

(c) The Council may, after hearing pursuant to the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq., revoke development fee ordinance approval for any municipality that fails to comply with the requirements of this subchapter. Where such approval has been revoked, the Council shall not approve an ordinance permitting such municipality to collect development fees for the remaining period of the substantive certification period. With regard to municipalities that qualify for state aid pursuant to P.L. 1978, c.14 (N.J.S.A. 52:27D-178 et seq.) the Council shall not approve any ordinance permitting such municipalities to collect development fees for the remainder of the approval period (of up to six years) following a Council determination that they failed to comply with this subchapter.

(d) Neither loss of development fees, nor loss of the municipality's ability to collect development fees shall alter the municipality's responsibilities pursuant to substantive certification.

**5:92-18.18 Designation of entities to receive development fees**

(a) The Council shall solicit plans from public sector entities and non-profit agencies to create or rehabilitate affordable housing.

(b) The Council shall designate such agencies to receive revenues from development fees when the Council takes an action pursuant to N.J.A.C. 5:92-18.17.

(c) To the extent practicable, when the Council takes an action pursuant to N.J.A.C. 5:92-18.17, the Council shall assign development fee revenues to projects planned within the municipality that generated the revenues or within close proximity to the municipality (such as within the county or region).

**5:92-18.19 Ongoing collection of fees**

(a) Municipalities that qualify for State aid pursuant to P.L. 1978, c.14 (N.J.S.A. 52:27D-178 et seq.) and have received Council approval to collect development fees, shall not collect such fees for more than the period specified by the Council, not to exceed a six year period unless the municipality has refiled an adopted housing element with the Council and received the Council's approval of its development fee ordinance. These municipalities shall submit a plan for spending development fees within one year of the Council's approval of their development fee ordinance. Municipalities that fail to renew their ability to collect development fees within the six year period may resume the collection of development fees by complying with the requirements of this section.

(b) Except as provided for in (a) above, the ability for all other municipalities to collect development fees shall expire with their substantive certification unless the municipality has filed an adopted housing element with the Council; petitioned for substantive certification; and received the

Council's approval of its development fee ordinance. Municipalities that fail to renew their ability to collect development fees prior to the expiration of their substantive certification may resume the collection of development fees by complying with the requirements of this section.

**5:92-18.20 Severability**

If any part of this subchapter shall be held invalid, the holding shall not affect the validity of the remaining parts of this subchapter. If any part of this subchapter is held invalid in one or more of their applications, the rules shall remain in effect in all valid applications that are severable from the invalid application.

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**APPENDIX A**

Approach: 1987-1993 Low and Moderate  
Income Housing Need Estimates  
**COUNCIL ON AFFORDABLE HOUSING  
1987-1993 LOW-AND MODERATE-INCOME  
HOUSING NEED ESTIMATES**

**—  
APPROACH**

**PRESENT NEED (2 INDICES)  
REALLOCATED PRESENT NEED  
(FAIR SHARE ALLOCATION FORMULA)  
PRESENT NEED  
PROSPECTIVE NEED  
(FAIR SHARE ALLOCATION FORMULA)  
TOTAL NEED  
SUPPLY CONTRIBUTIONS  
(FILTERING, RESIDENTIAL CONVERSION,  
REHABILITATION, DEMOLITION)  
PRE-CREDITED NEED**

Research Sponsor

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Date  
 1 May 1986

REGIONAL AND STATEWIDE

SUMMARY OF PRE-CREDITED NEED

1987-1993 LOW AND MODERATE NEED ESTIMATES BY STATE AND REGION

- HOUSING DEFICIENT PRESENT NEED-
- HISTORIC MODEL PROSPECTIVE NEED-
- FAIR SHARE PRESENT NEED ALLOCATION-
- FAIR SHARE PROSPECTIVE NEED ALLOCATION-

Accounting for:

Demolition, Filtering, Residential Conversion, and Spontaneous Rehabilitation

THE PROCEDURES TO CALCULATE LOW- AND MODERATE-INCOME HOUSING NEED

INTRODUCTION

The information which follows details the procedures and data resources employed to calculate low- and moderate-income housing need in the State of New Jersey. These procedures have evolved primarily since *Mount Laurel II*<sup>1</sup> and have been heavily influenced both by the provisions of the Fair Housing Act and *Mount Laurel III*.<sup>2</sup> The report incorporates the methodology adopted by the Council on Affordable Housing<sup>3</sup>—the agency charged with effecting the Fair Housing Act and bringing about statewide compliance with the *Mount Laurel* mandate.

The procedures specified here draw upon contributions by numerous groups to evolving fair housing implementation. These include efforts on the part of the *Mount Laurel II* judges, the Urban League group, Rutgers University, the appointed masters, the Department of the Public Advocate, the Governor's Office, New Jersey Department of Community Affairs, New Jersey Department of Environmental Protection (Division of Coastal Resources), New Jersey Pine-lands Commission, New Jersey Housing and Mortgage Finance Agency, New Jersey Federation of Planning Officials, Land Use Section of the New Jersey Bar, New Jersey Builders Association, New Jersey State League of Municipalities, attorneys/planners for litigating developers/municipalities, and other individuals/groups too numerous to mention.

These groups have crafted a body of knowledge and procedure which has been drawn upon and refined in the production of this document. A clear effort has been made here to take into account varying points of view and above all, as the name of the Fair Housing Act implies, be fair: fair to those who need housing, to municipalities and their residents who must accommodate this housing, and finally, to the builders/developers who must provide it. The procedures contained here are an effort to move forward on a broad and unified front in meeting the charge of the Fair Housing Act.

To this end, the report begins with methods used to qualify the low- and moderate-income populations and subsequently deals with the calculation, distribution, and refinement of present and prospective low- and moderate-income housing need.

INCOME QUALIFICATION OF THE LOW- AND MODERATE-INCOME POPULATION

	1987 Present Need	1987-1993 Prospective Need
<b>CALCULATING NEED</b>		
Indigenous Need	85,134	
Reallocated Present Need	34,411	
Prospective Need	80,421	
Total Need	199,966	
Demolition	13,367	
Filtering	-51,004	
Residential Conversion	-12,102	
Spontaneous Rehabilitation	-4,520	
<b>STATEWIDE PRE-CREDITED NEED</b>	145,707*	
<b>REGIONAL NEED</b>		
Northeast	42,534	
Northwest	28,773	
West Central	14,720	
East Central	23,247	
Southwest	21,884	
South-Southwest	14,549	

\* The Council on Affordable Housing is prepared to adjust municipal housing need such that precredited final need will not exceed twenty percent of a municipality's occupied housing units in 1987. This adjustment is to prevent a municipality from experiencing a drastically altered development pattern as per Section 7 of the Fair Housing Act. The adjustment, if pursued by all municipalities who qualify, will not diminish statewide need by more than 1421 housing units. See subsequent section on Capped Need.

Data from the 1980 New Jersey Public Use Sample<sup>4</sup> (a five percent sample of all households in New Jersey taken by the U.S. Census Bureau) is used to qualify a household according to HUD Section 8<sup>5</sup> family-income requirements. The Sample is comprised of computer tapes which contain records for a sample of housing units with information on the characteristics of each unit as well as the people who reside in these units. Information from this file makes it possible to initially eliminate all individuals living in institutions, group quarters, or as boarders/lodgers from potential low- and moderate-income housing demand. This removes from direct count those people who comprise prison/sanitarium, college, nursing home, boarders/boarding home, and other related populations.<sup>6</sup>

Sub-households and sub-families are not separately distinguished as this would double count existing housing deterioration and no information is available on how or if sub-families/sub-households would choose to separate in the future. Thus, one household per unit is counted. Current applications for low- and moderate-income housing built under the *Mount Laurel II* aegis indicate shares or parts of families and unrelated individuals seeking to reside together. This partially confirms continued, shared or unrelated household use of new low- and moderate-income housing units.

Once these selection procedures are undertaken, the Public Use Sample may be employed to array all households by size and income status. HUD median family income for a region is determined, and 80 percent and 50 percent assigned to household sizes of four for the upper limits of moderate and low incomes, respectively. Each household size of more or less than four is allowed a positive or negative adjustment of the 80 percent or 50 percent of median figure to qualify for moderate- or low-income designation.<sup>7</sup> (This is based on the philosophy that if you have more children/dependents or household members you can earn slightly more and qualify for moderate/low income; in reverse fashion, if you have fewer dependents or members, it is more difficult to qualify by establishing a lower income for qualification.)

The procedure spelled out above separates low- and moderate-income households, adjusting for household size, from all other households in the region. This relative selection of a population qualifying for housing need forms the basis of all need estimates. In subsequent steps, the housing units occupied by these households are initially checked for deterioration to determine present need. The number of income-defined households is then projected into the future to determine prospective need. The detailing of these steps is explained below.

## PRESENT NEED

### Indigenous Need

Indigenous need is a component of present need which is the total deficient housing signaled by surrogates unique to

each community. Where communities' deficient housing as a percentage of all occupied housing units exceeds the regional average, their excess need is sent to a housing pool for subsequent distribution in the region. Housing from the pool is reallocated to all communities in the growth area of the region with the exception of designated Urban Aid Cities. The indigenous need for communities below the regional average of housing deficiency is their tabulated deficient units. For those above the regional average, their indigenous need is their deficient housing capped by the regional average percent deterioration.

Recognizing the evolution of the concept of deteriorated housing from 1960 and earlier where enumerators attempted to physically identify bad housing from field survey, to the current period where deficient housing is isolated through housing quality surrogates, information provided by the 1980 Census is used to signal housing deficiency via surrogates.<sup>8</sup>

*Surrogates do not themselves confirm that a unit is deficient.* They indicate that if a unit has these characteristics, it most likely would be independently found via field survey as deficient. Surrogates are developed by listing the characteristics of units found as deficient and viewing which characteristics consistently are associated with field-confirmed deficiency. Six housing quality surrogates are used with structure age to signal housing deficiency. These indices represent the culmination of numerous empirical studies on factors indicative of superior versus inferior housing quality.<sup>9</sup> *They represent the full range of information available on housing quality from the 1980 Census.* No index is slighted, and all are simultaneously employed. They include:

(a) *Year Structure Built.* A distinction is made between units built before and after 1940. This pre-War cutoff is the classic differentiation point of new versus old housing in the literature.<sup>10</sup>

(1) *Persons per Room.* 1.01 or more persons per room is an index of overcrowding.

(2) *Access to Unit.* A unit is unacceptable if one must pass through another dwelling to enter it. This is a measure of privacy.

(3) *Plumbing Facilities.* A household must have exclusive use of complete plumbing facilities.

(4) *Kitchen Facilities.* Adequate kitchen facilities include a sink with piped water, a stove, and a refrigerator.

(5) *Heating Facilities.* The existence of central heat is used as a measure of adequacy.

(6) *Elevator.* Buildings of four stories or more are considered inadequate if they do not have an elevator.

A unit has to have at least two characteristics to be isolated as deficient once it qualifies as housing a low- or moderate-income family. Since age is so highly correlated with structure deterioration and loss, if in 1980 the unit was more than forty years old and had at least one other negative housing characteristic, it is selected as deficient. If, on the other hand, it was a newer unit in 1980, in the absence of the unit-age qualification, two or more negative structural characteristics signal housing deficiency.

Multiple deficient characteristics in a single housing unit is an important concept. Using multiple indicators results in a high probability of isolating bad housing, yet a very low probability of classifying good housing as bad.<sup>11</sup>

This procedure of establishing housing deficiency is: (1) drawn from the literature of the field; (2) encompasses a broad array of physical insufficiency including such items as indirect access, incomplete kitchen, burdensome walk-ups, etc., (3) ensures against erroneous inclusion of good units, and (4) provides a very high probability that the housing identified, at least in relative terms, is clearly less than adequate.

Due to confidentiality protection and data availability, the procedure to specify indigenous need can be estimated only to each of 52 subregions of the state.<sup>12</sup> It is taken down to the community level by three housing quality variables available at both the subregional level and the community level. These are:<sup>13</sup>

(1) Plumbing Facilities—non-exclusive use of complete plumbing;

(2) Heating Facilities—non-presence of central heat or vented room heaters; and

(3) Persons per Room—space inadequacy, i.e., 1.01 or more persons per room.

The pool of low- and moderate-income families living in deficient housing once calculated at the subregional level is distributed to individual communities on the basis of the share of three indices of deficient housing at the local level to the total at the regional level. At the local level, these latter variables cannot be cross-tabulated with age or income in the same way as information at the subregional level can. Thus, the best available information and the most rigorous procedures are used to isolate deficient housing at the subregional level, and this is taken to the municipal level through other housing quality variables less complete in terms of isolating housing deficiency but found at a variety of geographic levels.<sup>14</sup>

In order to address present need with some lead time appropriate for planning and implementation, present need is actually projected to be estimated as if July 1, 1987 where the current period and the sample of housing deficiencies was taking place at this time. This is done by reproducing the incidence rates of deterioration associated with certain age groups and household types in 1980, and projecting these households and their associated housing conditions to the 1987 period. The new array and number of households in 1987 carry with them the deterioration noted in 1980.

\* Communities which originally contributed to the pool due to excess deficiency, if not selected Urban Aid Cities, can receive additional units from the pool via the reallocation formula.

As noted earlier, for communities with severe housing deficiencies, their deficiencies are capped at the regional average percentage of deficiencies as a proportion of total occupied housing. The excess over this regional percentage is distributed to all communities in the growth area of the region.\* This is covered below.

Municipal surveys to determine indigenous need may be presented to the Council as an alternative method to this procedure. (See Section 10—Fair Housing Act.) The Council will provide guidance as to the appropriate form and scale of such surveys.

#### INDIGENOUS NEED BY REGION†

Northeast	34,227
Northwest	22,894
West Central	7,486
East Central	4,692
Southwest	9,208
South-Southwest	6,627
STATE TOTAL	85,134

† See the following figure for mapped display of regions

#### Reallocated Present Need

Reallocated present need is the share of excess deterioration in a region transferred to all communities in the growth area of the region with the exception of selected Urban Aid Cities. (See Attachment.) Urban Aid Cities, almost all of which are densely populated and have a higher-than-average proportion of low- and moderate-income families living in deteriorated housing, are not expected to have this regional burden reinforced by future low- and moderate-income housing requirements.<sup>15</sup> Therefore, when the reallocated present need pool for the region is computed from an average deficiency percentage for the entire region, Urban Aid Cities are not expected to share in that pool. Instead, *the excess* of deficient units over the regional percentage of deficiencies *is redistributed* to all municipalities with any growth area in the region. The exact procedure for redistribution is covered under Distribution of Low- and Moderate-Income Housing Need.

