

# 2011

## Analysis of Impediments to Fair Housing Choice

Revised October 2011



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## I. INTRODUCTION AND EXECUTIVE SUMMARY OF THE ANALYSIS

### Overview

The Division of Planning staff, Fair Housing Board, and Analysis of Impediments Committee members have spent over two years engaging in an interactive process to identify impediments to fair housing in the county. As part of this process: a comprehensive demographic analysis was crafted; an evaluation of the legal status of fair housing at the state, county, and municipal levels was examined; existing programs to address impediments to fair housing were identified; and recommendations to further mitigate the impediments to fair housing were made along with time frames for completion, parties responsible, and potential funding sources. Monmouth County (one of the few counties with a Fair Housing Board) proactively promotes fair housing, and already has in place a very robust series of plans and programs addressing this issue. The recommendations in this report will enhance the existing initiatives and recommend new ones where needed.

### Working Group

The Analysis of Impediments to Fair Housing Choice (AI) was prepared by the staff of the Monmouth County Division of Planning who worked closely with members of the Monmouth County Fair Housing Board and the Community Development Committee. It was prepared on behalf of the Board of Chosen Freeholders and the residents of the county. Report participants are as follows:

#### Analysis of Impediments Committee Members

Bryan Dempsey, Administrator, Spring Lake, Member, County CD Committee

Virginia Edwards, Community Development Director

Kimberlie Fiero, Attorney, Member, Fair Housing Board, Ocean-Monmouth Legal Services Chairperson

Cheryl Finley, Member, Fair Housing Board

Mary Lee Gilmore, Fair Housing Officer, Community Development

Steve Heisman, Member, Fair Housing Board

Rev. Susan Mamchak, Member, Fair Housing Board

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**Public Forums**

Several public forums took place in various locations for the convenience of residents throughout the county. All meeting locations were handicapped accessible. Participants needing a translator (ASL, Spanish, etc), were instructed to contact Community Development staff so that appropriate accommodations could be provided. Interested parties unable to attend the public forum were invited to submit comments and stories about their experiences regarding impediments to fair housing to the Community Development staff via fax or email. Numerous agencies, nonprofit groups, and community organizations were invited to participate. A list of invitees as well as copies of the newspaper advertisements announcing the forums is provided in Appendix I. The dates and locations of the public forums are described below.

July 11, 2011, 6:00 pm to 8:00 pm  
Monmouth County Planning Board  
2nd Floor Conference Room  
Hall of Records Annex  
1 East Main Street  
Freehold, NJ 07728

July 12, 2011, 6:00 pm to 8:00 pm  
Keyport Borough Municipal Council Room  
70 W. Front Street  
Keyport, NJ 07735

July 13, 2011, 6:00 pm to 8:00 pm  
Monmouth County Library Eastern Branch  
1001 Route 35  
Shrewsbury, NJ 07702

July 14, 2011, 6:00 pm to 8:00 pm  
Neptune Township Meeting Room, 2<sup>nd</sup> Floor  
25 Neptune Boulevard  
Neptune, NJ 07753

### **Limited English Proficiency Communications**

In order to reach out to limited English speaking populations, Monmouth County contacted the Hispanic Affairs and Resource Center (a non-profit organization) to translate the notice for the public forums into Spanish. These notices were published ten days prior to the first forum and included instructions to contact the Division of Planning's Community Development staff if they required translation or American Sign Language (ASL) services.

The public forums were also published in a Spanish language newspaper that serves Monmouth County, *Nosotros*. Notice was also advertised in the *Asbury Park Press*, a newspaper of general circulation. In addition, the notice was put on the county and Planning Board websites in both English and Spanish.

Copies of the notice were also sent to the Monmouth County Offices on Aging, Disabilities and Veterans Affairs and to the Monmouth County Association for the Blind.

### **Methodology**

It was decided that the Monmouth County Division of Planning's Community Development staff would be the lead entity for this process since the staff administers the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) Programs.

The county used the work group (committee) model to prepare the Analysis of Impediments to Fair Housing Choice. The county established a committee that included members of the county Fair Housing Board, the Community Development Committee, and Division of Planning staff. The purpose of the committee was to analyze data to assist in identifying impediments to housing choice.

The Fair Housing Board was established by the Monmouth County Board of Chosen Freeholders in 1988 as a way to affirmatively address the fair housing certification that must accompany the Annual Action Plan. After the Freeholders instituted the Fair Housing Board, they established the position of Fair Housing Officer and located the position within the Community Development section of the Monmouth County Planning Board.

The AI Committee collected, reviewed, and analyzed various sources of information, for example:

- Home Mortgage Disclosure Act (HMDA) data
- Census data
- Fair Housing Law
- Number and Location of Housing Discrimination Complaints
- Public Housing Units
- Section 8 Housing Choice Vouchers
- Municipal Zoning
- County Consolidated and Continuum of Care Plans
- Regional Plans
- County and State Master Plans

The AI committee also examined the locations of infrastructure (water, sewer, streets, etc.), affordable housing, transportation, and recreational facilities. This data was plotted on GIS maps in order to determine areas of concentration for low and moderate-income residents, minorities, and public housing units.

Additionally, the AI committee consulted with the metropolitan municipalities located within the county: the Cities of Asbury Park and Long Branch, and the Township of Middletown.

Impediments and corrective actions needed to overcome these barriers were identified after specific areas of concentration were examined and defined. After the impediments were determined and prioritized, the actions to overcome them were identified. Subsequently, the goals, milestones, and resources needed were determined, the schedule for implementing corrective actions was established, and parties responsible for implementation were determined.

After the draft Analysis of Impediments to Fair Housing Choice was completed Monmouth County and the committee made the report available to the public and other interested parties for public comment.

### **Oversight Responsibilities**

The Board of Freeholders established an Office of Fair Housing in April 1987. The Monmouth County Board of Chosen Freeholders established a Fair Housing Board in February 1989. The Freeholders are committed to the elimination of all housing discrimination in Monmouth County and to the protection of fair housing rights for all Monmouth County residents pursuant to the fair housing laws and regulations of the State of New Jersey and the Federal government. The Fair Housing Board

serves in an advisory capacity to the Board of Chosen Freeholders in matters pertaining to fair housing policy. The Community Development section of the Division of Planning along with the Fair Housing Board will maintain and facilitate the implementation of actions discussed in the document.

The Office coordinates a countywide approach to ensure fair housing to all residents of the participating municipalities. The Office performs intake and screens inquiries for discrimination complaints. Services rendered include assistance and counseling on procedures for filing a fair housing complaint, help completing the complaint forms, and review and verification of the complaints. The Office serves all residents of participating municipalities but targets the following groups for assistance: minorities; handicapped; homeless; and senior citizens. The Office targets the following groups for education outreach programs: fair housing groups; concerned tenant/owner lease groups; homebuilders; realtors; lending institutions; and municipalities.

The staff provides general information and assistance on housing problems to the general public. When necessary the staff refers clients to other agencies that are funded and staffed to handle a specific housing complaint that is outside the purview of the Fair Housing Office. When appropriate, the staff makes referrals to the New Jersey Department of Civil Rights and Ocean-Monmouth Legal Services. The staff also provides education, training and technical assistance to individuals, groups, agencies and/or organizations. In 2009, the staff filed 130 housing discrimination complaints on behalf of county residents. In addition, the staff made 546 referrals to appropriate agencies and supplied 603 residents and non-residents with information.

The staff also acquires and coordinates the assistance of the New Jersey Division of Civil Rights and the U.S. Department of Housing and Urban Development for verification of discrimination practices and negotiation of settlements for fair housing problems.

### **How Funded**

Existing county staff, existing county HUD funded staff, and volunteers assisted in the preparation of the Analysis of Impediments to Fair Housing Choice plan. Considerable county staff time was devoted to this effort.

## List of Impediments

The following impediments to Fair Housing Choice were identified from the interactive and comprehensive process described above. An *Analysis of Impediments to Fair Housing Choice Implementation Strategy* has been prepared which is found in Section IX of the report. The Implementation Strategy is presented in chart form and lists each impediment, an overall objective aimed at mitigating the impediment, recommended actions to reach the objective, the proposed period for completion of each action, parties involved, the potential funding source, and the estimated cost of each proposed action.

1. Limitations of Zoning and Site Selection
2. Environmental Issues and Constraints
3. High Municipal Property Taxes and the Cost of Education
4. Gaps in Transportation Availability
5. Issues Concerning Public Housing Authorities
6. Expiring Affordability Controls in Subsidized Housing
7. Restrictive Lending Policies and Practices
8. Limited Resources and Funding for Programs that Promote Fair and Affordable Housing
9. Low Educational Achievement Levels in Select Areas Despite Available Resources
10. Limitations on Fair Housing Data Collection Methods
11. Lack of Supportive Housing for Teens and Young Adults Aging Out of Foster Care
12. Lack of Sufficient Accessible Housing Units for the Disabled
13. New Jersey Fair Housing Legislation Needs Improving

## **Actions to Address Impediments**

A sampling of recommended actions to address the impediments listed above includes:

- Encouraging municipalities to permit more flexible zoning that provides opportunities for fair housing
- Supporting / advocating new fair housing opportunities in areas that are free of environmental risks and constraints
- Promoting shared services to help reduce taxes and therefore assist in lowering the cost of housing
- Advocating for state and federal funds to provide a wider range of transportation options
- Facilitating the creation of a county-wide association of housing authorities to solve common issues and to create a collective data base of unit availability
- Expanding public awareness of existing housing counseling and credit resources
- Advocating for improvements to the New Jersey Fair Housing Legislation, including more flexibility, sound economic analysis, and reinstatement of Regional Contribution Agreements.
- Advocating to HUD for sufficient funds to maintain county programs and to keep the administrative cap at the current percentage
- Offering assistance to Brookdale Community College and the Monmouth Vocational Schools to increase awareness of their educational programs
- Redesigning the Fair Housing Office database to collect additional information needed to analyze fair housing trends.

## II BACKGROUND DATA

### Overall Description of Monmouth County

Monmouth County is located in central New Jersey on the state's northern Atlantic Ocean coastline and is comprised of 53 municipalities and 141 census tracts. With a total land area of 472 square miles, Monmouth County is New Jersey's sixth largest county in terms of geographic area. The 2010 Census counted the population of Monmouth County as 630,380, yielding a population density of 1336 persons per square mile. However, the municipal densities range from 10,744 persons/sq. mi. in coastal Asbury Park to 146 persons/sq. mi. in rural Upper Freehold. Monmouth County is situated between the New York City and Philadelphia metropolitan areas, and is centrally located within the Boston to Washington D.C. corridor.



### Environmental Resources

Monmouth County is characterized by rolling hills, steep cliffs and nearly level shores. A ridge line that runs from Middletown in the northeast to Upper Freehold in the southwest is the divide between the Inner and Outer Coastal Plain Provinces. Northwest of this line, Inner Coastal Plain streams flow toward the Raritan and Delaware rivers through soils that are fertile and deep. Most of the county's agricultural production occurs in the Inner Coastal Plain communities of Upper Freehold and Millstone. The Outer Coastal Plain, with its long geologic history of coastal influences, has sandier soils, and although located outside of the Pinelands National Reserve, Pine Barrens vegetation and soils extend mid-way into this part of the county. The many miles of Outer Coastal Plain streams and rivers flow to the Atlantic Ocean or Raritan Bay. There are 27 miles of ocean beachfront and 26 miles of bay shoreline in Monmouth County. Freshwater and coastal wetlands line the Bayshore and stream corridors, providing wildlife habitat and flood storage. Numerous threatened and endangered species of plants and animals make their

home here. Sandy Hook, located at the northeastern most tip of the county, is an important stopping point along the Atlantic flyway for migrating birds. Fortunately this 7-mile peninsula is almost entirely dedicated open space as part of the Gateway National Recreation Area.

## **Preserved Lands**

A significant percentage of the county – 44,604 acres or 14.8% of the total county land area– consists of preserved lands. Comprising over 69 square miles, these protected acres together form a land mass larger than Howell Township, which at 61 square miles, is the county's largest municipality. At the end of 2010, Monmouth County held 14,023 acres of parkland, conservation areas, and golf courses. State parks, natural areas and watershed protection areas encompass an additional 15,389 acres while the Sandy Hook unit of Gateway National Recreation Area preserves 1,733 acres. Approximately 13,459 municipal acres are also reserved for public open space. As of July, 2011 the county and municipalities have protected over 13,300 acres of farmland through agricultural preservation programs. The combination of public open space and preserved farmland totals approximately 19.2% of Monmouth County's land area.

## **Water Supply**

In August 1996 the New Jersey Department of Environmental Protection (NJDEP) released the New Jersey Water Supply Plan. Although over a decade old, the planning period extended to 2040. Their analysis indicated that Monmouth County has a sufficient supply to meet anticipated water demand, although during some peak use periods, demand may exceed supply for the short-term. Overall, the plan projects a decrease of 0.8 MGD in total demand and a resulting surplus increase from 13.4 MGD (2010) to 14.2 MGD (2040). The Plan however cautions that since the majority of the supply is from surface water systems, land use decisions in the watersheds upstream of the reservoirs should be made with resource protection in mind.

## **Wastewater Management**

The final draft of the Wastewater Management Plan for Monmouth County has been completed and a NJDEP public hearing was held on the plan on June 6, 2011. This plan combines all municipal wastewater management plans into a single cohesive plan for the county. This plan includes a detailed analysis of the processing capacity of existing wastewater treatment facilities and their ability to meet future demands. The GIS-based analysis utilized individual parcels, municipal zoning maps, and past trends in growth patterns to project future wastewater generation. The study concluded that the county has sufficient wastewater capacity through 2022 and beyond.

## Transportation

The county is served by all major modes of transportation. Twenty-seven miles of the Garden State Parkway traverse the eastern portion of the county, and there are seven Parkway interchanges in the county, along with Exit 116 for the PNC Arts Center. Seventeen miles of Interstate 195 run east/west through the southern portion of the county, providing access from the New Jersey Turnpike, Mercer County, and eastern Pennsylvania to the county's Atlantic coastline. Additionally, there are 178 miles of state roads and 381 miles of county roads.

### NJ Transit and Regional Bus Services

Both NJ Transit and Academy have numerous bus routes that are either entirely in, or pass through, Monmouth County. The following table describes the bus services:

**Bus Service in Monmouth County**

<b>Carrier</b>	<b>Bus Route or Number</b>	<b>Monmouth Stops</b>	<b>From/To</b>	<b>Weekday Service times</b>	<b>Avg. Headways</b>
NJ TRANSIT	64*	Marlboro, Manalapan, Freehold, and Howell	Lakewood/ Jersey City and Weehawken	<i>Morning and Evening Rush Hours</i>	Peak Service
NJ TRANSIT	67*	Marlboro, Manalapan, Freehold, and Howell	Lakewood/ Newark	<i>All Day</i>	1 Hour
NJ TRANSIT	133*	Aberdeen and Matawan	Lakewood/ New York City	<i>Morning and Evening Rush Hours</i>	Peak Service
NJ TRANSIT	139*	Marlboro, Manalapan, Freehold, and Howell	Lakewood/ New York City	<i>All Day (Reduced Afternoon Service)</i>	Peak Service
NJ TRANSIT	317*	Asbury Park, Belmar	Asbury Park/Camden, Philadelphia	<i>All Day</i>	2 Hours
NJ TRANSIT	830	Asbury Park, Belmar, Avon-by-the-Sea, Wall, Spring Lake, Sea Girt, Manasquan	Asbury Park/Point Pleasant	<i>All Day</i>	1 Hour

Carrier	Bus Route or Number	Monmouth Stops	From/To	Weekday Service times	Avg. Headways
NJ TRANSIT	831	Red Bank, Shrewsbury, Eatontown, West Long Branch, Long Branch	Red Bank/Long Brach	5:55 am to 5:55 pm	1 Hour
NJ TRANSIT	832	Asbury Park, Ocean, Oakhurst, Eatontown, Shrewsbury, Red Bank	Asbury Park/Red Bank	6:40 am to 9:30 pm	1 Hour
NJ TRANSIT	833	Freehold, Colts Neck, Lincroft, Red Bank	Freehold/Red Bank	(8:36 am to 6:16 pm	1 Hour
NJ TRANSIT	834	Highlands, Middletown, Leonardo, Red Bank	Highlands/Red Bank	7:00 am to 8:00 pm	1 Hour
NJ TRANSIT	835	Sea Bright, Rumson, Fair Haven, Red Bank	Sea Bright/Red Bank	5:30 am to 6:20 pm	1 Hour
NJ TRANSIT	836	Freehold, Neptune, Asbury Park	Freehold/Asbury Park	5:40 am to 9:40 pm	1 Hour
NJ TRANSIT	837	Ocean, Deal, West Long Branch, Long Branch	Freehold/Asbury Park	(8:00 am to 6:50 pm)	1 Hour
Academy	Rt. 9 to New York*	12 stops in Howell Township, 6 Stops in Freehold, and 11 stops in Manalapan	Lakewood/ New York City	Morning and Evening Rush Hours	Peak Service
Academy	Rt. 36 to New York*	Sea Bright, Port Monmouth, Leonardo, Atlantic	Long Branch/New York City	Morning and Evening Rush Hours	Peak Service

Carrier	Bus Route or Number	Monmouth Stops	From/To	Weekday Service times	Avg. Headways
		Highlands, Highlands, Long Branch and North Middletown			
Academy	Parkway to New York*	Exit 109, PNC Arts Center (Holmdel), Monmouth Rest Area	Forked River/New York City	Morning and Evening Rush Hours	Peak Service
Academy	Shore Points to Port Authority *	Sea Girt, Spring Lake, Belmar, Avon, Bradley Beach, Ocean Grove, Deal, West End, Long Branch, Oceanport, Little Silver, Eatontown, Fort Monmouth, Shrewsbury, Red Bank, Lincroft	Point Pleasant/New York	5:00 am to 6:00 pm	Peak Service

Source: NJ TRANSIT and Academy Bus Schedules \*Commuter Bus Line

## Rail Service

Monmouth County is serviced by NJ Transit's North Jersey Coast Line and there are thirteen stops in Monmouth County along the eastern (coastal) portion of the county. Riders who use stations south of Long Branch need to change trains in order to continue on the system.

## Ferry Service

Ferry service from Monmouth County to Wall Street and Midtown Manhattan is available from Atlantic Highlands, Highlands and the Belford section of Middletown.

## Airports

Newark Liberty International Airport is easily accessible by car from all regions of Monmouth County, with the drive ranging from forty-five minutes to one hour. From the Western Monmouth region, the 67 bus line (connecting Toms River and Newark) provides direct bus service to the bus courtyards at Airport Terminals A, B, and C. The AirTrain monorail provides direct rail access to Newark Liberty International Airport from North Jersey Coast Line passenger trains stopping at the Newark Liberty International Airport station. AirTrain travels between the airline terminals, rental car facilities, hotel shuttles and central parking lot areas. Many county residents are within a one-hour drive of Philadelphia International Airport and Atlantic City International Airport. The Monmouth County Executive Airport (formerly the Allaire Airport) in Wall is available for local charter and corporate flights.

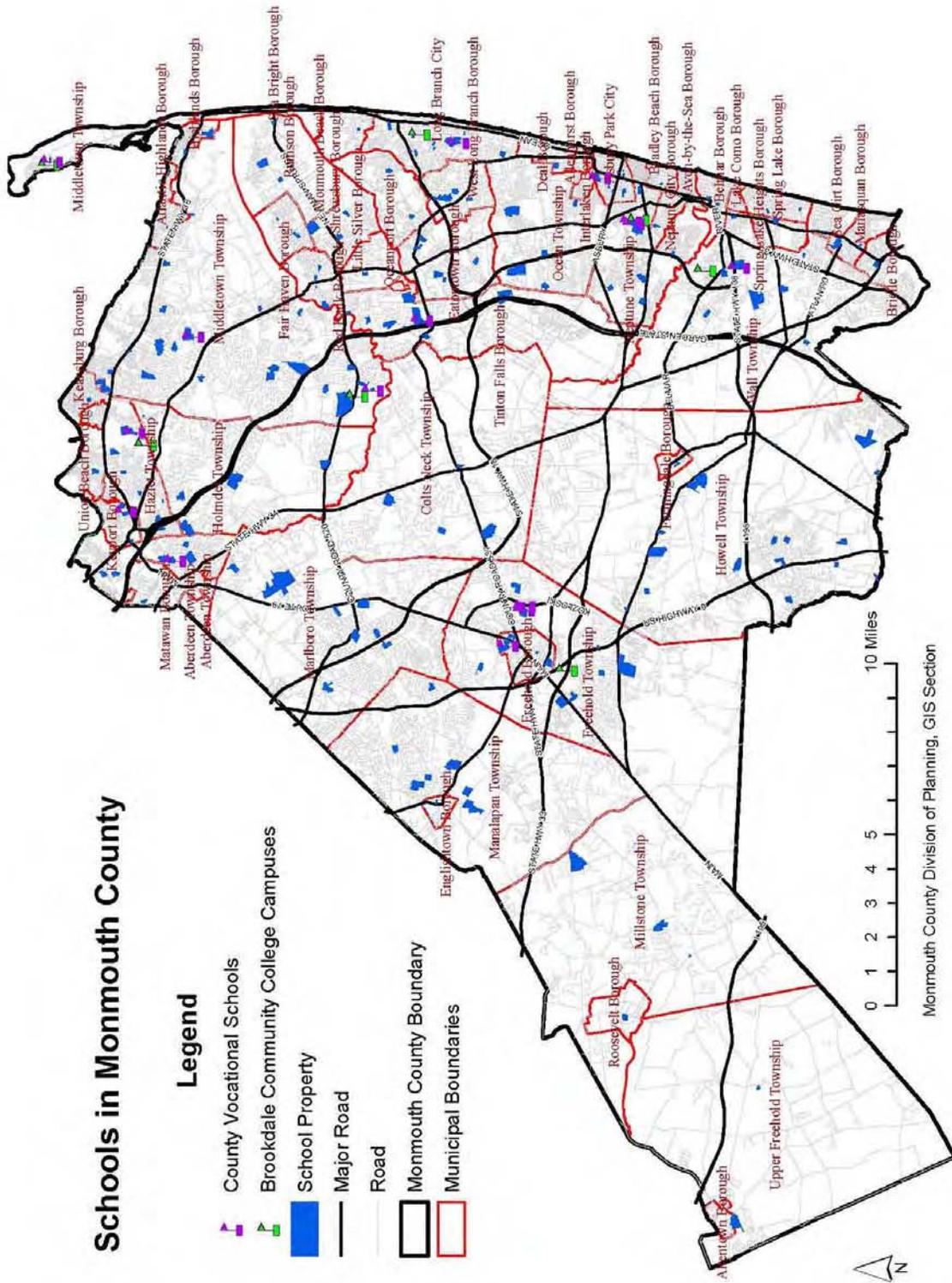
## **Educational Facilities**

According to numerous statistical sources, Monmouth County has some of the finest primary, secondary and higher education systems in New Jersey and the tri-state region. From preschool to university, continuous investment into schools, resources and student support facilities gives Monmouth County residents a pronounced advantage when seeking a superior education for their children. Students in all Monmouth County schools can be confident that the educational resources available will enable them to succeed personally and professionally. The public, parochial and private facilities include 167 elementary, middle, and high schools, 11 vocational schools, and two charter schools. A significant number of high school students' SAT verbal and math scores exceed the national mean. In fact, Monmouth County's Holmdel High School ranked fifth on In Jersey's list of the top 20 New Jersey schools ranked by SAT scores, with a combined verbal and math score of 1,157.

# Schools in Monmouth County

## Legend

-  County Vocational Schools
-  Brookdale Community College Campuses
-  School Property
-  Major Road
-  Road
-  Monmouth County Boundary
-  Municipal Boundaries



Monmouth County Division of Planning, GIS Section

## Municipalities

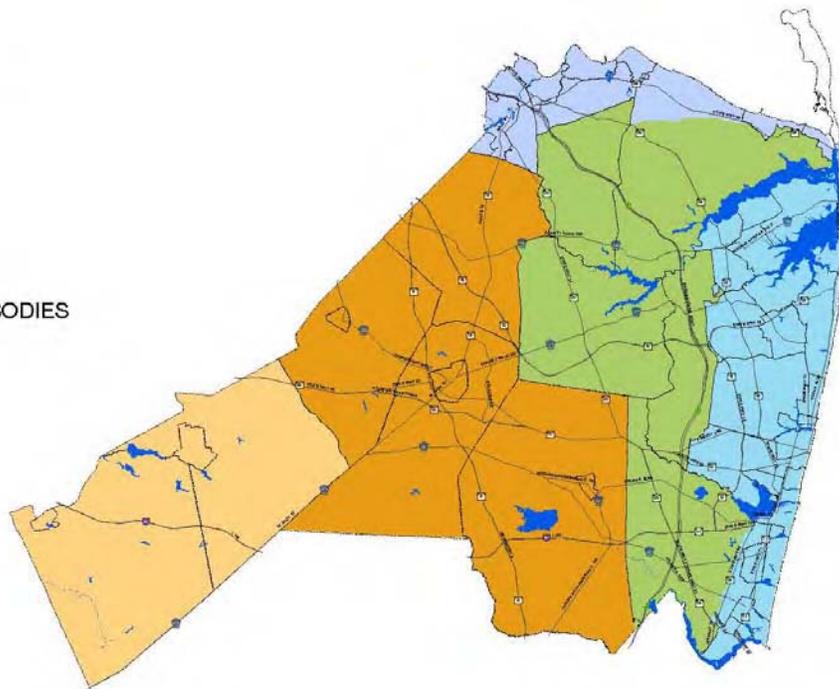
The At-A-Glance publication located in Appendix 4 of this document gives a close-up statistical view of each of the 53 municipalities in the county. This publication is updated annually by the Division of Planning staff. It helps set the stage for the analysis and discussions about the impediments to fair housing found later in this report.

## Monmouth County Planning Regions and Studies

As gleaned from the descriptions of each municipality in At-A- Glance, Monmouth County is much more diverse than most counties in New Jersey. Monmouth is comprised of redeveloping cities, older coastal and bay communities, rural areas, and large expanses of newer suburban communities. For this reason the Monmouth County Division of Planning has divided the county into five planning regions based on common demographics and physical characteristics. Regional plans have been prepared for four of these regions and the plan for the fifth region is underway. To help get a more comprehensive understanding of the county, a description of each of these regions is found below. A discussion of how affordable housing is addressed in each of these plans is found in the impediments and recommendations section of this report.

### Monmouth County Planning Regions

-  BAYSHORE
-  CENTRAL
-  COASTAL
-  PANHANDLE
-  WESTERN
-  LAKES/WATER BODIES



## Bayshore Region

The Bayshore consists of nine municipalities - Aberdeen, Matawan, Hazlet, Keyport, Union Beach, Keansburg, Highlands, Atlantic Highlands, and parts of northern Middletown - which are tied together by their connection to the Raritan Bay and Route 36. The Bayshore Region is characterized by traditional downtowns and dense residential neighborhoods set against the natural beauty of the Raritan Bay coastline and the Atlantic Highlands. The region, once a community of summer homes and maritime industries, still has strong connections to its historic past and the waterfront. The region has not shared in the overall economic growth experienced by the rest of Monmouth County during the past two decades. However, there is a renewed interest by the region's municipalities in revitalization efforts and a recognition that the keys to economic growth are to create attractive destinations for tourism and to preserve and enhance the area's unique and sensitive natural resources.

## Central Region

Nestled between the Coastal Region to the east, the Bayshore to the north and Western Monmouth to the west, the Central Region (CR) is consists of part or all of five affluent towns, including Colts Neck Township, Holmdel Township, Middletown Township, Tinton Falls Borough, and Wall Township. Three of the five municipalities - Colts Neck, Holmdel, and Tinton Falls - fall entirely within the Central Region. However, certain portions of Wall Township (generally east of the Route 35 corridor) are included in the Coastal Monmouth Region. Also, the neighborhoods of northern Middletown Township, including Belford, Port Monmouth, and Leonardo, are incorporated into the Bayshore Regional Plan.

The Central Region spans more than 127 square miles proximate to the Route 34 and Garden State Parkway corridors. Each municipality is crisscrossed by a number of highways, including County Routes 520, 537, and 524 and State Highways 18, 33, and 138. Simply defining this area by associative roadways fails to capture the more interesting and diverse inter-coastal character of a place which extends from the Manasquan River to the Navesink Highlands. Access to major roadway corridors is just one of the many influences on the development pattern of the region. However, it should be noted that, due to the historic and cultural character of each municipality as well as diverse zoning interpretations and planning objectives, no two towns in the region are alike.

At first glance, large portions of the Central Region seem to mimic areas found in the Panhandle of Monmouth County. The area has a lower residential density compared to that of the surrounding communities, there is limited commercial development that is restricted primarily to state and county highway corridors, and viable agricultural establishments forge a pastoral patchwork against encroaching

development. However, where the two regions significantly differ may not be as obvious. The Central Region's economy is much more diverse as are the larger number of people who reside within. Historical influences from economic, employment and populations centers in northern New Jersey and New York have been the primary influence on development since the 1950's. Today, most residents in the CR reside within one mile of the Garden State Parkway. Unlike the Panhandle, there isn't a strong cultural identity or functional dependency between each of the region's communities. Though less prominent than elsewhere in Monmouth County, the Central Regional is not unaffected by the signature of contemporary influences such as large lot suburban residential subdivisions, highway commercial development, or traffic congestion.

### Coastal Monmouth Region

The Coastal Monmouth Region (CMR) comprises the easternmost portion of Monmouth County. It is bounded to the north by the Navesink River, to the south by the Manasquan Inlet, and lies east of the Garden State Parkway. The CMR is also bounded to the east by the Atlantic Ocean and to the west by the municipalities of Tinton Falls and Middletown. Major north-south corridors serving the CMR include the Garden State Parkway and New Jersey State Routes 18, 71, 34, 35 and 36. The CMR is also served by eight major east-west corridors, including Interstate 195; New Jersey State Routes 33, 66, and 138; and Monmouth County Routes 520, 524, 537 and 547. Several of the roadways within the CMR, such as New Jersey Routes 35 and 36, serve as gateways into the region and major access roadways for commercial hubs. Major intersections occur at the crossings of Routes 35 and 36 in Eatontown and Routes 34 and 35 in Manasquan.

An important transportation link in the CMR is the New Jersey Transit North Jersey Coast Line system which runs generally north-south from Red Bank to Manasquan. There are 10 year-round transit stations along the rail line. These stations are located in 11 of the 30 municipalities within the CMR.

The CMR is comprised of 30 of Monmouth County's 53 municipalities as listed below:

Allenhurst	Lake Como	Red Bank
Asbury	Little Silver	Rumson
Avon-by-the-Sea	Loch Arbour	Sea Bright
Belmar	Long Branch	Sea Girt
Bradley Beach	Manasquan	Shrewsbury Borough
Brielle	Monmouth	Shrewsbury Township
Deal	Beach	Spring Lake
Eatontown	Neptune	Spring Lake Heights
Fair Haven	Township	Wall (part of)
Interlaken	Neptune City	West Long Branch
	Ocean	
	Oceanport	

The CMR is approximately 95.8 square miles and is home to 242,661 persons. The region makes up a significant portion of Monmouth County's population, approximately 39%, while only comprising approximately 20% of its area. Additionally, the CMR has over 27 miles of ocean beaches.

### Panhandle Region

The Panhandle Region comprises the westernmost portion of Monmouth County, and it is called this because it is much narrower than the remainder of the county, projecting out to the west between Middlesex and Mercer Counties on the north with Ocean and Burlington Counties on the south. Moving from east to west the municipalities within the Panhandle are Millstone, Roosevelt, Upper Freehold and Allentown. Because of its location, which is somewhat isolated in relation to the rest of Monmouth County and the fact that the counties of Middlesex, Mercer, Burlington and Ocean adjoin the Panhandle municipalities on three sides, there is as much a relationship with the surrounding counties as there is with Monmouth County. The Panhandle Region contains 87.35 square miles, which is approximately 18.5% of the total area of Monmouth County. The population of Panhandle municipalities is estimated at 20,442 persons in 2008 or 3.1% of the total Monmouth County population.

The Panhandle is the most rural area of Monmouth County, with rolling fields and woodlands. Many farms are equestrian in nature, making the Panhandle Region an appropriate host for the Horse Park of New Jersey in Upper Freehold. History is also evident in the Panhandle as represented by colonial Allentown, the New Deal town of Roosevelt, and historic sites and areas such as Walnford and Imlaystown. A

common goal of municipalities in the region is to maintain the quality of life represented by a rural atmosphere and historic character. Farmland and open space preservation are important initiatives that have been pursued with vigor by the Panhandle municipalities as well as by the county and the state.

Due to its low-density rural character, mass transportation is virtually non-existent in the Panhandle. However, roadway access to the Panhandle area is very good, particularly in an east-west direction. Major east-west routes include Interstate 195, N.J. State Highway 33 and County Routes 524, 526 and 537. North-south access is provided solely by county and municipal roads. Major north-south county roads include Route 527 at the eastern edge of the Panhandle Region, Route 571 in the center of the Panhandle Region and Route 539 in the western part of the Panhandle. The New Jersey Turnpike and Route 130, which lie just to the west of the Panhandle, also provide north-south accessibility.

### Western Monmouth Region

The Western Monmouth Region consists of seven municipalities encompassing about 105,510 acres, or 165 square miles. These municipalities are:

- Englishtown Borough
- Farmingdale Borough
- Freehold Borough
- Freehold Township
- Howell Township
- Manalapan Township
- Marlboro Township

These seven communities in the Western Monmouth Region are tied together by the presence of Route 9. This four-lane highway runs through five of the seven municipalities, and the two communities not on the highway – Englishtown Borough and Farmingdale Borough – incorporate the roadway into a large percentage of their trips. The study area accounts for over one-third of the land area of Monmouth County, but only one-quarter of the population in Monmouth County. This gap between population and land area share may narrow to some degree within the next several decades, as developable lands in several of the study area communities will accommodate continued development.

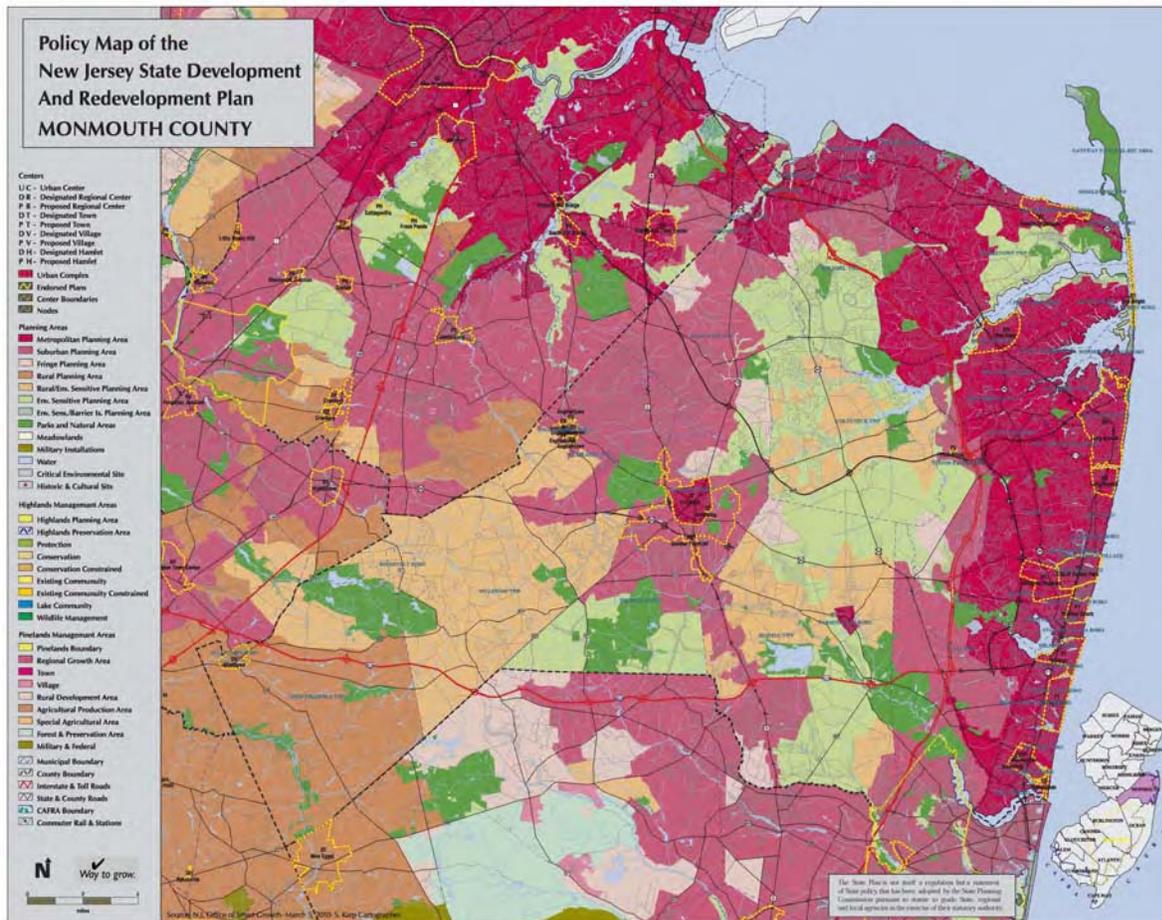
### **Other Plans That Affect the County**

The varied regional plans discussed above that are prepared jointly with the involved municipalities contain many specific recommendations (discussed later on in this report) that promote fair housing in each geographical region. There are additional more global plans such as the State Development and Redevelopment

Plan and the county's master plan, the Growth Management Guide, that outline excellent goals and objectives to further fair housing. These documents demonstrate that both the state and the county have seriously considered and continue to promote fair housing.

#### *State Development and Redevelopment Plan*

The State Development and Redevelopment Plan's (SDRP) goals, objectives and policies and state plan map were designed to serve as a framework for the future development of the state. Since 2004, the State Planning Commission has been working on updating the existing 2001 SDRP. The 2001 plan identifies policies for each of the state's planning areas. Planning Areas 1 and 2 are defined as "metropolitan" and "suburban." Most of Monmouth County's land, particularly the Bayshore Region, Coastal Monmouth, and Western Monmouth areas, fall within these two planning area designations. In general, these are locations where the state supports investments in public infrastructure and related services to promote further growth and redevelopment. Programmed sewer and water, necessary to support higher density affordable housing developments, are often located within these two planning areas. These are also the areas with the best access to transportation, jobs, goods and services.



Most of the remaining lands of the county are located within Planning Areas 4, 4B, and 5, also referred to as “rural, rural-environmentally sensitive, and environmentally sensitive” planning areas. These areas comprise most of the Panhandle Region, and significant portions of the Central and Western Monmouth Regions. The open lands of the Rural Planning Area include most of the state’s prime farmland, which has the greatest potential for sustaining continued agricultural production in the future along with forested and woodland tracts. These areas, along with the Environmentally Sensitive Planning Area – Planning Area 5, serve as the “greensward” for the larger region and are not currently nor are they expected to be urban or suburban in nature in the future (*SDRP draft final, 2011*).

The draft State Plan establishes nine goals, including one (Goal #6) that addresses housing directly:

Goal 6: “Providing Adequate Housing at a Reasonable Cost” through public/private partnerships that create and maintain a full range of attractive,

affordable, and environmentally sensitively-designed and developed housing, particularly for those most in need, at densities and locations that provide greater efficiencies and serve to support public transportation alternatives and reduce commuter time and expense and easily accessible to employment, retail, cultural, civic and recreational opportunities to reduce housing and commuting costs in ways that are consistent with the State Plan's vision and goals. (*SDRP draft final, 2011*)

The State Plan proposes several strategies that directly affect or influence fair housing and housing affordability in New Jersey.

1. Equity – Equity, as a State Plan fundamental policy principle, should serve as a guide to the implementation of the State Plan to be considered and taken into account with respect to the implementation of all State Plan policies.

4. Infrastructure Investments – Provide public infrastructure and related services more efficiently by restoring, maintaining and investing in infrastructure systems to guide growth, to promote development and redevelopment in Metropolitan and Suburban Planning Areas (Planning Areas 1, 2) and in centers in appropriate locations and ways in the Fringe, Rural and Environmentally Sensitive Planning Areas (Planning Areas 3, 4, 5), while discouraging development in the environs adjacent to or surrounding those centers, appropriately phased and timed in accordance with the vision and goals of the State Plan.

6. Housing – Preserve and expand the supply of safe, decent and reasonably priced housing while meeting the constitutional mandate with respect to affordable housing through improved planning, regulatory reform, supportive infrastructure investments, housing subsidies, tax and discounted fee incentives and municipal property tax relief in ways that are consistent with the vision and goals of the State Plan.

7. Urban Revitalization – Revitalize urban centers and first ring suburbs by devising a regional metropolitan area strategy that concentrates public resources to attract public and private investment to enhance economic development, employment opportunities, housing redevelopment and transportation options to produce neighborhoods of choice and middle class growth in those communities while slowing development on the metropolitan periphery in ways that are consistent with the vision and goals of the State Plan.

8. Transportation – Improve transportation planning and management by enhancing inter-department coordination on multiple government levels, and stabilizing transportation funding to maintain and repair existing transportation infrastructure to ensure public safety and regional mobility rather than engage in systems expansion. Integrate transportation and land-use decision-making,

encouraging multi-modal transportation alternatives to automobiles and trucks, to reduce vehicle miles traveled (VMTS) and greenhouse gas emissions as well as the impacts of other environmental, historic and cultural and equity concerns that affect New Jersey's quality of life in ways that are consistent with the vision and goals of the State Plan.

The State Development and Redevelopment Plan is currently undergoing major revisions. Goals to promote fair housing are expected to be an integral part of the new plan.

#### County Master Plan: the *Growth Management Guide*

Monmouth County's Growth Management Guide and regional planning studies support the land use/development and conservation goals and objectives as established by the New Jersey State Development and Redevelopment Plan. The County Master Plan, the Growth Management Guide, which acts as a blueprint for the future development and redevelopment of the county, contains three goals and multiple objectives and policies that specifically address fair housing. The key goals and objectives are listed below:

Goal II, Centers: To promote new and revitalize older urban areas into well-designed mixed use centers with an easily accessible, compact but varied core of residential, commercial and community services which provide employment and create a specific identity.

- Encourage planned centers which are based on the capacities of infrastructure, natural resources, social and economic/fiscal systems and which accommodate desired population and employment growth.
- Promote and maintain a variety of housing types in centers
- Promote economic development in centers that is compatible with and a focal point for surrounding communities

Goal VII, Housing: To provide housing opportunities for all residents of Monmouth County.

- Promote comprehensive planning approaches and efforts to reduce regulatory burdens while targeting resources to underserved segments of the housing market.
- Encourage affordable housing.
- Support housing maintenance and rehabilitation policies which improve the quality of housing.
- Encourage housing finance and subsidy programs which assist in the maintenance and expansion of safe, decent, and reasonably priced housing.

- Encourage good housing design.
- Encourage the coordination of housing development with the provision of other community services, public transit, economic development, employment opportunities, recreation, education and public safety.
- Encourage fair housing for all people.

Goal IX, Transportation: To plan for a comprehensive and reliable intermodal transportation system, which properly provides for public safety and meets the needs of the county's workers, residents and visitors as well as respects the environment.

- Encourage the planning for intra and intermodal transportation linkages which ensure that the various systems work together as a united, integrated and efficient network.

These goals and objectives help set the stage for promoting fair housing in the county.

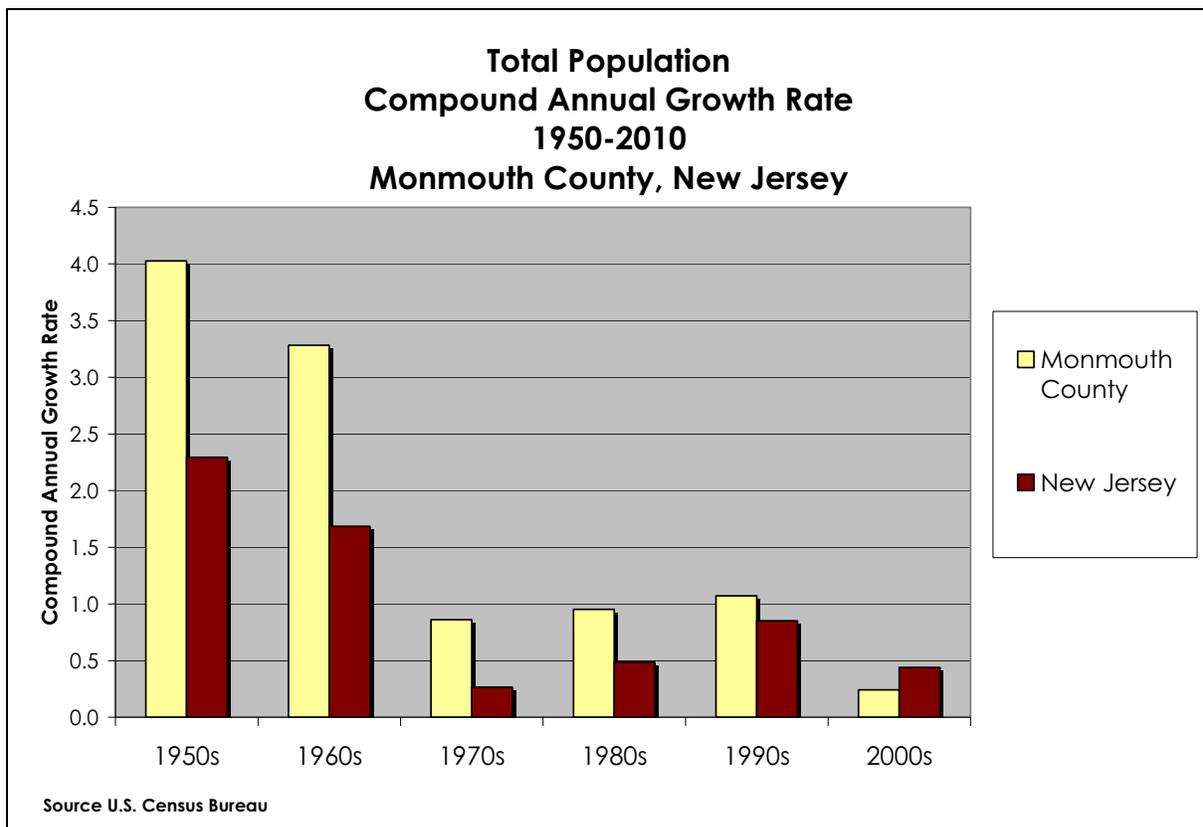
### **III DEMOGRAPHIC ANALYSIS**

#### **Population**

Between 1950 and 1970, the population of Monmouth County more than doubled, increasing from 225,327 residents reported in the 1950 census, to 461,489 residents reported in the 1970 census. During the 1950's, the county's population increased, on average, 4.0% per year. During the following decade, the county's population growth averaged approximately 3.3% per year. The 1954 opening of the Garden State Parkway (GSP) allowed the eastern portions of the county expanded residential development opportunities. Northern and eastern areas of the county were now easily accessible to regional employment centers. Almost 50% of Monmouth's population growth during the post-war suburbanization period (1945-1974) occurred within three miles of the GSP. In the 1960's, the widening of Route 9 spurred residential development within the western municipalities of Monmouth County.

Since the 1970's, population growth in Monmouth County has gradually slowed to a more sustainable rate. Between 1970 and 1980 the county's population increased by 41,324, approximately 9.0%. During the 1980's, Monmouth County's population increased 10%, making it one of the fastest-growing counties in New Jersey. The 2000 U.S. Census reported the population at 615,301, an 11% increase from the count of 553,124 reported in 1990. From 1980-2000 the county's compound annual growth rate averaged approximately 1% per year. In terms of total population, the 2000 census ranked Monmouth as the 4th largest county in the state.

The 2010 U.S. Census reported Monmouth's population at 630,380, a 2.45% increase from the 2000 Census count. In 2010, Monmouth was ranked the fifth most populous county in New Jersey. Most growth within the county was concentrated in the following municipalities: Manalapan, Freehold Township, Marlboro, Tinton Falls, and Upper Freehold. The 2000's marked the first decade in over fifty years where New Jersey's compound annual growth rate (0.4% per year) outranked Monmouth County's (0.2% per year). County population growth in the 1990's was primarily due to in-migration from other regions of the country, international immigration, and net natural increase (excess births over deaths). The U.S. Census estimated that 49% of Monmouth County's population growth between 1990 and 2000 was linked to net natural increase, 34% to in-migration from other parts of the United States and 19% from international immigration. By contrast, recent reports based on the preliminary 2010 Census release indicates Monmouth County's population growth is primarily linked to international migration and net natural increase.



## Population Density

According to the 2010 Census, Monmouth County, on average, had a population density of 1,337 people per square mile. The densest populations can be found along the coast, the bayshore, adjacent to the Garden State Parkway, and along the immediate Route 9 corridor.

The most densely populated municipalities are located on or near the Atlantic coast and the Bayshore. The following municipalities reported the highest overall density per square mile:

<u>Municipality</u>	<u>Population Density</u> <u>Per Square Mile</u>
Shrewsbury Township (1)	12,678
Asbury Park (2)	10,744
Keansburg (3)	10,637
Lake Como (4)	8,795
Highlands (5)	7,820

At the opposite end of the spectrum are large, rural municipalities with densities below 300 residents per square mile. The following municipalities reported the lowest overall density per square mile.

<u>Municipality</u>	<u>Population Density</u> <u>Per Square Mile</u>
Upper Freehold (53)	145
Millstone (52)	283
Colts Neck (51)	320

The larger, predominantly suburban municipalities - Freehold Township, Marlboro, Manalapan, Howell, Holmdel, Middletown, Wall and Tinton Falls - generally have densities in the range of about 800 to 1,600 per square mile.

## Age

The population of Monmouth County is comprised of 51.4% females and 48.6% males. According to the 2010 census the median age in Monmouth County was 41.3 years; 150,299 (23.8%) of the population is under 18 years old and 86,691 (13.7%) is 65 years and older.

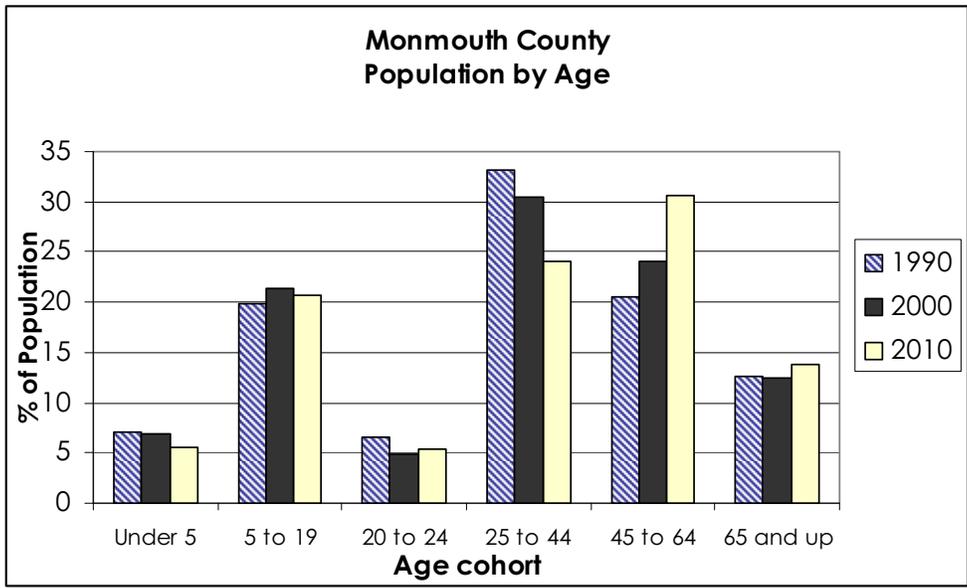
As indicated in the chart below, between 2000 and 2010 Monmouth County's 45 to 64 year age cohort increased 29.76%. The 65+ age cohort increased 12.7%.

**Population by Age Group  
2000-2010  
Monmouth County**

<u>Age Cohort</u>	<u>2000</u>	<u>2010</u>	<u>Percent Change 2000-2010</u>
<b>Total</b>	615,301	630,380	2.45%
Under 5	42,231	34,755	-17.70%
5 to 19	131,387	130,723	-0.51%
20 to 24	29,297	34,185	16.68%
25 to 44	186,989	151,359	-19.05%
45 to 64	148,474	192,667	29.76%
65 and up	76,923	86,691	12.70%

Source: 2000, 2010 U.S. Census

Between 1990 and 2010 the most significant age-cohort decrease has occurred within the 25-44 year age cohort with the population decreasing from 183,845 in 1990 to 151,359 in 2010 or 17.7%. Correspondingly, the 45-64 year age cohort has experienced the largest increase during the same time period, increasing from 113,846 in 1990 to 148,474 in 2010 or 30.4%. The progression of age cohort growth indicates an aging county population.



## Racial and Ethnic Composition

The 2010 Census reports that 82.6% of Monmouth County's population is white, 7.37% black, 4.96% Asian, 0.19% American Indian/Alaska native, 0.03% Native Hawaiian/Other Pacific Islander, 2.89% some other race alone, and 1.81% reported to be 2 or more races. Approximately 9.67% of county residents identify themselves as being of Hispanic origin.

