07 § 906)

16.36.070 - Elimination of cost-generating features.

The borough of Califon shall comply with Section 14(b) of the Fair Housing Act (N.J.S.A. 52:27D-301 et seq.), which requires the elimination of unnecessary cost-generating features and development standards that are not essential for the protection of the public welfare in relation to inclusionary developments and also requires expedited or fast track reviews and approvals/denials of inclusionary developments. The borough of Califon shall adhere to the requirements of N.J.A.C. 5:93-10.1—10.3 with respect to inclusionary developments.

(Ord. 2002-07 § 907)

16.36.080 - Affirmative marketing.

All newly created low- and moderate-income units shall be marketed in accordance with the borough's adopted affirmative marketing plan, which is appended to the ordinance codified in this chapter, or in accordance with other procedures established by the HCHC and approved by COAH.

(Ord. 2002-07 § 908)

16.36.090 - Designated affordable housing site(s).

The borough of Califon has a fair share obligation of twenty-six (26) units of which twenty-one (21) units are to be provided through new construction. This chapter shall apply to the developments listed below and to any other developments containing affordable housing that may occur in the future:

Block	Lot(S)	Address	Existing Zoning	Type of Project
6	22	Center Street	R-3	5 bedroom age-restricted alternative living arrangement—municipally sponsored nonprofit developer (NORWESCAP)

18	25	61 Academy Street	R-2	6 bedroom non-age-restricted alternative living arrangement—municipally sponsored nonprofit developer (ARC)
Five accessory apartments on as yet undesignated scattered sites in the R-1, R-2, R-3 and GB zones.				

(Ord. 2002-07 § 909)



## **Appendix 7**

**BOROUGH OF CALIFON  
HUNTERDON COUNTY, NEW JERSEY**

**RESOLUTION ADOPTING AN AFFIRMATIVE MARKETING PLAN FOR THE  
BOROUGH OF CALIFON**

**WHEREAS**, in accordance with applicable Council on Affordable Housing (“COAH”) regulations and the New Jersey Uniform Housing Affordability Controls (“UHAC”) N.J.A.C. 5:80-26, et seq., the Borough of Califon is required to adopt by resolution an Affirmative Marketing Plan to ensure that all affordable housing units created, including those created by rehabilitation are affirmatively marketed to very low, low and moderate income households, particularly those living and/or working within Housing Region 3, the Housing Region encompassing the Borough of Califon; and

**NOW, THEREFORE, BE IT RESOLVED**, that the Mayor and Council of the Borough of Califon, County of Hunterdon, State of New Jersey, do hereby adopt the following Affirmative Marketing Plan:

**Affirmative Marketing Plan**

- A. All affordable housing units in the Borough of Califon shall be marketed in accordance with the provisions herein unless otherwise provided in N.J.A.C. 5:93-1, et seq. This Affirmative Marketing Plan shall apply to all developments that contain or will contain very low, low or moderate-income units, including those that are part of the Borough’s prior round Fair Share Plan and its current Fair Share Plan, and those that may be constructed in future developments not yet anticipated by the Fair Share Plan.
- B. The Affirmative Marketing Plan shall be implemented by an Administrative Agent designated by and/or under contract to the Borough of Califon. All the costs of advertising and affirmatively marketing affordable housing units shall be borne by the developers/sellers/owners of the affordable unit(s). The exception to this is that the cost of affirmatively marketing the Market to Affordable and/or Accessory Apartment Program may be borne by the Borough, at the Borough’s discretion.
- C. In implementing the Affirmative Marketing Plan, the Administrative Agent, acting on behalf of the Borough, shall undertake all the following strategies:
  - 1. Review, approve and ensure that the developers/sellers/owners publish at least one advertisement in a newspaper of general circulation within the housing region.
  - 2. Broadcast of one advertisement by a radio or television station broadcasting throughout the housing region.
  - 3. At least one additional regional marketing strategy using one of the other sources listed in the attached plan.

- D. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer or sponsor of affordable housing. The Affirmative Marketing Plan is also intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward Housing Region 3 in which the Borough is located and covers the entire period of deed restriction for each restricted housing unit.

# ATTACHMENT A

## AFFIRMATIVE FAIR HOUSING MARKETING PLAN

### For Affordable Housing in **(REGION 3)**

#### I. APPLICANT AND PROJECT INFORMATION

(Complete Section I individually for all developments or programs within the municipality.)

