

"Discovering Collingswood"

A Master Plan for the Borough of Collingswood

Housing Plan Element

JUNE 1999

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Housing Plan Element

Prepared for:

Borough of Collingswood Planning Board as part of the Community's Master Plan Analysis

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(The original of this report has been signed and sealed in accordance with the law)

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COLLINGSWOOD MASTER PLAN HOUSING PLAN ELEMENT

EXECUTIVE SUMMARY

The housing element of the Borough of Collingswood incorporates a comprehensive inventory and analysis of the existing conditions in the municipality required pursuant to NJSA 40:55D-28.b(3) and 52:27D-310. Key findings of this report include:

- 53.58% (3604 units) of all housing was constructed before 1940 and is now over 57 years of age. This is an indicator both of the historic character of the community, as well as the potential for housing problems such as building deterioration, overcrowding of units, and substandard utility services. The housing units greater than 50 years in age make up the majority of the housing units in Census Tract (CT) 6042, 6043 and 6044, which represent the bulk of the land area situated to the east of the White Horse Pike corridor.
- About 5% of the housing stock is substandard based on criteria adopted by COAH. Excluding the age of housing stock, the indicators of substandard conditions are most prevalent in CT 6045 (148 incidences) and CT 6042 (115 incidences).
- In Collingswood and most of the surrounding communities, housing growth has slowed tremendously since the beginning of the 1960's. Since 1960, only Camden City (13.69% of housing constructed between 1960 and 69) and Cherry Hill Township have recorded 10-year periods in which new housing construction has exceeded 10% of the total housing stock in the community.
- Owner-occupied housing represents 53.5% of occupied housing in the municipality. Owner occupancy in Collingswood is significantly less than that of Camden County (65.58%) and the majority of the surrounding communities. Only Camden City has a lower owner occupancy of 42.73%.
- Excluding the Parkview Apartment complex, rental units are concentrated in CT 6042 (666 total rental units) and CT 6043 (584 total rental units) which comprise that portion of the Borough lying north of the PATCO High Speed Line.
- About 19.5% of the housing units are in small, multi-family developments (2 to 4 units). These smaller rental facilities potentially have more of a blighting impact on the surrounding area than do larger projects. These impacts are typically the result of the absence of on-site management, either by the property owner or a resident manager. The census data shows that the property owners occupy only 29% of the units in two-family dwellings and 1.5% of the units in 3- and 4-unit structures.
- Slightly less than 53.5% of all households reported residing in the same unit for over 5 years, which indicates a high turnover of housing in the community. This rapid turnover is evidenced by over 70% of the rental households being occupied for five years or less.

- Based on the limited amount of vacant residentially zoned land in the Borough, it is anticipated that future residential development will continue at the recent pace of 1-2 new dwellings per year.
- The Borough has satisfied its COAH obligation to rehabilitate 63 low/moderate income housing units by 2001.

To address the problems and issues identified in the inventory of existing conditions, the following goals and objectives have been established:

1. Encourage owner-occupancy of housing. The methods to accomplish this goal include working with other public agencies and large private corporations to establish an incentive program for employees to purchase homes in Collingswood, working with financial institutions to provide the services needed to move qualified households from tenants to owners, and participating in existing loan programs sponsored by NJHMFA.
2. Reduce housing densities. It is recommended that this goal be accomplished through the creation of mechanisms to buy down units in existing structures and developing a system to identify "illegal" apartments and a budget for the removal of the illegal units.
3. Improve the quality of housing stock. This goal can be accomplished in a number of ways:
 - Continuing to encourage qualified households to participate in available housing rehabilitation programs;
 - Requiring the annual inspection of all rental units;
 - Implementing a pro-active code enforcement program;
 - Encouraging owner-occupancy of 2- to 4-unit rental properties;
 - Reduce the administrative cost of renovating structures in the Historic District by creating a book of graphic design standards.

**COLLINGSWOOD MASTER PLAN
HOUSING PLAN ELEMENT**

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COLLINGSWOOD MASTER PLAN HOUSING PLAN ELEMENT

I. INTRODUCTION

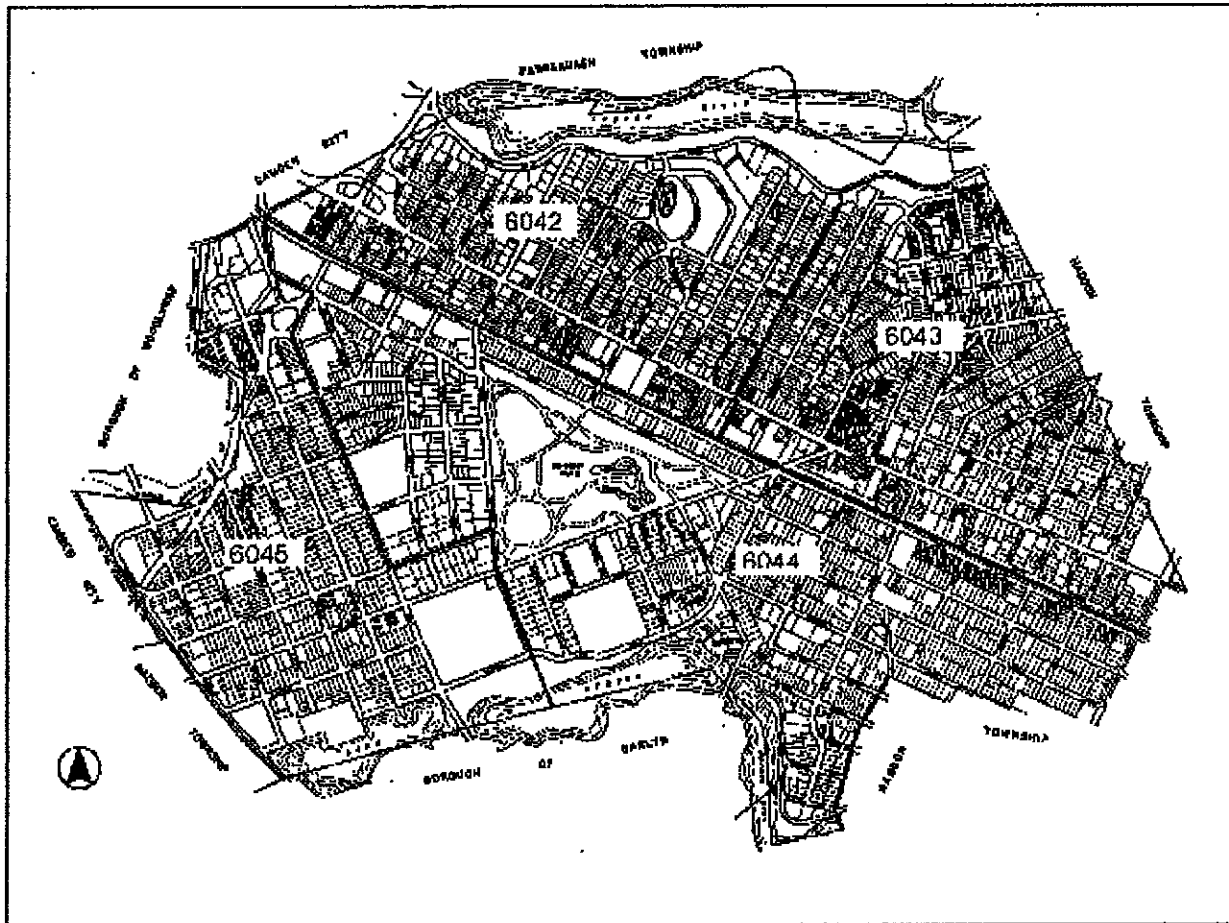
Of all the elements that make up a community, housing represents the most important aspect to its residents. The type, location and quality of the housing stock found in a municipality all influence the quality of life of the residents.

This housing plan element incorporates a detailed inventory of the housing stock found in the Borough of Collingswood (i.e., type of housing present, age of housing, location, etc.). This element also examines the demographics and employment patterns in the community since age, income, housing size, and proximity of work, among other factors, influence the type of housing a person seeks. Under the New Jersey Municipal Land Use Law, the municipal housing element is required to address the affordable housing needs of low and moderate income persons, both presently residing and prospective residents of the community. Finally, this plan sets forth a series of recommended programs and strategies to address the housing needs of Collingswood which include, but are not necessarily limited to, new construction, rehabilitation, and other factors.

For the purpose of this report, the housing characteristics of the community will be analyzed based on the Census Tracts reflected on Figure H-1. It should be noted that the data for CT 6043 has been modified to include information for adjacent CT 6038. CT 6038 is predominantly in Haddon Township, however, there is a small sliver of this tract that lies in Collingswood. Also, where appropriate, comparisons are made between the local conditions and those found in surrounding communities.

FIGURE H-1

**CENSUS TRACT MAP
BOROUGH OF COLLINGSWOOD, NJ**



SOURCE: PETER P. KARABASHIAN ASSOCIATES, INC., 1998

Housing characteristics in Collingswood have been analyzed using the Census data for the four Census Tracts established in the Borough.

II. INVENTORY OF THE MUNICIPAL HOUSING STOCK

An inventory of the existing housing stock in the Borough of Collingswood was conducted to provide a basic understanding of the scope and magnitude of this resource. Among the factors that affect the quality of housing in a community are the age, condition, type and density of housing, ownership versus rental, etc. All are factors that impact not only individual housing units, but also the entire Borough.

