

2025 Housing Element & Fair Share Plan

Township of Cranford

June 12, 2025

Prepared for:

Township of Cranford

Prepared by:

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2025 Housing Element & Fair Share Plan

Township of Cranford

Union County, New Jersey

Adopted by the Planning Board: June 26, 2025

The original of this report was signed and sealed in accordance with NJSA 45:14A-12.

CDT-0093

Table of Contents

I.	Introduction.....	1
II.	Content of Housing Element.....	6
III.	Cranford's Population Demographics.....	9
IV.	Cranford's Housing Demographics	14
V.	Cranford's Employment Demographics	20
VI.	Projection of Housing Stock	24
VII.	Capacity for Fair Share	26
VIII.	Multigenerational Family Continuity Evaluation.....	33
IX.	State Development & Redevelopment Plan Consistency.....	34
X.	Fair Share Plan	35
XI.	Cranford's Affordable Housing Obligation	38
XII.	Mechanisms & Credits	42
XIII.	Implementation Schedule	72
XIV.	Implementing Documents.....	74
XV.	Appendix.....	75

I. Introduction

According to the New Jersey Fair Housing Act, a Housing Plan Element shall be designed to meet the municipality's fair share of its region's present and prospective housing needs, with particular attention to low- and moderate-income housing.

Affordable housing in New Jersey has a long, convoluted history dating back to 1975, when the New Jersey Supreme Court ruled that municipalities could not use their power to zone to exclude the region's low- and moderate-income households. This landmark decision is commonly referred to as Mount Laurel I, as the defendant was the Township of Mount Laurel. In 1983, the New Jersey Supreme Court decided what is commonly referred to as Mount Laurel II, wherein the Supreme Court created a quota system for growing municipalities and invented the "Builder's Remedy" as an enforcement mechanism. In response to the court decisions, the Fair Housing Act ("FHA") was adopted in 1985, which provided an administrative process for municipal compliance. The FHA also created the Council on Affordable Housing ("COAH"), which was responsible for promulgating municipal obligations, adopting regulations, and administering the compliance process. The first round of affordable housing spanned from 1987 to 1993. This was followed by the second round from 1993 to 1999.

The third round of affordable housing commenced in 1999, but COAH failed to establish new affordable housing obligations. Several lawsuits were filed between 2008 and 2015 regarding the obligation. Ultimately, on March 10, 2015, the Supreme Court ruled that COAH failed to act and, as a result, the Courts assumed jurisdiction over the Fair Housing Act. The decision and accompanying Order ("March 2015 Order") divided municipalities into one of three categories – those that achieved Third Round Substantive Certification, those that filed or petitioned COAH and those that had never participated in the COAH process.

The transitional process created by the Supreme Court tracked the Fair Housing Act procedures for compliance. In this regard, the process permitted municipalities to file a Declaratory Judgment Action during a 30-day window between June 8 and July 8, 2015 that sought an adjudication as to their fair share obligations. This would enable the municipality to comply voluntarily with its constitutional obligation to provide a realistic opportunity for the construction of its fair share of the regions' low- and moderate-income households.

On January 18, 2017, the Supreme Court ruled that municipalities are responsible for obligations accruing during the so-called "gap period," the period between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before-calculated component of Present Need (also referred to as Rehabilitation Obligation), which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

Between 2015 and 2024, towns that elected to voluntarily comply with their constitutional obligation participated in mediation sessions, reached settlement agreements, adopted Housing Element and Fair Share Reports, and most towns concluded the process with a judgment of repose and compliance. As a result of COAH's inability to function, the third round period spanned from 1999 to 2025.

Then, on March 20, 2024, Governor Murphy signed legislation that dramatically modified the State's affordable housing regulations. The 75-page bill, known as A4, abolished COAH, modified the process

of affordable housing compliance, amended bonus credits, and, among other changes, set forth several important deadlines. P.L. 2024, c.2 (“Amended FHA”) charged the Department of Community Affairs (“DCA”) with the preparation of fourth round obligations and set forth aggressive timelines for compliance. In October of 2024, DCA published a report on its calculations of regional need and municipal present (Rehabilitation Obligation) and prospective (Fourth Round Obligation) fair share obligations. The Report is entitled “Affordable Housing Obligation of 2025-2035 (Fourth Round) Methodology and Background”.

The DCA calculated Cranford’s present need obligation as 204 and its prospective need obligation as 268. Municipalities were required to adopt a binding resolution outlining their present and prospective fair share obligations by January 31, 2025. On January 28, 2025, the Township Committee adopted Resolution No. 2025-114 accepting the DCA’s calculation of the Township’s present need and prospective obligation. The Township of Cranford also filed a Complaint for Declaratory Relief on January 29, 2025, as part of the compliance certification process outlined in the Director of the Administrative Office of the Courts Directive #14-24. Thereafter, on March 27, 2025 the Court entered an Order fixing the obligations to what Cranford committed to in its resolution.

This is the Township of Cranford’s Housing Element and Fair Share Plan (“HEFSP”) for the period between 2025 and 2035, known as the Fourth Round. Cranford seeks to voluntarily comply with its constitutional obligation to provide a realistic opportunity for affordable housing. This HEFSP is prepared utilizing the Prior Round Rules¹, Third Round Rules² (as applicable), and the amendments implemented in P.L. 2024, c.2. Each municipality in the State has a four-part obligation:

1. Rehabilitation Obligation
2. Prior First and Second Round Obligations (1987-1999)
3. Third Round Obligation (1999 – 2025)
4. Fourth Round Obligation (2025-2035)

Affordable Housing History

A summary of Cranford’s affordable housing timeline since 2015 is provided below:

- **November 20, 2018** | Declaratory Judgment Action filed by Cranford seeking compliance with the Township’s constitutional mandate to provide affordable housing in accordance with the March 10, 2015 New Jersey Supreme Court Order.
- **November 12, 2019** | Fair Share Housing Center (“FSHC”) Settlement Agreement executed by Township (see Appendix A).
- **February 24, 2021** | Amended Settlement Agreement with FSHC executed (see Appendix B.)
- **July 25, 2022** | Final Judgment of Compliance and Repose issued by Judge Lindemann (see Appendix C).
- **January 28, 2025** | Resolution No. 2025-114 Committing to Fourth Round Obligations adopted by Township Committee (see Appendix D).

¹ NJAC 5:91 (Procedural) and NJAC 5:93 (Substantive) Rules, which can be found at: [New Jersey Department of Community Affairs | Second Round Regulations](#)

²NJAC 5:96 (Procedural) and NJAC 5:97 (Substantive) Rules, which can be found at: <https://nj.gov/dca/dlps/hss/thirdroundregs.shtml>

- **January 29, 2025** | Complaint for Declaratory Relief Pursuant to Directive #14-24 filed (see Appendix E.)
- **March 27, 2025** | Order Fixing Municipal Obligations for “Present Need” and “Prospective Need” for the Fourth Round Housing Cycle issued by Judge Lindemann (see Appendix F).

