



2. POPULATION, HOUSING AND HOUSEHOLDS



POPULATION, HOUSING AND HOUSEHOLDS

Population

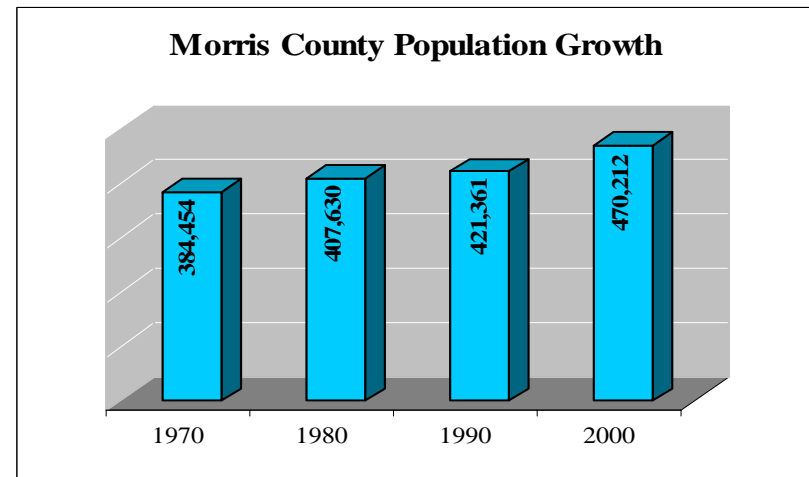
Population Growth

Between 1970 and 2000, the population of Morris County rose by 23%, up from 383,454 in 1970 to 470,212 in 2000. Although this is a significant increase, it is less than was originally projected in the 1975 Land Use Plan, which anticipated a population of 725,000 by the year 2000. This difference illustrates the difficulty in projecting long range trends in an ever-changing regulatory, political and economic environment. Major factors and trends contributing to the lower growth rate include:

- ◆ A reduction of household size reflecting the trend toward fewer children, combined with an aging population.
- ◆ A sewer moratorium restricting the expansion of sewage treatment plants, use of maximum treatment capacity, and increased connections to existing facilities.
- ◆ The passage of numerous environmental protection laws, resulting in a smaller pool of “developable” lands, combined with new local environmental ordinances.
- ◆ Delays in the completion of Highway I-287, the elimination of the proposed Route 24 extension to western portions of the county, and delays in implementation of direct rail to NYC.
- ◆ Inception of aggressive open space and farmland preservation programs at all levels of government.

- ◆ Greater resistance to new growth due to the anticipation of increases in service costs, school costs and resulting higher local property taxes.
- ◆ A continuing trend toward larger single family residential lot size requirements in suburban and exurban areas.

Even though Morris did not grow at the rate projected, its population grew faster than New Jersey as a whole, which grew by only 17.4% between 1970 and 2000. The county population density, given in persons per square mile (ppsm) rose from 806 ppsm to 1,003 ppsm during this period. (For comparison, Bergen County reached this density some time between 1920 and 1930. As of the 2000 census, its population density was 3,776 ppsm.). Recent census estimates place the 2005 Morris County population at about 481,139.¹



Source: U.S. Census Bureau

¹ July 2005, American Community Survey, US Census Bureau.



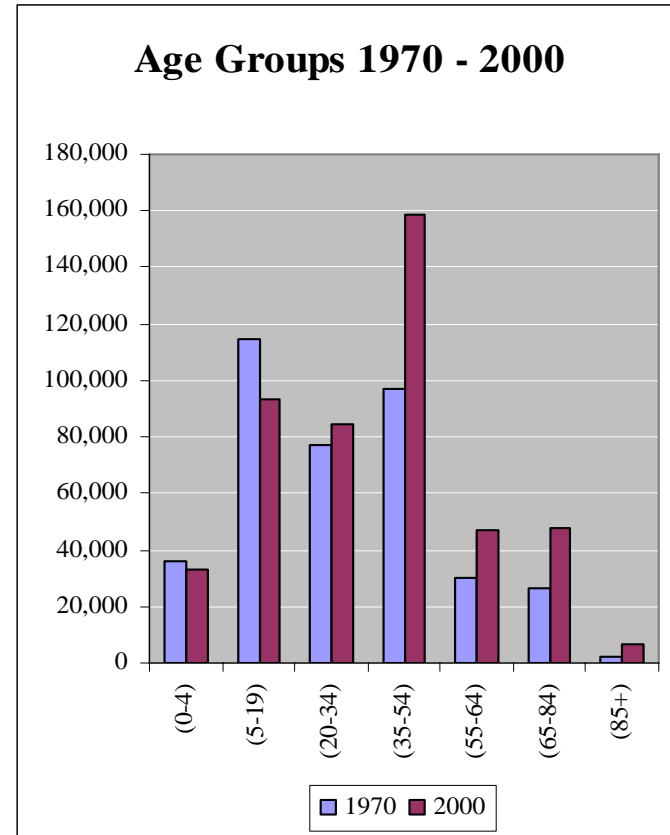
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Age Groups

Between 1970 and 2000, the number of children in the county dropped while there were significant increases in persons over 35 years old and older. One contributor to this trend is the fact that vacant land supporting major new single family construction accommodating new families is becoming increasingly scarce. Also reflected is the aging of the baby boom generation, born between 1946 and 1964, which is included in the 35-54 age brackets for the year 2000. The significant rise in the number of persons aged 55 and above also reflects a population that is living longer and aging in place.

