

Master Plan Background Studies-Population & Housing

POPULATION AND HOUSING

This document is prepared and submitted to comply with the requirements of the Fair Housing Act and the regulations of the Council on Affordable Housing (COAH) [N.J.A.C. 5:93-5.1(b)].

INVENTORY OF THE HOUSING STOCK [N.J.A.C. 5:93-5.1(b)1]

Age of Housing Stock

About one-fifth of the Township's 1990 housing stock was built before 1960. The remaining 81 percent was built after 1960. The significant numbers are reflected in the growth of the last three decades. The 963 units added during the 1960s nearly tripled the then existing housing stock. The growth during the 1970s and 1980s totaled 1,398 units and nearly doubled the housing stock that existed at the beginning of the 1970s.

Year Structure Built	1980 Census		1990 Census	
	Number	%	Number	%
1939 or Earlier	297	13	247	9
1940 - 1949	106	5	118	4
1950 - 1959	272	12	195	7
1960 - 1969	942	12	963	33
1970 - 1979	607	27	723	25
1980 - 1989	n/a	n/a	675	23
Total	2,224	99	2,921	101

New Units Authorized by Building Permits in 1980s, less Demolitions Authorized

1980	(10-1) =	9	2%
1981	(30-0) =	30	7%
1982	(21-0) =	21	5%
1983	(52-0) =	52	12%
1984	(69-0) =	69	16%
1985	(52-1) =	51	12%
1986	(81-1) =	80	19%
1987	(72-6) =	66	15%
1988	(34-0) =	34	8%

1989	(22-3) =	19	4%
1980s	(443-12) =	431	99%

Condition of Housing Stock

The condition of the housing stock has been estimated by COAH. Plate 13, Housing Conditions, summarizes related data. COAH used a collection of data and calculated that there had been 4 units deficient and occupied by low and moderate income households as of their 1987 estimate (indigenous units). In addition, the reallocated present need plus the prospective need totaled 209 units. When the indigenous units were added and then various adjustments taken, the Township's responsibility for low and moderate income households was set at 197 for the 1987-1993 cycle.

Plate 13 HOUSING CONDITIONS Township of Colts Neck 1980 and 1990

	1980	1990 Total	N.W.S. Earle	Non- Earle
Year-Round Housing Units by Plumbing Facilities				
Complete Plumbing for Exclusive Use	2,208	2,921	537	2,384
Lacking Complete Plumbing for Exclusive Use	12	0	0	0
	2,220	2,921	537	2,384
Sewage Disposal:				
Public Sewers	79	420	354	66
Septic, Cesspool, Other	2,145	2,501	183	2,318
	2,224	2,921	537	2,384
Source of Water:				
Public System	118	420	351	69
Well, Other	2,106	2,501	186	2,315
	2,224	2,921	537	2,384
Year-Round Housing Units by Kitchen Facilities				
Complete Kitchen	2,218	2,916	537	2,379
Lacking Complete Kitchen	6	5	0	5
	2,224	2,921	537	2,384
Units Lacking Central Heating or Complete Plumbing**:				
1939 or earlier:				
Less than 1.1 persons	7	0	n/a	0
1.1 or more persons	0	0	n/a	0

1940 - 1980:				
Less than 1.1 persons	0	0	n/a	0
1.1 or more persons	0	0	n/a	0
House Heating Fuel (Occupied Units)				
Utility Gas	n/a	1,462	221	1,241
Bottled, tank, lp gas	n/a	25	0	25
Electricity	n/a	233	97	136
Fuel oil, kerosene, etc.	n/a	881	26	855
Coal or coke	n/a	20	0	20
Wood	n/a	19	0	19
Solar energy	n/a	0	0	0
Other fuel	n/a	0	0	0
No fuel used	n/a	0	0	0
		2,640	344	2,296

** 1980 figures are units lacking central heating
1990 figures are units lacking complete plumbing

Sources: 1980 and 1990 Census

However, the Court's *Judgment of Compliance and Repose* (12/1/86) established a 1987-1993 obligation of 150 units, or 47 units less than the COAH number, as follows:

- 20 units of rehabilitation
- 15 units to be mobile homes or converted bldgs on farms
- 115 units of new construction
- 150 total 1986-1993

The Court also determined that the developer of the "builder's remedy" site in the A-4 Zone in the Township's southwestern corner ("The Grande") was to construct a total of 276 units of which 88 were to be low and moderate income units. The developer was also required to pay the Township \$250,000 to be used by the Township in its other housing efforts. The developer's total affordable housing obligation, therefore, was 100 units to be met by a combination of units and cash. In addition, the Township was obligated to zone additional acreage to accommodate another 15 new, affordable units. This was done by extending the A-4 Zone to Lot 4 located south of the "The Grande", across Stone Hill Road. The Township also assisted in the efforts to extend water and sewer services to the A-

4 Zone by adopting an ordinance for franchise areas and by agreeing to join any litigation necessary to provide sewers to the A-4 Zone.

In COAH's estimates for 1993-1999, the number of deteriorated units increased to 38. The "indigenous" need was 33 units. These 33 units are intended to represent that number of deteriorated units occupied by low and moderate income households that did not exceed the proportion of such units found throughout the region. As a result of these and other calculations in COAH's 1993-1999 estimates, the Township's fair share has been increased to 246 units plus the rehabilitation component (the "reduction" of 149 units credited against 1987-1993 plus the 97 units for 1993-1999).

A comparison of COAH's 1987-1993 figures with those for 1993-1999 are as follows. The 1993-1999 data produced by COAH have been reviewed and an appeal to COAH is recommended as discussed in the Housing Element portion of this report.

	1987-93	1993-99
1. Actual Deteriorated Units	4	38
2. Indigenous Units	4	33
3. Reallocated Present Units	6	10
4. Present Need (2 + 3)	10	43
5. Prospective Need	199	106
6. Total Need (4 + 5)	209	149
7. Prior Cycle Prospective Need	n/a	103
8. Adjustments:		
Demolitions	0	+3
Filtering	-7	-3
Conversions	-1	-1
Rehabilitation	-3	-4
Reductions**	n/a	-149
Credits	n/a	0
Undeveloped Land Cap	n/a	0
20% Cap	n/a	0
8. Calculated Need (6 - 7)	*197	97

* Reduced to 150 in Court *Judgment*.

