

HOUSING ELEMENT

INTRODUCTION

This section includes an analysis of residential standards providing an integrated overview of both existing as well as projected future housing needs. The Housing Element must be in compliance with the New Jersey Fair Housing Act and the Mount Laurel decision of the New Jersey State Supreme Court which mandated a designated number of low and moderate income housing for each municipality.

Ramsey has begun the process of meeting its fair share requirements prior to the last Master Plan Update of 1988. The Housing Element, as part of the Master Plan update was adopted July 19, 1988. It included Ramsey's plan to meet its total number of low and moderate income housing units assessed by the Council on Affordable Housing.

The Borough applied for Substantive Certification of its plan and, in 1989, final state approval certifying Ramsey's plan was granted. Certification exempted the municipality against suits by developers seeking rezoning for higher density housing due to an insufficient number of low to moderate housing units.

The Borough had met its regional fair housing obligation for a period of six years, from 1988-1993. In April 1993, COAH's proposed new rules for the next six year period (mid 1993-1999) were released. Ramsey's new figure for low to moderate income housing is zero. The Borough's good faith efforts and success

in the preceding six year period in meeting their initial obligation contributed strongly to receive a "0" housing requirement through mid 1999. The sections of this report which follow are in accordance with C.52:27D-310. Mandatory contents of Housing Element, under the Municipal Land Use Law, as follows:

A municipality's Housing Element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing, and shall contain at least:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis, for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including, but not limited to, the property record cards;
- b. A projection of the municipality's housing stock including the probable future construction of low and moderate income housing, for the next six years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate

its present and prospective housing needs, including its fair share for low and moderate income housing; and

- f. A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing.

INVENTORY OF HOUSING STOCK

The change in the type of housing stock between 1980-1990 was due primarily to the Borough's fulfillment of its fair share COAH obligation. Table H-1 presents an overview of the Borough's existing housing stock. In 1980, 797 or 19% of the total housing supply of 4,223 units were multi-family; by 1990 multi-family units comprised 26% or 1,312 of the total housing supply of 4,960 units. From 1980 to 1990, 409 or 57% of the total 771 new homes were multi-family. From 1988-1994, 441 or 87.5% of the total of 504 units constructed were multi-family. Throughout the Borough, 192 units are exclusive to low and moderate income residents.

Older homes built in 1939 or earlier include a substantial number of multi-family units. Renter occupied units as of 1990 were 227 of 22% of a total of 1,045 units. An analysis of existing housing stocks shows an increase from 1980 to 1994 of units available to low and moderate income families. As shown in Table H-1, these comprise 764 or 15.4% of the total housing supply in 1994, compared to 507 or 12% in 1980. The calculation

of this figure is based on 28% of the income of families meeting HUD Section 8 income limits as of 1994; owner occupied housing was assumed to comprise of families of four persons for which the low income limit was \$29,250 and the moderate income limit was \$39,700. Low income limits were \$23,400 and moderate income \$31,750 for rental units comprising two-person families. In owner occupied housing, 183 were low and 391 moderate income. In renter occupied housing, 51 were low and 139 were of moderate income.

As part of the Substantive Certification by the Council on Affordable Housing, Ramsey agreed to assist in the rehabilitation of ten units classified as substandard housing in the Borough. A forgivable loan program was established to assist low and moderate income owners in rehabilitating their units. Nine of the units are completed and the tenth is under contract at an average cost of \$10,000 each.

PROJECTIONS OF HOUSING STOCK

Table H-2 shows all the housing projects currently under construction, approved or as potential developments over the next six years.

With Ramsey's new fair share Mount Laurel housing quota at zero until at least mid-1999, no new multi-family, low or moderate developments are expected in the foreseeable future. The only potential low or moderate income development is the Kinchley site on Franklin Turnpike in the R-5A zone. This site has previously been approved and included in Ramsey's plan which received certification.

Except for the Kinchley site, all of the Borough's fair share housing approved and certified has been constructed. With very little land left for future expansion, housing development should be limited primarily to single, separate lot development.

DEMOGRAPHIC CHARACTERISTICS

Historically, Ramsey's population has shown a steady growth since 1900 and its incorporation as a Borough in 1908. According to the U.S. Census, in 1900 population stood at 1,074. By 1950 the population rose to 4,670. The post-World War II birth of the "baby boomers", coupled with an exodus of urban dwellers to suburban communities, resulted in the doubling of Ramsey's population to 9,527 in 1960. Rapid growth continued during the next decade and in 1970 population stood at 12,571. 1980 population totaled 12,899 and the 1990 census count was 13,228.