1a. Administrative Agent Name, Address, Phone Number		1b. Development or Program Name, Address	
1c. Number of Affordable Units:  Number of Rental Units:  Number of For-Sale Units:	1d. Price or Rental Range  From  To	1e. State and Federal Funding Sources (if any)	
1f.  <input type="checkbox"/> Age Restricted  <input type="checkbox"/> Non-Age Restricted	1g. Approximate Starting Dates  Advertising: <span style="float: right;">Occupancy:</span>		
1h. County <b>Hunterdon, Middlesex, Somerset</b>		1i. Census Tract(s):	
1j. Managing/Sales Agent's Name, Address, Phone Number			
1k. Application Fees (if any):			

(Sections II through IV should be consistent for all affordable housing developments and programs within the municipality. Sections that differ must be described in the approved contract between the municipality and the administrative agent and in the approved Operating Manual.)

#### II. RANDOM SELECTION

2. Describe the random selection process that will be used once applications are received.
--

### III. MARKETING

3a. Direction of Marketing Activity: (indicate which group(s) in the housing region are least likely to apply for the housing without special outreach efforts because of its location and other factors)

☐ White (non-Hispanic)
 ☒ Black (non-Hispanic)
 ☒ Hispanic
 ☐ American Indian or Alaskan Native  
☒ Asian or Pacific Islander
 ☐ Other group:

3b. Commercial Media (required) (Check all that applies)

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL NEWSPAPER(S)	CIRCULATION AREA
<b>TARGETS ENTIRE COAH REGION 3</b>			
Daily Newspaper			
<input type="checkbox"/>		Star-Ledger	
<b>TARGETS PARTIAL COAH REGION 3</b>			
Daily Newspaper			
<input type="checkbox"/>		Home News Tribune	Middlesex, Somerset, Union
<input type="checkbox"/>		Courier News	Somerset and Hunterdon
<input checked="" type="checkbox"/>		Express Time	Lehigh Valley
Weekly Newspaper			
<input type="checkbox"/>		Beacon	Hunterdon
<input type="checkbox"/>		Delaware Valley News	Hunterdon
<input checked="" type="checkbox"/>		Hunterdon County Democrat / Hunterdon Observer	Hunterdon
<input type="checkbox"/>		Hunterdon Review	Hunterdon
<input type="checkbox"/>		Amboy Beacon	Middlesex
<input type="checkbox"/>		Colonia Corner	Middlesex
<input type="checkbox"/>		Cranbury Press	Middlesex
<input type="checkbox"/>		East Brunswick Sentinel	Middlesex
<input type="checkbox"/>		Edison Sentinel	Middlesex
<input type="checkbox"/>		South Brunswick Post	Middlesex
<input type="checkbox"/>		South Plainfield Observer	Middlesex
<input type="checkbox"/>		Suburban, The	Middlesex
<input type="checkbox"/>		Princeton Packet	Middlesex, Somerset
<input type="checkbox"/>		Sentinel, The	Middlesex, Somerset
<input type="checkbox"/>		Atom Tabloid & Citizen Gazette	Middlesex, Union

<input type="checkbox"/>		Parsippany Life	Morris
<input type="checkbox"/>		Echoes Sentinel	Morris, Somerset
<input type="checkbox"/>		Bernardsville News	Somerset
<input type="checkbox"/>		Branchburg News	Somerset
<input type="checkbox"/>		Chronicle	Somerset
<input type="checkbox"/>		Hills-Bedminster Press	Somerset
<input type="checkbox"/>		Hillsborough Beacon	Somerset
<input type="checkbox"/>		Manville News	Somerset
<input type="checkbox"/>		Messenger-Gazette	Somerset
<input type="checkbox"/>		Reporter	Somerset
<input type="checkbox"/>		Somerset Spectator	Somerset
Monthly Newspaper			
<input type="checkbox"/>		About Our Town/Community News	Middlesex, Somerset
	<b>DURATION &amp; FREQUENCY OF OUTREACH</b>	<b>NAMES OF REGIONAL TV STATION(S)</b>	<b>CIRCULATION AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE</b>
<b>TARGETS ENTIRE COAH REGION 3</b>			
<input type="checkbox"/>		2 WCBS-TV CBS Broadcasting, Inc.	
<input type="checkbox"/>		3 KYW-TV CBS Broadcasting, Inc.	
<input type="checkbox"/>		4 WNBC NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		5 WNYW Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		6 WPVI-TV American Broadcasting Companies, Inc. (Walt Disney)	
<input type="checkbox"/>		7 WABC-TV American Broadcasting Companies, Inc. (Walt Disney)	
<input type="checkbox"/>		9 WWOR-TV Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		10 WCAU NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		11 WPIX WPIX, Inc. (Tribune)	
<input type="checkbox"/>		12 WHYY-TV WHYY, Inc.	
<input type="checkbox"/>		13 WNET Educational Broadcasting Corporation	