NOTE: Totals do not add correctly due to rounding

Summary Explanation of COAH's Numbers

Deteriorated and Indigenous Units

As published by COAH, the estimate of deteriorated units has been based on several surrogates. COAH recognizes that surrogates do not themselves confirm that a unit is deficient, but rather, the surrogates tend to indicate that if a unit has certain characteristics, it would most likely be independently found via a field survey as deficient. The criteria assumed that a unit built before 1940, and having at least one other deficiency, was deficient. Units built after 1940 were considered deficient if they had two or more of the characteristics other than age. The types of characteristics used to determine the number of deteriorated units in 1993 differed from those used in 1987 due to different data being reported in the two Censuses. The 1980 Census included data on lack of central heat, buildings with four or more stories without an elevator, and units without direct access. These data were not included in the 1990 Census. Accordingly, the data used to estimate deteriorated units in the State's 52 sub-regions for the 1993-1999 period included the following surrogates:

1. housing built in 1939 or earlier;
2. overcrowding (more than 1.01 person per room);
3. lack of exclusive use of plumbing or incomplete plumbing facilities;
4. shared use of a kitchen or a kitchen where the sink is without piped water, or the kitchen has no stove or no refrigerator;
5. inadequate heating such as use of coal, coke, wood, or no fuel for heating;
6. lack of public sewer, septic tank, or cesspool; and
7. lack of city water, drilled well, or dug well.

Once the calculations were made for each of the sub-regions using these surrogates, estimates were made for each municipality within each sub-region by using the more limited data available at the municipal level, e.g. plumbing, overcrowding, age, water or sewer problem, no telephone, and non-standard heating fuel.

Through its statistical program, COAH eliminated any overlapping between units (i.e. units that had more than one of these deficiencies should not be counted two or three times). It then identified the "indigenous" number, i.e. those deficient units occupied by low and moderate income households, as 4 units in 1987 and 33 units in 1993.

The number of deteriorated units assigned to each municipality was calculated by using the above data, but if a municipality had a higher percentage of deteriorated units than the percentage for the entire region, its number was capped at a number equal to the percentage found for the region. Any excess units were pooled into a regional number and reassigned to other municipalities as part of the "reallocated present" need. In the 1987-1993 allocation, 6 units were reallocated. There were 10 units reallocated for the 1993-1999 period.

Because COAH's estimate of deteriorated units is statistically generated, COAH has a procedure for conducting house-by-house surveys to determine the actual number of deteriorated units. Once this number is determined, the number of units occupied by low and moderate income households (the "indigenous" number) is determined based on household income data. House-by-house surveys are not required, but can be used to establish a specific obligation based on condition and income rather than relying entirely on surrogates.

Reallocated Present Need

This number represents the distribution of excess deteriorated units found within the region. The reallocated present need is a number calculated from the regional pool based on the town's "**equalized nonresidential valuation**" [*a measure used to estimate the intensity of use or number of employees in a structure*], the town's amount of "**undeveloped land**" [*based on the State Planning Commission's Planning Areas with PA1 and PA2 being counted in full, PA3 counted at half rate, and PA4 and PA5 counted at zero*], and its "**aggregate income difference**" [*the average of the town's share of the regional sum of the differences between median 1993 municipal household income and an income floor of \$100 below the lowest average household income in the region, and the same data weighted by the number of households in the town and factored into the formula twice to dampen the extremes*].

Prospective Need

This number was developed using two population projections made by the N.J. Department of Labor for a 30-year period. One method is based on "historical" employment growth and the other on "projected" employment. COAH averaged the two to more accurately reflect actual experience over time. Household projections were then developed from the population projections based on age groupings. The aggregate growth for the region is summed at each county level, pooled into the regional number, and allocated within the region based on the "**change in equalized nonresidential valuation 1980-1990**" [*this method is now used in place of what was found to be unreliable employment data*], "**undeveloped land**" [*based on the State Planning Commission's Planning Areas*

with PA1 and PA2 being counted in full, PA3 counted at half rate, and PA4 and PA5 counted at zero], and its "aggregate income difference" [the average of the town's share of the regional sum of the differences between median 1993 municipal household income and an income floor of \$100 below the lowest average household income in the region, and the same data weighted by the number of households in the town and factored into the formula twice in order to dampen the extremes].

Adjustments

COAH's formula then made adjustments by adding a number to reflect **demolitions** on the basis that the removal of deteriorated low and moderate income housing adds to the demand for affordable housing once the units are removed from the housing stock. A credit, or reduction, for **filtering** was given recognizing that as new housing was constructed, people moved out of older houses making some of the vacated units available to lower income households. The amount of the credit was based on the town's share of multi-family units and their share of pre-1940 units. **Conversions** are where a larger structure was modified to include more than one unit where only one unit existed before. The number is based on the difference between the net change in total housing units, less the net of housing units constructed and demolitions lost over the period. **Spontaneous Rehabilitation** consists of unsolicited private rehabilitation efforts. The estimates were done according to the municipality's share of a regional average income measure. **Reductions** are a reflection of the town's prior zoning and low/moderate income efforts. This number cannot reduce the Pre-Credited Need to less than zero. **Credits** were given on a one-to-one basis for each low/moderate income unit constructed between April 1, 1980 and December 15, 1986. This number cannot reduce the obligation to less than zero. Unexpended credits are carried over to the next calculation cycle. **Undeveloped Land Cap** is an attempt to cap the municipal obligations based on estimates of land capacity. The **20% Cap** is a factor that prevents a municipality from being assigned a fair share that exceeds 20% of its 1990 housing stock. The intent is to avoid a "drastic alteration" defined by COAH as requiring a doubling of the housing stock in the 6-year period in order to comply with COAH's assigned housing obligation.

Value of Housing Stock

Plate 14, Housing Values, indicates that the median value of owner-occupied housing was \$366,400 by 1990 (compared to \$129,100 in 1980). The median contract rent was \$257 in 1980 with a median gross rent of \$724 in 1990. The 1990 numbers were almost triple the 1980 numbers. Ninety-two percent of the houses in Colts Neck were valued at more than \$200,000 in 1990.

