

Housing Plan Element
and
Fair Share Plan

Chatham Township
Morris County

Adopted:
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Prepared by:
The Chatham Township Planning Board

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INTRODUCTION

Chatham Township is an attractive suburban residential community at the eastern edge of Morris County where land use, zoning, and building regulations support a varied inventory of housing, and an array of buildings supporting business, institutional, and educational activities as well as active and passive recreational activities. A limited supply of vacant or partially developed land will constrain housing growth within the sewer service area located in the Metropolitan Planning Area, an area designated for growth in the State Development and Redevelopment Plan.

In December of 2005, the Township prepared and submitted to COAH the adopted 2005 Housing Element and Fair Share Plan. This plan fully satisfied Chatham Township's initial Third Round (2004 to 2014) affordable housing obligation and, after deducting the 95 COAH-certified credits, left a surplus of affordable housing credits toward future obligations. However, under the latest revised rules for the Third Round (January 1, 2004 to December 31, 2018), and after applying the 95 COAH-certified credits, the Township has a remaining obligation to rehabilitate 19 units and to provide, through zoning or other approved methods, for another 98 housing units affordable to moderate, low and very low income households.

This Housing Element and Fair Share Plan details how Chatham Township is planning to provide for affordable housing in accordance with rules established by the Council on Affordable Housing (COAH). The Housing Element documents the fact that the Township met its fair share obligation for the period 1987-1999, and outlines how it proposes to meet its continuing affordable housing obligation for the period January 1, 2004 to January 1, 2014.

This 2008 Third Round Housing Plan Element identifies the recalculated "prior round" affordable housing obligation of 83 units for the period 1987 through 1999, corresponding to the First and Second Rounds. Combined with a rehabilitation obligation of 19 units and a "growth Share" obligation of 110 affordable units, these components of housing need combine to generate a total Third Round affordable housing obligation of 212 affordable units.

Chatham Township's prior affordable housing production has included the construction and occupancy of affordable housing units at Chatham Glen, the establishment of group homes in the Township and a Regional Contribution Agreement with the City of Newark. COAH has previously acknowledged that these efforts qualified for 95 units of credit toward the housing obligation.

The Fair Share Plan is designed to ensure the provision of the required affordable housing in the Township with a minimal impact on neighborhood character and community services. This plan will establish affordable housing initiatives to create accessory apartment units, rehabilitate deficient units and convert market-rate apartment units to affordable units. Additionally, a major element of this compliance plan will be the extension of the controls on affordability on the existing affordable family units in Chatham Glen. This will retain a valuable affordable housing resource that is currently part of the fabric of the community.

To provide funding for these initiatives, Chatham Township will continue collecting development fees from new home construction and will collect an affordable housing fee of 2.5% of equalized assessed value on non-residential development. The Township will also explore rehabilitation and development of affordable units through partnership efforts to address its affordable housing obligations.

Statutory Affordable Housing Obligations

This Housing Plan Element has been prepared in accordance with the Municipal Land Use Law (MLUL) at N.J.S.A. 40:55D-28b(3) to address Chatham Township's cumulative housing obligation for the period 1987- 2014. This Plan has also been prepared pursuant to N.J.S.A. 52:27D-310, which outlines the mandatory requirements for a Housing Plan Element, including an inventory and projection of the municipal housing stock; an analysis of the demographic characteristics of the Township's residents; and, a discussion of municipal employment characteristics. It also responds to the affordable housing mandates of the Third Round Substantive Rules of the Council on Affordable Housing (N.J.A.C. 5:97-1 et seq.).

The Fair Housing Act requires municipalities that choose to enact and enforce a zoning ordinance to prepare a Housing Element as part of the community's Master Plan. The Fair Housing Act also established the Council on Affordable Housing (COAH) as the State agency to create rules and regulations to develop low- and moderate-housing in the State and administer municipal implementation of these plans.