#### REALLOCATED PRESENT NEED BY REGION

Northeast	17,676
Northwest	8,829
West Central	1,631
East Central	750
Southwest	4,060
South-Southwest	1,465
STATE TOTAL	34,411

PRESENT NEED

Present need is the sum of indigenous and reallocated present need in a municipality. It represents individual municipal housing responsibility reflective of its own housing inadequacy/deficiency (except where it is regionally excessive) and regional responsibilities in terms of its share of the pool of housing replacement/repair that must be undertaken by growth area communities due to excess deterioration in the region.

PRESENT NEED BY REGION

Northeast	51,903
Northwest	31,723
West Central	9,117
East Central	5,442
Southwest	13,268
South-Southwest	8,092
STATE TOTAL	119,545

PROSPECTIVE NEED

Prospective need is the share of the total projected population that will qualify for low- and moderate-income housing. It is obtained by projecting the population by age cohort from 1987 to 1993 through the following steps:

(1) A 1987 base is established by bounding it at one end by the age cohort distributions of the *1984 Population Estimates for New Jersey*<sup>16</sup> from the New Jersey Department of Labor.\* The other end is bounded by the distribution of the projected population for 1990 by age cohort under the New Jersey Department of Labor's Historical Migration Model.<sup>18</sup> These two population distributions by each age cohort are added together and divided by two to obtain the age distribution of the base population for the mid-period 1987.

(2) A July 1, 1993 projection-year end is also arrayed by age distribution. This is done in the following way:

(a) 1990 and 1995 age distributions for the New Jersey Department of Labor's Historical Migration Model are distributed by their respective eight age cohorts and three-fifths of the distance between 1990 and 1995 is used for each age cohort for 1993. The age cohorts are as follows:

AGE COHORT

- Less than 25 years
- 25-29 years
- 30-34 years
- 35-44 years
- 45-54 years
- 55-64 years
- 65-74 years
- 75 years and over

\* These are available by county from the New Jersey Department of Health.<sup>17</sup>

(3) Both the population age cohorts for the base year (1987) and the projection-end year (1993) are multiplied by 1980 New Jersey county-specific headship rates by age cohort.<sup>19</sup> Two distributions of total households emerge.

(4) Total households for each period are converted to low- and moderate-income households by carrying forward the income characteristics of all households in 1980 to 1987 and 1993 by age cohort. Low- and moderate-income households are sorted by applying the Section 8 household size/income qualification criteria that were used in 1980 to a different number of households that exist in each cohort in 1987 and 1993. Thus, to the degree that age cohorts are differently composed and growing differently, the low- and moderate-income population will also change as it ages into the future.

(5) Low- and moderate-income households for 1987 are subtracted from low- and moderate-income households in 1993 to obtain the change in low- and moderate-income households from 1987 to 1993. This is done for eight age cohorts specific to each of 21 counties. The result is prospective low- and moderate-income housing need.

PROSPECTIVE NEED BY REGION

Northeast	5,509
Northwest	9,759
West Central	13,661
East Central	23,752
Southwest	18,179
South-Southwest	9,561
STATE TOTAL	80,421

DISTRIBUTION OF LOW- AND MODERATE-INCOME HOUSING NEED

Low- and moderate-income housing need is distributed to each community using the economic and land-use factors listed below. These factors in the first two cases represent measures of *responsibility*, i.e., the labor force drawn to the municipality needing housing. In the second two cases, they represent measures of *capacity*, i.e., the physical and fiscal capacity to absorb and provide for such housing.<sup>20</sup> The first three factors are used to distribute excess *present need* (*reallocated present need*); *the full four factors are used to distribute prospective need. The first three factors are identical for present and prospective need. All factors operate individually, are equally weighted, and involve only those municipalities in the growth area of the region.*

(1) Regressed annual covered employment change within a municipality over the period 1977-84, as a percentage of regional regressed annual covered employment change for the same period (this is the most stable period to measure change in employment)<sup>21</sup>

(2) Covered employment in a municipality as a percentage of regional covered employment (1984)

(3) Municipal area in the growth areas as a percentage of growth area in the region as included on the official State Department Guide Plan (SDGP).<sup>22</sup> Pinelands and Coastal Zone areas are added to the SDGP Growth Area according to the following designations:<sup>23</sup>

(a) Pinelands—All areas in Regional Growth Areas and Pinelands Towns.

(b) Coastal Zone—All areas in Development Regions and Extension Regions, the latter including Central Corridor Barrier Islands.

(4) Municipal 1983/1984 aggregate per capita income as a percentage of 1983/1984 regional aggregate per capita income \*<sup>24</sup>

Neither prospective need nor reallocated present need are directed to Urban Aid municipalities which have the characteristics of older core areas to avoid reconcentrations of low- and moderate-income families in these fiscally/economically stressed locations.<sup>25</sup>

The criteria for determining the Urban Aid municipalities to be exempt from any housing need beyond indigenous need are summarized as follows:<sup>26</sup>

(a) Designated "Urban Aid" by the State as of July 1, 1986. In addition, they must meet *one* of the following:

(1) Level of existing low- and moderate-income housing deficiency, according to the six housing deficiency criteria, that exceeds average regional low- and moderate-income housing deficiency for the region in which the Urban Aid municipality is located

\* 1983/1984 aggregate per capita income is obtained by multiplying 1983 per capita income by the 1984 *Population Estimates* for the growth area municipality and all municipalities in the growth area of the region.

(2) Population density of greater than 10,000 persons per square mile or 14.1 per acre

(3) Population density of 6,000 to 10,000 persons per square mile or 9.4 to 14.1 per acre *plus* less than five percent of vacant, non-farm, municipal land as measured by the average of the percentage of vacant land valuation and vacant land parcels of all local land valuation/parcels in the 1984 *Statement of Financial Condition of Counties and Municipalities* (Trenton, NJ: New Jersey Department of Community Affairs, 1985).<sup>27</sup>

#### TOTAL NEED

Total need 1987 to 1993 is composed of indigenous need, reallocated present need, and prospective need. It is the total municipal need number before demand increases for demolitions and demand reductions for secondary sources of supply are introduced. In a very few cases, negative prospective need in a community, reflective of reduced housing demand due to employment loss, lessens present need demand and, as such, reduces total need.

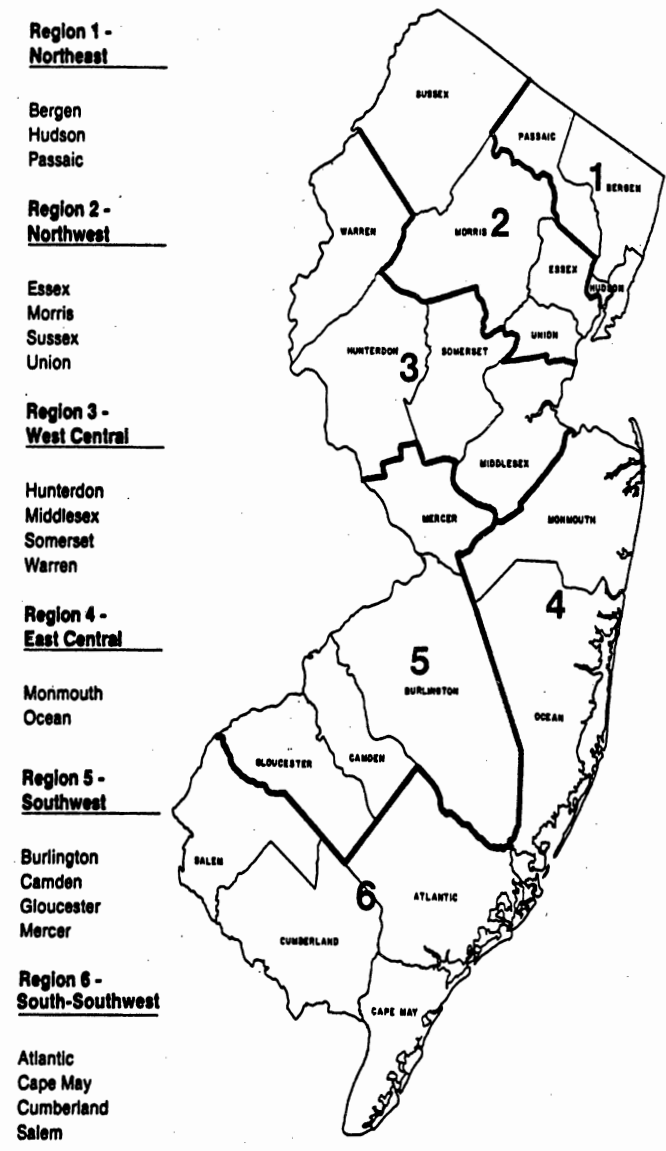
#### TOTAL NEED (PRESENT AND PROSPECTIVE)

##### BY REGION

Northeast	57,412
Northwest	41,482
West Central	22,778
East Central	29,194
Southwest	31,447
South-Southwest	17,653
STATE TOTAL	199,966

FIGURE

THE COUNCIL ON AFFORDABLE HOUSING REGIONS



Source: RUTGERS UNIVERSITY Center for Urban Policy Research, Winter, 1983

SECONDARY SOURCES OF HOUSING SUPPLY/DEMAND

Background

Secondary sources of housing supply/demand reflect the adjustments of the housing market to the unevenness and spontaneity of primary supply/demand. As housing ages or as it falls prey to accident, natural disasters, or publicly/private initiated changes in land use, it may become obsolete and be removed from the stock. The term for this selective pruning is *demolition*. Demolitions occur regularly and affect various markets differently. In strong markets, demo-

litions are low; in weaker markets, they are proportionally higher. In both situations, demolitions add to future housing demand.

As housing is added by private developers to the upper and middle price categories of the stock, a large share of consumers who already occupy housing within the market are attracted to this housing. When they occupy the new housing through purchase or rental agreements, they release housing within the local market that is inferior to the new housing that has been built. This causes housing to be available to a lower round of consumers, often at a reduced price. The process is termed *filtering*. Filtering reduces future demand as a greater proportion of formerly higher priced housing is now available at potentially lower prices. Filtering takes place in active housing markets, especially those receiving a significant influx of new housing.

In selected submarkets, a demand may exist for smaller units, and this need may not be responded to by normal market operations. The market adjusts to this need by creating additional smaller units from larger ones. This is termed *residential conversion* and most often occurs in housing stocks containing larger structures that can be adapted to smaller units yet not destroy or significantly alter the value of adjacent units in the process. The older, urban two- to four-family home is an ideal conversion unit. Four or six units may be created where only one-half this number may have existed in this type of structure previously. Often these units are termed illegal conversions, not because they are not safe, sound housing, but rather because the enlarged structure no longer conforms to the unit restrictions of the zoning ordinance.

Another characteristic of the housing market is for deficient units to be upgraded privately. This also lessens housing demand as a deficient unit is replaced by a sound unit. This happens usually because a market exists for the renovated structure, usually at a higher occupancy cost than when the structure fell into disrepair. *Spontaneous rehabilitation*, as it is called, occurs in stronger, growing markets and affects only a small proportion of the low- and moderate-income housing stock.

Procedures

In the earlier-discussed allocation and reallocation procedures, only those municipalities in the growth area participated. *In the reductions or increases to housing need due to secondary supply and demand, all locations participate.* This is true because all municipalities have some type of need, and reductions apply to housing need no matter how the need is generated. Thus, when demand reductions due to filtering are calculated, the reduction for a particular location is based on the share of *all* multifamily units in the region.

For Urban Aid Cities, the demand reductions are taken before these areas send excess need to the reallocation pool; for all other locations, demand reductions are taken after this point. This is to prevent other less-dense, less-deteriorated, inner-ring cities from receiving a large share of reallocated need without an equivalent chance to participate in secondary demand reductions due to specific characteristics of their housing stock.

#### Demolitions

Demolitions are a secondary source of housing demand in that demand is created by households requiring housing because units are lost from the stock. Housing units are lost due to fire, structure abandonment, road improvements, community renewal, land-use change, and other reasons.<sup>28</sup> It is estimated that units lost from the low- and moderate-income stock (both reported and unreported demolitions) are on a par with those added to the stock due to conversion. For the *entire* housing stock, the ratio of demolitions to conversions may be even higher.<sup>29</sup> It is also true that the level of demolitions is faly in New Jersey. At the beginning of the decade, total reported demolitions for New Jersey municipalities were 4,000–5,000 per year; towards mid-decade the total is closer to 3,000 annually.<sup>30</sup>

In order to estimate the scale of demolitions, reported demolitions for each municipality for the years 1983 and 1984 are averaged and multiplied by six to obtain a six-year demolition estimate by municipality. These are representative years which catch the most recent aspects of the trend in demolitions.<sup>31</sup> Demolitions are adjusted for each municipality to the share of all demolitions that affect the low- and moderate-income housing sector by 150 percent of the subregional share of low- and moderate-income housing. This percentage share of all demolitions that affect low- and moderate-income families is capped at 95 percent. Total demolitions are thus tallied by individual community, and the share affecting low- and moderate-income housing is estimated by a multiple of the subregional low- and moderate-income housing deficiency percentage. This latter factor recognizes that demolitions take place at a much higher rate in the low- and moderate-income housing sector than for all housing locally. Demolitions at a statewide level are essentially offset by conversions for low- and moderate-income households. This latter relationship is covered more fully in a subsequent section.

#### DEMOLITION HOUSING NEED BY REGION

Northeast	4,037
Northwest	4,350
West Central	365
East Central	870
Southwest	1,753
South-Southwest	1,992
STATE TOTAL	13,367

#### Filtering

Filtering is a downward adjustment of housing which recognizes that the housing requirements of lower-income groups can be served by supply additions to the higher-income sectors of the housing market.<sup>32</sup> During the course of normal market operations, middle- and upper-income households vacate existing housing for new, more desirable units, leaving their units vacant for households of lesser income. Filtering is predicated on the existence of housing surpluses which cause housing prices to drop because of the excess of housing supply over demand.

Filtering is measured using *The American (Annual) Housing Survey* over the nine-year period 1974–1983. *The American (Annual) Housing Survey* sponsored jointly by the U.S. Department of Housing and Urban Development and the U.S. Department of Commerce is particularly useful in that the same unit is measured at various intervals.<sup>33</sup> By specifying Section 8 income eligibility by household size for the years in question, two components of the household population can be specified: those households that meet the *Mount Laurel II* income requirements, and those households whose incomes are above the *Mount Laurel II* income requirements for each observation period.

Viewing the same housing units, it is found that the net filtering (units moving down minus units moving up) to the lower-income population in New Jersey is about 6.5 percent over the course of the observation period.<sup>34</sup> About 18.8 percent of the stock moves down, and 12.3 percent moves up. The figure used for six-year net filtering is 3.25 percent of the non-deteriorated, non-low- and moderate-income housing stock. The 3.25 percent figure is derived by multiplying the actual 4.32 percent six-year rate by 0.75. The latter accounts for those units which filtered down over the period and do not have the same range of affordability as those units that were continuously occupied by low- and moderate-income families. Further, by using the non-deteriorated portion of the housing stock, the units that are counted as moving downward are assumed to be of adequate housing quality. Thus, both affordability and housing condition are controlled for in the filtering estimate.

