

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN
HAMPTON BOROUGH
HUNTERDON COUNTY
NEW JERSEY

ADOPTED BY THE PLANNING BOARD

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INTRODUCTION & EXECUTIVE SUMMARY

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I,” New Jersey municipalities have had a constitutional obligation to provide opportunities for creation of low and moderate housing units. This 1975 decision led to a body of case law, legislative changes and rulemaking by a state agency that, collectively, is now referred to as the “Mount Laurel Doctrine”. Through these actions, New Jersey municipalities have been assigned a specific number of affordable housing units that must be created or planned for creation to have “satisfied” their constitutional obligation, referred to as their affordable housing obligation. The purpose of this Housing Element and Fair Share Plan (hereinafter the “Plan”) is to present how Hampton Borough will satisfy its constitutional obligation.

Affordable housing in New Jersey is defined as housing units which are reserved for households with incomes not more than 80% of the regional median income. Each affordable unit, depending on the age and type of housing, must remain reserved for low and moderate income households for up to 40 years and it is typically enforced by a deed restriction. Each affordable unit is eligible for one “credit” against the obligation and certain units are eligible for “bonus credits,” which provide more than one credit per unit. In addition to providing the minimum number of credits, municipalities must ensure diversity in the unit type (at least half of the units must be available to families and the remaining may be reserved for seniors and those with special needs), diversity in the level of affordability (very low, low and moderate income units), and diversity in the size of affordable units (one, two and three bedroom units).

Participation in this process, and therefore satisfaction of the affordable housing obligation, can be achieved voluntarily or involuntarily. However, voluntary compliance is heavily incentivized. Municipalities that do not successfully participate may be vulnerable to exclusionary zoning litigation, which is defined as litigation based on alleged noncompliance with the Fair Housing Act, or the Mount Laurel doctrine, and includes builder’s remedies. A builder’s remedy is a litigation tool that grants a developer the right to construct 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, provided a “substantial” percentage of the units are reserved for low and moderate income households. Hampton seeks to avoid this possibility and has already taken substantial steps to do so.

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

- Rehabilitation Obligation: 0 units
The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Hampton that are occupied by low- and moderate-income households. This component is also referred to as the “present need”.
- First & Second Rounds Obligation: 2 units, fully satisfied
The first and second rounds obligation 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: 58
The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.
- Fourth Round Obligation: 9 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”.

Given the 0-unit rehabilitation obligation, the Borough does not propose affordable housing strategies to satisfy this obligation.

The Borough fully satisfied the 2 unit first and second rounds obligation and the 58 unit third round obligation with the Haberman site, an inclusionary development planned along on Valley Road that will include 333 family units, including 45 affordable family rentals, as well as 6,000 s.f. of nonresidential uses.

One unit from the Haberman site will carry over to the fourth round. Due to the fourth round obligation exceeding the availability of existing sewer service capacity, the Borough is taking a durational adjustment for the remaining obligation.

Adoption of this Housing Element and Fair Share Plan and complete implementation of the strategies described above to meet the affordable housing obligation will yield a Compliance Certification and protect the Borough from builder’s remedy litigation through July 2035, the maximum time available.



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. A builder’s remedy 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, provided a “substantial” percentage of the units are reserved for low and moderate income households. Hampton seeks to avoid this possibility and has already taken substantial steps to do so.

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” on COAH and charged COAH 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 (i.e. the round).

COAH created the criteria and guidelines for municipalities to determine and address their respective affordable housing obligation. 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 production of affordable housing to residential and non-residential development within a municipality.

The growth share approach and the rules in which it was created, was the subject to 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 (as well as a further rule revision effective on October 20, 2008). Included in the 2008 rules was a recalculation of the cumulative first and second rounds obligation 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 rounds 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, setting forth a schedule for adoption.

Although ordered by the NJ Supreme Court to adopt revised new rules on or before October 22, 2014, COAH deadlocked 3-3 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, including builder's remedy. 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 towns to address their third round obligations, it did not assign those obligations. Instead, the task was completed by the trial courts.



However, the NJ Supreme Court did direct 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, as well as 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 to low and moderate income households, was permitted to serve as an interested party in every municipal Declaratory Judgment Action. In this role the organization 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.

In addition to the State agency activity and judicial decisions through 2015, the New Jersey Legislature amended the Fair Housing Act in 2008 (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. Additionally, the Fair Housing Act was 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 may 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 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 to exceed 7. The Program,



in its discretion and in accordance with 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, as well as oversight of affordable 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 the 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 the fourth round.

- 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.
 - August 31, 2025: Deadline for an interested party to file a challenge of the Housing Plan with the Program. If 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. Hampton is in Region 3, which includes Hunterdon, Somerset and Middlesex counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. 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 than 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 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 following table reflects the 2025 affordable housing regional income limits for Region 3.

2025 Income Limits for Region 3					
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
Median	\$107,400	\$122,800	\$138,100	\$153,400	\$165,700
Moderate	\$85,920	\$98,240	\$110,480	\$122,720	\$132,560
Low	\$53,700	\$61,400	\$69,050	\$76,700	\$82,850
Very Low	\$32,220	\$36,840	\$41,430	\$46,020	\$49,710

Source: UHAC 2025 Affordable Housing Regional Income Limits by Household Size, Last updated May 5, 2025, by New Jersey Housing and Mortgage Finance Agency (NJHMFA).

Overview of Compliance Requirements

There are extensive requirements that municipalities must ensure their affordable housing strategies satisfy to be eligible for a Compliance Certification. Furthermore, those requirements vary by 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. Note that special needs often receive credit for each bedroom.
 - Market to affordable (conversion of a market rate unit to an affordable unit).



- 100% affordable developments: Units within 100% development provided the municipality 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 provided which is 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 that was previously utilized for retail, office or commercial use.
 - Extension of affordability controls on rental housing only, provided the municipality funds the cost for the preservation.
 - Very Low-Income units above the 13% required.

AFFORDABLE HOUSING IN HAMPTON

In 1985, Jacob Haberman brought a builder's remedy lawsuit against the Borough of Hampton. The subject of the lawsuit was Block 23, Lot 1 and Block 24, Lot 2, located at the western boundary of the Borough along Valley Road. The total tract is 144 acres; however, Valley Road bisects the site with Block 23, Lot 1 on the north side of Valley Road and Block 24, Lot 2 on the south side.

As part of the builder's remedy litigation, the Court invalidated the Borough's Land Use Ordinance for failure to provide an adequate opportunity for the construction of low and moderate income housing. While that court order was on appeal, the parties entered into a Settlement Agreement in 1988 that reflected the Borough's then-obligation of a 27 unit rehabilitation obligation and 0 unit first round obligation. The Settlement Agreement allowed Haberman to construct a project of 300 housing units and up to 6,000 square feet of commercial space. Furthermore, the Settlement Agreement required that the 300 housing units be located on the southern part of tract, Block 24, Lot 2. The Settlement Agreement stipulated that rather than constructing affordable housing on-site, Haberman would make a \$270,000 contribution to the Borough's affordable housing trust fund. This funding was to be allocated to the Borough's rehabilitation program. In addition, Haberman was to contribute \$730,000 for improvements to the Borough's water system and was required to make other specified improvements to Borough infrastructure. Haberman was also required to design and construct a sewage treatment system for the development. The Borough amended its Land Use Ordinance as required by the terms of the Settlement Agreement. The Borough later received a Final Judgment of Repose in 1991.



The New Jersey Highlands Water Protection and Planning Act of 2004 (hereinafter the “Highlands Act”) established the Highlands Council and designated most of the Borough in the Highland Preservation Area and the remaining area in the Highlands Planning Area. The Highlands Act designated Block 24, Lot 2, the portion of the Haberman site located south of Valley Road, as Highlands Preservation Area in which compliance with the Highlands Act and NJDEP regulations for Highlands Major Development is mandatory. The remainder of the Haberman site, Block 23, Lot 1, was designated as Highlands Planning Area. These designations precluded development consistent with the Settlement Agreement and, as a result, the Borough sought to remove the site from its affordable housing plan in its 2010 Housing Element and Fair Share Plan.

Litigation, as well as settlement efforts, between Haberman (Jacob Haberman and his successor in interest, Hampton Farm LLC) and Hampton Borough occurred from 2010 through 2015. An Amended Litigation Settlement Agreement was executed on October 26, 2015, which superseded the 1988 Settlement Agreement, and an entry of Final Judgement of Compliance for the third round was granted to the Borough on March 30, 2016. The Amended Settlement Agreement included several changes to the 1988 Settlement Agreement with the most consequential being those that increased the development from 300 to 333 total units and relocation of the development to Block 23, Lot 1, located north of Valley Road and within the Highlands Planning Area rather south of Valley Road and within the Highlands Preservation Area. These changes were critical for ensuring the development could proceed and with a finding of suitability. The second most consequential term of the amended settlement agreement is the elimination of the \$270,000 contribution towards the Borough’s rehabilitation program. This financial contribution was replaced with creation of 45 affordable units to fully satisfy the prior and third round obligations. Notwithstanding, Haberman also agreed to provide \$96,000 for a Borough rehabilitation program. Additional terms included, but are not limited to, implementation of certain ordinance amendments, all of which were completed, stating Haberman is responsible for the design permitting and construction of all infrastructure improvements necessitated or required for the development, and providing a pro rata contribution towards Hampton Borough’s cost of constructing a back-up well.

The Borough adopted a resolution committing to the rehabilitation and fourth round obligations of 0 and 9 units, respectively, calculated by DCA on January 28, 2025. On March 27, 2025, the Hon. William G. Mennan, J.S.C. issued an order finding in favor of the Borough’s identified affordable housing obligation and authorizing the Township to proceed with preparation and adoption of a fourth round housing plan by June 30, 2025.



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. Hampton has limited capacity for future development due to largely built-out conditions throughout the Borough and lack of wastewater (public sewer) facilities.

No developer identified land with a stated commitment to construct affordable housing with one exception. The owner of Hampton Manor Apartments reached out to the Borough to inquire about conversion of an office building at 1 Manor Drive (Block 21, Lot 2.32) to 100% affordable multi-family housing. To date, it remains unclear if this project is feasible from a developability perspective, as the site is not within a sewer service area and is within the Highlands Preservation Area, a financial perspective, as such supporting information has not been provided, and it remains unclear if the developer is willing to comply with the applicable requirements regarding bedroom distribution, 40-year affordability controls, etc. Notwithstanding, the Borough commits to working with the developer as required by the FHA to determine if an affordable housing development is feasible on the property.

