

# **Housing Element and Fair Share Plan**



**Stillwater Township, Sussex County**

**May 21, 2025**

**Prepared by:**



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## **2025 Housing Element and Fair Share Plan**

*Stillwater Township  
Sussex County, New Jersey*

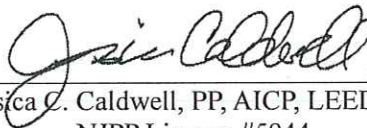
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**MAY 2025**

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## 1. Introduction

### 1.1 Community Overview

Stillwater Township is a rural community located in southwestern Sussex County, New Jersey (**Figure 1**). At 28.5 square miles and a population of 4,004 people in 2020, the Township is among the lowest density municipalities in Sussex County, followed only by Lafayette Township, Montague Township, Sandyston Township, and Walpack Township. It is the eight-largest in geographic size. Walpack Township, Hampton Township, and Fredon Township share the Township's northwest, northeast, and southeast borders, respectively. The southwestern border of the Township is shared with Hardwick Township and Frelinghuysen Township in Warren County.

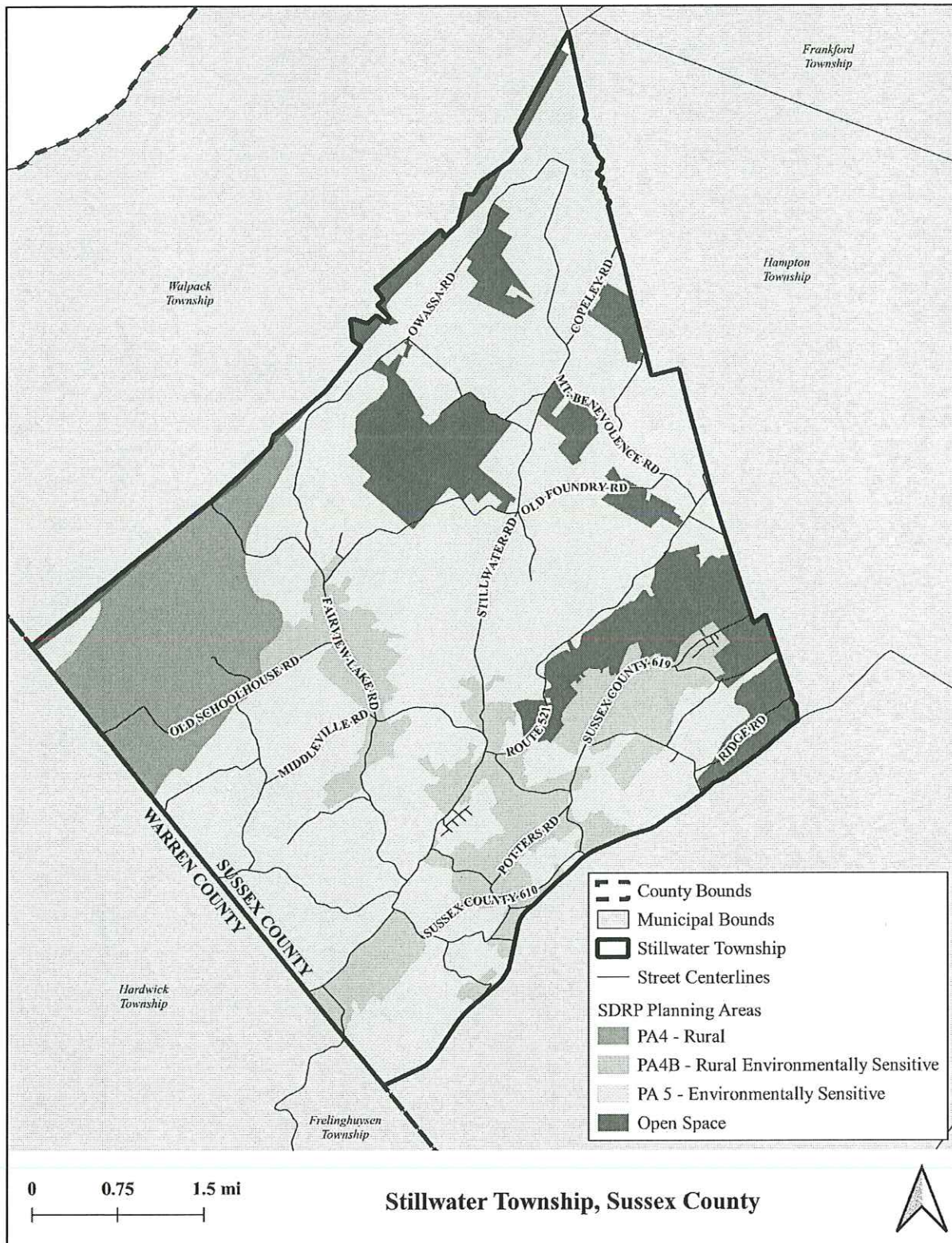
Stillwater is characterized by winding roads, densely forested lands, agriculture, low-density residential neighborhoods, and scattered low-intensity commercial uses. The Township is in close proximity to the Delaware Water Gap and the New Jersey-Pennsylvania border and has an expansive inventory of recreation opportunities.



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Figure 1. Context Map





## 1.2 Relationship to Other Plans

### *Municipal Master Plan*

The Township's last comprehensive Master Plan was prepared in 1999 and reexamined in 2006, 2012, and 2022. Other components of the Master Plan that have been adopted over the years include a Stormwater Management Plan (2005), Open Space and Recreation Plan (2006, with a 2025 update currently being prepared), Land Use Plan (2012), Environmental Resource Inventory (2014, 2015), Housing Element and Fair Share Plan (2016). As affirmed in the 2022 Reexamination of the Master Plan, the following goals and objectives of the Land Use Plan highlight the consistency of this Housing Element and Fair Share Plan:

#### Goal 1: To Preserve the Rural Character of Stillwater Township

##### *Implementation Policies*

1. Protect against incompatible development which would adversely affect the rural character of Stillwater. Developments of this type would include cookie cutter subdivisions and strip commercial developments.
2. Ensure that new development is visually and functionally compatible with the physical character of the township.