A. AGE OF HOUSING

According to available published documentation,¹ there were a total of 6,735 housing units in the Borough of Collingswood at the beginning of September 1997. This consists of the 6,726 units reported in the 1990 Census and 9 new units for which building permits were issued between 1990 and August 1997. Since the new housing built after the Census is not statistically significant (9 new units represents 0.13% of the total housing stock of the community), the analysis conducted in the balance of this report will deal with the housing present at the time of the Census.

Figure H-2, entitled "Age of Housing Stock," shows that 53.58% of all housing (3,604 units) was constructed before 1940 and is now over 57 years old. This figure also shows that slightly more than 35% (35.44%) was constructed between 1940 and 1959. Less than 11% of the housing stock (10.97%) was constructed in the most recent 30-year period from 1960-1990.

A high proportion of housing over 50 years in age is an indicator both of the historic character of the community, as well as the potential for housing problems such as building deterioration, overcrowding of units, and substandard utility services.

The housing units greater than 50 years in age make up the majority of the housing units in Census Tract 6042, 6043 and 6044, which represent the bulk of the land area situated to the east of the White Horse Pike corridor. In Census Tract 6045, older units represent only 34% of the housing stock.

¹ 1990 Census of Population and Housing and 1990 through August 1997 NJ Dept of Labor Building Permit Reports.

FIGURE H-2

AGE OF HOUSING STOCK BY CENSUS TRACT
BOROUGH OF COLLINGSWOOD, NJ

YEAR	CT 6042	CT 6043	CT 6044	CT 6045	TOTAL
< 1940	802 (51.15%)	1126 (67.59%)	976 (69.02%)	700 (33.69%)	3,604 (53.58%)
1940-49	339 (21.62%)	165 (9.90%)	258 (18.25%)	428 (20.60%)	1,190 (17.69%)
1950-59	309 (19.71%)	162 (9.72%)	68 (4.81%)	655 (31.52%)	1,194 (17.75%)
1960-69	94 (5.99%)	43 (2.58%)	73 (5.16%)	238 (11.45%)	448 (6.66%)
1970-79	24 (1.53%)	170 (10.20%)	39 (2.76%)	46 (2.21%)	279 (4.15%)
1980-3/90	-	-	-	11 (0.53%)	11 (0.16%)
TOTAL	1568 (100%)	1,666 (99.99%)*	1,414 (100%)	2,078 (100%)	6,726 (99.99%)*

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC. OCTOBER 1997

Over 53% of the local housing stock was constructed before 1940.

Figure H-3 compares the age of the housing stock in the Borough with that of the surrounding communities (Camden City, Cherry Hill Township, Haddon Township, Oaklyn Borough, Pennsauken Township and Woodlynne Borough) and Camden County.

As reflected in this figure, Collingswood has a higher percentage of housing constructed prior to 1940 than the surrounding communities or Camden County. This figure also shows that for Collingswood and most of the surrounding communities, housing growth has slowed tremendously since the beginning of the 1960s. Since 1960, only Camden City (13.69% of housing constructed between 1960 and 1969) and Cherry Hill Township, have recorded decades during which new housing construction has exceeded 10% of the total housing stock in the community. County-wide, almost 49% of the housing stock (48.91%) has been constructed since 1960. Conversely, less than 11% of the housing in Collingswood was constructed during that same time period. The lack of housing development at a local level is due to the absence of undeveloped or redevelopable land suitable for residential construction.

FIGURE H-3

**AGE OF HOUSING STOCK COMPARISON
BOROUGH OF COLLINGSWOOD, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY, NJ**

Year	Collingswood Borough	Camden City	Cherry Hill Township	Haddon Township	Oaklyn Borough	Pennsauken Township	Woodlynne Borough	Camden County
< 1940	53.59%	42.05%	3.37%	31.56%	47.87%	24.84%	49.84%	22.7%
1940-49	17.70%	16.90%	5.22%	20.70%	19.28%	13.47%	23.13%	10.38%
1950-59	17.76%	15.88%	19.70%	25.35%	16.93%	29.95%	19.85%	18.01%
1960-69	6.65%	13.69%	37.26%	4.15%	7.26%	16.69%	5.28%	18.36%
1970-79	4.15%	7.18%	19.45%	2.66%	4.36%	7.48%	1.06%	17.70%
1980-3/90	0.16%	4.30%	15.00%	2.66%	4.30%	7.56%	0.84%	12.85%
TOTAL	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., OCTOBER 1997

Collingswood has a higher percentage of housing constructed prior to 1940 than the surrounding communities or Camden County.

B. HOUSING CONDITIONS

To determine if there is a need for new housing to serve residents of the Borough, it is important to know the condition of the existing housing stock in the municipality. The presence of a significant amount of substandard housing is indicative of a community where one or more neighborhoods are in decline and there is a need for a substantial funding commitment to check ongoing deterioration. The presence of areas in decline is established through documented sources (e.g. Census data) and field surveys of conditions.

In its determination of indigenous housing needs on a state-wide basis, the New Jersey Council on Affordable Housing (COAH) utilizes the following indicators to determine deficient housing conditions:

- Age of housing stock (housing over 50 years old)
- Overcrowding (more than 1.01 persons per room)
- Kitchen facilities (shared or lack of kitchen facilities)
- Heating (non-standard fuel, or no fuel)
- Sewer (absence of sewer, septic, or cesspool)
- Water (absence of water connection or well)
- Telephone (no phone present)

COAH requires that at least 2 of the indicators listed above be present in order for a unit to be considered deficient.

Fortunately, the indicators identified by COAH can be extrapolated from data reported in the 1990 Census. According to the available Census data, the following Figure H-4 sets forth the presence of indicators of substandard housing conditions on a Census Tract and Borough-wide basis for Collingswood.

FIGURE H-4

PUBLISHED INDICATORS OF SUBSTANDARD HOUSING UNITS
BOROUGH OF COLLINGSWOOD, NJ

HOUSING QUALITY VARIABLE	INDICATOR OF SUBSTANDARD CONDITION	CT 6042	CT 6043	CT 6044	CT 6045	TOTAL OCCURRENCES
Age of Housing	Over 50 years old	802	1126	976	700	3604
Kitchen Facilities	Non-exclusive or incomplete	10	6	0	0	16
Overcrowding	More than 1.01 persons/room	40	14	7	61	122
Heating	Nonstandard fuel or no fuel	5	9	0	15	29
Sewer	Absence of sewer connection, septic system or cesspool	20	0	0	0	20
Water	Absence of water connection or well	7	0	0	0	7
Telephone	No phone	33	25	11	72	141

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., OCTOBER 1997

Excluding the age of housing stock, the greatest concentration of substandard condition indicators is reported in Census Tract 6045, including one-half of reported occurrences of overcrowding as well as one-half of reported households that have no heat source.

The information available from the Census is incomplete in that it does not provide a correlation to identify the number of units where a multiple occurrence of the deficiencies were reported. Figure H-4 can be used to provide a worse case basis for estimating the occurrence of substandard housing in Collingswood, using the assumption that only two of the indicators will be present in any one dwelling unit. Based on this assumption, an estimate of the minimum substandard units can be made by calculating the total number of reported indicators of a substandard condition (3,939) and subtracting from that the most frequently occurring indicator (3,604) units of housing over 50 years in age. This results in a remainder of 335 occurrences which can be considered as the indicator of substandard housing units. This represents approximately 5% of the housing stock in the community.

On a Census Tract level, the most frequent occurrence of substandard conditions are found in Census Tract 6045 (with 148 total incidents) and CT 6042 (115 total incidents). This represents 7.33% of the housing stock in Tract 6042 and 7.12% of the housing stock in Tract 6045. It should be noted that over 48% of the deficiencies in Tract 6045 and 28% in 6042 are the absence of a telephone in individual units. Excluding the age of housing stock, the greatest concentration of substandard condition indicators is reported in Census Tract 6045, including one-half of reported occurrences of overcrowding as well as one-half of reported households that have no heat source.

The Census data also does not reflect the actions taken by the Borough in recent years to address potential adverse conditions of the housing stock. Collingswood is in the process of wrapping up a 5-year housing rehabilitation program in the West Collingswood area using Neighborhood Preservation Program (NPP) funding through a grant from the NJ Department of Community Affairs. The local community development office used \$485,000.00 of NPP funding to leverage over \$2,000,000.00 in private investment and additional loans and grants through the Camden County Housing Improvement Program (HIP) to bring 83 units in the target area, occupied by low and moderate income households, up to current code standards. The community development office has also worked with low/mod households in other areas of the Borough to obtain HIP funding for necessary improvements outside of the Westside target area.

In addition, the Borough has also formed a joint venture with a private corporation that has resulted in the acquisition and renovation of the 1,038-unit Parkview Apartment complex. A minimum of 20% of the units in Parkview are set aside for occupancy by senior citizens.

