

## **FOURTH ROUND**

# **HOUSING ELEMENT AND FAIR SHARE PLAN**

TOWNSHIP OF UNION | UNION COUNTY, NEW JERSEY

JUNE 2025



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**FOURTH ROUND HOUSING ELEMENT  
AND FAIR SHARE PLAN**

ADOPTED BY THE PLANNING BOARD: JUNE 19, 2025

ENDORSED BY THE MAYOR & TOWNSHIP COMMITTEE:

PREPARED BY:



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NEW JERSEY PROFESSIONAL PLANNER LICENSE #5537

**KYLE + McMANUS ASSOCIATES**

A SIGNED AND SEALED ORIGINAL IS ON FILE WITH THE TOWNSHIP CLERK

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## **EXECUTIVE SUMMARY**

This Fourth Round Housing Element and Fair Share Plan (HEFSP) has been prepared pursuant to the Amended Fair Housing Act (“FHA”) which was signed into law in March 2024. The Township is required to adopt a Fourth Round HEFSP by June 30, 2025 in accordance with the FHA.

The HEFSP is a plan that addresses the affordable housing obligation as set forth by the FHA. There have been two (2) previous rounds of affordable housing in the State, the Prior Round which covered a time period from 1987 to 1999 and a Third Round which covered a time period from 1999-2025.

Union Township received a Judgment of Compliance from Superior Court of the Third Round HEFSP on July 3, 2019. The Third Round obligation totaled 850 units of which 452 units were the Realistic Development Potential (RDP) obligation and the remaining 315 units were the Unmet Need obligation. The Township has satisfied most of the Third Round obligation providing 315 affordable housing units, of which 235 are occupied and 65 are zoned and 15 units had the affordability controls extended. The Township also utilized 113 bonus credits to satisfy the RDP obligation. The Township will satisfy 24 units from the Third Round that were not implemented.

The Fourth Round obligation, as approved by the Superior Court Order dated March 27, 2025, is 585 affordable housing units. The Fourth Round period is a 10-year obligation period running from July 1, 2025 to June 30, 2035. As detailed in the Fourth Round HEFSP, the Township has an eleven (11) unit RDP with 574 units of Unmet Need. The Township is satisfying the RDP with a 100% family rental project and satisfying the Unmet Need obligation through a new overlay zoning district within a commercial/industrial zoning district.

## **INTRODUCTION & BACKGROUND**

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 the 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 to “satisfy” their constitutional obligation, commonly referred to as their affordable housing obligation. The purpose of this Fourth Round Housing Element and Fair Share Plan is to present how Union Township will address its affordable housing 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, with limited exceptions, must remain reserved for very-low-, low- and moderate-income households for a minimum of 30 years and for rental units, 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”. In addition

to providing the minimum number of credits, municipalities must ensure diversity in the level of affordability – meaning very-low-, low- and moderate-income units – and diversity in the size of affordable units – meaning 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, our laws heavily incentivize voluntary compliance. Municipalities that do not voluntarily comply may be vulnerable to “builder’s remedy” litigation. A builder’s remedy is a litigation tool to compel the municipality to include a builder’s site in the Fair Share plan. However, to secure such a remedy, the developer must “succeed in litigation”, provide a “substantial” affordable housing set-aside and the developer’s “proposed project” must not clearly violate “sound land use planning”. The Supreme Court’s desire to ensure that developers who provide affordable housing do so in accordance with sound planning, which is a pillar of the Mount Laurel doctrine.

## **The Housing Element and Fair Share Plan**

In accordance with the Fair Housing Act (as amended) this Housing Element and Fair Share Plan includes the following:

- 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;
- b. A projection of the municipality’s housing stock, including the probable future construction of low and moderate income housing for the next ten (10) 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 of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low- and moderate-income housing;
- f. A consideration of the lands 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 providing 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.52:27D-329.20); and

- h. 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.

Items (a) through (d) are included as an appendix item and items (e) through (h) are included in the body of this Fair Share Plan.

## **AFFORDABILITY REQUIREMENTS**

Affordable housing is defined under New Jersey’s FHA as a dwelling, either for sale or rent, which is within the financial means of households of very-low-, low-, or moderate-income, as is measured within each housing region. Union Township is in Region 2, which includes Essex, Morris, Union and Warren 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 regional median income uses 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. It is from these income limits that the rents and sale prices for affordable units are derived.

For 2025, New Jersey Housing and Mortgage Finance Agency (NJHMFA) updated income limits for all housing regions in New Jersey. These income limits for Region 2 will be utilized for Union. See Table 1 for 2025 income limits for Region 2.

<b>Table 1: 2025 Income Limits for Region 2</b>					
<b>Household Income Levels</b>	<b>1-Person Household</b>	<b>2-Person Household</b>	<b>3-Person Household</b>	<b>4-Person Household</b>	<b>5-Person Household</b>
Median	\$94,800	\$108,300	\$121,800	\$135,300	\$146,200
Moderate	\$75,840	\$86,640	\$97,440	\$108,240	\$116,960
Low	\$47,400	\$54,150	\$60,900	\$67,650	\$73,100
Very Low	\$28,440	\$32,490	\$36,540	\$40,590	\$43,860
<i>Source: New Jersey Housing and Mortgage Finance Agency</i>					



## **PRESENT AND PROSPECTIVE NEED OBLIGATION**

The fair share affordable housing obligation consists of a rehabilitation component (present need) and a new construction component (prospective need). Pursuant to the Amended Fair Housing Act (FHA), the NJ State Department of Community Affairs (DCA) was required to calculate the present need and prospective need obligations for municipalities within the State. The methodology to calculate the municipality's obligation was based on three main factors including the median household income as compared to the Region 2 median household income, the total municipal nonresidential property valuation as compared to the total Region 2 nonresidential property valuation and municipality's total developable land as compared to the developable land in Region 2.

The FHA entitled municipalities to adjust the obligation if the information used in the DCA calculation was outdated or in error. After reviewing the DCA methodology for the present and prospective need obligations, the Township determined that the DCA calculation for the present need (317 units) and the prospective need (585 units) was correct and via Resolution 2025-95 the Township Committee adopted the Fourth Round obligations on January 28, 2025. The resolution was submitted to Superior Court on January 30, 2025 and an Order was issued by Superior Court on March 27, 2025 establishing the Township's Fourth Round present and prospective need obligations.

The Township's obligation for the Fourth Round is as follows

- Present Need (Rehabilitation): 317 units. The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units, based on 2020 US Census data, existing in Union Township occupied by low- and moderate-income households.
- Prospective Need: 585 units. The prospective need obligation can be defined as the cumulative July 1, 2025, through June 30, 2035, new construction affordable housing obligation.

### **Rehabilitation (Present Need) Obligation: 317**

Union Township's rehabilitation obligation (present need) is 317 units. The rehabilitation obligation is not cumulative but is a recalculation based on the most recent census data. However, the Township may adjust the rehabilitation obligation based upon the findings of a Structural Conditions Survey in accordance with N.J.A.C. 5:93-5.2(a) and Appendix C. The Township Construction Official will perform a visual inspection of residential structures to determine the number of homes that are actually in fair or poor condition. The results of the survey may reduce the rehabilitation obligation. It is anticipated that this visual inspection and results of the Structural Conditions Survey will be completed prior to August 31, 2025.

In addition, the Department of Community Development has indicated that a minimum of thirty (30) units has been rehabilitated since 2019 and will be credited toward the rehabilitation obligation. The

Township will continue to run the Township's Rehabilitation Program and participate in the Union County Rehabilitation Program to address the rehabilitation obligation. The Township owner occupied and rental program is administered through the Township's Department of Community Development and provides deferred payment loans to low and moderate-income households for eligible improvements.

All rehabilitated units will comply with the definition of a substandard unit in N.J.A.C. 5:93-5.2(b), which states, "a unit with health and safety code violations that require the repair or replacement of a major system." Major systems include weatherization, roofing, plumbing, heating, electricity, sanitary plumbing, lead paint abatement and/or load bearing structural systems. All rehabilitated units shall meet the applicable construction code. Additionally, all rehabilitated units shall be occupied by very-low, low- or moderate-income households and subject to 10-year affordability controls, which shall be placed on the property in the form of a lien or deed restriction. The average hard cost for the rehabilitation of a major system will be at least \$10,000.

### **Prospective Need Obligation: 585 units**

#### **Vacant Land Adjustment and Realistic Development Potential (RDP) Analysis**

If there is a lack of sufficient land to meet the new construction obligation, a municipality is entitled to rely on COAH regulations to adjust the new construction obligation downward pursuant to N.J.S.A 52:27D-311 (m). The adjusted number is known as the realistic development potential (RDP). The RDP represents the portion of the new construction affordable housing obligation that can theoretically be addressed with inclusionary development (defined as a mix of market and affordable units) on lots identified as being suitable in the Vacant Land Analysis ("VLA"). The portion of the new construction obligation for which there is insufficient land is known as the "unmet need". The unmet need is calculated as the difference between the total obligation and the RDP.

The Township undertook a current vacant land analysis which supports an RDP of eleven (11) units as shown in Table 2.

Table 2: Vacant Land Analysis and RDP determination							
Parcel ID	Address	Block/Lot	Gross Lot Area	Net Lot Area	RDP Density Du/acre	Total Units	20% AH Setaside RDP
1	811 Chestnut St	2909/2	0.99	0.78	12	9	2
2	2245 Morris Ave	4305/34.01	0.42	0.42	20	8	2
3	2783 Morris Ave	4501/1&3	0.36	0.3	20	6	1
4	Springfield Ave at Bertha & Sophia	4706/8	0.25	0.25	18	5	1
5	2124 Springfield Avenue	4815/23.01	0.25	0.25	18	5	1
6	2206 Stanley Terrace	5504/22.01	2	2	10	20	4
Total RDP							11

### Unmet Need Determination

The Township's prospective need obligation is 585 units and with an eleven (11) unit RDP, the Unmet Need is 574 units ( $585 - 11 = 574$ ). The Amended FHA requires a municipality that receives an adjustment of the prospective need to identify sufficient parcels that are likely to redevelop during the Fourth Round to address 25 percent of the adjusted prospective need with realistic or meaningful zoning. Here, the prospective need has been adjusted to eleven (11) and thus, 25% of eleven (11) is 2.75, rounded up to three (3) units. The Borough is addressing its unmet need through a new overlay zone on Union Avenue.

## **FAIR SHARE PLAN**

### **Third Round Compliance Status**

Pursuant to the Amended FHA, the Fourth Round Fair Share Plan is required to provide an assessment of the degree to which the prior rounds fair share obligations have been met as established by prior court approval. The municipality is required to determine to what extent the obligation is unfulfilled or whether the municipality has excess credits. If a prior round obligation remains unfulfilled the municipality shall address the prior round unfulfilled obligation in this Fourth Round Fair Share Plan. In addressing the status of the prior round projects, the municipality must demonstrate how any sites that were not built in the prior rounds continue to present a realistic opportunity. The Third Round Obligation totaled 850 units, which was divided between a 452 unit RDP obligation and 398 Unmet Need obligation. The following table provides the status of the projects that addressed the RDP obligation:

<b>Table 3: Status of Prior Round Projects</b>					
<b>Program/Project</b>	<b>Unit Type</b>	<b>Status</b>	<b>Units</b>	<b>Surplus Units</b>	<b>Unfulfilled Units</b>
Lenox Meadows	Extension of Controls	Completed 15 of 32	15		17
Erhardt Gardens	Surplus Age-Restricted from Prior Round	Occupied	113		
CAU	Supportive and Special Needs	Occupied	12	3	
DRA	Inclusionary Family Rental	Occupied	14 of 42		
Russo/Vermella	Inclusionary Family Rental	Occupied	96		
2401 Morris Avenue	Inclusionary Family Rental	Zoned	13		
Lehigh Avenue Block 504	Inclusionary Zoning	Zoned	39		
Morris/Grandview Twp Owned Sites	Inclusionary Zoning	Revised Zoning	13 of 23		10

Table 3: Status of Prior Round Projects					
Program/Project	Unit Type	Status	Units	Surplus Units	Unfulfilled Units
Total			339	3	27
Bonus Credits			+113		
Total			=452		
Total Unfulfilled Units			24		

As indicated in Table 3, there are three (3) surplus credits associated with the CAU scattered site supportive and special needs units and 27 unfulfilled units associated with the Lenox Meadows extension of controls program and the Township owned site at Grandview Avenue in which inclusionary zoning was removed from that site. There is a 24 unit deficit from the Third Round that will be satisfied in the Fourth Round RDP obligation. The Township believes that the other Third Round projects continue to provide a realistic opportunity for the construction of affordable housing.

### The Fourth Round Compliance Process

On March 20, 2024, Governor Murphy signed an amendment to the Fair Housing Act into law ("Amended FHA") that created new procedures and laws. The municipality must file a Housing Element and Fair Share Plan with the Court and Program by June 30, 2025, and comply with a series of other requirements to continue to have immunity from builder's remedy lawsuits and remain compliant with the Amended FHA.

The Township took the necessary steps required by the Amended FHA by adopting a binding resolution and filing the declaratory relief action to establish the Fourth Round obligation. The Township and the Planning Board will adopt, endorse and submit this Housing Element and Fair Share Plan with the Court and the Program prior to June 30, 2025, to comply with the Amended FHA deadline.

### Consideration of Affordable Housing Options

The Township did not receive proposals from developers of affordable housing projects to satisfy the Fourth Round prospective need obligation.

The Township believes that the zoning proposed in this Fair Share Plan represents the best options for affordable housing in the Township. The mechanisms within this Fourth Round Fair Share Plan satisfy the Township's affordable housing obligation as adjusted. While the Township recognizes that developers may, in the future, present sites that possess characteristics that could lend themselves to affordable housing development, additional sites are not needed to satisfy the obligation at this time.

## Satisfaction of the Fourth Round Affordable Housing Obligation

### Realistic Development Potential: (35 units) 11 units + 24 units from Third Round deficit

The Township is addressing an RDP obligation of 35 units with a 100% family rental project.

The affordable housing rules require municipalities to designate sites that are “suitable, approvable, available and developable”, as defined in N.J.A.C. 5:93-1. These terms are defined as follows:

- *Suitable site means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.*
- *Approvable site means a site that may be developed for low and moderate income housing in a manner consistent with the rules and regulations of all agencies with jurisdiction over the site. A site may be approvable although it is not currently zoned for low and moderate income housing.*
- *Available site means a site with clear title, free of encumbrances which preclude development for low and moderate income housing.*
- *Developable site means a site that has access to appropriate water and sewer infrastructure and is consistent with the applicable areawide water quality management plan (including the waste management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by the NJ Department of Environmental Protection.*

### 100% MUNICIPALLY SPONSORED AFFORDABLE HOUSING - PROPOSED

#### **Stanley Terrace: 70 family rental units + 2.5 bonus credits**

The Township will zone a portion of Block 55.04, Lot 22.01, which is approximately 2.0 acres in size with frontage on Stanley Terrace to permit a 100% municipally sponsored affordable housing project consisting of a maximum of 70 family rental units. The Township will contribute to the purchase of the property and/or the project costs which would equal a minimum of 3% of the project costs. The Township is eligible for eight (8) bonus credits (25% of the RDP (11 = 2.75, round down to 2.5) and the FHA permits the Township to apply one full bonus credit for each unit that is in a 100% affordable housing development while not exceeding 25% of the RDP.

COAH’s Second Round rules at N.J.A.C. 5:93-1.3 and N.J.A.C. 5:93:5.5 for 100% affordable projects are addressed as follows:

- ✓ Site Control – The developer is in the process of contract negotiations and the Township anticipates site control by the developer in the near future.
- ✓ Suitable Site – The site is suitable as defined in COAH’s regulations at N.J.A.C. 5:93-1.3, which indicates that a suitable site is one in which it is adjacent to compatible uses, has access to appropriate streets and is consistent with environmental policies in N.J.A.C. 5:93-4.

- *The site has a clear title and is free of encumbrances that preclude development of affordable housing.* To our knowledge, the site has a clear title and no legal encumbrances that would preclude its development for affordable family rental housing.
- *The site is adjacent to compatible land uses and has access to appropriate streets.* Single family detached homes are located to the west of the site, the Garden State Parkway borders the southern property boundary, a commercial use and a religious institution are located to north of the site. The site has approximately 30 feet of frontage on Stanley Terrace which is a Township road. It is an appropriate road to provide access to a 100% AH project.
- *Adequate sewer and water capacity is available.* The site is within the Township sewer service area and the Township Engineer has confirmed that adequate sewer and water capacity is available to service the proposed 70 unit development.
- *The site can be developed in accordance with R.S.I.S.* Development of the site will be consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21-1 et seq.
- *The site is located in a "Smart Growth Planning Area."* The 2001 Adopted State Plan Map and the proposed updated Preliminary State Plan Map, which is currently in the cross acceptance process, designates the property as being in Metropolitan Planning Area (PA 1). Among the intentions of the Metropolitan Planning Area are to provide for much of the state's future redevelopment; promote growth in compact forms; and redesign areas of sprawl. It is a preferred location for affordable housing development.
- *The development is not within the jurisdiction of a Regional Planning Agency or CAFRA.* The site is outside of the Pinelands, Highland, CAFRA and Meadowlands planning areas.
- *The site will comply with all applicable environmental regulations.* There are no Category One streams, or known contaminated sites located on the property. There are wetlands along the eastern property line and will require a NJDEP permit for disturbance but will not impede the development of affordable housing.
- *The site will not affect any historic or architecturally important sites and districts.* There are no historic or architecturally important sites or buildings on the property or in the immediate vicinity that will affect the development of affordable housing.
- ✓ Developable Site – In accordance with N.J.A.C. 5:93-1.3, a developable site has access to appropriate sewer and water infrastructure and is consistent with the area wide water quality management plan.
- ✓ Approvable Site – Pursuant to N.J.A.C. 5:93-1.3, an approvable site may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of all agencies with

jurisdiction over the site. The site will be zoned for a 70-unit 100% family rental affordable project providing the zoning necessary for the proposed affordable housing development.

- ✓ Administrative Entity – The future developer will own and operate the affordable units pursuant to the applicable state regulations. For the proposed Fourth Round affordable units, the developer will affirmatively market the units, income qualify applicants, place a minimum of 40-year affordability control deed restrictions on the units and provide long-term administration of the units in accordance with COAH’s rules at N.J.A.C. 5:93 et seq. and UHAC rules per N.J.A.C. 5:80-26.1, or any successor regulation, with the exception that in lieu of 10% affordable units in rental projects being required to be at 35% of median income, 13% of affordable units in such projects shall be required to be at 30% of median income.
- ✓ Low/Moderate Income Split – At least half of all the affordable units developed at the site will be affordable to low-income households (13% of all affordable units will be very low-income) and an odd number of affordable units will always be split in favor of the low-income unit per N.J.A.C. 5:80-26.1.
- ✓ Affirmative Marketing – The developer will affirmatively market the units in accordance with UHAC per N.J.A.C. 5:80-26.1.
- ✓ Controls on Affordability – The Township’s developers’ agreement and zoning ordinance will require a minimum 40-year affordability control deed restrictions on the units in accordance with N.J.A.C. 5:93 et seq. and N.J.A.C. 5:80-26.1.
- ✓ Bedroom Distribution – The units will be required to be developed in accordance with UHAC bedroom distribution requirements in accordance with N.J.A.C. 5:80-26.3.
- ✓ Funding –The developer will pursue funding from Federal, State, and County agencies for support in the funding of the project. In addition, the municipality will utilize Affordable Housing Trust Funds to aid in a gap in funding, if necessary.
- ✓ Construction Schedule – The developer will begin construction of the affordable family rental units within two (2) years of the Township receiving a Final Judgment of Compliance from Superior Court. The developer will be responsible for monitoring the construction and overall development activity.

### **Unmet Need**

The remaining obligation is known as the Fourth Round Unmet Need. The Amended FHA requires a municipality that receives an adjustment of the prospective need to identify sufficient parcels that are likely to redevelop during the Fourth Round to address 25 percent of the adjusted prospective need with realistic or meaningful zoning. Here, the prospective need has been adjusted to 11 and thus, 25% of 11 is 2.75, rounded up to three (3) units. The Township will address the Unmet Need Obligation through a new overlay zone on Union Avenue.