#### Goal 3: To Ensure the Implementation of the Goals and Policies of the Master Plan

##### *Implementation Policies*

1. The Master Plan provides a policy basis for a community's direction. The Plan is implemented through development regulations. To be effective, the Master Plan must be accompanied by land development regulations to assure implementation of goals.
2. Encourage cooperation and seek input from all municipal agencies which have an interest in land development.
3. New residential development should be carefully regulated to preserve water supplies, the Township relies almost entirely on groundwater from individual wells for its water supply and utilities individual sewage treatment systems for wastewater disposal.

### *State Development and Redevelopment Plan (2001)*

At the time of the preparation of this Housing Element and Fair Share Plan (HEFSP), the update to the New Jersey State Development and Redevelopment Plan (SDRP) is expected to be completed in late 2025. The last update to the SDRP was adopted in 2001 and identified several goals and objectives for housing, specifically as they relate to Planning Areas 4, 4B, and 5. These intent of each of these areas, which in part guide the preparation of this HEFSP, are as follows:

1. Rural Planning Area (PA4) and Rural/Environmentally Sensitive Planning Area (PA5)
  - a. Maintain the Environs as large contiguous areas of farmland and other lands;
  - b. Revitalize cities and towns;
  - c. Accommodate growth in Centers;
  - d. Promote a viable agricultural industry;
  - e. Protect the character of existing, stable communities; and
  - f. Confine programmed sewers and public water services to Centers.
2. Environmentally Sensitive Planning Area (PA5)
  - a. Protect environmental resources through the protection of large contiguous areas of land;
  - b. Accommodate growth in Centers;
  - c. Protect the character of existing stable communities;
  - d. Confine programmed sewers and public water services to Centers; and
  - e. Revitalize cities and towns.

It should be noted that although a portion of the Township is located within PA4 – Rural, this section of the municipality is preserved lands and significantly environmentally constrained lands, which does not align with the Planning Area designation.

*Sussex County Strategic Growth Plan (2005, updated 2014)*

Low-intensity, low-impact development is supported by the Sussex County Strategic Growth Plan (SGP). There is an emphasis on preservation and rehabilitation of natural resources and this is reflected in the numerous agricultural operations of varying scales in the County. The SGP provides for a landscape framework and includes goals and objectives for the various landscapes in the county. Stillwater predominantly falls within the Rural/Agricultural and Parklands/Wildlife Management Area landscapes, which includes the following goals and objectives that are particularly relevant to this Housing Element and Fair Share Plan:

1. Minimize sprawl development through incentives for density transfer; and
2. Locate development in areas least likely to have a negative effect on agricultural operations.

The SGP also recognizes the importance of providing for accessible, affordable housing and notes that, “Housing will be most appropriately located in the traditional towns, villages, and hamlets that exist or that may be designated by municipalities in the rural/agricultural landscape as growth areas.” This HEFSP is consistent with the County SGP.

*Surrounding Municipalities’ Master Plans*

Walpack Township, Sussex County

Walpack Township is primarily occupied by the Delaware Water Gap National Recreation Area and has a population of seven (7), according to the 2020 Decennial Census. Walpack Township is not significantly impacted by this Housing Element and Fair Share Plan.

Hampton Township, Sussex County

Hampton Township borders Stillwater to the northeast. Along this municipal border, there are very low-intensity uses including Swartswood State Park, Crandon Lakes, and the Stillwater Township Community Center and Park. Hampton Township prepared a Housing Element and Fair Share Plan in 2018, which included a durational adjustment proposed to meet their Third Round obligations through several inclusionary zones. No major changes to this area are proposed as part of this Housing Element and Fair Share Plan and, as such, there is no significant impact to Hampton Township’s Master Plan.

Fredon Township, Sussex County

Stillwater Township’s southeastern border is shared with Fredon Township. The Paulinskill Valley Trail, a State-owned trail, spans the length of this border. Fredon Township prepared an update to their Housing Element and Fair Share Plan in June of 2016 and proposed to meet their obligation through the implementation of an inclusionary zone. Fredon Township’s Master Plan and zoning are not significantly impacted by this Housing Element and Fair Share Plan.

Frelinghuysen Township, Warren County

To the south, a small section (about half a mile) of Stillwater’s border is shared with Frelinghuysen Township in Warren County. Frelinghuysen Township prepared a Housing Element in 2007; its obligations were met through a combination of a rehabilitation program and several supportive housing/special needs residences. The area in Stillwater that borders Frelinghuysen includes several preserved farmland parcels. There is no impact on Frelinghuysen’s Master Plan as a result of this Housing Element and Fair Share Plan.



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Hardwick Township, Warren County

Most of Stillwater's southwestern border is shared with Hardwick Township in Warren County. The municipalities are connected via Millbrook Stillwater Road to the south and Old Schoolhouse Road to the north. Hardwick Township applied a durational adjustment in its most recent Housing Element and Fair Share Plan, prepared a Spending Plan in 2018, and has addressed its fair share of affordable housing through a variety of mechanisms including market-to-affordable, supportive/special needs housing, and a rehabilitation program. Most of Stillwater's lands along the Hardwick border is preserved to some extent, including farmland, Nature Conservancy Open Space, and Blair Creek Preserve. The remaining lands are undeveloped or low-intensity residential uses. This Housing Element and Fair Share Plan does not significantly impact these areas and, as a result, Hardwick's planning efforts.

### 1.3 History of Affordable Housing

New Jersey

The New Jersey Supreme Court, in Mount Laurel I (1975) and Mount Laurel II (1983) required all New Jersey municipalities to take affirmative actions toward providing their "fair share" of the region's need for affordable housing for low- and moderate-income people. In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act ("FHA") in 1985. This act created the Council on Affordable Housing ("COAH") to assess the statewide need for affordable housing, allocate that need on a municipal fair share basis, and review and approve municipal housing plans aimed at implementing the local fair share obligation. Subsequently, the New Jersey Municipal Land Use Law ("MLUL") was amended to require a Housing Element as a mandatory element of the municipal master plan. According to the MLUL, "a municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing (52: 27D-310)."

COAH adopted its Third Round Rules in December 2004. On January 25, 2007, the Appellate Division issued a decision on an appeal of COAH's Third Round regulations. COAH was precluded from issuing Third Round Substantive Certifications until new rules for the Third Round were revised and adopted.