A portion of the Borough's housing stock may be appropriate for conversion or rehabilitation for affordable housing given the largely typical home sizes and modest values compared to other areas of the County. Additionally, the Borough's lack of wastewater facilities must be considered as it requires individual septic systems to serve the property, absent NJDEP approval for a public sewer or on-site treatment system. Notwithstanding, affordable single-family homes and group homes are appropriate in Hampton, and attached and multi-family affordable and inclusionary development may be appropriate where approval for the necessary wastewater facilities can be obtained.

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 in which to provide an 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.

DEMOGRAPHIC, HOUSING & EMPLOYMENT ANALYSIS

See Appendix 1 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.

Rehabilitation Obligation: 0 units

The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Hampton that are occupied by low- and moderate-income households. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes present need as being determined by “estimating the existing deficient housing units currently occupied by low- and moderate-income households within the municipality, following a methodology comparable to the methodology used to determine third round present need, through the use of datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof.” The DCA calculated municipal present need 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 rehabilitation obligation of 0-units for the Borough. This obligation was accepted in the Borough’s January 28, 2025 resolution and was assigned to the Borough in the March 27, Order issued by the Hon. William G. Mennan, J.S.C.

Given the 0 unit obligation, the Borough does not propose rehabilitation strategies. Notwithstanding, the Borough continues its participation in the Hunterdon County Housing Rehabilitation Program, which provides financial assistance to income-eligible homeowners to repair major systems in their home. This County program is funded by the federal Community Development Block Grant (CDBG) program.

First & Second Rounds Obligation: 2 units, Fully Satisfied

Hampton Borough’s first and second rounds obligation, also referred to as the prior round obligation, is 2 units. This obligation is defined as the cumulative new construction obligation from 1987 through 1999 (1987-1993 is the first round; 1993-1999 is the second round). The Borough’s obligation was published by COAH in 2008 and originally calculated in 1993-1994 pursuant to N.J.A.C 5:93.

The 2-unit obligation is satisfied with one family rental unit at the Haberman Site. As a family rental unit satisfying the rental obligation, the unit also generates a bonus credit consistent with the 2015 Judgment of Compliance.



Satisfaction of the 2-unit First and Second Rounds Obligation				
Strategy	Housing Type	Affordable Units	Bonus Credits	Total Credits
Haberman Site	Inclusionary family rental	1	1	2
Total First and Second Rounds Credits		1	1	2

Haberman Site

This development originates from a 1985 builder's remedy brought forth by Jacob Haberman. The site is Block 23, Lot 1 and Block 24, Lot 2, located at the western boundary of the Borough along Valley Road. The total tract is 144 acres; however, Valley Road bisects the site with Block 23, Lot 1 on the north side of Valley Road and Block 24, Lot 2 on the south side.

While the builder's remedy was on appeal, the parties entered into a Settlement Agreement in 1988 that allowed Haberman to construct a project which included 300 housing units and up to 6,000 square feet of commercial space. Furthermore, the Settlement Agreement required that the 300 housing units be located on the southern part of tract, Block 24, Lot 2. The Settlement Agreement stipulated that rather than constructing affordable housing on-site, Haberman would make a \$270,000 contribution to the Borough's affordable housing trust fund. This funding was to be allocated to the Borough's rehabilitation program. In addition, Haberman was to contribute \$730,000 for improvements to the Borough's water system and was required to make other specified improvements to Borough infrastructure. Haberman was also required to design and construct a sewage treatment system for the development. The Borough amended its Land Use Ordinance as required by the terms of the Settlement Agreement.

The New Jersey Highlands Water Protection and Planning Act of 2004 (hereinafter the "Highlands Act") established the Highlands Council and designated most of the Borough as the Highland Preservation Area and the remaining are in the Highlands Planning Area. The Highlands Act designated Block 24, Lot 2, the portion of the Haberman site located south of Valley Road as per the settlement agreement, as Highlands Preservation Area in which compliance with the Highlands Act and NJDEP regulations for Highlands Major Development is mandatory. The remainder of the Haberman site, Block 23, Lot 1, was designated as Highlands Planning Area. These designations precluded development consistent with the Settlement Agreement and, as a result, the Borough sought to remove the site from its affordable housing plan in its 2010 Housing Element and Fair Share Plan.

Litigation, as well as settlement efforts, between Haberman (Jacob Haberman and his successor in interest, Hampton Farm LLC) and Hampton Borough occurred from 2010 through 2015. An Amended Litigation Settlement Agreement, which supersedes the 1988 Settlement Agreement, was executed on October 26, 2015 and an entry of Final Judgement of Compliance for the third round was granted to the Borough on March 30, 2016. The Amended Settlement Agreement included several changes to the 1988 Settlement Agreement with the most consequential being those that increased the development from



300 to 333 total units and relocation of the development to Block 23, Lot 1, located north of Valley Road and within the Highlands Planning Area rather south of Valley Road and within the Highlands Preservation Area. These changes were critical for ensuring the ensuring the development could proceed and with a finding of suitability. The second most consequential term of the amended settlement agreement is the elimination of the \$270,000 contribution towards the Borough's rehabilitation program. This financial contribution was replaced with the creation of 45 affordable units to fully satisfy the prior and third round obligations. Notwithstanding, Haberman also agreed to provide \$96,000 for a Borough rehabilitation program. Additional terms included adoption of certain ordinance amendments, all of which were completed, stating Haberman is responsible for the design permitting and construction of all infrastructure improvements necessitated or required for the development, and providing a pro rata contribution towards Hampton Borough's cost of constructing a back-up well that will be sized to accommodate existing development in the borough plus the water supply needs of the Haberman development on Lot 1. The infrastructure improvements will be designed in connection with the preliminary site plan and subdivision applications.

The site is in the Borough's AH Affordable Housing Zone. A total of 333 housing units are permitted, which equates to 10 du/ac net density or 2.4 du/ac gross density. Forty-five (45), or 13.5% of the residential units, shall be affordable. The Borough permits a mix of housing types, including multi-family, townhouse, single-family detached, single-family attached and special needs and supportive housing. The affordable units shall be for rent. Additionally, the affordable units will meet the applicable affordable housing requirements set forth in the Uniform Housing Affordability Control Rules (N.J.A.C. 5:8—26.1 et seq., as may be amended) and the Fair Housing Act (N.J.S.A. 52:27D-301), such as but not limited those addressing bedroom distribution, income distribution (including the 13% very low income obligation), affordability controls, and affirmative marketing.

Haberman has not applied for site plan or subdivision approval. Additionally, Haberman has not proceeded with infrastructure improvements for the provision of sewer or water to the property. Despite this, there is no evidence currently that Haberman does not intend to proceed with the development.

The Amended Agreement was approved by Superior Court. The Borough's 2015 Final Judgement of Compliance awarded 45 credits and rental bonus credits for the site, finding that it would satisfy the *entirety* of the Borough's obligation through the third round.¹

The family rental units at the Haberman site will satisfy not only the total obligation but also the rental obligation. The unit which satisfies the rental obligation generates a bonus credit, consistent with the 2015 Final Judgment of Compliance.

¹ The Final Judgement of Compliance confirmed "the provision of 72 units of low and moderate income housing credits, which satisfies the highest calculation to date of Hampton Borough's fair share...". Twelve (12) of these credits were the Borough's rehabilitation obligation at that time for which the Final Judgment of Compliance recognized Haberman would provide a payment toward.



Third Round Obligation: 58 units, Fully Satisfied

Hampton satisfies the entirety of the third round obligation with 43 of the remaining units at the Haberman site.

Satisfaction of the 58-unit Third Round Obligation				
Strategy	Housing Type	Affordable Units	Bonus Credits	Total Credits
Haberman Site	Inclusionary family rental	43	15	58
Total Third Round Credits		43	15	58

Haberman Site

Forty-three (43) of the remaining family rental units will satisfy the third round obligation. See The first and second round’s discussion for more information on this development and its history.

The affordable units will satisfy not only the total obligation but also the rental obligation, family obligation, family rental obligation. The units which satisfy the rental obligation generate bonus credits, consistent with the 2015 Final Judgment of Compliance.

Fourth Round Obligation: 9 units

Hampton’s fourth round obligation (also referred to as the prospective need) is 9 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 9-units for the Borough. This obligation was accepted in the Borough’s January 28, 2025 resolution and was assigned to the Borough in the March 27, Order issued by the Hon. William G. Mennan, J.S.C.



Haberman Site

The one (1) remaining family rental at the Haberman site will satisfy a portion of the fourth round obligation, including the rental obligation, family, obligation, and family rental obligation.

Durational Adjustment

Hampton Borough lacks the wastewater facilities (public sewer and / or on-site treatment facilities) to fully address the remaining fourth round obligation. Such a scenario was anticipated by COAH and as such, a procedure for deferring a portion of a municipality's obligation until if/when the sewer service is provided is set forth at *N.J.A.C. 5:93-4.3(c)*. This procedure, referred to as a durational adjustment, requires a municipality demonstrate the lack of available sewer and set forth how the affordable housing obligation will be addressed. As detailed herein, Hampton Borough qualifies for a durational adjustment. See the Appendices to this Housing Plan for more information.

The Borough is located within the highlands region and is subject to the Highlands Regional Master Plan. Of the Borough's 971 acres, the vast majority – 835 acres – are within the Preservation Area; the Planning area consists of 136 acres. Areas within the Highlands Planning include the Haberman development site (Block 23, Lot 1 north of Valley Road), the proximate cemetery, Hampton Borough Park and a few single-family lots. There are no public sewer service districts in the Borough. Instead, each of the three sewer service areas reflect on site treatment plants that provide service only to the developments located on the lot and were sized to accommodate the development on those lots at that time. Expansion of these private sewer service areas may not be consistent with the Highlands Regional Master Plan. See the enclosed map for additional information.

The Borough is committed to fulfilling its affordable housing obligation should the availability of public sewer facilitate inclusionary development on sites that are suitable for affordable housing. Alternatively, the Borough will evaluate alternative types of affordable housing creation as such opportunities become available, including but is not limited to conversion of existing residences or other buildings to affordable housing and creation of small affordable housing developments that can be accommodated given the Borough's environmental constraints.