By group, younger children (aged 4 and under) dropped by 8% and school age children (age 5-19), dropped by nearly 19%. As a proportion of the total, children aged 19 and under made up around 39% of the population in 1970 and only 27% of the population in 2000. Young adults (age 20-34) rose by about 9% during this period while persons aged 35 to 54 (the baby-boomers) rose by about 63%. The number of persons aged 55 to 64 rose by about 55% and the percentage of persons aged 65 to 84 rose by about 83%. While making up just over 1% of the population in 2000, those aged 85 and over increased by 182% over 1970 figures.

These trends are also illustrated by change in county median age. According to the U.S. Census, in 1970, the median age of county residents was 28.1 years old. By 2000, this rose to 37.8 years old. The estimated median age for 2005 is 39.5 years old.²



Source: U.S. Census Bureau

² U.S. Census, 2005 American Community Survey.



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Trends/Issues

- ◆ The rate of population growth in the county is anticipated to decline as available developable land becomes scarcer. As this change occurs, future housing growth in the county will gravitate toward redevelopment areas.
- ◆ The amount of persons 65 years old and older will continue to expand as the leading edge of the baby boom population moves upward. With a continuously aging population, there will be an increase in demand for senior housing, services and amenities.
- ◆ There is a trend by some municipalities to rezone areas for age-restricted housing. This helps to meet some senior housing needs, but can also provide a benefit to the municipality since such developments typically do not generate school age children. This can reduce demands on local school systems.
- ◆ As the availability of developable vacant land diminishes, population growth associated with new single family development will decrease. This decrease may be offset by the emerging trend of redevelopment of higher density housing and mixed-use communities in developed areas and town centers that is being supported by various state planning and legislative initiatives. The degree to which this higher density redevelopment occurs will be limited by a number of factors, not the least of which is the ability of existing infrastructure to accommodate proposed redevelopment and development intensification. Where such infrastructure exists, it will be up to local governments to define acceptable development and redevelopment policies.



Franciscan Oaks Assisted Living, Denville Township



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Housing and Households

Household Growth and Size

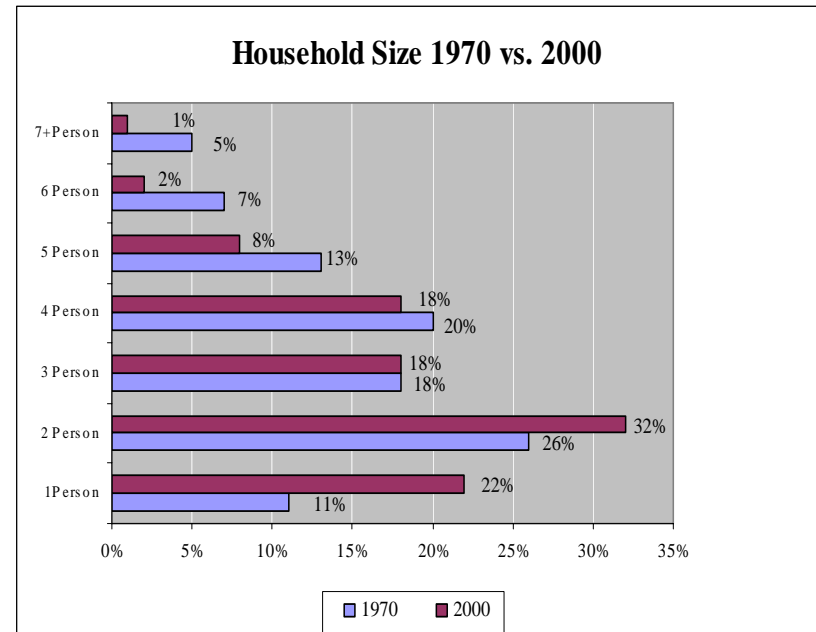
Between 1970 and 2000, the number of households in the county increased from 109,823 to 169,711 or 55%, while the average number of persons in each household fell by 20%, from 3.4 persons per household to 2.72 persons per household. New Jersey households grew by 38% during this period, with a average person per household figure of 2.68 in 2000. This figure is estimated at 2.79 for 2005.³

Household Size	1970	2000	Change
1 Person	12,070	36,555	+11%
2 Person	28,705	53,911	+6%
3 Person	19,951	29,923	+0%
4 Person	22,029	30,012	-2%
5 Person	14,581	13,173	-5%
6 Person	7,402	3,987	-5%
7+ Person	5,085	2,150	-4%
Total Households	109,823	169,711	+55%

As a percentage of total households, only one and two person households have increased in the county. One person households increased by 11% followed two person households at 6%. The

³ As per Census definitions, a household includes all persons who occupy a housing unit. <http://quickfacts.census.gov/qfd/meta/long-71061.htm>. U.S. Census American Community Survey, 2005.

proportion of three person households remained constant while larger household sizes dropped.



Source: U.S. Census Bureau

Trends/Issues

- ◆ Increases in one and two person households reflect changing social patterns in which single persons, couples without children and seniors make up a greater part of the population. This trend may result in a demand for smaller units and increase demand for non-family oriented housing with associated services, activities and amenities.