On October 8, 2010, the Appellate Division invalidated COAH's Rules in In re Adoption of N.J.A.C. 5:96 & 5:97 by the New Jersey Council on Affordable Housing, 416 N.J. Super. 462 (App. Div. 2010). The decision stated, among other things, that growth share methodology was invalid, and directed COAH to adopt rules utilizing methodologies similar to those used in the First and Second Round Rules. On September 26, 2013 the Supreme Court affirmed the Appellate Division's 2010 decision and remanded COAH to undertake new rulemaking based on COAH's prior round rules and methodologies. COAH failed to formally adopt amended Third Round Rules.

In a 2015 decision known as Mount Laurel IV, the New Jersey Supreme Court divested COAH of jurisdiction of affordable housing, resulting in the process being left to the trial court system. This ruling dissolved the substantive certification process, turning instead to a judicial determination wherein a municipality files for a declaratory judgment action to certify that their Housing Element and Fair Share Plan has satisfied their Third Round obligation. At the same time, the Court appointed "Mount Laurel" judges for each of the State's judicial vicinages. Stillwater Township filed a declaratory judgment action in Superior Court on July 1, 2015 seeking certification of a Housing Element and Fair Share Plan for the Third Round. The Township entered into a settlement agreement with Fair Share Housing Center dated October 18, 2016, agreeing to the Township's obligation and proposals for meeting those obligations which were later set forth in a Housing Element and Fair Share Plan dated March 2016.



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In 2024, New Jersey Legislature passed into law amendments to the Fair Housing Act (N.J.S.A. 52:27D-304.1 et seq. via NJ A4/S50) (“Amended FHA” or “P.L. 2024, c.2”) that abolished and replaced COAH with the Affordable Housing Dispute Resolution Program (“the Program”), and set forth new methodology for the calculations of a municipality’s affordable housing obligations for the Fourth Round and beyond. Subsequent to the adoption of the Amended FHA, the Highlands Council adopted an amendment to the RMP governing the potential location of affordable housing and availability of land and resources in the region.

*Stillwater Township*

Stillwater Township is in Affordable Housing Region 1, which includes the municipalities in Bergen County, Hudson County, Passaic County, and Sussex County. The Township adopted a Housing Element and Fair Share Plan in 2008 and 2016, which addressed the municipality’s Prior Round and Third Round obligations, respectively. Stillwater Township has been active in all rounds of affordable housing, having filed a Petition for Substantive Certification for the First, Second and Third Rounds. The Township entered into a Settlement Agreement with COAH in 2008 and the Fair Share Housing Center (“FSHC”) in 2016. Pursuant to this Settlement Agreement, the Township’s obligations were as follows:

<b>Prior Round Obligation (1987-1999)</b>	
Initial Obligation (unadjusted)	15
<b>Third Round Obligations (1999-2025)</b>	
Present Need (per Kinsey Report <sup>1</sup> )	12
Third Round Prospective Need	90

On March 20, 2024, Governor Murphy signed into law Bill A4/S50 (P.L. 2024, c.2) (“Amended FHA”), which set forth the rules and regulations governing the Fourth Round (2025-2035) of affordable housing obligations in New Jersey. This law abolished COAH and shifted implementation of the Fair Housing Act to the New Jersey Department of Community Affairs (“DCA”), creating the Affordable Housing Dispute Resolution Program (“the Program”).

On October 18, 2024, the DCA prepared and submitted a non-binding report (“DCA Report”) on the Fourth Round affordable housing fair share obligations for all municipalities within the State of New Jersey. The DCA indicated that Stillwater Township’s Fourth Round Present Need/Rehabilitation Obligation was 11 units and the Prospective Need is 53 units. In compliance with this new legislation, the Stillwater Township Governing Body adopted Resolution 2025-034, accepting the DCA calculations of the Township’s Fourth Round present and prospective need obligations. These Fourth Round obligations, pursuant to the DCA Report, are as follows:

<b>Fourth Round Obligations (2025-2035)</b>	
Fourth Round Rehabilitation/Present Need Obligation	11
Fourth Round Prospective Need Obligation	53

<sup>1</sup> David N. Kinsey, PhD, PP, FAICP, New Jersey Low And Moderate Income Housing Obligations For 1999-2025 Calculated Using The NJ COAH Prior Round (1987-1999) Methodology, May 2016.

#### 1.4 Purpose and Goals

The purpose of this Housing Element and Fair Share Plan is to provide a realistic opportunity to address the housing needs of the Township residents across all income levels. As with previous HEFSPs prepared by the Township, this Plan seeks to:

1. Provide realistic affordable housing opportunities;
2. Provide these housing opportunities in a manner that will enhance the fabric of the community; and
3. Provide these housing opportunities in a manner that is consistent with the goals and objectives of the Township's planning policies.

This Plan has been prepared to meet the requirements of the Municipal Land Use Law (MLUL), Fair Housing Act (FHA), the New Jersey State Development and Redevelopment Plan (SDRP), Bill A4/S50 (P.L. 2024, c.2), and Administrative Directive #14-24.

#### 1.5 Contents of the Plan

Municipal Land Use Law (N.J.S. § 52:27D-310) and the Fair Housing Act (P.L. 1985, c.222) require that the Housing Element and Fair Share Plan include the following:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L. 2021, c. 273 (C.52:27D-329.20);



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- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L. 2004, c. 120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

## 2. Demographic Characteristics

In order to determine the type and intensity of housing needed in the Township, it is essential to review demographic characteristics and, particularly, how those characteristics have changed over time. Population trends provide insights into the changing needs for housing types such as low-income families or senior housing. Identifying whether the community is experiencing growth or decline can also impact housing demand and planning. Employment characteristics such as unemployment and commuting patterns can impact where individuals live. It's important to regularly review these factors with respect to planning for housing so that the Township can be responsive to the community's evolving needs.

Most of the data reviewed in this section is retrieved from the most recent United States Decennial Census, which occurred in 2020. Notably, the data was gathered and distributed prior to the onset of the COVID-19 pandemic in 2021. Generally speaking, the pandemic altered numerous demographic characteristics including the number of people moving to rural areas with the ability to work remotely or hybrid. Data does not yet accurately reflect all of the demographic changes associated with this event but should be considered in the Township's planning efforts nonetheless.

