

MM

pozyci v. manafan

3-23-79

CL re: Melesse's fair share  
Calculations (included)

pgs. 29

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MM000074F

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March 23, 1979

Mr. Alan Mallach  
Alan Mallach Associates  
1427 Vine Street  
Philadelphia, Pennsylvania 19102

Re: Pozycki vs. Manalapan

Dear Alan:

Enclosed find Nelessen's fair share calculation.

Very truly yours,



David J. Frizell

DJF:mg  
Enclosure

**MANALAPAN TOWNSHIP: LOW AND MODERATE INCOME HOUSING NEED VS. ZONING ORDINANCE PROVISIONS**

- I. What is low income?
- II. What is Manalapan Township's fair share of low and moderate income units?
- III. What is Manalapan Township's present need for low and moderate income housing?
- IV. What is Manalapan Township's future need for low and moderate income housing?
  - A. Projected jobs, population, and housing for Monmouth County
  - B. Projected future low and moderate housing need, Manalapan Township and Monmouth County
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- V. What portion of future housing need will be accommodated by the new zoning ordinance?
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- VII. Summary, several potential zoning defenses and counter-arguments

## I. What is Low Income?

The first task at hand is to determine a suitable definition of low income for Manalapan Township and to get an idea of the current low income population. Two definitions of low income have been used in past court decisions to determine low and moderate housing need. One, here called "Statewide," is based on the current proportions of low and moderate income families in the state. The second, "Countywide," defines low income on the basis a proportion of the County Median Income. The latter is the method used here; it recognizes the "relative depravity" definition of poverty and is the method used by the United States Department of Housing and Urban Development in determining housing subsidies. Low income is thus \$0-6,000, and moderate income \$6,000-10,000 per year.

The data reveals Manalapan Township houses a significantly lower proportion of low and moderate income families than its region, Monmouth County, 18.6% vs 39.7%. In other words, while Manalapan Township has 2.59% of all households in <sup>Monmouth County</sup> Manalapan Township, it houses only 1.28% of its low and moderate income households, or about half as much. As a corollary, median income is 25% higher in Manalapan than Monmouth County as a whole. Clearly, past housing policies have had the effect of keeping a proportionate share of low and moderate income households out of Manalapan.

# WHAT IS LOW INCOME?

STATEWIDE: 20% OF POPULATION LOW, 20% MODERATE. This is approximately \$0- \$7000 low income, \$7000 to \$10,000 moderate income.

COUNTYWIDE: 50% OF MEDIAN INCOME LOW, 50%-80% MODERATE. This is approximately \$0 - \$6000 low income, \$6000 to \$10,000 moderate income. This definition is from H.U.D. and is the one preferred in the Furman decision, although in Middlesex County the two definitions exactly coincided.

<u>DEFINITION</u>	<u>INCOME RANGE</u>	<u>MANALAPAN TWP.</u>		<u>MONMOUTH COUNTY</u>		<u>% MANALAPAN OF MONMOUTH</u>
		<u>NUMBER</u>	<u>% OF ALL UNITS</u>	<u>NUMBER</u>	<u>% OF ALL UNITS</u>	
LOW INCOME (Statewide)	\$0 - \$7000	286	9.2%	25085	22.0%	1.14%
LOW INCOME (Countywide)	\$0 - \$6000	220	7.1%	19972	17.5%	1.10%
MODERATE INCOME (Statewide)	\$7000-10000	292	9.4%	20206	17.7%	1.45%
MODERATE INCOME (Countywide)	\$6000-10000	358	11.5%	25319	22.2%	1.41%
TOTAL LOW & MODERATE INCOME	\$0 - \$10,000	578	18.6%	45291	39.7%	1.28%
ALL HOUSEHOLDS	-	3107	100.0%	114097	100.0%	2.59%

## MEDIAN FAMILY INCOME:

Manalapan Twp. \$14,532

Monmouth County \$11,633

SOURCE: U.S.Census, 1970. Income figures are for 1969.

## II. What is Manalapan Township's "Fair share" of Low and Moderate Income Housing Units?

If Manalapan Township has not housed its share of low and moderate income households, the questions must be asked--what IS Manalapan's "fair share"? This analysis distinguishes between a "fair share" of present need, which will apply to current conditions and a "fair share" of future need, which will apply to future growth in the township.

The "fair share of present need" is based on the current Manalapan share of Monmouth County in housing units, employment, and population. The resulting fair share, 2.21%, reflects the up-until-now small Manalapan share of the County in each of these areas.