***Union Avenue Overlay: Block 1903, Lot 1-5 & Block 2005, Lots 2-3***

The Township will implement an overlay district permitting inclusionary residential housing at a density of thirty (30) dwelling units per acre on the following parcels that are in the Commercial/Industrial (C/I) zoning district:

- Block 1903, Lots 1-5 (2.11 acres)
  - This block of parcels contains one commercial structure on Lot 1 and a parking lot for tractor-trailers on Lots 2-5. The improvement to land value (ILV) ratio for Lot 1 is 0.74 and for Lots 2-5, the ILV is 0.25 which means the improvement value is very low as compared to the land value.
- Block 2005, Lots 2-3 (0.81 acres)
  - Lot 2 contains a commercial structure with an ILV ratio of 1.4 and Lot 3 contains a billboard with an ILV ratio of .010.

This area within the Township represents a concentration of properties that have low to moderate improvement to land value ratios which value and could be a signal that the property is more apt for future redevelopment.

An overlay zone is a zoning option that allows an applicant to develop at higher densities for residential development provided they set aside at least 20% of the units as affordable housing available to low-and moderate-income households. This type of zoning is known as inclusionary zoning. The proposed overlay zoning district represents a meaningful zoning option for future affordable housing opportunities. The total overlay zone area is 2.9 acres and at a density of thirty (30) units per acre a total of 87 units may be developed and with a set aside of 20% for affordable housing, 17 affordable housing units may be achieved.

There is a surplus of 37.5 credit from the RDP toward the Fourth Round Unmet Need and when combined with the proposed overlay zoning district, 54.5 credits will be applied to the Unmet Need.

**PRESERVATION OF MULTIGENERATIONAL FAMILY CONTINUITY**

The 2024 FHA 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 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. A review of the Township's ordinance indicates that there are no ordinances that would specifically create a detraction from meeting the Commission's goal of enabling senior citizens to reside at the homes of their extended families. In fact, the Township defines a family that is permitted to live in a single family dwelling in such a way that a senior citizen may live in that single family dwelling unit with their extended family which is a permitted

use in the residential zoning districts. The Union Township ordinances advance the multigenerational family continuity goal.

## **STATE DEVELOPMENT AND REDEVELOPMENT PLAN CONSISTENCY**

The Fourth Round Housing Element and Fair Share Plan is consistent with the 2001 State Development and Redevelopment Plan (SDRP) and draft SDRP as the proposed 100% affordable housing parcel and overlay zoning district are within a PA-1 (Metropolitan Planning Area). The development of affordable housing in a PA-1 is consistent with the overall State Development and Redevelopment Plan goal to direct redevelopment and growth into Metropolitan Planning Areas where the intentions of the Metropolitan Planning Area are to provide for much of the state's future redevelopment; promote growth in compact forms; and redesign areas of sprawl. It is a preferred location for affordable housing development.

## **AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING**

Union Township adopted an Affordable Housing Ordinance in accordance with COAH's substantive rules and UHAC. The Affordable Housing Ordinance governs the establishment of affordable units in the Township as well as regulating the occupancy of such units. The Township's Affordable Housing Ordinance covers 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. The Township will update the Affordable Housing Ordinance as needed and determined by the Program or Court.

The Township also established the position of the Municipal Housing Liaison and appointed a staff member to the position. The Township relies on their affordable housing administrator to conduct the administration and affirmative marketing of its affordable housing sites. The affirmative marketing plans are 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 Township. Additionally, the affirmative marketing plan is intended to target those potentially eligible people who are least likely to apply for affordable units and who reside in the Township's housing region, Region 2, consisting of Morris, Essex, Union and Warren counties. The Township will continue to rely on the Affirmative Marketing Plan adopted in the Third Round and will update it as required by new permanently adopted Uniform Housing Affordability Controls provided by the Department of Community Affairs.

The administrative agent, who is a consultant to the Township, is responsible for the marketing, the setting of sale and rental prices for affordable units, income certification of applicants, creation of a waiting list of income certified applicants and the initial random selection process for new affordable

housing units. The Township's Operating Manual, which describes the policies and procedures used to create affordable housing units and fill them with income-eligible families, is available on the Township's website.

The existing affirmative marketing plan includes regulations for qualifications 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. All newly created affordable units will comply with the 30-year affordability control required by UHAC, N.J.A.C. 5:80-26.5 and 5:80-26.11. 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**

A development fee ordinance was adopted to create a dedicated revenue source for general affordable housing purposes.

The future Spending Plan will cover anticipated revenues, collection of revenues, and the use of revenues, which will be prepared in accordance with COAH's applicable substantive rules. All collected revenues will be placed in the Township's Affordable Housing Trust fund and may be dispensed for the use of eligible affordable housing activities including, but not limited to:

- New construction of affordable housing units and related development costs;
- Extensions or improvements of roads and infrastructure directly serving affordable housing development sites;
- Acquisition and/or improvement of land to be used for affordable housing;
- Purchase of affordable housing units for the purpose of maintaining or implementing affordability controls,
- Maintenance and repair of affordable housing units;
- Repayment of municipal bonds issued to finance low- and moderate-income housing activity; and
- Any other activity as specified in the approved spending plan.

At least 30% of collected development fees, excluding expenditures made since July 17, 2008, when affordability assistance became a statutory requirement in the Fair Housing Act, shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in a municipal Fair Share Plan. At least one-third (1/3) of the affordability assistance must be expended on very-low income units. Additionally, no more than 20% of the revenues collected from development fees each year, shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a

new construction program, a housing element and fair share plan, and/or an affirmative marketing program.

## **MONITORING**

The Township will comply with monitoring provisions consistent with those required by the FHA. The monitoring requires regular tracking of progress toward meeting the Township's affordable housing obligation and ensuring the affordable units and the Affordable Housing Trust fund are administered properly as follows:

- On or before February 1<sup>st</sup> of each year, the Township will provide annual reporting of the status of all affordable housing activity within the municipality and the Affordable Housing Trust fund accounting through posting on the municipal website and on the DCA website.
- Midpoint Review. The Township will post on the municipal website and submit to the DCA website a status report as to its implementation of its Plan and an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity. Such posting shall invite any interested party to submit comments to the Program and Superior Court, regarding whether any sites no longer present a realistic opportunity and should be replaced. Any interested party may by motion request a hearing before the Court regarding these issues.

## **COST GENERATION**

The Township's Land Development Ordinance has been reviewed to eliminate unnecessary cost generating standards. The Township will adopt, if needed, Planning Board rules for expediting the review of development applications containing affordable housing. Such expedition may consist of, but is not limited to, scheduling pre-application conferences and special monthly public hearings. Furthermore, development applications containing affordable housing shall be reviewed for consistency with the Land Development Ordinance, Residential Site Improvement Standards (N.J.A.C. 5:21-1 et seq.) and the mandate of the FHA regarding unnecessary cost generating features. Union Township shall comply with COAH's requirements for unnecessary cost generating requirements, N.J.A.C. 5:93-10.1, procedures for development applications containing affordable housing, N.J.A.C. 5:93-10.4, and requirements for special studies and escrow accounts where an application contains affordable housing.

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## DEMOGRAPHIC ANALYSIS

Union Township began to be built out in the early twentieth century. By 1940, 24,730 persons called the community home (Table 1). People continued to arrive throughout the 1940s as the community added residents at a 53.7% clip. Growth was also strong in the 1950s when the population climbed by 35.5%. In the 1960s, the decades of torrid population change ground to a halt, and the number of residents had only a modest uptick of 3.5%. Like Union County as a whole, Union Township lost population in the 1970s and 80s, with a decline of 5.5% in the former and a drop of 0.3% in the latter. The population stabilized in the 1990s, jumping by 8.8% and reversing the losses of earlier decades. The twenty-first century has been a time of steady population gains, with an increase of 4.1% in the 2000s and 5.4% in the 2010s. The township hit a new population peak with the 2020 Decennial Census, which found that 59,728 persons lived in the municipality.

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	Union Township		Union County		New Jersey	
1940	24,730	--	328,344	--	4,160,165	--
1950	38,004	53.7%	398,138	21.3%	4,835,329	16.2%
1960	51,499	35.5%	504,255	26.7%	6,066,782	25.5%
1970	53,077	3.1%	543,116	7.7%	7,171,112	18.2%
1980	50,184	-5.5%	504,094	-7.2%	7,365,011	2.7%
1990	50,024	-0.3%	493,819	-2.0%	7,730,188	5.0%
2000	54,405	8.8%	522,541	5.8%	8,414,350	8.9%
2010	56,642	4.1%	536,499	2.7%	8,791,894	4.5%
2020	59,728	5.4%	575,345	7.2%	9,288,944	5.7%

*Source: Census Bureau, Decennial Census; NJ Dept. of Labor and Workforce Development*

According to the American Community Survey, 60,119 persons lived in Union Township as of 2023 (Table 2). More women than men live in the township, with women comprising 52.1% of residents while men account for 47.9%. The largest age group is composed of persons 35 to 54 years of age, with 27.4% of the population. Younger adults, those 20 to 34 years of age, comprise 19.8% of the population. As for children and youths, persons between 5 and 19 years of age compose 16.8% of the population while children under the age of 5 make up 4.3% of residents. Aging residents constitute a significant portion of the population as 30.7% of the population is 55 years of age and older, with 16.9% of the population 65 years of age and older. The median age in Union Township is 41.7, with a median age of 40.0 for men and 43.0 for women.



**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	2,582	4.3%	1,193	4.1%	1,389	4.4%
5 to 19 years of age	10,111	16.8%	4,970	17.3%	5,141	16.4%
20 to 34 years of age	11,878	19.8%	5,975	20.7%	5,903	18.9%
35 to 54 years of age	16,481	27.4%	7,864	27.3%	8,617	27.5%
55 to 64 years of age	8,919	14.8%	4,416	15.3%	4,503	14.4%
65+ years of age	10,148	16.9%	4,386	15.2%	5,762	18.4%
<b>Total</b>	<b>60,119</b>	<b>100.0%</b>	<b>28,804</b>	<b>100.0%</b>	<b>31,315</b>	<b>100.0%</b>
<b>Median age</b>	<b>41.7</b>		<b>40.0</b>		<b>43.0</b>	

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

The community grew somewhat older between 2013 and 2023, as the median age fell from 41.8 to 41.7 (Table 3). At the same time, the two oldest population cohorts grew by an appreciable amount, with the number of persons 55 to 64 years of age rising by 18.2% and the population of seniors, those age 65 and older, climbing by 17.8%. Interestingly, persons 20 to 34 years of age the only other age group to record a population increase, with a 17.7% gain. There were fewer adults between the ages 35 and 54, as the group shrank at a 3.1% rate. The two youngest age groups, meanwhile, declined in size. The number of children under the age of 5 fell by 12.8% while the population 5 to 19 years of age slipped by 5.5%. The drop in the child-age population, together with the growth of residents age 55 and over, suggests the median age in the community will soon begin to rise.

**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 old	2,960	5.2%	2,582	4.3%	<b>-378</b>	<b>-12.8%</b>
5 to 19 years of age	10,702	18.8%	10,111	16.8%	<b>-591</b>	<b>-5.5%</b>
20 to 34 years of age	10,088	17.7%	11,878	19.8%	<b>1,790</b>	<b>17.7%</b>
35 to 54 years of age	17,005	29.9%	16,481	27.4%	<b>-524</b>	<b>-3.1%</b>
55 to 64 years of age	7,546	13.3%	8,919	14.8%	<b>1,373</b>	<b>18.2%</b>
65+ years of age	8,614	15.1%	10,148	16.9%	<b>1,534</b>	<b>17.8%</b>
<b>Total</b>	<b>56,915</b>	<b>--</b>	<b>60,119</b>	<b>--</b>	<b>3,204</b>	<b>5.6%</b>
<b>Median Age</b>	<b>41.8</b>		<b>41.7</b>		<b>0.1</b>	<b>0.2%</b>

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



Union Township is home to 21,056 households in all. Households in Union Township are relatively large compared to the rest of the state. The average household size for the community is 2.78 persons, eclipsing the average statewide, 2.61 persons (Table 4). All told, 13.2% of households consist of five persons or more. By comparison, only 10.2% of households in New Jersey have five persons or more. Three- and four-person households together account for 35.1% of households. Two-person households make up 28.7% of households while 22.9% of households consist of a person living alone.

**Table 4: Household Size**

Household Size	Union Township		Union County		New Jersey	
	Total	%	Total	%	Total	%
1-person household	4,819	22.9%	46,158	22.9%	918,897	26.4%
2-person household	6,046	28.7%	56,263	27.9%	1,081,842	31.1%
3-person household	3,649	17.3%	36,718	18.2%	594,946	17.1%
4-person household	3,755	17.8%	35,700	17.7%	530,520	15.3%
5-person household	1,589	7.5%	16,623	8.2%	218,492	6.3%
6-person household	566	2.7%	5,796	2.9%	79,678	2.3%
7+-person household	632	3.0%	4,405	2.2%	53,980	1.6%
<b>Total households</b>	<b>21,056</b>	<b>100.0%</b>	<b>201,663</b>	<b>100.0%</b>	<b>3,478,355</b>	<b>100.0%</b>
<b>Average Household Size</b>	<b>2.78</b>		<b>2.81</b>		<b>2.61</b>	

*Source: 2019-2023 5-Year American Community Survey*

In Union Township, 72.7% of the households are comprised of families (Table 5). In contrast, family households only constitute 67.8% of households statewide. Family households in the township comprise an average of 3.28 persons on average, just shy of the average countywide, but eclipsing the average in New Jersey, 3.19 persons. The average household size for nonfamily households is 1.22 persons, matching the nonfamily average for Union County and New Jersey.

**Table 5: Family and Nonfamily Households**

Household Type	Union Township	Union County	New Jersey
Total family households	72.7%	72.4%	67.8%
Total nonfamily households	27.3%	27.6%	32.2%
Average household size, family households	3.28	3.29	3.19
Average household size, nonfamily households	1.22	1.22	1.22

*Source: 2019-2023 5-Year ACS*

Of all residents at least 25 years of age, 40.5% have at least a bachelor's degree while 13.4% possess a graduate or professional degree (Table 6). A small number of residents, 4.1%, do not have a high school



diploma. As for Union County, 38.6% of residents have a bachelor's degree and 15.6% have a graduate and professional degree. Educational attainment is strongly correlated with income, which, in turn, is correlated with the price of housing.

**Table 6: Educational Attainment**

Highest level of education	Union Township	Union County	New Jersey
Less than 9th grade	6.6%	8.0%	4.6%
9th to 12th grade, no diploma	4.4%	5.8%	4.7%
High school graduate (includes equivalency)	23.9%	26.7%	25.7%
Some college, no degree	18.0%	15.3%	15.3%
Associate's degree	6.6%	5.7%	6.7%
Bachelor's degree	27.1%	22.9%	25.8%
Graduate or professional degree	13.4%	15.6%	17.1%
<b>High school graduate or higher</b>	<b>89.1%</b>	<b>86.3%</b>	<b>90.7%</b>
<b>Bachelor's degree or higher</b>	<b>40.5%</b>	<b>38.6%</b>	<b>42.9%</b>

Source: 2019-2023 5-Year ACS

Union Township is a very diverse community. Black residents are the largest racial group, totaling 37.7% of residents, almost all of whom are non-Hispanic. Three in ten persons in the community are white, with 28.2% white and not Hispanic and 1.8% Hispanic. Overall, Hispanics constitute 18.1% of the population. For their part, Asian-Americans number more than a tenth of the population, 10.1%, eclipsing the Asian-American share statewide. Persons of multiple races make up a tenth of the population as well, 10.0%.

**Table 7: Race and Ethnicity**

Race and Ethnicity	Union Township	Union County	New Jersey
<b>Non-Hispanic</b>	<b>81.9%</b>	<b>65.6%</b>	<b>78.1%</b>
White	28.2%	36.3%	51.9%
Black	37.2%	19.6%	12.3%
Asian	10.1%	5.5%	9.8%
Other Race Alone	2.5%	1.4%	0.8%
Two or more Races	3.9%	2.8%	3.2%
<b>Hispanic (All Races)</b>	<b>18.1%</b>	<b>34.4%</b>	<b>21.9%</b>
Hispanic, White	1.8%	5.4%	5.0%
Hispanic, Black	0.7%	0.9%	0.7%
Hispanic, Other	9.6%	18.8%	8.9%
Hispanic, Two or More Races	6.0%	9.3%	7.4%



## **SOCIOECONOMIC ANALYSIS**

The distribution of household incomes in Union Township is similar to the distribution statewide. According to the most recent American Community Survey, 20.8% of households have an income of at least \$200,000, the same share as the state overall (Table 8). The median household income is \$115,938, only somewhat greater than the median for the county, \$100,117, and state, \$101,050. The mean household income in Union Township, \$136,857, is remarkably close to the mean statewide, \$140,299. In all, 57.8% of Union Township households have an income of \$100,000 or higher. The community has a smaller percentage of households of relatively modest means relative to the county and state. That is, 17.7% of households in Union Township have an income of less than \$50,000 compared to 23.9% in Union County and 25.2% in New Jersey. As for those with the lowest incomes, 8.1% of households in the township have an income less than \$25,000.

**Table 8: Household Income**

Household Income	Union Township	Union County	New Jersey
Less than \$25,000	8.1%	10.2%	11.9%
\$25,000-\$50,000	9.6%	13.7%	13.3%
\$50,000-\$100,000	24.7%	26.0%	24.3%
\$100,000-\$200,000	37.0%	28.7%	29.7%
More than \$200,000	20.8%	21.4%	20.7%
<b>Median Household Income</b>	<b>\$115,938</b>	<b>100,117</b>	<b>\$101,050</b>
<b>Mean Household Income</b>	<b>\$136,857</b>	<b>145,621</b>	<b>\$140,299</b>

*Source: 2019-2023 5-Year ACS*

The poverty rate in Union Township is 6.3% (Table 9). The municipal poverty rate is lower than the rate for Union County, where 8.9% of persons live in poverty. Unfortunately, the level of poverty is higher for two vulnerable age groups, children and seniors. The child poverty rate is 7.3%, well below the rates at the state and county level, 13.3% and 11.8%. The poverty rate for seniors is closer to the county- and state-level figures, with 8.5% of seniors in Union Township living in poverty, compared to 9.1% in Union County and 9.5% in New Jersey.

**Table 9: Poverty Rate**

Indicator	Union Township	Union County	New Jersey
Poverty Rate, Overall	6.3%	8.9%	9.8%
Poverty Rate, Under 18 years old	7.3%	11.8%	13.3%
Poverty Rate, Seniors	8.5%	9.1%	9.5%

*Source: 2019-2023 5-Year ACS*



Over the past decade, the unemployment rate in Union Township has closely tracked the statewide rate. As recently as 2013, the municipal rate stood at 8.3% (Table 10). The rate, though, steadily ticked downward throughout the 2010s, reaching a low of 3.4% in 2019. Unemployment soared during the pandemic year of 2020, when the rate shot up to 9.4% before tapering back down to 6.7% in 2021. The labor market continued to improve in 2022, when the jobless rate hit 4.0% before increasing slightly to 4.5% in 2023.

**Table 10: Unemployment Rate**

Year	Union Township	Union County	New Jersey
2013	8.3%	8.5%	8.4%
2014	6.5%	6.7%	6.7%
2015	5.6%	6.0%	5.7%
2016	4.8%	5.1%	4.9%
2017	4.3%	4.6%	4.5%
2018	4.0%	4.1%	4.0%
2019	3.4%	3.6%	3.5%
2020	9.4%	9.5%	9.4%
2021	6.7%	7.0%	6.7%
2022	4.0%	4.0%	3.9%
2023	4.5%	4.7%	4.4%

*Source: NJ Dept. of Labor and Workforce Development*

About two in three working residents are employees of for-profit companies, 67.6% (Table 11). Government workers also comprise a relatively large share of employed residents, 18.1%, higher than the comparable rates for New Jersey and Union County (Table 11). Self-employed workers, business owners and contractors alike, account for only 7.0% of persons, lower than the percentage in either the state of Union County. The remaining 6.6% of residents work for not-for-profit businesses.