COAH's Changing Rules

COAH has established both procedural and substantive rules for a Compliance Plan to address the affordable housing obligation, based on a regional fair share allocation formula. Municipal land development regulations are now entitled to a ten-year presumption of validity against a builders remedy challenge where a local Housing Element/Fair Share Plan either receives substantive certification from COAH or a Judgment of Compliance and Repose approved by a Court.

The first round COAH regulations covered the 1987-1993 time period, and in 1994 COAH again adopted substantive and procedural rules establishing the requirements for the Second Round of affordable housing plans, covering a twelve-year cumulative period from 1987-1999. The substantive rules for COAH's Third Round were adopted on December 20, 2004, covering the period from January 2000 through December 2018.

Summary of Prior Round and Third Round Obligation

COAH originally calculated a cumulative obligation of 89 units for Chatham Township for the First and Second Rounds (1987-1999). Affordable housing obligations assigned to municipalities by COAH for the current Third Round (through 2018) have been recalculated

from prior round estimates and forecast estimates, based on population and housing data from the 2000 Census and permit activity after 2004.

The revised Third Round rules continue the “growth share” methodology, whereby the regional housing need is assigned to communities based on their projected growth. COAH Third Round rules provide that a growth share obligation accrues, beginning January 1, 2004, in relation to new residential and non-residential development.

The obligation accrues to the municipality at the rate of one new affordable housing unit for every four market-rate homes constructed (“one among five”) and one new affordable housing unit for every sixteen new jobs, based upon net increases in market-rate housing and square footage of non-residential construction, as well as from replacement residential infill, sometimes referred to as “teardowns”. Chatham Township has seen a considerable amount of this type of activity in certain neighborhoods, and will likely see this trend continue as the housing market recovers.

After the Appellate Division found critical flaws in the original (2004) Third Round regulations, COAH recalculated each municipality’s prior round obligation, remaining rehabilitation component and anticipated residential and non-residential growth through the year 2018, to generate new affordable housing obligations for each municipality. The compliance period for this obligation is the period from January 1, 2004 to December 31, 2018.

The total Third Round obligation, which is cumulative for all prior cycles, is shown in Table 1:

Table 1
Chatham Township’s Fair Share Obligation
Per COAH’s 2008 Revised 3rd Round Rules

Prior round new construction obligation (1987-1999)		83
Number of affordable units based upon projected residential growth to Year 2018	87.4	
Number of affordable units based upon projected non-residential growth to Year 2018	22.3	
Total 3 rd round new construction obligation to Year 2018		109.7
Rehabilitation obligation: 2004-2018		19
Total Fair Share Obligation		212*

* Rounded.

In total, the 83- unit recalculated prior round obligation for Chatham Township, added to the 110-unit growth share obligation and 19-unit rehabilitation need translates to a 212-unit affordable housing obligation through 2018.

COAH rules also specify *minimum and maximum* requirements governing how this new growth share obligation must be satisfied, including minimum requirements for family units, rental units and very low income housing and maximum limits on the percentage of units that can be age-restricted and the percentage of rental units that can qualify for bonus credits.

Family Housing

At least 50 percent of the units within the municipality addressing the growth share obligation shall be family units [see 5:97-3.9]

Growth share obligation: $110 \times .5 =$ ***55 family units***

Very Low Income Requirement

Recent legislation (P.L. 2008, c.46) has added a requirement that at least 13 percent of the municipal growth share obligation be affordable to very low income households (household income 30 percent or less of regional median)

Growth share obligation: $110 \times .13 = 14.3$ units. = ***14 very low income units***

Rental Requirement

The minimum rental requirement for the Third Round is 25 percent of the total growth share obligation (see 5:97-3.10 (b) 3).

Growth share obligation: $110 \times .25 = 27.5 =$ ***28 rental units***

Family Rental Requirement

At least 50 percent of the rental housing requirement for the projected growth share obligation addressed within a municipality shall be family housing (see 5:97-3.4 (b)).

