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Deposition of Alan Mallach - Continued Gramination & Mr. Johnston

6/15/79

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SUPERIOR COURT OF NEW JERSEY LAW DIVISION - MORRIS COUNTY DOCKET NO. L-6001-78 P.W.

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MORRIS COUNTY FAIR HOUSING COUNCIL, MORRIS COUNTY BRANCH OF THE NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE and STANLEY C. VAN NESS PUBLIC ADVOCATE OF THE STATE OF NEW JERSEY,

-vs-

Plaintiffs,

BOONTON TOWNSHIP, CHATHAM TOWNSHIP, CHESTER TOWNSHIP, DENVILLE TOWNSHIP, EAST HANOVER TOWNSHIP, FLORHAM PARK BOROUGH, HANOVER TOWNSHIP, HARDING TOWNSHIP, JEFFERSON TOWNSHIP, KINNELON BOROUGH, LINCOLN PARK BOROUGH, MADISON BOROUGH, MENDHAM BOROUGH, MENDHAM TOWN-: SHIP, MONTVILLE TOWNSHIP, MORRIS TOWN-SHIP, MONTVILLE TOWNSHIP, MORRIS TOWN-SHIP, MORRIS PLAINS BOROUGH, MOUNTAIN LAKES BOROUGH, MOUNT OLIVE TOWNSHIP, PARSIPPANY-TROY HILLS TOWNSHIP, PARSIPPANY-TROY HILLS TOWNSHIP, RANDOLPH TOWNSHIP, RIVERDALE BOROUGH, : ROCKAWAY TOWNSHIP, ROXBURY TOWNSHIP and WASHINGTON TOWNSHIP,

Defendants.

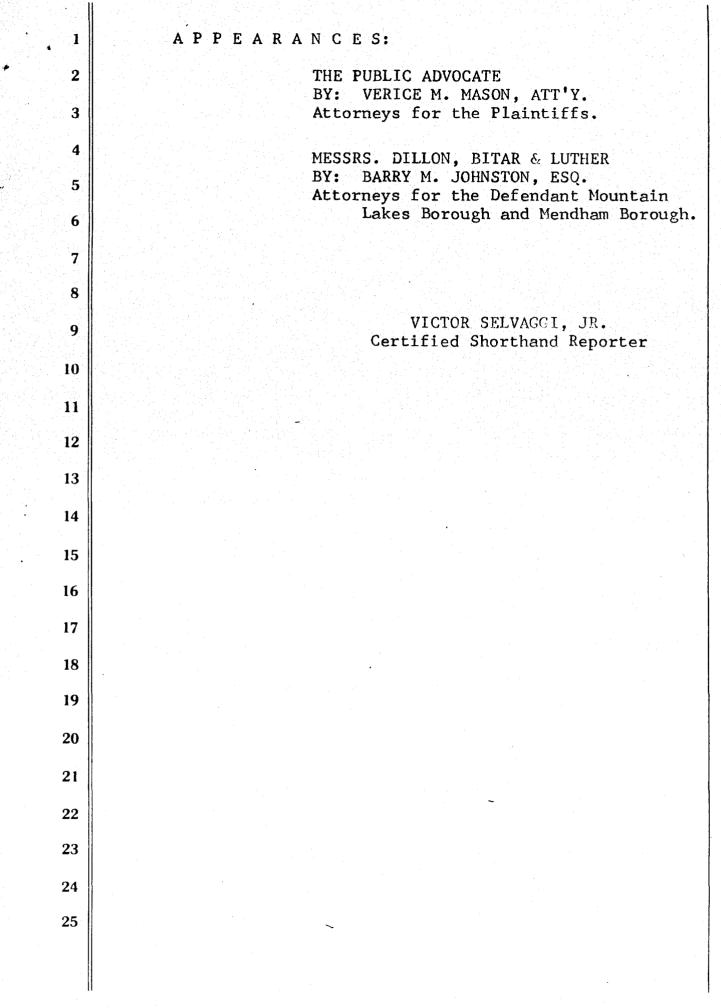
BEFORE:

VICTOR SELVAGGI, JR., a Notary Public

and Certified Shorthand Reporter of the State of New Jersey, at the MORRIS TOWNSHIP MUNICIPAL BUILDING, Convent Station, New Jersey, on Wednesday, May 30, 1979. commencing at 1 p.m.