Through cross-tabulation analysis, and taking into account the dominance of single-family homes in New Jersey, filtering is found to be more active in those locations which have higher percentages of multifamily units, and much less active in locations where there are small percentages of multifamily units.<sup>35</sup> Even though filtering takes place to some degree in all locations, it is much more of an urban than suburban housing phenomenon.

Filtering for the period 1987 to 1993 is estimated by taking 3.25 percent of the 1987 non-deteriorated, non-low- and moderate-income housing stock by region and assigning this need reduction to communities within the region according to their share of multifamily housing units (two or more units) of the regions' total multifamily units. A community receives a filtering adjustment to the degree that it contains multifamily housing,\* i.e., the most likely type of housing to filter down.

FILTERING HOUSING SUPPLY \* BY REGION

Northeast	-12,179
Northwest	-12,661
West Central	-7,121
East Central	-6,114
Southwest	-3,494
STATE TOTAL	-51,004

\* Secondary supply sources shown as negative demand contributors

Residential Conversion

Conversion is the creation of dwelling units from already existing structures. Almost all conversion consists of additional dwelling units being created from other residential units, and very rarely from nonresidential units. This type, termed residential conversion, is a significant and recognized source of housing supply to low- and moderate-income families. According to the U.S. Department of Housing and Urban Development, as family size has decreased over the past two decades, residential conversion creating multiple smaller units from larger units has also increased.<sup>36</sup>

Converted units are measured through *American (Annual) Housing Survey* and the *Decennial Census*. Conversions are the difference between the net change in total housing units (end minus beginning of period), minus the net of housing units constructed and demolitions lost over the period. Residential conversion is equivalent to 15 percent of total units constructed over a decade and over double this percentage (i.e., 30 percent) of the low and moderate component of required total housing production.<sup>37</sup> It is estimated that units made available through conversion will reduce indigenous need by 18 percent during the six-year projection period. Residential conversion is closely related and distributed to municipalities on the basis of their percentage of two- to four-family structures.<sup>38</sup> Residential conversions influence housing supply at the regional level according to an observed share of indigenous need. They are distributed to municipalities within regions according to the presence of structure types conducive to conversion, i.e., two- or four-family units.\*

Residential conversions to low- and moderate-income housing in normal markets are often on a par with demolitions for this income sector. In stronger markets, conversions are more than demolitions; in weaker markets, less. A statewide control of demolitions pairs this variable in approximate magnitude with that of total demolitions.

\* 1980 instead of 1987 is used as a base to tabulate the share of multifamily units as demolitions over the period 1980-1985 are not available by structure type. It is possible to estimate total 1987 occupied housing units, but the distribution by structure type cannot be accurately determined without demolition information by structure type.

RESIDENTIAL CONVERSION HOUSING SUPPLY BY REGION

Northeast	-4,897
Northwest	-3,221
West Central	945
East Central	-482
Southwest	-1,383
South-Southwest	-1,174
STATE TOTAL	-12,102

Spontaneous Rehabilitation

Spontaneous rehabilitation is the unsolicited private market reduction of housing need by structure rehabilitation sufficient to render the unit free of deficiencies.<sup>39</sup> Via the *American (Annual) Housing Survey*, over five interim years between 1974 and 1980, spontaneous rehabilitation can be measured by using as a surrogate more than \$200 spent on each of three of four categories of additions, alterations, replacements, or repairs during the course of a single year.<sup>40</sup> This spontaneous rehabilitation happens to about 1.1 percent of the deficient units occupied by low- and moderate-income households annually. For a six-year period, the figure is estimated to be 6.6 percent applied to indigenous need at the regional level.

The key factor associated with rehabilitation of deteriorated units is wealth of the area as interpreted through aggregate income. Reductions for spontaneous rehabilitation are given to each municipality according to the municipality's share of regional aggregate income.\* Larger, less wealthy—and smaller, more affluent—communities will get some measure of a larger relative credit for potential rehabilitation because in the first case, there is more opportunity for rehabilitation to happen, and in the second, there is more money to support it.<sup>41</sup>

Spontaneous rehabilitation at this juncture should not be confused with rehabilitation as a meliorative housing strategy once final need is determined. Spontaneous rehabilitation is a reduction before final need is calculated due to the workings of the private market. Public, publicly assisted, or private rehabilitation as a housing strategy once need is determined is one of several means of response to that need and has nothing to do with the need reduction determined here.

SPONTANEOUS REHABILITATION HOUSING SUPPLY BY REGION

Northeast	-1,839
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\* 1983/1984 aggregate per capita income is used for this ratio.

Northwest	-1,177
West Central	- 366
East Central	- 221
Southwest	- 499
South-Southwest	- 428
STATE TOTAL	-4,530

(includes ten units which would have made total need in a community negative. This accounting measure allows the reduction for this factor to be 4,520.)

CAPPED NEED BY REGION

Northeast	404
Northwest	24
West Central	34
East Central	153
Southwest	130
South-Southwest	676
STATE TOTAL	1,421

ATTACHMENT

1986 URBAN AID CITIES BY COUNTY THAT MEET THE CRITERIA SPECIFIED UNDER DISTRIBUTION OF NEED \*

PRE-CREDITED NEED

Pre-Credited Need is the municipality's estimated obligation under the *Mount Laurel* mandate for the period 1987 to 1993. Relative to other municipalities, and taking into account past growth, growth designation/share, and aggregate income, this is the need to which the municipality must address itself. Under Section 7 of the Fair Housing Act, municipalities may take credit for past provision of public or publicly assisted housing. Pre-Credited Need may be addressed via new construction or a level of rehabilitation to render the deteriorated units adequate. It is a need which, if it is less than 1,000, must be addressed within a six-year period; yet, if more than 1,000, may be spread out over a longer period as per subsequent phasing rules. Pre-Credited Need is solely the low- and moderate-income housing number and does not address the number of market units that might have to be built to support the development of the low- and moderate-income units locally.

PRE-CREDITED NEED BY REGION

Northeast	42,534
Northwest	28,773
West Central	14,720
East Central	23,247
Southwest	21,884
South-Southwest	14,549
STATE TOTAL	145,707

ATLANTIC  
None

BERGEN  
Lodi Borough  
Garfield City

BURLINGTON  
Pemberton Township

CAMDEN  
Camden City

CAPE MAY  
None

CUMBERLAND  
Vineland City  
Bridgeton City

ESSEX  
Belleville Township  
Bloomfield Township  
East Orange City  
Irvington Township  
Montclair Township  
Newark City  
Orange Township

GLOUCESTER  
Deptford Township

HUDSON  
Bayonne City  
Hoboken City  
Jersey City (City)  
North Bergen Township  
Union City (City)  
Weehawken Township  
West New York Town

HUNTERDON  
None

MERCER  
Trenton City

MIDDLESEX  
Carteret Borough  
New Brunswick City  
Perth Amboy City

CAPPED NEED

Low- and moderate-income housing need in a community is capped at 20 percent of occupied housing units in 1987. Should density bonuses be applied and the community actively pursued by developers, under the provision of the 20-percent CAP no community will be required to double over the projection period. The small reduction in need that this capping procedure provides prevents the smaller communities in a region from experiencing significant change while complying with the state's low- and moderate-income housing mandate. Capped need is not a part of a municipality's pre-credited need estimate as this credit (if applicable) may be applied for during the municipal adjustment process.

MONMOUTH  
Asbury Park City  
Keansburg Borough  
Long Branch City  
Neptune Township

MORRIS  
None

OCEAN  
Lakewood Township

PASSAIC  
Passaic City  
Paterson City

SALEM  
None

SOMERSET  
None

SUSSEX  
None

UNION  
Elizabeth City  
Hillside Township  
Plainfield City  
Roselle Borough

WARREN  
Phillipsburg Town

\* These cities do not receive either Reallocated Present Need or Prospective Need

#### NOTES

<sup>1</sup> *Southern Burlington County NAACP v. The Township of Mount Laurel*, 67 N.J. 151, 336 A.2d 713, Appeal Dismissed and Cert. Denied, 423 U.S. 808 (1975) (*Mount Laurel I*); *Southern Burlington County NAACP v. The Township of Mount Laurel*, 92 N.J. 158, 456 A.2d 390 (1983) (*Mount Laurel II*).

<sup>2</sup> Fair Housing Act, Chapter 222 of the Laws of 1985; *Hills Development Corp. v. Township of Bernards*, Docket No. A.122-85 (N.J. Sup. Ct., February 20, 1986) (*Mount Laurel III*).

<sup>3</sup> *Ibid.*

<sup>4</sup> U.S. Department of Commerce, Bureau of the Census, *The 1980 Census of Population and Housing, Public Use Sample: New Jersey* (Washington, D.C.: U.S. Government Printing Office, 1982).

<sup>5</sup> United States Housing Act of 1937 (42 U.S.C. 1401 et seq.), Section 3(b)(2).

<sup>6</sup> U.S. Department of Commerce, Bureau of the Census, *The 1980 Census of Population and Housing, Public Use Sample: New Jersey*.

<sup>7</sup> 42 U.S.C. 1401, Section 3(b)(2).

<sup>8</sup> See, for example, U.S. Bureau of the Census, *Measuring the Quality of Housing: An Appraisal of Census Statistics and Methods* (Washington, D.C.: Government Printing Office, 1967); and U.S. Bureau of the Census, *A Preliminary Look at the Results of the Five City Survey* (Washington, D.C., July 9, 1975).

<sup>9</sup> W. Patrick Beaton, "The Use of Combinatorial Indices in Housing Quality Specification." Paper presented to the October 1984 meeting of the ACSF Conference, New York. W. Patrick Beaton, "Quality Judgments, Quality Analysis, and Housing Policy Analysis" (unpublished paper). Beaton's data are derived from the probabilities of the *Five City Study* (see Note 8).

<sup>10</sup> Robert W. Burchell et al., *Mount Laurel II: Challenge and Delivery of Low-Cost Housing* (New Brunswick, NJ: Center for Urban Policy Research, 1983), p. 112.

<sup>11</sup> *Ibid.*, Chapter 2, Appendix I, p. 141; Beaton, "The Use of Combinatorial Indices in Housing Quality Specification."

<sup>12</sup> U.S. Department of Commerce, Bureau of the Census, *The 1980 Census of Population and Housing, Public Use Sample: New Jersey*.

<sup>13</sup> U.S. Department of Commerce, Bureau of the Census, *The 1980 Census of Population and Housing* (Washington, D.C.: U.S. Government Printing Office, 1982).

<sup>14</sup> See *Countryside Properties, Inc. et al. v. Mayor and Council of the Borough of Ringwood and Planning Board of Ringwood et al.*, Law Division, Docket No. L-42095-81, July 24, 1984.

<sup>15</sup> See, for example, New Jersey Department of Community Affairs, Division of State and Regional Planning: *A Revised Statewide Housing Allocation Report for New Jersey* (Trenton, NJ: Division of State and Regional Planning, 1978).

<sup>16</sup> State of New Jersey, Department of Labor, Division of Planning and Research, Office of Demographic and Economic Analysis, *Population Estimates for New Jersey, July 1, 1984* (Trenton, NJ: Division of Planning and Research, September 1985).

<sup>17</sup> *State of New Jersey, Department of Health, New Jersey State and County Population Estimates by Age, Sex, and Race* (Trenton, NJ: Center for Health Statistics, October 1985).

<sup>18</sup> State of New Jersey, Department of Labor, Division of Planning and Research, Office of Demographic and Economic Analysis, *Population Projections—New Jersey and Counties: 1990 to 2020* (Trenton, NJ: Division of Planning and Research, November 1985).

<sup>19</sup> U.S. Department of Commerce, Bureau of the Census, *The 1980 Census of Population and Housing, Public Use Sample: New Jersey*.

<sup>20</sup> For discussion of fair share allocation criteria, see New Jersey Department of Community Affairs, "Fair Housing Act Issue Papers" (Trenton, NJ: Division of Housing and Development, January 10, 1986); New Jersey Department of Community Affairs, *Mount Laurel II: Methods of Calculating Municipal Fair Share* (Trenton, NJ: Division of Housing and Development, undated); David Listokin, *Fair Share Housing Allocation* (New Brunswick, NJ: Center for Urban Policy Research, 1976); Mary Brooks, *Lower Income Housing: The Planner's Response* (Chicago: American Society of Planning Officials, 1972); and Robert W. Burchell et al., *Mount Laurel II: Challenge and Delivery of Low-Cost Housing*, Chapter 7.

<sup>21</sup> State of New Jersey, Department of Labor, Division of Planning and Research, Office of Demographic and Economic Analysis, *New Jersey Covered Employment Trends* (Series).

<sup>22</sup> New Jersey Department of Community Affairs, *State Development Guide Plan* (Trenton, NJ: Division of State and Regional Planning, 1980).

<sup>23</sup> State of New Jersey, Department of Environmental Protection, Division of Coastal Resources, *Coastal Resource and Development Policies* (Trenton, NJ: Division of Coastal Resources, April 1982); State of New Jersey, Pinelands Commission, *Comprehensive Management Plan for the Pinelands National Reserve* (New Lisbon, NJ: Pinelands Commission, undated).

<sup>24</sup> Bureau of Government Research, *New Jersey Legislative District Data Book—1986* (New Brunswick, NJ: Bureau of Government Research, April 1986).

<sup>25</sup> State of New Jersey, Department of Community Affairs, *A Revised Statewide Housing Allocation Report for New Jersey*; see also, Carla L. Lerman et al., "Fair Share Report—Urban League of Greater New Brunswick v. Carteret et al."

<sup>26</sup> Lerman et al., "Fair Share Report—Urban League of Greater New Brunswick v. Carteret et al.," p. 14.

<sup>27</sup> State of New Jersey, Department of Community Affairs, Division of Local Government Services, *Forty-Seventh Annual Report of the Division of Local Government Services—1984—Statements of Financial Condition of Counties and Municipalities* (Trenton, NJ: Division of Local Government, 1985).

<sup>28</sup> See Robert W. Burchell and David Listokin, *The Adaptive Reuse Handbook* (New Brunswick, NJ: Center for Urban Policy Research, 1981), Chapter 1, "Property Abandonment in the United States."

<sup>29</sup> Center for Urban Policy Research, analysis, *American (Annual) Housing Survey 1974-1983—Metropolitan Areas of New Jersey* (see Note 33 for citation of *American (Annual) Housing Survey*).

<sup>30</sup> State of New Jersey, Department of Labor, Division of Planning and Research, *Residential Building Permits* (series—annual and monthly).