Plate 14
HOUSING VALUES
Township of Colts Neck and Monmouth County
1990

OWNER-OCCUPIED	Colts Neck		Monmouth County	
(Non-Condominium)	No.	%	No.	%
Under \$30,000	0	0	441	*
\$30,000-50,000	7	*	932	1
\$50,000-75,000	0	0	2,903	2
\$75,000-100,000	4	*	7,089	6
\$100,000-150,000	47	2	28,742	23
\$150,000-200,000	97	5	35,499	28
\$200,000-500,000	1,481	75	44,566	36
\$500,000 +	338	17	4,823	4
Total	1,974	100	124,995	100
Median Value	\$ 366,400		\$ 180,200	
RENTER OCCUPIED (With Cash Rent)				
Under \$200	0	0	3,219	6
\$200-\$300	0	0	2,002	4
\$300-\$400	16	4	2,653	5
\$400-\$500	0	0	4,479	8
\$500 -\$750	90	21	23,320	44
\$750-1000	24	6	9,143	17
\$1000+	46	11	5,690	11
No Cash Rent	246	58	2,733	5
Total	422	100	53,239	100
Median Gross Rent	\$724		\$ 634	

PERCENT OF INCOME SPENT ON HOUSING (Colts Neck Twsp)
1989

		<\$10,000		\$10,000-19,900		\$20,000-34,900		\$35,000-49,900		\$50,000+	
%	Household Income Total	Rented	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented	Owned
0-19%	1,026	0	0	0	0	6	29	0	62	0	929
20-24%	250	0	0	0	14	9	15	18	24	22	148
25-29%	218	0	0	10	0	0	23	0	24	11	150

30-34%	168	0	0	0	7	18	14	11	35	0	83
35%	488	25	34	33	72	7	50	6	84	0	177
Total	2,150	59		136		171		264		1,520	

Hshlds

Source: 1990 U.S. Census

* = Less than 1%

Calculations by Queale & Lynch, Inc.

Another measure of the cost of housing is reflected in the fact that 1,276 households out of 2,150 households (59%) spent less than 25% of their income on housing. Another 218 households (10%) spent from 25-29% of their income on housing. Notwithstanding the high cost of housing in the Township, more than two-thirds of the households were spending less than 30% of their income on housing which approximates COAH's guidelines [*N.J.A.C. 5:93-7.4(d) = 28% of gross monthly income for owner-occupied units covering principle, interest, insurance, taxes and any condo fee. N.J.A.C. 5:93-7.4(e) = 30% of gross monthly income for gross rent, including utilities, in rental units*]. The ability to pay high housing costs and still be spending less than 30% of one's income is consistent with the Township's higher median income levels discussed later.

Of the 656 households (31% of the total) spending 30% or more of their income on housing, 260 of them earned less than \$35,000 (12% of all households in the Township and 40% of those households paying more than 30% of their income for housing).

59	3%	less than \$10,000 income
112	5%	\$10,000 to \$19,900 income
89	4%	\$20,000 to \$34,900 income
136	6%	\$35,000 to 49,900 income
260	12%	\$50,000+ income
656	31%	paying 30% or more of income for housing

Housing Occupancy Characteristics and Type

Plate 15, Occupancy Characteristics and Types, shows that of the 2,220 year-round housing units in 1980, 97% were occupied. In 1990, there were 2,921 units with 90% occupied. Of the occupied units, 75% were owner-occupied in 1990. Of all

units, 81% were detached, single family homes. Another 17% of the units (499) were attached housing, most of which (439) were in the N.W.S. Earle facility. In all, N.W.S. Earle contained 510 units (nearly one-fifth of all the housing in the Township). At the time of the Census, about one-third of the units at N.W.S. Earle were vacant and their vacancies represented two-thirds of the vacancies throughout the Township.

Plate 15
OCCUPANCY CHARACTERISTICS & TYPES
Township of Colts Neck

	1980 Twsp**		1980 NWS Earle		1990 Total		1990 NWS Earle		Net Civilian	
	Number	%	Number	%	Number	%	Number	%	Number	
Year-Round Housing Units:										
Total	2,224	100			2,921	100	510		100	2,411
Occupied	2,151	97			2,640	90	323		63	2,317
Owner-Occupied	1,904	86			2,185	75	9		2	2,176
Renter-Occupied	247	11			455	16	314		62	141
Vacant	73	3			281	10	187		37	94
for sale	55	2			44	2				
vacancy rate-sales	2.85%				2.0%					
for rent	0	0			25	1				
vacancy rate-rents	0%				5.8%					
for occasional use	8	*			0	0				
other	10	*			212	7				

Year-Round Units:

Number of Rooms

# Units w/ 1 Room	5	*			2	*	not available
# Units w/ 2 Rooms	18	1			8	*	not available
# Units w/ 3 Rooms	23	1			26	1	not available
# Units w/ 4 Rooms	91	4			118	4	not available
# Units w/ 5 Rooms	166	7			277	10	not available
# Units w/ 6+ Rooms	1,917	87			2,490	85	not available
	2,220	100			2,921	100	
Mean # Rooms					7.9		

Year-Round Units

Number of Bedrooms

# Units w/ 0 bedrooms	0	0	0	0	0	0	0
# Units w/ 1 bedroom	46	2	31	1	8	1	23
# Units w/ 2 bedrooms	244	11	374	13	197	37	177
# Units w/ 3 bedrooms	712	32	717	25	133	25	584
# Units w/ 4 bedrooms	957	43	1,268	43	175	33	1,093
# Units w/ 5+ bedrooms	265	12	531	18	24	4	507
	2,224	100	2,921	100	537	100	2,384

Year-Round Housing Units

1 Detached	2,105	95		2,367	81	14		3	2,353
1 Attached	37	2		499	17	439		86	60
2	53	2		5	*	38		7	8
3 and 4	0	0		41	1				
5 or more	27	1		9	*	11		2	0
Mobile Home	0	0	0	0	0	8		2	0
Other	n/a	n/a	n/a	n/a	n/a	0		0	0
	2,224	100	540	100	2,921	100	510	100	2,421

* Less than 1%

** Excluding Group Quarters in NWS Earle

Source: 1980 and 1990 Census

As to the size of units, 85% of the housing units contained 6 or more rooms. Since 1980, the number of homes with 6+ rooms increased 1.3x while homes with 5 rooms increased 1.7x. In short, the development of housing in the Township has been primarily large, detached single family homes.

Another measure of the size of new housing is the number of bedrooms. Larger homes with 4 or more bedrooms increased from 55% to 61% of the total between 1980 and 1990. Of the smaller units, there were 1,122 units with 1 to 3 bedrooms throughout the Township. Of these, 784 were outside of N.W.S. Earle and 338 were inside the Earle facility. These smaller units represented 38% of all units throughout the Township, but about two-thirds of the housing in Earle and one-third of the housing in the remainder of the Township.

