
Housing Element and Fair Share Plan

2008

Prepared for the Montclair Township Planning Board

by

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Draft, September 1, 2008

INTRODUCTION

The Township of Montclair received substantive certification of its 1997 Housing Element and Fair Share Plan in April 1998. That certification was extended by COAH to December 20, 2005. Montclair submitted a Plan in December 2005 requesting substantive certification and no action was taken by COAH due to legal challenges of the third round rules. This Plan is submitted in compliance with COAH's third round rules which became effective in summer 2008.

Montclair has met both its first and second round fair share allocations by taking credit for its affordable housing creation since the 1980s. Montclair has been a leader in the State for its commitment to housing for a diverse population and its accomplishments over the last 20 years which have included:

- Receiving over \$2 million in grant funding to create affordable housing units through rehabilitation programs.
- Requiring affordable housing components in redevelopment areas.
- Operating a Section 8 Rental Assistance Program.
- Loaning municipal funds to affordable housing developers.
- Donating municipal land for affordable housing development for seniors.
- Leasing municipal land for a homeless shelter.
- Facilitating the sale of NJ Transit property to developers of affordable housing.

Perhaps the one pivotal event that brought the affordable housing crisis to the forefront was the construction of the Montclair Connection – a rail link through a historically affordable neighborhood which provided a direct ride to Midtown Manhattan. This regional transportation project raised property values both in the immediate neighborhood and in the entire community. In fact, a rise in property values has occurred in most communities which received Midtown Direct service. This event, coupled with a strong surge in the regional real estate market, raised awareness of the very real loss of affordable rentals and the potential for even greater loss if the problem was not seriously addressed. The Township Council embarked on a major housing initiative in 2003.

An Affordable Housing Task Force composed of community leaders sponsored public forums on the issue. A housing specialist was hired to prepare an Affordable Housing Strategy*, completed in 2004. The Strategy recommended eight actions to further the Township's affordable housing goals. One recommendation was the creation of a Housing Commission; another was the implementation of an inclusionary zoning ordinance. The Commission was formed by the Township Council in early 2005, and its first project was to research an inclusionary zoning, or growth share, ordinance which would mandate affordable components in every development above an established threshold. The ordinance was adopted in April 2006.

This Plan follows the requirements of NJSA 52:27D-310 and 5:94-2.3. Following this Introduction is a Demographic Analysis, a Housing Inventory, an Employment Analysis, a Discussion of Land Appropriate for Affordable Housing, a Projection of the Housing Stock, a Fair Share Determination based upon COAH's new third round methodology and a Fair Share Plan.

In summary, Montclair will apply credits for rehabilitation activity and new construction it has undertaken pursuant to COAH regulations to reduce the Rehabilitation Share component and reduce the Growth Share component. The Plan then sets forth a strategy for addressing the remaining obligation.

* *Affordable Housing Strategy*, 2004, Baird & Driskell Community Planning Consultants.

DEMOGRAPHIC ANALYSIS

This section incorporates data from the U S Census, 1980, 1990 and 2000 and the Affordable Housing Strategy, 2004.

The Township's population had been decreasing between 1970 and 1990, from a high of 44,000 to a low of 37,487. Montclair experienced a slight gain between 1990 and 2000. Our 2000 population totaled 38,658. However, the 2007 census estimate shows a decline to 37,052.

Median age is increasing, from 36.2 years in 1980 to 37.5 years in 2000. The age groups experiencing increases in the last decade are the "under 19" group, from 23% in 1990 to 28% in 2000, and the "35 to 54" group, from 29% to 35%. The adult population represents the wage earners, mostly with children, who chose to locate here for the fine schools, parks and proximity to Newark and New York City. The rise in the child population continues to impact public and private school expansion decisions as well as day care availability. It also encouraged more kid-focused retail, educational and recreational uses to locate in our commercial areas.

Population segments experiencing losses include the 55 to 64 group, decreasing from 9% to 8%, the 65 to 84 group, dropping from 13% to 10%, and the over 85 group, dropping slightly from 2.4% to 2%. Several factors may contribute to these decreases in the older population, including high property taxes, high maintenance costs for large homes, climate and lifestyle preferences, personal health issues, and the lack of housing options in Montclair for seniors who need a health care component with their housing. In 2000, 34% of the over 65 population had a disability. While Montclair offers a few nursing homes, large-scale continuum of care facilities for both well and ailing seniors are not offered here but are available in Essex County and other parts of the State. Although Montclair offers four senior citizen developments, they are restricted to low income seniors and waiting lists are full. No age-restricted market rate developments are currently offered. As seniors move out of larger homes, young families move in, contributing to the rise in the middle-aged and child populations.

Montclair has been and continues to be a diverse community – ne more reason why people chose it as a place to live. The white population decreased from 1980 through 2000 from 69% of the total population to 59.8%; the black population increased from 29% to 32.1% and the "other race" population increased from 2% to 7%.

Table 1 Population Race and Age

	1980	1990	2000
Total Population	38,321	37,487	38,658
Median Age	36.2	36.5	37.5
Under 19	9,574 (25%)	8,737 (23%)	10,707 (28%)
20 to 34	9,045 (24%)	9,080 (24%)	7,012 (18%)
35 to 54	9,085 (21%)	10,772 (29%)	13,435 (35%)
55 to 64	4,395 (11%)	3,371 (9%)	3,158 (8%)
65 to 84	5,528 (14%)	4,838 (13%)	3,879 (10%)
Over 85	694 (1.8%)	882 (2.4%)	786 (2%)
White	26,496 (69%)	24,713 (66%)	23,297 (59.8%)
Black	11,150 (29%)	11,697 (31%)	12,497 (32.1%)
Other	675 (2%)	1,319 (3%)	2,864 (7%)

Note: 1990 and 2000 total population figures are the revised figures issued by the US Census. Subcategories were not adjusted to equal revised total population figures.

Household size remained at about 2.5 persons per household. Female householders with children under 18 increased from 1,038 to 1,336. A new category appeared in the 2000 Census: the percentage of grandparents responsible for children. Almost 30% of grandparents in Montclair fall into this category. There was also a substantial increase in the disabled population, aged 16 to 64, from 1,016 persons to 3,052 persons. These indicators point to a need for family housing--housing with 2 or more bedrooms for single parents with kids, as well as accessible units for persons with disabilities. New construction is often smaller one-bedroom types designed for young professionals and not suitable for mothers with young children. While new residential construction of 4 or more units must be accessible by code, most of our older multi-family buildings are not.

Table 2 Household Characteristics

	1980	1990	2000
Household Size	2.6	2.52	2.53
Female householder with children	737	1,038	1,336
Disabled ages 16 to 64	NA	1,016	3,052
Widowed Divorced Separated Females	4,619	4,466	3,950
Widowed Divorced Separated Males	NA	1590	1,464

Our population is becoming increasingly wealthier and more educated. Median household income in 2000 was \$74,894. According to the Affordable Housing Strategy, Montclair's median household income in 2003 was estimated at just over \$84,000. When adjusted for inflation, income growth was about 5% since 2000. It is estimated that in 2003, almost 40% of our population was low or moderate income. Income is projected to rise by about 2% by 2008. Growth is projected in two higher income brackets (\$100,000 to \$500,000 and \$500,000 and over) from 2000 to 2008. Low and moderate income households will decline as a percentage of all households. Individuals below the poverty level declined from 6% in 1990 to 5.6% in 2000. If adjusted for living costs in the New York Metropolitan area, this figure would be higher. Thus, Montclair will be losing the economic and age diversity which distinguishes it from other metropolitan communities.

While in 1990, 49% of the population where college graduates, 57% were in 2000.

Table 3 Income and Education

	1980	1990	2000
Median Family Income	\$30,635	\$65,842	\$96,252
Median Household Income	52442	69223	\$74,894
Per Capita Income	\$11,508	\$28,940	\$44,870
Percent Below Poverty	7%	6%	5.60%
Percent w/ college degree	40%	49%	57%

The distribution of occupations remained fairly constant between 1990 and 2000. The percentage of residents in management and professional occupations rose from 51% to 58%. Sales and office occupations declined from 28.3% to 23.7%. Construction, extraction and maintenance occupations declined from 6% to 2.7%.

A majority of workers, 66.4%, still commute to their jobs by automobile, but that percentage decreased from 71% in 1990. Public transportation commuters increased from 19.22% to 22%. Of those, 8.6% take the train, 12.8% take the bus. These figures do not reflect usage since Midtown Direct service was instituted.

In 2000, 6.3% of the workforce worked at home. Although no data is available for 1990, the number of inquiries about establishing home occupations indicates an increase over the last decade. This reflects a national trend – innovations in communication and technology enable us to work virtually anywhere.

Table 4 Occupation

		1990	2000
Management, Professional		51%	58%
Service		10.10%	10.40%
Sales, Office		28.30%	23.70%
Construction, extraction, maintenance		6%	2.70%
Production, transportation, material moving		4.40%	4.90%
Farming, fishing, forestry		0.20%	0%
Drove vehicle to work		71%	66.40%
Public transportation to work		19.22%	22%
	Train	NA	8.60%
	Bus	NA	12.80%
Worked at home		NA	6.30%

HOUSING INVENTORY

This section incorporates data from the US Census, 1990 and 2000, and from the 2004 Affordable Housing Strategy.

Montclair's residential properties range from grand estates to modest apartments. Housing units come in all sizes, shapes, prices and styles. They are located on quiet streets and on main streets. This variety appeals to a diverse population of singles, couples, families, seniors and persons with disabilities, and is what attracts many people to the community. Condominium and cooperative conversions have slowed since the mid-1980s boom. Apartment living is increasing in the central business district reflecting a national trend in downtown living near shopping, dining and entertainment venues. Several new multi-family developments have been constructed in or near the downtown. Our zoning ordinances have historically permitted residential units in our commercial and office areas either on its own site or in mixed use settings. Most multi-family housing is located at or near office and commercial zones. While there is usually something for everyone, a few housing types not offered include age-restricted market rate developments and assisted living facilities, probably due to the absence of tracts of land needed for large developments of this type. Also limited are affordable housing options which will be discussed below.