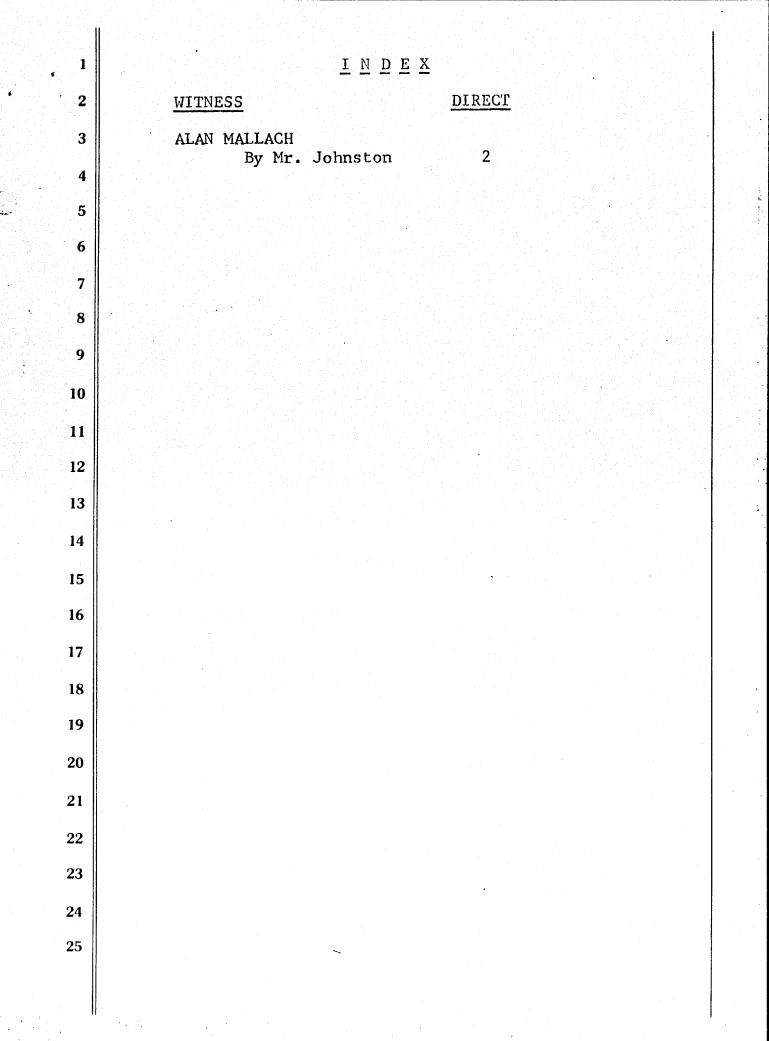
> KNARR - RICHARDS, ASSOCIATES CERTIFIED SHORTHAND REPORTERS OFFICES IN MORRISTOWN & NEWTON 10 PARK SQUARE MORRISTOWN, N.J. 07960 539-7150 S39-2866

DEPOSITION OF: ALAN MALLACH.



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and Certified Shorthand Reporter of the State of New



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A L A N M A L L A C H, previously sworn, recalled;

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MR. JOHNSTON: For the record, my name is Barry Johnston and I'm an attorney with the firm of Dillon, Bitar & Luther and I'm the borough attorney for the Boroughs of Mendham and Mountain Lakes. This is a scheduled deposition of Alan Mallach on behalf of these two municipalities in the matter of Morris County Fair Housing Council and others against the Township of Boonton and others.

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Would you like to identify yourself? MISS MASON: I'm Verice Mason, an attorney with the office of the Public Advocate

MR. JOHNSTON: At Miss Mason's request, I'm going to put a statement on the record regarding payment of Mr. Mallach's fee and expenses for these depositions. We understand that Mr. Mallach charges \$40 an hour for his time and the Boroughs of Mountain Lakes and Mendham will pay their respective shares of his time actually spent in this deposition, plus the pro rata share with the other municipalities who depose him today of his transportation expenses, which I believe is to and from Philadelphia.