Number of Rooms		Number of Bedrooms	
1980		1980	
# Units w/ 4 Rooms	91 = 4%	# Units w/ 2 bedrooms	244 = 11%
# Units w/ 5 Rooms	166 = 7%	# Units w/ 3 bedrooms	712 = 32%
# Units w/ 6+ Rooms	1,917 = 87%	# Units w/ 4+ bedrooms	1,222 = 55%
1990		1990	
# Units w/ 4 Rooms	118 = 4%	# Units w/ 2 bedrooms	374 = 13%
# Units w/ 5 Rooms	277 = 10%	# Units w/ 3 bedrooms	717 = 25%

# Units w/ 6+ Rooms	2,490 = 85%	# Units w/ 4+ bedrooms	1,799 = 61%
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[Plate 16](#), Household Population, compares the number of units by the number of people living in them. The trend is that homes are being occupied by fewer people at the same time larger homes are being constructed. For example, the number and percentage of households having only one or two people have been increasing (28% in 1970, to 31% in 1980 and 39% by 1990). The number and percentage of 3-person households have also grown. Households with 4 and 5 persons increased in number from 1970 to 1980, then stabilized between 1980 and 1990, but during this entire period declined as a percentage of the total. Households with 6+ persons have declined both numerically and as a percentage of the total. Since 1970, the median number of people per unit has declined more than 15% from 3.8 people to 3.2 people.

Plate 16
HOUSEHOLD POPULATION
1970, 1980 & 1990

Township of Colts Neck
(Occupied Units)

	1970		1980		1970-1980		1990		1980-1990	
Persons	No.	%	No.	%	No	% Change	No.	%	No.	% Change
1	82	5	154	7	72	11	190	7	36	7
2	343	23	512	24	169	26	837	32	325	66
3	246	16	424	20	178	27	582	22	158	32
4	320	21	532	25	212	33	609	23	77	16
5	258	17	342	16	84	13	289	11	-53	-11
6+	253	17	187	9	-66	-10	133	5	-54	-11
Total	1,502	99	2,151	101	649	100	2,640	100	489	99
Median	3.8		3.47				3.2			

Source: U.S. Census

Calculations by Queale & Lynch, Inc.

Percentage totals may not add due to rounding.

Plate 17, General Housing Characteristics, shows the growth in housing units from 1960 through 1990 and compares the Township's characteristics with the County and State. In this thirty year period the number of housing units grew by 4x in the Township, while it grew 1.9x in the County and 2.5x throughout the State. The major differences in these growth patterns is that the dominant growth period in the State was concentrated in the 1950s and 1960s compared to the County's major growth period having been mostly in the 1960s while the Township's was during the 1960s and 1970s. This pattern of development is consistent with the expansion of the older suburban areas nearer Philadelphia and New York first, expanding along the coastal areas as development spread farther from New York in the 1970s, then reaching more remote areas later in the 1970s and into the 1980s.

Plate 17
GENERAL HOUSING CHARACTERISTICS
1970, 1980 & 1990

	Colts Neck		Monmouth County		New Jersey	
1960 Total Housing Units	716		115,619		1,198,940	
1970 Total Housing Units	1,550		150,469		2,388,689	
1980 Total Housing Units	2,220		185,770		2,772,149	
Net Gain 1970-1980	670		35,301		383,460	
% Gain	43%		24%		16%	
1990 Total Housing Units	2,921		218,408		3,075,310	
Net Gain 1980-1990	701		32,638		303,161	
% Gain	32%		18%		11%	
Year-Round	Colts Neck		Monmouth County		New Jersey	
Housing Units:	1980	1990	1980	1990	1980	1990
Total	2,220	2,921	180,428	218,408	2,687,754	3,075,310
Occupied	2,151	2,640	170,130	197,570	2,548,594	2,794,711
Owner	1,899	2,185	117,885	143,533	1,579,827	1,813,381
Renter	252	455	52,245	54,037	968,767	981,330
Vacant	69	281	10,298	20,838	139,160	280,599
For Sale	22	44	1,882	4,465	22,964	46,271
For Rent	3	25	3,192	5,471	49,154	78,771
Other	44	212	5,224	10,902	67,042	155,557
Vacancy Rates	3.1%	9.6%	5.7%	9.5%	5.2%	9.1%
Sales	1.1%	2.0%	1.6%	3.0%	1.4%	2.5%
Rental	1.2%	5.2%	5.8%	9.2%	4.8%	7.4%

Sources: U.S. Census

N.J. Dept. of Labor & Industry for Building Permit Data

Calculations by Queale & Lynch, Inc.

Units Affordable to Low/Moderate Income Households New affordable units meeting COAH's requirements were constructed in "The Grande" development which was completed in November 1995. Although the program has been in place since 1985, and "The Grande" was approved for a total of 276 units, including 88 low and moderate income units, delays in obtaining utility services, then the poor market conditions, followed by a request to change the development to detached single family homes caused the beginning of the construction program to lag. The 88 affordable units plus a \$250,000 cash contribution for other housing programs for a total obligation of 100 affordable units required in the Court's "builder's remedy" Judgment have been completed. The obligation for other affordable units on farms as set forth in the Judgment will be pursued. The number of units identified for rehabilitation in the Township will be appealed.

Using Census data, the Township's median household income was \$75,119 in 1990 (compared to \$38,077 in 1980). The 1990 number was about double the region's median. The result is that when 50% of the region's median income is used (Mercer, Monmouth and Ocean Counties) to calculate the top end of the "low income" range, the eligible household income is half what it would be if the Township's median income figure had been used. The same situation results when calculating 50%-80% of the median income to set the moderate income limits. COAH's 1990 Eligible Income Limits for Monmouth County for 3-person households were \$18,855 and \$30,168, respectively. The sales and rent prices for the affordable units in the Township must be based on COAH's regional numbers.

PROJECTION OF THE HOUSING STOCK THROUGH 1999 [N.J.A.C. 5:93-5.1(b)2]

As indicated below, the trend in new housing construction has been declining. While there are variations in housing production in any given year, the 1960s averaged 87 units/year, then dropped to 55/year during the 1970s, and 44/year during the 1980s. The details are shown on Plate 18, Trends in Housing Construction. 1971-73 and 1984-87 were peak periods of development during these years.

For purposes of projecting future growth, an average of 30 units/year has been assumed for the 1990s for normal market development. The 276 units in "The Grande" have been completed. It is assumed that the affordable units in "The Grande" will be a different marketing program than the other housing to be constructed in the Township and that neither will encroach on the other. Both together are expected to generate about 560 units between 1990 and the year 2000. Adding these to the 2,921 units reported in the Township by the 1990 Census, a total of about 3,480 dwelling units can be expected by the year 2000.