C. PURCHASE OR RENTAL VALUE

Figure H-5 shows the value of owner-occupied housing units on a Census Tract basis as reported in the 1990 Census. City-wide, the Census reports that approximately 57% of the housing stock (56.78%) is valued between \$50,000 to \$99,999. Less than 9% of the housing stock is valued at over \$150,000. This is borne out in the data for the individual Census Tracts which reflects that the greatest concentration of housing units are found in this price range. In 3 of the 4 Census Tracts (Tracts 6042, 6043, and 6045), housing in the \$50,000 to \$99,999 range comprises between 59% to slightly over 63% of the owner-occupied units.

The 1990 Census reported that owner-occupied housing units in Collingswood had a median value of \$94,200. Median value ranged from a low of \$90,300 in Census Tract 6043 to a high of \$105,700 in Census Tract 6044.

The 1990 Census also reported a median rent in the Borough of Collingswood of \$522 per month. This is slightly higher than the county median of \$507 per month. The Collingswood median is significantly less than the median rent paid in Cherry Hill (\$627 per month) and over 25% higher than the \$414 per month median rent in Camden City.

FIGURE H-5

OWNER-OCCUPIED UNIT VALUE BY CENSUS TRACT

VALUE	CT 6042	CT 6043	CT 6044	CT 6045	TOTAL
<\$50,000	15 (1.89%)	39 (4.19%)	0 (0%)	8 (1.99%)	62 (2.07%)
\$50,000 - \$99,999	468 (59.02%)	590 (63.37%)	381 (44.61%)	253 (62.94%)	1,692 (56.91%)
\$100,000 - \$149,999	263 (33.17%)	246 (26.42%)	345 (40.40%)	125 (31.09%)	979 (32.75%)
\$150,000 - \$199,999	39 (4.92%)	40 (4.30%)	96 (11.24%)	8 (1.99%)	183 (6.12%)
\$200,000 - \$249,999	8 (1.00%)	10 (1.07%)	20 (2.34%)	8 (1.99%)	46 (1.54%)
>\$250,000	0 (0%)	6 (0.64%)	12 (1.41%)	0 (0%)	18 (.60%)
TOTAL	793 (100%)	931 (100%)	854 (100%)	402 (100%)	2989 (99.99%)*
MEDIAN VALUE	\$91,800	\$90,300	\$105,700	\$90,600	\$94,200

Error due to rounding

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
 COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., OCTOBER 1997

*Approximately 57% of owner-occupied housing is valued between \$50,000-\$99,000.
 Less than 9% is valued at over \$150,000.*

D. OCCUPANCY CHARACTERISTICS

The characteristics of housing occupancy in a community are an important indicator of its well being. A high percentage of owner occupancy and/or long-term residency in an individual unit (either by an owner or tenant) are generally considered to be evidence of a stable, healthy community. Conversely, a high percentage of rental units or a high turnover of tenancy are the symptoms of a community in decline.

The 1990 Census reported a total of 6,726 housing units in Collingswood. As reflected on Figure H-6, approximately 51% were owner-occupied, slightly over 44% were renter-occupied, and the remaining 4.8% were vacant. Excluding units reported as vacant, owner-occupied housing represents 53.5% of occupied housing in the municipality.

In analyzing the housing occupancy and tenure characteristics on a Census Tract basis, it is not surprising to find that the highest percentage of renter-occupied units is in Census Tract 6045, which is where the 1,038-unit Parkview Apartment complex is located. Excluding the Parkview complex, rental units are concentrated in CT 6042 (666 total rental units) and CT 6043 (584 total rental units), which comprise that portion of the Borough lying north of the PATCO High Speed Line.

Figure H-7 compares the housing occupancy characteristics of Collingswood with those of surrounding municipalities and Camden County. As reflected in this figure, owner occupancy in Collingswood is significantly less than that of Camden County (65.58%) and the majority of the surrounding communities. Only Camden City has a lower owner occupancy of 42.73%. Figure H-7 also shows that the total percentage of rental units in Collingswood (47.57%) is comparable to the 49.68% rental units in Camden City and over 52% higher than the County.

FIGURE H-6

HOUSING OCCUPANCY CHARACTERISTICS BY CENSUS TRACT
BOROUGH OF COLLINGSWOOD, NJ

	CT 6042	CT 6043	CT 6044	CT 6045	TOTAL
Owner-Occupied	881 (56.19%)	1060 (63.43%)	983 (69.52%)	499 (24.02%)	3423 (50.89%)
Renter-Occupied	636 (40.56%)	558 (33.49%)	384 (27.16%)	1395 (67.13%)	2973 (44.20%)
Vacant For Sale	15 (0.96%)	12 (0.72%)	8 (0.57%)	9 (0.43%)	44 (0.66%)
Vacant For Rent	30 (1.91%)	26 (1.56%)	18 (1.27%)	153 (7.36%)	227 (3.37%)
Vacant Seasonal/ Occasional	0	0	5 (0.35%)	22 (1.06%)	27 (0.40%)
Vacant Other	6 (0.38%)	10 (0.60%)	16 (1.13%)	0	32 (0.48%)
TOTAL	1568 (100%)	1666 (100%)	1414 (100%)	2067 (100%)	6726 (100%)

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., OCTOBER 1997

*Approximately 51% of housing units in Collingswood are owner-occupied.
The greatest concentration of rental units are in Census Tract 6045, which
includes the Parkview Apartment complex*

FIGURE H-7

**COMPARISON OF HOUSING OCCUPANCY CHARACTERISTICS
BOROUGH OF COLLINGSWOOD, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY, NJ**

	Collingswood Borough	Camden City	Cherry Hill Township	Haddon Township	Oaklyn Borough	Pennsauken Township	Woodlynne Borough	Camden County
Owner-Occupied	50.89%	42.73%	80.01%	67.98%	67.73%	78.75%	76.87%	65.58%
Renter-Occupied	44.20%	45.62%	15.12%	29.72%	30.10%	18.82%	18.48%	28.43%
Vacant for Sale	0.65%	1.76%	1.37%	1.16%	0.16%	0.65%	3.70%	1.14%
Vacant for Rent	3.37%	4.06%	1.75%	0.59%	1.43%	0.88%	0.95%	2.84%
Vacant Seasonal/ Occasional	0.40%	0.01%	0.16%	0.08%	0.37%	0.04%	0	0.15%
Vacant Other	0.48%	5.82%	1.59%	0.47%	0.21%	0.86%	0	1.86%
TOTAL	99.99%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., OCTOBER 1997

Collingswood has a lower percentage of owner-occupancy than Camden County and all other surrounding communities except Camden City.

As noted previously, in addition to owner occupancy, long term occupancy of a unit is also a measure of the stability of the community. Figure H-8 analyzes the length of residency in a unit by tenure in Collingswood as reported in the 1990 Census. As reflected in this figure, slightly less than 53.5% of all households reported residing in the same unit for over 5 years, which indicates a high turnover of housing in the community. This rapid turnover is evidenced by over 70% of the rental households being occupied for five years or less.

FIGURE H-8

**COMPARISON OF LENGTH OF RESIDENCY BY TENURE
BOROUGH OF COLLINGSWOOD, NJ**

TENURE	BEGAN RESIDENCY IN UNIT	# UNITS	% OF OCCUPIED HOUSING
Owner Occupied			
	Pre-1985	2,555	39.95%
	1985 thru 3/90	868	13.57%
Renter Occupied			
	Pre-1985	864	13.51%
	1985 thru 3/90	2,109	32.97%
TOTAL		6,396	100.00%

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., NOVEMBER 1997

Approximately 53.5% of households have resided in the same unit for 5 years or more.

Figure H-9 compares the length of unit residency of Collingswood with that of surrounding communities and Camden County. This figure shows that Collingswood has the second lowest proportion of long-term homeowners, and that Collingswood and Camden City are the only municipalities with less than 50% long-term ownership. This figure also shows that Collingswood has the second highest percentage of short-term renters. Collingswood's 32.97% rental unit occupancy since 1985 is 76% higher than any of the other communities (except Camden City) and 54.9% greater than the county.

In discussions of this matter with residents and officials at the borough, it is our understanding that at least part of the high turnover in rental housing can be attributed to students at the Camden City Campus of Rutgers University who find that Collingswood provides a safe environment as well as convenient access to the campus via the PATCO High Speed Line.

FIGURE H-9

**COMPARISON OF LENGTH OF RESIDENCY BY TENURE
BOROUGH OF COLLINGSWOOD, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY, NJ**

Tenure	Length of Residency in Unit	Collingswood Borough	Camden City	Cherry Hill Township	Haddon Township	Oaklyn Borough	Pennsauken Township	Woodlyne Borough	Camden County
Owner Occupied									
	Pre-1985	39.95%	37.30%	57.51%	55.54%	50.00%	57.11%	54.48%	47.95%
	1985 thru 3/90	13.57%	11.07%	26.59%	14.03%	19.23%	23.60%	26.14%	21.81%
Renter Occupied									
	Pre-1985	13.51%	15.35%	6.03%	13.38%	12.03%	6.89%	3.65%	8.95%
	1985 thru 3/90	32.97%	36.28%	9.87%	17.05%	18.74%	12.40%	15.73%	21.29%
TOTAL		100%	100%	100%	100%	100%	100%	100%	100%

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., NOVEMBER 1997

When compared to surrounding communities and the county, Collingswood has the second lowest percentage of long-term homeowners and the second highest percentage of short-term renters.

