CN - general

1/30/84

memorandum on Review of Rutgers' Report
Re: Mt. Laurel II
• by William Queale to Colts Neck Planning Bd

p 14

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MEMORANDUM 84-1 DATE: January 30, 1984

TO: Colts Neck Planning Board

FROM: Queale & Lynch, Inc./wq

William Queale, Jr., PP #47, AICP

SUBJECT: Review of Rutgers' Report Re: Mt. Laurel II

(See also Memo 2-83)

This report represents a comparison between the method employed in our firm's calculation of the Township's fair share in Memo 2-83, dated March 14, 1983 and that data presented in the late 1983 Rutgers' study, Mt. Laurel II, Challenge & Delivery of Low-Cost Housing.

The primary differences in the two approaches are in some assumptions and in the resulting allocations of low/moderate income housing. Our firm's approach was to define a region for the Township using commutation time to work. This placed the Township in the context of Monmouth, Middlesex and Ocean Counties. Rutgers developed a state-wide basis for setting six fixed regions, concluding that housing allocations should be determined within the region in which the town is located. Colts Neck is in the East Central region consisting of Monmouth and Ocean Counties. As noted in the text of this memorandum, the Rutgers study made other assumptions that caused their population projections, and hence the housing allocations, to favor areas away from the urban centers.

	Regional Year 2000 Household Population	Regional Lower Income Housing Need	Township Portion
Queale & Lynch 3-County Region	1,824,200	254,700	136
Rutgers 2-County Region	1,035,500	79,954	225
Rutgers Monmouth County Portion of 2-County Region	580,800	46,374	172

As also noted below, the acreage available within the Township's "growth area" totals only 262 acres, or 0.00096 of the Monmouth/Ocean region's "growth area". Its 743 jobs represented 0.0039 of the region's jobs. The Rutgers' data indica-

tes about a 50 percent high number than our initial calculations. However, to assume the low/moderate income housing would be 20 percent of the total units built, and assuming a need for about 140 units (200 at most), a total housing production of 700-1,000 units would be needed. If located within the "growth area's" 262 acres, the density of 2.7 to 3.8 units/acre is 17-24 times the present density of 0.16 unit/acre. This is out of character with the Township's agricultural and limited development characteristics. It is also out of character with this portion of the region. It violates the county's proposal in their 1982 Growth Management Guide that areas within the "Agriculture/ Conservation Area" are those consisting "...primarily of farmlands and woodlands and are important for wildlife as well as agriculture." The report suggest that these areas "...could be protected by innovative land conservation techniques such as agricultural clustering and/or districting, density transfers, and purchase of development easements." It also states that "...In order to preserve substantial farming districts, development pressures must be minimized. To this end, major farming regions must be delineated for limited growth." (p.53) "Extensive areas in ... portions of ... Colts Neck ... are prospective candidates for agricultural districts." (p.54)

One conclusion that can be drawn from the magnitude of the low/moderate allocation to the Monmouth and Ocean County region based on the Rutgers study is that the study has resulted in an overstatement of dispersal away from the cities. This in large part is a reflection of their selection of a population projection using recent past trends. Because Monmouth and Ocean Counties have had significant growth over the past couple decades, selecting a method that is based on past growth tends to perpetuate an accelerated growth rate, and continued sprawl, in this region. No matter what Colts Neck or neighboring towns do, it is unlikely they will be able to produce the number of low/moderate units suggested. If one assumes the low/moderate units would represent 20 percent of all units, the 2-county region would have to produce 5 times 80,000 units, or 400,000 units in twenty years. From 1960 to 1980, a period of significant growth in the region, the U.S. Census reported an addition of about 133,000 units, or one-third the number suggested by the Rutgers Report.

It is therefore concluded that, assuming a regional obligation, the Township should embark on a program to provide 130-140 low and moderate income housing units. If more is determined to be needed later, proper planning can be done as part of a subsequent 6-year reexamination of the master plan and development ordinances with more current Census data at that time.

RUTGERS METHOD

In late 1983, Mt. Laurel II, Challenge & Delivery of Low-Cost Housing was prepared and published by the Center for Urban Policy Research at Rutgers.

