

Housing Plan Element and Fair Share Plan

Borough of Stockton
Hunterdon County, New Jersey

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***Prepared by
Stockton Borough Land Use Board***

in consultation with Banisch Associates, Inc.
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The original of this report was signed and sealed
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HOUSING ELEMENT AND FAIR SHARE PLAN
BOROUGH OF STOCKTON

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EXECUTIVE SUMMARY

This amended Housing Element and Fair Share Plan sets forth the manner in which Stockton Borough will address its cumulative affordable housing obligations through the fourth round based on the amended Fair Housing Act (FHA). A summary of the cumulative affordable housing obligations, certified units to date, and determination of Realistic Development Potential for the Borough are identified in Table 1:

Table 1: Stockton Borough's Cumulative Affordable Housing Obligation

	Number of Affordable Units
2 nd Round obligation	6
3 rd Round Obligation (Jacobson Decision)	+ 47
4 th Round Present Need Obligation (rehabilitation)	+ 0
4 th Round Obligation (DCA October Report)	+ 20
Cumulative Obligation	= 73
Obligation Utilizing VLA/RDP	
Preliminary VLA/RDP Adjustment	0
Unmet Need (Cumulative Round)	73
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STOCKTON BOROUGH'S AFFORDABLE HOUSING COMPLIANCE

This is Stockton Borough's Fourth Round Fair Share Plan and Housing Plan Element. This Plan is part of the Borough's ongoing commitment and compliance to provide affordable housing and a diverse housing stock within the Borough. The Borough participated in the second round receiving substantive certification on August 6, 2003, which was extended to August 6, 2009, and addressed 6 units and 4 rehabilitation units.

In January 2007 the NJ Appellate Division overturned COAH's substantive rules as a result of a challenge and suspended any further COAH substantive certifications of municipal Third Round Plans. In the Matter of the Adoption of N.J.A.C. 5:94 and 5:95 by New Jersey Council on Affordable Housing, 390 N.J. Super. 1 (App. Div.), *certif. denied* 192 N.J. 72 (2007). (2007 Case). The Court ordered COAH to revise its rules, and COAH adopted the revised third round rules in September 2008, which became effective on October 20, 2008. (2008 Rules). As a result, the 562 municipalities that were not certified prior to ruling in the 2007 Case were required to repetition COAH in order to remain under COAH's protection from "builder's remedy" lawsuits.

On December 9, 2008, Stockton adopted its Third Round Plan, and on December 2009 petitioned the NJ Council on Affordable Housing (COAH) for Third Round Substantive Certification. The Borough was granted substantive certification on March 24, 2009. The 2008 plan identified

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compliance mechanisms and affordable housing techniques that would have fully satisfied Stockton's Third Round (then 2004 to 2014) and prior round affordable housing obligations as found in COAH's regulations.

The Appellate Division again invalidated COAH's Third Round Rules (Chapter 97) and ordered revised rulemaking. COAH attempted to adopt a third set of Third Round Rules (proposed Chapter 99) but failed to garner a sufficient number of votes on the Council to adopt the rules. As a result, the Chapter 97 Rules remained invalid with no revised rules in place to guide municipal Third Round Mount Laurel compliance. Simultaneously, with these developments, the NJ Supreme Court heard an appeal of the Appellate Division decision invalidating Chapter 97 (and the attendant "procedural rules" entitled Chapter 96) and ruled in the matter of on March 10, 2015. In the Matter of the Adoption of N.J.A.C. 5:96 and 5:95 by the New Jersey Council on Affordable Housing, 221 N.J. 1, 42 (2015).

The NJ Supreme Court's March 10, 2015 decision and order dissolved the NJ Fair Housing Act's (FHA) exhaustion-of-administrative-remedies requirement and authorized the Courts to hear and decide actions addressing municipal compliance with Mount Laurel obligations by the municipalities that had sought the protections of the Fair Housing Act (FHA) through COAH. The Supreme Court transferred jurisdiction of Mount Laurel constitutional compliance from COAH to the Courts because COAH failed to adopt new third round rules as ordered by the Court in September 2013. The Supreme Court's March 15, 2015 order assigned the task of assigning municipal third round fair share obligations to the trial courts. The Borough was not able to enter a declaratory judgment action due to a lack of financial resources to participate in the process.

On March 20, 2024, Governor Murphy signed into law an amendment to the Fair Housing Act (FHA). The amended FHA formally abolishes COAH and establishes the Affordable Housing Dispute Resolution Program (The Program), which is administered through the Administrative Office of Courts. The amended FHA establishes new and amended procedures and regulations regarding affordable housing. The amended FHA required the New Jersey Department of Community Affairs (NJDCA) to prepare a report and calculations to determine municipal affordable housing obligations which was released in October 2024. The amended FHA establishes specific timelines to prepare affordable housing plans, including the adoption of a Housing Element and Fair Share Plan by June 30, 2025.