**Table 51: Class of Worker**

Class of Worker	Union Township	Union County	New Jersey
For-profit company employee	67.6%	71.6%	69.2%
Not-for-profit employee	6.6%	6.3%	7.6%
Government Worker	18.9%	14.1%	14.2%
Self-employed, business owner	3.4%	3.3%	3.9%
Self-employed, contractor	3.6%	4.7%	5.1%

*Source: 2019-2023 5-Year ACS*

The occupational trends in the community follow a pattern similar to that of New Jersey's. Employees working in management, business, science, and arts occupations constitute 43.4% of the workforce, close to the share statewide, 46.9% (Table 12). Similarly, the share of residents who have service occupations, 16.2%, is just above the share in New Jersey, 14.8%. Approximately 21.0% of employed residents have sales and office jobs, close to the 20.0% statewide. Likewise, the proportion of residents in natural resources, construction, and maintenance occupations, 6.7%, is near the state-level figure, 6.9%. Lastly, the number of Union residents employed in production, transportation, and moving jobs, 12.6%, is but a fraction above the New Jersey figure, 11.3%.

**Table 12: Occupation**

Occupation	Union Township	Union County	New Jersey
Management, business, science, and arts	43.4%	40.8%	46.9%
Service occupations	16.2%	15.6%	14.8%
Sales and office occupations	21.0%	19.8%	20.0%
Natural resources, construction, and maintenance occupations	6.7%	8.2%	6.9%
Production, transportation, and material moving	12.6%	15.6%	11.3%

*Source: 2019-2023 5-Year ACS*

Residents are employed in all the major industrial sectors, but are especially well-represented in the educational services and healthcare, 10.2% and 17.0%, respectively (Table 13). The township also has a higher-than-average share of residents who work in arts, entertainment, and recreation, 6.4%. Another services sector, retail, provides jobs for 10.9% of residents. In general, a sizable percentage of community members work in all of the major industrial sectors. Typically, every municipality has an unusually low representation in at least one sector, but with Union, that is not the case.

**Table 13: Industry**

Industry	Union Township	Union County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.1%	0.2%	0.3%
Construction	5.1%	7.0%	6.4%
Manufacturing	7.8%	10.0%	9.8%
Wholesale trade	1.9%	3.6%	3.4%
Retail trade	10.9%	8.2%	8.7%
Transportation and warehousing, and utilities	8.7%	11.3%	6.9%
Information	2.1%	2.3%	2.9%
Finance and insurance, and real estate and rental and leasing	7.8%	10.2%	10.3%
Professional, scientific, and management, and administrative and waste management services	12.1%	13.3%	15.4%
Educational services	10.2%	8.3%	8.9%
Health care and social assistance	17.0%	12.3%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	6.4%	4.5%	4.8%
Other services except public administration	5.0%	3.6%	3.5%
Public administration	4.8%	5.0%	5.3%
Source: 2019-2023 5-Year ACS			

Union Township is also the site of a large number of employers. In all, 29,916 persons worked in the municipality, according to the US Department of Labor's Quarterly Census of Employment and Wages (Table 14). Of this, 26,358 persons worked for private sector employers while 3,558 persons worked in the public sector. Retail employs the 5,837 workers based in the township, the most of any private sector industry. The second largest industry by total employees is healthcare and social assistance, accounting for 3,635 workers, followed closely by administrative, support, and waste services, with 3,624 workers.



Accommodations and food services and manufacturing are the fourth and fifth largest sectors, respectively, with 2,200 workers in the former and 2,048 workers in the latter.

**Table 14: Quarterly Census of Wages and Employment**

Sector	Total Jobs	Average Annual Wages
FEDERAL GOVT TOTALS	139	\$77,305
STATE GOVT TOTALS	1,758	\$69,069
LOCAL GOVT TOTALS	1,661	\$82,950
LOCAL GOVT EDUCATION	1,043	\$80,159
Construction	895	\$79,022
Manufacturing	2,048	\$71,815
Wholesale Trade	1,379	\$81,599
Retail Trade	5,837	\$44,919
Transportation and Warehousing	1,136	\$60,550
Finance and Insurance	467	\$93,470
Real Estate	421	\$70,364
Professional, Scientific and Technical Services	1,313	\$119,998
Administrative, Support, and Waste Services	3,624	\$50,423
Education	416	\$42,592
Health Care/Social Assistance	3,635	\$61,941
Arts/Entertainment	260	\$23,242
Accommodations/Food Services	2,200	\$26,464
Other Services	1,260	\$52,941
Unclassified	99	\$46,148
<b>PRIVATE SECTOR TOTALS</b>	<b>26,358</b>	<b>\$61,108</b>

*Source: QCEW, NJ Dept. of Labor and Workforce Development*

Just over three-quarters of the employed population, 77.4%, gets to work by car, including 69.3% of working residents who drive to work alone (Table 15). A sizable segment of commuters uses public transportation, 7.5% of working residents in all. Even so, public transportation usage in Union Township trails the rate in the rest of the county, where 9.7% of workers take public transportation. Fewer workers also work from home. 10.5%, relative to the county and state, where 12.9% and 15.0% of the employed population works from home.



**Table 15: Means of Transport to Work**

Means of Transport	Union Township	Union County	New Jersey
Drove alone	69.3%	62.4%	63.7%
Carpooled	8.1%	8.3%	7.7%
Public transportation	7.5%	9.6%	8.5%
Walked	1.4%	2.4%	2.6%
Bicycle	0.1%	0.2%	0.3%
Taxicab, motorcycle, or other means	3.1%	4.2%	2.1%
Worked from home	10.5%	12.9%	15.0%

*Source: 2019-2023 5-Year ACS*

The median commute to and from Union Township is 30.6 minutes, marginally shorter than the median commute in Union County, 30.7 minutes, or New Jersey, 30.9 minutes (Table 16). Of the residents who commute, 30.8% have a commute of less than 20 minutes, while over half, 51.2% have a commute of less than half an hour. In comparison, 34.5% of Union County commuters have a commute of less than 20 minutes while 54.9% have a commute under 30 minutes. Fewer Union Township commuters have hourlong commutes, 12.5%, than Union County commuters, 14.1%.

**Table 16: Travel Time to Work**

Travel Time	Union Township	Union County	New Jersey
Less than 10 minutes	6.9%	8.9%	9.9%
10 to 14 minutes	10.7%	11.9%	11.5%
15 to 19 minutes	13.2%	13.7%	13.1%
20 to 29 minutes	21.4%	20.4%	19.6%
30 to 44 minutes	26.3%	22.4%	21.9%
45 to 59 minutes	9.0%	8.5%	9.9%
60 or more minutes	12.5%	14.1%	14.2%
<b>Mean travel time to work (minutes)</b>	<b>30.6</b>	<b>30.7</b>	<b>30.9</b>

*Source: 2019-2023 5-Year ACS*

Almost two in five Union Township households, 39.8%, have at least three cars, a higher percentage than in either Union County or New Jersey (Table 16). An additional 38.9% of households in the township have two automobiles. In other words, 78.7% of households possess at least two cars. The township, thus, seems to have a higher rate of car ownership than the broader county and state, where 69.4% and 70.2%



of households have two or more automobile vehicles. A further 18.6% of Union Township households have just one motor vehicle, while 2.7% of households do not have a car at all.

**Table 17: Total Vehicles Available**

Total Vehicles	Union Township	Union County	New Jersey
No vehicle	2.7%	6.0%	6.4%
1 vehicle	18.6%	24.7%	23.3%
2 vehicles	38.9%	40.8%	39.9%
3 or more vehicles	39.9%	28.6%	30.3%

Source: NJ 2019-2023 5-Year ACS

## HOUSING ANALYSIS

Homeownership is the predominant form of housing tenure in the municipality. That is, 77.7% of residents live in owner-occupied housing units (Table 17). The remaining 22.3% of the populace are rental tenants. The percentage of Union Township residents living in owner-occupied housing significantly exceeds the respective shares for Union County and New Jersey, 57.6% and 63.7%.

**Table 18: Tenure**

Tenure	Union Township	Union County	New Jersey
Owner-Occupied	77.7%	57.6%	63.7%
Renter-Occupied	22.3%	42.4%	36.3%

Source: 2019-2023 5-Year ACS

According to the American Community Survey, only 4.0% of housing units in the township are vacant (Table 19). The share of vacant units is close to the share countywide, where 4.5% 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 19: Occupancy Status**

Occupancy Status	Union Township	Union County	New Jersey
Occupied	96.0%	95.5%	92.1%
Vacant	4.0%	4.5%	7.9%

Source: 2019-2023 5-Year ACS



Of the housing units that are vacant, almost a third, 32.1%, are available for rent and have not been leased (Table 20). Units for sale, meanwhile, constitute 14.4% of the vacant housing stock, with a further 7.0% sold, but not yet occupied. Interestingly, roughly one in eight vacant homes, 12.0%, are units used for recreational or other part-time purposes. This stands well in excess of the comparable share countywide, 3.5%. The remainder of vacant units, totaling 34.6% of vacant housing, is vacant for other reasons, a classification that could refer to anything from home damage to property abandonment.

**Table 20: Vacancy Status**

Vacancy Status	Union Township	Union County	New Jersey
For rent	32.1%	29.2%	16.0%
Rented, not occupied	0.0%	8.0%	2.7%
For sale only	14.4%	14.3%	6.4%
Sold, not occupied	7.0%	8.5%	4.1%
For seasonal, recreational, or occasional use	12.0%	3.5%	43.7%
For migrant workers	0.0%	0.0%	0.0%
Other vacant	34.6%	36.4%	27.1%

*Source: 2019-2023 5-Year ACS*

Single-family detached houses account for a little over three-fifth of homes in the township, or 62.9% (Table 21). This is significantly higher than the Union County percentage, 49.7%, not to mention the statewide rate, 52.7%. For their part, single-family attached residences comprise another 5.4% of homes. Hence, one-family homes constitute over two-thirds of the housing in the township, 68.3% in all. Two-family units are the most common housing typology after one-family detached houses, totaling 13.7% of the housing stock. Meanwhile, three- and four-family buildings comprise 5.7% of the housing stock. Multifamily housing accounts for the remaining 12.2% of the community's housing. This is somewhat below the relative figure for Union County, or 20.2%. A majority of multifamily units, 7.0% of homes borough-wide, are in large apartment buildings containing 50 units or more. Buildings with between 5 to 9 units comprise 2.1% while buildings with 10 to 19 units account for 1.9%. Buildings with 20 to 49 units represent 1.2% of units while 0.1% of units are mobile homes.

**Table 21: Units in Structure**

Housing Type	Union Township	Union County	New Jersey
1, detached	62.9%	49.7%	52.7%
1, attached	5.4%	5.0%	10.0%
2	13.7%	17.0%	8.6%
3 or 4	5.7%	7.9%	6.1%



Housing Type	Union Township	Union County	New Jersey
5 to 9	2.1%	3.9%	4.7%
10 to 19	1.9%	3.7%	4.9%
20 to 49	1.2%	5.6%	4.2%
50 or more	7.0%	7.0%	7.9%
Mobile home	0.1%	0.1%	0.9%
Boat, RV, van, etc.	0.0%	0.1%	0.0%

Source: 2019-2023 5-Year ACS

Single-family housing accounts for the vast majority of owner-occupied units while rental units are largely located in multifamily buildings. Altogether, one-family dwellings make up 86.9% of owner-occupied units, with 81.6% in detached residences and 5.3% in attached residences (Table 22). Two-, three-, and four-family dwellings comprise 9.9% of owner-occupied units. The rest of the owner-occupied stock, 3.1%, is composed of multifamily units.

In contrast, one-family homes only constitute 20.2% of renter-occupied units while two-, three-, and four-family dwellings constitute 42.2% of rentals (Table 22). Multifamily buildings account for only 37.8% of rental units in Union. Most of the multifamily units are in large buildings with 50 units or more, composing 22.2% of all rental units.

**Table 22: Units in Structure by Tenure**

Housing Type	Union Township		Union County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	81.6%	14.0%	81.6%	8.6%	77.1%	11.7%
1, attached	5.3%	6.2%	4.7%	5.6%	10.2%	8.4%
2	9.1%	22.6%	9.4%	26.3%	4.6%	15.5%
3 or 4	0.8%	19.6%	1.4%	15.9%	1.7%	13.8%
5 to 9	0.3%	7.3%	0.5%	8.4%	1.4%	10.6%
10 to 19	0.9%	4.9%	0.4%	8.2%	1.2%	11.4%
20 to 49	0.6%	3.2%	1.1%	11.6%	1.0%	9.7%
50 or more	1.3%	22.2%	0.7%	14.9%	1.8%	18.4%
Mobile home	0.2%	0.0%	0.1%	0.1%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2019-2023 5-Year ACS



Over a fifth of existing housing units were constructed prior to 1940 (Table 23). To be precise, 20.9% of units are in buildings built prior to 1940. Still, this figure falls short of the percentage in Union County, where 24.2% of homes were built in 1939 or before. An additional 41.8% of Union Township homes were built between 1940 and 1960. The 1950s were an especially productive time for housing production, as over a quarter of homes date to that decade, 27.9% in all. A relatively small portion of homes were built in the last half-century or so, with only 25.7% of homes built in 1970 or later, a significantly lower share than recorded statewide, 48.9%. The low rate of recent housing construction, however, is not unusual for Union County, where 28.1% of homes have been built since the 1960s.

**Table 63: Year Structure Built**

Year Structure Built	Union Township	Union County	New Jersey
Built 2020 or later	0.6%	0.7%	0.6%
Built 2010 to 2019	3.6%	5.0%	5.8%
Built 2000 to 2009	4.9%	5.5%	9.1%
Built 1990 to 1999	3.7%	4.1%	9.1%
Built 1980 to 1989	6.9%	5.0%	11.9%
Built 1970 to 1979	6.0%	7.8%	12.4%
Built 1960 to 1969	11.6%	12.8%	13.0%
Built 1950 to 1959	27.9%	22.4%	14.1%
Built 1940 to 1949	13.9%	12.4%	6.7%
Built 1939 or earlier	20.9%	24.1%	17.5%

*Source: 2019-2023 5-Year ACS*

The housing stock is well-suited for families, as almost two-thirds of housing units in the community, 65.9%, have three bedrooms or more (Table 24). This exceeds the comparable share for Union County, 60.6%. Three-bedroom units constitute 41.6% of the township's housing stock while four-bedroom units account for 21.1% of homes. A further 3.2% of houses have five bedrooms or more. A little over a third of homes, 34.1%, have two bedrooms or less. Of this, 23.1% of homes have two bedrooms and 9.2% have a lone bedroom while the remaining 1.9% have no separate bedroom.

**Table 24: Number of Bedrooms, Housing Stock**

Total Bedrooms	Union Township	Union County	New Jersey
No bedroom	1.9%	3.8%	3.0%
1 bedroom	9.2%	14.0%	14.2%
2 bedrooms	23.1%	23.0%	25.5%
3 bedrooms	41.6%	35.1%	31.8%
4 bedrooms	21.1%	18.4%	19.7%



Total Bedrooms	Union Township	Union County	New Jersey
5 or more bedrooms	3.2%	5.8%	5.9%
Source: 2009-2013 5-Year ACS			

A small segment of homes have substandard conditions. For instance, 0.6% of residences are lacking complete plumbing facility, just eclipsing the share in the county, 0.5% (Table 25). Another 0.3% of homes lack complete kitchen facilities while 0.6% do not have telephone service. Approximately, 1 in 250 households have no fuel for heating their home. Most households, 81.9%, use natural gas delivered by a utility to heat their home while 11.0% of households use electricity. As for overcrowding, the percentage of households with more than one occupant per room, 3.9%, exceeds the percentage statewide, 3.7%.

**Table 25: Housing Quality Indicators**

Home Heating Fuel	Union Township	Union County	New Jersey
Utility gas	81.9%	82.1%	73.3%
Bottled, tank, or LP gas	2.2%	2.0%	2.5%
Electricity	11.0%	10.3%	15.6%
Fuel oil, kerosene, etc.	3.5%	4.2%	6.8%
Coal or coke	0.0%	0.0%	0.0%
Wood	0.0%	0.0%	0.3%
Solar energy	0.9%	0.2%	0.2%
Other fuel	0.0%	0.2%	0.5%
No fuel used	0.4%	0.9%	0.8%
<b>Lacking facilities</b>			
Lacking complete plumbing facilities	0.6%	0.5%	0.3%
Lacking complete kitchen facilities	0.3%	0.8%	0.8%
No telephone service available	0.6%	0.8%	0.9%
<b>Occupants Per Room</b>			
1.00 or less	96.1%	94.6%	96.3%
1.01 to 1.50	2.5%	3.5%	2.4%
1.51 or more	1.4%	1.9%	1.3%
Source: 2019-2023 5-Year ACS			

Most householders moved into their home during the twenty-first century. In total, 74.2% of householders moved into their home since the beginning of 2000 (Table 26). More than a quarter of householders, 28.9%, have moved into their dwelling since 2017. An additional 23.8% moved in between 2010 and 2017 while 20.6% moved in between 2000 and 2009. The community has more long-time



residents than other Union County municipalities. In all, 26.8% of householders moved into their home more than a quarter century ago, compared to 22.3% in Union County as a whole. Union Township has an especially high share of householders who moved into their homes before 1990, 13.4%, surpassing the percentage of householders in both Union County and New Jersey.

**Table 26: Year Moved In**

Year Moved In	Union Township	Union County	New Jersey
Moved in 2021 or later	9.3%	9.1%	8.3%
Moved in 2018 to 2020	19.6%	20.8%	20.6%
Moved in 2010 to 2017	23.8%	29.0%	28.6%
Moved in 2000 to 2009	20.6%	18.8%	19.2%
Moved in 1990 to 1999	13.4%	10.4%	11.4%
Moved in 1989 and earlier	13.4%	11.9%	11.9%

*Source: 2009-2013 5-Year ACS*

## **HOUSING MARKET ANALYSIS**

Approximately 68.5% of homeowners in Union Township have a mortgage while 31.5% do not (Table 27). The percentage of homeowners with a mortgage is close to the rate countywide and well eclipses the rate for New Jersey as a whole, 64.4%.

**Table 27: Mortgage Status**

Mortgage Status	Union Township	Union County	New Jersey
With a mortgage	68.5%	67.5%	64.4%
Without a mortgage	31.5%	32.5%	35.6%

*Source: 2019-2023 5-Year ACS*

More than three in five of homes have a value between \$300,000 and \$499,999 (Table 27). The median home in the township has a value of \$421,400, just below the median statewide, \$427,600. The Union County median is even higher, \$488,800. Less than a quarter of homes in the municipality, 22.0%, have a value of \$500,000 or higher, compared to 47.8% in Union County. Few homes sit at the upper end of the housing market, considering that only 0.8% have a value of \$750,000 or above. By comparison, 15.2% of homes statewide and 20.2% of homes in Union County have of a value of at least \$750,000. Still, comparatively few homes occupy the low end of the housing market. Only 14.4% of homes in the community are valued below \$300,000, a figure eclipsed by the respective state- and countywide shares, 28.0% and 15.4%. An estimated 1.9% of homes in the township are valued below \$100,000. Again, this is surpassed at the county and state level, where 2.3% and 4.4% of homes have a value below \$100,000.

**Table 28: Home Values**

Home Value	Union Township	Union County	New Jersey
Less than \$100,000	1.9%	2.3%	4.4%
\$100,000 to \$299,999	12.5%	13.1%	23.6%
\$300,000 to \$499,999	62.8%	36.7%	33.8%
\$500,000 to \$749,999	22.0%	27.6%	23.0%
\$750,000 to \$999,999	0.7%	11.5%	8.6%
\$1,000,000 or more	0.1%	8.7%	6.6%
<b>Median home value</b>	<b>\$421,400</b>	<b>\$488,800</b>	<b>\$427,600</b>

*Source: 2019-2023 5-Year ACS*

Home prices in Union stayed relatively stable in the five years that preceded the pandemic. Between 2015 and 2019 prices hovered around \$300,000, with only moderate variations from year to year (Table 29). Since the pandemic, however, home prices have risen markedly throughout Union County. Countywide, the average home price has climbed from \$426,077 in 2019 to \$656,665 in 2024. In 2021, total home sales in the county peaked, when 5,468 homes were sold, progressively falling in the years since, with 353 homes sold in 2024. Home prices have increased in Union Township as well. Since 2019, average home prices have increased by 52.8% on an annualized basis. In 2024, the average sales price in the township eclipsed half a million dollars, reaching \$506,042.