Municipal Summary

The Township of Cranford is located in central Union County and encompasses 4.9 square miles. Cranford’s downtown is centered around the North Ave and Union Ave intersection, Alden Street, Chestnut Street, Lincoln Avenue, and Miln Street. A variety of mixed-use and commercial uses are present along North Avenue (East and West) and South Avenue (East and West), as well as along Centennial Avenue and Raritan Road. Large-scale commercial and industrial uses are located in the southeastern portion of the Township primarily along Commerce Drive, Jackson Drive, and Moen Street. The areas of Cranford surrounding the Township’s downtown and Commerce Drive commercial area primarily contain residential dwellings and public, school, and open space uses. Cranford is located along the Raritan Valley NJTransit rail line and the Township’s Train Station is at the center of the downtown area. The Township also has access to a number of bus routes, which are located along North Avenue, South Avenue, Kenilworth Boulevard, River Road, and Commerce Drive.

The Township is bordered by the Township of Springfield to the north, Borough of Kenilworth to the northeast, the Boroughs of Roselle and Roselle Park to the east, the City of Linden and the Township of Winfield to the southeast, the Township of Clark to the south, the Town of Westfield to the southwest and northwest, and the Borough of Garwood to the west. See the map on page 4.

Between 2010 and 2020, Cranford’s population grew by 1,222 (5.4%) from 22,625 to 23,847 residents.³ It should be noted that the 2023 American Community Survey (“ACS”), which is the most recent Survey available, estimates the Township’s population at 23,841 residents, which is just six less than reported in the 2020 Census.⁴ The North Jersey Transportation Planning Authority (“NJTPA”) projects that the Township will grow to 27,390 residents by the year 2050.⁵

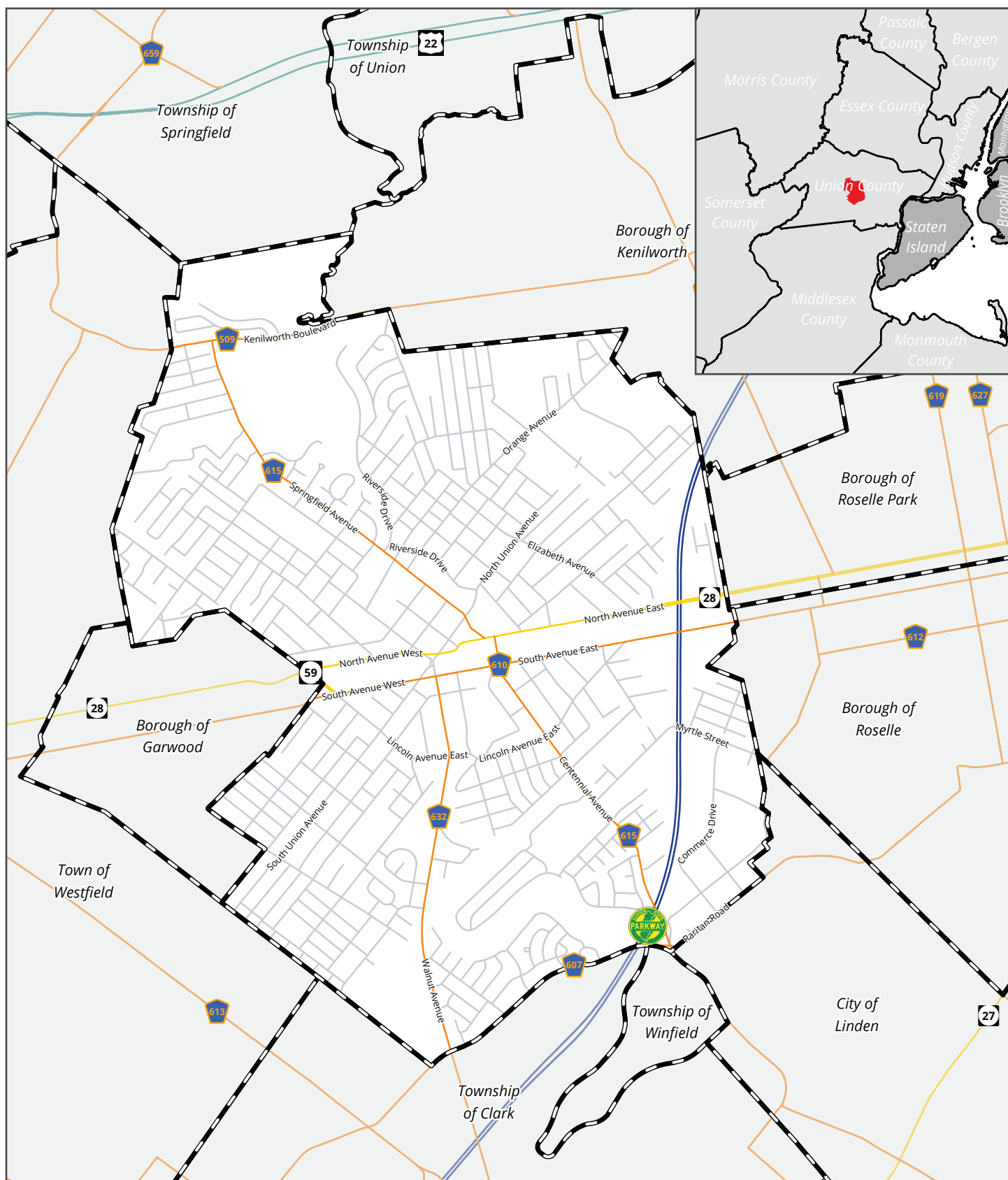
Affordable Housing Obligation

The Township of Cranford has agreed to a Rehabilitation Obligation of 204 units. The Township’s Prior Round Obligation (“PRO”) is 148. The Township agreed to a 440-unit Third Round Obligation (“TRO”). However, the Township received a Vacant Land Adjustment (“VLA”) during the Third Round, which determined the Realistic Development Potential (“RDP”) of Cranford to be 140 (see Appendix B). This results in an Unmet Need of 300. Finally, Cranford’s Fourth Round Obligation (“FRO”) is 268 units. Cranford remains a land-constrained community and has completed a Fourth Round VLA, which results in an RDP of 24.

³ Information sourced from <https://data.census.gov/>, accessed March 20, 2025.

⁴ Ibid.

⁵ Information sourced from NJTPA Plan 2050, Appendix E, “Demographic Forecasts”, <https://www.njtpa.org/plan2050>, accessed March 20, 2025.