This Plan identifies existing and proposed affordable housing that will satisfy Stockton Borough's affordable housing obligations.

STATUTORY AFFORDABLE HOUSING REQUIREMENTS

This Housing Plan Element has been prepared in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-28b(3)) and the Fair Housing Act as amended (N.J.S.A. 52:27D-310), to address the Borough's cumulative housing obligation. N.J.S.A. 52:27D-310 outlines the mandatory requirements for a Housing Plan Element.

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

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

The Content of a Housing Element as outlined at prior regulations found at subsection *(a)* of *N.J.A.C. 5:97-2.3*), required that a Housing Element submitted to the Council should include the minimum requirements prescribed by N.J.S.A 52:27D-310 which provides that

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

a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;

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

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

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

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

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

g. 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,

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adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);

h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and *(Not applicable to Stockton Borough)*

i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

PRESENT NEED OBLIGATION

Present need obligation is the obligation associated with the number of deteriorated housing units occupied by low- and moderate-income households. The DCA October 2024 report identified that the Borough has a 0-unit present need obligation.

SECOND ROUND OBLIGATION

Stockton Borough's second round obligation was 6 units. The Borough prepared a second round plan which was adopted in October 1996 and certified by COAH on December 6, 2000, and was granted an extension through December 6, 2006. The plan addressed the Borough's present need of 4 units and prospective need of 6 units, using mechanisms that utilized the Borough's existing housing stock given the Borough's historic built out nature, infrastructure limitations, and lack of land for new construction.

VACANT LAND AND REALISTIC DEVELOPMENT POTENTIAL ANALYSIS

Stockton is a historic borough located along the Delaware River. The Borough has had no new housing units in the last twenty years, with reconstruction units the only new housing unit permits issued. The southwestern portion of the Borough, southwest of State Route 29, is predominately located in the 100-year flood hazard areas, and areas north of State Route 29 are steeply sloping and fully developed. The physical conditions of the Borough necessitated a Vacant Land Analysis (VLA) demonstrating that the Borough lacks sufficient land for construction at a density that would provide affordable housing. The results of this analysis, under N.J.A.C. 5:93-4.2, as amended by the Fair Housing Act 52:27D-310.1, indicate that the Borough's VLA is zero (0) affordable units depicted in [Appendix A](#).

The second step in a VLA is to identify any properties likely to develop or redevelop during the fourth round, such as redevelopment sites, underutilized or vacant shopping centers or other non-residential uses, and knowledge of any other development interests such as owners seeking conversion of farmland. The Borough

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currently has no properties likely to significantly develop or redevelop to provide affordable housing during the fourth round and therefore the Borough has an RDP of zero (0).

The amended FHA provides specific provisions for municipalities that receive an adjustment through a VLA, which states (52:27D-310.1):

“Any municipality that receives an adjustment of its prospective need obligations for the fourth round or subsequent rounds based on a lack of vacant land shall, as part of the process of adopting and implementing its housing element and fair share plan, identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25 percent of the prospective need obligation that has been adjusted and adopt realistic zoning that allows for such adjusted obligation, or demonstrate why the municipality is unable to do so.”

The Borough lacks any property that is likely to develop or redevelop to accommodate the creation of affordable housing units. The Borough has previously implemented an accessory apartment program but was ultimately unsuccessful due to lack of landowner interest and no funds available in the affordable housing trust fund to support the creation of units. The amended FHA also states (52:27D-311.d), “Nothing in P.L.1985, c.222 (C.52:27D-301 et al.) shall require a municipality to raise or expend municipal revenues in order to provide low- and moderate-income housing.” Therefore, the Borough must rely on capturing affordable units through non-zoning mechanisms that might arise from use variance, redevelopment, or other opportunities.

THIRD AND FOURTH ROUND AFFORDABLE HOUSING PLAN

Third and Fourth Round Unmet Need

The Borough’s cumulative affordable housing obligation is 73 units. The lands in the Borough are not able to support inclusionary development zoning and there are no anticipated redevelopment opportunities. Consequently, the Borough’s cumulative prospective obligation is 73 units of unmet need. Unmet need units will be captured if and when land, redevelopment, or other opportunities become available that can support the creation of affordable units. To that end, the Borough will require a 20% affordable housing set aside for any redevelopment that includes residential uses and establish a mandatory set aside ordinance.