**Table 29: Home Sales**

Year	Union Township		Union County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	345	\$285,165	3,240	\$448,497
2016	429	\$290,737	3,514	\$446,720
2017	450	\$299,859	3,939	\$439,762
2018	458	\$322,588	4,132	\$444,593
2019	441	\$331,230	4,072	\$426,077
2020	468	\$345,093	4,242	\$464,621
2021	683	\$393,900	5,468	\$531,176
2022	700	\$443,962	4,795	\$555,598
2023	499	\$477,398	3,545	\$595,659
2024	353	\$506,042	2,814	\$656,665

*Source: NJ Division of Taxation, NJ Treasury*





The surge in home prices has not yet affected the assessed value of residential properties (Table 30). The average home assessment, which was \$45,850 in 2016, had grown only modestly by 2024, to \$47,011 in all. Interestingly, the number of residential properties has marginally declined in the space of eight years, with a net decrease of 23 units. In Union County as a whole, the average assessment has doubled since 2016. To be precise, the average home assessment in Union County has surged from \$140,337 in 2016 to \$290,278 in 2024.

**Table 30: Residential Tax Assessments**

Year	Total Lots, Union Township	Average Assessment	Total Lots, Union County	Average Assessment
2016	16,181	\$45,850	129,558	\$140,337
2020	16,178	\$46,235	129,861	\$195,639
2024	16,158	\$47,011	130,208	\$290,278

*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. If a household spends more than 30% of its income on housing, it is considered cost-burdened. ACS data show more than a third of Union Township households, 36.8%, spend 30% or more of their income on housing (Table 31). This share of cost-burdened households is the same as for Union County overall. An additional 23.8% of households spend between 20% and 29% of income on housing costs. As for households that can better afford housing, 38.1% of households spend less than 20% of their income on housing. Again, this is the same percentage as reported for Union County.

**Table 31: Burden of Housing Costs, All Households**

Housing Costs as % of Household Income	Union Township	Union County	New Jersey
Less than 20% of household income	38.1%	35.5%	39.3%
20 to 29% of household income	23.8%	24.1%	22.9%
30% or more of household income	36.8%	38.5%	35.7%
Zero or negative income	0.6%	0.9%	1.1%
No cash rent	0.7%	1.0%	1.1%

*Source: 2019-2023 5-Year ACS*

Homeowners are better able to cope with housing costs than renters. More than half of homeowners in the township, 55.5%, spend less than 20% of their income on housing costs (Table 32). In comparison, 45.2% of homeowners in Union County and 48.1% in New Jersey expend less than 20% of their income on housing costs. Just over a fifth of households in owner-occupied housing, 22.9%, are cost-burdened and must set aside 30% or more of their income to meet the cost of housing. Still, this is below the comparable figures for the county and state, where 31.0% and 28.5% of households are cost-burdened, respectively.

**Table 32: Burden of Housing Costs, Owner-Occupied Housing**

Housing Costs as % of Household Income	Union Township	Union County	New Jersey
Less than 20% of household income	55.5%	45.2%	48.1%
20 to 29% of household income	22.3%	23.2%	22.7%
30% or more of household income	21.9%	31.0%	28.5%
Zero or negative income	0.3%	0.6%	0.6%
Source: 2019-2023 5-Year ACS			

Almost half of households with a mortgage, 46.3%, pay \$3,000 a month or more on housing costs (Table 33). Though a large percentage, this still falls short of the percentage in Union County, where 53.7% of households have monthly housing costs of \$3,000 or more. The median monthly cost for such households, \$2,927, also sits below the countywide figure, where the median homeowner with a mortgage spends \$3,119 a month on housing.

**Table 33: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Union Township	Union County	New Jersey
Less than \$500	0.6%	0.6%	0.4%
\$500 to \$999	0.1%	1.0%	1.8%
\$1,000 to \$1,499	1.8%	2.3%	6.6%
\$1,500 to \$1,999	9.4%	8.3%	13.7%
\$2,000 to \$2,499	16.3%	15.1%	17.7%
\$2,500 to \$2,999	25.5%	19.0%	17.0%
\$3,000 or more	46.3%	53.7%	42.7%
<b>Median monthly housing cost</b>	<b>\$2,927</b>	<b>\$3,119</b>	<b>\$2,787</b>
Source: 2019-2023 5-Year ACS			

Monthly housing costs are necessarily lower for those households without a mortgage. Even so, these households still bear some housing-related costs, with expenditures going towards taxes, insurance payments, utilities, and other fees. In Union Township, 86.7% of homeowners without a mortgage have monthly costs of \$1,000 or more, with a median monthly cost of \$1,304 (Table 34). This is consistent with Union County as a whole, where 83.9% of such households have monthly costs of \$1,000 or more, and where the median monthly housing costs for homes without a mortgage is \$1,429. As for the remainder of households, 13.3% of homeowners without a mortgage in Union County have less than \$1,000 in monthly housing costs.

**Table 34: Monthly Costs, Homeowners without a Mortgage**

Monthly housing costs	Union Township	Union County	New Jersey
Less than \$250	1.8%	1.7%	1.9%
\$250 to \$399	0.6%	1.5%	2.6%
\$400 to \$599	1.7%	2.3%	5.0%
\$600 to \$799	3.0%	2.6%	8.8%
\$800 to \$999	6.1%	8.0%	14.6%
\$1,000 or more	86.7%	83.9%	67.1%
<b>Median monthly housing costs</b>	<b>\$1,304</b>	<b>\$1,429</b>	<b>\$1,205</b>

*Source: 2019-2023 5-Year ACS*

Housing costs put an even greater strain on renters in New Jersey, where 48.3% of households in renter-occupied housing are cost-burdened (Table 35). Similarly, 48.9% of renting households in Union Township are cost-burdened along with 48.8% of renting households in Union County. A further 24.3% of Union Township renters spend between 20% and 29% of household income on housing costs while 23.5% of renting households spend less than 20% of their income on housing costs. A small percentage of households, 2.6%, have no cash rent.

**Table 35: Burden of Housing Costs, Renter-Occupied Housing**

Housing Costs as % of Household Income	Union Township	Union County	New Jersey
Less than 20% of household income	23.5%	22.4%	23.8%
20 to 29% of household income	24.3%	25.2%	23.1%
30% or more of household income	48.9%	48.8%	48.3%
Zero or negative income	0.7%	1.3%	1.9%
No cash rent	2.6%	2.4%	2.9%

*Source: 2019-2023 5-Year ACS*

The median gross rent in Union Township, \$1,946 is relatively high compared to the rest of Union County, where the median rent is \$1,664 (Table 36). Approximately 11.0% of households in renter-occupied housing have a rent of at least \$3,000 while another 9.9% of households have a rent between \$2,500 and \$2,999. A little over a quarter of renting households, 25.7% spend between \$2,000 and \$2,499 on gross rent. In other words, 46.6% of households in renter-occupied housing have a gross rent of at least \$2,000, significantly exceeding the figure for Union County, 29.6%. A large percentage of renters, 31.0%, have a rent between \$1,500 and \$1,999. Of the remaining households living in rentals, 11.7 % have a rent between \$1,000 and \$1,499 while 10.6% have a rent of less than \$1,000.

**Table 36: Gross Rent**

Gross Rent	Union Township	Union County	New Jersey
Less than \$500	6.4%	4.4%	6.3%
\$500 to \$999	4.2%	7.2%	8.7%
\$1,000 to \$1,499	11.7%	28.4%	26.3%
\$1,500 to \$1,999	31.0%	30.3%	28.5%
\$2,000 to \$2,499	25.7%	18.4%	15.9%
\$2,500 to \$2,999	9.9%	6.5%	6.7%
\$3,000 or more	11.0%	4.7%	7.6%
<b>Median rent</b>	<b>\$1,946</b>	<b>\$1,664</b>	<b>\$1,653</b>

*builSource: 2019-2023 5-Year ACS*

## DEVELOPMENT TRENDS

In the last 20 years, the township approved building permits on average for the construction of 242 housing units annually (Table 36). In the last decade, the pace of homebuilding has accelerated, with 427 units permitted annually. In particular, housing construction has skyrocketed since 2018, with hundreds of units permitted every year. The pace of development has been so torrid that the vast majority of housing permits issued during the twenty-first century have come in 2018 or later. Similarly, the rate of permitting has increased countywide. Since 2014, Union County municipalities have permitted 1,673 housing units annually, a marked increase over the twenty-year average, 1,331 units per year.

**Table 37: Total Housing Permits Issued Per Year, 2004-2023**

Year	Union Township	Union County	New Jersey
2004	29	1,597	39,238
2005	26	1,314	39,688
2006	28	1,643	32,048
2007	12	798	25,948
2008	13	753	16,338
2009	8	378	11,145
2010	3	649	11,885
2011	12	347	11,882
2012	20	744	15,270
2013	12	1,043	18,795
2014	6	1,323	22,896



Year	Union Township	Union County	New Jersey
2015	356	925	19,503
2016	42	1,182	24,170
2017	8	1,100	25,961
2018	555	2,473	26,048
2019	659	1,932	30,770
2020	1,241	2,331	26,680
2021	931	2,954	30,044
2022	200	1,847	31,792
2023	683	1,296	21,682
<b>10-Year Average</b>	<b>427</b>	<b>1,673</b>	<b>25,304</b>
<b>20-Year Average</b>	<b>242</b>	<b>1,331</b>	<b>24,089</b>

*Source: NJ Dept. of Community Affairs*

The rate of multifamily development has far outpaced the construction of one- and two-family homes. On average, 224.3 multifamily units have been permitted annually since 2004. By comparison, a mere 13.9 one- and two-family units have been permitted on average per year while a further 4.1 mixed-use units permitted per year. Remarkably little in the way of multifamily construction occurred in the township before 2015, with just 18 multifamily units permitted between 2004 and 2014. Since 2015, though, 4,467 multifamily units have been permitted in Union Township, resulting in a ten-year average of 446.7 multifamily homes permitted annually.

**Table 38: Total Housing Permits Issued by Type, 2004-2023**

Year	Union Township			Union County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	28	0	1	1,196	348	53	27,103	11,383	752
2005	24	2	0	1,051	263	0	26,715	12,687	286
2006	20	8	0	965	657	21	20,090	11,760	198
2007	12	0	0	658	138	2	14,235	11,553	160
2008	13	0	0	336	414	3	8,960	7,102	276
2009	8	0	0	208	168	2	6,776	4,309	60
2010	3	0	0	304	342	3	6,934	4,733	218
2011	8	2	2	216	127	4	6,236	5,184	462
2012	14	6	0	255	489	0	6,700	8,527	43
2013	12	0	0	301	668	74	9,666	8,998	131



Year	Union Township			Union County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2014	6	0	0	315	1,008	0	10,678	11,909	309
2015	6	349	1	323	601	1	9,470	9,989	44
2016	12	30	0	434	747	1	8,885	15,217	68
2017	6	0	2	408	690	2	9,201	16,146	614
2018	12	541	2	286	2,185	2	9,026	16,811	211
2019	52	606	1	311	1,620	1	8,954	21,762	54
2020	11	1,230	0	355	1,975	1	8,673	17,950	57
2021	5	926	0	328	2,626	0	10,479	19,471	94
2022	25	102	73	254	1,519	74	9,163	21,913	716
2023	0	683	0	127	1,152	17	9,552	11,538	592
10-Year Average	13.5	446.7	7.9	314	1,412	10	9,408	16,271	276
20-Year Average	13.9	224.3	4.1	432	887	13	11,375	12,447	267

Source: NJ Dept. of Community Affairs

Since 2004, the Township has approved demolition permits for 77 homes (Table 39). This equates to an average of 3.85 units per year. In all, demolition permits were approved for 71 one- and two-family homes as well as for 6 mixed-use homes. The rate of demolition permits has slowed marginally in the last decade, with an average of 3.3 units annually.

**Table 39: Demolition Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	2	0	0	2
2008	6	0	0	6
2009	9	0	0	9
2010	1	0	0	1
2011	8	0	1	9
2012	8	0	0	8
2013	4	0	0	4
2014	4	0	1	5



Year	1-2 Family	Multifamily	Mixed-Use	Total
2015	8	0	0	8
2016	6	0	0	6
2017	4	0	0	4
2018	6	0	4	10
2019	3	0	0	3
2020	1	0	0	1
2021	0	0	0	0
2022	0	0	0	0
2023	1	0	0	1
<b>Total</b>	<b>71</b>	<b>0</b>	<b>6</b>	<b>77</b>
<b>10-Year Average</b>	<b>3.3</b>	<b>0</b>	<b>0.5</b>	<b>3.8</b>
<b>20-Year Average</b>	<b>3.55</b>	<b>0</b>	<b>0.3</b>	<b>3.85</b>

*Source: NJ Dept of Community Affairs*

If one takes demolition permits into account, the township permitted a net increase of 41 units between 2004 and 2023 (Table 40). 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 Township has approved a net average of 0.7 homes per year.

**Table 40: Net Housing Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	13	0	0	13
2005	3	0	0	3
2006	13	0	0	13
2007	16	0	0	16
2008	10	0	0	10
2009	-1	-1	0	-2
2010	10	0	0	10
2011	4	20	0	24
2012	9	0	0	9
2013	5	0	0	5
2014	6	0	0	6
2015	7	0	0	7



Year	1-2 Family	Multifamily	Mixed-Use	Total
2016	10	0	0	10
2017	6	0	0	6
2018	2	0	0	2
2019	-1	24	0	23
2020	-3	198	0	195
2021	7	0	0	7
2022	1	0	0	1
2023	-1	224	0	223
<b>Total</b>	<b>116</b>	<b>465</b>	<b>0</b>	<b>581</b>
<b>10-Year Average</b>	<b>3.4</b>	<b>44.6</b>	<b>0</b>	<b>48</b>
<b>20-Year Average</b>	<b>5.8</b>	<b>23.25</b>	<b>0</b>	<b>29.05</b>

*Source: NJ Dept of Community Affairs*

Over the past two decades, a tremendous amount of nonresidential development has occurred in Union Township. On average, building permits have been approved for 38,603 square feet of office space per year since 2004 (Table 41). The pace of office construction slipped in the mid-to-late 2010s, with less than 20,000 square feet of office space typically permitted annually, and sometimes less than 10,000 square feet. For the last ten years, the average has slipped to 14,101 square feet of office space permitted annually. Interestingly, the township has seen a spate of office construction in the 2020s, bucking the downward trend in office construction that has occurred since the pandemic. Notably, 37,205 square feet of office space was permitted in 2022 as well as 25,739 square feet in 2023.

Union Township has also seen a significant amount of retail construction in the last twenty years. On average, 25,638 square feet of retail construction has been permitted annually since 2004 (Table 41). The rate of retail construction, however, has noticeably declined since the financial crisis. To that point, three of the five years with the most retail space permitted were prior to 2009. In the last fifteen years, the two most notable years for retail construction were 2016 and 2018, when 76,445 square feet and 89,654 square feet were permitted, respectively. On average, 20,536 square feet of retail space has been permitted yearly since 2014. Worryingly, retail construction has fallen precipitously since 2018, with only 19,403 square feet of retail space permitted on aggregate for the last five years for when data is available.

To a certain extent, other types of nonresidential development are picking up the slack. Since 2014, staff have on average permitted the construction of 90,100 square feet of space per year of other types of nonresidential uses, a classification that excludes office, retail, and multifamily development (Table 41). The Township has permitted more than 100,000 square feet of 'Other' nonresidential spaces in four of the last ten years.



**Table 41: Building Permits, Nonresidential Construction, 2004-2023**

Year	Union Township			Union County		
	Office	Retail	Other*	Office	Retail	Other*
2004	363,870	0	57,807	911,672	53,783	1,053,149
2005	21,406	0	12,667	313,106	190,633	313,796
2006	31,752	59,892	395,989	388,660	150,010	1,617,093
2007	1	164,931	11,782	412,342	382,549	1,150,851
2008	68,709	60,954	11,307	424,918	298,490	570,714
2009	39,464	7,533	9,706	119,666	58,049	165,224
2010	45,067	849	801	110,224	41,019	729,304
2011	22,585	13,344	32,937	284,547	59,829	599,329
2012	27,279	0	5,234	357,292	49,341	1,614,135
2013	35,413	0	24,061	780,458	26,943	282,068
2014	697	13,566	1,924	447,257	180,811	333,839
2015	18,250	1	273,785	179,098	345,624	2,031,013
2016	13,791	76,445	44,283	170,861	687,658	8,154,884
2017	3,779	6,193	4,888	334,077	22,951	960,790
2018	1,346	89,654	256,354	102,411	300,940	629,065
2019	21,119	3	18,610	280,268	33,252	963,004
2020	5,042	10,400	131,189	336,472	770,481	2,281,786
2021	14,169	9,000	112,137	174,227	58,802	2,206,343
2022	37,074	0	7,180	347,024	16,091	2,336,756
2023	25,739	0	50,646	354,482	233,227	888,149
<b>10-Year Average</b>	<b>14,101</b>	<b>20,526</b>	<b>90,100</b>	<b>272,618</b>	<b>264,984</b>	<b>2,078,563</b>
<b>20-Year Average</b>	<b>38,603</b>	<b>25,638</b>	<b>73,164</b>	<b>341,453</b>	<b>198,024</b>	<b>1,444,065</b>
*Excludes Multifamily and Dormitories Source: NJ Dept. of Community Affairs						



## **PLANNING PROJECTIONS**

Union 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 expects Union Township's growth to follow a similar trajectory as Union County and the state. That is, the agency presently forecasts Union Township's population to grow at a 0.51% annual rate between 2015 and 2050, marginally above the 0.50% and 0.42% forecast for the county and for NJTPA's jurisdiction overall (Table 42). Should this transpire, 68,966 persons will live in Union Township by 2050. NJTPA anticipates that households will increase at a slightly faster rate, 0.50%, with 23,461 households living in the municipality by 2050. Once again, the MPO expects household growth in Union Township to occur at a slightly faster rate than in the county and NJTPA region overall, which will annually grow by 0.48% and 0.46%, respectively. The agency expects employment growth in the township to be somewhat slower, 0.34%, below the comparable rates for the county and region, 0.45% and 0.42%.