In the introduction, the report summarizes the history of planning and zoning cases from across the country, beginning with Euclid v. Ambler, 1926. At that time, the courts upheld Euclid's zoning as an appropriate exercise of the State's police power necessary for the public's general welfare. For about 40 years the courts mostly upheld municipal land use controls along those lines. Regional welfare did not begin to infiltrate decisions until the 1950s. By the 1970s a deluge of decisions overturning local ordinances began because ordinances did not consider regional growth and the consequent need for lower income housing. The New Jersey courts were part of that trend, principally with DiSimone (1970), Oakwood at Madison (1972), and both Mt. Laurel cases (1975 and 1983). The shift in the courts therefore went from frequent affirmation of local ordinances to close scrutiny of how and whether local ordinances were responding to regional pressures, particularly housing needs.

The report also identifies various shifts occuring in the marketplace as well. For example, while the New Jersey courts eliminated the right to establish minimum housing sizes, then proceeded to require towns to strengthen their committment to affirmative housing programs based in part on regional needs, delivering the housing has been a confusing process dealing with attitudes, changing age and family sizes, smaller houses, inflation and the cost of money, new forms of ownership (condos), jobs shifts, new household formations other than the traditional family, etc.

Defining a Region

The report supports the basic premise of a region being related to the distance between home and work. It recites numerous reports over many years justifying that approach, pointing out the various ranges of time, distance, and types of transportation that can make up the relationship between home and work. The conclusion, however, is a delineation of six regions in New Jersey. Each region, for meeting the Mt. Laurel II obligations, is considered self contained. Each region has similar journey-to-work, data maintenance, and various diversity and similarity traits, including all six districts having 70-80 percent of those living within the region, also working within the same region (p.50, 52 and 53). Those who commuted from one region to another tended to balance out. Monmouth and Ocean Counties are grouped into the East Central Region (p.51) as shown on the attached map.

Having established these regions, the remainder of the report uses them to submit and analyze all data and conclusions. It is significant that one of the bases for the delineation of the six regions is their consistency with Census and other sources of data, as well as the logic of their characteristics. "The result is a data base that can be used to test future compliance with the decision." (p.95)

Defining Present and Prospective "Need"

The report laments some of the difficulties in attempting to compute absolute numbers with inexact data and shifting conditions. However, it uses available data consistent with historic approaches to the problem, then includes some court-imposed definitions as well, e.g. allocating 25% of a family's income for housing as a standard accepted by the courts, put in their decision, and used by Rutgers.

The report then makes two assumptions: 1) present need is a combination of income-constrained and deficient housing; while 2) prospective need is only future income-constrained households. NOTE: "Indigenous need...is a term which relates to a municipality and allocation and as such does not appear elsewhere in this report. It is a term which ...is particularly difficult to isolate..." (p.91 footnote)

The income constraints are related to the HUD Section 8 numbers which establish median incomes by region, adjusted to family sizes ranging from 1 to 8+ people as shown on the previous page.

The housing demand uses "household" information, excluding data for group quarters, institutions, boarders and lodgers. The results are for "households" for three classes: related individuals, subfamilies, and unrelated individuals living together. (p.98)

Estimates for the present Mt. Laurel housing demand used the following "quality" variables.

> units built before and after 1940;
> more than 1.01 persons/room;
> lack of exclusive access to unit;
> lack of exclusive plumbing;
> lack of complete kitchen facilities;
> lack of central heating facilities; and
> lacking an elevator in structures over 4 stories. (p.111)

The calculation of deficient housing units (present demand) included those built before 1940 with one other deficiency, and those built after 1940 with two or more deficiencies. (p.111).

In New Jersey, 11.5 percent of the low and moderate income households were estimated to be occupying deficient housing (p.112) and the average was 2.2 deficiencies per unit (p.114). State-wide, over half the deficient housing consisted of 1-2 person households, and two-thirds were low, rather than moderate income (p.115). The largest eligible population is in the northeast and northwest regions (71%).

Population Projections

The report adopts the N.J. Department of Labor and Industry's Office of Demographic and Economic Analysis (OEDA) "The Demographic Cohort Model (2)" which is "...concerned with births, deaths and migration." (p.119) While this model resulted in lower state-wide population increases than the other models, Rutgers selected it because it reflected "...trends that occasioned such population change in the past." (p.119) Rutgers felt it to be a high estimate even though it was the most conservative of all the OEDA models. In comparing the projections of OEDA Model 1 (the economic/demographic model) with Model 2 (the demographic cohort model), the Year-2000, state-wide population projections are about 0.5 million people lower in Model 2.

