



AFFORDABLE HOUSING IN MOUNTAIN LAKES – What's the Plan?

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1/23/18



The Need

- **7th** most expensive state in nation = NJ
- **\$62,000** - Household survival budget for a family of 4
- **Housing** for families earning **\$40,000** or less has virtually **disappeared** in Morris County
- Only **8%** of the housing units in the county are considered affordable
- **38%** of households **struggle** with housing costs
- **\$28/hour**- salary required to afford a 2 b/r rental \$1800/month

Who Qualifies for Affordable Housing?

High School Secretary	\$43,000
Insurance Account Exec.	\$58,000
Walmart Dept. Manager	\$29,700
Sr. Optical Technician	\$48,000
Day Care Head Teacher	\$41,600
Dunkin Donuts Supervisor/Uber*	\$42,912
ER Tech/Diagnostic Tech*	\$54,000
Care Manager/Painter*	\$58,000

*Total hh income



The Mount Laurel Doctrine

1975

- **Prohibits economic discrimination against the poor by the state and municipalities in their exercise of their land use powers.**
- **All municipalities must plan, zone for and take affirmative actions to create realistic opportunities for their fair share of the need.**
- **1985 Fair Housing Act- establishes COAH**



What do the terms mean?

- Affordable Housing
- Fair Share Housing Plan
- Low and Moderate Income Housing
- Gap Period
- Unmet Need
- Vacant Land Adjustment (VLA)
- Realistic Development Potential (RDP)
- Present Need - Rehabilitation



The Abbett Avenue Apartments- Morristown





Morris Habitat for Humanity 6-Plex- Summit





A Very Special Homes Development - Tenaflly



LWW

Legacy - Mountain Lakes





A Life Changed



Accessory Apartments

An essential part of the Mountain Lakes Plan

Accessory Apartments





Accessory Apartments

- Our Affordable Housing Plan has five apartments
- Defined as: “A self-contained residential dwelling unit with a kitchen, sanitary facilities, sleeping quarters and a private entrance”



Commitment of the Borough

- Mountain Lakes is zoned for single family housing – one household per property
- Affordable accessory apartments would be either in the house or in an accessory structure like carriage house or garage
- Our ordinance defines Households as:

Any number of individuals related by blood, marriage or adoption, or a limited number of individuals unrelated by blood, marriage or adoption, living together as a single housekeeping unit and using rooms, sanitary and cooking facilities in common.



Benefits of Apartments for Mountain Lakes

- They provide Affordable Housing in keeping with existing development in town
- Almost no vacant land left to achieve affordable housing through new development
- The state regulations allow for accessory apartments in areas where the existing housing stock is large and older, thus lending itself to apartments.



Harmony with Historic Preservation

- Hapgoods fit the description large and older housing with ability to contain separate apartments
- Several of the oldest homes have “grandfathered” accessory apartments over the garages



Ordinance Needed

- Mountain Lakes must pass an ordinance within 120 days of Plan certification.
- It will spell out the specifics of the accessory apartment requirements.
- The Borough will form a committee to help develop the ordinance and to inform residents about the opportunities of accessory apartments
- The Committee will have public members, and most likely members of zoning board and historic preservation committee



Requirements

Mountain Lakes will designate an agency to administer the rental program, which might be a consulting firm or municipal staff.

Duties of the agency include setting rents for low and moderate income families, marketing the available apartments and reviewing applications of potential tenants.



State Regulations

- The town must follow the state Affordable Housing regulations, so we know a minimum what must be required.
- Formula for rent and income levels of tenants
- Affirmatively marketed
- Town responsibility for administering the program and reporting



Benefits to Homeowner

- Town will subsidize the affordable apartment by at least \$10,000
- The apartment will generate rent for the homeowner
- A portion of the home expenses could be deducted from the rental income.
- Administrative agency will take care of all details of vetting tenants
- Restrictions on the property expire after 10 years
- If an accessory apartment already exists, but is not in compliance with our single-family zoning, homeowner can participate in the program, making the apartment agree with the zoning
- Opportunity to provide housing to someone in need of shelter



Restrictions

- Apartments can't be age restricted
- Must be affirmatively marketed
- Administrative agency will screen potential tenants



Our Affordable Housing Plan

- Maintains the existing character of Mountain Lakes.
- Historic district will remain intact – accessory apartments have historic context
- With a court-certified Plan, a developer can not demand a change in our zoning in the name of affordable housing