The "fair share of future need" is based on the projected future Manalapan share of Monmouth County in housing units, employment, population, and developable land. The resulting fair share of 6.55% reflects the growing role Manalapan will play in the County as Manalapan grows at a quicker rate than the County as a whole.

# WHAT IS MANALAPAN TWP.'S "FAIR SHARE" OF LOW AND MODERATE INCOME UNITS?

"FAIR SHARE" OF PRESENT NEED: A percentage of the current (1970) number of low and moderate income families, based on percentages of housing units, jobs, and population residing in Monmouth County.

"FAIR SHARE" OF FUTURE NEED: A percentage of future low and moderate income families expected to reside in Monmouth County, based on indexes of housing units, jobs, population, and available land.

FACTOR	INDEX USED	MANALAPAN	MONMOUTH	%	PRESENT NEED	FUTURE NEED
					FACTOR %	FACTOR %
HOUSING UNITS	HOUSING UNITS, 1970 <sup>a</sup>	3393	142927	2.36%	→	2.36%
	Building permits issued: <sup>b</sup>					
	1960-1964	707	23323	3.03%	}	→5.22%
	1965-1969	1663	20486	8.12%		
	1970-1975	1020	22646	4.50%		
EMPLOYMENT	Jobs, 1972 <sup>c</sup>	1885	152600	1.24%	→	1.24%
	Job Growth, 1968-1972 <sup>c</sup>	1078	25200	4.28%	→	4.28%
POPULATION	Population, 1970 <sup>d</sup>	14049	461849	3.04%	→	3.04%
	Population growth;					
	1970-1975 <sup>e</sup>	1641	18751	8.75%	}	→8.12%
	1973-1985 <sup>f</sup>	13740	182900	7.51%		
	1985-2000 <sup>f</sup>	17400	215000	8.09%		
DEVELOPABLE LAND	Zoned Developable Land, all uses (1970) <sup>g</sup>	16243 ac	189981 ac	8.55%	}	→8.57%
	Zoned Developable Land, residential uses <sup>g</sup>	13286	154923	8.58%		
=====						
COMPOSITE FAIR SHARE PERCENTAGES					2.21%	6.55%

- a U.S. Census of Housing, 1970
- b State of N.J., Dept. of Labor and Industry, Office of Business Economics, The State of New Jersey Residential Construction Authorized by Building Permits, Annual Reports 1960-1975
- c Monmouth County Planning Board, Economic Base Report for Monmouth County, p.21
- d U.S. Census, 1970
- e State of N.J., Dept. of Labor and Industry, office of Business Economics, Official State Estimates, Population Estimates for New Jersey, July 1 1975
- f Monmouth County Planning Board, circular, Preliminary Municipal Distribution, Revised Monmouth County Population Projections, undated
- g James, Franklin & Hughes, James, Modeling State Growth, New Jersey, 1980, p.219  
Developable land does not include government land, land with slopes over 12%, wetlands, or large bodies of water.



### III. What is Manalapan Township's Present Need for Low and Moderate Income Housing?

We proceed to calculate the present need for low and moderate income housing, that is, to bring Manalapan Township up to its "fair share" of such units. The deficit housing need is the number of units currently needed.

The U.S. Census of Housing reveals there are 702 housing units in Manalapan affordable by low and moderate income persons. This is more than the 578 actual low and moderate income families and indicates that many such units are occupied by households who could afford higher rent. Manalapan must house 2.21% of the County present lower income housing need of 45,291 units, or 1,001 units. The deficit housing need of 299 units is a conservative figure; had the actual number of low and moderate income families been used, this number would be raised to 423 units. A detailed breakdown of the deficit housing need is found in the table.

WHAT IS MANALAPAN TWP.'S PRESENT NEED FOR LOW AND MODERATE INCOME HOUSING?

AFFORDABLE RENT: A monthly rent which does not exceed 25% of monthly income.

AFFORDABLE SALES UNITS: A purchase price which does not exceed 2½ times yearly income.

DEFICIT HOUSING NEED: The difference between FAIR SHARE OF PRESENT NEED and the total of low and moderate housing available in Manalapan.