3rd round rental obligation: 27.5 units $\times .5 = 13.75 =$ ***14 family rental units***

Maximum Age-restricted Units

The maximum proportion of the affordable units that can be age-restricted for the Third Round is 25 percent of the total growth share obligation (see 5:97-3.10 (b) 3)

Growth share obligation: $110 \times .25 = 27.5 =$ ***27 age-restricted units***

Maximum Rental Bonus

The maximum rental bonus permitted for the Third Round is 25 percent of the total growth share obligation (see 5:97-3.10 (b) 3). $110 \times .25 = 27.5$ rounded down to **27 rental bonus credits**

COAH-Certified Second Round Units and Credits

Chatham Township has been a participant in the COAH process and has seen its housing plan certified by the Council. The Substantive Certification issued by COAH on March 5, 1997 cited an 89-unit 12-year cumulative obligation (1987-1999), and acknowledged 87 COAH-certified Credits and Reductions as of March 1997:

Subsequent to the 1997 Certification by COAH, Chatham Township entered into a Regional Contribution Agreement that funded 8 affordable units in Newark, bringing the total of affordable units or credits to 95. The COAH Compliance report of April 28, 2005 noted that Chatham Township had 95 affordable units or credits previously certified by COAH, compared with an 89-unit prior round obligation at that time.

**Table 2
Summary of Chatham Township's
Affordable Housing Completion Status**

Chatham Glen (for sale)	75
RCA	8
Group Homes	6
+ rental bonuses	<u>6</u>
Units and credits	95

Meeting the Recalculated Prior Round Obligation

Table 3 illustrates how 83 of the total of 95 COAH-certified units and credits are being applied to the 83-unit recalculated obligation. The 8 RCA units and 75 Chatham Glen units combine to meet the 83-unit recalculated prior round obligation.

**Table 3
Summary of Chatham Township's Recalculated Prior Round
Affordable Housing Compliance**

Project Name	Total Units Approved	Number Bedrooms	Affordable Units Applied to Second Round Obligation
RCA (Newark)	8	---	8
Chatham Glen (for sale)	75	---	75
Total			83

Table 4 indicates the remaining previously certified units and credits that can be applied to the Third Round. This includes the 6 group home credits and 6 COAH-certified bonus credits for a total of 12 group home credits.

Table 4
COAH-Certified Affordable Housing
Applicable to the Third Round

Project	Number Bedrooms	Rental Bonus Credits*	Total Affordable Units and Bonus Credits
Group homes	6	6	12
Total			12

Meeting the 3rd Round COAH Obligation – Fair Share Plan

After applying 83 of the Township’s COAH-recognized units and credits to fully address the recalculated prior round obligation, the Township carried forward the remaining 12 group home credits not required to address the recalculated prior round obligation, which can be applied toward the very low income requirement of 14 units.

Table 5
Preliminary Third Round Compliance Strategy

<i>Affordable Housing Types</i>	<i>#</i>	<i>Rentals</i>	<i>Very Low Income</i>	<i>Portion of Need Addressed</i>
Accessory apartments	11	11		Growth share
Market to affordable-existing apartments	5	5		Growth share
Group homes*	19	19	19	Growth share
Extended Affordability Controls	75			Growth share
Rehabilitation program	19			Rehabilitation
Rental bonuses (27 maximum)	TBD			Growth share
<i>Total affordable units and credits</i>	129	35	19	

*-includes 12 units/credits from prior COAH certification; Township will provide residential lot for new group home

The Fair Share Plan compliance program outlined above fully addresses the rehabilitation share (19 units) with a rehabilitation program, and also meets and exceeds the 110-unit growth share obligation as shown in Table 5.. The 19-unit rehabilitation obligation will be met by establishing a rehabilitation program in cooperation with Morris County. An 11-unit accessory apartment program will be established to provide for creation of affordable units through conversion of interior space within a dwelling or accessory building to an affordable unit with affordability controls for a 10 year period. And, working with local apartment complex owners, a market-to-affordable program will deed restrict 5 apartments to be affordable by low and moderate income households.