THE WITNESS: That's correct. MISS MASON: Thank you. MR. JOHNSTON: Off the record. 3

(There is a discussion off the record.) DIRECT EXAMINATION BY MR. JOHNSTON:

Q Okay. I think we can dispense with the recitation of the groundrules for the depositions. You have probably attended more than I have and certainly they have been recited enough in this proceeding so that we will just go ahead with the questions.

Would you, first of all, please state your name for the record? A Alan Mallach. Q Okay. Now, Mr. Mallach, what is your area of expertise as relates to this lawsuit? A As it relates to this lawsuit it would be housing, zoning and planning.

Q Okay. Are you able to say which of these areas your testimony will be concentrated in? A Well, it's hard to have a hard and fast line. All three of them are relevant and essentially what the testimony is going to be on is the application of, I would guess housing standards and planning principals to zoning ordinances.

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Okay. Now, I would like to first of all

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make sure that I understand what your position is on the subject of least cost housing. I would like to state it based on what I've seen in your prior depositions and you correct me if I misstate it. I believe it's your position that anything contained in a zoning ordinance or other land use ordinances which requires any unnecessary expenditure of money for housing defeats the concept of least cost housing. Is that accurately stated? A That's correct, unnecessary relative to the health and safety of the occupants.

Q Okay. We will get to that in a minute.
Would you say also then correlatory to that
any ordinance which does require such an element,
that is, an element requiring unnecessary expenditure
is to that extent an exclusionary ordinance?
A I think I would have to qualify that.
Q Okay. A I think that,

Q Okay. A I think that, as I understand the cases, that so long as a municipality has provided amply for least cost housing, there may be other areas of the municipality where other objectives in the municipality perhaps could be served.

For example, I believe I referred to the PUD approach, something which concerns legitimate, but may

be somewheres between three and five times.

Q Once again in an attempt to relate least cost housing to exclusionary zoning ordinances, would you say that if in every zone in a particular municipality there were at least one requirement of unnecessary expenditure, as you see it then the ordinance would be exclusionary?

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Yes.

Α

Q Okay. Now, what do you consider necessary or unnecessary expenses, however you feel easiest to answer the question? You can address it in terms of necessary or unnecessary.

A Well, I think you have to take a few steps back. What I've tried to do in my report is to define for each of the various housing types that make up least cost housing what modest standards would be where there is certainly no question that the product would be -- would meet all of the health and safety standards of which I'm familiar, and in that context an unnecessary expense would be one required by standards in excess of those modest standards. That could be greater frontages, greater setbacks, larger floor areas in dwelling units and the like.

Q Okay. Now, these standards that you speak of, these are the ones that you discussed in

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your general deposition with Mr. -

That's correct.

Q -- Bernstein. Are these standards which were developed by you or is there some other touch stone that you have referred to?

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A There was no single source focusing on this issue, so that the standards, as they appeared here, were developed by me. They were developed by me in the context of existing standards and literature.

Q To the extent that you referred to standards and existing literature, have you at any time either in depositions or in the reports that you produced identified what those sources are?

A I believe, yes.

Q Can you tell me where that's contained? A I think it's in the Common Defense depositions, Mr. Bernstein's depositions and I believe I went over them once or twice more in some of the individual municipal depositions.

Q Okay. Do you think you have given what you consider a definitive bibliography on that? Would you like to be tied down to that?

A I referred to the sources that I had relied on or used most significantly. Certainly if I were seeking to construct a research bibliography, as it

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were on the issue, I would go beyond that and probably do additional research.

Okay. Now, do some of these standards 0 as you have recited them involve the judgment call on your part or are they all listed intact from various There are those that involve A judgment call.

Would you be able to say what they are? Q Can you say which ones have your element of judgment in them? I believe most of them A involve some measure of judgment on my part. I would say the ones that come closest to not having a judgment basis would be the floor area requirements, but even there there is a judgment element since I believe I noted in the text the HUD standards on which these were based do not deal with dwelling units as such, but with the components that make up dwelling units. So there was an element of judgment applied to translating them.

20 Do you think HUD standards contain Q. built in unnecessary expenses?

> Not as a general rule. Not in terms of these Α types of unit size, floor area density and such.

Do you think in any other areas they do, Q 24 25 getting away from floor area ratio?