Montclair is almost fully developed. New housing units are added mostly through scattered site, infill development, demolition or redevelopment of existing structures. The total number of housing units rose from 15,069 in 1990 to 15,531 in 2000. This does not reflect the more recently-constructed housing developments including the Bellclaire (70 units), Fullerton Green (17 units), Pineridge at Montclair (48 units), and the Siena (101 units). A list of residential developments constructed between 1998 and 2008 appears on pages X.

The proportion of owner to renter-occupied housing remained constant. Although many consider Montclair to be a predominantly one-family community, single family detached homes account for 47.6% of the total occupied housing stock. The number of housing units in two-family structures dropped from 13.9% to 13%; the number of housing units in multi-family structures increased from 35.5% to 37.5%. The vacancy rate dropped from 3.7% in 1990 to 3.3% in 2000, indicating a constricted housing market which keeps supply low and prices high. Although regional trends indicate that the total square footage of new one-family homes has increased over the last decade, the total number of houses in Montclair with 5 or more bedrooms dropped from 20% to 17%.

Montclair's housing stock is well known for its rich history and notable architecture. Not surprisingly, sixty-one percent of our housing stock was constructed prior to 1940. It is one reason why people with an appreciation of historic homes wish to live here. There are 6 residential districts listed on the State and National Registers of Historic Places. One residential neighborhood, the Pine Street historic district, was our first locally designated residential district.

Table 5 Housing Occupancy

	1990	2000
Total Housing Units	15,069	15,531
Total Occupied Housing Units	14,518	15,020
Owner occupied units	8,108 (56%)	8,476 (56%)
Renter occupied units	6,410 (44%)	6,544 (44%)
Percent of occupied housing units in structure:		
Single-family detached	47%	48%
Two-family detached	13.90%	13%
Multi-family, 3 or more units	36%	38%
Vacancy rate	3.70%	3.30%
Houses with 5 or more bedrooms	2,970 (20%)	2,606 (17%)
Single-family attached	2%	2%

COAH uses several indicators from the US Census to determine substandard housing conditions, including the number of persons per room and the lack of complete plumbing and kitchen facilities. Overcrowding is defined as more than 1 person per room. This indicator increased from 2.1% to 3.2% in the last decade. This indicator is also used as a measure of affordability – more people must live in one housing unit in order to meet housing costs. The number of units lacking complete plumbing or kitchen facilities remained constant. It is important to note that the number of units lacking complete kitchen facilities may include rooming units legally permitted in Montclair. One or two roomers who do not have cooking or kitchen facilities and who pay rent to a family occupant are permitted.

Table 6 Housing Conditions

	1990	2000
More than 1 person per room	297 (2.1%)	485 (3.2%)
Units lacking complete plumbing	40 (.3%)	50 (.3%)
Units lacking complete kitchen	154 (1%)	169 (1.1%)

Table 7 Housing Value

	1990	2000
Median Value of House	\$271,700	\$317,500
Median Contract Rent	\$670	\$810

As in several other metropolitan Newark/New York suburbs, Montclair’s housing values are high and have remained high since the mid-1990s. The median value of a house was \$317,500 in 2000; the median contract rent was \$810. When coupled with high real estate taxes (2007 tax rate is \$2.15 per \$100 assessed value which is currently estimated at 100% market value), the purchase of a single-family home in Montclair is often out of reach for a significant segment of the population.

A low income family of 3 can afford a house price of \$137,600; a moderate income family could afford \$220,100 (Affordable Housing Strategy, 2004). State and federal regulations define affordable housing as housing that costs no more than 30% of household income. Some can easily pay a higher percentage towards housing, but those with limited incomes cannot.

Montclair’s affordable housing inventory totals over 600 units, including four age-restricted developments. See Table 8. Almost all were funded through federal or state grant and loan programs and are monitored for compliance by those agencies. Our inventory includes both rental and for-sale units. HOME Corp, an affordable housing developer in Montclair, has developed over 50 of the 600-plus units since 1991. This list does not include units rehabilitated through the Essex County Home Improvement Program (HIP), which offers rehabilitation grants to homeowners who rent to income qualifying tenants at affordable levels. The HIP program rehabilitated over 30 units since 2000. It also does not include the 290 households that are assisted with their monthly rent through the HUD Section 8 Rental Assistance Program, operated in Montclair since 1976.

In response to growing concerns about overdevelopment, land subdivisions, McMansions and whole-house teardowns in a community known for its historic architecture and traditional development patterns, Township officials enacted several zoning amendments beginning in 2006.

The first amendment increased minimum yard setbacks, reduced height and story limits, created maximum lot coverages and maximum widths of houses to reduce the scale and massing of new houses. The Planning and Zoning Boards also required streetscape drawings depicting the new house as well as adjacent homes to determine the appropriateness of the new construction within the context of the built environment.

The second amendment downzoned certain multi-family zones (R3 Garden Group) to two-family zones (R2 Two Family Residential) , mostly near the center of town, where the predominant land uses were one and two family houses. See zoning map excerpt on page X. The Township realized that the multi-family zoning designation encouraged teardowns of lower density housing to build higher density housing which was out of scale and out of character with adjoining homes. In most cases, the lot sizes were too small to allow a reasonable conversion to multi-family uses, and land assembly and demolition were feared.

The downzoned areas better reflected the predominant land use pattern and saved existing homes from demolition.

The third amendment stipulated separate density and bulk standards for townhouse development. For many years, townhouses were considered multi-family dwellings and followed multi-family bulk standards originally written for more traditional multi-level buildings or old-fashioned garden style apartment complexes. These standards were clearly inappropriate for townhouse design. In addition, densities for traditional multi-family and garden apartment housing were too high for townhouses. The new regulations brought the density down to 10 units per acre, and 12 units per acre where an existing building was retained. The new higher density incentive also discouraged teardowns.

The fourth amendment requires a review of all partial and total building demolitions before a building permit is issued. Upon submission of a demolition permit application, the building is researched to determine its age and historical significance. The Historic Preservation Commission may nominate the property which requires a full Commission review. This ordinance discourages demolition and encourages communication between the applicant and the Commission to arrive at a better result.

Table 8 Affordable Housing Units as of 8/1/2008

Project Name	Address	# of Afford. Units	Year Completed	Funding Sources	Risk of Conversion	Affordability Control Expires
South End Gardens	340 Orange Road	99	1987	Section 202 senior housing capital advance HUD	Low	2007
Pine Ridge of Mtc.	60 Glenridge Avenue	48	2002	Section 202 senior housing capital advance HUD	Low	2042
First Montclair House	56 Walnut Street	130	1980	Section 202 senior housing capital advance HUD	None	No Expiration
Montclair Inn	27 Hillside Avenue	17	1994	HOME; Fed Home Loan Bank-Essex County	None	No Expiration
Union Garden	50 Greenwood Avenue	55	1974	Federally Funded Units	None	No Expiration
Matthew Carter	20 Glenridge Avenue	54		Federally Funded Units	None	No Expiration
Matthew Carter	80 Glenridge Avenue	72	1980	Federally Funded Units	None	No Expiration
Montclair Mews	50 Pine Street	36	1994	NJDCA Balanced Housing	Unknown	2014
The Montclarion	10 Pine Street	18		NJDCA Balanced Housing	Unknown	2019
Silas, Ralph	84 Mission Street	4	2000	NRIP HOME funds through NJDCA	High	2014
Ebinum, Linus	22 Mission Street	3	2001	NRIP HOME funds through NJDCA	High	2009
Thompson, R & J	18 New Street	2	1999	NRIP HOME funds through NJDCA	High	2012
Tisby Associates	218 Bloomfield Avenue	4	2002	NRIP HOME funds through NJDCA	High	2013
Homecorp	12 Miller Street	2	1998	NRIP HOME funds through NJDCA	Low	2007
Homecorp	9-15 Miller Street	9	1991	NJDCA Balanced Housing	Low	2009
Homecorp	17-27 Miller Street	6	2000	NRIP HOME funds through NJDCA	Low	2013
Homecorp	58 Maple Avenue	2	1994	NJDCA Balanced Housing	Low	2024
Homecorp	62 Mission Street	3	1996	NJDCA Balanced Housing	Low	2026
Homecorp	14 Mission Street	2	1996	NJDCA Balanced Housing	Low	2026
Homecorp	59 Mission Street	2	1996	NJDCA Balanced Housing	Low	2026
Homecorp	53 Mission Street	2	1998	NJDCA Balanced Housing	Low	2028
Homecorp	25 Mission Street	2	1999	NJDCA Balanced Housing	Low	2029
Homecorp	68 Elmwood Avenue	2	2000	NJDCA Balanced Housing	Low	2030

Homecorp	24 Miller Street	2	2000	NJDCA Balanced Housing	Low	2030
Homecorp	26 Miller Street	2	2001	NJDCA Balanced Housing	Low	2031
Homecorp	43 Glenridge Avenue	2	2004	DCA Home + Essex County	Low	2034
Homecorp	24 Mission Street	2	2002	DCA Bal. Hsg + Essex County	Low	2032
Homecorp	16 Miller Street	1	2002	Essex County Home	Low	2032
Homecorp	25 William Street	3	2006	DCA Home	Low	2021
Homecorp	33 William Street	5	2006	DCA Home	Low	2021
Homecorp	55 Glenridge Avenue	6	2007		Low	2037
Paul Stec	27 Grant Street	1	2004	Township Loan	Unknown	2014
11 Elm LLC	11 Elm Street	14	2005	HMFA	High	2035
Siena	48 South Park Street	10	2008	Private	Low	2038
Total Affordable Units		602*				

* Does not include Essex County's Home Improvement Program (HIP) Units.

R3 GARDEN GROUP (MULTI-FAMILY) ZONE
CHANGED TO R2 TWO-FAMILY RESIDENTIAL ZONE
SEPTEMBER 12, 2006



EMPLOYMENT ANALYSIS

This section analyzes employment characteristics of the community – both existing and probable – to determine the types of job opportunities available to different skill and educational levels.

An analysis of job opportunities and particularly job growth are critical now that COAH has tied affordable housing creation to jobs. A municipality's probable future employment under COAH's third round rules will generate a need for affordable housing based upon a ratio of 1 housing unit for every 16 jobs created.