REGIONAL LOCATION
TOWNSHIP OF CRANFORD
 UNION COUNTY, NEW JERSEY

0 0.25 0.5
 1 inch = 0.5 miles



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This map was developed using GIS digital data from NJDOT and NJGIN, but this secondary product has not been verified and is not state-authorized.

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The chart below illustrates the Township's four-part obligation. See Chapter XI. for a detailed discussion of the Fourth Round VLA.

Affordable Housing Obligation

	Rehabilitation	Prior Round 1987 - 1999	Third Round 1999 - 2025	Fourth Round 2025 - 2035
Obligation	204	148	440	268
RDP	--	-	140	24
Unmet Need	--	-	300	244

However, since the 2021 Amended Settlement Agreement, the North Avenue Redevelopment site has not come to fruition. This site was identified as a Third Round RDP site and generated 8 units of RDP for the Third Round. Despite the Township's efforts to RFP the site and solicit a developer, the envisioned redevelopment of the property into an inclusionary development has not occurred. In other words, the Township did everything it was required to do, legally, to create a realistic opportunity on the site. It adopted the redevelopment plan at the prescribed density and marketed the project.

Since the project did not come to fruition, the site is more appropriately conceptualized as an unmet need mechanism. Therefore, the Township seeks to remove the mechanism as a Third Round RDP site and remove its associated 8-unit RDP. That said, the Township will maintain the zoning as an unmet need mechanism so the opportunity for the affordable housing will remain. This would modify the Third Round RDP to 132 and increase the Third Round Unmet Need to 308. See the table below for the proposed revisions.

Affordable Housing Obligation - Modified

	Rehabilitation	Prior Round 1987 - 1999	Third Round 1999 - 2025	Fourth Round 2025 - 2035
Obligation	204	148	440	268
RDP	--	-	132	24
Unmet Need	--	-	308	244

Township Goal

It is the overall goal of the HEFSP, in combination with the Land Use Plan, to provide the planning context in which access to low- and moderate-income housing can be provided in accordance with the requirements of the Fair Housing Act and the laws of the State of New Jersey, while respecting the character, scale, and density of the Township of Cranford.

HOUSING ELEMENT

Township of Cranford

II. Content of Housing Element

The Amended Fair Housing Act requires that “the housing element 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”. As per the Municipal Land Use Law (“MLUL”), specifically NJSA 52:27D-310, a housing element must contain at least the following items:

- 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 conducting this 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, as established pursuant to section 3 of P.L.2024, c.2 (C.52-27D-304.1);
- 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, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52D-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

- 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.

Chapters III. through IX. address a. through i. above, except for the determination of the Township's affordable housing obligation (subsection e.) and the Highlands Council (subsection h.). Cranford's four-part obligation is discussed in Chapter XI. Additionally, Cranford is not within the jurisdiction of the Highlands Council and, as a result, subsection h. is not applicable.

III. Cranford's Population Demographics

The Township of Cranford's population rose rapidly from 12,860 people in 1940 to its peak of 27,391 in 1970, which is a 113% increase over 30 years. However, from 1970 to 1990, the Township's population retracted to 22,633, which is a loss of 4,758 residents (17.4%) over 20 years. Cranford's population flatlined between 1990 and 2010. However, the Township's population increased by 5.4% (1,222 residents) in the 2010s. See the table below for additional details.

Population Growth

Year	Population	Change	Percent
1940	12,860	--	--
1950	18,602	5,742	44.7%
1960	26,424	7,822	42.0%
1970	27,391	967	3.7%
1980	24,573	-2,818	-10.3%
1990	22,633	-1,940	-7.9%
2000	22,578	-55	-0.2%
2010	22,625	47	0.2%
2020	23,847	1,222	5.4%

Source: 2010 & 2020 Census Table P1; New Jersey Population Trends, 1790 to 2000,
<https://www.nj.gov/labor/labormarketinformation/assets/PDFs/census/2kpub/njsdcp3.pdf>

The NJTPA projects that the Township's population will grow to 27,390 residents by 2050 from their baseline 2015 population of 23,176. This represents an increase of 4,214 residents, or an average increase of approximately 120 residents annually over 35 years. However, as noted above in the Municipal Summary, the Township's estimated population according to the 2023 ACS is 23,841, which is 3,549 less than projected by the NJTPA. This translates to an average annual increase of approximately 118 residents over the next 27 years.

Population Projection

Year	Population	Change	Percent
2015	23,176	---	---
2020	23,847	671	2.9%
2050	27,390	3,543	14.9%

Source: NJTPA Plan 2050, Appendix E, 2050 Demographic Forecasts,
<https://www.njtpa.org/plan2050>; 2020 Census Table P1

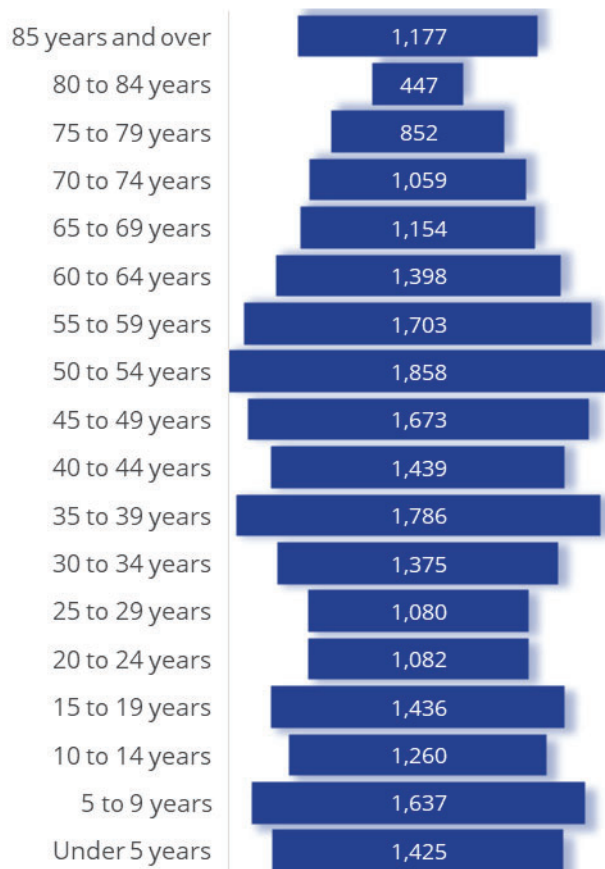
Age Distribution of Population

The 2023 ACS estimates 19.7% of Cranford's population was 65 years or older compared to 24.2% of the population being 19 years or younger. The largest age cohort was estimated to be those aged 50 to 54 years, which comprised 7.8% (1,858) of the Township's population. Residents aged 35 to 39 years comprised the second-largest age cohort at 7.5% (1,786) of the population, followed by those aged 55 to 59 years at 7.1% (1,703) of the population. The median age was estimated at 42.9 years in the 2023 ACS. See the table and chart on the following page for further details.