### Racial Composition Monmouth County 2000 & 2010 United States Census

	Total Population	White	Black	Asian	American Indian/Alaska Native	Native Hawaiian/Other Pacific Islander	Other
2000	615,301	519,261	49,609	24,403	879	153	10,685
2010	630,380	520,716	46,443	31,258	1,211	211	18,187

### Monmouth County Population Hispanic Ethnicity 2000 & 2010 United States Census

<u>Year</u>	<u>Hispanic</u>
2000	38,175
2010	60,939

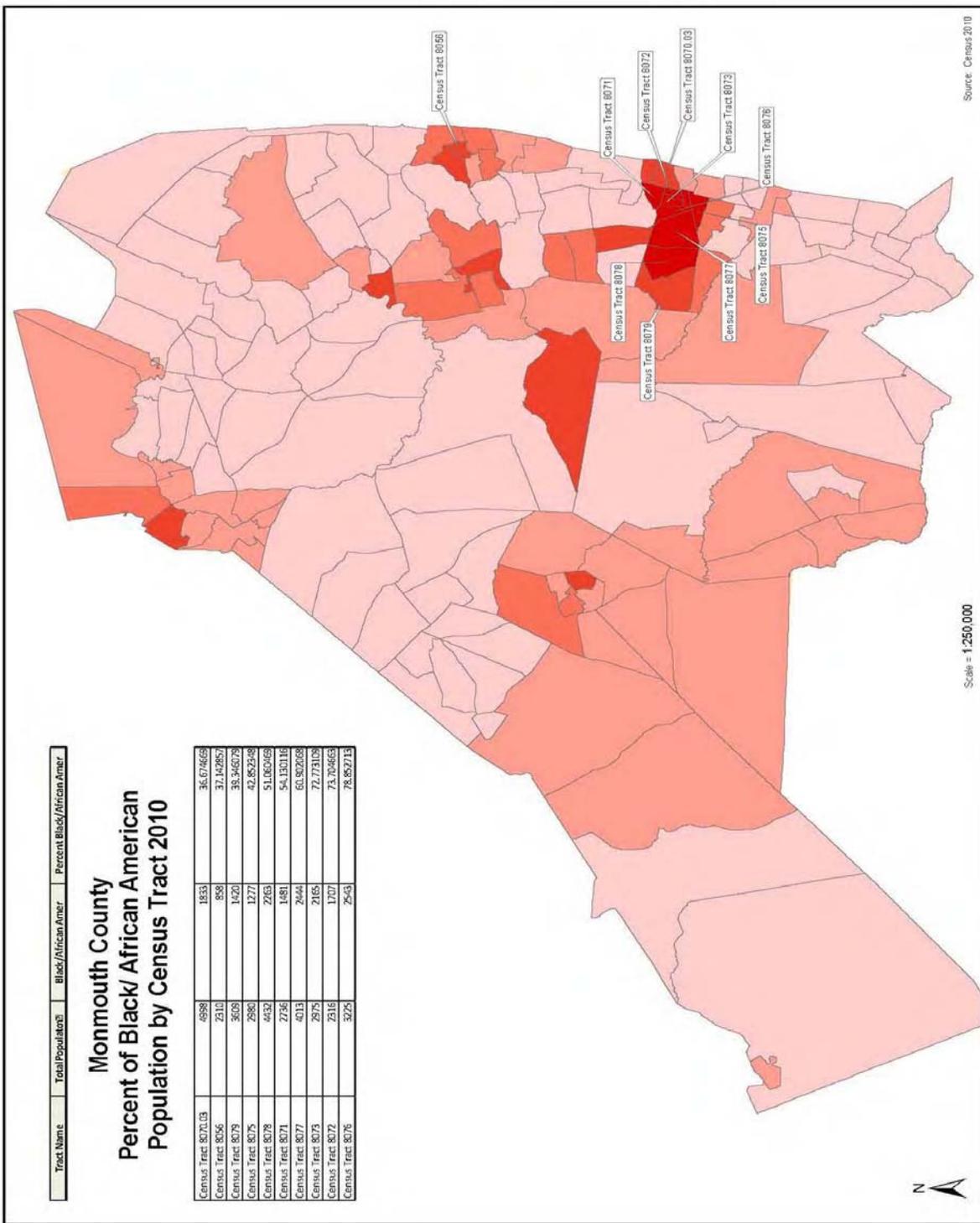
Between the 1990 and 2000 censuses, the number of white residents increased by 7.4% and the number of African-American increased by 5.0%. During the same time period, residents of Hispanic origin increased by 7.4% and the number of Asian residents increased by 60.3%.

Between 2000 and 2010 the white population of Monmouth County increased by 2.80%. During the same time period the African-American population declined by 6.4%, while the Asian population increased by 28.0%. The number of surveyed Monmouth County residents of Hispanic origin increased by 59.6% between 2000 and 2010.

For the purpose of this analysis, the percentage of minority concentration (racial and ethnicity) of a census tract must equal or exceed the county's percentage by at least twenty percentage points in order to qualify as an area of race or ethnicity concentration.

Two census tracts, one located in Marlboro Township and one located in Holmdel, qualify as concentrated with the Asian racial category.

The following map identifies the ten census tracts in which the percentage of Black/African American residents is greater than or equal to 27.4% of the total population. Four out of the five designated Asbury Park census tracts qualify as Black/African American concentrated. Five of the eight census tracts in Neptune Township and one census tract in Long Branch comprise the rest of the ten concentrated county tracts.



Tract Name	Total Population	Black/African Amer.	Percent Black/African Amer.
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**Monmouth County  
Percent of Black/ African American  
Population by Census Tract 2010**

Census Tract 8070.03	4998	1833	36.674669
Census Tract 8056	2310	898	37.142857
Census Tract 8079	3608	1620	39.546279
Census Tract 8075	2986	1271	42.85946
Census Tract 8078	4432	2263	51.060469
Census Tract 8071	2736	1481	54.130116
Census Tract 8077	4013	2444	60.820088
Census Tract 8073	2676	2165	72.721028
Census Tract 8072	2316	1707	73.704665
Census Tract 8076	3225	2543	78.857713



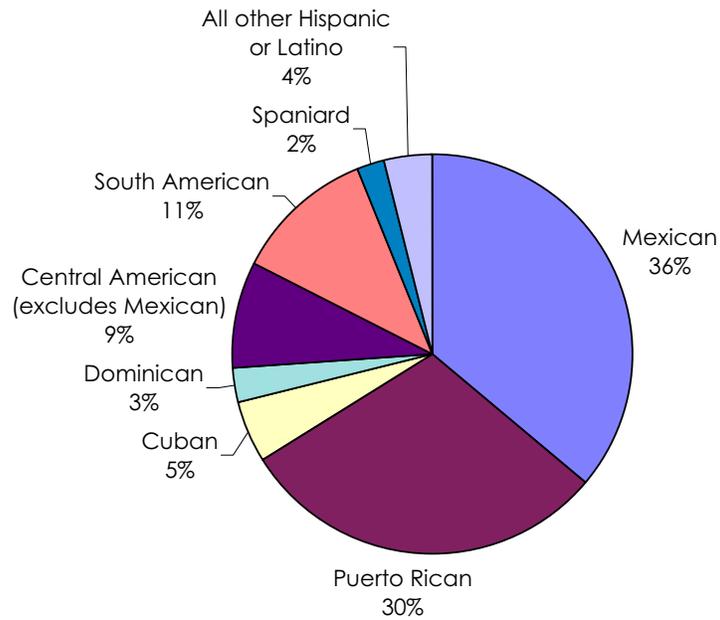
Scale = 1:250,000

Source: Census 2010

In terms of ethnicity, eleven census tracts qualify as ethnically (Hispanic) concentrated. Freehold Borough is the only municipality within the county in which all census tracts qualify as ethnically concentrated. Five of the eight Long Branch census tracts qualify. The final two concentrated tracts are located in Red Bank (1) and Asbury Park (1).

The following chart depicts the breakdown of the Monmouth County Hispanic Population by type.

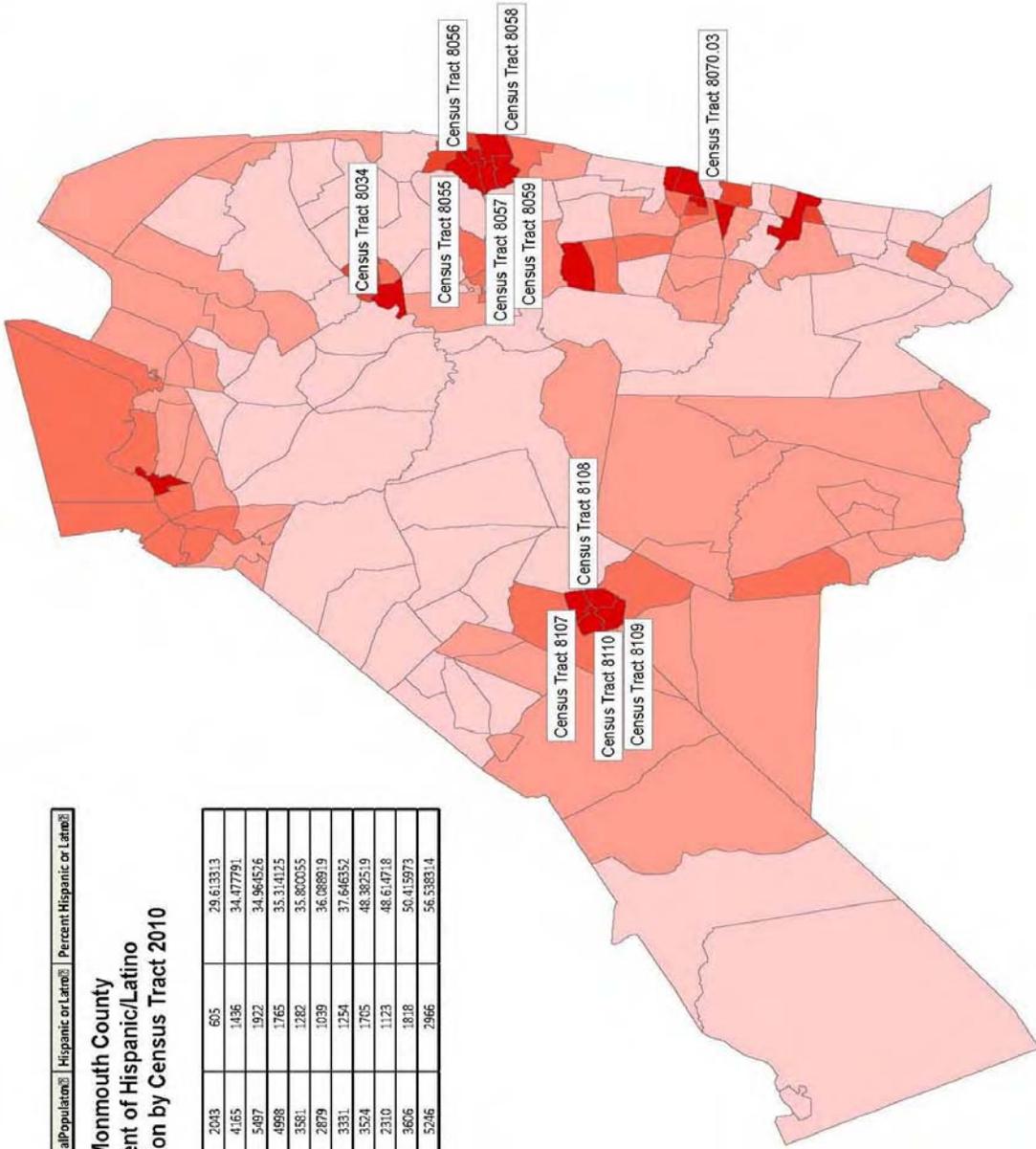
### Hispanic or Latino by Type Monmouth County US Census 2010



Tract Name	Total Population	Hispanic or Latino	Percent Hispanic or Latino
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**Monmouth County  
Percent of Hispanic/Latino  
Population by Census Tract 2010**

Census Tract 8107	2043	605	29.613313
Census Tract 8055	4165	1436	34.477791
Census Tract 8059	5487	1922	34.964526
Census Tract 8070.03	4998	1765	35.314125
Census Tract 8058	3581	1282	35.800055
Census Tract 8109	2879	1039	36.088919
Census Tract 8057	3331	1254	37.646352
Census Tract 8110	3524	1705	48.382519
Census Tract 8056	2310	1123	48.614718
Census Tract 8108	3606	1818	50.415973
Census Tract 8034	5246	2966	56.538314



Scale = 1:280,000

Source: Census 2010

## Ancestry

It is illegal to refuse housing based on place of birth or ancestry. The 2005-2009 American Community Survey provided the ancestry of Monmouth County residents. The top 30 ancestries were reported as follows:

### **First Ancestry Reported Monmouth County 2005-2009 American Community Survey**

Italian	130,424
Irish	102,714
German	48,185
Unclassified (or not reported)	31,680
Polish	29,564
American	27,607
English	25,246
Russian	15,608
West Indian (except Hispanic groups)	7,040
Scotch-Irish	6,679
Scottish	5,857
Greek	5,118
Arab	4,924
Hungarian	4,851
French (except Basque)	4,549
Brazilian	4,505
European	4,013
Portuguese	3,637
Dutch	3,414
Ukrainian	3,359
Norwegian	2,897
Haitian	2,779
Swedish	2,683
Jamaican	2,255
Sub-Saharan African	2,223
Eastern European	2,179
Austrian	2,030
Egyptian	1,914
Slovak	1,717
British	1,677

According to the 2005-2009 American Community Survey, of the 603,449 people over five years old in Monmouth County, 83.3% speak only English at home. Approximately 16.7% reported speaking another language. Of the 100,863 respondents who spoke a language other than English at home, 43,782 or 43.4% reported speaking English less than "very well." The following table depicts the nine language groupings in which at least 35% of respondents within the specific language category reported an inability to speak English "very well."

**Language Spoken at Home  
Population Age Five and Over  
Monmouth County  
2005-2009 American Community Survey**

<b>For The Population Age 5 And Over</b>	<b>Persons</b>
Total:	603,499
Speak only English	502,636
Spanish or Spanish Creole:	39,714
Speak English "very well"	18,927
Speak English less than "very well"	20,787
French Creole:	2,491
Speak English "very well"	1,121
Speak English less than "very well"	1,370
Italian:	6,827
Speak English "very well"	5,035
Speak English less than "very well"	1,792
Portuguese or Portuguese Creole:	6,728
Speak English "very well"	2,856
Speak English less than "very well"	3,872
Russian:	5,047
Speak English "very well"	3,248
Speak English less than "very well"	1,799
Polish:	1,577
Speak English "very well"	991
Speak English less than "very well"	586
Gujarati:	2,349
Speak English "very well"	1,402
Speak English less than "very well"	947
Chinese:	8,825
Speak English "very well"	5,051
Speak English less than "very well"	3,774
Korean:	1,862
Speak English "very well"	840
Speak English less than "very well"	1,022

## Disability

The most recent disability data from the American Community Survey were collected for 2005–2007. According to this 3-year ACS data, Monmouth County had the following numbers of disabled over the age of 16:

Mental disability	22,564
Physical disability	44,615
Sensory disability	18,506
Self-Care disability	15,599
Go-Outside-Home disability	24,636
Employment disability	21,086

The total estimated number of persons over the age of 16 with any disability in the county is estimated to be 66,854. The total population over 16 in the county, as estimated by the 2005-2007 ACS, was approximately 499,000. About 13.4% of the population over the age of 16, therefore, has one or more disabilities.

Much of the Bayshore region has moderately high levels of disabled persons (10 – 20%), along with extensive areas with a high proportion of low to moderate income households (25–50%). A similar correlation can be found in many areas in the southeastern quadrant of the county, in an arc that starts in southern Freehold Township and extends through Howell and Farmingdale, parts of Wall and Tinton Falls, and encompasses part or all of the smaller municipalities to the east of Wall and Tinton Falls, from Long Branch south through Brielle.

Among the municipalities with the highest concentrations of disabled persons, the numbers of disabled age 16 and over, according to the 2005–2007 ACS, were as follows:

Long Branch	4,441
Neptune Township	3,287
Howell	4,617
Middletown	6,983
Freehold Township	2,275
Marlboro	2,858

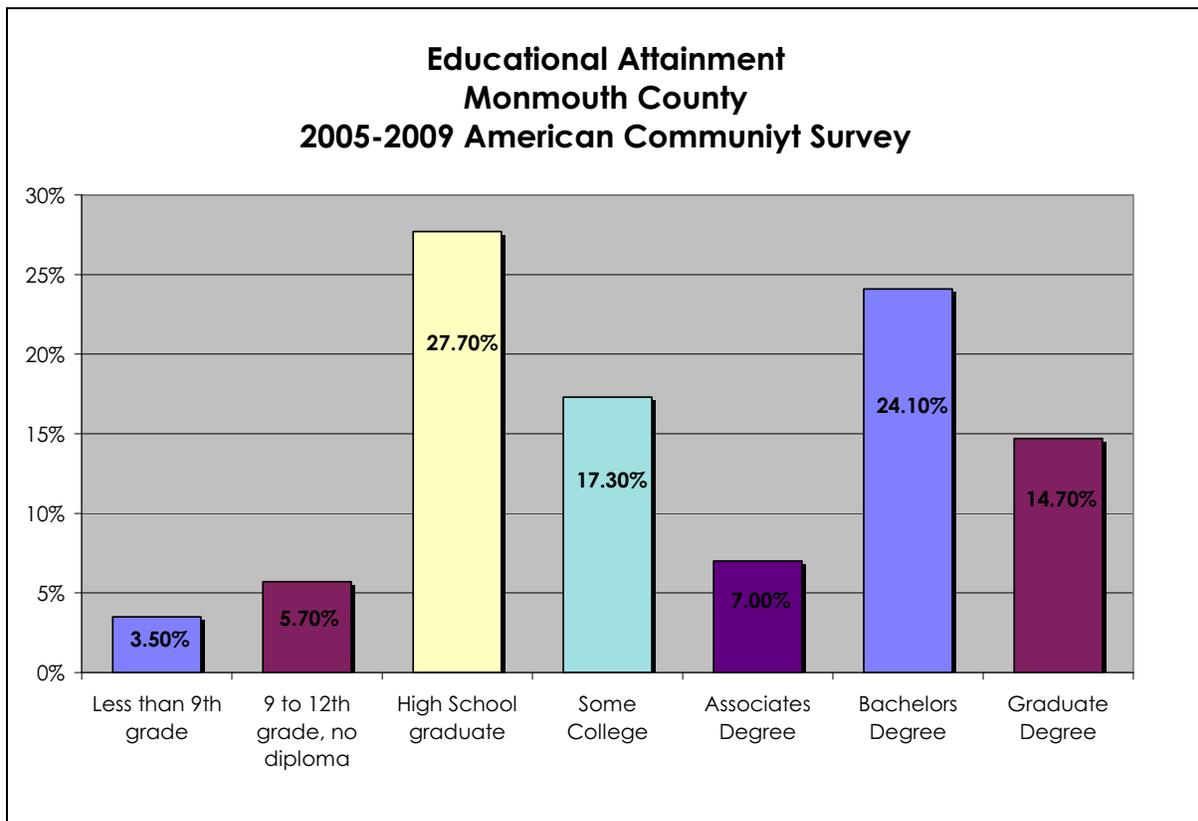
Note that 3-year ACS data only applies to municipalities with populations in excess of 20,000. Therefore, municipalities' populations under this threshold are not included in the more recent data set. When examining data from the 2000 census the following municipalities listed comparable numbers of disabled individuals over the age of 16:

Asbury Park:	3,968
Belmar:	1,006
Keansburg:	2,065
Red Bank:	1,998
Freehold Borough:	1,903

Assuming that the numbers of disabled in the municipalities for which only 2000 census data is available have remained relatively static, the eleven municipalities listed above contain over half of the individuals with a disability in the county (35,401 out of 66,854).

### Education

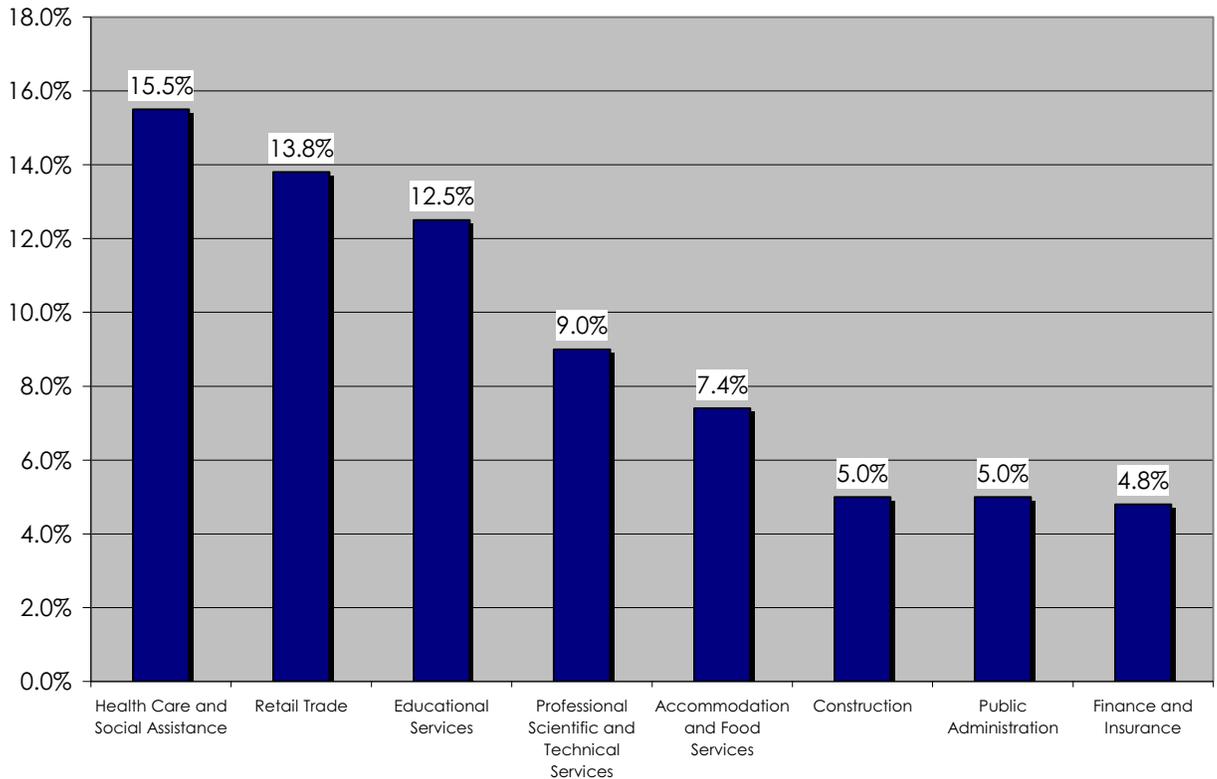
Among the over-25 population, 90.8%, or 391,156 persons, have obtained a high school degree or higher. Approximately 31.1% of county residents over the age of 25 have earned an associate's or bachelor's degree and 14.7% or 63,478 have earned a graduate or professional degree. By comparison, at the national level 24.8% of the over-25 population has earned an associate's or bachelor's degree and 10.1% have earned a graduate or professional degree.



## Employment

The 2009 U.S. Census Bureau, Longitudinal Employer- Household dynamics data (an integrated database system creating an updated employment picture of local economies) reported 218,697 primary jobs held by employees aged 16 and older. Monmouth County's economy is dominated by employment within the Health Care/ Social Assistance and Retail Trade Industries, with 64,107 reported jobs. Educational Services in Monmouth County provides 27,360 jobs to the Monmouth County economy. Professional, Scientific and Technical services comprise 9.0% of Monmouth County's employment picture with 19,600 jobs. The tourism (accommodation and food services) industry reported 16,081 jobs in 2009.

**Employment by Industry  
Monmouth County**



The following is a list of the fifteen top employment locations within Monmouth County.

<b>Municipality</b>	<b>Percentage Of Total County</b>	
	<b>Jobs</b>	<b>Total Primary Jobs</b>
Freehold township	9.5%	20,773
Middletown township	8.5%	18,564
Wall township	7.7%	16,786
Neptune township	6.2%	13,539
Eatontown borough	5.9%	12,947
Howell township	5.5%	11,962
Red Bank borough	4.5%	9,920
Holmdel township	4.4%	9,544
Marlboro township	4.1%	9,043
Ocean township	3.9%	8,545
Manalapan township	3.8%	8,246
Tinton Falls borough	3.8%	8,218
Long Branch city	3.7%	8,177
Hazlet township	2.7%	5,917

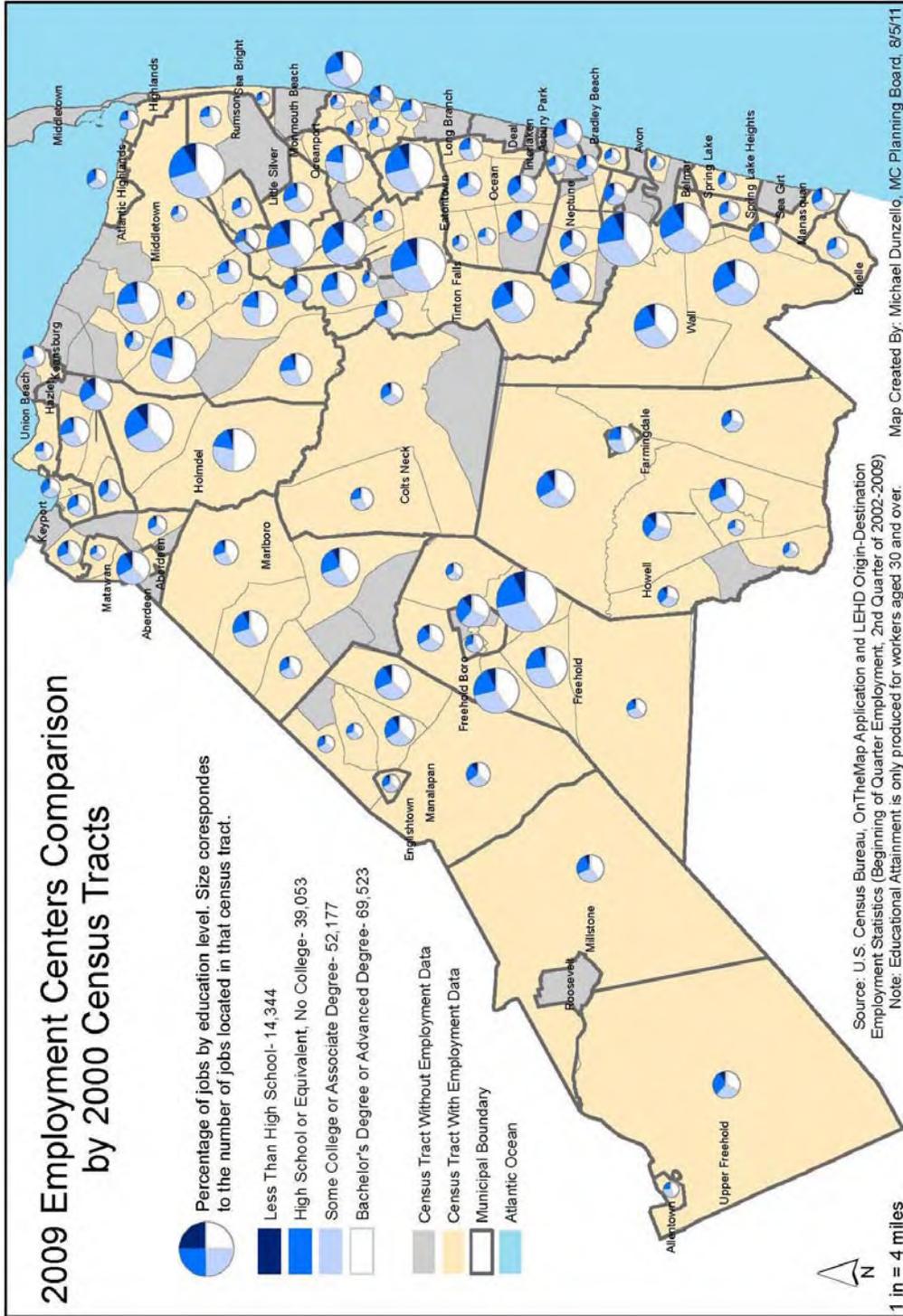
Most employment within Monmouth County is located within the suburban municipalities, primarily accessible by automobile via major highways offering regional access.

# 2009 Employment Centers Comparison by 2000 Census Tracts

 Percentage of jobs by education level. Size corresponds to the number of jobs located in that census tract.

-  Less Than High School- 14,344
-  High School or Equivalent, No College- 39,053
-  Some College or Associate Degree- 52,177
-  Bachelor's Degree or Advanced Degree- 69,523

-  Census Tract Without Employment Data
-  Census Tract With Employment Data
-  Municipal Boundary
-  Atlantic Ocean

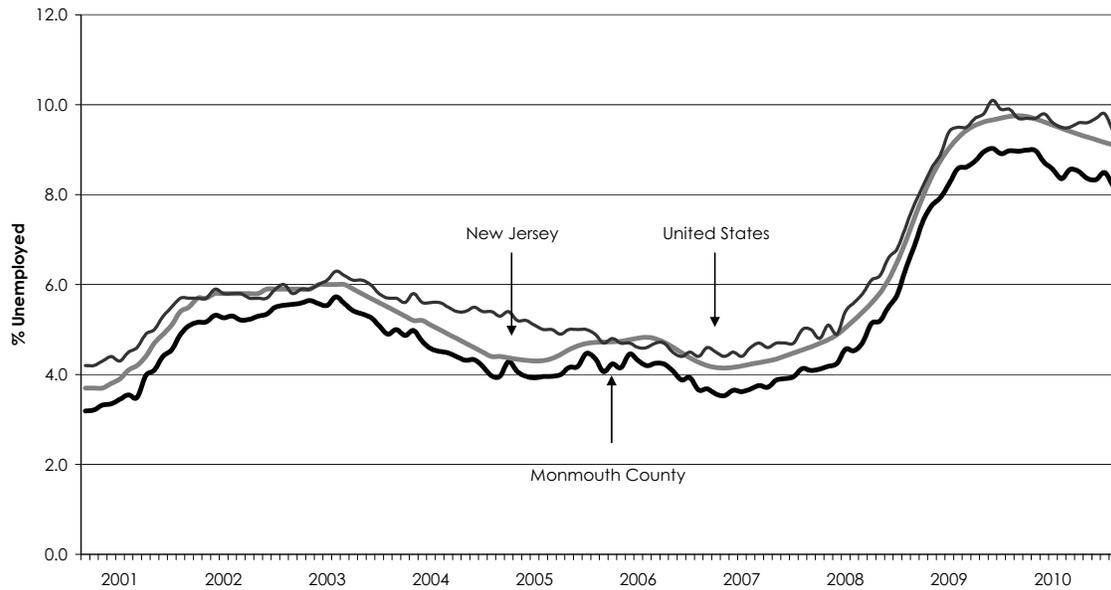


Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2009)  
Note: Educational Attainment is only produced for workers aged 30 and over.

Map Created By: Michael Duzello, MC Planning Board, 8/5/11

Monmouth County's average unemployment rate has been consistently lower than both the state and national averages. New Jersey's seasonally adjusted annual unemployment rate for 2010 was 9.4%. During the same period the United States' seasonally adjusted annual unemployment rate was 9.6%. By comparison, Monmouth County's unemployment rate averaged 8.6%.

**Unemployment Rate - Seasonally Adjusted  
Monthly January 2001-December 2010  
Monmouth County, New Jersey, United States**



Source: NJ State Data Center, Monmouth County Planning Board

## Characteristics of the Unemployed

### Characteristics of the Unemployed New Jersey vs. Monmouth County: 2009

Category	Monmouth County		New Jersey	
	Annual Average 2009	Percent of Total	Annual Average 2009	Percent of Total
Total Insured Unemployed	8,723	100.0%	138,988	100.0%
<b>By Gender</b>				
Male	5,242	60.1%	83,187	59.9%
Female	3,481	39.9%	55,801	40.1%
<b>By Race</b>				
White	6,619	75.9%	85,512	61.5%
Black	1,091	12.5%	24,948	17.9%
Asian	249	2.9%	5,658	4.1%
Other	764	8.8%	22,870	16.5%
<b>By Ethnicity</b>				
Hispanic	727	8.3%	27,561	19.8%
Not Hispanic	7,090	81.3%	96,532	69.5%
Chose Not To Answer	906	10.4%	14,895	10.7%
<b>By Age of Claimant</b>				
Under 25	761	8.7%	14,145	10.2%
25 through 34 years	1,822	20.9%	31,354	22.6%
35 through 44 years	1,834	21.0%	30,939	22.3%
45 through 54 years	2,261	25.9%	33,058	23.8%
55 through 64 years	1,485	17.0%	21,434	15.4%
65 years and over	560	6.4%	8,058	5.8%
<b>By Industry</b>				
Construction	1,249	14.3%	17,210	12.4%
Manufacturing	508	5.8%	13,716	9.9%
Trade, Transportation, Utilities	1,891	21.7%	30,560	22.0%
Wholesale Trade	455	5.2%	8,236	5.9%
Retail Trade	1,072	12.3%	15,348	11.0%
Information	284	3.3%	3,088	2.2%
Financial Activities	595	6.8%	8,131	5.9%
Professional & Business Services	1,498	17.2%	25,717	18.5%
Educational and Health Services	882	10.1%	12,138	8.7%
Leisure and Hospitality	759	8.7%	10,987	7.9%
Other Services	218	2.5%	3,307	2.4%

Note: Data includes claimants claiming Regular UI benefits only. Extended benefit programs are not included.

Source: New Jersey Department of Labor, Monmouth County Community Fact Book, 2011

## Income

The findings of the 2005-2009 American Community Survey indicate that Monmouth County has a median household income of \$82,013. Twenty-one percent of Monmouth County households earned more than \$150,000 per year. The county had 6.1% of its total population living below the poverty line. For children under 18 years of age, 7.9% were living below the poverty line and for people over 65, 6.2% were living below the poverty line.

### Annual Income Distribution by Percent 2005-2009 Monmouth County, New Jersey

<u>Income</u>	<u>Monmouth County</u>	<u>New Jersey</u>
Less than \$10,000	4.1	5.4
\$10,000-\$14,999	3.3	4.0
\$15,000-\$24,999	6.8	7.9
\$25,000-\$34,999	6.6	7.9
\$35,000-\$49,999	10.0	11.3
\$50,000-\$74,999	15.3	17.2
\$75,000-\$99,999	13.3	13.7
\$100,000-\$149,999	19.7	17.3
\$150,000-\$199,999	9.6	7.5
\$200,000 or more	11.4	7.9
Total	100.0	100.0
Median Household Income \$	\$82,013	\$69,891
Average Household Income	\$107,947	\$92,315
Per Capita Income (Household)\$	\$39,995	\$34,566

Source: American Community Survey 2005-2009

For the purpose of the following analysis, income categories are broken into four groups. These categories are derived as a percentage of the median family income as determined by the U.S. Department of Housing and Urban Development each year. The Area Median Family Income (AMFI) for Monmouth County is \$90,500. The income categories and percentage of median family income are:

## Income Categories

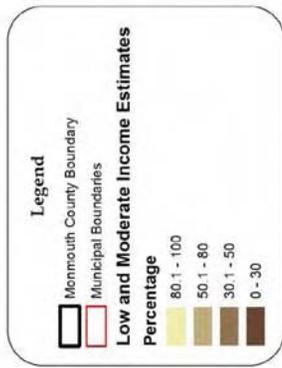
Category	Percentage Range	Income Range
Extremely Low-Income	(0 to 30% AMFI)	(\$ 0 to \$ 27,150)
Very Low-Income	(31 to 50% AMFI)	(\$ 27,151 to \$ 45,250)
Other Low-Income	(51 to 80% AMFI)	(\$ 45,251 to \$ 72,400)
Middle-Income	(81% to 120% AMFI)	(\$ 72,401 to \$ 108,600)

(Source: US HUD, 2011)

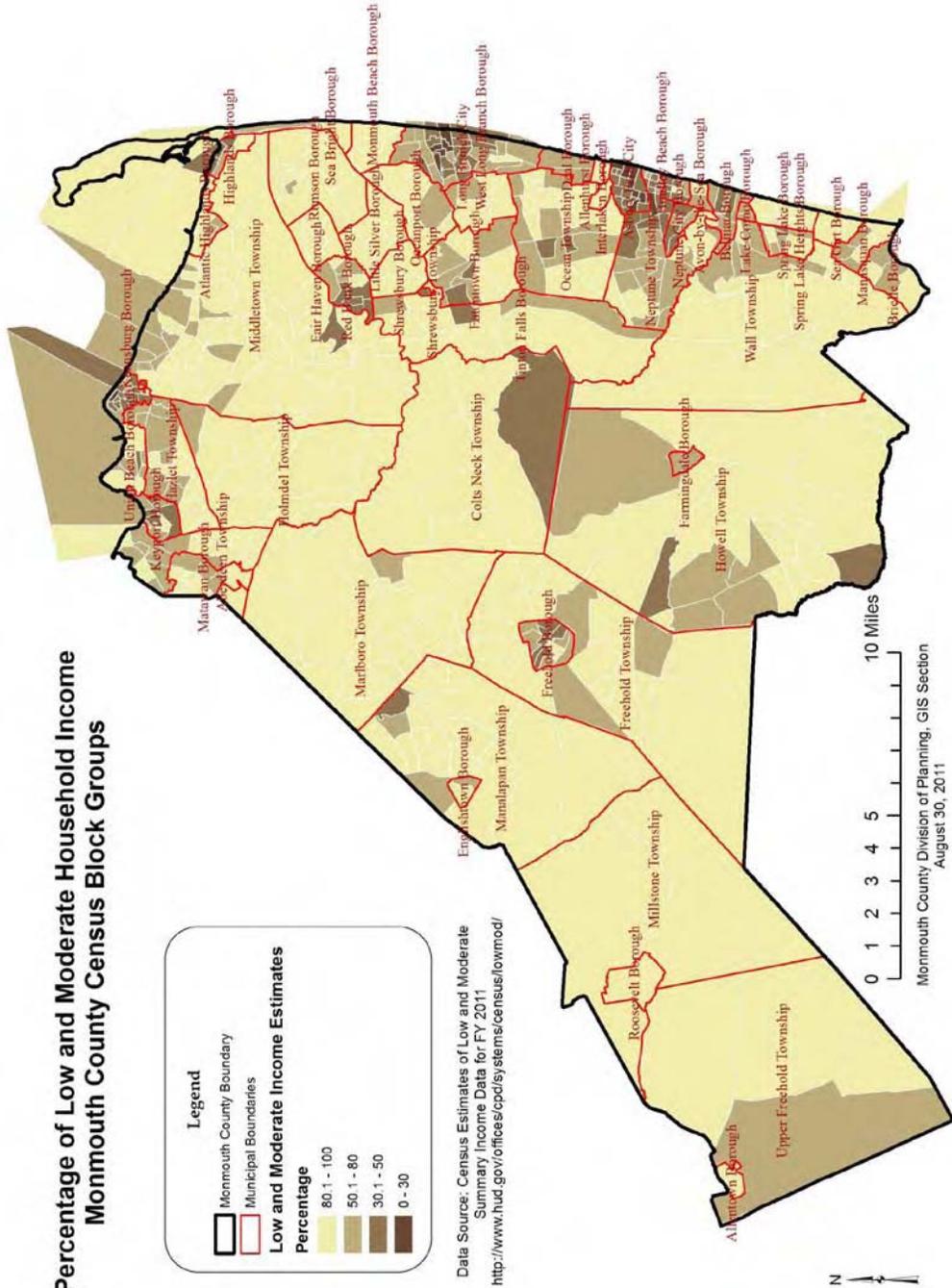
### Areas of Low and Moderate Income Concentration

HUD considers an area of to be of low- and moderate-income concentration when 51% or more of the residents in that area meet the definition of low- or moderate-income (80% of county median). In Monmouth County, less than one quarter of all block groups fall within this category. Some planning regions, namely the Bayshore Region and Coastal Region, have more areas of low-and moderate-income concentration than the rest of the county. In general, these areas have higher density and older housing stock. The following map illustrates the distribution of low-and-moderate income areas throughout the county.

# Percentage of Low and Moderate Household Income Monmouth County Census Block Groups



Data Source: Census Estimates of Low and Moderate  
Summary Income Data for FY 2011  
<http://www.hud.gov/offices/cpd/systems/census/lowmod/>



Monmouth County Division of Planning, GIS Section  
August 30, 2011

## Households

According to the 2010 census Monmouth County had 233,983 households of which 81,248 households (34.8%) include children under the age of 18. These households are not distributed evenly throughout the county. The municipalities with, relatively, the highest proportions of households with children under the age of 18 are the following:

Fair Haven	52.69%
Marlboro	47.93%
Rumson	47.65%
Millstone	47.59%
Colts Neck	44.28%
Howell	42.42%
Englishtown	42.35%
Holmdel	42.01%
Shrewsbury Borough	41.63%
Manalapan	41.3%

The above municipalities are relatively affluent suburban communities, with the principal exception being Englishtown, which has relatively high concentrations of low and moderate income households.

There are other municipalities in the county with proportions of households with children younger than 18 that are significantly lower than the county average. Municipalities with proportions lower than 25% include Allenhurst, Belmar, Bradley Beach, Deal, Highlands, Interlaken, Lake Como, Monmouth Beach, Sea Bright, Sea Girt, Shrewsbury Township, Spring Lake, Spring Lake Heights, and Tinton Falls. Many of these municipalities are smaller, seasonal shore destinations, with relatively high concentrations of second homes. Only one of the municipalities – Tinton Falls – is a larger suburban community, and it differs from other such municipalities in the county due to the presence of Naval Weapons Station Earle.

According to the 2010 Census, among owner-occupied family households, there are 14,796 female-headed households, with no husband present, in Monmouth County, comprising 8.4% of all owner-occupied households in the county. Among renter-occupied households, the percentage with a female head of household is higher, at 16.7% (representing 9,805 households). Overall, 10.5% of all households in the county are female-headed, with no husband present.

The female-headed households are not distributed evenly across the county. Particularly high concentrations of female-headed households can be found in some areas, such as the following:

Asbury Park	23.1%
Keansburg	19.2%
Neptune Township	16.6%
Shrewsbury Township	15.6%
Long Branch	15.6%
Englishtown	14.3%
Freehold Borough	13.6%
Eatontown	13.4%
Neptune City	13.2%

All of the above municipalities also have relatively high concentrations of low and moderate income households. These concentrations are found in some of these municipalities in their entirety and others only partially.

The lowest concentrations of female-headed households, with no husband present, can be found in Allenhurst, Colts Neck, Holmdel, Interlaken, Manalapan, Marlboro, Millstone, Monmouth Beach, Roosevelt, Sea Bright, Sea Girt, Spring Lake, Tinton Falls, and Upper Freehold, in all of which the percentage of such households is less than 8%. In the remainder of the county the percentage of female-headed households is within a few points of the countywide average.

### **Housing Units**

The 2010 United States Census reported 258,410 housing units in Monmouth County. Of the 233,983 occupied units, 74.9% were owner occupied and 25.2% were renter occupied. By comparison, the 2000 US census reported that Monmouth County had 224,236 occupied units of which 69.4% were owner occupied and 23.6% were renter occupied.

The 2010 Census reported 24,427 vacant housing units with a vacancy rate of 9.5%. The following chart categorizes the vacant properties as of April 1, 2010, Census day:

**Vacancy Categories  
Monmouth County  
Census 2010**

	<b>Number of Units</b>
For Rent	5,271
Rented, not occupied	318
For Sale Only	2,838
Sold, not occupied	739
For Seasonal or recreational use	11,101
Other vacancies	4,160

The following table outlines housing tenure by race and ethnicity as reported in the 2010 Census.

**Owner and Renter Occupied Housing Units  
Race & Ethnicity  
Monmouth County  
Census 2010**

	<b>Owner Occupied</b>	<b>Renter Occupied</b>
White Alone	152,461	37,831
Black/African American	6,820	9,283
Asian	7,481	1,868
American Indian or Native Alaskan	146	88
Native Hawaiian/Pacific Islander	29	88
Hispanic*	6,917	8,587

## **Substandard Housing**

Monmouth County uses the following definition to describe substandard housing: housing units that do not meet local code standards for occupancy due to inadequate facilities, structural defects and/or conditions that do not provide safe, decent and sanitary housing. The county's Consolidated Submission and Strategy for Housing and Community Development utilizes the following characteristics to define substandard housing:

- Dilapidated units (as cited by officials of a code enforcement office), not providing safe, adequate shelter; has one or more critical defects or a combination of defects requiring considerable repair; endangers the health, safety, and well-being of family;
- Does not have operable indoor plumbing;
- Does not have adequate, safe electrical service;
- Does not have complete source of heat;
- Does not have a complete kitchen. (Note: Single Room Occupancy Housing is not substandard solely because it does not contain food preparation facilities in the unit.)
- Has been declared unfit for habitation by a government agency;
- Is overcrowded according to HUD's Housing Quality Standards.

**Substandard Condition and not Suitable for Rehabilitation:** Those housing units that are evaluated and determined to be in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

**Substandard Housing Suitable for Rehabilitation:** Those housing units that are evaluated and determined to be structurally sound and economically feasible for rehabilitation.

To evaluate the condition of the Monmouth County housing stock several variables were evaluated utilizing data from the American Community Survey. The age threshold commonly utilized to indicate a potential structural deficiency is approximately 40 years. According to the 2005-2009 American Community Survey, the median year housing units in Monmouth County were constructed was 1970, indicating half of the housing units are below the designated threshold.

The following table outlines the Monmouth County municipalities with the highest overall number of housing units built before 1970

**Housing Built Before 1970  
Monmouth County Municipalities**

	<b>%age of housing stock</b>	<b># of housing units built before 1970</b>
Middletown township	40.91%	9,786
Neptune township	44.19%	5,736
Long Branch city	34.65%	5,048
Ocean township	41.31%	4,716
Howell township	23.86%	4,246
Hazlet township	56.80%	4,103
Wall township	37.31%	3,894
Aberdeen township	51.39%	3,596
Asbury Park City	37.04%	3,186

The 2005-2009 American Community Survey reported that there were 2,316 housing units lacking complete plumbing facilities, 3,592 lacking complete kitchen facilities and 333 lacking heating fuel. Assuming that these units do not overlap there were 6,241 substandard units within Monmouth County, representing approximately 2.42% of the total housing units. Approximately 43.1% of the substandard housing units are occupied. The following table illustrates the breakdown of occupied substandard housing units.

**Occupied Substandard Units  
Monmouth County  
2005-2009 American Community Survey**

	<u>Lacking Complete Plumbing Facilities</u>	<u>Lacking Complete Kitchen Facilities</u>	<u>No Heating Fuel Used</u>	<u>Total</u>
Monmouth County	956	1,398	333	2,687

Overcrowding: HUD considers a housing unit to be "overcrowded" if it contains more than one person per room. The 2005-2009 American Community Survey data reported there were 3,295 housing units (1.4% of total occupied units) meeting the HUD definition of overcrowded. The Continuum of Care's Point-in-Time Survey conducted in January 2010 revealed that as many as eight or more undocumented aliens will share a one- or two-bedroom apartment.

## Section 8 and Publicly Assisted Housing

Public housing authorities play an important role in providing fair housing in Monmouth County. In addition to administering tenant-based vouchers, most of the municipal public housing authorities own and operate public housing units. Some public housing complexes are exclusively reserved for seniors while others accommodate families or a mix of household types. The chart below provides a breakdown of the PHA-owned housing facilities by county planning region, and number of units in each complex.

Planning Region	PHA Name	Complex Name	# of Units			TOTAL
			AGE	FAM	MIXED	
<b><u>Bayshore</u></b>						
	Highlands Borough Housing Authority					
		Jennie Parker Manor	0	30	0	30
		Ptak Towers	95	0	0	95
			95	30	0	
	Keansburg Housing Authority					
		Granville Towers	80	0	0	80
		McGrath Towers	110	0	0	110
			190	0	0	
	<b>TOTAL - BAYSHORE REGION</b>		<b>285</b>	<b>30</b>	<b>0</b>	
<b><u>Central</u></b>						
	Middletown Township Housing Authority					
		Alice V. Tomaso Plaza	152	0	0	60
		Daniel Towers	100	0	0	59
	<b>TOTAL - CENTRAL REGION</b>		<b>252</b>	<b>0</b>	<b>0</b>	
<b><u>Panhandle</u></b>						
		NONE	0	0	0	0
	<b>TOTAL - PANHANDLE REGION</b>		<b>0</b>	<b>0</b>	<b>0</b>	
<b><u>Western</u></b>						
	Freehold Borough Housing Authority					
		Molly Pitcher Homes	0	38	0	38
		Monmouth Court	47	0	0	47
	<b>TOTAL - WESTERN REGION</b>		<b>47</b>	<b>38</b>	<b>0</b>	
<b><u>Coastal</u></b>						
	Asbury Park Housing Authority					
		Asbury Park Village	0	126	0	126
		Bostonway Village	0	123	0	123
		Comstock Court	50	0	0	50
		Dr. Robinson Tower	105	0	0	105
		Lincoln Village	63	0	0	63

Lumley Homes	60	0	0	60
Washington Village	0	59	0	59
	<b>278</b>	<b>308</b>	<b>0</b>	
Belmar Housing Authority				
Belmar Plaza	50	0	0	50
	<b>50</b>	<b>0</b>	<b>0</b>	
Long Branch Housing Authority				
Chester Arthur Apartments	60	0	0	60
Garfield Court	0	162	0	162
Hobart Manor Apartments	57	0	0	57
Kennedy Towers	100	0	0	100
Seaview Manor	0	40	0	40
Washington Manor	100	0	0	100
Woodrow Wilson Homes	0	136	0	136
	<b>317</b>	<b>338</b>	<b>0</b>	
Neptune Township Housing Authority				
John W. Knox Homes	50	0	0	50
Lake Alberta Homes	55	0	0	55
Neptune Court	0	60	0	60
Richard W. Stout Homes	75	0	0	75
Ridge Court	0	60	0	60
William Steele Homes	0	0	45	45
	<b>180</b>	<b>120</b>	<b>45</b>	
Neptune City Housing Authority				
Neptune City Senior Apartments	60	0	0	60
	<b>60</b>	<b>0</b>	<b>0</b>	
Oceanport Housing				
Oceanport Gardens Senior Apartments	101	0	0	101
	<b>101</b>	<b>0</b>	<b>0</b>	
Red Bank Housing Authority				
Evergreen Terrace	50	0	0	50
Montgomery Terrace	0	40	0	40
	<b>50</b>	<b>40</b>	<b>0</b>	
<b>TOTAL - COASTAL REGION</b>	<b>1,036</b>	<b>806</b>	<b>45</b>	
<b>GRAND TOTAL ALL REGIONS</b>	<b>1,620</b>	<b>874</b>	<b>45</b>	<b>2,539</b>
Monmouth County Division of Social Services	0	0	0	0
<b>GRAND TOTAL-MONMOUTH COUNTY</b>	<b>1,620</b>	<b>874</b>	<b>45</b>	<b>2,539</b>

## Housing Affordability

The U.S. Department of Housing and Urban development defines “housing affordability” as housing-related expenses (rent and utilities) that do not cost more than 30% of a household’s income. Homeowners or renters who are paying more than 30% of their income on housing-related costs are at risk for experiencing cost burdens.

### Area Median Family Income, by Household Size Monmouth County 2011

Household Size	2011 AMFI - \$90,500		
	30% AMFI Extremely Low	50% AMFI Very Low	80% AMFI Low Income
1 Person	\$19,050	\$31,700	\$44,950
2 Person	\$21,750	\$36,200	\$51,400
3 Person	\$24,450	\$40,750	\$57,800
4 Person	\$27,150	\$45,250	\$64,200
5 Person	\$29,350	\$48,900	\$69,350
6 Person	\$31,500	\$52,500	\$74,500
7 Person	\$33,700	\$56,150	\$79,650
8 Person	\$35,850	\$59,750	\$84,750

## Renters

Fair Market Rents (FMRs) are gross rent estimates that include the shelter rent plus the cost of all tenant-paid utilities excluding telephones, television, and internet service. Established by the U.S. Department of Housing and Urban Development, FMRs determine payment standards and renewal rents for various housing programs. The following tables demonstrate how Monmouth County’s Fair Market Rents have changed over the past decade. The largest percentage increase occurred among the efficiency and one-bedroom units, with fair market rents increasing 59.2% and 53.6%, respectively.

<b>Fair Market Rents by Number of Bedrooms Monmouth County 2000-2011</b>				
<b># of Bedrooms</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2011</b>
Efficiency	\$596	\$749	\$901	\$949
1	\$714	\$866	\$1,041	\$1,097
2	\$906	\$1,057	\$1,171	\$1,339
3	\$1,204	\$1,377	\$1,656	\$1,745
4	\$1,412	\$1,495	\$1,797	\$1,893

<b>Change in Fair Market Rents By Number of Bedrooms Monmouth County</b>				
<b># of Bedrooms</b>	<b>\$ Change 2010 -2011</b>	<b>%Change 2010-2011</b>	<b>\$ Change 2000- 2011</b>	<b>% Change</b>
Efficiency	\$48.00	5.3%	\$353.00	59.2%
1	\$50.00	4.8%	\$383.00	53.6%
2	\$168.00	14.3%	\$433.00	47.8%
3	\$89.00	5.4%	\$542.00	37.5%
4	\$96.00	5.3%	\$481.00	34.1%

Between 2000 and 2011, 80% AMFI has increased approximately 28% across all household sizes. However, the cost of housing during the same period has increased on average 46.4%, indicating an emerging jobs-housing imbalance.

In order to afford the \$1,339 monthly rent on a typical two-bedroom apartment in Monmouth County a worker needs an average hourly wage of \$25.77/hour (\$53,556/year). This is more than 3.5 times the state minimum wage of \$7.25/hour.

According to a study by the National Low Income Housing Coalition, in order to afford a two-bedroom unit (including rent and utilities) without paying more than 30% of one's income, a minimum wage earner must work 142 hours per week/52 weeks per year. A household would need 3.47 minimum wage earners working, forty hours per week year round to afford a fair market rate two-bedroom unit. Additionally, the National Low Income Housing Coalition reports that the maximum rent affordable to a Monmouth County household at less than 30% of the Area Median Income is \$377.

In Monmouth County the median household income of renter-occupied housing is \$38,644 (2005-2009 ACS), equating to approximately \$18.57 per hour. In order to afford the Fair Market Rent for a two-bedroom apartment at this wage, a household must include 1.39 workers, working 40 hours per-week, year-round.

The following table breaks down the reported incomes of renters in Monmouth County.