Historic records of nonresidential development approvals give an indication of the types of employment opportunities available now and in the future. A review of non-residential development activity since 1998 indicates a number of expansions of public and private schools, houses of worship, retail, medical office and restaurant uses. Four nonprofit organizations built new buildings or expansions to existing buildings—the Girl Scouts, Human Needs food pantry, the YMCA, the Salvation Army and Senior Care and Activities center. According to Info USA, there were 2,132 businesses in 2002. 20.5% of businesses are retail trade; 56% services; 6.4% finance, insurance, real estate.

There is little vacant land available to attract large scale office buildings or big box retail. Some land assembly and demolition has occurred in recent months, so there is always the possibility of large scale development replacing existing buildings on several contiguous small lots, but so far this has occurred only with residential development. There are no highways that traverse Montclair; the nearest highways with adjacent commercial development are Routes 3 and 46.

Large scale commercial developments generally tend to occur in nearby suburbs which offer available vacant land, vacant

Table 9 Business Data 2002

	Number of Businesses	Percent
Agriculture and Mining	31	1.50%
Construction	120	5.60%
Manufacturing	29	1.40%
Transportation	36	1.70%
Communication	5	0.20%
Electric, Gas, Water, Sanitary Services	4	0.20%
Wholesale Trade	40	1.90%
Retail Trade Summary	437	20.50%
Home Improvement	17	0.80%
General Merchandise Stores	5	0.20%
Food Stores	29	1.40%
Auto Dealers, Gas, Aftermarket	16	0.80%
Apparel & Accessory Stores	36	1.70%
Furniture & Home Furnishings	45	2.10%
Eating & Drinking Places	121	5.70%
Miscellaneous Retail	168	7.90%
Finance, Insurance, Real Estate Summary	136	6.40%
Banks, Savings & Lending	26	1.20%
Securities Brokers	24	1.10%
Insurance Carriers & Agents	18	0.80%
Real Estate, Holding, Other Investment	68	3.20%
Services Summary	1,194	56.00%
Hotels & Lodging	5	0.20%
Automotive Services	41	1.90%
Motion Pictures & Amusements	61	2.90%
Health Services	267	12.50%
Legal Services	93	4.40%
Education Institutions & Libraries	48	2.30%
Other Services	679	31.80%
Government	34	1.60%
Other	66	3.10%
Totals	2,132	100.00%

warehouses, and access to major highways, such as the Townships of Fairfield and West Caldwell. We are served by Decamp Bus Lines and NJ Transit buses and also by train service to Hoboken and Midtown Manhattan.

The central business district is zoned C1 and is divided into two areas: a center area which is a concentrated, walkable, retail-focused area, and a community area surrounding the center which is more auto-related and allows offices on ground floors. There has been a concerted effort in the central business district to attract quality tenants now that the downtown has become an attractive shopping and entertainment area. The long vacant Hahne's Department Store has been demolished, and a mixed residential/retail building known as the Siena has been constructed on the site. Retail and a health club are envisioned for the first floor. The vacant land adjacent to the Bay Street train station at the eastern end of Bloomfield Avenue is being developed with a rental housing project and a day care center. Both Hahne's and the train station sites were designated redevelopment areas. There are 5 other areas in need of redevelopment in the downtown: Valley/Bloomfield, Maple Plaza, Glenridge Avenue, Elm/Bloomfield and New/Mission. A Redevelopment Plan has been adopted for Elm/Bloomfield and New/Mission. The focus will be on creating retail opportunities with housing, both market and affordable, with perhaps some arts and entertainment uses. A new public elementary school is planned for the Elm/Bloomfield area.

Our one general business and light manufacturing zone, the C2 Zone, began evolving in the mid 1980s into a shopping and entertainment area serving not only Montclair but the surrounding region, particularly along Walnut Street from Forest Street to the railroad. Tolan Machinery left the area in the mid 1990s and was replaced with a soccer bubble. Markal Industries was demolished to make room for a senior care and activities center. Some automobile related shops and a small scale furniture refinishing shop remain, but it is clearly more a retail area than industrial. The Township is considering changing the zoning for the shopping area along Walnut Street from C2 to NC Neighborhood Commercial, which better reflects its development. The remaining C2 Zone would remain as it is currently zoned.

There are several OR Office Residential Zones on the periphery of our central business district which permit business and professional office buildings, residential buildings and mixed office/residential buildings. They are predominantly small in scale, containing former residential buildings converted to office use on the ground floor. This zone was recently expanded along North Fullerton Avenue/Forest Street to create opportunities for off-street office and residential parking.

Five NC Neighborhood Commercial Zones are located throughout the municipality and serve the surrounding areas, although some do draw visitors from other towns for shopping and dining. Aside from the possible rezoning of a portion of the C2 Zone on Walnut Street to NC, no expansions of these zone boundaries are anticipated.

There have been several major chain and regionally-recognized retail stores locating in Montclair, including Talbot's, The Gap, Starbucks, Whole Foods and William Sonoma. We also have Dunkin Donuts, Cold Stone Creamery, and Popeye's. Banks are also seeking locations in Montclair – Commerce Bank constructed a new branch on Grove Street and Bloomfield Avenue and American Savings located on Bellevue Avenue.

Our major employers include DeCamp Bus Lines, Montclair State University, Mountainside Hospital, The Township/Board of Education and Montclair Kimberley Academy. Major employers lost include Markal Company, St. Vincent's Nursing Home, Montclair Community Hospital and an Acme Supermarket. We have also lost several gasoline service stations and the Marlboro Inn, a small hotel. Mountainside Hospital and Montclair State University continue to expand. About 5 years ago, the University embarked on a major capital campaign to build dormitories, a theater, parking deck and diner.

One trend identified over the last 5 to 10 years is the growth in the number of home occupations. One part-time person may be employed at the home occupation. According to the 2000 Census, 6.3% of the population works at home. This figure is not available for 1990. Judging from the number of inquiries about starting home businesses, it is fair to say that this number has grown and will continue to grow.

It is anticipated that the Township's redevelopment efforts will bring more employment opportunities, mostly in retail and personal service, and perhaps general office. Restaurant growth will bring service jobs. The new public elementary school on Elm Street will create employment opportunities for teachers, clerical, food service and maintenance workers.

LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING

This section includes a consideration of lands and structures most appropriate for affordable housing construction, conversion or rehabilitation.

The Township strongly believes that affordable housing units must be located throughout the community and not just in historically affordable multi-family neighborhoods. Currently, the majority of units with affordability controls and income-qualified tenants/owners are located south of Chestnut Street.

The production of affordable developments of any significant size is limited in most older suburbs such as Montclair which lack large vacant tracts of land, and particularly where property values are at an all-time high. Non-profit affordable housing developers are finding themselves priced out of the market and can no longer obtain properties at below market values. They must now compete with market rate housing developers for the same properties. Also a major hindrance is Montclair's high property tax rate: \$2.15 per \$100 of assessed value, which is currently estimated at 100% market value. Nonprofits must still pay property taxes. It is nearly impossible to produce affordable housing here without federal or state subsidies unless the market rate development is so profitable that it offsets the cost of the affordable component. Large scale developments like the Siena and Montclair Metro, our first non-subsidized residential developments to include affordable components, are able to carry the affordable units because the value of the market units will offset the affordable units cost. Federal and State grant programs are highly competitive and will become even more so under COAH's third round fair share rules. Municipalities will be competing for limited dollars to produce new units or to rehabilitate existing substandard units to meet their COAH obligations.

To determine whether there are available parcels of land for affordable housing development, both private and public land must be considered. Montclair is almost fully developed with only a few remaining buildable lots, most privately owned, scattered throughout the community. Although we are seeing an increase in the number of subdivisions, they usually result in construction of additional market rate housing, not affordable housing. Construction of new affordable housing units will likely be on a small scale unless contiguous tracts of land are assembled and/or existing buildings are demolished. Affordable developments could also occur through conversion of existing nonresidential uses, perhaps in an older building where adaptive reuse is structurally possible, i.e., former schools or commercial buildings. Finally, existing substandard housing units can be rehabilitated and affordability controls applied to create additional units.

Private properties within the Pine Street area in need of rehabilitation are eligible for a tax abatement on improvements made to units which will remain affordable under COAH guidelines. So far, the Township has granted an abatement for two properties, 27 Grant Street, for the provision of one unit in the two-family house which was extensively renovated, and 55 Glenridge Avenue purchased by HOME Corp.

Although the municipality owns 124 properties (not included Board of Education land), almost all are used as parks and recreational facilities, municipal offices and parking lots. Most vacant parcels are too small to build upon, are near stream corridors or form a green buffer along railroad tracks.

Only two of the 7 municipally owned properties with development potential listed in the 1997 Housing Element and Fair Share Plan remain owned by the Township—four were sold and one was donated to a non-profit faith-based developer which constructed a 48 unit affordable senior citizen apartment building on Pine Street and Glenridge Avenue. The two remaining parcels are:

Block/Lot	Street Address	Zone	Lot Size
4601/80	Wildwood Avenue	R1	2.2 acres

This property is in a single-family neighborhood off Grove Street, a county north/south thoroughfare, and is currently used by the Township Parks Department for tree storage. It abuts Essex County’s Brookdale Park. If subdivided for single-family development, it may be possible to create 5 building lots. However, the Township may wish to retain the land and continue its use as storage or another municipal purpose.

3802/91	Riverview Drive West	R1	13,500 s.f.
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This property is in a single-family neighborhood adjacent to the Bonsal Wildlife Preserve. It is a long and narrow lot with street frontage that is below municipal standards.

In 2005, the Township formed a Real Estate Committee to study the inventory of municipal land and buildings and to determine which properties should be sold, held, reused and renovated. As part of that project, the Township commissioned architectural and engineering assessments of 10 municipal facilities to determine what renovations were necessary to bring the buildings up to code. The Real Estate Committee received that report as well; no decisions as to the disposition of land have been made at this time.