<input type="checkbox"/>		17 WPHL-TV Tribune Company	
<input type="checkbox"/>		31 WPXN-TV Paxson Communications License Company, LLC	
<input type="checkbox"/>		35 WYBE Independence Public Media Of Philadelphia, Inc.	
<input type="checkbox"/>		39 WLVT-TV Lehigh Valley Public Telecommunications Corp.	
<input type="checkbox"/>		41 WXTV WXTV License Partnership, G.P. (Univision Communications, Inc.)	
<input type="checkbox"/>		48 WGTW-TV Trinity Broadcasting Network	
<input type="checkbox"/>		50 WNJN New Jersey Public Broadcasting Authority	
<input type="checkbox"/>		52 WNJT New Jersey Public Broadcasting Authority	
<input type="checkbox"/>		57 WPSG CBS Broadcasting, Inc.	
<input type="checkbox"/>		58 WNJB New Jersey Public Broadcasting Authority	
<input type="checkbox"/>		61 WPPX Paxson Communications License Company, LLC	
<input type="checkbox"/>		63 WMBC-TV Mountain Broadcasting Corporation	
<input type="checkbox"/>		65 WUVP-TV Univision Communications, Inc.	
<input type="checkbox"/>		68 WFUT-TV Univision New York, LLC	Spanish
<b>TARGETS PARTIAL COAH REGION 3</b>			
<input type="checkbox"/>		16 WNEP-TV New York Times Co.	Hunterdon
<input type="checkbox"/>		46 W46BL Maranatha Broadcasting Company, Inc.	Hunterdon
<input type="checkbox"/>		51 WTVE Reading Broadcasting, Inc.	Hunterdon (Christian)
<input type="checkbox"/>		25 W25BB New Jersey Public Broadcasting Authority	Hunterdon, Middlesex
<input type="checkbox"/>		22 WYOU Nexstar Broadcasting, Inc.	Hunterdon, Somerset
<input type="checkbox"/>		28 WBRE-TV Nexstar Broadcasting, Inc.	Hunterdon, Somerset
<input type="checkbox"/>		44 WVIA-TV Ne Pa Ed TV Association	Hunterdon, Somerset
<input type="checkbox"/>		56 WOLF-TV Wolf License Corp.	Hunterdon, Somerset
<input type="checkbox"/>		60 WBPH-TV Sonshine Family Television Corp.	Hunterdon, Somerset

<input type="checkbox"/>		69 WFMZ-TV Maranatha Broadcasting Company, Inc.	Hunterdon, Somerset
<input type="checkbox"/>		29 WTXF-TV Fox Television Stations, Inc. (News Corp.)	Middlesex, Somerset
<input type="checkbox"/>		47 WNJU NBC Telemundo License Co. (General Electric)	Middlesex, Somerset
<input type="checkbox"/>		66 WFME-TV Family Stations of New Jersey, Inc.	Middlesex, Somerset (Christian)
<input type="checkbox"/>		25 WNYE-TV New York City Dept. of Info., Technology & Telecommunications	Somerset

	DURATION & FREQUENCY OF OUTREACH	NAMES OF CABLE PROVIDER(S)	BROADCAST AREA
<b>TARGETS PARTIAL COAH REGION 3</b>			
<input type="checkbox"/>		Comcast of Northwest NJ, Southeast Pennsylvania	Partial Hunterdon
<input type="checkbox"/>		Patriot Media & Communications	Partial Hunterdon, Somerset
<input type="checkbox"/>		Service Electric Cable TV of Hunterdon	Partial Hunterdon
<b>X</b>		Cablevision of Raritan Valley	Partial Middlesex, Somerset
<b>X</b>		Comcast of Central NJ, NJ (Union System)	Partial Middlesex
<input type="checkbox"/>		Comcast of Plainfield	Partial Middlesex, Somerset