### 2.1 Population

#### *Population change, 1990-2020*

Stillwater Township has experienced a gradual but steady decline in its population since 1990. This stands in stark contrast to both the broader County and the State, both of which have experienced consistent increases in the population size since 1990. Between 2000 and 2010, the Township experienced a 3.9 percent loss, and between 2010 and 2020, there was a slightly smaller loss of 2.3 percent. Sussex County did also see a similar decline between the same time period, but the population of the County overall increased from 1990. Thus, while Stillwater Township faces more localized challenges, the County's increase in population, however small, highlights a broader regional appeal that could influence the Township's population dynamics with strategic planning efforts.

*Table 1. Population Change, 1990 - 2020*

	1990	% Change	2000	% Change	2010	% Change	2020
Stillwater Township	4,253	▲ 0.3%	4,267	▼ -3.9%	4,099	▼ -2.3%	4,004
Sussex County	130,943	▲ 10%	144,166	▲ 4%	149,265	▼ -3%	144,221
New Jersey	7,730,188	▲ 9%	8,414,347	▲ 4%	8,791,894	▲ 6%	9,288,994

Sources:

U.S. Census Bureau. (2010). POPULATION AND HOUSING UNITS: 1990 TO 2010; AND AREA MEASUREMENTS AND DENSITY: 2010.

U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. *Decennial Census, Profile of General Population and Housing Characteristics, Table DP1.*

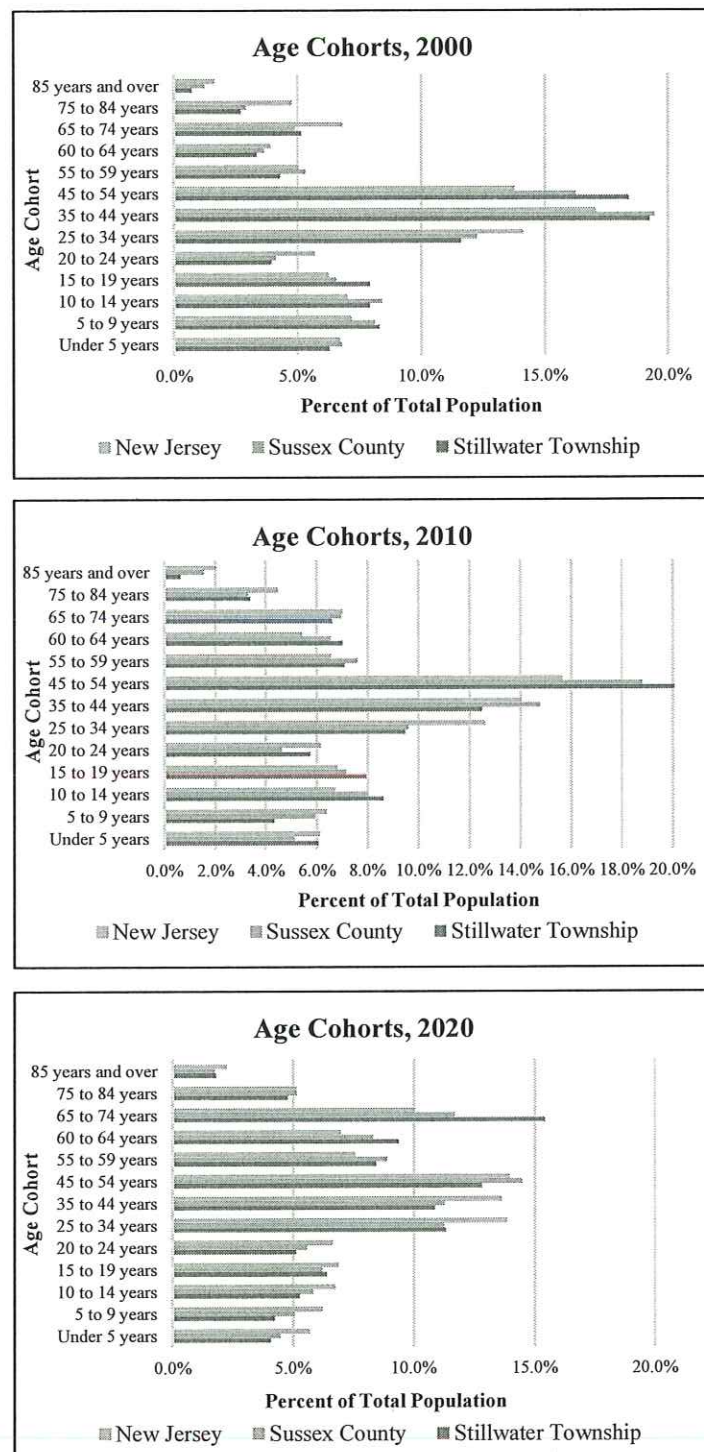


### Age

Stillwater Township is experiencing a shift in its population age. More specifically, the Township's older population is increasing. In 2000, similar to both the County and the State, the Township's largest age cohorts were those aged 35 to 44 and 45 to 54. Also in 2000, the median age of Township residents was 37.6 years. Although a general trend of a more balanced population is seen over the last three decades, the Township experienced a notable spike in residents aged 65 to 74 years in 2020. Reflective of this trend, the Township's median age in 2020 was 47.5 years, a difference of almost ten years. This is the largest difference between median age between the time period of 2000 and 2010 for the Township, County, and State. Sussex County experienced an increase in median age of 8.2 years, and the State only saw an increase of 3.2 years.

Compared to 20 years ago, Stillwater has a slightly smaller, but older, population. The implications of this, particularly as they relate to housing, include concepts such as the desire to age in place, access to senior and healthcare services, and mobility.

Figure 2. Age Cohorts, 2000-2020



*Household Size and Type*

The U.S. Decennial Census (2000, 2010, and 2020) and American Community Survey (ACS) 5-Year Estimates provide counts of household sizes, occupants per room, and household income. In 2020, the Decennial Census reported a total of 4,004 people and 1,612 households. Of these households, 22.5 percent consisted of opposite-sex spouse households, 19.2 percent were females without spouses, 16.5 percent were males without spouses, and 3.0 percent were opposite-sex unmarried partners.

The size of Stillwater Township's households has changed slightly over the past two decades. In 2000, the largest portion of the Township's households consisted of 4-or-more-person households, which comprised 31.8 percent. This number has since declined to 21.2 percent of all households in the Township in 2020. In 2000, the number of 2-person households was similar, comprising 31.4 percent. However, by 2020, that number has increased to 40.5 percent. This is a similar trend occurring at the County level, but at the State level there is more of increase in 1-person households (increasing from 24.5% in 2000 to 25.6% in 2020). In 2000, 17.2 percent of Stillwater's households were 1-person households; this increased to 21.0% in 2020. Overall, at all three geographical levels, there is a trend shifting towards smaller households.