The Township amended its scattered site residential Redevelopment Plan to insert a policy that all vacant, deteriorated houses that are designated as areas in need of redevelopment pursuant to the NJ Local Redevelopment and Housing Law be first considered for renovation as affordable housing units. Rather than condemn these properties and sell them to market-rate housing developers, the Township will first assess their potential as affordable units as a way of increasing its affordable housing stock. The following properties once contained vacant, deteriorated houses which wer demolished in 2006. The Township has contracted with HOMECorp to construct four affordable condominiums which are in our Fair Share plan:

Block/Lot	Street Address	Zone	Units	Lot Size
3111/62	53 New Street	R2	2	2,883 s.f.
3111/61	55 New Street	R2	2	7,225 s.f.

Our other redevelopment areas, located in or near our central business district or Town Center, provide an excellent opportunity for additional affordable housing, both through new construction and the adaptive reuse of older buildings. Bloomfield Avenue is a major east-west corridor served by DeCamp and NJ Transit buses. Eastern Bloomfield Avenue is a short walk to the Bay Street train station. One of the six goals of our redevelopment efforts in the Town Center is the creation of more affordable housing. Whenever housing is constructed, it must comply with the Township’s Inclusionary Zoning ordinance.

PROJECTION OF THE HOUSING STOCK & FAIR SHARE DETERMINATION

This section combines two required elements: a 10 year projection of the housing stock and the fair share determination pursuant to COAH's third round regulations. Information was assembled from construction permit records, subdivision and development application files, tax assessment and affordable housing records.

COAH's third round regulations require an examination of development patterns over the last 10 years to enable communities to project future development trends. Future development is directly linked to a community's growth share component of its fair share allocation. The number of new market rate housing units and the number of new non-residential building square footage will be converted into affordable housing unit totals, forming each municipal fair share allocation.

Planning and Zoning Board application files offer an excellent picture of development activity. They provide data on the number and square footage of both residential and non-residential projects as well as the division of land for development. Uniform construction code data provides information on development activity that received Board approval and also on projects that never needed Board approval (single-family construction on isolated vacant lots, non-residential additions below 100 square feet, etc.).

A review of every subdivision application filed since 1995 was conducted to determine the number of lots created for future development and to establish trends. The following is a list by year, street address and number of new lots created through approved subdivisions during the last 12 years.

SUBDIVISIONS CREATING NEW BUILDING LOTS 1995 to 2008

Year	Address	# New Lots
1995	89-91 High Street	1
1996	18 Heller Drive	1
	7 Seneca Place	1
	226 Highland Avenue	1
1997	North Fullerton Avenue	2
	44 Warfield Street	1
1998	69 Alexander Avenue	1
	Stonebridge Road/Wilfred Street	4
1999	132 Lorraine Avenue	1
2000	24 Talbot Street	1
2001	61-63 North Mountain Avenue	2
	86 Clinton Avenue	1
	36 Gray Street	1
2002	Virginia Ave/Nishuane Road	1
	386 Park Street	1
	101 Gordonhurst Avenue	1
	117 Willowdale Avenue	1
	130-132 Squire Hill Road	1

2003	70 Yantacaw Brook Road	1
	21 Wheeler Street	1
	35 Norman Road	1
	51-53 Greenwood Avenue	1
	483 Valley Road	1
2004	334 Grove Street	10
2005	86 Midland Avenue	1
	7 Seneca Place (same as 1996)	1
	16 Jerome Place	1
2006	73 High Street	1
2007	44 Harvard Street	1
2008	19 Elmwood Avenue	1

Information current as of July 2008.

Prior to 2001, subdivisions were relatively few. The exception was the creation of 4 new lots on Stonebridge Road and Wilfred Street in 1998. These single-family lots were created out of one large parcel abutting West Orange which had stood vacant for many years. Subdivision activity increased beginning in 2001. It occurred predominantly in the single-family zones where an existing house may have had excess land on one side. In a number of cases, the Planning Board granted relief from one or more of the development standards when it granted the subdivision requests. Subdivision approvals were scattered throughout the Township; no one particular neighborhood experienced more subdivisions than another. One significant major subdivision occurred in 2004—the historic Marlboro Inn, a small hotel, was demolished to create 10 building lots for new single-family homes on a new street.

Planning and Zoning Board development applications were examined for the 1998-2008 time period to assist in projecting future growth. Listed below are the street address and number of dwelling units approved by the Boards by year.

RESIDENTIAL DEVELOPMENT APPLICATIONS APPROVED SINCE JANUARY 1998

Year Approved	Address	Description
1998	218 Bloomfield Avenue	8 dwelling units/commercial
	148 Valley Road	3 dwelling units
1999	420 Bloomfield Avenue	4 dwelling units/commercial
	52-54 Fairfield Street	2 dwelling units/commercial
	149-151 Valley Road	4 dwelling units/commercial
2000	Bloomfield Ave/Bell Street	70 dwelling units
	66 South Fullerton Avenue	15 townhouses/3 dw.units
	204 Bloomfield Avenue	4 dwelling units
	176 Bellevue Avenue	3 dwelling units/3 townhouses
2001	51 Greenwood Avenue	8 dwelling units/2 dwelling units
	120 Walnut Street	2 dwelling units/commercial
2002	145 Valley Road	4 dwelling units/commercial
	16 Montclair Avenue	2 dwelling units

2003	Walnut Street Harrison Avenue 8 South Mountain Avenue 51 Greenwood Avenue	10 dwelling units 19 townhouses 4 townhouses 2 dwelling units
2004	48 Plymouth Street 56 Church Street 201 Bellevue Avenue 184 Bellevue Avenue	1 dwelling unit 103 dwelling units/commercial 3 dwelling units/commercial 2 dwelling units
2005	Pine Street 172 Glenridge Avenue	163 dwelling units/day care 14 dwelling units
2006	Bay Street 18 Baldwin St., LLC 24 Elm Street 16 Central Avenue 75 Elm Street 16 Madison Avenue 192-194 Elm Avnue	11 dwelling units 9 dwelling units 2 dwelling units 2 dwelling units 2 dwelling units 2 dwelling units 9 dwelling units
2007	Orange Road 41 South Mountain Avenue	8 dwelling units 1 dwelling unit
2008	213 Bellevue Avenue	2 dwelling units

Note: Does not include residential subdivisions.

Information current as of July 2008.

Large scale residential developments began occurring in 2000 with the demolition of a bowling alley on Bloomfield Avenue and construction of 70 rental apartments in its place. A 15 unit townhouse development followed just south of the Town Center. A 10 unit condominium on Walnut Street has been completed and 19 townhouse are under construction at the former Montclair Community Hospital site on Harrison Avenue. Two major redevelopment projects are underway – 101 condominiums at the former Hahne's Department Store site has been completed and 163 rental units at the Bay Street train station site are under construction.

The list below shows the nonresidential development approvals from 1998 to 2008. A significant number of square footage was added to both public and private schools during this time period. Also significant is the approval of a new public elementary school on Elm Street. Houses of worship also expanded. Several non-profits either expanded existing buildings or constructed new buildings, including the Montclair Art Museum, Girl Scouts, Senior Care and Activities Center, the Salvation Army, Human Needs Food Pantry and the YMCA.

NON-RESIDENTIAL DEVELOPMENT APPLICATIONS APPROVED FOR NEW SPACE CREATED SINCE 1998

Year Approved	Address	Square Foot	Use
1998	113 Grove Street	2,125	Auto repair
	148 Valley Road	4,200	Retail/restaur
	Label Street	25,000	Soccer dome
1999	603 Grove Street	6,289	School
	78 No. Willow Street	1,486	Construction
	52-54 Fairfield Street	279	Retail
		878	Office
	48-50 Fairfield Street	173	Medical
	3 South Mountain	9,000	Museum
	330 Orange Road	690	Church
2000	143 Watchung Ave	15,714	Church
	37 North Fullerton Ave	323	Medical
	120 Valley Road	1,824	Girl Scouts
2001	141 Park Street	7,191	school
	22 Valley Road	1,056	School
	147-155 Bloomfield Ave	1,985	Church
	105 Walnut Street	16,552	adult daycar
	9 Label Street	4,988	Food pantry
	27 Monroe Place	90	Church
	Bloomfield/Pine Street	28,000	Firehouse
2002	32 Cedar Avenue	300	School
	14 Garden Street	947	School
	29 Park Street	578	Medical
	34 Valley Road	57,600	Retail
	Orange Road	200,000	Parking deck
	87 Mt. Hebron Road	32,202	School
	114-116 Park Street	972	Medical
	145 Valley Road	1,402	Retail
2003	54 Orange Road	176	School
	148 Valley Road	4,791	Retail
	6 Lloyd Road	6,500	School
	56 Church Street	18,071	Retail
		17,608	Club
		42,700	Parking level
	The Crescent	139,000	Parking deck
	37 North Fullerton Avenue	240	Medical
	201 Bellevue Avenue	1,941	Bank
	116-118 Walnut Street	794	Restaurant
	298 Claremont Avenue	4,402	Office
51 Park Street	340	Office	
2004	292 Bloomfield Avenue	656	Office
	251 Park Street	375	Retail
	18-20 Washington Avenue	3,564	Church
	13 Trinity Place	17,200	Church
	124 Watchung Avenue	864	Office

2005	Pine Street	6,000	Daycare
		90,000	Parking deck
	159 Glenridge Avenue	16,433	YMCA
	198 Bellevue Avenue	3,560	Retail
	45 Elm Street	100,000	School
	Bloomfield/Elm Street	3,000	Bank
	550 Valley Road	700	Retail
2006	23 South Fullerton Avenue	3,023	Personal Service
	117 Grove Street	297	Restaurant
	112 Walnut Street		Restaurant
	Edgemont Road		School
	98 Watchung Avenue	1,404	Office
2007	201 Claremont Avenue		Office
	131 Glenridge Avenue	1,800	Per Service
	100 Grove Street	1,660	Retail
	15 Bloomfield Avenue	5,046	Retail
	130 Grove Street	14,841	School
2008	105 Grove Street	180	Office

Information current as of July 2008.