E. HOUSING TYPES

Figure H-10 reflects the housing unit types found in Collingswood on a Borough-wide basis and also based on individual census tracts. As reflected in this figure, approximately 51% of the housing units in the Borough are reported as being single family housing types (either single family detached or single family attached) with nearly 26% of all units in large (50+ unit) multi-family developments. It is not surprising to find that the largest concentration of the larger multi-family developments are in Census Tract 6045, which includes the Parkside Apartment complex.

Figure H-10 identifies that approximately 19.5% of the housing units in Collingswood are in small, multi-family developments (2 to 4 units). Generally these smaller rental facilities have more of a blighting impact on the surrounding area than do larger projects. These impacts are typically the result of the absence of on-site management, either by the property owner or a resident manager. According to the census data, the property owners occupy only 29% of the units in two-family dwellings and 1.5% of the units in 3- and 4-unit structures. To reduce the potential impact of these smaller developments, the Borough should adopt an implementation strategy that encourages owner-occupancy and the reduction of unit density.

Figure H-11 compares housing types in Collingswood with those of surrounding municipalities and Camden County. As reflected in this figure, only Camden City and Woodlynne have a lower percentage of single-family detached structures than Collingswood; however, Collingswood has a lower overall percentage (50.9%) of single family types (detached and attached) than all surrounding municipalities and Camden County. It is also significant to note that the 19.53% of Collingswood units in 2- to 4-family structures is significantly higher than a majority of the surrounding communities in Camden County. Only Woodlynne, with 16.8% of its housing in 2- to 4-unit projects, approaches Collingswood with regard to the percentage of housing types. Collingswood also has the highest percentage of housing in developments containing 50 or more units (15.8% of its housing stock).

FIGURE H-10

**HOUSING UNITS IN STRUCTURE BY CENSUS TRACT
BOROUGH OF COLLINGSWOOD, NJ**

UNIT TYPE	CT 6042	CT 6043	CT 6044	CT 6045	TOTAL
1, Detached	564 (35.97%)	614 (36.85%)	779 (55.09%)	335 (16.12%)	2,292 (34.08%)
1, Attached	287 (18.38%)	464 (27.85%)	217 (15.35%)	163 (7.84%)	1,131 (16.82%)
2	275 (17.54%)	227 (13.63%)	221 (15.63%)	190 (9.14%)	913 (13.57%)
3 or 4	186 (11.86%)	68 (4.08%)	86 (6.08%)	61 (2.94%)	401 (5.96%)
5 to 9	81 (5.17%)	8 (0.48%)	15 (1.06%)	35 (1.68%)	139 (2.07%)
10 - 19	129 (8.23%)	84 (5.04%)	75 (5.30%)	185 (8.90%)	473 (7.03%)
20 - 49	33 (2.10%)	40 (2.40%)	14 (0.99%)	103 (4.96%)	190 (2.83%)
50 +	0	101 (6.06%)	0	962 (46.30%)	1,063 (15.80%)
Mobile Home/Trailer	0	0	0	0	0
Other	13 (0.83%)	60 (3.60%)	7 (0.50%)	44 (2.12%)	124 (1.84%)
TOTAL	1,568 (100%)	1,657 (99.99%)*	1,414 (100%)	2,078 (100%)	6,726 (100%)

Error due to rounding

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., OCTOBER 1997

Less than 51% of Collingswood's housing stock is in single-family housing, while 19.5% is in 2- to 4-unit structures.

FIGURE H-11

COMPARISON OF HOUSING UNIT TYPES
BOROUGH OF COLLINGSWOOD, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY, NJ

Unit Type	Collingswood Borough	Camden City	Cherry Hill Township	Haddon Township	Oaklyn Borough	Pennsauken Township	Woodlyne Borough	Camden County
1, Detached	34.08%	9.86%	73.14%	64.42%	61.26%	70.32%	28.19%	53.17
1, Attached	16.82%	61.58%	7.67%	3.82%	7.15%	10.78%	54.91%	19.55%
2	13.57%	6.45%	0.73%	5.63%	10.12%	5.22%	10.35%	4.27%
3 or 4	5.96%	4.24%	2.32%	5.56%	2.44%	4.22%	6.55%	3.24%
5 to 9	2.07%	3.72%	1.71%	1.67%	4.66%	0.97%	0	3.48%
10 to 19	7.03%	4.28%	1.11%	2.27%	7.15%	0.90%	0	5.95%
20 to 49	2.83%	2.75%	1.34%	1.85%	6.47%	0.33%	0	3.86%
50+	15.80%	3.63%	10.42%	12.98%	0	5.55%	0	4.54%
Mobile Home/ Trailer	0	1.15%	0.72%	0.11%	0	0.82%	0	0.78%
Other	1.84%	2.24%	0.84%	1.69%	0.74%	0.89%	0	1.16
Total	100%	100%	100%	100%	99.99%*	100%	100%	100%

Error due to rounding

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., NOVEMBER 1997

Single-family housing types account for a smaller percentage of housing in Collingswood than surrounding municipalities.

III. PROJECTION OF THE MUNICIPAL HOUSING STOCK

A. BUILDING PERMIT DATA

According to published records by the New Jersey Bureau of Labor, there has been only minimal development of new residential structures in Collingswood since the most recent census. Figure H-12 reflects available building permit data for new construction for the period 1990 through August 1997. This figure shows that permits have been authorized for a total of 9 new housing units over the 7½ year period for an average of 1.125 units per year. The average value of the units constructed is calculated to be \$76,209.38.

This lack of new residential construction activity can be attributed to the absence of vacant land zoned for residential purposes.

The Borough Construction Official has reviewed the record of permits issued since 1990 and has reported that no permits have been issued for the conversion of existing structures to create new dwelling units (e.g. conversion of a store front to an apartment or converting a single-family dwelling to a duplex).

FIGURE H-12

NEW PRIVATELY-OWNED HOUSING UNITS AUTHORIZED (1990 THRU JULY 1997) BOROUGH OF COLLINGSWOOD, NJ

YEAR	# UNITS AUTHORIZED	VALUE OF UNITS AUTHORIZED
1990	1	\$ 87,000.00
1991	1	\$ 82,600.00
1992	1	\$141,000.00
1993	2	\$103,800.00
1994	2	\$ 97,400.00
1995	0	-
1996	0	-
1997 (thru August)	2	\$ 97,875.00
TOTAL	9	\$609,675.00
Average	1.125/year	\$ 76,209.38/year

SOURCE: NJ BUREAU OF LABOR ANNUAL REPORTS

COMPILED BY: PETER P. KARABASHIAN ASSOC, INC. NOVEMBER 1997

B. VACANT LAND INVENTORY/PROBABLE FUTURE CONSTRUCTION

The potential for future development of residential units in the Borough can be determined by analyzing the inventory of vacant land. A thorough review was conducted of the property classifications identified in the final draft of the Borough's 1998 Tax Assessors duplicate. This review identified a total of 77 vacant parcels in the entire Borough. Parcels located in existing commercial and industrial zoning districts were then eliminated, leaving a total of 65 vacant residentially zoned lots. The remaining parcels were then evaluated to identify consistency with lot area and frontage requirements, ownership patterns (did t

could the vacant lot be developed without requiring variances for either lot?).

The analysis resulted in identifying a total of 15 vacant lots, including 5 lots where the owner has a house on the adjacent parcel, on which housing could potentially be constructed without requiring any variances. These 15 vacant lots could potentially yield an estimated 20 units of permitted single-family housing types. The analysis also identified an additional 11 lots that could potentially be developed as infill single family housing with the approval of variances for lot frontage and/or lot area. Based on the limited amount of vacant, residentially zoned land in the Borough, it is anticipated that future residential development will continue at the recent pace of 1-2 new dwellings per year. Based on the absence of a COAH obligation, these would be market-rate units, and not income restricted.

Although there is very little residentially zoned land available for development in the Borough, the Delaware Valley Regional Planning Commission has forecasted that housing in Collingswood will increase to 6,674 occupied units in the year 2000, to 6,848 units in 2010, and to 7,117 units in 2020.²

C. PROBABLE FUTURE TRENDS OF LOW AND MODERATE INCOME HOUSING

As reflected in the previous sections, there is only a minimal amount of vacant land available for the development of new housing in Collingswood. Given the lack of available land in the existing demographics of the municipality, it is not foreseen that a substantial number of new housing units would be constructed for low and moderate income households. Accordingly, any future low and moderate income housing needs will, in all likelihood, continue to be addressed through the rehabilitation and upgrade of existing housing stock occupied by households falling into these income categories.

²Year 2020 Municipal Forecasts of Occupied Housing Units, Vehicle Availability and Employed Residents," Delaware Valley Regional Planning Commission Direction 2020 Report 15 (June 1994).

IV. DEMOGRAPHIC CHARACTERISTICS

An analysis of the demographics of the municipality is important to the housing plan since it provides municipal decision-makers with a profile of the characteristics of the community, thus enabling them to recommend and oversee the development of appropriate housing types. The number and size of existing households, the differentiation between family and non-family households, the age structure of the community, and household income levels are all factors that must be considered in identifying appropriate types and locations of housing.

A. HOUSEHOLD SIZE

The 1990 Census reported a total of 6,367 households in Collingswood with an average size of 2.4 persons per household. There were 3,829 families, which accounted for approximately 60% of all households. The average family size was 3.19 persons.