<sup>31</sup> *Ibid.*

EXHIBIT 1  
NEW JERSEY  
COUNCIL ON AFFORDABLE HOUSING  
BASE DATA FOR MUNICIPAL LOW & MODERATE INCOME  
HOUSING NEED CALCULATION  
01 MAY 86

COUNTY	NAME	SUBREG MULTI INDEX NEED	MUNIC. SINGLE INDEX NEED	SUBREG SINGLE INDEX NEED	1987 OCCUPIED HOUSING EST.	% REG. GROWTH AREA (5)	% REG. EMPLOY MENT (6)	% REG. AGGREG INCOME (7)	% REG. EMPLOY CHANGE (8)	PRES. NEED REALLO FACTOR (9)	PROS. NEED ALLOCA FACTOR (10)	LOW- MOD INCOME SUBREG PERCENT (11)
EXAMPLE	JOHNSONVILLE	323	144	984	8922	3.464	1.940	2.244	3.575	2.549	2.806	23.3
ATLANTIC	ABSECON CITY	3428	54	4209	2392	1.413	.995	2.438	.636	1.615	1.370	43.2
	ATLANTIC CITY CITY	3428	1501	4209	17729	2.934	38.916	8.441	86.007	16.764	34.075	43.2
	BRIGANTINE CITY	3428	103	4209	4639	1.584	.517	3.114	-.254	1.738	1.240	43.2
	BUENA BORO	3428	56	4209	1275	.201	1.028	.940	.801	.723	.743	43.2
	BUENA VISTA TWP.	3428	188	4209	2050	.	.	.	.	.	.	43.2
	CORBIN CITY CITY	3428	8	4209	116	.	.	.	.	.	.	43.2
	EGG HARBOR TWP.	3428	344	4209	7686	7.577	4.864	5.886	6.893	6.109	6.305	43.2
	EGG HARBOR CITY CITY	3428	117	4209	1640	.790	.632	1.312	-.743	.911	.498	43.2
	ESTELL MANOR CITY	3428	39	4209	314	.	.	.	.	.	.	43.2
	FOLSOM BORO	3428	34	4209	563	.	.	.	.	.	.	43.2
	GALLOWAY TWP.	3428	237	4209	6604	2.699	1.568	4.380	.203	2.883	2.213	43.2
	HAMILTON TWP.	3428	243	4209	4367	3.528	1.368	3.209	.784	2.702	2.222	43.2
	HAMMONTON TOWN	3428	215	4209	4169	2.797	4.454	3.448	2.213	3.567	3.228	43.2
	LINWOOD CITY	3428	33	4209	2030	.942	1.424	2.421	.537	1.595	1.331	43.2
	LONGPORT BORO	3428	12	4209	593	.074	.118	.509	.077	.234	.194	43.2
	MARGATE CITY CITY	3428	98	4209	3839	.347	.836	4.419	.370	1.867	1.493	43.2
	MULLICA TWP.	3428	247	4209	1662	.	.	.	.	.	.	43.2
	NORTHFIELD CITY	3428	56	4209	2552	.867	1.860	2.616	2.503	1.781	1.962	43.2
	PLEASANTVILLE CITY	3428	288	4209	5429	1.437	3.631	3.183	1.749	2.750	2.500	43.2
	PORT REPUBLIC CITY	3428	25	4209	310	.	.	.	.	.	.	43.2
	SOMERS POINT CITY	3428	107	4209	4374	.792	2.312	3.155	1.565	2.086	1.956	43.2
	VENTNOR CITY CITY	3428	148	4209	5140	.520	1.107	4.403	.619	2.010	1.662	43.2
	WEYMOUTH TWP.	3428	56	4209	441	.	.	.	.	.	.	43.2
BERGEN	ALLENDALE BORO	345	11	701	1822	.994	.315	.796	1.328	.702	.858	17.1
	ALPINE BORO	511	15	1190	601	2.201	.047	.399	-.505	.882	.535	23.1

<sup>32</sup> See, for example, J.B. Lansing et al., "New Homes and Poor People—Study of Chains of Moves," *Geographical Analysis*, Vol. 6, No. 1 (1974), pp. 95-99; F.S. Kristof, "Federal Housing Policies—Subsidized Production, Filtration, and Objectives," *Land Economics*, Vol. 49, No. 2 (1983), pp. 163-174.

<sup>33</sup> U.S. Department of Commerce, U.S. Bureau of the Census, *Current Housing Reports—Housing Characteristics for Selected Metropolitan Areas* (Washington, D.C.: U.S. Government Printing Office), series.

<sup>34</sup> Center for Urban Policy Research, *analysis of American (Annual) Housing Survey—1974-1983—Metropolitan Areas of New Jersey* (see Note 33).

<sup>35</sup> *Ibid.*

<sup>36</sup> U.S. Department of Housing and Urban Development, "Additions to the Housing Supply by Means Other Than New Construction"

(December 1982). Paper prepared by the Division of Housing and Demographic Analysis, Office of Policy Development and Research.

<sup>37</sup> *Ibid.*

<sup>38</sup> See Note 29.

<sup>39</sup> U.S. Department of Housing and Urban Development, "Additions to the Housing Supply by Means Other Than New Construction."

<sup>40</sup> Burchell et al., *Mount Laurel II, op. cit.*, Chapter 5, Part IV.

<sup>41</sup> J. Thomas Black, "Private-Market Housing Restoration in Central Cities: A ULI Survey," *Urban Land*, November 1975, p. 3; A. H. Schaaf, "Economic Feasibility Analysis for Urban Renewal Housing Rehabilitation," *Journal of the American Institute of Planners*, Vol. 35, No. 6 (November 1969), p. 399.

APPENDIX B

EXHIBIT 1—BASE DATA, MUNICIPAL DETERMINATION OF PRE-CREDITED NEED

EXHIBIT 2—BASE DATA BY HOUSING REGION

BERGENFIELD BORO	511	302	1190	9014	1,065	944	1,994	.768	1,335	1,193	23.1
BOGOTA BORO	1246	97	1900	2880	.249	.233	.647	.465	.376	.398	37.2
CARLSTADT BORO	1374	115	1767	2421	1,264	3,445	.437	2,992	1,715	2,035	39.1
CLIFFSIDE PARK BORO	1543	440	2157	9221	.355	.404	1,915	.244	.891	.730	37.8
CLOSTER BORO	511	53	1190	2751	1,125	.420	.807	.148	.784	.625	23.1
CRESSKILL BORO	511	34	1190	2597	.710	.364	.758	.019	.611	.463	23.1
DEMAREST BORO	511	8	1190	1577	.746	.056	.650	.048	.484	.375	23.1
DUMONT BORO	511	154	1190	6296	.639	.273	1,414	-.027	.775	.575	23.1
EAST RUTHERFORD BORO	1374	187	1767	3354	1,059	2,054	.527	.021	1,213	.915	39.1
EDGEWATER BORO	1543	125	2157	2244	.249	.571	.496	.432	.438	.437	37.8
ELMWOOD PARK BORO	821	241	2334	6984	.888	1,373	1,294	-.371	1,185	.796	35.6
EMERSON BORO	511	50	1190	2256	.781	.499	.667	1,421	.649	.842	23.1
ENGLEWOOD CITY	1246	514	1900	8824	1,740	2,587	2,188	1,518	2,171	2,008	37.2
ENGLEWOOD CLIFFS BORO	511	19	1190	1865	.639	2,050	.723	.209	1,137	.905	23.1
FAIR LAWN BORO	821	149	2334	11831	1,882	2,299	2,845	1,256	2,342	2,070	35.6
FAIRVIEW BORO	1543	304	2157	4355	.320	.631	.703	-.232	.551	.355	37.8
FORT LEE BORO	1543	611	2157	15462	.888	2,216	3,944	7,126	2,349	3,543	37.8
FRANKLIN LAKES BORO	345	22	701	3006	3,479	.801	1,506	1,564	1,929	1,838	17.1
GARFIELD CITY	821	876	2334	11060	.994	.600	1,253	1,108	.949	.989	35.6
GLEN ROCK BORO	345	22	701	3772	.994	.600	1,253	1,108	.949	.989	17.1
HACKENSACK CITY	1246	991	1900	16345	1,420	6,230	3,018	3,008	3,556	3,419	37.2
HARRINGTON PARK BORO	511	16	1190	1429	.724	.093	.500	.430	.439	.437	23.1
HASBROUCK HEIGHTS BORO	1374	97	1767	4501	.533	.667	1,023	1,746	.741	.992	39.1
HAWORTH BORO	511	2	1190	1127	.699	.082	.383	.258	.388	.355	23.1
HILLSDALE BORO	511	67	1190	3302	1,030	.376	1,005	.613	.804	.756	23.1
HO-HO-KUS BORO	345	7	701	1405	.639	.105	.579	.061	.441	.346	17.1
LEONIA BORO	1543	67	2157	3386	.533	.383	.844	-.315	.520	.311	37.8
LITTLE FERRY BORO	1374	180	1767	5098	.533	.550	.757	-.279	.613	.390	39.1
LODI BORO	821	515	2334	9500	.846	1,637	1,471	2,259	1,318	1,553	35.6
LYNDHURST TWP.	1374	315	1767	7738	.846	1,637	1,471	2,259	1,318	1,553	39.1
MAYWAH TWP.	345	113	701	5221	2,975	1,177	1,352	-8,607	1,835	-.776	17.1
MAYWOOD BORO	821	81	2334	3842	.462	.693	.796	.755	.650	.676	35.6
MIDLAND PARK BORO	345	70	701	2612	.600	.588	.604	.880	.597	.668	17.1
MONTVALE BORO	511	33	1190	2515	1,420	1,441	.798	3,562	1,220	1,805	23.1
MOONACHIE BORO	1374	38	1767	1045	.568	1,529	.181	1,252	.759	.882	39.1
NEW MILFORD BORO	821	107	2334	6334	.781	.270	1,360	.225	.804	.659	35.6
NORTH ARLINGTON BORO	1374	184	1767	6551	.501	.458	1,267	-.295	.742	.483	39.1
NORTHVALE BORO	511	36	1190	1572	.462	.878	.382	2,725	.574	1,112	23.1
NORWOOD BORO	511	38	1190	1441	1,030	.377	.442	-.349	.616	.375	23.1
OAKLAND BORO	345	80	701	3987	2,127	.858	1,172	2,096	1,386	1,563	17.1
OLD TAPPAN BORO	511	13	1190	1366	1,101	.248	.438	1,244	.595	.758	23.1
ORADELL BORO	821	25	2334	2817	.905	.585	.980	.769	.823	.810	35.6

BERGENFIELD BORO	511	302	1190	9014	1.065	.944	1.994	.768	1.335	1.193	23.1
BOGOTA BORO	1246	97	1900	2880	.249	.233	.647	.465	.376	.398	37.2
CARLSTADT BORO	1374	115	1767	2421	1.264	3.445	.437	2.992	1.715	2.035	39.1
CLIFFSIDE PARK BORO	1543	440	2157	9221	.355	.404	1.915	.244	.891	.730	37.8
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ENGLEWOOD CLIFFS BORO	511	19	1190	1865	.639	2.050	.723	.209	1.137	.905	23.1
FAIR LAWN BORO	821	149	2334	11831	1.882	2.299	2.845	1.256	2.342	2.070	35.6
FAIRVIEW BORO	1543	304	2157	4355	.320	.631	.703	-.232	.551	.355	37.8
FORT LEE BORO	1543	611	2157	15462	.888	2.216	3.944	7.126	2.349	3.543	37.8
FRANKLIN LAKES BORO	345	22	701	3006	3.479	.801	1.506	1.564	1.929	1.838	17.1
GARFIELD CITY	821	876	2334	11060							35.6
GLEN ROCK BORO	345	22	701	3772	.994	.600	1.253	1.108	.949	.989	17.1
HACKENSACK CITY	1246	991	1900	16345	1.420	6.230	3.018	3.008	3.556	3.419	37.2
HARRINGTON PARK BORO	511	16	1190	1429	.724	.093	.500	.430	.439	.437	23.1
HASBROUCK HEIGHTS BORO	1374	97	1767	4501	.533	.667	1.023	1.746	.741	.992	39.1
HAWORTH BORO	511	2	1190	1127	.699	.082	.383	.258	.388	.355	23.1
HILLSDALE BORO	511	67	1190	3302	1.030	.376	1.005	.613	.804	.756	23.1
HO-HO-KUS BORO	345	7	701	1405	.639	.105	.579	.061	.441	.346	17.1
LEONIA BORO	1543	67	2157	3386	.533	.183	.844	-.315	.520	.311	37.8
LITTLE FERRY BORO	1374	180	1767	5098	.533	.550	.757	-.279	.613	.390	39.1
LODI BORO	821	515	2334	9500							35.6
LYNDHURST TWP.	1374	315	1767	7738	.846	1.637	1.471	2.259	1.318	1.553	39.1
MAHWAH TWP.	345	113	701	5221	2.975	1.177	1.352	-8.607	1.835	-.776	17.1
MAYWOOD BORO	821	81	2334	3842	.462	.693	.796	.755	.650	.676	35.6
MIDLAND PARK BORO	345	70	701	2612	.600	.588	.604	.880	.597	.668	17.1
MONTVALE BORO	511	33	1190	2515	1.420	1.441	.798	3.562	1.220	1.805	23.1
MOONACHIE BORO	1374	38	1767	1045	.568	1.529	.181	1.252	.759	.882	39.1
NEW MILFORD BORO	821	107	2334	6334	.781	.270	1.360	.225	.804	.659	35.6
NORTH ARLINGTON BORO	1374	184	1767	6551	.501	.458	1.267	-.295	.742	.483	39.1
NORTHVALE BORO	511	36	1190	1572	.462	.878	.382	2.725	.574	1.112	23.1
NORWOOD BORO	511	38	1190	1441	1.030	.377	.442	-.349	.616	.375	23.1
OAKLAND BORO	345	80	701	3987	2.127	.858	1.172	2.096	1.386	1.563	17.1
OLD TAPPAN BORO	511	13	1190	1366	1.101	.248	.438	1.244	.595	.758	23.1
ORADELL BORO	821	25	2334	2817	.905	.585	.980	.769	.823	.810	35.6