**Annual Household Income  
Renter Occupied Housing  
Monmouth County**

Income	# of Renters	% of Renters
Less than \$5,000	2,472	4.5
\$5,000 to \$9,999	3,633	6.6
\$10,000 to \$14,999	4,744	8.7
\$15,000 to \$19,999	3,779	6.9
\$20,000 to \$24,999	3,983	7.3
\$25,000 to \$34,999	6,603	12.0
\$35,000 to \$49,999	9,029	16.5
\$50,000 to \$74,999	9,249	16.9
\$75,000 to \$99,999	4,918	9.0
\$100,000 to \$149,999	3,990	7.3
\$150,000 or more	2,412	4.3
Total renter occupied	54,812	100.0

2005-2009 American Community Survey

Homeowners

The 2010 Coldwell Banker Home Listing Report (HLR) collects comprehensive real estate data from around the country from homebuyers and sellers, comparing average nationwide home values for a 2,200 square foot single-family dwelling with four bedrooms and two and a half baths. The report compares average home listing prices of more than 18,000 properties that were listed between February and August 2010 in 296 markets. The cumulative average sales price in

the United States during the designated study period was \$353,000, a 2.4% drop from the \$363,460 reported in 2009. Within the Monmouth County real estate market, the Coldwell Banker HLR listed the average price for a home meeting these specifications to be approximately \$513,464.

The list below compares reported New Jersey home prices throughout the New York metropolitan region.

- Marlboro \$513,464
- Princeton Junction \$607,833
- Montclair \$517,994
- Ridgewood \$770,632
- Warren \$717,712
- Wayne \$558,987

Data compiled from the 2005-2009 American Community Survey illustrates Monmouth County's owner-occupied market. According to the survey, homes valued under \$200,000 accounted for 7.5% of the county's owner-occupied housing stock. Homes valued over \$500,000 accounted for 37.0% of Monmouth County's owner-occupied housing stock

**Value of Owner-Occupied Housing Units  
2005-2009, Percent Distribution  
Monmouth County, New Jersey**

	<u>Monmouth County</u>	<u>New Jersey</u>
Less than \$50,000	1.4%	1.7%
\$50,000 to \$99,999	1.4%	2.9%
\$100,000 to \$149,999	2.2%	4.9%
\$150,000 to \$199,999	3.5%	7.9%
\$200,000 to \$299,999	14.2%	20.0%
\$300,000 to \$499,999	40.3%	37.8%
\$500,000 to \$999,999	31.2%	21.4%
\$1,000,000 or more	5.8%	3.4%
Median (\$)	\$429,000	\$356,800

Source: 2005-2009 American Community Survey; U.S. Census Bureau  
Compiled by the Monmouth County Division of Planning

The median household income of owner-occupied housing units is \$99,479. The following table breaks down the reported incomes of homeowners in Monmouth County. According to the American Community Survey, approximately 39.5% of all renters (regardless of income) spend more than 30% of monthly household income on housing costs.

**Annual Household Income  
Owner-Occupied Housing  
Monmouth County**

<u>Income</u>	<u># of Homeowners</u>	<u>% of Homeowners</u>
Less than \$5,000	1,768	1.0%
\$5,000 to \$9,999	1,622	.92%
\$10,000 to \$14,999	2,809	1.6%
\$15,000 to \$19,999	3,743	2.1%
\$20,000 to \$24,999	4,117	2.3%
\$25,000 to \$34,999	8,622	4.9%
\$35,000 to \$49,999	13,967	7.9%
\$50,000 to \$74,999	26,130	14.8%
\$75,000 to \$99,999	25,894	14.7%
\$100,000 to \$149,999	41,536	23.6%
\$150,000 or more	46,037	26.2%
Owner occupied	176,245	100.0

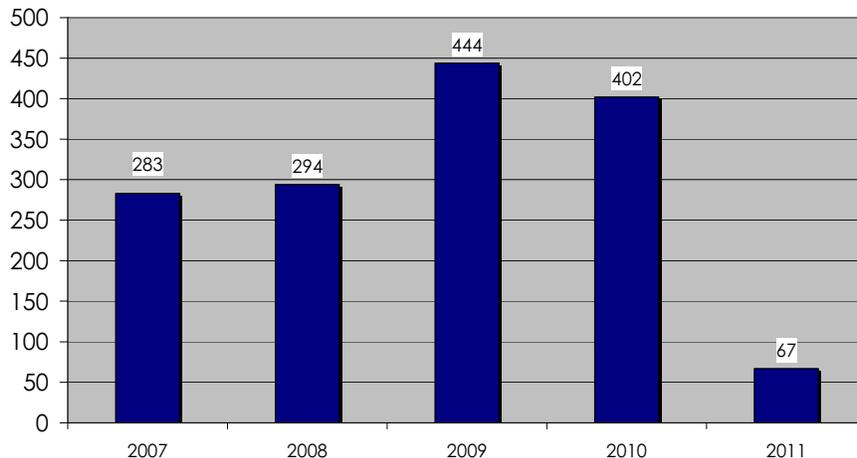
2005-2009 American Community Survey

## Foreclosure Analysis

Monmouth County, similar to trends observed at both the state and national levels, has been experiencing increasing numbers of completed foreclosures each year. Between January 2007 and July 2011, 2,982 properties entered into the final stage of foreclosure and were assigned a Sheriff Sale date. Approximately 1.2% of Monmouth County properties have reported loan delinquencies. Of the 2,982 analyzed sheriff sale's properties, 1,491 units were sold to a third party and/or returned to the lender. For purposes of this analysis the following county sheriff sale classifications were eliminated: bankrupt, canceled, closed, hold in abeyance, redeemed, reinstated, returned to attorney, scheduled, settled, and vacated. The sold units (indicating the households have lost all equity in the home) encompass approximately 0.57% of the county's 258,410 housing units.

When evaluating Monmouth County's foreclosure trends over the five-year study period, the largest increase in completed sheriff sales occurred between 2008 and 2009. During this period, the number of foreclosures increased by 51.02%: from 294 completed sales to 444 completed sales. The significant decline within the county's 2011 foreclosure rate (as depicted in the graph below) is directly linked to a government moratorium. Banks are now taking longer to move against homeowners behind on their loan payments, leading to additional process delays. Additionally, with the courts regulating the foreclosure process in New Jersey, the slowdown in foreclosure activity has been more pronounced.

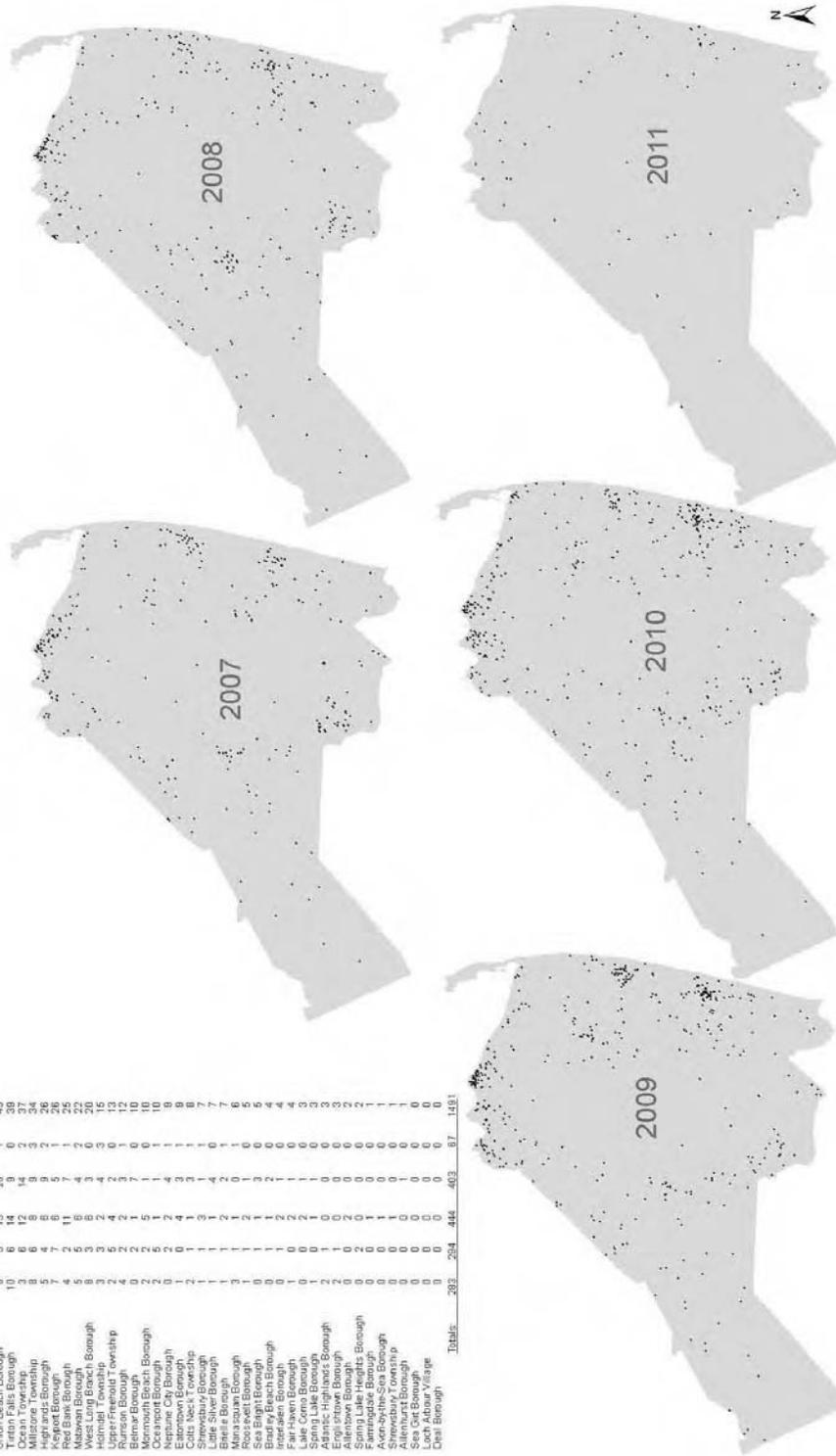
**Monmouth County  
Foreclosure Sheriff Sales  
Quarter 1 2007-Quarter 2 2011**



# Foreclosure Time Series January 2, 2007 - July 18, 2011

Source: Monmouth County Sheriff's Office.  
Created By: Michael Dunzello  
MC Planning Board, 7/29

MAP LABEL	2007	2008	2009	2010	2011	Total
Hewitt Township	30	24	34	27	4	119
Middletown Township	19	24	41	27	2	113
Keansburg Borough	18	19	38	22	4	101
Lions Township	16	19	38	22	4	101
Asbury Park City	8	17	29	27	10	81
Freehold Township	12	17	14	21	4	68
Freehold Borough	12	17	14	21	4	68
Abrahan Township	18	7	25	11	0	61
Marlboro Township	7	13	13	14	2	49
Wall Township	10	16	12	15	2	55
Hackett Township	4	11	12	17	2	46
Union Beach Borough	8	3	13	20	1	45
Highland Township	12	6	12	8	0	38
Ocean Township	12	6	12	8	0	38
Millicone Township	9	7	6	9	2	28
Highlands Borough	9	7	6	9	2	28
Red Bank Borough	4	2	11	7	1	25
Matwan Borough	5	5	6	4	2	22
Westfield Township	3	3	3	3	0	12
Upper Freehold Township	2	5	4	2	0	13
Runson Borough	4	2	2	3	1	12
Freehold Borough	2	2	5	1	0	10
Monmouth Beach Borough	2	2	5	1	0	10
Oceanport Borough	2	2	5	1	0	10
Seaside City Borough	0	2	4	3	1	8
Shrewsbury Borough	1	1	3	4	1	7
Colts Neck Township	2	1	3	2	0	6
Beale Borough	1	1	2	2	1	7
Manasquan Borough	3	1	2	1	0	6
Scottswell Borough	0	1	2	1	0	4
Bradley Beach Borough	0	1	2	1	0	4
Interlaken Borough	0	1	2	1	0	4
Lake Como Borough	0	0	2	1	0	3
Spring Lake Borough	1	0	1	0	0	2
Atlantic Highlands Borough	2	1	0	0	0	3
Allenby Township	0	0	0	0	0	0
Allenby Borough	0	0	0	0	0	0
Spring Lake Heights Borough	0	2	0	0	0	2
Arden Park Borough	0	0	0	0	0	0
Arden Park Township	0	0	0	0	0	0
Shrewsbury Township	0	0	1	0	0	1
Shrewsbury Borough	0	0	0	0	0	0
Lock Albany Village	0	0	0	0	0	0
Deal Borough	0	0	0	0	0	0
<b>Totals</b>	<b>282</b>	<b>294</b>	<b>444</b>	<b>463</b>	<b>87</b>	<b>1468</b>



The densely developed Bayshore Region has the highest rate of foreclosure occurrences within the county. Six of the region's municipalities have foreclosure rates above the Monmouth County average (.57%). Keansburg reports the highest rate within the Bayshore Region with 113 completed foreclosure sales during the study period, followed by Aberdeen with 51 reported foreclosures and Hazlet with 46. During the study period, densely populated urban coastal municipalities demonstrated an escalation in foreclosure sales. Within the Coastal Region, Asbury Park (91 sales), Neptune Township (111 sales), and Long Branch (98 sales) recorded the highest foreclosure occurrences.

Foreclosure issues are not narrowly confined to densely developed municipalities. During the study period, the greatest overall number of foreclosures occurred in the larger suburban municipalities. Howell Township ranked the highest with 155 foreclosure sales, a rate of .86%. Middletown Township followed closely behind with 119 recorded sales. Millstone Township, while recording a lower overall number of sales, ranked within the top ten in terms of calculated rate at .99% of housing units affected. The smaller, wealthier shore communities remained largely unaffected by foreclosures during the study period with sheriff's sales averaging between 0 and 5 occurrences.

### Foreclosures by Housing Units by Town January 2, 2007 - July 18, 2011

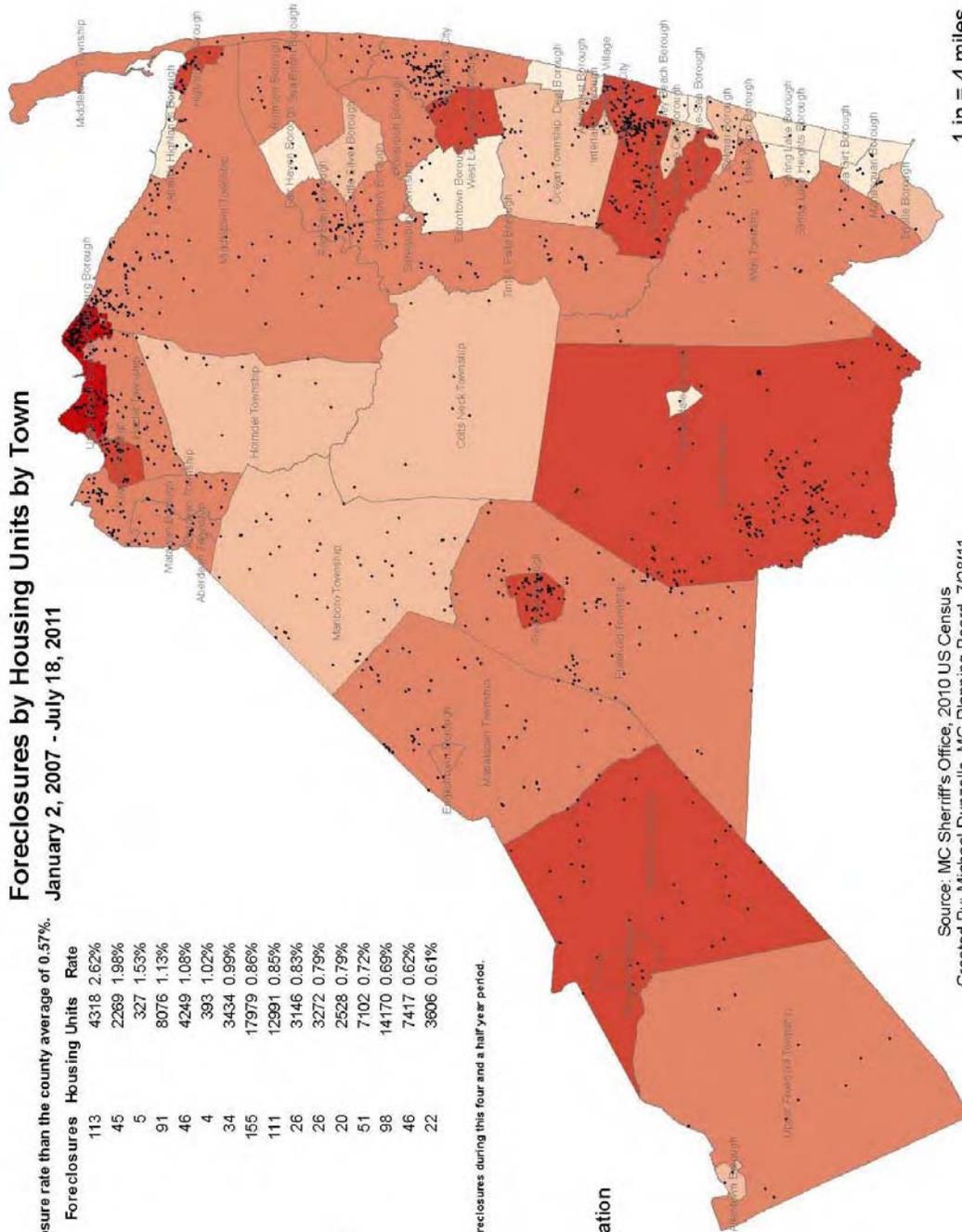
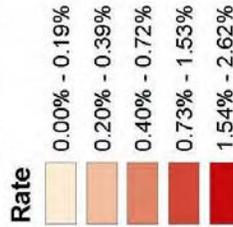
Towns with a higher foreclosure rate than the county average of 0.57%.

Municipality	Foreclosures	Housing Units	Rate
Keansburg Borough	113	4318	2.62%
Union Beach Borough	45	2289	1.98%
Roosevelt Borough	5	327	1.53%
Asbury Park City	91	8076	1.13%
Freehold Borough	46	4249	1.08%
Interlaken Borough	4	393	1.02%
Millstone Township	34	3434	0.99%
Howell Township	155	17979	0.86%
Neptune Township	111	12991	0.85%
Highlands Borough	26	3146	0.83%
Keyport Borough	26	3272	0.79%
West Long Branch Borough	20	2528	0.79%
Aberdeen Township	51	7102	0.72%
Long Branch City	98	14170	0.69%
Hazlet Township	46	7417	0.62%
Metwan Borough	22	3606	0.61%

There were a total of 1491 foreclosures during this four and a half year period.

### Legend

Foreclosure Location



Source: MC Sheriff's Office, 2010 US Census  
Created By: Michael Dunzeilo, MC Planning Board, 7/28/11

1 in = 4 miles

## **IV EVALUATION OF MONMOUTH COUNTY'S FAIR HOUSING LEGAL STATUS**

### **State Law**

Our entitlement jurisdiction, Monmouth County, is located in the State of New Jersey, which has laws that govern Fair Housing. The current laws are an outgrowth of three significant court cases (1972, 1975 and 1983) involving Southern Burlington County N.A.A.C.P. v. Mount Laurel Township. Some of the key findings that resulted from the earlier cases as described in the March 19, 2010 Housing Opportunities Task Force Findings and Recommendations report, authorized by the Governor of New Jersey, include:

- Every municipality must make realistically possible an appropriate variety and choice of housing
- Zoning must affirmatively afford the opportunity for low and moderate income housing
- Zoning, like any police power, must promote the general welfare
- Each developing municipality must affirmatively plan for and provide, by its land use regulations, for appropriate variety of choice of housing, including low and moderate income housing to meet the needs of their residents
- No hard and fast rule as to region may be established but confinement to a county appears to be realistic.

In 1983, the court in Mount Laurel II, being frustrated that not enough was being accomplished by the Mount Laurel I decision, revisited the doctrine outlined in Mount Laurel I with the intent of strengthening and clarifying it, and making it easier for public officials, including judges to apply it.

In response to these cases, as well as builder's remedies which allowed developers to sue municipalities if their fair housing needs were not met, and pressure from municipalities to create a process by which they could predictably meet their Mount Laurel obligations outside of the court system, the New Jersey Legislature adopted the Fair Housing Act and established the Council on Affordable Housing (COAH). The act established municipal requirements and responsibilities to provide fair housing within their boundaries. These requirements included the preparation of a Housing Element to the Master Plan designed to meet the present and prospective fair housing need. Municipalities were also required to set forth the manner in which they could comply with these obligations. A certification process was established which was to lead to "substantive certification" by COAH, designed to protect municipalities from builders remedies claims for six years. The

Council on Affordable Housing, as described in the Housing Opportunity Task Force Findings and Recommendations report, was delegated the following key duties:

- Determine housing regions
- Adopt criteria and guidelines for municipal determination of present and prospective housing need in a region
- Municipal adjustment of the fair share based on a list of factors
- Protection under drastic alteration of the pattern of community development
- Provision of adequate land for recreation, conservation and farmland preservation
- Provide population and household projections for the state and housing regions; provide credits for housing activities
- Give “appropriate weight” to research studies, government reports and decisions and to the State Development and Redevelopment Plan.

COAH adopted substantive rules for each six year “housing cycle” which outlined how each municipality’s fair share housing obligation is calculated and the manner in which a municipality must address its obligations during that round. In an attempt to simplify the process for the Third Round “housing cycle” regulations, COAH turned to a growth share methodology. Again, subject to litigation, the court sustained parts of the regulations, declared some parts invalid, and remanded it back to COAH for revisions. The Appellate Division offered additional guidance along with its decision about many of the assumptions used in the methodology as well as on rules governing set-asides for affordable housing, developer incentives and compensation, age restricted housing, Regional Contribution Agreements (RCA’s), and COAH’s systems of credits and bonuses.

After the legislation was remanded back to COAH, state legislators introduced several new bills seeking to abolish COAH and to arrive at new ways to provide fair share housing in New Jersey. Assembly Bill A-3447, which would abolish COAH and make changes to the way that municipalities will be mandated to provide affordable housing, was passed by the Assembly on January 10, 2011. The Senate passed a companion bill on the same date. Later that month, on January 25, 2011, the Governor of New Jersey conditionally vetoed the legislation and returned it back to the Legislature because he was dissatisfied with the changes made to the legislation since its original introduction. Several months later, in a June 29, 2011 press release, Governor Christie announced that as part of his restructuring plan, Reorganization Plan No. 001-2011, the Council on Affordable Housing was eliminated and its functions and duties were transferred to the Department of Community Affairs. New comprehensive legislation is still needed to describe and clarify how municipalities must meet their fair housing obligations. On August 24, 2011, the Acting Governor, in order to stimulate economic development in the state, signed into law S-2974/A-4221 placing a two year

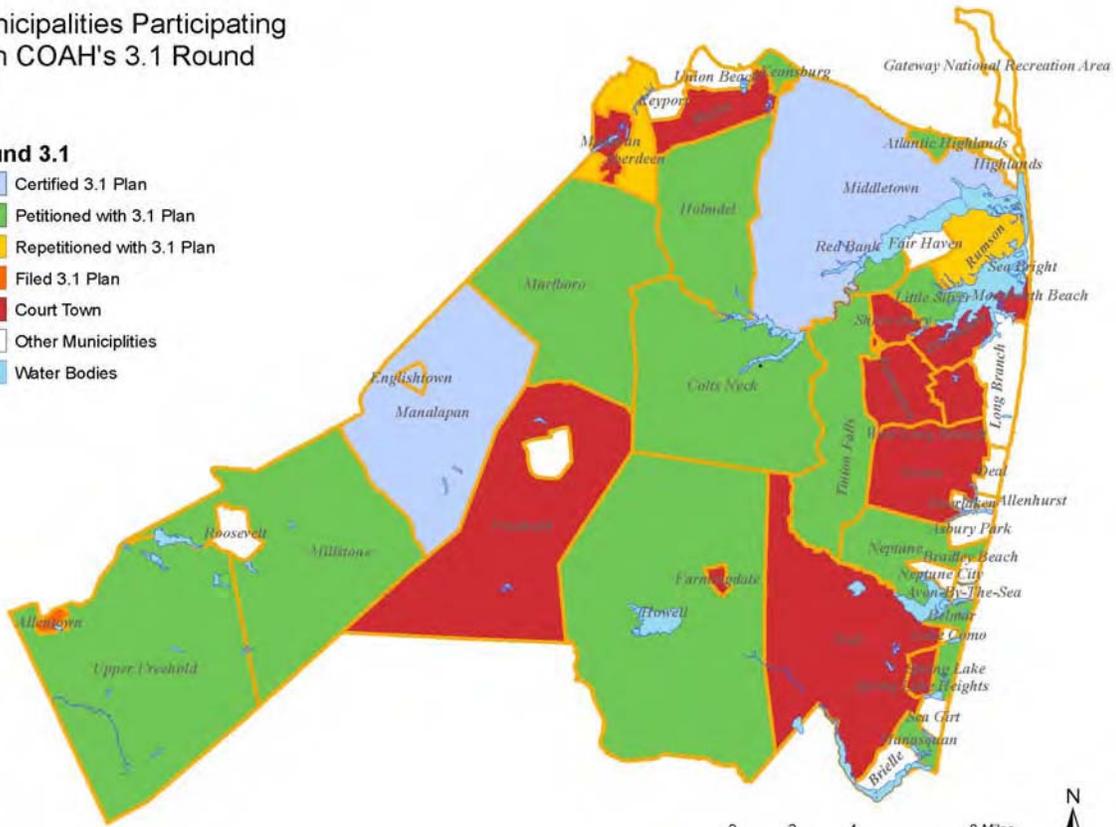
moratorium on the 2.5% non-residential COAH fee for eligible projects beginning July 2011 and ending July 2013. Projects that have preliminary or final site plan approval prior to July 2013 will be exempt from the 2.5% fee so long as they obtain building permits by December 31, 2015. This new law extends the moratorium back to the end of the last moratorium of July 2010 to allow for the reimbursement of fees paid since that time provided that the fees have not already been spent on an affordable housing project.

Below is a map of the Affordable Round Status for Monmouth County, as of April 13, 2011. (Source New Jersey Council of Affordable Housing)

**Municipalities Participating  
in COAH's 3.1 Round**

**Round 3.1**

- Certified 3.1 Plan
- Petitioned with 3.1 Plan
- Repetitioned with 3.1 Plan
- Filed 3.1 Plan
- Court Town
- Other Municipalities
- Water Bodies



Source: NJ COAH

## **County Practices and Programs**

Monmouth County has long been supportive of providing affordable housing for its residents. As mentioned earlier in this report, the county has established a Monmouth County Fair Housing Board that provides policy and offers guidance in compliance with state and federal Fair Housing laws to protect the rights of all Monmouth County residents. In addition, Monmouth County administers and allocates funds for numerous projects and programs that provide a wide variety of housing opportunities and assistance to low and moderate-income residents as well as homeless and special needs populations.

Some of the major programs offered by the county include rent subsidy vouchers, infrastructure and ADA improvements, a first-time homebuyer's assistance program, housing rehabilitation for substandard units, an emergency home repair program, funds to assist in the construction of new rental and ownership affordable housing projects, and support services to the chronically homeless. The county administers the above programs through funding provided by the U.S. Department of Housing and Urban Development (HUD), including the HOME Investment Partnership Program, the Community Development Block Grant (CDBG), and Emergency Shelter Care. Detailed descriptions of these programs may be found in the Public and Private Fair Housing Programs and Activities section of this report.

## **Municipal Laws**

Municipalities in New Jersey are governed by Home Rule which has a major influence on the production of affordable housing. As described on the New Jersey State League of Municipalities web site, Home Rule is the power granted either by the Constitution or Legislature or both to municipal governments to organize themselves to carry out a range of governmental activities under their own authority, and to preserve health, safety and general welfare. In New Jersey, a strong approach to Home Rule is established in both the State Constitution Article IV, Section VII (11) and the Home Rule Act of 1917 N.J.S.A. 40:42 et. Seq. Key to those powers prescribed in Home Rule is that each municipality has control over its own master plans and land use regulations, including the ability to plan and zone for affordable housing.

The Master Plan is the overall document that governs the physical, economic, and social development of the municipality. As quoted in the Municipal Land Use Law, the housing element of the master plan, which most affects affordable housing, "provides residential standards and proposals for the construction and improvement of fair housing." Much of the recent proposed affordable housing legislation focused on expanding the requirements of the municipal master plan housing elements to better address the provision of fair housing.

The Zoning Ordinance, as stated in the Municipal Land Use Law, relates “to the nature and extent of the uses of land and of buildings and structures thereon” and “shall be drawn with reasonable consideration to the character of each district and its peculiar suitability for particular uses and to encourage the most appropriate use of land.”

The Master Plan and Zoning Ordinance, as they pertain to fair housing, determine the location, density, type of housing, and the proximity of these residential areas to other uses such as retail, office, community facilities, and parks as well as to major roadways and available transportation services. All of these factors are critical in the placement of affordable housing.

### **V. Effect of Fair Housing Laws on Location, Availability, and Accessibility for Protected Classes**

The discussions on the affect of fair housing laws on location, availability and accessibility for protected classes have been incorporated in the section that identifies impediments and proposes recommendations to mitigate them.

### **VI. HOUSING DISCRIMINATION COMPLAINTS**

#### **Filed by the US Department of Justice/Department of HUD**

The U.S. Department of Housing and Urban Development provided data on fair housing discrimination complaints. During the last ten years, there were no fair housing discrimination suits filed by the U.S. Department of Justice or the Secretary of HUD in Monmouth County.

#### **Private Citizen Complaints**

However, the data did show that between 2004 and 2010 there were 70 cases of fair housing discrimination filed in Monmouth County by private residents. The cases filed were:

Race/Color	20
National Origin	6
Familial Status	8
Disability	33
Sex	2
Religion	1
Retaliation	1
Sexual Harassment	0

Of the 70 complaints filed, eleven were resolved administratively. This means that the case was closed because of lack of jurisdiction, withdrawal by complainant, failure to cooperate by the complainant, or the Fair Housing Equal Opportunity (FHEO) investigator was unable to locate the person that filed the discrimination complaint or the landlord.

Seven were resolved by withdrawal with relief which means that a complainant withdrew the Title 9 complaint with some type of benefit such as obtaining the unit of their choice or having a ramp installed without HUD's intervention.

Eleven were resolved through conciliation. In these cases, all of the parties to the complaint entered into a Conciliation Agreement with HUD. Such agreements typically include benefits for the complainant, and affirmative action on the part of the respondent, such as civil rights training for staff, and/or putting up Fair Housing posters. HUD has the authority to monitor and enforce these agreements. HUD does not provide counties with copies of these agreements.

Thirty-six were determined to have no cause which means that a determination is made that there is insufficient evidence found during a Title 8 investigation to substantiate the complainant's allegations.

Five were found to have cause. Reasonable Cause means that after a Title 8 investigation HUD determines based on a preponderance of the evidence, the respondent discriminated against the complainant as alleged.

*Source: HUD-Newark*

### **Filed with the Monmouth County Fair Housing Officer**

During the five-year period from January 1, 2006 through December 31, 2010, the Monmouth County Fair Housing Office received a total of 1,764 phone calls from residents requesting assistance with housing issues. As outlined in the chart below, the inquiries covered a spectrum of Fair Housing and Discrimination categories. While it is interesting to note that the volume of calls has decreased dramatically (58%) over the past five years, it is not possible to ascertain the reason for this decline.

**Number of Fair Housing Complaints  
By Category  
Monmouth County**

<b>Category</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Financial Discrimination	188	173	95	91	82	629
Affordability & Other Housing Issues	36	27	41	39	21	164
Eviction / Landlord-Tenant Disputes	93	84	44	29	28	278
Health & Safety	20	27	24	20	21	112
Section 8 Violations	34	27	15	17	5	98
Protected Class - Veterans	0	11	3	5	5	24
Protected Class - Disability / Physical Improvements	21	17	6	8	10	62
Protected Class – Other Discrimination	101	68	42	46	41	298
Call Referred /Not Fair Housing Issue	34	23	18	12	12	99
<b>Total</b>	<b>527</b>	<b>457</b>	<b>288</b>	<b>267</b>	<b>225</b>	<b>1764</b>

The highest number of calls (36% of total) related to financial discrimination. This category includes credit issues, perceived unfair rent increases, excessive late charges, utility arrears, bankruptcy, and lack of security deposit. From the data, it appears that county residents would benefit from additional educational programs that focus on credit repair and tenants' rights.

The second highest number of calls related to perceived discrimination against a member of a protected class. These 384 calls accounted for 22% of all public inquiries to the Fair Housing Office during this five-year period. Protected classes include race, ethnicity, national origin, gender, familial status, and disability. These complaints were referred to the appropriate federal or state agency for further investigation. Unfortunately, the county has been unable to obtain status reports or information regarding the final resolution of complaints referred to other agencies. The lack of feedback on complaints referred presents impediments to the county's ability to evaluate its current efforts, to prevent future occurrences, and to the preparation of this document.

The third highest category of calls received by the Fair Housing Officer is eviction actions and landlord-tenant disputes. These 278 callers (12% of the total) were provided with information and resources regarding tenants' rights, most often by mailing the caller the booklet "Tenants' Rights in New Jersey, A Legal Manual for Tenants in New Jersey," written and published by the nonprofit Legal Services of New Jersey (LSNJ). Callers were also referred to the LSNJ website or to the New Jersey Department of Community Affairs website for additional information. When appropriate, the caller is also referred to the nonprofit Ocean-Monmouth Legal Services for possible free legal representation. Due to privacy concerns and client-attorney privilege issues, the county is not informed of the disposition of these matters, making analysis of the validity of these complaints difficult.

An additional 164 callers contacted the Fair Housing Officer regarding affordable housing and other housing issues. While these calls comprised only 9% of the total calls received, the affordability of housing in Monmouth County was a topic of strong interest during the public hearings held during the development of this analysis.

The remaining calls (18%) concerned perceived Section 8 violations (6%), health and safety issues (6%), or other issues not related to Fair Housing (6%). These callers were referred to the appropriate agencies for further assistance.

**Number of Fair Housing Complaints  
By Race/Ethnicity  
Monmouth County**

<b>Category</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Black/ African American	225	166	92	80	61	624
White	174	170	117	92	73	626
Asian	0	0	0	0	1	1
Middle Eastern / Islamic Decent	112	0	0	0	0	112
Hispanic	12	5	3	1	0	21
Haitian	2	3	0	1	0	6
Unknown	17	113	76	93	90	389
<b>Total</b>	<b>542</b>	<b>457</b>	<b>288</b>	<b>267</b>	<b>225</b>	<b>1779</b>

Thirty-five percent of callers (624) to the Monmouth County Fair Housing Office over the five-year period from 2006 through 2010 categorized themselves as Black/African American. An additional thirty-six percent (626) identified themselves as White. One hundred and twelve, or 7%, claimed to be of Middle Eastern /Islamic Decent. Only 21 callers self-identified as Hispanic.

## **VII PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES**

### **Fair Housing Program Accomplishments**

In addition to fielding Fair Housing questions and complaints from the public, the county's Fair Housing Office undertakes several outreach and education projects throughout the year. These efforts include the recognition of local individuals who have championed the cause of Fair Housing in the county, the annual declaration of National Fair Housing Month, and attendance at numerous local housing fairs sponsored by municipalities and nonprofits. The county's most noteworthy initiative is the annual Fair Housing Poster Contest, which has received national recognition as a best practice in HUD's *Fair Housing Planning Guide, Volume 2 – Grantee Activities*.

#### Recognition of April as Fair Housing Month

Each year since 1988, the Monmouth County Board of Chosen Freeholders has proclaimed April to be "Fair Housing Month in Monmouth County" to increase the awareness of fair housing issues locally and partner with HUD's Office of Fair Housing and Equal Opportunity to promote National Fair Housing Month. The Proclamation below was issued in April of 2010.

# Proclamation



MONMOUTH COUNTY BOARD OF  
CHOSEN FREEHOLDERS

## *Fair Housing Month*

WHEREAS, April has been designated as National Fair Housing Month to celebrate the enactment of the Fair Housing Act of 1968; and

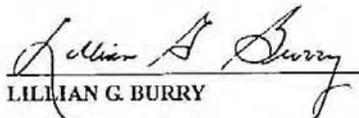
WHEREAS, since 1969, the month of April has been designated as National Fair Housing Month throughout our nation, and during that time the Monmouth County Fair Housing Board has provided community education of fair housing issues, and encouraged activities that address fair housing rights and discrimination in housing; and

WHEREAS, for more than 40 years the County of Monmouth has been committed to ensuring fair housing choices for our residents, and eliminating discrimination in housing based on race, color, national origin, religion or disability; and

WHEREAS, the Monmouth County Board of Chosen Freeholders created the Fair Housing Board and charged it with the responsibility of making policy recommendations to the Board, encouraging equal housing opportunities, and is dedicated to providing assistance, support and information to anyone pursuing the rights allowed by law related to fair housing.

NOW, THEREFORE, on this day, the Board of Chosen Freeholders joins with the Monmouth County Fair Housing Board and the United States Department of Housing and Urban Development in proclaiming April 2010 as:

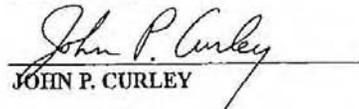
*"Fair Housing Month"*  
in Monmouth County.

  
LILLIAN G. BURRY

  
ROBERT D. CLIFTON

  
JOHN D'AMICO

  
AMY A. MALLET

  
JOHN P. CURLEY



IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND  
AND CAUSED THE OFFICIAL SEAL OF THE COUNTY OF  
MONMOUTH TO BE HERETO AFFIXED.

## Publicly Honoring Fair Housing Advocates

The Board of Chosen Freeholders also annually recognizes members of the community who have worked to promote fair housing in Monmouth County. In 2011, three members of the community were recognized by the Monmouth County Board of Chosen Freeholders for their work and commitment to protect fair housing rights and to eliminate housing discrimination in the county.



Freeholder Thomas A. Arnone presented certificates to:

- Rev. Terrence K. Porter, President/Chairman of the Red Bank Affordable Housing Corporation, for its ongoing commitment to expanding affordable homeownership opportunities in Red Bank. Joya Anderson accepted the certificate for Reverend Porter.
- Erika Kerber, managing attorney for the Community Health Law Project, which provides legal and advocacy services to the needy and assists with the preservation of fair housing for all Monmouth County residents.
- Rev. Robert F. Kaeding, executive director of Center House, which provides 25 permanent housing units for homeless, single adults who are living with HIV/AIDS. He also works with a network of community providers to assist the residents.

The county subsequently issued a press release to local news outlets praising the efforts of the honorees and using the opportunity to elicit news coverage and raise public awareness of fair housing issues. The press release not only highlighted the

advocates' efforts to further fair housing, but also provided information on Monmouth County's mission to educate residents about diversity and eradicate discrimination in housing. Information about how to contact the Fair Housing Office for more information or assistance with fair housing issues was also provided.

### Fair Housing Poster Contest

Each year, the Monmouth County Fair Housing Board, in conjunction with the Monmouth County Board of Chosen Freeholders, sponsors a Fair Housing Poster Contest that is open to all Monmouth County sixth grade students. The contest has been well received by teachers and students, and typically receives more than 400 entries annually from public, private, and parochial schools throughout the county.

The theme of the contest is "What Fair Housing Means to Me." Prizes are awarded to one grand prizewinner, twelve first prizewinners, and twelve honorable mention winners. All contestants are presented with a Certificate of Appreciation for their participation in the contest, and the winning posters are published in the annual Fair Housing Calendar. U.S. Savings Bonds are awarded to the winners, including the honorable mentions. The Grand Prize winner has his or her poster featured on the cover of the Fair Housing calendar. The 2011 top poster is also featured on the cover of this document. The complete 2011 Fair Housing Calendar can be found in Appendix 3.

The poster contest plays a pivotal role in the county's efforts to raise public awareness about fair housing, promote fair housing practices, and in eliminating housing discrimination in Monmouth County. The Fair Housing Officer visits participating schools, conducting interactive classroom presentations about fair housing and the poster contest.

In April each year, the contest winners are honored at a luncheon sponsored by the Fair Housing Board and Monmouth County Board of Chosen Freeholders. The county's Public Information Office then issues a press release to highlight the contest and luncheon. The picture below, taken at the 22nd Annual Fair Housing Luncheon held on April 10, 2011, features Grand Prize winner Amanda Prascsak with her family, Monmouth County Freeholders Thomas A. Arnone and Amy A. Mallet, and Diane J. Johnson, regional director of the U.S. Department of Housing and Urban Development, Newark.



## **Community Development and HOME Program Accomplishments**

The Monmouth County Community Development Consortium is composed of forty-nine of the county's fifty-three (53) municipalities. The Borough of Little Silver has traditionally chosen not to participate with the county in the Community Development Consortium and therefore is not eligible to participate in the HOME Consortium. The HOME Program Consortium consists of 49 of the 53 municipalities in the county. The Cities of Asbury Park and Long Branch and the Townships of Howell and Middletown are partners in the County HOME Consortium but receive their own Community Development Block Grants.

### **County Housing Improvement Program and the Emergency Repair Program**

Through the county's Housing Emergency Repair Program, repairs are funded by Community Development Block Grant dollars and eligible homeowners must meet maximum income guidelines. The Housing Improvement Program offers up to \$20,000.00 in assistance and is a ten-year, interest-free, deferred loan. Eligible repairs through the Housing Improvement Program include structural, plumbing, sanitary plumbing, roofs, electrical, and heating. In addition to the CDBG funded housing rehabilitation programs, the county administers several municipally funded housing rehabilitation programs. These programs will abate code violations and health and safety items to the extent funds allow. The county's housing improvement efforts are intended to improve the existing low and moderate-income housing stock and to assist the municipalities in meeting their state-

determined fair housing need. These programs are similar to the county's Emergency Repair Program. Administered by the county's Division of Social Services, the Emergency Repair Program has a general limit for assistance of \$3,000.00, with the exception of \$4,000.00 for roof replacement and \$4,500.00 for barrier-free bathrooms. The program assists income-eligible homeowners with emergency repairs, such as damaged roofs and heating problems. The program also helps the physically disabled to make their homes more accessible through the installation of ramps and other modifications.

#### County HOME Investment Partnership Program

Monmouth County has two Home Improvement Partnership programs in place. The first is a housing production program that is administered by the Division of Planning's Community Development staff. This program is funded through the annual HOME Investment Partnership (HIOME) Program, and provides gap financing for affordable housing developers (non-profit and for-profit). A mortgage lien in the amount of the assistance is attached to the property to make sure it remains affordable to the buyer or renter. Deed restrictions, typically of ten to twenty years' duration, vary according to the amount of the assistance.

The second program is the HOME Tenant Based Rental Assistance (TBRA) program, which focuses on assisting low-income renters. All of the 26 renter households assisted in 2010 were extremely low-income ( $\leq 30\%$  of Median Family Income (MFI)). Of the renter households assisted, 15% were white, 81% were black and 4% were Native American. Of the renter households assisted, none identified themselves as Hispanic.

#### First-Time Homebuyers Program

The high prices of residential real estate can present challenges for first-time homebuyers interested in entering the housing market. However, Monmouth County is able to provide these buyers with assistance. Monmouth County residents looking to purchase their first home but lacking the down payment and / or closing costs may be eligible for the county's First-Time Homebuyers Program, which enables them to become homeowners. The program is funded by the HOME Program grant. The FTHB program is administered by the Division of Planning staff on behalf of the Board of Chosen Freeholders.

To qualify for the program, a homebuyer must be a first-time homebuyer. In addition, applicants must have resided in the county for at least one year prior to submitting an application for assistance. Additionally, they must have an income that is no more than 80% of the county median. Finally, the home purchased with the assistance must be located within Monmouth County.

Eligible participants must have a letter of commitment from a participating lender and be referred to the FTHB Program through the lender. If approved, participants receive a one-time deferred interest loan of up to \$10,000 towards their down payment and / or closing costs. The FTHB funds are an interest-free, deferred soft second mortgage. The first-time buyer must reside in the home for five full years following the assistance, or the loan must be repaid in full.

The program does not maintain a waiting list and accepts applications on a first-come, first-served basis. Of the 66 households receiving down payment and closing cost assistance in 2010, 30.3% had incomes below fifty percent of area median income. The remaining 69.7% of first time homebuyers had incomes below eighty percent of area median income. The household racial breakdown for these new homeowners is 53% White, 42% Black or African American and 2% Asian. Additionally, 2% of homeowners classify themselves as American Indian / Alaska Native & White and 2% consider themselves Black / African-American & White. Of all the households 9% are Hispanic or Latino.

#### Emergency Shelter Grants Program

In an effort to prevent homelessness, the county allocated Emergency Shelter Grants (ESG) funds to non-profit organizations to pay utility, mortgage and rent arrears for residents at risk of homelessness. The county also encouraged the nonprofits to raise funds from private sources to supplement their homeless programs, and to develop new programs not currently available to address the needs of the homeless or those at risk of homelessness.

Monmouth County continued its efforts to help its non-profits address the emergency shelter and transitional housing needs of homeless families and individuals. The county encouraged non-profits to partner together to address homeless needs and offered to provide technical assistance to these groups. Furthermore, the county worked with the State of New Jersey's Departments of Human Services and Community Affairs to address the emergency, transitional and permanent housing needs of the homeless.

Additionally, the county works with non-profit agencies that provide specialized assistance to homeless sub-populations such as the mentally ill, chronic substance abusers, co-occurring disorders, families and individuals with HIV/AIDS, and domestic violence victims.

Finally, Monmouth County works with non-profit agencies to help homeless persons make the transition to permanent housing and independent living. The county used a portion of its HOME allocation for tenant-based rental assistance to this end. Besides providing financial assistance, the county offers technical assistance

to these agencies and refers homeless clients to training and job programs as they are available.

#### Continuum of Care Program

The Continuum of Care is a series of programs that provides housing and services to the homeless in Monmouth County. Staff from two county departments, Public Works and Engineering and Human Services, are working together to administer the Continuum of Care process. Each department brings its own strengths to the process. The strength of the Community Development Office, a section of the Division of Planning within the Public Works and Engineering Department, lies in its familiarity with HUD programs, regulations and application processes, as well as its knowledge of construction and rehabilitation. The Planning and Contracting Division of the Department of Human Services has knowledge of the social service non-profit network.

The Monmouth County CEAS (Comprehensive Emergency Assistance System) Committee is the lead entity for the planning, coordination and monitoring of Monmouth County's Continuum of Care. CEAS is a sub-committee of the Human Services Advisory Council (HSAC), functioning under the auspices of the Division of Planning and Contracting. Community agencies involved in service to the homeless as well as staff of the Division of Social Services and the Monmouth County Public Housing Authority participate. Staff from the Department of Human Services' Division of Planning and Contracting coordinates activities while the Office of Community Development is responsible for the design of the information systems and administration of statistical material.

The Continuum of Care application requires that the county develop and adopt a 10 Year Plan to End Chronic Homelessness. The Community Development staff, along with Planning and Contracting staff, is facilitating an extensive networking and planning effort. This effort is focused on developing an effective plan through collaborations with a wide array of housing and service providers as well as local government agencies and for-profit businesses. The county is currently preparing the draft plan for public comment and subsequent adoption.

For the past 7 years, the county has conducted a 24 hour Point-in-Time count of the homeless, as part of its efforts to refine its Continuum of Care strategy. Each year, the county prepares a consolidated application for the Continuum of Care and submits it to the Department of Housing and Urban Development. In 2010 Monmouth County received \$2,574,626 to assist the homeless.

## Homelessness Prevention & Rapid Re-Housing Program

On February 17, 2009, the American Recovery and Reinvestment Act (ARRA) was enacted. The U. S. Department of Housing and Urban Development awarded Monmouth County \$1,240,040 through the Homelessness Prevention and Rapid Re-housing (HPRP) Program, funded through ARRA.

The purpose of the HPRP Program is to provide homelessness prevention intervention to households that are at imminent risk of losing their homes. The county chose to pay rent and utility arrears to assist these households. During 2010, Monmouth County used the \$1,221,152.37 in ARRA funds to prevent 377 families from becoming homeless. These families may otherwise have been evicted due to nonpayment of rent or uninhabitable conditions.

## **Other County Accomplishments**

### Monmouth County Vocational Education School District

The Monmouth County Board of Chosen Freeholders created and expanded the Monmouth County Vocational Education School District to provide thorough and diverse educational opportunities. The district is ranked as one of the nation's finest: the Marine Academy of Science and Technology (MAST) and High Technology High School consistently produce the highest SAT scores in the county and among the highest scores in the nation.

The district focuses on career opportunities and enhancement. Students are given a rigorous education in the field they have chosen and are sought after when seeking a good job or further academic achievement upon graduation. Monmouth County is justifiably proud of the vocational district's successes, especially its five High School Career Academies. Businesses that hire the graduates can expect to find highly qualified, highly motivated employees.

Additionally, the Monmouth County Vocational School District offers a special, small alternative high school called CLASS Academy that is located in Neptune Township. For nearly two decades this school environment has helped hundreds of young at-risk students achieve academic success through a personalized culture that reflects individual students' interests, talents and needs. At every level within the school, uniqueness is celebrated, engaged and respected. In such an environment, respect helps foster motivation, and motivation helps bring achievement. Students experience success through small block-scheduled classes in an adult environment. Additionally, this school environment allows for improved interpersonal relationships and the acquisition of life skills for those students who are disaffected by the traditional high school experience. Students have access to all of the resources and programs of the Monmouth County Vocational School District, and a growing number of students have taken advantage of the district's many shared time vocational programs, as well as the available educational opportunities at Brookdale Community College. Placing students in a highly academic and positive adult environment helps students cultivate positive behavior patterns and increased academic performance that results in breaking their previous cycles of frustration and failure. Improving students' skills in these areas can aid in preventing a future generation from becoming homeless or a victim of unfair housing practices.

CLASS Academy assists students working toward high school graduation by strengthening college and career readiness skills through a program of Career and Technical Education. The program provides multiple services for students, including: career and academic counseling; substance abuse prevention; and anger management. These programs are designed to build self-esteem, increase

the desire to learn, and explore vocational and academic options while enrolled as a full-time student.

## Vocational Programs

The Monmouth County Vocational School District Career Center offers training in the following areas: auto repair services; professional baking, restaurant, supermarket and food services careers; construction trades and building maintenance services; numerous health occupations; horticulture, landscaping, golf course management, and floral arrangement professions; marketing education; materials handling and warehouse management; and office support staff training. Attendance at the Monmouth County Vocational School District's Career Center is on a "shared-time basis." Students return to their regular high school for academic instruction and participation in extracurricular activities. All training is aimed at encouraging students to further their education and gain employment. School-to-Work staff assists Career Center students in finding employment in their junior and senior years. They attend the afternoon session, stay in one shop all year, and receive more specialized training in a specific vocational training area that will hopefully lead to further education or entry-level employment.

## Brookdale Community College

Brookdale Community College, the County College of Monmouth, located in the Lincroft section of Middletown Township, is an excellent resource for residents of Monmouth County, New Jersey. The College offers (2-year) associate degrees in over 50 programs, plus noncredit classes in many areas of personal and professional interest. Brookdale Community College, one of the largest higher education institutions in New Jersey, is consistently listed as one of the top 50 community colleges in the United States and the number one county college in New Jersey.

A nationally recognized leader in technology, Brookdale has invested over \$30 million in its technology infrastructure systems and student technology access services. A \$100 million facility master plan has resulted in a new Counseling, Admission and Registration Center, the state-of-the-art Bankier Library, and new science and healthcare training laboratories and classrooms, as well as the new Warner Student Life Center, complete with college and convenience stores, meeting rooms and dedicated space for student use. The Robert J. Collins Arena has recently been renovated into an all-new, multifunction sports and event center serving the entire county.

Through the New Jersey Coastal Communiversy, as part of an alliance of six New Jersey higher education institutions, Brookdale provides a broad array of

baccalaureate and graduate programs to residents of Monmouth and Ocean counties. Forty-plus degrees are available at Brookdale. Through its alliance with Georgian Court University, students are offered the opportunity to continue on to earn a Master's degree without leaving Monmouth County. Other members of the Communiversitry include: Rutgers, The State University of New Jersey; Montclair State University; New Jersey City University; and the New Jersey Institute of Technology.

Brookdale also operates Higher Education Centers around Monmouth County, offering local access to Brookdale's credit and non-credit programs and services. The Western Monmouth Campus is located in Freehold, and four Higher Education Centers are located throughout Monmouth County in Hazlet, Long Branch, Neptune, and Wall Township. The Environmental Field Station is situated on Sandy Hook. These satellite facilities allow local residents to take advantage of Brookdale offerings close to home. Some locations provide educational opportunities and services designed to assist the county's most vulnerable populations.

Western Monmouth Campus - Since 1998, Rutgers, The State University of New Jersey, has been an important component of Brookdale's Western Monmouth Campus. Each year, Rutgers enrolls over 500 central New Jersey students who choose from more than 50 upper division and graduate courses.

Long Branch Higher Education Center - The Long Branch Higher Education Center serves as home to a variety of programs and events. Literacy Volunteers, Displaced Homemakers, and VNA Work First are just a few of the community based programs housed within the center. In addition, the center offers a place for several community groups to hold citizen meetings and events, provide health service referrals, bring people together for cultural celebrations, and deliver support services to the Long Branch community.

The Long Branch Campus Center hosts a Job Fair each year on the last Friday in February. The 2011 Job Fair, co-sponsored by Hispanic Affairs of Monmouth County and The Portuguese Club of Long Branch, provided a networking opportunity for more than fifty prospective employers to meet hundreds of potential employees. Employment information, applications and interviews took place on-site. The Long Branch Higher Education Center also sponsors resume building workshops prior to the annual Job Fair at which participants learn to create and/or transition to a new resume for use at the Job Fair and beyond.

Campus Center at Hazlet - In addition to for-credit courses, The Campus Center at Hazlet provides a variety of free services to the community, including English as a Second Language (ESL) classes and an Adult Basic Education (ABE) program which focuses on improving reading, language and mathematics skills. Another course offered is the General Education Diploma (GED) classes that are designed

to prepare students to take the test to obtain their high school equivalency diploma. The no-cost GED classes provide individual and group instruction to meet the specific needs of students.

