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# Housing Element & Fair Share Plan

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ANDOVER TOWNSHIP  
SUSSEX COUNTY, NEW JERSEY

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October 18, 2016

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Prepared by:



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Jessica C. Caldwell, P.P., A.I.C.P., Township Planner

License No. 5944

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# HOUSING ELEMENT

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## INTRODUCTION

Andover Township is a rural municipality located in Sussex County in COAH's Northeastern Region 1. The Township encompasses 20.687 square miles and is typified by rural development patterns including low-density residential and pockets of commercial development, primarily concentrated along corridors such as US Route 206 and CR 616 (Newton Sparta Road).

Andover Township has a total population of 6,207 people according to 2014 American Community Survey Estimates. Andover Township, like the rest of Sussex County, has experienced a decrease in population since the 2010 Census, when the population was estimated at 6,319 people. This population loss is attributed to several factors, including the economic downturn, changing trends in housing locations and type, increased transportation costs, and regulatory restrictions on development.

According to the 2010 Census, there were 2,181 total housing units in Andover Township, and the 2014 American Community Survey 5-year projections estimated 2,168 total housing units, of which 1,997 were occupied. The 2014 American Community Survey also showed that during the period 2000-2009, an estimated 294 new housing units were constructed in Andover Township; however, no new homes were constructed in the period 2010-2014.

The New Jersey State Development and Redevelopment Plan identifies Andover Township as a mix of Rural (PA4), Rural/Environmentally Sensitive (PA4B) and Environmentally Sensitive (PA5) Planning Areas interspersed with Parks, Natural Areas and Lakes. In these areas, the State Plan calls for maintaining existing large contiguous areas of farm and other lands, protecting environmental resources, protecting the character of existing, stable communities, and confining public sewer and public water systems to designated Centers.

## **Background**

The New Jersey Supreme Court, in Mount Laurel I (1975) and Mount Laurel II (1983), required all New Jersey municipalities to take affirmative actions toward providing their “fair share” of the region’s need for affordable housing for low- and moderate-income people. In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act (FHA) in 1985. This act created the Council on Affordable Housing (COAH) to assess the statewide need for affordable housing, allocate that need on a municipal fair share basis, and review and approve municipal housing plans aimed at implementing the local fair share obligation.

Subsequently, the New Jersey Municipal Land Use Law (MLUL) was amended to require a housing element as a mandatory element of the municipal master plan. According to the MLUL, “a municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing (52: 27D-310).”

Andover Township has received substantive certification for Rounds 1 and Round 2. The Township received certification on January 5, 2000. The Township’s prior round obligation was 55 units. The Township proposed to satisfy this obligation with the Pal’s House group home (4 credits+4 rental bonuses), and the construction of two municipally sponsored 100% affordable projects at the West View (Rannou Tract) site (14 credits) and St. Paul’s Abbey (23 credits + 10 bonus credits for rentals).

Andover’s prior Housing Element and Fair Share Plan was adopted on December 16, 2008. The petition for substantive certification proposed to address a total fair share obligation of 192 units, of which, 55 were Prior Round Units and 137 were Third Round units. The Township did not have a rehabilitation obligation. Further, the Township proposed to provide affordable units in excess of its obligation where 137 total units were required and 151 units were proposed.

The Township proposed to meet its Third Round Fair Share Housing Obligation with four credits and four compliance bonuses from a family rental development at Mulford Road (8 credits total); a market to affordable program (10 credits), and the construction of five 100% affordable projects: West View (12 family credits, 4 age-restricted rental credits and 15 rental bonus credits), St. Paul’s Abbey (18 credits), Phased Family Rental I (25 credits), and Phased Age- Restricted Rental Credits (30 credits).

Andover Township received a determination of completeness for its petition for Third Round Substantive Certification on March 3, 2009. No objections were received during the public comment period ending May 13, 2009. On October 27, 2009, COAH granted Third Round Substantive Certification to Andover Township.

On October 8, 2010, the Appellate Division invalidated COAH's Rules in re Adoption of N.J.A.C. 5:96 & 5:97 by the New Jersey Council on Affordable Housing, 416 N.J. Super. 462 (App. Div. 2010). The decision stated, among other things, that growth share methodology was invalid, and directed COAH to adopt rules utilizing methodologies similar to those used in the first and second round rules.

On September 26, 2013 the Supreme Court affirmed the Appellate Division's 2010 Decision and remanded to COAH to undertake new rulemaking based on COAH's prior round rules and methodologies. COAH failed to formally adopt amended third round rules. The Supreme Court on March 10, 2015 ordered the following:

- a) The Fair Housing Act's exhaustion of administrative remedies requirements is dissolved and the Courts may resume their role as the forum of first resort for evaluating municipal compliance with Mount Laurel obligations.
- b) The effective date of the Order was June 8, 2015.
- c) Municipalities that were under COAH's administrative review were permitted to file declaratory judgment actions with the Court by July 8, 2015.

Andover Township filed a declaratory judgement with the court on June 30, 2015. This plan was submitted to the court for certification of constitutional compliance.

## DEMOGRAPHIC ANALYSIS

### Population

Andover Township is a rural community of approximately 20.67 square miles located in Sussex County in the northwest corner of the State. According to 2014 New Jersey Department of Labor estimates, Andover had a population of 6,207 residents, for a population density of 300 persons per square mile. This represents a slight decrease from the 2010 Census when the population was estimated at 6,321 residents, and mirrors a larger trend of population loss in Sussex County as a whole in the period 2010-2014.