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL RADIO STATION(S)	BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE COAH REGION 3</b>			
<b>AM</b>			
<input type="checkbox"/>		WFAN 660	
<b>X</b>		WOR 710	
<input type="checkbox"/>		WABC 770	
<b>X</b>		WCBS 880	
<input type="checkbox"/>		WBBR 1130	
<input type="checkbox"/>		WWTR 1170	
<input type="checkbox"/>		WTTM 1680	Spanish, Asian, etc.
<b>FM</b>			
<input type="checkbox"/>		WFNY-FM 92.3	
<input type="checkbox"/>		WPAT-FM 93.1	Spanish



<input type="checkbox"/>		WNYC-FM 93.9	
<input type="checkbox"/>		WPST 94.5	
<input type="checkbox"/>		WFME 94.7	
<input type="checkbox"/>		WPLJ 95.5	
<input type="checkbox"/>		WQXR-FM 96.3	
<input type="checkbox"/>		WQHT 97.1	
<input type="checkbox"/>		WSKQ-FM 97.9	Spanish
<input type="checkbox"/>		WRKS 98.7	
<input type="checkbox"/>		WAWZ 99.1	Christian
<input type="checkbox"/>		WBAI 99.5	
<input type="checkbox"/>		WPHI-FM 100.3	
<input type="checkbox"/>		WCBS-FM 101.1	
<b>X</b>		WKXW-FM 101.5	
<input type="checkbox"/>		WQCD 101.9	
<input type="checkbox"/>		WNEW 102.7	
<input type="checkbox"/>		WPRB 103.3	
<input type="checkbox"/>		WKTU 103.5	
<input type="checkbox"/>		WWPR-FM 105.1	
<input type="checkbox"/>		WDAS-FM 105.3	
<input type="checkbox"/>		WLTW 106.7	
<b>TARGETS PARTIAL COAH REGION 3</b>			
<b>AM</b>			
<input type="checkbox"/>		WFIL 560	Hunterdon
<input type="checkbox"/>		WIP 610	Hunterdon
<input type="checkbox"/>		WAEB 790	Hunterdon
<input type="checkbox"/>		WCHR 1040	Hunterdon
<input type="checkbox"/>		WGPA 1100	Hunterdon
<input type="checkbox"/>		WEEX 1230	Hunterdon
<input type="checkbox"/>		WKAP 1470	Hunterdon
<input type="checkbox"/>		WRNJ 1510	Hunterdon

<input type="checkbox"/>		WWJZ 640	Hunterdon, Middlesex
<input type="checkbox"/>		WPHY 920	Hunterdon, Middlesex
<input type="checkbox"/>		WPHT 1210	Hunterdon, Middlesex
<input type="checkbox"/>		WBUD 1260	Hunterdon, Middlesex
<input type="checkbox"/>		WMCA 570	Middlesex (Christian)
<input type="checkbox"/>		WIMG 1300	Middlesex
<input type="checkbox"/>		WCTC 1450	Middlesex, Somerset
FM			
<input type="checkbox"/>		WRTI 90.1	Hunterdon
<input type="checkbox"/>		WCVH 90.5	Hunterdon
<input type="checkbox"/>		WHYY-FM 90.9	Hunterdon
<input type="checkbox"/>		WXTU 92.5	Hunterdon
<input type="checkbox"/>		WAEB-FM 104.1	Hunterdon
<input type="checkbox"/>		WFKB 107.5	Hunterdon
<input type="checkbox"/>		WMMR 93.3	Hunterdon, Middlesex
<input type="checkbox"/>		WYSP 94.1	Hunterdon, Middlesex
<input type="checkbox"/>		WBEN-FM 95.7	Hunterdon, Middlesex
<input type="checkbox"/>		WRDW-FM 96.5	Hunterdon, Middlesex
<input type="checkbox"/>		WOGL 98.1	Hunterdon, Middlesex
<input type="checkbox"/>		WUSL 98.9	Hunterdon, Middlesex
<input type="checkbox"/>		WIOQ 102.1	Hunterdon, Middlesex
<input type="checkbox"/>		WMGK 102.9	Hunterdon, Middlesex
<input type="checkbox"/>		WJJZ 106.1	Hunterdon, Middlesex
<input type="checkbox"/>		WKDN 106.9	Hunterdon, Middlesex (Christian)
<input type="checkbox"/>		WAXQ 104.3	Hunterdon, Middlesex, Somerset
<input type="checkbox"/>		WNTI 91.9	Hunterdon, Somerset
<input type="checkbox"/>		WZZO 95.1	Hunterdon, Somerset
<input type="checkbox"/>		WCTO 96.1	Hunterdon, Somerset
<input type="checkbox"/>		WLEV 100.7	Hunterdon, Somerset
<input type="checkbox"/>		WNJT-FM 88.1	Middlesex
<input type="checkbox"/>		WRSU-FM 88.7	Middlesex