Mandatory Set-aside Ordinance

The Borough will adopt an updated affordable housing ordinance which includes a mandatory set-aside for use variance, rezoning, or redevelopment, and require a 20% affordable housing set-aside for any residential development with 5 or more units. Fractional affordable unit requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater. All affordable units shall be restricted, regulated and administered consistent with the Borough’s affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This shall include but is not limited to income distribution, bedroom distribution, and phasing.

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Third Round Affordable Housing Requirements

The Borough was not able to provide affordable units in the third round. The Third Round Affordable Housing requirements were:

- a. At least 50% of affordable units addressing the Third-Round obligation shall be affordable to low- and very low-income households.
- b. At least 25% of the Third-Round fair share shall be rental units, half (50%) of which shall be affordable to families.
- c. At least one-half of all Third-Round affordable units shall be available to families.
- d. Rental bonuses shall not exceed 25% of the Third-Round obligation.
- e. No more than 25% of the Prior Round and Third Round fair share shall be addressed with age-restricted units.

Fourth Round Affordable Housing Requirements

The amended Fair Housing Act includes the following affordable housing requirements (all exclusive of any bonus credits):

- No more than 30% of the units may be age restricted
- A minimum of 50% of all affordable units must be available to families with children
- A minimum of 25% of the affordable housing units must be rental and a minimum of 50% of those units must be available to families with children.

ADMINISTRATION AND FUNDING

Any affordable housing units created within the Borough will meet the required bedroom distribution, controls on affordability, and affirmative marketing standards in accordance with the Uniform Housing Affordability Controls (UHAC), N.J.A.C. 5:80-26.1, as documented through the adoption of an Affordable Housing Ordinance ([Appendix B](#)). The Borough has also amended its existing Development Fee Ordinance ([Appendix C](#)) to conform to updated regulations.

The Borough seeks a waiver from the requirement to appoint an Administrative Agent and a Municipal Housing Liaison, as well as from the obligations to prepare an affirmative marketing plan and a spending plan under N.J.A.C. 5:93-15.1, which permits waivers from specific requirements. Presently, the Borough has no affordable housing units to administer and has experienced no development during the third round that would generate the collection of development fees, resulting in a zero balance in the Borough's affordable housing trust fund.

The Borough remains committed to maintaining active compliance with its affordable housing obligations. However, until a unit is created or funds are available, the financial burden of meeting these administrative requirements is beyond the Borough's current resources. Should affordable housing be created, the Borough will implement all required administrative measures at that time. Meanwhile, the Borough will continue to seek advice from its professional staff to ensure

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compliance with monitoring obligations and to respond to any inquiries regarding affordable housing.

Pursuant to N.J.A.C. 5:93-15.1, the Council may grant waivers if it determines:

1. That such a waiver fosters the production of low- and moderate-income housing.

The Borough seeks to participate actively in the affordable housing program and has prepared a Housing Element and Fair Share Plan, an Affordable Housing Ordinance, and a Development Fee Ordinance to provide affordable housing opportunities should they arise. Requiring full administrative compliance at this time would impose a significant burden and could force the Borough to withdraw from participation. Granting the waiver fosters the production of affordable housing by allowing the Borough to remain active within the program.

2. That such a waiver fosters the intent of, if not the letter of, the rules.

The requested waiver fosters the intent of the rules by supporting the Borough's continued participation in the affordable housing framework. Without immediate affordable housing units or a trust fund balance, the administrative requirements create a disproportionate burden. The waiver allows the Borough to remain engaged until administrative resources are warranted.

3. Where the strict application of the rule would create an unnecessary hardship.

Strict adherence to these requirements would create an unnecessary financial hardship for the Borough, potentially precluding its continued participation in the affordable housing program. Granting the waiver will allow the Borough to fulfill its affordable housing obligations as conditions warrant, without incurring unsustainable administrative costs.

MULTIGENERATIONAL FAMILY HOUSING

The amended 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**, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);”

The duties of the Commission are to prepare and adopt recommendations on how governments, community groups, and private entities can advance the goal of enabling senior citizens to reside at the home of their extended families. The Borough ordinances do not impede the Commission's goals for seniors to live with extended family members. The definition of a family states, “*Any number of persons, whether or not related by blood, marriage or adoption, living together as a single housekeeping unit and using certain rooms and housekeeping facilities in common.*” Dwelling units in the Borough are intended as living facilities for a family. Therefore, the

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Borough's ordinance does not inhibit the ability for seniors to reside with extended family members.