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Housing Units

The number housing units in Morris County rose from 116,032 in 1970 to 174,379 in 2000, a 50% increase overall. Census estimates place the number of housing units at 182,328 in 2005.⁴ Based on the recent analysis, as many as 14,414 additional units may be constructed by 2025, bringing the potential total to 196,742 units.⁵

Municipality	Housing Units 1970	Housing Units 2000	Change	Percent (%) Change
Boonton Town	2,953	3,352	399	14
Boonton Township	975	1,510	535	55
Butler Borough	2,110	2,923	813	39
Chatham Borough	3,089	3,232	143	5
Chatham Township	2,561	4,019	1,458	57
Chester Borough	405	627	222	55
Chester Township	1,202	2,377	1,175	98
Denville Township	4,178	6,178	2,000	48
Dover Town	4,907	5,568	661	13
E. Hanover Township	2,018	3,895	1,877	93
Florham Park Borough	2,045	3,342	1,297	63
Hanover Township	2,955	4,818	1,863	63
Harding Township	1,000	1,243	243	24
Jefferson Township	5,429	7,527	2,098	39
Kinnelon Borough	2,061	3,123	1,062	52
Lincoln Park Borough	2,555	4,110	1,555	61

Municipality	Housing Units 1970	Housing Units 2000	Change	Percent (%) Change
Long Hill Township	2,100	3,206	1,106	53
Madison Borough	4,865	5,641	776	16
Mendham Borough	988	1,828	840	85
Mendham Township	1,086	1,849	763	70
Mine Hill Township	1,031	1,388	357	35
Montville Township	3,122	7,541	4,419	142
Morris Township	5,055	8,298	3,243	64
Morris Plains Borough	1,589	1,994	405	25
Morristown Town	6,579	7,615	1,036	16
Mountain Lakes Borough	1,183	1,357	174	15
Mount Arlington Borough	1,389	2,039	650	47
Mount Olive Township	3,317	9,311	5,994	181
Netcong Borough	890	1,043	153	17
Parsippany-Troy Hills Township	16,541	20,066	3,525	21
Pequannock Township	3,828	5,097	1,269	33
Randolph Township	4,547	8,903	4,356	96
Riverdale Borough	814	940	126	15
Rockaway Borough	1,932	2,491	559	29
Rockaway Township	5,800	8,506	2,706	47
Roxbury Township	4,688	8,550	3,862	82
Victory Gardens Borough	290	588	298	103
Washington Township	2,200	5,890	3,690	168
Wharton Borough	1,755	2,394	639	36

Source: US Census Bureau

⁴ 2005 American Community Survey, US Census Bureau.

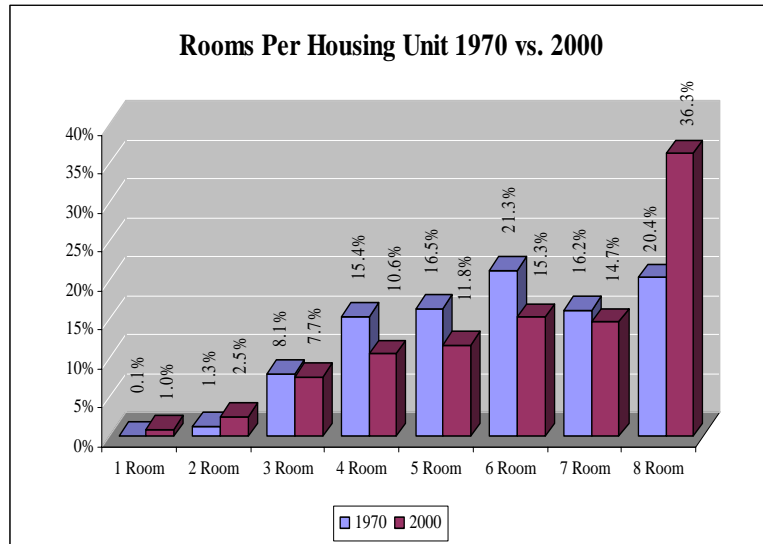
⁵ Morris County Final Cross-Acceptance Report, March 2005. Not adjusted for NJDEP Highland rules.



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Rooms per Housing Unit⁶

Between 1970 and 2000, there was a small increase in the percentage of one and two bedroom housing units. One room units rose by only .2% while two room units rose by 1.2%. The percentage of three, four, five and six room units all fell during this period, down .4%, 4.8%, 4.7% and 6.0%. This downward trend halts abruptly, however, with larger dwellings as the number of 8+ room units rose significantly (15.9%) during this same period.



Source: U.S. Census Bureau

Trends/Issues

- ◆ The rise in the number of larger single family dwellings reflects the trend toward more upscale “luxury” housing, which is occurring through new development, the expansion of existing dwellings and teardown/rebuilds. Increases in required lot sizes and rising land costs have supported the construction of larger homes.
- ◆ Declines in “mid-size” housing units reflect decreases in the production of entry-level detached housing suitable for families of lower or median income.
- ◆ The increase in the amount of larger homes occurred over the same period that one and two person households rose and the median size of households in general declined.

⁶ The US Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms or a single room that is occupied (or if vacant is intended for occupancy) as separate living quarters. <http://quickfacts.census.gov/qfd/meta/long-71061.htm>.



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Housing Types

The predominant housing type in the county remains single family detached. The amount of attached single family housing (e.g. townhouses) has also risen sharply. Multifamily housing has also seen gains, some of which may be attributed to the growth in specialized housing (such as senior and assisted living).