Well, when you get into the actual construction 1 A' 2 of the units, you get into factors such as what is known as Davis Bacon, which is the prevailing wage 3 requirement for construction. This is clearly a cost 4 5 generating factor. There are undoubtedly others 6 dealing specifically with construction standards. 7 How about the New Jersey Housing Finance Q 8 Agency standards, do you think that they are unneces-9 sarily high? Α Yes. In what areas? Q 10 Well, in many of the construction or technical 11 Α. 12 areas similar to that which I just cited with regard 13 to HUD, they are. In addition, they are significantly 14 higher than HUD standards with regard to minimum floor 15 area. Are you familiar with the New Jersey 16 Q Uniform Construction Code and the industry code which 17 has just adopted a substitive handbook for building 18 19 requirements? Α Only in a very general degree. 20 The B.O.C.A. 78 code I believe it is now. Q 21 Α Yes. 22 Are you familiar enough with it to offer Q . 23 an opinion as to whether it contains unnecessarily 24 25 high standards? I really wouldn't Α

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Q Supposing, just hypothetically, you were to review the code and you did, in your opinion what do you think the municipalities should do about it in their ordinances? A Well, the B.O.C.A. code?

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Q Yes, or any of the other requirements of the uniform construction code that are over and above the B.O.C.A. code. A I don't think the municipalities are in much of a position to do anything about it or not. It is a uniform statewide requirement.

Q Okay. Did I hear you correctly, then in your opinion for purposes of the least cost housing definition, what is an unnecessary expense is determined solely by reference to health and safety standards. Is that correct?

A That is the language of the Madison decision.

Q I want to know what you think about it. The reason I'm asking that question, in reviewing the depositions conducted by Mr. Bernstein I got confused at one point. I thought at one point you made some reference to the possibility of having some aesthetic standard or some standard having to do with environmental considerations which were not necessarily

demonstratively related to health and safety and maybe not. Maybe you intended to say they should be given consideration. Would you tell me now whether you think any considerations other than health and safety are admissible to determine what is an unnecessary expense? I think again I would Α have to back up a little bit. My understanding of the term least cost is or has been, at least since January of 1977, a term of art as defined by the Madison decision and it deals with health and safety standards and an interpretation of what that decision means has to focus in that regard. Now, it's guite clear that the land use law as well as other general statements of planning practice, if you will, provide for other things beyond that that go into the overall planning picture so that when one is doing planning for a community, I believe a great deal of Mr. Bernstein's questions focused on a larger planning context, then there are other factors that you take into considera-The aesthetic area is a particular complicated tion. I believe the gist of my testimony was first one. that in my judgment those provisions of zoning ordinances that purported to be aesthetically grounded did not, indeed, serve legitimate aesthetic purposes and so they could not be justified on those grounds as

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a basis for deviating from least cost standards and that I couldn't think offhand of an ordinance provision that would be a sound way of treating aesthetics.

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Q Who do you think ideally should decide whether any requirement is necessary for health and safety? A That I really don't know. I doubt if there is anybody one can point to as the ideal determinant on that.

Q Well, do you think that the authors of the sources that you used in constructing your standards are necessarily better qualified to do this than the officials in the various municipalities?

Yes.

Α

Q Okay. By virtue of what?

A By virtue of two factors. The authors of the sources, particularly the HUD minimum property standards and the HUD manual of accepted practices are developing standards criteria on the basis of a great deal of specific experience with housing developments, the construction of housing, the planning of housing, the review of housing proposals and this sort over a long period.

Secondly, that these are agencies or individuals or organizations that are not trying to balance or juggle, if you will, housing considerations against a

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variety of other considerations which historically the housing needs of how moderate income people have generally lost. In other words, a local official by definition, however competent, is not in a position often to step back and look at housing criteria as such.

Do you then disagree with the often Q stated judicial principle that local officials, because they are more familiar with their community presumably rebuttal presumption, are in a better position to judge those things in their community then are other authorities? Not as a general principle. A I think justice has been the case with enumerable legislative enactments. Those local decisions must be placed in a larger context. Even in the area of land use regulations, the State has seen fit to adopt a land use law providing in considerable detail how municipalities should go about conducting their matters and after all, there are few areas where home rule is more highly regarded than in the land use area.

Q By whom? A Well, by the home rulers certainly. By the average local official or by the citizens of a typical municipality.