Figure H-13 looks at the household and family size statistics for Collingswood on a Census Tract basis. In analyzing the Census Tract data for the balance of the municipality, large household sizes were reported in CT 6044, with an average of 2.56 persons, while the largest families were reported in CT 6043, with an average size of 3.13 persons. One person households make up almost 40% of the households in CT 6045. With respect to one person households, 50% of those in CT 6043 are age 65 and over, which would reflect the presence of the Collingswood Housing Authority Senior Citizen complex in that tract.

The other significant item reflected in this figure is that single parent households account for approximately 8% of all households in the municipality with the highest concentration found in Census Tract 6045, where they make up 13.2% of all households. This percentage of single parent families underscores the need for daycare and other support services, such as before and after school programs, etc.

FIGURE H-13

**HOUSEHOLD AND FAMILY SIZES BY CENSUS TRACT
BOROUGH OF COLLINGSWOOD, NJ**

Set	Subset	CT 6042	CT 6043	CT 6044	CT 6045	TOTAL
Households		1480	1617	1353	1917	6367
	Average size	2.50	2.52	2.56	2.12	2.40
1 person Households		491	526	379	762	2158
		33.18%	32.53%	28.01%	39.75%	33.89%
≥2 person Households		172	263	155	317	907
	Head of House >65	989	1091	974	1155	4209
		66.82%	67.47%	71.99%	60.25%	66.11%
	Head of House >65	200	145	241	161	747
		20.22%	13.29%	24.74%	13.94%	17.75%
	Single Parent w/children under 18	102	70	53	168	393
		10.31%	6.46%	5.44%	14.55%	9.34%
Families		909	1022	921	985	3829
	Average size	3.29	3.29	3.23	2.95	3.19

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., NOVEMBER 1997

Figure H-14 compares the household and family characteristics of Collingswood with that of surrounding municipalities and Camden County. The average household size is slightly lower than that of the overall county, but approximately mid-range of surrounding municipalities. More importantly, this figure shows that Collingswood has a higher percentage of single person households than all surrounding communities, or the county in general, and that families account for the smallest proportion of the population in Collingswood as compared to the adjacent communities and Camden County. This higher than average number of single family households and fewer families support the premise that Collingswood appears to be an attractive off-campus housing location for students of Rutgers College in Camden.

FIGURE H-14

**COMPARISON OF HOUSEHOLD AND FAMILY SIZE
BOROUGH OF COLLINGSWOOD, SURROUNDING MUNICIPALITIES, AND CAMDEN COUNTY, NJ**

	Collingswood Borough	Camden City	Cherry Hill Township	Haddon Township	Oaklyn Borough	Pennsauken Township	Woodlynne Borough	Camden County
Avg. Size of Household	2.40	3.30	2.81	2.37	2.44	2.77	2.67	2.81
1 person Households	33.89%	23.41%	17.88%	30.48%	33.11%	20.98%	24.53%	23.01%
Head of House > 65	42.03%	40.91%	43.46	54.51%	46.18%	49.73%	43.35%	40.45%
>2 person Households	66.11%	76.59%	82.12%	69.52%	66.89%	79.02%	75.47%	76.99%
Head of House > 65	17.75%	12.95	17.18%	27.14%	25.33%	20.55%	24.97%	16.07%
Sngl. parent w/children under 18	9.34%	37.14%	4.40%	7.80%	3.45%	8.51%	15.90%	11.80%
Families	60.14%	72.64%	79.72%	65.78%	61.44%	75.30%	66.53%	72.89%
Avg. Family Size	3.19	3.90	3.16	3.02	3.24	3.26	3.34	3.35

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC. NOVEMBER 1997

Collingswood has a higher percentage of single-person households, which is reflective of the desirability of the Borough as off-campus housing for students at the Camden campus of Rutgers University.

B. HOUSEHOLD INCOME

Figure H-15 provides the household income data for the Borough of Collingswood as published in the 1990 Census. As reflected in this figure, incomes were highest in Census Tract 6044 by several means of measurement including proportionately the highest number of households earning greater than \$50,000, the highest median household income of \$39,816 and the highest per capita income of \$17,092. This figure also reflects that the lowest incomes can be found in Census Tract 6045, where approximately 50% of the households reported incomes under \$25,000, the median household income was only \$24,925 and per capita income was lowest at \$13,750. The Census data also reflects that over 55% of households with income coming from public assistance were located in Census Tract 6045.

FIGURE H-15

**HOUSEHOLD INCOME, PER CAPITA INCOME, AND SOURCES OF INCOME BY CENSUS TRACT
BOROUGH OF COLLINGSWOOD, NJ**

	CT 6042	CT 6043	CT 6044	CT 6045	TOTAL
Total Households	1480	1617	1353	1917	6367
Earnings:					
<25K	488	574	338	963	2363
25K-49,999	581	588	589	678	2436
>50K	411	455	426	276	1568
Median Household Income	\$33,352	\$33,349	\$39,816	\$24,925	\$33,026
Per Capita Income	\$15,579	\$15,980	\$17,092	\$13,750	\$15,535
# Households					
w/Earnings	1182	1257	1041	1456	4936
w/Social Security	452	497	474	518	1941
w/Public Assistance	57	42	18	147	264

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., DECEMBER 1997

Median household income and per capita income are highest in CT 6044 and lowest in CT 6045. Over 55% of households that received public assistance are in CT 6045.

Figure H-16 compares the household income data for the Borough of Collingswood with that of the surrounding municipalities and Camden County. As reflected in this figure, the median income of Collingswood for a household is lower than that of Cherry Hill, Haddon Township, and Pennsauken Township, as well as the County. On a per capita income basis, the \$15,535 per capita income reported for Collingswood is higher than that reported for Camden, Oaklyn, Pennsauken, and Woodlynne and only \$238 less than the county-wide per capita income figure.

FIGURE H-16

**COMPARISON OF HOUSEHOLD INCOME
BOROUGH OF COLLINGSWOOD, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY, NJ**

	Collingswood Borough	Camden City	Cherry Hill Township	Haddon Township	Oaklyn Borough	Pennsauken Township	Woodlynne Borough	Camden County
Total Households	100%	100%	100%	100%	100%	100%	100%	100%
<\$25,000	37.11%	64.22%	17.60%	32.48%	36.91%	29.80%	46.31%	33.13%
\$25,000 - \$49,999	38.26%	27.05%	26.74%	34.31%	39.71%	42.82%	36.53%	35.18%
>\$50,000	24.63%	8.73%	55.66%	33.21%	23.38%	27.38%	17.16%	31.69%
Median Income	\$33,026	\$17,386	\$54,432	\$36,215	\$32,869	\$36,097	\$26,509	\$36,190
Per Capita Income	\$15,535	\$7,276	\$24,458	\$18,400	\$15,120	\$14,720	\$11,037	\$15,773
Households w/earnings	77.52%	69.28%	83.19%	73.55%	76.84%	78.87%	72.63%	80.02%
Households w/Social Security	30.49%	24.94%	27.10%	39.57%	34.38%	31.49%	34.63%	26.48%
Households w/Public Assistance	4.15%	26.92%	2.46%	3.84%	4.24%	5.33%	9.26%	7.53%

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., DECEMBER 1997

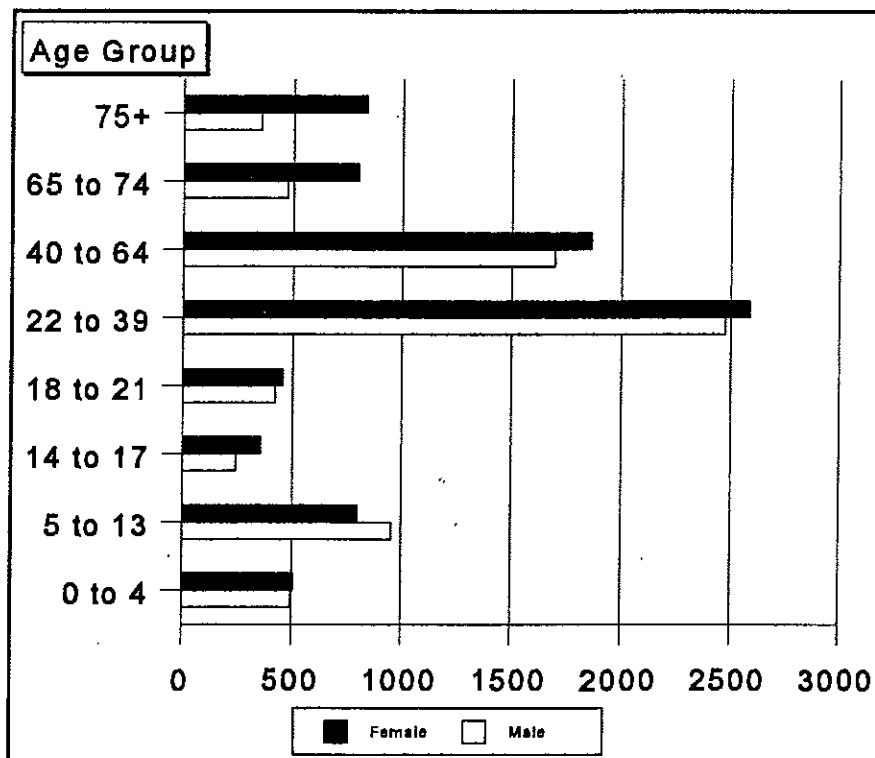
The per capita income of Collingswood is slightly below the county average, but higher than the surrounding communities of Camden, Oaklyn, Pennsauken, and Woodlynne.