The population trends experienced in Andover Township, Sussex County and the State of New Jersey from 1990-2014 are shown in the data tables below. Andover's population has experienced a bell curve effect over the past 24 years, from a population of 5,473 to almost a 15.5 % increase by 2010 and then experiencing a slow decline over the past four years, similar to Sussex County.

**Population Growth, 1990-2014**  
(Sources: American Community Survey)

Population Change	1990	2000	2010	2013	2014
Andover Township	5,473	6,075	6,321	6,254	6,207
Sussex County	130,943	144,166	149,962	147,924	146,888
New Jersey	7,747,750	8,414,350	8,721,577	8,832,406	8,874,374

### Sex and Age

The median age of residents in Andover Township is 45.5 years old. This is slightly older than the Sussex County median age of 42.8 years old and much older than State median age of 39.3 years old. The largest age group is residents ages 45 to 54 years old (18.6%) followed closely by those ages 35 to 44 years old (13.6%). Children under age 18 constitute 21 percent of residents, while senior adults ages 65 years and older constitute 18.3 percent of residents. These numbers are nearly equivalent to the rest of Sussex County, as shown in the data table below.

Finally, there is a roughly even distribution of male (48.3%) and female (51.7%) residents in Andover Township.

**Selected Demographic Characteristics**  
**2010-2014 American Community Survey 5 year Estimates**  
**Andover Township, Sussex County**

SEX AND AGE	New Jersey		Sussex County		Andover Township	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
<b>Total population</b>	8,874,374	100	146,888	100%	6,207	100
<b>Male</b>	4,326,518	48.8	72,897	49.6	2,995	48.2
<b>Female</b>	4,547,856	51.2	73,991	50.4	3,212	51.7
<b>Under 5 years</b>	541,336.8	6.1	7,178	4.9	357	5.7
<b>5 to 9 years</b>	567,959.9	6.4	9,207	6.3	340	5.4
<b>10 to 14 years</b>	585,708.7	6.6	10,004	6.8	428	6.7
<b>15 to 19 years</b>	585,708.7	6.6	10,406	7.1	311	5.0
<b>20 to 24 years</b>	559,085.6	6.3	8,147	5.5	239	3.6
<b>25 to 34 years</b>	1,127,045.5	12.7	14,196	9.7	562	9.1
<b>35 to 44 years</b>	1,206,914.9	13.6	19,212	13.1	818	13.6
<b>45 to 54 years</b>	1,313,407.4	14.8	26,936	18.3	1,147	18.7
<b>55 to 59 years</b>	603,457.4	6.8	11,988	8.2	481	7.7
<b>60 to 64 years</b>	505,839.3	5.7	10,029	6.8	391	6.3
<b>65 to 74 years</b>	683,326.8	7.7	11,933	8.1	600	9.7
<b>75 to 84 years</b>	399,346.8	4.5	5,267	3.6	385	6.2
<b>85 years and over</b>	195,236.2	2.2	2,385	1.6	148	2.3
<b>Median age (years)</b>	39.3	(X)	42.8	(X)	45.5	(X)
<b>18 years and over</b>	6,842,142.4	77.1	113,679	77.4	4,903	79
<b>62 years and over</b>	1,544,141.1	17.4	25,442	17.3%	1,353	21.8
<b>65 years and over</b>	1,251,286.7	14.1	19,585	13.3%	1,136	18.3

## Income

The median household income in Andover Township is \$53,482 and the per-capita income is \$28,555 according to 2014 American Community Survey Five-Year Estimates. These figures are lower than the median incomes for New Jersey and Sussex County. Over 89 percent of households in Andover earned more than \$50,000 in income in 2014, and approximately 63 percent of households earned more than \$100,000. Less than 2 percent of households earned below \$25,000 in 2014.

### Income and Benefits 2010-2014 American Community Survey 5-Year Estimates Andover Township, Sussex County

INCOME AND BENEFITS*	New Jersey		Sussex County		Andover Township	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
<b>Total households</b>	3,188,498	(X)	54,248	(X)	1,524	(X)
<b>Less than \$10,000</b>	172,623	5.4	1,285	2.4	22	1.4
<b>\$10,000 to \$14,999</b>	121,595	3.8	1,589	2.9	0	0
<b>\$15,000 to \$24,999</b>	258,445	8.1	2,976	5.5	32	2
<b>\$25,000 to \$34,999</b>	248,678	7.8	3,333	6.1	42	2.2
<b>\$35,000 to \$49,999</b>	336,137	10.5	5,257	9.7	69	5.0
<b>\$50,000 to \$74,999</b>	509,599	16.0	8,875	16.4	138	9.2
<b>\$75,000 to \$99,999</b>	406,137	12.7	8,034	14.8	250	16.4
<b>\$100,000 to \$149,999</b>	546,533	17.1	12,371	22.8	360	23.6
<b>\$150,000 to \$199,999</b>	276,523	8.7	5,664	10.4	280	18.5
<b>\$200,000 or more</b>	312,228	9.8	4,864	9.0	331	21.7
<b>Median household income</b>	72,062		87,397		53,482	
<b>Median family income</b>	87,999		100,713		74,596	
<b>Median nonfamily income</b>	40,065		44,737		32,191	
<b>Per capita income</b>	36,359		38,454		28,555	
<b>Median earnings for workers</b>	39,546		41,631		30,815	

\*In 2014 inflation-adjusted dollars

## Household Size

The 2014 American Community Survey estimated average household size in Andover Township at 2.67 persons per household. This represents a steady decline from the 2000 Census, and remains consistent with that of the County. In addition, the 2014 American Community Survey estimates 1,997 households in Andover Township, of which 1,524 or 76.3 percent are “family” households, with equal distribution between two- and three- person family households (constituting 25 percent of total households in the Township). The U.S. Census Bureau defined a “family household” as a householder and one or more other people related to the householder by birth, marriage, or adoption. Only 23.6 percent of all households in Andover Township are “non-family households,” with the majority of these being a single person living alone.