PALISADES PARK BORO	1543	294	2157	5799	.462	.717	1.077	.346	.752	.651	37.8
PARAMUS BORO	821	97	2334	7923	3.674	6.930	2.314	13.562	4.306	6.620	35.6
PARK RIDGE BORO	511	72	1190	2947	.916	.501	.798	.889	.738	.776	23.1
RAMSEY BORO	345	57	701	4501	2.095	1.089	1.320	2.932	1.501	1.859	17.1
RIDGEFIELD BORO	1543	131	2157	4015	.923	1.091	.811	-1.614	.942	.303	37.8
RIDGEFIELD PARK VILLAGE	1543	184	2157	5034	.710	.425	1.005	.618	.713	.690	37.8
RIDGEWOOD VILLAGE	345	150	701	8671	2.095	1.578	3.328	3.061	2.334	2.515	17.1
RIVER EDGE BORO	821	68	2334	4180	.675	.377	1.066	.621	.706	.685	35.6
RIVER VALE TWP.	511	39	1190	3070	1.491	.155	1.057	.448	.901	.787	23.1
ROCHELLE PARK TWP.	821	38	2334	2065	.391	.719	.431	1.521	.514	.765	35.6
ROCKLEIGH BORO	511	1	1190	59	.355	.562	.018	.353	.312	.322	23.1
RUTHERFORD BORO	1374	257	1767	7060	.843	1.618	1.602	4.889	1.354	2.238	39.1
SADDLE BROOK TWP.	821	137	2334	4961	.959	2.318	1.083	.084	1.453	1.111	35.6
SADDLE RIVER BORO	345	12	701	1032	1.811	.062	.576	-.111	.816	.584	17.1
SOUTH HACKENSACK TWP.	1374	46	1767	784	.178	.998	.151	-.026	.442	.325	39.1
TEANECK TWP.	1246	298	1900	13256	2.095	1.802	3.595	-.244	2.497	1.812	37.2
TENAFLY BORO	511	89	1190	4917	1.562	.554	1.807	1.176	1.308	1.275	23.1
TETERBORO BORO	1374	0	1767	10	.426	1.996	.002	6.359	.808	2.196	39.1
UPPER SADDLE RIVER BORO	345	36	701	2401	1.811	.609	1.155	1.733	1.192	1.327	17.1
WALDWICK BORO	345	70	701	3396	.852	.378	.923	.474	.718	.657	17.1
WALLINGTON BORO	1374	300	1767	4667	.355	.545	.734	.267	.545	.475	39.1
WASHINGTON TWP.	511	26	1190	3266	1.019	.086	.932	-.002	.679	.509	23.1
WESTWOOD BORO	511	114	1190	4070	.852	1.013	.939	1.104	.935	.977	23.1
WOODCLIFF LAKE BORO	511	9	1190	1708	1.331	.379	.724	1.508	.811	.986	23.1
WOOD-RIDGE BORO	1374	48	1767	2877	.391	.437	.668	-.728	.498	.192	39.1
WYCKOFF TWP.	345	49	701	5040	2.379	.677	1.834	1.323	1.630	1.553	17.1
<b>BURLINGTON</b>											
BASS RIVER TWP.	832	45	1975	543							46.2
BEVERLY CITY	716	60	1327	1055	.084	.262	.196	.587	.181	.282	36.4
BORDENTOWN CITY	716	102	1327	1839	.147	.296	.387	-.089	.277	.185	36.4
BORDENTOWN TWP.	716	55	1327	2689	.985	.821	.630	1.369	.812	.951	36.4
BURLINGTON CITY	716	197	1327	4019	.538	1.028	.761	-.501	.776	.457	36.4
BURLINGTON TWP.	716	179	1327	4112	2.221	2.095	.902	4.714	1.739	2.483	36.4
CHESTERFIELD TWP.	832	29	1975	832	.281	.088	.307	.406	.226	.271	46.2
CINNAMINSON TWP.	716	85	1327	4889	1.184	1.541	1.634	2.082	1.453	1.610	36.4
DELANCO TWP.	716	25	1327	1361	.338	.292	.270	.071	.300	.243	36.4
DELTRAN TWP.	716	128	1327	5050	1.081	.885	1.263	2.006	1.076	1.309	36.4
EASTAMPTON TWP.	832	40	1975	1578	.594	.033	.361	.060	.329	.262	46.2
EDGEWATER PARK TWP.	716	88	1327	3578	.447	.257	.829	-.474	.511	.265	36.4
EVESHAM TWP.	323	82	984	11379	2.125	1.934	2.448	4.882	2.169	2.847	23.3
FIELDSBORO BORO	716	8	1327	194	.047	.025	.041	-.195	.038	-.020	36.4

FLORENCE TWP.	716	127	1327	3723	1.509	.501	.731	1.454	.914	1.049	36.4
HAINESPORT TWP.	832	57	1975	1246	1.029	.294	.243	-.077	.522	.372	46.2
LUMBERTON TWP.	832	67	1975	2139	.739	.199	.442	-.051	.460	.332	46.2
MANSFIELD TWP.	832	52	1975	1130	1.134	.193	.234	.367	.520	.482	46.2
MAPLE SHADE TWP.	323	199	984	9024	.582	1.268	1.727	2.018	1.192	1.398	23.3
MEDFORD TWP.	323	125	984	7084	2.022	1.228	2.053	2.906	1.768	2.052	23.3
MEDFORD LAKES BORO	323	48	984	1578	.176	.028	.526	.005	.243	.184	23.3
MOORESTOWN TWP.	323	63	984	5998	2.374	4.685	2.039	5.320	3.033	3.604	23.3
MOUNT HOLLY TWP.	832	212	1975	3910	.455	1.867	.847	1.004	1.057	1.044	46.2
MOUNT LAUREL TWP.	323	144	984	8922	3.464	1.940	2.244	3.575	2.549	2.806	23.3
NEW HANOVER TWP.	832	73	1975	1183	.	.	.	.	.	.	46.2
NORTH HANOVER TWP.	832	138	1975	3205	.	.	.	.	.	.	46.2
PALMYRA BORO	716	80	1327	3255	.300	.374	.632	.384	.435	.422	36.4
PEMBERTON BORO	832	23	1975	468	.	.	.	.	.	.	46.2
PEMBERTON TWP.	832	708	1975	10363	.	.	.	.	.	.	46.2
RIVERSIDE TWP.	716	142	1327	3060	.241	.651	.579	-.909	.490	.140	36.4
RIVERTON BORO	716	49	1327	1147	.109	.262	.312	-.312	.228	.093	36.4
SHAMONG TWP.	832	67	1975	1584	.298	.064	.394	.016	.252	.193	46.2
SOUTHAMPTON TWP.	832	84	1975	3942	.219	.381	.786	.291	.462	.419	46.2
SPRINGFIELD TWP.	832	61	1975	1001	.530	.070	.221	-.138	.274	.240	46.2
TABERNACLE TWP.	832	99	1975	2132	.613	.079	.517	.262	.403	.368	46.2
WASHINGTON TWP.	832	45	1975	300	.	.	.	.	.	.	46.2
WESTAMPTON TWP.	832	35	1975	2911	1.726	.204	.377	-.213	.769	.523	46.2
WILLINGBORO TWP.	323	322	984	11538	1.188	1.150	3.193	-.415	1.844	1.279	23.3
WOODLAND TWP.	832	60	1975	408	.	.	.	.	.	.	46.2
WRIGHTSTOWN BORO	832	78	1975	1032	.	.	.	.	.	.	46.2
AUDUBON BORO	506	46	1072	3724	.231	.495	.761	-.237	.496	.313	42.3
AUDUBON PARK BORO	506	18	1072	509	.023	.003	.087	-.025	.038	.022	42.3
BARRINGTON BORO	506	131	1072	2826	.249	.466	.603	-1.279	.439	.010	42.3
BELLMAWR BORO	506	174	1072	4626	.468	.918	.975	.763	.787	.781	42.3
BERLIN BORO	718	55	1553	1930	.557	.921	.507	2.331	.662	1.079	38.5
BERLIN TWP.	718	57	1553	1765	.511	.336	.391	-.233	.413	.251	38.5
BROOKLAWN BORO	506	15	1072	800	.077	.178	.149	.232	.134	.159	42.3
CAMDEN CITY	3730	3288	3594	27693	.	.	.	.	.	.	63.2
CHERRY HILL TWP.	445	345	671	25222	3.781	12.596	8.014	21.297	8.130	11.422	30.1
CHESILHURST BORO	718	26	1553	485	.269	.009	.096	.001	.125	.094	38.5
CLEMENTON BORO	718	81	1553	2282	.299	.473	.420	.465	.397	.414	38.5
COLLINGSWOOD BORO	445	205	671	6665	.291	.691	1.328	.619	.770	.732	30.1
GIBBSBORO BORO	478	22	1553	785	.338	.431	.187	1.058	.318	.503	38.5

GLOUCESTER TWP.	718	325	1553	17476	3.619	1.427	3.894	1.032	2.980	2.493	38.5
GLOUCESTER CITY CITY	506	209	1072	4831	.363	.444	.821	-.796	.542	.208	42.3
HADDON TWP.	445	96	671	6455	.421	.825	1.514	.068	.920	.707	30.1
HADDONFIELD BORO	506	44	1072	4634	.435	1.548	1.638	2.781	1.207	1.600	42.3
HADDON HEIGHTS BORO	506	79	1072	3184	.247	.357	.776	.069	.460	.362	42.3
HI-NELLA BORO	718	20	1553	501	.036	.018	.089	-.059	.048	.021	38.5
LAUREL SPRINGS BORO	718	31	1553	801	.070	.162	.186	.103	.140	.130	38.5
LAWNSIDE BORO	506	76	1072	1070	.224	.313	.219	-.156	.252	.150	42.3
LINDENWOLD BORO	718	235	1553	8107	.597	.550	1.472	.778	.873	.849	38.5
MAGNOLIA BORO	506	39	1072	1705	.153	.216	.353	.214	.241	.234	42.3
MERCHANTVILLE BORO	3730	40	3594	1623	.095	.232	.370	-.187	.232	.128	63.2
MOUNT EPHRAIM BORO	506	41	1072	1931	.141	.271	.363	.537	.258	.328	42.3
OAKLYN BORO	506	38	1072	1841	.099	.206	.359	.083	.221	.187	42.3
PENNSAUKEN TWP.	3730	265	3594	12207	1.651	6.437	2.732	2.603	3.607	3.356	63.2
PINE HILL BORO	718	134	1553	3634	.621	.082	.651	.040	.451	.349	38.5
PINE VALLEY BORO	718	0	1553	11	.147	.020	.008	.023	.058	.050	38.5
RUNNEMEDE BORO	506	93	1072	3409	.313	.449	.661	.234	.474	.414	42.3
SOMERDALE BORO	506	68	1072	2093	.213	.580	.440	2.113	.411	.836	42.3
STRATFORD BORO	718	63	1553	2680	.249	.694	.621	.856	.521	.605	38.5
TAVISTOCK BORO	506	0	1072	4	.042	.043	.001	.100	.029	.047	42.3
VOORHEES TWP.	718	80	1553	9201	1.816	2.119	2.011	2.819	1.982	2.191	38.5
WATERFORD TWP.	718	75	1553	3114	.744	.402	.626	.118	.591	.473	38.5
WINSLOW TWP.	718	348	1553	8232	3.395	.768	1.584	-.582	1.916	1.291	38.5
WOODLYNNE BORO	445	25	671	970	.034	.020	.163	-.014	.072	.051	30.1

CAPE MAY

AVALON BORO	2377	36	3357	1287	1.244	.785	.868	.520	.966	.854	41.8
CAPE MAY CITY	2377	72	3357	2072	.629	1.734	1.393	1.533	1.252	1.322	41.8
CAPE MAY POINT BORO	2377	10	3357	172	.074	.007	.082	.020	.054	.046	41.8
DENNIS TWP.	2377	161	3357	1349	10.047	.372	1.063	.482	3.827	2.991	41.8
LOWER TWP.	2377	429	3357	6913	7.387	1.108	4.405	-.483	4.300	3.104	41.8
MIDDLE TWP.	2377	312	3357	4220	18.344	2.870	2.997	1.760	8.070	6.493	41.8
NORTH WILDWOOD CITY	2377	125	3357	2665	.421	1.507	1.227	1.662	1.052	1.204	41.8
OCEAN CITY CITY	2377	224	3357	7346	1.445	2.993	5.346	2.375	3.261	3.040	41.8
SEA ISLE CITY CITY	2377	37	3357	1873	.592	.526	.976	.447	.698	.635	41.8
STONE HARBOR BORO	2377	29	3357	925	.307	.537	.454	.208	.433	.377	41.8
UPPER TWP.	2377	159	3357	2739	7.254	1.039	2.173	.705	3.488	2.793	41.8
WEST CAPE MAY BORO	2377	40	3357	498	.322	.035	.303	-.125	.220	.134	41.8
WEST WILDWOOD BORO	2377	13	3357	145	.099	.030	.089	.068	.073	.072	41.8
WILDWOOD CITY	2377	214	3357	2272	.278	3.585	.966	-.206	1.609	1.156	41.8
WILDWOOD CREST BORO	2377	75	3357	1827	.255	1.355	1.198	.704	.936	.878	41.8

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WOODBINE BORO	2377	54	3357	562	1.579	.208	.387	.483	.725	.664	41.8
<b>CUMBERLAND</b>											
BRIDGETON CITY	2287	512	3442	7014	.	.	.	.	.	.	45.2
COMMERCIAL TWP.	2287	288	3442	1690	.	.	.	.	.	.	45.2
DEERFIELD TWP.	2287	68	3442	914	.091	.494	.583	1.020	.389	.547	45.2
DOWNE TWP.	2287	116	3442	745	.	.	.	.	.	.	45.2
FAIRFIELD TWP.	2287	193	3442	1869	.561	.125	1.060	.767	.582	.245	45.2
GREENWICH TWP.	2287	41	3442	347	.	.	.	.	.	.	45.2
HOPEWELL TWP.	2287	54	3442	1455	.772	.049	1.129	-.005	.650	.486	45.2
LAWRENCE TWP.	2287	102	3442	808	.	.	.	.	.	.	45.2
MAURICE RIVER TWP.	2287	182	3442	1286	.	.	.	.	.	.	45.2
MILLVILLE CITY	2287	483	3442	9658	10.656	6.425	6.203	-3.228	7.761	5.014	45.2
SHILOH BORO	2287	11	3442	220	.	.	.	.	.	.	45.2
STOW CREEK TWP.	2287	44	3442	492	.	.	.	.	.	.	45.2
UPPER DEERFIELD TWP.	2287	106	3442	2499	1.212	.555	1.752	.204	1.173	.931	45.2
VINELAND CITY	2287	1244	3442	18275	.	.	.	.	.	.	45.2
<b>ESSEX</b>											
BELLEVILLE TWP.	2045	614	2169	13798	.	.	.	.	.	.	38.5
BLOOMFIELD TWP.	2045	616	2169	18852	.	.	.	.	.	.	38.5
CALDWELL TWP.	208	84	469	3085	.337	.529	.753	.717	.540	.584	20.7
CEDAR GROVE TWP.	208	39	469	4179	1.264	.850	1.126	.251	1.080	.873	20.7
EAST ORANGE CITY	3016	2983	4656	28957	.	.	.	.	.	.	54.0
ESSEX FELS TWP.	208	10	469	733	.365	.051	.388	.041	.268	.211	20.7
FAIRFIELD TWP.	208	50	469	2421	1.450	4.274	.730	5.801	2.151	3.064	20.7
GLEN RIDGE TWP.	2045	30	2169	2564	.365	.156	.908	.007	.476	.359	38.5
IRVINGTON TOWN	2317	2006	2300	24881	.	.	.	.	.	.	47.9
LIVINGSTON TWP.	208	71	469	8916	3.932	3.846	3.593	4.418	3.790	3.947	20.7
MAPLEWOOD TWP.	2317	172	2300	8188	1.123	1.364	2.390	-.370	1.626	1.127	47.9
MILLBURN TWP.	208	62	469	7115	2.809	2.320	3.752	2.795	2.960	2.919	20.7
MONTCLAIR TWP.	2045	610	2169	14680	.	.	.	.	.	.	38.5
NEWARK CITY	15735	18505	18505	107584	.	.	.	.	.	.	63.3
NORTH CALDWELL TWP.	208	9	469	1895	.815	.141	.762	.030	.573	.437	20.7
NUTLEY TWP.	2045	300	2169	10866	.955	2.585	2.528	-.051	2.022	1.504	38.5
CITY OF ORANGE - TWP.	3016	1292	4656	12457	.	.	.	.	.	.	54.0
ROSELAND BORO	208	17	469	1927	.883	1.438	.651	4.399	.991	1.843	20.7
SOUTH ORANGE VILLAGE TWP.	2317	122	2300	5245	.758	1.301	2.096	.874	1.385	1.257	47.9
VERONA TWP.	208	94	469	5484	.786	.640	1.621	.663	1.016	.928	20.7
WEST CALDWELL TWP.	208	33	469	3720	1.208	1.523	1.211	1.816	1.314	1.439	20.7