*Table 2. Household Type by Relationship, 2020*

<b>Stillwater Township Household Type by Relationship</b>	<b>Count</b>	<b>%</b>
Total population	4,004	100.0%
In households	4,004	100.0%
Householder	1,612	40.3%
Male - no spouse	265	16.5%
Female - no spouse	309	19.2%
Opposite-sex spouse	901	22.5%
Same-sex spouse	11	0.3%
Opposite-sex unmarried partner	122	3.0%
Same-sex unmarried partner	2	0.0%
In group quarters	0	0.0%
Institutionalized population	0	0.0%
Noninstitutionalized population	0	0.0%

Source:  
U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS, *Decennial Census, Table DP1*.

*Table 3. Household Size, 2000-2020*

<b>Stillwater Township Household Size</b>	<b>2000</b>	<b>%</b>	<b>2010</b>	<b>%</b>	<b>2020</b>	<b>%</b>
Total households	1,494	100%	1,553	100%	1,609	100%
1-person household	257	17.2%	336	▲ 21.6%	338	▼ 21.0%
2-person household	469	31.4%	502	▲ 32.3%	652	▲ 40.5%
3-person household	293	19.6%	320	▲ 20.6%	278	▼ 17.3%
4-or-more-person household	475	31.8%	395	▼ 25.4%	341	▼ 21.2%

Source:  
U.S. Census Bureau. (2000). HOUSEHOLD SIZE. *Decennial Census, DEC Summary File 3, Table H016*.  
U.S. Census Bureau. (2010). HOUSEHOLD SIZE. *Decennial Census, DEC Summary File 1, Table H13*.  
U.S. Census Bureau. (2020). HOUSEHOLD SIZE. *Decennial Census, DEC Demographic and Housing Characteristics Table H9*.

Of the 1,494 total housing units in Stillwater in 2020, the ACS reported that 98.6 percent saw 1.00 occupant or less per room. The number of occupants per room was never particularly high in the Township over the



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last 20 years; in 2000, under 1 percent of total households had 1.51 occupants or more per room, which is considered crowded housing. This figure fell to 0 percent in 2010.

### Income

For the year 1999, Stillwater Township's median income was \$63,750. This has increased over the years to \$79,367 in 2010 and \$100,565 in 2020. In 1999, most households (26.7%) were making between \$50,000 to \$74,999. In 2020, most households (24.5%) were earning between \$100,000 and \$149,999. In 1999, the Township had a lower median income than that of the County (\$63,750) but a higher one compared to the State (\$55,146).

Table 4. Median Income, 1999-2020

	Median Household Income		
	1999	2010	2020
Stillwater Township	\$63,750	\$79,367	\$100,565
Sussex County	\$65,266	\$84,115	\$96,222
New Jersey	\$55,146	\$67,681	\$85,245

Sources:

U.S. Census Bureau. (2010). POPULATION AND HOUSING UNITS: 1990 TO 2010; and AREA MEASUREMENTS AND DENSITY: 2010.

U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. *Decennial Census, Profile of General Population and Housing Characteristics, Table DP1.*

Table 5. Household Income, 1999-2020

Stillwater Township Household Income	Percent of Households		
	1999	2010	2020
Total Households	1,497	1,583	1,511
Less than \$10,000	2.1%	▲ 2.7%	▼ 0.0%
\$10,000 to \$14,999	1.9%	▲ 4.9%	▼ 0.0%
\$15,000 to \$24,999	7.1%	▲ 8.6%	▼ 10.9%
\$25,000 to \$34,999	5.1%	▼ 5.0%	▼ 7.4%
\$35,000 to \$49,999	16.4%	▼ 11.6%	▼ 4.8%
\$50,000 to \$74,999	26.7%	▼ 11.7%	▼ 10.1%
\$75,000 to \$99,000	19.7%	▼ 15.4%	▲ 16.1%
\$100,000 to \$149,999	18.1%	▲ 24.8%	▼ 24.5%
\$150,000 to \$199,999	2.1%	▲ 13.4%	▲ 18.4%
\$200,000 or more	0.7%	▲ 1.9%	▲ 7.7%
Median household income	\$63,750	\$79,367	\$100,565

Sources:

U.S. Census Bureau. (2000). PROFILE OF SELECTED ECONOMIC CHARACTERISTICS: 2000. *Decennial Census, Dec Summary File 4 Demographic Profile, Table DP3.*

U.S. Census Bureau. (2010). INCOME IN THE PAST 12 MONTHS (In 2010 Inflation-Adjusted Dollars). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901.*

U.S. Census Bureau. (2020). INCOME IN THE PAST 12 MONTHS (In 2020 Inflation-Adjusted Dollars). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901.*

## 2.2 Employment Characteristics

### *Workforce*

The ACS reported that in 2020, Stillwater had a working population (those aged 16 years and older) of 3,435. The number of people in the labor force was 2,159 and those not in the labor force totaled 1,276. Also in 2020, Stillwater had an unemployment rate of 8.8 percent. The County's unemployment rate in 2020 was 5.3 percent and the State's was 5.8 percent.

Most (22.2%) of Stillwater's employed population works in educational services, and health care and social assistance. Another large portion (21.2%) of the population works in construction, and 19.2 percent work in Professional, scientific, and management, and administrative and waste management services.

*Table 6. Employment by Industry*

Industry	Estimate	%
Educational services, and health care and social assistance	358	22.2%
Construction	342	21.2%
Professional, scientific, and management, and administrative and waste management services	309	19.2%
Manufacturing	159	9.9%
Arts, entertainment, and recreation, and accommodation and food services	149	9.2%
Retail trade	148	9.2%
Transportation and warehousing, and utilities	133	8.3%
Public administration	129	8.0%
Other services, except public administration	94	5.8%
Finance and insurance, and real estate and rental and leasing	89	5.5%
Agriculture, forestry, fishing and hunting, and mining	43	2.7%
Wholesale trade	16	1.0%
Information	0	0.0%

Source:  
U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.*



*Commuting*

Of the total number of workers that did not work from home in 2020 (1,704 people), 91 percent commuted to work via a car, truck, or van. Almost 7 percent of this number carpooled. None of the employed population walked or biked to work, and less than 1 percent utilized public transportation. The Township's utilization of public transportation is lower than that of the County (1.6%) and significantly lower than that of the State (10.8%); this makes sense, given that there is no access to mass transit in Stillwater. Almost half (47.2%) of the Township's working population worked outside of Sussex County; this is about the same as the rest of Sussex County (47.7%) and larger than the elsewhere in the State (31.7%). The Township did not have any workers that were employed outside of New Jersey. This is lower than the portion of the County (7.4%) and the State (13.6%).