<u>INCOME RANGE</u>	<u>AFFORDABLE RENT</u>	<u>NUMBER IN MANALAPAN</u>	<u>AFFORDABLE SALES UNITS</u>	<u>NUMBER IN MANALAPAN</u>	<u>TOTAL</u>	<u>FAIR SHARE OF PRESENT NEED<sup>c</sup></u>	<u>DEFICIT HOUSING NEED</u>
LOW \$0 - \$6000	\$125/mo. <sup>a</sup> or less	145	\$15,000 or less	197	342	441	-199
MODERATE \$6000 to \$10,000	\$125-208/mo. <sup>b</sup>	45	\$15,000 to \$25,000	315	360	560	-200
TOTAL \$0- \$10,000	\$208/mo. or less	190	\$25,000 or less	512	702	1001	-299
TOTAL All Units	-	233	-	2882	3115		

a U.S. Census categories required using the number of units renting for under \$120.

b Due to census categories, this was rounded to \$120 to \$199.

c Refers to the application of the present need fair share percentage of 2.21% to the county wide low and moderate housing need in 1970.

SOURCE: U.S. Census, 1970.

#### IV. What is Manalapan Township's Future Need for Low and Moderate Income Housing?

The determination of future housing need is accomplished in three steps.

##### A. Projected jobs, Population, and Housing for Monmouth County

In order to apply the "fair share" of future need, we must determine the expected County future growth. Any projection technique of this nature is subject to criticism; this methodology is cautious in not over estimating the number of new households and by extension low and moderate income households.

Various projections of future Monmouth County growth are available from reputable sources and are listed here. Unfortunately, these projections are available alternatively for jobs, population, and households. Households has been selected as a common denominator; in the cases where only population projections have been given, they have been converted to households using ratios determined by the Port Authority of New York/New Jersey.

Not all projections methodologies are relevant to the time period being projected. In determining a "reasonable range" of projections, those were eliminated that were clearly extraneous to the majority of projections, or whose assumptions were not relevant. The New Jersey Department of Labor and Industry "slow growth" projections,

for example, assume birthrates not likely until beyond 1990. The "current trend" projection extends the current recession ad infinitum to the future, and therefore badly underestimates the likely net migration into the county. Both of these are excluded in all time periods. The "long term averages" becomes relevant beyond the first projection period, and is used after 1980; "adjusted averages," using a more flexible projection criterion, is used in every period. The Monmouth County Planning Board 1985-1990 projection is rejected as too high in assuming prerecession growth rates will continue unending into the future.

Within the "reasonable range," an average is determined as the projected household growth in the County. It is noteworthy that in every period, the projection here used is lower than the County projections commonly used in determining low and moderate housing need. To adjust for housing units built to the present (through 1975), this number is subtracted, based on actual building permits, to leave a projection for 1976-1980 of 17,900 households as well as the already determined 1980-1985 and 1985-1990 projections of 20,200 and 12,700 households respectively.

**B. Projected Future Low and Moderate Income Housing Need, Manalapan Township and Monmouth County**

In the periods 1976-1980, 1980-1985, and 1985-1990, Monmouth County can expect to house 7106, 8019, and 5042 low and moderate income households, respectively. This is based on the current percentages of low and moderate income groups in the population applied against future household growth, and is a best estimate. Manalapan Township must provide for its fair share of these households, or 6.55%. This results in low and moderate housing need of 474,526, and 335 units respectively for 1976-1980, 1980-1985, and 1985-1990. This estimate of need must be considered conservative, especially when compared to methodologies used in other court decisions.

**C. Projected Future Housing Need, Manalapan Township, Breakdown by Ownership and Units per Structure**

It is helpful in assessing appropriate ways for provision of housing to breakdown gross numbers of need to patterns of ownership and units/structures. U.S. Census tabulations were used to do this for the need determined above.