Although it is nearly fully developed, Montclair does provide a range of zoning classifications to accommodate a wide variety of both residential and non-residential development. Like many suburban municipalities settled centuries ago, our infrastructure is old and in some cases needs to be expanded and upgraded to accommodate incoming developments, particularly those of a large scale. It is anticipated that Montclair will continue to utilize the redevelopment statutes to encourage the rehabilitation of vacant, deteriorated houses and to reuse or rebuild older commercial areas and make the necessary upgrades in infrastructure as needed. If the real estate market improves and property values hold in Montclair, it is anticipated that residential development will continue, as will expansions of existing non-residential buildings. More development will undoubtedly occur near train stations, mostly in the form of multi-family rental or condominiums. It is anticipated that property owners with excess land will continue to seek approvals to subdivide and sell a portion for development because the value of vacant land is so high and in such demand in Montclair. Another motivating factor for subdivision is to reduce the property tax assessment by selling off land, thereby reducing the taxes paid by the homeowner.

CALCULATION OF AFFORDABLE HOUSING NEED

COAH'S third round methodology represents a radically different approach to municipal fair share allocation than in the prior two rounds. The new methodology links the actual production of affordable housing to growth, both residential and non-residential. It is consistent with the NJ State Development and Redevelopment Plan in that it requires the provision of affordable housing in locations that are appropriate for growth. The municipal fair share is now composed of three components: rehabilitation, remaining prior round obligation and growth share. The sum of all three components is the municipality's fair share obligation for the years 2004-2018.

Rehabilitation Share

This component is provided by COAH for each municipality. It represents the number of housing units that are substandard, in need of rehabilitation and occupied by low and moderate income households. The calculation uses US Census indicators including overcrowding (more than 1 person per room), lack of complete plumbing, and lack of complete kitchen facilities.

Montclair's Rehabilitation Share = 369 housing units

Montclair will take credit for 74 affordable housing units rehabilitated since April 1, 2000 to reduce this component to 295.

Included in these credits are units rehabilitated through the Essex County Housing Improvement Program (HIP), by HOME Corp, a local affordable housing developer, and various other federal and state programs. The housing units listed in Table 10 have appropriate affordability controls in place, are occupied by income-qualifying households and were renovated after April 1, 2000.

Prior Round Obligation

This component is provided by COAH for each municipality. It represents the cumulative 1987-1999 fair share obligation.

Montclair's Prior Round Obligation = 0 housing units

Growth Share Obligation

This third component is provided by COAH based upon projected residential and non-residential growth. Alternatively, a municipality may calculate its own growth share obligation and use those figures if they exceed COAH's calculations. Montclair accepts COAH's growth share obligation.

For every 4 market housing units that are constructed, 1 affordable housing unit must be provided. For every 16 jobs that are created from commercial development, 1 affordable housing unit must be provided. Based upon Appendix F(2) of the third round rules, Montclair's net changes 2004-2018 (growth in residential units) equals 352 housing units. Montclair's residential growth share is 352 divided by 5, or 70.4 units. Montclair's net changes 2004-2018 (growth in employment) equals 1,459 jobs, divided by 16, or 91.2 units. The two figures are then added together for a total of 162 units.

Montclair's Growth Share Obligation = 162 housing units

Credits to reduce the growth share obligation are listed in Table 11. They include 103 housing units already constructed/created. A total of 29 bonus rental credits pursuant to 5:97-3.6 for 29 rental units exceeding the rental obligation of 40 units, and 5 bonus rental credits for bedrooms at supportive housing facilities pursuant to Section 5:97, are detailed below:

- 29 rental units over our minimum of 40 yields 29 bonus credits. This includes 17 rentals under construction (Montclair Metro).
- Covenant House yields 2 bonus credits.

- 434 Washington Street yields 1 bonus credit.
- 27 Claremont Avenue yields 2 bonus credits.

Our total rental bonus credits equal 34.

Montclair will take credit for 103 affordable housing units already created, plus 34 bonus rental credits to reduce this component to 25.

COAH mandates the following subcategories applicable to the growth share obligation of 162 units:

- **A maximum of 25% or 40 units may be age-restricted (Sect. 5:94-3.10c2)**
- **A minimum of 50% or 81 units must be low income (Sect. 5:94-3.3)**
- **A minimum of 25% or 40 units must be rental (Sect. 5:94-3.10b3)**
- **A minimum of 50% or 20 units of the total rental units must be non age-restricted (Sect. 5:94-3.4b)**
- **A minimum of 50% or 81 units must be non age-restricted (Sect. 5:94-3.9)**
- **A minimum of 13% or 21 units must be reserved for very low income households (A500)**

Montclair complies with the above listed subcategories.

After credits are applied, Montclair's Total Fair Share obligation (rehab and growth share) for the years 2004-2018 equals 320 units.

TABLE 10 CREDITS TO REDUCE REHABILITATION SHARE

Name/ Developer	Address	No. Affordable Rental	No. Affordable Owned	No. Low	No. Moderate	# No. Studios	No. 1Bed	No. 2Bed	No. 3Bed	No. Supp. Hsg. Beds	Year Completed	Controls Expire
HomeCorp	68 Elmwood Ave.	1	1	1	1	0	1	0	1	0	10/2000	2030
"	24 Miller Street	1	1	1	1	0	0	2	0	0	10/2000	2030
"	26 Miller Street	1	1	1	1	0	0	2	0	0	2/2001	2031
"	24 Mission Street	1	1	1	1	0	0	1	1	0	2/2002	2032
"	16 Miller Street	0	1	0	1	0	0	0	1	0	10/2002	2032
"	25 William Street	3	0	3	0	0	2	1	0	0	6/2006	2021
"	33 William Street	5	0	5	0	0	0	5	0	0	6/2006	2021
Paul Stec	27 Grant Street	1	1	1	1	0	0	2	0	0	12/2004	2014
11 Elm Street LLC	11 Elm Street	14	0	0	14	6	6	1	1	0	2005	2035
Silas	84 Mission Street	4	0	3	1	0	4	0	0	0	4/2000	2014
Ebinum	22 Mission Street	3	0	2	1	0	0	3	0	0	5/2001	2009
HIP*	10 Nishuane Rd.	0	1	0	1	0	0	1	0	0	11/2000	2020
"	69 N.FullertonAve	1	1	1	1	0	0	1	0	0	10/2000	2020
"	130-32 WalnutSt.	1	1	1	1	0	0	1	0	0	8/2001	2021
"	27 New Street	0	1	1	0	0	0	0	1	0	12/2001	2021
"	24 Grenada Pl.	1	1	1	1	0	1	1	0	0	1/2002	2022

Name/ Developer	Address	No. Affordable Rental	No. Affordable Owned	No. Low	No. Moderate	# No. Studios	No. 1Bed	No. 2Bed	No. 3Bed	No. Supp. Hsg. Beds	Year Completed	Controls Expire
HIP	16 Central Ave.	0	1	1	0	0	0	0	2	0	11/2002	2022
"	2 Tuers Place	0	1	1	0	0	0	0	1	0	4/2003	2023
"	20 Oak Place	1	1			0	0	2	0	0	3/2003	2023
"	23 Sylvan Place	1	1	1	1	0	0	2	0	0	3/2003	2023
"	49 Christopher St.	1	1	1	1	0	0	2	0	0	10/2003	2023
"	19 Gates Av.	1	1	0	2	0	0	1	1	0	12/2004	2024
"	167 ClaremntAve	1	1	1	1	0	2	0	0	0	12/2004	2024
"	187WillowdaleAve	0	1	0	1	0	0	0	1	0	5/2004	2024
"	12 Grenada Pl.	0	1	0	1	0	0	0	1	0	5/2004	2024
"	47 Mission Street	0	1	0	1	0	0	0	1	0	1/2005	2025
"	128 Maple Ave.	0	1	0	1	0	0	0	1	0	3/2006	2026
"	113 ClaremntAve	2	1			0	0	1	1	0	10/2006	2026
"	56 Pleasant Ave	0	1	1	0	0	0	0	1	0	9/2006	2026
"	29 James St.	0	1	1	0	0	0	0	1	0	8/2005	2025
"	35 Oxford St.	1	1	1	1	0	0	2	0	0	7/2007	2027
"	90 Gates Ave.	0	1	1	0	0	0	0	1	0	5/2005	2025
"	67 Mission St.	1	1	2	0	0	0	2	0	0	5/2005	2025

* HOME IMPROVEMENT PORGRAM, ESSEX COUNTY

TABLE 11 CREDITS TO REDUCE GROWTH SHARE

Dev/Big Name	Address	No. Affordable Rental	No. Affordable Owned	No. Low	No. Moderate	No. Studios	No. 1Bed	No. 2Bed	No. 3Bed	No. Supp. Hsg. Beds	Year Completed	Controls Expire	No. Age Restricted
Pineridge of Mtc.	60 Glnrg Ave.	40	0	40	0	0	40	0	0	0	2002	2042	32
HomeCorp	43 Glnrg Ave	2	0	1	1	0	0	2	0	0	2004	2034	0
Tisbury	218 Blmf Ave	4	0	2	2	0	0	4	0	0	2002	2013	0
ARC	434 Wash St.	0	0	4	0	0	0	0	0	4	1999	Never	0
ARC	27 Clarnt Ave	0	0	6	0	0	0	0	0	6	1999	Never	0
Siena	56 Church St.	0	10	5	5	0	6	4	0	0	2008	2038	0
Salvation Army	68 N. Full Ave	0	0	23	0	0	0	0	0	23	1989	Undtermd	0
HomeCorp	55 Glnrg Ave.	6	0	3	3	0	6	0	0	0	2007	2037	0
Covenant House	32 S. WillowSt	0	0	8	0	0	0	0	0	8	2008	2048	0
		52	10							41			

TOTAL CREDITS = 103

FAIR SHARE PLAN

Based upon the calculated fair share allocation determined in the previous section, this section sets forth a plan for addressing the remaining rehabilitation and growth share components. It discusses the methods we will use and identifies potential funding sources.