Although Model 2 shows a smaller resulting population by the year 2000, its selection over Model 1 places a higher portion of the future population into

those counties with the least amount of "growth areas" as shown in the SDGP, e.g. Ocean, Cape May, Sussex, Burlington, Warren, Cumberland, Salem, and Hunterdon Counties (in that order) and away from the developed and "growth area" counties of Bergen, Middlesex, Morris, Somerset, Union, Mercer, Atlantic, Camden, Passaic, Essex, Hudson, Monmouth and Gloucester Counties (in that order). (Exhibit 2-16, p.120). The result for the East Central region is a Year 2000 population projection of 1,186,500 under Model 2 compared to 1,035,500 under Model 1, a difference of 151,000 people all of which were attributed to Ocean County.

It is our suggestion that OEDA Model 1 had an important job-related factor that ties in well with Mt. Laurel II and would be better for estimating regional fair share housing allocations. If the total population of Model 1 was considered too high, its percentage distributions could be used and applied to lower population estimates. For example, the East Central Region had 12.3% of the State's population by the year 2000 under Model 1 compared to 15.1% under Model 2. Using Model 1's 12.3% against Model 2's state-wide population of over 7.8 million, the East Central Region's year 2000 population would equal almost 966,000 instead of the almost 1.2 million shown under Model 2.

In addition, "headship rates", i.e the ratio of the number of households to the number of persons within an age cohort, were analyzed. While certain studies showed parallel trends between New Jersey and a national study conducted by MIT, the broader trend appears to be that the headship rates that increased sharply in the 1960s have leveled off significantly. (p.123) "A slowing of growth in the headship rates reflects a slowing in the decline of household size." (p.123) The difference between the headship rates nationally and in New Jersey were related to "...college age students residing at home [in New Jersey] and are counted as part of their parents' household, or, even more frequently, are exported to other states where they may join that state's off campus students to form independent households." (p.123)

Present and Prospective "Demand"

The estimates in the report are shown by decades (1980-1990 and 1990-2000), income levels, regions, present vs. prospective needs, and household size. By using the OEDA Model 2, the report concludes that the two basic components of population change, i.e natural increase and migration, have been taken into account.

The state-wide pattern of present need is in excess of 120,000 units (income-constrained and related to deficiencies) plus a prospective need of 134,000 lower income units between 1980-1990 plus 80,000 units between 1990-2000 (all income-constrained). Two-thirds of these 334,000 units were estimated to be needed for 1-2 person households. Almost two-thirds were estimated to be needed for low income households. (Exhibits 2-21, 2-22 and 2-31, pp. 126, 127 and 133).

The distribution of the 214,000 prospective units are roughly 37% into Monmouth and Ocean Counties and 28% into Mercer, Burlington, Camden and Gloucester Counties. (pp.128-129) The Northeast and Northwest regions identified as having the highest number of eligible households, received the least future

obligation. Specifically, the allocations for the East Central region are shown on Plate 1, Numerical Distribution of Low/Moderate Income Housing in the East Central Region. Rutgers has identified this region for a present need of almost 5,000 units (about 6% of the need to the year 2000) plus a prospective need of about 43,100 additional units during the 1980s and another 36,900 units during the 1990s. They consist of 59 percent low income and 41 percent moderate income. The breakdown by household size is almost three-quarters for small units for 1-2 person households.

Present and Prospective "Supply"

The present state-wide housing stock was identified as being almost 54% single family detached housing with mobile homes representing less than 1%. (p.230) The highest values for single family "detached" were in the Northeast and Northwest regions. The highest valued "attached" single-family units were in the West Central region. In general, the higher cost of housing in North Jersey compared to South Jersey can be seen, i.e. the area of Ocean/Monmouth Counties and north, compared to Mercer/Burlington Counties and south. (Exhibit 4-2, p.232)

Development as measured via building permits 1970-1982 showed most growth in East Central and Southwest regions (ranging from 35-50% of the State's housing production each year, Exhibit 4-4, p.238). This is consistent with the OEDA Model 2 population projections which used past, but recent trends in developing future estimates.

Housing Allocation

A basic assumption in the report is reflected in the statement, "The residences that normally would be accessible to these jobs and affordable by workers are not being built or built cheaply there, because of over-restrictive local land use regulations." (p.87) The report contains no current data on the land use regulations.