# WHAT IS MANALAPAN TOWNSHIP'S FUTURE NEED FOR LOW AND MODERATE INCOME HOUSING?

## A. PROJECTED JOBS, POPULATION, AND HOUSING FOR MONMOUTH COUNTY.

SOURCE	1970- 1980			1980-1985			1985-1990		
	JOBS	POPULATION	HOUSEHOLDS	JOBS	POPULATION	HOUSEHOLDS	JOBS	POPULATION	HOUSEHOLDS
Port Authority of NY/NJ <sup>a</sup>	45300	118000	49000	25000	73000	26000	19500	25000	10000
Modeling State Growth:1980 <sup>b</sup>	55384	-	34476 <sup>c</sup>	-	-	-	-	-	-
N.J. Dept. of Labor and Industry <sup>d</sup>									
SLOW GROWTH	-	14845	6160 <sup>e</sup>	-	15545	5532 <sup>e</sup>	-	10335	4134 <sup>e</sup>
CURRENT TREND	-	39685	16467 <sup>e</sup>	-	19535	6952 <sup>e</sup>	-	19535	7814 <sup>e</sup>
LONG TERM TRENDS	-	45795	19002 <sup>e</sup>	-	25080	8925 <sup>e</sup>	-	25095	10038 <sup>e</sup>
ADJUSTED AVERAGES	-	80340	33336 <sup>e</sup>	-	48160	17139 <sup>e</sup>	-	48160	19264 <sup>e</sup>
Monmouth County PL.Bd. <sup>f</sup>	-	127891 <sup>g</sup>	53067 <sup>e</sup>	-	85260 <sup>h</sup>	30342 <sup>e</sup>	-	71667 <sup>i</sup>	28667 <sup>e</sup>
Tri-state Planning Comm. <sup>j</sup>	-	78870 <sup>g</sup>	32726 <sup>e</sup>	-	52581 <sup>h</sup>	18712 <sup>e</sup>	-	28900 <sup>i</sup>	11560 <sup>e</sup>
=====									
HOUSEHOLDS: REASONABLE RANGE <sup>k</sup>	33,000 to 53,000			8900 to 30,000			10,000 to 19,000		
HOUSEHOLDS: AVERAGE OF RANGE <sup>l</sup>	40,500			+	20,200		+	12,700	
=====									
HOUSEHOLDS:.UNITS BUILT	22646								
1970-1975									
HOUSEHOLDS: PROJECTED 1976-1980	17900								

## B. PROJECTED FUTURE LOW AND MODERATE INCOME HOUSING NEED, MANALAPAN TOWNSHIP & MONMOUTH COUNTY

<u>INCOME RANGE</u>	<u>1976- 1980</u>		<u>1980- 1985</u>		<u>1985- 1990</u>	
	<u>MANALAPAN<sup>m</sup></u>	<u>MONMOUTH<sup>n</sup></u>	<u>MANALAPAN<sup>m</sup></u>	<u>MONMOUTH<sup>n</sup></u>	<u>MANALAPAN<sup>m</sup></u>	<u>MONMOUTH<sup>n</sup></u>
LOW	205	3132	232	3535	146	2223
MODERATE	269	3974	294	4484	189	2819
TOTAL	474	7106	526	8019	335	5042

- a Port Authority of NY & NJ, People and Jobs, A Forecast of Population, Households, Labor Force, and Jobs in the NY, NJ, Conn. Metro Region: 1975-1990, May 1974. pp.32-33
- b James, Franklin & Hughes, James, Modeling State Growth: New Jersey, 1980. p.226
- c The figure here is a total of projected working households and an added 12.1% of families which receive social security payments (1971).
- d N.J. Dept. of Labor & Industry, "Population Projections for New Jersey to the Year 2020", Bulletin of Economic Indicators, #144 8/30/75
- e These figures have been derived from population projections by dividing by the projected number of persons per new household used in the Port Authority Projections above.  
 1970-1980: 2.41 persons/household  
 1980-1985: 2.81 persons/household  
 1985-1990: 2.50 persons/household
- f Monmouth County Planning Board, Preliminary Municipal Distribution, Revised Monmouth County Population Projections, undated circular
- g Projection cited is 3/5 of the 1970-1985 projection available in the source. It was assumed growth rates in the 1970-1980 period would be slightly greater than in the 1980-1985 period.
- h Projection cited is 2/5 of the 1970-1985 projection available in the source. See note g.
- i Projection cited is 1/3 of the 1985-2000 projection available in the source. This assumes growth rates from 1985 to 1990 will approximate those in the remainder of the period.
- j Tri-State Planning Commission, Interim Technical Report #4509-1506, 11/75, updated 5/76
- k The "Reasonable Range" includes those forecasts which fall together into a grouping, and excludes extraneously high or low projections.
- l The "Average of Range" is the numerical average of those projections which fall within the reasonable range.
- m Derived by applying Manalapan's Future Need Fair Share Percentage of 6.55% against the projected county low and moderate income need.
- n Derived by applying the percentages of low and moderate income households in Monmouth at present to the projected number of households in the county. (See "What is Low Income?")