Housing Type	1970	%	2000	%
1 Unit, Detached	85,739	75.9	120,885	69.3
1 Unit, Attached	580	0.5	11,952	6.9
2 Units	7,840	6.9	7,315	4.2
3 and 4 Units	3,663	3.2	6,353	3.6
5 or More Units	14,864	13.2	27,307	15.7
Mobile Home and Other	347	0.3	567	0.3
Total	113,033		174,379	

Source: U.S. Census Bureau

Regarding specialized housing for seniors, an informal county-wide data base was developed in 2006 to assess senior housing opportunities in Morris County. A total of 94 senior-oriented projects were identified as either existing, under construction or proposed, containing a total of 11,450 senior housing units. While not a complete inventory, this assessment indicates the relative strength of this specialized housing type.⁷

Trends/Issues

- ◆ As developable vacant land becomes increasingly scarce, and the demand for housing continues or increases, it is

⁷ Morris County Department of Planning, Development and Technology. Excludes most nursing facilities.

anticipated that more new housing will be proposed as part of redevelopment of underutilized properties. This trend is already evident in Morristown, the Boroughs of Butler and Netcong and in the Town of Dover, where residential redevelopment in the form of higher density attached and multi-family housing is occurring or has been proposed.

Housing Tenure

Home ownership has increased in number and proportion of overall tenure over the last 30 years while renter occupied units have fallen as a proportion of total housing units. For the period between 1970 and 2000, available vacant, for-sale units remained fairly consistent, reflecting the long term strength of the housing market in the county and throughout the region.

Housing Unit Tenure	1970		2000		%Change
Owner Occupied	80,142	73%	129,039	76%	3%
Renter Occupied	29,681	27%	40,672	24%	-3%
Vacant for Sale⁸	660	0.8%	727	0.6%	-0.2%
Vacant for Rent	608	2.0%	1,209	2.9%	0.9%

Source: U.S. Census Bureau

⁸ "Vacant for Sale" and "Vacant for Rent" refers to unoccupied units that are on the market for sale or rent as opposed to other unoccupied housing units that are not on the market or that may be abandoned or otherwise unavailable for sale or rent. These figures do not include occupied units that may be for sale or rent.



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Housing Conditions

Overall, Morris County’s housing structures are in good condition. The U.S. Census identifies housing units lacking complete plumbing facilities, housing units lacking complete kitchen facilities and occupants per room as indicators of overall housing conditions.

Occupied housing units with more than one person per room are considered crowded and units with over 1.5 persons per room are considered severely crowded.⁹ Overcrowding in the county is typically lower than that found in the state overall, particularly in owner occupied units. In renter occupied units; however, the number of persons per room rises significantly, suggesting some rental overcrowding.

Relatively few units in the county are without complete plumbing or kitchen facilities. Percentages for owner occupied units are nearly identical with state figures. While lower than state figures, the number of Morris County rental units with incomplete plumbing and kitchen facilities again rises when compared to owner occupied units.

Trends/Issues

- ◆ Rental unit overcrowding or “stacking” has been an issue of increasing concern for many local municipalities. This practice can result in public safety issues, rapid deterioration of buildings and subsequent deterioration of neighborhoods. This condition may be seen as a by-

product of high rental rates and lack of sufficient affordable rental units.

Conditions of <i>Owner Occupied</i> Housing Units		
2000 Census Characteristics-	Morris County (percent of total)	New Jersey (percent of total)
1.01 to 1.5 persons per room (<i>crowded</i>)	0.6	1.3
1.51 or more persons per room (<i>severely crowded</i>)	0.3	0.5
Lacking complete plumbing facilities ¹⁰	0.2	0.3
Lacking complete kitchen facilities ¹¹	0.1	0.2
Conditions of <i>Renter Occupied</i> Housing Units		
2000 Census Characteristics -	Morris County (percent of total)	New Jersey (percent of total)
1.01 to 1.5 persons per room (<i>crowded</i>)	4.2	5.9
1.51 or more persons per room (<i>severely crowded</i>)	3.8	5.1
Lacking complete plumbing facilities	0.7	1.1
Lacking complete kitchen facilities	0.7	1.3

Source: US Census Bureau

¹⁰ Complete plumbing facilities include: hot and cold piped water, a flush toilet and a bathtub or shower.

¹¹ Complete kitchen facilities include a sink with piped water; a range or cook top and oven; and a refrigerator.

⁹ Occupant per room is obtained by dividing the number of people in each occupied housing unit by the number of rooms in the unit.



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Housing Values and Affordability

While home ownership rose, so did the median value of homes, rising 782% between 1970 and 2000. This reflects both the rise in home values in general as well as the rise in the size of newly constructed homes in the county. Rents in the county rose as well, but at a slower overall pace than for-sale dwellings.