C. AGE

Figure H-17, entitled "Population Age Structure", is a chart depicting the structure of the population in Collingswood as reported in the 1990 Census by sex and by age category.

As reflected on this figure, the largest age group is found in the young adult category of ages 22 to 39. This population group makes up approximately 38% of the total population of the municipality. The age table also reflects that the female population in Collingswood in almost all age categories except 5-13 year olds, is significantly higher than the corresponding male population. Overall, slightly over 62% of the population is female versus 37.8% male population.

FIGURE H-17
POPULATION AGE STRUCTURE
BOROUGH OF COLLINGSWOOD, NJ



Persons between the ages of 22 to 39 comprise approximately 38 % of the population of Collingswood. With the exception of the 5 - 13 year old age category, a majority of the population of all age groups is female

Figure H-18 compares the age structure of Collingswood with that of surrounding communities and Camden County. As reflected in this figure, the percentage of college-age residents in Collingswood is higher than that of the County and all of the surrounding communities except for Camden City. This appears to reinforce the perception that students at the Rutgers Camden Campus take advantage of the proximity to the High Speed Line by renting apartments in Collingswood.

In addition to having a higher college-age population, Collingswood also has a elderly population (age 65 and over) that is significantly higher than that of the County and all surrounding communities except for Haddon Township and Oaklyn Borough.

FIGURE H-18

**COMPARISON OF POPULATION AGE STRUCTURE
BOROUGH OF COLLINGSWOOD, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY, NJ**

Age Cohort	Collingswood Borough	Camden City	Cherry Hill Township	Haddon Township	Oaklyn Borough	Pennsauken Township	Woodlynne Borough	Camden County
0-4	6.59%	10.68%	5.86%	5.60%	7.22%	7.65%	9.03%	7.88%
5-17	14.51%	24.84%	16.73%	14.32%	14.18%	17.09%	18.50%	18.58%
18-21	5.79%	7.14%	4.32%	4.26%	3.91%	4.64%	5.29%	5.28%
22-64	56.93%	48.89%	58.96%	53.74%	55.69%	55.03%	52.15%	56.11%
65+	16.18%	8.45%	14.13%	22.08%	19.00%	15.59%	15.03%	12.15%

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., DECEMBER 1997

Proportionally, Collingswood has a higher college-age population than all surrounding communities, except Camden City.

D. EXISTING AND PROBABLE FUTURE EMPLOYMENT
CHARACTERISTICS

1. Existing Employment

According to the 1990 Census, a labor force of 8,456 persons over age 16 resides in the Borough of Collingswood. This represents 69% of the total population aged 16 and older. The labor force could be subdivided into a civilian labor force of 8,379 persons and an armed forces labor force of 77 persons. Almost 4% of the civilian labor force, or 307 persons, were reported as unemployed.

Figure H-19 graphically depicts the civilian labor force employment by industries as reported in the 1990 Census. In this figure, the largest block of employees are shown to be in the retail trades, which represents 16.65% of the local labor force. This is followed by the health sector, which employs 10.13% of the labor force.

Figure H-20 reflects the occupations held by the local work force. As presented in this figure, 20.76% of the work force hold professional occupations which is the largest occupational group. This figure further reflects that what are traditionally considered "white collar" occupations dominate the local labor force. Combined executive, professional and administrative support functions comprise 52.59% of the work force. Skilled "blue collar" occupations (precision production, machine operators, etc.) comprise 13.59% of the labor force.

FIGURE H-19

**EMPLOYMENT BY INDUSTRY
BOROUGH OF COLLINGSWOOD, CAMDEN COUNTY, NJ**

INDUSTRY	# EMPLOYEES	%
Agriculture, forestry, and fisheries	57	0.71%
Mining	0	0%
Construction	415	5.14%
Manufacturing, nondurable goods	596	7.38%
Manufacturing, durable goods	505	6.26%
Transportation	265	3.28%
Communications and other public utilities	212	2.63%
Wholesale trade	422	5.23%
Retail trade	1,344	16.65%
Finance, insurance, and real estate	601	7.45%
Business and repair services	529	6.55%
Personal services	182	2.25%
Entertainment, and recreation services	134	1.66%
Health services	818	10.13%
Educational services	795	9.85%
Other professional and related services	780	9.66%
Public administration	417	5.17%
TOTAL	8,072	100%

SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN, ASSOC., INC. DECEMBER 1997

Over 16.5% of the employed work force is in the retail trade sector, and slightly over 10% is in the health services sector.

FIGURE H-20

EMPLOYMENT BY OCCUPATION
BOROUGH OF COLLINGSWOOD, NJ

OCCUPATION	# EMPLOYEES	% EMPLOYED
Executive, administrative, and managerial	1,088	13.48%
Professional specialty	1,676	20.76%
Technicians and related support occupations	429	5.31%
Sales	948	18.35%
Private household occupations	0	0%
Protective service occupations	151	1.87%
Service occupations, except protective and household	777	9.63%
Farming, forestry, and fishing occupations	75	0.93%
Precision production, craft, and repair occupations	813	10.07%
Machine operators, assemblers, and inspectors	284	3.52%
Transportation and material moving occupations	199	2.47%
Handlers, equipment cleaners helpers, and laborers	151	1.87%
TOTAL EMPLOYED PERSONS	8072	100%

SOURCE: 1990 CENSUS OF POPULATION & HOUSING
 COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., DECEMBER 1997

Over 52% of the employed workforce over age 16 work in executive/managerial, professional, and administrative support occupations.

2. Future Employment

Figure H-21 reflects the forecasted growth in the civilian labor force of Collingswood to the year 2020, as published by the Delaware Valley Regional Planning Commission. As reflected in this figure, the size of the local labor force will experience a gradual increase averaging 3% per decade during the period analyzed.

The New Jersey Department of Labor, Division of Labor Market and Demographic Research, has projected employment growth in Camden County for the period 1994 to 2005 to lag slightly behind the projected rate of growth of the State. The State has projected that the largest growth industry will be health services, which is already the County's largest industry, to add an additional 7,700 jobs by the year 2005.

FIGURE H-21

**FORECASTED GROWTH IN CIVILIAN LABOR FORCE
BOROUGH OF COLLINGSWOOD, NJ**

YEAR	EMPLOYMENT	% CHANGE FROM PREVIOUS DECADE	% CHANGE FROM 1990
1990	8,142	-	-
2000	8,328	2.28%	2.28%
2010	8,609	3.37%	5.74%
2020	8,874	3.08%	8.99%

SOURCE: "YEAR 2020 MUNICIPAL FORECASTS OF OCCUPIED HOUSING UNITS, VEHICLE AVAILABILITY AND EMPLOYED RESIDENTS," REPORT #15, DELAWARE VALLEY REGIONAL PLANNING COMMISSION, JUNE 1994.
COMPILED BY: PETER P. KARABASHIAN ASSOC., INC., DECEMBER 1997

The local labor force is forecasted to increase by an average of 3% per decade.

V. DETERMINATION OF THE MUNICIPALITY'S PRESENT AND PROSPECTIVE FAIR SHARE OF LOW AND MODERATE INCOME HOUSING AND CAPACITY TO ACCOMMODATE PRESENT AND PROSPECTIVE HOUSING NEEDS

A. DETERMINATION OF PRESENT AND PROSPECTIVE HOUSING NEEDS

In 1993, the NJ Council on Affordable Housing (COAH) adopted amendments to the substantive rules administered by the agency. The Substantive rules include a calculation by COAH of the low and moderate income housing requirements for each municipality in the state.

In 1995, the Housing Plan for the Borough of Collingswood received substantive certification from COAH. Since Collingswood is a fully developed established community, the Borough was not obligated to provide additional low/moderate income housing units for prospective future residents. The certified plan required the Borough to address its present need for low/moderate income housing through the rehabilitation of 63 existing housing units in the municipality by the year 2001.

B. CAPACITY TO ACCOMMODATE PRESENT AND PROSPECTIVE HOUSING NEEDS

According to the 1996-97 COAH Annual Report, Collingswood has fully satisfied its obligation to rehabilitate 63 low/moderate income housing units by 2001. The rehabilitated units are predominantly located in the Westside neighborhood where the Borough had received \$485,000.00 in Neighborhood Preservation Program (NPP) funding from the NJ Department of Community Affairs. The Borough worked with qualified households in the NPP Target Area by using NPP funding to leverage additional rehabilitation funding through the Camden County Housing Improvement Program (HIP).

VI. CONSIDERATION OF LANDS MOST APPROPRIATE FOR CONSTRUCTION OF LOW AND MODERATE INCOME HOUSING AND OF THE EXISTING STRUCTURES MOST APPROPRIATE FOR CONVERSION OR REHABILITATION FOR LOW AND MODERATE INCOME HOUSING

A. LAND MOST APPROPRIATE FOR CONSTRUCTION OF LOW AND MODERATE INCOME HOUSING

As reported in Section V, Collingswood does not have an obligation to provide new low and moderate income housing under the current COAH substantive rules. This is based on Collingswood's status as an older, fully developed community with very little residentially zoned land available for development of housing. Section III.B. identified that there are only 10 vacant residentially zoned lots in the entire Borough that could be developed without the need for variances. Based on the absence of a COAH obligation and the lack of vacant land, it can be established that there is no land in Collingswood appropriate for the construction of low and moderate income housing.