C. PROJECTED FUTURE HOUSING NEED, MANALAPAN TOWNSHIP  
BREAKDOWN BY OWNERSHIP AND UNITS PER STRUCTURE

INCOME	OWNER OCCUPIED <sup>Q</sup>			RENTER OCCUPIED <sup>Q</sup>				GRAND TOTAL
	1 <sup>Q</sup>	2-4	TOTAL	1 <sup>Q</sup>	2-9	10 or more	TOTAL	
			1 9 7 6	- 1 9 8 0				
LOW	108	7	115	17	38	35	90	205
MODERATE	174	9	183	22	32	32	86	269
=====	===	===	===	===	===	===	===	===
TOTAL	282	16	298	39	70	67	176	474
			1 9 8 0	- 1 9 8 5				
LOW	123	7	130	19	43	28	102	232
MODERATE	156	8	164	34	49	47	130	294
=====	===	===	===	===	===	===	===	===
TOTAL	279	15	294	53	92	75	232	526
			1 9 8 5	- 1 9 9 0				
LOW	77	5	82	12	27	25	64	146
MODERATE	101	5	106	22	31	30	83	189
=====	===	===	===	===	===	===	===	===
TOTAL	178	10	188	34	58	55	147	335

<sup>Q</sup> OWNER/ RENTER demand is derived from U.S. Census data on percentage demand for owner or renter occupied dwellings by income category.

INCOME	OWNER OCCUPIED	RENTER OCCUPIED
LOW	55.9%	44.1%
MODERATE	67.9%	32.1%

<sup>P</sup> UNITS/ STRUCTURE demand is again derived from U.S. Census data on percentage demand for various units/structure, applied against the owner/renter categories delineated above, for each income group,

INCOME	OWNER		RENTER		
	1	2-4	1	2-9	10 or more
LOW	94.3%	5.7%	19.1%	42.5%	39.7%
MODERATE	95.2%	4.8%	26.0%	37.5%	36.5%

<sup>Q</sup> single family units, either detached or attached



V. What Portion of Future Housing Need will be Accommodated by the New Zoning Ordinance?

A. Projected Dwelling Units , New Zoning Ordinance, Manalapan Township

To determine how many low and moderate housing units could be accommodated by the new zoning ordinance, the number of units expected in each zone was computed. Environmental areas for each zone are broken down by the number of environmentally sensitive areas which may be preserved by a clusteroption and the remainder which must be acquired by other means or else not be preserved from development. It is significant that only 363 of 2,027 acres of environmentally sensitive areas are preserved by this zoning ordinance. Developable acres, <sup>those</sup> ~~the~~ are vacant and suitable for development, shows that two-thirds of the township's available land is zoned R-20, single family; about 9% is zoned MR, mixed residential, but only 4% of this can be used for townhouses by the zoning regulation. At full development, about 13% or 1,809 of these new units would be townhouses and the remaining 12,232 or 87% will be single family homes. No apartments are permitted.

New dwelling units are distributed for each of the future time periods among the zones in the same over-all proportions as at full development. The table shows all this information in detail.

B. Estimated Unit Costs and Affordable Income, New Zoning Ordinance, Manalapan Township

This crucial step determines to what extent housing units affordable by low and moderate income families can be built in the zones. A number of costs go into the final total cost of the housing unit.

Land cost is most affected by the regulation of minimum lot size, which is a measure of density. The larger the minimum lot size, the higher the cost/lot. Lot costs range from \$1,670 for the MR (townhouse) zone, to \$10,000 per lot in the R-40 zone.

Minimum lot size also affects the cost of improvements such as sewer, water, roads, sidewalks, etc. per lot. The larger the lot and consequently the longer the street frontage, the greater the cost of improvements. This cost ranges from \$1,330 per lot for the MR (townhouse) zone to \$8,000 per lot in the R-40 zone.

Minimum floor area determines the minimum cost of a dwelling unit on a per square foot basis. In the Manalapan zoning ordinance, minimum floor area varies with the height of construction and the particular zone, from 1,200 to 2,000 square feet in single family detached units, and 750 square feet in the MR (townhouse) zone. In this analysis, the smallest allowable floor area was used, it is likely that some houses over one floor would be built, which would in fact raise the minimum house cost in a zone. Building costs range from \$15,000 for a townhouse to \$36,000 for

and single family detached house in the R-40 zone.

A standard 30% is added for profit and contingencies, and final unit costs are determined. They range from \$23,400 for a townhouse to \$70,200 for the R-40 single family detached home. Of all zones, only the 750 square foot townhouse unit is affordable by the upper range of moderate incomes (\$9,360). No units are affordable by low income families. There is a significant gap to the next costly unit, which is affordable by incomes in excess of \$16,850. It is unlikely subsidies could make this unit affordable by moderate income families.