Population by Age Cohort

Age	Total	Percent
85 years and over	1,177	4.9%
80 to 84 years	447	1.9%
75 to 79 years	852	3.6%
70 to 74 years	1,059	4.4%
65 to 69 years	1,154	4.8%
60 to 64 years	1,398	5.9%
55 to 59 years	1,703	7.1%
50 to 54 years	1,858	7.8%
45 to 49 years	1,673	7.0%
40 to 44 years	1,439	6.0%
35 to 39 years	1,786	7.5%
30 to 34 years	1,375	5.8%
25 to 29 years	1,080	4.5%
20 to 24 years	1,082	4.5%
15 to 19 years	1,436	6.0%
10 to 14 years	1,260	5.3%
5 to 9 years	1,637	6.9%
Under 5 years	1,425	6.0%
Total	23,841	100%

Source: 2023 ACS Table S0101

Population by Age Cohort

Household Size & Type

According to the 2023 ACS, Cranford had 9,410 households.⁶ A majority were married-couple households, which comprised over 59.5% of all households (5,596). Of those, 2,857 had children under 18 years old. Female householders with no spouse present comprised 24.2% of all households, while male householders with no spouse present comprised only 11%. Of all households with no spouse present, 163 had children under the age of 18 (1.7%), while 2,569 were living alone (27.3%). See the table on the following page for complete details.

⁶ The Census defines households as "...all the people who occupy a housing unit. (People not living in households are classified as living in group quarters.) A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building, and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements." For a full list of Census definitions, refer to the following website: https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2023_ACSSubjectDefinitions.pdf

Household Type

Type	Number	Percent
Married-couple	5,596	59.5%
with children under 18	2,857	30.4%
Cohabiting couple	503	5.3%
with children under 18	91	1.0%
Male householder, no spouse	1,034	11.0%
with children under 18	68	0.7%
living alone	767	8.2%
Female householder, no spouse	2,277	24.2%
with children under 18	95	1.0%
living alone	1,802	19.1%
Total	9,410	100%

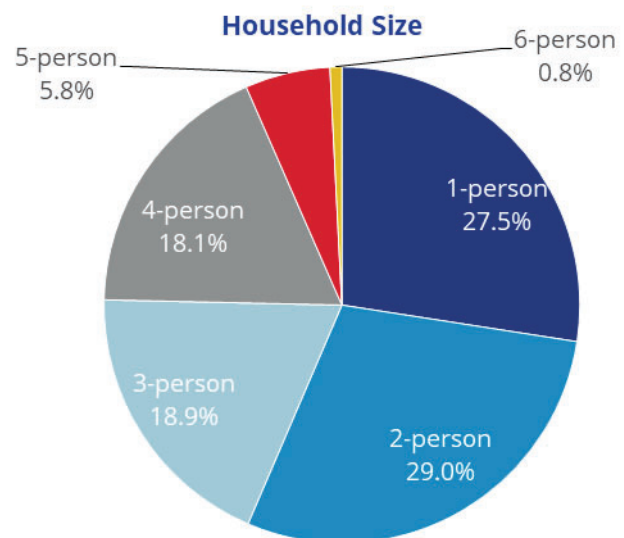
Source: 2023 ACS Table DP02

The most common household size in Cranford was estimated to be two-person households, which comprised 28.8% of households in 2023. One-person households comprised the second-largest number of households at 27.3%. Finally, three-person households comprised 18.8% of the 9,410 households in Cranford. It should be noted that 54 households contained seven or more people. The table and pie chart below graphically illustrate the household size composition in Cranford. Additionally, the 2023 ACS estimated the average household size at 2.5 persons, which is slightly less than reported in the 2010 Census (2.61 persons).

Household Size

Size	Total	Percent
1-person	2,569	27.3%
2-person	2,713	28.8%
3-person	1,768	18.8%
4-person	1,690	18.0%
5-person	541	5.7%
6-person	75	0.8%
7+ person	54	0.6%
Total	9,410	100%

Source: 2023 ACS Table B11016



Income & Poverty Status

The 2023 ACS estimated the median household income for the Township of Cranford to be \$148,629, which is over \$48,000 more than Union County's and over \$47,500 more than the State's. Similarly, the median family income for the Township was estimated at \$200,774, which is over \$80,000 above the County's and nearly \$77,000 greater than the State's. Finally, Cranford's per capita income was estimated at \$78,461, which is more than both the County's and the State's.

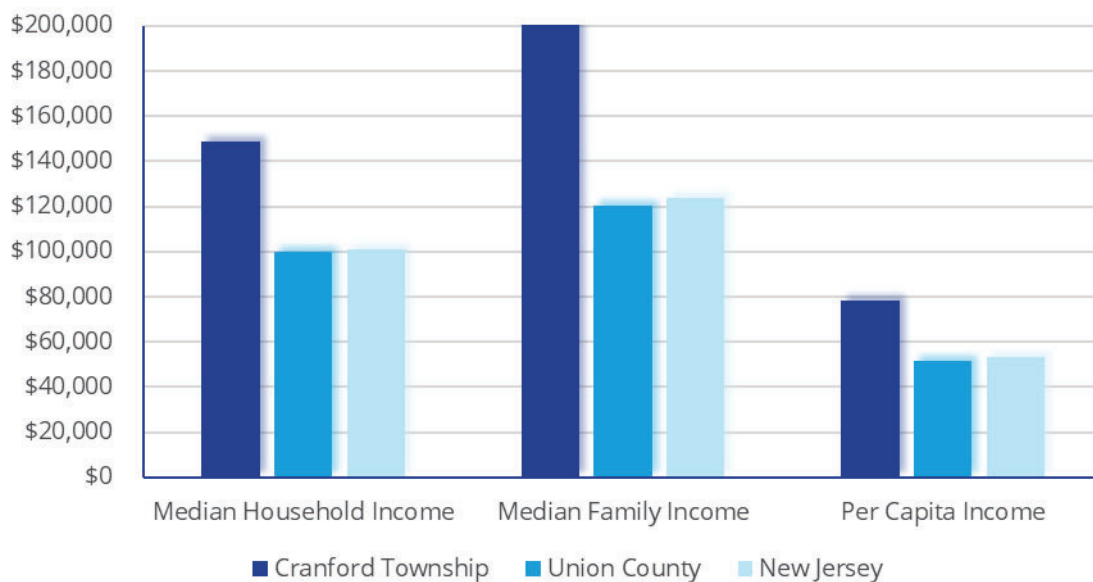
Cranford's poverty rate for individuals was estimated at just 2.7%, which is less than the County's by 6.2% and the State's by 7.1%. Similarly, the Township's poverty rate for families was estimated at 1.9%, which is more than three times less than Union County's and the State's. The table and bar chart below provide a comparison between income and poverty characteristics.