Hampton will comply with the applicable COAH rules regarding durational adjustments to satisfy the remaining third round obligation. This means, as set forth in *N.J.A.C. 5:93-4.3*, the requirement to address the remaining fourth round obligation of 8 units is deferred until adequate wastewater facilities are 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.

Distribution of Fourth Round Units

In addition to meeting the total 9-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.

Maximum Bonus = 2 credits

- Maximum bonus credits = 25% (obligation) | $25\% (9) = 2.25$, rounded down to 2 units.
- Satisfaction is deferred, consistent with the durational adjustment.

Minimum Rental = 3 units

- Minimum rental units = 25% (units meeting the obligation) | $25\% (9) = 2.25$, rounded up to 3 units
- The Haberman site will satisfy one unit. The remaining satisfaction is deferred, consistent with the durational adjustment.

Maximum Senior = 2 units

- Maximum age-restricted units = 30% (units meeting the obligation) | $30\% (9) = 2.7$, rounded down to 2 units
- Satisfaction is deferred, consistent with the durational adjustment.

Minimum Family = 5 units

- Minimum family units = 50% (units meeting the obligation) | $50\% (9) = 4.5$ units, rounded up to 5 units
- The Haberman site will satisfy one unit. The remaining satisfaction is deferred, consistent with the durational adjustment.



Minimum Family Rental = 3 units

- Minimum family rental = 50% (rental obligation) | 50% (3) = 2.5 units, rounded up to 3 units
- The Haberman site will satisfy one unit. The remaining satisfaction is deferred, consistent with the durational adjustment.

Minimum Very Low Income = 2 units

- Minimum very low income units = 13% (fourth round units created or approved on or after July 1, 2008) | 13% (9) = 1.17, rounded up to 2 units
- Satisfaction is deferred, consistent with the durational adjustment.

Minimum Family Very Low Income = 1 units

- Minimum family very low income units = 50% (very low income obligation) | 50% (2) = 2 unit
- Satisfaction is deferred, consistent with the durational adjustment.

CONSISTENCY WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN

The Borough is located within the highlands region and is subject to the Highlands Regional Master Plan. Of the Borough's 971 acres, the vast majority – 835 acres – are within the Preservation Area; the Planning area consists of 136 acres. The only affordable housing site in the Borough is located within the Highlands Planning Area and retention of that site's inclusion in the housing plan was reconfirmed as part of third round litigation in 2015.

For the remaining obligation, the Borough seeks a durational adjustment. This strategy is consistent with the environmental sensitivity of its lands, as well as the statutory designation of Highlands Preservation area. Furthermore, the strategy is consistent with the lack of available public sewer service areas available for new inclusionary development. The Borough is committed to fulfilling its affordable housing obligation should the availability of public sewer facilitate inclusionary development on sites suitable for affordable housing.

AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING

Hampton Borough's Affordable Housing Ordinance and affirmative marketing plan is in part, but will be further amended to be, 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.

The Borough's Affordable Housing Ordinance, Article XII of the Land Development Ordinance of the Borough of Hampton, 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 created the position of the Municipal Housing Liaison and appointed a staff member to the position. The consultant affordable housing administrator overseeing any affordable housing development will conduct the administration and affirmative marketing of the applicable affordable housing sites. The affirmative marketing plan will be 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 Mercer, Hunterdon, and Ocean counties.

The affirmative marketing plan provides 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.

AFFORDABLE HOUSING TRUST FUND

The Borough does not collect development fees and has not collected payments in lieu of construction, or other affordable housing funds. As such, the Borough does not have an affordable housing trust fund.

APPENDIX 1.

HOUSING, DEMOGRAPHIC & EMPLOYMENT ANALYSIS

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN

HAMPTON BOROUGH

HUNTERDON COUNTY

NEW JERSEY





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DEMOGRAPHIC ANALYSIS

In 1940, before the US entered the Second World War, 864 persons lived in Hampton (Table 1). The population steadily grew over the next few decades. The number of residents living in the community rose by 12.8% in the 1940s and 16.4% in the 1950s. The swiftest population growth came during the 1960s, when the population shot up by 22.1%. People continued to arrive in the 1970s, when the population climbed by another 16.5%, reaching 1,614 persons, its peak population, in 1980. The succession of population increases came to an abrupt end in the 1980s, when the population dropped by 6.1%. This occurred even as Hunterdon County's population increased by 23.4%. The number of residents stabilized in the 1990s, when it ticked up by 2.0%, before resuming its fall in the 2000s, sinking by 9.4%. The population recovered again in the 2010s, with the borough adding 37 residents, a gain of 2.6%. As of 2020, 1,438 persons lived in Hampton.

It is important to note that, while the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data was obtained from the 2019-2023 American Community Survey (ACS), a 5-year estimate of results from annual surveys that are averaged together.

Table 1: Population Trends (1940-2020)

Year	Hampton Borough		Hunterdon County		New Jersey	
	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade
1940	864	--	36,766	--	4,160,165	--
1950	975	12.8%	42,736	16.2%	4,835,329	16.2%
1960	1,135	16.4%	54,107	26.6%	6,066,782	25.5%
1970	1,386	22.1%	69,718	28.9%	7,171,112	18.2%
1980	1,614	16.5%	87,361	25.3%	7,365,011	2.7%
1990	1,515	-6.1%	107,776	23.4%	7,730,188	5.0%
2000	1,546	2.0%	121,989	13.2%	8,414,350	8.9%
2010	1,401	-9.4%	128,349	5.2%	8,791,894	4.5%
2020	1,438	2.6%	128,947	0.5%	9,288,944	5.7%

Source: Census Bureau, Decennial Census; NJ State Data Center, NJ Dept. of Labor and Workforce Development

More women live in Hampton than men. In all, 51.6% of residents are women and only 48.4% are men (Table 2). The largest age group consists of persons 65 years of age and older, 24.8% of all residents. Persons 35 to 54 years of age are the second largest age group, accounting for 23.2% of residents. Younger adults, those between the ages of 20 and 34, account for 19.2% of residents. This is a cohort when people often raise children and, indeed, the community has a sizable population of children, with 7.9% of the community less than 5 years of age. A further 13.6% of the population is between the ages of 5 and 19.



Lastly, persons between 55 and 64 years of age constitute 11.4% of the community. The median Hampton resident is 43.4 years of age.

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 of age	89	7.9%	49	9.0%	40	6.9%
5 to 19 years of age	153	13.6%	73	13.4%	80	13.8%
20 to 34 years of age	216	19.2%	92	16.8%	124	21.3%
35 to 54 years of age	261	23.2%	124	22.7%	137	23.6%
55 to 64 years of age	129	11.4%	73	13.4%	56	9.6%
65+ years of age	279	24.8%	135	24.7%	144	24.8%
Total	1,127	100.0%	546	100.0%	581	100.0%
Median Age	43.4		43.8		42.7	

Source: Census Bureau, 2019-2023 5-Year American Community Survey

The community is aging, with the median age increasing in the last decade, rising from 38.5 to 43.4 years of age (Table 3). The oldest age group, persons 65 years of age and older, expanded by 37.4% in the last decade. At the same time, most of the other age groups have diminished in size. For instance, population of persons 20 to 34 years of age fell by 25.3% while the number of residents 35 to 54 years of age declined by 20.9%. The 55 to 64 population also slipped, with a decrease of 25.4%, as did the cohort of persons 5 to 19 years of age, which slipped by 17.7%. The number of children under the age of 5 increased, going up by 23.6%, but was not large enough to thwart the aging trend.

Table 3: Population Change by Age, 2013 to 2023

Age Group	2013		2023		Change, 2013 to 2023	
	2013	%, Total Population	2023	%, Total Population	Total Change	% Change
Under 5 years of age	72	5.7%	89	7.9%	17	23.6%
5 to 19 years of age	186	14.8%	153	13.6%	-33	-17.7%
20 to 34 years of age	289	23.1%	216	19.2%	-73	-25.3%
35 to 54 years of age	330	26.3%	261	23.2%	-69	-20.9%
55 to 64 years of age	173	13.8%	129	11.4%	-44	-25.4%
65+ years of age	203	16.2%	279	24.8%	76	37.4%
Median age	38.5		43.4		4.9	12.7%

Source: 2009-2013, 2019-2023 5-Year American Community Survey



According to the American Community Survey, 494 households live in Hampton. Households in Hampton are relatively small. The average household size in the borough is 2.28 residents (Table 4). This is well below the average household size in Hunterdon County, or 2.67 persons, as well as the average household size in New Jersey, 2.61 persons. Only 5.7% of households consist of five or more persons, with only 0.6% having six persons or more. Three-person households account for 15.2% of households while 10.3% of households are comprised of four persons. Notably, one- and two-person households comprise 68.8% of all households in Hampton, significantly more than 60.7% of households in the broader county. Two-person households is the most common household size, representing 35.0% of households, while just over a third of households, 33.8%, consist of a person living alone.

Table 4: Household Size

Household Size	Hampton Borough		Hunterdon County		New Jersey	
	Total	%	Total	%	Total	%
1-person	167	33.8%	11,214	22.3%	918,897	26.4%
2-person	173	35.0%	19,316	38.4%	1,081,842	31.1%
3-person	75	15.2%	8,559	17.0%	594,946	17.1%
4-person	51	10.3%	7,323	14.6%	530,520	15.3%
5-person	25	5.1%	2,842	5.6%	218,492	6.3%
6-person	1	0.2%	721	1.4%	79,678	2.3%
7-person household or more	2	0.4%	347	0.7%	53,980	1.6%
Total households	494	100.0%	50,322	100.0%	3,478,355	100.0%
Average household size	2.28		2.67		2.61	

Source: 2019-2023 5-Year American Community Survey

Almost two-thirds of households, 64.2%, are composed of families (Table 5). Family households are more common in the wider county or state. Altogether, families constitute 72.3% of households in Hunterdon County and 67.8% in New Jersey. Moreover, family and nonfamily households alike tend to be smaller in Hampton than in other Hunterdon County municipalities. The average family household size is 2.91 persons while the average nonfamily household size is 1.11 persons, indicating that persons living alone make up a comparatively large percentage of nonfamily households. By comparison, the average family household size in Hunterdon County is 2.98 persons while the average nonfamily household size is 1.20 persons.