Years	# Units
1960 - 1969	avg. 87/yr.
1970 - 1979	548 = avg. 55/yr.
1980 - 1989	443 = avg. 44/yr.
20 Yr. Total	991 = avg. 50/yr.
1990	18
1991	18

It is also clear that there is continuous turnover in occupancy throughout the Township. While 23% of the 1990 housing stock was built during the 1980s, 54% of the population moved into the Township during that same period. In the case of the housing in N.W.S. Earle, about one-third of the units were built before 1970, another 16% during the 1970s, with more than half constructed during the 1980s. However, of the people living at Earle as of the 1990 Census, 100% moved there during the 1980s reflecting the military's policy of 3-year tours of duty at this facility.

A continuation of the established housing program is intended. With the completion of the units in "The Grande" and with the rental credits anticipated from 22 of those units, the bulk of the 1987-1993 obligation will be met (88 low and moderate income units plus 22 rental credits plus \$250,000 in cash for 25 rehabilitated units = 135 units plus 15 units of other zoned land in the A-4 Zone plus 12 units on farms = 162 units).

In addition, the appeal of COAH's 1993-1999 numbers is expected to result in a reduction of the 33 units identified as requiring rehabilitation. These 33 units were computer generated and bear no resemblance to actual conditions in the Township. The result is that with the 135 units noted above, together with 12 units on farms, and the additional 15-unit capacity in the remainder of the A-4 Zone, the Township's affordable housing program provides a reasonable opportunity for the adjusted "fair share" to be met. If there are any remaining units, they are expected to be accommodated through a Regional Contribution Agreement.

Plate 18
TRENDS IN HOUSING CONSTRUCTION
Housing Units Authorized by Building Permits
1970-1991

Year	Colts Neck	5-Year Averages	Monmouth County	Twsp as % of County
Sub-Total 1960s	869	87/yr		
1970	49		3,386	1.4
1971	87		5,077	1.7
1972	86		5,433	1.6
1973	77		5,393	1.4
1974	27	65/yr	1,335	2.0
1975	33		956	3.5
1976	47		1,979	2.4
1977	30		2,863	1.0
1978	66		3,065	2.1
1979	46	44/yr	2,965	1.6
Sub-Total 1970s	548	55/yr	32,452	3,245 = 1.7%
1980	10		2,358	0.4
1981	30		2,152	1.4
1982	21		2,096	1.0
1983	52		4,217	1.2
1984	69	36/yr	4,258	1.6
1985	52		5,775	0.9
1986	81		5,896	1.4
1987	72		4,247	1.7
1988	34		2,635	1.3
1989	22	52/yr	2,253	1.0
Sub-Total 1980s	443	44/yr	35,887	3,589/yr = 1.2%
1990	18		1,476	1.2
1991	18		1,844	1.0
1992	55		2,543	2.2
1993	38		2,904	1.3
1994	258	77/yr	2,901	8.9
Sub-Total 1990-94	387	77/yr	11,668	3.3

YEAR UNIT BUILT

	Township N.W.S. Earle				Colts Neck			
Before 1940	247	8%	38	7%	YEAR MOVED INTO UNIT			
1940s	118	4%	17	3	(Occupied Units)			
1950s	195	7%	30	6	Before 1960	106	4%	
1960s	963	33%	79	15	1960s	478	18%	
1970s	723	25%	84	16	1970s	623	24%	

1980s	675	23%	289	54	1980s	1,433	54%
	2,921	100%	537	100	Totals	2,640	100%

Mean Year 1969

Sources: N.J. Department of Labor & Industry and 1990 Census

DEMOGRAPHIC CHARACTERISTICS [N.J.A.C. 5:93-5.1(b)3]

Plate 19, General Population Characteristics, indicates that the largest population growth period in the Township occurred between 1960 and 1970 when the population grew by almost 3,650 people, or 170%, or 2.7x the 1960 population. Subsequent decades have resulted in population gains of 36% and 9%.

Plate 19 GENERAL POPULATION CHARACTERISTICS

	Colts Neck	Monmouth County	New Jersey
1950 Population	1,814	225,327	4,835,329
1960 Population	2,177	334,401	6,066,782
% Change 1950-1960	20%	48%	26%
1970 Population	5,819	461,849	7,171,112
% Change 1960-1970	167%	38%	18%
1980 Population	7,888	503,173	7,364,823
% Change 1970-1980	36%	9%	3%
1990 Population	8,559	553,124	7,730,188
% Change 1980-1990	9%	10%	5%
Age Groups			
1980			
Under 5	4.3%	6.2%	6.3%
5-17	27.2%	22.4%	20.7%
18-64	61.3%	59.6%	61.3%
65 & Over	7.2%	11.8%	11.7%
1990			
Under 5	7.4%	7.0%	6.9%
5-17	18.2%	17.3%	16.4%
18-64	66.5%	62.9%	63.4%
65 & Over	7.9%	12.7%	13.3%
Persons Per	31.6 sq mi	471.6 sq mi	7,496 sq mi

Square Mile

1950	57	479	645
1960	69	709	809
1970	184	968	957
1980	250	1,055	983
1990	271	1,173	1,031

1980 Characteristics

Median Age	32.8	32.3	32.2
Median Household Size	3.47	2.54	2.47

1990 Characteristics

Median Age	34.6		
Median Household Size	3.16	2.74	2.70

Source: U.S. Census

Calculations by Queale & Lynch, Inc.

Between 1980 and 1990, the median age increased while the number of people per unit decreased. The Township's population density of 271 people per square mile is one-quarter of the county and state densities. This condition continues to reflect the Township's position away from the major growth corridors in the County (Route 9 and the Parkway/Rt. 35 corridor) and the major areas devoted to farmland and open space within Colts Neck.

The age characteristics shown on Plate 20, Age Group Trends, indicate how the Township aged from 1970 to 1990's aging. There was only a slight gain in the number of children under age 5 between 1970 and 1990 while the number of children aged 5-14 reached its peak in 1970 and has declined since. The 15-34 age group had significant growth (1.9x between 1970 and 1990) while those 35-44 increased 1.3x.