RELATIONSHIP TO STATE DEVELOPMENT AND REDEVELOPMENT PLAN

The Borough's affordable housing plan aligns with the goals and objectives of the 2001 State Development and Redevelopment Plan, and the pending updated State Development and Redevelopment Plan. The Borough is a historic village located primarily in the Rural Environmentally Sensitive Planning Area 4a, with areas south of State Route 29 in Planning Areas 5, Environmentally Sensitive, or State Park areas. The goals of the 2001 SDRP included providing diverse housing at a reasonable cost (Goal #6), integrated into the fabric of communities and in key areas that are located near a variety of services. The Borough's walkable community and use of redevelopment and infill opportunities are the only means to provide affordable housing, align with the smart growth principles of the current and pending State Plan.

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HOUSING ELEMENT PLAN

Inventory of Municipal Housing Conditions

The primary source of information for the inventory of the Borough's housing stock is the 2023 American Community Survey (ACS) 5-year estimates, which the Census now utilizes for demographic and housing data reporting.

According to the 2023 Census, the Borough had 235 housing units, of which 220 (94%) were occupied. Table A1 identifies the units in a structure by tenure; as used throughout this Plan Element, "tenure" refers to whether a unit is owner-occupied or renter-occupied. While the Borough largely consisted of one-family, detached dwellings (71% of the total, compared to 82% in the County), there were 68 units in attached or multi-family structures. The Borough had a relatively high percentage of renter-occupied units, 31%, compared to 14% in Hunterdon County and 36.3% in the State.

Table A1: Units in Structure by Tenure

Units in Structure	Total Units	Vacant Units	Occupied Units		
			Total	Owner	Renter
1, detached	168	10	158	142	16
1, attached	14	0	14	9	5
2	15	5	10	0	10
3 or 4	6	0	6	0	6
5+	32	0	32	0	32
Other	0	0	0	0	0
Mobile Home	0	0	0	0	0
Total	235	15	220	151	69

Source: 2023 ACS 5-year estimates B25032 and B25024

Table A2 indicates the year housing units were built by tenure, while Table A3 compares the Borough to Hunterdon County and the State. The housing stock in the Borough is predominantly older, with a significant portion of units built before 1940, in-line with the Borough's historic village character. Specifically, 37.9% of all units (89 total) were constructed before 1940, making it the most common category. The next largest segment is housing built between 1960 and 1969, accounting for 20.9% (49 units), followed by the 1970 - 1979 era with 9.4% (22 units). More recent construction is minimal, with no units reported from 2010 or later and only 7 units (3.0%) built between 2000 and 2009.

The largest share of renter-occupied housing is in the 1960–1969 period (34 units), followed by the pre-1940 category (15 units). This suggests that older housing stock, particularly from before 1940 and the 1960s, plays a crucial role in rental availability. Conversely, homeownership is more evenly distributed, with a notable concentration in pre-1940 homes (67 owner-occupied units).

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Table A2: Year Structure Built by Tenure

Year Built	Total Units	% of Total	Vacant Units	Occupied Units		
				Total	Owner	Renter
2020 or later	0	0.0%	0	0	0	0
2010 - 2019	0	0.0%	0	0	0	0
2000 – 2009	7	3.0%	0	7	7	0
1990 – 1999	4	1.7%	0	4	4	0
1980 – 1989	21	8.9%	0	21	16	5
1970 – 1979	22	9.4%	0	22	22	0
1960 – 1969	49	20.9%	8	41	7	34
1950 - 1959	26	11.1%	0	26	16	10
1940 – 1949	17	7.2%	0	17	12	5
Pre-1940	89	37.9%	7	82	67	15
Total	235		15	220	151	69

Source: 2023 ACS 5-year estimates DP-04 and B25036

Table A3 compares the year of construction for all dwelling units in the Borough to Hunterdon County and the State. Stockton had a larger percentage of units built prior to 1940 than did the County or State and a smaller percentage of units built after 1970.

Table A3: Comparison of Year of Construction for Borough, County, and State

Year Built	%		
	Stockton Borough	Hunterdon County	New Jersey
2020 or later	0.0%	1.4%	2%
2010 - 2019	0.0%	3.1%	6%
2000 – 2009	3.0%	7.9%	9%
1990 – 1999	1.7%	16.0%	8%
1980 – 1989	8.9%	21.5%	12%
1970 – 1979	9.4%	10.5%	12%
1960 – 1969	20.9%	10.1%	13%
1950 - 1959	11.1%	7.6%	13%
1940 – 1949	7.2%	4.0%	6%
Pre-1940	37.9%	18.0%	18%
Median Year	1954	1980	1970

Source: 2023 ACS 5-year estimates B25034 and B25035

The 2023 Census documented household size in occupied housing units by tenure, and the number of bedrooms per unit by tenure; these data are reported in Tables A4 and A5, respectively. Table A4

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indicates that all occupied units are mainly one and two-person households, with 77% of owner-occupied units having two persons or fewer and 97% of renter-occupied.