Also found in this center is the Displaced Homemakers Program, which is designed to help local residents transition into the job market and also addresses a variety of other issues. The program offers confidential and free services customized to client needs using a holistic approach, including: assertiveness training to help develop strengths and self-esteem; job search skills including learning to network, resume writing and interviewing; personal counseling and emotional support; career development; computer training; support groups; workshops to help with managing money, stress and divorce; and community referrals to help meet a variety of needs.

### Monmouth County Division of Employment & Training

The Division of Employment and Training, also called the One-Stop Career Center, located in Eatontown, is where people of all walks of life and income levels can get help finding a job - whether it be retraining or simply advice on writing a resume. The training offered is for the unemployed, but career counselors will help people who already have a job find a better job.



Clients working on computers at the Learning Link

The Career Center features the Learning Link, a room with computers where job seekers can do online training to brush up on their computer skills, reading, and math skills or get other tutoring. They can even work toward their GED.

During one morning in 2011, Costco used the Career Center's large conference room to interview applicants for jobs at a new store that has since opened in Marlboro. In seven weeks, 1,000 applicants were interviewed for 160 positions. The division helped pre-screen those applicants, many of whom were hired the same day.

These are among the many services Employment and Training offers. Overseen by the Workforce Investment Board (WIB), the One-Stop Career Center has 24 employees, all of whom are paid by grants. For example, the Base Realignment and Closure Commission (BRAC) funds four of those positions to help displaced Fort Monmouth workers find local employment. The WIB oversees the disbursement of all state and federal money that comes into Monmouth County for workforce activities. The daily operations of the One-Stop Career Center include the Learning Link and six employment counselors. A second Learning Link is staffed by the county at the One-Stop Career Center located in Neptune. The county employment counselors will also meet their clients at this location and host training orientations there twice a week. Both locations cater to those with appointments as well as walk-ins.

The division also caters to youth and has one youth counselor. The counselor manages contracts with various schools and nonprofits that work with young people, and make sure the youngsters stay in school and get their diploma, attain their GED or get the training they need to fit a particular job. Another staff person works with Workforce New Jersey and helps Social Services clients such as those enrolled in the Temporary Assistance for Needy Families (TANF), which provides housing assistance while attempting to find jobs so the clients no longer require assistance.

One of the biggest roles Employment and Training plays is being visible and working closely with the business community. The WIB board itself has 36 members, a majority of whom are business people representing various businesses or trades throughout the county. Employment and Training helps businesses match jobs with jobseekers on a daily basis.

Employment and Training provides space for businesses to hold meetings. Through Career Connect, the division also hosts weekly seminars on Wednesdays that include such topics as resume writing, unemployment benefits, and how to use social media for job searches. The division also created an under 30 Career Connect, because the young job seeker has different needs and skill levels.

Finally, the Division of Employment and Training holds job fairs. The most recent job fair was Sept. 22, 2011 at Brookdale Community College, Lincroft, inside the Robert J. Collins Arena. For this job fair, the WIB board and the Board of Chosen Freeholders partnered with the state Department of Labor and Workforce Development, the Monmouth-Ocean Development Council, Brookdale Community College and the New Jersey Association of Human Resources. In order to participate, businesses must have had salaried positions available. The job fair was free for businesses as well as for jobseekers.

Also, a number of Career Connect seminars were scheduled prior to the job fair, including such topics as how to get your resume in front of an employer, critiquing resumes, how to prepare for a job fair, how to use social networking while job searching, and how to keep your home and protect your credit as you go through this difficult process.

#### Division of Social Services Housing Counseling Services

Through counseling and referrals to community resources, MCDSS Social Workers assist clients with their housing problems / housing crises. As a Housing and Urban Development (HUD) Certified Housing Counseling Agency, MCDSS staff provides pre-purchase mortgage counseling, post-purchase counseling, default and delinquency counseling, loss mitigation counseling, home equity conversion mortgage (HECM) counseling, and landlord-tenant counseling.

Services are provided to tenants, landlords, potential home buyers, households with mortgage defaults and persons interested in reverse equity counseling.

#### NJ Youth Corps of Monmouth County

The New Jersey Youth Corps of Monmouth County program, sponsored by Interfaith Neighbors, Inc. and funded by the New Jersey Department of Labor, serves young men and women between the ages of 16 and 25 who have not been able to complete high school. Many of the youth served by the program are severely disadvantaged and may have a history of homelessness, criminal activity, drug use, gang involvement, abuse, and learning disabilities that have hindered their ability to obtain a high school diploma and find meaningful employment. The program focuses on basic skills advancement towards GED readiness, life skills improvement, and community service to increase employment skills. In 2010, 53 youth were enrolled in and completed the Youth Corps program.

Students graduating from the Youth Corps program with an interest in energy efficiency and environmental issues are also able to take advantage of the New Jersey Youth Corps E-Corps program. The E-Corps program partners with public and nonprofit community entities to allow students to develop employability skills focused on green jobs and hands-on training regarding green building, environmental cleanup, educational awareness, and recycling. In 2010, 9 students participated in the E-Corps program under the direction and supervision of one full-time staff person.

As part of the community service/job training component of the Youth Corps program, youth are given the opportunity to work on affordable homes being constructed by Interfaith Neighbors with the support of the county's HOME program. Youth learn skills related to and assist with labor and construction on

homes, carpentry, landscaping, and basic home maintenance. In addition, students enrolled in the E-Corps program assist in the construction of new homes by assessing energy efficiency and researching energy-efficient and green building ideas and environmentally sound landscaping. Participation in the training available on new homes being constructed by Interfaith Neighbors is a regular and ongoing activity available to students participating in Youth Corps and E-Corps and all students enrolled in both programs are given the opportunity to assist in the production. Also in 2010, one student with a particular interest in construction was placed with Interfaith Neighbors' carpenter on a full-time basis for on-the-job training as part of his completion of the Youth Corps program requirements.

## **Transportation Programs**

There are a number of transportation services and programs in Monmouth County that help to serve transit-dependent populations and therefore make it possible for lower income and disabled people to access employment and essential services. The county provides services through the Human Services Department of Transportation (MCDOT). Monmouth County receives grant funding for some of these services, but in those cases, a local match, or subsidy, is required by the county. New Jersey Transit runs buses throughout the county and the North Jersey Coast Line Train serves many of the northern and coastal communities. There are also private carriers that provide regional service for those trying to access employment or essential services in other areas of New Jersey or New York City.

### Services Provided through the Human Services Department

The Monmouth County Division of Transportation provides a variety of demand-responsive transportation service: Shared Ride, Medicaid, and Brokered Employment Transportation Services (BETS). These services are provided through a combination of contractors and MCDOT staff drivers and vehicles. Some of the funding is provided by grants, but all grants require a local match, or subsidy, by the county. The programs are described individually below:

Shared Ride – This service requires that clients make a 24-hour advance reservation for shared ride multiple-destination service. Senior citizens (60 and over) and permanently disabled residents of Monmouth County are able to request service to a destination within the services area, with priority given to medical trips and food shopping. Service is available Monday, Wednesday, Friday and Saturday between 8:00 AM and 4:00 PM and Thursday evenings, 4:00 PM to 9:00 PM.

MCDOT SCAT – This service requires clients who are seniors or persons with disabilities to make a reservation not more than 14 days in advance or less than 24 hours in advance. Transportation is provided for a variety of medical, educational, nutritional, and shopping trips.

FTA Section 5311 – This service is provided through a federal grant and is open to seniors and persons with disabilities as well as the general public. The area covered with the service is Roosevelt, Upper Freehold, Millstone and the portion of Manalapan from Gordon's Corner Rd south. The service is available Monday through Friday from 9:00 AM to 4:00 PM. Reservations are open not more than 14 days in advance and no less than 24 hours in advance.

Brokered Employment Transportation Services (BETS) - This service provides transportation feeder service to existing public transportation systems, or in cases where these systems are non-existent, a ride within a reasonable distance from home to the work site. Service is available between 6:00 AM-12:00 AM, Monday through Saturday.

Monmouth County Division of Planning, Transportation Section Programs

There are also county-sponsored Transportation Services and programs that are administered through the Monmouth County Planning Board, Transportation Section. These include:

Extended hours of Service on the NJ Transit Route 36 Bus – Monmouth County provides matching funds for the Job Access and Reverse Commute (JARC) grant program. The program funds evening and weekend hours on an existing NJ Transit routes. NJ TRANSIT Route 836 Service operates between Centra-State Medical Center in Freehold Township via Freehold Borough, Howell, Tinton Falls, Neptune Township and Asbury Park, terminating at the James J. Howard Transportation Center. Limited service is provided to NJ Route 66 in Neptune, the Monmouth County Human Services Building in Freehold Township, and the Deal Lake area in Asbury Park. The JARC funding provides for extended service hours, permitting transit-dependent residents to accept competitive employment where they would otherwise not be able to access jobs. The service enhancements also provide access to shopping, medical, recreational and social service destinations for these populations.

Bicycle and Pedestrian Planning – The county adopted a “Complete Streets” Policy on July 22, 2010. The adoption of this policy commits the county to consider all users of county roadways when designing new roads or improvements to roads. This includes bicyclists, pedestrians and the disabled. In addition, the county is about to begin the process to develop a Comprehensive Bicycle and Pedestrian Master Plan for Monmouth County. The Master Plan will evaluate existing conditions and recommend and prioritize future improvements to accommodate bicycles and pedestrians. These modes of transportation are critical to the non-driving populations.

## **State Affordable Housing Resources**

In addition to revitalization and redevelopment, there are a number of funding resources that can be employed to create affordable housing while improving existing neighborhoods. In New Jersey, the Neighborhood Preservation Program, Neighborhood Revitalization Tax Credit Program and the New Jersey Housing and Mortgage Finance Agency (HMFA) are three key resources. The use of federal tax credits is another primary funding source for 100% affordable housing.

Neighborhood Preservation Plan - The New Jersey Department of Community Affairs, Division of Housing provides Balanced Housing Neighborhood Preservation Grants (NPP), which target households that are low and moderate income as defined by COAH. The purpose is to support the creation of affordable housing using United States Department of Housing and Urban Development (USHUD) funds for project-related capital costs including construction costs, professional fees, financing fees, acquisition and contingency. Eligible applicants include municipal governments that have petitioned COAH for substantive certification, have received substantive certification, are subject to a judicially-approved compliance agreement, or are subject to a court-ordered builder's remedy. Grants range from \$100,000 to \$6,000,000.

The Neighborhood Revitalization Tax Credit Program (NRTCP) – This program provides grants to assist qualified not-for-profit organizations to prepare a neighborhood plan. CMR municipalities eligible to participate in this program include Asbury Park, Long Branch, Neptune City and Neptune Township. The NRTCP encourages the revitalization of New Jersey's distressed neighborhoods by offering business entities that invest in the eligible municipalities a 100% tax credit against state taxes. Of the tax credit funds, 60% must be used to develop housing or for economic development. The remaining 40% can be used to provide assistance to small businesses, promote mixed-income neighborhoods, etc. To qualify for this tax credit, a not-for-profit organization must choose an eligible municipality, prepare a neighborhood revitalization plan and submit the plan to the DCA for approval. If the plan is approved, the not-for-profit organization can then prepare and submit a specific project for DCA approval.

The New Jersey Housing and Mortgage Finance Agency (HMFA) - This finance agency provides many funding sources for developers, non-profits and units of government. The multi-family financing programs include the multi-family programs and a credit division that evaluates and processes rental housing loans and assists applicants in applying for additional funds from other sources. The HMFA Supported Housing and the Special Needs Programs Departments administer financing and support programs for housing for people with special needs.

## **VIII IDENTIFYING IMPEDIMENTS THROUGH OUTREACH**

The findings of several outreach initiatives were taken into account in identifying the impediments and arriving at recommendations described in this document. These efforts include the work of the Analysis of Impediments Committee, the information gleaned from the public forums and citizen participation, the discussions with the three entitlement cities, and the impediments described in the Consolidated Plan as well as in other county plans. These outreach efforts are described below.

### **Analysis of Impediments Committee**

For over two years, the Analysis of Impediments Committee has discussed and developed a list of impediments to fair housing. The committee consists of representatives of the Fair Housing Board and the Community Development Committee as well as staff from the Division of Planning. Outreach efforts were made to housing and service providers, housing authorities, municipalities that are not part of the Community Development consortium, and the general public to gather comments and recommendations about how to better address fair housing opportunities. The discussions and ideas derived from this process are reflected in the discussion of impediments and recommendations described in Section VIII of the report.

### **Public Forums and Citizen Participation**

To solicit input from county residents, the Analysis of Impediments Committee held a series of public hearings in various locations throughout the county. While residents who attended voiced concerns about a variety of fair housing issues, including housing discrimination based upon familial status or source of income, the majority of the public's concerns centered on the topic of affordable housing. A sampling of the opinions expressed by those attending these hearings can be found in Appendix 2.

### **Discussion with Entitlement Cities**

Although the three entitlement cities - Asbury Park, Long Branch and Middletown - are required to prepare individual Analysis of Impediments to Fair Housing plans, as part of the county's analysis of impediments to fair housing process, the Division of Planning staff invited representatives from the three cities to meet with staff and the AI Committee for a general discussion about the overall impediments to fair housing choice facing the county. Staff wanted to make sure that the issues identified by these municipalities were addressed in the county's document. In addition, the three entitlement municipalities were included in the data analysis

contained in this report. The entitlement cities' *Analysis of Impediments to Fair Housing Choice* reports will be forwarded by them to HUD under separate cover.

## **Consolidated Plan**

The Consolidated Plan is the county's official housing policy and housing and community development planning guide. The county is required to prepare this five-year strategic plan to determine the needs of low- and moderate-income county residents, including the need for fair and affordable housing. The plan also serves as the means to meet the submission requirements for four formula grant programs: the Community Development Block Grant (CDBG) program; the HOME Investment Partnerships program; the Emergency Shelter Grants (ESG) program; and the Continuum of Care for the Homeless program.

The impediments to providing affordable housing - arrived at through public involvement - in Monmouth County and identified in the county's most recent Consolidated Plan, which covers the five-year period from January 2010 to December 2014, include:

**High Cost of Housing** — The issue of housing cost is a primary impediment to the provision of affordable housing in Monmouth County. For many low- and moderate-income individuals and families, the dream of homeownership has become more remote with the burst of the housing bubble and the downturn of the economy. The loss of jobs, and the reduction in the number of hours worked has in some cases resulted in foreclosures and evictions, thereby making the "American Dream" of homeownership a more distant possibility.

**Availability of Housing** — A major impediment towards the provision of affordable housing in the county is availability of housing options for special populations, low and moderate-income renters and for first-time homebuyers.

**'Not in My Back Yard' Syndrome** — A problem which affects the provision of housing in not only Monmouth County but in communities across the country is the NIMBY (Not in My Back Yard) syndrome. NIMBY sentiment can reflect various concerns about property values, service levels, community character, the environment, public health and safety issues in addition to increased burden for taxpayers to pay for schools. In many instances, there may be opposition to specific types of housing or opposition to any and all development. In any case, the NIMBY syndrome could potentially impact development policies of some communities and may translate into zoning ordinances and codes that limit the location and development of affordable housing units.

## **IX LIST OF IMPEDIMENTS AND RECOMMENDATIONS**

As mentioned above, all the information gathered through the public outreach process and described in the Consolidated Plan was taken into account when identifying the 13 impediments that are discussed in this section.

### **1. Limitations of Zoning and Site Selection**

Since Monmouth County has 53 municipalities (described in the *At-A-Glance* publication located in the appendix of this report) with such a wide range of uses, zoning districts, densities and development patterns, the impediments to fair housing may differ from one municipality to the next.

Some Monmouth County municipalities, such as Allenhurst, Interlaken, and Loch Arbor, are small and zoned predominantly for residential uses so associated amenities such as shopping and employment centers - considered essential for affordable housing - are not in close proximity. Other municipalities in the county, such as Colts Neck, Millstone, and portions of Holmdel and Upper Freehold are rural, zoned for lower densities to preserve farmland and the farming industry, and do not have the needed infrastructure such as sewer and public drinking water to support affordable housing in the traditional manner. Also shopping, employment centers, and public transportation is not readily available in these municipalities.

Older municipalities in the Bayshore and Coastal Monmouth regions that are zoned and developed in a way that is more conducive for the location of affordable housing may require the replacement of costly infrastructure to accommodate subsidized new units. Many of these communities do provide existing affordable housing units that are proximate to transportation and job centers.

Some more generic impediments at the local level may stem from a number of reasons or conditions, such as a lack of sufficient funding to adequately update housing elements of master plans and other land use documents that promote affordable housing initiatives, and insufficient funding to implement master plan recommendations for affordable housing.

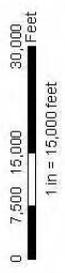
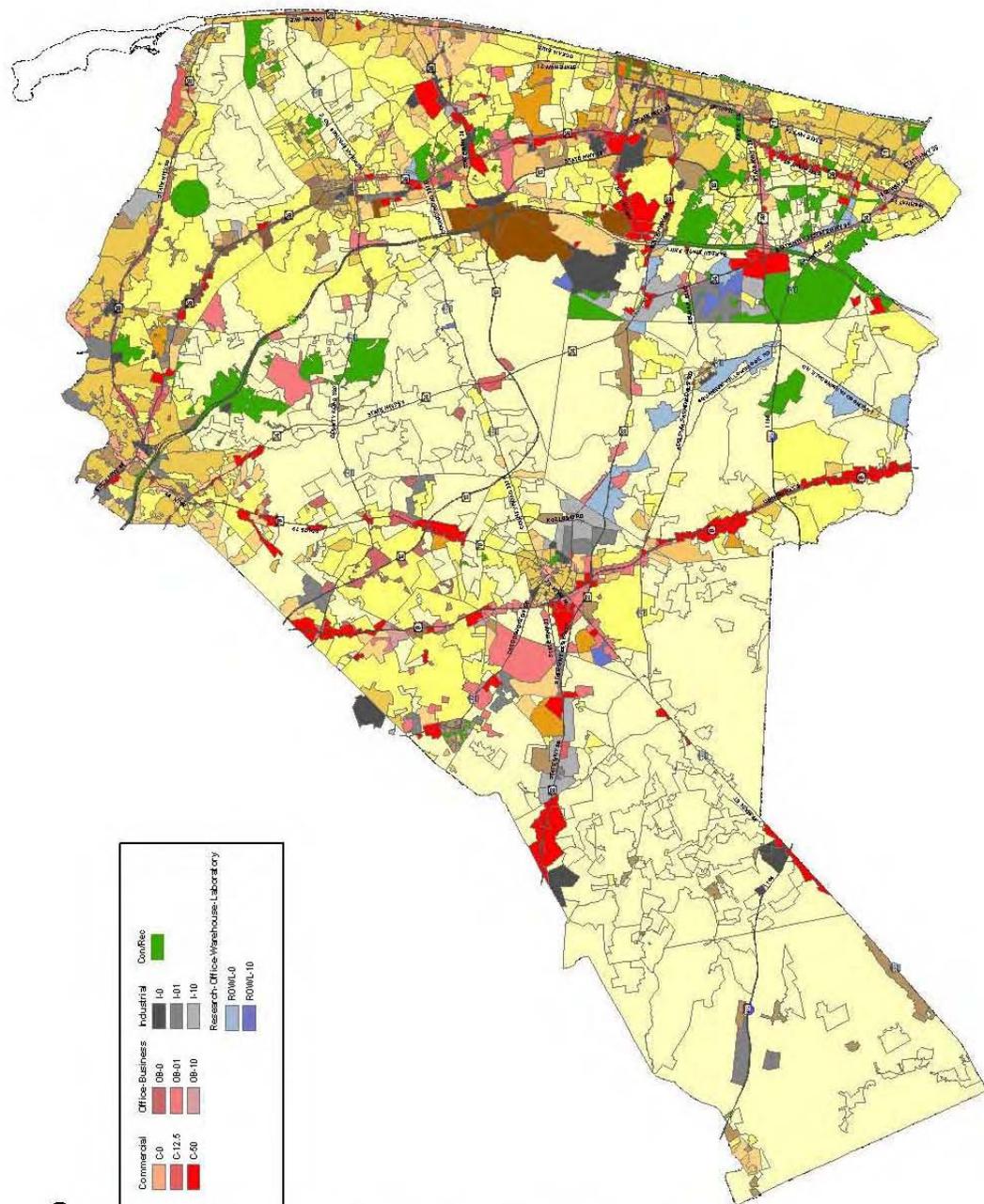
# Monmouth County Composite Zone Map

**Legend**

Streams	Multi-Family	Mixed-Use	Office/Business	Industrial	Con/Res
Water Bodies	SF-0	MU-0	OB-0	I-0	
Municipality	SF-06	ME-06	OB-01	I-01	
	SF-10	MU-15	OB-10		Research-Office-Warehouse/Laboratory
	SF-15	ME-24			ROWL-0
	SF-20				ROWL-10
	SF-40				
	SF-80				

**Comp zone by Category**

Category	Minimum lot area (square feet)
<b>Commercial</b>	
C-50	50,000
C-12.5	12,500-49,999
C-0	0-12,499
<b>Industrial</b>	
I-0	Under one acre
I-01	1.01-1.99
I-10	10+
<b>Multi-Family</b>	
MF-0	0-80
MF-06	81-150
MF-15	151-240
MF-24	241+
<b>Office / Business</b>	
OB-0	Under 1 acre
OB-01	1.0-1.9
OB-10	10+
<b>ROWL-0 / Office / Warehouse / Lab.</b>	
ROWL-0	Minimum lot area (acres)
ROWL-10	Under 10 acres
<b>Single-Family</b>	
SF-0	80,000+
SF-06	10,000-79,999
SF-10	20,000-39,999
SF-15	10,000-19,999
SF-20	5,000-9,999
SF-40	3,000-4,999
SF-80	0.4-0.99



DATE: January 1, 2011  
Source: MZPB, MCGIS

## Recommended Actions

Many recommendations addressing fair housing impediments related to zoning and site selection have been identified in the county's regional plans. The *Bayshore Region Strategic Plan* offers several recommendations for locating additional affordable housing. Due to a lack of vacant land, there are few options for building new affordable housing that does not infringe on critical waterfront areas and other natural resources in the region and therefore, the municipalities of the Bayshore must balance opportunities for increased homeownership and private investment with protection and enhancement of existing housing stock that offers substantial affordable housing opportunities. Much of the region's affordable housing comes from smaller, older housing stock that had once been seasonal summer bungalows. Municipalities should strive to ensure that zoning in these neighborhoods support the continuation of these homes where appropriate. Another location for encouraging affordable housing is downtown centers. This will address not only affordable housing, but also downtown revitalization by creating livable mixed-use communities and pedestrian-friendly centers (Bayshore Regional Plan, 2006). It is important that the zoning permit such uses.

The *Coastal Monmouth Plan (CMR)* dedicates an entire chapter to addressing the goal set out for affordable housing in the region. The goal aims for providing a wide range of housing choices serving all income levels, including affordable housing, and promoting sustainable housing development through green building.

Housing affordability within the CMR varies greatly by municipality. The high demand to live near the beach or in communities with easy access to employment centers has resulted in higher housing costs in some communities, making these areas less affordable for families, seniors and service workers. Recent efforts to revitalize and restore some aging seaside communities have caused a shift in market price and affordability. Much of the housing in the region is still single-family detached homes. For many households of single young professionals, young families and elderly couples, a single-family detached home is no longer within their financial means or suitable for their lifestyle needs. By diversifying housing choices, municipalities can create housing stock that spans a person's life cycle. There should be sufficient variety in housing to accommodate all phases of life - so that young couples can raise a family, relocate to smaller homes when their children are grown, where adult children can return after college, and where elderly parents can receive care and assistance. Senior housing is emphasized in the plan because seniors on fixed incomes are those most likely to be unable to maintain their existing homes as operating and maintenance costs rise. (*Coastal Monmouth Plan, 2010*)

Some of the tools recommended in the Coastal Plan to assist with providing affordable housing include: creating public, non-profit and private partnerships;

continuing redevelopment and revitalization efforts; promoting the use of the County Housing Improvement Program; encouraging the use of other programs such as Neighborhood Preservation Plan grants, Neighborhood Revitalization tax credits, and HMFA funding sources; changing zoning ordinances to allow for senior housing such as Elder Cottage Housing Opportunities (ECHO), granny flats and mother/daughter homes where appropriate; the creation of new zones to accommodate Work/Live space for artists; encouraging sustainable housing design; and facilitating affordable housing outreach and education programs.

The *Panhandle Region Plan (PRP)* also dedicates a chapter to affordable housing issues. The Panhandle generally contains low-density, single-family dwellings in a rural setting, with smaller lots and some apartments located within the boroughs. Public water and wastewater treatment services are only available within the boroughs. Development in other areas relies on wells and septic systems. The older communities contain aging infrastructure that necessitates long term capital improvement planning. Rising housing costs and affordable housing obligations allocated by the New Jersey Council on Affordable Housing requirements are burdensome for taxpayers and Panhandle municipalities. The PRP recommends strategies to provide a wide range of housing choices to serve local and regional needs and to satisfy COAH obligations. Public transit will be needed to support affordable housing. Sustainable energy and green development techniques are recommended to deal with rising housing maintenance and energy costs while neighborhood preservation is the key to sustainability. (*Panhandle Regional Plan, 2011*)

The *Western Monmouth Plan* provides a series of recommendations to help promote fair housing that include changing zoning ordinances to permit more mixed uses on transit corridors to encourage transit-friendly development; concentrating new development and redevelopment efforts around existing activity/areas/corridors; considering revising zoning ordinances to provide incentives for new development in redevelopment or revitalization areas to support mixed use development; promoting higher densities for new residential developments through zoning incentives; and other mechanisms. Cluster-type development and density transfer are encouraged to support more concentrated development, especially in rural areas. (*Western Monmouth Plan, 2004*)

Presently, the County is undertaking development of a *Central Region Plan*. As part of this study, the county will review the housing elements found in each municipal master plan and make recommendations on how these towns can best address their regional affordable housing obligations.

## **2. Environmental Issues and Constraints**

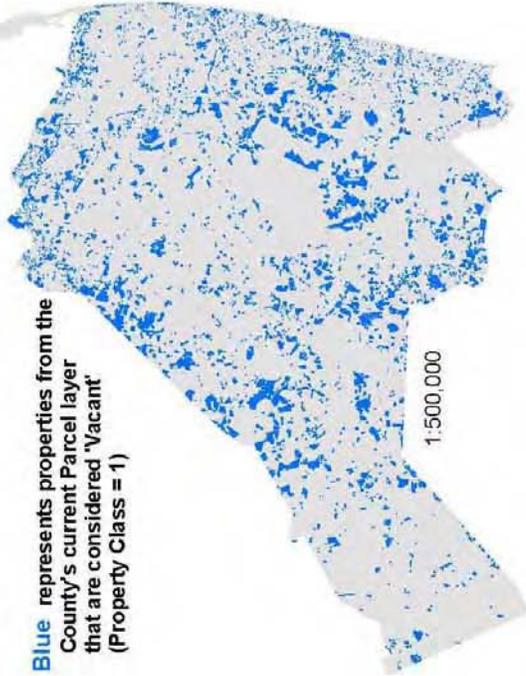
Environmental regulations can serve to protect both the viability of an ecosystem and the population of the surrounding area. For example, state and federal wetland laws are intended to prevent the wholesale destruction of high-value habitat and preserve the natural flood storage function that wetlands perform. This in essence prevents or reduces the potential for real property flood damage that could result from increased stormwater runoff. Wetland regulations also prevent new large-scale development in these flood-prone areas that would put additional people at risk. Wetlands are only one of the types of environmental constraints that impact development suitability. Other constraints that limit the development potential of vacant lands in Monmouth County include Category 1 Stream Buffers, steep slopes, and critical wildlife habitat.

Monmouth County has little vacant land remaining that is suitable for development. The removal of environmentally constrained lands from the vacant land inventory raises the economic value of the remaining unconstrained lands, thereby reducing the affordability of the land. As illustrated on the Inventory of Vacant Land map (below), Monmouth County has less than 9500 available unconstrained vacant acres, which is less than 3.5% of the total land area of the county. Some marginal lands could be developed through the use of certain engineering practices but that typically necessitates a lengthy and costly environmental permitting process that reduces the potential affordability of the resulting units. Furthermore, one third of the available vacant lands are not within sewer service areas. The parcel size required for septic systems to function properly adds to the cost of development and reduces the likelihood that affordable housing can be sited outside of sewer service areas. Lastly, 7% of the vacant acres are within FEMA-designated 100-year flood zones which would require homeowners to purchase flood insurance, further impacting affordability.

In addition to site specific resource protection, the state of New Jersey has legislated development restrictions regionally in the designated Highlands, Pinelands and Coastal Zone regions of the state. Several Monmouth County municipalities fall partially or entirely within the Coastal Zone where development is regulated through the Coastal Area Facilities Review Act (CAFRA). Density and impervious cover limitations through CAFRA further impact the cost and availability of land for residential development.

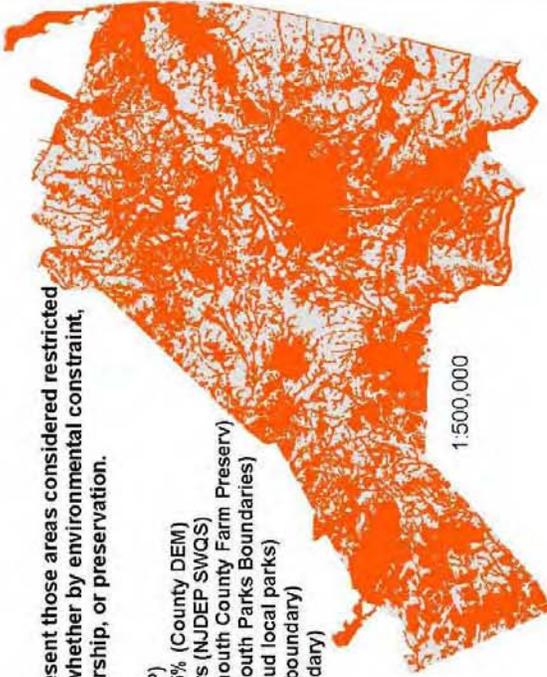
# Inventory of Vacant Land in Monmouth County

**Blue** represents properties from the County's current Parcel layer that are considered 'Vacant' (Property Class = 1)

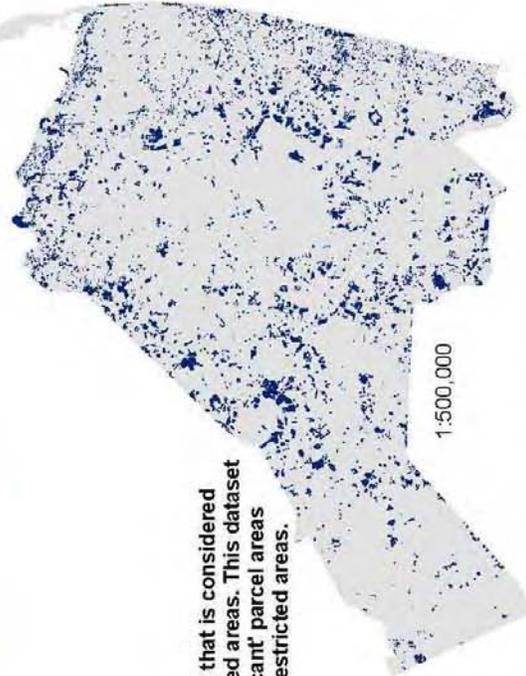


**Orange** areas represent those areas considered restricted to development, whether by environmental constraint, government ownership, or preservation. They include:

- Wetlands (NJDEP)
- Steep Slopes >15% (County DEM)
- C1 Stream Buffers (NJDEP SWQS)
- Farmland (Monmouth County Farm Preserv)
- MC Parks (Monmouth Parks Boundaries)
- Open Space (includ local parks)
- Fort Monmouth (boundary)
- NWS Earle (boundary)



**Dark Blue** areas consist of vacant land that is considered not constrained or within restricted areas. This dataset was compiled by erasing any 'vacant' parcel areas which overlapped or 'fell within' restricted areas.



## By the numbers...

Parcels	275442.21 Acres
Vacant (PC=1) Parcels	18952.99 Acres
Vacant Unconstrained	9386.33 Acres
% Unconstrained of Total Vacant	49.52%

With little developable land remaining, it is important that environmental risks and benefits are equitably distributed, regardless of race, color, national origin, or income with respect to the development, implementation, and enforcement of environmental laws, regulations, and policies. Environmental justice will be achieved when everyone enjoys the same degree of protection from environmental and health hazards and equal access to the decision-making process.

### **Recommended Actions**

Recommendations that could alleviate environmental impediments to housing and ensure environmental justice include:

- Encourage municipalities to zone for affordable housing in areas where necessary infrastructure is in place;
- Encourage infill housing;
- Encourage rehabilitation of existing substandard units, revitalization of neighborhoods in need, and redevelopment where suitable as ways to create new affordable units;
- Encourage development that fully adheres to environmental regulations to avoid placing new residents at risk; and
- Support remediation before the redevelopment of brownfields.

### 3. High Municipal Property Taxes and the Cost of Education

One of the major obstacles to housing affordability in Monmouth County is property taxes. According to a recent Tax Foundation study, New Jersey residents have the highest state and local burden in the nation. On average, New Jersey residents pay 12.2% of their income in state and local taxes, second only to New York and Connecticut (Bloomberg, 2011). This cost is carried by property owners as well as those that pay rent.

Over the last decade, property taxes in New Jersey rose about 70 percent, resulting in a property tax burden of approximately \$2,600 per person (Perez-Pena, 2010).

In an attempt to slow this trend, in 2010 New Jersey lawmakers imposed a 2% limit on property tax increases by local governments. Although supplemented by state aid, local property taxes remain the primary means of paying for a myriad of county and municipal services, including local schools. Under the new law, municipalities or school district may exceed the 2% limit only through a voter referendum. The new law exempts cost increases for health care, pensions, debt service, states of emergency and increased school enrollment, which means towns may still exceed their 2% cap.

New Jersey relies much more heavily on local property taxes to support education than other states. In most states, the cost of public education is divided between state revenues and local property taxes. In New Jersey, the state contributes about 40% of the funds; with local property taxes paying most of the education bill statewide (*New Jersey School Board Association, 2011*). This system creates an unfair burden on poorer communities. These communities may not have the same tax ratable base as more affluent communities. A poorer tax base means poorer districts have to tax their existing houses at a higher property tax rate than rich districts in order to raise revenue. Property taxes tend to be regressive socially, in that an owner of a house in a poorer community will tend to pay more in taxes than an owner of a house of equal value in a richer community. (*Rutgers University*)

An equalized tax rate can be used to determine how much a property owner pays in taxes on the true market value of the home. For instance, a \$500,000 home in one community with a 1% equalized tax rate pays 1% of that property's value in taxes, or \$5,000 dollars. The same \$500,000 home in a neighboring community with a 2% equalized tax rate pays twice as much in property taxes on the same value, or \$10,000. In Monmouth, the five towns with the lowest equalized tax raters are Deal, Allenhurst, Spring Lake, Sea Girt, and Avon-by-the-Sea. Not surprisingly, these communities are characterized by some of the highest median home values in Monmouth County. The five towns with the highest equalized tax rates are Shrewsbury Township, Allentown, Matawan, Keansburg and Roosevelt. The home

values in each of these towns are well below the county's median home value of \$429,000 and three of these towns have median home values below \$300,000. To make a comparison using the equalized tax rate, a \$750,000 home in Avon-by-the-Sea that has an ETR of .99 and pays approximately \$7,425 a year in property taxes, while a \$300,000 home in Matawan that has an ETR of 2.47 pays approximately \$7,410 a year in taxes.

Since 1985, a series of New Jersey Supreme Court rulings, declaring that education provided to students in poor communities was inadequate and unconstitutional, has attempted to remedy the gap between poorer and wealthier communities. In 2009, the New Jersey Supreme Court found that the state had satisfied its constitutional obligation by passing the New Jersey School Funding Reform Act of 2008 (SFRA). The court then released the state from prior remedial orders held under the Abbott rulings. Two years later the state found itself again challenged in the courts on school funding. In 2011, the state Supreme Court agreed and ruled that the state had to provide an additional \$500 million to the state's 31 Abbot Districts.

Although this remedy assists the 31 poorest communities in the state including four in Monmouth County (Asbury Park, Keansburg, Long Branch, and Neptune Township), it does not address other higher risk communities found in Monmouth County such as Freehold Borough, Highlands, Keyport, and Red Bank that continue to rely heavily on local taxes to support education.

### **Recommended Action**

The cost of education and its impact on property taxes is not within the county's purview. However, through shared service and purchasing agreements with municipalities and/or school districts wherever feasible and practical, the county may be able to provide cost efficiencies. These savings may in turn aid in reducing some operating costs for municipalities or school districts and may yield economies of scale in some instances. This effort is currently underway.

## 5. Gaps in Transportation Availability

### Employment and Housing Link

In Monmouth County, the largest concentrations of jobs are found in the following municipalities, in decreasing order:

- 1) Freehold Township
- 2) Middletown
- 3) Wall
- 4) Neptune Township
- 5) Eatontown
- 6) Howell
- 7) Red Bank
- 8) Holmdel
- 9) Marlboro
- 10) Ocean

These ten municipalities account for over half of the jobs in the county. With the exception of Red Bank, which is densely developed and almost entirely walkable, these municipalities are primarily suburban and auto-dependent in character (though the Ocean Grove and Midtown sections of Neptune Township are more densely developed and walkable than other sections of the township).

Among these ten municipalities, only Neptune Township and Red Bank have very high concentrations of lower-income households. Howell contains extensive areas where moderate concentrations of lower-income households are found. Somewhat lower proportions of the land mass of Freehold Township, Ocean, Wall, and Eatontown contain moderate concentrations of lower-income housing. Marlboro, Holmdel, and Middletown contain the least proportions, geographically, of lower-income households.

Among the ten municipalities, Holmdel is probably the most poorly served by public transit. There is no rail transit access in Holmdel (though the North Jersey Coast Line passes through Holmdel, there is no station). No intra-county bus routes serve the township.

Howell, Marlboro and Freehold Township do have frequent bus service along Route 9, but this service is oriented towards New York City-bound commuters and is of limited practical use to the largest concentrations of lower-income households in Monmouth County, which are located in the Asbury Park / Neptune and Long Branch areas. A handful of local bus routes do traverse these municipalities, primarily to connect other areas of the county with Freehold Borough. Most of the land area of these three municipalities lacks public transit access of any kind.

Of the ten major employment centers, those with the best public transit access – as well as the closest proximity to relatively large concentrations of lower-income households – are Red Bank and eastern Neptune Township. Red Bank has a passenger rail station, is served by several bus routes, and is almost completely walkable. Eastern Neptune Township is in close proximity to the train stations in Bradley Beach and Asbury Park, and there is bus service along Route 33, which traverses the township from east to west. Lower-income households living in these two municipalities probably have the best access to jobs within the county, as well as to jobs accessible via rail transit (e.g., Newark or New York City).

Middletown, Ocean, Wall, and Eatontown all have limited bus service. Middletown has one train station, but the municipality's land area is so large that it is not practical to use this station to reach most of the township; the train station is primarily used by (and useful for) commuters bound for New York City, Newark, and nearby areas who drive to the train station. The ferry terminal in the Belford section of Middletown is also more practical for commutation to New York City than for access to jobs in the municipality. While eastern Ocean, Wall, and Eatontown are not far from North Jersey Coast Line rail stations in neighboring municipalities, none of them have their own passenger rail stations, and therefore rail service is of limited usefulness in reaching employment destinations within these municipalities. The limited bus service in these municipalities provides access to a handful of major highway corridors but does not reach most of the municipalities' land area.

The discussion up to this point has focused largely on job access for the largest concentrations of lower-income households, which are located in the Asbury Park/Neptune area and the Long Branch area. However, some pockets of lower-income households are in somewhat closer proximity to major employment centers in the county. For example, Freehold Borough contains significant proportions of lower-income households; it is served by several bus routes and it is also proximate to the major employment centers of Marlboro, Freehold Township, and Howell. Freehold Borough itself contains the 17th largest concentration of jobs among municipalities in the county, and residents have relatively easy access to these jobs.

Many of the areas along the Bayshore show moderate concentrations of lower-income households. While western Bayshore communities such as Matawan, Aberdeen, Keansburg, Union Beach and Keyport are not among the largest employment centers in the county, they do contain some jobs to which residents would have access. Furthermore, this area of the county is somewhat better served by public transit than other areas of the county. The western Bayshore is traversed by several bus routes, and the Matawan / Aberdeen train station provides passenger rail service. Also, the Hazlet rail station is fairly close to many of the communities.

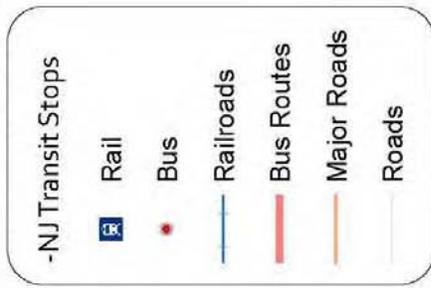
HUD data shows that much of Upper Freehold contains moderate proportions of lower-income households. This area is not a major employment center and it is not served by public transit at all. However, data available to the county suggest that Upper Freehold does not, in fact, have unusually high concentrations of lower-income households and is actually more affluent than the county as a whole.

It should be noted that some areas show moderate concentrations of lower-income households because of the presence of age-restricted communities, where a relatively high percentage of the residents are retired. This is the case in at least some sections of Freehold Township, Howell, Manalapan, Middletown, Ocean, Wall, and Marlboro. Access to employment is, for obvious reasons, less of an issue for many lower-income households in these areas than it is for other areas.

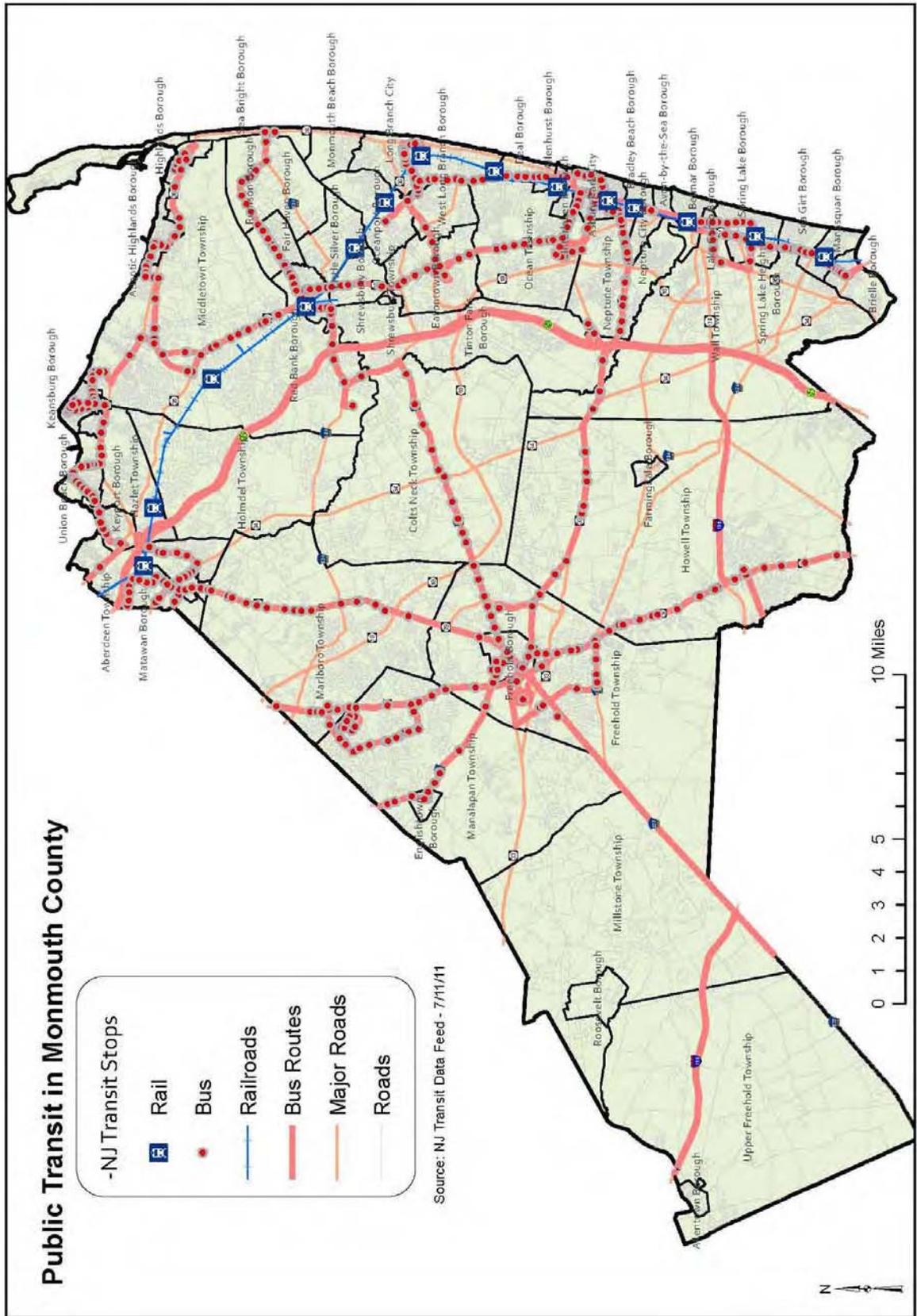
The information discussed above shows that there is some disconnect between concentrations of lower-income households and concentrations of jobs within the county. Because lower-income households are less likely than higher-income households to have access to personal vehicles, these households are more reliant on modes other than the automobile to reach their jobs. In some areas – particularly Red Bank – lower-income households do have fairly good access to a high concentration of local jobs and food stores; however, this situation is more the exception than the rule. Some areas with high job concentrations – for example, Holmdel or large sections of Wall or Middletown – have little or no public transit.

Even where there is public transit in place in Monmouth County, much of it is oriented towards bringing commuters to jobs in the Newark/New York City/ Hudson County area. Only a few of the existing bus routes, with limited schedules, enable lower-income residents in the eastern sections of the county to access jobs in the job-dense Route 9 corridor. In addition, jobs in the Newark/New York City/Hudson County area where public transit is readily available may not be the kinds of jobs for which lower-income residents are qualified.

# Public Transit in Monmouth County

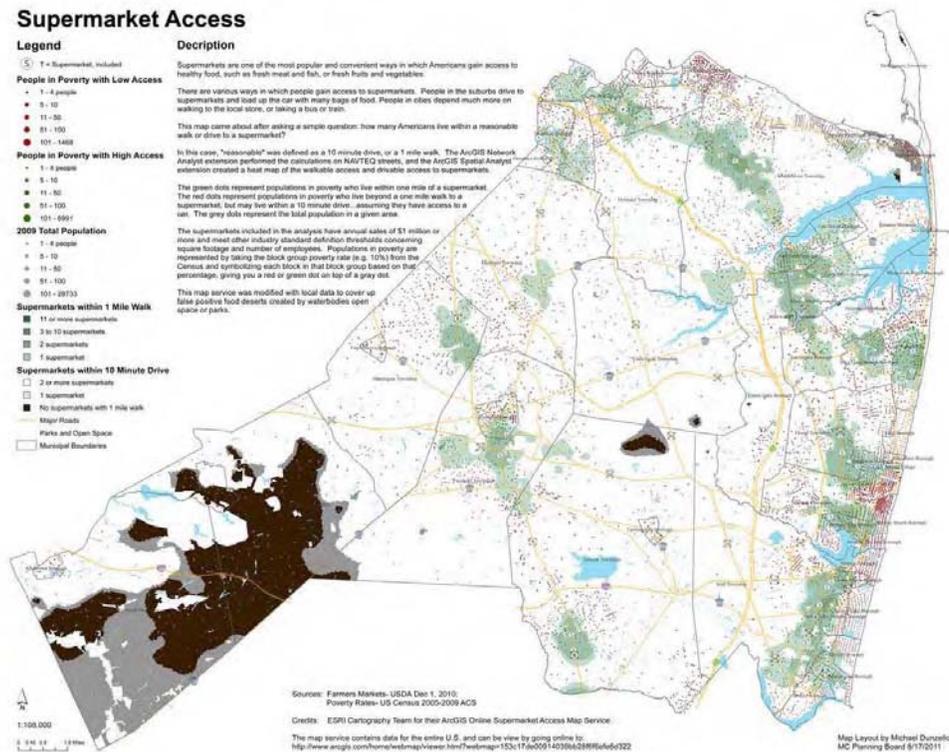


Source: NJ Transit Data Feed - 7/11/11



## Access to Supermarkets

In addition to examining the availability of transportation alternatives to job centers for low and moderate income residents, it is also important to examine the proximity to supermarkets for these populations. The *American Journal of Preventive Medicine* recently reported that 54 studies confirm that people who live in poorer neighborhoods are less likely to have easy access to supermarkets carrying a wide variety of fresh produce and other healthy food. Studies published between 1985 and 2008 looked at food access by neighborhood in the United States. While supermarkets are likely to sell the widest variety of healthy foods at the cheapest prices, convenience stores usually charge more, and tend not to sell fresh food. Studies indicate that minority and low-income individuals who live near supermarkets have healthier diets. Three studies found a reduced risk of obesity among people with more supermarkets in their neighborhood; two of these studies found a link between better access to convenience stores and increased obesity risk (*Reuters Health, 2009*)



The previous map describes supermarket access in Monmouth County. Green areas represent supermarkets with high access - those within a one-mile walk -

while dark grey and black locations show where there is either one or no supermarkets within a ten minute drive. Other categories on the map include people in poverty with low access (red dots), people in poverty with high access (green dots) and locations where there are two or more supermarkets within a 10 minute drive (areas in white).

Most supermarkets are located in suburban communities along major highway corridors, including Route 9 in Western Monmouth County and Route 35 in the Coastal and Bayshore regions. Excluding the rural communities of Upper Freehold and Millstone, most residents of Monmouth County are within a 10-minute drive of multiple supermarkets. As depicted on the map above, a few of the communities with a higher concentration of low and moderate income residents, such as Keansburg, Highlands, Asbury Park, and portions of Long Branch, are considered to have low access to food markets. These residents may have more than a one-mile walk to a supermarket and therefore may have to be reliant on public transportation or taxi service to procure groceries. This added expense, and the distance to markets, could be considered an impediment to fair housing opportunities

### **Recommended Actions**

There is room for improvement in the provision of access to jobs for low and moderate-income households. Access can be enhanced by either bringing jobs closer to lower-income households (or vice versa), or by facilitating access to the existing jobs for residents living in lower-income households. While the county's long-term goals include the creation of more local jobs, and it is always possible to construct housing attainable for lower-income residents in proximity to dense job clusters, these two solutions can be somewhat complex and are usually not achieved overnight; there is the added complication that even if housing is built near existing jobs, there is no guarantee that these jobs will not move. Therefore, while the goals of economic development and increased affordable housing opportunities should be part of the medium to long-term solution, in the short term it is probably more practical to ease access to existing jobs for lower-income residents.

Similar arguments can be made about where to locate supermarkets. In Monmouth County, supermarkets, for the most part, are located on major highways with convenient automobile access, not in the middle of residential areas where residents can easily walk to do their grocery shopping. It is not feasible to have supermarkets located in close proximity to all low and moderate income households in Monmouth County.

What is required to address this gap in the provision of transportation service is an increase in intra-county transportation options. The solutions will differ in detail from location to location, but they could include a mix of the following:

- Expanded intra-county bus routes and improved schedules, particularly bus routes that provide access from urban areas such as Long Branch and Asbury Park to suburban retail and office corridors. Many jobs and commercial areas in the county are concentrated in large suburban municipalities.
- An expanded network of bicycle/pedestrian routes. One area in which this would be particularly helpful is the vicinity of Freehold Borough, where there are significant concentrations of lower-income households within a short distance of 3 of the top 10 municipalities for employment: Freehold Township, Howell, and Marlboro. Another area for which an expanded bicycle/pedestrian network would be useful is the concentrations of lower-income households along the eastern portion of the county. This network would provide connections into the nearby high-job municipalities of Wall, Ocean, and Neptune.
- Shuttle services from train stations in or near job-dense municipalities. For example, Middletown has the second-largest number of jobs among all Monmouth County municipalities, but geographically it is quite spread out. A shuttle service designed to serve the train station and major employment locations would help lower-income residents reach jobs by train. A similar shuttle from the Little Silver and/or Long Branch train stations could help provide employment opportunities.
- On a longer-term basis, the county should encourage employers to locate proximate to transportation options available to lower-income residents (e.g., along bus routes, near train stations, etc.).

## **5. Issues Concerning Public Housing Authorities**

### Long Waiting Lists

The Monmouth County Public Housing Agency (MCPHA), as part of the Monmouth County Division of Social Services, has been authorized by the U.S. Department of Housing and Urban Development (HUD) to provide rent subsidies to Monmouth County residents.

The MCPHA provides HUD-funded rent subsidies including Section 8 Vouchers, Mainstream (disabled), HOPWA (AIDS), Shelter Plus Care programs for AIDS and Co-occurring Disorders, welfare to work housing vouchers (post-welfare), Family Unification (DYFS), and HOME subsidies (mental health clients and seniors). The agency provides case management services to the programs identified, and provides tenants the opportunity to participate in the Family Self-Sufficiency Program (FSS). FSS is a five-year mutual contract to enhance personal and marketable skills and to increase household income. Successful participants develop an escrow account. The MCPHA also offers limited mortgage subsidies.

Because demand is extremely high for the Section 8 vouchers, the existing waiting list is opened very infrequently. The most recent advertisement for new Section 8 clients was placed in the newspaper in 2007. Almost 4000 applications for rental assistance were accepted by MCPHA for five days following the advertisement date. As of September 2011, there are still clients on this waiting list, because turnover of existing clients is very low.

Although the MCPHA is located within the Monmouth County Division of Social Services, some towns also maintain their own Public Housing Authorities and experience similar problems. The chart below identifies the vouchers available to low-income residents through the various public housing authorities.