An existing group home, not counted in the prior round, will result in at least 2 additional bedrooms. Combined with the 12 credits for prior round group home production and a 5-bedroom group home to be developed on donated Township land, these units will provide a total of 19 group home bedrooms, exceeding the 14-unit very low income requirement.

The largest component of the 3rd Round compliance plan is the extension of expiring controls on 75 units at Chatham Glen. This technique, which provides credit for imposing new affordability restrictions for another 30-year period, will retain this valuable component of the local housing stock. COAH has indicated that the affordability restrictions can be extended administratively at the time of resale, a practice that is becoming increasingly common.

According to N.J.A.C. 5:97-3.6 (a)(4) which governs rental bonuses for the growth share obligation, a municipality may not receive bonuses for rental units in excess of its growth share rental obligation unless a minimum of 50 percent of the rental housing requirement has been addressed with family rental units. "Family unit" means a self-contained residential dwelling unit with a kitchen, sanitary facilities, sleeping quarters and a private entrance, which is available to the general public and *not restricted to any specific segment of the population*. Thus, age restricted and group home units do not qualify as family units. However, the 11 accessory apartments to be created will qualify to meet this requirement.

Of the 35 rental units shown on Table 5, 19 are group home units and 16 are family units (accessory apartments and market to affordable apartments). These exceed both the overall rental obligation (35 provided vs. 28 required) and also exceed the 14-unit family rental obligation by 2 units. A municipality may also receive 1.25 units of credit for each bedroom in supportive and special needs housing (group homes) provided pursuant to N.J.A.C. 5:97-6.10, where the unit of credit is the bedroom. It is unclear whether rental credits will be available, since part of the prior round crediting was a 2:1 bonus for the 6 group home bedrooms in the prior round.

The following summary confirms compliance with the detailed requirements regarding family, rental and very low income units:

Family housing obligation- 55 required vs. 75 Chatham Glen extended controls provided

Very Low Income- 14 required vs. 19 units/credits provided (12 prior round, 7 in 3rd Round)

Rental Requirement - 28 required vs. 35 provided

Family Rental Requirement - 14 family rental units required vs. 16 provided

Maximum Age-restricted Units-27 age-restricted units maximum (none proposed)

Maximum Rental Bonus - 27 rental bonus credits permitted (no bonus taken – calculation basis unclear)

For the Third Round, Chatham Township's fair share plan will address its third round rehabilitation and growth share obligations by applying credits from past affordable housing production, as indicated above, and will add new components that offer an excellent fit for the Township, maintaining the character of existing neighborhoods and avoiding expansive, inclusionary development.

The fair share plan is intended to be flexible, in order to meet emerging needs and opportunities. With this compliance plan, Chatham Township has fully met and exceeded its prior round obligation, as well as meeting the third round growth share obligation, and has met the minimum rental, family and very low income requirements and not exceeded the maximum share of age-restricted units or bonus credits.

APPENDIX A HOUSING AND DEMOGRAPHIC CHARACTERISTICS

Inventory of Municipal Housing Conditions

The primary source of information for the inventory of Chatham Township's housing stock is the 2000 U.S. Census, with the data reflecting conditions in 2000. In 2000, the Township had 4,019 housing units, of which 3,920 (98%) were occupied. Table 1 identifies the units in a structure by tenure; as used throughout this Plan Element, "tenure" refers to whether a unit was owner-occupied or renter-occupied. While the Township largely consisted of one-family, detached dwellings (67% of the total, compared to 69% in the County), there were 1,336 units in attached or multi-family structures. The Township had a lower percentage of renter-occupied units, 16%, compared to 24% in Morris County and 32% in the State.