Q Well, that would make an interesting argument outside of this deposition. I could think

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of a lot of other aspects of home rule, but that's not relevant here.

Let me ask you this: One of the reasons that the sources that you have cited seem more qualified at set standards is that their standards are based on considerable quantities of specific experience. Do you know that for a fact or are you taking that as an article of faith because it has the HUD brand on it?

In other words, do you know who actually wrote these standards and what that author's experience is in building and housing? A Well, I do not know the name of the individual and, in fact, as I understand it, it's not a single individual, but quite a number of them at HUD involved in their standard setting.

Q I would assume that would be the case. A As I understand their process, and I've followed this, although not closely, the HUD manuals are maintained and updated and changed on an ongoing basis. In fact, what these are are looseleaf manuals where they regularly send us supplements, modifications, amendments and so forth based on, as I understand it, experience in monitoring.

Q What is the ultimate source, the people sitting there writing the regulations? Is it your

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idea that they have individually themselves had experience with building construction or do you think they solicit information from other people in order to write their standards?

That I would not know.

Q Okay. So that for all you know the ultimate source of material could be anybody?

A Well, I believe it's principally internal. In other words, whether it's the individuals who are actually writing the standards who are dealing with the nuts and bolts or whether they communicate with other HUD people who are more on the nuts and bolts side, I'm not sure. It's my understanding that it's based on HUD staff work, one way or another, rather than going significantly outside the agency.

Q But you are not sure? No, I'm not certain.

Q Can you tell me how you formed that opinion? Opinion is the wrong word. The belief that you think that it's internally generated.

Q That I couldn't say. I may have read something to that effect in the introductory material on the standards or something to that effect. I'm really not certain.

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Have you ever seen a HUD organization

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chart or table of organization which would lead you
to believe that they have these experts in their
employ directly? A What kind of experts?
Q The ones that are generating, the ones
that have had specific experience in building
construction and generating the standards?
A Yes.

Q You have seen organization charts or tables of organization which would lead you to believe that they have experts in their employ?

Yes.

A

Q Okay. Would you be able to identify any source where you have seen this?

A The organization charts. We subscribe to a service entitled the Housing Development Reporter which provides regularly updated information about all housing statutes, regulations and organizational matters including such things as HUD organization charts, offices, phone numbers and the like.

Q Who publishes this? Is it a government publication? A No, it's published by the Bureau of National Affairs. I think it's the same outfit that publishes Law Week. It's a similar kind of service.

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It's in that material by virtue of seeing

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I suppose kinds of job titles that they have that you have -- A Yes.

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-- based this assumption. As to the other reason that you would prefer your sources over the local sources, I think you said using HUD as an example, they weren't trying to juggle housing against other considerations. Is it your conception that as a government department they put their head down, so to speak and apply their own craft without regard to other mandate functions of other departments of the government? Well, not in the Α entire governmental function. Clearly HUD and its functions relate to other governmental functions, but at a technical level I believe they develop regulations and standards that are essentially housing specific.

Q Is there, to your knowledge, any agency of the government or overseer or liaison or any such animal that tries to do any balancing at that level?

For example, supposing the EPA were to look at some HUD standards and say that they felt they were environmentally unsound in some aspects, is there any interplay between these agencies of which you are aware? A Well, there is certainly a great deal of inner action at the working level and there are a number of agencies where if it becomes a major issue, there is

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some balancing. These would include for starters, the office of Management and Budget and Council on Environmental Quality and in some cases the Office of the Domestic Adviser, to the president Mr. Eisenstadt.

Q Are there any other reasons that you think the sources that you have cited in compiling your standards are better than local sources?

A Well, the two reasons I've cited I think encompass most everything. I think to summarize it, to the best of my knowledge I know of no circumstance where local sources have systematically sat down to construct a body of coherent standards consistent with the Madison court mandate. So in some ways the question is academic.

Q Supposing they were to bring their efforts to bear on that, do you think that there are any other reasons other than the ones you mentioned why they would not be capable of doing that, as for example HUD? A No.

Q Do you think there is any reason to expect they might be more capable by virtue of knowing what they have to work with in a particular community? A No.