Plate 20
AGE GROUP TRENDS

COLTS NECK

	1960		1970		1980		1990	
Number	%	Number	%	Number	%	Number	%	
Under 5	239	11	458	8	342	4	634	7
5 - 14	385	17	1,633	28	1,537	20	1,145	13

15 - 24	242	11	676	12	1,536	19	1,408	17
25 - 34	240	11	645	11	722	9	1,142	13
35 - 44	333	15	1,016	17	1,348	17	1,067	13
45 - 54	278	12	694	12	1,223	16	1,534	18
55 - 64	236	11	387	7	614	8	954	11
65 & Over	275	12	310	5	566	8	675	8
TOTAL	2,228	100	5,819	100	7,888	100	8,559	100
Median Age	n/a		27.9		32.8		34.6	
Under 18	n/a	2,430	42	2,510	32	2,192	29	
Over 65	215	10	310	5	566	7	675	8

MONMOUTH COUNTY

Under 5	39,062	12	40,440	9	31,423	6	38,969	7
5 - 14	64,253	19	99,053	22	82,161	16	73,795	13
15 - 24	38,386	12	71,831	16	84,442	17	72,282	13
25 - 34	43,647	13	55,730	12	75,222	15	91,357	17
35 - 44	47,559	14	56,997	12	64,341	13	92,488	17
45 - 54	37,616	11	52,324	11	56,078	11	63,691	12
55 - 64	29,684	9	38,085	8	49,970	10	50,155	9
65 & Over	34,194	10	44,919	10	59,536	12	70,387	13
TOTAL	334,401	100	459,379	100	503,173	100	553,124	100

Source: U.S. Census

Calculations by Queale & Lynch, Inc.

The 16% increase in the median age from 29.9 in 1970 to 34.6 by 1990 resulted largely from the increase in persons age 45 and over (from 1,391 to 3,163 between 1970 and 1990, or 2.3x the 1970 population. By comparison, the median age at N.W.S. Earle is 22.2 years with less than 1% over age 65). The total population in 1990 was 1.5x the 1970 population). The increase in the number of people age 45 and over represented two-thirds of the total population growth between 1970 and 1990.

Between 1980 and 1990, the data indicate a 38% increase (from 1,180 to 1,629) in the number of people aged 45+. During this same period there was only a 1% increase in the number of people aged 25-44 (from 2,571 to 2,601 people). Although this younger age group had only a modest increase in population, there was an significant increase in the number of births which is compared to the previous decade (139 births during the 1970s vs. 278 during the 1980s). The increase in births is assumed to be largely generated by this 25-44 age group. As a

result, by 1990 the number of pre-school children had almost doubled (reflecting the increase in births) although the total number of children up to age 14 dropped from 3,415 to 3,187 (-6.6%). High school and college aged residents grew from 722 to 1,142 (+58%). Notwithstanding the trend in the Census data showing an overall aging population and declining family size in the Township, school enrollments have been rising. Studies completed by the Board of Education in 1992, 1993, and 1996 have estimated continued increases in enrollments for several years. It is not known at this time whether the growth in enrollment is the result of an increase in the number of younger families moving into the Township, or an increase in the birth rate, or some combination of the two; or whether it is part of a longer-term trend or a shorter-term phenomenon.

In an effort to see the influence births and deaths might be having on the Township's population growth, Plate 21, Births, Deaths, and Natural Increase, was developed. There was an average of 41 births a year in the later 1970s. This increased to 48/year in the early 1980s, then jumped to 72/year in the late 1980s. While the late 1980s also had an increase in the number of deaths consistent with some aging of the population, the increase in the number of deaths was at a lower rate than the increase in the number of births. Hence, the ratio of births to deaths has increased from an average of 1.1 births per death during the latter half of the 1970s, to 1.4 in the first half of the 1980s, and to 2.1 in the second half of the 1980s.

Plate 21
BIRTHS, DEATHS AND NATURAL INCREASE
1970-1989

Year	Colts Neck			Monmouth County			Ratio of Births:Deaths		
	Births	Deaths	N.I.	Births	Deaths	N.I.	Twsp	Co.	N.J.
1970	65	30	35	7,923	4,322	3,601	2.2	1.8	1.77
1971	72	21	51	7,458	4,302	3,156	3.4	1.7	1.65
1972	57	42	15	6,592	4,417	2,175	1.4	1.5	1.44
1973	59	34	25	6,150	4,396	1,754	1.7	1.4	1.37
1974	43	30	13	6,277	4,334	1,943	1.4	1.4	1.41
1975	48	23	25	5,849	4,360	1,489	2.1	1.3	1.40
1976	47	42	5	5,866	4,457	1,409	1.1	1.3	1.39
1977	33	35	-2	5,986	4,578	1,408	0.9	1.3	1.43
1978	30	41	-11	5,961	4,479	1,482	0.7	1.3	1.43
1979	47	46	1	5,075	4,510	565	1.0	1.1	1.46
1980	41	34	7	6,044	4,651	1,393	1.2	1.3	1.40
1981	36	36	0	6,158	4,717	1,441	1.0	1.3	1.43
1982	50	30	20	6,459	4,722	1,737	1.7	1.4	1.46
1983	49	39	10	6,319	4,938	1,381	1.3	1.3	1.44

1984	66	33	33	6,669	5,032	1,637	2.0	1.3	1.46
1985	57	31	26	7,130	5,086	2,044	1.8	1.4	1.49
1986	77	34	43	7,518	5,001	2,517	2.3	1.5	1.52
1987	83	36	47	8,020	5,152	2,868	2.3	1.6	1.58
1988	71	46	25	8,069	4,990	3,079	1.5	1.6	1.62
1989	71	27	44				2.6		1.73
1970s	501	344	157	63,137	44,155	18,982	1.5	1.4	N.A.
1980s	601	346	255				1.7		N.A.

Source: NJ Department of Health

Natural increase is calculated by subtracting deaths from births.

Natural increase and birth:death ratios calculated by Queale & Lynch, Inc.

Plate 22, Colts Neck Age Group Trends, takes the births during the 1970s and 1980s, adds them to the Census data at the beginning of each decade, and deducts deaths by age groups during each decade. The result is compared to each age group's population at the end of the decade (now 10 years older) to estimate migration patterns by age group. From 1970 to 1980, the major impact was the in-migration of persons attaining age 35-44 by 1980 with their children under age 14. The same pattern existed for this age group between 1980 and 1990. As for other age groups between 1980 and 1990, there were patterns of out-migration as one age group aged into the next higher age group. This occurred for the teenagers of 1980 maturing into the college age group (15-24) by 1990, the college age group aging into young adults (25-34), and the different age groups aged 45+ in 1980 as they advanced a decade to the year 1990 (e.g. 45-54 aging into 55-64). Yet, although each of these groups reflected a loss of population as that group advanced in age, a larger and younger group was taking their place so that the population of a given age group (say age 55-64) actually increased in population when comparing 1980 to 1990.