C. Net Projected Housing Need, Less Portion Accommodated by New Zoning Ordinance, Manalapan Township

Referring back to projected future low and moderate income housing need, available housing under the zoning ordinance was subtracted to arrive at the need unfulfilled by the zoning ordinance. Of all the categories of need, i.e. owner vs. renter occupied and units/structure the zoning ordinance only offers owner occupied single family units, generally in an amount to satisfy that particular need. Grossly lacking are apartments for rent, apartments for purchase, and single family units for rent. Overall, deficit housing need totals 322 for 1976-1980, 354 for 1980-1985, and 227 for 1985-1990, or 903 for 1976-1985.

WHAT PORTION OF FUTURE HOUSING NEED WILL BE ACCOMMODATED BY THE NEW ZONING ORDINANCE?

A. PROJECTED DWELLING UNITS, NEW ZONING ORDINANCE, MANALAPAN TOWNSHIP ENVIRONMENTAL AREAS<sup>a</sup>

ZONE	In Cluster Open Space <sup>b</sup>	To Be Acquired By Other Means <sup>c</sup>	DEVELOPABLE ACRES <sup>d</sup>	LESS 10% FOR ROADS	DWELLING UNITS PER ACRE <sup>e</sup>	NEW DWELLING UNITS			
R-20	0	1,259 ac	5,287 (67%) ac	4,758 ac	2	Full Development	1976-1980 <sup>f</sup>	1980-1985 <sup>f</sup>	1985-1990 <sup>f</sup>
R-3-/40	287	0	1,148 (15%)	1,033	1.33	9,516 (68%)	797	900	566
R-40	0	290	716 (9%)	644	1	1,374 (10%)	117	132	83
MR (town-house)	76	0	335 (4%)	302	6 <sup>g</sup>	644 (4%)	47	53	33
MR (R-20)	0	115	388 (5%)	349	2	1,809 (13%)	152	172	108
						698 (5%)	59	66	42
TOTAL	363	1,664	7,878 (100%)	7,086	2	1,4041 (100%)	1,172	1,323	832

B. ESTIMATED UNIT COSTS AND AFFORDABLE INCOME, NEW ZONING ORDINANCE, MANALAPAN TOWNSHIP

ZONE	COST/LOT <sup>h</sup>	IMPROVEMENTS/ LOT <sup>i</sup>	MINIMUM FLOOR AREA <sup>j</sup>	COST/ SQ. FT.	BUILDING COST	30% PROFIT	TOTAL UNIT COST	MINIMUM AFFORDABLE INCOME <sup>k</sup>
R-20 1/2 ac	\$ 5,000	\$4,000	1,200 sq. ft.	\$22	\$26,400	\$10,620	\$46,020	\$18,410
MR (R-20) 1/2 ac	3,333	2,667	1,200 sq. ft.	\$22	26,400	9,720	42,120	16,850
R-30/40	10,000	6,000	1,400 sq. ft.	\$22	30,800	14,040	60,840	24,340
R-40	10,000	8,000	1,500 sq. ft.	\$24	36,000	16,200	70,200	28,000
MR (town-house)	1,670	1,330	750 sq. ft.	\$20	15,000	5,400	23,400	9,360

3312 I-3, OR  
2553 Comm.  
5865 TH

11721.40

12,563.4

1024.46  
1,172.94  
9,524.

842

505 R-20 =  
337 TH =

R-40 5.1 %  
R 30/40 5.94 %  
R-20 48.24 %  
M-R

2.55 %  
1.7 %

18428

- a ENVIRONMENTAL AREAS are those areas indicated in the Natural Features Study for Monmouth County, Monmouth County Environmental Council, April, 1975, as being unsuitable for development, including Slope over 15%, Wetlands, Swamps, Floodplains, and Poorly Drained Soils.
- b IN CLUSTER OPEN SPACE are the acres of environmental areas which can be preserved through the cluster option of a particular zone. Clustering is permitted specifically only in the R-30/40 and MR (townhouse) zones; it is not allowed in the R-20 and R-40 zone.
- c TO BE ACQUIRED BY OTHER MEANS are those environmental areas which must be acquired by a method other than clustering.
- d DEVELOPABLE ACRES is the net open area suitable to development, i.e. less developed land, parks, environmental areas, etc. From this figure a standard 10% is deducted for roads.
- e DWELLING UNITS/ ACRE is determined by regulation in the new zoning ordinance.
- f Future new dwelling units are derived in two steps. First, total new dwelling units in each time period are derived by taking the "fair share" of county growth, 6.55%. Second, new dwelling units are broken down by zone by the proportion of units in that zone at full development.
- g The MR (townhouse) zone allows 6 dwelling units/ gross acre, which includes environmental areas.
- h An average current land price of \$10,000/ acre was used for Manalapan.
- i An average price of \$8000/ acre for improvements (sewer, water, etc.) was used for Manalapan.
- j MINIMUM FLOOR AREA is provided in the new zoning ordinance. Figures given are for one story units; 1½ and 2 story units require larger minimum floor areas and would have higher per unit costs.
- k MINIMUM AFFORDABLE INCOME is determined by dividing purchase price by 2.5 .

