

FOURTH ROUND

AMENDMENT TO THE HOUSING ELEMENT AND FAIR SHARE PLAN ADOPTED JUNE 19, 2025

TOWNSHIP OF UNION | UNION COUNTY, NEW JERSEY

FEBRUARY 2026

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AMENDMENT TO THE FOURTH ROUND HOUSING

ELEMENT AND FAIR SHARE PLAN

ADOPTED JUNE 19, 2025

ADOPTED BY THE PLANNING BOARD: February 26, 2026

ENDORSED BY THE MAYOR & TOWNSHIP COMMITTEE: March 10, 2026

PREPARED BY:



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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.

The Fourth Round Housing Element and Fair Share Plan was adopted by the Planning Board on June 19, 2025 and submitted to the Affordable Housing Dispute Resolution Program (“Program”) on June 20, 2025 in accordance with the Fair Housing Act. Fair Share Housing Center (“FSHC”) filed a challenge against the Township’s HEFSP with the Program on August 29, 2025.

FSHC challenged several aspects of the Borough’s HEFSP including the vacant land adjustment, realistic development potential (RDP) and unmet need mechanism. The Program held several mediation meetings between the Borough and FSHC where the issues were narrowed to the RDP calculation and unmet need mechanisms.

As a result of negotiations with FSHC, the Borough is amending its Housing Element and Fair Share Plan to increase the RDP from 10 units to 21 units which is attributed to the proposed density at the Stanley Terrace site. The Township is adding another 100% affordable housing community which include 72 units of senior housing. This project will be applied to the unmet need obligation. In addition, the Borough is providing additional sites to further satisfy the unmet need obligation including a new overlay zone on parcels abutting Stuyvesant Avenue from Oakland Avenue to the Irvington Township border.

The revisions are identified in bold, italic and underlined type.

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.

Table 1: 2025 Income Limits for Region 2					
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
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 **twenty-one (21)** 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	<u>35</u>	<u>70</u>	<u>14</u>
Total RDP							<u>21</u>

Unmet Need Determination

The Township’s prospective need obligation is 585 units and with a **21-unit RDP**, the Unmet Need is **564** units **(585-21=564)**. 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. The Township is addressing its unmet need through **new overlay zones on a portion of Union Avenue and Stuyvesant**

Avenue. In addition, a new 100% affordable housing community providing 72 senior dwellings will be constructed on Block 4305, Lot 10 which will also address a portion of the unmet need obligation.

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:

Table 3: Status of Prior Round Projects						
Program/Project	Unit Type	Status	Units	Bonus	Surplus Units	Unfulfilled Units
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	3	
DRA	Inclusionary Family Rental	Occupied	14 of 42	14		
Russo/Vermella	Inclusionary Family Rental	Occupied	96	96		
2401 Morris Avenue	Inclusionary Family Rental	Zoned	-			<u>13</u>
Lehigh Avenue	Inclusionary Zoning	Zoned	39			

Table 3: Status of Prior Round Projects						
Program/Project	Unit Type	Status	Units	Bonus	Surplus Units	Unfulfilled Units
Block 504						
Morris/Grandview Twp Owned Sites	Inclusionary Zoning	Revised Zoning	13 of 23			10
Total			<u>302</u>	113	3	<u>37</u>
Bonus Credits			+113			
Total			<u>=415</u>			
Total Unfulfilled Units			<u>37</u>			

As indicated in Table 3, there are three (3) surplus credits associated with the CAU scattered site supportive and special needs units and 17 unfulfilled units associated with the Lenox Meadows extension of controls program, the Township owned site at Grandview Avenue in which inclusionary zoning was removed from that site ***and 2401 Morris Avenue where the developer has not pursued approvals for inclusionary development.*** There is a **37** 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: (58 units) 21 units + 37 units from Third Round deficit

The Township is addressing an RDP obligation and a Third Round deficit equaling 58 units with a 100% affordable housing 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 + 6 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 six (6) bonus credits as detailed in the Settlement Agreement with Fair Share Housing.

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. The Township will address the Unmet Need Obligation through a new overlay zone on a few Union Avenue lots **and on Stuyvesant Avenue parcels from Oakland Avenue to the Irvington Township border.** In addition, the Township is proposing a 100% affordable housing community on Block 4305, Lot 10 providing 72 senior rental units. Finally, there are 18 surplus credits from the RDP (Stanley Terrace) that are applied to the unmet need obligation.

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.

Stuyvesant Avenue Overlay: Various parcels

The Township will implement an overlay district permitting mixed use and inclusionary residential housing at a density of 35 dwelling units per acre on the parcels fronting Stuyvesant Avenue from Oakland Avenue to the Irvington Township border. The proposed overlay zone is approximately 9.8 acres in the Neighborhood Core (NC) zoning district and will permit mixed use development including inclusionary residential uses. At a density of 35 units per acre, there is a potential of 339 total units yielding 67 affordable housing units at a 20% minimum setback within the proposed overlay zone. Mapping of this overlay zone is included in the Appendix.

Jeannette Avenue: 72 senior rental units

The Township will zone Block 4305, Lot 10, which is approximately 4.5 acres in size with frontage on Commerce Avenue and Jeanette Avenue to permit a 100% municipally sponsored affordable housing project consisting of a maximum of 72 senior rental units.

The Township is providing 176 affordable housing units toward the Fourth Round Unmet Need obligation which exceeds the FHA requirements for unmet need satisfaction.

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 **2025** State Development and Redevelopment Plan (SDRP) **as the proposed 100% affordable housing projects and overlay zoning districts 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.

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, inclusive of the annual February 15 monitoring deadline and the 2030 midpoint review.

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%
Total	60,119	100.0%	28,804	100.0%	31,315	100.0%
Median age	41.7		40.0		43.0	

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

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%
Total households	21,056	100.0%	201,663	100.0%	3,478,355	100.0%
Average Household Size	2.78		2.81		2.61	

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%
High school graduate or higher	89.1%	86.3%	90.7%
Bachelor's degree or higher	40.5%	38.6%	42.9%

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
<i>Non-Hispanic</i>	81.9%	65.6%	78.1%
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%
<i>Hispanic (All Races)</i>	18.1%	34.4%	21.9%
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%
Median Household Income	\$115,938	100,117	\$101,050
Mean Household Income	\$136,857	145,621	\$140,299

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
PRIVATE SECTOR TOTALS	26,358	\$61,108

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%
Mean travel time to work (minutes)	30.6	30.7	30.9

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%
Lacking facilities			
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%
Occupants Per Room			
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%
Median home value	\$421,400	\$488,800	\$427,600

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%
Median monthly housing cost	\$2,927	\$3,119	\$2,787

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%
Median monthly housing costs	\$1,304	\$1,429	\$1,205

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%
Median rent	\$1,946	\$1,664	\$1,653

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
10-Year Average	427	1,673	25,304
20-Year Average	242	1,331	24,089

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
Total	71	0	6	77
10-Year Average	3.3	0	0.5	3.8
20-Year Average	3.55	0	0.3	3.85

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
Total	116	465	0	581
10-Year Average	3.4	44.6	0	48
20-Year Average	5.8	23.25	0	29.05

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
10-Year Average	14,101	20,526	90,100	272,618	264,984	2,078,563
20-Year Average	38,603	25,638	73,164	341,453	198,024	1,444,065

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

Source: NJTPA

Appendix B

Appendix C