Median Morris County Housing Values

1970	\$29,194
1980	\$81,500
1990	\$216,400
2000	\$257,400
2005	\$463,500

Source: US Census Bureau

Housing Unit Value	1970	2000	Change%
Owner Occupied Median Value ¹²	\$29,194	\$257,400	782%
Renter Occupied Contract Rent ¹³	\$138	\$813	489%

Source: U.S. Census Bureau

From 2000 to 2005, Census estimates indicate that county housing values rose by 80%. This reflects regional trends driven by rising land costs, a reduction of available and developable land, lowered interest rates and, locally, Morris County’s ability to attract higher income residents. 2005 estimates report a median sales value for a housing unit in Morris County of \$463,500 and a gross median rent of \$1,107.¹⁴

As prices have risen, the ability to meet the housing needs of middle and lower wage earners has been an increasingly formidable task. The factors driving supply and demand and resulting cost increases, include, but are not limited to:

- ◆ Dwindling supply of developable land
- ◆ Increasingly restrictive environmental regulations
- ◆ Increasing minimum residential lot sizes
- ◆ Local opposition to higher density housing
- ◆ Low mortgage rates and speculative residential investing

Income has clearly not kept pace with housing costs. While median home values went up 782% from 1970 to 2000, median household income went up only 506% in roughly that same period. Proportionally, “median” income households are paying much more for “median” cost homes. As a result, homes have become significantly less affordable in relation to household income.

To illustrate, the median housing value reported in 1970 of \$29,194 is equal to about two and one-third times the median household income at that time, generally corresponding to the common guideline estimating home affordability at about two and one half to three times annual income. By 2005, a median income household would have to devote a sum over five times their annual income to

¹² Such units are occupied by the owner (s) of a property. The median value is the “middle value, i.e. one half of recorded housing values fall below this value and one half of recorded housing values fall above this value.

¹³ Contract rent is the median monthly rent agreed to or contracted for, regardless of any furnishings, utilities or other services that may be included in the rental contract.

¹⁴ U.S. Census, 2005 American Community Survey



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obtain a median valued home.¹⁵ There is a significant disparity between rising incomes and home values.

	Median Housing Value ¹⁶	Median Household Income	Ratio of Value to Income (rounded)
1970	\$29,194	\$12,758	2.3 to 1
1980	\$81,500	\$26,626	3.1 to 1
1990	\$216,400	\$56,273	3.8 to 1
2000	\$257,400	\$77,340	3.3 to 1
2005	\$463,500	\$84,010	5.2 to 1

Source: US Census of Population and Housing, 2005 American Community Survey

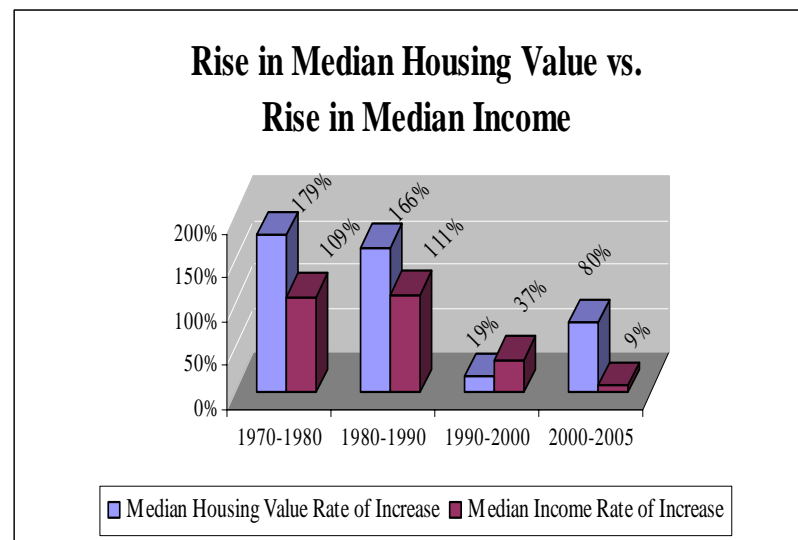
Although Census figures provide a comparison of past values and incomes, it should be noted that the values reported are not based on actual sales prices, but on survey respondent's estimates of their housing value for existing homes of all types. For comparison, recent sales data published by the New Jersey Builders Association (NJBA) reported the new home median price in Morris County at \$564,145 for 2005, a figure substantially higher than census estimates of value and 6.7 times the estimated median household income for this year.¹⁷ This price was the third highest median new home cost reported for counties in New Jersey, just behind Bergen County (\$580,000) and Hunterdon (\$644,002). For this same period, the median new

¹⁵US Census - 2005 American Community Survey Estimates.

¹⁶ US Census defines this value as the respondent's estimate of how much a property (housing unit and lot) would sell for if it were for sale. Includes all types of owner occupied housing.

¹⁷ NJBA website. Information based on analysis of all new home warranties reported to the New Jersey Department of Community Affairs.

housing cost for the State of New Jersey was reported as \$378,992.



Source: U.S. Census Bureau, 2005 American Community

This rise in prices has substantially impacted housing affordability in the county. Affordability for owner occupied homes is commonly defined as not more than 28% of household income for mortgage, interest, taxes and insurance.¹⁸ Using this standard, it is estimated that it would take a household income of about \$133,000 to afford a home with the 2005 value of \$463,500 and an income of about \$156,000 to afford a home costing \$564,145.¹⁹ Recent estimates

¹⁸ Meck, Stuart, , Growing Smart Legislative Guidebook: Model Statues for Planning and the Management of Change, American Planning Association, 2002, p.4-79.