About one-quarter of Stillwater workers (25.8%) had a commute time of one hour or longer, with the average commute time of 35.9 minutes. This is a lower commute time than Sussex County workers as a whole, but lower than the State's average commute time (32.0 minutes).

*Table 7. Commuting Characteristics, 2020*

<b>Commuting Characteristics</b>	<b>Stillwater</b>	<b>County</b>	<b>State</b>
Workers 16 years and over	1,853	73,512	4,332,443
Did not work from home	1,704	67,558	4,016,175
Means of transportation to work	%	%	%
Car, truck, or van	91	88.7	77.4
Drove alone	85	83.0	69.6
Carpooled	6.7	5.7	7.8
Public transportation (excluding taxicab)	0.6	1.6	10.8
Walked	0	0.8	2.6
Bicycle	0	0.0	0.3
Taxicab, motorcycle, or other means	0	0.7	1.6
Place of work	%	%	%
Worked in state of residence	100.0	92.6	86.4
Worked in county of residence	52.8	44.8	54.6
Worked outside county of residence	47.2	47.7	31.7
Worked outside state of residence	0.0	7.4	13.6
Travel time to work	%	%	%
Less than 10 minutes	11.9	9.2	9.6
10 to 14 minutes	7.9	8.4	11.3
15 to 19 minutes	13.8	9.2	12.5
20 to 24 minutes	8.0	9.9	12.7
25 to 29 minutes	5.3	5.2	6.4
30 to 34 minutes	7.6	10.7	13.4
35 to 44 minutes	5.9	8.7	8.0
45 to 59 minutes	13.8	14.1	10.2
60 or more minutes	25.8	24.5	15.8
Mean Travel time to work (minutes)	35.9	38.0	32.0

Source:

U.S. Census Bureau. (2020). COMMUTING CHARACTERISTICS BY SEX.  
American Community Survey, ACS 5-year Estimates Subject Tables, Table S0801.

### 3. Housing Characteristics

There are numerous methods by which to view the value of Stillwater Township's housing stock. The ACS provided counts for the following items: Selected Monthly Owner Costs (SMOC), the values of owner-occupied and renter-occupied units, and mortgage characteristics.

#### 3.1 Inventory of housing stock

##### *Age*

Nearly one-quarter (24.5%) of Stillwater's housing stock was constructed in 1939 or earlier. This is significantly older than both the County (14.4%) and the State (18.1%). The Township saw 17.2 percent of its housing stock constructed between 1980 and 1989; this surpasses the portions in the County (16%) and the State (11.8%). There has been minimal new construction in the Township since that time.

*Table 8. Age/Year Structure Built, 2020*

Year Structure Built	Stillwater	Sussex County	State
Total	1,748	62,492	3,628,732
Built 2014 or later	1.4%	0.8%	2.2%
Built 2010 to 2013	0.0%	1.0%	1.8%
Built 2000 to 2009	0.3%	9.0%	8.8%
Built 1990 to 1999	4.8%	8.2%	9.7%
Built 1980 to 1989	17.2%	16.0%	11.8%
Built 1970 to 1979	11.7%	18.6%	12.5%
Built 1960 to 1969	17.6%	13.0%	13.3%
Built 1950 to 1959	11.7%	12.8%	14.7%
Built 1940 to 1949	10.7%	6.2%	7.1%
Built 1939 or earlier	24.5%	14.4%	18.1%

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.*

##### *Type*

The vast majority (89.7%) of Stillwater's housing stock is comprised of single-family detached homes. Just over 3 percent of the housing stock are single-family attached homes. The Township has a larger portion of single-family detached homes than both the County (79.4%) and the State (53.5%). There is minimal variety of the Township's housing stock, especially with respect to multifamily dwellings and as compared to the State as a whole.

*Table 9. Units In Structure, 2020*

Units In Structure	Stillwater	Sussex County	State
Total housing units	1,748	62,492	3,628,732
1-unit, detached	89.7%	79.4%	53.5%
1-unit, attached	3.3%	6.1%	9.7%
2-units	2.4%	2.3%	9.0%
3 or 4 units	0.0%	2.2%	6.3%
5 to 9 units	1.5%	3.6%	4.7%
10 to 19 units	0.0%	2.5%	4.7%
20 or more	0.0%	2.2%	11.2%
Mobile home	3.0%	1.7%	0.9%
Boat, RV, van, etc.	0.0%	0.0%	0.0%

Source:

U.S. Census Bureau. (2020). UNITS IN STRUCTURE. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table B25024.*



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*Occupancy Characteristics*

Similar to both the State and the County, most of Stillwater's occupied housing units were owner-occupied. However, while approximately 89.6 percent of the municipality's units were owner-occupied, only 81.7 percent of the County's and 61.3 percent of the State's occupied units were owner-occupied. Stillwater also had a higher number of vacant housing units (13.6%) than both the County (10.8%) and the State (8.9%).

*Table 10. Housing Occupancy and Tenure, 2020*

Housing Occupancy and Tenure	Stillwater	Sussex County	State
Total housing units	1,748	62,709	3,761,229
Occupied housing units	86.4%	89.2%	91.1%
Owner-occupied	89.6%	81.7%	61.3%
Renter-occupied	10.4%	18.3%	38.7%
Vacant housing units	13.6%	10.8%	8.9%
Homeowner vacancy rate	0.2%	0.00%	0.00%
Rental vacancy rate	0.7%	0.01%	0.00%

Sources:

U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS.

Decennial Census, DEC Demographic Profile, Table DP1.

Although the Township's portion of vacant housing units is larger than that of the County and the State, over 70 percent of these are attributed to units being for seasonal, recreational, or occasional use. This far outnumbers this same category in the County (52.3%) and the State (3.7%).