In introducing the concept of "fair share", the report states that "fair share" is a process which determines where housing should be built within a region, including low and moderate income housing. The concept would be to place the housing where it is most needed, where it would expand the housing opportunity, and where it is most suitable. Some common elements addressed by the study in developing allocations were locations benefiting from employment growth, locations financially most capable to provide services, locations having suitable developable land to accommodate growth, and locations which have been slow in meeting their affordable housing responsibility in the past. (p.31)

Job-related information is discussed as "the local share of the total regional employment or the municipal share of the region's aggregate job growth". Local development potential is "usually gauged by the amount of vacant developable land" (p.31) while then concluding that "Most extant fair share plans express the bulk of the allocation criteria/measures in terms of their percentage relationship to the regional profile (e.g. local share of the total regional job growth)." (pp31-32).

The acceptance of a municipality's share of the jobs being related to "job growth" rather than the absolute number of jobs is expressed as follows:

"In utilizing a job-based indicator of local advantage/need, it is preferable to factor the dynamic gain in employment rather than the static total employment figure. The former pinpoints areas of current or shortly ensuing need for and responsibility to provide new housing for the entering work-force -- a key consideration in determining where housing is to be allocated. In contrast, total employment data largely reflects the aggregate historical record rather than current employment patterns and may misdirect housing production to areas of low current need. For example, despite recent losses, central cities still typically contain a large share of total regional jobs. If total employment is used as a fair share indicator, then central cities would receive a large housing allocation -- an outcome flying in the face of the housing dispersal goal prompting the fair share process."

"Conversely, if a municipality did not experience growth or experienced a loss of employment, it would receive a zero share of the regional burden." (p.414)

The view that a determination of a fair share allocation (an absolute number) should be determined as a percentage of a "trend" or a "growth" pattern is not supported by our firm. Rather, that town's percentage of the current number of jobs in the region is more easily obtained and reliable. In addition, using absolute numbers removes potential distortions that could occur from the use of growth trends in towns that had recent surges in jobs (i.e. 50% of the growth, but now with only 10% of all jobs) or that stagnated or lost jobs (i.e. a "zero share of the obligation" even though they may retain 50% of the region's jobs and have insufficient housing).

Economic capacity is addressed in terms of fiscal advantage, i.e. the share of total regional property valuation as expressed on a per capita or equalized valuation basis. The effect is to indicate "the municipality's capability to absorb new development." The per capita basis is suggested because it indicates the demand on the property tax base for public services. Equalized valuation produces a standardized measure of community wealth as opposed to assessed values. (pp.415-416) The use of available money as a basis for fair share is also questioned. The primary need is to place housing convenient to jobs. Analyzing a towns "wealth" may have nothing to do with whether it is a logical location for housing. Further, if "wealth" is to be used, the report gives no indication of including in the evaluation that town's per capita expenses and indebtedness and whether a town with an assumed higher proportion of middle and upper income households couldn't be as financially strapped as some towns that exhibit less per capita or equalized value.

Development potential is identified as total developable acreage, i.e. available acreage minus steep slopes, farmland assessed properties, and environmentally critical areas.

"It is important to realize that the developable land information is more than just allocation criteria but is a fundamental threshold concern. That is after a fair share

allocation is projected, it is important to examine whether the allocated units can in fact be built given each community's developable acreage. If not, then the shortfall must be absorbed by sister, more land-rich communities, within the allocation pool." (p.417)

Our firm agrees that land area must be a factor. However, it is our position that the SDGP outlines "growth areas" to identify where the major concentrations of development and state resources to support that development are intended to be channeled. If a town has 2% of the region's growth area, that factor alone should produce a fair share of 2% of the region's housing need. Therefore the key factor in a town's fair share as it relates to land area is what portion of the region's "growth area" does the town have, not how much vacant land it has throughout the town, including non-growth areas such as limited growth areas, agricultural areas, etc.

The measure of a town's vacant, developable land as a portion of the region's vacant, developable land would be a fair statistic if 1) no town was split by an SDGP designation and all towns with a growth area had the whole town in the growth area; and 2) there was current data available on vacant, developable land "in all the growth areas" in each region. However, many towns are split by SDGP designations and the stale regional data from the 1970s used to compare one town's present status to another's is unacceptable. For example, a suburban town with 1% of the region's growth area, but 20% of its vacant, developable land should have no more than 1% of the region's housing fair share. To require it to absorb 20% would force development beyond the growth area and distort the SDGP. As an illustration, Plate 2, Distortion of SDGP, shows the configuration of the SDGP and how it would be enlarged if all vacant, developable land (in and outside the growth areas) were included in the calculations for a town's portion of the regional fair share.