Table A4: Household Size in Occupied Housing Units by Tenure

Household Size	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	84	46	38
2 persons	99	70	29
3 persons	18	18	0
4 persons	10	8	2
5 persons	9	9	0
6 persons	0	0	0
7+ persons	0	0	0
Total	220	151	69

Source: 2023 ACS 5-year estimates B25009

Table A5 identifies the bedroom distribution by tenure. The distribution of housing units by the number of bedrooms reveals that the majority of units have either two or three bedrooms, making up a combined 60% of the total housing stock. Three-bedroom units are the most prevalent, accounting for 34.5% (81 units), followed by two-bedroom units at 25.5% (60 units). One-bedroom units also represent a significant portion, comprising 21.7% (51 units). Larger homes with four or more bedrooms are less common, with 12.8% (30 units) having four bedrooms and only 4.3% (10 units) featuring five or more bedrooms. Studio or efficiency units (no bedrooms) are the least common, making up just 1.3% (3 units).

In terms of occupancy, all three-bedroom and two-bedroom units are fully occupied, indicating a strong demand for mid-sized housing. Three-bedroom homes are overwhelmingly owner-occupied, with 79 out of 81 units owned and only two rented. A similar pattern is observed for four- and five-bedroom units, where ownership dominates. In contrast, smaller units, particularly one-bedroom homes, have a higher proportion of renters, with 40 out of 51 one-bedroom units being rental properties. This trend suggests that renters are more likely to occupy smaller units, while homeownership is more prevalent among larger family-sized homes.

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Table A5: Number of Bedrooms per Unit by Tenure

Number of Bedrooms	Total Units	(%)	Occupied Units		
			Total	Owner	Renter
No bedroom	3	1.3%	3	0	3
1 bedroom	51	21.7%	44	4	40
2 bedrooms	60	25.5%	60	38	22
3 bedrooms	81	34.5%	81	79	2
4 bedrooms	30	12.8%	22	20	2
5+ bedrooms	10	4.3%	10	10	0

Source: 2023 ACS 5-year estimates DP-04 and B25042

Table A6 compares the Borough's average household size for all occupied units, owner-occupied units, and renter-occupied units in 2023 to those of the County and State. The Borough's average household size for all units was lower than the State and County.

Table A6: Average Household Size for Occupied Units for Borough, County, and State

Jurisdiction	All Occupied Units	Owner-occupied units	Renter-occupied units
Stockton Borough	1.91	2.13	1.43
Hunterdon County	2.50	2.57	2.10
New Jersey	2.58	2.72	2.32

Source: 2023 ACS 5-year estimates B25010

The distribution of the number of bedrooms per unit is shown in Table A7. The Borough had considerably fewer units with four or more-bedroom units and a higher percentage of no to three-bedroom units than the County or State.

Table A7: Percentage of All Units by Number of Bedrooms

Jurisdiction	None or one	Two or Three	Four or More
Stockton Borough	23%	60%	17%
Hunterdon County	8.4%	51.8%	39.7%
New Jersey	18%	57%	26%

Source: 2023 ACS 5-year estimates DP-04

In addition to data concerning occupancy characteristics, the 2023 Census includes a number of indicators, or surrogates, which relate to the condition of the housing stock. These indicators are used in calculating a municipality's deteriorated units and indigenous need. The surrogates used to identify housing quality, in addition to age (Pre-1940 units in Table A2), are the following:

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

Table A8 compares the Borough, County, and State for some of the above indicators of housing quality. The Borough had no units that were overcrowded or lacking in plumbing or kitchen facilities. These indicators suggest relatively high housing quality in the Borough.

Table A8: Housing Quality for Borough, County, and State

Condition	%		
	Stockton Borough	Hunterdon County	New Jersey
Overcrowding ¹	0%	.8%	4%
Lacking Complete plumbing Facilities ²	0%	.5%	.3%
Lacking Complete Kitchen Facilities ²	0%	.7%	.8%

Notes: ¹The universe for these factors is occupied housing units.

²The universe for these factors is all housing units.

Source: 2023 ACS 5-year estimates DP-04

The last factors used to describe the municipal housing stock are the assessed housing values and gross rents for residential units. Most homes fall within the \$300,000–\$499,999 range, with a median home value of \$414,500.