Plate 22 COLTS NECK AGE GROUP TRENDS

1970 to 1990

1970 Age Group	1970 Population	1980 Age Group	1970 to 1980 +Births-Deaths	1980 Survived Population	1970 to 80 Migration	1980 Population
		Under 5	205-2	203	139	342
		5- 9	296-3	293	250	543
Under 5	458	10-14	-2	456	538	994

5-14	1,633	15-24	-12	1,621	-85	1,536
15-24	676	25-34	-9	667	55	722
25-34	645	35-44	-12	633	715	1,348
35-44	1,016	45-54	-42	974	249	1,223
45-54	694	55-64	-67	627	-13	614
55-64	387	65-74	-82	305	48	353
65 +	310	75 +	-151	159	-54	213
Total	5,819		-119	5,938	1,950	7,888

Births = 501

Deaths = 344

1980 Age Group	1980 Population	1990 Age Group	1980 to 1990 +Births-Deaths	1990 Survived Population	1980 to 90 Migration	1990 Population
		Under 5	359-3	356	278	634
		5- 9	239	313	552	
Under 5	342	10-14	-2	340	253	593
5-14	1,537	15-24	-11	1,526	-118	1,408
15-24	1,536	25-34	-20	1,516	-374	1,142
25-34	722	35-44	-13	709	358	1,067
35-44	1,348	45-54	-56	1,292	242	1,534
45-54	1,223	55-64	-117	1,106	-152	954
55-64	614	65-74	-130	484	-76	408
65 +	566	75 +	-277	289	-22	267
Total	7,888		-31	7,857	702	8,559

Births = 601

Deaths = 346

Sources:

U.S. Census

Births & Deaths: N.J. Dept. of Health

Birth & Deaths by Age Group estimated by Queale & Lynch, Inc.

from published U.S. Census survival rates.

Calculations by Queale & Lynch, Inc.

Plate 23, 1980 and 1990 Income Levels, indicates that the median household income of \$38,077 in 1980 nearly doubled to \$75,119 by 1990. This nearly doubling of the median household income is less than the 2.8x increase in housing values and rent levels during the same period. The implication is that some people now living in the Township could no longer afford to move into Colts Neck and that others moving in may have to pay a higher percentage of their income for housing.

Plate 23

1980 and 1990 INCOME LEVELS

Township of Colts Neck

Household Income Levels	1980		1990		NWS Earle	
	Number	%	Total Twsp	%	Number	%
Less than \$ 5000	71	3	26	1	0	0
\$ 5,000 - \$ 9,999	86	4	50	2	18	5
\$10,000 - \$12,499	42	2	59	2		
\$12,500 - \$14,999	90	4	28	1	27	8
\$15,000 - \$17,499	86	4	71	3		
\$17,500 - \$19,999	39	2	109	4		
\$20,000 - \$22,499	127	6	32	1	197	56
\$22,500 - \$24,999	63	3	75	3		
\$25,000 - \$27,499	83	4	30	1		
\$27,500 - \$29,999	101	5	76	3	70	20
\$30,000 - \$34,999	202	9	73	3		
\$35,000 - \$39,999	153	7	99	4		
\$40,000 - \$49,999	359	16	177	7	15	4
\$50,000 - \$74,999	481	22	414	16	24	7
\$75,000 - \$99,999			448	17	0	0
\$100,000-\$149,999	195	9	426	16	0	0
\$150,000 or more			451	17	0	0
	2,178	99	2,644	100	351	100
Median	\$ 38,077		\$ 75,119		\$19,986	

Poverty Status of Persons

	1979 Income:		1989 Income	
below 75% of Poverty Level	91	1	123	1
betwn 75% - 124%	152	2	386	5
betwn 125% - 149%	114	2	114	1
betwn 150% - 199%	394	5	339	4
200% or more	6,751	90	7,376	88
	7,502	100	8,338	99

Ages of Persons Below Poverty Level

age 0-17	not available	80	4
age 18-64	not available	120	2
age 65+	not available	18	3
Total	not available	218	3

* = less than 1%

Source: 1980 and 1990 Census

With respect to income, however, it appears that more people were below the poverty level in 1990 compared to 1980 (est. 130 = 1.6% in 1980 compared to 218

= 2.5% in 1990). As shown, those below 75% of the poverty level increased from 91 people in 1979 to 123 people in 1989.

EXISTING AND PROBABLE FUTURE EMPLOYMENT CHARACTERISTICS [N.J.A.C. 5:93-5.1(b)4]

As shown on Plate 24, Employment Characteristics, the Township has had an irregular, but steady increase in the number of "covered" jobs (*defined as jobs where employees are subject to the New Jersey Unemployment Compensation Law. These jobs do not include federal, state and education jobs since they have their own unemployment compensation funds*). Since 1989, the number declined as it did in both the county and the state as a result of the national economy. The data also show that since 1980 the Township has maintained a relatively consistent position with around 0.7% of the County's "covered" jobs, with the mid-1980s being the peak years for jobs. The data also make clear that Colts Neck is not a job center and that most jobs are of a retail or service nature.

Plate 24

EMPLOYMENT CHARACTERISTICS

(Covered Jobs)

Township of Colts Neck

Year	Colts Neck	County	% of County	New Jersey
1972	532	96,182	0.6	2,243,598
1973	583	103,489	0.6	2,323,229
1974	548	105,487	0.5	2,324,649
1975	654	104,416	0.6	2,217,132
1976	660	106,950	0.6	2,269,709
1977	636	110,056	0.5	2,344,731
1978	800	121,710	0.7	2,468,644
1979	675	124,155	0.5	2,529,140
1980	738	126,165	0.6	2,530,556
1981	743	129,416	0.6	2,589,641
1982	829	131,493	0.6	2,566,143
1983	1,034	139,047	0.7	2,680,826
1984	1,189	154,573	0.8	2,813,014
1985	1,172	155,240	0.8	2,869,833
1986	1,447	161,207	0.9	2,949,495
1987	1,214	171,520	0.7	3,047,993
1988	1,426	175,707	0.8	3,057,982
1989	1,274	178,154	0.7	3,053,176
1990	1,252	170,419	0.7	2,966,892
1991	1,124	163,333	0.7	2,830,215
Employed Persons Age		Colts Neck		