TABLE A-1: Units in Structure by Tenure

Units in Structure	Vacant Units	Occupied Units		
		Total	Owner	Renter
1, detached	22	2,661	2,572	89
1, attached	10	170	162	8
2	0	24	12	12
3 or 4	10	120	62	58
5+	57	945	466	479
Other	0	0	0	0
Mobile home or trailer	0	0	0	0
Total	99	3,920	3,274	646

Source: 2000 U.S. Census, Summary Tape File 3 (STF-3) for Township, QT-H10 and DP-4.

Table A-2 indicates the year housing units were built by tenure, while Table A-3 compares the Township to Morris County and the State. Approximately 58% of the owner-occupied units in the Township were built before 1970. Conversely, most renter-occupied units (47%) were also built after 1970.

TABLE A-2: Year Structure Built by Tenure

Year Built	Vacant Units	Occupied Units		
		Total	Owner	Renter
1990-2000	10	438	369	39
1980-1989	53	705	565	140
1970-1979	0	578	453	125
1960-1969	14	597	499	98
1950-1959	0	920	792	128
1940-1949	7	288	247	41
Pre-1940	15	424	349	75

Source: 2000 U.S. Census, STF-3 for Township, QT-H7.

Table A-3 identifies the year of construction for all dwelling units in the Township, Morris County and the State. The Township had a much larger percentage of units built between 1940 and 1959 than the County or State, and a smaller percentage of units built before 1940 and between 1990 and 2000. This is clearly seen in the median year built between the State, County and Township.

TABLE A-3: Comparison of Year of Construction for Township, County, and State

Year Built	%		
	Chatham Township	Morris County	New Jersey
1990 – 2000	10.4	13.5	10.5
1980 – 1989	18.9	12.6	12.4
1970 – 1979	14.4	15.3	14.0
1960 – 1969	15.2	18.6	15.9
1940 – 1959	30.2	24.8	27.1
Pre-1940	10.9	15.3	20.1
Median Year	1966	1965	1962

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-4.

The 2000 Census documented household size in occupied housing units by tenure, and the number of bedrooms per unit by tenure; these data are reported in Tables 4 and 5, respectively. Table A-4 indicates that renter-occupied units generally housed smaller households, with 79% of renter-occupied units having 2 persons or fewer compared to 55% of owner-occupied units. Table A-5 indicates that renter-occupied units generally had fewer bedrooms, with 83% having two bedrooms or fewer, compared to 24% of owner-occupied units.

TABLE A-4: Household Size in Occupied Housing Units by Tenure

Household Size	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	1,028	725	303
2 persons	1,294	1,089	205
3 persons	536	475	61
4 persons	658	610	48
5 persons	365	347	18
6 persons	33	22	11
7+ persons	6	6	0
Total	3,920	3,274	646

Source: 2000 U.S. Census, SF-3 for Township, H-17.

TABLE A-5: Number of Bedrooms per Unit by Tenure

Number of Bedrooms	Total Units	(%)	Vacant Units	Occupied Units		
				Total	Owner	Renter
No bedroom	18	.4	0	18	6	12
1 bedroom	658	16.4	38	620	226	394
2 bedrooms	730	18.2	39	691	562	129
3 bedrooms	1,014	25.2	7	1,007	935	72
4 bedrooms	1,196	29.8	8	1,188	1,159	29
5+ bedrooms	403	10	7	396	386	10

Source: 2000 U.S. Census, SF-3 for Township, QT-H8 and QT-H5.

Table A-6 compares the Township's average household size for all occupied units, owner-occupied units, and renter-occupied units in 2000 to those of the County and State. The Township's average household size for owner-occupied and renter-occupied units was lower in 2000 than the County and the State.

TABLE A-6: Average Household Size for Occupied Units for Township, County, and State

Jurisdiction	All Occupied Units	Owner-occupied units	Renter-occupied units
Chatham Township	2.54	2.70	1.76
Morris County	2.72	2.88	2.21
New Jersey	2.68	2.81	2.43

Source: 2000 U.S. Census, SF-1 for Township, County, and State, DP-1.