Q Supposing now that we have such sources as the local sanitarian or the local construction code

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Mallach - direct 19 official and fire safety director people who are directly concerned with the local health and safety standards, you don't think that their familiarity with the individual municipality would give them an edge in constructing what is necessary standards in their community? That's correct. You don't think it would give them that, Q That's correct. right? A Okay. Is that because you don't think 0 there is any room for flexibility in the standards based on local considerations or because you would think that they be just incapable of thinking about that? You said their knowledge in a local community wouldn't give them an edge in determining what the standards ought to be. Is that because you think they would be incapable or because you think that it

doesn't make any sense to think about flexible standards from one community to another?

A I think basically the latter. The individuals may be capable, but essentially the local knowledge of which you speak is not germane.

Q You think it's irrelevant to the determination of housing standards?

A That's correct.

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Q Okay. Now, at this point we are going to feel our way a little bit as to how we structure these questions.

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Let me ask you this: In preparation for this lawsuit, did you read the Land Use Ordinance of the Borough of Mendham? A Yes.

Q Okay. When? My reason for asking the question is to see whether it's a current version or some other. A Okay. I have, as probably indicated in my report, some uncertainty about that point. As a matter of fact, I brought a number of documents with me.

May I see them?

Q

A Yes. This is the ordinance I initially analyzed. I then, toward the end of the period at which I was working on my report, I received from the Public Advocate which received in Answers to Interrogatories the following document accompanied by a map entitled Proposed Zoning.

Q Is there a date on that map? A It says revised June, 1975. There is also another map entitled Borough of Mendham Zoning Map which does not appear to be dated.

Okay.

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MISS MASON: Yes, it is.

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1 THE WITNESS: December 18, 1978. 2 0 Okay. You did review that then? 3 Yes. Α It will be sufficient if we can just get Q 5 your answer to this question. Did you review as to both the Borough of Mendham and Mountain Lakes the material that the Advocate gave you which we supplied in response to their Interrogatories? A To the best of my knowledge, yes. 10 Okay. Can you show me the document Q that you reviewed for Mountain Lakes? May I just go 11 12 through it. 13 Are you sure you didn't review any other docu-14 ment from Mountain Lakes? That's the one that was sent to the Advocate. This is not A the zoning ordinance. This is the land use element of the master plan that I received for background 18 purposes. Q Let me mark this document that I brought 20 with me just for identification and I'll ask you whether you recall having seen it. Let's mark this ML-1 indicating Mountain Lakes. Would you just look at this and see whether --Could I have the document back? Α Those are not the same document? Q

1	Mallach - direct 22
1	A These are not the same document. They are
2	similar, but not the same.
3	Q The one I marked ML-1 is the one I
4	provided the Advocate in response to Interrogatories.
5	Apparently you haven't seen that one yet.
6	A That's correct.
7	Q Well, we can work around that fact anyway.
8	MISS MASON: Off the record.
9	(There is a discussion off the record.)
10	Q In preparation for this lawsuit did you
11	visit either of those communities, Mendham Borough or
• 12	Mountain Lakes Borough? A I did not
13	visit Mountain Lakes Borough. I did visit briefly
14	Mendham Borough.
15	Q Okay. Have you ever been to Mountain
16	Lakes that you can recall? A Not to my
17	recollection.
18	Q Have you ever seen it from the air?
19	A No.
20	Q Okay. Do you know where it is with
21	respect to the County? A Yes.
22	Q Without looking at the map?
23	A I do not without looking at the map.
24	Q Okay. With respect to your visit to
25	the Borough of Mendham, would you tell me as nearly as

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you can when and who with and how long and describe it? A It was really just a matter of passing through. This would have been back in March I believe with Carl Bisgaier. I believe it was just a matter of driving down the main street.

Q What was the purpose of the trip, do you know? A Well, this was a trip to do two things. The trip overall was to get a general feel for a number of the different towns in the County with which I was not very familiar and in certain cases to look at specific sites that had been identified on the basis of my initial analysis of the zoning ordinance.

Q Did you do any site specific inspection in Mendham that you can recall?

A No.

Q You drove through the town on what, Route 24? A That's correct.

19 Q . And you didn't make any side trips to
20 any other areas in the Borough?

A No.

Q Okay. Now, in your previous depositions you identified a number of factors which I think you referred to as exclusionary zoning tools. Just real quickly I'll run over the list of them that I have.