Income and Poverty Characteristics

Income Type	Cranford Township	Union County	New Jersey
Median Household Income	\$148,629	\$100,117	\$101,050
Median Family Income	\$200,774	\$120,310	\$123,892
Per Capita Income	\$78,461	\$51,850	\$53,118
Poverty Status (Percent of People)	2.7%	8.9%	9.8%
Poverty Status (Percent of Families)	1.9%	6.2%	7.0%

Source: 2023 ACS Table DP03

Income Characteristics



According to the 2023 ACS, 37.2% of households in Cranford (3,504) earn over \$200,000 annually. Households earning \$100,000 or more annually were estimated to include 6,092 households or 64.7% of all households in Cranford. Only 50% of households in Union County and only 50.5% of households in New Jersey earned at least \$100,000 annually. It should be noted that 14.2% of households in Cranford earned less than \$50,000. See the table on the following page for additional details.

Household Income

Income Range	Cranford Township		Union County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	153	1.6%	5,927	2.9%	140,262	4.0%
\$10,000 to \$14,999	140	1.5%	4,745	2.4%	99,362	2.9%
\$15,000 to \$24,999	369	3.9%	9,788	4.9%	175,402	5.0%
\$25,000 to \$34,999	166	1.8%	10,781	5.3%	184,753	5.3%
\$35,000 to \$49,999	510	5.4%	16,999	8.4%	276,601	8.0%
\$50,000 to \$74,999	1,098	11.7%	27,512	13.6%	448,192	12.9%
\$75,000 to \$99,999	882	9.4%	24,989	12.4%	397,939	11.4%
\$100,000 to \$149,999	1,404	14.9%	34,710	17.2%	627,526	18.0%
\$150,000 to \$199,999	1,184	12.6%	23,149	11.5%	407,723	11.7%
\$200,000 or more	3,504	37.2%	43,063	21.4%	720,595	20.7%
Total	9,410	100%	201,663	100%	3,478,355	100%

Source: 2023 ACS Table DP03

IV. Cranford's Housing Demographics

Housing Type

The 2023 ACS estimated the Township's housing stock at 9,619 units. Single-family, detached dwellings comprised a majority of the housing stock with 6,968 units or 72.4% of all dwellings. There were an estimated 1,408 multi-family dwelling units (14.6%) in structures containing five or more units. This included 1,058 units in structures with 20 or more units. The Township contained 744 two-family units (7.7%). See the table below for details. Of the estimated 9,619 units in 2023, 265 units/beds or 2.8% (as of 2025) of the housing stock is affordable.

Housing Units in Structure		
Structure	Number of Units	Percent
1-unit, detached	6,968	72.4%
1-unit, attached	272	2.8%
2 units	744	7.7%
3 or 4 units	227	2.4%
5 to 9 units	143	1.5%
10 to 19 units	207	2.2%
20 or more units	1,058	11.0%
Mobile Home	0	0.0%
Other (boat, RV, van, etc.)	0	0.0%
Total	9,619	100%

Source: 2023 ACS Table DP04

Occupancy Status

Of the 9,619 residential units, 9,410 units, or 97.8% of the housing stock, was occupied. This includes 7,377 owner-occupied units and 2,033 rental units. The 209 vacant units included 174 units listed for rent and 35 units classified as "other". See the table on the following page for details.

The 2023 ACS estimated the average household size in Cranford was 2.5 persons, while the average family size was 3.11 persons. Comparing tenure, the average owner-occupied household was 2.74 persons, while the average renter-occupied household was 1.63 persons.

Occupancy Status

Status	Units	Percent
Occupied Total	9,410	97.8%
Owner Occupied	7,377	78.4%
Renter Occupied	2,033	21.6%
Vacant Total	209	2.2%
For rent	174	83.3%
Rented, not occupied	0	0.0%
For Sale	0	0.0%
Sold, not occupied	0	0.0%
Seasonal	0	0.0%
For migrant workers	0	0.0%
Other	35	16.7%
Total	9,619	100%

Source: 2023 ACS Tables DP04 & B25004

Value & Rent of Housing Stock

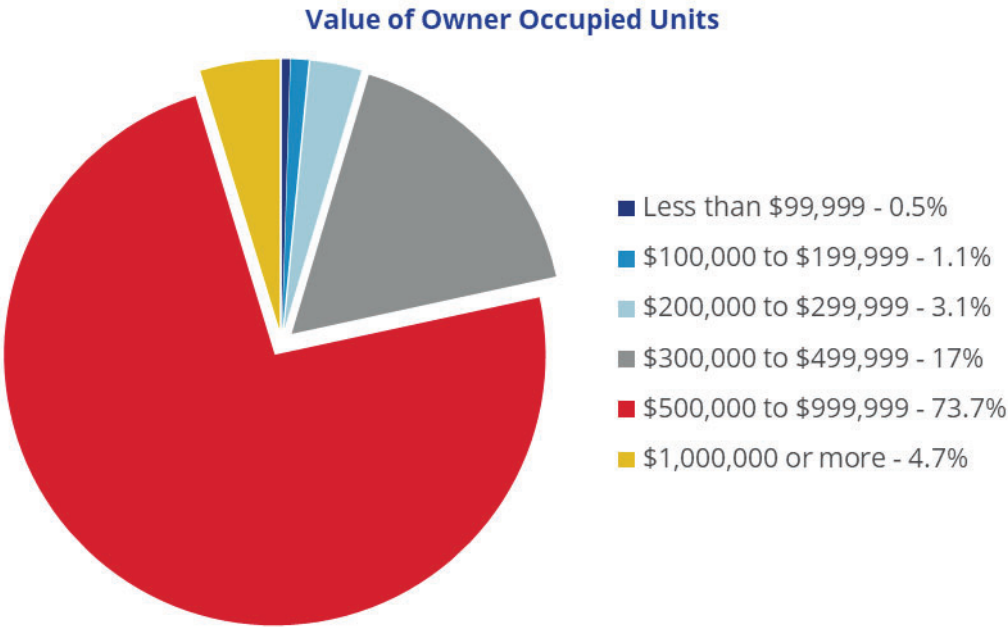
The 2023 ACS provided estimates for owner-occupied housing units in Cranford. According to the data, a vast majority of homes in the Township were worth between \$500,000 and \$999,999 (73.7%). Homes worth between \$300,000 and \$499,999 comprised 17% of the owner-occupied housing units, while 4.7% of homes were estimated to be worth over one million dollars. Only 36 homes were valued less than \$99,999. The median home value estimated in the 2023 ACS was \$635,800. See the table below and chart on the following page for details.