Table 5: Family and Nonfamily Households

Household Type	Hampton Borough	Hunterdon County	New Jersey
Total family households	64.2%	72.3%	67.8%
Total nonfamily households	35.8%	27.7%	32.2%
Average household size, family households	2.91	2.98	3.19
Average household size, nonfamily households	1.11	1.20	1.22

Source: 2019-2023 5-Year ACS

The educational attainment rates tabulated for Hampton are below those for Hunterdon County and New Jersey. Of all residents at least 25 years of age, 37.5% have at least a bachelor’s degree while 14.5% possess a graduate or professional degree (Table 6). By contrast, 56.5% of residents in Hunterdon County have a bachelor’s degree or higher while 23.3% have a graduate or professional degree. A sizable number of Hampton residents, 6.0%, do not have a high school diploma, compared to 4.2% for the overall county.

Table 6: Educational Attainment

Highest level of education	Hampton Borough	Hunterdon County	New Jersey
Less than 9th grade	1.6%	1.8%	4.6%
9th to 12th grade, no diploma	4.4%	2.4%	4.7%
High school graduate (includes equivalency)	32.3%	18.9%	25.7%
Some college, no degree	17.8%	13.9%	15.3%
Associate's degree	6.4%	6.5%	6.7%
Bachelor's degree	22.9%	33.2%	25.8%
Graduate or professional degree	14.5%	23.3%	17.1%
High school graduate or higher	94.0%	95.8%	90.7%
Bachelor's degree or higher	37.5%	56.5%	42.9%

Source: 2019-2023 5-Year ACS

White persons who are not Hispanic make up an overwhelming share of the population of Hampton, 79.9% (Table 7). In Hunterdon County as a whole, non-Hispanic whites make up 81.1% of the population, significantly higher than the state overall, where the figure is 51.9%. Whites who are Hispanic constitute 6.7% of residents. Overall, 86.6% of borough residents are white. The Hispanic population is relatively small, 7.2%, for a state where 21.9% of residents are Hispanic. Of racial minorities, Asian is the most numerous, accounting for 5.4% of residents. The Black population is even lower, a mere 1.7% of all residents. An additional 5.5% of persons are of multiple races.

**Table 7: Race and Ethnicity**

Race and Ethnicity	Hampton Borough	Hunterdon County	New Jersey
Non-Hispanic (All Races)	92.8%	91.2%	78.1%
White	79.9%	81.1%	51.9%
Black	1.7%	2.4%	12.3%
Asian	5.4%	4.4%	9.8%
Other Race Alone	0.8%	0.5%	0.8%
Two or more Races	5.1%	2.8%	3.2%
Hispanic (All Races)	7.2%	8.8%	21.9%
Hispanic, White	6.7%	2.6%	5.0%
Hispanic, Black	0.0%	0.2%	0.7%
Hispanic, Other	0.0%	1.9%	8.9%
Hispanic, Two or More Races	0.4%	4.1%	7.4%

Source: 2019-2023 5-Year ACS

SOCIOECONOMIC ANALYSIS

Household incomes in Hampton are modest compared to those in other municipalities in the county. According to ACS data, 35.8% of households have an income of less than \$50,000 (Table 8). Over 1 in 5 households, 20.8% in all, have an income of less than \$25,000. By comparison, only 6.3% of households in Hunterdon County and 11.9% in New Jersey have an income below that threshold. The median household income is \$77,222, is considerably lower than the median for Hunterdon County median, \$139,453. At the other end of the spectrum, 13.0% of households have an income of at least \$200,000. Another 22.7% of households have an income of at least \$100,000 and less than \$200,000. In all, 35.7% of households have an income of at least \$100,000, significantly less than the respective county- and statewide shares, 65.2% and 50.4%.

**Table 8: Household Income**

Household Income	Hampton Borough	Hunterdon County	New Jersey
Less than \$25,000	20.8%	6.3%	11.9%
\$25,000-\$50,000	15.0%	8.6%	13.3%
\$50,000-\$100,000	28.6%	19.8%	24.3%
\$100,000-\$200,000	22.7%	33.8%	29.7%
More than \$200,000	13.0%	31.4%	20.7%
Median Household Income	\$77,222	139,453	\$101,050
Mean Household Income	\$107,938	182,668	\$140,299

Source: 2019-2023 5-Year ACS

Given that Hampton has a significant number of low-income households, the poverty rate in the borough is high, 13.5% overall (Table 9). The child poverty rate is especially severe, with one in four children living in poverty, almost twice the statewide rate. Poverty is less problematic among seniors, with a poverty rate of 3.2%, less than comparable figure for Hunterdon County.

Table 9: Poverty Rate

Poverty Status	Hampton Borough	Hunterdon County	New Jersey
Poverty Rate, Overall	13.5%	3.8%	9.8%
Poverty Rate, Under 18 years of age	25.0%	3.2%	13.3%
Poverty Rate, Seniors	3.2%	4.9%	9.5%

Source: 2019-2023 5-Year ACS

Over the past decade, the unemployment rate in Hampton has generally hovered above the county- and statewide rates. In 2013, the borough's unemployment rate stood at 7.9% (Table 10). In the years that followed, the rate has steadily ticked downward. By 2019, only 4.4% of the labor force in Hampton were unemployed. Joblessness ballooned with the onset of the pandemic, when unemployment rate soared to 9.7%. Unemployment receded after that, reaching 4.6% in 2022 while climbing slightly to 5.2% in 2023.

Table 10: Unemployment Rate

Year	Hampton Borough	Hunterdon County	New Jersey
2013	7.9%	6.0%	8.4%
2014	7.8%	4.8%	6.7%
2015	5.8%	4.2%	5.7%



Year	Hampton Borough	Hunterdon County	New Jersey
2016	6.0%	3.7%	4.9%
2017	5.2%	3.5%	4.5%
2018	4.8%	3.1%	4.0%
2019	4.4%	2.7%	3.5%
2020	9.7%	6.9%	9.4%
2021	7.3%	4.9%	6.7%
2022	4.6%	3.0%	3.9%
2023	5.2%	3.5%	4.4%

Source: NJ Dept. of Labor and Workforce Development

For-profit companies employ 65.5% of the township’s working population (Table 11). This eclipses the figure for Hunterdon County but falls short of the figure for New Jersey. The municipality also has a relatively high percentage of self-employed residents, 13.3% in all. In contrast, just 9.0% of employed residents in New Jersey are self-employed. Not-for-profit workers make up a larger percentage of the borough’s employed population, 9.5%, than in either the county or state, 8.5% and 7.6%, respectively. Government and not-for-profit employees total 11.7% of working residents, lower than reported for either New Jersey or Hunterdon County.

Table 51: Class of Worker

Class of Worker	Hampton Borough	Hunterdon County	New Jersey
For-profit company employee	65.5%	64.6%	69.2%
Not-for-profit employee	9.5%	8.5%	7.6%
Government Worker	11.7%	14.7%	14.2%
Self-employed, business owner	0.8%	6.1%	3.9%
Self-employed, contractor	12.5%	6.2%	5.1%

Blue-collar workers are integral to Hampton’s economy. For example, 9.2% of the employed population works in production, transportation, and moving occupations, more than in Hunterdon County (Table 12). Meanwhile, the percentage of residents working in natural resources, construction, and maintenance occupations, 10.0%, is almost double the percentage in Hunterdon County, 5.2%. Conversely, the share of the employed population working in management, business, science, and the arts, 49.0%, is lower than in Hunterdon County overall though higher than the share statewide. Similarly, the percentage of residents in service occupations, 11.8%, is below the state- and countywide figures, 14.8% and 12.4%. The percentage of residents in sales and office jobs, 20.0%, is on par with the rest of the state and county.

**Table 62: Occupation**

Occupation	Hampton Borough	Hunterdon County	New Jersey
Management, business, science, and arts	49.0%	53.3%	46.9%
Service occupations	11.8%	12.4%	14.8%
Sales and office occupations	20.0%	20.4%	20.0%
Natural resources, construction, and maintenance occupations	10.0%	5.2%	6.9%
Production, transportation, and material moving	9.2%	8.6%	11.3%

Source: 2019-2023 5-Year ACS

Borough residents are employed in all the major industrial sectors, but the education and healthcare sectors are especially important. These sectors, so-called eds and meds, are especially critical for economic development in the twenty-first century. In all, 10.2% of the employed population works in the educational services sector, compared to 8.9% in New Jersey as a whole, while 15.4% works in the healthcare and social assistance sector, eclipsing the 13.3% statewide (Table 13). The construction and retail sectors also employ a higher share of residents in Hampton, 11.8% and 11.0%, compared to the wider county and state. A significant portion of the population also works in the professional, scientific, and management sector, 15.8%, in line with the rest of the state and county.

Table 73: Industry

Industry	Hampton Borough	Hunterdon County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.4%	1.3%	0.3%
Construction	11.8%	7.1%	6.4%
Manufacturing	4.4%	15.6%	9.8%
Wholesale trade	3.4%	3.3%	3.4%
Retail trade	11.0%	8.2%	8.7%
Transportation and warehousing, and utilities	6.2%	3.6%	6.9%
Information	4.2%	3.3%	2.9%



Industry	Hampton Borough	Hunterdon County	New Jersey
Finance and insurance, and real estate and rental and leasing	5.8%	10.6%	10.3%
Professional, scientific, and management, and administrative and waste management services	15.4%	16.6%	15.4%
Educational services	10.2%	10.2%	8.9%
Health care and social assistance	15.4%	9.3%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	3.6%	2.8%	4.8%
Other services except public administration	5.4%	3.5%	3.5%
Public administration	2.8%	4.6%	5.3%

Source: 2019-2023 5-Year ACS

Most Hampton residents travel to work by car. Approximately 70.2% of the working population drives to work alone while another 11.0% carpool (Table 14). More workers rely on public transportation, 3.1%, than in Hunterdon County, 1.7%, but significantly less than in New Jersey, 8.5%. A sizable percentage of workers, 14.7%, telecommute, close to the statewide rate, 15.0%. A small percentage of workers walk to work, 1.0% in all.