WEST ORANGE TWP.	3016	381	4656	14670	3.398	3.260	4.185	4.677	3.615	3.880	54.0
<b>GLOUCESTER</b>											
CLAYTON BORO	2107	107	2622	2051	.623	.216	.387	.212	.409	.360	41.7
DEPTFORD TWP.	2107	378	2622	8226	2.749	1.700	1.785	2.599	2.078	2.208	41.7
EAST GREENWICH TWP.	2107	48	2622	1545	1.872	.152	.351	.070	.792	.611	41.7
ELK TWP.	2107	79	2622	1172	.906	.096	.231	.419	.411	.413	41.7
FRANKLIN TWP.	2107	267	2622	4681							41.7
GLASSBORO BORO	2107	250	2622	4950	1.092	1.132	.902	2.142	1.042	1.317	41.7
GREENWICH TWP.	2107	43	2622	1865	1.476	.526	.448	.957	.817	.852	41.7
HARRISON TWP.	2107	60	2622	1382	.261	.203	.306	.557	.257	.332	41.7
LOGAN TWP.	2107	52	2622	1327	3.662	.436	.275	.912	1.458	1.321	41.7
MANTUA TWP.	2107	113	2622	3018	1.855	.661	.739	.682	1.085	.984	41.7
MONROE TWP.	2107	296	2622	7830	2.583	.815	1.557	1.136	1.652	1.523	41.7
NATIONAL PARK BORO	2107	53	2622	1134	.156	.033	.207	.063	.132	.115	41.7
NEWFIELD BORO	2107	19	2622	539							41.7
PAULSBORO BORO	2107	143	2622	2415	.327	.739	.445	-1.545	.503	-.009	41.7
PITMAN BORO	2107	71	2622	3566	.353	.919	.770	-.600	.681	.360	41.7
SOUTH HARRISON TWP.	2107	30	2622	583							41.7
SWEDESBORO BORO	2107	69	2622	772	.120	.370	.146	.383	.212	.255	41.7
WASHINGTON TWP.	2107	142	2622	11117	3.046	1.076	2.536	1.481	2.219	2.035	41.7
WENONAH BORO	2107	14	2622	825	.155	.083	.241	-.153	.160	.082	41.7
WEST DEPTFORD TWP.	2107	137	2622	7190	2.530	1.090	1.577	.659	1.732	1.464	41.7
WESTVILLE BORO	2107	40	2622	1907	.189	.685	.345	.618	.406	.459	41.7
WOODBURY CITY	2107	152	2622	3949	.333	1.956	.851	1.744	1.047	1.221	41.7
WOODBURY HEIGHTS BORO	2107	20	2622	1092	.192	.301	.271	.203	.255	.242	41.7
WOOLWICH TWP.	2107	39	2622	445	1.740	.091	.096	.110	.642	.509	41.7
<b>HUDSON</b>											
BAYONNE CITY	3970	1978	3450	25759							50.4
EAST NEWARK BORO	3970	74	3450	675	.036	.278	.103	-.114	.139	.076	50.4
GUTTENBERG TOWN	15084	277	10252	3281	.071	.344	.775	.771	.397	.490	63.3
HARRISON TOWN	3970	489	3450	4753	.426	1.089	.742	-1.433	.752	.206	50.4
HOBOKEN CITY	15084	3127	10252	16036							63.3
JERSEY CITY CITY	14356	10765	10765	80987							63.3
KEARNY TOWN	3970	725	3450	13212	2.817	3.110	2.296	-10.66	2.741	-.609	50.4
NORTH BERGEN TWP.	15084	1373	10252	19651							63.3
SECAUCUS TOWN	3970	184	3450	5298	1.331	5.445	1.349	15.808	2.709	5.983	50.4
UNION CITY CITY	15084	3061	10252	20755							63.3
WEEHAWKEN TWP.	15084	470	10252	5357							63.3

WEST NEW YORK TOWN	15084	1944	10252	15469								63.3
<b>HUNTERDON</b>												
ALEXANDRIA TWP.	2548	69	3279	1042								43.8
BETHLEHEM TWP.	2548	64	3279	969	.021	.054	.362	.181	.146	.154		43.8
BLOOMSBURY BORO	2548	16	3279	294	.101	.175	.100	.038	.125	.104		43.8
CALIFON BORO	2548	27	3279	338								43.8
CLINTON TOWN	2548	21	3279	701	.180	.380	.247	.703	.269	.377		43.8
CLINTON TWP.	2548	79	3279	2797	2.972	.440	1.030	.456	1.480	1.224		43.8
DELAWARE TWP.	2548	78	3279	1324								43.8
EAST AMWELL TWP.	2548	84	3279	1293								43.8
FLEMINGTON BORO	2548	84	3279	1839	.242	1.433	.510	1.701	.728	.972		43.8
FRANKLIN TWP.	2548	39	3279	831	.046	.094	.297	.098	.146	.134		43.8
FRENCHTOWN BORO	2548	25	3279	551								43.8
GLEN GARDNER BORO	2548	19	3279	409								43.8
HAMPTON BORO	2548	28	3279	565								43.8
HIGH BRIDGE BORO	2548	69	3279	1442	.435	.125	.381	.109	.314	.263		43.8
HOLLAND TWP.	2548	88	3279	1528								43.8
KINGWOOD TWP.	2548	95	3279	1008								43.8
LAMBERTVILLE CITY	2548	105	3279	1592								43.8
LEBANON BORO	2548	9	3279	365	.270	.106	.092	.036	.156	.126		43.8
LEBANON TWP.	2548	168	3279	1752								43.8
MILFORD BORO	2548	25	3279	475								43.8
RARITAN TWP.	2548	92	3279	3812	2.550	1.679	1.246	2.632	1.825	2.027		43.8
READINGTON TWP.	2548	111	3279	3602	2.300	.662	1.436	.863	1.466	1.315		43.8
STOCKTON BORO	2548	14	3279	247								43.8
TEWKSBURY TWP.	2548	71	3279	1456	.075	.129	1.012	.451	.405	.417		43.8
UNION TWP.	2548	68	3279	1148								43.8
WEST AMWELL TWP.	2548	40	3279	745								43.8
<b>MERCER</b>												
EAST WINDSOR TWP.	481	212	1109	7923	2.090	2.223	2.227	3.701	2.180	2.560		30.3
EWING TWP.	481	291	1109	11666	2.366	3.888	3.351	-.531	3.201	2.268		30.3
HAMILTON TWP.	3411	749	3479	30368	5.269	5.051	7.361	-2.672	5.894	3.752		49.0
HIGHTSTOWN BORO	481	97	1109	1629	.192	.909	.443	-.251	.515	.323		30.3
HOPEWELL BORO	481	26	1109	767								30.3
HOPEWELL TWP.	481	117	1109	3590	1.324	.781	1.395	.401	1.167	.975		30.3
LAWRENCE TWP.	3411	141	3479	7944	3.061	5.180	2.328	6.075	3.523	4.161		49.0
PENNINGTON BORO	481	15	1109	866								30.3
PRINCETON BORO	481	86	1109	3068	.275	4.521	1.332	6.121	2.043	3.062		30.3

PRINCETON TWP.	481	161	1109	4932	1.891	.923	2.380	.346	1.732	1.385	30.3
TRENTON CITY	3411	2588	3479	30626							49.0
WASHINGTON TWP.	481	42	1109	1428	2.455	.350	.351	.870	1.052	1.007	30.3
WEST WINDSOR TWP.	481	62	1109	3306	3.255	2.203	1.167	4.841	2.208	2.866	30.3

MIDDLESEX

CARTERET BORO	2372	343	3200	6537							45.5
CRANBURY TWP.	491	23	1010	766	2.042	1.173	.296	1.337	1.170	1.212	37.0
DUNELLEN BORO	652	148	1557	2293	.228	.272	.669	.590	.390	.145	34.0
EAST BRUNSWICK TWP.	2177	176	2407	13448	3.910	5.466	5.071	9.324	4.816	5.943	42.9
EDISON TWP.	652	590	1557	30286	6.734	14.022	9.358	8.705	10.038	9.705	34.0
HELMETTA BORO	491	17	1010	305	.176	.058	.088	.315	.107	.159	37.0
HIGHLAND PARK BORO	2177	152	2407	5543	.395	.792	1.664	.193	.951	.665	42.9
JAMESBURG BORO	491	71	1010	1481	.162	.292	.418	.148	.290	.181	37.0
METUCHEN BORO	652	101	1557	4655	.604	1.660	1.862	.042	1.375	1.042	34.0
MIDDLESEX BORO	652	104	1557	4398	.758	1.773	1.422	1.410	1.318	1.341	34.0
MILLTOWN BORO	2177	40	2407	2453	.352	.778	.823	.338	.651	.573	42.9
MONROE TWP.	491	133	1010	8553	1.876	.382	2.390	.882	1.549	1.382	37.0
NEW BRUNSWICK CITY	2177	1549	2407	14164							42.9
NORTH BRUNSWICK TWP.	2177	182	2407	8826	2.637	3.970	3.139	7.312	3.248	4.264	42.9
OLD BRIDGE TWP.	491	476	1010	18462	8.417	1.460	5.934	.732	5.270	4.136	37.0
PERTH AMBOY CITY	2372	1633	3200	12784							45.5
PISCATAWAY TWP.	652	463	1557	12507	4.152	8.015	4.571	11.391	5.579	7.032	34.0
PLAINSBORO TWP.	491	50	1010	8404	1.377	1.042	1.523	3.680	1.314	1.906	37.0
SAYREVILLE BORO	2372	258	3200	11608	3.647	2.144	3.319	.584	3.037	2.131	45.5
SOUTH AMBOY CITY	2372	168	3200	2718	.319	.736	.741	.012	.598	.446	45.5
SOUTH BRUNSWICK TWP.	491	150	1010	8088	5.307	3.175	2.113	7.022	3.532	4.405	37.0
SOUTH PLAINFIELD BORO	652	150	1557	6180	1.802	4.796	2.175	1.131	2.924	2.476	34.0
SOUTH RIVER BORO	2177	308	2407	4770	.615	.532	1.410	.634	.853	.481	42.9
SPOTSWOOD BORO	491	91	1010	2507	.472	.436	.888	.060	.599	.464	37.0
WOODBRIIDGE TWP.	2372	798	3200	30420	5.075	11.807	10.457	12.775	9.113	10.028	45.5

MONMOUTH

ABERDEEN TWP.	1254	216	1516	6219	1.157	1.985	2.473	.181	1.872	1.449	31.5
ALLENHURST BORO	1498	4	2315	337	.064	.288	.160	.042	.171	.117	42.3
ALLENTOWN BORO	230	23	1079	690							27.1
ASBURY PARK CITY	1498	765	2315	7262							42.3
ATLANTIC HIGHLANDS BORO	1254	45	1516	1867	.255	.903	.681	.816	.613	.664	31.5
AVON-BY-THE-SEA BORO	1498	26	2315	1024	.085	.394	.334	.097	.271	.228	42.3
BELMAR BORO	1498	181	2315	3132	.212	1.165	.809	1.340	.729	.882	42.3