**Housing Vouchers Units and Funds Available  
To Public Housing Authorities  
Monmouth County**

<b>PHA Name</b>	<b>Numbers</b>	<b>Funds</b>
Highlands Borough Housing Authority	0	\$0
Keansburg Housing Authority	127	\$275,449
Asbury Park Housing Authority	278	\$2,538,400
Belmar Housing Authority	0	\$0
Long Branch Housing Authority	561	\$5,376,000
Middletown Township Housing Authority	188	\$1,500,000
Neptune Township Housing Authority	317	n/a
Neptune City Housing Authority	0	\$0
Oceanport Housing	0	\$0
Red Bank Housing Authority	260	\$2,436,870
Freehold Borough Housing Authority	0	\$0
Monmouth County Division of Social Services	1,889	\$19,815,629
<b>Total</b>	<b>3,303</b>	<b>\$31,942,348</b>

**Inflexible Operating Policies of Public Housing Authorities**

Despite the mandate to provide affordable housing options for low and moderate income residents, public housing authorities often present impediments to fair housing choice either through their operating policies or the limited availability of their funding.

The use of credit and background checks results, at times, in the exclusion of tenants with less than excellent credit or those with certain criminal convictions. Logically, a tendency toward poor credit history is to be expected in this population. Since those earning lower wages have less ability to absorb unexpected expenses, they are more likely to fall behind in their financial obligations, including rent payments. This scenario can negatively affect their credit scores and rental history. One of the reasons for stricter credit checks is decreasing or stagnant federal funding, which is squeezing any surplus from the PHAs' operating budgets. Local housing authorities are increasingly under pressure to be self-supporting and to avoid operating at a deficit. Consequently, in publicly owned housing, the PHAs are more closely evaluating their potential renters' ability to pay the tenant's share of the rent as criterion for selection. Recently, based upon inquiries received by Ocean-Monmouth Legal Services, Inc., a nonprofit law office, it appears that applicants who lack sufficient steady income or have inconsistent work histories are experiencing difficulty obtaining housing. While HUD

allows housing authorities discretion in developing their criteria for selection, some, but not all, housing authorities are more closely scrutinizing credit and rental histories as a reason for denial.

**Public Housing Agency Owned Units  
Monmouth County**

	<b># of Housing Units</b>
Asbury Park	575
Belmar	50
Freehold Borough	92
Highlands	125
Keansburg	80
Long Branch	716
Middletown	206
Neptune Township	344
Neptune City	62
Red Bank	91
Monmouth County	0
NJ Department of Community Affairs	n/a
<b>TOTAL</b>	<b>2,341</b>

Waiting lists for public housing units vary across the municipal agencies: from 24 for a unit in Highlands, to 260 for a unit in Middletown, to 2,300 for a unit in Long Branch.

Ocean-Monmouth Legal Services has also noticed that some authorities are moving more swiftly to file eviction proceedings against tenants who fall behind in their portion of the rental payments. Often they are taking a hard-line stance in non-payment cases, by refusing to work out payment plans for delinquent amounts. This makes mediation difficult and increases the potential for homelessness.

**Recommended Actions**

HUD should be encouraged to establish consistent rules for leasing and credit checks in line with tenants' limited income. The Division of Planning staff and the Fair Housing Board should work together to facilitate the creation of a county-wide association of housing authorities with periodic meetings to work together to solve common issues. The association could investigate the feasibility of creating a comprehensive database of public housing unit availability for use by public housing authorities and potential tenants.

## **6. Expiring Affordability Controls in Subsidized Housing**

Since 1965, the federal government has supported the production of low-income rental housing primarily by giving subsidies to private owners of multifamily housing. These subsidy programs provide affordable housing to families who have incomes below \$15,000 per year.

From 1965 to the mid-1980s, the government played an essential role in creating affordable rental homes. The federal government partnered with the private sector by providing financial incentives, including interest rate subsidies (Section 236 and Section 221(d)(3), Below Market Interest Rate (BMIR)), or rent subsidies (Section 8), in exchange for a commitment from property owners to keep the apartments affordable to low-income households. As a result of these programs, there are many federally assisted, privately owned affordable housing units. The largest of these programs, the project-based Section 8 rental assistance program, provides affordable housing units in several ways.

The way the laws were written, at the end of their contract, owners of subsidized affordable housing could choose to make their units market-rate instead of keeping them affordable - and many are doing so.

Section 236 originally provided owners with insured loans and subsidized their interest rates to as low as 1 percent. These benefits were provided in exchange for a commitment from the owners to rent only to eligible low-income tenants and charge only HUD-approved rents. The Section 236 program is no longer offering new mortgages, but buildings already in the program keep their subsidies.

Project-based Section 8 subsidies pay the difference between a set "project rent" for the building and the tenants' rent contributions, which are set at 30 percent of their incomes. The subsidies provided could be for some or all units in the development. (Tenant-based Section 8, on the other hand, involves vouchers that tenants use to pay rent in an apartment of their choosing.)

The "expiring use" problem arose because the affordability of housing units receiving these subsidies was not permanently assured. The restrictions on rent levels, tenant eligibility, and overall operations last only for a specific time period, usually 20 years. After 20 years, owners of most buildings with HUD-subsidized mortgages were allowed to convert their units to market-rate at any time by a prepayment of the mortgage loan. Developments with a project-based Section 8 contract had a restricted use only during the specific term of that contract, which was usually between five and 30 years, but most commonly 20. When the Section 8 contract expired, the owner could convert to market-rate by refusing to renew the contract with HUD, which is called "opting out." The movement to keep these expiring use properties affordable is called "affordable housing preservation."

Affordability restrictions and contracts for many properties began to expire in the mid-1980s and would continue to do so throughout the next 20 years. However, the situation became more serious after 1995, when Congress began to lose interest in supporting the subsidies and defunded two of the main programs used to encourage preservation. At that time, owners of developments with HUD-subsidized mortgages were authorized to prepay their loans with few restrictions.

In 1997, Congress passed the “Mark to Market” bill, which established a general framework for renewing expiring subsidy contracts. While it covered all buildings with expiring contracts, its primary focus was to permit the reduction of rents and subsidies in developments with “above-market” rents. As originally written, it also permitted, but did not require, HUD to provide increased rents and subsidies for developments that carried “below-market” rents. In 1999, Congress *required* HUD to do so. This tool was called “Mark Up to Market.”

Owners still had the option to reject any such offer from HUD and convert to market-rate. In areas where real estate markets boomed during the 1990s, many developments were at risk of conversion to market-rate use because owners knew they could get higher returns or because they preferred the flexibility of lesser-regulated market-rate operation.

Many owners decided not to renew their contracts with HUD and as a result these units were converted to market-rate and subsequently lost. Tenants were then left to pay the increased market-rate rents or move. Unfortunately, most had to move, which caused the displacement of significant numbers of low-income tenants.

## **Recommended Actions**

The apartments and homes constructed with the help of federal and state funding provide some of the most affordable housing in our communities. Preserving and extending the restrictions on these government-assisted units is an essential piece in solving the affordable housing puzzle. It is important for the county and its municipal and nonprofit partners to work with the private owners in this endeavor. All parties, from state and local government officials to landlords, need to work collaboratively to investigate methods and incentives for keeping existing affordable housing controls in effect as long as possible. As a first step, the county can compile a database of affordable housing units and owners of record, along with their respective affordability expiration dates. This database will aid in determining how to best direct outreach efforts to encourage owners to retain affordability controls.

## 7. Restrictive Lending Policies and Practices

### Home Mortgage Disclosure Act Data

Analysis of Home Mortgage Disclosure Act (HMDA) data helps to identify possible impediments to home ownership in Monmouth County. For this examination HMDA data from 2009 was evaluated to analyze denial rates for different types of loan applications throughout Monmouth County. Loans reported under HMDA regulations are classified into five categories: government, conventional, refinancing, home improvement and multifamily. In Monmouth County conventional and refinancing were the two most popular types of loan applications in 2009. More than 70% of the submitted loan applications in Monmouth County were refinancing loans, consistent with observed national trends. As interest rates have fallen, households are taking advantage of low rates and applying to refinance their mortgage loans. The following table depicts the breakdown of each loan category within the county.

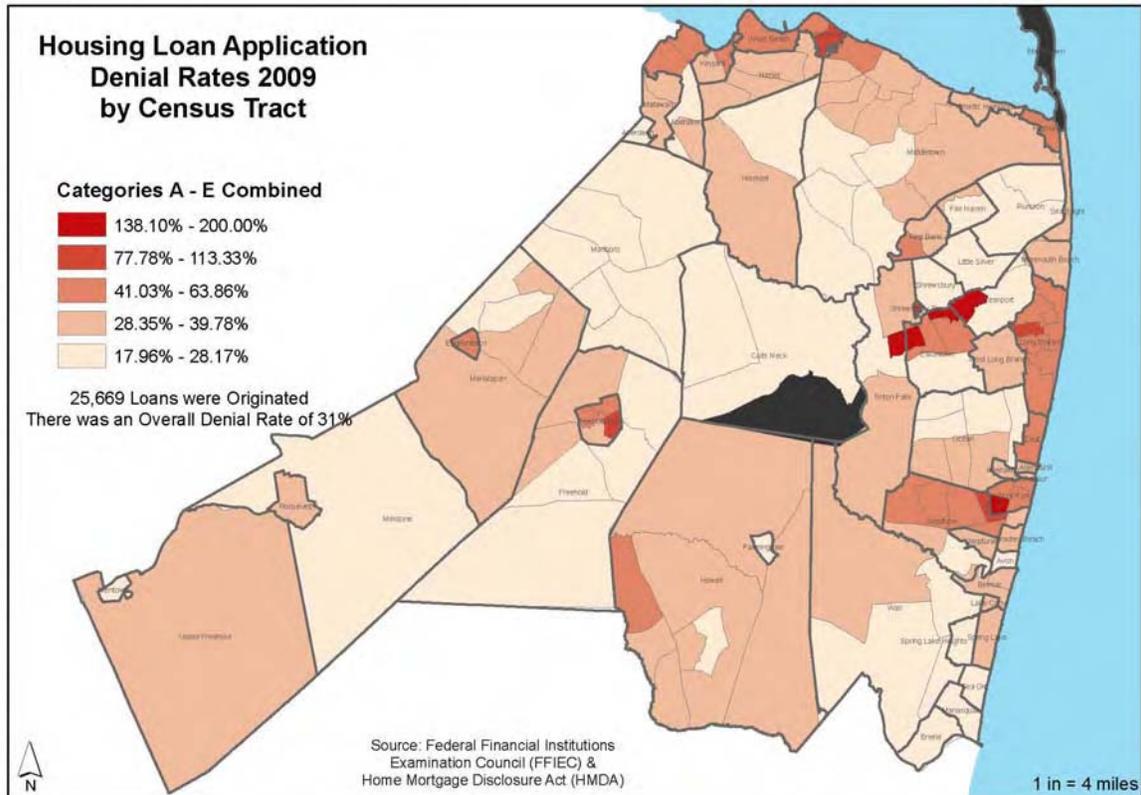
### Monmouth County Loans 2009 Housing Mortgage Disclosure Act

	FHA, FSA/RHS & VA	Conventional	Refinancing	Home Improvement	Multi- family
# of Applications	1,738	3,682	19,270	956	23
# Denied	351	624	6,366	620	3
# Accepted	1,244	2,502	12,323	585	20
Denial Rate	20.2%	16.9%	33.0%	64.8%	13.0%

Higher denial rates for (all) loan applications are clustered within the densely populated municipalities of the Coastal and Bayshore regions of the county. Additional pockets of higher than average denial rates occur within Freehold Borough, northern portions of Freehold Township, two census tracts in Manalapan, portions of Howell Township, and the southern portion of Tinton Falls. Due to refinancing loans comprising the largest portion of submitted applications, concentrations of this loan classification are closely reflected within the map detailing combined loan denial rates. Analysis of conventional loan denial location patterns indicates a fairly even distribution throughout the county, with pockets of concentrated denial rates in portions of the Central Region municipalities.

As depicted in the following map, the HMDA data provides a detailed image of loan application denial rates tract within Monmouth County. While analysis of the HMDA does potentially indicate that minority concentrated census tracts are receiving mortgage denials at higher rates, these trends could be accounted for by other economic factors such as creditworthiness, unemployment, and availability of collateral. An example of local residents having difficulties purchasing affordable housing has recently arisen in Asbury Park. Three partner agencies are working together in constructing new "for sale" affordable homes within the Strategic Target Area Rebuilding Spirit (STARS) Redevelopment Area, located in the southwestern quadrant of the city. Constructed on previously vacant city owned land, these homes will be sold to low-moderate income families making up to 80% of the Area Median Income. To date, a total of 7 units are complete with an additional 6 units to be completed by the end of this year. City officials have reported potential buyers are having difficulty securing funding to purchase the homes due to lack of credit or insufficient down payment amounts.

Further research into the mortgage lending and underwriting practices in the county is required in order to determine if any impediments to further fair housing choice exist. Monitoring mortgage lending and underwriting practices may range from reviewing and analyzing data available to the general public, to conducting carefully designed systemic fair housing audits to determine the extent of discriminatory practices, if any, in a particular segment of the housing market (note: housing loan applications are not always processed in the year of application; therefore total percentages in census tracts with low overall populations can equal over 100).



Housing Mortgage Disclosure Act regulations require lenders to report information on loans denied, withdrawn or incomplete and the specific reasons for denial organized by both race/ethnicity and sex. Because the HMDA statements concerning income and race/ethnicity of potential borrowers are not available specifically for Monmouth County or for each of the municipalities, it is assumed that the Edison-New Brunswick MSA data adequately represents the data for the county. For comparative purposes the table below compares the race/ethnicity breakdowns of both Monmouth County and the Edison-New Brunswick MSA.

**Racial/Ethnic Breakdowns  
Monmouth County, and Edison-New Brunswick MSA  
Census 2010**

	<b>Monmouth</b>	<b>Edison New Brunswick-MSA</b>
White	82.6%	74.63%
Black	7.4%	7.35%
American Indian	0.2%	0.24%
Asian	5.0%	11.13%
Pacific Islander	0.0%	0.03%
Hispanic	9.7%	12.81%

In 2009, approximately 146,588 home purchase, refinancing, and home improvement loan applications were submitted to financial institutions by individuals within the Edison-New Brunswick MSA. Financial institutions originated 87,079 (60%), while 19.5% of the applications were denied. The remaining 21% of loan applications were subject to "other actions" which can include: applications approved but not accepted, applications withdrawn, and files closed as incomplete by the lending institution. The following table illustrates the denial rates for all types of loans organized by race and ethnicity.

**Loan Denials by Reported Race/Ethnicity  
Edison-New Brunswick MSA  
2009**

	<b>Total Applications</b>	<b>Loans Originated</b>	<b>Total Denials</b>	<b>Percentage of applications denied</b>
White	102,020	62,918	18,933	18.6%
Black	4,993	2,389	1,452	29.1%
American Indian/ Alaskan Native	486	186	164	33.7%
Asian	15,074	9,217	2,555	17.0%
Hawaiian/ Pacific Islander	408	208	101	24.8%
Hispanic	6,427	3,334	1,707	26.6%

Asian applicants within the Edison-New Brunswick MSA experienced the lowest denial rate of 17.0%, followed closely by white applicants at 18.6%. By contrast, African Americans had 29.1% of loan applications denied and Hispanic applicants had 26.6% of loan requests denied. (Note ethnicity and race is not submitted on all applications.)

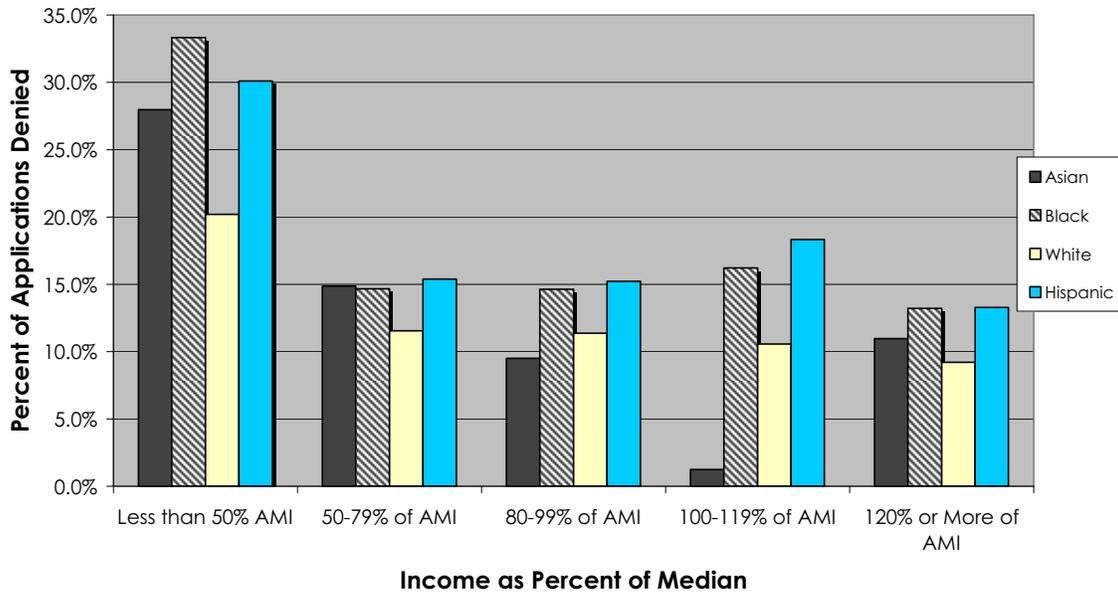
When examining why lenders were denied a mortgage by race/ethnicity, the majority of applicants were denied due to their debt-to-income ratio and lack of collateral.

**Reasons for Denial by Race/ Ethnicity  
Edison – New Brunswick MSA  
2009**

	<b>Debt-to-income ratio</b>	<b>Employment History</b>	<b>Credit History</b>	<b>Collateral</b>	<b>Insufficient Cash</b>	<b>Unverifiable information</b>	<b>Credit Application Incomplete</b>	<b>Mortgage Insurance Denied</b>	<b>Other</b>
American Indian/ Alaskan Native	44	1	31	32	4	11	14	0	16
Asian	611	50	237	865	125	129	291	29	378
Black	355	17	348	356	47	30	99	10	158
Hawaiian/ Pacific Islander	26	1	9	27	4	5	11	0	17
White	5,018	293	2,768	5,302	636	720	1,504	160	2,233
Hispanic	486	23	322	436	57	74	121	13	186

When denial rates are analyzed for government, conventional, refinance, and home improvement loans some patterns appear with respect to income and race. The overall volume of applications is much higher for conventional and refinance loans; therefore, the analysis of differences will focus on these two loan types. The following charts break down denial rates by the race and ethnicities with the highest populations/proportions in the Edison-New Brunswick Metropolitan Statistical Area.

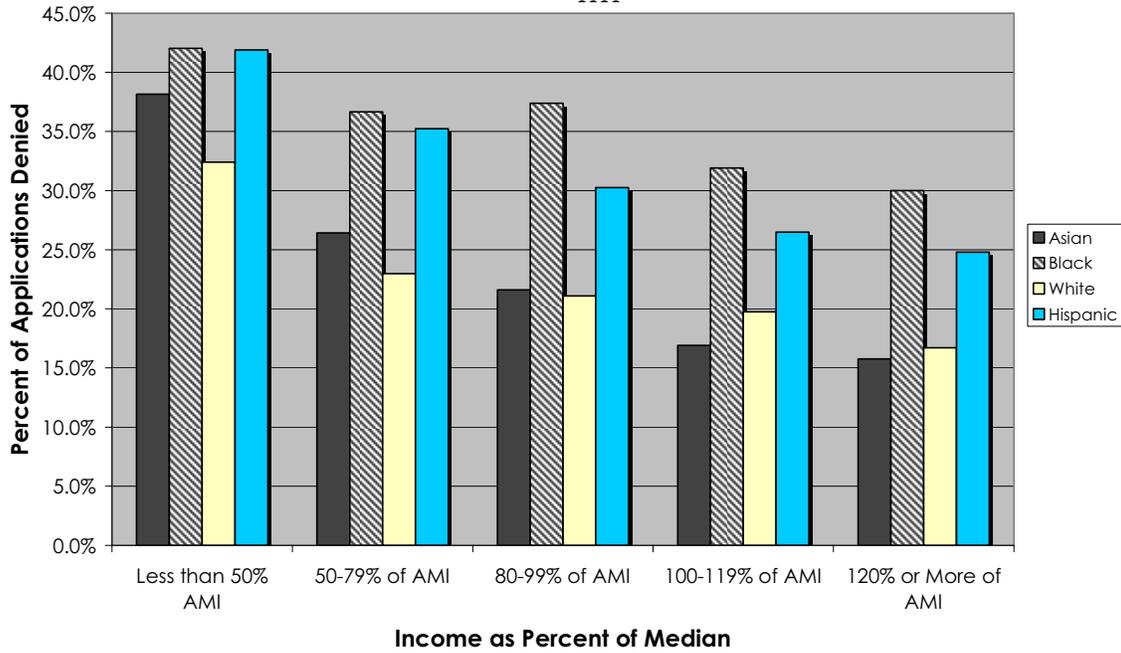
**Conventional Loan Application Denials  
By Specified Race and Income  
Edison- New Brunswick MSA  
2009**



For conventional loans, the lowest income classification (those applicants with reported household incomes below 50% of the area's median) had the highest loan rejection rates of any income classification. Within this income rate, African Americans and Hispanics had much higher denial rates than White and Asian applicants. This trend is observed within all income classification. Asian applicants with households classified within the 100-119% AMI reported the lowest denial rate.

The refinance market comprises a significant portion of the Edison-New Brunswick MSA loan applications. The same trends observed within the conventional market remerge as a more pronounced level. Loan application denial data indicates that even as incomes increase, the loan rejection rates of minorities continues to stay high relative to White and Asian applicants.

**Refinance Loan Application Denials  
By Specified Race and Income  
Edison- New Brunswick MSA**



**Recommended Action**

Expand public outreach to increase awareness of available credit management and housing counseling resources for home buyers and renters.

## **8. Limited Resources and Funding for Programs that Promote Fair and Affordable Housing**

The biggest obstacle the county, its participating jurisdictions, and its nonprofit agencies face in providing residents with the opportunity for Fair Housing Choice is lack of sufficient funding. More specifically, the obstacle is a lack of sufficient funding from both the state and federal levels. A majority of the programs to assist the protected classes in Monmouth County are funded by the federal government. Unfortunately, during this economic downturn, there has been a reduction in our HUD funding for these valuable programs.

Over the last few years, CDBG, ESG, and HOME funds have been decreasing. The years of reduced allocations, coupled with inflation and the increase in set-asides, have resulted in less funds being available to address underserved needs. Due to pressures on municipal and county budgets, including state-imposed budget caps, the county and its partner providers have been unable to close this funding gap. Without adequate resources the county and its partners were hard pressed to maintain levels of service to the homeless and low- and moderate-income persons, let alone close gaps or address underserved needs related to housing.

The county is faced with the challenge of how to continue to help as many low- and moderate-income, special needs, and other protected class residents as we assisted previously. Some approaches that we are using to address this problem include making sure that all program money is hard at work at all times. The county is working with their Community Development and Citizen Participation committees to address the new funding constraints. Also, the county is encouraging partnerships with local municipalities and non-profits to work together more efficiently through shared services when feasible.

### Limited Funds for Public Outreach and Education

For many years, the county has taken a proactive approach to promoting Fair Housing, through programs funded by the administrative costs allowable under the HOME Investment Partnership Program. In recent budget cycles, however, the annual appropriations for this grant have decreased, and the associated ten percent allowable administrative costs have decreased proportionately. Unfortunately, as the allowable administrative funds shrink, it becomes more difficult for the Fair Housing Office to conduct the type and number of public outreach and education programs necessary to foster Fair Housing Choice.

In past years, the county has found that one of the most useful tools for making residents aware of the resources available at the Fair Housing Office is the use of promotional materials, such as tote bags, rulers for school presentations, and pill boxes for seniors and the disabled. By distributing these novelty items embossed with "Monmouth County Fair Housing Office," the program is ensuring that residents go away from lectures and public events with a tangible reminder of the program's existence that they may hold on to for months or years. That reminder may encourage residents to contact the program at a later date, should the need arise, as well as serving as an occasional reminder that Fair Housing Discrimination is against the law.

Similarly, the costs related to running our most popular educational outreach program, the annual Fair Housing Poster Contest and Winners' Luncheon, increase each year as well. The administrative cap on Fair Housing Activities may adversely impact this very successful program, which was nationally recognized in HUD's *Fair Housing Planning Guide* as a best practice model for New Jersey, by limiting the number of calendars which can be printed and distributed. Each year, this full-color, glossy print publication, which features fair housing-themed artwork by 6<sup>th</sup> graders throughout the county, is sought after by schools and senior citizen groups.

#### Declining Funds for Fair Housing Enforcement

When the county receives a complaint of housing discrimination, the county's fair housing officer assists in the preparation of the complaint forms for HUD to investigate and resolve. The continuation of this service for our low income and minority residents could be adversely impacted by the reduction in the budget for the county's Fair Housing Office, which funds the salary and associated cost for the Fair Housing Officer. HUD must maintain funding for the HOME Program in order for the county's efforts to continue to be successful.

#### Declining Funds for Neighborhood Revitalization

Many communities in Monmouth County look towards neighborhood revitalization and redevelopment as a means to increase commercial tax rates, improve property value and support local property taxes. Redevelopment and revitalization are powerful tools municipalities can use to create unique and exciting places. Redevelopment coincides with site control and the ability to provide more flexible design standards. A variety of housing types can be included – apartments above new retail stores, townhouses, condominiums, accessory units, etc. The size, type, number and percent of affordable versus market-rate units can be varied to provide a wide range of housing choices. Revitalization tools may include amending zoning ordinances to permit accessory apartment units, smaller housing units, or work/live units for artisans within particular zoning districts. Scattered infill affordable development should be encouraged. Unobtrusive two-family to four-

family affordable housing units in a one-family zone might be permitted that look like single-family houses at first glance.

Redevelopment is often used as a means to provide a portion of a municipality's affordable housing obligation under COAH. Several recent redevelopment court cases in New Jersey have redefined allowable redevelopment practices and found that the "blight" redevelopment criteria found in the state's Local Redevelopment and Housing Law applies "only to property that has become stagnant because of issues of title, diversity of ownership or other similar conditions." This interpretation of the existing law limits the ways in which municipalities may justify redevelopment initiatives and is an impediment to fair housing opportunities.

### **Recommended Actions**

Advocate for continued funding for HUD's CDBG, ESG, and HOME programs, which promote fair and affordable housing.

Advocate for HUD to exempt Fair Housing Activities from the CDBG and HOME administration budget caps and allow them to be funded by general entitlement dollars. Permitting the county to fund these programs outside of the maximum administration allowance will allow the county to maintain funding for existing fair housing outreach and education programs in Monmouth County, and to offer additional fair housing programs and services.

Encourage HUD to maintain funding for the Fair Housing Office so that the county can continue to be responsive to fair housing issues.

Advocate for funding and continue to promote municipal neighborhood revitalization initiatives that will incorporate affordable housing options into the overall plan.



## **9. Low Educational Achievement Levels in Select Areas Despite Available Resources**

As identified previously in this Analysis, housing affordability is a serious impediment to obtaining and maintaining fair housing. Education, and the associated higher earning potential, is often the remedy to this impediment. The Monmouth County Board of Chosen Freeholders has made education a top priority, both to provide county residents the opportunity to increase their skills and marketability and to provide local employers with a talented, knowledgeable workforce.

Despite the county's efforts to provide residents with supplemental resources for education, a segment of the population still struggles to achieve the literacy needed to succeed in today's society.

Brookdale Community College's satellite locations offer opportunities for obtaining high school equivalency diplomas and remedial classes as well as higher education courses. As illustrated on the above map, these auxiliary campuses are located in or nearby areas where there is the most pronounced need for these services. However, it is also evident that a large proportion of residents in these areas are not taking advantage of the many educational opportunities provided to them.

### **Recommended Action**

The county should investigate the possible reasons why the educational attainment levels for some county residents, especially those in areas of low and moderate income concentration, are lagging. To encourage persons in this demographic to access available resources, the county can evaluate current outreach efforts to determine where visibility gaps exist, and work collaboratively with Brookdale Community College and the Monmouth County Vocational School District to increase awareness of the many available programs they offer.

## **10. Limitations of Fair Housing Data Collection Methods**

While the county's Fair Housing Officer has maintained a database of calls and contacts by the public, the data collected does not currently include enough information about the location of the complaint, such as the municipality or housing complex where the complaint originated. Consequently, it is not possible at this time to analyze the call data to identify any patterns or areas of concentration. This makes it difficult to conduct education and outreach efforts to a specific neighborhood or apartment complex which may be reporting a high level of discrimination or related issues.

Likewise, information related to callers' race and ethnicity is only collected when the caller contacts the Fair Housing Officer with perceived discrimination based on race or ethnicity. Callers with questions regarding Landlord – Tenant or Section 8 issues have not been asked these questions. Because of this data gap, analysis of overall Fair Housing trends related to race or ethnicity would yield results with a margin of error too great to allow for valid conclusions.

Additional information is needed from HUD to enable the county to maintain a useful and complete database. Once HUD's Fair Housing Equal Opportunity Office has received a complaint from the Fair Housing Officer, the matter is taken out of the county's control. No information regarding the disposition of any individual complaint is reported back to the county, making it difficult to assess the validity of the caller's issue. Since no feedback is received regarding any enforcement action, the Fair Housing Officer cannot use this information to identify areas of concern or analyze patterns.

### **Recommended Actions**

The County should re-design the database it uses for recording and documenting Fair Housing calls to collect site-specific information to capture the locations where complaints originate. Community Development staff should then be able to analyze the locations of complaints received to determine if any particular area exhibits a pattern of discrimination. Once these neighborhoods have been identified, the county can take further steps to target its limited resources toward education and outreach to relevant populations.

This statistical information must be evaluated with caution, since the county has not systematically requested that callers identify their race and ethnicity when calling about a fair housing issue. The data above reflect a high percentage of Unknown (22%), which makes drawing any definitive conclusions about the

predominant race or ethnicity of callers difficult. Any extrapolation of this data for use in the indication of racial or ethnic discrimination would not be possible.

Additionally, when receiving fair housing complaints or inquiries, the county's Fair Housing Officer should ask all callers to identify both their race and ethnicity. This information should be recorded in the county's call database for more comprehensive evaluation the next time this analysis is undertaken. If properly collected, the data could be cross-referenced to the location data to identify patterns of discrimination or predatory practices.

The county should advocate for HUD's FHEO office to provide timely feedback on all complaints submitted so that staff can gain a greater understanding of the validity of complaints received and improve on the identification and handling of future calls related to housing discrimination.

**11. Lack of Supportive Housing for Teens and Young Adults Aging Out of Foster Care.**

Upon reaching their 18th birthday, foster children are no longer the responsibility of the state foster care system. Numerous studies have shown that a large portion of the chronically homeless population were formerly in the foster care system. In order to prevent this from happening, these teens need transitional housing that helps them learn how to live on their own.

According to Court Appointed Special Advocates (CASA), there are currently nearly 400 children who have been removed from their parents' care and placed in out-of-home placement due to abuse or neglect in Monmouth County. In Monmouth more than 79.9% of the children have been in the (foster care) system for more than six months – and some much longer.

Many homeless and aging-out youth do not receive consistent developmental support from their families, leaving youth housing program staff to assume the role of guardian and life skills coach for homeless youth. There are strengths and challenges associated with the use of scattered-site and single-site housing models for youth aging - out of foster care. Case management and other community services are necessary to ensure a successful transition from youth housing programs to independent housing.

Average Length of Stay In out-of-home placement	Number of children presently in out-of-home placement	Percentage of children in out-of-home placement
0-180 days (6 months)	71	20%
181-360 days (1 year)	42	12%
361-720 days (2 years)	85	24%
721-1080 days (3 years)	42	12%
1081-1440 days (4 years)	41	12%
1441-1800 days (5 years)	18	5%
Over 1800 days (over 5 years)	52	15%
Total	351	100%

**Recommended Action**

Increase affordable housing options and continue to provide services for young adults aging out of foster care by advocating for funding for housing vouchers and continued case management services for aging-out youth.

## **12. Lack of Sufficient Accessible Housing Units for the Disabled**

The American with Disabilities Act of 1990 is one of several federal and state laws establishing requirements for making residential buildings accessible to people who are physically challenged. These include such disabilities as the inability to walk or difficulty walking, blindness and visual impairment, deafness and hearing impairment, reaching and manipulation disabilities, lack of stamina, difficulty interpreting and reacting to sensory information, and extremes of physical size. The intent of these standards is to allow a person with a disability to live as independently as possible.

As mentioned earlier in this Analysis, the total estimated number of persons over the age of 16 with any disability in the county is estimated to be 66,854. The total population over 16 in the county, as estimated by the 2005–2007 ACS, was approximately 499,000. About 13.4% of the population over the age of 16 has one or more disabilities. These individuals need housing. The county is actively pursuing opportunities to expand the housing options available to persons with disabilities, both physical and cognitive, but at this time the demand exceeds supply.

After discussions with both LADACIN Network and the ARC of Monmouth, which both work with developmentally challenged individuals - a subset of all disabled individuals - it was determined that the NJ Department of Human Services maintains a waiting list of developmentally challenged individuals waiting for placement in an appropriate group home. In addition, LADACIN Network stated that they also keep a waiting list for their units. This waiting list currently contains the names of 50 individuals.

Looking forward, as the 'baby boomer generation' ages, there will be more parents who will be unable to care for their children with developmental and/or physical disabilities. Unfortunately, funds for the development of group homes are dwindling and are more competitive than ever. Insufficient funding in conjunction with limited available, affordable land is contributing to the lack of housing for this population. The developers of this type of housing are non-profit organizations and in this economy have fewer donated funds available to use as seed money for development and construction.

In addition to persons with developmental disabilities, there are considerable numbers of physically challenged individuals in need of accessible housing. To address this growing need, the Monmouth County Public Housing Agency will be accepting pre-applications for project-based rental assistance vouchers for Kershaw Commons in Freehold Township in late 2011. The vouchers will be available to people who would like to live at Kershaw Commons, in one of the 30 housing units available under the program.

To be eligible, an adult member of a household must meet income requirements and have a long-term disability that qualifies household members for support services available at Kershaw Commons. The services include, but are not limited to: multiple sclerosis (MS) specific self-help groups; MS wellness classes; financial assistance; and information and referral to MS medical personnel and counseling.

### **Recommended Action**

Investigate additional opportunities to provide additional housing opportunities for developmentally and physically disabled persons, similar to the Kershaw Commons project, through the existing HOME program and/or other available state and federal funding sources. By leveraging resources from numerous agencies, such as the New Jersey Balanced Housing program or Low Income Tax Credit financing, the county may be able to facilitate the construction of additional new housing units which meet the design standards for special needs populations.

### **13. New Jersey Fair Housing Legislation Needs Improving**

Uncertainty about the state's affordable housing legislation and municipal concerns about how they will be required to provide for their fair housing has had an extremely negative affect on the amount of fair housing produced by municipalities. Because of this uncertainty, municipalities are faced with a dilemma; should they proceed under the current rules that may be invalidated or wait for new legislation to be adopted that may entirely change their affordable housing methods and obligations. Until the approval of new affordable housing legislation, there will not be any strong incentive to encourage municipalities to plan for and produce new affordable housing. In addition, based on the recently passed legislation described earlier in this section, there will be an extended moratorium on the non-residential COAH fee until 2013 in order to promote economic growth in New Jersey. This will reduce the amount of funds municipalities have available for the provision of affordable housing. For the reasons described above, right now and in the immediate future, there will be less new and rehabilitated housing available for the protected classes.

As mentioned earlier in the discussion about state law, many attempts have taken place in recent years to improve the current fair housing legislation. So far, a consensus has not been reached on how to amend the legislation and move forward. The following recommended actions will benefit any new fair housing legislation and help provide the housing units that are needed in a way that will be more acceptable to the municipalities and the county.

#### **Recommended Actions**

Municipalities must be given more leeway and flexibility to arrive at creative alternatives to provide additional fair housing in their communities. A one-size-fits-all approach does not work well in a state with such diversity.

Any set-aside fees for fair housing production in proposed new legislation must be determined by a sound economic analysis to ascertain if these requirements are feasible. We must make sure that such fees do not create a competitive disadvantage for New Jersey in terms of attracting new businesses and residents to the state. Set-aside fees should not be the only source of funding available for fair housing.

Municipalities should be given more flexibility in the use of their affordable housing trust funds. As a result of the current slow down in the production of market rate housing, there will be limited money in municipalities' trust funds to build affordable housing. Municipalities should be given additional time to spend the fees from their

affordable housing trust funds. If the fees collected are not adequate to fund the affordable housing projects specified in municipal housing elements, the state should assist the municipality in addressing the required funding for the housing rather than forcing the municipality to return the balance to the state.

Regional Contribution Agreements (RCAs) should be permanently reinstated for the rehabilitation of existing units for low and moderate-income families. RCAs will ensure that communities that do not have funds to bring their existing affordable housing stock up to code will receive funds from other municipalities who will fund the RCAs as a way of meeting part of their affordable housing obligations.

Any proposed legislation must provide legal protection for municipalities that are compliant with the current fair housing legislation so they can advance their fair housing plans.

There are several actions that the county can take to advocate for better fair housing legislation. The county will continue to comment and offer recommendations on any new proposed housing legislation, as an individual county and through state organizations such as the New Jersey Association of Counties and the New Jersey County Planners Association. The county will reach out to other groups and municipalities to make them aware of and to ask them to comment on any proposed fair housing legislation. Once the new fair housing legislation is finally adopted, the county will hold a forum with a panel of experts to educate municipal officials, planners, engineers, and other involved parties about the new regulations and the municipal requirements to meet their fair housing need. The county held a similar forum when the previous COAH regulations were put into place. In addition, the Monmouth County Division of Planning can provide municipalities with detailed developable land maps and proposed build-out projections to assist municipalities in planning for affordable housing.



## **X Conclusion**

*An Analysis of Impediments to Fair Housing Choice Implementation Strategy* has been prepared as a result of our detailed analysis and comprehensive public outreach process. The implementation strategy is presented in chart form and lists each impediment, an overall objective aimed at mitigating the impediment, recommended actions to reach the objective, the proposed period for completion of each action, parties involved, the potential funding source and the estimated cost of each proposed action.

**Analysis of Impediments to Fair Housing Choice Implementation Strategy**

Impediment	Objectives	Recommended Actions
1. Limitations of Zoning and Site Selection	Provide more flexible zoning to allow for wider range of fair housing opportunities	<p>Encourage municipalities to make changes to zoning ordinances where appropriate to allow for the provision housing types such as Elder Cottage Housing Opportunities (ECHO) and Work/Live space for artists where appropriate.</p> <p>Encourage municipalities to permit more mixed use development when feasible and appropriate on transit corridors to encourage transit friendly development.</p> <p>Encourage municipalities to concentrate new development and redevelopment efforts around existing activity/areas/corridors.</p>
2. Environmental Issues and Constraints	Everyone enjoys the same degree of protection from environmental and health hazards and equal access to the decision-making process.	<p>Encourage municipalities to zone for affordable housing in areas where necessary infrastructure is in place</p> <p>Encourage infill housing</p> <p>Encourage development that fully adheres to environmental regulations to avoid placing new residents at risk</p> <p>Support remediation before the redevelopment of brownfields</p>
3. High Municipal Property Taxes and the Cost of Education	Make housing more affordable by stabilizing municipal property taxes and the cost of education.	Promote shared service and purchasing agreements with municipalities and/or school districts
4. Gaps in Transportation Availability	Provide additional transportation options for transit dependent residents.	<p>Advocate for additional state and federal funds to expand bus routes that provide access from urban areas such as Long Branch and Asbury Park to suburban retail, and office job centers as well as to supermarkets.</p> <p>Advocate for state and federal funds to expand the network of bicycle/pedestrian routes.</p> <p>Advocate for state and federal funds to provide para-transit services from train stations to employment opportunities, supermarkets/food pantries.</p>
5. Issues concerning Public Housing Authorities	Encourage housing authorities to work together on common issues	<p>Encourage HUD to establish consistent rules for leasing and credit checks in line with tenants' limited income.</p> <p>Facilitate the creation of a county-wide association of housing authorities to address common issues, and investigate the feasibility of creating a comprehensive database of public housing unit availability.</p>

**Analysis of Impediments to Fair Housing Choice Implementation Strategy**

<b>Period for Completion</b>	<b>Parties Involved</b>	<b>Funding Source</b>	<b>Estimated Cost</b>
Ongoing	Monmouth County Division of Planning Municipalities in Monmouth County	Monmouth County Division of Planning - staff time	No additional cost - to be achieved by existing staff
Ongoing	Monmouth County Division of Planning Municipalities in Monmouth County	Monmouth County Division of Planning - staff time	No additional cost - to be achieved by existing staff
Ongoing	Monmouth County Division of Planning Municipalities in Monmouth County	Monmouth County Division of Planning - staff time	No additional cost - to be achieved by existing staff
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Ongoing	Monmouth County Division of Planning Municipalities in Monmouth County	Monmouth County Division of Planning - staff time	No additional cost - to be achieved by existing staff
Ongoing	Monmouth County Division of Planning Municipalities in Monmouth County	Monmouth County Division of Planning - staff time	No additional cost - to be achieved by existing staff
Ongoing	New Jersey Department of Environmental Protection New Jersey Office of Planning Advocacy Monmouth County Division of Planning Municipalities in Monmouth County	Brownfields Remediation funds from State of New Jersey and/or Federal Grants	Dependent on project specifications
Ongoing	Monmouth County Municipalities in Monmouth County	Accomplished with existing County and Municipal Budgets	No additional cost - to be achieved by existing staff
Ongoing	New Jersey Transit North Jersey Transportation Planning Authority New Jersey Department of Transportation Monmouth County	New Jersey Transit North Jersey Transportation Planning Authority New Jersey Department of Transportation	No additional cost - to be achieved by existing staffs
Ongoing	U.S. Department of Housing and Urban Development Monmouth County Division of Planning Public Housing Authorities in Monmouth County	Monmouth County Division of Planning - staff time Public Housing Authorities - staff time	No additional cost - to be achieved by existing staffs
Estimated completion date 2013			

**Analysis of Impediments to Fair Housing Choice Implementation Strategy**

<b>Impediment</b>	<b>Objectives</b>	<b>Recommended Actions</b>
6. Expiring Affordability Controls in Subsidized Housing	Keep existing affordable housing unit controls in effect as long as possible	Develop public outreach efforts to encourage owners to retain affordability controls  Create a database of affordable housing units and affordability project expiration dates
7. Restrictive Lending Policies and Practices	Increase loan opportunities for qualified low- and moderate-income residents	Expand public outreach to increase awareness of available credit and housing counseling resources for home buyers and renters
8. Limited Resources and Funding for Programs that Promote Fair and Affordable Housing	Protect existing fair housing programs for the impact of budget reductions	Advocate for continued funding for HUD's CDBG, ESG, and HOME programs, which promote fair and affordable housing.  Advocate for HUD to exempt fair housing activities from the CDBG and HOME administration budget caps in order to maintain funding for existing fair housing outreach and education programs in Monmouth County.  Encourage HUD to maintain funding for the Fair Housing Office so that the county can continue to be responsive to fair housing issues.  Advocate for funding and continue to promote municipal neighborhood revitalization initiatives that will incorporate affordable housing options into the overall plan.
9. Low Educational Achievement Levels in Select Areas Despite Available Resources	Increase educational attainment for county residents, especially those in areas of low and moderate income concentration	Offer assistance to Brookdale Community College and the Monmouth County Vocational School District to increase awareness of available GED and college preparatory programs they offer.
10. Limitations of Fair Housing Data Collection Methods	Improve quality of data collected pertaining to Fair Housing Office complaints and inquiries and the resolution of cases filed with HUD	Re-design the database the county uses for recording and documenting Fair Housing complaints to collect site-specific information and race/ethnicity for all callers.  Advocate for HUD's FHEO office to provide timely feedback on all complaints submitted
11. Lack of Supportive Housing for Teens and Young Adults Aging Out of Foster Care	Increase affordable housing options and continue to provide services for young adults aging out of foster care	Advocate for funding for housing vouchers and continued case management services for aging-out youth

**Analysis of Impediments to Fair Housing Choice Implementation Strategy**

<b>Period for Completion</b>	<b>Parties Involved</b>	<b>Funding Source</b>	<b>Estimated Cost</b>
Ongoing  Estimated completion date 2014	Monmouth County Municipalities in Monmouth County New Jersey Department of Community Affairs Local Housing Advocacy Groups Private owners of affordable housing projects Local Housing Advocacy Groups	Monmouth County Division of Planning - staff time  Monmouth County Division of Planning - staff time Municipal Officials - staff time Housing Advocacy Groups - staff time	No additional cost - to be achieved by existing staffs
Ongoing	Monmouth County Division of Planning New Jersey Department of Community Affairs Nonprofits offering credit counseling services	Modest User Program Fees	Dependent on provider of program
Ongoing  Ongoing  Ongoing  Ongoing	U.S. Department of Housing and Urban Development Monmouth County Division of Planning	U.S. Department of Housing and Urban Development New Jersey Department of Community Affairs	No additional cost - to be achieved by existing staff
Initiate in 2012 and ongoing	Monmouth County Division of Planning Monmouth County Public Information Office Brookdale Community College Monmouth County Vocational School District	Existing staff from various agencies	No additional cost - to be achieved by existing staff
Initiate in 2012 and ongoing  Initiate in 2012 and ongoing	U.S. Department of Housing and Urban Development Monmouth County Division of Planning	Existing staff from various agencies	No additional cost - to be achieved by existing staff
Ongoing	Monmouth County Department of Human Services	Existing staff from various agencies	No additional cost - to be achieved by existing staff

**Analysis of Impediments to Fair Housing Choice Implementation Strategy**

Impediment	Objectives	Recommended Actions
12. Lack of Sufficient Accessible Housing Units for the Disabled	Provide additional affordable housing opportunities for special needs populations	Continue to leverage funds from federal and state housing production programs such as the HOME Program to facilitate the construction of additional new housing units for the disabled and other special needs populations.
13. New Jersey Fair Housing Legislation Needs Improving	Arrive at new state fair housing legislation that addresses the needs and concerns of the county and its 53 municipalities	<p>Continue to comment on and offer recommendations on any new housing legislation to advocate for more leeway and flexibility in laws and regulations related to providing fair housing</p> <p>Advocate for sound economic analysis to take place to ascertain if requirements in any proposed fair housing legislation is feasible.</p> <p>Advocate for the reinstatement of Regional Contribution Agreements in any new state fair housing regulations.</p> <p>Once new fair housing legislation is adopted, the county will hold forums to educate municipal officials and others about the new municipal actions required to meet their fair housing allocation</p>

Analysis of Impediments to Fair Housing Choice Implementation Strategy

Period for Completion	Parties Involved	Funding Source	Estimated Cost
Ongoing	U.S. Department of Housing and Urban Development New Jersey Department of Community Affairs Monmouth County Division of Planning Monmouth County Department of Human Services Private and Nonprofit Housing Developers	U.S. Department of Housing and Urban Development New Jersey Department of Community Affairs Private and Nonprofit Housing Developers Low Income Housing Tax Credit Investors	Dependent on project specifications
Ongoing	Monmouth County New Jersey Legislators Governor's Office	Existing staff from various agencies	No additional cost - to be achieved by existing staff
Ongoing			
Ongoing			
Initiate once legislation is adopted			

## **XI Conformance with Existing Plans**

The Division of Planning staff carefully compared the *Analysis of Impediments to Fair Housing* plan to other existing county plans such as the *Consolidated Plan*, other local public housing plans, the *Annual Action Plan* and the *Caper* and found the plan to be in conformance with all the plans listed above.

**XII Signature Page**

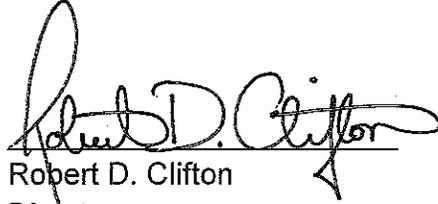
BOARD OF CHOSEN FREEHOLDERS OF THE COUNTY OF MONMOUTH



Marion Masnick  
Clerk to the Board

12/12/11  
Date

By:



Robert D. Clifton  
Director

## Appendix 1: Public Outreach Forum, Invitees and Notices

### Public Forums - Invitees

Kathleen M. Weir  
Monmouth County Department of Human Services  
Division of Social Services

Gerda Liebmann  
LOVE, Inc.

Jill Anders  
Easter Seals of NJ

Kathy Logan  
Bridges at the Shore

Barbara Araya  
Check-Mate, Inc.

George Lowe  
The Center in Asbury Park

Jamie Barry  
Easter Seals New Jersey

Heather Matos  
O.C.E.A.N., Inc.

Madalyn Bick  
ARC of Monmouth

Kristen McGuire  
Winifred Canright House

Denise Brown,  
City of Asbury Park

Mariann McDaniel  
Affordable Housing Alliance

Deborah Bullock  
LOVE, Inc.

Donald McNamara  
NJ Dept. Military & Veteran Affairs

Margaret Comfort  
Spring House

Rev. Dr. Patricia S. Medley  
Freehold Clergy Association

Isaiah G. Cooper  
Keyport Ministerium Food Pantry

Barbara Miceli  
Township of Middletown  
Welfare Department

Captain Stewart Dalrymple  
Salvation Army – Red Bank

Capt. David Moore  
Salvation Army – Red Bank

Captain Crista Dalrymple  
Salvation Army – Red Bank

Jody Moore  
Epiphany House

Ellen Davis  
Habcore, Inc.

Maureen Mulligan  
Coastal Monmouth Habitat of Humanity

David Dean  
Easter Seals New Jersey

Anthony J. Nuccio  
City of Asbury Park

Marcella DeFedele  
Monmouth County Department of Human Services  
Division of Social Services

Sister Kathleen O'Halloran  
Project Paul, Inc.

Stacey De Poe  
LINKAGES-Catholic Charities

Stephanie A. Olszewski  
Check-Mate, Inc.

Public Forums - Invitees

Kent Dettlo  
Easter Seals New Jersey

David Pagano  
Resident Center in Asbury Park

Laurie Duhovny,  
Monmouth County Department of Human Services  
Division of Planning and Contracting

Rev. Robert Pierce  
I Besech Thee Community Development Corp.

Robert Edwards  
Long Branch Housing Authority

Beatriz Oesterheld  
Hispanic Affairs & Resource Center

Virginia Edwards  
Monmouth County Community Development

Carmen Quigley  
Long Branch Concordance

Carolyn Eyerman  
LOVE Inc.

Lycet Ramos  
Monmouth Cares, Inc.

Connie Fahim  
O.C.E.A.N., Inc.

Richard Reznak  
Monmouth Co. Department of Human Services  
Division of Social Services

Kim Fiero  
Ocean-Monmouth Legal Services

Lane Richards  
Check-Mate, Inc.

Sandra Fils  
Adult Emergency Adult Shelter/ Easter Seals

Anita Rivera  
NJ Department of Human Services  
Division of Family Development

Nancy Flanigan  
Interfaith Neighbors, Inc.

Doug Schultz  
City of Asbury Park

Jane Frotton  
Family and Children's Service

Jeffrey R. Schwartz  
Monmouth County Department of Human  
Services  
Division of Planning and Contracting

Maj. William Furman  
Salvation Army-Asbury Park

Dave Scott  
Jersey Shore Rescue Mission

Vanessa Gerena  
NJ Housing & Mortgage Finance Agency

Lynn Sikora  
Mercy Center Corp.

Public Forums – Invitees

Rebecca Germann  
Ocean-Monmouth Legal Services

Laura Snyder  
Ocean's Harbor House

Caitlin Gilburn,  
LINKAGES/Easter Seals of NJ

Beverly Starr  
Salvation Army – Red Bank

Shanna Goldstein  
Family Promise of Mon. County

Taiisa Telesford  
Monarch Housing Associates

Carolyn Grapel  
MC Department of Human Services  
Division of Social Services

Joanne Tully  
Guiding Light Behavioral Health

Annie Hainesworth  
CHANT

Jason Twomey  
Food Bank of Monmouth & Ocean Counties

Steve Heisman  
HABcore, Inc.

Suellen Waters  
Spring House

Timothy Hearne  
United Way of Monmouth County

Cynthia Weedon  
Check-Mate, Inc.

Eileen Higgins  
Monmouth County Employment & Training

Catherine Lane Wieczorek  
Interfaith Neighbors, Inc.

Christine Jagerburger  
United Way of Monmouth County

Lisa Wilson  
Long Branch Concordance

Rev. Robert Kaeding  
The Center in Asbury Park

Janel Winter  
Corporation for Supportive Housing

Erika Kerber  
Community Health Law Project

Becky Winters  
Novadebt

Laurel King  
Food Bank of Monmouth & Ocean Counties

Jeanne Yaecker  
Freehold Area Open Door, Inc.

Melissa Knott  
180, Turning Lives Around, Inc.

John Yaecker  
Western Monmouth Habitat for Humanity

Public Forums - Invitees

Paul Kozak  
Vetworks

Ronald J. Yuhas  
Salvation Army

Dr. Martin Krupnick  
IEP Youth Services, Inc.

Hans Zweerink  
Resident

John Kulesza  
Collaborative Support Programs (CSP) of NJ

## **Appendix 2: Public Forums and Citizen Participation**

To solicit input from county residents, the Analysis of Impediments Committee held a series of public hearings in various locations throughout the county. While residents who attended voiced concerns about a variety of fair housing issues, including housing discrimination based upon familial status or source of income, the majority of the public's concerns centered on the topic of affordable housing. The following is a sampling of opinions expressed by those attending these hearings:

**Hearing #1:  
July 11, 2011  
Hall of Records Annex  
Freehold Borough, NJ**

A Manalapan resident who works in Freehold Borough voiced her concern about her adult child, who was having difficulty finding an affordable apartment in Monmouth County. She stated that the advertisements for affordable housing in the county that she has been aware of have been primarily for families. She was frustrated that her 25 year-old son could not afford to move out of his parent's home. She felt that it is very hard for "honest, hard-working "young adults to get an affordable place to live in Monmouth County, particularly rental housing. In her opinion, Fair Housing is not just about discrimination and affordability; is also a barrier to fair housing because it forces the younger, lower-income adults to live in areas where poverty is concentrated, such as Asbury Park or Keansburg.