<input type="checkbox"/>		WWFM 89.1	Middlesex
<input type="checkbox"/>		WWPH 107.9	Middlesex
<input type="checkbox"/>		WDVR 89.7	Middlesex, Somerset
<input type="checkbox"/>		WVPH 90.3	Middlesex, Somerset
<input type="checkbox"/>		WMGQ 98.3	Middlesex, Somerset
<input type="checkbox"/>		WBLS 107.5	Middlesex, Somerset
3c. Other Publications (such as neighborhood newspapers, religious publications, and organizational newsletters) (Check all that applies)			
	<b>NAME OF PUBLICATIONS</b>	<b>OUTREACH AREA</b>	<b>RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE</b>
<b>TARGETS ENTIRE COAH REGION 3</b>			
Weekly			
	Nuestra Comunidad	Central/South Jersey	Spanish-Language
Monthly			
<input type="checkbox"/>	Sino Monthly	North Jersey/NYC area	Chinese-American
<b>TARGETS PARTIAL COAH REGION 3</b>			
Daily			
<input type="checkbox"/>	24 Horas	Bergen, Essex, Hudson, Middlesex, Passaic, Union Counties	Portuguese-Language
Weekly			
<input type="checkbox"/>	Arab Voice Newspaper	North Jersey/NYC area	Arab-American
<input type="checkbox"/>	Catholic Advocate, The	Essex County area	Catholic
<input type="checkbox"/>	La Voz	Hudson, Union, Middlesex Counties	Cuban community
<input type="checkbox"/>	Amerika Magyar Nepszava (American Hungarian Peoples' Voice)	Central/North Jersey	Hungarian-Language
<input type="checkbox"/>	New Jersey Jewish News	Northern and Central New Jersey	Jewish
<input type="checkbox"/>	Nuestra Comunidad	Central/South Jersey	Spanish-Language
<input type="checkbox"/>	Desi NJ	Central Jersey	South Asian
<input type="checkbox"/>	Ukrainian Weekly	New Jersey	Ukrainian Community
3d. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) (Check all that applies)			
<b>DURATION &amp; FREQUENCY OF OUTREACH</b>	<b>NAME OF EMPLOYER/COMPANY</b>	<b>LOCATION</b>	