BRADLEY BEACH BORO	1498	149	2315	2206	.149	.284	.527	-.123	.320	.209	42.3
BRIELLE BORO	1498	28	2315	1753	.350	.669	.787	1.054	.602	.715	42.3
COLTS NECK TWP.	230	20	1079	2545	.135	.634	1.592	.991	.787	.838	27.1
DEAL BORO	1498	6	2315	683	.255	.231	.508	-.058	.331	.234	42.3
EATONTOWN BORO	871	105	1448	5332	1.232	4.683	1.659	5.127	2.525	3.175	40.0
ENGLISHTOWN BORO	230	19	1079	470	.121	.769	.092	.346	.328	.332	27.1
FAIR HAVEN BORO	871	30	1448	1971	.329	.242	1.000	.650	.524	.555	40.0
FARMINGDALE BORO	230	16	1079	531							27.1
FREEHOLD BORO	230	185	1079	3715	.403	3.014	1.145	1.301	1.521	1.466	27.1
FREEHOLD TWP.	230	94	1079	7030	4.441	4.336	2.858	4.896	3.878	4.133	27.1
HAZLET TWP.	1254	136	1516	7175	1.189	1.842	2.855	2.471	1.962	2.090	31.5
HIGHLANDS BORO	1254	94	1516	2378	.136	.468	.752	.434	.452	.448	31.5
HOLMDEL TWP.	1254	25	1516	3211	1.787	5.535	2.074	3.019	3.132	3.104	31.5
HOWELL TWP.	230	335	1079	11205	5.802	2.016	3.345	2.738	3.721	3.475	27.1
INTERLAKEN BORO	1498	5	2315	396	.081	.010	.199	.003	.096	.073	42.3
KEANSBURG BORO	1254	274	1516	3516							31.5
KEAYPORT BORO	1254	151	1516	3122	.297	.991	.776	-1.381	.688	.171	31.5
LITTLE SILVER BORO	871	23	1448	1948	.595	.654	1.106	1.011	.785	.841	40.0
LOCH ARBOUR VILLAGE	1498	3	2315	127	.021	.030	.068	-.047	.040	.018	42.3
LONG BRANCH CITY	871	816	1448	12506							40.0
MANALAPAN TWP.	230	155	1079	7636	3.079	1.257	3.273	1.193	2.536	2.201	27.1
MANASQUAN BORO	1498	97	2315	2256	.297	1.282	.717	1.514	.766	.953	42.3
MARLBORO TWP.	230	78	1079	8377	4.769	1.906	3.431	4.475	3.369	3.645	27.1
MATAWAN BORO	1254	85	1516	3183	.480	1.415	1.235	1.122	1.043	1.063	31.5
MIDDLETOWN TWP.	1254	373	1516	23133	8.462	4.586	10.375	4.819	7.808	7.060	31.5
MILLSTONE TWP.	230	93	1079	1410							27.1
MONMOUTH BEACH BORO	871	19	1448	1511	.234	.225	.834	.436	.431	.432	40.0
NEPTUNE TWP.	1498	559	2315	10704							42.3
NEPTUNE CITY BORO	1498	66	2315	2267	.191	1.027	.681	-.694	.633	.301	42.3
OCEAN TWP.	1498	125	2315	9213	2.378	6.367	3.607	12.697	4.117	6.262	42.3
OCEANPORT BORO	871	23	1448	2113	.658	1.137	.843	-.204	.879	.608	40.0
RED BANK BORO	871	225	1448	5004	.372	5.604	1.609	5.283	2.528	3.217	40.0
ROOSEVELT BORO	230	13	1079	325							27.1
RUMSON BORO	871	44	1448	2626	1.104	.488	1.949	.392	1.180	.983	40.0
SEA BRIGHT BORO	871	31	1448	1116	.127	.352	.366	.249	.282	.274	40.0
SEA GIRT BORO	1498	5	2315	1056	.223	.372	.554	.197	.383	.336	42.3
SHREWSBURY BORO	871	14	1448	1097	.488	1.450	.492	1.343	.810	.943	40.0
SHREWSBURY TWP.	871	27	1448	556	.019	.189	.102	.266	.103	.144	40.0
SOUTH BELMAR BORO	1498	34	2315	.683	.042	.105	.171	.204	.106	.130	42.3
SPRING LAKE BORO	1498	37	2315	1575	.276	.549	.752	.719	.526	.574	42.3
SPRING LAKE HEIGHTS BORO	1498	34	2315	2782	.276	.569	.845	.765	.563	.614	42.3
TINTON FALLS BORO	871	70	1448	3296	1.255	2.279	1.159	4.999	1.564	2.423	40.0

UNION BEACH BORO	1254	118	1516	2126	.382	.430	.598	-.044	.470	.341	31.5
UPPER FREEHOLD TWP.	230	47	1079	1051							27.1
WALL TWP.	1498	191	2315	7350	3.688	2.898	2.598	4.309	3.061	3.373	42.3
WEST LONG BRANCH BORO	871	23	1448	2538	.601	1.793	1.058	1.477	1.150	1.232	40.0

MORRIS

BOONTON TOWN	280	177	798	3255	.680	.622	.705	-.246	.669	.440	23.6
BOONTON TWP.	280	63	798	1242	1.049	.253	.406	-1.144	.569	.141	23.6
BUTLER BORO	418	84	1148	2672	.553	.323	.600	-.595	.492	.220	29.4
CHATHAM BORO	537	36	741	3315	.660	.610	1.081	.463	.784	.704	24.1
CHATHAM TWP.	537	20	741	3556	1.244	.247	1.394	.353	.962	.809	24.1
CHESTER BORO	769	13	1211	497							28.2
CHESTER TWP.	769	50	1211	1819							28.2
DENVILLE TWP.	418	112	1148	4917	3.533	1.245	1.369	2.768	2.049	2.229	29.4
DOVER TOWN	769	350	1211	5322	.705	1.434	1.101	-1.106	1.080	.534	28.2
EAST HANOVER TWP.	280	50	798	2958	1.835	2.289	.849	3.478	1.658	2.113	23.6
FLORHAM PARK BORO	537	7	741	3039	2.106	2.584	1.081	5.429	1.924	2.800	24.1
HANOVER TWP.	280	40	798	3931	3.033	3.047	1.186	3.062	2.422	2.582	23.6
HARDING TWP.	537	7	741	1315	1.353	.238	.911	1.014	.834	.879	24.1
JEFFERSON TWP.	418	391	1148	5905	.056	.213	1.305	.096	.525	.418	29.4
KINNELON BORO	418	56	1148	2672	.493	.162	.985	.142	.547	.446	29.4
LINCOLN PARK BORO	418	60	1148	3893	1.138	.387	.684	-.183	.736	.507	29.4
MADISON BORO	537	108	741	5384	1.180	1.088	1.750	1.269	1.339	1.322	24.1
MENDHAM BORO	537	23	741	1766							24.1
MENDHAM TWP.	537	33	741	1624	.048	.055	.703	.034	.269	.210	24.1
MINE HILL TWP.	769	30	1211	1211	.829	.032	.277	.087	.379	.306	28.2
MONTVILLE TWP.	280	98	798	4835	2.751	1.322	1.562	2.772	1.878	2.102	23.6
MORRIS TWP.	537	99	741	7245	3.039	1.471	2.584	.587	2.365	1.920	24.1
MORRIS PLAINS BORO	537	24	741	1831	.730	1.959	.626	3.963	1.105	1.820	24.1
MORRISTOWN TOWN	537	349	741	7155	.803	6.305	1.587	11.712	2.898	5.102	24.1
MOUNTAIN LAKES BORO	280	9	798	1239	.815	.205	.611	.183	.544	.453	23.6
MOUNT ARLINGTON BORO	769	37	1211	1452	.190	.031	.352	.009	.191	.145	28.2
MOUNT OLIVE TWP.	769	165	1211	6847	1.629	.552	1.648	1.279	1.277	1.277	28.2
NETCONG BORO	769	35	1211	1380	.253	.179	.264	-.327	.232	.092	28.2
PARSIPPANY-TROY HILLS TWP.	280	360	798	18470	6.030	5.581	4.689	13.996	5.434	7.574	23.6
PASSAIC TWP.	537	35	741	2717	2.340	.331	.813	.191	1.161	.919	24.1
PEQUANNOCK TWP.	418	65	1148	4394	1.678	.880	1.269	1.079	1.276	1.226	29.4
RANDOLPH TWP.	769	180	1211	6708	4.000	.942	1.986	2.083	2.309	2.253	28.2
RIVERDALE BORO	418	34	1148	877	.525	.285	.207	.128	.339	.286	29.4
ROCKAWAY BORO	418	77	1148	2448	.562	.562	.616	.371	.580	.528	29.4
ROCKAWAY TWP.	418	191	1148	6775	2.896	1.714	1.835	4.413	2.148	2.714	29.4

ROXBURY TWP.	769	194	1211	6460	4.473	1.162	1.709	1.171	2.448	2.129	28.2
VICTORY GARDENS BORO	769	32	1211	407	.056	.005	.079	.008	.047	.037	28.2
WASHINGTON TWP.	769	124	1211	4789	.198	.251	1.255	.362	.568	.517	28.2
WHARTON BORO	418	79	1148	1976	.548	.479	.477	.139	.501	.411	29.4

OCEAN

BARNEGAT TWP.	859	122	2258	3156	3.541	.297	.864	.613	1.567	1.329	53.1
BARNEGAT LIGHT BORO	859	14	2258	405	.149	.161	.112	.142	.141	.141	53.1
BAY HEAD BORO	730	9	2161	565	.127	.136	.221	.150	.161	.159	46.6
BEACH HAVEN BORO	859	26	2258	942	.212	.558	.267	.037	.346	.269	53.1
BEACHWOOD BORO	859	86	2258	2646	.583	.274	.759	.110	.539	.432	53.1
BERKELEY TWP.	859	259	2258	15928	5.573	.922	2.853	.738	3.116	2.521	53.1
BRICK TWP.	730	494	2161	24040	5.544	4.201	6.634	1.819	5.460	4.550	46.6
DOVER TWP.	730	537	2161	25834	8.838	11.897	7.969	10.933	9.568	9.909	46.6
EAGLESWOOD TWP.	859	28	2258	399							53.1
HARVEY CEDARS BORO	859	7	2258	297	.117	.067	.055	.039	.079	.069	53.1
ISLAND HEIGHTS BORO	730	19	2161	631	.127	.059	.179	.028	.122	.098	46.6
JACKSON TWP.	859	380	2258	8654	2.666	2.347	2.875	2.892	2.629	2.695	53.1
LACEY TWP.	859	231	2258	7290	4.862	1.689	1.682	2.223	2.744	2.614	53.1
LAKEHURST BORO	859	90	2258	905	.200	.495	.256	.749	.317	.425	53.1
LAKESWOOD TWP.	730	742	2161	15893							46.6
LAVALLETTE BORO	730	25	2161	1122	.138	.444	.300	1.164	.294	.512	46.6
LITTLE EGG HARBOR TWP.	859	153	2258	4153	2.207	.146	1.017	.304	1.123	.918	53.1
LONG BEACH TWP.	859	58	2258	2487	.913	.356	.587	.268	.619	.531	53.1
MANCHESTER TWP.	859	158	2258	17100	5.572	.771	3.808	.751	3.384	2.726	53.1
MANTOLOKING BORO	730	2	2161	204	.093	.099	.151	.271	.114	.154	46.6
OCEAN TWP.	859	63	2258	1621	3.041	.210	.441	.163	1.231	.882	53.1
OCEAN GATE BORO	859	33	2258	610	.106	.024	.140	.039	.090	.077	53.1
PINE BEACH BORO	859	8	2258	672	.127	.156	.224	.257	.169	.191	53.1
PLUMSTED TWP.	859	145	2258	1785							53.1
POINT PLEASANT BORO	730	136	2161	7488	.786	2.261	2.135	1.926	1.727	1.777	46.6
POINT PLEASANT BEACH BORO	730	78	2161	2307	.319	1.215	.724	.393	.753	.663	46.6
SEASIDE HEIGHTS BORO	730	78	2161	1206	.074	.696	.179	.511	.317	.365	46.6
SEASIDE PARK BORO	730	40	2161	852	.127	.416	.265	.481	.270	.322	46.6
SHIP BOTTOM BORO	859	35	2258	690	.151	.459	.202	.411	.271	.306	53.1
SOUTH TOMS RIVER BORO	859	81	2258	1058	.256	.148	.305	.134	.236	.211	53.1
STAFFORD TWP.	859	172	2258	5027	4.126	1.453	1.292	2.337	2.291	2.302	53.1
SURF CITY BORO	859	32	2258	866	.138	.218	.198	.158	.185	.178	53.1
TUCKERTON BORO	859	77	2258	1054	.786	.404	.258	.060	.483	.347	53.1

PASSAIC

BLOOMINGDALE BORO	1082	108	1922	2790	1.477	.104	.559	-.156	.713	.496	29.4
CLIFTON CITY	4533	1070	4293	31372	3.976	7.596	5.845	10.285	5.806	6.926	51.6
HALEDON BORO	1082	119	1922	2760	.462	.321	.459	-.154	.414	.272	29.4
HAWTHORNE BORO	1082	192	1922	7358	1.221	1.218	1.406	.887	1.282	1.183	29.4
LITTLE FALLS TWP.	1082	90	1922	4438	.994	1.240	1.054	.849	1.096	1.034	29.4
NORTH HALEDON BORO	1082	49	1922	2655	1.243	.213	.636	.291	.697	.596	29.4
PASSAIC CITY	4533	3224	4293	19928	.	.	.	.	.	.	51.6
PATERSON CITY	7036	7023	7023	46629	.	.	.	.	.	.	63.3
POMPTON LAKES BORO	1082	68	1922	3871	1.012	.482	.883	.402	.792	.695	29.4
PROSPECT PARK BORO	1082	127	1922	1991	.160	.057	.327	-.266	.181	.069	29.4
RINGWOOD BORO	1082	117	1922	4011	.	.	.	.	.	.	29.4
TOTOWA BORO	1082	89	1922	3573	1.420	2.144	.781	2.030	1.448	1.594	29.4
WANAUKE BORO	1082	123	1922	3332	.590	.232	.675	-.030	.499	.367	29.4
WAYNE TWP.	1082	239	1922	15901	8.836	6.286	4.324	8.487	6.482	6.983	29.4
WEST MILFORD TWP.	1082	466	1922	7822	.087	.455	1.675	.910	.739	.782	29.4
WEST PATERSON BORO	1082	135	1922	4241	1.047	.564	.846	-.022	.819	.609	29.4

SALEM

ALLOWAY TWP.	2377	84	3357	971	.	.	.	.	.	.	41.8
CARNEYS POINT TWP.	2377	102	3357	3342	1.842	.292	2.298	-.293	1.477	1.035	41.8
ELMER BORO	2377	18	3357	611	.	.	.	.	.	.	41.8
ELSINBORO TWP.	2377	29	3357	555	.056	.046	.414	.122	.172	.159	41.8
LOWER ALLOWAYS CREEK TWP.	2377	53	3357	615	.	.	.	.	.	.	41.8
MANNINGTON TWP.	2377	71	3357	606	.	.	.	.	.	.	41.8
OLDMANS TWP.	2377	31	3357	671	3.028	.568	.459	.468	1.352	1.131	41.8
PENNS GROVE BORO	2377	187	3357	2216	.223	.961	1.002	-.134	.729	.513	41.8
PENNSVILLE TWP.	2377	198	3357	5719	1.990	3.817	4.033	-5.931	3.280	.977	41.8
PILESGROVE TWP.	2377	67	3357	1071	.	.	.	.	.	.	41.8
PITTSBORO TWP.	2377	120	3357	2607	.197	.224	1.727	-.537	.716	.403	41.8
QUINTON TWP.	2377	89	3357	1103	.	.	.	.	.	.	41.8
SALEM CITY	2377	200	3357	2843	.590	2.124	1.540	-5.032	1.418	-.195	41.8
UPPER PITTSBORO TWP.	2377	75	3357	1114	.	.	.	.	.	.	41.8
WOODSTOWN BORO	2377	45	3357	1408	.	.	.	.	.	.	41.8

SOMERSET

BEDMINSTER TWP.	655	37	834	3539	1.331	1.397	.771	.397	1.166	.974	31.2
BERNARDS TWP.	655	42	834	5418	3.341	2.018	2.290	5.033	2.550	3.170	31.2
BERNARDSVILLE BORO	655	54	834	2344	.928	.537	1.396	.217	.954	.770	31.2