In her opinion, there were areas where young adults could not live on their own unless receiving government assistance. She expressed her belief that some landlords did not wish to rent to her son because he was a single black male without a Section 8 subsidy voucher, and as such, was seen as having an unreliable source of income. She thinks her son is discriminated against because he does NOT have a Section 8 subsidy, and stated that her son definitely got the feeling that he was being discriminated against because he didn't have a Section 8 certificate. He is currently on several waiting lists for public housing, but has yet to be notified that an apartment is available. Some of the waiting lists are very long and they aren't telling him how long the expected wait is for an opening.

Another Manalapan resident felt that the local zoning laws contributed to the lack of affordable housing, primarily because they did not allow for the type of multi-generational housing he remembered from his childhood, with extended families living on different floors of the home.

He stated his belief that if municipalities permitted families to design/renovate their homes to allow boarders, multi-family conversions, etc., it would create more

affordable housing while at the same time helping to prevent foreclosures. Local government zoning rules now do not allow this conversion and he thinks racism/discrimination plays into it because municipalities do not want the added expense of more children in the school systems. The speaker also stated his belief that developers should not be allowed to buy 100 acres and turn it into tract homes. He instead suggested zoning for 6 acre farms as the perfect model for organic housing, saying that this type of zoning would allow farmland assessment for additional homes built on the family farms. His model called for 1 acre with development and 5 acres of farmland.

A representative from 180, Turning Lives Around, a local nonprofit that serves victims of domestic violence, explained some of the challenges facing this population. Many of her agency's clients have problems with ruined credit that wasn't their fault, but landlords will not rent to them based on these credit issues. These women coming from domestic abuse situations have difficulty obtaining housing because they must pay multiple application fees and credit screening fees when denied the apartments, and then have no funds available for security deposits.

Unfortunately, the rules governing Shelter Housing exit vouchers will not allow joint living situations, where their sister, cousin, or friend could split the rent with them without losing their voucher.

Attendees at the public hearings also expressed concerns about the availability of transportation, particularly in the Western Monmouth Region. One commenter stated that although Freehold Borough is a 10 minute car ride from her home, she would not be able to travel there directly by bus. She would need to take a bus from Manalapan to Old Bridge and transfer to get back to Freehold, so she couldn't live in Manalapan and work in Freehold if she didn't have a car. Likewise, taking a bus from Long Branch to Brookdale College would mean a transfer in Red Bank.

Another commenter suggested investigating the transit system in Martha's Vineyard, where they use school buses as a bus system connecting 5-6 towns continuously, to supplement the regular bus system. However, since schools in Monmouth County don't own their buses that might be difficult to implement.

**Hearing #2:  
July 12, 2011  
Keyport Municipal Building  
Keyport, NJ**

A Keansburg resident, a single mother of three, commented that she recently had difficulty getting low-income housing for an apartment in Freehold. She stated that she had been picked #3 in the lottery, and paid a \$50 application fee. She thought she had been rejected based on her credit and criminal history. Her application fee was not refunded. She subsequently found a privately-owned apartment in Keansburg, where she felt rents were the most affordable. However, she needed her father to co-sign for her lease. She is currently on the Section 8 waiting list, but was told the wait time to obtain housing was from 5 to 8 yrs. She has found that the waiting lists for public and affordable housing agencies are so long and not moving that the agencies are not taking any new names. Sr. Kathleen at Project Paul gave her a long list of possible programs, but it seems that all are closed or have no funding. She is a temporary employee and may not have a job after maternity leave. She used to own a house in Perth Amboy but lost the house when she lost her job.

Isaiah Cooper, a representative from the nonprofit Keyport Ministerium Food Pantry which provides services in the Bayshore Region, shared some of his observations regarding housing issues. He sees situations where landlords may have 20 houses available, and 150 applicants for the apartments. He thinks that the landlord may not be discriminating, per se, but because of the profit incentive, is using credit checks to make sure the tenants with the most money get the apartments. Mr. Cooper believes his agency is having trouble finding rental units because there is not enough affordable housing. Often the prospective tenant needs to move out of the area to find an affordable option. He also observed that he is seeing many grandmothers and great grandmothers raising young children because their sons & daughters are incarcerated. These seniors are finding this difficult on fixed retirement incomes.

A member of the AI Committee commented that through her work on the committee she has realized that impediments "come in all shapes and sizes," and her understanding of who is utilizing services has drastically changed. She observed that information doesn't seem to be shared between different facilities, agencies, or networks, and that the client is at times left to navigate with only what their own experience gives them. She stated that she sees the need to educate and have a clearinghouse for individuals needing assistance. She observed that the shortage of housing is a huge problem but a quiet problem that no one wants to bring to the forefront. Not only is there not enough housing, but even the creative ways it can be expanded are not tolerated by municipalities or

neighborhoods, i.e. changing density. She believed that more education and advocacy was needed.

Another Keansburg resident expressed her frustration that she could not afford to live in Monmouth County, but also could not leave to go to a cheaper area because she was currently on probation for a criminal infraction.

**Hearing #3:  
July 13, 2011  
Monmouth County Library, Eastern Branch  
Shrewsbury, NJ**

A woman attended the third public hearing, held at the Monmouth County Library in Shrewsbury Township, to speak on behalf of severely disabled youth and to put a face on the statistics. She explained that even severely disabled individuals can be successful in the classroom and graduate from college, citing an example of one of her students now studying at Seton Hall Law School. She said that this individual is confined to a nursing home because he needs assistance with the activities of daily living, such as being put to bed at night. She stated her belief that institutions /nursing homes are not the place for these young people, but that they are placed there to receive care for physical needs because there is very limited housing for people in his condition. The nonprofits servicing this population, such as LADACIN Networks/ United Cerebral Palsy of Monmouth and Ocean County, have huge waiting lists. She explained that Medicaid pays \$7,000 per month for his nursing home services, but if housing were available, he could have adequate care at a lower cost.

Lisa Wilson, the Executive Director at Long Branch Concordance, Families in Crisis expressed her belief that close to 75% of families in public housing have some sort of legal issue regarding their housing status. She said that the criminal background checks of fathers being released from incarceration are a big barrier to reuniting families. Others are experiencing strict enforcement of lease provisions which are pushing tenants out of public housing into homelessness. She provided the recent example of a woman working part time at Monmouth University who was about to be evicted because she was five days late paying her rent.

The owner of an affordable housing unit in Fox Chase in Tinton Falls, a 300 unit development which includes 100 affordable and 200 market rate housing units, discussed the tension between the owners of the two types of units. He believed that the owners of the affordable units were treated like second class citizens by neighbors because the condominium association is trying to increase association fees for the affordable housing units, which could make them unaffordable to the owners. The matter is currently in litigation.

**Hearing #4:  
July 14, 2011  
Neptune Township Municipal Building  
Neptune, NJ**

A representative from Catholic Charities who works at Linkages, the Monmouth County Family Shelter, explained some of the difficulties that families graduating have in obtaining housing. She stated that they take families to housing authorities to be put on waiting lists, but the lists are extremely long. To improve the chances of getting housing, they have clients place their names on numerous lists. She opined that the low educational attainment levels of the clients they serve presents a barrier to them obtaining permanent affordable housing.

A resident of Linkages spoke regarding the needs of the families who live there, particularly on-site day care and educational opportunities and additional laundry facilities. The mother of four young children expressed her desire to move out of state to somewhere with more affordable housing once she completes the two-year program at Linkages. She also explained that she had difficulty renting an apartment before coming to Linkages because of her poor credit scores. At that time, the landlord told her that if she had a Section 8 voucher, he would have gladly rented to her, despite her bad credit history.

An Asbury Park resident spoke regarding the need for increased educational and vocational training for young people graduating from high schools in the area. She believes that budget cuts in education and community development will only make it harder for this generation to find employment.

Another resident of Asbury Park spoke about the issues he has had because of his drug addiction. He lives at The Center in Asbury Park, a nonprofit permanent supportive housing facility for persons with HIV/AIDS. He receives project-based rental assistance for his apartment and believes that the services he received there have helped him recover from his drug addiction. He is now employed and thinks that he is ready to move out of The Center into a private apartment. However, since his rental voucher is restricted for use only at The Center, he does not see how he would be able to afford to move out. He stated that although he works 50 hours a week, his hourly wage is low. At his current income level, he would not be able to pay his rent in addition to his child support. Because he has a felony criminal record related to his previous drug abuse, he is not able to get into public housing.

## Appendix 3: Fair Housing Calendar & Press Release

FOR IMMEDIATE RELEASE:

April 20, 2011

### Fair Housing Group Recognizes Student Artwork

WEST LONG BRANCH, NJ – Twenty-five sixth graders received U.S. savings bonds to recognize their award-winning artwork in the 22nd annual Fair Housing Poster Contest, sponsored by Monmouth County's Fair Housing Board and the Monmouth County Board of Chosen Freeholders.

The awards were distributed on Sunday, April 10 at a luncheon held at Branches. Grand-prize winner was Amanda Prascsak, St. Jerome Catholic School, West Long Branch. Freeholder Thomas A. Arnone and Diane J. Johnson, regional director of the U.S. Department of Housing and Urban Development, Newark, presented her award.

"Using art to express the importance of fair and affordable housing in Monmouth County is a great educational tool," said Arnone, who was joined by Freeholder Amy A. Mallet at the awards presentation. "This annual school-based project helps promote nondiscrimination and assists us as we work to ensure fair and equal housing opportunities for all."

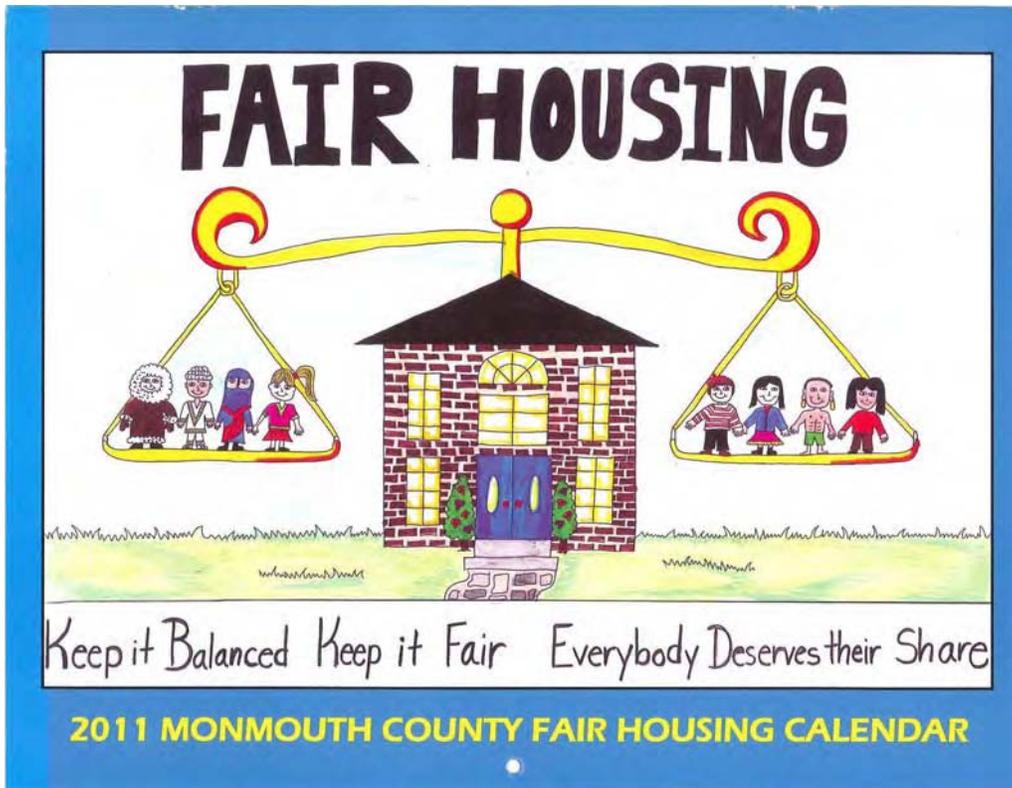
"Making sure housing remains available and affordable in Monmouth County is an issue that demands our attention," Mallet said. "I'm glad to see our children are aware of this issue and that they turned that awareness into outstanding artwork."

The 25 student winners were selected from more than 300 entries. The artwork was judged by the county's community development staff and representatives from HUD, which narrowed the field to 50. The county's Fair Housing Board selected the 25 winners.

All of the winning artwork will be featured in the county's 2012 Fair Housing calendar. The grand-prize artwork will adorn the cover; each first-place winners' artwork will be paired with a different month and the honorable mention winners will be featured on one page.

The county's Fair Housing Office is a division of the Monmouth County Planning Board that works to educate residents about diversity and eradicate discrimination in housing.

For more information or assistance with fair housing issues, residents can contact the Monmouth County Planning Board's Fair Housing Office at 732-431-7490 or by email at [Mary.Gilmore@co.monmouth.nj.us](mailto:Mary.Gilmore@co.monmouth.nj.us).



**Sponsor  
Fair Housing Calendar  
Monmouth County Fair Housing Board**

<p>Clarence Bulluck Michelle Coleman Toi Collins, Secretary Marcella DiFedele, MS, LCSW Kim Fiero, Esq. Cheryl Finley, Vice Chairman Avery Grant Diane G. Gray</p>	<p>Scott Conover, Esq., Chairman</p> <p>Steve Heisman Maria LaFace, Esq. Rev. P. Susan Mamchak Sue Moleon Thomas Pivinski Julius Ramsey Gregg Tallman</p>
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Virginia A. Edwards (ex-officio)  
Mary Lee Gilmore, Fair Housing Officer

**PURPOSE**

The Monmouth County Fair Housing Board has been established by the Board of Chosen Freeholders to provide policy and guidance on compliance with State and Federal Fair Housing laws and regulations to protect the rights of all Monmouth County residents. The Fair Housing Officer provides the following services.

**SERVICES**

1. Coordination of a county-wide approach to ensure fair housing for residents.
2. Establishment of an intake and screening procedure for discrimination complaints. Services will include assistance and counseling on procedures for filing a complaint, help in completing the complaint forms, and review and verification process.
3. Provide general information and assistance on housing problems, and when necessary refer clients to other agencies that are funded and staffed to handle a specific housing problem, including referral to the New Jersey Department of Civil Rights.
4. Education, training and technical assistance to individuals, groups, agencies and/or organizations that include presentations to Monmouth County schools.
5. Acquire and coordinate assistance of New Jersey Division of Civil Rights, and the U.S. Department of Housing and Urban Development (HUD) for verification of discrimination practices and negotiating settlement for fair housing problems.

The office will provide assistance to the general public. However, we have targeted the following groups as our highest priority:

**MINORITIES, PERSONS WITH DISABILITIES, HOMELESS, SENIOR CITIZENS, FAIR HOUSING GROUPS, CONCERNED HOME/APARTMENT LEASE GROUPS, HOMEBUILDERS, REALTORS, LENDING INSTITUTIONS, AND MUNICIPALITIES**

COUNTY OF MONMOUTH - COMMUNITY DEVELOPMENT PROGRAM - HALL OF RECORDS ANNEX  
ONE EAST MAIN STREET - FREEHOLD, NEW JERSEY 07728  
EQUAL OPPORTUNITY HOUSING



# Fair Housing

## 2011 Fair Housing Calendar Grand Prize Winner



**John Blakeslee**  
St. Catharine Catholic School

Keep it Balanced Keep it Fair Everybody Deserves their Share

## 2011 Fair Housing Poster Contest First Prize Winners



**Massimo Agresti**  
St. Jerome Catholic School



**Cameron Cranley**  
St. Catharine Catholic School



**Caitlyn Cushman**  
St. Veronica Catholic School



**Jillian Keshecki**  
St. Veronica Catholic School



**Christina Leanza**  
St. Jerome Catholic School



**Danielle Lippiello**  
St. Jerome Catholic School



**Shayne McNally**  
St. Catharine Catholic School



**Theresa Osborne**  
St. Rose of Lima Catholic School



**Roxanne Quow**  
St. Jerome Catholic School



**Christopher Romero**  
Long Branch Middle School



**Christopher Stewart**  
St. Jerome Catholic School



**Marisa Ventura**  
St. Catharine Catholic School



**Massimo Agresti**

St. Jerome Catholic School

## January 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<small>DECEMBER 2010</small> <small>S M T W T F S</small> 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	<small>FEBRUARY 2011</small> <small>S M T W T F S</small> 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28				<b>1</b>  New Year's Day
<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>
<b>23</b>	Martin Luther King Jr. Day <b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
<b>30</b>	<b>31</b>					



**Cameron Cranley**

St. Catharine Catholic School

## February 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																																																																														
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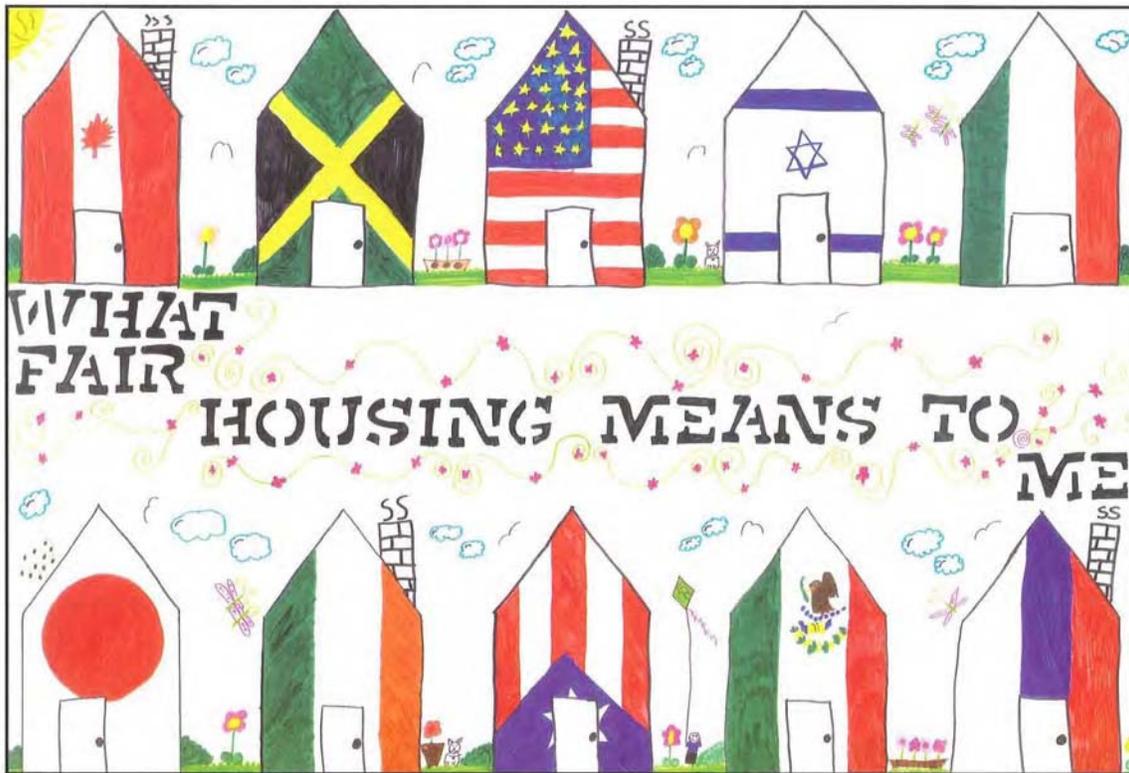


**Caitlyn Cushman**

St. Veronica Catholic School

## March 2011

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**Jillian Keshecki**  
St. Veronica Catholic School

## April 2011

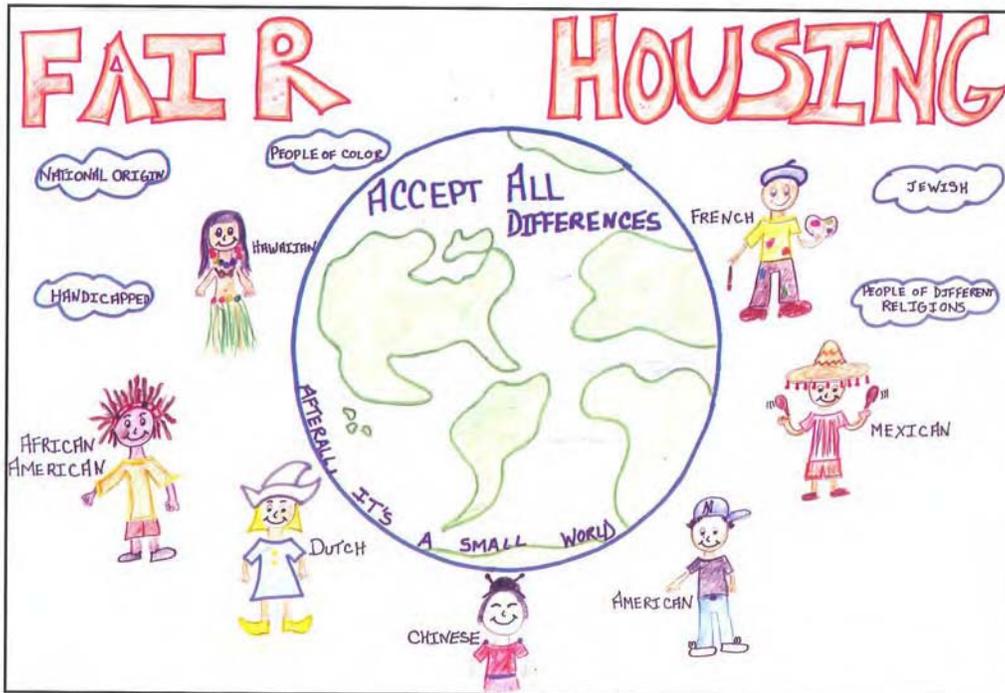
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**Christina Leanza**  
St. Jerome Catholic School

## May 2011

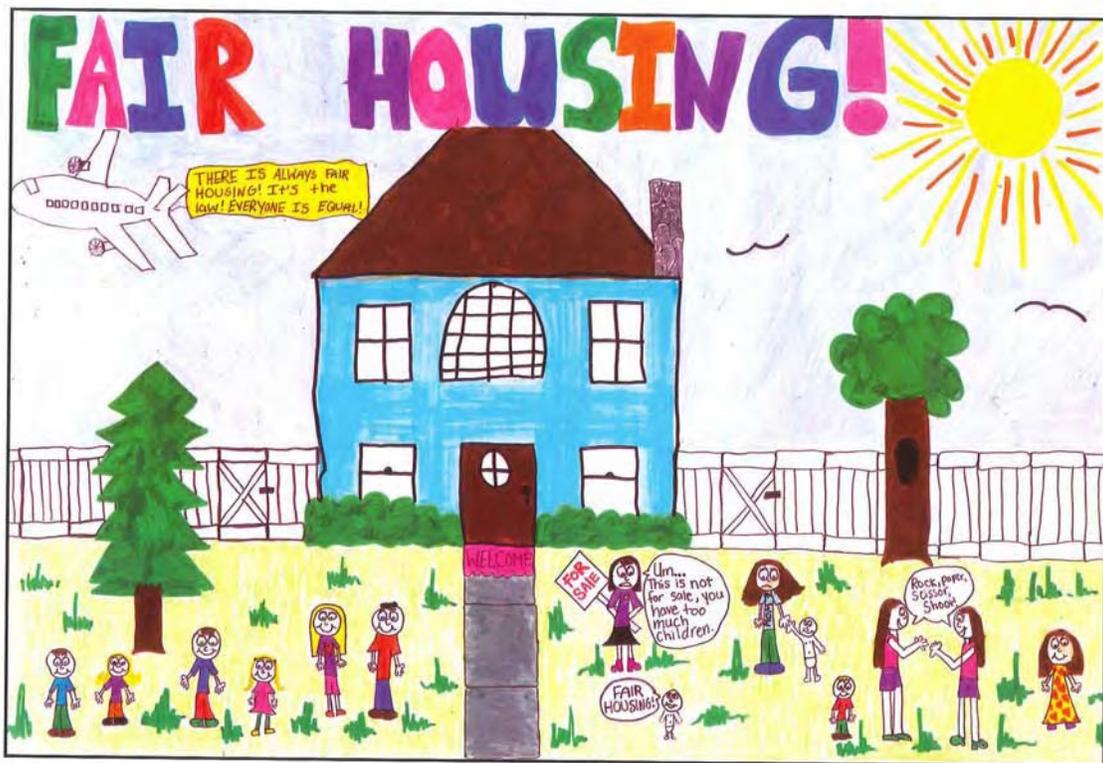
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**Danielle Lippiello**  
St. Jerome Catholic School

## June 2011

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**Shayne McNally**  
St. Catharine Catholic School

## July 2011

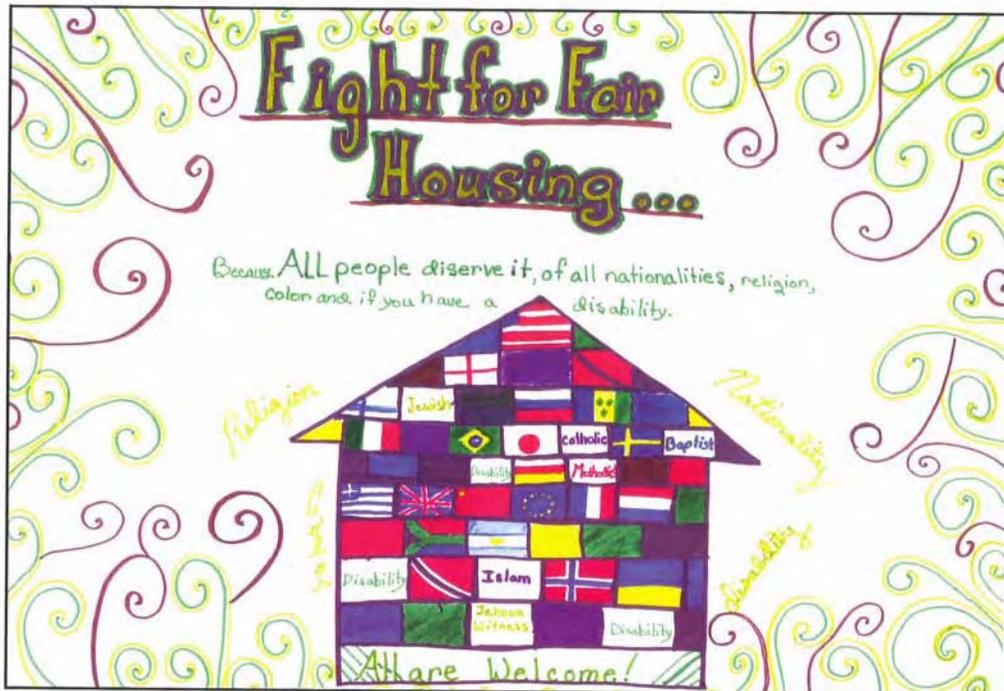
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**Theresa Osborne**  
**St. Rose of Lima Catholic School**

## August 2011

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**Roxanne Quow**  
St. Jerome Catholic School

## September 2011

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## October 2011

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30	31 Halloween					



**Christopher Stewart**  
St. Jerome Catholic School

## November 2011

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OCTOBER 2011

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**Marisa Ventura**  
St. Catharine Catholic School

## December 2011

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Christmas Day	Kwanzaa Begins		Chanukah Ends			New Year's Eve																																																																																																		



# 2011 Fair Housing Poster Contest Honorable Mention Winners



**Emma Capro**  
St. Jerome Catholic School



**Diamond Davis**  
St. Rose of Lima Catholic School



**Teresa Dinh**  
St. Rose of Lima Catholic School



**Caroline Holtz**  
St. Jerome Catholic School



**Samantha Keefe**  
St. Catharine Catholic School



**Patricia Lowney**  
St. Jerome Catholic School



**Alyssa Luma**  
St. Jerome Catholic School



**Cassidy Marquette**  
St. Jerome Catholic School



**Victoria Marronaro**  
St. Veronica Catholic School



**Tyler Michaels**  
St. Jerome Catholic School



**Clare Peropat**  
St. Catharine Catholic School



**Rosa Ramirez**  
Asbury Park Middle School

# 2011 Fair Housing Poster Contest Participants

## Asbury Park Middle School

Asbury Park  
*Principal*

Mr. Howard Mednick  
*Art Instructor*  
Ms. Jan McLaren

Icey McMillian  
Rosa Ramirez  
Daniel Rosario

## Bayshore Middle School

Leonardo  
*Principal*

Mrs. Carol Force  
*Art Instructor*  
Mrs. Lynne Rubin

Justin Bartels  
Danny Butler  
Joseph Cloffi  
Liam Davis  
Kaylee Davis  
Cameron Dundas  
Daniel Enoch  
Callum Garrity  
Gina Genovese  
Josh Gomez  
Michael Guiney  
Dianna Hook  
Charles Lee  
Brooke Levens  
Mary Luchs  
Diala Mashrequi  
Erin McCaffrey  
Ana Nicosia  
Emily O'Gurk  
David Pachomski  
Sebrinah Pena  
Carmen Ploe  
Ashley Quardt  
Hayley Quardt  
Liam Richardson  
Nicholas Salerno  
Dominic Schettino

Shannon Spangler  
Kendall Szpakowski

## Belmar Elementary School

Belmar  
*Principal*

Mr. Paul Shappiro  
*Art Instructor*  
Mrs. Mary DeCotis

Krysta Folker  
Alejandro Garcia  
Julissa Gomez  
Rachel Gray  
Mary Guzman  
Madison Hunt  
Tahlia Jaime-Kelly  
Andrew Little  
Sarah Love-Pruden  
Kate Morello  
Joan Moreno  
Brianna Neal  
Kirsten Phillips  
Kyle Phillips  
Georgia Stierman

## Cove Road School

Hazlet  
*Principal*

Dr. Nicholas Sardone  
*Art Instructor*  
Ms. Nancy Hornaceck

Stephanie Abrams  
Brandon Lee Bentley  
Erica Fleming  
Emily Gong  
Jessica Kneirim  
Marissa Matis  
Nicole Moore  
Nicole Owens  
Natalie Rodriguez  
Jimmy Toth  
Angela Vazquez  
Lindsay Wenzel  
Calin Wiecezoreck

Zachary Zamora

## H.W. Mountz Elementary School

Spring Lake  
*Principal*

Mr. William S. Palmer  
*Art Instructor*  
Ms. Kathy Kokoll

Andy Beer  
Thomas Bielicki  
Derek Brown  
Matthew Cannon  
Emma Carton  
Samantha Dellis  
Kelley Dicso  
Brendon Galvin  
Jessica Gerard  
Xavier Robles Giron  
Gillian Hansen  
Gabriella Iannacone  
Alex Judge  
Sam Linarducci  
Ella Luzzi  
John Patrick Merklar  
Leah Parentela  
Dustin Piatti  
Noah Rivera  
Samuel Robertson  
Maggie Sagui  
Brendan Smith  
Bobby Tuzzio  
Cecelia Wingard

## Highlands Elementary School

Highlands  
*Principal*

Ms. Maryann Galassetti  
*Art Instructor*  
Ms. Mary Colleen Norcia

Alex Braswell  
Charles Breithoff  
Thomas DeFilippo  
Jay DeJesus  
Kelly Deveraux

*Principal*

Mr. Brian Farrell  
*Art Instructor*  
Ms. Amy Hall

Morgan Bohnert  
Jack Britton  
Skyler Brown  
Darby Campbell  
Anya Carney  
Aisling Carney  
Justin Costell

Taylor Dickerson  
Rylie Dominquez  
Julia Dunzelman  
Kathryn Garelli  
Sarah George  
Justin Heath  
Alex Johnson  
Kelly Kay

Jack LaCorte  
Heather Lappin  
Olivia Lucia  
Devin McLaughlin  
Michael Mendillo  
Kyle Moore  
Michael Munn  
Bery Munoz  
Matthew Murphy  
Michael O'Halloran  
Michael Pasterchick  
Madison Pasterchick

Alex Patton  
Morgan Plosica  
Jeremy Redaelli  
Connor Rempel  
Casey Robert  
Abigail Roberts  
Ella Ross  
Lucas Ruffman  
Helen Ann Scheetz  
Brendan Short  
Stephanie Sidun  
Robert Squillari

David Fitzgerald  
Anthony Guidetti  
Morant Hassler  
Anthony LaRue  
Katelyn Lund

Keely McGackin  
Brittany McKayla-Ibarra  
Elizabeth McLean  
Sabrina Moore  
Stephen Stockton  
Madeline Williams

## Long Branch Middle School

Long Branch  
*Superintendent*

Mr. Joseph M. Ferraina  
*Art Instructor*  
Ms. Irina Kinley

Alex Battaglia  
Alexander Bonano  
Sean Cagney  
Nahjee Cross  
Jazmin Diaz  
Bryanna Gomez  
Brandon Grieco  
Rafaela Morais  
Hiasmyn Moura  
Tyre Ransom  
Kireh Reevey  
Xavier Roman  
Christopher Romero

Kelvin Sobarzo  
Nicholas Soden  
Emelie Vasquez  
Alexis Vasquez  
Elmer Vasquez  
Isabelle Veloso  
Yeslia Villareyna  
Wen Wei Zheng

**Monmouth Beach  
Elementary School**  
Monmouth Beach

# 2011 Fair Housing Poster Contest Participants (Continued)...

## Monmouth Beach Elementary School (continued)

Thomas Treshock  
Shay Walczak  
Avery Walsh  
Kelly Whitlock

## Mother Teresa Regional School

**Principal**  
Atlantic Highlands  
Mrs. Melissa Malloy  
**Art Instructor**  
Ms. Carolyn Dempsey

Edmond Borodic  
Collin Constanza  
Antonia Costa  
Noel Dempsey  
Kathleen Drum  
Hunter Findon  
Tess Harper  
Kathryn Henry  
Kendel Higgins  
Brandon Jones  
Matthew Kelly  
Brianna Lubrano  
Laura Matsen  
Patrick Molloy  
Emily Nicholas  
Christina Noll  
Sydney Rosa  
Emma Russo  
Scotty Seuffert  
Gabriella Titus

## St. Catharine Catholic School

Spring Lake  
**Principal**  
Sister Margo Kazanaugh  
**Art Instructor**  
Mrs. Megan Scofield

## St. Rose of Lima Catholic School

Frechold  
**Principal**  
Sister Patricia Doyle  
**Art Instructor**  
Mrs. Pat Brown

Nicole Ambrosio  
Jaclyn Bellini  
Madison Bertsha  
Kayla Clarke  
Mary Kate Corbisiero  
Diamond Davis  
Nicole DelVirginia  
John Dimmick  
Teresa Dinh  
Jacqueline DiStefano  
Lauren Evans  
Brandon Fernando  
Zachary Furmanec  
John Gill  
Joseph Halo  
Patrick Hemley  
Mitchell Ionesc  
Daniel Jahn  
Yili Jin  
Connor Klementowicz  
Robert Kowalski  
Brianna Kusturic  
Michael Langevin  
MIA Lombardi  
Brian McCann  
Keely McGackin  
Matthew Mergenthaler  
Haley Mount  
Matthew Mulroy  
Theresa Osborne  
Julia Paniko  
Christian Pascoal  
Christian Premus  
Sean Preston  
Shannon Reardon  
Andrew Stevens  
Sydney Sweetman

## St. Veronica Catholic School

Howell  
**Principal**  
Sister Inerree Power  
**Art Instructor**  
Mrs Irene Sullivan

Johathan Alicea  
Zachary Barnes  
Kristyn Batta  
Taylor Blazis  
Brianna Bove  
Timothy Broderick  
Gianna Cainzos  
Caitlyn Cushman  
Rebecca Demian  
Erin Flohr  
Makenna Giblin  
Kaitly Gorney  
Teresa Holl  
Rebecca Howley  
Thomas Howley  
Alex Jaroslowsky  
Jillian Keshecki  
Laurance Laumbach  
Megan Loughry  
Victoria Marronaro  
Danny McNamara  
Brandon Medici  
Alexa Mitchell  
Patrick Morris  
Ryan Palmer  
Joseph Raia  
Reina Robles  
Jonathan Rodriguez  
Amanda Rosa  
Joseph Santanello  
Kelly Schuld  
Johanna Scisco  
Elizabeth Spernal  
Christine Vadakara  
Nicholas Verardi  
Olivia Vigliotti  
Christopher Wong  
Taylor Zalich

## St. Jerome Catholic School West Long Branch

**Principal**  
Sister Angelina Pelliccia  
**Art Instructor**  
Mrs. Katie Zapcic

Massimo Agresti  
Matthew Alfier  
Alexandra Asmar  
Christian Boujaoude  
Dean Canale  
Francis Canullas  
Emma Capro  
Noelle Chant  
Natalie Chant  
Angelina DeCapua  
Nicholas Elashkar  
Madelaine Emile  
Avalon Flore  
Andrew Fragale  
Angelica Fromer  
Matthew Giaculi  
Thomas Giles  
Matthew Heon  
Caroline Holtz  
Liam Kearney  
Christina Leanza  
Matthew Lewandowski  
Danielle Lippiello  
Patricia Lowney  
Alyssa Luma  
Angelo Manzo  
Cassidy Marquette  
Preston Mellaci  
Tyler Michaels  
Thomas Notaro  
Grace Perez  
Roxanne Quow  
Christopher Stewart  
Robert Tomaino  
Dylan Wilson Tyrrel  
Victoria Zacco

## 2011 Fair Housing Poster Contest Judging



## 2011 Fair Housing Poster Contest Judging



### 2011 Fair Housing Poster Contest Judging



### 2011 Fair Housing Poster Contest Judging



## 2011 Fair Housing Poster Contest Judging



## 2011 Fair Housing Poster Contest Judging



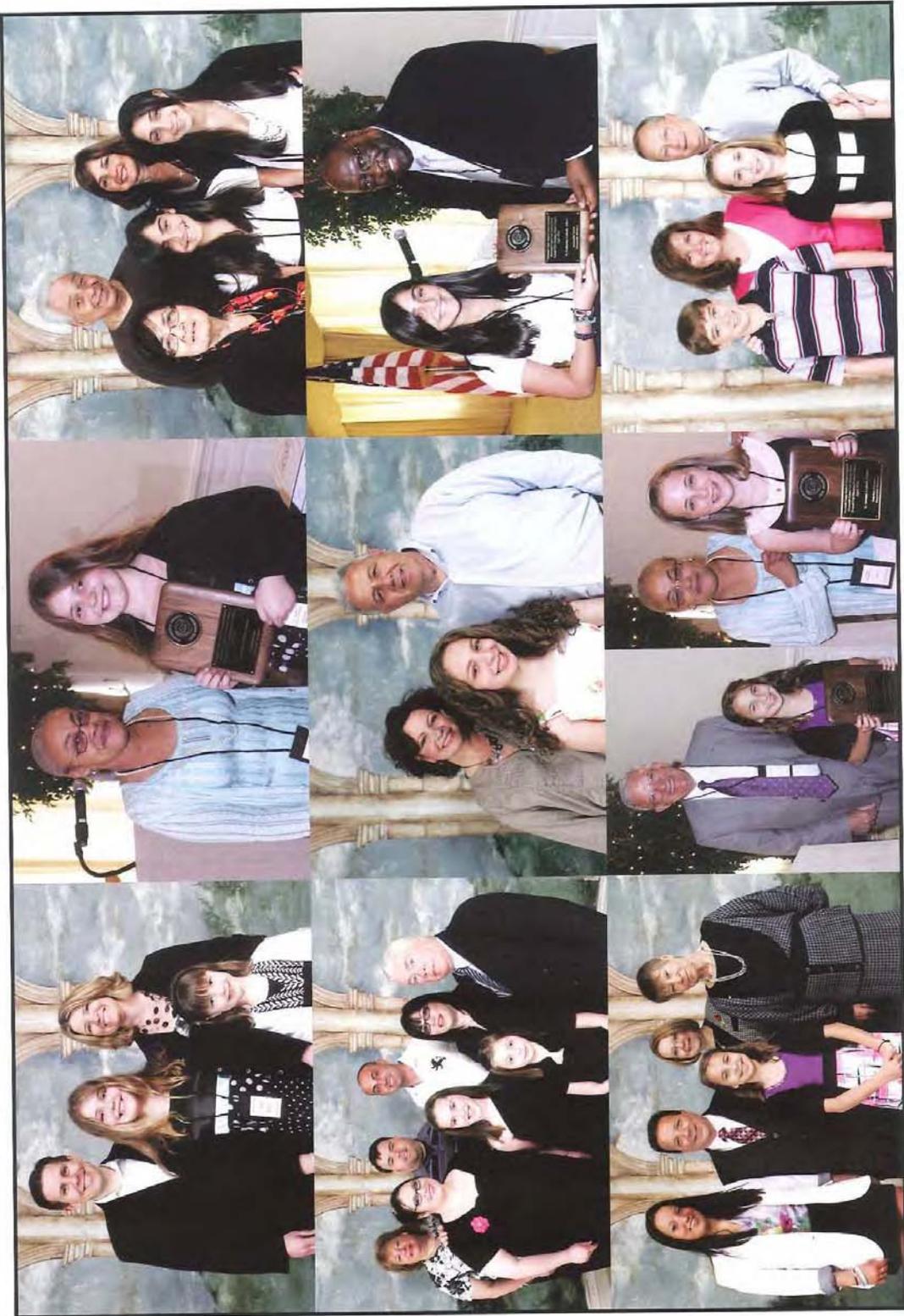
# 2011 Fair Housing Poster Contest Awards Luncheon



# 2011 Fair Housing Poster Contest Awards Luncheon



# 2011 Fair Housing Poster Contest Awards Luncheon



# 2011 Fair Housing Poster Contest Awards Luncheon



# 2011 Fair Housing Poster Contest Awards Luncheon



# Monmouth County Board of Chosen Freeholders 2010



Standing Left to Right: John D'Amico, Jr., Amy A. Mallet, Robert D. Clifton, Deputy Director, John P. Curley  
Seated: Lillian G. Burry, Director

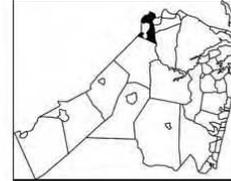
*WE ARE COMMITTED TO THE ELIMINATION OF ALL HOUSING DISCRIMINATION IN MONMOUTH COUNTY, AND TO THE PROTECTION OF FAIR HOUSING RIGHTS FOR ALL MONMOUTH COUNTY RESIDENTS PURSUANT WITH THE STATE OF NEW JERSEY AND FEDERAL FAIR HOUSING LAWS AND REGULATIONS.*



# Appendix 4: Monmouth County At-A-Glance

## Aberdeen

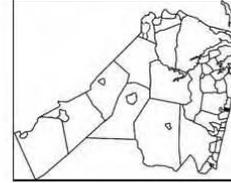
Aberdeen Township has a land area of 5.45 square miles and is the northernmost town in the county, bordering Middlesex County. The township experienced a great deal of residential and commercial growth in the post-World War II housing boom, which created new neighborhoods of single-family homes. Some of the newer homes in Aberdeen reflect a Victorian architectural influence. Aberdeen has convenient access to the Garden State Parkway and local highways, as well as commuter rail service to New York City. The township's prime location has attracted townhouse developments, diversifying Aberdeen's housing stock.



<b>DEMOGRAPHICS</b>		<b>HOUSEHOLDS</b>		<b>EDUCATION</b>	
<u>Total Population</u>		<u>Total Households</u>		<u>Year 2009-2010</u>	
<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Total Households</u>	<u>Math</u>	<u>Average SAT</u>
1980	17,235	1980	5,293	English	497
1990	17,038	1990	5,905	Essay	474
2000	17,454	2000	6,421		479
2010	18,210	2010	6,876		
2025 Projection	18,866				
<b>2010 Racial and Ethnic Composition</b>		<b>HOUSING 2010</b>		<b>EMPLOYMENT</b>	
	<u>Number</u> <u>Percent</u>	<u>Housing Units</u>		<u>Resident Labor Force</u>	
White	13,954 76.6%	<u>Number</u> <u>Percent</u>		1990	9,552
Black	2,161 11.9%	<b>Total - 2010</b>	7,102 100.0%	2000	10,106
Asian	1,171 6.4%	Owner-Occupied	5,211 73.4%	2010	10,302
Other	924 5.1%	Renter-Occupied	1,665 23.4%	<u>Resident Employment</u>	
Persons of Hispanic Origin	1,900 10.4%	Vacant	226 3.2%	1990	9,159
<b>2010 Age Composition</b>		Median Value, Owner-Occupied	\$344,800	2000	9,847
	<u>Number</u> <u>Percent</u>	Median Rent (2005-09)	\$1,134	2010	9,608
Pre-School (0-4 years)	1,228 6.7%	<u>Types of Units - (2005-09)</u>		<u>Resident Unemployment</u>	
School Age (5-19 years)	3,365 18.5%	<u>Single Units</u>	<u>Number</u> <u>Percent</u>		<u>Number</u> <u>Percent</u>
Working Age (20-64 years)	11,689 64.2%	Total	5,412 100.0%	1990	393 4.1%
Seniors (65+)	1,928 10.6%	Detached:	4,756 87.9%	2000	259 2.5%
		Attached:	656 12.1%	2010	694 6.7%
		<u>Multiple Units</u>			
		Total	1,586 100.0%		
		2-4 Units	545 34.4%		
		5-9 Units	275 17.3%		
		10+ Units	766 48.3%		
		<b>Mobile Homes and Other</b>	0		
<b>INCOME</b>		<b>TAXES 2011</b>			
	<u>1999 Income (2000 Census)</u> <u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000		2,092,178	
Median Family	\$76,648 \$95,667	General Tax Rate		2.23	
Median Household	\$68,125 \$86,675	Equalized Tax Rate Rank		45	
Per Capita	\$28,984 \$38,416				
Prepared by the Monmouth County Division of Planning August 22, 2011					

# Allenhurst

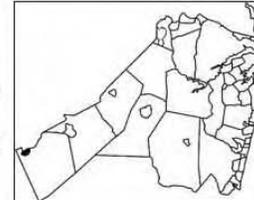
The Borough of Allenhurst has a land area of 0.30 square miles and is located in the mid-coast area of the county, north of Asbury Park. The residential neighborhoods of Allenhurst host many well-maintained 19th Century homes on large lots. Businesses serving the local neighborhood are located on the town's Main Street. Allenhurst is also served by a New Jersey Transit rail line, for an easy commute to New York City. The amenities of the area have made this shore town popular as a year-round community.



DEMOGRAPHICS			HOUSEHOLDS			EDUCATION	
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>	<b>Average SAT</b>
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Total Households</b>		Math	n/a
1980	912		1980	328		English	n/a
1990	759		1990	298		Essay	n/a
2000	718		2000	285			
2010	496		2010	217			
2025 Projection	733						
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>	
White	470	94.8%	<b>Number</b>	<b>Percent</b>		1990	368
Black	5	1.0%	<b>Total - 2010</b>	365	100.0%	2000	385
Asian	5	1.0%	Owner-Occupied	145	39.7%	2010	389
Other	16	3.2%	Renter-Occupied	72	19.7%	<b>Resident Employment</b>	
Persons of Hispanic Origin	22	4.4%	Vacant	148	40.5%	1990	363
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	1,000,000		2000	378
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,301		2010	368
Pre-School (0-4 years)	17	3.4%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>	
School Age (5-19 years)	71	14.3%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>	1990	5
Working Age (20-64 years)	310	62.5%	Total	311	100.0%	2000	8
Seniors (65+)	98	19.8%	Detached:	307	98.7%	2010	21
			Attached:	4	1.3%		
			<b>Multiple Units</b>				
			Total	67	100.0%		
			2-4 Units	47	70.1%		
			5-9 Units	13	19.4%		
			10+ Units	7	10.4%		
			<b>Mobile Homes and Other</b>	0			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000	585,310			
<b>Median Family</b>	\$109,180	\$127,875	General Tax Rate	0.70			
<b>Median Household</b>	\$85,000	\$76,964	Equalized Tax Rate Rank	2			
<b>Per Capita</b>	\$42,710	\$59,549					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Allentown

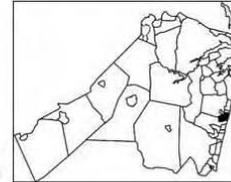
The Borough of Allentown has a land area of 0.60 square miles and is one of the westernmost towns in the county, bordering Mercer County. Recognized as one of the largest historic districts in New Jersey, Allentown is listed on the National Register of Historic Places. Main Street is lined with charming stores and a historic mill which has been renovated into specialty shops. Colonial and Victorian homes on small lots grace side streets, giving Allentown the feel of a small village.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Year</u>	<u>Total Households</u>		<u>Year 2009-2010</u>	<u>Average SAT</u>	
1980	1,962		1980	662		Math	529	
1990	1,828		1990	655		English	509	
2000	1,882		2000	708		Essay	512	
2010	1,828		2010	704				
2025 Projection	1,980							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	1,663	91.0%	<u>Number</u>	<u>Percent</u>		1990	1,069	
Black	81	4.4%	<u>Total - 2010</u>	735	100.0%	2000	1,122	
Asian	28	1.5%	Owner-Occupied	539	73.3%	2010	1,147	
Other	56	3.1%	Renter-Occupied	165	22.4%	<u>Resident Employment</u>		
Persons of Hispanic Origin	65	3.6%	Vacant	31	4.2%	1990	1,034	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$348,300		2000	1,091	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,148		2010	1,063	
Pre-School (0-4 years)	75	4.1%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	427	23.4%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	1,118	61.2%	Total	638	100.0%	1990	35	3.3%
Seniors (65+)	208	11.4%	Detached:	586	91.8%	2000	31	2.8%
			Attached:	52	8.2%	2010	84	7.3%
			<u>Multiple Units</u>					
			Total	110	100.0%			
			2-4 Units	54	49.1%			
			5-9 Units	21	19.1%			
			10+ Units	35	31.8%			
			<u>Mobile Homes and Other</u>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	196,874				
Median Family	\$79,843	\$92,750	General Tax Rate	2.55				
Median Household	\$71,193	\$81,083	Equalized Tax Rate Rank	50				
Per Capita	\$29,455	\$34,983						
Prepared by the Monmouth County Division of Planning August 22, 2011								

# Asbury Park

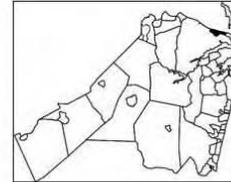
The City of Asbury Park has a land area of 1.5 square miles (3.9 km<sup>2</sup>) and is located midway on Monmouth's coast. Asbury Park is known for its 1.25 mile (2.5 km) boardwalk, anchored by the recently renovated Paramount Theater and the adjoining Convention Hall to the north, and the Casino to the south. Efforts to recapture the vitality of the city's heyday are focusing on beachfront redevelopment. Asbury Park has been designated as an Urban Enterprise Zone, which provides benefits to city businesses. Like many other shore towns, Asbury Park is served by New Jersey Transit trains and buses.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		<u>Year 2009-2010</u>	<u>Average SAT</u>	
1980	17,015		1980	7,207		Math	340	
1990	16,799		1990	6,871		English	339	
2000	16,930		2000	6,754		Essay	332	
2010	16,116		2010	6,725				
2025 Projection	20,500							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	5,875	36.5%	<u>Number</u>	<u>Percent</u>		1990	8,145	
Black	8,275	51.3%	<u>Total - 2010</u>	8,076 100.0%		2000	7,125	
Asian	77	0.5%	Owner-Occupied	1,359 16.8%		2010	7,935	
Other	1,889	11.7%	Renter-Occupied	5,366 66.4%		<u>Resident Employment</u>		
Persons of Hispanic Origin	4,115	25.5%	Vacant	1,351 16.7%		1990	7,367	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$367,500		2000	6,544	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$879		2010	6,378	
Pre-School (0-4 years)	1,239	7.7%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	3,017	18.7%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	10,196	63.3%	Total	2,281	100.0%	1990	778	9.6%
Seniors (65+)	1,664	10.3%	Detached:	2,075	91.0%	2000	581	5.2%
			Attached:	206	9.0%	2010	1,557	19.6%
			<u>Multiple Units</u>					
			Total	6,292	100.0%			
			2-4 Units	1,820	28.9%			
			5-9 Units	674	10.7%			
			10+ Units	3,798	60.4%			
			<u>Mobile Homes and Other</u>	28				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	424,335				
Median Family	\$26,370	\$37,580	General Tax Rate	5.55				
Median Household	\$23,081	\$30,923	Equalized Tax Rate Rank	19				
Per Capita	\$13,516	\$20,159						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

## Atlantic Highlands

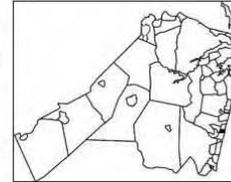
The Borough of Atlantic Highlands has a land area of 1.2 square miles, and is nestled on the steep slopes of the Navesink Highlands, providing commanding views of Sandy Hook Bay. Mount Mitchell, the highest point on the eastern seaboard, is part of Atlantic Highland's striking topography. The borough is predominantly residential, with a small commercial area on First Avenue that leads to the large, well-maintained municipal marina. Ferry service to New York City and easy access to the Garden State Parkway make Atlantic Highlands attractive for commuters.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		<u>Math</u>	<u>Average SAT</u>	
1980	4,950		1980	1,776		English	510	
1990	4,629		1990	1,774		Essay	504	
2000	4,705		2000	1,969				
2010	4,385		2010	1,870				
2025 Projection	4,719							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	4,086	93.2%	<u>Number</u>	<u>Percent</u>		1990	2,431	
Black	63	1.4%	<u>Total - 2010</u>	2,002 100.0%		2000	2,666	
Asian	95	2.2%	Owner-Occupied	1,341 67.0%		2010	2,799	
Other	141	3.2%	Renter-Occupied	529 26.4%		<u>Resident Employment</u>		
Persons of Hispanic Origin	225	5.1%	Vacant	132 6.6%		1990	2,360	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$488,100		2000	2,548	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,207		2010	2,484	
Pre-School (0-4 years)	234	5.3%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	692	15.8%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	2,777	63.3%	Total	1,419	100.0%	1990	71	2.9%
Seniors (65+)	682	15.6%	Detached:	1,363	96.1%	2000	118	4.4%
			Attached:	56	3.9%	2010	316	11.3%
			<u>Multiple Units</u>					
			Total	582	100.0%			
			2-4 Units	221	38.0%			
			5-9 Units	9	1.5%			
			10+ Units	352	60.5%			
			<u>Mobile Homes and Other</u>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	632,772				
Median Family	\$79,044	\$99,271	General Tax Rate	2.38				
Median Household	\$64,955	\$84,375	Equalized Tax Rate Rank	34				
Per Capita	\$34,798	\$45,111						
Prepared by the Monmouth County Division of Planning August 22, 2011								

## Avon-by-the-Sea

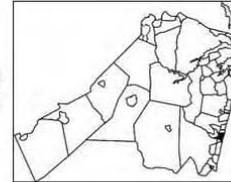
The Borough of Avon-by-the-Sea has a land area of 0.40 square miles and is located between the Shark River and Sylvan Lake on the midcoast of the county. The residential areas were planned using a grid pattern, with homes facing wide avenues, creating a lovely, traditional streetscape. The garages for the residences are located on the narrow service alleys that run behind the homes. Avon's oceanfront boardwalk features hardwood planks, Victorian period light fixtures and covered pavilions.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010 Average SAT</b>		
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Number</b>		<b>Year 2009-2010</b>	<b>Average SAT</b>	
1980	2,337		1980	1,004		Math	511	
1990	2,165		1990	989		English	498	
2000	2,244		2000	1,043		Essay	507	
2010	1,901		2010	901				
2025 Projection	2,244							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>		
White	1,843	96.9%	<b>Number</b>	<b>Percent</b>		1990	1,083	
Black	6	0.3%	<b>Total - 2010</b>	1,321 100.0%		2000	1,237	
Asian	12	0.6%	Owner-Occupied	552 41.8%		2010	1,281	
Other	40	2.1%	Renter-Occupied	349 26.4%		<b>Resident Employment</b>		
Persons of Hispanic Origin	71	3.7%	Vacant	420 31.8%		1990	1,049	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$904,400		2000	1,206	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,144		2010	1,175	
Pre-School (0-4 years)	50	2.6%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>		
School Age (5-19 years)	294	15.5%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	1,102	58.0%	Total	1,024	100.0%	1990	34	3.1%
Seniors (65+)	455	23.9%	Detached:	1,002	97.9%	2000	31	2.5%
			Attached:	22	2.1%	2010	105	8.2%
			<b>Multiple Units</b>					
			Total	372	100.0%			
			2-4 Units	226	60.8%			
			5-9 Units	32	8.6%			
			10+ Units	114	30.6%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000	984,739				
<b>Median Family</b>	\$80,605	\$108,911	General Tax Rate	1.01				
<b>Median Household</b>	\$60,192	\$87,650	Equalized Tax Rate Rank	5				
<b>Per Capita</b>	\$41,238	\$56,055						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Belmar

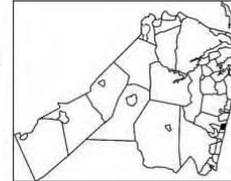
The Borough of Belmar has a land area of 1.0 square miles and is situated on the midcoast of the county. Because of its reputation as a popular summer resort, Belmar's population increases dramatically during the summer season, filling seasonal rental properties and packing Belmar's 1.25 mile long beach. Two commercial districts have developed to accommodate both permanent and summer residents - one along Main Street, featuring a mix of stores and services, and another along Ocean Avenue and the boardwalk, featuring food and entertainment.