The Township adopted a Master Plan Reexamination Report in 2006 which includes the following housing goals:

- **Offer housing types for a diverse population.** Provide a wide range of housing styles—from apartments to townhouses to single-family homes—to meet the needs of a population diverse in age, income and physical ability. Maintain a zoning pattern which permits a range of housing types at appropriate densities throughout the community.
- **Increase affordable housing opportunities,** not only for households eligible under the traditional NJ Council on Affordable Housing (COAH) formula, but also for households who are above those income maximums who cannot afford housing in Montclair. Recognize that a significant portion of the population is cost-burdened: 30% of homeowners pay more than 30% of their household income on housing; 33% of renters do.
- **Maintain the condition of our older housing stock.** 61% of our housing stock was built prior to 1940 and several neighborhoods are listed on the National and State Register of Historic Places. Montclair is well-known for its outstanding architecture and rich history, and it is imperative to retain these distinguishing characteristics by encouraging maintenance and preservation of our older homes.
- **Recognize the unique character of each residential district** by designing zoning regulations which preserve and enhance that character. There is a great diversity of the built environment even within the same zone. In light of the increased development activity in Montclair, reexamine regulations and make appropriate adjustments.

Montclair will utilize a variety of methods to address its remaining fair share, including existing programs that have worked in the past and some new strategies as well. We will consider strategies recommended in the Affordable Housing Plan prepared in 2004. We are fortunate to have a well-respected affordable housing developer in Montclair—HOME Corp—which has an excellent track record and has developed more than 40 affordable units since its creation in 1990. Essex County also operates a home improvement program called HIP which rehabilitates housing owned by income-qualifying households. HIP has rehabilitated over 30 units since 2000. We anticipate that HOME Corp and HIP will play an important role in helping the Township meet its need to the year 2018.

The Township's Inclusionary Zoning Ordinance (IZO) requires that any development containing 7 or more units must include at least one-seventh of the total number of units as affordable units. Developments of 6 or fewer units do not have an on-site obligation but must contribute a cash in lieu payment to the affordable housing fund or provide an affordable unit off-site in an approved location. Our IZO is not applicable to non-residential development.

REHABILITATION SHARE -- REDUCED TO 295

There are two recently approved residential developments which will include rehabilitated housing units restricted to low/moderate income occupants. See TABLE 12. These projects will contribute 2 affordable units to the rehabilitation share, reducing it to 293.

Rehabilitation Initiatives

- Montclair anticipates that **HOME Corp** will continue to rehabilitate approximately 3 units per year. See attached letter of intent.

- Montclair anticipates that **Essex County's HIP** will continue to rehabilitate approximately 5 units per year. See attached letter of intent.
- The Township will implement its **own rehabilitation program**. Since the rehabilitation obligation is so high, our intent is to implement a program targeting larger apartment complexes where a group of units can be rehabilitated, rather than implement a scattered site program at one or two units per building. According to tax assessment records, there are 35 apartment buildings in the Township containing at least 25 housing units. It is possible that about 20 of these units could be renovated and reserved for low/moderate income occupancy each year. The Township will hire an experienced housing consultant to operate a rehabilitation program beginning in 2009.

GROWTH SHARE -- REDUCED TO 25.

The projects listed in TABLE 13 are in process and after completion of all 25 units, our remaining growth share obligation will be met.

FUNDING SOURCES

The Township has identified several funding sources for rehabilitation and non-rehabilitation programs.

- **Development Fees.** The Township has recently increased its development fees to 1 ½ % for residential and 2.5% for nonresidential. As of June 2008, there is a total of \$293,977 in the housing trust fund account which can be used to fund rehabilitation efforts as well as other forms of assistance. Attached is the latest bank statement.
- **Inclusionary Zoning Fees.** At this time, there have been no IZO fees collected. However, several projects are in progress and payments should begin shortly.
- **NJDCA Balanced Housing grant programs** will be investigated.
- **Township funds.** A Resolution stating an intent to bond for affordable housing funds is attached.
- **Urban Housing Assistance Fund.** As an urban aid municipality, Montclair is eligible for this fund.
- **NJ Affordable Housing Trust Fund.**

TABLE 12 REHABILITATION SHARE PLAN

Dev/Big Name	Address	No. Affordable Rental	No. Affordable Owned	No. Low	No. Moderate	No. Studios	No. 1Bed	No. 2Bed	No. 3Bed	No. Supp Hsg Beds	Year Completed	Controls Expire	No. Age Restricted
Malinowsky	192-194 Blmf Ave	0	1	1	0	0	1	0	0	0	2009	Never	0
HomeCorp	19 Elmwood Ave	0	1	1	0	0	0	2	0	0	2009	Never	0

*19 Elmwood Avenue contains 2 affordable units – 1 will be a rehab (second floor) and 1 will be new construction (listed on pagex).

TABLE 13 GROWTH SHARE PLAN

Dev/BigName	Address	No. Affordable Rental	No. Affordable Owned	No. Low	No. Moderate	No. Studios	No. 1Bed	No. 2Bed	No. 3Bed	No. Supp Hsg Beds	Year Completed	Controls Expire	No. Age Restricted
MontclairMetro	PineStreet	17	0	9	8	0	9	8	0	0	2009	2039	0
HomeCorp	53-55NewSt.	0	4	2	2	0	0	2	2	0	2009	2039	0
Zecchino	BaySt.	0	1	1	0	0	1	0	0	0	2009	Never	0
Allservco	24ElmSt.	0	2	1	1	0	0	2	0	0	2008	Never	0
HomeCorp	19ElmwdAve.	0	1	0	1	0	1	1	0	0	2009	2039	0
		17	8										

TOTAL CREDITS = 25

**ADDENDUM TO THE 2008 HOUSING ELEMENT
AND FAIR SHARE PLAN**

Prepared for the Montclair Township Planning Board

by

Karen Kadus, PP/AICP, License #3368

July 2009

INTRODUCTION

This is an addendum to Montclair's 2008 Housing Element and Fair Share Plan submitted to COAH for substantive certification in December 2008. Our 2008 Plan established our Rehabilitation Share and our Growth Share and set forth various mechanisms to meet them. The Township was able to claim many credits for affordable housing units already created to reduce both share components.

In June 2009, during its review of our Plan, COAH indicated that two existing developments would not be eligible for credit towards the Township's Growth Share. The two projects are Tisby, at 218 Bloomfield Avenue, (4 affordable units) and the Salvation Army's homeless shelter at 68 North Fullerton Avenue (23 beds). Neither development met COAH's requirements regarding affordability controls.

As a result of the loss of these 27 credits, the Township is substituting several post 1986 projects as credits toward our Growth Share. We are also shifting several projects from our Rehabilitation Share credits to our Growth Share credits which increases our remaining rehabilitation obligation. They are 68 Elmwood Avenue, 24 Mission Street and 16 Miller Street, 24 Miller Street, 26 Miller Street, 33 William Street and 25 William Street, all gut-rehabs completed by HOME Corp, an affordable housing developer. This is demonstrated in the following tables. If the substitutions are accepted for credit by COAH, the Township would have fulfilled its Growth Share obligation. Through the continued efforts of HomeCorp and the County's HIP, the remaining rehabilitation obligation of 71 units will be met (HIP – 41 units, HomeCorp – 30 units).

DEMONSTRATION OF COMPLIANCE WITH GROWTH SHARE PARAMETERS

The substitution of housing units for credit required a recalculation of compliance with established parameters for the Growth Share. The following tables demonstrate compliance with all parameters.

BEDROOM DISTRIBUTION

The substitution of housing units for credit resulted in a new bedroom distribution calculation. Most of the affordable housing units applied to our Growth Share are existing. On a project by project basis, they do not comply with COAH's bedroom distribution requirement. Furthermore, in all cases but one, they are in small developments of 10 units or less. However, when the units addressing the Growth Share Obligation are considered on a plan-wide basis, the Township meets the bedroom distribution requirements with one exception: there are twelve three-bedroom units instead of the minimum of thirteen units.

Of the total Growth Share of 162 units, 40 are age-restricted, 18 are supportive housing beds, and 40 are bonus credits. There would be 64 units remaining that are subject to the bedroom distribution requirement. We will address our 12 unit one-bedroom maximum with 12 units, our 20 unit two-bedroom minimum with 40 units, and our 13 unit three-bedroom minimum with 12 units. The bedroom distribution is illustrated below:

Bedroom Distribution Plan Wide Calculation:

Growth Share- (Age Restricted+ Supportive and Special Needs+ Bonuses)

$162 - (40 + 18 + 40) > 162 - 98 = 64$ units addressing obligation

Max 1 Bedroom: $20\%(64) > 12.8 > 12$

Min. 2 Bedroom: $30\%(64) > 19.2 > 20$

Min 3 Bedroom: $20\%(64) > 12.8 > 13$

One Bedroom Units Maximum: 12 Units	
<i>Development/Project Name</i>	<i># Units</i>
Siena- 48 S. Park St.	6
The Montclarion-10 Pine St.	6
Total	12
Two Bedroom Units Minimum: 20 Units	
<i>Development/Project Name</i>	<i># Units</i>
The Montclarion-10 Pine St.	8
HOMECorp- 58 Maple Ave	1
HOMECorp-62 Mission	2
HOMECorp- 14 Mission	2
HOMECorp-59 Mission	2
HOMECorp-25 Mission St.	1
HOMECorp-53 Mission St	1
Siena- 48 S. Park St.	4
HOMECorp-43 Glenridge	2
HOMECorp- 53-55 New St	2
Montclair Metro-15 Pine St.	8
24 Elm Street Condo	2
HOMECorp-24 Miller St.	2
HOMECorp-26 Miller St.	2
HOMECorp-24 Mission	1
Total	40
Three Bedroom Units Minimum: 13 Units	
<i>Development/Project Name</i>	<i># Units</i>
HOMECorp- 58 Maple Ave	1
HOMECorp-62 Mission	1
HOMECorp- 53-55 New St	2
HOMECorp-68 Elmwood Ave.	1
HOMECorp-25 Mission St.	1
HOMECorp-53 Mission St	1
The Montclarion-10 Pine St.	3
HOMECorp-24 Mission St	1
HOMECorp-16 Miller St	1
Total	12

Due to the one-unit imbalance, pursuant to N.J.A.C. 5:96-15.2, Montclair is requesting a waiver of N.J.A.C. 5:97-9.1, which requires that affordable housing included in a municipal Fair Share Plan comply with UHAC. The Township is specifically seeking this waiver as it relates to the N.J.A.C. 5:80-26.3(b), bedroom distribution. Under this provision, an affordable development may have no more than 20 percent of the total low- and moderate-income units as one-bedroom units and must have at least 30 percent as two-bedroom units and at least 20 percent as three-bedroom units.