BOUND BROOK BORO	655	201	834	3387	.352	1.067	1.029	-2.364	.816	.021	31.2
BRANCBURG TWP.	222	34	1072	2741	2.219	.684	1.129	1.349	1.344	1.345	32.3
BRIDGEWATER TWP.	655	160	834	8913	6.820	3.452	4.161	-1.192	4.811	3.310	31.2
FAR HILLS BORO	655	7	834	237	.095	.177	.176	.290	.150	.185	31.2
FRANKLIN TWP.	222	344	1072	12151	4.220	4.336	4.040	10.897	4.199	5.873	32.3
GREEN BROOK TWP.	655	32	834	1394	1.011	.695	.564	1.164	.757	.858	31.2
HILLSBORO TWP.	222	103	1072	9248	3.795	.673	2.791	1.049	2.420	2.077	32.3
MANVILLE BORO	222	183	1072	3787	.549	.471	1.113	-2.283	.711	-.037	32.3
MILLSTONE BORO	222	2	1072	162	.053	.014	.073	-.438	.047	-.075	32.3
MONTGOMERY TWP.	222	47	1072	2516	.014	1.430	1.102	.770	.849	.829	32.3
NORTH PLAINFIELD BORO	655	208	834	7154	.593	.947	2.190	.802	1.244	1.133	31.2
PEAPACK AND GLADSTONE BORO	655	25	834	764	.439	.257	.326	.429	.341	.363	31.2
RARITAN BORO	222	122	1072	2210	.439	1.817	.619	2.009	.958	1.221	32.3
ROCKY HILL BORO	222	6	1072	256	.	.	.	.	.	.	32.3
SOMERVILLE BORO	222	154	1072	4467	.505	3.969	1.391	7.433	1.955	3.325	32.3
SOUTH BOUND BROOK BORO	222	77	1072	1551	.154	.094	.406	-.319	.218	.084	32.3
WARREN TWP.	655	52	834	3172	4.306	1.093	1.664	1.815	2.355	2.220	31.2
WATCHUNG BORO	655	17	834	1753	1.318	1.248	1.063	-.362	1.210	.817	31.2

SUSSEX

ANDOVER BORO	755	19	2315	301	.	.	.	.	.	.	33.8
ANDOVER TWP.	755	53	2315	1644	1.222	.139	.358	.272	.573	.498	33.8
BRANCHVILLE BORO	755	12	2315	372	.	.	.	.	.	.	33.8
BYRAM TWP.	755	111	2315	2603	.	.	.	.	.	.	33.8
FRANKFORD TWP.	755	122	2315	1712	.	.	.	.	.	.	33.8
FRANKLIN BORO	755	87	2315	1632	.	.	.	.	.	.	33.8
FREDON TWP.	755	28	2315	830	.444	.027	.194	-.021	.221	.161	33.8
GREEN TWP.	755	46	2315	878	.	.	.	.	.	.	33.8
HAMBURG BORO	755	42	2315	633	.	.	.	.	.	.	33.8
HAMPTON TWP.	755	65	2315	1478	.829	.022	.291	-.013	.381	.282	33.8
HARDYSTON TWP.	755	118	2315	1795	.	.	.	.	.	.	33.8
HOPATCONG BORO	755	233	2315	5233	.	.	.	.	.	.	33.8
LAFAYETTE TWP.	755	50	2315	646	.	.	.	.	.	.	33.8
MONTAGUE TWP.	755	87	2315	919	.	.	.	.	.	.	33.8
NEWTON TOWN	755	149	2315	3100	.624	.918	.514	.563	.685	.655	33.8
OGDENSBURG BORO	755	47	2315	855	.	.	.	.	.	.	33.8
SANDYSTON TWP.	755	84	2315	633	.	.	.	.	.	.	33.8
SPARTA TWP.	755	132	2315	5245	.	.	.	.	.	.	33.8
STANHOPE BORO	755	44	2315	1349	.	.	.	.	.	.	33.8
STILLWATER TWP.	755	100	2315	1507	.	.	.	.	.	.	33.8
SUSSEX BORO	755	86	2315	922	.	.	.	.	.	.	33.8
VERNON TWP.	755	363	2315	6688	.	.	.	.	.	.	33.8

WALPACK TWP.	755	5	2315	57	.	.	.	.	.	.	33.8
WANTAGE TWP.	755	231	2315	2763	.	.	.	.	.	.	33.8

UNION

BERKELEY HEIGHTS TWP.	1162	24	1549	3932	1.826	.907	1.585	1.172	1.439	1.372	33.1
CLARK TWP.	795	45	925	5740	1.272	1.659	1.551	.101	1.494	1.095	28.6
CRANFORD TWP.	795	121	925	8464	1.376	2.683	2.382	3.160	2.147	2.400	28.6
ELIZABETH CITY	3019	4463	4463	40335	.	.	.	.	.	.	59.4
FANWOOD BORO	1162	20	1549	2561	.362	.302	.773	.345	.479	.445	33.1
GARWOOD BORO	795	53	925	1785	.197	.700	.369	.514	.422	.445	28.6
HILLSIDE TWP.	667	448	1947	7333	.	.	.	.	.	.	38.2
KENILWORTH BORO.	667	56	1947	2826	.562	1.885	.616	.292	1.021	.839	38.2
LINDEN CITY	667	659	1947	15086	3.075	5.999	2.898	-1.985	3.991	2.497	38.2
MOUNTAINSIDE BORO	795	9	925	2461	1.152	1.312	.979	.487	1.148	.982	28.6
NEW PROVIDENCE BORO	1162	44	1549	4342	.983	2.551	1.470	2.779	1.668	1.946	33.1
PLAINFIELD CITY	1162	1201	1549	15951	.	.	.	.	.	.	33.1
RAHWAY CITY	795	439	925	10122	1.123	2.781	2.099	.865	2.001	1.717	28.6
ROSELLE BORO	667	336	1947	7863	.	.	.	.	.	.	38.2
ROSELLE PARK BORO	667	141	1947	5141	.365	.525	1.082	.156	.657	.532	38.2
SCOTCH PLAINS TWP.	1162	101	1549	7581	2.584	.782	2.387	.921	1.917	1.668	33.1
SPRINGFIELD TWP.	795	63	925	6307	1.460	2.378	1.573	1.919	1.804	1.833	28.6
SUMMIT CITY	1162	159	1549	8445	1.685	2.760	3.302	2.440	2.582	2.547	33.1
UNION TWP.	667	307	1947	18707	2.528	6.817	4.360	.113	4.568	3.454	38.2
WESTFIELD TOWN	795	156	925	10714	1.826	1.525	3.845	.989	2.398	2.046	28.6
WINFIELD TWP.	795	38	925	712	.048	.008	.123	.022	.060	.050	28.6

WARREN

ALLAMUCHY TWP.	2548	29	3279	1393	.	.	.	.	.	.	43.8
ALPHA BORO	2548	35	3279	993	.374	.147	.250	-.015	.257	.189	43.8
BELVIDERE TOWN	2548	32	3279	1007	.	.	.	.	.	.	43.8
BLAIRSTOWN TWP.	2548	135	3279	1782	.	.	.	.	.	.	43.8
FRANKLIN TWP.	2548	52	3279	813	.038	.091	.230	-.035	.120	.081	43.8
FRELINGHUYSEN TWP.	2548	42	3279	.574	.	.	.	.	.	.	43.8
GREENWICH TWP.	2548	36	3279	602	1.684	.065	.167	.074	.639	.498	43.8
HACKETTSTOWN TOWN	2548	134	3279	3273	.659	1.890	.824	1.427	1.124	1.200	43.8
HARDWICK TWP.	2548	51	3279	351	.	.	.	.	.	.	43.8
HARMONY TWP.	2548	77	3279	939	.487	.069	.254	.215	.270	.256	43.8
HOPE TWP.	2548	41	3279	588	.	.	.	.	.	.	43.8
INDEPENDENCE TWP.	2548	59	3279	1135	.088	.062	.294	.158	.148	.151	43.8
KNOWLTON TWP.	2548	67	3279	793	.140	.109	.194	.022	.148	.116	43.8

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LIBERTY TWP.	2548	52	3279	694	.	.	.	.	.	.	43.8
LOPATCONG TWP.	2548	54	3279	1898	1.076	.069	.504	-.433	.550	.304	43.8
MANSFIELD TWP.	2548	113	3279	2444	.135	.133	.566	-.020	.278	.204	43.8
OXFORD TWP.	2548	53	3279	604	.	.	.	.	.	.	43.8
PAHAQUARRY TWP.	2548	0	3279	13	.	.	.	.	.	.	43.8
PHILLIPSBURG TOWN	2548	275	3279	6387	.	.	.	.	.	.	43.8
POHATCONG TWP.	2548	78	3279	1364	1.279	.122	.335	.338	.579	.519	43.8
WASHINGTON BORO	2548	117	3279	2675	.417	.392	.586	-.304	.465	.273	43.8
WASHINGTON TWP.	2548	90	3279	1621	.887	.417	.457	.308	.587	.518	43.8
WHITE TWP.	2548	69	3279	1186	.	.	.	.	.	.	43.8

EXHIBIT 2 - BASE DATA BY HOUSING REGION

REGION	COLUMN A 1987 REGIONAL AVERAGE PERCENT DETERIORATION	COLUMN B REGIONAL POOL OF EXCESS DEFICIENT HOUSING UNITS	COLUMN C 1993 PROSPECTIVE NEED	COLUMN D 1987-1993 FILTERING ESTIMATES	COLUMN E 1980 MULTIFAMILY UNIT TOTALS	COLUMN F 1987-1993 RESIDENTIAL CONVERSION ESTIMATES	COLUMN G 1980 2-4 FAMILY UNIT TOTALS	COLUMN H 1987-1993 SPONTANEOUS REHABILITATION ESTIMATES	COLUMN I 1983/1984 AGGREGATE PER CAPITA INCOME (\$)
1	.075	17,676	5,509	12,202	410,972	5,138	224,294	1,884	21,112,820,558
2	.047	8,829	9,759	12,678	334,839	3,257	165,631	1,194	22,029,857,240
3	.025	1,631	13,661	7,222	104,428	1,048	50,697	384	12,235,480,836
4	.015	750	23,752	6,706	73,799	662	29,269	243	9,830,614,791
5	.026	4,060	18,179	9,587	121,352	1,478	42,692	542	14,201,442,966
6	.042	1,465	9,561	3,494	57,287	1,174	27,873	431	4,592,475,839

## APPENDIX C

GROWTH AREA ALLOCATION INDEX TOTALS  
UPON WHICH ALLOCATION PERCENTAGES ARE BASED<sup>1</sup>

REGION	1984 TOTAL COVERED EMPLOYMENT	1977-1984 REGRESSED ANNUAL COVERED EMPLOYMENT CHANGE
1. Northeast	530,670	9,248
2. Northwest	472,139	13,295
3. West Central	347,443	10,622
4. East Central	187,404	6,618
5. Southwest	367,655	10,249
6. South-Southwest	152,928	6,353
Total	2,052,979	56,385

REGION	GROWTH AREA <sup>2</sup> IN ACRES	1983-1984 AGGREGATE PER CAPITA INCOME
1. Northeast	180,278	\$15,200,259,200
2. Northwest	227,868	\$14,100,784,128
3. West Central	291,294	\$10,539,986,795
4. East Central	301,384	\$ 8,549,553,470
5. Southwest	409,260	\$12,406,160,844
6. South-Southwest	258,254	\$ 3,556,207,381
Total	1,668,338	\$64,352,951,818

*Notes*

- For all communities in the growth area with the exception of selected Urban Aid Cities. See Technical Appendix, *infra*.
- Includes applicable growth area designations of the *State Development Guide Plan*, Pinelands Commission, and the Coastal Zone. See Technical Appendix, *infra*.

Source: Rutgers University, Center for Urban Policy Research, 1986

## APPENDIX D

## SECTION 8 INCOME LIMITS BY COUNTY

COUNTY		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Atlantic	Moderate Income (80%)	\$14,850	\$16,950	\$19,100	\$21,200	\$22,550	\$23,850	\$25,200	\$26,500
	Low Income (50%)	9,300	10,600	11,900	13,250	14,300	15,350	16,450	17,500
Bergen	Moderate Income (80%)	20,380	23,300	26,210	29,210	30,940	32,760	34,580	36,400
	Low Income (50%)	12,740	14,560	16,380	18,200	19,340	20,475	21,610	22,750
Burlington	Moderate Income (80%)	17,100	19,500	21,950	24,400	25,950	27,450	29,000	30,500
	Low Income (50%)	10,700	12,200	13,700	15,250	16,450	17,700	18,900	20,150
Camden	Moderate Income (80%)	17,100	19,500	21,950	24,400	25,950	27,450	29,000	30,500
	Low Income (50%)	10,700	12,200	13,700	15,250	16,450	17,700	18,900	20,150
Cape May	Moderate Income (80%)	14,850	16,950	19,100	21,200	22,550	23,850	25,200	26,500
	Low Income (50%)	9,300	10,600	11,900	13,250	14,300	15,350	16,450	17,500
Cumberland	Moderate Income (80%)	14,300	16,300	18,350	20,400	21,700	22,950	24,250	25,500
	Low Income (50%)	8,950	10,200	11,450	12,750	13,750	14,800	15,800	16,850
Essex	Moderate Income (80%)	19,770	22,590	25,420	28,240	30,010	31,770	33,540	35,300
	Low Income (50%)	12,355	14,120	15,885	17,650	18,755	19,855	20,960	22,065
Gloucester	Moderate Income (80%)	17,100	19,500	21,950	24,400	25,950	27,450	29,000	30,500
	Low Income (50%)	10,700	12,200	13,700	15,250	16,450	17,700	18,900	20,150
Hudson	Moderate Income (80%)	14,050	16,100	18,100	20,100	21,350	22,600	23,850	25,150
	Low Income (50%)	8,800	10,050	11,300	12,550	13,550	14,550	15,550	16,550
Hunterdon	Moderate Income (80%)	21,620	24,700	27,790	30,880	32,810	34,740	36,670	38,600
	Low Income (50%)	13,510	15,440	17,370	19,300	20,505	21,710	22,920	24,125
Mercer	Moderate Income (80%)	18,950	21,700	24,400	27,100	28,800	30,500	32,200	33,900
	Low Income (50%)	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
Middlesex	Moderate Income (80%)	21,620	24,700	27,790	30,880	32,810	34,740	36,670	38,600
	Low Income (50%)	13,510	15,440	17,370	19,300	20,505	21,710	22,920	24,125
Monmouth	Moderate Income (80%)	17,900	20,500	23,050	25,600	27,200	28,800	30,400	32,000
	Low Income (50%)	11,200	12,800	14,400	16,000	17,300	18,550	19,850	21,100
Morris	Moderate Income (80%)	19,770	22,590	25,420	28,240	30,010	31,770	33,540	35,300
	Low Income (50%)	12,355	14,120	15,885	17,650	18,755	19,855	20,960	22,065