C. NET PROJECTED HOUSING NEED, LESS PORTION ACCOMODATED BY NEW ZONING ORDINANCE, MANALAPAN TOWNSHIP

Note: Units accomodated in new zoning ordinance are in parenthesis ().

INCOME	OWNER OCCUPIED units/ structure			RENTER OCCUPIED units/ structure			TOTAL	GRAND TOTAL
	1 <sup>L</sup>	2-4	TOTAL	1 <sup>L</sup>	2-9	10 or more		
			1 9 7 6	-	1 9 8 0			
LOW	-108	- 7	-115	-17	-38	-35	- 90	-205
MODERATE	- 22(152)	- 9	- 31(152)	-22	-32	-32	- 86	-117(152)
=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTAL	-130(152)	-16	-146(152)	-39	-70	-67	-176	-322(152)
			1 9 8 0	-	1 9 8 5			
LOW	-123	- 7	-130	-19	-43	-28	-102	-232
MODERATE	+ 16(172)	- 8	+ 8(172)	-34	-49	-47	-130	-122(172)
=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTAL	-107(172)	-15	-122(172)	-53	-92	-75	-232	-354(172)
			1 9 8 5	-	1 9 9 0			
LOW	- 77	- 5	- 82	-12	-27	-25	- 64	-146
MODERATE	+ 7(108)	- 5	+ 2(108)	-22	-31	-30	- 83	- 81(108)
=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTAL	- 70(108)	-10	- 80(108)	-34	-58	-55	-147	-227(108)

L  
single family units, attached or detached

## VI. Summary, Low and Moderate Income Housing Need, Manalapan Township

In examining low and moderate income housing need in Manalapan Township, two needs have been isolated: present and future need. These are summarized in the table following.

Including today's needs and those of the next fifteen years, Manalapan Township will need to provide 682 low income units, none of which the zoning ordinance will accommodate and 952 moderate income units, 432 of which will be accommodated by the zoning ordinance. This is a total need of 1,634 units, of which 1,202 will NOT be accommodated by the zoning ordinance.

The Manalapan Zoning Ordinance contains a number of provisions which serve to exclude low and moderate income housing units. These are summarized below.

1. Exclusion of Rental Units in Townhouse Zone (MR): This significant provision excludes typically the young, the elderly, and of course those of moderate means who cannot afford down payments on purchase units. Because it is unlikely a large single family detached unit will go up for rent, no new rental units are available

under the ordinance. A lack of renter units will exclude 555 low and moderate income families from 1976-1990.

2. Exclusion of Multi-Family Apartment Units: No zone in Manalapan allows for anything other than single family attached or detached units. Excluded are apartments, two family homes, (up and down), or any other unit not on its own individual plot. A lack of apartments will exclude 123 low and moderate income families from 1976-1990.

3. Inflation of Unit Purchase Price Through Zoning Regulation: Several provisions conspire to raise the individual purchase (or rental) price of a unit:

a. excessive minimum lot size, excessively low density-- large minimum lot size raises the cost of land associated with a unit as well as the cost of utilities per unit. Cutting lot size in half also cuts costs in half for both of these costs, which make up about 25% of the total cost of a home. If maximum clustering and optional lot arrangements provisions were fully used, an unlikely event, 42% of all single family detached homes will be built on 1/3 acre lots; 29% will require 1/2 acre; 24%, 3/4 acre, and 5%, 1 acre.



b. excessive minimum floor area--as stated in the Manalapan Ordinance, minimum floor area in single family detached units varies from a low of 1,200 square feet for a one story building in the R-20 zone to 2,000 square feet for a two-story building in the R-40 zone. This translates effectively to a three bedroom to five bedroom home range for 87% of future Manalapan units. It eliminates the possibility of a "starter house," to which rooms are later added as a family requires, it creates a minimum house cost beyond low and moderate income budgets. This is compounded by penalizing the cost-saving technique of building multi-story units (less foundation area) with a higher minimum floor area.