Table 14: Means of Transport to Work

Means of Transport	Hampton Borough	Hunterdon County	New Jersey
Drove alone	70.2%	71.3%	63.7%
Carpooled	11.0%	4.8%	7.7%
Public transportation	3.1%	1.7%	8.5%
Walked	1.0%	1.7%	2.6%
Bicycle	0.0%	0.1%	0.3%
Taxicab, motorcycle, or other means	0.0%	0.7%	2.1%
Worked from home	14.7%	19.7%	15.0%

Source: 2019-2023 5-Year ACS



Hampton residents who commute have an average trip to work of 31.6 minutes, surpassing the average for New Jersey residents, 30.9 minutes, but below the average for Hunterdon County, 33.6 minutes (Table 15). Overall, 46.7% of Hampton commuters have a commute of at least a half hour. A comparatively low percentage of Hampton residents have a commute of less than 15 minutes, 15.0%, less than in either Hunterdon County or New Jersey. Another 27.5% of Hampton have a commute of between 20 and 30 minutes while a further 22.0% have a commute lasting between 30 and 45 minutes. More than a quarter of Hampton commuters have a trip to work of at least 45 minutes, or 24.7%, while 13.2% of commuters have a trip to work of an hour or more.

Table 15: Travel Time to Work

Travel Time	Hampton Borough	Hunterdon County	New Jersey
Less than 10 minutes	9.3%	10.5%	9.9%
10 to 14 minutes	5.7%	9.4%	11.5%
15 to 19 minutes	10.8%	8.5%	13.1%
20 to 24 minutes	12.7%	10.1%	12.9%
25 to 29 minutes	14.8%	7.7%	6.7%
30 to 34 minutes	15.1%	13.5%	13.7%
35 to 44 minutes	6.9%	11.1%	8.2%
45 to 59 minutes	11.5%	13.1%	9.9%
60 or more minutes	13.2%	16.0%	14.2%
Mean travel time to work (minutes)	31.6	33.6	30.9

Source: 2019-2023 5-Year ACS

According to the American Community Survey, every household in Hampton has a car (Table 16). Many have three cars or more, 39.0% in all. Given how many one- and two-person households live in Hampton, this is striking, if consistent with the wider county, where 44.5% of households have three or more motor vehicles. Moreover, 50.4% of households have two automobiles. In other words, 89.4% of households of households have two or more motor vehicles. The remaining 10.6% of households have but one automobile.



Table 16: Total Vehicles Available

Total Vehicles	Hampton Borough	Hunterdon County	New Jersey
No vehicle	0.0%	1.7%	6.4%
1 vehicle	10.6%	13.1%	23.3%
2 vehicles	50.4%	40.7%	39.9%
3 or more vehicles	39.0%	44.5%	30.3%

Source: NJ 2019-2023 5-Year ACS

HOUSING ANALYSIS

A large majority of residents live in owner-occupied units, 71.5% in all (Table 17). Rental housing, though, plays a larger role in the borough’s housing market relative to Hunterdon County as a whole. In all, 28.5% of the population lives in renter-occupied housing, compared to 12.3% of the population in Hunterdon County.

Table 17: Tenure

Tenure	Hampton Borough	Hunterdon County	New Jersey
Owner-Occupied	71.5%	87.7%	63.7%
Renter-Occupied	28.5%	12.3%	36.3%

Source: 2019-2023 5-Year ACS

According to the American Community Survey, only 3.3% of housing units in the borough are vacant (Table 18). The share of vacant units is close to the share countywide, where only 3.1% of housing units are vacant. Housing, then, is hard to come by, particularly for a state where 7.9% of all housing units are vacant.

Table 18: Occupancy Status

Occupancy Status	Hampton Borough	Hunterdon County	New Jersey
Occupied	96.7%	96.9%	92.1%
Vacant	3.3%	3.1%	7.9%

Source: 2019-2023 5-Year ACS

Housing in Hampton is comprised largely of single-family residences (Table 19). To be precise, 66.5% of homes are detached one-family residences, with an additional 3.3% attached. In the broader state, single-



family housing, detached and attached unit alike, accounts for 62.7% of the housing stock. Two-family residences account for 11.0% of homes while 7.8% are in buildings with 3 or 4 dwellings. The borough has some multifamily buildings, those that contain 5 housing units or more. Buildings with 5 to 9 units comprise 1.0% of the housing stock while buildings with 10 to 19 units account for 2.7% of units. An additional 3.5% of units are located in buildings of 20 units or more. In total, multifamily housing constitutes 7.2% of the housing in the borough. This is close to the share countywide, 7.8%. Mobile homes, which can be a crucial source of housing for those with modest incomes, comprise 4.1% of homes in the borough, compared to 0.9% of homes statewide.

Table 19: Units in Structure

Housing Type	Hampton Borough	Hunterdon County	New Jersey
1, detached	66.5%	73.9%	52.7%
1, attached	3.3%	12.2%	10.0%
2	11.0%	2.8%	8.6%
3 or 4	7.8%	3.0%	6.1%
5 to 9	1.0%	2.7%	4.7%
10 to 19	2.7%	2.8%	4.9%
20 to 49	3.5%	1.2%	4.2%
50 or more	0.0%	1.1%	7.9%
Mobile home	4.1%	0.2%	0.9%
Boat, RV, van, etc.	0.0%	0.1%	0.0%

Source: 2019-2023 5-Year ACS

Hampton homeowners overwhelmingly reside in one-family detached residences, totaling 91.5% of the owner-occupied stock (Table 20). One-family attached homes comprise 1.4% of owner-occupied units while two-family residences make up 3.1%. Mobile homes comprise the remaining 4.0% of owner-occupied homes. One-family detached housing accounts for 16.3% of rental units, a majority of which are attached residences, or 8.5%. Two-family residences are the most common type of rental housing, constituting 31.9% of units, while three- and four-family buildings comprise 20.6%. Over a quarter of rental units, 26.0%, are in multifamily buildings, with 3.5% in buildings of 5 to 9 units, 9.9% in buildings of 10 to 19 units, and 12.8% in buildings of 20 to 49 units. Mobile homes constitute a further 5.0% of rental units.



Table 80: Units in Structure by Tenure

Housing Type	Hampton Borough		Hunterdon County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	91.5%	7.8%	83.1%	24.4%	77.1%	11.7%
1, attached	1.4%	8.5%	11.7%	14.8%	10.2%	8.4%
2	3.1%	31.9%	0.9%	13.0%	4.6%	15.5%
3 or 4	0.0%	20.6%	0.9%	14.2%	1.7%	13.8%
5 to 9	0.0%	3.5%	1.7%	8.4%	1.4%	10.6%
10 to 19	0.0%	9.9%	0.9%	13.8%	1.2%	11.4%
20 to 49	0.0%	12.8%	0.3%	4.8%	1.0%	9.7%
50 or more	0.0%	0.0%	0.2%	6.5%	1.8%	18.4%
Mobile home	4.0%	5.0%	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: 2019-2023 5-Year ACS

A considerable percentage of the housing stock was constructed before 1940 (Table 21). To be precise, 37.2% of units are in buildings built prior to 1940, well above the percentage for Hunterdon County, 17.3%. An additional 32.2% of housing units are in buildings constructed between 1940 and 1980. A significant number of housing units, 16.0%, date to the 1980s. The remainder of the housing stock, 14.6%, was built in 1990 or later.

Table 91: Year Structure Built

Year Structure Built	Hampton Borough	Hunterdon County	New Jersey
Built 2020 or later	1.6%	0.3%	0.6%
Built 2010 to 2019	2.7%	3.1%	5.8%
Built 2000 to 2009	8.0%	10.0%	9.1%
Built 1990 to 1999	2.3%	15.0%	9.1%
Built 1980 to 1989	16.0%	20.0%	11.9%
Built 1970 to 1979	15.1%	14.0%	12.4%
Built 1960 to 1969	3.3%	9.0%	13.0%
Built 1950 to 1959	11.5%	7.7%	14.1%
Built 1940 to 1949	2.2%	3.6%	6.7%
Built 1939 or earlier	37.2%	17.3%	17.5%

Source: 2019-2023 5-Year ACS



Three-bedroom homes are especially common in Hampton, totaling 43.6% of all housing units in the borough (Table 22). Four-bedroom homes make up an additional 13.5% of dwellings. About one in five housing units have three bedrooms while 15.1% have four bedrooms. Only 2.2% of homes have five bedrooms or more, a fraction of the share in New Jersey overall, 5.9%. Approximately two in five homes, 40.7% in all, have two bedrooms or less, with one-bedroom homes accounting for 21.5% of units and two-bedroom units making up 15.7%. Homes lacking a separate bedroom compose 3.5% of units.

Table 22: Number of Bedrooms, Housing Stock

Total Bedrooms	Hampton Borough	Hunterdon County	New Jersey
No bedroom	3.5%	0.9%	3.0%
1 bedroom	21.5%	8.1%	14.2%
2 bedrooms	15.7%	18.6%	25.5%
3 bedrooms	43.6%	32.9%	31.8%
4 bedrooms	13.5%	34.1%	19.7%
5 or more bedrooms	2.2%	5.5%	5.9%

Source: 2019-2023 5-Year ACS

According to the American Community Survey, housing in Hampton is in excellent condition. The survey found no units lacking either complete kitchen or plumbing facilities (Table 23). Similarly, there were no homes that lacked telephone service. A number of homes lacked fuel for heating, 1.2%, above the statewide rate, 0.8%. Oil is the most frequently used fuel, heating 48.4% of homes. Another 21.9% of homes use natural gas while electricity heats 17.0% of units. An estimated 1.4% of homes have overcrowded conditions, less than the percentage statewide, or 3.7%.

Table 23: Housing Quality Indicators

Home Heating Fuel	Hampton Borough	Hunterdon County	New Jersey
Utility gas	21.9%	45.2%	73.3%
Bottled, tank, or LP gas	6.3%	8.9%	2.5%
Electricity	17.0%	10.1%	15.6%
Fuel oil, kerosene, etc.	48.4%	31.5%	6.8%
Coal or coke	0.0%	0.1%	0.0%
Wood	2.8%	2.6%	0.3%
Solar energy	0.0%	0.3%	0.2%
Other fuel	2.4%	1.0%	0.5%
No fuel used	1.2%	0.2%	0.8%

Lacking facilities



Home Heating Fuel	Hampton Borough	Hunterdon County	New Jersey
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%
Occupants Per Room			
1.00 or less	98.6%	99.2%	96.3%
1.01 to 1.50	0.6%	0.5%	2.4%
1.51 or more	0.8%	0.3%	1.3%

Source: 2019-2023 5-Year ACS

Long-time residents comprise a sizable core of the community (Table 24). In all, 36.8% of householders moved into their residence prior to 2000, compared to 30.2% in Hunterdon County. Approximately 14.8% of householders started living in their house between 2000 and 2009 while 22.1% moved in between 2010 and 2017. The remainder, 26.3%, moved into their home between 2018 and 2023.