16+ by Industry 1990	Number	%
Agriculture	131	3
Construction	191	5
Manufacturing	440	11
Transportation	99	3
Communications	171	4
Wholesale Trade	150	4
Retail Trade	678	17
Finance/Insurance/Real Estate	599	15
Business & Repair Services	180	5
Personal/Entertainment/Recreation	138	3
Professional Services:		
Health	296	8
Education	291	7
Other	409	10
Public Administration	198	5
	3,971	100

Employed Persons by Class

Private Wage & Salary	3,130	79
Government	518	13
Self-Employed	323	8
Unpaid Family Worker	0	0
	3,971	100

Sources: N.J. Department of Labor and 1990 Census

It is important to keep in mind that this count of "covered" jobs includes part-time help. During the 1980s a survey was done by Township staff. Some two-thirds of all jobs at that time were part-time jobs indicating further the absence of a major employment base in the Township. It is not known at this writing whether that ten year old ratio has been maintained, but there has been no significant development of new employment centers since that time to suggest there would have been a drastic change. In short, part-time help is expected to still represent a major segment of the "covered" jobs.

The 1990 Census indicates that the number of jobs held by Colts Neck residents totaled 3,971 (these are jobs both inside and outside the Township). Most jobs remained in retail trade (17%), finance/insurance/real estate (15%), manufacturing (11%), and "other" professional (10%). These four categories totaled 2,126 jobs and represented more than half the jobs held by Colts Neck residents. This distribution of jobs varied from the 1980 Census. At that time there were a total of 3,092 jobs held by Township residents. Of these, over half were in manufacturing (18%), retail trade (15%), business and repair services (11%), and

finance/insurance/real estate (11%). From 1980 to 1990, the number of manufacturing and business and repair jobs decreased, while the other major categories increased.

In 1990, 79% of the jobs were "private" wage and salaried positions (50% of the jobs in N.W.S. Earle) compared to 13% being "government" such as the local schools, federal, state, county, and Township employees (50% in N.W.S. Earle). The Township total was similar to the 80% and 11% being in these same categories in 1980, respectively.

Plate 25, Jobs:Housing Ratio, indicates the Township had something more than one-third job per housing unit in 1990 compared to about one-third job per unit over the previous twenty years. This is a much lower ratio than the state's 0.96 and about half the county's average of 0.78 job per unit. The 1990 ratio of 0.4 job per unit in the Township is expected to remain closer to the historic 0.33 level over time.

Plate 25

JOBS : HOUSING RATIO

1970, 1980 and 1990

1970	Colts Neck	Monmouth County	New Jersey
Year-Round Housing Units(1972)	1,774	142,927	2,305,293
Covered Jobs (1972)	532	96,182	2,243,598
Jobs per Housing Unit	0.30	0.67	0.97
1980			
Year-Round Housing Units	2,224	180,428	2,687,754
Covered Jobs	738	126,165	2,530,556
Jobs per Housing Unit	0.33	0.70	0.94
1990			
Year-Round Housing Units	2,921	218,408	3,075,310
Covered Jobs	1,252	170,417	2,966,892
Jobs per Housing Unit	0.43	0.78	0.96

Sources:

U.S. Census

N.J. Department of Labor & Industry

Plate 26, Education Characteristics and Relationship to Work, indicates that as of 1990, about three-quarters of the Township's residents commuted by car alone, there were 2.3 vehicles per home, and the approximate travel time to work was 27 minutes (the short travel time is possibly skewed by the residents of N.W.S. Earle who work and live on the base). The data show that 62% of the residents worked in Monmouth County. Except for a higher average of vehicles per home, these characteristics were similar to the County data.

Plate 26

EDUCATION CHARACTERISTICS AND RELATIONSHIP TO WORK

Colts Neck and Monmouth County
1990

	Colts Neck		Monmouth County	
	Number	%	Number	%
Relationship to Work (Person Age 16+)				
Worked in Monmouth Co	2,821	62	177,140	65
Worked Outside Co, in NJ	1,072	23	68,658	25
Worked Outside NJ	633	14	28,440	10
Total	4,526	99	274,238	100
Travel Time to Work (Persons Age 16+)				
Worked at Home	121	3	7,370	3
<15 min	1,276	28	86,748	32
15-29 min	1,557	34	80,179	29
30-44 min	647	14	41,274	15
45-59 min	318	7	19,798	7
1 hour or more	607	13	38,869	14
	4,526	99	274,238	100
Mean Travel Time	27.2 min.		27.3 min.	
Percentage Who Drove Alone	73%		75%	
Mean # Vehicles in Occupied Homes	2.3		1.8	
Education (Persons Age 18+)				
less than H.S.	586	9	71,897	17
High School	1,619	25	127,180	30
Some College	1,327	21	81,465	19
Assoc. or Bach. Degree	1,881	30	97,646	23
Graduate Degree	952	15	39,856	10

Totals	6,365	100	418,044	99
Children Under Age 18				
Parents in Work Force				
Both Parents	1,017	47	62,916	48
Father Only	942	43	44,114	34
Mother Only	0	0	1,070	1
Neither Parent	16	1	805	1
Living w/One Parent				
Parent in Work Force	144	7	16,777	13
Not in Work Force	56	2	5,527	4
	2,175	100	131,209	101

Source: 1990 Census

As of 1990, about two-thirds of the population (66%) had some college education and of those, nearly half the population (45%) attained a college degree of some sort. This was higher than the 52% and 33%, respectively, for the county as a whole.

The 1990 Census also provides an insight into working parents and the potential need for child care facilities. Of the 2,175 children under age 18, 47% have both parents in the work force. Another 7% of the children have only one parent and that parent is in the work force. Together, 54% of all children under age 18 have no parent home during the working hours.

Based on the number of jobs and dwelling units existing in the Township (Plate 13), it is assumed that the higher ratio of jobs to housing in 1990 will settle at about 0.35 job per housing unit for the foreseeable future. It is anticipated that the number of houses will increase without a substantial increase in new businesses. Assuming the projection of housing development set forth above and applying this job ratio, a total of 3,480 dwelling units by the year 2000 can be expected to compare to about 1,220 jobs.

It is expected the job base will remain essentially as it has been with only minor fluctuations from year to year. A continuation of the types of services historically in Colts Neck is expected without any significant influx of new employment uses.

POPULATION TRENDS

Year	Dwellings	People/Unit	Pop.
1960	716	3.04	2,177
1970	1,550	3.75	5,819
1980	2,220	3.55	7,888
1990	2,921	2.93	8,559
2000 est.	3,480	2.95	10,266
2010 est.	3,880	3.00	11,640