The distribution of bedrooms per unit, shown in Table A-7, indicates that the Township contained fewer small units (2-3 bedroom) than the County or State and a greater proportion of larger units (4 or more bedroom) than either the County or State.

TABLE A-7: Percentage of All Units by Number of Bedrooms

Jurisdiction	None or one	Two or Three	Four or More
Chatham Township	16.8	43.4	39.8
Morris County	15.2	49.8	35
New Jersey	18.3	59.2	22.6

Source: 2000 U.S. Census, SF-3 for Township, County, and State, QT-H4.

In addition to data concerning occupancy characteristics, the 2000 Census includes a number of indicators, or surrogates, which relate to the condition of the housing stock. These indicators are used by the Council on Affordable Housing (COAH) in calculating a municipality's deteriorated units and indigenous need. In the first Two Rounds of COAH's fair share allocations (1987-1999), COAH used seven indicators to calculate indigenous need: age of dwelling; plumbing facilities;

kitchen facilities; persons per room; heating fuel; sewer; and, water. In the Round Three rules, COAH has reduced this to three indicators, which in addition to age of unit with more than 1 person per room (Pre-1940 units in Table A-2), are the following, as described in COAH's rules.

Plumbing Facilities Inadequate plumbing is indicated by either a lack of exclusive use of plumbing or incomplete plumbing facilities.

Kitchen Facilities Inadequate kitchen facilities are indicated by shared use of a kitchen or the non-presence of a sink with piped water, a stove, or a refrigerator.

Table A-8 compares the Township, County, and State for the above indicators of housing quality. In 2000, the Township had fewer units with inadequate plumbing and kitchen facilities than the County and State.

TABLE A-8: Housing Quality for Township, County, and State

Condition	------%-----		
	Chatham Township	Morris County	New Jersey
Inadequate plumbing ¹	.3	0.4	0.7
Inadequate kitchen ¹	.2	0.3	0.8
Overcrowding	.6	2.6	5

Notes: ¹The universe for these factors is all housing units.

Source: 2000 U.S. Census, SF-3 for Township, County, and State QT-H4.

Other factors used to characterize the municipal housing stock are the housing values and gross rents for residential units. With regard to values, the 2000 Census offers a summary of housing values, seen in Table A-9, which indicate that 81% of all residential properties in the Township were valued over \$300,000 with 40% valued between \$300,000 and 499,999. The median housing value for the Township in was \$449,000.

TABLE A-9: Value of Owner Occupied Residential Units

Value	Number of Units	%
\$0 – 50,000	0	0
\$50,000 – 99,999	0	0
\$100,000 – 149,999	11	.4
\$150,000 – 199,999	78	3
\$200,000 – 299,999	403	15.3
\$300,000 – 499,999	1053	40
\$500,000 – 999,999	980	37.2
\$1,000,000 +	107	4.1

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-4.

The data in Table A-10 indicate that in 2000 most housing units rented for more than \$1,000/month (93%) with the largest percentage, 61.1%, found between \$1,000 and \$1,499 per month, and 30.8% of the units renting for over \$1,500/ month.

TABLE A-10: Gross Rents for Specified Renter-Occupied Housing Units¹

Monthly Rent	Number of Units	%
Under \$200	12	1.9
\$200 – 299	0	0
\$300 – 499	8	1.2
\$500 – 749	0	0
\$750 – 999	26	4
\$1,000 – 1,499	395	61.1
\$1,500 or more	199	30.8
No Cash Rent	6	.9

Note: Median gross rent for Chatham Township is \$1,371.

Source: 2000 U.S. Census, SF-3 for Township, QT-H12.

The data in Table A-11 indicate that in 2000 there were 151 renter households earning less than \$35,000 annually. At least 131 of these households were paying more than 30% of their income for rent; a figure of 30% is considered the limit of affordability for rental housing costs.