Past production refers in the report to factors which attempt "...to channel allocation away from current concentrations of low- and moderate-income households or give credit to those locations that have already built or are building subsidized housing." (p.417) Credit for past production of low/moderate income housing is only fair play. However, the limiting factor in the Rutgers' report is to give credit only for subsidized housing. If one were to rely on government subsidies, no dent would be made in the housing need. In addition, many "developing communities" expanded housing opportunities since the middle-70s and produced housing on the open market within at least moderate income ranges. It is our position that credit should be given for these units and all others that meet either of the income limits defined by Mt. Laurel II.

In those instances where the response to Mt. Laurel I produced only a greater amount of expensive housing, credit toward Mt. Laurel II should not be given. However, in many towns, garden apartments and some townhouses were produced on the open market and, through steady competitive pressures, have been kept within rent/sales prices affordable to moderate income households. Credit should be received for these units. Since these units preceded the Mt. Laurel II decision they have no formal control over re-rents and re-sales. Therefore, they may, in time, reach rent/sales levels removing them from fair share eligibility. If so, the next U.S. Census would reveal the changes and the town would need to provide

more opportunities for low and moderate income housing to replace those units that escalated out of the low/moderate income levels. The extent to which more units would have to be provided would be part of the town's 6-year reexamination of its Master Plan and development ordinances.

Formula allocation is a section suggesting either 1) that the above four methods may be averaged, or 2) that one or more may be weighted more heavily to reflect a perceived heightened significance, such as the job-related data. However, the suggested approach is the z-score "incorporating a more accurate measure of dispersion" as set forth in the technical Appendix of the 1973 Dayton Plan. (p.418 with reference to Listokin, Fair Share Housing Allocation, Appendix B.)

Using the Rutgers' East Central region as well as their estimates of present and future need (Plate 1), the fair share for Colts Neck is as follows:

	Present Demand	Prospective Need 1980s		Prospective Need 1990s		Total to Year 2000
East Central						
Low Income	3,880	25,212		21,860		47,072
Moderate Income	1,080	17,874		15,008		32,882
Total	4,960	43,086	+	36,868	=	79,954
Monmouth County Portion[1]						
Low Income	2,250	14,623		12,679		27,302
Moderate Income	626	10,367		8,705		19,072
Total	2,876	24,990	+	21,384	=	46,374
Colts Neck						
Portion of East Central Region:						
Job-Related[2]		168		144		312
Growth Area[3]		73		63		136
Average		121		104		225
Portion of Monmouth County:						
Job-Related[4]		142		122		264
Growth Area[5]		43		36		79
Average		93		79		172

1. Numbers estimated based on Monmouth County having 49% of the East Central Region's Year 2000 population; 67% of the region's jobs in 1981; and 57% of its growth area. The average of the three = 58%.

2. Twsp has 0.0039 of the region's covered jobs (1981) 743 out of Monmouth Co.'s 129,416 and Ocean Co.'s 62,352.

3. Twsp has 0.00096 of the region's growth area of 426.2 sq. mi.: 262 acres out of Monmouth Co.'s 156,624 ac and Ocean Co.'s 116,187 ac.

4. Twsp has 0.0057 of the Monmouth County's jobs.

5. Twsp has 0.0017 of the Monmouth County's growth area.

Our review of the Rutgers study reveals a bias that favors further spreading of development outward from the cities. This has been done by the selection of OEDA Model 2 population projections that used past trends, therefore a reflection of the sprawl development that has been the pattern over the past several decades. The SDGP sought to stop that. The use of the OEDA Demographic/Economic Model (1), on the other hand, includes a projection of population survival, migration, projected labor markets for persons under age 65, and observed population trends since 1970 for persons age 65 and over.

Further, while the reallocation of fair share in conjunction with a relationship to jobs is an objective cited in Mt. Laurel II (92 NJ 158, p.256) and the Rutgers report, the Rutgers report did not select OEDA Model 1 which took job distribution into account. Instead their use of projections based on recent population growth trends has the greatest impact on Ocean, Cape May and Sussex Counties (Exhibit 2-16, p.120). The report then suggested reallocations at the municipal level using employment growth trends rather than where the absolute number of jobs are located; financial wealth rather than financial capability and a relationship to job or population concentrations or the delineated "growth areas"; developable land rather than land within "growth areas"; and past production of subsidized housing rather than the production of all types of affordable housing, or the condition of the subsidized housing for which credit is suggested.