Table A9: Value of Residential Units

Value	Number	%
Less than \$50,000	0	0.0%
\$50,000 to \$99,999	0	0.0%
\$100,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	2	1.3%
\$200,000 to \$299,999	18	11.9%
\$300,000 to \$499,999	82	54.3%
\$500,000 to \$999,999	46	30.5%
\$1,000,000 or more	3	2.0%
Median (dollars)	\$414,500	

Source: 2023 ACS 5-year estimates DP-04

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The majority of rental units exceed \$1,500 per month, with the median rent at \$2,689. Rental affordability is a concern, as high rents may exclude lower-income households. Increasing affordable rental units could address housing accessibility challenges.

Table A10: Gross Rents for Specified Renter-Occupied Housing Units

Contract Monthly Rent	Number	%
Less than \$500	0	0.0%
\$500 to \$999	3	2.8%
\$1,000 to \$1,499	4	3.7%
\$1,500 to \$1,999	14	12.8%
\$2,000 to \$2,499	21	19.3%
\$2,500 to \$2,999	33	30.3%
\$3,000 or more	34	31.2%
Median (contract rent)	\$2,689	

Source: 2023 ACS 5-year estimates DP-04

The data in Table A11 indicate that in 2023 there were 20 households earning less than \$35,000 annually. Many households earning under \$75,000 experience housing cost burdens, spending more than 30% of their income on housing. A figure of 30% is considered the limit of affordability for housing costs.

Table A11: Household Expense in 2023 by as a Percentage of Household Income in 2023

Income	Number of Households	Less than 30%	More than 30%
< \$20,000	12	0	12
\$20,000 – 34,999	8	0	8
\$35,000 - \$49,999	13	0	13
\$50,000 - \$74,999	40	30	10
\$75,000 +	139	116	23

Note: ¹The universe for this Table is specified occupied housing units.

Source: 2023 ACS 5-year estimates S2503

Tables A12 and A13 show the number of new housing permits issued and housing demolitions between 2013 and 2023. The data on housing permits and demolitions from 2013 to 2024 highlights a stagnation in new residential construction, with only three housing units authorized over the entire period, one in 2018 and two in 2021, all classified as 1&2 family homes. At the same time, a slow but steady trend of demolitions has reduced the housing stock, with four units removed between 2018 and 2022. This aligns with the Borough's historic built-out character and stable housing stock.

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Table A12: Housing Units Authorized by Building Permits for New Construction 2013-2024

Year	Total	1&2 family	Multifamily	Mixed use
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	1	1	0	0
2019	0	0	0	0
2020	0	0	0	0
2021	2	2	0	0
2022	0	0	0	0
2023	0	0	0	0

Source: New Jersey Department of Community Affairs, Development Trend Viewer

Table A13: Housing Units Demolished 2013-2024

Year	Total	1&2 family	Multifamily	Mixed use
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	0	0
2017	0	0	0	0
2018	1	1	0	0
2019	0	0	0	0
2020	1	1	0	0
2021	1	1	0	0
2022	1	1	0	0
2023	0	0	0	0

Source: New Jersey Department of Community Affairs, Development Trend Viewer

Table A14 shows the certificates of occupancy issued for non-residential use over the past 10 years. The data on the square footage of non-residential space receiving a Certificate of Occupancy (CO) from 2013 to 2023 reveals a sharp decline in commercial or industrial development. In 2013, 1.3 thousand square feet of non-residential space was completed, but from 2014 onward, no new non-residential space was recorded. The non-residential CO's again reflect the Borough's developed nature with limited areas for new development and a concentration on redevelopment of existing structures.

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Table A14: Square Feet of Non-residential Space CO

Year	Total (thousands)
2013	1.3
2014	0
2015	0
2016	0
2017	0
2018	0
2019	0
2020	0
2021	0
2022	0
2023	0

New Jersey Department of Community Affairs, CO Yearly Summary
<https://www.nj.gov/dca/codes/reporter/co.shtml>

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Analysis of Demographic Characteristics

As with the inventory of the municipal housing stock, the primary source of information for the analysis of the demographic characteristics of the Borough's residents is the 2023 U.S. Census. The Census data provide a wealth of information concerning the characteristics of the Borough's population in 2023.

The 2020 Decennial Census indicates that the Borough had 495 residents, or 65 fewer residents than in 2000, representing a population decrease of approximately 11%. The Borough's 11% decrease from the 2000's compares to a 6% increase in Hunterdon County and 10% increase in New Jersey.

The age distribution of the Borough's residents is shown in Table A15. The Borough, similar to most areas in the State and Country, has an aging population, with a higher percentage of residents over 60 compared to county and state averages.