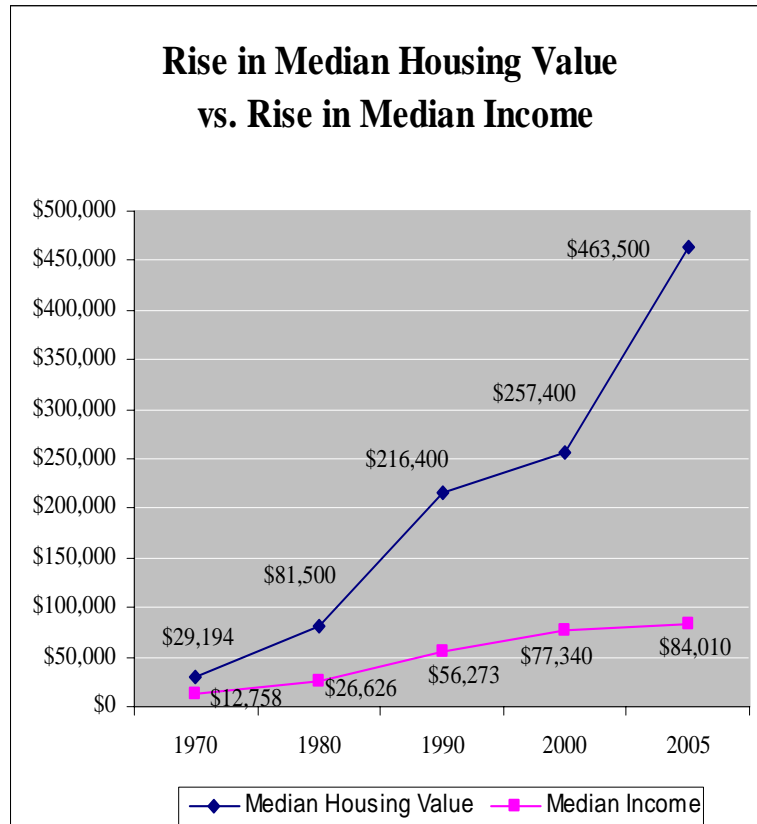
¹⁹ \$463,500 - \$46,350 (10% down) = \$417,150 mortgage. Principal and interest @ 6% 30 year fixed = \$2,501/month + \$600/month (est.) for tax and insurance = \$3,100 total monthly payment x 12 = \$37,200/.28 = \$132,857. \$564,145-56,415= \$507,730 mortgage. P & I @6%, 30 yr. fixed = \$3,044/month + \$600/month for tax/insurance = \$3,644 x 12 = 43,728/.28 = \$156,171.



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indicate that 42% of households have incomes of \$100,000 to \$149,999 and only 21% have incomes of \$150,000 or more.²⁰

Trends/Issues



Source: U.S. Census Bureau, 2005 American Community Survey

- ◆ Although homeownership rates rose between 1970 and 2000, this trend may reverse in response to the significant rise in housing costs experienced over the last few years. Despite the recent market slowdown and rising mortgage rates, this rise in housing prices may continue, as rising demand for limited available housing persists.
- ◆ The trend in construction of ever larger homes, the expansion of existing homes and the teardown/rebuild phenomenon will continue to make Morris County homeownership affordable to primarily higher income households.
- ◆ The price of housing limits the amount of low, moderate and middle income persons and household types that may live in Morris County. Much of the employment base of the county must therefore live outside the county, increasing traffic congestion during the morning and afternoon workday commute.
- ◆ A lack of affordable housing in the county may impact the ability of some existing businesses to expand and may prove a disincentive for substantial new businesses to locate in this area. High housing costs may also have an impact on employee retention as individuals seek employment in areas where housing is more affordable.
- ◆ Stacking or overcrowding of older, smaller housing units, may continue to be a problem as fewer lower cost housing opportunities exist for lower wage workers, particularly those with limited means of transportation.

²⁰ US Census Bureau American Community Survey, 2005.



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Organizations Providing Housing Assistance

There are a number of public and private/nonprofit organizations working in Morris County that provide assistance to communities seeking to build affordable housing and to individuals seeking to purchase such housing. These organizations provide the bulk of housing support in the county, many with the assistance of Morris County. While not meant to be a complete, the following sample list provides some sense of the extensive variety and scope of such organizations within Morris County.

Primary Housing Organizations:

- ◆ Affordable Harding Corp.
- ◆ Homeless Solutions, Inc.
- ◆ Headquarters Development
- ◆ Housing Alliance of Morris County
- ◆ Morris Habitat for Humanity
- ◆ Housing Partnership for Morris County
- ◆ Lutheran Social Ministries of New Jersey
- ◆ Madison Affordable Housing Corporation
- ◆ Northwest New Jersey Community Action Program - (NORWESCAP)

Special Needs Housing:

- ◆ Allegro School
- ◆ Allies, Inc.
- ◆ The ARC/Morris Chapter
- ◆ Cheshire Homes, Inc.
- ◆ Community Hope, Inc.
- ◆ The Eric Johnson House
- ◆ NewBridge Services, Inc.
- ◆ The Rose House
- ◆ St. Clares Hospital Residential Services



The Eric Johnson House, Morristown



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Morris County's Housing Role

Morris County's chief role in promoting the development of affordable housing is that of providing assistance to municipalities, nonprofits and individuals through various means. The principal means of assistance involves the direction of federal funding to the many deserving projects and organizations whose primary purpose is to provide such housing.

Morris County Division of Community Development

The Morris County Division of Community Development is a Division within the Department of Planning, Development and Technology. It helps to provide affordable housing opportunities to low- and moderate-income residents, including the elderly and disabled, by overseeing and dispensing Federal HUD funding to communities and qualifying individuals.