### Size of Households 2000-2014 American Community Survey Andover Township, Sussex County

HOUSEHOLD SIZE	2000	2010	2013	2014
<b>Andover Township</b>	2.80	2.66	2.67	2.67
<b>Sussex County</b>	2.80	2.66	2.67	2.67
<b>State of New Jersey</b>	2.68	2.69	2.71	2.72

### Household Type by Household Size, 2010 2010 U.S. Census Andover Township, Sussex County

HOUSEHOLD TYPE	New Jersey	Sussex County	Andover Township
<b>Total Households</b>	3,188,498	54,248	1,997
<b>Family households:</b>	2,208,075	40,051	1,524
<b>2-person household</b>	837,828	16,206	500
<b>3-person household</b>	545,412	9,720	429
<b>4-person household</b>	493,946	8,922	482
<b>5-person household</b>	212,003	3,499	31
<b>6-person household</b>	73,658	1,054	48
<b>7-or-more-person household</b>	45,228	650	34
<b>Nonfamily households:</b>	980,423	14,197	473
<b>1-person household</b>	822,993	11,672	414
<b>2-person household</b>	129,621	2,247	59
<b>3-person household</b>	17,037	224	0
<b>4-person household</b>	7,083	54	0
<b>5-person household</b>	2,486	0	0
<b>6-person household</b>	796	0	0
<b>7-or-more-person household</b>	407	0	0

## EMPLOYMENT ANALYSIS

In order to more fully understand Andover Township’s current and future housing needs, it is important to analyze the municipality’s employment characteristics. Andover has a working-age population of 5,056 persons according to 2010-2014 American Community Survey 5-Year Estimates. Of these, 3,254 are in the labor force, are employed and 1,802 unemployed, for an unemployment rate of 8.4 percent. The unemployment rate for Andover is higher than Sussex County (6.6 percent) or the State of New Jersey (6.4 percent); however, the unemployment rate alone does not provide a full picture of Township employment levels.

It is important to also consider “discouraged workers” – those workers who have stopped looking for work altogether, and are therefore not counted as part of the total unemployment numbers. The number of residents who are not in the labor force or not looking for work is 35.6 percent which is higher than the rate for Sussex County and that of the State of New Jersey.

The data table below illustrates employment characteristics for Andover residents for the most recent year of data available (2014) as measured by the 2010-2014 American Community Survey. As was noted in the “Income” section above, the median income for an individual worker in 2014 was \$30,814 according to these same estimates.

**Employment Status**  
**2010-2014 American Community Survey 5-Year Estimates**  
**Andover Township, Sussex County**

EMPLOYMENT STATUS	New Jersey		Sussex County		Andover Township	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
<b>Population 16 years and over</b>	7,080,181	(X)	118,245	(X)	5,056	(X)
<b>In labor force</b>	4,695,156	66.3	82,769	70.0	3,254	64.3
<b>Civilian labor force</b>	4,688,186	66.2	82,728	70.0	3,254	64.3
<b>Employed</b>	4,235,089	59.8	74,954	63.4	2,980	91.5
<b>Unemployed</b>	453,097	6.4	7,774	6.6	274	8.42
<b>Armed Forces</b>	6,970	0.1	41	0.0	0	0
<b>Not in labor force</b>	2,385,025	33.7	35,476	30.0	1,802	35.6
<b>Civilian labor force</b>	4,688,186	(X)	82,728	(X)	3,254	(X)
<b>Percent Unemployed</b>	(x)	6.4	(X)	6.6	(X)	8.4

Of Andover’s employed population, the largest percentage of workers (24.8%) are employed in the “educational services, and health care and social assistance” sector. The percentage of employed residents working in other sectors roughly mirrors that of Sussex County and the state as a whole; however, there are three (3) sectors where Andover has noticeably greater employment than the rest of the state: Professional services, manufacturing and retail trade.

**Employment by Industry**  
**2010-2014 American Community Survey 5-Year Estimates**  
**Andover Township, Sussex County**

INDUSTRY	New Jersey		Sussex County		Andover Township	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
<b>Civilian employed population 16 years and over</b>	4,235,089		74,954		2,980	100
<b>Agriculture, forestry, fishing and hunting, and mining</b>	13,701	0.3	646	0.9	6	0.2
<b>Construction</b>	235,821	5.6	5,664	7.6	169	5.7
<b>Manufacturing</b>	366,432	8.7	7,890	10.5	363	<b>12.2</b>
<b>Wholesale trade</b>	145,450	3.4	2,460	3.3	28	0.9
<b>Retail trade</b>	474,440	11.2	9,383	12.5	273	9.2
<b>Transportation and warehousing, and utilities</b>	242,152	5.7	3,852	5.1	105	3.5
<b>Information</b>	121,100	2.9	1,903	2.5	108	3.6
<b>Finance and insurance, and real estate and rental and leasing</b>	365,497	8.6	5,654	7.5	238	8.0
<b>Professional, scientific, and management, and administrative and waste management services</b>	540,734	12.8	8,927	11.9	459	<b>15.4</b>
<b>Educational services, and health care and social assistance</b>	1,002,887	23.7	16,756	22.4	740	<b>24.8</b>
<b>Arts, entertainment, and recreation, and accommodation and food services</b>	350,495	8.3	5,377	7.2	219	7.3
<b>Other services, except public administration</b>	190,576	4.5	3,157	4.2	99	3.3
<b>Public administration</b>	185,804	4.4	3,285	4.4	173	5.8

The majority of workers are employed in the private sector (78.4%) while only 12.4 percent are employed by the government. It should be noted that 9.2 percent of Andover Township residents are self-employed. This is significantly higher than the estimate for Sussex County (6.7%) and twice as high as the state average (4.7%).