Table A15: Population by Age

Age	% Persons
Under 5 years	1.7%
5 to 9 years	2.6%
10 to 14 years	3.8%
15 to 19 years	6.7%
20 to 24 years	3.8%
25 to 34 years	5.5%
35 to 44 years	6.9%
45 to 54 years	20.0%
55 to 59 years	3.1%
60 to 64 years	11.9%
65 to 74 years	24.5%
75 to 84 years	8.1%
85 years and over	1.7%
Median Age	54.9

Source: 2023 DP-05 ACS 5-year Estimates

Table A16 compares the Borough to the County and State by age categories. The principal differences among the Borough, County, and State occur in the 60-64 age category, where the Borough had a larger proportion than the County and State. The Borough generally has fewer persons in the 0 to 14 and 20 to 44 age categories than the County and State.

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Table A16: Comparison of Age Distribution for Borough, County, and State (% of persons)

Age	Stockton Borough	Hunterdon County	New Jersey
Under 5 years	1.7%	4.8%	5.6%
5 to 9 years	2.6%	4.8%	5.8%
10 to 14 years	3.8%	5.8%	6.3%
15 to 19 years	6.7%	5.7%	6.3%
20 to 24 years	3.8%	5.2%	5.9%
25 to 34 years	5.5%	9.9%	12.7%
35 to 44 years	6.9%	12.3%	13.3%
45 to 54 years	20.0%	13.4%	12.8%
55 to 59 years	3.1%	8.6%	6.6%
60 to 64 years	11.9%	8.4%	6.8%
65 to 74 years	24.5%	12.3%	10.3%
75 to 84 years	8.1%	6.7%	5.5%
85 years and over	1.7%	2.2%	1.9%
Median	54.9	46.2	40.4

Source: 2023 DP-05 5-year estimates

Table A17 provides Census data on household size for the Borough, while Table A18 compares household sizes in the Borough to those in Hunterdon County and the State. The Borough has more households with either one or two persons than the County or State and fewer three or four-person households than either the County or State.

Table A17: Persons in Household

Household Size	%
1 person	38.2%
2 persons	45.0%
3 persons	8.2%
4 or more persons	8.6%
Average Household Size	1.91

Source: 2023 ACS 5-year Estimates U.S. Census, S2501.

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Table A18: Comparison of Persons in Household for Borough, County, and State (% of households)

Household Size	Borough	County	State
1 person	38.2%	21.7%	26.2%
2 persons	45.0%	37.0%	31.7%
3 persons	8.2%	18.0%	17.0%
4+ persons	8.6%	23.3%	25.0%
Average household Size	1.91	2.5	2.58

Source: 2023 ACS 5-year estimate S2501 and S1101

Table A19 presents a detailed breakdown of the Borough's population by household type and relationship. Family households dominate, but non-family households account for a substantial portion (31%). Planning should include housing that accommodates both family and non-family households, ensuring a diverse and inclusive housing market as senior housing option demand increases.

Table A19: Persons 65+ by Household Type and Relationship

	Persons
In households:	144
In family households:	99
Householder:	50
Male	36
Female	14
Spouse	42
Parent	2
Parent-in-law	0
Other relatives	5
Nonrelatives	0
In nonfamily households:	45
Householder:	40
Male:	17
Living alone	16
Not living alone	1
Female:	23
Living alone	17
Not living alone	6
Nonrelatives	5
In Group Quarters	0

Source: 2023 ACS B09020 5-year estimate.

Table A20 provides 2023 income data for the Borough, County, and State. The 2023 income data for Stockton Borough, Hunterdon County, and New Jersey reveals notable disparities in earnings at

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different jurisdictional levels. Stockton Borough reports a per capita income of \$65,580, which is lower than the county (\$69,860) but higher than the state (\$53,118) averages. Similarly, the median household income in Stockton Borough is \$105,263, which falls below Hunterdon County's median of \$137,275 but higher than the statewide median of \$99,781. Median family income follows a similar trend, with Stockton Borough at \$156,750, behind Hunterdon County's \$159,970 but higher than the state's \$121,944. These figures suggest that Stockton Borough has relatively lower income levels compared to its county but higher than the state averages.

Table A20: 2023 Income for Borough, County, and State

Jurisdiction	Per Capita Income	Median Income	
		Households	Families
Stockton Borough	\$65,580	\$105,263	\$156,750
Hunterdon County	\$69,860	\$137,275	\$159,970
New Jersey	\$53,118	\$99,781	\$121,944

Source: 2023 U.S. Census ACS 5 Year Estimates B19301 and S1901,

Table A21 addresses the lower end of the income spectrum, providing data on poverty levels for persons and families in 2023. According to the data in Table A21, the Borough had proportionately fewer persons qualifying for poverty status than the State and County.