Value of Owner Occupied Units

Value	Number of Units	Percent
Less than \$99,999	36	0.5%
\$100,000 to \$199,999	78	1.1%
\$200,000 to \$299,999	226	3.1%
\$300,000 to \$499,999	1,253	17.0%
\$500,000 to \$999,999	5,435	73.7%
\$1,000,000 or more	349	4.7%
Total	7,377	100%

Median Value \$635,800

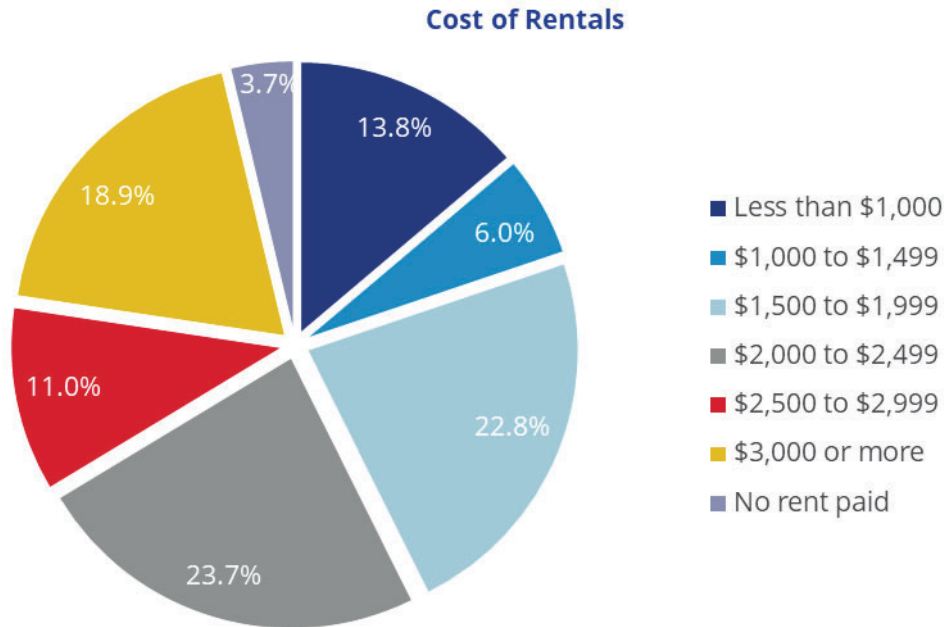
Source: 2023 ACS Table DP04



The median rent in the Township was estimated at \$2,116 per the 2023 ACS. Looking at the rent ranges, 482 units of the Township’s rental units fell between \$2,000 and \$2,499 per month (23.7%). Units that cost between \$1,500 and \$1,999 comprised 22.8% of rentals (464 units), while 18.9% (384 units) cost \$3,000 or more per month. It should be noted that 3.7% of rentals reported no rent (76 units). See the table below and chart on the following page for more information.

Cost of Rentals		
Cost	Number of Units	Percent
Less than \$1,000	281	13.8%
\$1,000 to \$1,499	122	6.0%
\$1,500 to \$1,999	464	22.8%
\$2,000 to \$2,499	482	23.7%
\$2,500 to \$2,999	224	11.0%
\$3,000 or more	384	18.9%
No rent paid	76	3.7%
Total	2,033	100%
Median (in dollars)		\$2,116

Source: 2023 ACS Table DP04



Condition and Age of Housing Stock

The Census does not classify housing units as standard or substandard, but it can provide an estimate of the substandard housing units that are occupied by low- and moderate-income households. Most of the Census indicators available at the municipal level indicate a sound housing stock. Only 43 occupied homes (0.46%) were estimated to not contain complete plumbing facilities, while 104 occupied units (1.11%) did not have complete kitchen facilities. Additionally, 27 homes (0.29%) were estimated to use no fuel for heating (gas, oil, liquid propane, wood, etc.).

Condition of Housing Stock

Condition	Number of Units	Percent
Lack of complete plumbing	43	0.46%
Lack of complete kitchen	104	1.11%
Lack of telephone service	30	0.32%
Lack of adequate heat	27	0.29%
Total Occupied Housing Units	9,410	2.17%

Source: 2023 ACS Table DP04

Housing with 1.01 or more persons per room (excluding bathrooms and kitchens) is an index of overcrowding as defined by the U.S. Department of Housing and Urban Development.⁷ According to the 2023 ACS, 144 units (1.5%) of the Township's 9,410 occupied units contained 1.00 or more persons per room. This included 102 units with 1.51 or more persons per room.

⁷ <https://www.hcd.ca.gov/planning-and-community-development/housing-elements/building-blocks/overpayment-payment-and-overcrowding#:~:text=The%20U.S.%20Census%20defines%20an,room%20are%20considered%20severely%20overcrowded>. Accessed April 3, 2025.

Occupants Per Room

Occupants	Number of Units	Percent
1.00 or less	9,266	98.5%
1.01 to 1.50	42	0.4%
1.51 or more	102	1.1%
Total	9,410	100%