*Table 11. Vacant Housing Unit Type, 2020*

Vacancy Status	Stillwater	Sussex County	State
Total vacant units	334	6,794	335,127
For rent	1.5%	11.1%	2.1%
Rented, not occupied	0.9%	1.4%	0.3%
For sale only	9.0%	15.4%	0.9%
Sold, not occupied	1.2%	4.1%	0.3%
For seasonal, recreational, or occasional use	72.5%	52.3%	3.7%
Other vacant	15.0%	15.8%	1.7%

Source:

U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS.

Decennial Census, DEC Demographic Profile, Table DP1.

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*Purchase and Rental Value*

The median value of owner-occupied units in Stillwater Township was \$236,400 in 2020. This is lower than both that of the County (\$271,500) and the State (\$343,500). Most of the Township's owner-occupied homes (41.8%) were valued between \$200,000 and \$299,999, which is similar to the County's portion valued at that amount (35.6%). About one-third of the State's owner-occupied units are valued between \$300,000 and \$499,999, where just over 20 percent of Stillwater's owner-occupied units were valued at that amount. With respect to occupied units paying rent, rents were valued at \$1,000 to \$1,499 for nearly half of the Township's renter-occupied units. This is higher than that of the County (43.2%) and the State (37.8%). The median rental value is fairly similar across all three geographies.

*Table 12. Value of Occupied Units, 2020*

	Stillwater		Sussex County		State	
Value of Occupied Units	Estimate	%	Estimate	%	Estimate	%
Owner-occupied units	1,354	100%	45,288	100%	2,094,427	100%
Less than \$50,000	16	1.2%	885	2.0%	47,785	2.3%
\$50,000 to \$99,000	11	0.8%	788	1.7%	58,751	2.8%
\$100,000 to \$149,999	147	10.9%	2,853	6.3%	107,234	5.1%
\$150,000 to \$199,999	220	16.2%	6,164	13.6%	192,155	9.2%
\$200,00 to \$299,999	566	41.8%	16,128	35.6%	450,492	21.5%
\$300,000 to \$499,999	304	22.5%	14,362	31.7%	722,055	34.5%
\$500,000 to \$999,999	90	6.6%	3,758	8.3%	438,496	20.9%
\$1,000,000 or more	0	0.0%	350	0.8%	77,459	3.7%
Median	\$236,400		\$271,500		\$343,500	
Occupied Units Paying Rent	127	100%	8,393	100%	1,141,613	100%
Less than \$500	0	0.0%	216	2.6%	86,797	7.6%
\$500 to \$999	34	26.8%	1,390	16.6%	167,177	14.6%
\$1,000 to \$1,499	61	48.0%	3,623	43.2%	431,258	37.8%
\$1,500 to \$1,999	32	25.2%	2,054	24.5%	266,946	23.4%
\$2,000 to \$2,499	0	0.0%	793	9.4%	105,223	9.2%
\$2,500 to \$2,999	0	0.0%	256	3.1%	44,347	3.9%
\$3,000 or more	0	0.0%	61	0.7%	39,865	3.5%
Median	\$1,303		\$1,337		\$1,368	
No rent paid	30 units		485 units		36,014 units	

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.*



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*Selected Monthly Owner Costs (SMOC)*

SMOC is a figure which consists of all costs associated with homeownership.<sup>2</sup> In 2020, one-third of housing units with a mortgage had a SMOC of between \$1,500 and \$1,999, with a median SMOC of \$1,955. This is fairly lower than the median SMOC of the County (\$2,236) and the State (\$2,476). This trend is similar for housing units without a mortgage; Stillwater's median SMOC was \$812, the County's was \$950, and the State's was \$1,062.

*Table 13. Selected Monthly Owner Costs (SMOC), 2020*

SMOC	Stillwater		Sussex County		State	
	Count	%	Count	%	Count	%
Housing units with a mortgage	956	100%	32,078	100%	1,382,654	100%
Less than \$500	0	0.0%	38	0.1%	2,772	0.2%
\$500 to \$999	7	0.7%	691	2.2%	34,504	2.5%
\$1,000 to \$1,499	192	20.1%	4,195	13.1%	138,116	10.0%
\$1,500 to \$1,999	295	30.9%	7,702	24.0%	253,824	18.4%
\$2,000 to \$2,499	224	23.4%	7,236	22.6%	275,392	19.9%
\$2,500 to \$2,999	142	14.9%	5,269	16.4%	231,946	16.8%
\$3,000 or more	96	10.0%	6,947	21.7%	446,100	32.3%
Median	\$1,955		\$2,236		\$2,476	
Housing units without a mortgage	398	100%	13,210	100%	711,773	100%
Less than \$250	7	1.8%	257	1.9%	14,747	2.1%
\$250 to \$399	8	2.0%	253	1.9%	18,836	2.6%
\$400 to \$599	92	23.1%	1,012	7.7%	48,655	6.8%
\$600 to \$799	82	20.6%	2,698	20.4%	96,262	13.5%
\$800 to \$999	98	24.6%	3,207	24.3%	136,283	19.1%
\$1,000 or more	111	27.9%	5,783	43.8%	396,990	55.8%
Median	\$812		\$950		\$1,062	

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.*

<sup>2</sup> According to the United States Census Bureau Glossary, "Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Listing the items separately improves accuracy and provides additional detail."

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The ACS also reviews a figure called Gross Rent as a Percentage of Household Income (GRAPI). In 2020, 42.5 percent of the population paying rent in Stillwater were paying 35.0 percent or more of their household income on rent. This is in line with both the County (42.8%) and the State (41.7%). However, it should be noted that the GRAPI for just over 20 percent of renters in Stillwater was not calculated.

*Table 14. Gross Rent as a Percentage of Household Income (GRAPI), 2020*

Value of Occupied Units	Stillwater		Sussex County		State	
	Estimate	%	Estimate	%	Estimate	%
Occupied Units Paying Rent	157	100%	8,170	100%	1,119,795	100%
Less than 15.0 percent	0	0.0%	842	10.3%	136,157	12.2%
15.0 to 19.9 percent	0	0.0%	1,402	17.2%	144,209	12.9%
20.0 to 24.9 percent	8	6.3%	1,020	12.5%	143,090	12.8%
25.0 to 29.9 percent	28	22.0%	842	10.3%	130,209	11.6%
30.0 to 34.9 percent	37	29.1%	566	6.9%	99,265	8.9%
35.0 percent or more	54	42.5%	3,498	42.8%	466,865	41.7%
Not computed	30	23.6%	708	8.7%	57,832	5.2%

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.*

### 3.3 Substandard Housing Capable of Being Rehabilitated

In 2020, the ACS reported that 1.3 percent of the Township's occupied housing units lacked complete kitchen facilities and 1.5 percent had no telephone service available.