You spoke of minimu square foot requirements, low density requirements, zig zag architectural requirements, maximum number of apartment units, height restrictions, storage requirements, minimum setback, minimum parking spaces per unit and overzoning for industry.

Are you prepared to identify the presence of those elements in the Mendham Zoning Ordinance and the Mountain Lakes Zoning Ordinance?

In other words, if I were to say to you where in the Mountain Lakes Zoning Ordinance do you find the minimum square footage requirement, would you be able to cite sections where these objectionable requirements exist? A Not necessarily. What I've done in my reports is to present for each of the townships which provisions based on my analysis I consider significant with regard to each municipality.

I'm going to show you a document that I Q have which I'll mark ML-2 and ask you whether this is the document you referred to from the point of view of Mountain Lakes? That's correct. This is with your report dated Q Okay. March 12, 1979? That's correct. Δ Is it fair to say then that beyond Q Okay. that you haven't done any further section by section

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analyses of the zoning ordinances of Mendham and Mountain Lakes in order to identify the presence of exclusionary tools? A That's correct. Q So that ML-2 and its companion piece for the Borough of Mendham are your product in that area, at least to date. Is that correct? A That's correct.

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Q Okay. I assume it's also true then that you would not be prepared to say what the zoning ordinances of Mountain Lakes and Mendham should contain or specifically how they should be changed in order to meet your objectives. Is that a fair statement? A No.

Q You could tell us?

A They could be changed by inclusion of least cost housing provisions similar to or comparable to those described in the general report accompanying the two municipal reports.

Q Okay. You are not prepared to go beyond that report? A That's correct. Q With specificity. Is that right? A That's correct.

Q Okay. Do you plan, if you know, we may get into attorney's work product here. It's a hard thing to put your finger on since the Advocate is also

the party plaintiff, do you know whether you are going 1 to be called upon by the Advocate or have you been 2 called upon by any of the defendants by way of discovery 3 to do such a further analysis? 4 Could you clarify? 5 A Yes. You said so far the extent of your 6 Q 7 analysis of individual zoning ordinances has been 8 embodied in the material with your March 22, 1979 9 report. Α Yes. Q Has anybody asked you to go beyond that 10 to be more specific? No. 11 12 With respect to any municipality? Q 13 A No. 14 Do you anticipate that you are going to Q be asked to do that in this lawsuit by the plaintiffs? 15 16 I would doubt it very much. A 17 Have you done any analysis of Q Okay. what I can generally refer to as environmental 18 19 ordinances? We can be more specific if you want, in 20 these two Boroughs to determine whether you think they are overstrict in environmental requirements? 21 No. 22 Α In addition to the exclusionary zoning 23 Q tools I've listed and I'll run over them again, I'm 24 25 going to ask you whether I left any out in relation

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to your professional thinking whether you think there are any other exclusionary tools beyond these that show up in the Mendham or Mountain Lakes ordinances. I think I got them all from your prior depositions. They come out as minimum square footage requirements, maximum density requirements, zig zag requirements, maximum number of units, requirements for apartments, height restrictions, storage space requirements, minimum setback requirements. I assume we can include on all sides, not really frontage, number of parking spaces per unit and overzoning for industry. I think there may be others. I would note, for example, certainly one exclusionary tool is a simple exclusion of a use. Any others? Okay. 0