**Class of Worker**  
**2010-2014 American Community Survey 5-Year Estimates**  
**Andover Township, Sussex County**

CLASS OF WORKER	New Jersey		Sussex County		Andover Township	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
<b>Civilian employed population 16 years and over</b>	4,235,089	X	74,954	X	2,980	X
<b>Private wage and salary workers</b>	3,429,937	81.0	59,430	79.3	2,335	78.4
<b>Government workers</b>	599,894	14.2	10,447	13.9	371	12.4
<b>Self-employed in own not incorporated business workers</b>	200,083	4.7	5,013	6.7	274	9.2
<b>Unpaid family workers</b>	5,175	0.1	64	0.1	0	0

As illustrated by the data in the tables below, workers in Andover Township have an average travel time to work of 36 minutes. This is slightly lower than the Sussex County average of 38.3 minutes and 20 percent higher than the state average of 30.7 minutes. In addition, about 23 percent of workers commute more than an hour each way to work.

These longer commutes could be attributed to the lack of major employers within Andover Township, as noted above, as well as the distance from Andover Township to major employment centers such as Morristown and the New York City metropolitan area. In fact, nearly half of workers, or 45.2 percent of those surveyed, stated that they commuted to jobs outside the County and an additional 3.7percent commuted to jobs outside the State.

The majority of commuters (85.4%) drove alone to work, while some carpooled (4.9%) and a small number (2.5%) took public transportation to work. About 0.6% of the workforce walked or biked to work. It is also important to note that just under 10 percent of Andover Township residents who worked, worked from home (9.2%). Due to the lack of transit in the area, the primary mode of transportation to work is via single occupancy automobiles.

**Commuting to Work**  
**2010-2014 American Community Survey 5-Year Estimates**  
**Andover Township, Sussex County**

COMMUTING TO WORK	New Jersey		Sussex County		Andover Township	
Workers 16 years and over	4,144,855	X	73,103	X	2,848	X
Car, truck, or van -- drove alone	2,980,567	71.9	61,123	83.6	2,431	85.4
Car, truck, or van – carpooled	344,371	8.3	4,839	6.6	141	4.9
Public transportation	452,797	10.9	1,279	1.7	73	2.5
Walked	125,477	3.0	633	0.9	17	0.6
Other means	78,533	1.9	817	1.1	54	1.9
Worked at home	163,110	3.9	4,412	6.0	132	4.7
<b>Mean travel time to work (minutes)</b>	30.7	(X)	38.3	(X)	36.0	(X)

PLACE OF WORK	Andover Township	Percentage
Worked in state of residence	2,743	96.3
Worked in county of residence	1,455	51.1
Worked outside county of residence	1,287	45.2
Worked outside state of residence	105.3	3.7

TRAVEL TIME TO WORK	New Jersey	Sussex County	Andover Township
Less than 10 minutes	10.4%	9.9%	11.2%
10-14 minutes	12.2%	9.3%	16.3%
15-19 minutes	12.9%	9.5%	9.6%
20-24 minutes	13.1%	10.0%	9.4%
25-29 minutes	5.8%	3.9%	5.4%
30-34 minutes	13.4%	10.3%	9.5%
35-44 minutes	7.6%	7.9%	5.9%
45-59 minutes	9.6%	13.2%	9.6%
60 or more minutes	14.8%	25.9%	23.0%
<b>Mean travel time to work (minutes)</b>	30.7	38.3	38.6

## INVENTORY OF EXISTING HOUSING STOCK

According to the 2014 American Community Survey estimates, there were 2,168 housing units in Andover Township of which 1,997 (or 92.1%) were occupied. Of the 1,997 occupied housing units, 1,744 (or 87.3%) were owner-occupied and 253 units (or 12.7%) were renter occupied.

The 2014 American Community Survey provides additional information as to the status of the unoccupied homes. The U.S. Census Bureau estimated that of the unoccupied or vacant housing units, approximately 39.7 percent were seasonal homes, 16.3 percent were for sale and 43.8 percent were all other vacant properties.

### Housing Occupancy 2014 American Community Survey Andover Township, Sussex County

SUBJECT	Number	Percent
<b>OCCUPANCY STATUS</b>		
<b>Total Housing units</b>	2,168	100
<b>Occupied housing units</b>	1,997	92.1
<b>Vacant housing units</b>	171	7.9
<b>TENURE</b>		
<b>Occupied housing units</b>	1,997	(X)
<b>Owner Occupied</b>	1,744	87.3
<b>Owned with a mortgage or loan</b>	1,414	81.1
<b>Owned free and clear</b>	330	18.9
<b>Renter Occupied</b>	2,53	12.7
<b>VACANCY STATUS</b>		
<b>Vacant housing units</b>	171	(X)
<b>For rent</b>	0	0
<b>Rented, not occupied</b>	0	0
<b>For sale only</b>	28	16.3
<b>Sold, not occupied</b>	0	0
<b>For seasonal, recreational, or occasional use</b>	68	39.7
<b>For migratory workers</b>	0	0
<b>Other vacant</b>	75	43.8

The vast majority of housing units in Andover Township (85%) are single-family detached homes, with less than 15% multi-family dwellings in the Township. Most housing units were built between 1970 and 1990, and most of them are two or more bedrooms with complete kitchen and plumbing facilities. In addition, just 8 units have an occupancy rate of more than 1.0 person per room, an indicator of overcrowding; most of the housing units in the Township are not overcrowded. The majority of homes use fuel oil for heating, with some using other sources such as bottled, tank or

propane gas, electricity or wood. Detailed information on Andover’s housing inventory based on 2010-2014 American Community Survey 5-Year Estimates is shown below.