*Table 15. Housing In Need of Rehabilitation, 2020*

Facilities	Estimate	%
Occupied housing units	1,511	
Lacking complete plumbing facilities	0	0.0%
Lacking complete kitchen facilities	20	1.3%
No telephone service available	22	1.5%

Source:

United States Census Bureau, 2020 American Community Survey, 5-Year Estimates. *Data Profiles, Table DP04.*



### 3.4 Projection of Housing Stock

#### *Certificates of Occupancy*

Over the past two decades, Stillwater Township experienced minimal development. According to the New Jersey Department of Community Affairs (DCA) Construction Reporter, a total of 50 Certificates of Occupancy were issued since 2004. Of these, 47 were issued to 1 & 2 family dwellings, 2 were issued to a multifamily development, and 1 was issued to a mixed-use development.

*Table 16. Housing Units Certified, 2004-2024*

	1&2 Family	Multi	Mixed- use	Total
2004	3	0	0	3
2005	11	0	0	11
2006	8	0	0	8
2007	8	0	0	8
2008	3	0	0	3
2009	3	0	0	3
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	1	0	1	2
2014	2	0	0	2
2015	2	0	0	2
2016	1	2	0	3
2017	1	0	0	1
2018	1	0	0	1
2019	1	0	0	1
2020	1	0	0	1
2021	0	0	0	0
2022	1	0	0	1
2023	0	0	0	0
Sept 2024 YTD	0	0	0	0
Total	47	2	1	50

Source:

New Jersey Department of Community Affairs, *Housing Units Certified, 2000 - 2024*

#### *Development Approvals*

Both the Stillwater Township Planning Board and the Township Zoning Board of Adjustment have seen minimal development approvals that may not be reflected in the above Certificate of Occupancy data. Almost all of the applications for development have been for modifications to an existing single-family residence. There were several exceptions to this, including minor applications for the North Shore House and Stillwater Farms. Additionally, a use variance for a mixed-use building with one rental unit was approved. Notably, two (2) applications involved the conversion of a seasonal home into a full-time residential dwelling; these applications were both approved.

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### *Land Use and Zoning Analysis*

Stillwater Township has several zones that permit residential development, as follows:

1. R-7.5 Residential District, one unit per 7.5 acres
2. R-5 Residential District, one unit per 5 acres
3. R-30 Residential District, one unit for 30,000 square feet
4. NC Neighborhood Commercial

Though the Township's zoning primarily encourages single-family residences, there are several provisions for other housing opportunities, as follows:

1. Residence uses in business buildings (§ 240-113F)
2. Conditions for accessory apartments in single-family residence districts where permitted (§ 240-113E)
3. Group homes (§ 240-113M)
4. Accessory housing (for family members only) (§ 240-113O)

#### R-7.5 Residential District, one unit per 7.5 acres

This zone permits the following uses:

1. Single-family dwellings used as a residence by not more than one family;
2. Agricultural, horticultural, and aquacultural uses;
3. Public parks and playgrounds, libraries, museums, water tanks, and community center building and grounds; and
4. Buildings or land used exclusively by federal, state, county, or Township government for public purposes.

The following are permitted conditional uses:

1. Home occupations, except in open space zones;
2. Public utility uses and essential services;
3. Professional offices in residences;
4. Accessory apartments and accessory housing;
5. Bed-and-breakfast inns;
6. Barns used as a part of a family farm.

#### R-5 Residential District, one unit per 5 acres

The following are permitted uses in this district:

1. Single-family dwellings used as a residence by not more than one family;
2. Agricultural, horticultural, and aquacultural uses;
3. Public parks and playgrounds, libraries, museums, water tanks, and community center building and grounds;
4. Buildings or land used exclusively by federal, state, county, or Township government for public purposes;
5. Planned residential development; and
6. Open space zoning.

The following are permitted conditional uses:

1. Home occupations, except in open space zones;
2. Public utility uses and essential services;
3. Professional offices in residences, except in open space zones;
4. Accessory apartments and accessory housing;
5. Bed-and-breakfast inns;
6. Barns used as a part of a family farm.



R-30 Residential District, one unit per 30,000 square feet

The following are permitted uses in the R-30 District:

1. Single-family dwellings used as a residence by not more than one family;
2. Horticultural, but no agricultural uses;
3. Public parks and playgrounds, libraries, museums, water tanks, and community center building and grounds;
4. Open space zoning.

The following are permitted conditional uses in this district:

1. Home occupations, as regulated in § 240-114D.
2. Public utility uses and essential services.
3. Development of lakefront lots.

NC Neighborhood Commercial District

The following are permitted uses in the NC District:

1. Food stores, markets, antique shops, clothing and apparel stores, upholstery shops, variety stores, retail sales establishments, sportswear shops, banks and drugstores, all of which are for the purpose of serving the neighborhood in which they are located. Also, barbershops, beauty salons, stationery stores, luncheonettes, restaurants, feed stores, hotels, motels, government buildings, libraries, museums and community centers, professional office buildings, not including schools, package goods, taverns, appliance repair, business offices, public parks, utilities and other commercial uses found by the Zoning Board of Adjustment to be similar to or of the same general character as any of the above-listed principal permitted uses.
2. Apartments attached to commercial buildings; a maximum of one apartment per lot.

Multigenerational Housing

P.L. 2021, c. 273 established the Multigenerational Family Housing Continuity Commission (the Commission) and assigned the Commission the responsibility of preparing and adopting, "...recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas" (N.J.S.A. 52:27D-329.20f[1]). Municipalities are now required to provide an analysis of the extent to which local ordinances advance or detract from these recommendations. At the time this Housing Element and Fair Share Plan is being prepared, no such recommendations have been published by the Commission.

Even though there are no recommendations from the Commission at this time, the Township Land Development Ordinance includes several provisions that encourage multigenerational housing. There are ordinance provisions that permit ECHO units and accessory housing, the latter of which is specifically limited to units where the apartment resident is a member of the primary resident's family. This encourages the concept of aging in place, as well as having adult children live in their parents' residence longer, both of which are emerging trends.