Table A21: Poverty Status for Persons and Families for Borough, County, and State (% with 2023 income below poverty)

Jurisdiction	Persons (%)	Families (%)
Stockton Borough	8.1%	4.4%
Hunterdon County	4.9%	3.6%
New Jersey	9.8%	7%

Source: 2023 ACS 5-year estimates S1701 and S1702

The U.S. Census includes a vast array of additional demographic data that provide insights into an area's population. For example, Table A22 provides a comparison of the median year households moved into their current residences. This is a surrogate measure of the mobility/stability of a population. A higher percentage of homeowners and renters have resided in the same home longer compared to county and state averages.

Table A22: Comparison of Median Year Householder Moved Into Unit for Borough, County, and State

Jurisdiction	Owner Occupied	Renter Occupied
Stockton Borough	2005	2015
Hunterdon County	2010	2019
New Jersey	2010	2019

Source: 2023 ACS 5-year estimates B25039

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Table A23 compares the educational attainment of Borough, County, and State residents over age 25. The data indicate that fewer Borough residents achieved a high school diploma or bachelor's degree than the County but higher than the state averages.

Table A23: Educational Attainment for Borough, County, and State Residents (Persons 25 years and over)

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor's degree or higher
Stockton Borough	92.6%	52.5%
Hunterdon County	95.6%	58.7%
New Jersey	90.7%	42.9%

Source: 2023 ACS 5-year estimates DP02

The 2023 Census also provides data on the means of transportation that people use to reach their place of work. Table A24 compares the Census data for the Borough, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Borough had a relatively high percentage of those who drive alone and a relatively low percentage of workers who carpool or use public transit.

Table A24: Means of Transportation to Work for Borough, County and State Residents (Workers 16 years old and over)

	Stockton Borough	Hunterdon County	New Jersey
Car, truck, or van -- drove alone	79.4%	72.8%	63.7%
Car, truck, or van -- carpoolled	3.1%	5.0%	7.7%
Public transportation (excluding taxicab)	0.9%	1.2%	8.5%
Walked	0.0%	1.5%	2.6%
Other means	0.9%	0.4%	2.4%
Worked from home	15.8%	19.0%	15.0%

Source: 2023 ACS 5-year estimates DP-03

The 2023 Census also provided information on resident employment by industry. Education and healthcare dominate the employment sectors, followed by professional services. A strong presence in education and healthcare indicates job stability.

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Table A25: Employment by Industry

Industry	Persons	%
Civilian employed population 16 years and over	228	
Agriculture, forestry, fishing and hunting, and mining	1	0.4%
Construction	9	3.9%
Manufacturing	34	14.9%
Wholesale trade	2	0.9%
Retail trade	38	16.7%
Transportation and warehousing, and utilities	6	2.6%
Information	6	2.6%
Finance and insurance, and real estate and rental and leasing	19	8.3%
Professional, scientific, and management, and administrative and waste management services	12	5.3%
Educational services, and health care and social assistance	48	21.1%
Arts, entertainment, and recreation, and accommodation and food services	17	7.5%
Other services, except public administration	25	11.0%
Public administration	11	4.8%

Source: 2023 ACS 5-year estimates DP-03

The employment rate, according to the 2023 census, shows that the Borough had fewer people in the labor force, employed and unemployed than the county or state.

Table A26: Labor Force and Employment (%)

Jurisdiction	Percent in Labor Force	Employed	Unemployed
Stockton Borough	64.6%	59.8%	4.7%
Hunterdon County	65.8%	63.6%	2.2%
New Jersey	66.2%	62.1%	4.1%

Source: 2023 ACS 5-year estimates DP-03

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The forecast for employment and population growth between 2015 and 2050 indicates minimal change within the Borough. The population is projected to increase slightly from 530 in 2015 to 547 in 2050, reflecting a modest annualized growth rate of just 0.1%. Similarly, employment is expected to rise marginally from 150 to 157 jobs over the same period, also at a 0.1% annualized rate.

This slow growth suggests a relatively stable but inactive demographic and economic outlook, with limited expansion in both the residential population and workforce size. The modest employment increase indicates that while some new jobs may be created, they are not expected to significantly alter the local labor market.

Table A27: Forecast for Employment and Population

	2015	2050	Annualized % Change 2015-2045
Population	530	547	.1%
Employment	150	157	.1%

Source: NJTPA Municipal Forecasts 2015-2050 Appendix E

Overall, the forecast reflects a stable, slow-growing community with a slightly stronger employment expansion relative to population growth.