Together these provisions put 87% of future Manalapan Township units out of reach of low and moderate income families; the other 13% are 750 square foot townhouses, which may be afforded by moderate income families. The high costs of housing will exclude 903 low and moderate income families from 1976 to 1990 from Manalapan Township.

4. Exclusion through Inflated Living Costs: The present arrangement of higher density zones in Manalapan makes absolute necessary the possession of two cars by residents due to the lengthy distance from shopping and community facilities. For the low and moderate income family, such excessive transportation costs are not affordable. By providing only

for the spread out suburban life style, a family who could otherwise afford a home cannot afford to live in it. Provision of compact village areas with shopping and residences close at hand would prevent this discrimination. Similarly, public transportation becomes feasible from and to these concentrations of population.

VI. SUMMARY, LOW AND MODERATE INCOME HOUSING NEED, MANALAPAN TOWNSHIP

<u>INCOME</u>	<u>PRESENT NEED (1975)</u>	<u>FUTURE NEED</u>			<u>GRAND TOTAL (1975-1990)</u>
		<u>1976-1980</u>	<u>1980-1985</u>	<u>1985-1990</u>	
Low-					
Gross Need	99	205	232	146	682
Provided in					
<u>Zoning</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Need	99	205	232	146	682
 Moderate					
Gross Need	200	269	294	189	952
Provided in					
<u>Zoning</u>	<u>0</u>	<u>52</u>	<u>172</u>	<u>108</u>	<u>432</u>
Net Need	200	117	122	81	520
 TOTAL					
Gross Need	299	474	526	335	1,634
Provided in					
<u>Zoning</u>	<u>0</u>	<u>152</u>	<u>172</u>	<u>108</u>	<u>432</u>
Net Need	299	322	354	227	1,202

## VII. Summary of Several Potential Defenses and Counter Arguments

1. Manalapan Township must have large lot sizes and few areas of high density due to a lack of environmentally suitable areas for high density.

- a. After subtracting areas of severe environmental constraints, 7,874 acres of developable land remain in Manalapan Township, out of a total of 9,901 acres. At the density of the MR-townhouse provision, six dwelling units/gross acre, the township would need to zone 936 developable acres at such a density or about 11.9% of developable area. If higher densities were allowed, for example for apartments, even less zoned area would be required. At present, 335 developable acres, or 4.3% of all developable acres are zoned at 6 du/acre. Ample room is available to permit the needed zone area.

- b. The present zoning, in fact, does much to positively harm the environment. In only two zones, the R-30/40 and the MR (townhouse) only is clustering specifically allowed, which allows the preservation of

some environmental areas. Out of a total of 2,027 environmentally sensitive areas, 363 acres will be protected from development.

The present zoning, with its arrangement of strip commercial facilities along Routes 9 and 33, several blobs of townhouses and the rest in large lot residential and office/research creates other environmental problems. Dependence on the automobile is dictated; this results in higher air pollution, more square feet of pavement and parking lots, resulting in increased flooding hazard and water pollution from oil runoff (a major problem). The spread pattern requires more miles of highway and road. Increasing density 50% decreases road length 50% needed to serve these units.

The lack of clustering and preservation of natural features results in many severe environmental hazards. Flood plains are not protected; and flood hazard increases; homes may be built in marsh land or other unsuitable soils; sensitive ecologies are not protected. As far as the human environment, lack of public open space creates the sense of crowding and over-development. Rural character is lost. Agriculture cannot be preserved.

2. Low income persons cannot afford to live in the suburbs.

This is in fact true at present, but not because this must be the case. The typical suburban sprawl patterns requires a high transportation budget to shuttle kids to school, do the lightest of shopping, get to jobs which have no public transportation, etc. The present Manalapan Zoning Ordinance conforms to this pattern. Yet, by clustering higher density housing within walking distance of shopping and public transportation to jobs, a number of cost-saving objectives result: transportation costs are cut, home prices are cut because of less roads and other infrastructure needed; and the tax rate is lowered because City services are more economical. Thus, living costs are cut and Manalapan Township can be made affordable to the low and moderate income, especially with available subsidies like food stamps and to some extent Section 8 housing subsidies. To say the suburbs cannot be afforded by those of low and moderate income is to admit past policies which have served to isolate these persons in the central cities and limit personal mobility and freedom of choice in residential location.