**Selected Housing Characteristics**  
**2010-2014 American Community Survey 5-Year Estimates**  
**Andover Township, Sussex County**

<b>HOUSING TENURE</b>	<b>Estimate</b>	<b>Percent</b>
Owner-occupied	1,744	87.3
Renter-occupied	253	12.7
Average household size of owner-occupied unit	2.68	
Average household size of renter-occupied unit	3.19	
<b>UNITS IN STRUCTURE</b>	<b>Estimate</b>	<b>Percent</b>
Total housing units	2,168	(X)
1-unit, detached	1,861	85.0
1-unit, attached	123	6.5
2 units	58	3.1
3 or 4 units	0	0
5 to 9 units	126	5.4
10 to 19 units	0	0
20 or more units	0	0
<b>YEAR STRUCTURE BUILT</b>		
Total housing units	2,168	(X)
Built 2010 or later	0	0
Built 2000 to 2009	294	13.6
Built 1990 to 1999	197	9.1
Built 1980 to 1989	443	20.4
Built 1970 to 1979	434	20.0
Built 1960 to 1969	147	6.8
Built 1950 to 1959	320	14.8
Built 1940 to 1949	60	2.8
Built 1939 or earlier	273	12.6
<b>BEDROOMS</b>		
Total housing units	2,168	(X)
No bedroom	0	0
1 bedroom	91	4.2
2 bedrooms	352	16.2
3 bedrooms	915	42.2
4 bedrooms	668	30.8
5 or more bedrooms	142	6.5

<b>HOUSE HEATING FUEL</b>			
<b>Occupied housing units</b>	1,997	(X)	
<b>Utility gas</b>	165	8.3	
<b>Bottled, tank, or propane gas</b>	325	16.3	
<b>Electricity</b>	468	23.4	
<b>Fuel oil, kerosene, etc.</b>	955	47.8	
<b>Coal or coke</b>	0	0	
<b>Wood</b>	59	3.0	
<b>Solar energy</b>	0	0	
<b>Other fuel</b>	16	0.8	
<b>No fuel used</b>	9	0.5	
<b>SELECTED CHARACTERISTICS</b>		<b>Estimate</b>	<b>Percent</b>
<b>Occupied housing units</b>	1,997	(X)	
<b>Lacking complete plumbing facilities</b>	11	0.6	
<b>Lacking complete kitchen facilities</b>	24	1.2	
<b>No telephone service available</b>	28	1.4	

The average value of an owner-occupied dwelling in Andover was estimated at \$309,800 in 2014. Approximately 40 percent of the homes were valued between \$300,000 and \$499,999. The other half of the Township’s housing stock was distributed between homes valued at \$500,000 or more (12.5% of homes) and those valued at less than \$300,000 (47.8% of homes).

To understand how these housing values translate into affordability, it is important to look at the “selected monthly owner costs” or SMOC. This is defined as the sum of payments for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. The median SMOC for owner-occupied homes with a mortgage was \$2,589 in 2014. This number was significantly lower for owner-occupied homes with no mortgage at and \$988.

Detailed information on the value of Andover’s housing stock is shown in the data tables below.

**Selected Housing Characteristics**  
**2010-2014 American Community Survey 5-Year Estimates**  
**Andover Township, Sussex County**

<b>VALUE</b>	<b>Estimate</b>	<b>Percent</b>
<b>Owner-occupied units</b>	1,744	100.0
<b>Less than \$50,000</b>	23	1.3
<b>\$50,000 to \$99,999</b>	12	0.7
<b>\$100,000 to \$149,999</b>	157	9.0
<b>\$150,000 to \$199,999</b>	217	12.4
<b>\$200,000 to \$299,999</b>	426	24.4
<b>\$300,000 to \$499,999</b>	691	39.6
<b>\$500,000 to \$999,999</b>	201	11.5
<b>\$1,000,000 or more</b>	17	1.0
<b>Median (dollars)</b>	309,800	(X)

<b>MORTGAGE STATUS</b>	<b>Estimate</b>	<b>Percent</b>
<b>Owner-occupied units</b>	1,744	100
<b>Housing units with a mortgage</b>	1,414	81.1
<b>Housing units without a mortgage</b>	330	18.9

<b>SELECTED MONTHLY OWNER COSTS (SMOC)</b>	<b>Estimate</b>	<b>Percent</b>
<b>Housing units with a mortgage</b>	1,414	(X)
<b>Less than \$300</b>	0	0
<b>\$300 to \$499</b>	0	0
<b>\$500 to \$699</b>	0	0
<b>\$700 to \$999</b>	27	1.9
<b>\$1,000 to \$1,499</b>	213	15.1
<b>\$1,500 to \$1,999</b>	182	12.9
<b>\$2,000 or more</b>	992	70.2
<b>Median (dollars)</b>	2,589	(X)

The monthly costs of ownership for owner-occupied housing can be compared to the median rent for renter-occupied housing units, which were estimated at \$1,987 in 2014. As shown in the table below, there are 223 rental units available in the Township, and of these, about 91.5 percent rent for 1,500 dollars and more. Only 11 units rent between \$1,000 and \$1,499 and only about 8 units rent for less than 1,000 dollars.