**Table 42: Long-term Population, Household and Employment Forecasts**

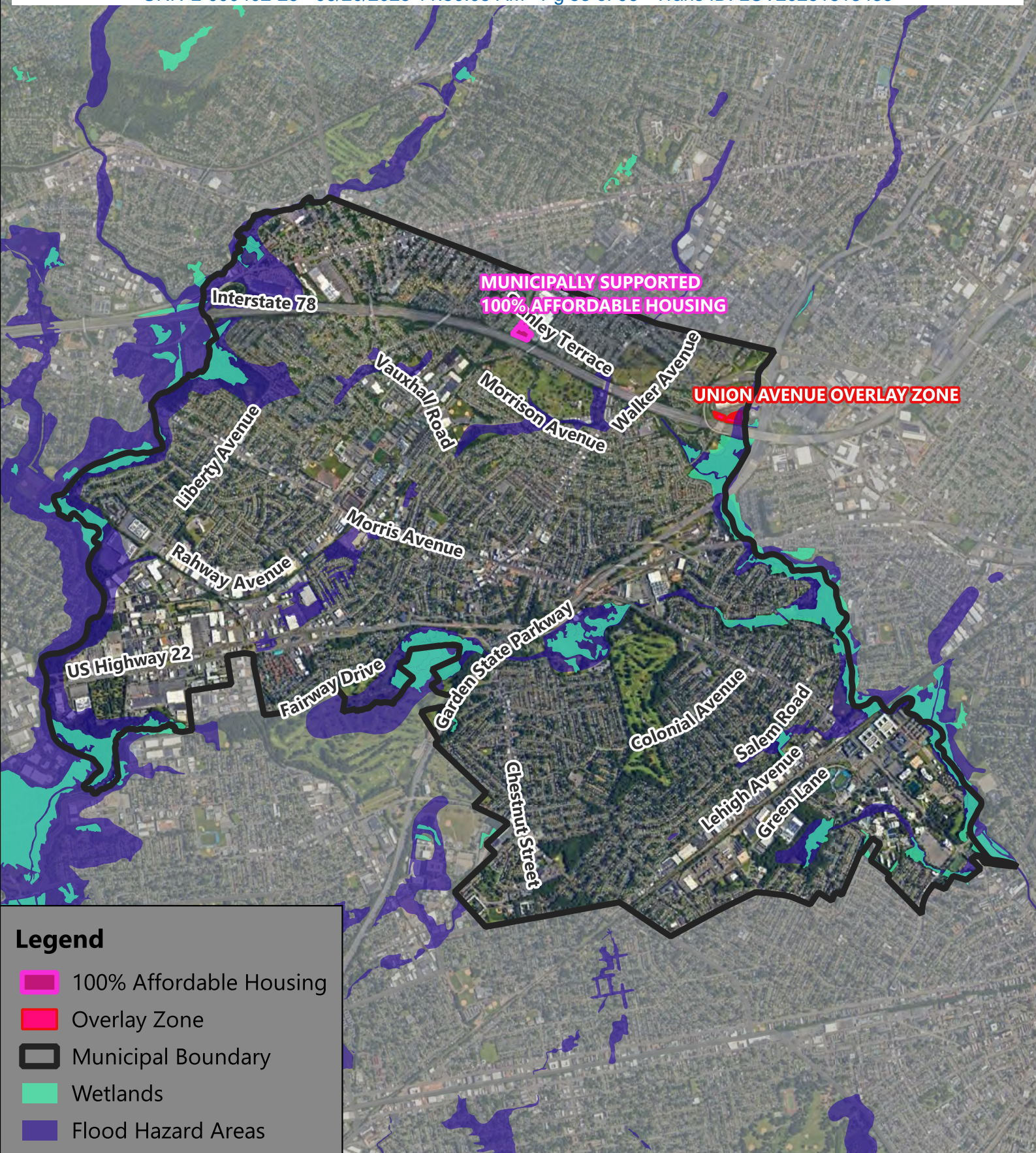
Indicator	Union Township	Union County	NJTPA
<b>2015 Population</b>	57,668	548,744	6,688,013
<b>2050 Population</b>	68,966	652,581	7,743,120
<b>Annualized % Population Change 2015-2050</b>	<b>0.51%</b>	<b>0.50%</b>	<b>0.42%</b>
<b>2015 Household</b>	19,709	190,038	2,444,799
<b>2050 Household</b>	23,461	224,786	2,868,943
<b>Annualized % Household Change 2015-2050</b>	<b>0.50%</b>	<b>0.48%</b>	<b>0.46%</b>
<b>2015 Employment</b>	31,087	233,011	2,910,458
<b>2050 Employment</b>	34,974	272,803	3,375,651
<b>Annualized % Employment Change 2015-2050</b>	<b>0.34%</b>	<b>0.45%</b>	<b>0.42%</b>

Source: NJTPA

## **Appendix B**

## **Appendix C**





## AFFORDABLE HOUSING SITES FOURTH ROUND HOUSING PLAN

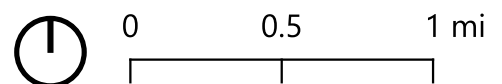
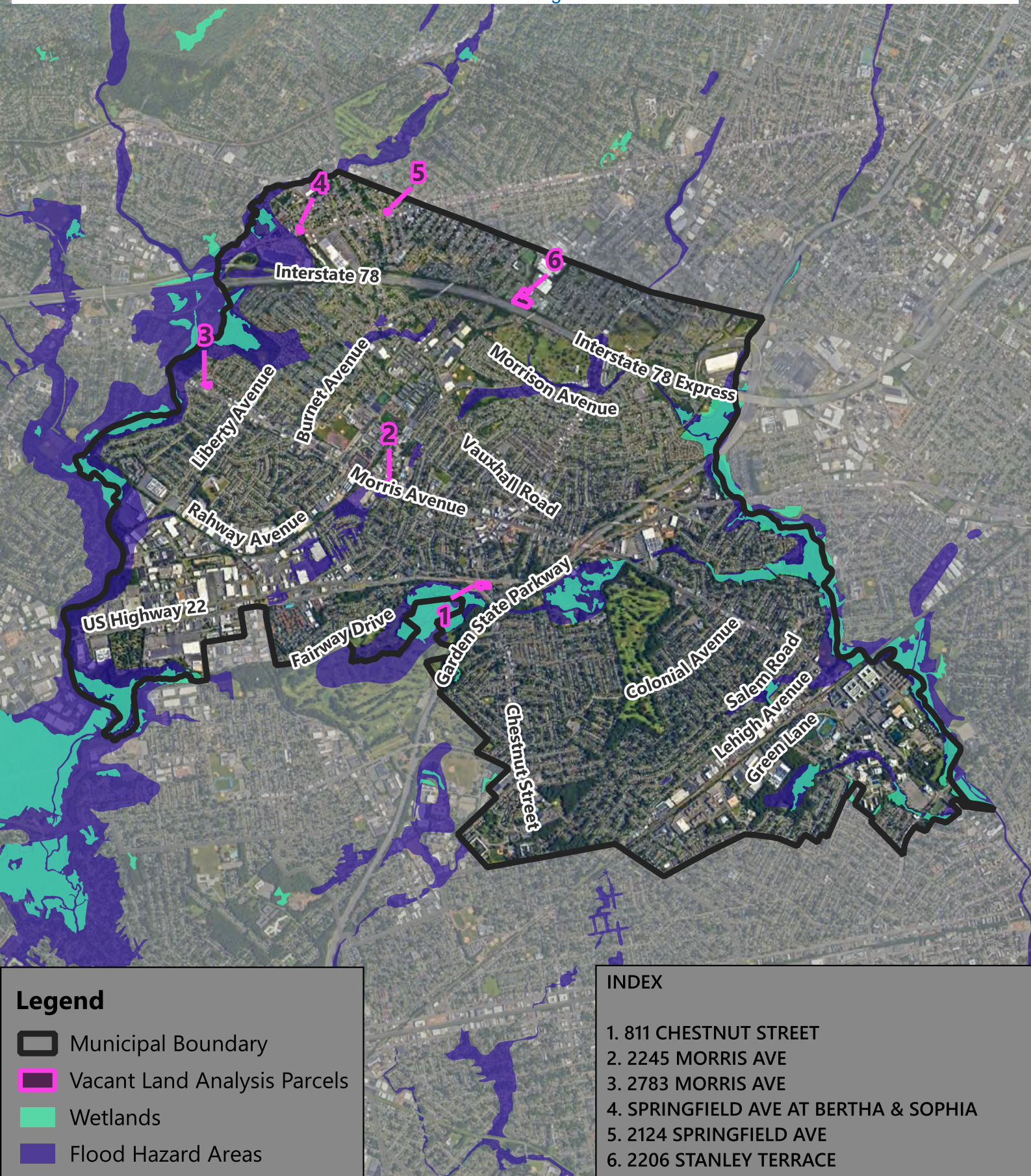
TOWNSHIP OF UNION | UNION COUNTY

DATA SOURCES: Basemap, Google Earth; Flood Hazard Areas, FEMA; Other GIS Data, NJ DEP



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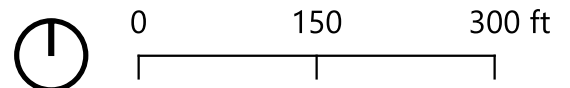




**MUNICIPALLY SUPPORTED 100%  
AFFORDABLE HOUSING  
BLOCK 5504 LOT 22.01**

TOWNSHIP OF UNION | UNION COUNTY






DATA SOURCES: Basemap, Google Earth; Flood  
Hazard Areas, FEMA; Other GIS Data, NJ DEP







## Legend

-  Municipal Boundary
-  Overlay Zone
-  Parcels
-  Wetlands
-  Flood Hazard Areas



## UNION AVENUE OVERLAY ZONE

**BLOCK 1903, LOTS 1, 2, 3, 4 & 5;**  
**BLOCK 2005, LOTS 2 & 3**

TOWNSHIP OF UNION; UNION COUNTY

DATA SOURCES: Basemap, Google Earth; Flood Hazard Areas, FEMA; Other GIS Data, NJ DEP



0 100 200 ft



## **Appendix D**

## Union Avenue Overlay (UAO) District

### **170- Purpose**

To address its affordable housing unmet need obligation, the Township shall implement an Inclusionary Overlay Zone Ordinance that creates a meaningful opportunity for housing in the Township that is affordable to low- and moderate-income households. This Ordinance establishes the Inclusionary Overlay Residential Zone, and permits the creation of multi-family housing within certain areas provided that such housing complies with a required inclusionary set-aside requirement and with the requirements of this ordinance.

### **170- Location; Requirements.**

- A. Location. The Inclusionary Overlay Residential District consists of the following tax parcels: Block 1903, Lot 1-5 & Block 2005, Lots 2-3.
- B. Permitted uses. The following uses shall be permitted in the Inclusionary Overlay Residential District:
  1. Inclusionary multi-family development provided:
    - a. The minimum percentage of very low, low and moderate income housing shall be fifteen percent (15%) of the total number of dwelling units for rental affordable units and twenty percent (20%) of the total number of dwelling units for for-sale affordable units.
    - b. In any multi-family development having five (5) or more residential units, at least one (1) unit must be established as affordable to low- and moderate-income households;
    - c. All affordable units produced in the Inclusionary Overlay Residential District must comply with the Township's Affordable Housing Ordinance
- C. Accessory Uses Permitted. The following accessory uses and structures shall be permitted in the UAO District provided they are located on the same premises as the principal use or structure to which they are accessory:
  1. Accessory uses on the same lot with and customarily incidental to, any of the above permitted uses.
  2. Surface parking area, garages and parking structures.
  3. Swimming pools.
  4. Temporary construction trailers, leasing and/or sales offices.
  5. Utilities and related facilities.
  6. Flag poles, clock towers and statuary.
  7. Free standing signs in conformance with Article XVII.

**170 Attachment 3 Area Bulk and Dimensional Regulations**

The bulk standards of the underlying zones shall be superseded by the following standards for any new multi-family development, provided that it conforms to the inclusionary set-aside standards of this ordinance, as follows:

A. Minimum Lot Size	15,000 square feet
B. Minimum Lot Width	150 feet
C. Minimum Lot Depth	100 feet
D. Principal Building Setbacks	
1. Minimum Front Yard	25 Feet
2. Minimum Side Yard	20 Feet
3. Minimum Rear Yard	20 Feet
E. Accessory Building Setbacks	
1. Side Yard	10 Feet
2. Rear Yard	10 Feet
F. Maximum Principal Building Height	3 Stories / 35 Feet
G. Maximum Accessory Building Height	20 feet
H. Maximum Residential Density:	30 units per acre
I. Maximum Building Coverage:	35%
J. Maximum Impervious Surfaces:	65%
K. Transition Buffer:	25 feet

**D. Design Standards****1. Architectural Design**

- a. Buildings shall be required to incorporate high-quality architectural features that are characteristic of exemplary buildings reflecting the traditional architecture of other multi-family dwelling units in the Business Retail or Union Center Business District. The applicant for any development shall demonstrate such design by providing examples of and comparisons with existing high-quality buildings within the Business Retail or Union Center Business District.
- b. Buildings having a gross floor area greater than 40,000 square feet shall be required to use architectural features that provide variety and reduce the visual impact of the building mass, through the use of varied façade materials, façade projections and recesses, judicious use of windows, other openings in the façade, and other similar features.
- c. All HVAC and mechanical equipment shall be adequately screened from view.

2. Recreational/Social Amenities. Developments shall be required to include both interior and exterior common areas devoted to recreational, social and similar functions for residents and their guests, as set forth below:

- a. At least 40 square feet per dwelling unit shall be devoted to interior common areas, such as but not limited to meeting rooms, community centers, fitness centers, indoor recreational areas, lounges, libraries, etc. Areas such as hallways, stairs, elevators, entrance lobbies, storage, mail areas, mechanical space or office space and similar areas shall not count towards meeting this requirement.
- b. At least 40 square feet per dwelling unit shall be devoted to exterior common areas, such as but not limited to recreational areas, gardens, courtyards, plazas, decks, patios, etc. Such areas may be located at grade level, on building terraces or on the roof of the building. Lawn and landscaped areas shall not count towards meeting this requirement unless such areas are specifically designed to be part of the aforementioned features.

### 3. Parking

- a. Parking shall be located in the side or rear yards only.
- b. Parking setbacks shall conform to the underlying district.

### E. Performance Standards

- 1. There must exist approved public water and public sewer systems which shall be available to each unit prior to the issuance of the building permit for that unit.
- 2. All other applicable regulations of this Chapter 170 shall be followed as required.
- 3. For developments to be constructed over a period of years, a phasing plan shall be submitted as part of the preliminary plan for the entire concept.

### F. Affordable Housing.

All residential development shall be required to include affordable housing as a component. The following requirements shall apply:

- 1. The minimum percentage of very low, low and moderate income housing shall be fifteen percent (15%) of the total number of dwelling units for rental affordable units and twenty percent (20%) of the total number of dwelling units for for-sale affordable units.
- 2. Very low, low and moderate-income housing shall be constructed and rented in accordance with the Council on Affordable Housing rules at N.J.A.C. 5:93-1 et seq. and the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-26.1 et seq. including standards for the split between very low, low and moderate income housing provided a minimum of 13% of the affordable units are very low income units at 30% of the median income and 37% of the affordable units are low income units with the 50% balance of units allowed at moderate income, bedroom distribution, range of affordability, pricing and rent of units, affirmative marketing, 30-year minimum affordability controls and construction phasing with the market rate units developed on the tract.

3. The Township designated Affordable Housing Administrator shall be responsible to affirmatively market, administer and certify the occupant of each affordable unit, with all administrative costs to be paid by the Developer.

DRAFT

**AN ORDINANCE OF THE TOWNSHIP OF UNION TO AMEND  
CHAPTER 170 “LAND DEVELOPMENT”, TO ADD THE AH-1 AFFORDABLE HOUSING 1  
ZONE.**

BE IT ORDAINED by the Mayor and Committee of the Township of Union, in the County of Union and State of New Jersey that Chapter 170 (Land Development) of the Code of the Township of Union is hereby amended or supplemented as follows:

**PURPOSE**

The purpose of this Ordinance is to Amend *Chapter 170* of the *Land Development* to add a Section 170-? Affordable Housing-1 (AH-1).

Unless otherwise indicated these regulations and standards are the only standards that apply to this zoning district.:

**SECTION 1**

That Chapter 170, Land Development Regulations, Section 170-? (Affordable Housing-1 (AH-1) shall be added as follows:

**170-? Affordable Housing-1 (AH-1)**

- a. Purpose: The AH-1 Zone is intended to provide for development of 100% affordable dwelling units. The AH-1 Zone shall provide for up to 70 non age-restricted rental units.
- b. Location. The AH-1 Zone is applicable to a portion of Block 55.04, Lot 22.01 as generally depicted on the attached map.
- c. Permitted uses. The following principal uses shall be permitted:
  1. Multi-family rental housing.
  2. Supportive and Special Needs housing.
- d. Accessory Uses Permitted. The following accessory uses and structures shall be permitted provided they are located on the same premises as the principal use or structure to which they are accessory and are located in the rear or side yard:
  1. Accessory uses on the same lot with and customarily incidental to, any of the above permitted uses.
  2. Surface parking area and garages.
  3. Active and passive recreational amenities.
- e. Development Standards

1. Minimum lot size: 2 acres
3. Maximum height: 3 stories or 45 feet
4. Maximum building coverage: 40%
5. Maximum Lot Coverage: 80%
6. Minimum front yard setback: 25 feet
7. Minimum side yard setback: 6 feet
8. Minimum setback to residential zone or use: 20 feet
9. Minimum rear yard setback: 30 feet
10. Lighting for parking areas and driveways shall not exceed twelve (12) feet in height.
11. All refuse and recycling storage shall be fully enclosed and screened within a masonry refuse enclosure that is a minimum of 6 feet in height on all sides and shall contain façade materials that are consistent with the materials used for the principal structure.
12. Compliance with Residential Site Improvement Standards (N.J.A.C. 5:21) is required.
13. Building Design.
  - a. Buildings shall be required to incorporate high-quality architectural features that are characteristic of and complimentary to significant buildings reflecting the traditional architecture in the residential zoning districts. The applicant for any development shall demonstrate such design by providing examples of and comparisons with existing high-quality architecturally significant buildings.
  - b. All HVAC and mechanical equipment shall be adequately screened from view from the public right-of-way or residential dwellings.
14. Affordable Housing.
  - a. The AH-1 Zone shall provide for up to 70 rental units. Affordable units in said projects must be affordable to very low, low- and moderate-income households in accordance with the Township's Affordable Housing Ordinance, the Township's Housing Element and Fair Share Plan, any applicable Order of the Court (including a Judgment of Compliance and Repose Order), the Fair Housing Act, N.J.S.A. 52:27D-301, et. seq. ("FHA"), Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1 et seq. ("UHAC"), and applicable New Jersey Council on Affordable Housing (COAH) Prior Round regulations, N.J.A.C. 5:93-1 et seq.

- b. The rental affordable housing shall include standards for the split between very low, low and moderate income housing providing a minimum of thirteen percent (13%) of the affordable units within each bedroom distribution as very low-income units at thirty percent (30%) of the median income, thirty-seven percent (37%) of the affordable units within each bedroom distribution as low-income units, with the fifty percent (50%) balance of units within each bedroom distribution allowed to be moderate-income units. Said affordable housing will also comply, pricing and rent of units, affirmative marketing, at least 30-year minimum affordability controls set by deed restriction in accordance with UHAC and the Township's Affordable Housing Ordinance, and the affordability controls shall remain unless and until the Township, in its sole discretion, takes action to extend or release the unit from such controls. Construction phasing with any market rate units developed on the tract is required by N.J.A.C. 5:93-5.6(d).
- c. The Township designated Affordable Housing Administrative Agent, or a qualified Administrative Agent selected by the Developer, shall be responsible to affirmatively market, administer and certify the occupant of each on-site affordable unit, in accordance with the Township's affirmative marketing plan and applicable law, including the posting of all affordable units on the online New Jersey Housing Resource Center website, with all administrative costs to be paid by the Developer.



## **Appendix E**

**UNION TOWNSHIP PLANNING BOARD**

**RESOLUTION ADOPTING THE 2025 FOURTH ROUND HOUSING PLAN  
ELEMENT & FAIR SHARE PLAN ELEMENT OF THE MASTER PLAN**

**WHEREAS**, upon notice duly provided pursuant to N.J.S.A. 40:55D-13, the Union Township Planning Board (the “Board”), held a public hearing on the proposed 2025 Fourth Round Housing Plan Element and Fair Share Plan Element of the Master Plan (the “**2025 HPEFSP**”) on June 19, 2025;

**WHEREAS**, upon the conclusion of the public hearing, the Board determined that the proposed 2025 HPEFSP will guide the use of lands in the Township in a manner which protects public health and safety and promotes the general welfare in accordance with N.J.S.A. 40:55D-28, and is designed to achieve access to affordable housing to meet the Township’s Fourth Round Mount Laurel constitutional affordable housing obligations and considers the lands that are most appropriate for construction of low and moderate income housing in accordance with N.J.S.A. 52:27D-310;

**NOW THEREFORE BE IT RESOLVED**, by motion duly made and seconded on June 19, 2025, that the Board hereby adopts the 2025 Fourth Round Housing Plan Element and Fair Share Plan Element of the Master Plan.

The above resolution was adopted on June 19, 2025, by the following vote of the members of the Board:

**AYES:** .

**NAYES:** .

I, , Secretary to the Union Township Planning Board, do hereby certify that the foregoing is a true and accurate copy of the memorializing resolution duly adopted by the said Board on June 19, 2025.