The result appears to be an overstatement that directs a disproportionate share of the low/moderate housing needs into areas outside the traditional cities and older suburbs. The emphasis appears to be in the fringes of the growth area and, perhaps, even beyond, where more undeveloped land, greater wealth, less past subsidized housing production, and higher portions of current job production can be expected to be found. This results even though the study acknowledges that the older areas have "a large share of total regional jobs".

While this criticism of the Rutgers report is offered, it is not done to eliminate or disproportionately reduce the obligations of many outlying communities where they would be expected to have to "catch up" to the housing needs. But the impression of the Rutgers study is one where a very broad policy could be set in motion that will tend to distort the shape of the SDGP "growth areas" into larger portions of the state while minimizing, if not eliminating, low/moderate housing obligations in many built up areas of the state where jobs and housing needs still exist.

In addition, it must be realized that with bonus densities and other methods of internally subsidizing future units, the issue is not limited to just providing a community's fair share of the regional housing need, but extends to the long-

term conditions that might be created by the additional, or bonus housing, commercial and industrial services required to "subsidize" the below-market housing. It would appear that studies giving priority to the suburban areas for lower income housing will set into motion future distortions of jobs and services that will perpetuate suburban sprawl and, quite possibly, the further decline of the cities.

Solutions

The Rutgers' study indicates conventional housing supply can be expected to satisfy no more than 10% of the State-wide 334,000 unit Mt. Laurel obligation. (p.309)

The remaining 300,000 units must be met by other means.

1. Rehabilitation is estimated to provide units at a rate of about 9.5% of the deficient stock every ten years, or about 23,000 units between 1980 and 2000. (p.309)

2. Filtering, e.g. the process of higher income households upgrading themselves and vacating a lower priced unit that then becomes available for the lower income households, is identified by the report as "the largest source of housing delivery to this [lower] income sector". (p.310) The problem, as stated in the Rutgers report, is that some of the housing may be in locations or neighborhoods which are undesireable, and the process can only work if there is a large market for affluent and middle income families so their housing is released for the lower income families. An estimate of the "filtering" impact on meeting the Mt. Laurel obligation was not given.

3. Conversions were also addressed. Referencing a HUD report, "In the 1950s and 1960s, reuse supplied roughly 10 percent of the units added to the stock of housing. The importance of this source has increased greatly in the 1970s", supplying almost 28% of all units added to the housing stock since 1973. "Moreover, reuse appears to be countercyclical to new production, that is, additions from sources other than new production increase when new production additions decline, and decrease when new additions increase." (p.302) The Rutgers report assumed that if conversions and rehabilitations are at half the highest rate projected by HUD (30%), a rough estimate of the impact would be conversions equal to 15% of new construction and "...represent a large share of the number [of units] that is affordable by moderate-income families." (p.303)

4. bridge mechanisms (pp.317-390) is a detailed listing and evaluation of development and construction costs that combine into the "delivery cost" to the consumer. The report then addresses occupancy costs and suggests municipal "inclusionary" provisions.