<b>GROSS RENT</b>	<b>Estimate</b>	<b>Percent</b>
<b>Occupied units paying rent</b>	223	(X)
<b>Less than \$200</b>	0	0
<b>\$200 to \$299</b>	0	0
<b>\$300 to \$499</b>	0	0
<b>\$500 to \$749</b>	0	0
<b>\$750 to \$999</b>	8	3.6
<b>\$1,000 to \$1,499</b>	11	4.9
<b>\$1,500 or more</b>	204	91.5
<b>Median (dollars)</b>	1,987	(X)

## PROJECTION OF FUTURE HOUSING STOCK

In order to project the future housing stock in Andover Township, it is important to look at recent trends in housing construction for the municipality. The 2014 American Community Survey showed that during the period 2000-2009, an estimated 294 new housing units were constructed in Andover, for an average of 29.4 homes constructed each a year; however, during the period 2010-2014, no units have been built. However, since this is an estimate, more accurate data can be found at the New Jersey Department of Community Affairs (NJDCA).

The NJDCA reports data on certificates of occupancy (or COs) issued for new residential dwellings. This data shows that Andover issued a total of nine (9) certificate of occupancy's from 2010 to September of 2014. It also shows a total of 139 COs for the last 10 years, or approximately 14 units per year. When looking at the last five years, this average drops to just under two (2) units per year.

### Residential Building Permits Authorized, 2005-2015 (Sept. YTD) Andover Township, Sussex County

Housing Type	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015 (Sept.)	Total
1 & 2 Family	37	27	31	25	7	4	2	0	1	0	0	134
Multi-Family	0	0	0	0	1	1	0	0	0	0	0	2
Mixed-Use	1	0	1	0	0	1	0	0	0	0	0	3
Total	38	27	32	25	8	6	2	0	1	0	0	139

Prepared by: New Jersey Department of Labor & Workforce Development, June 2015

## **DETERMINATION OF HOUSING NEED**

The Municipal Land Use Law requires that the Housing Element include a determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate this need. This number is provided for each municipality throughout the State. Up until March 2015, the task of providing the affordable housing obligation number for each municipality was with the Council on Affordable housing (COAH). However, this responsibility is now with the courts.

The court ordered each municipality to prepare a new estimate of obligation, and provide details as to how it plans to meet that obligation. The May 17, 2016 report “New Jersey Fair Share Housing Obligations for 1999-2025 (Third Round) Under Mount Laurel IV,” prepared by David N. Kinsey, PhD, FACIP, PP for the Fair Share Housing Center (hereafter, the “Kinsey Report”) is being utilized by Andover Township to determine its obligation. According to the Kinsey Report, the Andover Township obligation for Prior Round (1987-1999) is 55 units, the present need is 18 units and the prospective need is (1999-2025) is 284 units. The total obligation for Andover Township is **357 units**.

Each portion of this obligation number is discussed below:

### **Prior Round (1987-1999)**

The Andover Township prior Round Obligation is **55 units**. Andover received its Substantive Certification from COAH for Round 1 and Round 2 on January 5, 2000.

### **Present Need (Rehabilitation Share)**

Present need, also known as “the indigenous need” or “rehabilitation share” represents the current stock of deficient housing within each municipality occupied by low and moderate income households. Based on the Kinsey report, Andover Township obligation of present need is eighteen **(18) units**. The Township proposes to complete 18 units of rehabilitation through its Housing Trust Fund.

### **Prospective Need (1999-2025)**

Per the Kinsey report, Andover Township’s prospective need is **284 units**. This need represents an estimate of the anticipated need for affordable housing units from 1999 to 2025.