B. EXISTING STRUCTURES APPROPRIATE FOR REHABILITATION FOR LOW AND MODERATE INCOME HOUSING

Based on a review of the available documentation regarding age of housing stock, presence of indicators of potential substandard conditions, income statistics and housing unit types, it is recommended that the Borough follow two tracks in its ongoing programs for rehabilitation of housing units occupied by low and moderate income households.

On the first track, the Borough should build on the success of the nearly completed West Collingswood NPP and apply to the New Jersey Department of Community Affairs (DCA) for the NPP to fund a housing rehabilitation program in another designated target area within the community. The Borough Community Development office has tentatively identified Census Tract 6043 (bounded by the PATCO High Speed Line, Knight Avenue, the Cooper River and Haddon Township) as meeting the criteria for being designated a NPP target area. As with West Collingswood, the municipality should use NPP funding to leverage additional rehab funding from the Camden County HIP, as well as seek private funding sources.

The second track is for the borough community development office to continue to act as a conduit directing qualified low/mod income homeowners throughout the Borough to the County HIP.

VII. HOUSING ELEMENT GOALS AND OBJECTIVES

The previous sections of this housing element provided an inventory of the characteristics of the housing stock in Collingswood as well as an overview of the Borough's population. The most crucial findings are that a high proportion of the housing units in the municipality were constructed prior to 1940, a relatively low percentage of the housing units are owner-occupied, and there is a high turnover of occupancy in rental units. These factors point to a significant potential for the destabilization of the community. The purpose of this section of the housing element is to set forth a series of goals and objectives which will serve as the basic principles for developing a strategy to correct the housing problems found in the Borough.

Goal 1

Encourage owner occupancy of housing.

According to 1990 Census data, less than 51% of the housing in the Borough was owner occupied and there is a high turnover of rental occupancy. The goal of increasing owner occupancy will serve to stabilize existing viable residential areas and to support efforts of the Borough to restore deteriorating areas.

Objective 1

Develop programs that provide "incentives" for public and private sector employees to live and work in the Borough.

In 1994, the NJ Casino Reinvestment Development Authority (CRDA) launched a program in Atlantic City to provide 35 low-interest mortgages for Atlantic City police officers to purchase or refinance homes as their primary residence in targeted neighborhoods of Atlantic City.

Collingswood should apply to CRDA for funding to implement an expanded form of this program in the Borough. The expansion of the program would make low-interest mortgages available to all municipal employees and employees of the Collingswood Board of Education, as well as members of the Police Department. These loans should be used for public employees to purchase or refinance existing dwellings containing 2 to 4 units and to convert them into single-family dwellings.

Objective 2

Develop a program in conjunction with major regional public and private sector employers and local banks to create an incentive program that will encourage qualified employees to buy or refinance existing two and three unit apartments and to convert them to single family residential units to be occupied as their principal residence.

This objective is patterned after the NJHMFA HOPE program, in which qualified employees of the participating employers receive a favorable mortgage rate from a participating bank for the purchase of an existing 2- to 3-unit structure and the conversion to an owner-occupied, single-family detached dwelling. The employer would guarantee payment of 20% of the mortgage payments for a period of five years.

The Borough's role in implementing this objective is to identify and sign up employers willing to participate in the program (e.g. Our Lady of Lourdes Medical Center, the Delaware River Port Authority, etc.) and to work with the employers and financial institutions to develop qualification standards for employees (e.g. length of employment, long term potential for remaining with the employer, absenteeism, etc.). The participating lenders would be required to provide notice to employers of consistently late payment or delinquent payment so that steps could be taken with the employee to avoid defaulting on the loan.

Objective 3

Work with local financial institutions to provide the support services needed for qualified households to move from being renters in existing two and three unit apartments to becoming owner occupants.

For many tenant households in the community, the annual income is not necessarily a limitation on their ability to qualify for a mortgage to become home owners. There are other factors which could impede these households from achieving home ownership, such as a bad credit rating, lack of a credit history, or inadequate financial skills that are needed for home ownership. The Borough should work with local financial institutions to create a program of support services needed to assist these households to make a transition from tenancy to owner occupancy through instruction, counseling and monitoring for a designated time period to assist in developing the financial history and skills needed to qualify for mortgages.

Objective 4

Encourage qualified prospective home buyers to take advantage of mortgage options available through the New Jersey Housing Mortgage Finance Agency (NJHMFA).

The state of New Jersey has adopted a housing policy, entitled H-EZ2000, that recognizes home ownership as: "...the cornerstone of any successful effort to revitalize neighborhoods and communities."

As pointed out in previous sections of this element, Collingswood has a relatively low proportion of owner occupied housing as compared to surrounding municipalities and Camden County. Thus, it is clear that increasing owner occupancy is a key element to revitalizing the Borough.

Under the H-EZ 2000 Housing policy, the New Jersey Housing Mortgage Finance Agency (NJHMFA) has created several programs which could be used by potential home owners in Collingswood. These include:

(a) Lease Purchase Program

This is a state-wide program that will provide a total of up to \$10,000,000.00 for lease/purchases to help renters become homeowners. The objective of this program is to provide families without adequate funds for a down payment the opportunity to lease an affordable property with the option to purchase the unit.

(b) "Too Good but it's True" Mortgage Loan Program

NJHMFA proposes to finance through mortgage revenue bond offerings, a pool of low-interest loans to expand a \$15,000,000 pilot program targeted for urban communities. Under the pilot program, qualified homeowners receive a 30-year fixed rate mortgage at a 5% interest rate.

Goal 2

Reduce housing density.

The current housing density in Collingswood is approximately 5.74 units per acre based on a total area of 1,171 acres (1.83 square miles) and a total of 6,726 dwelling units. Slightly less than 20% of the housing consists of structures containing two to four apartment units, many of which were created through the conversion of older single family homes. The elimination of these small apartment facilities through their conversion back to single-family residences would serve to lower the overall density of housing in the Borough, while maintaining the visual character of development.

Objective 1

Amend zoning regulations to either eliminate two-family and semi-detached dwellings as a permitted use or revise lot area requirements to maintain densities consistent with single-family detached dwellings.

Two-family dwellings are permitted in the majority of the residentially zoned areas of the municipality. Revision of zoning regulations to eliminate two-family dwellings as a permitted use will serve to reduce the future density of development in these areas.

As an alternative to the elimination of two-family dwellings, the Borough may wish to consider eliminating or reducing what is essentially a density bonus

for these housing types. Under the current regulations, single-family, detached dwellings are required to have a minimum lot area of 5,000 sq ft, for an effective density of 8.7 units/acre. Two-family dwellings and semi-detached dwellings are required to have a minimum lot area of 7,500 sq ft (3,750 sq ft/unit) for an effective density of 11.6 units/acre. Increasing the minimum lot area required for two-family and semi-detached dwellings would result in the recommended density reduction.

Objective 2

Provide mechanisms and incentives to 'buy down' units in existing structures containing 2-4 apartments.

The municipality should evaluate several alternate means available to create mechanisms and programs to eliminate existing apartment units including, but not limited to, the employee home ownership programs outlined in Goal 1, Objectives 1 and 2. The Borough should also implement a density transfer program where the rights to existing non-conforming apartments in the R-1 or R-2A District would be purchased by persons proposing development of a permitted two-family dwelling in the R-2 District. In addition to these programs, the Borough should evaluate the potential for a targeted tax abatement program for renovations of existing structures that involve the elimination of excess units.

Objective 3

Develop a data system to identify "illegal" apartment units and a budget for the removal of the illegal units.

The Borough needs to conduct a comprehensive analysis of the records of the tax assessor, construction, and planning/zoning offices, combined with a windshield survey to identify apartment units that have been created without obtaining necessary approvals. Once the units have been identified, the Borough's task would be to implement appropriate measures to have the illegal apartments remedied, either through their removal or through action by the Zoning Board of Adjustment, certifying as to their non-conforming status.

Goal 3

Improve the quality of housing stock.

Residential development in the Borough represents not only a significant investment by the individual property owners, but also a significant source of local tax revenues. Thus, protection of housing is vital since the perception of the quality of housing in the Borough directly impacts the value of housing in the area. Improving the quality and appearance of housing stock not only serves an essential maintenance function, but also makes the statement that Collingswood is a community worth investing in.

Objective 1

Continue to encourage qualified households to participate in available housing rehabilitation programs.

As reflected in previous sections of this element, the Borough has recently completed rehabilitation work in the West Collingswood NPP target area, which has resulted in the rehabilitation of 83 units of housing. The Borough has also served as a conduit linking qualified households with the Camden County Housing Improvement Program, resulting in the rehabilitation of more units on a scattered site basis.

The Borough should build upon this success and seek to obtain additional NPP funding for a new target area in the community. Tentatively, Borough officials have identified Census Tract 6042 as meeting the criteria for participation in the NPP program.

Objective 2

Continued implementation of an inspection program for rental units.