Operations are conducted within the structure of a five-year Consolidated Plan, which it carries out through a network of partnerships with governmental and nonprofit agencies, such as the five Morris County housing authorities, the Housing Alliance of Morris County, the Housing Committee of the Morris County Human Relations Commission and the Comprehensive Emergency Assistance Strategy Committee.

Community Development administers three major programs that support the development of community facilities and affordable housing:

- ◆ Community Development Block Grant (CDBG)
- ◆ Home Investment Partnerships Program (HOME)
- ◆ Emergency Shelter Grant (ESG).

Funding for these programs comes from the federal government and varies from year to year. Federal funding administered by the county for 2005 included \$2,587,903 for the CDBG program, \$1,203,386 for the HOME program and \$99,920 for emergency shelter grants (ESG).²¹ All programs provide housing assistance to persons meeting HUD income requirements. The amount of available funding and subsequent ability of the county to provide assistance is determined by annual federal funding decisions.

Community Development Block Grants (CDBG):

CDBG program funding may be used by communities to make infrastructure improvements that support the development of housing, e.g. sidewalks, street repair, sewer, water, site improvements. Funding is also available through CDBG grants for housing rehabilitation to address major systems failures in owner-occupied homes for qualifying individuals. Up to \$15,000 per unit may be provided. Typically, about 80 awards per year are made.

²¹ Morris County Consolidated Plan 2005-2009, Morris County Division of Community Development, May 2005, Section III, pgs. 4-8.



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Home Investment Partnership Program (HOME):

This program provides funding for the creation and maintenance of affordable (HUD qualified) housing. About six to seven projects are awarded per year and a typical award is about \$200,000.

Emergency Shelter Grant (EMS)

The Community Development Division also receives HUD funding to help prevent homelessness and to assist homeless persons. It distributes this funding to area nonprofit agencies that address this need, such as the Jersey Battered Woman's Service, Interfaith Council for Homeless Families New Jersey, Homeless Solutions, and the Market Street Mission of the Salvation Army.

County Homeless Strategic Plan

The Morris County Homeless Strategic Plan is a joint effort sponsored by the Morris County Division of Community Development and Morris County Department of Human Services. The plan is developed to define actions for assisting residents who are homeless or who are in danger of becoming homeless and supports various nonprofit agencies devoted to this issue. This effort is lead by the Morris County Comprehensive Emergency Assistance Systems (CEAS) Committee.

The CEAS Committee reports to the Morris County Human Services Advisory Council, which in turn, reports to the Morris County Freeholders. CEAS is the lead entity in the planning process for developing various opportunities designed to reduce homelessness and assist homeless persons. Working with the Morris County Department of Human Services and the Division of Community Development, CEAS compiles the annual Morris

County Homeless Strategic Plan which outlines a planning process (the Continuum of Care Strategy) to address homelessness prevention throughout the county.

Committee members include state and local government representatives, non-profit representatives, consumers and other community members whose role is to advocate and plan for the availability of a continuum of housing including emergency, transitional and permanent housing options.

Morris County Housing Authority

The Morris County Housing Authority was created by the Morris County Board of Chosen Freeholders in 1972 to provide housing for low and moderate income residents. This is one of five housing authorities operating in Morris County making housing available to lower income residents. At present, the total number of units provided by the Morris County Housing Authority is 423, all constructed within the last 30 years. The combined total of all authority units is 1,160.²²



Dean Gallo Congregate Living, Morris Township

²² Morris County Planning Board, Morris County Housing Authority, 2005.



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The Morris County Housing Authority inventory was constructed and is managed and owned by the Housing Authority. Its properties include the following:

Family Housing:

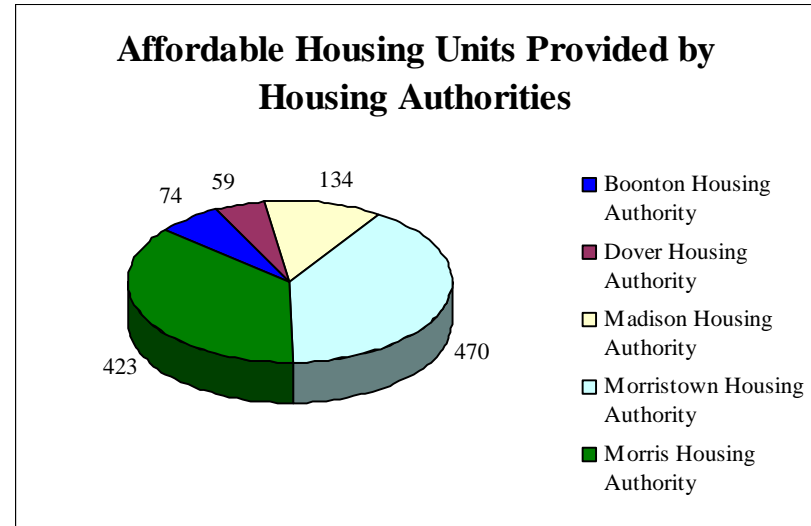
- ◆ Peer Place, Denville Twp. 57 rental units.
- ◆ Green Pond Village Family Complex, Rockaway Twp. 40 rental units.
- ◆ Bennett Avenue Family Complex, Randolph Twp. 32 rental units.