---

, Board Secretary

**RESOLUTION  
TOWNSHIP OF UNION, COUNTY OF UNION  
ADOPTING THE AFFIRMATIVE FAIR HOUSING MARKETING PLAN  
FOR THE TOWNSHIP OF UNION**

**WHEREAS**, in accordance with the Fair Housing Act and the New Jersey Uniform Housing Affordability Controls (N.J.A.C. 5:80-26-1, *et seq.*), the Township of Union is required to adopt by resolution an Affirmative Marketing Plan to ensure that all affordable housing units created, including those created within the Township of Union are affirmatively marketed to very low, low and moderate income households, particularly those living and/or working within Housing Region 2, the Housing Region encompassing the Township of Union.

**NOW, THEREFORE, BE IT RESOLVED**, that the Mayor and Committee of the Township of Union, County of Union, State of New Jersey, do hereby adopt the following Affirmative Marketing Plan:

**Marketing Plan**

All affordable housing units in the Township of Union shall be marketed in accordance with the provisions herein unless otherwise provided by law or regulation of the State of New Jersey.

This Affirmative Marketing Plan shall apply to all developments that contain or will contain very low, low and moderate income units, including those that are part of the Township's prior round Fair Share Plan and its current Fair Share Plan and those that may be constructed in future developments not yet anticipated by the Fair Share Plan.

The Affirmative Marketing Plan shall be implemented by an Administrative Agent designated by and/or under contract to the Township of Union. All the costs of advertising and affirmatively marketing affordable housing units shall be borne by the developers/sellers/owners of the affordable unit(s).

The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer or sponsor of affordable housing. The Affirmative Marketing Plan is also intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward the Housing Region in which the municipality is located and covers the entire period of the deed restriction for each restricted housing unit. The Township of Union is in Housing Region 2, consisting of Essex, Union, Morris, , and Warren Counties.

The affirmative marketing process for available affordable units shall begin at least four months prior to the expected date of occupancy. Advertising and outreach shall take place during the first week of the marketing program and each month thereafter until all available units have been leased or sold.

The costs of advertising and affirmative marketing of the affordable units shall be the responsibility of the developer, sponsor or owner, with the advertisement subject to the review and approval of the Administrative Agent and paid for by the owner/developer/landlord.

Advertisements will be published in at least one major circulation daily newspaper of regional circulation (throughout all of Region 2), or through a series of daily newspapers that reaches all of Region 2 residents. This may include but is not limited to the Star Ledger, the Homes News Tribune or the Courier-News.

Advertisements will be broadcast on a regional cable television station.

Advertisements will be placed on the following websites:  
<http://www.uniontownship.com/> New Jersey Housing Resource Center (NJHRC) at  
<http://www.njhrc.gov/>.

The advertisement shall include a description of the:

1. Street address(es) of the units;
2. Directions to the units;
3. Range of prices for the units;
4. Numbers of bedrooms in units (bedroom mix);
5. Maximum income permitted to qualify for the units;
6. Location of applications;
7. Application fees, if any;
8. Number of units currently available; and
9. Anticipated dates of availability.

The Administrative Agent shall develop, maintain and regularly update a list of community contact person(s) and/or organizations(s) in Essex, Union, Morris, and Warren Counties that will aid in Union's affirmative marketing program. The list shall include as many contacts that will reach out to groups that are least likely to apply for housing within the region. Information shall be sent quarterly to entities on the Township's affirmative marketing list. Please see Appendix I at the end of this Resolution for a list of all current community contacts, including reaching those least likely to apply, major employers, institutions, public entities, etc.

### **Direct Notification**

Direct notification of the availability of affordable housing units, along with copies of application forms shall be provided to the following entities:

- Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002)
- New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd. #775, Brigantine, NJ 08203)
- The Latino Action Network (P.O. Box 943, Freehold, NJ 07728)
- East Orange NAACP (P.O. Box 1127, East Orange, NJ 07019)
- Newark NAACP (P.O. Box 1262, Newark, NJ 07101)
- Morris County NAACP (P.O. Box 2256, Morristown, NJ 07962)
- Elizabeth NAACP (P.O. Box 6732, Elizabeth, NJ 07206)

### **Preliminary Applications**

Locations of applications, brochures, and flyers to affirmatively market the program are listed in Appendix II. Preliminary applications or links to online preliminary applications shall be provided by the Administrative Agent, the Developer, and the Municipal Housing Liaison to prospective applicants upon request. When on-line preliminary applications are utilized, if prospective applicants do not have internet access they will be given a phone number to call the Administrative Agent, who will then enter all pre-application information online during the phone call, and mail them a confirmation and details. If applicant prefers completing a paper copy themselves, a paper copy will be sent by mail to the prospective applicant.

### **Random Selection**

Whenever necessary, a random selection method to select occupants of low and moderate income housing will be used by the Administrative Agent, in conformance with N.J.A.C. 5:80-26.16 (l).

### **Administration of Affirmative Marketing Plan**

The Administrative Agent shall administer the Affirmative Marketing Plan. The Administrative Agent has the responsibility to income qualify very low, low and moderate income households; to place income eligible households in very low, low and moderate income units upon initial occupancy; to provide for the initial occupancy of very low, low and moderate income units with income qualified households; to continue to qualify households for re-occupancy of units as they become vacant during the period of affordability controls; to assist with outreach to very low, low and moderate income households; and to enforce the terms of the deed restriction and mortgage loan as per N.J.A.C 5:80-26-1, *et seq.*

Whenever appropriate, the Administrative Agent shall provide or direct qualified low and moderate income applicants to counseling services on subjects such as budgeting, credit

issues, mortgage qualifications, rental lease requirements and landlord/tenant law. The Administrative Agent shall develop, maintain and update a list of entities and lenders willing and able to perform such services.

All developers/owners of very low, low and moderate income housing units shall be required to undertake and pay the costs of the marketing of the affordable units in their respective developments, subject to the direction and supervision of the Administrative Agent.

The implementation of the Affirmative Marketing Plan for a new development that includes affordable housing shall commence at least 120 days before the issuance of either a temporary or permanent certificate of occupancy. The implementation of the Affirmative Marketing Plan shall continue until all affordable housing units are initially occupied and for as long as affordable units exist that remain deed restricted and for which the occupancy or re-occupancy of units continues to be necessary. Please note that in addition to complying with this Township-wide Affirmative Marketing Plan that the Administrative Agent shall also review and approve a separate Affirmative Marketing Plan for every new affordable development in Union that is subject to NJAC 5:80-26.1 et seq. That document shall be completed by the owner/developer and will be compliant with the Township's Affirmative Marketing Plan as presented herein, and incorporate development specific details and permitted options, all subject to the Administrative Agent's review and approval. The development specific affirmative marketing plans will use the standard form for Region 2, included at the end of this document as Appendix III.

The Administrative Agent shall provide the Municipal Housing Liaison with the information required to comply with monitoring and reporting requirements pursuant to N.J.A.C.5:80-26-1, *et seq.*

I hereby certify that this is a true copy of a resolution duly adopted by the Mayor and Committee of the Township of Union at a Committee meeting held on \_\_\_\_\_, 2017.

Appendix I.: Union Township Affirmative Marketing Mailing List

<u>Business Name</u>	<u>Additional name</u>	<u>Address1</u>	<u>Address 2</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>County</u>	<u>Type of Organization</u>
Roseland Free Public Library		20 Roseland Ave.		Roseland	NJ	07068	ESSEX COUNTY	Libraries
West Caldwell Public Library		30 Clinton Rd.		West Caldwell	NJ	07006	ESSEX COUNTY	Libraries
South Orange Public Library		65 Scotland Rd.		South Orange	NJ	07079	ESSEX COUNTY	Libraries
The Orange Public Library		348 Main St.		Orange	NJ	07050	ESSEX COUNTY	Libraries
Verona Free Public Library		17 Gould St.		Verona	NJ	07044	ESSEX COUNTY	Libraries
West Orange Free Public Library		46 Mt. Pleasant Ave.		West Orange	NJ	07052	ESSEX COUNTY	Libraries
Boonton Holmes Public Library		214 Main St.		Boonton	NJ	07005	MORRIS COUNTY	Libraries
Chatham's Joint Free Public Library		214 Main St.		Chatham	NJ	07928	MORRIS COUNTY	Libraries
Chester Library		250 West Main St.		Chester	NJ	07930	MORRIS COUNTY	Libraries
Denville Free Public Library		121 Diamond Spring Rd.		Denville	NJ	07834	MORRIS COUNTY	Libraries
Dover Free Public Library		32 E. Clinton St.		Dover	NJ	07801	MORRIS COUNTY	Libraries
East Hanover Township Free Public Library		415 Ridgedale Ave.		East Hanover	NJ	07936	MORRIS COUNTY	Libraries
Florham Park Free Public Library		107 Ridgedale Ave.		Florham Park	NJ	07932	MORRIS COUNTY	Libraries
Harding Township Library		21 Blue Mill Rd.		New Vernon	NJ	07976	MORRIS COUNTY	Libraries
Kinnelon Public Library		132 Kinnelon Rd.		Kinnelon	NJ	07405	MORRIS COUNTY	Libraries
Lincoln Park Public Library		12 Boonton Turnpike		Lincoln Park	NJ	07035	MORRIS COUNTY	Libraries
Long Hill Township Free Public Library		917 Valley Rd.		Gillette	NJ	07980	MORRIS COUNTY	Libraries
Mendham Free Public Library		10 Hilltop Rd.		Mendham	NJ	07945	MORRIS COUNTY	Libraries
Mendham Township Library		2 East Main St.		Brookside	NJ	07926	MORRIS COUNTY	Libraries
Montville Township Public Library		90 Horseneck Rd.		Montville	NJ	07045	MORRIS COUNTY	Libraries
Morris County Library		30 E. Hanover Ave.		Whippany	NJ	07981	MORRIS COUNTY	Libraries
Morris Plains Library		77 Glenbrook Rd.		Morris Plains	NJ	07950	MORRIS COUNTY	Libraries
Morristown-Morris Twp Joint Public Library		1 Miller Rd.		Morristown	NJ	07960	MORRIS COUNTY	Libraries
Mount Arlington Public Library		333 Howard Blvd.		Mount Arlington	NJ	07856	MORRIS COUNTY	Libraries
Mount Olive Public Library		202 Flanders-Drakestown Rd.		Flanders	NJ	07836	MORRIS COUNTY	Libraries
Mountain Lakes Free Public Library		9 Elm Rd.		Mountain Lakes	NJ	07046	MORRIS COUNTY	Libraries
Parsippany-Troy Hills Public Library		449 Halsey Rd.		Parsippany	NJ	07054	MORRIS COUNTY	Libraries
Randolph Township Free Public Library		28 Calais Rd.		Randolph	NJ	07869	MORRIS COUNTY	Libraries
Riverdale Public Library		93 Newark Pompton Tpke		Riverdale	NJ	07457	MORRIS COUNTY	Libraries
Rockaway Borough Free Public Library		82 E. Main St.		Rockaway	NJ	07866	MORRIS COUNTY	Libraries
Rockaway Township Free Public Library		61 Mount Hope Rd.		Rockaway	NJ	07866	MORRIS COUNTY	Libraries
Roxbury Township Public Library		103 Main St.		Succasunna	NJ	07876	MORRIS COUNTY	Libraries
Washington Twp Public Library-Morris		37 E. Springtown Rd.		Long Valley	NJ	07853	MORRIS COUNTY	Libraries
Wharton Public Library		15 S. Main St.		Wharton	NJ	07885	MORRIS COUNTY	Libraries
Whippanong Library-Hanover Township		1000 Route 10		Whippany	NJ	07981	MORRIS COUNTY	Libraries
Clark Public Library		303 Westfield Ave.		Clark	NJ	07066	UNION COUNTY	Libraries
Elizabeth Free Public Library		11 South Broad. St.		Elizabeth	NJ	07202	UNION COUNTY	Libraries
Fanwood Memorial Library		5 Forrest Road		Fanwood	NJ	07023	UNION COUNTY	Libraries
Garwood Free Public Library		411 Third Ave.		Garwood	NJ	07027	UNION COUNTY	Libraries
Hillside Free Public Library		1409 Liberty Avenue		Hillside	NJ	07205	UNION COUNTY	Libraries
Kearlworth Public Library		548 Blvd.		Kearlworth	NJ	07033	UNION COUNTY	Libraries
Linden Free Public Library		31 E. Henry St.		Linden	NJ	07036	UNION COUNTY	Libraries
Mountainside Free Public Library		1 Constitution Plaza		Mountainside	NJ	07092	UNION COUNTY	Libraries
New Providence Memorial Library		377 Elkwood Ave.		New Providence	NJ	07974	UNION COUNTY	Libraries
Plainfield Free Public Library		800 Park Ave.		Plainfield	NJ	07060	UNION COUNTY	Libraries
Rahway Public Library		2 City Hall Plaza		Rahway	NJ	07065	UNION COUNTY	Libraries
Roselle Free Public Library		104 W. Fourth Ave.		Roselle	NJ	07203	UNION COUNTY	Libraries
Roselle Park Veterans Memorial Library		404 Chestnut St.		Roselle Park	NJ	07204	UNION COUNTY	Libraries
Scotch Plains Public Library		1927 Bartle Ave.		Scotch Plains	NJ	07076	UNION COUNTY	Libraries
Springfield Free Public Library		66 Mountain Ave.		Springfield	NJ	07081	UNION COUNTY	Libraries
Summit Free Public Library		75 Maple St.		Summit	NJ	07901	UNION COUNTY	Libraries
Union Free Public Library		1980 Morris Ave.		Union	NJ	07083	UNION COUNTY	Libraries
Westfield Memorial Library		550 E. Broad. St.		Westfield	NJ	07090	UNION COUNTY	Libraries
Belvidere Free Public Library		301 Second St.		Belvidere	NJ	07823-1517	Warren County	Libraries
Catherine D. Hofman Library		4 Lambert Rd.		Blairtown	NJ	07825-9348	Warren County	Libraries
Hackettstown Public Library		110 Church St.		Hackettstown	NJ	07840-2206	Warren County	Libraries
Oxford Public Library		P.O. Box 38		Oxford	NJ	07863-0038	Warren County	Libraries

Phillipsburg Free Public Library		200 Frost Ave.		Phillipsburg NJ 08865	Warren County	Libraries
W H Walters Free Library		1001 East Blvd		Phillipsburg NJ 08865-4418	Warren County	Libraries
Warren Co. Library		199 Hardwick St.		Belvidere, NJ 07823	Warren County	Libraries
Warren Co. Library	Franklin Branch	1502 Route 57 W		Washington, NJ 07882-3538	Warren County	Libraries
Warren Co. Community College Library		475 Route 57 West		Washington, NJ 07882	Warren County	Libraries
Washington Public Library		20 West Carlton Ave.		Washington, NJ 07882-1202	Warren County	Libraries
A.J. Seabra, Inc.		574 Ferry St		Newark, NJ 07105-4402	Essex County	Major Employers
Applied Business Concepts		324 Belleville Ave.		Bloomfield, NJ 07003	Essex County	Major Employers
Berkeley College		536 Broad. St.		Newark, NJ 07102	Essex County	Major Employers
Cambridge Bagel Factory		648 Bloomfield Ave.		Bloomfield, NJ 07003	Essex County	Major Employers
Hoffman La Roche		340 Kingsland St.		Nutley, NJ 07110	Essex County	Major Employers
Horizon Blue Cross & Blue Shield		540 Broad. St.		Newark, NJ 07102	Essex County	Major Employers
Horizon Business Products		753 N. 6th St.		Newark, NJ 07102	Essex County	Major Employers
IDT Telecom		520 Broad. St.		Newark, NJ 07102	Essex County	Major Employers
PNC Bank - Bloomfield Center		2 Broad. St.		Bloomfield, NJ 07003	Essex County	Major Employers
Prudential Financial		751 Broad. St.		Newark, NJ 07102	Essex County	Major Employers
PSEG		80 Park Plaza		Newark, NJ 07102	Essex County	Major Employers
Rutgers		1 Washington Place		Newark, NJ 07102	Essex County	Major Employers
Stanlar Industries		24 Federal Plaza		Bloomfield, NJ 07003	Essex County	Major Employers
Verizon Business		271 Mount Pleasant Ave.		West Orange, NJ 07090	Essex County	Major Employers
AT&T		15 Midlan Ave #1		Paramus, NJ 07932	MORRIS COUNTY	Major Employers
Atlantic Health System- Morristown Memorial Hospital		100 Madison Ave.		Morristown, NJ 07962	MORRIS COUNTY	Major Employers
Honeywell		101 Columbia Rd		Morristown, NJ 07960	MORRIS COUNTY	Major Employers
Kraft foods		100 Deforest Ave.		East Hanover, NJ 07936	MORRIS COUNTY	Major Employers
Lucent Technologies		24 Mountain Ave.		Mendham, NJ 07945	MORRIS COUNTY	Major Employers
Mennen Sports Arena		161 E Hanover Ave.,		Morristown, NJ 07963	MORRIS COUNTY	Major Employers
Novartis Pharmaceutical		59 State Route 10		East Hanover, NJ 07936	MORRIS COUNTY	Major Employers
Pfizer		400 Webro Rd.		Parsippany, NJ 07054	MORRIS COUNTY	Major Employers
Pfizer		175 Tabor Rd		Morris Plains, 07950	MORRIS COUNTY	Major Employers
St. Clare's Hospital		130 Powerville Rd.		Boonton Township, NJ 07005	MORRIS COUNTY	Major Employers
St. Clare's Hospital		and 25 Pocono Rd.		Denville, NJ 07834	MORRIS COUNTY	Major Employers
St. Clare's Hospital		and 400 West Blackwell St.		Dover, NJ 07801	MORRIS COUNTY	Major Employers
St. Clare's Hospital		and 3219 Route 46 East, Suite 110		Parsippany, NJ 07054	MORRIS COUNTY	Major Employers
UNION COUNTY College		1033 Springfield Ave.		Grantford NJ 07016	MORRIS COUNTY	Major Employers
A&M Industrial Supply Co		1414 Campbell St		Rahway, NJ 07065	UNION COUNTY	Major Employers
Comcast Network		800 Rahway Ave.		Union, NJ 07064	UNION COUNTY	Major Employers
Howard Press		450 West First Ave.		Roselle, NJ 07203	UNION COUNTY	Major Employers
Lucent Technologies		600 Mountain Ave.		Murray Hill, NJ 07974-2008	UNION COUNTY	Major Employers
Rahway Hospital		865 Stone St.		Rahway, NJ 07065	UNION COUNTY	Major Employers
Rotuba Extruders, Inc		1401 Park Ave. South		Linden, NJ 07036	UNION COUNTY	Major Employers
ARC Warren County		319 W. Washington Ave. #2		Washington, NJ 07882	Warren County	Major Employers
Asbury Graphite		P.O. Box 144		Asbury, NJ 08802	Warren County	Major Employers
Atlantic States Cast Iron Pipe Co.		183 StigraAves St.		Phillipsburg, NJ 08865	Warren County	Major Employers
Bihler of America		85 Industrial Dr.		Alpha, NJ 08865	Warren County	Major Employers
Blair Academy		1 Park St.		Blairstown, NJ 07825	Warren County	Major Employers
Captive Plastics, Inc.		190 Strykers Rd.		Phillipsburg, NJ 08865	Warren County	Major Employers
Centenary College		400 Jefferson St		Hackettstown, NJ 07840	Warren County	Major Employers
Hackettstown Hospital		651 Willow Grove St.		Hackettstown, NJ 07840	Warren County	Major Employers
Hunterdon Transformer		75 Industrial Dr.		Phillipsburg, NJ 08865	Warren County	Major Employers
Lopatcong Care Center		390 Red School La		Phillipsburg, NJ 08865	Warren County	Major Employers
Masterfoods		800 High St.		Hackettstown, NJ 07840	Warren County	Major Employers
Nova Borealis Compounds LLC		176 Thomas Rd.		Port Murray, NJ 07865	Warren County	Major Employers
Pechiney		191 Route 31 North		Washington, NJ 07882	Warren County	Major Employers
Roche Vitamins		206 Roche Dr.		Belvidere, NJ 07823	Warren County	Major Employers
Warren Hospital		185 Roseberry St.		Phillipsburg, NJ 08865	Warren County	Major Employers
Comcast of Northwest NJ		155 Port Murray Rd.		Port Murray, NJ 07865	Warren County	Media
Star-Ledger		1 Star Ledger Plaza		Newark, NJ 07102	Warren County	Media
Agape Worship Center		33 West St. #100		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Bethany United Presbyterian		293 West Passaic Ave.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings



Bethel Church of Love & Praise		55 Lawrence St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Bloomfield Presbyterian		147 Broad. St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Brookdale Baptist Church		1350 Broad. St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Christ Temple Church of God		498 Watchung Ave.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Christian Bible Center		430 Franklin St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Christian Faith Center		132 Montgomery St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
First Baptist Church		1 Washington St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Korean United Presbyterian Church		27 Bay Ave.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
New Life Christian Church		12 Prospect St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
New Light Baptist Church		91 Dewey St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Park United Methodist Church		12 Park St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Personnel Board of the Newark Archdiocese		194 Broad. St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Presbyterian Church on the Green		147 Broad. St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Presbytery of Newark		192 Broad. St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Sacred Heart Church		76 Broad. St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Saint Thomas the Apostle		60 Byrd Ave.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Saint Valentines		120 North Spring St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Skyline Community Church		71 Park Ave.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Temple Ner Tarnid		936 Broad. St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Union Baptist Church		21 Conger St.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Watchung Presbyterian Church		375 Watchung Ave.		Bloomfield, NJ 07003	ESSEX COUNTY	Religious Buildings
Mountainop Church		6 Naughton Rd.		Hackettstown, NJ 07840	Warren County	Religious Buildings
St. James Episcopal Church		214 Washington St.		Hackettstown, NJ 07840	Warren County	Religious Buildings
Washington Assembly of God Church		33 Brass Castle Rd.		Washington, NJ 07882	Warren County	Religious Buildings
Belleville Senior Center		315 Belleville Ave.		Belleville, NJ 07109	ESSEX COUNTY	Social Service Buildings
Belleville Senior Citizen Club		125 Franklin Ave.		Belleville, NJ 07109	ESSEX COUNTY	Social Service Buildings
Essex Co. Board of Social Services		50 South Clinton		East Orange, NJ 07018	ESSEX COUNTY	Social Service Buildings
Essex Co. Community Action		50 South Clinton #3		East Orange, NJ 07018	ESSEX COUNTY	Social Service Buildings
Essex Co. Division of Senior Services		900 Bloomfield Avenue		Verona, NJ 07044	Essex County	Social Service Buildings
Essex Co. Division of Welfare		18 Rector St. - 9th Floor		Newark, NJ 07102	ESSEX COUNTY	Social Service Buildings
Fairfield Golden Age Club		230 Fairfield Rd.		Fairfield, NJ 07004	ESSEX COUNTY	Social Service Buildings
Grover Cleveland Senior Center		1 Provost Square		Caldwell, NJ 07006	ESSEX COUNTY	Social Service Buildings
Morris Co. Department of Senior, Disability and Veteran Services		340 W. Hanover Ave		Morris, NJ 07961	Morris County	Social Service Buildings
Morris Co. Family Services		62 Elm St.		Morristown, NJ 07963	MORRIS COUNTY	Social Service Buildings
Morris Co. Human Services		340 West Hanover Ave.		Morris Plains, NJ 07960	MORRIS COUNTY	Social Service Buildings
Morris Co. Office of Assistance		P.O. Box 900	340 W. Hanover	Morristown, NJ 07963	MORRIS COUNTY	Social Service Buildings
Community Access Unlimited		80 Grand St., # 2		Elizabeth, NJ 07202	UNION COUNTY	Social Service Buildings
Jewish Family Service of Central Jersey		655 Westfield Ave.		Elizabeth, NJ 07202	UNION COUNTY	Social Service Buildings
Salvation Army		1005 East Jersey St.		Elizabeth, NJ 07202	UNION COUNTY	Social Service Buildings
UNION Co. Social Services Department		342 Westminster Ave.		Elizabeth, NJ 07202	UNION COUNTY	Social Service Buildings
North West NJ Community Action Program		350 Marshall St.		Phillipsburg, NJ 08865	Warren County	Social Service Buildings
Warren Co. Div. of Aging and Disability Svcs.	Wayne Dumont, Jr. Admin. Bldg.	165 County Route 519 South		Belvidere, NJ 07823-1949	Warren County	Social Service Buildings
Warren Co. Administration Building		165 County Route 519 South		Belvidere, NJ 07823	Warren County	Social Service Offices/Admini-
Warren Co. Division of Senior Services	Wayne Dumont Jr. Admin.	165 County Rte 519 So.		Belvidere, NJ 07823	Warren County	Social Service Offices/Admini-
Warren Co. Social Services	Court House Annex	501 Second St.		Belvidere, NJ 07823	Warren County	Social Service Offices/Admini-
St. Barnabas Hospital		94 Old Short Hills Road		Livingston, NJ 07039	ESSEX COUNTY	Major Employers
St. Barnabas Hospital Ambulatory Caer		200 South Orange Avenue		Livingston, NJ 07039	ESSEX COUNTY	Major Employers
Care One		68 Passaic Ave		Livingston, NJ 07039	ESSEX COUNTY	Major Employers
Livingston Board of Education		11 Foxcroft Drive		Livingston, NJ 07039	ESSEX COUNTY	Major Employers
ARC of Essex County		123 Naylor Ave		Livingston, NJ 07039	ESSEX COUNTY	Major Employers
Summit Medical		75 E. Northfield Road		Livingston, NJ 07039	ESSEX COUNTY	Major Employers
Essex Regional Health		204 Hillside Ave		Livingston, NJ 07039	ESSEX COUNTY	Major Employers
United Way of North Essex		60 East Willow Street		Millburn, NJ 07041	ESSEX COUNTY	Social Service Offices/Admini-
Westfield United Way Fund		301 North Avenue West		Westfield, NJ 07090	UNION COUNTY	Social Service Offices/Admini-
United Way of Greater Union County		33 West Grand Street		Elizabeth, NJ 07202	UNION COUNTY	Social Service Offices/Admini-
United Way of Northern New Jersey		PO Box 1948		Morristown, NJ 07962	MORRIS COUNTY	Social Service Offices/Admini-
United Way of Essex and West Hudson		303 Washington Street		Newark, NJ 07102	ESSEX COUNTY	Social Service Offices/Admini-
Urban League of Union County		288 N Broad St #2		Elizabeth, NJ 07208	UNION COUNTY	Social Service Offices/Admini-

Fair Share Housing Center	510 Park Blvd		Cherry Hill, NJ 08002		
New Jersey State Conference of the NAACP	4326 Harbor Beach Blvd. #775		Brigantine, NJ 08203		
Latino Action Network	PO Box 943		Freehold, NJ 07728		
Warren/Sussex County Branch Unit of the NAACP	President: Charles Boddy	PO Box 229	Washington 07882		
Women Helping Women	530 Elm St		Westfield, NJ 07090	Union County	Social Service Offices/Admini
East Orange NAACP	PO Box 1127		East Orange, NJ 07019	ESSEX COUNTY	Social Service Offices/Admini
Newark NAACP	PO Box 1262		Newark, NJ 07101		
Morris Co. NAACP	PO Box 2256		Morristown, NJ 07962		
Elizabeth NAACP	PO Box 6732		Elizabeth, NJ 07206		
Supportive Housing Association	15 Aldren Street, #14		Cranford, NJ 07016		
St. Agnes RC Church	332 Madison Hill Road		Clark, NJ 07066	Union County	Religious Organization
St. John the Apostle Church	1805 Penbrook Terrace		Inden, NJ 07036	Union County	Religious Organization
Jehovah's Witness	1170 Old Raritan Road		Clark, NJ 07066	Union County	Religious Organization
Union County Baptist Church	4 Valley Road		Clark, NJ 07066	Union County	Religious Organization
Prayer & Praise Fellowship	2 Denman Ave.		Clark, NJ 07066	Union County	Religious Organization
St. Helen's RC Church	1600 Rahway Ave.		Westfield, NJ 07090	Union County	Religious Organization
Zion Lutheran Church	559 Raritan Rd.		Clark, NJ 07066	Union County	Religious Organization
Osceola Presbyterian Church	1689 Raritan Rd.		Clark, NJ 07066	Union County	Religious Organization
Cranford United Methodist Church	201 Lincoln Ave.		Cranford, NJ 07016	Union County	Religious Organization
Garwood Presbyterian Church	341 Spruce Ave.		Garwood, NJ 07027	Union County	Religious Organization
Oasis Christian Center	2052 St. Georges Ave.		Rahway, NJ 07065	Union County	Religious Organization
Holy Trinity RC Church	31 1st Street		Westfield, NJ 07090	Union County	Religious Organization
St. Michael's RC Church	40 Alden Street		Cranford, NJ 07016	Union County	Religious Organization
St. Paul's United Church of Christ	213 Center Street		Garwood, NJ 07027	Union County	Religious Organization
Liquid Church	213 Center Street		Garwood, NJ 07027	Union County	Religious Organization
American Legion	78 Westfield Ave.		Clark, NJ 07066	Union County	Veteran's Organization
Veteran's of Foreign Wars (VFW)	6 Broadway		Clark, NJ 07066	Union County	Veteran's Organization
Veteran's of Foreign Wars (VFW)	479 South Ave.		Cranford, NJ 07016	Union County	Veteran's Organization
L'Oreal	222 Terminal Ave.		Clark, NJ 07066	Union County	Major Employers
Kerry Industries	160 Terminal Ave.		Clark, NJ 07066	Union County	Major Employers
Catholic Charities	505 South Ave		Cranford, NJ 07016	Union County	Social Service Organization
Avaya Inc. Headquarters	350 Mt Kemble Ave		Morristown, NJ 07960	Morris County	Major Employers
Greater Union County Board of Realtors	767 Central Ave		Westfield, NJ 07090	Union County	Realtor
North Central Board of Realtors	910 Mt. Kemble Avenue		Morristown, NJ 07960	Morris County	Realtor
North Central Board of Realtors	375 Broad Street		Bloomfield, NJ 07003	ESSEX COUNTY	Realtor
Warren County Board of Realtors	292 Route 46W		Oxford, NJ 07863-0038	Warren County	Realtor
Union County Division on Aging	342 Westminster Ave.		Elizabeth, NJ 07202	UNION COUNTY	Social Service Organization
Warren County Housing Authority	415 Front Street		Belvidere, NJ 07823-1532	Warren County	Social Service Organization
Union County Housing Authority	1 Elizabethtown Plaza 5th Floor		Elizabeth, NJ 07202-3467	UNION COUNTY	Social Service Organization
Morris County Housing Authority	99 Ketch Road		Morristown, NJ 07960-2606	Morris County	Social Service Organization
Essex County Division of Housing and Community Development	50 South Clinton Street, Suite 5400		East Orange, NJ 07018	ESSEX COUNTY	Social Service Organization
Morris County Office of Community Development	PO Box 900		Morristown, NJ 07960	Morris County	Social Service Organization

## Appendix II: Union Township Preliminary Application Distribution List

<b><u>Business Name</u></b>	<b><u>Address1</u></b>	<b><u>City State Zip</u></b>
Warren County North East Branch Library	40 US Highway 46	Hackettstown, NJ 07840
Morris County Library	30 E. Hanover Ave.	Whippany, NJ 07981
Warren County Library Headquarters	199 Hardwick St.	Belvidere, NJ 07823
Essex County/Hall of Records	465 Dr. Martin Luther King Drive	Newark, NJ 07102
Union County/Administration Building	10 Elizabethtown Plaza	Elizabeth, NJ 07207
Union Township Municipal Building	1976 Morris Ave	Union, NJ 07083
Union Township Public Library	1980 Morris Ave	Union, NJ 07083
Vauxhall Branch Library of the Union Public Library	123 Hilton Ave	Vauxhall, NJ 07088



## III. MARKETING

3a. Direction of Marketing Activity: (indicate which group(s) in the housing region are least likely to apply for the housing without special outreach efforts because of its location and other factors)			
<input type="checkbox"/> White (non-Hispanic) <input type="checkbox"/> Black (non-Hispanic) <input type="checkbox"/> Hispanic <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Other group:			
3b. <b>HOUSING RESOURCE CENTER</b> ( <a href="http://www.njhousing.gov">www.njhousing.gov</a> ) A free, online listing of affordable housing <input type="checkbox"/>			
3c. Commercial Media (required) (Check all that applies)			
	<b>DURATION &amp; FREQUENCY OF OUTREACH</b>	<b>NAMES OF REGIONAL NEWSPAPER(S)</b>	<b>CIRCULATION AREA</b>
<b>TARGETS ENTIRE HOUSING REGION 2</b>			
Daily Newspaper			
<b>X</b>	Advertising and outreach shall take place during the first week of the marketing program and each month thereafter until all available units have been leased or sold.	Star-Ledger	All of Region 2
<b>TARGETS PARTIAL HOUSING REGION 2</b>			
Daily Newspaper			
<input type="checkbox"/>		Daily Record	Morris
<input type="checkbox"/>		Express Times	Warren
<b>X</b>		Tap into Union Township (on-line)	Partial Union
Weekly Newspaper			
<input type="checkbox"/>		Belleville Post	Essex
<input type="checkbox"/>		Belleville Times	Essex
<input type="checkbox"/>		Bloomfield Life	Essex
<input type="checkbox"/>		East Orange Record	Essex
<input type="checkbox"/>		Glen Ridge Paper	Essex
<input type="checkbox"/>		Glen Ridge Voice	Essex
<input type="checkbox"/>		Independent Press	Essex
<input type="checkbox"/>		Irvington Herald	Essex
<input type="checkbox"/>		Item of Millburn and Short Hills	Essex
<input type="checkbox"/>		Montclair Times	Essex
<input type="checkbox"/>		News-Record	Essex

<input type="checkbox"/>		Nutley Journal	Essex
<input type="checkbox"/>		Nutley Sun	Essex
<input type="checkbox"/>		Observer	Essex
<input type="checkbox"/>		Orange Transcript	Essex
<input type="checkbox"/>		Progress	Essex
<input type="checkbox"/>		Vailsburg Leader	Essex
<input type="checkbox"/>		Verona-Cedar Grove Times	Essex
<input type="checkbox"/>		West Essex Tribune	Essex
<input type="checkbox"/>		West Orange Chronicle	Essex
<input type="checkbox"/>		Atom Tabloid & Citizen Gazette	Middlesex, Union
<input type="checkbox"/>		Chatham Courier	Morris
<input type="checkbox"/>		Chatham Independent Press	Morris
<input type="checkbox"/>		Citizen of Morris County	Morris
<input type="checkbox"/>		Florham Park Eagle	Morris
<input type="checkbox"/>		Hanover Eagle	Morris
<input type="checkbox"/>		Madison Eagle	Morris
<input type="checkbox"/>		Morris News Bee	Morris
<input type="checkbox"/>		Mt. Olive Chronicle	Morris
<input type="checkbox"/>		Neighbor News	Morris
<input type="checkbox"/>		Randolph Reporter	Morris
<input type="checkbox"/>		Roxbury Register	Morris
<input type="checkbox"/>		Parsippany Life	Morris
<input type="checkbox"/>		Cranford Chronicle	Union
<input type="checkbox"/>		Echo Leader	Union
<input type="checkbox"/>		Elizabeth Reporter	Union
<input type="checkbox"/>		Hillside Leader	Union
<input type="checkbox"/>		Leader of Kenilworth & Roselle Park	Union
<input type="checkbox"/>		Madison Independent Press, The	Union
<input type="checkbox"/>		Millburn and Short Hills Independent Press	Union
<input type="checkbox"/>		News Record	Union

<input type="checkbox"/>		Record-Press	Union
<input type="checkbox"/>		Scotch Plains Times (Fanwood Times)	Union
<input type="checkbox"/>		Spectator Leader	Union
<input type="checkbox"/>		Union Leader	Union
<input type="checkbox"/>		Warren Reporter	Warren

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL TV STATION(S)	CIRCULATION AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE HOUSING REGION 2</b>			
<input type="checkbox"/>		2 WCBS-TV Cbs Broadcasting Inc.	
		3 KYW-TV Cbs Broadcasting Inc.	
<input type="checkbox"/>		4 WNBC NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		5 WNYW Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		7 WABC-TV American Broadcasting Companies, Inc (Walt Disney)	
<input type="checkbox"/>		9 WWOR-TV Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		11 WPIX Wpix, Inc. (Tribune)	
<input type="checkbox"/>		13 WNET Educational Broadcasting Corporation	
<input type="checkbox"/>		25 WNYE-TV New York City Dept. Of Info Technology & Telecommunications	
<input type="checkbox"/>		31 WPXN-TV Paxon Communications License Company, Llc	
<input type="checkbox"/>		41 WXTV Wxtv License Partnership, G.p. (Univision Communications Inc.)	
<input type="checkbox"/>		47 WNJU NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		50 WNJN New Jersey Public Broadcasting Authority	
<input type="checkbox"/>		52 WNJT New Jersey Public Broadcasting Authority	
<input type="checkbox"/>		54 WTBV-TV Trinity Broadcasting Of New York, Inc.	