### **Total Obligation (1987-2025)**

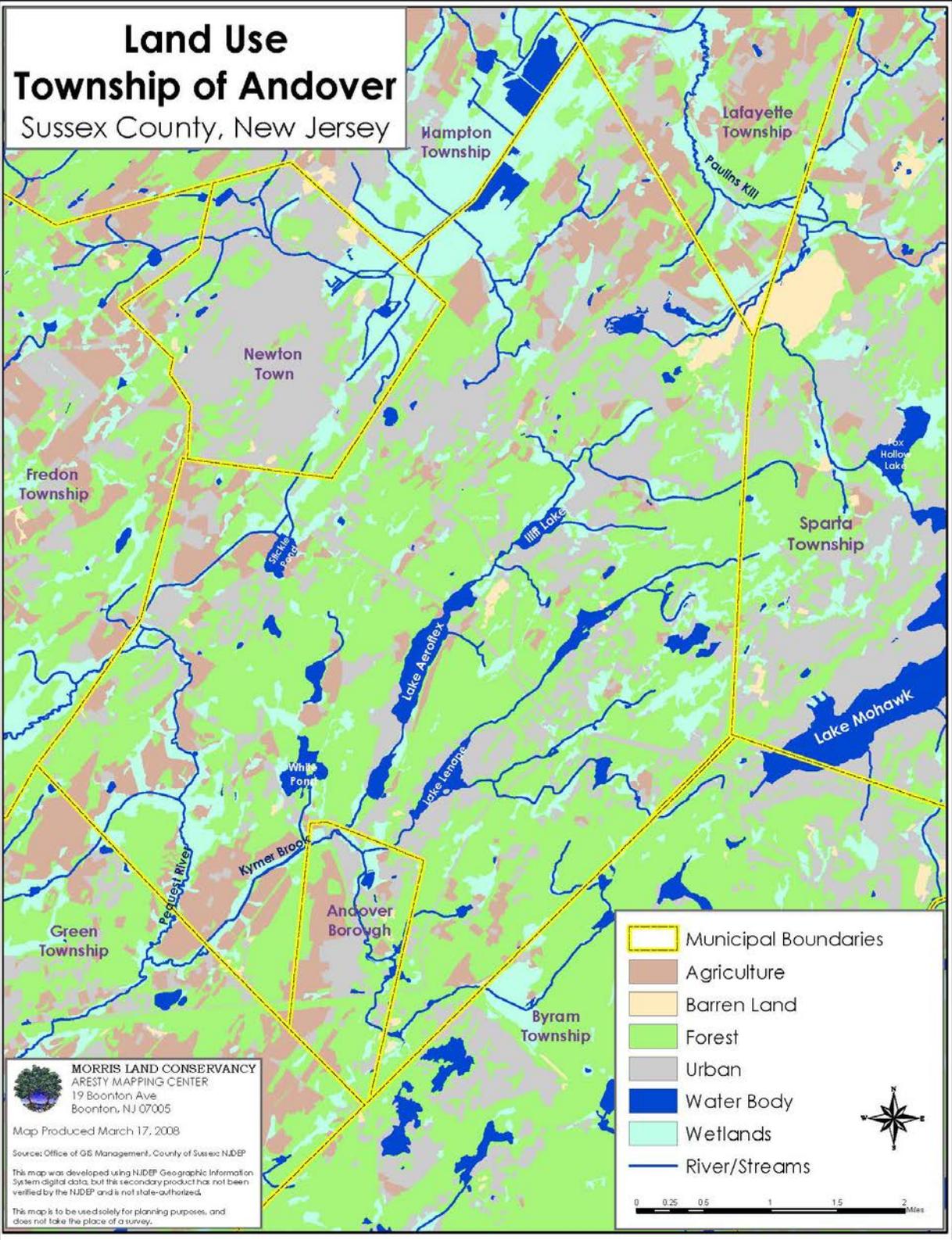
Andover Township’s summary obligation includes all obligations for prior round, present need and prospective need. The total obligation for the Township is **357 units**.

## **LANDS AVAILABLE FOR NEW CONSTRUCTION AND REDEVELOPMENT**

The Municipal Land Use Law requires that a Housing Element include a consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing. Andover Township is approximately 21 square miles and developed with a rural development pattern. Commercial development is located along US Route 206 and Newton Sparta Road (CR 661), the two major roadway corridors in the community. The Existing Land Use Map shows developed areas within the Township. There is no existing public water sewer available for new development and limited sewer service areas in which new public sewer service could be constructed. Despite the rural-suburban nature of the community, increasing restrictions from the NJDEP has severely limited developable land within the community. Wetlands and their associated buffers, Category One Streams with 300 foot buffers and threatened and endangered species areas cover the bulk of the remaining open land within the Township. The lack of public utilities just exacerbates the ability to develop within a density that would permit inclusionary zoning. As a result, Andover Township has limited capacity to develop further and limited capacity to create new housing. Andover is requesting a durational adjustment due to the lack of public water and sewer capacity within the Township.

# Land Use Township of Andover

Sussex County, New Jersey



**MORRIS LAND CONSERVANCY**  
**ARESTY MAPPING CENTER**  
 19 Boonton Ave  
 Boonton, NJ 07005  
 Map Produced March 17, 2008  
 Source: Office of GIS Management, County of Sussex NJDEP  
 This map was developed using NJDEP Geographic Information System digital data, but this secondary product has not been verified by the NJDEP and is not state-authorized.  
 This map is to be used solely for planning purposes, and does not take the place of a survey.

Municipal Boundaries  
 Agriculture  
 Barren Land  
 Forest  
 Urban  
 Water Body  
 Wetlands  
 River/Streams


## FAIR SHARE PLAN

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### INTRODUCTION

The overriding goal of this Fair Share Plan is to provide a framework for the Township to take affirmative steps towards providing a realistic opportunity to achieve its fair share of the present and prospective regional need for low- and moderate-income housing.

### Fair Share Obligation

According to the Kinsey Report, the Andover Township obligation for Prior Round (1987-1999) is 55 units, the present need is 18 units and the prospective need is (1999-2025) is 284 units. The total obligation for Andover Township is **357 units**. After reviewing available water and sewer within the municipality, the Township is requesting a durational adjustment for all units requiring water and sewer; however mechanisms for some of those credits are proposed pending available water and sewer. The Township will provide for locations for the remaining units not currently planned for, if and when additional areas gain access to public water and sewer.

### Fair Share Obligation Requirements

Andover must meet the following additional requirements when addressing its Fair Share obligation:

- Age restricted: a maximum of 25 percent **or 21 units** of the total fair share obligation can be met with age-restricted housing.
- Rental: A minimum of 25 percent **or 42 units** of Andover's rental housing must be provided as family rental housing.
- Rental and Age-Restricted: No more than 50 percent **or 42 units** of the Township's rental housing obligation can be met with age-restricted housing.
- Very Low Income Housing: A minimum of 13 percent **or 37 units** of the fair share obligation must be affordable to very low income households. Very low income households are defined as those households earning less than 30 percent of the regional median income.