TABLE A-11: Household Income in 1999 by Gross Rent as a Percentage of Household Income in 1999¹

Income	Number of Households	Percentage of Household Income					
		0 – 19%	20 – 24%	25 – 29%	30 – 34%	35% +	Not computed
< \$10,000	37	0	0	0	0	17	20
\$10,000 – 19,999	12	0	0	0	0	12	0
\$20,000 – 34,999	102	0	0	0	0	102	0
\$35,000 +	495	251	84	41	18	95	6

Note: ¹The universe for this Table is specified renter-occupied housing units.

Source: 2000 U.S. Census, SF-3 for Township, QT-H13.

Analysis of Demographic Characteristics

As with the inventory of the municipal housing stock, the primary source of information for the analysis of the demographic characteristics of the Township's residents is the 2000 U.S. Census. The Census data provide a wealth of information concerning the characteristics of the Township's population in 2000.

The 2000 Census indicates that the Township had 10,086 residents, or 725 more residents than in 1990. The Township's 8% increase during the 1990's compares to a 12% increase in Morris County and an 8% increase in New Jersey.

The age distribution of the Township's residents is shown in Table A-12. The age cohorts remained relatively evenly split between males and females with a predominance of males in the age range of 5-19 and a female predominance in the 19+ age groups.

TABLE A-12: Population by Age and Sex

Age	Total Persons	Male	Female
0-4	768	403	365
5 – 19	2,057	1,057	1,000
20 – 34	1,251	584	667
35 – 54	3,536	1,668	1,868
55 – 69	1,487	701	786
70 +	987	390	597
Total	10,086	4,803	5,283

Source: 2000 U.S. Census, SF-1 for Township, QT-P1.

Table A-13 compares the Township to the County and State for the same age categories. The principal differences among the Township, County, and State occurs in the age categories 20-34 where the Township had fewer residents and 35+ age groups where the Township had a higher percentage of population located in those cohorts. The average age of Chatham Township residents (41 years) reflects this more mature local population, compared to the County (37.8) and the State (36.7).

TABLE A-13: Age Distribution for Township, County, and State (% of persons)

Age	Chatham Township	Morris County	New Jersey
0 – 4	7.6	7	6.7
5 – 19	20.5	19.9	20.4
20 – 34	12.4	17.9	19.9
35 – 54	35	33.6	30.9
55 – 69	14.8	13.3	12.4
70 +	9.7	8.3	9.7
Median	40.1	37.8	36.7

Source: 2000 U.S. Census, SF-1 for Township, County, and State. QT-P1.

Table A-14 provides the Census data on household size for the Township, while Table A-15 compares household sizes in the Township to those in Morris County and the State. The Township had a higher percentage of households with 1 or 2 persons and a lower percentage of households with 3 to 4 persons than the County or State.

TABLE A-14: Persons in Household

Household Size	Number of Households
1 person	1,030
2 persons	1,293
3 persons	539
4 persons	653
5 persons	321
6 persons	73
7 or more persons	11

Source: 2000 U.S. Census, STF-1 for Township, QT-P10.

TABLE A-15: Comparison of Persons in Household for Township, County, and State (% of households)

Household Size	Chatham Township	Morris County	New Jersey
1 person	26.3	21.5	24.5
2 persons	33	31.8	30.3
3 persons	13.8	17.6	17.3
4 persons	16.7	17.7	16.0
5 persons	8.2	7.8	7.5
6 persons	1.9	2.3	2.7
7 or more persons	.3	1.3	1.7
Persons per household	2.54	2.72	2.68

Source: 2000 U.S. Census, SF-1 for Township, County, and State, QT-P10.