<input type="checkbox"/>		58 WNJB New Jersey Public Broadcasting Authority	
<input type="checkbox"/>		62 WRNN-TV Wrnn License Company, Llc	
<input type="checkbox"/>		63 WMBC-TV Mountain Broadcating Corporation	
<input type="checkbox"/>		68 WFUT-TV Univision New York Llc	Spanish
<b>TARGETS PARTIAL HOUSING REGION 2</b>			
<input type="checkbox"/>		42 WKOB-LP Nave Communications, Llc	Essex
<input type="checkbox"/>		22 WMBQ-CA Renard Communications Corp.	Essex, Morris, Union
<input type="checkbox"/>		66 WFME-TV Family Stations Of New Jersey, Inc.	Essex, Morris, Union
<input type="checkbox"/>		21 WLIW Educational Broadcasting Corporation	Essex, Union
<input type="checkbox"/>		60 W60AI Ventana Television, Inc	Essex, Union
<input type="checkbox"/>		36 W36AZ New Jersey Public Broadcasting Authority	Morris
<input type="checkbox"/>		6 WPVI-TV American Broadcasting Companies, Inc (Walt Disney)	Morris, Union, Warren
<input type="checkbox"/>		65 WUVP-TV Univision Communications, Inc.	Morris, Union, Warren
<input type="checkbox"/>		23 W23AZ Centenary College	Morris, Warren
<input type="checkbox"/>		28 WBRE-TV Nexstar Broadcasting, Inc.	Morris, Warren
<input type="checkbox"/>		35 WYBE Independence Public Media Of Philadelphia, Inc.	Morris, Warren
<input type="checkbox"/>		39 WLVT-TV Lehigh Valley Public Telecommunications Corp.	Morris, Warren
<input type="checkbox"/>		44 WVIA-TV Ne Pa Ed Tv Association	Morris, Warren
<input type="checkbox"/>		56 WOLF-TV Wolf License Corp	Morris, Warren
<input type="checkbox"/>		60 WBPH-TV Sonshine Family Television Corp	Morris, Warren
<input type="checkbox"/>		69 WFMZ-TV Maranatha Broadcasting Company, Inc.	Morris, Warren
<input type="checkbox"/>		10 WCAU NBC Telemundo License Co. (General Electric)	Warren
<input type="checkbox"/>		16 WNEP-TV New York Times Co.	Warren
<input type="checkbox"/>		17 WPHL-TV Tribune Company	Warren
<input type="checkbox"/>		22 WYOU Nexstar Broadcasting, Inc.	Warren



<input type="checkbox"/>		29 WTXF-TV Fox Television Stations, Inc. (News Corp.)	Warren
<input type="checkbox"/>		38 WSWB Mystic Television of Scranton Llc	Warren
<input type="checkbox"/>		48 WGTW-TV Trinity Broadcasting Network	Warren
<input type="checkbox"/>		49 W49BE New Jersey Public Broadcasting Authority	Warren
<input type="checkbox"/>		55 W55BS New Jersey Public Broadcasting Authority	Warren
<input type="checkbox"/>		57 WPSG Cbs Broadcasting Inc.	Warren
<input type="checkbox"/>		61 WPPX Paxson Communications License Company, Llc	Warren

	DURATION & FREQUENCY OF OUTREACH	NAMES OF CABLE PROVIDER(S)	BROADCAST AREA
<b>TARGETS PARTIAL HOUSING REGION 2</b>			
<input checked="" type="checkbox"/>		TV 34 Union	Partial Union
<input type="checkbox"/>		Cablevision of Newark	Partial Essex
<input type="checkbox"/>		Comcast of NJ (Union System)	Partial Essex, Union
<input type="checkbox"/>		Cablevision of Oakland	Partial Essex, Morris
<input type="checkbox"/>		Cable Vision of Morris	Partial Morris
<input type="checkbox"/>		Comcast of Northwest NJ	Partial Morris, Warren
<input type="checkbox"/>		Patriot Media & Communications	Partial Morris
<input type="checkbox"/>		Service Electric Broadband Cable	Partial Morris, Warren
<input type="checkbox"/>		Cablevision of Elizabeth	Partial Union
<input type="checkbox"/>		Comcast of Plainfield	Partial Union
<input type="checkbox"/>		Cable Vision of Morris	Partial Warren
<input type="checkbox"/>		Service Electric Cable TV of Hunterdon	Partial Warren

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL RADIO STATION(S)	BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE HOUSING REGION 2</b>			
AM			
<input type="checkbox"/>		WFAN 660	
<input type="checkbox"/>		WOR 710	
<input type="checkbox"/>		WABC 770	
FM			
<input type="checkbox"/>		WFNY-FM 92.3	
<input type="checkbox"/>		WPAT-FM 93.1	Spanish
<input type="checkbox"/>		WNYC-FM 93.9	
<input type="checkbox"/>		WFME 94.7	Christian
<input type="checkbox"/>		WPLJ 95.5	
<input type="checkbox"/>		WQXR-FM 96.3	
<input type="checkbox"/>		WQHT 97.1	
<input type="checkbox"/>		WRKS 98.7	
<input type="checkbox"/>		WAWZ 99.1	Christian
<input type="checkbox"/>		WHTZ 100.3	
<input type="checkbox"/>		WCBS-FM 101.1	
<input type="checkbox"/>		WKXW-FM 101.5	
<input type="checkbox"/>		WQCD 101.9	
<input type="checkbox"/>		WNEW 102.7	
<input type="checkbox"/>		WKTU 103.5	
<input type="checkbox"/>		WAXQ 104.3	
<input type="checkbox"/>		WWPR-FM 105.1	
<input type="checkbox"/>		WLTW 106.7	
<b>TARGETS PARTIAL HOUSING REGION 2</b>			
AM			
<input type="checkbox"/>		WWRL 1600	Essex
<input type="checkbox"/>		WXMC 1310	Essex, Morris
<input type="checkbox"/>		WWRV 1330	Essex, Morris (Spanish)

<input type="checkbox"/>		WZRC 1480	Essex, Morris (Chinese/Cantonese)
<input type="checkbox"/>		WMCA 570	Essex, Morris, Union (Christian)
<input type="checkbox"/>		WNYC 820	Essex, Morris, Union
<input type="checkbox"/>		WCBS 880	Essex, Morris, Union
<input type="checkbox"/>		WPAT 930	Essex, Morris, Union (Caribbean, Mexican, Mandarin)
<input type="checkbox"/>		WWDJ 970	Essex, Morris, Union (Christian)
<input type="checkbox"/>		WINS 1010	Essex, Morris, Union
<input type="checkbox"/>		WEPN 1050	Essex, Morris, Union
<input type="checkbox"/>		WKMB 1070	Essex, Morris, Union (Christian)
<input type="checkbox"/>		WBBR 1130	Essex, Morris, Union
<input type="checkbox"/>		WLIB 1190	Essex, Morris, Union (Christian)
<input type="checkbox"/>		WMTR 1250	Essex, Morris, Union
<input type="checkbox"/>		WADO 1280	Essex, Morris, Union (Spanish)
<input type="checkbox"/>		WNSW 1430	Essex, Morris, Union (Portuguese)
<input type="checkbox"/>		WJDM 1530	Essex, Morris, Union (Spanish)
<input type="checkbox"/>		WQEW 1560	Essex, Morris, Union
<input type="checkbox"/>		WWRU 1660	Essex, Morris, Union (Korean)
<input type="checkbox"/>		WCTC 1450	Union
		WCHR 1040	Warren
		WEEX 1230	Warren
		WNNJ 1360	Warren
		WRNJ 1510	Warren
FM			
<input type="checkbox"/>		WMSC 90.3	Essex
<input type="checkbox"/>		WFUV 90.7	Essex
<input type="checkbox"/>		WBGO 88.3	Essex, Morris, Union
<input type="checkbox"/>		WSOU 89.5	Essex, Morris, Union
<input type="checkbox"/>		WKCR-FM 89.9	Essex, Morris, Union
<input type="checkbox"/>		WFMU 91.1	Essex, Morris, Union
<input type="checkbox"/>		WNYE 91.5	Essex, Morris, Union

<input type="checkbox"/>		WSKQ-FM 97.9	Essex, Morris, Union (Spanish)
<input type="checkbox"/>		WBAI 99.5	Essex, Morris, Union
<input type="checkbox"/>		WDHA -FM 105.5	Essex, Morris, Union
<input type="checkbox"/>		WCAA 105.9	Essex, Morris, Union (Latino)
<input type="checkbox"/>		WBLS 107.5	Essex, Morris, Union
<input type="checkbox"/>		WHUD 100.7	Essex, Morris, Warren
<input type="checkbox"/>		WPRB 103.3	Essex, Union, Warren
<input type="checkbox"/>		WMNJ 88.9	Morris
<input type="checkbox"/>		WJSV 90.5	Morris
<input type="checkbox"/>		WNNJ-FM 103.7	Morris, Warren
<input type="checkbox"/>		WMGQ 98.3	Union
<input type="checkbox"/>		WCTO 96.1	Union, Warren
<input type="checkbox"/>		WNTI 91.9	Warren
<input type="checkbox"/>		WSBG 93.5	Warren
<input type="checkbox"/>		WZZO 95.1	Warren
<input type="checkbox"/>		WAEB-FM 104.1	Warren
<input type="checkbox"/>		WHCY 106.3	Warren

3d. Other Publications (such as neighborhood newspapers, religious publications, and organizational newsletters)  
(Check all that applies)

	NAME OF PUBLICATIONS	OUTREACH AREA	RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE HOUSING REGION 2</b>			
Monthly			
<input type="checkbox"/>	Sino Monthly	North Jersey/NYC area	Chinese-American
<b>TARGETS PARTIAL HOUSING REGION 2</b>			
Daily			
<input type="checkbox"/>	24 Horas	Bergen, Essex, Hudson, Middlesex, Passaic, Union Counties	Portuguese-Language
Weekly			
<input type="checkbox"/>	Arab Voice Newspaper	North Jersey/NYC area	Arab-American
<input type="checkbox"/>	Brazilian Voice, The	Newark	Brazilian-American
<input type="checkbox"/>	Catholic Advocate, The	Essex County area	Catholic

<input type="checkbox"/>		La Voz	Hudson, Union, Middlesex Counties	Cuban community
<input type="checkbox"/>		Italian Tribune	North Jersey/NYC area	Italian community
<input type="checkbox"/>		New Jersey Jewish News	Northern and Central New Jersey	Jewish
<input type="checkbox"/>		El Nuevo Coqui	Newark	Puerto Rican community
<input type="checkbox"/>		Banda Oriental Latinoamérica	North Jersey/NYC area	South American community
<input type="checkbox"/>		El Especialito	Union City	Spanish-Language
<input type="checkbox"/>		La Tribuna Hispana	Basking Ridge, Bound Brook, Clifton, East Rutherford, Elizabeth, Fort Lee, Greebrook, Linden, Lyndenhurst, Newark, North Plainfield, Orange, Passaic, Paterson, Plainfield, Roselle, Scotch Plains, Union, Union City, West NY	Spanish-Language
<input type="checkbox"/>		Ukrainian Weekly	New Jersey	Ukrainian community

3e. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) **See appendix I of Union Affirmative Marketing Plan**

3f. Community Contacts (names of community groups/organizations throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) **See appendix I of Union Affirmative Marketing Plan**

3g. Direct notification of the availability of affordable housing units, along with copies of application forms shall be provided to the following entities:

- Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002)
- New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd. #775, Brigantine, NJ 08203)
- The Latino Action Network (P.O. Box 943, Freehold, NJ 07728)
- East Orange NAACP (P.O. Box 1127, East Orange, NJ 07019)
- Newark NAACP (P.O. Box 1262, Newark, NJ 07101)
- Morris County NAACP (P.O. Box 2256, Morristown, NJ 07962)
- Elizabeth NAACP (P.O. Box 6732, Elizabeth, NJ 07206)

#### IV. APPLICATIONS

Applications for affordable housing for the above units will be available at the following locations:
4a. County Administration Buildings and/or Libraries for all counties in the housing region: <b>See Appendix II of Union Affirmative Marketing Plan</b>
4b. Municipality in which the units are located: <b>See Appendix II of Union Affirmative Marketing Plan</b>
4c. Sales/Rental Office for units (if applicable)

## V. CERTIFICATIONS AND ENDORSEMENTS

I hereby certify that the above information is true and correct to the best of my knowledge. I understand that knowingly falsifying the information contained herein may affect the (select one: Municipality's substantive certification or DCA Balanced Housing Program funding or HMFA UHORP/MONI/CHOICE funding).

\_\_\_\_\_  
Name (Type or Print)

\_\_\_\_\_  
Title/Municipality

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## **Appendix F**

## TOWNSHIP OF UNION

### AFFORDABLE HOUSING SPENDING PLAN: FOURTH ROUND

#### INTRODUCTION

On July 13, 1999, the Township adopted a mandatory development fee ordinance which was approved by the Council on Affordable Housing (COAH) on May 5, 1999. The development fee ordinance included the establishment of residential development fees in the amount of 1.5% of the equalized assessed value of residential development and nonresidential development fees in the amount of 2.5% of the equalized assessed value of nonresidential development. As of May 31, 2025, the balance of the Affordable Housing Trust Fund was \$723,305.

All development fees, payments in lieu of constructing affordable units on site, "other" income, and interest generated by the fees are deposited in one (1) separate interest-bearing account dedicated toward the creation of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:93-8.16, as described in the sections that follow.

This spending plan is submitted to the Superior Court of New Jersey for approval to expend Affordable Housing Trust Fund monies that will contribute to a 100% affordable housing project. In addition, the Township will expend funds on affordability assistance, including expenditures to create very-low income units or to render existing units more affordable, and toward administrative expenses.

#### REVENUES FOR CERTIFICATION PERIOD



To calculate a projection of revenue anticipated during the period of Fourth Round Judgment of Repose, Union considered the following:

(a) **Development fees:** **\$700,000**

1. Residential and nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
2. All projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
3. Future development that is likely to occur based on historical rates of development.

(b) **Payment in lieu (PIL): \$0**

Actual and committed payments in lieu of construction from developers. The Township does not anticipate receiving payment-in-lieu of construction through the Third Round.

(c) **Other funding sources:** **\$0**

The Township does not anticipate future funds from this category at this time. Funds from other sources, include, but are not limited to the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, and proceeds from the sale of affordable units. All monies in the Affordable Housing Trust fund are anticipated to come from development fees and interest.

(d) **Projected interest:** **\$7,000**

The development fees are deposited into a mixed Trust account and therefore no interest is allocated to the Affordable Housing Trust Fund.

The anticipated revenue to be generated from development impact fees and interest is \$707,000 to be collected between June 2025 and June 30, 2035, including interest, to be used for affordable housing purposes. All interest earned on the account shall accrue to the account to be used only for the purposes of affordable housing.

DRAFT

## **ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS**

The following procedural sequence for the collection and distribution of development fee revenues shall be followed by Union Township:

### **a) Collection of development fee revenues:**

All collection of development fee revenues will be consistent with local regulations which follow COAH administrative models for both residential and non-residential developments and in accordance with N.J.S.A. 40:55D-8.1 through 8.7.

### **(b) Distribution of development fee revenues:**

The governing body may hear and decide upon a request for development fee revenues for the purpose of creating affordable housing. The governing body reviews the request for consistency with the Spending Plan and adopts the recommendation by resolution.

The release of funds requires the adoption of the governing body resolution. Once a request is approved by resolution, the Chief Financial Officer releases the requested revenue from the trust fund for the specific use approved in the governing body's resolution.

## **DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS**

### **(c) Rehabilitation: \$100,000**

Union Township has a 317-unit rehabilitation obligation, which may be modified accounting for units rehabilitated since 2019 and the results of a structural conditions survey. The Township intends to satisfy that obligation through participation in the Township run rehabilitation program which is also funded through Community Development Block Grants (CDBG). The Township will devote

2025 Spending Plan

Union Township, Cape May County, NJ

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the funds for rehabilitation assistance to the upgrade of a substandard unit for income-eligible homeowners qualified through the county program in accordance with N.J.A.C. 5:93-5.2

**(d) Affordability Assistance (N.J.A.C. 5:93-8.16(c))**

Union Township is required to spend a minimum of 30 percent of development fee revenue to render affordable units more affordable and at least one-third of that amount must be dedicated to very low-income households or to create very low-income units (i.e. households with incomes less than 30 percent of the regional median income). The actual affordability assistance minimums should be calculated based on actual revenues.

Projected Minimum Affordability Assistance Requirement		
Actual Development Fees Collected through 5/31/25		\$1,182,115
Actual Interest earned through 5/31/25	+	\$136
Development Fees Projected 2025-2035	+	\$700,000
Interest Projected 2025-2035	+	\$7,000
Less Housing Activity Expenditures per N.J.A.C. 5:93-8.16(c) including new construction and rehabilitation	-	\$290,416
<b>Total</b>	<b>=</b>	<b>\$1,598,835</b>
30 Percent Requirement	x 0.30 =	\$479,650
Less Affordability Assistance Expenditures through 5/31/25	-	\$59,425
<b>Projected Minimum Affordability Assistance Requirement</b>	<b>=</b>	<b>\$420,225</b>
<b>Projected Minimum Very Low-Income Requirement</b>	<b>÷ 3 =</b>	<b>\$140,075</b>

Based on fees and interest for projected revenues, Union Township will dedicate at least \$420,225 from the affordable housing trust fund to render units more affordable, including \$140,075 to render units more affordable to households with income at 30 percent or less of median income by region. This program will be subordinate to the Township's Rehabilitation Program until such time as affordable units are created within the Township, thus necessitating the affordability assistance program. Please refer to the affordability assistance program manual

provided as an appendix to the Spending Plan for details of how the affordability assistance funds are anticipated to be used. It may use a variety of vehicles to do this including, but not limited to the following:

- Emergency Repair Program;
- Down-payment assistance;
- Rental assistance;
- Security deposit assistance;
- Moving expenses;
- Low interest loans;
- Assistance with homeowners' association or condominium fees and special assessments; and/or
- Converting low-income units to very-low-income units or creating new very-low income units, etc.

The Township will work with its affordable housing providers and administrator to expand outreach to ensure the existing and new households of very-low-, low- and moderate-income programs can take advantage of affordability assistance programs. Additionally, the Township will work with affordable housing providers to convert low income units to very low-income units.

#### [\(e\) Administrative Expenses \(N.J.A.C. 5:93-8.16\(e\)\)](#)

Union Township may use Affordable Housing Trust Fund revenue for related administrative costs up to a 20 percent limitation pending funding availability after programmatic and affordability assistance expenditures. The actual administrative expense maximum is calculated on an ongoing basis based on actual revenues.

Projected Administrative Expenses		
Actual Development Fees Collected through 5/31/25		\$1,182,115
Actual Interest Earned through 5/31/25		\$136
Payments-in-lieu of construction or other deposits through 5/31/25		\$0
Development Fees Projected 2025-2035	+	\$700,000
Interest Projected 2021-2025	+	\$7,000
Payments-in-lieu of construction or other deposits Projected 2025-2035	+	\$0
<b>Total</b>	<b>=</b>	<b>\$1,889,251</b>
20 Percent Maximum Permitted Administrative Expenses	x 0.20 =	\$377,850
Less Administrative Expenditures through 5/31/25	-	\$98,233
<b>Projected Allowed Administrative Expenditures</b>	<b>=</b>	<b>\$279,617</b>

Union Township projects that \$279,617 may be available from the affordable housing trust fund to be used for administrative purposes. Projected administrative expenditures, subject to the 20 percent cap, are as follows:

- Township Attorney, Engineer, and Planner fees related to plan preparation and implementation, and to obtaining Judgment of Compliance and Repose;
- Administration fees related to rehabilitation, extension of expiring controls, affordability assistance programs, and municipally-sponsored construction programs;
- Affirmative Marketing;
- Income qualification of households; and
- Administration of Township's Affordable Housing Units.

## EXPENDITURE SCHEDULE

Union Township intends to use Affordable Housing Trust Fund revenues for its rehabilitation program, affordability assistance including the creation of very-low income units and making existing units more affordable, and administrations expenses. Additionally, this expenditure schedule meets the requirement that trust fund revenues are expended within four years of their collection.

Projected Expenditure Schedule 2025 Through 2035

Program	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Rehabilitation	\$5k	\$10k	\$10k	\$10k	\$10k	\$10k	\$10k	\$10k	\$10k	\$10k	\$5k	\$100k
Affordability Assistance	\$21k	\$42k	\$42k	\$42k	\$42k	\$42k	\$42k	\$42k	\$42k	\$42k	\$21k	\$420k
Administration	\$50k	\$25k	\$18.4k	\$18.4k	\$18.4k	\$18.4k	\$18.4k	\$18.4k	\$18.4k	\$25k	\$50k	\$279k
100% Project	\$0k	\$315k	\$315k	-	-	-	-	-	-	-	-	\$630k
<b>TOTAL</b>	<b>\$76k</b>	<b>\$392k</b>	<b>\$385.4k</b>	<b>\$70.4k</b>	<b>\$70.4k</b>	<b>\$70.4k</b>	<b>\$70.4k</b>	<b>\$70.4k</b>	<b>\$70.4k</b>	<b>\$77k</b>	<b>\$76k</b>	<b>\$1.43M</b>

## EXCESS OR SHORTFALL OF FUNDS

In the event that a shortfall of anticipated revenues occurs, Union will fund the shortfall through bonding or other funding mechanisms to satisfy the gap in funding. In the event that funds exceed projected expenditures, the Township will devote any excess funds on additional affordability assistance above the 30 percent minimum requirement. Alternatively, the Township reserves the opportunity to amend its Housing Element and Fair Share Plan, as well as this Spending Plan, to create additional affordable housing opportunities.

## SUMMARY

The Township of Union intends to spend Affordable Housing Trust Fund revenues pursuant to the extant regulations governing such funds and consistent with the housing programs outlined in the 2025 Fourth Round Housing Plan Element and Fair Share Plan. Union anticipates \$3,150,000 in revenues before the expiration of a Fourth Round Judgment of Repose. The Township estimates that approximately \$1,015,305 of Trust Funds will be spent to create very low-income units, and to make units more affordable. In addition, the Township will dedicate \$1,363,095 funds towards affordable housing projects.

Spending Plan Summary	
Revenues	
Balance as of May 31, 2025	\$723,305
Projected Revenue from 2025 through 2035	\$707,000
1. Development Fees	+ \$700,000
2. Payments-In-Lieu of Construction	+ \$0
3. Other Funds	+ \$0.00
Interest	+ \$7,000
<b>Total Projected Balance</b>	<b>= \$1,430,305</b>
Expenditures	
Funds Used for Rehabilitation	- \$100,000
Affordability Assistance	- \$420,225
New Construction	- \$630,463
Administration	- \$279,617
<b>Total Projected Expenditures</b>	<b>= \$1,430,305</b>
<b>Remaining Balance</b>	<b>= \$0.00</b>