Senior Housing:

- ◆ India Brook Village Senior Citizen Complex, Randolph Twp. 100 rental units.
- ◆ Morris Mews Senior Citizen Complex, Morris Twp. 100 rental units.
- ◆ Pleasant View Village Senior Citizen Complex, Rockaway Twp. 75 citizen units.
- ◆ Dean Gallo Congregate Living Housing, Morris Twp. 19 rental units.

Funding for the Authority is received primarily from the federal government, but it also receives some state and county funding, including HOME and CDBG funding from the county via the Community Development Office. In addition, the Authority also oversees 634 “Section 8” federal housing vouchers.

Other housing authorities in the county include: the Boonton Housing Authority, the Dover Housing Authority, the Madison Housing Authority and the Morristown Housing Authority



Source: Morris County Housing Authority, 2005



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New Jersey Council on Affordable Housing

The New Jersey Fair Housing Act of 1985 resulted in the creation of the New Jersey Council on Affordable Housing (COAH). COAH's mission is to:

“Facilitate the production of sound, affordable housing for low and moderate income households by providing the most effective process to municipalities, housing providers, nonprofit and for profit developers to address a constitutional obligation within the framework of sound, comprehensive planning.”²³

Morris County's collective COAH housing obligation (pre-credited need) for the period 1987 to 1999 is 6,561 units of affordable housing, affordable to persons making between 80% and 50% of median regional income, adjusted for number of persons per household. Median incomes and associated affordable housing income limits are determined on a regional basis and Morris County is part of the Council's "Region 2, which includes Morris, Essex, Union and Warren Counties. (See end chart).

The 6,561 unit obligation includes a rehabilitation requirement of 1,500 units and an obligation to produce 5,061 units of new construction. Of the 5,061 units of new construction, COAH allows half to be developed outside the county via Regional Contribution Agreements (RCA). According to COAH, about 4,550 units of new construction have been completed, including RCA units transferred out of county.²⁴

²³ <http://www.state.nj.us/dca/coah/>

²⁴ COAH memo of July 18, 2005, confirmed April 2007.

The components of COAH's present third round methodology include 1) the rehabilitation share 2) the prior round (1987-1999) obligation that has not yet been addressed and 3) the growth share generated by residential and nonresidential development during the period from 1999 through 2014 and delivered from 1/1/2004 to 1/1/2014.

Of Morris County's 39 municipalities, 35 have received or have petitioned for COAH substantive certification, providing plans intended to meet their COAH affordable housing obligations.²⁵ These certifications protect these municipalities from potential lawsuits from builders seeking a "builder's remedy," i.e. court imposed affordable housing subsidized by market housing.

In January of 2007, the Appellate Division of the New Jersey Superior Court voided the COAH third round formula for determining how much affordable must be produced by each municipality. Among other issues, the court decided that the "growth share" methodology was insufficient to provide an adequate opportunity for affordable housing and ordered that COAH revise its methodology for determining affordable housing requirements. COAH is appealing parts of this decision and is revising other portions of its third round methodology. In the meantime, all pending applications for substantive certifications are on hold.

Trends/Issues

- ◆ Notwithstanding the recent court decision regarding the validity of COAH current fair share methodologies, the existing third round "growth share" rules resulted in the adoption of "growth share" ordinances by some communities. Under the current growth share rules, such

²⁵ As of November, 2005.



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ordinances may require all new development to provide a pro-rata share of affordable housing, by new construction or in-lieu contributions. Until such time the appeal process is completed, or until the revised rules are created and accepted by the court, the status of municipalities seeking substantive certification will be uncertain. This will likely halt plans for implementation of related housing plans and stall the construction of some anticipated affordable housing developments.

- ◆ The scarcity of vacant developable land will generate increased emphasis on redevelopment as a method of accommodating both affordable and market rate housing.
- ◆ Provisions of the Highlands Act may require amendment of various COAH plans as various affordable housing sites may not be developable under Highlands

restrictions. Affordable housing alternatives to “inclusionary construction” will become more important in the post-Highlands environment.

- ◆ The role of redevelopment in affordable housing production will be subject to the ability of communities to improve or expand existing facilities. Additional limitations on redevelopment may be enacted by communities seeking to maintain a defined community character.
- ◆ Assuming the “growth share” rules continue to assign an obligation based on number of new employees, some communities may encourage nonresidential development with minimal employee generation or reduce nonresidential densities to lessen their associated COAH generating impacts.

2006 Regional Income Limits for Households of Various Sizes in Region 2 - (Essex, Morris, Union and Warren)

	1 person	1.5 person	2 person	3 person	4 person	4.5 person	5 person	6 person	7 person	8 person
Moderate Income	\$47,206	\$50,578	\$53,950	\$60,694	\$67,438	\$70,135	\$72,833	\$78,228	\$83,623	\$89,018
Low Income	\$29,504	\$31,611	\$33,719	\$37,934	\$42,149	\$43,834	\$45,520	\$48,892	\$52,264	\$55,636
Very Low Income	\$17,702	\$18,967	\$20,231	\$22,760	\$25,289	\$26,301	\$27,312	\$29,335	\$31,358	\$33,382

Moderate Income: Household earning between 50% and 80% of area median income

Low Income: Household earning less than 50% of area median income.

Very Low Income: Household earning less than 30% of area median income.

Source: COAH