Through the existing rental registration program, the Borough maintains important information for each rental unit, such as the number of bedrooms in each unit, the property owner and the name of the party responsible for property management. This information has been useful to the Borough, not only in tracking changes in occupancy, but also in implementing an inspection program.

The Borough currently inspects single and double unit apartments annually but buildings with 3 or more units are inspected at the change of tenant only. Inspections, in all units, should take place, at the change of occupant or annually, whichever ever comes first.

The current inspection process only includes a sidewalk inspection and a fire alarm inspection. These review checks should include, at a minimum, a review of all zoning codes and building codes. While this program make take a few years to implement, the Borough should strive to hire inspectors and install additional computer software to further tract the process, such as a Geographic Information System (GIS).

Objective 3

Implement a pro-active code enforcement program.

Improving the quality of housing in Collingswood requires an effort on the part of code enforcement officials to identify substandard housing and to encourage improvement efforts. To achieve the goal of code enforcement, actions must be undertaken throughout the Borough with particular emphasis

on substandard multi-tenant units. To achieve this task, improvements to the department should be made in a comprehensive fashion, including the hiring of additional qualified field inspectors, either on a temporary or a part-time basis, to allow for a blanket inspection of areas of the Borough, the modernization of equipment, and an aggressive prosecution of offenders.

Objective 4

Expand utilization of the redevelopment and rehabilitation laws of the State of New Jersey to provide tax incentives for the improvement of housing stock in the Borough.

Under the New Jersey redevelopment and rehabilitation laws, the Borough can provide homeowners and corporations with tax incentives for undertaking substantial improvements and/or redevelopment of existing structures. These incentives are either in the form of tax abatement (where additional property taxes on the added value of the improvement are phased in over 5 years) or payment in lieu of taxes. The Borough has been successful in using these incentives in the West Collingswood NPP area and in the redevelopment of the Parkside Apartment complex. Consideration should be given to expanding the use of redevelopment and rehabilitation areas to other sections of the Borough.

Objective 5

Reduce the administrative cost of renovation of structures in the Historic District by creating a book of graphic design standards.

The Borough of Collingswood has recognized the importance of the historic qualities of the community and has an Historic Preservation Commission which serves to ensure that the rehabilitation of existing structures in the designated historic area is consistent with the historic pattern of development. As a means of encouraging renovation of existing structures in the Historic District by private individuals, it is recommended that the Historic Commission prepare a book of graphic design standards of accepted styles of exterior improvements. This book would be made available to property owners and their designers and would include graphic depictions of appropriate types of treatments and materials consistent with the style of the structure being renovated (i.e., railing types, cornice work, etc.). The use of the standards presented in this book would allow persons desiring to do renovations to receive a fast track permit approval from the Historic Preservation Commission.

VIII. HOUSING STRATEGIES

This section outlines the recommended strategies to be adopted by the Borough in order to implement the goals and objectives identified in this Housing Element. This implementation strategy follows the principles of:

- Encouraging owner occupancy of housing;
- Reducing housing density;
- Rehabilitating existing housing stock;
- Code enforcement.

The strategies to implement these principles are as follows.

A. ZONING AMENDMENTS

Since Collingswood is a highly developed community, any new housing development will primarily result through the construction of in-fill units. In order to accommodate in-fill units at lower densities the Borough has several options including:

- Eliminating two-family dwellings as a permitted use in the R-2, R-3 and R-4 districts; or
- Eliminating two-family dwellings as a permitted use in the R-3 and/or R-4 districts; or;
- Increasing the lot area required for a two-family dwelling from the current minimum of 7500 sq.ft.

The adoption of either of the use restrictions and/or the density reduction for two family dwellings will serve to lower the density of future development.

In conjunction with any amendment to the zoning regulations to eliminate two family dwellings as a permitted use, the Borough also needs to adopt the standards of NJSA 40:55D-68 requiring a property owner or other interested person to obtain a certificate of nonconformity. As nonconforming uses, the owners of two and three family dwellings would have to produce the certificate of nonconformity prior to the issuance of a certificate of occupancy or as part of a rental registration program. It is the applicant's burden of proof to demonstrate that the use for which a certificate of nonconformity is sought was a lawfully existing use at the time of the zoning amendment. By requiring proof of nonconformity, the Borough will be able to take positive action to eliminate existing "illegal" residential units.

B. REDEVELOPMENT ACTIONS

The designation of redevelopment areas in the Borough provides the municipality with a greater degree of flexibility and oversight in lowering densities and providing owner-occupied housing than can be achieved through zoning. The designation of redevelopment areas will allow the Borough, through its designated redevelopment agency, to adopt redevelopment plans identifying properties to be rehabilitated, parcels to be acquired, specified types and densities of housing to be developed, standards for public improvements, etc. Redevelopment also allows the Borough to raise funds for the acquisition of land and construction of improvements and to enter into public/private partnerships for the development and/or rehabilitation of housing. The redevelopment designation can also provide incentives to purchasers and residents through mechanisms such as tax abatement and payment in lieu of taxes.

Initially, the housing redevelopment efforts of the Borough should focus on:

- Converting second-floor apartments in the Haddon Avenue commercial area to age-restricted occupancy (18 years of age and older).

Historically, traditional mixed commercial/residential buildings were constructed and owned by the merchant-resident. Over time this direct connection of business and residency as devolved through a stage of owner merchant and rental resident to a frequent situation of tenant merchant and tenant resident where there is no connection at all between ownership and occupancy. Furthermore, since the commercial use of the property is the primary use of the building, support elements such as parking, loading, and outdoor storage areas occupy most if not all of the "rear yard" area of the property. The lack of yard area for residential use makes these properties less than desirable for occupancy by tenants with children.

The conversion of these upper floor apartments to age-restricted occupancy eliminates the problems associated with children occupying these units. This program provides a consistent adult presence in the downtown and further supports the existing senior housing facility operated by the Housing Authority at Washington and Maple, and the Methodist Homes facility at Haddon and Zane.

C. STRENGTHEN THE CODE ENFORCEMENT PROGRAM

1. Provide adequate staff as needed to address the housing needs of the Borough.

Currently the Borough has one full-time and one part-time person to implement Code Enforcement standards, including occupancy inspection, investigation of illegal rentals, etc. Given the conditions of many units, it is clear that the current staffing is not adequate to address the situation at hand.

To address the Code Enforcement needs of the Borough, it is recommended that staffing be increased either through the hiring of additional employees or through contracting with an established private inspection agency. If new personnel are hired, the Borough has the responsibility to make sure that the selected employees have a thorough knowledge of all building systems under review and preferably would have any certifications and licenses as may be required by law. If a private inspection agency is hired, the agency would be responsible for providing certified or licensed inspectors. Under this option, the Borough staff would function principally in a supervisory capacity, but should be required to accompany the inspectors periodically to check on the adequacy of the inspections.

2. Computerize the inspection reporting process.

It is recommended that Code Enforcement inspectors be equipped with laptop computers for recording inspection findings. The use of a computerized system can serve to improve efficiency by allowing all files to be downloaded daily into the Borough's database so there will be a running log of inspections pending, completed, violations cited, re-inspections, and fines and penalties assessed. In addition, the laptops could also be used to create a daily schedule of inspections to be undertaken.

The database can be easily united with the tax maps through a Geographic Information System (GIS). The GIS would allow the data, such as the type and age of housing, number of rooms, and date of last inspection, to be linked to each individual parcel on the map. The GIS can then be expanded to other functions within the Borough, such as tax assessment and collection, planning and zoning, and emergency response.

3. Inspect all rental units on an annual basis.

Currently, units in rental properties containing five or more dwellings are inspected by the State every 5 years and 3 or more units in rental properties are inspected only when there is a change of tenant occupancy. This often results in several years passing between inspections of these larger, multi-unit structures, during which times

problems may occur that are not repaired or are inadequately repaired by the property owner or management.

It is recommended that the Borough assume the responsibility for inspection of all rental units and require that they be inspected on an annual basis, or at change of occupancy, whichever occurs first. This would avoid a significant lapse of time between inspections. This would serve several purposes including:

- a. Putting landlords on notice that adequate repairs must be made in a timely manner or else they may be cited by the inspector;
- b. If problems are found they would be relatively minor rather than major items.

4. Aggressively prosecute code violations

The program of aggressive inspection of housing units should be coupled with an equally aggressive prosecution and penalization of housing code violators. This aggressive positioning will serve as a warning to property owners that substandard conditions will not be accepted and that improvements to units must be made.

Housing code violations are typically heard in Municipal Court along with other matters under the Court's jurisdiction. To aggressively pursue housing code violations it is recommended that the Borough :

- a. Hire a special judge to hear only code enforcement cases.
- b. Hire a special prosecutor with responsibilities directed towards an aggressive prosecution of code enforcement violators.

By hiring a special judge and prosecutor, the Borough would be making a statement that it is serious about correcting code violations by having these cases prosecuted in an expedited manner without interfering with other municipal court matters.

In selecting a judge and prosecutor for the special code enforcement court, the Borough should look to persons who will use the maximum penalties available to address housing deficiencies. Based on anecdotal information from other communities, once the judge makes a reputation as a tough judge, property owners will work to correct problems before a case goes to court to avoid paying stiff penalties.