Table 24: Year Moved In

Year Moved In	Hampton Borough	Hunterdon County	New Jersey
Moved in 2021 or later	6.1%	6.5%	8.3%
Moved in 2018 to 2020	20.2%	16.2%	20.6%
Moved in 2010 to 2017	22.1%	26.5%	28.6%
Moved in 2000 to 2009	14.8%	20.5%	19.2%
Moved in 1990 to 1999	19.0%	15.4%	11.4%
Moved in 1989 and earlier	17.8%	14.8%	11.9%

Source: 2009-2013 5-Year ACS

HOUSING MARKET ANALYSIS

Approximately 72.5% of Hampton homeowners have a mortgage while 27.5% do not (Table 26). The share of homeowners with a mortgage surpasses both the county- and statewide shares – 65.9% and 64.4% - by a considerable degree.



Table 25: Mortgage Status

Mortgage Status	Hampton Borough	Hunterdon County	New Jersey
With a mortgage	72.5%	65.9%	64.4%
Without a mortgage	27.5%	34.1%	35.6%

Source: 2019-2023 5-Year ACS

Over one in two homes, 50.7% in all, have a value of less than \$300,000 (Table 27). As a result, the median home value in Hampton, \$298,000, is significantly below the median home value in Hunterdon County, \$498,800, as well as the Garden State, \$427,600. A sizable segment of homes, 6.5%, have a value under \$100,000. A sizable percentage of homes, 38.5%, has a value of at least \$300,000, but less than \$500,000. A relatively small share of home, 10.8%, has a value of \$500,000 or more. In comparison, 49.8% of homes in Hunterdon County and 38.2% in New Jersey have a value of at least \$500,000.

Table 26: Home Values

Home Value	Hampton Borough	Hunterdon County	New Jersey
Less than \$100,000	6.5%	1.6%	4.4%
\$100,000 to \$299,999	44.2%	13.4%	23.6%
\$300,000 to \$499,999	38.5%	35.2%	33.8%
\$500,000 to \$749,999	10.8%	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%
Median home value	\$298,000	\$498,800	\$427,600

Source: 2019-2023 5-Year ACS

Home prices in Hampton have stayed relatively stable. Between 2016 and 2022 prices hovered around \$280,000, with some variations from year to year (Table 28). Since the pandemic, home prices have risen markedly throughout Hunterdon County, with the mass adoption of telecommuting enabling people to live away from employment centers. Countywide, the average home price has climbed from \$401,576 in 2019 to \$563,914 in 2024. In 2021, total home sales in the county peaked, when 1,742 homes were sold, and have fallen substantially ever since, with 885 homes sold in 2024. Hampton has not been immune from these changes. Home sales in the borough peaked in 2021, when 21 homes were sold, more than in any recent year on record. Sales have since plunged and, incredibly, no homes in the borough were sold in 2024. While home prices had previously defied the upward trend, they rose considerably in 2023, climbing to \$359,000.



Table 27: Home Sales

Year	Hampton Borough		Hunterdon County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	7	\$192,914	1,198	\$402,049
2016	11	\$279,545	1,099	\$395,437
2017	15	\$280,943	1,206	\$410,196
2018	9	\$265,156	1,308	\$406,396
2019	13	\$293,927	1,193	\$401,576
2020	6	\$247,583	1,279	\$404,419
2021	21	\$284,305	1,742	\$465,665
2022	7	\$209,557	1,654	\$504,068
2023	5	\$359,000	1,038	\$549,325
2024	0	--	885	\$563,914

Source: NJ Division of Taxation, NJ Treasury

Assessed values over the past decade have remained fairly stable. The average home assessment, which was \$241,804 in 2016, had actually decreased by 2024, slipping to \$240,754 (Table 29). Average home assessments have risen by a somewhat higher percentage in Hunterdon County as a whole. Whereas, in 2016, the average Hunterdon County home had an assessed value of \$364,805, by 2024, it had climbed to \$404,835.

Table 28: Residential Tax Assessments

Year	Total Lots, Hampton Borough	Average Assessment	Total Lots, Hunterdon County	Average Assessment
2016	460	\$241,805	45,278	\$364,805
2020	462	\$240,174	45,724	\$377,629
2024	454	\$240,754	42,943	\$404,835

Source: NJ Division of Taxation, NJ Treasury

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 (Table 30). If a household spends more than 30% if its income on housing, it is considered cost-burdened. In Hampton, 38.7% of all households are cost-burdened. This is a higher percentage than seen for Hunterdon County, 26.8%, or for New Jersey overall, 35.7%. An additional 23.9% of households spend between 20% to 29% of their income on housing while 37.4% of households spend less than 20% of their income on housing.



Table 29: Burden of Housing Costs, All Households

Housing Costs as % of Household Income	Hampton Borough	Hunterdon County	New Jersey
Less than 20% of household income	37.4%	46.9%	39.3%
20 to 29% of household income	23.9%	24.2%	22.9%
30% or more of household income	38.7%	26.8%	35.7%
Zero or negative income	0.0%	0.9%	1.1%
No cash rent	0.0%	1.3%	1.1%

Source: 2019-2023 5-Year ACS

More homeowners in Hampton are cost-burdened than in the county. All told, an estimated 36.3% of homeowners must set aside at least 30% of their income on housing costs (Table 31). In comparison, 24.2% of homeowners in Hunterdon County are cost-burdened while 28.5% of homeowners in New Jersey are cost-burdened. At the other end of the scale, 39.4% of homeowners in the municipality spend less than 20% of their income on housing. This is significantly less than the percentage in the rest of the county and state, where 50.8% and 48.1% of homeowners expend less than 20% of their income on housing. As mentioned above, households in Hampton have modest incomes compared with the larger county and state, and, thus, are more financially strained by housing costs.

Table 100: Burden of Housing Costs, Owner-Occupied Housing

Housing Costs as % of HH Income	Hampton Borough	Hunterdon County	New Jersey
Less than 20% of household Income	39.4%	50.8%	48.1%
20 to 29% of household income	24.4%	24.1%	22.7%
30% or more of household income	36.3%	24.2%	28.5%
Zero or negative income	0.0%	0.8%	0.6%

Source: 2019-2023 5-Year ACS

The median homeowner with a mortgage spends \$2,200 a month on housing costs (Table 32). Overall, 60.9% of households with a mortgage spend at least \$2,000 on housing costs per month, including 16.4% that spend \$3,000 or more every month. An additional 12.9% of households expend between \$1,500 and \$1,999 a month while 22.7% expend \$1,000 and \$1,499. The remaining 3.5% of households with a mortgage have less than \$1,000 in monthly housing costs.

**Table 31: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Hampton Borough	Hunterdon County	New Jersey
Less than \$500	0.0%	0.3%	0.4%
\$500 to \$999	3.5%	1.0%	1.8%
\$1,000 to \$1,499	22.7%	4.3%	6.6%
\$1,500 to \$1,999	12.9%	9.8%	13.7%
\$2,000 to \$2,499	27.3%	15.4%	17.7%
\$2,500 to \$2,999	17.2%	17.6%	17.0%
\$3,000 or more	16.4%	51.6%	42.7%
Median monthly housing cost	\$2,200	\$3,055	\$2,787

Source: 2019-2023 5-Year ACS

Monthly housing costs are necessarily lower, if relatively high for those households without a mortgage. These expenditures go towards taxes, insurance payments, utilities, and other fees. In all, 43.2 of households without a mortgage pay \$1,000 per month or more in housing costs (Table 33). The percentage is far higher in the rest of the county and state, with 77.0% and 67.1% of Hunterdon County and New Jersey homeowners without a mortgage, respectively, expending more than \$1,000 a month. In Hampton, the median homeowner without a mortgage expends \$870 a month on housing costs. This is well below the comparable figures for the county and state, \$1,356 and \$1,205, respectively. Just under 3 in 10 households, 29.9%, set aside between \$800 and \$999 every month to pay for housing, while 14.4% of households without a mortgage spend between \$600 and \$799 per month. Of the households that remain, 4.1% spend between \$400 and \$599 while 8.2% spend between \$250 and \$399.

Table 32: Monthly Costs, Homeowners without a Mortgage

Monthly housing costs	Hampton Borough	Hunterdon County	New Jersey
Less than \$250	0.0%	1.4%	1.9%
\$250 to \$399	8.2%	0.6%	2.6%
\$400 to \$599	4.1%	1.9%	5.0%
\$600 to \$799	14.4%	4.3%	8.8%
\$800 to \$999	29.9%	14.7%	14.6%
\$1,000 or more	43.3%	77.0%	67.1%
Median monthly housing costs	\$970	\$1,356	\$1,205

Source: 2019-2023 5-Year ACS

More renters in Hampton are cost-burdened than in the county overall. To be exact, 44.7% of households in renter-occupied housing expend 30% or more of income on housing costs (Table 34). A further 22.7%



of Hampton renters spend between 20% and 29% of household income on housing while just under a third, or 32.6%, spend less than 20% of their income on housing.

Table 33: Burden of Housing Costs, Renter-Occupied Housing

Housing Costs as % of Household Income	Hampton Borough	Hunterdon County	New Jersey
Less than 20% of household income	32.6%	24.7%	23.8%
20 to 29% of household income	22.7%	24.8%	23.1%
30% or more of household income	44.7%	40.9%	48.3%
Zero or negative income	0.0%	1.1%	1.9%
No cash rent	0.0%	8.5%	2.9%

Source: 2019-2023 5-Year ACS

According to the ACS, 37.6% of renters have a gross rent of less than \$500 (Table 35). A further 10.6% of renting households have a rent between \$500 and \$999. As a result, the median rent for the borough is \$1,048, well below the median in Hunterdon County, or \$1,707. A sizable segment of renting households, have a rent in excess of \$2,000, or 24.1%. A further 8.5% of households have a rent between \$1,500 and \$1,999, while 19.1% have a rent between \$1,000 and \$1,499.