Hunterdon County			
<input checked="" type="checkbox"/>		Merck & Co.	1 Merck Dr., Whitehouse Station
<input type="checkbox"/>		Hunterdon Medical Center	2100 Wescott Drive, Flemington, NJ 08822
<input type="checkbox"/>		Foster Wheeler	Perryville Corporate Park, Clinton, NJ 08809-4000
<input checked="" type="checkbox"/>		Chubb Insurance Co.	202 Halls Mill Rd., Whitehouse Station, NJ 08889
<input type="checkbox"/>		Exxon-Mobil Research & Engineering	1545 US Highway 22 E., Annandale, NJ 08801
<input checked="" type="checkbox"/>		New York Life	110 Cokesbury Rd, Lebanon
Middlesex County			
<input type="checkbox"/>		Bristol-Myers Squibb	1 Squibb Dr, New Brunswick, NJ 08901
<input checked="" type="checkbox"/>		Merrill Lynch & Company	800 Scudders Mill Rd, Plainsboro
<input type="checkbox"/>		Johnson & Johnson	1 Johnson & Johnson Plaza, New Brunswick
<input type="checkbox"/>		Prudential Insurance Company	44 Stelton Rd. # 130, Piscataway
<input type="checkbox"/>		Robert Wood Johnson University Hospital	1 Robert Wood Johnson Pl., New Brunswick, NJ 08901
<input type="checkbox"/>		Silverline Building Products	207 Pond Ave, Middlesex, NJ 08846
<input type="checkbox"/>		St. Peter's University Hospital	254 Easton Ave., New Brunswick
<input type="checkbox"/>		Telecordia Technology	444 Hoes Ln., Piscataway
<input type="checkbox"/>		J.F.K. Medical Center	65 James Street, Edison, NJ 08818
<input type="checkbox"/>		Raritan Bay Medical Center	530 New Brunswick Av., Perth Amboy, NJ 08861
<input type="checkbox"/>		Amerada Hess Corporation	405 Main St., Woodbridge and 679 Convery Blvd., Perth Amboy
<input type="checkbox"/>		Dow Jones & Company	54 Eddington Ln., Monroe Twp
<input type="checkbox"/>		Siemens AG	755 College Rd. E., Princeton
<input checked="" type="checkbox"/>		AT&T	1 Highway Ter., Edison
<input type="checkbox"/>		Engelhardt Corporation	101 Wood Ave. S., Metuchen
Somerset County			
<input type="checkbox"/>		AT&T	1414 Campbell St., Rahway
<input type="checkbox"/>		ABC Limousine	574 Ferry St., Newark
<input type="checkbox"/>		Bloomberg LP	1350 Liberty Ave., Hillside
<input type="checkbox"/>		Courier News	1091 Lousons Road, PO Box 271, Union, NJ
<input type="checkbox"/>		Emcore Corp.	800 Rahway Ave. Union, NJ
<input type="checkbox"/>		Ethicon, Inc.	1515 West Blancke Street, Bldgs 1501 and 1525, Linden, NJ

<input type="checkbox"/>		Fedders Corp.	27 Commerce Drive, Cranford, NJ
<input type="checkbox"/>		ICI Americas, Inc.	450 West First Ave., Roselle, NJ
<input type="checkbox"/>		ITW Electronic Component Packaging	600 Mountain Ave., Murray Hill, NJ
<input checked="" type="checkbox"/>		Johnson & Johnson	1 Merck Drive, PO Box 2000 (RY60-200E), Rahway, NJ
<input type="checkbox"/>		Tekni-Plex, Inc.	865 Stone Street, Rahway, NJ
		Ortho-Clinical Diagnostics, Inc.	1401 Park Ave. South, Linden
<input type="checkbox"/>		Hooper Holmes, Inc.	170 Mount Airy Rd., Basking Ridge, NJ 07920

3e. Community Contacts (names of community groups/organizations throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing)

Name of Group/Organization	Outreach Area	Racial/Ethnic Identification of Readers/Audience	Duration & Frequency of Outreach
Fair Share Housing Center	Statewide	All	
Norwescap	Northwest NJ	All	
Central Jersey Housing Resource Center	Central NJ	All	

#### IV. APPLICATIONS

Applications for affordable housing for the above units will be available at the following locations:	
4a. County Administration Buildings and/or Libraries for all counties in the housing region (list county building, address, contact person) (Check all that applies)	
<input type="checkbox"/>	<b>BUILDING</b>
<input type="checkbox"/>	<b>LOCATION</b>
<input type="checkbox"/>	Middlesex County Administration Bldg.
<input type="checkbox"/>	75 Bayard Lane, New Brunswick, NJ 08903
<input type="checkbox"/>	Somerset County Admin. Bldg.
<input type="checkbox"/>	20 Grove Street, Somerville, NJ 08876
<input type="checkbox"/>	Somerset County Library Headquarters
<input type="checkbox"/>	1 Vogt Drive, Bridgewater, NJ 08807
<input type="checkbox"/>	Hunterdon County Library Headquarters
<input type="checkbox"/>	314 State Highway 12, Flemington, NJ 08822
4b. Municipality in which the units are located (list municipal building and municipal library, address, contact person)	
Clinton Town Municipal Building, 43 Leigh Street, Clinton NJ 08809	
4c. Sales/Rental Office for units (if applicable)	

V. CERTIFICATIONS AND ENDORSEMENTS

<p>I hereby certify that the above information is true and correct to the best of my knowledge. I understand that knowingly falsifying the information contained herein may affect the (select one: Municipality’s COAH substantive certification or DCA Balanced Housing Program funding or HMFA UHORP/MONI funding).</p>	
<hr/>	
<p>Name (Type or Print)</p>	
<hr/>	
<p>Title/Municipality</p>	
<hr/>	
<p>Signature</p>	<p>Date</p>