Table A-16 presents a detailed breakdown of the Township’s population by household type and relationship in 2000. There were 8,646 people living in family households in the Township and 1,321 people living in non-family households; a family household includes a householder living with one or more persons related to him or her by birth, marriage, or adoption, while a non-family household includes a householder living alone or with non-relatives only. In terms of the proportion of family and non-family households, the Township had more persons in family households than the County or State (86% for the Township, 73.6% for the County, and 70.3% for the State).

TABLE A-16: Persons by Household Type and Relationship

	Total
In family Households:	8,646
Married	2,753
Child	3,198
In Non-Family Households:	1,321
Male householder:	392
Living alone	329
Not living alone	63
Female householder:	766
Living alone	700
Not living alone	66
Non-relative	163
In group quarters:	119
Institutionalized	103
Non-institutionalized	16

Source: 2000 U.S. Census, SF-3 for Township, QT-P11 and QT-P12.

Table A-17 provides 1999 income data for the Township, County, and State, when the Township’s per capita and median incomes were higher than those of the County and State. The definitions used for households and families in Table A-17 are similar to those identified in the description of Table A-16, so that the households figure in Table A-17 includes families.

TABLE A-17: 1999 Income for Township, County, and State

Jurisdiction	Per Capita Income (\$)	Median Income (\$)	
		Households	Families
Chatham Township	65,497	106,208	131,609
Morris County	36,964	77,340	89,773
New Jersey	27,006	55,146	65,370

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-3.

Table A-18 addresses the lower end of the income spectrum by providing data on poverty levels for persons and families. The determination of poverty status and the associated income levels are

based on the cost of an economy food plan and ranges from an annual income of \$8,501 for a one-person household to \$28,967 for an eight-person family for the year 1999. According to the data in Table A-18, the Township had proportionately fewer persons and families qualifying for poverty status than the County and State. The percentages in Table A-18 translate to 271 persons and 54 families in poverty status. Thus, the non-family households had a larger share of the population in poverty status.

**TABLE A-18: Poverty Status for Persons and Families for Township, County, and State
(% with 1999 income below poverty)**

Jurisdiction	Persons (%)	Families (%)
Chatham Township	2.7	1.9
Morris County	3.9	2.4
New Jersey	8.5	6.3

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-3.

The U.S. Census includes a vast array of additional demographic data that provide interesting insights into an area's population. For example, Table A-19 provides a comparison of the percent of persons who moved into their homes between the years 1995-1998; this is a surrogate measure of the mobility/stability of a population. The data indicate that the percentage of year 2000 Township residents residing in the same house in 1995 was roughly the same as that of the State and less than the County.

TABLE A-19: Comparison of 1995-1998 Place of Residence for Township, County, and State

Jurisdiction	Percent living in same house in 1995-1998
Chatham Township	28.1
Morris County	28.2
New Jersey	27.7

Source: 2000 U.S. Census, SF-3 for Township, County, and State, QT-H7.

Table A-20 compares the educational attainment for Township, County, and State residents. The data indicate that more Township residents achieved a high school diploma or higher or a bachelor's degree or higher than the County and State.

**TABLE A-20: Educational Attainment for Township, County, and State Residents
(Persons 25 years and over)**

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor's degree or higher
Chatham Township	96.6	65.7
Morris County	90.6	44.1
New Jersey	82.1	29.8

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-2.

The 2000 Census also provides data on the means of transportation which people use to reach their place of work. Table A-21 compares the Census data for the Township, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Township had a relatively high percentage of those who drive alone, and a relatively low percentage of workers who carpool or used public transit. Of the 7% of workers who resided in the Township and used other means of transportation to reach work, 274 workers worked at home and 45 workers walked to work.

**TABLE A-21: Means of Transportation to Work
for Township, County and State Residents
(Workers 16 years old and over)**

Jurisdiction	Percent who drive alone	Percent in carpools	Percent using public transit	Percent using other means
Chatham Township	73.9	4.4	14.8	7
Morris County	81.2	8.2	4.2	6.4
New Jersey	73	10.6	9.6	0.9

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-3