### Bonuses

The Courts have approved the allowance of bonus credits towards the satisfaction of a municipality's affordable housing obligations. In *In Re Adoption of N.J.A.C. 5:94 & 5:95*, the Appellate Division affirmed the awarding of bonus credit for the construction of new rental units (one and one-third credits per senior rental unit; two credits per family rental unit), for the extension of expiring controls and for each unit that is affordable to a very poor household earning less than 30 percent of median income. In *In Re Adoption of N.J.A.C. 5:96 & 5:97*, the Appellate Division approved Smart Growth and Redevelopment bonuses of 1.33 units of credit for each affordable housing unit that was included in Transit Oriented Development in a Planning Area 1,2 or a designated Center or in a designated redevelopment area pursuant to the Local Redevelopment and Housing Law (N.J.A.C. 5:97-3.18-19). Additionally, in upholding the Round 2 Rules, the Courts

have acknowledged the validity of those rules which permitted a rental bonus of one unit for every rental created. Those bonuses are presumed to apply as well.

## **PROPOSED MECHANISMS**

The remaining portion of the municipal housing obligation may be addressed through a combination of techniques, including, but not necessarily limited to: municipally sponsored construction; inclusionary zoning, alternative living arrangements; the creation of accessory apartments; market to affordable units and the extension of expiring controls. The sections below contain a detailed plan of how Andover will utilize some of these permitted affordable housing mechanisms to address its adjusted affordable housing obligation.

### **Mulford Road**

In the 2008 Fair Share Plan, Andover proposed four (4) units of 100 percent affordable family rentals at the Mulford Road site. The Andover Township Planning Board approved a preliminary major subdivision for the property owned by Mulford Road, LLC in 2005. The subdivision proposed 22 market-rate rental units with a set-aside of four (4) affordable rental units. On July 21, 2009, the Township Land Use Board granted a Preliminary Major Site Plan approval to the developer, Sussex and Warren Holdings. This project is eligible for eight (8) credits of affordable housing units (4 units + 4 compliance bonuses).

### **West View/Rannou Tract**

In the 2008 Fair Share Plan, Andover proposed a 100 percent affordable development on a 13.5 acre site on Stickles Pond Road known as West View. On December 8, 2008, the Township Committee approved Resolution #R2008-200 authorizing the execution of an agreement with the owners to designate the property as an affordable housing site. On October 6, 2009, the Township Land Use Board granted preliminary major subdivision and site plan approval to this project to construct a total of 33 units: 15 affordable family rental units and four buildings containing 18 affordable age-restricted rental units. This project is eligible for 54 credits of affordable housing units (15 family rental units, 18 age-restricted rental units and 21 rental bonuses).

### **Alma Lane**

Alma Lane Associates proposed the development of four (4) rental units affordable to low- and moderate-income households. On February 2, 2010, the Township Land Use Board granted Preliminary Major Subdivision Approval and Preliminary & Final Site Plan approval to the project. The Township Land Use Board granted further minor subdivision approvals to this project at their April 7, 2015 hearing. This project is eligible for eight (8) credits of affordable housing units (4 units + 4 rental bonuses).

### Summary of Fair Share Plan, Andover Township

Mechanism	Project Name	Description	Units/Credits
<b>Group Home</b>	Pal's House	Special needs	4
<b>Prior Round Rental Bonus</b>	Pal's House	Rental Bonus	4
<b>100% affordable family rental</b>	Mulford Road	Family Rental	4
<b>Compliance Bonus</b>	Mulford Road	Compliance Bonus	4
<b>100% affordable</b>	West View	Family Rental	15
<b>Rental Bonus</b>	West View	Rental Bonus	15
<b>100% affordable</b>	West View	Age- Restricted Rental	18
<b>Rental Bonus</b>	West View	Rental Bonus (.33)	6
<b>Inclusionary Development</b>	Alma Lane	Family Rental	4
<b>Rental Bonus</b>	Alma Lane	Rental Bonus	4
		Total Units/Credits	<b>78 units</b>
<b>Prior Round Units</b>			<b>55 units</b>
<b>Carryover to Third Round</b>			<b>23 units</b>
<b>Durational Adjustment</b>			<b>261 units</b>

Andover Township has an adjusted obligation of 55 units for prior round, 18 units for present need and 284 units for prospective need. The Township proposes 78 units, with 55 units proposed for the prior round. The remaining 23 units will apply to prospective need. The Township is proposing rehabilitation of 18 units utilizing its Housing Trust Fund. The second round rules at N.J.A.C 5:93-4.3 permit a community that lacks adequate water and/or sewer capacity to apply a durational adjustment to the municipal housing obligation of 261 units. The 261 units will be addressed, if and when water and sewer becomes available within the municipality.

## APPENDIX A

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### EXISTING AND FUTURE SEWER SERVICE AREA MAP



LAFAYETTE TOWNSHIP

SPARTA TOWNSHIP

HAMPTON TOWNSHIP

NEWTON TOWN

FREDON TOWNSHIP

ANDOVER BOROUGH

GREEN TOWNSHIP

### Legend

-  Future Sewer Service Areas
-  Existing Sewer Service Areas

Source: Sussex County Data Download

## Existing and Future Sewer Service Areas

Andover Township, Sussex County



Date: 07/18/2016

Scale: 1 inch = 4,000 feet

Drawn: MA

0 950 1,900 3,800 Feet