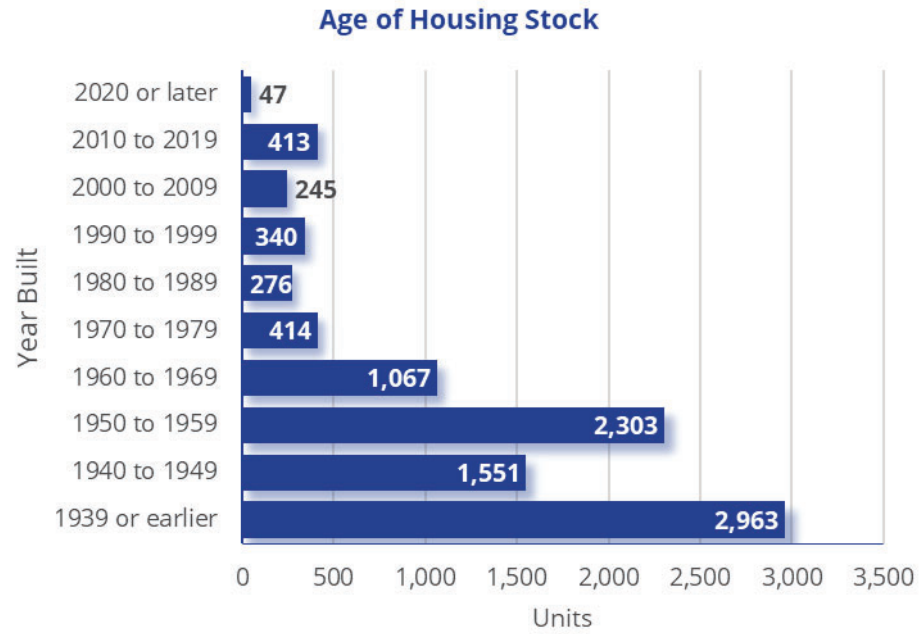
Source: 2023 ACS Table DP04

The table below and bar graph on the following page provide the 2023 ACS estimates for the age of housing units in Cranford. An estimated 7,884 units, or 82%, of the Township's housing stock were constructed prior to 1970 with nearly 31% being constructed in 1939 or earlier and almost 24% being constructed in the 1950s. Since 1970, only 1,735 homes have been constructed (18%). See the table below and the chart on the following page for more details. The Township's Rehabilitation Obligation is 204 units, which is just over 2% of the Township's housing stock and reflects the relatively good condition of older homes.

Age of Housing Stock

Year Built	Number of Units	Percent
1939 or earlier	2,963	30.8%
1940 to 1949	1,551	16.1%
1950 to 1959	2,303	23.9%
1960 to 1969	1,067	11.1%
1970 to 1979	414	4.3%
1980 to 1989	276	2.9%
1990 to 1999	340	3.5%
2000 to 2009	245	2.5%
2010 to 2019	413	4.3%
2020 or later	47	0.5%
Total	9,619	100%

Source: 2023 ACS Table DP04



V. Cranford's Employment Demographics

The 2023 ACS estimated that Cranford had 12,963 residents over the age of 16 in the workforce. Of those, 12,525 (96.6%) were employed, which translates to a 3.4% unemployment rate. A majority of workers were private wage and salary worker (76%). However, 17.3% were workers employed by the government and 3.3% were self-employed. See the table below for details.

Class of Workers		
Class	Workers	Percent
Private wage and salary workers	9,853	76.0%
Government workers	2,244	17.3%
Self-employed workers	422	3.3%
Unpaid family workers	6	0.0%
Total employed residents	12,525	96.6%
Total unemployed residents	438	3.4%
Total residents in workforce	12,963	100%

Source: 2023 ACS Table DP03

Occupational Characteristics

The 2023 ACS estimated 8,193 workers were employed in management, business, science, and arts fields, which represents 65.4% of the Township's employed residents. Sales and office workers totaled 17% of employed residents, while 9.2% were employed in service positions. See the table below for details.

Occupation of Employed Population		
Occupation	Workers	Percent
Management, business, science, & arts	8,193	65.4%
Service	1,157	9.2%
Sales & office	2,130	17.0%
Natural resources, construction, & maintenance	497	4.0%
Production, transportation, & material moving	548	4.4%
Total	12,525	100%

Source: 2023 ACS Table DP03

Employment Projections

NJTPA's Plan 2050 estimates that the number of available jobs in Cranford will increase from 13,281 reported in 2015 to 15,018 in 2050. This represents an increase of 1,737 jobs, or an average annual increase of 49.6 jobs. However, as detailed in the following section, the New Jersey Department of Labor and Workforce Development estimated a total of 11,369 jobs in Cranford in 2023, which is 3,650 less than projected by NJTPA. Utilizing this number, roughly 135 new jobs would need to be created within the Township each year for the next 27 years.

Employment Projection

Year	Jobs	Change	Percent
2015	13,281	---	---
2050	15,018	1,737	13.1%

Source: NJTPA Plan 2050, Appendix E, 2050 Demographic Forecasts, <https://www.njtpa.org/plan2050>

In-Place Employment By Industry

New Jersey's Department of Labor and Workforce Development ("NJDLWD") is the entity that reports on employment and wages within the State of New Jersey through the Quarterly Census of Employment and Wages ("QCEW"). The latest Municipal Report was completed in 2023. According to the data, there were 10,991 private sector jobs within Cranford, which were provided by an average of 783 employers. It should be noted that the Municipal Report redacted data from multiple private-sector industries for not meeting publication standards (agriculture, mining, and utilities). The "Private Sector Total" row in the table on the following page provides the totals for the reported data only. Additionally, the QCEW data reflects employment within the Township, regardless of where the employee lives.

Based on the 2023 QCEW data provided, the health/social industry had the greatest number of workers with an average of 2,137 jobs (19.4%), which were provided by 93 employers (second-most). The construction industry employed the 1,265 workers (second-most), or 11.5%, but had the sixth-most number of employers (60). The wholesale trade industry had 1,213 workers (third-most), with only 45 employers (eight-most). The Professional/technical industry had the largest number of employers but employed the fourth-most workers in the Township with an average of 943 jobs (8.6%) provided by 135 employers (17.2%). In the public sector, the 2023 QCEW Municipal Report indicated that there was one federal government employer, which provided just 45 jobs. There was an average of 1,425 jobs provided by ten local government employers. This included nine local government education employers providing an average of 1,086 jobs. See the table on the following page for data on each industry sector.

Private and Public Sector Employment (2023)

Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Agriculture	-	-	-	-	-
Utilities	-	-	-	-	-
Construction	60	7.7%	1,265	11.5%	\$118,271
Manufacturing	17	2.2%	326	3.0%	\$62,964
Wholesale Trade	45	5.7%	1,213	11.0%	\$90,157
Retail Trade	40	5.1%	283	2.6%	\$30,751
Transportation/Warehousing	24	3.1%	755	6.9%	\$51,071
Information	19	2.4%	156	1.4%	\$85,782
Finance/Insurance	64	8.2%	496	4.5%	\$120,091
Real Estate	27	3.4%	231	2.1%	\$59,004
Professional/Technical	135	17.2%	943	8.6%	\$103,706
Management	-	-	-	-	-
Admin/Waste Remediation	53	6.8%	390	3.5%	\$55,562
Education	-	-	-	-	-
Health/Social	93	11.9%	2,137	19.4%	\$50,845
Arts/Entertainment	17	2.2%	114	1.0%	\$29,452
Accommodations/Food	72	9.2%	836	7.6%	\$28,098
Other Services	75	9.6%	335	3.0%	\$61,095
Unclassifieds	31	4.0%	41	0.4%	\$48,262
Private Sector Total	772	98.6%	9,521	86.6%	\$71,671
Federal Government	1	0.1%	45	0.4%	\$76,843
Local Government	10	1.3%	1,425	13.0%	\$58,577
Local Government Education	9	1.1%	1,086	9.9%	\$59,079
Public Sector Total	11	1.4%	1,470	13.4%	\$64,833

Source: The table values above are sourced from the NJDLWD's QCEW 2023 Municipal Report. It is noted that this Report has redacted multiple private sector industries for not meeting the publication standard. Therefore, the Private Sector Totals row has been calculated by this office using the published numbers.