DEMOGRAPHICS			HOUSEHOLDS			EDUCATION		
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>		
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Total Households</b>		<b>Year 2009-2010</b>	<b>Average SAT</b>	
1980	6,771		1980	3,019		Math	n/a	
1990	5,877		1990	2,718		English	n/a	
2000	6,045		2000	2,946		Essay	n/a	
2010	5,794		2010	2,695				
2025 Projection	6,048							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>		
White	5,044	87.1%		<b>Number</b>	<b>Percent</b>	1990	3,089	
Black	202	3.5%	<b>Total - 2010</b>	3,931	100.0%	2000	3,605	
Asian	53	0.9%	Owner-Occupied	1,322	33.6%	2010	3,741	
Other	495	8.5%	Renter-Occupied	1,373	34.9%	<b>Resident Employment</b>		
Persons of Hispanic Origin	971	16.8%	Vacant	1,236	31.4%	1990	2,961	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$448,600		2000	3,471	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,220		2010	3,383	
Pre-School (0-4 years)	286	4.9%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>		
School Age (5-19 years)	779	13.4%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	3,870	66.8%	Total	1,918	100.0%	1990	128	4.1%
Seniors (65+)	859	14.8%	Detached:	1,825	95.2%	2000	133	3.7%
			Attached:	93	4.8%	2010	358	9.6%
			<b>Multiple Units</b>					
			Total	1,533	100.0%			
			2-4 Units	762	49.7%			
			5-9 Units	128	8.3%			
			10+ Units	643	41.9%			
			<b>Mobile Homes and Other</b>	78				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000	1,032,207				
Median Family	\$61,250	\$58,520	General Tax Rate	1.90				
Median Household	\$44,896	\$56,701	Equalized Tax Rate Rank	7				
Per Capita	\$29,456	\$32,704						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Bradley Beach

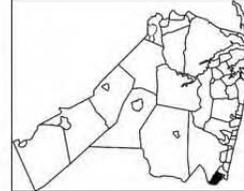
The Borough of Bradley Beach has a land area of 0.6 square mile and is located on the midcoast of the county. This family-oriented summer resort has attracted vacationers for decades with its quiet residential areas and mix of housing types. Efforts to refurbish the boardwalk area have produced a lovely seaside promenade, complete with a gazebo for concerts, and a restored fountain. Bradley Beach's Main Street features a variety of stores, shops and fine restaurants as well as a train station which is listed on the national register of historic places.



<b>DEMOGRAPHICS</b>		<b>HOUSEHOLDS</b>		<b>EDUCATION</b>	
<u>Total Population</u>		<u>Total Households</u>		<u>Year 2009-2010</u>	
<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Total Households</u>	<u>Math</u>	<u>Average SAT</u>
1980	4,772	1980	2,013	English	n/a
1990	4,475	1990	2,009	Essay	n/a
2000	4,793	2000	2,297		
2010	4,298	2010	2,098		
2025 Projection	4,793				
<b>2010 Racial and Ethnic Composition</b>		<b>HOUSING 2010</b>		<b>EMPLOYMENT</b>	
	<u>Number</u> <u>Percent</u>	<u>Housing Units</u>		<u>Resident Labor Force</u>	
White	3,656 85.1%	<u>Number</u> <u>Percent</u>		1990	2,308
Black	213 5.0%	<b>Total - 2010</b>	3,180 100.0%	2000	2,805
Asian	78 1.8%	Owner-Occupied	906 28.5%	2010	2,954
Other	351 8.2%	Renter-Occupied	1,192 37.5%	<u>Resident Employment</u>	
Persons of Hispanic Origin	840 19.5%	Vacant	1,082 34.0%	1990	2,172
<b>2010 Age Composition</b>		Median Value, Owner-Occupied	\$522,200	2000	2,664
	<u>Number</u> <u>Percent</u>	Median Rent (2005-09)	\$1,112	2010	2,596
Pre-School (0-4 years)	212 4.9%	<u>Types of Units - (2005-09)</u>		<u>Resident Unemployment</u>	
School Age (5-19 years)	483 11.2%	<u>Single Units</u>	<u>Number</u> <u>Percent</u>		<u>Number</u> <u>Percent</u>
Working Age (20-64 years)	3,003 69.9%	Total	1,738 100.0%	1990	136 5.9%
Seniors (65+)	600 14.0%	Detached:	1,604 92.3%	2000	141 5.0%
		Attached:	134 7.7%	2010	358 12.1%
		<u>Multiple Units</u>			
		Total	1,715 100.0%		
		2-4 Units	480 28.0%		
		5-9 Units	125 7.3%		
		10+ Units	1,110 64.7%		
		<b>Mobile Homes and Other</b>	0		
<b>INCOME</b>		<b>TAXES 2011</b>			
	<u>1999 Income (2000 Census)</u> <u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	1,138,122		
Median Family	\$49,688 \$70,653	General Tax Rate	1.27		
Median Household	\$40,878 \$62,925	Equalized Tax Rate Rank	12		
Per Capita	\$25,438 \$35,768				
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>					

# Brielle

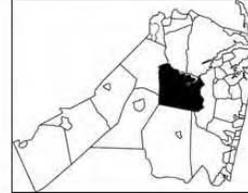
The Borough of Brielle has a land area of 1.65 square miles. Brielle is the southernmost municipality in the county, bordering on the Manasquan River. In the 1960s, the population of Brielle began to shift from a summer tourist resort to a neighborhood of permanent residents. Now, the borough is a solidly year-round community, attracting people with its yacht clubs, marinas and recreational boating. Brielle also has substantial recreational facilities, including parks and a golf course.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>	<b>Average SAT</b>
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Number</b>		Math	511
1980	4,068		1980	1,489		English	498
1990	4,406		1990	1,735		Essay	507
2000	4,893		2000	1,938			
2010	4,774		2010	1,805			
2025 Projection	5,227						
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>	
White	4,518	94.6%		<b>Number</b>	<b>Percent</b>	1990	2,261
Black	121	2.5%	<b>Total - 2010</b>	2,034	100.0%	2000	2,391
Asian	45	0.9%	Owner-Occupied	1,585	77.9%	2010	2,437
Other	90	1.9%	Renter-Occupied	220	10.8%	<b>Resident Employment</b>	
Persons of Hispanic Origin	152	3.2%	Vacant	229	11.3%	1990	2,136
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$626,100		2000	2,328
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,551		2010	2,269
Pre-School (0-4 years)	178	3.7%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>	
School Age (5-19 years)	1,159	24.3%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>	Number	Percent
Working Age (20-64 years)	2,629	55.1%	Total	1,721	100.0%	1990	125
Seniors (65+)	808	16.9%	Detached:	1,596	92.7%	2000	63
			Attached:	125	7.3%	2010	168
			<b>Multiple Units</b>				
			Total	381	100.0%		
			2-4 Units	309	81.1%		
			5-9 Units	0	0.0%		
			10+ Units	72	18.9%		
			<b>Mobile Homes and Other</b>	24			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000	1,673,287			
Median Family	\$82,867	\$105,110	General Tax Rate	1.33			
Median Household	\$68,368	\$96,700	Equalized Tax Rate Rank	14			
Per Capita	\$35,785	\$43,640					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Colts Neck

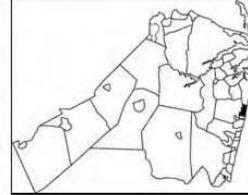
Colts Neck Township has a land area of 31.70 square miles and is centrally located in the county. While the township holds on to its historically agrarian character, increasingly farmland is being diverted to exclusive, large-lot residential development. A significant portion of Colts Neck's land area belongs to the federal government as part of Naval Weapons Station Earle. County Route 537, in the southern portion of the township, is one of the most scenic drives in the county, passing by large farmsteads, lush pasture land, orchards, and grazing horses.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	562	
1980	7,888		1980	2,151		English	531	
1990	8,559		1990	2,640		Essay	540	
2000	11,179		2000	3,513				
2010	10,142		2010	3,277				
2025 Projection	12,447							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	9,348	92.2%	<u>Number</u>	<u>Percent</u>		1990	4,046	
Black	169	1.7%	<b>Total - 2010</b>	3,735	100.0%	2000	4,811	
Asian	464	4.6%	Owner-Occupied	3,034	81.2%	2010	4,926	
Other	161	1.6%	Renter-Occupied	243	6.5%	<u>Resident Employment</u>		
Persons of Hispanic Origin	359	3.5%	Vacant	458	12.3%	1990	3,956	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$846,100		2000	4,677	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,106		2010	4,569	
Pre-School (0-4 years)	422	4.2%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	2,706	26.7%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	5,638	55.6%	Total	3,107	100.0%	1990	90	2.2%
Seniors (65+)	1,376	13.6%	Detached:	3,074	98.9%	2000	133	2.8%
			Attached:	33	1.1%	2010	358	7.3%
			<u>Multiple Units</u>					
			Total	92	100.0%			
			2-4 Units	74	80.4%			
			5-9 Units	0	0.0%			
			10+ Units	18	19.6%			
			<u>Mobile Homes and Other</u>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	3,080,093				
Median Family	\$117,980	\$173,500	General Tax Rate	1.55				
Median Household	\$109,190	\$170,038	Equalized Tax Rate Rank	15				
Per Capita	\$46,795	\$66,279						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Deal

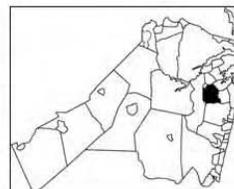
The Borough of Deal has a land area of 1.2 square miles and is located just south of Long Branch, along the county's midcoast. The town retains a seaside resort atmosphere with its eclectic mix of new and old architecture, as new large upscale homes share streets with older seaside estates. Most of Deal's beachfront is dominated by a private beach club. Specialty stores are clustered along Norwood Avenue.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		Math	n/a	
1980	1,952		1980	650		English	n/a	
1990	1,179		1990	459		Essay	n/a	
2000	1,070		2000	434				
2010	750		2010	333				
2025 Projection	1,132							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	687	91.6%	<u>Number</u>	<u>Percent</u>		1990	557	
Black	12	1.6%	<b>Total - 2010</b>	926	100.0%	2000	375	
Asian	26	3.5%	Owner-Occupied	221	23.9%	2010	379	
Other	25	3.3%	Renter-Occupied	112	12.1%	<u>Resident Employment</u>		
Persons of Hispanic Origin	55	7.3%	Vacant	593	64.0%	1990	542	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	1,000,000		2000	367	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,109		2010	358	
Pre-School (0-4 years)	21	2.8%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	96	12.8%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	418	55.7%	Total	840	100.0%	1990	15	2.7%
Seniors (65+)	215	28.7%	Detached:	830	98.8%	2000	8	2.1%
			Attached:	10	1.2%	2010	21	5.5%
			<u>Multiple Units</u>			<b>TAXES 2011</b>		
			Total	137	100.0%	Net Valuation \$000	2,618,928	
			2-4 Units	20	14.6%	General Tax Rate	0.56	
			5-9 Units	34	24.8%	Equalized Tax Rate Rank	1	
			10+ Units	83	60.6%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>								
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>						
Median Family	\$65,313	\$108,750						
Median Household	\$58,472	\$78,281						
Per Capita	\$38,510	\$52,331						
<b>Prepared by the Monmouth County            Division of Planning            August 22, 2011</b>								

# Eatontown

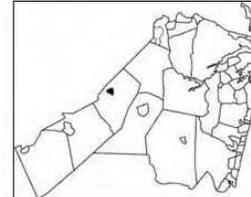
The Borough of Eatontown has a land area of 5.86 square miles, a portion of which is part of the U.S. Army's Fort Monmouth. With convenient access to State Highways 35 and 36, the Garden State Parkway and Route 18, Eatontown has become a center for electronics and communications firms. Eatontown is also a retail center for the county, with one of the state's largest regional shopping centers located at the crossroads of Routes 35 and 36. Eatontown's role as a transportation hub of Monmouth County has prompted a wide variety of residential development, including single-family homes, condominium and townhouse units, and garden apartments.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>					
1980	12,703		1980	4,959	Math	504		
1990	13,800		1990	5,442	English	469		
2000	14,008		2000	5,780	Essay	473		
2010	12,709		2010	5,319				
2025 Projection	14,458							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	9,060	71.3%		<u>Number</u>	<u>Percent</u>	1990	6,972	
Black	1,577	12.4%	<u>Total - 2010</u>	5,723	100.0%	2000	7,765	
Asian	1,102	8.7%	Owner-Occupied	2,920	51.0%	2010	7,980	
Other	970	7.6%	Renter-Occupied	2,399	41.9%	<u>Resident Employment</u>		
Persons of Hispanic Origin	1,571	12.4%	Vacant	404	7.1%	1990	6,705	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$361,300		2000	7,529	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,097		2010	7,349	
Pre-School (0-4 years)	751	5.9%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	2,272	17.9%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	7,912	62.3%	Total	2,683	100.0%	1990	267	3.8%
Seniors (65+)	1,774	14.0%	Detached:	2,137	79.6%	2000	235	3.0%
			Attached:	546	20.4%	2010	631	7.5%
			<u>Multiple Units</u>					
			Total	3,324	100.0%			
			2-4 Units	830	25.0%			
			5-9 Units	902	27.1%			
			10+ Units	1,592	47.9%			
			<u>Mobile Homes and Other</u>	361				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	2,117,216				
Median Family	\$69,397	\$72,926	General Tax Rate	2.09				
Median Household	\$53,833	\$56,845	Equalized Tax Rate Rank	31				
Per Capita	\$26,965	\$32,296						
Prepared by the Monmouth County Division of Planning August 22, 2011								

# Englishtown

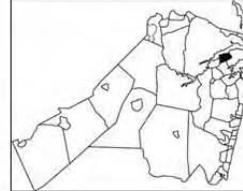
The Borough of Englishtown has a land area of 0.57 square miles and is completely surrounded by Manalapan Township. Englishtown originally developed as a commercial center for local farms, and its Main Street has been the focus of neighborhood preservation efforts. Englishtown has retained its small town character despite the large scale residential and commercial development taking place in the surrounding communities.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	553
1980	976		1980	339		English	512
1990	1,268		1990	443		Essay	510
2000	1,764		2000	643			
2010	1,847		2010	621			
2025 Projection	2,399						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	1,628	88.1%	<u>Number</u>	<u>Percent</u>		1990	665
Black	48	2.6%	<u>Total - 2010</u>	647	100.0%	2000	915
Asian	126	6.8%	Owner-Occupied	464	71.7%	2010	932
Other	45	2.4%	Renter-Occupied	157	24.3%		
Persons of Hispanic Origin	148	8.0%	Vacant	26	4.0%	<u>Resident Employment</u>	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$354,900		1990	635
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,190		2000	891
Pre-School (0-4 years)	93	5.0%	<u>Types of Units - (2005-09)</u>			2010	869
School Age (5-19 years)	415	22.5%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	<u>Resident Unemployment</u>	
Working Age (20-64 years)	1,152	62.4%	Total	552	100.0%	1990	30
Seniors (65+)	187	10.1%	Detached:	450	81.5%	2000	24
			Attached:	102	18.5%	2010	63
			<u>Multiple Units</u>				
			Total	255	100.0%		
			2-4 Units	106	41.6%		
			5-9 Units	6	2.4%		
			10+ Units	143	56.1%		
			<u>Mobile Homes and Other</u>	0			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	252,344			
Median Family	\$73,750	\$90,048	General Tax Rate	1.83			
Median Household	\$57,557	\$67,778	Equalized Tax Rate Rank	39			
Per Capita	\$23,438	\$30,281					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Fair Haven

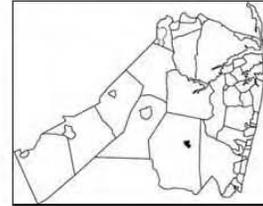
The Borough of Fair Haven has a land area of 1.55 square miles and is located along the Navesink River in eastern Monmouth County. The community is predominantly residential with a variety of commercial activities on River Road, including a quaint group of shops at its eastern end. The majority of the homes in the town were developed in the 50s and 60s. However, numerous older estate homes are situated along the Navesink.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>	<b>Average SAT</b>
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Number</b>		Math	572
1980	5,679		1980	1,895		English	555
1990	5,270		1990	1,887		Essay	572
2000	5,937		2000	1,998			
2010	6,121		2010	1,970			
2025 Projection	6,095						
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>	
White	5,792	94.6%		<b>Number</b>	<b>Percent</b>	1990	2,641
Black	153	2.5%	<b>Total - 2010</b>	2,065	100.0%	2000	2,842
Asian	66	1.1%	Owner-Occupied	1,825	88.4%	2010	2,877
Other	110	1.8%	Renter-Occupied	145	7.0%		
Persons of Hispanic Origin	165	2.7%	Vacant	95	4.6%	<b>Resident Employment</b>	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$730,400		1990	2,524
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,283		2000	2,779
Pre-School (0-4 years)	465	7.6%	<b>Types of Units - (2005-09)</b>			2010	2,709
School Age (5-19 years)	1,758	28.7%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>	<b>Resident Unemployment</b>	
Working Age (20-64 years)	3,312	54.1%	Total	1,943	100.0%	1990	117
Seniors (65+)	586	9.6%	Detached:	1,909	98.3%	2000	63
			Attached:	34	1.7%	2010	168
			<b>Multiple Units</b>				
			Total	35	100.0%		
			2-4 Units	23	65.7%		
			5-9 Units	0	0.0%		
			10+ Units	12	34.3%		
			<b>Mobile Homes and Other</b>	0			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000	1,159,392			
Median Family	\$109,760	\$125,966	General Tax Rate	2.32			
Median Household	\$97,220	\$107,305	Equalized Tax Rate Rank	22			
Per Capita	\$44,018	\$50,215					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Farmingdale

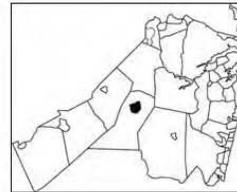
The Borough of Farmingdale has a land area of 0.5 square miles and is located in the south-central portion of the county, completely surrounded by Howell Township. Farmingdale has a diverse industrial history for such a small borough, thanks mostly to its role as a hub for freight rail lines. Today, Farmingdale retains its small town character with well-maintained homes on small lots and a commercial district serving the needs of the neighborhood.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		<u>Math</u>	<u>Average SAT</u>	
1980	1,348		1980	521		English	522	
1990	1,462		1990	561		Essay	500	
2000	1,587		2000	625			494	
2010	1,329		2010	547				
2025 Projection	1,602							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	1,191	89.6%	<u>Number</u>	<u>Percent</u>		1990	806	
Black	38	2.9%	<b>Total - 2010</b>	578	100.0%	2000	894	
Asian	42	3.2%	Owner-Occupied	280	48.4%	2010	890	
Other	58	4.4%	Renter-Occupied	267	46.2%	<u>Resident Employment</u>		
Persons of Hispanic Origin	92	6.9%	Vacant	31	5.4%	1990	777	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$350,300		2000	870	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,119		2010	848	
Pre-School (0-4 years)	75	5.6%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	236	17.8%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	880	66.2%	Total	373	100.0%	1990	29	3.6%
Seniors (65+)	138	10.4%	Detached:	355	95.2%	2000	24	2.6%
			Attached:	18	4.8%	2010	42	4.7%
			<u>Multiple Units</u>					
			Total	276	100.0%			
			2-4 Units	72	26.1%			
			5-9 Units	90	32.6%			
			10+ Units	114	41.3%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	154,242				
Median Family	\$59,625	\$68,438	General Tax Rate	1.77				
Median Household	\$48,889	\$62,563	Equalized Tax Rate Rank	33				
Per Capita	\$21,667	\$31,889						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Freehold Borough

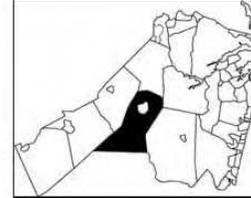
The Borough of Freehold, the county seat of Monmouth County, has a land area of 1.9 square miles and is located in western Monmouth County. The borough is completely surrounded by Freehold Township. This historic borough was incorporated in 1919, and the name was changed from Monmouth Courthouse to Freehold. For many years, the borough was a major retail center for western Monmouth County. The borough is also known for the Freehold Raceway, the oldest pari-mutuel harness race track in the country. A nonprofit downtown improvement organization has made great strides towards a revitalization and expansion of the downtown business district.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	547	
1980	10,020		1980	3,573		English	517	
1990	10,742		1990	3,842		Essay	515	
2000	10,976		2000	3,695				
2010	12,052		2010	4,006				
2025 Projection	11,335							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	7,920	65.7%		<u>Number</u>	<u>Percent</u>	1990	5,685	
Black	1,515	12.6%	<u>Total - 2010</u>	4,249	100.0%	2000	5,966	
Asian	348	2.9%	Owner-Occupied	2,187	51.5%	2010	6,297	
Other	2,269	18.8%	Renter-Occupied	1,819	42.8%	<u>Resident Employment</u>		
Persons of Hispanic Origin	5,167	42.9%	Vacant	243	5.7%	1990	5,386	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$309,000		2000	5,684	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,162		2010	5,540	
Pre-School (0-4 years)	988	8.2%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	2,292	19.0%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	7,446	61.8%	Total	2,557	100.0%	1990	299	5.3%
Seniors (65+)	1,326	11.0%	Detached:	2,186	85.5%	2000	283	4.7%
			Attached:	371	14.5%	2010	757	12.0%
			<u>Multiple Units</u>					
			Total	1,605	100.0%			
			2-4 Units	471	29.3%			
			5-9 Units	408	25.4%			
			10+ Units	726	45.2%			
			<u>Mobile Homes and Other</u>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	1,078,234				
Median Family	\$53,374	\$62,131	General Tax Rate	2.31				
Median Household	\$48,654	\$56,890	Equalized Tax Rate Rank	42				
Per Capita	\$19,910	\$25,881						
Prepared by the Monmouth County Division of Planning August 22, 2011								

# Freehold Township

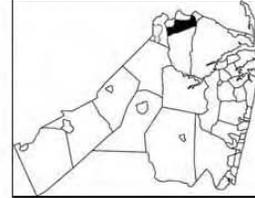
Freehold Township has a land area of 37.0 square miles, and is one of the largest townships in the county. The township, once a predominantly agricultural area, underwent tremendous residential development in the 1980s through the early 1990s. Large lot single-family homes and condominium and townhouse complexes make up a large part of the township's housing stock. Commercial activities have developed along County Route 537 and Route 9. The township also hosts the largest mall in the county in terms of square footage, and part of the Freehold Raceway race track.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		<u>Math</u>	<u>Average SAT</u>
1980	19,202		1980	5,565		English	537
1990	24,710		1990	8,207		Essay	516
2000	31,537		2000	10,814			514
2010	36,184		2010	12,577			
2025 Projection	36,377						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	30,509	84.3%	<u>Number</u>	<u>Percent</u>		1990	13,426
Black	1,931	5.3%	<u>Total - 2010</u>	13,140	100.0%	2000	16,582
Asian	2,544	7.0%	Owner-Occupied	10,368	78.9%	2010	18,228
Other	1,200	3.3%	Renter-Occupied	2,209	16.8%		
Persons of Hispanic Origin	2,808	7.8%	Vacant	563	4.3%	<u>Resident Employment</u>	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$418,000		1990	13,075
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,197		2000	16,275
Pre-School (0-4 years)	1,726	4.8%	<u>Types of Units - (2005-09)</u>			2010	16,831
School Age (5-19 years)	7,924	21.9%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	<u>Resident Unemployment</u>	
Working Age (20-64 years)	21,836	60.3%	Total	9,114	100.0%	1990	351
Seniors (65+)	4,698	13.0%	Detached:	7,303	80.1%	2000	306
			Attached:	1,811	19.9%	2010	1,397
			<u>Multiple Units</u>				
			Total	2,624	100.0%	<b>TAXES 2011</b>	
			2-4 Units	450	17.1%	Net Valuation \$000	6,159,187
			5-9 Units	988	37.7%	General Tax Rate	1.96
			10+ Units	1,186	45.2%	Equalized Tax Rate Rank	35
			<u>Mobile Homes and Other</u>	367			
<b>INCOME</b>			Prepared by the Monmouth County Division of Planning August 22, 2011				
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>					
Median Family	\$89,845	\$108,388					
Median Household	\$77,185	\$91,083					
Per Capita	\$31,505	\$38,442					

# Hazlet

Hazlet Township has a land area of 5.6 square miles and is located in the Bayshore area of the county. For many years Hazlet has attracted residents because of the convenient rail and highway access to New York City and its close proximity to the shore area. The 88.5 acre Veteran's Park, which houses the Community Center and Swim and Tennis Club, offers a wide variety of recreational and social activities for residents. Many corporate centers, newly constructed offices and commercial enterprises have located in Hazlet along the Route 35 and Route 36 corridors.

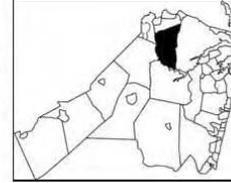


<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		<u>Math</u>	<u>Average SAT</u>	
1980	23,013		1980	6,595		English	504	
1990	21,976		1990	7,148		Essay	482	
2000	21,378		2000	7,244			475	
2010	20,334		2010	7,140				
2025 Projection	21,590							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	18,694	91.9%	<u>Number</u>	<u>Percent</u>		1990	12,008	
Black	301	1.5%	<u>Total - 2010</u>	7,417 100.0%		2000	11,115	
Asian	691	3.4%	Owner-Occupied	6,438 86.8%		2010	11,466	
Other	648	3.2%	Renter-Occupied	702 9.5%		<u>Resident Employment</u>		
Persons of Hispanic Origin	1,601	7.9%	Vacant	277 3.7%		1990	11,517	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$346,700		2000	10,738	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$666		2010	10,456	
Pre-School (0-4 years)	1,014	5.0%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	4,109	20.2%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	
Working Age (20-64 years)	12,246	60.2%	Total	5,975	100.0%	1990	491 4.1%	
Seniors (65+)	2,965	14.6%	Detached:	5,700	95.4%	2000	377 3.4%	
			Attached:	275	4.6%	2010	1,010 8.8%	
			<u>Multiple Units</u>			<b>TAXES 2011</b>		
			Total	574	100.0%	Net Valuation \$000	2,366,210	
			2-4 Units	191	33.3%	General Tax Rate	2.29	
			5-9 Units	187	32.6%	Equalized Tax Rate Rank	46	
			10+ Units	196	34.1%			
			<u>Mobile Homes and Other</u>	674				
<b>INCOME</b>			Prepared by the Monmouth County Division of Planning August 22, 2011					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>						
Median Family	\$71,361	\$93,727						
Median Household	\$65,697	\$85,545						
Per Capita	\$25,262	\$31,986						



# Holmdel

Holmdel Township has a land area of 17.9 square miles and is located in north-central Monmouth County. The establishment of Bell Laboratories in the township in the 1970s prompted the development of exclusive residential neighborhoods on the rolling hills of this historically agricultural area. Holmdel is home to Monmouth County's Holmdel Park. Major retailers have been drawn to the area, lining Route 35 with shopping plazas.

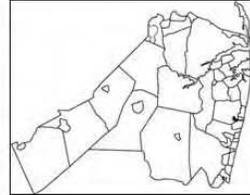


<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>	<b>Average SAT</b>	
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Total Households</b>		Math	618	
1980	8,447		1980	2,229		English	585	
1990	11,532		1990	3,375		Essay	585	
2000	15,781		2000	4,947				
2010	16,773		2010	5,584				
2025 Projection	19,608							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>		
White	13,007	77.5%	<b>Number</b>	<b>Percent</b>		1990	5,628	
Black	145	0.9%	<b>Total - 2010</b>	5,792	100.0%	2000	7,503	
Asian	3,213	19.2%	Owner-Occupied	5,036	86.9%	2010	7,564	
Other	408	2.4%	Renter-Occupied	548	9.5%	<b>Resident Employment</b>		
Persons of Hispanic Origin	621	3.7%	Vacant	208	3.6%	1990	5,509	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$648,900		2000	7,362	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$2,000		2010	7,185	
Pre-School (0-4 years)	743	4.4%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>		
School Age (5-19 years)	3,909	23.3%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	9,382	55.9%	Total	5,342	100.0%	1990	119	2.1%
Seniors (65+)	2,739	16.3%	Detached:	4,650	87.0%	2000	141	1.9%
			Attached:	692	13.0%	2010	379	5.0%
			<b>Multiple Units</b>					
			Total	209	100.0%			
			2-4 Units	9	4.3%			
			5-9 Units	113	54.1%			
			10+ Units	87	41.6%			
			<b>Mobile Homes and Other</b>	84				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000		3,839,354			
Median Family	\$122,785	\$151,103	General Tax Rate		1.96			
Median Household	\$112,879	\$138,263	Equalized Tax Rate Rank		24			
Per Capita	\$47,898	\$59,323						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								



# Interlaken

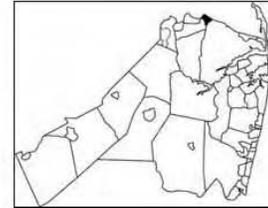
The Borough of Interlaken has a land area of 0.38 square miles and is located near the ocean, north of Asbury Park. In 1922, developers selected this area of Ocean Township located between two branches of Deal Lake for a residential community. The area was named Interlaken after a famous Swiss resort with similar water features. Today, this totally residential borough is noted for its period architecture and unusual street names.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		Math	n/a	
1980	1,037		1980	389		English	n/a	
1990	910		1990	377		Essay	n/a	
2000	900		2000	386				
2010	820		2010	361				
2025 Projection	908							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	807	98.4%	<u>Number</u>	<u>Percent</u>		1990	466	
Black	0	0.0%	<b>Total - 2010</b>	393	100.0%	2000	480	
Asian	4	0.5%	Owner-Occupied	336	85.5%	2010	502	
Other	9	1.1%	Renter-Occupied	25	6.4%	<u>Resident Employment</u>		
Persons of Hispanic Origin	14	1.7%	Vacant	32	8.1%	1990	457	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$665,900		2000	472	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$2,000		2010	460	
Pre-School (0-4 years)	27	3.3%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	107	13.0%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	468	57.1%	Total	408	100.0%	1990	9	1.9%
Seniors (65+)	218	26.6%	Detached:	405	99.3%	2000	8	1.6%
			Attached:	3	0.7%	2010	42	8.4%
			<u>Multiple Units</u>			<b>TAXES 2011</b>		
			Total	0	100.0%	Net Valuation \$000	199,993	
			2-4 Units	0		General Tax Rate	1.52	
			5-9 Units	0		Equalized Tax Rate Rank	6	
			10+ Units	0				
			<u>Mobile Homes and Other</u>	0				
<b>INCOME</b>								
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>						
Median Family	\$104,618	\$130,000						
Median Household	\$82,842	\$116,719						
Per Capita	\$47,307	\$64,328						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Keansburg

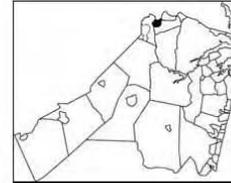
The Borough of Keansburg consists of 0.95 square miles and is located on the Raritan Bay. The area was originally developed as a summer resort, complete with steamboat service to and from New York City. The classic bungalow dominates Keansburg's residential architecture as these summer homes have been converted to year-round residences. The Keansburg amusement park and boardwalk come alive in the summer time, and attract families from all over northern Monmouth County.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Total Households</b>		<b>Math</b>	<b>Average SAT</b>	
1980	10,613		1980	3,431		English	469	
1990	11,069		1990	3,794		Essay	454	
2000	10,732		2000	3,872			457	
2010	10,105		2010	3,805				
2025 Projection	10,848							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	8,505	84.2%	<b>Number</b>	<b>Percent</b>		1990	5,234	
Black	664	6.6%	<u>Total - 2010</u>	4,318 100.0%		2000	5,300	
Asian	172	1.7%	Owner-Occupied	2,105 48.7%		2010	5,696	
Other	764	7.6%	Renter-Occupied	1,700 39.4%		<u>Resident Employment</u>		
Persons of Hispanic Origin	1,493	14.8%	Vacant	513 11.9%		1990	4,768	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$223,300		2000	5,002	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$874		2010	4,875	
Pre-School (0-4 years)	675	6.7%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	1,948	19.3%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	6,384	63.2%	Total	2,886	100.0%	1990	466	8.9%
Seniors (65+)	1,098	10.9%	Detached:	2,701	93.6%	2000	298	5.6%
			Attached:	185	6.4%	2010	821	14.4%
			<u>Multiple Units</u>			<b>TAXES 2011</b>		
			Total	1,220	100.0%	Net Valuation \$000	520,992	
			2-4 Units	493	40.4%	General Tax Rate	3.24	
			5-9 Units	122	10.0%	Equalized Tax Rate Rank	52	
			10+ Units	605	49.6%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>								
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>						
Median Family	\$45,438	\$57,358						
Median Household	\$36,383	\$45,318						
Per Capita	\$17,417	\$21,443						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Keyport

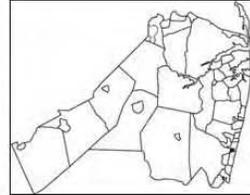
The Borough of Keyport has a land area of 1.4 square miles and is located on the Bayshore at the mouth of Matawan Creek, earning it the nickname "Gateway to the Bayshore." Keyport's downtown business district, part of Keyport's historic district, has been central to the Bayshore area for many years, and is being strengthened through revitalization efforts. Keyport's geographic location has fostered many harbor facilities and a strong charter boat industry.



<b>DEMOGRAPHICS</b>		<b>HOUSEHOLDS</b>		<b>EDUCATION</b>	
<u>Total Population</u>		<u>Total Households</u>		<u>Year 2009-2010</u>	
<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Total Households</u>	<u>Math</u>	<u>Average SAT</u>
1980	7,413	1980	2,957	English	457
1990	7,586	1990	3,161	Essay	447
2000	7,568	2000	3,264		
2010	7,240	2010	3,067		
2025 Projection	7,637				
<b>2010 Racial and Ethnic Composition</b>		<b>HOUSING 2010</b>		<b>EMPLOYMENT</b>	
	<u>Number</u> <u>Percent</u>	<u>Housing Units</u>		<u>Resident Labor Force</u>	
White	5,792 80.0%	<u>Number</u> <u>Percent</u>		1990	3,905
Black	521 7.2%	<b>Total - 2010</b>	3,272 100.0%	2000	4,124
Asian	172 2.4%	Owner-Occupied	1,601 48.9%	2010	4,295
Other	755 10.4%	Renter-Occupied	1,466 44.8%	<u>Resident Employment</u>	
Persons of Hispanic Origin	1,322 18.3%	Vacant	205 6.3%	1990	3,752
<b>2010 Age Composition</b>		Median Value, Owner-Occupied	\$329,100	2000	3,974
	<u>Number</u> <u>Percent</u>	Median Rent (2005-09)	\$872	2010	3,874
Pre-School (0-4 years)	441 6.1%	<u>Types of Units - (2005-09)</u>		<u>Resident Unemployment</u>	
School Age (5-19 years)	1,150 15.9%	<u>Single Units</u>	<u>Number</u> <u>Percent</u>		<u>Number</u> <u>Percent</u>
Working Age (20-64 years)	4,506 62.2%	Total	1,744 100.0%	1990	153 3.9%
Seniors (65+)	1,143 15.8%	Detached:	1,657 95.0%	2000	149 3.6%
		Attached:	87 5.0%	2010	421 9.8%
		<u>Multiple Units</u>			
		Total	1,813 100.0%		
		2-4 Units	462 25.5%		
		5-9 Units	120 6.6%		
		10+ Units	1,231 67.9%		
		<b>Mobile Homes and Other</b>	21		
<b>INCOME</b>		<b>TAXES 2011</b>			
	<u>1999 Income (2000 Census)</u> <u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	750,626		
Median Family	\$58,176 \$76,809	General Tax Rate	2.16		
Median Household	\$43,869 \$55,466	Equalized Tax Rate Rank	47		
Per Capita	\$23,288 \$29,581				
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>					

# Lake Como

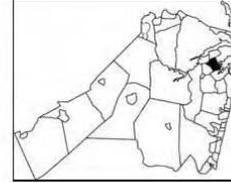
The Borough of Lake Como has a land area of 0.20 square miles and is located in the south coast area of the county. This small community of bungalows and seaside homes was originally developed as a resort in the 1880s. The town was previously called South Belmar. Lake Como is still popular for its summer rentals and active nightlife, although it is predominantly a year-round community. A slim portion of Belmar separates Lake Como from the ocean.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	n/a	
1980	1,566		1980	654		English	n/a	
1990	1,482		1990	663		Essay	n/a	
2000	1,806		2000	824				
2010	1,759		2010	785				
2025 Projection	1,806							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	1,458	82.9%	<u>Number</u>	<u>Percent</u>		1990	782	
Black	108	6.1%	<b>Total - 2010</b>	1,115	100.0%	2000	1,091	
Asian	21	1.2%	Owner-Occupied	465	41.7%	2010	1,137	
Other	172	9.8%	Renter-Occupied	320	28.7%	<u>Resident Employment</u>		
Persons of Hispanic Origin	322	18.3%	Vacant	330	29.6%	1990	743	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$388,600		2000	1,059	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,401		2010	1,032	
Pre-School (0-4 years)	96	5.5%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	282	16.0%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	1,196	68.0%	Total	848	100.0%	1990	39	5.0%
Seniors (65+)	185	10.5%	Detached:	805	94.9%	2000	31	2.1%
			Attached:	43	5.1%	2010	105	9.2%
			<u>Multiple Units</u>					
			Total	254	100.0%			
			2-4 Units	152	59.8%			
			5-9 Units	34	13.4%			
			10+ Units	68	26.8%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	388,142				
Median Family	\$56,538	\$90,000	General Tax Rate	1.65				
Median Household	\$47,566	\$77,813	Equalized Tax Rate Rank	18				
Per Capita	\$27,111	\$39,860						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Little Silver

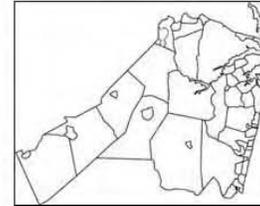
The Borough of Little Silver has a land area of 2.8 square miles (7.25 km<sup>2</sup>) and is located on the Shrewsbury River. The borough has had a varied history as a resort, agricultural area and fishing town. Today, the municipality is primarily residential with a range of housing types, from ranches and capes to riverfront estate homes. The town's commercial area is within walking distance of many of the neighborhoods and is usually bustling with activity. Little Silver's historic train station was built in 1890 and continues to serve the needs of local commuters.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	540	
1980	5,548		1980	1,840		English	528	
1990	5,721		1990	2,019		Essay	529	
2000	6,170		2000	2,232				
2010	5,950		2010	2,146				
2025 Projection	6,370							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	5,737	96.4%	<u>Number</u>	<u>Percent</u>		1990	2,831	
Black	17	0.3%	<u>Total - 2010</u>	2,278	100.0%	2000	3,052	
Asian	104	1.7%	Owner-Occupied	2,026	88.9%	2010	3,112	
Other	92	1.5%	Renter-Occupied	120	5.3%	<u>Resident Employment</u>		
Persons of Hispanic Origin	179	3.0%	Vacant	132	5.8%	1990	2,759	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$629,900		2000	2,989	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$2,000		2010	2,923	
Pre-School (0-4 years)	364	6.1%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	1,399	23.5%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	3,249	54.6%	Total	2,286	100.0%	1990	72	2.5%
Seniors (65+)	938	15.8%	Detached:	1,972	86.3%	2000	63	4.7%
			Attached:	314	13.7%	2010	189	6.1%
			<u>Multiple Units</u>					
			Total	18	100.0%			
			2-4 Units	18	100.0%			
			5-9 Units	0	0.0%			
			10+ Units	0	0.0%			
			<u>Mobile Homes and Other</u>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	1,250,793				
Median Family	\$104,033	\$162,588	General Tax Rate	2.30				
Median Household	\$94,094	\$149,659	Equalized Tax Rate Rank	27				
Per Capita	\$46,798	\$65,917						
Prepared by the Monmouth County Division of Planning August 22, 2011								

# Loch Arbour

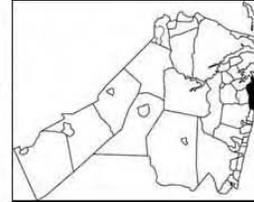
The Village of Loch Arbour has a land area of 0.10 square miles and is located midcoast, just north of Asbury Park. This tiny municipality has the smallest population of any town in Monmouth County. Loch Arbour was developed as an adjunct resort to Asbury Park, with convenient access to the North Asbury Park and Allenhurst Train Stations. In 1957, it separated from Ocean Township and incorporated as a village. In this otherwise residential community, a beach club is located on the oceanfront and a small commercial area is located on the western border.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<b>Total Population</b>			<b>Year</b>			<b>Year 2009-2010</b>	
<b>Year</b>	<b>Number</b>		<b>Total Households</b>			<b>Average SAT</b>	
1980	369		125			Math 519	
1990	380		137			English 498	
2000	280		120			Essay 498	
2010	194		82				
2025 Projection	280						
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>	
White	184	94.8%	<b>Number</b> <b>Percent</b>			1990 224	
Black	3	1.5%	<b>Total - 2010</b> 159 100.0%			2000 165	
Asian	3	1.5%	Owner-Occupied 66 41.5%			2010 174	
Other	4	2.1%	Renter-Occupied 16 10.1%			<b>Resident Employment</b>	
Persons of Hispanic Origin	7	3.6%	Vacant 77 48.4%			1990 216	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied \$931,800			2000 157	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09) \$829			2010 153	
Pre-School (0-4 years)	6	3.1%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>	
School Age (5-19 years)	34	17.5%	<b>Single Units</b> <b>Number</b> <b>Percent</b>			1990 8 3.6%	
Working Age (20-64 years)	124	63.9%	Total 154 100.0%			2000 8 5.2%	
Seniors (65+)	30	15.5%	Detached: 154 100.0%			2010 21 12.0%	
			Attached: 0 0.0%				
			<b>Multiple Units</b>				
			Total 0 100.0%				
			2-4 Units 0				
			5-9 Units 0				
			10+ Units 0				
			<b>Mobile Homes and Other</b> 0				
<b>INCOME</b>						<b>TAXES 2011</b>	
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>				Net Valuation \$000 157,179	
<b>Median Family</b>	\$74,250	\$165,625				General Tax Rate 2.08	
<b>Median Household</b>	\$68,542	\$116,250				Equalized Tax Rate Rank 20	
<b>Per Capita</b>	\$34,037	\$58,927					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Long Branch

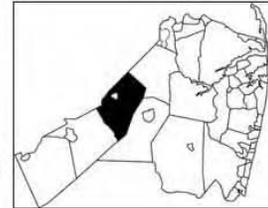
The City of Long Branch has a land area of 5.1 square miles and is located in the north coast area of the county. The Elberon section of Long Branch, nicknamed the Newport of the Jersey Shore at the turn of the century, is still known for its grand Victorian and Gothic architecture. Long Branch contains the most varied range of housing types of any town in the county, including single-family homes, oceanfront high-rise condominiums, townhomes and apartments. In recent years there has been large-scale redevelopment in Long Branch's oceanfront area. The city has received designation as an Urban Enterprise Zone from the State of New Jersey, which provides incentives to local businesses and their customers.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Year</u>	<u>Total Households</u>		<u>Year 2009-2010</u>	<u>Average SAT</u>	
1980	29,819		1980	11,672		Math	447	
1990	28,658		1990	11,544		English	432	
2000	31,340		2000	12,594		Essay	425	
2010	30,719		2010	11,753				
2025 Projection	34,106							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	20,060	65.3%	<u>Number</u>	<u>Percent</u>		1990	14,726	
Black	4,364	14.2%	<b>Total - 2010</b>	14,170	100.0%	2000	15,778	
Asian	655	2.1%	Owner-Occupied	4,936	34.8%	2010	16,401	
Other	5,640	18.4%	Renter-Occupied	6,817	48.1%	<u>Resident Employment</u>		
Persons of Hispanic Origin	8,624	28.1%	Vacant	2,417	17.1%	1990	13,707	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$390,500		2000	14,954	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,148		2010	14,843	
Pre-School (0-4 years)	2,214	7.2%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	5,266	17.1%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	19,767	64.3%	Total	6,442	100.0%	1990	1,019	6.9%
Seniors (65+)	3,472	11.3%	Detached:	5,238	81.3%	2000	824	2.5%
			Attached:	1,204	18.7%	2010	1,558	9.5%
			<u>Multiple Units</u>			<b>TAXES 2011</b>		
			Total	8,109	100.0%	Net Valuation \$000	4,154,824	
			2-4 Units	2,705	33.4%	General Tax Rate	1.90	
			5-9 Units	986	12.2%	Equalized Tax Rate Rank	16	
			10+ Units	4,418	54.5%			
			<u>Mobile Homes and Other</u>	18				
<b>INCOME</b>			Prepared by the Monmouth County Division of Planning August 22, 2011					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>						
Median Family	\$42,825	\$57,807						
Median Household	\$38,651	\$52,456						
Per Capita	\$20,532	\$29,685						

# Manalapan

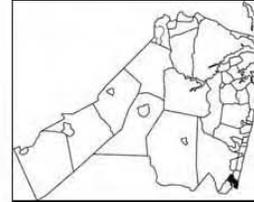
Manalapan Township has a land area of 30.85 square miles and is located in the western part of Monmouth County. The township's name was derived from the Native American phrase meaning "good bread" or "a place producing things to make good bread." The Battle of Monmouth took place in Manalapan in what is now the Monmouth Battlefield State Park. The township is also home to the headquarters of the Monmouth County Library System. Much of the southern part of the township has stayed rural, and the remainder has been developed with large, and fairly new, single-family homes. Commercial development is prominent along State Highways 9 and 33.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		<u>Math</u>	<u>Average SAT</u>	
1980	18,914		1980	5,578		English	553	
1990	26,716		1990	8,490		Essay	512	
2000	33,423		2000	10,781			510	
2010	38,872		2010	13,263				
2025 Projection	40,923							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	34,423	88.6%		<u>Number</u>	<u>Percent</u>	1990	12,545	
Black	925	2.4%	<u>Total - 2010</u>	13,735	100.0%	2000	16,516	
Asian	2,682	6.9%	Owner-Occupied	12,159	88.5%	2010	19,404	
Other	842	2.2%	Renter-Occupied	1,104	8.0%	<u>Resident Employment</u>		
Persons of Hispanic Origin	2,202	5.7%	Vacant	472	3.4%	1990	12,110	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$461,400		2000	16,108	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,409		2010	17,897	
Pre-School (0-4 years)	2,047	5.3%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	8,860	22.8%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	23,130	59.5%	Total	10,697	100.0%	1990	435	3.5%
Seniors (65+)	4,835	12.4%	Detached:	9,304	87.0%	2000	408	1.8%
			Attached:	1,393	13.0%	2010	1,507	7.8%
			<u>Multiple Units</u>			<b>TAXES 2011</b>		
			Total	2,191	100.0%	Net Valuation \$000	5,703,999	
			2-4 Units	392	17.9%	General Tax Rate	1.99	
			5-9 Units	493	22.5%	Equalized Tax Rate Rank	28	
			10+ Units	1,306	59.6%			
			<u>Mobile Homes and Other</u>	61				
<b>INCOME</b>								
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>						
Median Family	\$94,112	\$112,397						
Median Household	\$83,575	\$101,528						
Per Capita	\$32,142	\$39,698						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Manasquan

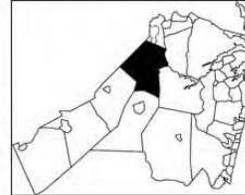
The Borough of Manasquan has a land area of 1.4 square miles and is located in the south coast area of Monmouth County. The borough was named after the Manasquan River, which makes up part of the town's southern border. Manasquan's beach is a popular attraction for both residents and visitors. Lovely seaside architecture lines the town's streets. Manasquan's quaint town center has been enhanced with new paver brick sidewalks and historically inspired lamps, attracting shoppers not only during summer months, but year round as well. With its proximity to Route 35, and New Jersey Transit rail service, Manasquan provides its residents with easy access to points north and south.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	511
1980	5,354		1980	2,119		English	498
1990	5,369		1990	2,217		Essay	507
2000	6,310		2000	2,600			
2010	5,897		2010	2,374			
2025 Projection	6,772						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	5,665	96.1%	<u>Number</u>	<u>Percent</u>		1990	2,642
Black	18	0.3%	<u>Total - 2010</u>	3,500	100.0%	2000	3,471
Asian	36	0.6%	Owner-Occupied	1,729	49.4%	2010	3,490
Other	178	3.0%	Renter-Occupied	645	18.4%	<u>Resident Employment</u>	
Persons of Hispanic Origin	414	7.0%	Vacant	1,126	32.2%	1990	2,585
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$642,200		2000	3,408
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,127		2010	3,322
Pre-School (0-4 years)	278	4.7%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>	
School Age (5-19 years)	1,207	20.5%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	3,448	58.5%	Total	2,895	100.0%	1990	57
Seniors (65+)	964	16.3%	Detached:	2,817	97.3%	2000	63
			Attached:	78	2.7%	2010	168
			<u>Multiple Units</u>				
			Total	518	100.0%		
			2-4 Units	481	92.9%		
			5-9 Units	28	5.4%		
			10+ Units	9	1.7%		
			<u>Mobile Homes and Other</u>	48			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	1,605,420			
Median Family	\$73,670	\$106,250	General Tax Rate	1.57			
Median Household	\$63,079	\$91,375	Equalized Tax Rate Rank	9			
Per Capita	\$32,898	\$39,701					
Prepared by the Monmouth County Division of Planning August 22, 2011							

# Marlboro

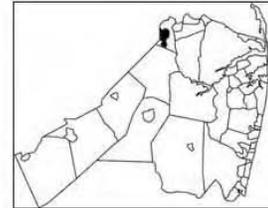
Marlboro Township has a land area of 30.31 square miles and is located in western Monmouth County, on the border of Middlesex County. Today, Marlboro is one of the fastest growing municipalities in the county, accommodating a range of land uses including offices, retail and service enterprises, light industrial, and housing. Marlboro's housing stock includes estate homes scattered on large lots, post-war and recent single-family residential subdivisions, and higher-density townhomes.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	580
1980	17,560		1980	4,542		English	537
1990	27,974		1990	8,149		Essay	550
2000	36,398		2000	11,478			
2010	40,191		2010	13,001			
2025 Projection	41,991						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	31,587	78.6%	<u>Number</u>	<u>Percent</u>		1990	13,887
Black	841	2.1%	<b>Total - 2010</b>	13,436	100.0%	2000	18,610
Asian	6,939	17.3%	Owner-Occupied	12,407	92.3%	2010	20,459
Other	824	2.1%	Renter-Occupied	594	4.4%		
Persons of Hispanic Origin	1,619	4.0%	Vacant	435	3.2%	<u>Resident Employment</u>	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$517,900		1990	13,458
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$2,000		2000	18,194
Pre-School (0-4 years)	2,034	5.1%	<u>Types of Units - (2005-09)</u>			2010	19,106
School Age (5-19 years)	10,339	25.7%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	<u>Resident Unemployment</u>	
Working Age (20-64 years)	23,274	57.9%	Total	12,093	100.0%	1990	429
Seniors (65+)	4,544	11.3%	Detached:	10,767	89.0%	2000	416
			Attached:	1,326	11.0%	2010	1,353
			<u>Multiple Units</u>				
			Total	742	100.0%		
			2-4 Units	134	18.1%		
			5-9 Units	194	26.1%		
			10+ Units	414	55.8%		
			<u>Mobile Homes and Other</u>	139			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	6,897,539			
Median Family	\$107,894	\$141,546	General Tax Rate	2.00			
Median Household	\$101,322	\$129,158	Equalized Tax Rate Rank	32			
Per Capita	\$38,635	\$49,477					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Matawan