EXHIBIT 1-5
THE MOUNT LAUREL HOUSING REGION COUNTY GROUPS

Region 1 - Northeast

Bergen
Hudson
Passaic

Region 2 - Northwest

Essex
Morris
Sussex
Union

Region 3 - West Central

Hunterdon
Middlesex
Somerset
Warren

Region 4 - East Central

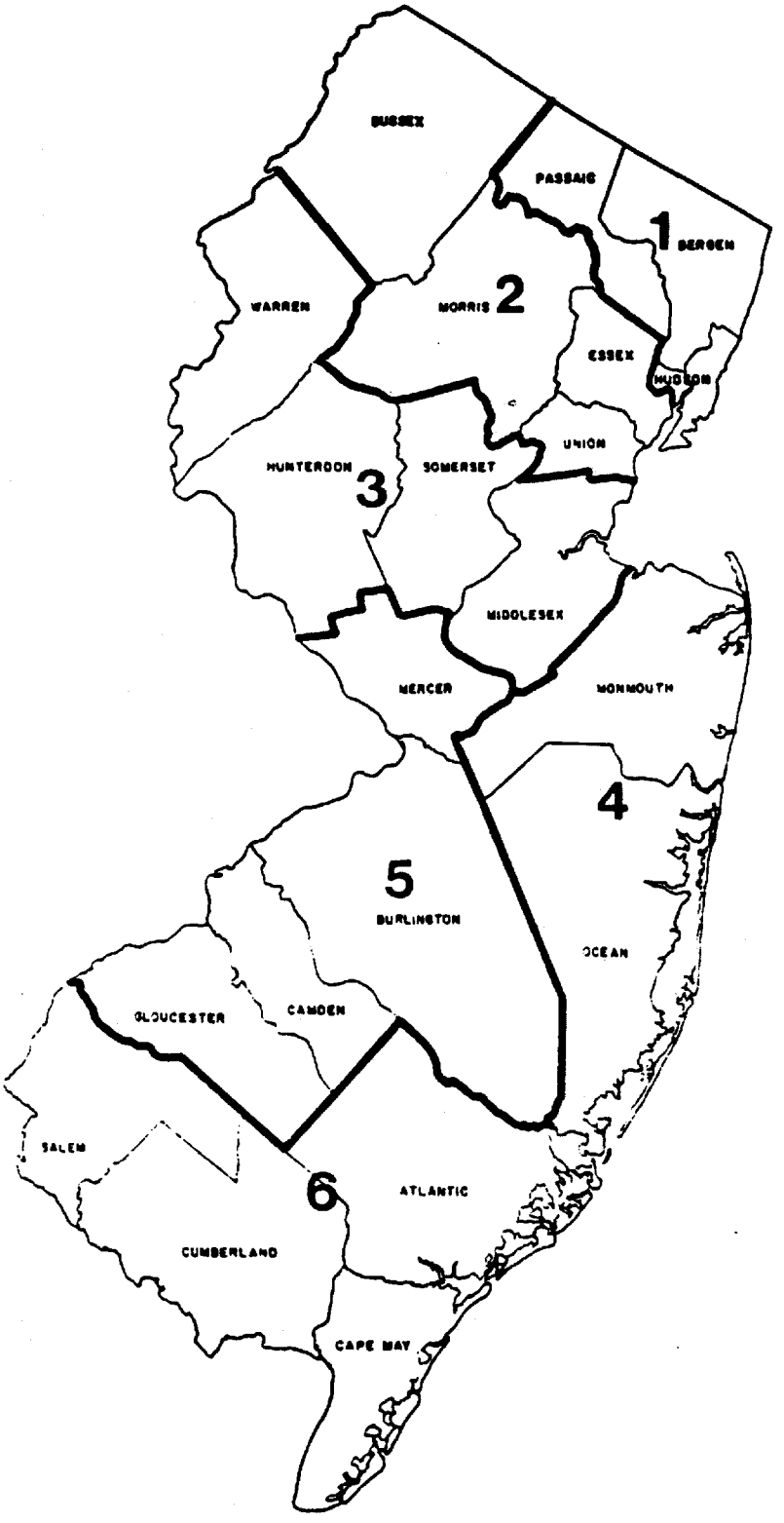
Monmouth
Ocean

Region 5 - Southwest

Burlington
Camden
Gloucester
Mercer

Region 6 - South-Southwest

Atlantic
Cape May
Cumberland
Salem



Source: RUTGERS UNIVERSITY Center for Urban Policy Research, Winter, 1983

Plate 1

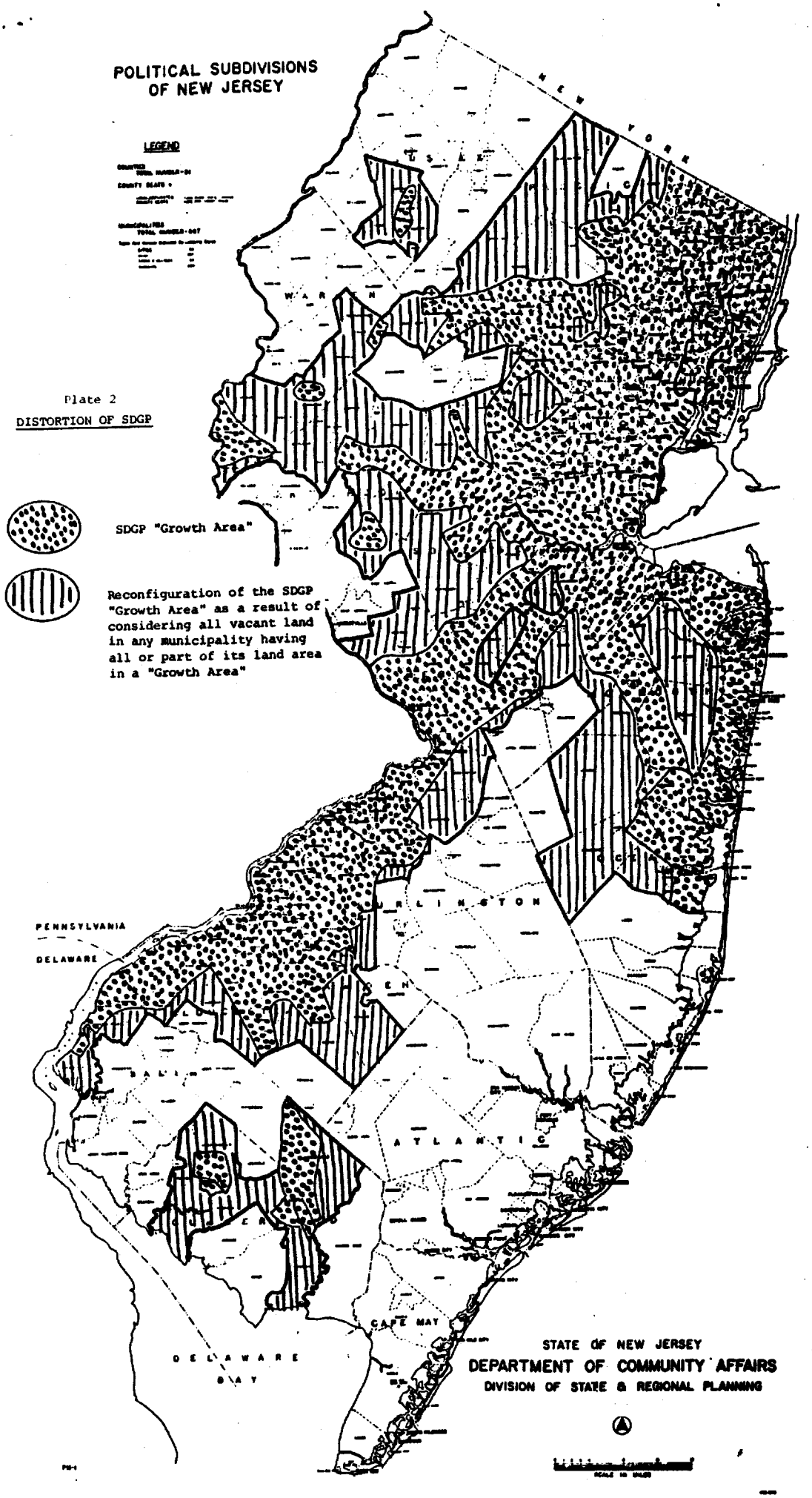
NUMERICAL DISTRIBUTION OF LOW/MODERATE INCOME HOUSING IN THE EAST CENTRAL REGION

	Present Demand	Prospective Need 1980s	Prospective Need 1990s	Total to Year 2000
Low Income	3,880	25,212	21,860	47,072
Moderate Income	1,080	17,874	15,008	32,882
Total	4,960	43,086	36,868	79,954
Household Size				
1-2 Persons	2,640	30,642[1]	26,250[2]	56,892
3-4 Persons	1,240	9,264[3]	7,904[4]	17,168
5+ Persons	1,080	3,180[5]	2,714[6]	5,894