Travel Time to Work

The 2023 ACS collected data regarding employed resident's commute time. The most common commute time was between 60 and 89 minutes, which was made by 1,668 workers (17.5%). A commute between 45 and 59 minutes was second-most common commute with 1,086 workers (11.4%). Rounding off the top three was a commute of 20 to 24 minutes, which was reported by 956 workers (10%). The mean travel time was estimated at 35.4 minutes. It should be noted that 2,208 workers (23.1%) reported a commute of more than one hour. Additionally, 2,805 workers, or 22.7% of the Township's employed residents, reported working from home. See the table on the following page for additional details.

Commute Time

Travel Time (minutes)	Workers	Percent
Less than 5	282	3.0%
5 to 9	856	9.0%
10 to 14	801	8.4%
15 to 19	934	9.8%
20 to 24	956	10.0%
25 to 29	721	7.5%
30 to 34	875	9.2%
35 to 39	298	3.1%
40 to 44	535	5.6%
45 to 59	1,086	11.4%
60 to 89	1,668	17.5%
90 or more	540	5.7%
Total	9,552	100.0%

Source: 2023 ACS Table B08303

VI. Projection of Housing Stock

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

The DCA Division of Codes and Standards' website provides data on building permits, certificates of occupancy, and demolition permits for both residential and non-residential development through the New Jersey Construction Reporter. This database contains permit and certificate of occupancy information that is submitted by municipal construction officials across the State each month. The Construction Reporter has information dating back to 2000, which can be used to show the Township's historic development trends. However, data from 2013 and onward was reviewed to determine more recent trends.

As shown in the table below, many of the homes constructed in the past 12 years were built between 2013 and 2015. A total of 335 certificates of occupancy were issued during this time, including 290 certificates for multi-family dwellings. In 2019 and 2020, 284 residential certificates of occupancy were issued, including 266 for multi-family dwellings. Since 2020, the issuance of residential certificates of occupancy have become less common and are for single-family and/or two-family dwellings. In total, 674 certificates of occupancy were issued between 2013 and 2024, including 556 certificates for multi-family dwellings. During the same time, a total of 41 demolition permits were issued, which equates to a net development of 633 residential units.

Historic Trend of Residential Certificates of Occupancy & Demolition Permits (2013-2024)

	'13	'14	'15	'16	'17	'18	'19	'20	'21	'22	'23	'24	Total
COs Issued	57	103	175	16	7	5	51	233	7	9	10	1	674
Demolitions	0	1	6	0	0	3	7	6	8	9	1	0	41
Net Development	57	102	169	16	7	2	44	227	-1	0	9	1	633

Source: NJDCA, Construction Reporter - Housing Units Certified and Demolition Permits, Yearly Summary Data

Projecting into the future, the Township presently has five single-family homes that have been approved, with permits issued and the homes are under construction. Two additional single-family homes are anticipated based on demolition permits the Township has issued. Additionally, 55 multi-family rental units have been approved and are currently under construction at 108 – 126 South Avenue and 2 units have been approved at 73 – 91 Myrtle Street. Cranford also anticipates 40 multi-family rental units from the redevelopment of Block 193 along North Avenue. Projected development was based on historic development patterns as shown in the previous table. The Township anticipates issuing 145 new COs between now and the end of the Fourth Round in 2035. The majority of the anticipated COs come from the completion of the multi-family inclusionary developments.

Projection of Residential Development

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Projected Development	0	7	1	5	2	4	5	7	4	1	5	41
Approved Development, Building Permits Issued and Under Construction												60
6 Park Drive	1											1
9 Roosevelt Avenue	1											1
16 Hollywood Avenue	1											1
108 - 126 South Avenue		55										55
114 Garden Street	1											1
944 Orange Avenue	1											1
Approved Development, No Building Permits Issued												2
73 - 91 Myrtle Street			2									2
Anticipated Development Based on Demolition Permits Issued												2
20 Pittsfield Street		1										1
517 Lexington Avenue		1										1
Future Projects												40
North Avenue Redevelopment			40									40
Total	5	64	43	5	2	4	5	7	4	1	5	145

Of the 145 new residences projected to be built between now and 2035, 11 are anticipated to be reserved for low- and moderate-income households. See the table below for further details.

Projection of Affordable Units

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Approved Development, Building Permits Issued and Under Construction												9
108 -126 South Avenue		9										9
Approved Development, No Building Permits Issued												2
73 - 91 Myrtle Street*			2									2
Future Projects												8
North Avenue Redevelopment				8								8
Total	0	9	2	0	0	0	0	0	0	0	0	11

* 2 homes providing 8 credits.

VII. Capacity for Fair Share

This chapter of the HEFSP provides the following information as required by the rules:

- The Township's capacity to accommodate its housing needs.
- 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.
- Lands of developers who have expressed a commitment to provide low- and moderate-income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

Land Capacity

Cranford's capacity to accommodate its present and prospective affordable housing need is determined by three components - available land, water capacity, and sewer availability and capacity. Note that land development is limited by environmental features, parcel size, easements (conservation, sewer, water, etc.), and municipal regulations. In total, 731.56 acres of Cranford, or 23.47% of the Township's 3,117.17 acres, are encumbered by at least one environmentally sensitive area. Environmental constraints within the Township of Cranford include:

- Waterbodies – 57.48 acres (1.84% of the Township's area), which includes 40.92 acres of the Rahway River.
- 150-foot Riparian Buffer – 308.08 acres (9.88% of the Township's area)
- 50-foot Riparian Buffer – 51.66 acres (1.66% of the Township's area)
- Wetlands – 169.25 acres (5.43% of the Township's area)
- 50-ft Wetlands Buffer (excluding wetlands area) – 27.79 acres (0.89% of the Township's area)
- 150-foot Wetlands Buffer (excluding wetlands area) – 95.02 acres (3.05% of the Township's area)
- FEMA Special Flood Hazard Area Zone AE – 519.96 acres (16.68% of the Township's area), including 216.44 acres within the Floodway
- Slopes greater than 15% - 128 acres (4.11% of the Township's area)
- State Threatened species habitat (Landscape Rank 3) – 36.74 acres (1.18% of the Township's area)
- State Endangered species habitat (Landscape Rank 4) – 132.16 acres (4.24% of the Township's area)

The maps illustrating these environmental constraints can be found on pages 27 and 28.

Additionally, the Township has conducted a VLA analysis that indicates 24 additional affordable units can be realistically constructed on the lands that are vacant and developable within the Township.