Table 34: Gross Rent

Gross Rent	Hampton Borough	Hunterdon County	New Jersey
Less than \$500	37.6%	4.9%	6.3%
\$500 to \$999	10.6%	4.9%	8.7%
\$1,000 to \$1,499	19.1%	27.4%	26.3%
\$1,500 to \$1,999	8.5%	30.7%	28.5%
\$2,000 to \$2,499	16.3%	17.6%	15.9%
\$2,500 to \$2,999	0.0%	7.6%	6.7%
\$3,000 or more	7.8%	6.8%	7.6%
Median rent	\$1,048	\$1,707	\$1,653

Source: 2019-2023 5-Year ACS



DEVELOPMENT TRENDS

In the last two decades, Borough staffers have approved building permits for 49 housing units (Table 36). In most years, a relative handful of permits were issued or none at all. On average, permits for 2 housing units have been approved annually since 2004.

Table 35: Total Housing Permits Issued Per Year, 2004-2023

Year	Hampton Borough	Hunterdon County	New Jersey
2004	8	650	39,238
2005	23	472	39,688
2006	5	427	32,048
2007	0	182	25,948
2008	3	119	16,338
2009	0	226	11,145
2010	1	97	11,885
2011	0	74	11,882
2012	0	91	15,270
2013	1	76	18,795
2014	1	223	22,896
2015	0	164	19,503
2016	2	230	24,170
2017	0	121	25,961
2018	3	316	26,048
2019	1	439	30,770
2020	0	133	26,680
2021	0	844	30,044
2022	0	368	31,792
2023	1	121	21,682
10 YEAR AVG	1	296	25,955
20-YEAR AVG	2	269	24,089

Source: NJ Dept. of Community Affairs

All of the residential building permits in the last twenty years have been for one- and two-family homes (Table 37). In contrast, multifamily construction accounts for a sizable share of the units permitted in Hunterdon County, 38.1% of all units permitted. The share is even higher at the state-level multifamily projects were responsible for 51.7% of housing units permitted.



Table 36: Total Housing Permits Issued by Type, 2004-2023

Year	Hampton Borough			Hunterdon County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	8	0	0	533	104	13	27,103	11,383	752
2005	23	0	0	456	1	15	26,715	12,687	286
2006	5	0	0	381	37	9	20,090	11,760	198
2007	0	0	0	152	27	3	14,235	11,553	160
2008	3	0	0	112	4	3	8,960	7,102	276
2009	0	0	0	60	165	1	6,776	4,309	60
2010	1	0	0	82	15	0	6,934	4,733	218
2011	0	0	0	74	0	0	6,236	5,184	462
2012	0	0	0	58	32	1	6,700	8,527	43
2013	1	0	0	76	0	0	9,666	8,998	131
2014	1	0	0	145	78	0	10,678	11,909	309
2015	0	0	0	140	24	0	9,470	9,989	44
2016	2	0	0	96	132	2	8,885	15,217	68
2017	0	0	0	121	0	0	9,201	16,146	614
2018	3	0	0	165	151	0	9,026	16,811	211
2019	1	0	0	158	281	0	8,954	21,762	54
2020	0	0	0	95	38	0	8,673	17,950	57
2021	0	0	0	130	714	0	10,479	19,471	94
2022	0	0	0	90	278	0	9,163	21,913	716
2023	1	0	0	120	0	1	9,552	11,538	592
Total	49	0	0	3,244	2,081	48	227,496	248,942	5,345
10-Year Average	1	0	0	126	170	0	9,408	16,271	276
20-Year Average	2	0	0	162	104	2	11,375	12,447	267

Source: NJ Dept. of Community Affairs

Since 2004, the Borough has permitted the demolition of 8 housing units (Table 38). The demolition permits were mostly for one- and two-family homes, with a demolition permit approved for a lone unit in a mixed-use site. On average, demolition permits were approved at a rate of 0.4 units per year. The rate at which demolition permits have been issued has slowed in the last ten years, with a demolition permit approved for a single housing unit.

**Table 37: Demolition Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	0	0	0	0
2005	1	0	0	1
2006	1	0	0	1
2007	0	0	0	0
2008	1	0	0	1
2009	0	0	0	0
2010	1	0	0	1
2011	0	0	0	0
2012	0	0	0	0
2013	2	0	1	3
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0
2022	1	0	0	1
2023	0	0	0	0
Total	7	0	1	8
10-Year Average	0.1	0	0	0.1
20-Year Average	0.35	0	0.05	0.4

Source: NJ Dept of Community Affairs

Adjusting for demolition, the municipality has permitted a net increase of 41 units between 2004 and 2023 (Table 39). Over the last two decades, the municipality has permitted an average of 2.05 housing units annually on net. For the last ten years, the Borough has approved a net average of 0.7 homes per year.



Table 38: Net Housing Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	8	0	0	8
2005	22	0	0	22
02006	4	0	0	4
2007	0	0	0	0
2008	2	0	0	2
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	-1	0	-1	-2
2014	1	0	0	1
2015	0	0	0	0
2016	2	0	0	2
2017	0	0	0	0
2018	3	0	0	3
2019	1	0	0	1
2020	0	0	0	0
2021	0	0	0	0
2022	-1	0	0	-1
2023	1	0	0	1
Total	42	0	-1	41
10-Year Average	0.7	0	0	0.7
20-Year Average	2.1	0	-0.05	2.05

Source: NJ Dept of Community Affairs

Since 2004, only a meager amount of nonresidential construction has occurred in Hampton. In that time, the only office construction came in 2006, when an addition of 108 square feet of office space was permitted. No retail construction has occurred in the last two decades. Some construction activity has occurred for other nonresidential uses, most notably in 2006, when 43,721 square feet of nonresidential



space was permitted. It is rare, however, for more than 1,000 square feet of nonresidential construction to be permitted in any given year.

Table 39: Building Permits Nonresidential Construction, 2004-2023

Year	Hampton Borough			Hunterdon County		
	Office	Retail	Other	Office	Retail	Other
2004	0	0	0	389,526	40,101	943,698
2005	0	0	1,200	190,327	22,412	911,693
2006	108	0	43,721	234,858	32,859	863,680
2007	0	0	2,168	131,214	212,865	651,174
2008	0	0	201	166,270	369,186	498,315
2009	0	0	2	58,286	0	400,218
2010	0	0	458	43,106	0	397,702
2011	0	0	2	93,592	12,000	500,651
2012	0	0	4	52,399	14,838	287,998
2013	0	0	242	59,760	92,793	378,641
2014	0	0	6	50,140	7,526	420,530
2015	0	0	779	30,119	25,324	235,466
2016	0	0	286	8,205	128,245	401,381
2017	0	0	2	11,724	15,433	486,074
2018	0	0	4,055	202,177	0	408,529
2019	0	0	204	27,225	47,021	417,250
2020	0	0	1	20,065	11,840	271,048
2021	0	0	2	20,079	5,497	574,335
2022	0	0	903	3,351	10,152	466,989
2023	0	0	2	170,242	2,401	203,730
20-Year Average	5	0	2,712	98,133	52,525	485,955

Source: NJ Dept. of Community Affairs



PLANNING PROJECTIONS

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

The agency forecasts that Hampton and Hunterdon County will have lower population and household growth than the rest of NJTPA coverage area (Table 41). To be precise, the number of households in Hampton are projected to increase at an annualized rate of 0.13% while total population is projected to rise at just 0.09% annually. The growth rates projected would result in a net increase of 26 households and 43 persons by 2050. The agency anticipates household and population growth in Hunterdon County to be somewhat higher. The number of residents and households is forecast to grow by 6,608 persons and 3,702 households by 2050, respectively. This represents an annualized growth rate of 0.21% for households and 0.15% for population. The growth rates for the county and borough fall short of those projected for NJTPA’s jurisdiction as a whole. The population of the NJTPA region is anticipated to grow by 0.42%, with the number of households expected to climb by 0.46%.

The agency expects total employment in Hampton to rise at a greater rate, 0.17%. This is close to the employment growth forecast for Hunterdon County, 0.16%, while the total workers in the NJTPA region is expected to increase by 0.42% annually by 2050. The accuracy of these projection may in part depend on development of the Haberman Farm site.

Table 40: Long-term Population, Household and Employment Forecasts

	Hampton Borough	Hunterdon County	NJTPA
Population, 2015	1,380	126,250	6,688,013
Population, 2050	1,423	132,858	7,743,120
Annualized % Population Change 2015-2050	0.09%	0.15%	0.42%
Households, 2015	574	47,714	2,444,799
Households, 2050	600	51,416	2,868,943
Annualized % Household Change 2015-2050	0.13%	0.21%	0.46%
Employment, 2015	259	53,115	2,910,458
Employment, 2050	276	56,243	3,375,651
Annualized % Employment Change 2015-2050	0.17%	0.16%	0.42%