Even though the volume of new housing construction continued at a brisk pace, the population has not increased dramatically over the past twenty years. This was due in part to a decline in family size from 3.52 in 1970, to 2.84 in 1990, as shown in Table H-3. The proportion of persons under 18 years of age has dropped from 30% in 1980 to 20.4% in 1990. The proportion of persons 65 years of age and over has increased from 8.3% to 9.3% from 1980 to 1990. However the 9.3% is smaller than the County average which doubled from 7.5% to 15.3% in the same time period. Table H-3 shows that only 30 persons reside in group quarters, such as nursing homes and college dormitories, versus

living in households (houses or apartments) of one or more persons.

Table H-3 also demonstrates Ramsey's household income pattern as higher than the County as a whole. Table H-4(A) is a census tabulation of patterns of household income in Ramsey. Also demonstrated are values of owner-occupied housing units. Of the units in Ramsey, 51% are valued from \$200,000 to \$299,000 with a mean value of \$278,154. This is higher than the County average of 38% and \$227,700 for the same values.

As to renter-occupied units in Ramsey, Table H-4(B) shows that 71% of all contract rents are in excess of \$750 per month while the county average is only 29%.

EMPLOYMENT CHARACTERISTICS

From the U.S. Census, employment located in Ramsey totaled 6,908 as of 1990. This compares with the state figures from unemployment insurance of 5,325, in 1982 and 2,803 in 1972, reflecting growth of industrial, office and shopping center employment in the Borough.

The survey of existing land use contained in the Land Use Element of the Master Plan indicates there are 31 acres of land remaining for development in the IP Industrial Park zone and 4.7 acres in the LO Laboratory and Office Zone. Floor space equal to 40% of the site area is permitted under the current zoning regulations. Theoretically, there could be up to 3,110 workers on this available land. However, some of the land may be used for industrial instead of offices and some office buildings may

not be built to the maximum allowed. Ultimately, there may be more square footage per employee. Therefore, the actual number of potential workers is estimated at not over 1,500. Future employment in the Borough should not exceed that figure.

FAIR SHARE OF LOW & MODERATE INCOME HOUSING

The Borough's Fair Share Plan which received Substantive Certification in 1989:

	<u>Need Breakdown</u>
1. Precredited need, assigned by the Council on Affordable Housing	350
2. Borough Rehabilitation Program, as per the above Subtotal	<u>-10</u> 340
3. Regional Contribution Agreement with Jersey City: Cambridge Heights, 95 units; Cambridge East, 12 units; R-5A Zone Addition, 43 units Subtotal	<u>-150</u> 190
4. Timber Valley (Adamo), low and moderate income sales units Subtotal	<u>-44</u> 146
5. Bergen County Housing Authority sales units Subtotal	<u>-36</u> 110
6. Bergen County Housing Authority rental units Subtotal	<u>-12</u> 98
7. Section 202 Project Elderly Units 90, credit reduced to 25% of the total need of the community less regional transfer Subtotal	<u>-50</u> 48
8. Section 202 Project, units for the non-elderly handicapped Subtotal	<u>-10</u> 38
9. 4.7 acres site on Franklin Turnpike, 20% of 15 units per acre Subtotal	<u>-14</u> 24
10. Rental Bonus, 30% of 80 credited rental units constructed in the Borough	<u>-24</u>
Shortfall	0

The accompanying copy of the zoning map identifies the locations of the above mentioned sites.

Ramsey's fair share housing number assigned by the New Jersey Council on Affordable Housing was set at 350 units. As part of Ramsey's plan which received Substantive Certification in 1989, the Borough agreed to sponsor the rehabilitation of 10 units of low or moderate income housing in Ramsey. The Borough received a Department of Community Affairs Balanced Housing grant, and together with municipal funding, established a Borough Housing Trust Fund. This program is administered by professional consultants. As of March 1994, rehabilitation of nine homes had been completed and the tenth unit is under contract.

CONCLUSION

An analysis of Ramsey's Housing Element identifies the Borough as a community that has met its fair share requirement of low and moderate income housing. While remaining primarily a one family suburban community, a balanced housing program including senior citizens housing, low and moderate income units, and rehabilitated units, has successfully been incorporated into the housing mix.

Little land is available for future expansion as Ramsey is virtually totally developed. With Substantive Certification by COAH, and a zero fair share housing need until at least mid-1999, no new multi-family housing developments are foreseen for the future. Housing development should be limited primarily to single, separate lot developments.