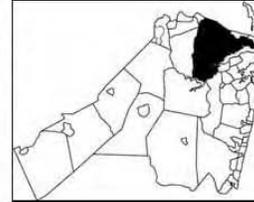
The Borough of Matawan has a land area of 2.26 square miles and is located within the Bayshore region of northwest Monmouth County. Situated at the head of the Matawan Creek, the borough has a rich history as a shipping center. Today, Matawan is a fully developed suburban community with a wide range of housing types, and commercial uses concentrated along Main Street. The town is very popular with commuters to New York City, since Matawan's train station is the northernmost stop within the county on the North Jersey Coastline route.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Number</b>		<b>Average SAT</b>		
1980	8,837		1980	3,086		Math	497	
1990	9,270		1990	3,523		English	474	
2000	8,910		2000	3,531		Essay	479	
2010	8,810		2010	3,358				
2025 Projection	9,172							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	7,134	81.0%		<b>Number</b>	<b>Percent</b>	1990	5,412	
Black	620	7.0%	<b>Total - 2010</b>	3,606	100.0%	2000	5,091	
Asian	565	6.4%	Owner-Occupied	2,144	59.5%	2010	5,257	
Other	491	5.6%	Renter-Occupied	1,214	33.7%	<u>Resident Employment</u>		
Persons of Hispanic Origin	949	10.8%	Vacant	248	6.9%	1990	5,199	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$374,400		2000	4,918	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,105		2010	4,794	
Pre-School (0-4 years)	599	6.8%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	1,583	18.0%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	5,601	63.6%	Total	2,193	100.0%	1990	213	3.9%
Seniors (65+)	1,027	11.7%	Detached:	2,089	95.3%	2000	173	2.5%
			Attached:	104	4.7%	2010	463	8.8%
			<u>Multiple Units</u>			<b>TAXES 2011</b>		
			Total	1,499	100.0%	Net Valuation \$000	1,054,167	
			2-4 Units	423	28.2%	General Tax Rate	2.43	
			5-9 Units	223	14.9%	Equalized Tax Rate Rank	51	
			10+ Units	853	56.9%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>			<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>					
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>						
Median Family	\$72,183	\$81,250						
Median Household	\$63,594	\$63,012						
Per Capita	\$30,320	\$33,325						

# Middletown

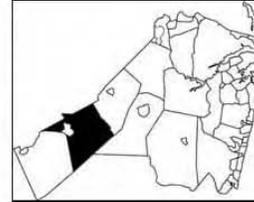
Middletown Township has a land area of 41.08 square miles and has frontage on Sandy Hook Bay and the Navesink River. Middletown has a rich history, and was one of the very first settlements in New Jersey. Because of its large size and central location, Middletown has evolved into an extremely diverse community, with a balance of residential, commercial and industrial uses. Navesink River Road, running high above the Navesink River, is one of the most visually stunning roads in the county. Middletown is also home to Brookdale, Monmouth County's Community College.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Year</u>	<u>Total Households</u>		<u>Year 2009-2010</u>	<u>Average SAT</u>	
1980	62,574		1980	18,841		Math	544	
1990	68,183		1990	22,637		English	509	
2000	67,479		2000	23,236		Essay	503	
2010	66,522		2010	23,962				
2025 Projection	71,597							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	62,456	93.9%	<u>Number</u>	<u>Percent</u>		1990	34,699	
Black	869	1.3%	<u>Total - 2010</u>	24,959	100.0%	2000	35,032	
Asian	1,730	2.6%	Owner-Occupied	20,304	81.3%	2010	35,289	
Other	1,467	2.2%	Renter-Occupied	3,658	14.7%	<u>Resident Employment</u>		
Persons of Hispanic Origin	3,569	5.4%	Vacant	997	4.0%	1990	33,370	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$439,300		2000	34,145	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,130		2010	32,357	
Pre-School (0-4 years)	3,776	5.7%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	13,984	21.0%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	39,438	59.3%	Total	20,752	100.0%	1990	1,329	3.8%
Seniors (65+)	9,324	14.0%	Detached:	18,878	91.0%	2000	887	1.4%
			Attached:	1,874	9.0%	2010	2,932	8.3%
			<u>Multiple Units</u>					
			Total	3,134	100.0%			
			2-4 Units	971	31.0%			
			5-9 Units	513	16.4%			
			10+ Units	1,650	52.6%			
			<u>Mobile Homes and Other</u>	33				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	9,898,965				
Median Family	\$86,124	\$110,892	General Tax Rate	2.09				
Median Household	\$75,566	\$94,549	Equalized Tax Rate Rank	29				
Per Capita	\$34,196	\$41,925						
Prepared by the Monmouth County Division of Planning August 22, 2011								

# Millstone

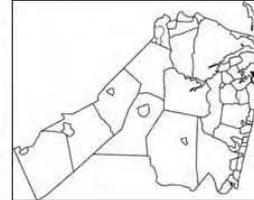
Millstone Township has a land area of 37.38 square miles and is located in western Monmouth County, bordering Middlesex and Mercer Counties. The township contains two smaller, historic villages, Perrineville and Clarksburg. Residential development began in this agricultural area in the 1970s, and it is now one of the fastest growing areas in the county. Large estate homes on large lots dominate recent development in the town. Local land development ordinances have helped Millstone maintain its rural character despite the recent development pressure.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		Math	529	
1980	3,926		1980	1,146		English	509	
1990	5,069		1990	1,574		Essay	512	
2000	8,970		2000	2,708				
2010	10,566		2010	3,301				
2025 Projection	13,152							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	9,450	89.4%	<u>Number</u>	<u>Percent</u>		1990	2,678	
Black	379	3.6%	<u>Total - 2010</u>	3,434	100.0%	2000	4,499	
Asian	476	4.5%	Owner-Occupied	3,105	90.4%	2010	4,492	
Other	261	2.5%	Renter-Occupied	196	5.7%	<u>Resident Employment</u>		
Persons of Hispanic Origin	579	5.5%	Vacant	133	3.9%	1990	2,580	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$623,300		2000	4,436	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,088		2010	4,323	
Pre-School (0-4 years)	449	4.2%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	2,788	26.4%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	6,469	61.2%	Total	3,261	100.0%	1990	98	3.7%
Seniors (65+)	860	8.1%	Detached:	3,203	98.2%	2000	63	2.7%
			Attached:	58	1.8%	2010	168	3.7%
			<u>Multiple Units</u>					
			Total	22	100.0%			
			2-4 Units	12	54.5%			
			5-9 Units	10	45.5%			
			10+ Units	0	0.0%			
			<u>Mobile Homes and Other</u>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	1,773,530				
Median Family	\$96,116	\$124,880	General Tax Rate	2.21				
Median Household	\$94,561	\$123,846	Equalized Tax Rate Rank	40				
Per Capita	\$37,285	\$49,640						
Prepared by the Monmouth County Division of Planning August 22, 2011								

# Monmouth Beach

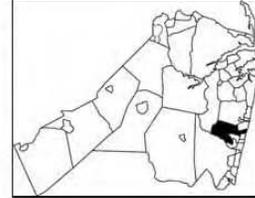
The Borough of Monmouth Beach has a land area of 1.1 square miles and is located on a barrier spit of land between the Atlantic Ocean and the Shrewsbury River in the north coast area of the county. Originally developed as a resort community, Monmouth Beach is now filled with year-round residents who are attracted to the town by the waterfront and harbor facilities. Monmouth Beach's location between the Shrewsbury River and the sea gives this town the advantage of being about ten degrees cooler than the rest of the county in the summer.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Year</u>	<u>Total Households</u>		<u>Year 2009-2010</u>	<u>Average SAT</u>	
1980	3,318		1980	1,336		Math	513	
1990	3,303		1990	1,489		English	507	
2000	3,595		2000	1,633		Essay	511	
2010	3,279		2010	1,494				
2025 Projection	3,744							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	3,197	97.5%	<u>Number</u>	<u>Percent</u>		1990	1,930	
Black	11	0.3%	<u>Total - 2010</u>	1,981	100.0%	2000	2,026	
Asian	24	0.7%	Owner-Occupied	1,236	62.4%	2010	2,090	
Other	47	1.4%	Renter-Occupied	258	13.0%	<u>Resident Employment</u>		
Persons of Hispanic Origin	62	1.9%	Vacant	487	24.6%	1990	1,884	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$549,700		2000	1,972	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,597		2010	1,922	
Pre-School (0-4 years)	129	3.9%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	578	17.6%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	1,867	56.9%	Total	1,090	100.0%	1990	46	2.4%
Seniors (65+)	705	21.5%	Detached:	996	91.4%	2000	55	3.2%
			Attached:	94	8.6%	2010	168	8.0%
			<u>Multiple Units</u>					
<b>INCOME</b>			Total	1,041	100.0%			
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	2-4 Units	179	17.2%			
Median Family	\$93,401	\$128,670	5-9 Units	153	14.7%	Net Valuation \$000	1,262,410	
Median Household	\$80,484	\$103,750	10+ Units	709	68.1%	General Tax Rate	1.29	
Per Capita	\$52,862	\$66,696	<u>Mobile Homes and Other</u>	0		Equalized Tax Rate Rank	10	
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Neptune

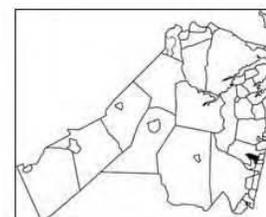
Neptune Township has a land area of 8.0 square miles and is located in the central-eastern part of Monmouth County. Ocean Grove, one of the county's most unique communities, is located on the ocean within the borders of Neptune Township. Ocean Grove, with the largest concentration of Victorian homes in the state and the impressive Great Auditorium, has earned a place on the National Register of Historic Places. With many regional roads passing through the area, Neptune Township is known as the crossroads of the Jersey Shore, attracting many shops and businesses along these major transportation corridors.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		<u>Math</u>	<u>Average SAT</u>	
1980	28,366		1980	9,917		English	438	
1990	28,148		1990	10,395		Essay	423	
2000	27,690		2000	10,907			430	
2010	27,935		2010	11,201				
2025 Projection	33,215							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	14,855	53.2%	<u>Number</u>	<u>Percent</u>		1990	14,630	
Black	10,772	38.6%	<u>Total - 2010</u>	12,991 100.0%		2000	14,323	
Asian	632	2.3%	Owner-Occupied	7,379 56.8%		2010	14,896	
Other	1,676	6.0%	Renter-Occupied	3,822 29.4%		<u>Resident Employment</u>		
Persons of Hispanic Origin	2,607	9.3%	Vacant	1,790 13.8%		1990	13,953	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$334,700		2000	13,570	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,035		2010	13,101	
Pre-School (0-4 years)	1,439	5.2%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	4,986	17.8%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	16,912	60.5%	Total	9,245	100.0%	1990	677	4.6%
Seniors (65+)	4,598	16.5%	Detached:	8,357	90.4%	2000	86	5.3%
			Attached:	888	9.6%	2010	1,795	12.1%
			<u>Multiple Units</u>					
			Total	3,618	100.0%			
			2-4 Units	1,184	32.7%			
			5-9 Units	632	17.5%			
			10+ Units	1,802	49.8%			
			<u>Mobile Homes and Other</u>	117				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	2,903,352				
Median Family	\$57,735	\$78,965	General Tax Rate	2.37				
Median Household	\$46,250	\$58,178	Equalized Tax Rate Rank	30				
Per Capita	\$22,569	\$31,025						
Prepared by the Monmouth County Division of Planning August 22, 2011								

# Neptune City

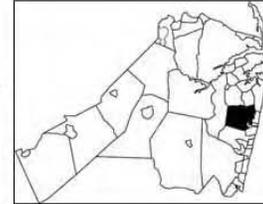
The Borough of Neptune City has a land area of 0.90 square miles and is located on the Shark River in central-eastern Monmouth County. The area developed as a working-class community for workers in local factories and in the local tourism industry. The borough hosts a mix of single-family homes, townhouses, apartments, small shopping centers and other businesses. Neptune City is home to many families who take advantage of the town's proximity to the beach and major transportation arterials.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		<u>Average SAT</u>		
1980	5,276		1980	2,204		Math	n/a	
1990	4,997		1990	2,124		English	n/a	
2000	5,218		2000	2,221		Essay	n/a	
2010	4,869		2010	2,133				
2025 Projection	5,447							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	3,798	78.0%	<u>Number</u>	<u>Percent</u>		1990	2,673	
Black	517	10.6%	<u>Total - 2010</u>	2,312	100.0%	2000	2,729	
Asian	217	4.5%	Owner-Occupied	1,269	54.9%	2010	2,807	
Other	337	6.9%	Renter-Occupied	864	37.4%	<u>Resident Employment</u>		
Persons of Hispanic Origin	491	10.1%	Vacant	179	7.7%	1990	2,593	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$285,300		2000	2,643	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,038		2010	2,576	
Pre-School (0-4 years)	253	5.2%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	742	15.2%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	3,127	64.2%	Total	1,555	100.0%	1990	80	3.0%
Seniors (65+)	747	15.3%	Detached:	1,410	90.7%	2000	754	3.1%
			Attached:	145	9.3%	2010	231	8.2%
			<u>Multiple Units</u>			<b>TAXES 2011</b>		
			Total	757	100.0%	Net Valuation \$000	433,139	
			2-4 Units	214	28.3%	General Tax Rate	2.66	
			5-9 Units	70	9.2%	Equalized Tax Rate Rank	44	
			10+ Units	473	62.5%			
			<u>Mobile Homes and Other</u>	149				
<b>INCOME</b>			Prepared by the Monmouth County					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Division of Planning					
Median Family	\$46,393	\$72,016	August 22, 2011					
Median Household	\$43,451	\$58,413						
Per Capita	\$22,191	\$31,502						

# Ocean

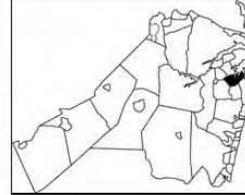
Ocean Township has a land area of 11.2 square miles and is located in eastern Monmouth County. Most of Ocean Township's housing stock developed during the post-World War II housing boom, but it also includes apartments, townhouses and condominium complexes. Commercial activity in the township is concentrated along the corridors of Route 35 and Route 71. Several major highways pass through Ocean Township, making it a convenient place to live.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>	
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Number</b>		<b>Average SAT</b>	
1980	23,570		1980	8,449		Math	519
1990	25,058		1990	9,261		English	498
2000	26,959		2000	10,254		Essay	498
2010	27,291		2010	10,611			
2025 Projection	29,216						
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>	
White	22,013	80.7%		<b>Number</b>	<b>Percent</b>	1990	13,847
Black	2,173	8.0%	<b>Total - 2010</b>	11,541	100.0%	2000	14,458
Asian	1,791	6.6%	Owner-Occupied	7,167	62.1%	2010	15,091
Other	1,314	4.8%	Renter-Occupied	3,444	29.8%	<b>Resident Employment</b>	
Persons of Hispanic Origin	2,453	9.0%	Vacant	930	8.1%	1990	13,338
<b>2010 Age Composition</b>			Median Value, Owner-Occupied			2000	14,010
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)			2010	13,818
Pre-School (0-4 years)	1,458	5.3%	\$981			<b>Resident Unemployment</b>	
School Age (5-19 years)	5,324	19.5%	<b>Types of Units - (2005-09)</b>			<b>Number</b>	
Working Age (20-64 years)	16,329	59.8%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>	1990	509
Seniors (65+)	4,180	15.3%	Total	8,072	100.0%	2000	447
			Detached:	7,076	87.7%	2010	1,273
			Attached:	996	12.3%		
			<b>Multiple Units</b>				
			Total	3,332	100.0%		
			2-4 Units	788	23.6%		
			5-9 Units	670	20.1%		
			10+ Units	1,874	56.2%		
			<b>Mobile Homes and Other</b>				
			13				
<b>INCOME</b>			<b>TAXES 2011</b>				
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000		4,300,144		
Median Family	\$74,572	\$95,757	General Tax Rate		2.08		
Median Household	\$62,058	\$79,030	Equalized Tax Rate Rank		25		
Per Capita	\$30,581	\$38,841					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Oceanport

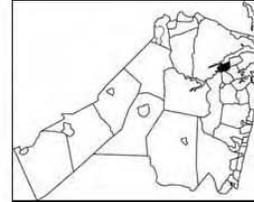
The Borough of Oceanport has a land area of 3.10 square miles and is located in the eastern part of Monmouth County, at the head of the Shrewsbury River. Prior to the extension of rail lines through Monmouth County, Oceanport played an important role in the shipping of local harvests to New York. Now, Oceanport is a predominantly residential community, with many waterfront homes. Residents enjoy the Shrewsbury River for its scenic beauty and recreational opportunities. Oceanport is also home to the U.S. Army's Fort Monmouth and the Monmouth Park Race Track, one of the most beautiful thoroughbred tracks in the country.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		Math	513
1980	5,888		1980	1,768		English	507
1990	6,146		1990	2,059		Essay	511
2000	5,807		2000	2,043			
2010	5,832		2010	2,227			
2025 Projection	6,108						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	5,445	93.4%	<u>Number</u>	<u>Percent</u>		1990	3,067
Black	175	3.0%	<u>Total - 2010</u>	2,390	100.0%	2000	2,910
Asian	93	1.6%	Owner-Occupied	1,813	75.9%	2010	2,917
Other	119	2.0%	Renter-Occupied	414	17.3%	<u>Resident Employment</u>	
Persons of Hispanic Origin	236	4.0%	Vacant	163	6.8%	1990	2,953
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$486,900		2000	2,863
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$802		2010	2,790
Pre-School (0-4 years)	283	4.9%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>	
School Age (5-19 years)	1,209	20.7%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	1990	114
Working Age (20-64 years)	3,402	58.3%	Total	1,717	100.0%	2000	47
Seniors (65+)	938	16.1%	Detached:	1,547	90.1%	2010	126
			Attached:	170	9.9%		
			<u>Multiple Units</u>				
			Total	325	100.0%		
			2-4 Units	127	39.1%		
			5-9 Units	40	12.3%		
			10+ Units	158	48.6%		
			<u>Mobile Homes and Other</u>	9			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	1,048,364			
Median Family	\$85,038	\$112,000	General Tax Rate	2.04			
Median Household	\$71,458	\$91,979	Equalized Tax Rate Rank	26			
Per Capita	\$33,356	\$52,254					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Red Bank

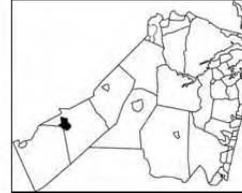
The Borough of Red Bank has a land area of 1.75 square miles and is located at the head of the Navesink River. Red Bank is a regional commercial, business, and cultural center which has undergone successful redevelopment efforts. Red Bank's vibrant downtown offers unique shops, restaurants, coffee houses, entertainment venues, and a waterfront park. Residents of Red Bank have many housing options to choose from, including apartments above the stores, riverfront midrises, stately Victorians and early 20th century homes, all on compact, walkable streets.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Year</u>	<u>Total Households</u>		<u>Year 2009-2010</u>	<u>Average SAT</u>	
1980	12,031		1980	4,908		Math	540	
1990	10,636		1990	4,683		English	528	
2000	11,844		2000	5,201		Essay	529	
2010	12,206		2010	4,929				
2025 Projection	12,306							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	7,714	63.2%	<u>Number</u>	<u>Percent</u>		1990	5,627	
Black	1,516	12.4%	<b>Total - 2010</b>	5,381	100.0%	2000	6,556	
Asian	226	1.9%	Owner-Occupied	2,316	43.0%	2010	6,859	
Other	2,750	22.5%	Renter-Occupied	2,613	48.6%	<u>Resident Employment</u>		
Persons of Hispanic Origin	4,198	34.4%	Vacant	452	8.4%	1990	5,353	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$403,900		2000	6,282	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,167		2010	6,122	
Pre-School (0-4 years)	883	7.2%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	1,855	15.2%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	7,921	64.9%	Total	2,641	100.0%	1990	274	4.9%
Seniors (65+)	1,547	12.7%	Detached:	2,153	81.5%	2000	275	3.9%
			Attached:	488	18.5%	2010	736	10.7%
			<u>Multiple Units</u>					
			Total	2,865	100.0%			
			2-4 Units	1,281	44.7%			
			5-9 Units	433	15.1%			
			10+ Units	1,151	40.2%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	2,259,057				
Median Family	\$63,333	\$78,119	General Tax Rate	1.71				
Median Household	\$47,282	\$62,122	Equalized Tax Rate Rank	23				
Per Capita	\$26,265	\$37,735						
Prepared by the Monmouth County Division of Planning August 22, 2011								

# Roosevelt

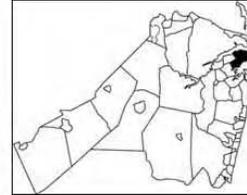
The Borough of Roosevelt has a land area of 1.93 square miles and is located in western Monmouth County. It was founded as Jersey Homesteads in 1937 and built under the Roosevelt administration as a New Deal Project. The town was originally an agro-industrial cooperative, settled by garment workers from New York City. This removed, yet self-sufficient town was renamed Roosevelt in 1945, and grew into a popular retreat for artists. Although the borough has experienced some residential growth, the slow pace of development has helped the town retain much of its original physical appearance, earning Roosevelt a spot on the National Register of Historic Places.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>		
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Total Households</b>		<b>Math</b>	<b>Average SAT</b>	
1980	835		1980	282		English	523	
1990	884		1990	323		Essay	507	
2000	933		2000	337				
2010	882		2010	314				
2025 Projection	1,072							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>		
White	816	92.5%		<b>Number</b>	<b>Percent</b>	1990	493	
Black	8	0.9%	<b>Total - 2010</b>	327	100.0%	2000	509	
Asian	28	3.2%	Owner-Occupied	282	86.2%	2010	533	
Other	30	3.4%	Renter-Occupied	32	9.8%	<b>Resident Employment</b>		
Persons of Hispanic Origin	52	5.9%	Vacant	13	4.0%	1990	480	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$281,900		2000	493	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,424		2010	491	
Pre-School (0-4 years)	50	5.7%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>		
School Age (5-19 years)	190	21.5%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	521	59.1%	Total	336	100.0%	1990	13	2.6%
Seniors (65+)	121	13.7%	Detached:	246	73.2%	2000	16	2.0%
			Attached:	90	26.8%	2010	42	7.9%
			<b>Multiple Units</b>			<b>TAXES 2011</b>		
			Total	6	100.0%	Net Valuation \$000	84,207	
			2-4 Units	3	50.0%	General Tax Rate	2.82	
			5-9 Units	0	0.0%	Equalized Tax Rate Rank	53	
			10+ Units	3	50.0%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>			<b>Prepared by the Monmouth County</b>					
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	<b>Division of Planning</b>					
Median Family	\$67,019	\$95,682	<b>August 22, 2011</b>					
Median Household	\$61,979	\$87,105						
Per Capita	\$24,892	\$33,787						

# Rumson

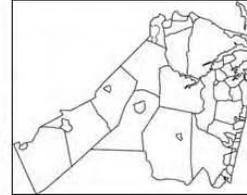
The Borough of Rumson has a land area of 5.2 square miles and is located between the Shrewsbury and Navesink Rivers in eastern Monmouth County. In the late 1800s, Rumson became a popular area for estate homes and gentleman farms, which are still evident today along Rumson Road, earning the town its prestigious reputation. Rumson's small business district is surrounded by lovely homes on mid-sized lots on walkable, tree-lined streets.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	572
1980	7,623		1980	2,502		English	555
1990	6,701		1990	2,394		Essay	572
2000	7,137		2000	2,452			
2010	7,122		2010	2,344			
2025 Projection	7,275						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	6,924	97.2%	<u>Number</u>	<u>Percent</u>		1990	3,265
Black	18	0.3%	<b>Total - 2010</b>	2,585	100.0%	2000	3,177
Asian	90	1.3%	Owner-Occupied	2,145	83.0%	2010	3,204
Other	90	1.3%	Renter-Occupied	199	7.7%	<u>Resident Employment</u>	
Persons of Hispanic Origin	173	2.4%	Vacant	241	9.3%	1990	3,203
<u>2010 Age Composition</u>			Median Value, Owner-Occupied			2000	3,115
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)			2010	3,036
Pre-School (0-4 years)	434	6.1%	\$1,799			<u>Resident Unemployment</u>	
School Age (5-19 years)	2,060	28.9%	<u>Types of Units - (2005-09)</u>			<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	3,820	53.6%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	1990	62
Seniors (65+)	808	11.3%	Total	2,568	100.0%	2000	63
			Detached:	2,509	97.7%	2010	168
			Attached:	59	2.3%		
			<u>Multiple Units</u>				
			Total	48	100.0%		
			2-4 Units	40	83.3%		
			5-9 Units	8	16.7%		
			10+ Units	0	0.0%		
			<u>Mobile Homes and Other</u>				
			0				
<b>INCOME</b>			<b>TAXES 2011</b>				
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000		2,956,696		
Median Family	\$140,668	\$149,750	General Tax Rate		1.51		
Median Household	\$120,865	\$131,875	Equalized Tax Rate Rank		13		
Per Capita	\$73,692	\$71,253					
Prepared by the Monmouth County Division of Planning August 22, 2011							

# Sea Bright

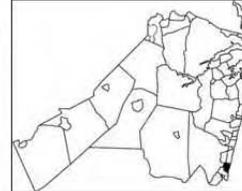
The Borough of Sea Bright has a land area of 0.6 square miles and is located on a sliver of land between the Shrewsbury River and the Atlantic Ocean, just south of Sandy Hook. The major industry of Sea Bright shifted from fishing to tourism with the completion of the now-defunct Long Branch Railroad. Today, Sea Bright has a variety of housing types, nearly all of which have waterfront views, and a small commercial district. Private beach clubs dominate Sea Bright's oceanfront, and marinas dot the riverfront.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		Math	513	
1980	1,812		1980	941		English	507	
1990	1,693		1990	901		Essay	511	
2000	1,818		2000	1,003				
2010	1,412		2010	792				
2025 Projection	2,085							
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	1,335	94.5%	<u>Number</u>	<u>Percent</u>		1990	1,108	
Black	11	0.8%	<u>Total - 2010</u>	1,211	100.0%	2000	1,253	
Asian	32	2.3%	Owner-Occupied	433	35.8%	2010	1,302	
Other	34	2.4%	Renter-Occupied	359	29.6%	<u>Resident Employment</u>		
Persons of Hispanic Origin	78	5.5%	Vacant	419	34.6%	1990	1,069	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$735,300		2000	1,206	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,167		2010	1,175	
Pre-School (0-4 years)	55	3.9%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>		
School Age (5-19 years)	121	8.6%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	1,031	73.0%	Total	570	100.0%	1990	39	3.5%
Seniors (65+)	205	14.5%	Detached:	293	51.4%	2000	47	2.4%
			Attached:	277	48.6%	2010	126	9.7%
			<u>Multiple Units</u>					
<b>INCOME</b>			Total	702	100.0%			
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	2-4 Units	197	28.1%			
Median Family	\$72,031	\$111,167	5-9 Units	114	16.2%	Net Valuation \$000	519,636	
Median Household	\$65,562	\$78,409	10+ Units	391	55.7%	General Tax Rate	1.69	
Per Capita	\$45,066	\$91,162	<u>Mobile Homes and Other</u>	0		Equalized Tax Rate Rank	8	
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Sea Girt

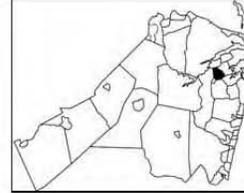
The Borough of Sea Girt has a land area of 1.05 square miles and is located along the south-coast area of the county. The borough was developed as an exclusive resort in the late 1800s with many impressive oceanfront estates. Today, Sea Girt is a quiet year-round residential community, with a small local commercial area, a 1.5 mile boardwalk and replenished beach. One way in which Sea Girt retains its peaceful character is through an ordinance requiring that eating and drinking establishments close at midnight.



<b>DEMOGRAPHICS</b>		<b>HOUSEHOLDS</b>		<b>EDUCATION</b>	
<b>Total Population</b>		<b>Year</b>	<b>Total Households</b>	<b>Year 2009-2010</b>	<b>Average SAT</b>
1980	2,650	1980	977	Math	511
1990	2,099	1990	871	English	498
2000	2,148	2000	942	Essay	507
2010	1,828	2010	823		
2025 Projection	2,148				
<b>2010 Racial and Ethnic Composition</b>		<b>HOUSING 2010</b>		<b>EMPLOYMENT</b>	
	<b>Number</b> <b>Percent</b>	<b>Housing Units</b>		<b>Resident Labor Force</b>	
White	1,812   99.1%	<b>Number</b> <b>Percent</b>		1990	978
Black	0   0.0%	<b>Total - 2010</b>	1,291   100.0%	2000	978
Asian	4   0.2%	Owner-Occupied	740   57.3%	2010	982
Other	12   0.7%	Renter-Occupied	83   6.4%	<b>Resident Employment</b>	
Persons of Hispanic Origin	30   1.6%	Vacant	468   36.3%	1990	951
<b>2010 Age Composition</b>		Median Value, Owner-Occupied	1,000,000	2000	954
	<b>Number</b> <b>Percent</b>	Median Rent (2005-09)	\$1,639	2010	940
Pre-School (0-4 years)	67   3.7%	<b>Types of Units - (2005-09)</b>		<b>Resident Unemployment</b>	
School Age (5-19 years)	310   17.0%	<b>Single Units</b>	<b>Number</b> <b>Percent</b>	<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	905   49.5%	Total	1,249   100.0%	1990	27   2.8%
Seniors (65+)	546   29.9%	Detached:	1,234   98.8%	2000	24   1.4%
		Attached:	15   1.2%	2010	42   4.3%
		<b>Multiple Units</b>			
		Total	79   100.0%		
		2-4 Units	20   25.3%		
		5-9 Units	0   0.0%		
		10+ Units	59   74.7%		
		<b>Mobile Homes and Other</b>	19		
<b>INCOME</b>		<b>TAXES 2011</b>			
	<b>1999 Income (2000 Census)</b> <b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000	1,980,043		
Median Family	\$102,680   \$142,321	General Tax Rate	0.74		
Median Household	\$86,104   \$93,661	Equalized Tax Rate Rank	4		
Per Capita	\$63,871   \$67,934				
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>					

# Shrewsbury Borough

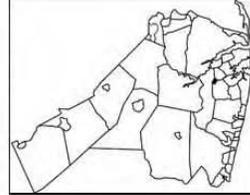
The Borough of Shrewsbury has a land area of 2.3 square miles and is located in eastern Monmouth County. The village was one of the earliest settlements in the county, located at the intersection of two major Native American pathways, now recognized as a State and National Historic District. Shrewsbury has developed into a mostly residential community, with a mix of housing types from historic homes to newer construction. Many residents in the eastern portion of the borough are within walking distance of the Little Silver train station and take advantage of rail service to New York. Route 35 is the borough's commercial corridor, hosting many businesses and services.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>	<b>Average SAT</b>	
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Total Households</b>		Math	540	
1980	2,962		1980	995		English	528	
1990	3,096		1990	1,093		Essay	529	
2000	3,590		2000	1,207				
2010	3,809		2010	1,261				
2025 Projection	3,781							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>		
White	3,642	95.6%		<b>Number</b>	<b>Percent</b>	1990	1,596	
Black	25	0.7%	<b>Total - 2010</b>	1,310	100.0%	2000	1,743	
Asian	81	2.1%	Owner-Occupied	1,201	91.7%	2010	1,718	
Other	61	1.6%	Renter-Occupied	60	4.6%	<b>Resident Employment</b>		
Persons of Hispanic Origin	95	2.5%	Vacant	49	3.7%	1990	1,566	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$570,800		2000	1,720	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,408		2010	1,676	
Pre-School (0-4 years)	226	5.9%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>		
School Age (5-19 years)	870	22.8%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	2,042	53.6%	Total	1,157	100.0%	1990	30	1.9%
Seniors (65+)	671	17.6%	Detached:	1,147	99.1%	2000	24	5.5%
			Attached:	10	0.9%	2010	42	2.4%
			<b>Multiple Units</b>					
			Total	111	100.0%			
			2-4 Units	0	0.0%			
			5-9 Units	0	0.0%			
			10+ Units	111	100.0%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000	791,587				
<b>Median Family</b>	\$92,719	\$119,313	General Tax Rate	2.71				
<b>Median Household</b>	\$86,911	\$104,063	Equalized Tax Rate Rank	37				
<b>Per Capita</b>	\$38,218	\$46,267						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Shrewsbury Township

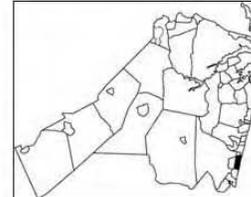
Shrewsbury Township, the county's smallest municipality, has a land area of 0.09 square miles and is located in eastern Monmouth County. The township is unique in that all of the dwelling units in the township are part of the same residential development, made up of multi-family cooperative and condominium units. These dwellings were created from housing at Camp Vail (Fort Monmouth) just after World War II.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Number</u>		Math	504
1980	995		1980	400		English	469
1990	1,098		1990	500		Essay	473
2000	1,098		2000	521			
2010	1,141		2010	583			
2025 Projection	1,144						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	823	72.1%	<u>Number</u>	<u>Percent</u>		1990	648
Black	163	14.3%	<u>Total - 2010</u>	648	100.0%	2000	710
Asian	75	6.6%	Owner-Occupied	286	44.1%	2010	769
Other	80	7.0%	Renter-Occupied	297	45.8%		
Persons of Hispanic Origin	161	14.1%	Vacant	65	10.0%	<u>Resident Employment</u>	
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$167,000		1990	624
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,047		2000	671
Pre-School (0-4 years)	57	5.0%	<u>Types of Units - (2005-09)</u>			2010	664
School Age (5-19 years)	173	15.2%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		
Working Age (20-64 years)	706	61.9%	Total	273	100.0%	1990	24
Seniors (65+)	205	18.0%	Detached:	3	1.1%	2000	39
			Attached:	270	98.9%	2010	105
			<u>Multiple Units</u>				
			Total	289	100.0%	<u>Resident Unemployment</u>	
			2-4 Units	52	18.0%		
			5-9 Units	98	33.9%		
			10+ Units	139	48.1%		
			<u>Mobile Homes and Other</u>	0			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	72,730			
Median Family	\$42,500	\$53,611	General Tax Rate	2.26			
Median Household	\$36,875	\$50,699	Equalized Tax Rate Rank	49			
Per Capita	\$23,574	\$26,424					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Spring Lake

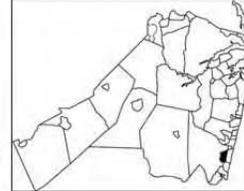
The Borough of Spring Lake has a land area of 1.30 square miles and is located in the south-coast area of the county. Spring Lake became known as a Victorian resort community with many grand waterfront hotels and homes, several of which serve as "bed & breakfasts" today. This borough, host to some of the finest seaside architecture in New Jersey, is still a popular summer destination, with its 2 miles of boardwalk and an ornate bathhouse.



<b>DEMOGRAPHICS</b>		<b>HOUSEHOLDS</b>		<b>EDUCATION</b>	
<u>Total Population</u>		<u>Total Households</u>		<u>Year 2009-2010</u>	
<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Total Households</u>	<u>Math</u>	<u>Average SAT</u>
1980	4,215	1980	1,476	English	511
1990	3,499	1990	1,371	Essay	498
2000	3,567	2000	1,463		507
2010	2,993	2010	1,253		
2025 Projection	3,678				
<b>2010 Racial and Ethnic Composition</b>		<b>HOUSING 2010</b>		<b>EMPLOYMENT</b>	
	<u>Number</u> <u>Percent</u>	<u>Housing Units</u>		<u>Resident Labor Force</u>	
White	2,922 97.6%	<u>Number</u> <u>Percent</u>		1990	1,629
Black	8 0.3%	<b>Total - 2010</b>	2,048 100.0%	2000	1,534
Asian	30 1.0%	Owner-Occupied	1,050 51.3%	2010	1,599
Other	33 1.1%	Renter-Occupied	203 9.9%		
Persons of Hispanic Origin	57 1.9%	Vacant	795 38.8%	<u>Resident Employment</u>	
<b>2010 Age Composition</b>		Median Value, Owner-Occupied	1,000,000	1990	1,607
	<u>Number</u> <u>Percent</u>	Median Rent (2005-09)	\$1,092	2000	1,479
Pre-School (0-4 years)	142 4.7%	<u>Types of Units - (2005-09)</u>		2010	1,451
School Age (5-19 years)	561 18.7%	<u>Single Units</u>	<u>Number</u> <u>Percent</u>		
Working Age (20-64 years)	1,469 49.1%	Total	1,856 100.0%	<u>Resident Unemployment</u>	
Seniors (65+)	821 27.4%	Detached:	1,829 98.5%	<u>Number</u> <u>Percent</u>	
		Attached:	27 1.5%	1990	22 1.4%
		<u>Multiple Units</u>		2000	55 2.3%
		Total	284 100.0%	2010	147 9.2%
		2-4 Units	52 18.3%		
		5-9 Units	0 0.0%		
		10+ Units	232 81.7%		
		<b>Mobile Homes and Other</b>	0		
<b>INCOME</b>				<b>TAXES 2011</b>	
	<u>1999 Income (2000 Census)</u> <u>2009 Income (2005-09 ACS)</u>			<u>Net Valuation \$000</u>	3,396,523
<b>Median Family</b>	\$103,405 \$151,458			<u>General Tax Rate</u>	0.65
<b>Median Household</b>	\$89,885 \$107,636			<u>Equalized Tax Rate Rank</u>	3
<b>Per Capita</b>	\$59,445 \$76,498				
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>					

# Spring Lake Heights

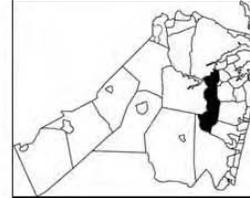
The Borough of Spring Lake Heights has a land area of 1.3 square miles and is located in the southern-coastal region of the county. Spring Lake Heights was established as a working-class community with a variety of housing types including single-family homes, two-family homes and seasonal units. A service-oriented commercial area has developed along Route 71 to serve the needs of the local residents. With proximity to beaches, transit corridors and commercial areas, the Borough has become a popular year-round residential community.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>	<b>Average SAT</b>	
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Total Households</b>		Math	511	
1980	5,424		1980	2,341		English	498	
1990	5,341		1990	2,525		Essay	507	
2000	5,227		2000	2,511				
2010	4,713		2010	2,316				
2025 Projection	5,367							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>		
White	4,553	96.6%		<b>Number</b>	<b>Percent</b>	1990	2,696	
Black	30	0.6%	<b>Total - 2010</b>	2,972	100.0%	2000	2,331	
Asian	51	1.1%	Owner-Occupied	1,440	48.5%	2010	2,365	
Other	79	1.7%	Renter-Occupied	876	29.5%	<b>Resident Employment</b>		
Persons of Hispanic Origin	155	3.3%	Vacant	656	22.1%	1990	2,567	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$517,800		2000	2,276	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,215		2010	2,218	
Pre-School (0-4 years)	142	3.0%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>		
School Age (5-19 years)	701	14.9%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>		<b>Number</b>	<b>Percent</b>
Working Age (20-64 years)	2,652	56.3%	Total	2,001	100.0%	1990	129	4.8%
Seniors (65+)	1,218	25.8%	Detached:	1,385	69.2%	2000	55	3.6%
			Attached:	616	30.8%	2010	147	6.2%
			<b>Multiple Units</b>					
			Total	818	100.0%			
			2-4 Units	224	27.4%			
			5-9 Units	246	30.1%			
			10+ Units	348	42.5%			
			<b>Mobile Homes and Other</b>	0				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>	Net Valuation \$000		1,156,709			
Median Family	\$64,345	\$101,976	General Tax Rate		1.23			
Median Household	\$51,330	\$73,878	Equalized Tax Rate Rank		11			
Per Capita	\$35,093	\$43,867						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# Tinton Falls

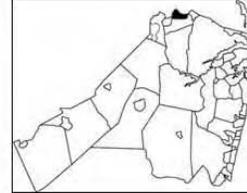
The Borough of Tinton Falls has a land area of 15.2 square and is located in eastern-central Monmouth County. It was first settled in 1675 by Colonel Lewis Morris from Monmouthshire, Wales; who is often credited for naming the county after his ancestral homeland. The highest waterfall on the Atlantic Coastal plain is located at the headwaters of the Shrewsbury River. Excluding the historic settlement near the falls, much of Tinton Falls' residential development took place in the post-World War II suburban housing boom. Tinton Falls has experienced continued residential growth in recent decades because of its proximity to major highways (Garden State Parkway, Route 18, Route 36, Route 33, Route 66, County Route 547), access to retail and service centers, and proximity from the Atlantic coastline.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		<u>Math</u>	<u>Average SAT</u>
1980	7,740		1980	2,315		English	504
1990	12,361		1990	4,409		Essay	469
2000	15,053		2000	5,883			473
2010	17,892		2010	8,355			
2025 Projection	20,659						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	14,741	82.4%	<u>Number</u>	<u>Percent</u>		1990	6,665
Black	1,672	9.3%	<u>Total - 2010</u>	8,766	100.0%	2000	8,397
Asian	835	4.7%	Owner-Occupied	6,230	71.1%	2010	8,616
Other	644	3.6%	Renter-Occupied	2,125	24.2%	<u>Resident Employment</u>	
Persons of Hispanic Origin	1,118	6.2%	Vacant	411	4.7%	1990	6,466
<u>2010 Age Composition</u>			Median Value, Owner-Occupied	\$366,400		2000	8,138
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,575		2010	7,921
Pre-School (0-4 years)	898	5.0%	<u>Types of Units - (2005-09)</u>			<u>Resident Unemployment</u>	
School Age (5-19 years)	2,778	15.5%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	1990	199
Working Age (20-64 years)	9,643	53.9%	Total	5,321	100.0%	2000	259
Seniors (65+)	4,573	25.6%	Detached:	3,790	71.2%	2010	694
			Attached:	1,531	28.8%		
			<u>Multiple Units</u>				
			Total	3,213	100.0%		
			2-4 Units	401	12.5%		
			5-9 Units	725	22.6%		
			10+ Units	2,087	65.0%		
			<u>Mobile Homes and Other</u>	30			
<b>INCOME</b>			<b>TAXES 2011</b>				
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	2,872,610			
Median Family	\$79,773	\$98,909	General Tax Rate	1.81			
Median Household	\$68,697	\$81,549	Equalized Tax Rate Rank	21			
Per Capita	\$31,520	\$40,709					
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Union Beach

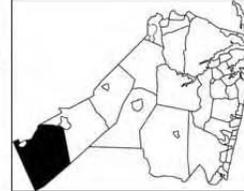
The Borough of Union Beach has a land area of 1.8 square miles and is located on the Raritan Bay in the northern Bayshore area of Monmouth County. Originally known as Union City, the area was developed as a trade center for agricultural goods. Many people visit Union Beach's waterfront restaurants to enjoy bay views. Today, Union Beach is a predominantly residential area with modest homes and transportation access to points north.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		<u>Average SAT</u>	
1980	6,354		1980	1,967		Math	n/a
1990	6,156		1990	1,978		English	n/a
2000	6,649		2000	2,143		Essay	n/a
2010	6,245		2010	2,143			
2025 Projection	7,046						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	5,686	91.0%	<u>Number</u>	<u>Percent</u>		1990	3,154
Black	96	1.5%	<b>Total - 2010</b>	2,269	100.0%	2000	3,526
Asian	113	1.8%	Owner-Occupied	1,817	80.1%	2010	3,701
Other	350	5.6%	Renter-Occupied	326	14.4%	<u>Resident Employment</u>	
Persons of Hispanic Origin	686	11.0%	Vacant	126	5.6%	1990	2,973
<u>2010 Age Composition</u>			Median Value, Owner-Occupied			2000	3,377
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)			2010	3,301
Pre-School (0-4 years)	373	6.0%	\$1,317			<u>Resident Unemployment</u>	
School Age (5-19 years)	1,301	20.8%	<u>Types of Units - (2005-09)</u>			<u>Number</u>	
Working Age (20-64 years)	3,993	63.9%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	1990	181
Seniors (65+)	578	9.3%	Total	2,057	100.0%	2000	149
			Detached:	1,960	95.3%	2010	400
			Attached:	97	4.7%		10.8%
			<u>Multiple Units</u>				
			Total	117	100.0%		
			2-4 Units	117	100.0%		
			5-9 Units	0	0.0%		
			10+ Units	0	0.0%		
			<b>Mobile Homes and Other</b>	0			
<b>INCOME</b>			<b>TAXES 2011</b>			Net Valuation \$000	
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>				444,910	
Median Family	\$65,179	\$77,854				General Tax Rate	
Median Household	\$59,946	\$59,507				3.28	
Per Capita	\$20,973	\$25,616				Equalized Tax Rate Rank	
						48	
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							

# Upper Freehold

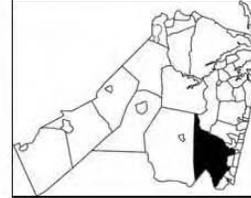
Upper Freehold Township has a land area of 47.45 square miles and is located in the extreme western area of Monmouth County, bordering Mercer, Burlington and Ocean Counties. By the 18th Century, the area had attracted many farmers, establishing a strong agricultural character which persists today. Thanks to the efforts of state and county farmland preservation programs, Upper Freehold Township's viable farming industry continues to flourish.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<b>Total Population</b>			<b>Total Households</b>			<b>Year 2009-2010</b>	<b>Average SAT</b>	
<b>Year</b>	<b>Number</b>		<b>Year</b>	<b>Total Households</b>		Math	529	
1980	2,750		1980	892		English	509	
1990	3,277		1990	1,086		Essay	512	
2000	4,282		2000	1,437				
2010	6,902		2010	2,363				
2025 Projection	6,837							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<b>Number</b>	<b>Percent</b>	<b>Housing Units</b>			<b>Resident Labor Force</b>		
White	6,315	91.5%		<b>Number</b>	<b>Percent</b>	1990	1,803	
Black	139	2.0%	<b>Total - 2010</b>	2,458	100.0%	2000	2,367	
Asian	300	4.3%	Owner-Occupied	2,198	89.4%	2010	2,363	
Other	148	2.1%	Renter-Occupied	165	6.7%			
Persons of Hispanic Origin	254	3.7%	Vacant	95	3.9%	<b>Resident Employment</b>		
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$553,900		1990	1,750	
	<b>Number</b>	<b>Percent</b>	Median Rent (2005-09)	\$1,446		2000	2,328	
Pre-School (0-4 years)	354	5.1%	<b>Types of Units - (2005-09)</b>			2010	2,279	
School Age (5-19 years)	1,600	23.2%	<b>Single Units</b>	<b>Number</b>	<b>Percent</b>	<b>Resident Unemployment</b>		
Working Age (20-64 years)	3,984	57.7%	Total	2,316	100.0%		<b>Number</b>	<b>Percent</b>
Seniors (65+)	964	14.0%	Detached:	2,275	98.2%	1990	53	2.9%
			Attached:	41	1.8%	2000	39	1.6%
			<b>Multiple Units</b>			2010	84	3.6%
			Total	61	100.0%	<b>TAXES 2011</b>		
			2-4 Units	49	80.3%	Net Valuation \$000	1,175,709	
			5-9 Units	12	19.7%	General Tax Rate	2.16	
			10+ Units	0	0.0%	Equalized Tax Rate Rank	38	
			<b>Mobile Homes and Other</b>	59				
<b>INCOME</b>			<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>					
	<b>1999 Income (2000 Census)</b>	<b>2009 Income (2005-09 ACS)</b>						
Median Family	\$78,334	\$116,818						
Median Household	\$71,250	\$107,308						
Per Capita	\$29,387	\$43,832						

# Wall

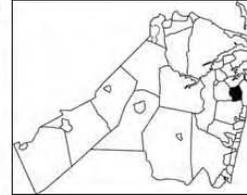
Wall Township has a land area of 31.01 square miles and is located in southern Monmouth County. A major influence on the township's development in the 19th Century was the James Allaire ironworks, located along the Manasquan River. Allaire's legacy persists, as the nearby state park carries his name. Wall Township has a variety of housing types, as well as many commercial enterprises along Route 35. Route 35 serves as a major retail and service supplier not only for the Township, but most of the surrounding coastal communities in Monmouth County. Development in Wall Township is balanced by the municipality's efforts to maintain open space, funded by the town's own open space trust fund. Close proximity to the beach and other recreational amenities such as the Manasquan River,



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>		
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>		
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		<u>Math</u>	<u>Average SAT</u>	
1980	18,952		1980	6,533		English	524	
1990	20,244		1990	7,364		Essay	505	
2000	25,261		2000	9,437			507	
2010	26,164		2010	10,051				
2025 Projection	27,575							
<b>2010 Racial and Ethnic Composition</b>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>		
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>		
White	24,521	93.7%	<u>Number</u>	<u>Percent</u>	1990	10,752		
Black	639	2.4%	<b>Total - 2010</b>	10,883	100.0%	2000	13,281	
Asian	421	1.6%	Owner-Occupied	8,175	75.1%	2010	13,696	
Other	583	2.2%	Renter-Occupied	1,876	17.2%	<b>Resident Employment</b>		
Persons of Hispanic Origin	908	3.5%	Vacant	832	7.6%	1990	10,372	
<b>2010 Age Composition</b>			Median Value, Owner-Occupied	\$488,800		2000	12,888	
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)	\$1,071		2010	12,582	
Pre-School (0-4 years)	1,209	4.6%	<b>Types of Units - (2005-09)</b>			<b>Resident Unemployment</b>		
School Age (5-19 years)	5,504	21.0%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>		<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	14,983	57.3%	Total	8,632	100.0%	1990	380	3.5%
Seniors (65+)	4,468	17.1%	Detached:	8,100	93.8%	2000	392	3.0%
			Attached:	532	6.2%	2010	1,114	8.1%
			<b>Multiple Units</b>					
			Total	1,501	100.0%			
			2-4 Units	254	16.9%			
			5-9 Units	278	18.5%			
			10+ Units	969	64.6%			
			<b>Mobile Homes and Other</b>	303				
<b>INCOME</b>			<b>TAXES 2011</b>					
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>	Net Valuation \$000	3,768,852				
Median Family	\$83,795	\$109,533	General Tax Rate	2.67				
Median Household	\$73,989	\$91,063	Equalized Tax Rate Rank	17				
Per Capita	\$32,954	\$45,311						
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>								

# West Long Branch

The Borough of West Long Branch has a land area of 2.83 square miles and is located in the eastern-central portion of Monmouth County. The borough was known as a popular location for grand summer estates of the wealthy. Two estates, Shadow Lawn and Guggenheim, were integrated into the impressive campus of Monmouth University. The borough, fully developed as a residential community, relies on surrounding regional and commercial centers for services and employment.



<b>DEMOGRAPHICS</b>			<b>HOUSEHOLDS</b>			<b>EDUCATION</b>	
<u>Total Population</u>			<u>Total Households</u>			<u>Year 2009-2010</u>	<u>Average SAT</u>
<u>Year</u>	<u>Number</u>		<u>Year</u>	<u>Total Households</u>		Math	513
1980	7,380		1980	2,241		English	507
1990	7,690		1990	2,449		Essay	511
2000	8,258		2000	2,448			
2010	8,097		2010	2,384			
2025 Projection	8,525						
<u>2010 Racial and Ethnic Composition</u>			<b>HOUSING 2010</b>			<b>EMPLOYMENT</b>	
	<u>Number</u>	<u>Percent</u>	<u>Housing Units</u>			<u>Resident Labor Force</u>	
White	7,648	94.5%	<u>Number</u>	<u>Percent</u>		1990	3,947
Black	179	2.2%	<b>Total - 2010</b>	2,528	100.0%	2000	3,308
Asian	96	1.2%	Owner-Occupied	1,941	76.8%	2010	3,412
Other	174	2.1%	Renter-Occupied	443	17.5%	<u>Resident Employment</u>	
Persons of Hispanic Origin	407	5.0%	Vacant	144	5.7%	1990	3,851
<u>2010 Age Composition</u>			Median Value, Owner-Occupied			2000	3,198
	<u>Number</u>	<u>Percent</u>	Median Rent (2005-09)			2010	3,117
Pre-School (0-4 years)	308	3.8%	\$1,148			<u>Resident Unemployment</u>	
School Age (5-19 years)	2,502	30.9%	<u>Types of Units - (2005-09)</u>			<u>Number</u>	<u>Percent</u>
Working Age (20-64 years)	4,182	51.6%	<u>Single Units</u>	<u>Number</u>	<u>Percent</u>	1990	96
Seniors (65+)	1,105	13.6%	Total	2,275	100.0%	2000	110
			Detached:	2,120	93.2%	2010	295
			Attached:	155	6.8%		
			<u>Multiple Units</u>				
			Total	355	100.0%		
			2-4 Units	285	80.3%		
			5-9 Units	23	6.5%		
			10+ Units	47	13.2%		
			<u>Mobile Homes and Other</u>	0			
<b>INCOME</b>			<b>TAXES 2011</b>			Net Valuation \$000	
	<u>1999 Income (2000 Census)</u>	<u>2009 Income (2005-09 ACS)</u>				1,344,898	
Median Family	\$80,127	\$109,826				General Tax Rate	
Median Household	\$71,852	\$84,936				1.88	
Per Capita	\$27,651	\$30,687				Equalized Tax Rate Rank	
						36	
<b>Prepared by the Monmouth County Division of Planning August 22, 2011</b>							