Granting of the waiver will foster the production of affordable housing and a mix of housing types in Montclair because the Township will adhere to the bedroom distribution requirements for all future inclusionary development and redevelopment and 100% affordable development, including a minimum of 20% three-bedroom units and a maximum of 20% one-bedroom units. Individual developments with fewer than three affordable units do not necessarily have to include a three-bedroom unit, but Montclair intends to meet the minimum requirements for three-bedroom units and the maximum requirement for one-bedroom units at the municipal level in addition to individual projects with three or more affordable units.

Due to its continued commitment to affordability for all households in need, the Township does plan to increase the number of three bedroom affordable units, as well as very low income family units, through the year 2018. We propose to partner with HOME Corp, a local nonprofit affordable housing developer since 1989, with their continuing program to create more three bedroom affordable units through the purchase, renovation and resale/rent of properties in need of gut rehabilitation. The Township and HOME Corp regularly track foreclosures and abandoned houses to find the most reasonably priced properties. With subsidy dollars from our affordable housing trust fund, HOME Corp will be able to create larger sized units in existing homes. Pursuant to COAH guidelines, we will meet our affordability assistance requirement by subsidizing the purchase of low-income units so they are affordable to very low-income households. We will also provide subsidy dollars to rental units to keep them affordable to very low-income households.

We have identified the following potential sites for possible acquisition. They are vacant and boarded up.

- 10 MILLER STREET, a two bedroom one family house
- 16 PIERSON PLACE, a five bedroom one-family house
- 78 MISSION STREET, a two-family house with 1 2-bedroom unit and 1 3-bedroom unit.

Growth Share Obligation Units and Mechanisms

	Project/Development Name	Year	Type of Affordable Unit	# Units/Bedrooms	Bonus Type	# Bonuses	Total Units/Bedrooms + Bonuses
Post-1986 Credits	ARC-434 Washington St	1999	Supportive/Special Needs	4 Beds	Rental	1	5
	ARC-27 Claremont Ave	1999	Supportive/Special Needs	6 Beds	Rental	1.5	7.5
	Covenant House	2008	Supportive/Special Needs	8 Beds	Rental	2	10
	Pineridge of Montclair	2002	Age Restricted	40	---	---	40
	HOMECorp-55 Glenridge Ave	2007	Family Rental	6	Rental	6	12
	HOMECorp-43 Glenridge Ave	2004	Family Rental	2	Rental	2	4
	HOMECorp- 14 Mission St	1996	Family Rental	2	---	---	2
	HOMECorp-25 Mission St.	1999	Family Rental	2	---	---	2
	HOMECorp-53 Mission St	1998	Family Rental	2	---	---	2
	HOMECorp- 58 Maple Ave	1994	Family Rental	2	---	---	2
	HOMECorp-59 Mission St.	1996	Family Rental	2	---	---	2
	HOMECorp-62 Mission	1996	Family Rental	3	---	---	3
	HOMECorp-68 Elmwood Ave	2000	Family Rental	2	---	---	2
	HOMECorp-24 Miller St.	2000	Family Rental	2	---	---	2
	HOMECorp-26 Miller St.	2001	Family Rental	2	Rental	1	3
	HOMECorp- 24 Mission St.	2002	Family Rental	2	Rental	1	3
	HOMECorp- 16 Miller St.	2002	Family Rental	1	---	---	1
	HOMECorp-25 William St.	2006	Family Rental	3	Rental	3	6
	HOMECorp-33 William St.	2006	Family Rental	5	Rental	5	10
	The Montclarion-10 Pine St	1986	Family Rental	18	---	---	31
	Siena- 48 S. Park St.	2008	Family Ownership	10	---	---	20
	Montclair Metro- 15 Pine St.	2009	Family Rental	17	Compliance	17	34
HOMECorp- 19 Elmwood Ave	2009	Family Ownership	2		---	2	
Montclair Bay Street Commons-69-83 Bay St. -	2009	Family Ownership	1		---	1	
24 Elm Street Condos -	2009	Family Ownership	2		---	2	
TOTALS				146		40	186
Proposed Mechanism	HOMECorp- 53-55 New St.	2009	Family Ownership	4		---	4
Subtotal				4		---	4
						TOTAL	190
						Surplus	+28

Growth Share Parameters

Growth Share Rental Obligation: 41 Units

The Projected Growth Share Rental Obligation is calculated as: $.25(\text{Projected Growth Share})$ or $.25(162) = 40.5$ or 41 units.

Development/Project Name	Type of Affordable Unit	# Units
Pineridge of Montclair	Age Restricted Rental	40
HOME Corp-55 Glenridge Ave.	Family Rental	6
HOME Corp-43 Glenridge Ave.	Family Rental	2
HOME Corp- 14 Mission St	Family Rental	1
HOME Corp-25 Mission St.	Family Rental	1
HOME Corp-53 Mission St	Family Rental	1
HOME Corp- 58 Maple Ave.	Family Rental	1
HOME Corp-59 Mission St.	Family Rental	1
HOME Corp-62 Mission	Family Rental	2
Montclair Metro-15 Pine St.	Family Rental	17
ARC- 434 Washington St.	Supportive and Special Needs Housing	4
ARC-27 Claremont Ave.	Supportive and Special Needs Housing	6
Covenant House	Supportive and Special Needs Housing	8
The Montclarion-10 Pine Street	Family Rental	18
HOME Corp-68 Elmwood Ave.	Family Rental	1
HOME Corp-24 Mission St.	Family Rental	1
HOME Corp-24 Miller St.	Family Rental	1
HOME Corp-26 Miller St.	Family Rental	1
HOME Corp-25 William St.	Family Rental	3
HOME Corp-33 William St.	Family Rental	5
TOTAL		120

Growth Share Family Rental Requirement: 21 Units

The Projected Growth Share Family Rental Requirement is calculated as: $.5$ (Projected Growth Share Rental Requirement) or $.5(41) = 20.5$ or 21 units *Indicates units addressing family rental requirement. In accordance with N.J.A.C. 5:97-3.6(a) 4, these units are addressing the minimum family rental requirement and are therefore not eligible to receive rental bonuses.

Development/Project Name	Type of Affordable Unit	# Units
Montclair Metro-15 Pine St.	Family Rental	17
HOME Corp- 58 Maple Ave.	Family Rental	1
HOME Corp-59 Mission St.	Family Rental	1
HOME Corp-62 Mission	Family Rental	2
HOME Corp-55 Glenridge Ave.	Family Rental	6
HOME Corp-43 Glenridge Ave.	Family Rental	2
HOME Corp- 14 Mission St	Family Rental	1*
HOME Corp-25 Mission St.	Family Rental	1*
HOME Corp-53 Mission St	Family Rental	1*
The Montclarion-10 Pine Street	Family Rental	18*
HOME Corp-68 Elmwood Ave.	Family Rental	1
HOME Corp-24 Mission St.	Family Rental	1
HOME Corp-24 Miller St.	Family Rental	1
HOME Corp-26 Miller St.	Family Rental	1
HOME Corp-25 William St.	Family Rental	3
HOME Corp-33 William St.	Family Rental	5
TOTAL		62

Growth Share Minimum Family Requirement : 61 Units

The Projected Growth Share Family Requirement is calculated as: $.5(\text{Units Addressing the Growth Share Obligation}) \pm (\text{Growth Share Obligation} - \text{Bonuses})$ or $.5(162-40) = 61$ units N.J.A.C. 5:97-3.9

Development/Project Name	Type of Affordable Unit	# Units
Montclair Metro-15 Pine St.	Family Rental	17
Siena- 48 S. Park St.	Ownership	10
HOMECorp-55 Glenridge Ave.	Family Rental	6
HOMECorp- 53-55 New St.	Ownership	4
HOMECorp-62 Mission St. HOMECorp-62 Mission St.	Family Rental Ownership	2 1
24 Elm Street Condo	Ownership	2
HOMECorp-43 Glenridge Ave.	Family Rental	2
HOMECorp- 14 Mission St. HOMECorp- 14 Mission St.	Family Rental Ownership	1 1
HOMECorp-25 Mission St. HOMECorp-25 Mission St.	Family Rental Ownership	1 1
HOMECorp-53 Mission St HOMECorp-53 Mission St.	Family Rental Ownership	1 1
HOMECorp- 58 Maple Ave. HOMECorp- 58 Maple Ave.	Family Rental Ownership	1 1
HOMECorp-59 Mission St. HOMECorp-59 Mission St.	Family Rental Ownership	1 1
HOMECorp-19 Elmwood Ave/ 87 Mission St.	Ownership	2
Montclair Bay St. Commons-69-83 Bay St.	Ownership	1
The Montclarion-10 Pine Street	Family Rental	18
HOMECorp-68 Elmwood Ave. HOMECorp-68 Elmwood Ave.	Family Rental Ownership	1 1
HOMECorp-24 Mission St. HOMECorp-24 Mission St.	Family Rental Ownership	1 1
HOMECorp-16 Miller St.	Ownership	1

HOMECorp-24 Miller St.	Family Rental	1
HOMECorp-24 Miller St.	Ownership	1
HOMECorp-26 Miller St.	Family Rental	1
HOMECorp-26 Miller St.	Ownership	1
HOMECorp-25 William St.	Family Rental	3
HOMECorp-33 William St.	Family Rental	5
TOTAL		92

Very Low Income Minimum Requirement: 16 Units

The Growth Share Very Low Income Requirement is calculated as: $.13(\text{Growth Share-Bonuses})$ or $.13(122) = 16$ units pursuant to P.L.2008, c.46.

Development/Project Name	Type of Affordable Unit	# Units
ARC- 434 Washington St.	Supportive and Special Needs Housing	4 Beds
ARC-27 Claremont Ave.	Supportive and Special Needs Housing	6 Beds
Covenant House	Supportive and Special Needs Housing	8 Beds
TOTAL		18

Montclair will promote a mix of housing types by providing 6.5 percent of all future affordable units as family very-low-income units. These units need not be provided in any particular development, but shall be provided in proportion to the total number of affordable units provided at each biennial plan evaluation. Units funded through the affordability assistance portion of Montclair’s affordable housing trust fund shall be eligible to meet this requirement so long as those units otherwise qualify for COAH credit and are deed restricted for family very-low-income occupancy for a minimum of 30 years.