Total	4,960	43,086	36,868	79,954

Footnotes

	Total		Low Income		Mod. Income
1.	30,642	=	18,982	+	11,660
2.	26,250	=	16,459	+	9,791
3.	9,264	=	4,607	+	4,657
4.	7,904	=	3,994	+	3,910
5.	3,180	=	1,623	+	1,557
6.	2,714	=	1,407	+	1,307
	79,954	=	47,072	+	32,882

Sources: Mount Laurel II Challenges & Delivery of Low-Cost Housing
Center for Urban Policy Research, Rutgers
Exhibits 2-28, 2-31, 2-32, 2-33, 2-34, 2-35, and 2-36


POLITICAL SUBDIVISIONS
OF NEW JERSEY
LEGEND
NEW YORK
WARREN
MORRIS
SUSSEX
BERGEN
HUDSON
ESSEX
UNION
MIDDLESEX
MONMOUTH
OCEAN
BURLINGTON
CAMDEN
GLOUCESTER
SALEM
ATLANTIC
CUMBERLAND
CAPE MAY
PENNSYLVANIA
DELAWARE
DELAWARE BAY
Plate 2
DISTORTION OF SDGP
SDGP "Growth Area"
Reconfiguration of the SDGP "Growth Area" as a result of considering all vacant land in any municipality having all or part of its land area in a "Growth Area"
STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF STATE & REGIONAL PLANNING