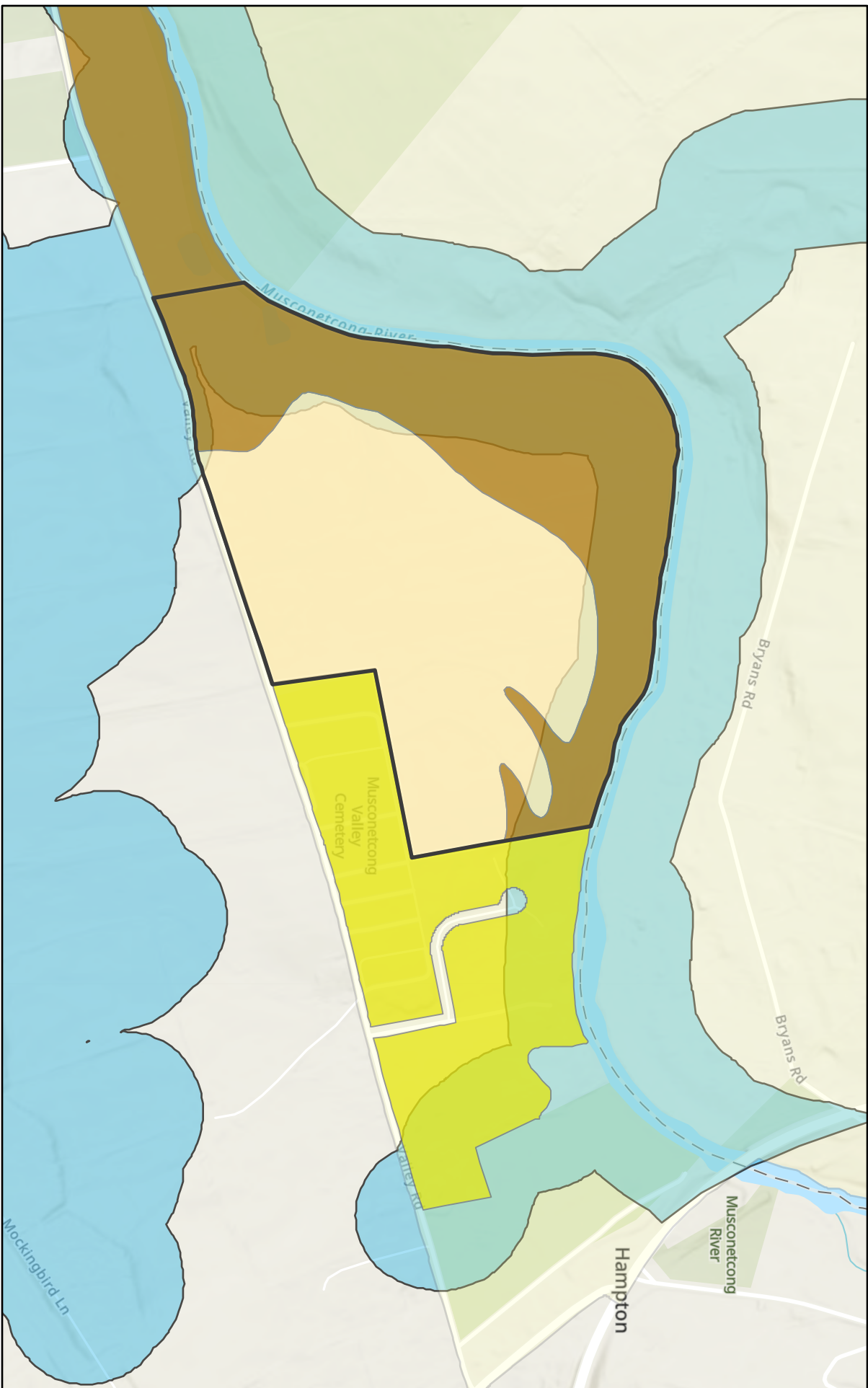
Source: NJTPA



APPENDIX 2:

HABERMAN SITE MAPS

Haberman Site: Highlands RMP Designations



5/18/2025

B23 L1

Land Use Capability Zones

Conservation Zone

Conservation Environmentally Constrained Subzone

Existing Community Zone

Preservation and Planning Area

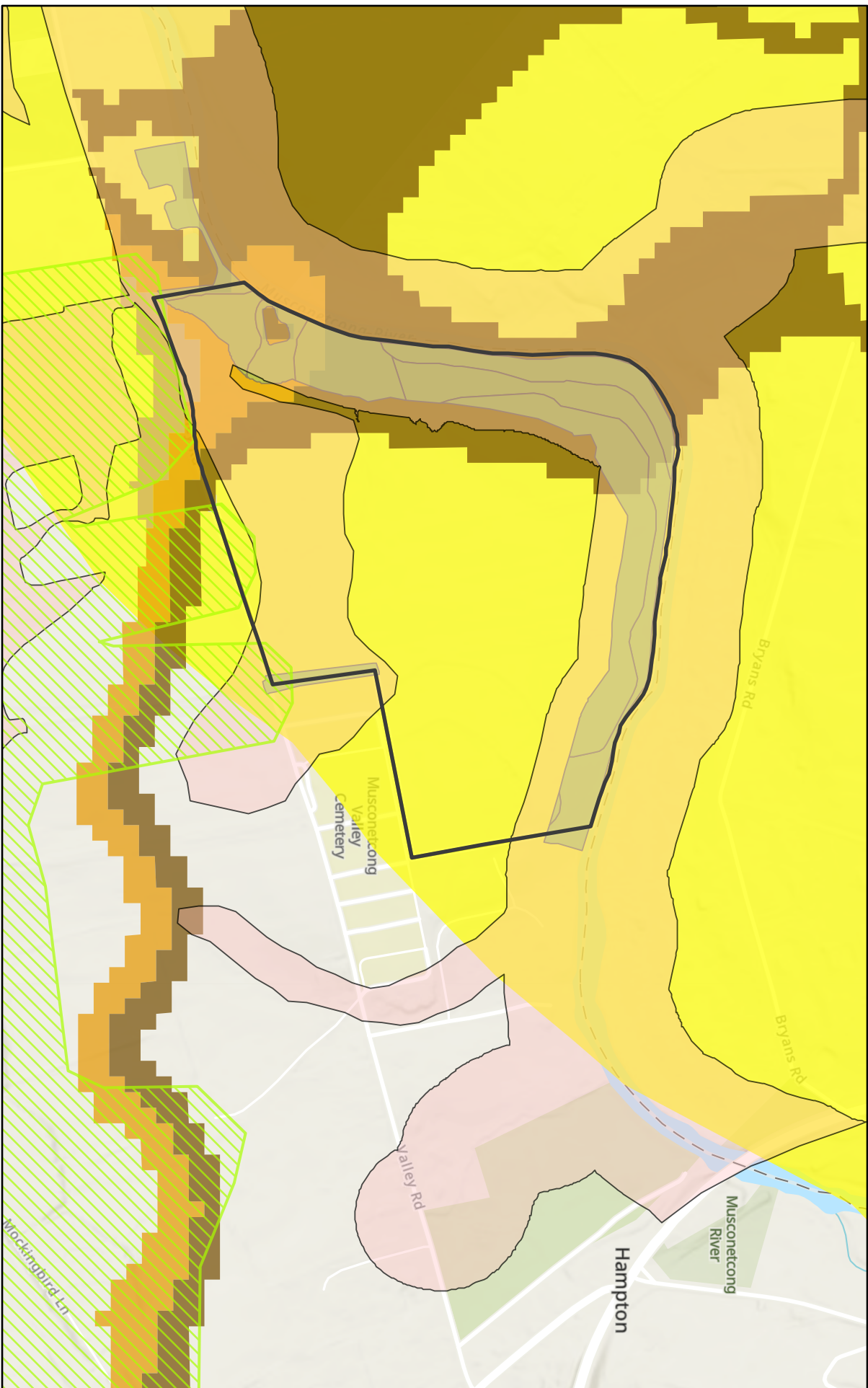
Highlands Planning Area

Highlands Open Water Protection Areas

Esri, NASA, NGA, USGS, FEMA, Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

This map was developed using the New Jersey Highlands Water Protection and Planning Council Geographic Information System digital data, but this secondary product has not been verified by the Highlands Council and is not state-authorized.

Haberman Site: Highlands Identified Environmental Conditions



5/18/2025

- B23 L1
- Forest Resource Area
- Riparian Areas
- Critical Wildlife Habitat
- Terrestrial Wildlife Habitat Cores and Corridors in New Jersey, Connecting Habitat Across New Jersey
- Road, Moderate
- Corridor, 3
- Corridor, 4
- Corridor, 5, More difficult movement
- Carbonate Rock Areas

This map was developed using the New Jersey Highlands Water Protection and Planning Council Geographic Information System digital data, but this secondary product has not been verified by the Highlands Council and is not state-authorized.

Esri, NASA, NGA, USGS, FEMA, Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



APPENDIX 3:

DURATIONAL ADJUSTMENT DOCUMENTATION

NJPDES Active Permit List by Municipality 9 permits

Hampton Boro

(Count = 9 Permits)

NJPDES PERMIT NUMBER	PROGRAM INTEREST NUMBER	FACILITY INFORMATION						PERMIT INFORMATION				
		Name	Street Address	Municipality	County	NJSP Site X Coord.	NJSP Site Y Coord.	Regional Enforcement Office	NJDEP Case Manager	Permit Expiration Date	Discharge Category Description	Document Status
NJG0108171	47717	HAMPTON MANOR APARTMENTS	500 MNR DR Hampton, NJ 088270000	Hampton Boro	Hunterdon	365153	684483	Northern	Joshua Stocker	10/31/23	Sanitary Subsurface Disposal (GP) (T1)	Expired
NJG0131482	49532	ROBIN HILL APARTMENTS	MACKENZIE RD Hampton, NJ 08827	Hampton Boro	Hunterdon	366802	685899	Northern	Joshua Stocker	10/31/23	Sanitary Subsurface Disposal (GP) (T1)	Expired
NJG0134902	49804	KAPPUS PLASTIC CO INC	61 65 RT 31 S Hampton, NJ 088270151	Hampton Boro	Hunterdon	366468	684261	Northern	Surya Shah	06/30/29	Non-Contact Cooling Water (GP) (CG)	Approved
NJG0139769	97708	WHITE BIRCH MOBILE HOME PARK LLC	LACKAWANNA ST Hampton, NJ 08827	Hampton Boro	Hunterdon	365592	683362	Northern	Joshua Stocker	10/31/23	Sanitary Subsurface Disposal (GP) (T1)	Expired
NJG0154644	198045	HAMPTON BORO	MAIN ST & WELLS AVE Hampton, NJ 088270418	Hampton Boro	Hunterdon	365792	682815	Northern	Louisa Lubiak	12/31/27	MS4 - Tier A Municipal Stormwater (GP) (R9)	Approved
NJG0158127	249142	THE GRAND COLONIAL *	86 RT 173 W SERVICE RD Hampton, NJ 08867	Hampton Boro	Hunterdon	359614	657800	Northern	Joshua Stocker	10/31/23	Sanitary Subsurface Disposal (GP) (T1)	Expired
NJG0158135	49804	KAPPUS PLASTIC CO INC	61 65 RT 31 S Hampton, NJ 088270151	Hampton Boro	Hunterdon	366468	684261	Northern	Stephen Kelly	01/31/28	Basic Industrial Stormwater (GP) (SG2)	Approved
NJG0171719	474859	ROBIN HILL PROFESSIONAL CENTER CONDO ASSOC INC	1 MNR DR Hampton, NJ 08827	Hampton Boro	Hunterdon	366123	684572	Northern	Joshua Stocker	10/31/23	Dental Facilities Onsite WW Treatment Systems (GP) (K2)	Expired
NJG0190535	555261	HUNTERDON HILLS PLAYHOUSE *	88 RT 173 WEST Hampton, NJ 08827	Hampton Boro	Hunterdon	358969	657664	Northern	Joshua Stocker	10/31/23	Sanitary Subsurface Disposal (GP) (T1)	Expired

* Not located in Hampton Borough