Age-Restricted Maximum: 40 Units

The Projected Growth Share Age Restricted Maximum is calculated as: $.25(\text{Projected Growth Share})$ or $.25(162) = 40.5 \approx 40$ units N.J.A.C. 5:97-3.10(c)2.

Development/Project Name	Type of Affordable Unit	# Units
Pineridge of Montclair	Age Restricted Rental	40
TOTAL		40

GROWTH SHARE LOW INCOME REQUIREMENT: 61 UNITS

The Projected Growth Share Low Income Requirement is calculated as $.5(\text{Units Addressing Growth Share Obligation minus Bonuses})$ or $.5(162-40)=61$ units

<i>Development/Project Name</i>	<i>#Low</i>	<i>#Moderate</i>
ARC-434 Washington Street	4	0
ARC-27 Claremont Avenue	6	0
Covenant House-32 So. Willow St.	8	0
Pineridge-60 Glenridge Ave.	40	0
55 Glenridge Avenue	3	3
43 Glenridge Avenue	1	1
14 Mission St	1	1
25 Mission St.	1	1
53 Mission St.	1	1
58 Maple Ave.	2	0
59 Mission St.	1	1
62 Mission St.	2	1
10 Pine Street	11	7
48 So. Park St.	5	5
15 Pine St.	9	8
19 Elmwood Ave./ 87 Mission St.	1	1
69-83 Bay St.	1	0
24 Elm St.	1	1
53-55 New St.	2	2
68 Elmwood Ave.	1	1
24 Mission Street	1	1
16 Miller Street	0	1
24 Miller Street	1	1
26 Miller Street	1	1
25 William Street	3	0
33 William Street	5	0
TOTAL	112	38

Bonuses: 40

The Projected Bonus Maximum is calculated as: $.25(\text{Projected Growth Share})$ or $.25(162) = 40.5 \dagger 40$ units
N.J.A.C. 5:97-3.20 (b).

Development/Project Name	Type of Bonus	# Bonuses
Montclair Metro-15 Pine St.	Compliance	17
Covenant House-32 So. Willow St.	Supportive and Special Needs Housing	2*
ARC- 434 Washington St.	Supportive and Special Needs Housing	1*
ARC-27 Claremont Ave.	Supportive and Special Needs Housing	1.5*
HOMECorp-55 Glenridge Ave.	Family Rental	6
HOMECorp-43 Glenridge Ave.	Family Rental	2
HOMECorp-24 Miller St.	Family Rental	1
HOMECorp-26 Miller St.	Family Rental	1
HOMECorp-25 William St.	Family Rental	3
HOMECorp-33 William St.	Family Rental	5
TOTAL		40

*Eligible for .25 bonuses pursuant to N.J.A.C 5:97-3.6(a) 2

CREDITS TO REDUCE REHABILITATION SHARE

Name/ Developer	Address	No. Affordable Rental	No. Affordable Owned	No. Low	No. Moderate	# No. Studios	No. 1Bed	No. 2Bed	No. 3Bed	No. Supp. Hsg. Beds	Year Completed	Controls Expire
Paul Stec	27 Grant Street	1	0	1	0	0	0	1	0	0	12/2004	2014
11 Elm Street LLC	11 Elm Street LLC	14	0	0	14	4	8	1	1	0	2005	2035
Silas	84 Mission Street	4	0	3	1	0	4	0	0	0	4/2000	2014
Ebinum	22 Mission Street	3	0	2	1	0	0	3	0	0	5/2001	2009
HIP*	10 Nishuane Rd.	0	1	0	1	0	0	1	0	0	11/2000	2020
"	69 N.FullertonAve	1	1	1	1	0	1	1	0	0	10/2000	2020
"	130-32 WalnutSt.	1	1	1	1	0	0	0	2	0	8/2001	2021
"	27 New Street	0	1	1	0	0	0	0	1	0	12/2001	2021
"	24 Grenada Pl.	1	1	1	1	0	1	1	0	0	1/2002	2022
"	16 Central Ave.	0	1	1	0	0	0	0	1	0	11/2002	2022
HIP	2 Tuers Place	0	1	1	0	0	0	0	1	0	4/2003	2023
"	20 Oak Place	1	1	0	2	0	0	1	1	0	3/2003	2023
"	23 Sylvan Place	1	1	1	1	0	0	2	0	0	3/2003	2023
"	49 Christopher St.	1	1	1	1	0	0	2	0	0	10/2003	2023
"	19 Gates Av.	1	1	0	2	0	0	1	1	0	12/2004	2024
"	167 ClaremntAve	1	1	1	1	0	1	0	1	0	12/2004	2024
"	187WillowdaleAve	0	1	0	1	0	0	0	1	0	5/2004	2024

"	12 Grenada Pl.	0	1	0	1	0	0	0	0	0	1	0	5/2004	2024
"	47 Mission Street	0	1	0	1	0	0	0	0	0	1	0	1/2005	2025
"	128 Maple Ave.	0	1	0	1	0	0	0	0	0	1	0	3/2006	2026
"	113 Claremont Ave	2	1	0	3	0	0	0	1	2	0	0	10/2006	2026
"	56 Pleasant Ave	0	1	1	0	0	0	0	0	1	0	0	9/2006	2026
"	29 James St.	0	1	1	0	0	0	0	0	1	0	0	8/2005	2025
"	35 Oxford St.	1	1	1	1	0	0	0	2	0	0	0	7/2007	2027
"	90 Gates Ave.	0	1	1	0	0	0	0	0	1	0	0	5/2005	2025
"	67 Mission St.	1	1	2	0	0	0	0	0	2	0	0	5/2005	2025
TOTALS		34	22	21	35	4	15	17	20					

* HOME IMPROVEMENT PORGRAM, ESSEX COUNTY

Affordable Housing Units as of 8/1/2008

<i>Project Name</i>	<i>Address</i>	<i># of Afford. Units</i>	<i>Year Completed</i>	<i>Funding Sources</i>	<i>Risk of Conversion</i>	<i>Affordability Control Expires</i>
South End Gardens	340 Orange Road	99	1987	Section 202 senior housing capital advance HUD	Low	2007
Pine Ridge of Mtc.	60 Glenridge Avenue	48	2002	Section 202 senior housing capital advance HUD	Low	2042
First Montclair House	56 Walnut Street	130	1980	Section 202 senior housing capital advance HUD	None	No Expiration
Montclair Inn	27 Hillside Avenue	17	1994	HOME; Fed Home Loan Bank-Essex County	None	No Expiration
Union Garden	50 Greenwood Avenue	87	1974	Federally Funded Units	None	No Expiration
Matthew Carter	20 Glenridge Avenue	54		Federally Funded Units	None	No Expiration
Matthew Carter	80 Glenridge Avenue	72	1980	Federally Funded Units	None	No Expiration
Montclair Mews	50 Pine Street	36	1994	NJDCA Balanced Housing	Unknown	2014
The Montclarion	10 Pine Street	18	1986	NJDCA Balanced Housing	Unknown	2026
Silas, Ralph	84 Mission Street	4	2000	NRIP HOME funds through NJDCA	High	2014
Ebinum, Linus	22 Mission Street	3	2001	NRIP HOME funds through NJDCA	High	2009
Thompson, R & J	18 New Street	2	1999	NRIP HOME funds through NJDCA	High	2012
Tisby Associates	218 Bloomfield Avenue	4	2002	NRIP HOME funds through NJDCA	High	2013
Homecorp	12 Miller Street	2	1998	NRIP HOME funds through NJDCA	Low	2007
Homecorp	9-15 Miller Street	9	1991	NJDCA Balanced Housing	Low	2009
Homecorp	17-27 Miller Street	6	2000	NRIP HOME funds through NJDCA	Low	2013
Homecorp	58 Maple Avenue	2	1994	NJDCA Balanced Housing	Low	2024
Homecorp	62 Mission Street	3	1996	NJDCA Balanced Housing	Low	2026
Homecorp	14 Mission Street	2	1996	NJDCA Balanced Housing	Low	2026
Homecorp	59 Mission Street	2	1996	NJDCA Balanced Housing	Low	2026
Homecorp	53 Mission Street	2	1998	NJDCA Balanced Housing	Low	2028
Homecorp	25 Mission Street	2	1999	NJDCA Balanced Housing	Low	2029

Affordable Housing Units as of 8/1/2008 – Continued

<i>Project Name</i>	<i>Address</i>	<i># of Afford. Units</i>	<i>Year Completed</i>	<i>Funding Sources</i>	<i>Risk of Conversion</i>	<i>Affordability Control Expires</i>
Homecorp	68 Elmwood Avenue	2	2000	NJDCA Balanced Housing	Low	2030
Homecorp	24 Miller Street	2	2000	NJDCA Balanced Housing	Low	2030
Homecorp	26 Miller Street	2	2001	NJDCA Balanced Housing	Low	2031
Homecorp	43 Glenridge Avenue	2	2004	DCA Home + Essex County	Low	2034
Homecorp	24 Mission Street	2	2002	DCA Bal. Hsg + Essex County	Low	2032
Homecorp	16 Miller Street	1	2002	Essex County Home	Low	2032
Homecorp	25 William Street	3	2006	DCA Home	Low	2021
Homecorp	33 William Street	5	2006	DCA Home	Low	2021
Homecorp	55 Glenridge Avenue	6	2007		Low	2037
Paul Stec	27 Grant Street	1	2004	Township Loan	Unknown	2014
11 Elm LLC	11 Elm Street	14	2005	HMFA	High	2035
Siena	48 South Park Street	10	2008	Private	Low	2038
Total Affordable Units		634*				

* Does not include Essex County's Home Improvement Program (HIP) Units.

Note: The 2008 Plan incorrectly listed the number of affordable units in Union Garden, 50 Greenwood Avenue, as 55. This table correctly shows 87 units.