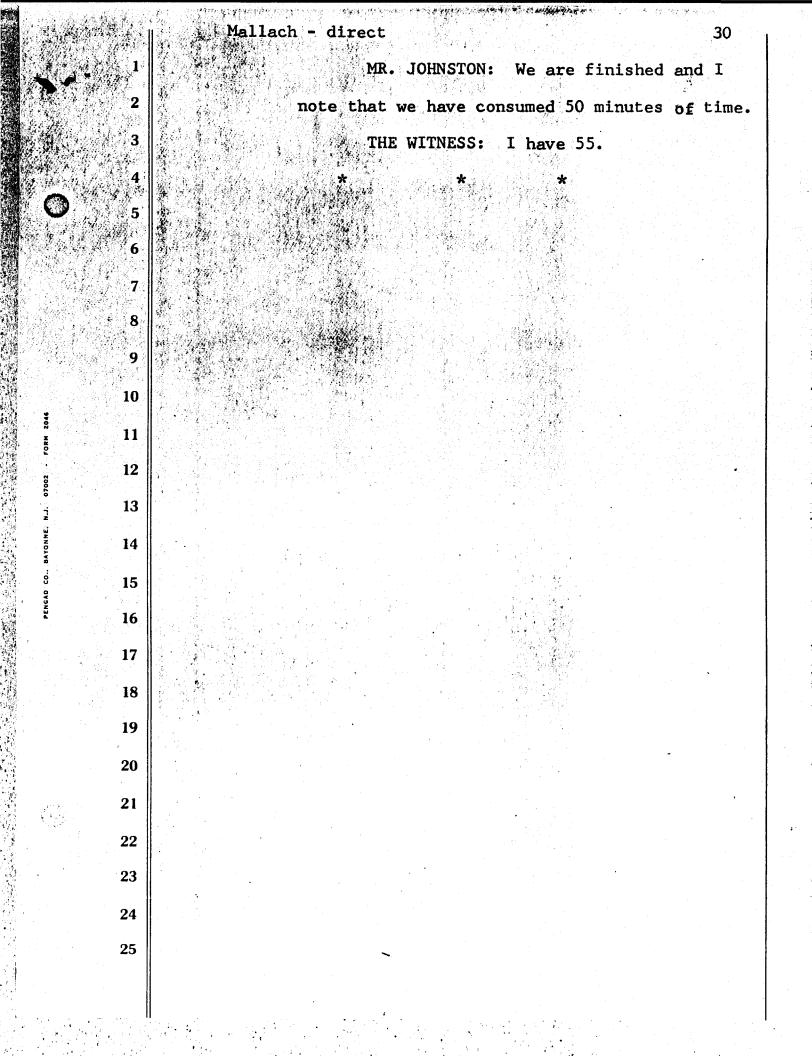
A Another would be the, I don't know if that is included in frontage, excessive frontage requirements. Q Just generally lot dimensional requirements? A General dimensional requirements. Did that include minimum tract area requirements? Q If it doesn't, let's include it.

A And bedroom requirements, bedroom ceilings of different sorts. I think that may have been in there. Q Do you mean height?

No, requirements, for example, that units not

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	the number of different brusher types
	contain more than say 80 percent one bedroom and 20
2 3	percent two bedrooms.
3	Q Ceiling in that regard, I'm sorry.
	A Yes. Also the requirements in single family
5	zones analogous to the zig zag, if you will, in multi-
6 7	family which is the no look alike standard.
7	Q Do you think they arenecessarily cost
8 4	generating? A Yes.
9 30	Q How would that work?
10 11	A Well, the zig zag requirement is necessarily
	cost generating.
	Q I can see that. Talking about single
	family units, why is that cost generating?
z 14 15	A No look alike is cost generated in the zone
8 15 8 16	or otherwise very modest. In other words, if you
16 17	are going to build an expensive subdivision, very
17 18	large houses on large lots, then it's not cost
18 19	generating because you are building what are likely
19 20	to be complex houses of the variety of futures in
20 21	any case. If you are trying to build inexpensive
21 2:2	houses on small lots, simple ranch houses, fulfill
22 23	an elaborate no look alike provision which requires
23 21	a number of different models or number of different
24 25	ways in which each unit varies from the next, one would
25	be cost generating because it significantly increases
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SUPERIOR COURT OF NEW JERSEY LAW DIVISION - MORRIS COUNTY DOCKET NO. L-6001-78 P.W.

MORRIS COUNTY FAIR HOUSING COUNCIL, et als,

Plaintiffs,

CERTIFICATE

BOONTON TOWNSHIP, et als,

-VS-

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Defendants.

I, VICTOR SELVAGGI, JR., a Certified Shorthand Reporter and Notary Public of the State of New Jersey certify that the foregoing is a true and accurate transcript of the deposition of ALAN MALLACH who was first duly sworn by me at the place and on the date hereinbefore set forth.

I further certify that I am neither attorney nor counsel for, nor related to or employed by, any of the parties to this action in which this deposition was taken and further that I am not a relative or employee in this case, nor am I financially interested in this action.

A Notary Public of the State of New Jersey

Dated: