

# HOUSING ELEMENT AND FAIR SHARE PLAN

**Borough of Emerson  
Bergen County, New Jersey**

Prepared by

**Heyer, Gruel & Associates, PA**  
*Community Planning Consultants*  
732-828-2200

March 2001

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**EXECUTIVE SUMMARY**  
**HOUSING PLAN ELEMENT/FAIR SHARE PLAN**  
**BOROUGH OF EMERSON**  
**BERGEN COUNTY, NEW JERSEY**

1. Emerson has a total precredited affordable housing obligation of 74 units for the time period ending 1999. This obligation is all new construction, the Borough has no rehabilitation component.
2. The Borough is eligible for five credits against its gross obligation. A group home was created at 19 Spruce Avenue. It is operated by Comprehensive Behavioral Health Care, Inc. and is eligible for credits under COAH's alternative living arrangement rules. There are five bedrooms in this facility and occupants are social security eligible, and therefore income qualified. This is a five bedroom facility, each bedroom counts as a unit. The group home reduces Emerson's obligation to 69 units.
3. COAH's rules permit municipalities to take a vacant land adjustment when they lack sufficient available, suitable sites for inclusionary development. A detailed review of all vacant properties in Emerson was undertaken, and as a result only two parcels were deemed suitable for the purposes of calculating Emerson's realistic development potential (RDP).
4. The two eligible parcels are the Marek farm site, block 1201, lot 1 and the Community Developers LLC parcel located on Emerson Plaza West. A realistic density of 10 units per gross acre was established for the Marek farm site, using its 6.4 acre size, and a 20% set aside, the site would be capable of producing 13 units of affordable housing.

The Community Developers parcel is a small, .82 acre parcel, if developed with <sup>5</sup>~~6~~ units on site, one unit would be affordable. The Borough therefore has a total realistic development potential of 14 units.

5. Inclusionary Development. The Marek site has been recommended for rezoning for affordable housing at a gross density of 10 units per acre with a 20% set aside. Additionally, a density bonus is recommended for the tract in order to provide an incentive for onsite rental housing construction.

The gross tract density would be 14-1/2 units per acre, with a 15% set aside. If developed with rental housing, the tract would produce a total of 14 affordable housing units, fully addressing the Borough's realistic development potential.

6. Housing Trust Fund. At present, the Borough has \$288,000 in its housing trust fund account. The Emerson Woods site has the responsibility to generate an additional \$440,000 in contributions for a total available sum of \$728,000.

The Borough recently adopted a new Housing Trust Fund Ordinance which will generate additional monies in the future.

7. Accessory Apartments

COAH rules allow for the creation of up to 10 accessory apartments. The Borough must subsidize these units at a rate of \$10,000 per unit. Since this plan fully satisfies the Borough's realistic development potential the accessory apartment provision can be considered an additional affirmative measure to meet the Borough's "unmet obligation". The accessory apartment program will be managed by a consultant retained by the Borough.

8. Regional Contribution Agreements. The Borough will negotiate a Regional Contribution Agreement with a Hudson County municipality (Bayonne, Weehawken or Jersey City). Emerson will provide a total of 24 RCA units, at an average cost of \$25,000 per unit. The 24 unit Regional Contribution Agreement component is equal to the total number of units proposed in town through inclusionary zoning and accessory apartments.

The total cost for the RCA is \$600,000. The Borough will use the remainder of its affordable housing funds, \$28,000, to administer the Regional Contribution Agreement program and the accessory apartment program.

9. Additional Affirmative Measures. The Borough's Housing Element/Fair Share Plan provides for a total of 48 affordable units. This results in a "unmet obligation of 21 units". The Borough will revise its ordinances to require a 20% set aside for all multi-family residential projects of 5 or more units. Additionally, the Borough is currently in the process of preparing a downtown redevelopment plan which will incorporate opportunities for addressing any remaining unmet obligation.

# PART I

## INTRODUCTION

### **THE MOUNT LAUREL II DECISION<sup>1</sup>**

The Mt. Laurel II decision, handed down by the New Jersey Supreme court January 20, 1983, requires all municipalities to provide a realistic opportunity for the construction of housing affordable to those households of lower income. The extent of that obligation depends upon several factors including non-residential ratables, income of residents, vacant land and a municipality's designation in the New Jersey State Development and Redevelopment Plan (SDRP).

Based on these factors, Emerson's low and moderate income obligation for the 1987-1999 period is 74 units, all of which is new construction. The Borough's indigenous or local obligation is zero units. The 1987-1999 period includes any obligation from the first six-year (or prior) cycle from 1987 to 1993 and the second six-year cycle from 1993 to 1999. Since Emerson lacks sufficient land to accommodate the obligation, a vacant land adjustment will be requested pursuant to N.J.A.C. 5:93-4.2.

### **THE FAIR HOUSING ACT**

In response to the Mt. Laurel II decision, the Fair Housing Act was adopted by the New Jersey Legislature in 1985 (Chapter 222, Laws of New Jersey, 1985). The Act established a Council on Affordable Housing (COAH) to insure that the mandate of Mt. Laurel II would be implemented by all New Jersey municipalities.

The Fair Housing Act also required all municipalities in the State to include a housing element and fair share plan in all master plans. The principal purpose of the housing element is to provide for methods of achieving the goal of access to affordable housing to meet the municipality's present and prospective low- and moderate- income housing needs. Low income households are defined as those with incomes no greater than 50 percent of the median household income, adjusted for household size, of the housing region in which the municipality is located, and moderate-income households are those with incomes no greater than 80 percent and no less than 50 percent of the median household income, adjusted for household size, of the housing region. For Emerson, the housing region is defined by COAH as Bergen, Passaic, Hudson and Sussex counties. COAH also requires the municipal housing element to include supporting documents such as maps, plans and applications. Contents common to both the Fair Housing Act, COAH requirements and the Municipal Land Use Law are:

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<sup>1</sup> South Burlington County NAACP v. Mt. Laurel Township, 92 NJ 158, 456 A.2d 390 (1983).

- 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;
- b. A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the six years subsequent to the adoption of the housing element, 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 necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristic 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.

### **Defining Terms**

All municipalities in the State of New Jersey have the obligation of providing the realistic opportunity for low and moderate income housing. Every community must provide for its own "indigenous need" and all except certain economically distressed municipalities ("urban aid cities") must also provide for their "fair share" of the region's "reallocated present need" and "prospective need."

"Indigenous need" means deficient housing units which are occupied by low- and moderate-income households within a municipality and is a component of the present need. The "reallocated present need" represents a redistribution of units from municipalities with deteriorated housing which exceed the regional average. This excess is redistributed among the remaining municipalities. "Prospective need" has been newly defined as a municipality's share of (1) the region's projected low- and moderate-income housing needs plus (2) a reduced 1997-93 prospective need based on COAH estimates of actual growth in that period.

93-97

This report constitutes Emerson's Housing Element/Fair Share Plan. It consists of four parts, as follows:

- Part I. Introduction
- Part II. Background Data
- Part III. Fair Share Obligation, Credits and Adjustments
- Part IV. Fair Share Plan

An implementation amendment will be prepared after the adoption of the Fair Share Plan. Required maps and plans will be submitted separately.

**PART II**  
**BACKGROUND DATA**

**SECTION I**

**DEMOGRAPHIC CHARACTERISTICS**

**POPULATION**

Population growth in Emerson has generally followed the trends exhibited in most suburban New Jersey municipalities: significant growth in the “baby boom” years of 1950-1960, lesser yet still significant growth from 1960 to 1970, and continued decline since 1970.

From 1920 to 1970, the Borough of Emerson’s population increased eight-fold, as shown in Table 1. The largest aggregate growth occurred in the 1950 to 1960 decade when the population increased from 1,744 to 6,849 persons, or 290 percent. The 1960 to 1970 decade also showed a significant increase when the population grew by 1,579 persons, or 23 percent.

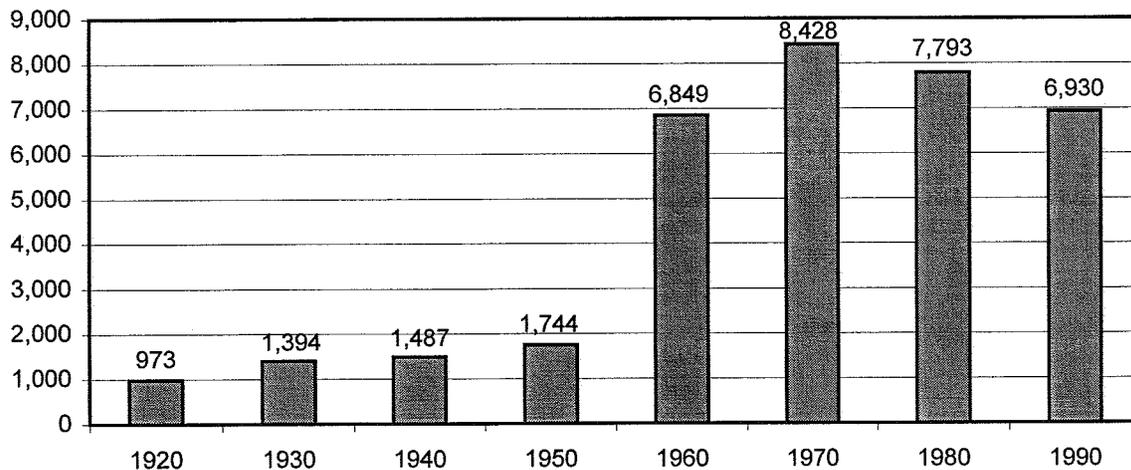
Between 1970 and 1980, however, the Borough experienced a decline in population of 635 persons for a 7.5 percent drop, leaving the 1980 population at 7,793. Since 1980, the population has continued to decline. The 1990 Census population of Emerson is 6,930 which is a decrease of 863 people since 1980. This is 18 percent below the 1970 population peak of 8,428 persons.

The population trends experienced by the Borough of Emerson from 1920 through 1990 are similar to those of Bergen County as a whole, also shown in Table 1. The County experienced its largest growth in the 1920 to 1930 decade when the population increased from 210,643 to 364,977 persons. This represented a 73.3 percent increase. The Borough also registered a large percentage gain (43 percent) during this decade. During the 1930 to 1940 decade, the County population increased by 44,669 person or 12.2 percent. The 1940 to 1950 decade and the 1950 to 1960 decade also showed population increases – 129,493 persons or 31.8 percent for 1940 to 1950 and 241,116 persons or 44.7 percent for 1950 to 1960. During the 1960 to 1970 decade, the County’s growth started to slow down. The population increased by 116,893 persons or approximately 15 percent. In comparison to the Borough’s 7.5 percent decrease, the County population between 1970 and 1980 decreased by 5.8 percent or 51,763 persons to a total of 845,385 people. The 1990 Census showed a decrease of 27,148 persons in the county to a population of 818,237 or a 3.2 percent decrease from the 1980 level. Overall, from 1920 to 1990 Bergen County’s population grew by 287 percent while the Borough of Emerson grew by over 600 percent during the period.

Table 1  
Population Growth  
Borough of Emerson and Bergen County

Borough of Emerson		Population Change	
Year	Population	Number Changed	Percent
1920	973		
1930	1,394	421	43.3
1940	1,487	93	6.7
1950	1,744	257	17.3
1960	6,849	5,105	292.7
1970	8,428	1,579	23.1
1980	7,793	(635)	(7.5)
1990	6,930	(863)	(11.1)

Population Growth, 1920 - 1990  
Borough of Emerson



**POPULATION COMPOSITION BY AGE**

Table 2 presents the 1980 and 1990 population by age groups for the Borough of Emerson. As indicated, there was an 8.8 percent increase in the youngest cohort and significant decrease in the next two age cohorts over the ten year period. Decreases were seen in the 45-54 and 55-64 cohorts with the oldest cohort (65 and over) increasing. The 25-34 year age cohort had an increase of 66 people, or 7.5 percent; the 65 and over age cohort had an increase of 294 people or 34 percent. All of the other age groups

registered a decline in population, although some more dramatic than others. The most significant declines occurred in the 5 to 14 and the 15 to 24 year age cohorts, with a loss of 394 people or 34 percent, and 577 persons or 40 percent, respectively.

Table 2 POPULATION BY AGE, 1980 AND 1990 Borough of Emerson						
	1980		1990		Change, 1980-1990	
	Number	Percent	Number	Percent	Number	Percent
Under 5	375	4.8	408	5.9	33	8.8
5 – 14	1,157	14.8	763	11.0	(394)	(34.1)
15 – 24	1,442	18.5	865	12.5	(577)	(40.0)
25 – 34	885	11.4	951	13.7	66	7.5
35 – 44	1,001	12.8	999	14.4	(2)	(0.2)
45 – 54	1,166	15.0	897	12.9	(269)	(23.1)
55 – 64	907	11.6	893	12.9	(14)	(1.5)
65 and over	860	11.0	1,154	16.7	294	34.2
Totals	7,793		6,930		(863)	

*Source:* U. S. Bureau of the Census, 1980 and 1990.

Table 3 compares the age group distribution for the Borough of Emerson and Bergen County in 1980 and 1990. Both the County and Borough experienced an increase in the population in the under 5 age cohort while registering decreases in the 5-14 and 25-34 categories. Increases were also consistently seen in the 65 and over cohort. Compared to the County in 1990, the Borough had a slightly higher percentage of its population in the older age categories (55 years and over) and a slightly lower proportion in the youth group (14 years and under).

The median age in the Borough was 35.4 years in 1980. This was similar to the county's median age in 1980 of 35.5 years. Given the present population distribution and developed character of the Borough, the Borough's population will be increasingly "top heavy" by the continued aging of older cohorts.

Table 3  
 POPULATION DISTRIBUTION, 1980 AND 1990  
 Borough of Emerson and Bergen County

	1980 Percent of Population		1990 Percent of Population	
	Township	County	Township	County
Under 5	4.8	5.0	5.9	7.0
5 - 14	14.8	13.2	11.0	9.9
15 - 24	18.5	16.6	12.5	12.4
25 - 34	11.4	14.7	13.7	6.5
35 -44	12.8	12.2	14.4	15.7
45 - 54	15.0	13.1	12.9	12.1
55 - 64	11.6	12.8	12.9	11.1
65 and over	11.0	12.5	16.7	15.3
Totals	100.0	100.0	100.0	100.0
Median Age:	35.4	35.5	Not Available	37.6

Source: U. S. Bureau of the Census, 1980 and 1990.

## SECTION II

### EXISTING HOUSING CHARACTERISTICS

#### HOUSEHOLD SIZE

A household is defined as one or more persons, whether related or not, living together in a dwelling unit. Table 4 presents the households by number of persons for 1980 and 1990 in the Borough of Emerson and Bergen County.

As indicated in Table 4, average household size has continued to diminish. The average household size in the Borough was 3.28 persons, down from 3.90 persons in 1970. The 1990 average household size is 3.01 persons, following the continuing decline since 1970. The decline was similar in Bergen County. In the County, the 1990 household size was 2.64 down from 2.79 persons in 1980 and 3.19 persons in 1970.

Various trends during the late 1960's and 1970's contributed to the reduction in household size. These include the tendency to marry at later ages, increases in divorce rates, increases in the number of elderly living alone, and the desire by single working persons to have their own housing units. Collectively, these trends have resulted in reductions of household size. This explains why the number of households increased from 1970 to 1980 and again from 1980 to 1990, while the population declined during the same period.

Table 4  
Household Characteristics  
Borough of Emerson and Bergen County

<u>Household Size</u>	<u>Borough, 1990</u>		<u>County, 1990</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1 person	171	7.7	71,606	23.2
2 person	571	25.8	97,996	31.7
3 person	471	21.3	56,782	18.4
4 person	520	23.5	50,456	16.3
5 person	284	12.8	21,310	6.9
6 or more person	199	9.0	10,730	3.5
Totals	2,216	100.0	308,880	100.0

Median Persons Per Household:

1970	3.90	3.19
1980	3.28	2.79
1990	3.01	2.64

**Median Persons Per Household**  
Emerson Borough and Bergen County

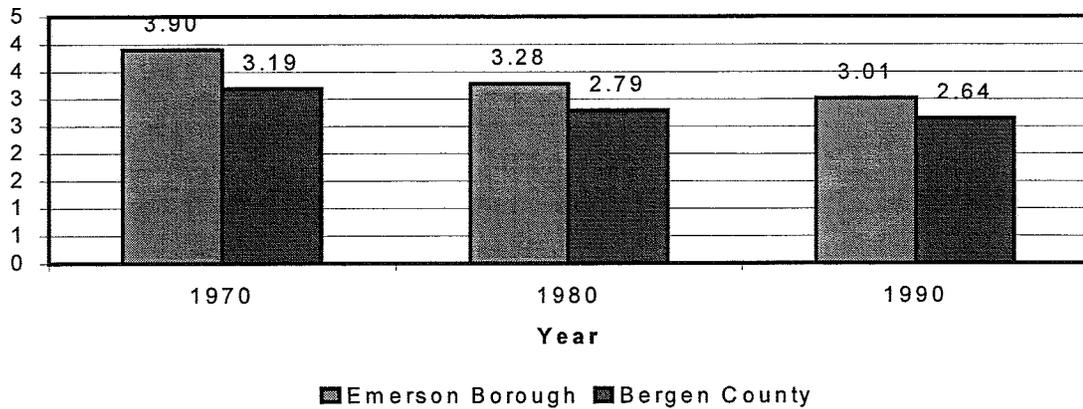


Table 5 details the types of households in Emerson in 1990. As indicated, one-person households represented 7.7 percent of the total households. Of these, 43.6 percent, or 112 one-person households, were occupied by persons aged 65 years or over. Persons aged 65 and over comprised 646 households, or 30.5 percent of the total number of households.

<i>Type of Household</i>	<i>Number in Subgroup</i>	<i>1990 Total</i>
<i>One Person:</i>		257
Male Householder	93	
Female Householder	164	
<i>Two or More Persons:</i>		1,960
Married Couple Family	1,657	
Other Family		261
Male Householder, No Wife	74	
Female Householder, No Husband	187	
Non-Family*		42
Male Householder	25	
Female Householder	17	
One or More Persons 65 Years or Over:		696
One Person	112	
Two or More Persons	584	
*Not a member of a family; roomers, boarders, resident employees, foster children, etc., are included in this category.		
Source: U. S. Bureau of the Census, 1990.		

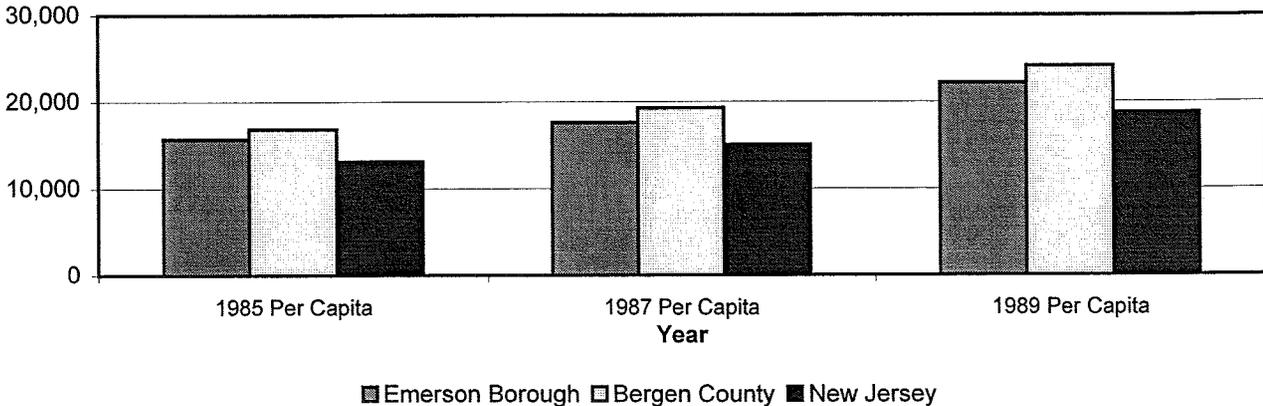
**INCOME**

The Borough of Emerson had a per capita income of \$9,606 in 1979, which was slightly lower than the per capita income of Bergen County of \$10,225 and higher than the state's per capita income of \$8,183. In 1979, median household income for the Borough was \$30,814 which was higher than the County and State median income of \$28,587 and \$23,260, respectively. The 1985 per capita income for the Borough had increased to \$15,695 which was slightly less than the County per capita income of \$16,850. Both the Borough and County exceeded the 1985 New Jersey per capita income of \$13,129. By 1987, the Borough's per capita income had increased to \$17,613, which remains less than the County's \$19,248 but higher than the State's \$15,028. In 1989, per capita income for the Borough increased to \$22,155 which was lower than the County per capita income of \$24,080 and greater than the 1989 New Jersey per capita of \$18,714. Median and per capita income are shown in Table 6.

Table 6  
Per Capita and Household Income, 1979, 1985, 1987 and 1989  
Borough of Emerson  
Bergen County and State of New Jersey

	<u>1979 Median Money Income</u>	<u>1979 Per Capita Household Income</u>	<u>1985 Per Capita Household Income</u>	<u>1987 Per Capita Household Income</u>	<u>1989 Per Capita Household Income</u>
Borough	\$30,814	\$9,606	\$15,695	\$17,613	\$22,155
County	\$28,587	\$10,225	\$16,850	\$19,248	\$24,080
State	\$23,260	\$8,183	\$13,129	\$15,028	\$18,714

**Per Capita Money Income**  
Emerson Borough, Bergen County & New Jersey



## HOUSING VALUES

As indicated in Table 7, over half of the owner occupied residences in the Borough are valued between \$100,000 to \$199,000. Very few residences (less than 1 percent) have a value less than \$100,000. The Borough also has few residences at the high end of the house value scale. Less than 3 percent or 42 homes have a value of \$400,000 or more.

Table 7 HOUSING VALUES, 1990 Borough of Emerson <i>Owner Occupant Housing Units by Value</i>		
<i>Value Range</i>	<i>Number</i>	<i>Percent</i>
Less than \$25,000	3	0.2
\$25,000 - \$99,999	13	0.7
\$100,000 - \$149,999	101	5.3
\$150,000 - \$199,999	478	25.2
\$200,000 - \$249,999	635	33.5
\$250,000 - \$299,999	377	19.9
\$300,000 - \$399,999	246	13.0
\$400,000 or more	42	2.2
Total	1,895	100.0

Source: U. S. Bureau of the Census, 1990.

## CONTRACT RENTS

Table 8 shows contract rent of renter occupied units in Emerson. In 1990, 71.8 percent of the 151 renter occupied contract rental units had rents exceeding \$650.00 per month. The Borough's 1990 median monthly contract rent was \$861. This is one-third higher than the 1990 Bergen County median contract rent of \$627.

Table 8  
CONTRACT RENTS, 1990  
Borough of Emerson

<i>Contract Rent</i>	<i>Number of Units</i>	<i>Percent of Units</i>
Less than \$100	0	0
\$100 - \$149	0	0
\$150 - \$199	1	0.6
\$200 - \$249	0	0
\$250 - \$299	1	0.6
\$300 - \$349	2	1.2
\$350 - \$399	1	0.6
\$400 - \$449	2	1.2
\$450 - \$499	3	1.8
\$500 - \$549	18	11.0
\$550 - \$599	2	1.2
\$600 - \$649	3	1.8
\$650 - \$699	12	7.3
\$700 - \$749	15	9.1
\$750 - \$999	35	21.3
\$1,000 or More	56	34.1
No cash rent	13	7.9
Median Contract Rent	<b>\$861</b>	

*Source:* U. S. Bureau of the Census, 1990.

### NUMBER AND AGE OF HOUSING UNITS

At the time of the 1990 census, there were 2,257 housing units in the Borough. This represents an increase of 31 housing units since 1980, or an increase of 1.4 percent. Of these units, 40 were vacant, which results in a vacancy rate of 1.8 percent. Most of Emerson's housing inventory consists of owner-occupied units (92.6) percent. The remaining 165 units or 7.4 percent, are renter occupied.

Of the total housing units, 299 or 13 percent were constructed before 1940. Over half (58) percent of the Borough's housing stock was built between 1940 and 1959. Table 9 details this as of 1980.

Table 9  
HOUSING DATA, 1990  
Borough of Emerson

<i>Year Round Housing Units</i>	<i>1990 Number</i>	<i>1990 Percent</i>
Occupied	2,217	98.2
Vacant	<u>40</u>	<u>1.8</u>
	2,257	100.0
<b>Tenure of Occupied Units</b>		
Owner Occupied	2,052	92.6
Renter Occupied	<u>165</u>	<u>7.4</u>
	2,217	100.0
<b>Year Structure Built</b>		
1975-March 1990	55	2.5
1970- 1974	68	3.1
1960 – 1969	512	23.0
1940 – 1959	1,292	58.0
Before 1940	<u>299</u>	<u>37.2</u>
	2,226	100.0
<b>Units at Address</b>		
Single-family detached	1,966	95.8
Single-family attached	28	1.4
Two or More Units	55	2.7
Mobile Home	0	0.0
Other	<u>3</u>	<u>0.1</u>
	2,052	100.0
<b>Number of Rooms</b>		
One	12	.5
Two	2	.1
Three	35	1.6
Four	81	3.6
Five	269	11.9
Six	504	22.3
Seven	595	26.4
Eight or more	<u>789</u>	<u>33.6</u>
	2,257	100.0

*Source:* U. S. Bureau of the Census, 1990.

### TYPE AND SIZE CHARACTERISTICS

Most of the housing stock of the Borough of Emerson is single-family detached housing. In 1990, there were 1,966 single-family detached homes which represents approximately 96 percent of the total housing stock. The remaining 86 units were in 28 attached single-family units with the remaining units in buildings

containing two or more housing units. Between 1980 and 1990, an additional 82 building permits were issued, of which 80 were single-family attached and detached and 2 were in a two-family structure. By 1990, the total number of housing units in the Borough reached 2,257.

Table 9 also illustrates housing units by the number of rooms. There are only twelve units with one room, and 118 units had two, three, four, and five rooms. These units presumably include most of the rental units in the Borough.

Six or more units were the largest single category with 1,858 units, or 82 percent of all housing in the Borough. This reflects the predominance of single-family detached homes which tend to be higher than multiple-family units.

### TENURE OF HOUSEHOLDS

Table 10 details the breakdown of units in the Borough of Emerson by tenure. About 65 percent of the households in the Borough moved into their current residence before 1970 and about 35 percent since 1980.

As also indicated in Table 10, there is a 59 percent difference in the turnover rates between owner occupied and renter occupied units since 1980.

Table 10  
Occupied Housing Units by Tenure  
Borough of Emerson

	<u>Total</u>	<u>Percent</u>	<u>Renter</u>	<u>Percent</u>	<u>Owner</u>	<u>Percent</u>
1989 - 1990	163	7.35	72	43.64	91	4.43
1985 - 1988	373	16.82	50	30.30	323	15.74
1980 - 1984	248	11.19	26	15.76	222	10.82
1970 - 1979	478	21.56	8	4.85	470	22.90
1960 - 1969	498	22.46	0	0.00	498	24.27
1959 or earlier	<u>457</u>	<u>20.61</u>	<u>9</u>	<u>5.45</u>	<u>448</u>	<u>21.83</u>
Totals:	2,217	100.00	165	100.00	2,052	100.00

Source: U.S. Bureau of the Census, 1990.

## HOUSING SALES

During the 1965-1980 period, the increase in sales prices in the State of New Jersey followed that of the nation as a whole. However, sales prices during 1980-1988 in New Jersey far exceeded that of the nation by 3-1/2 times. Sales prices were influenced by the increased housing demand caused by an immigration of new corporations and a booming economy.

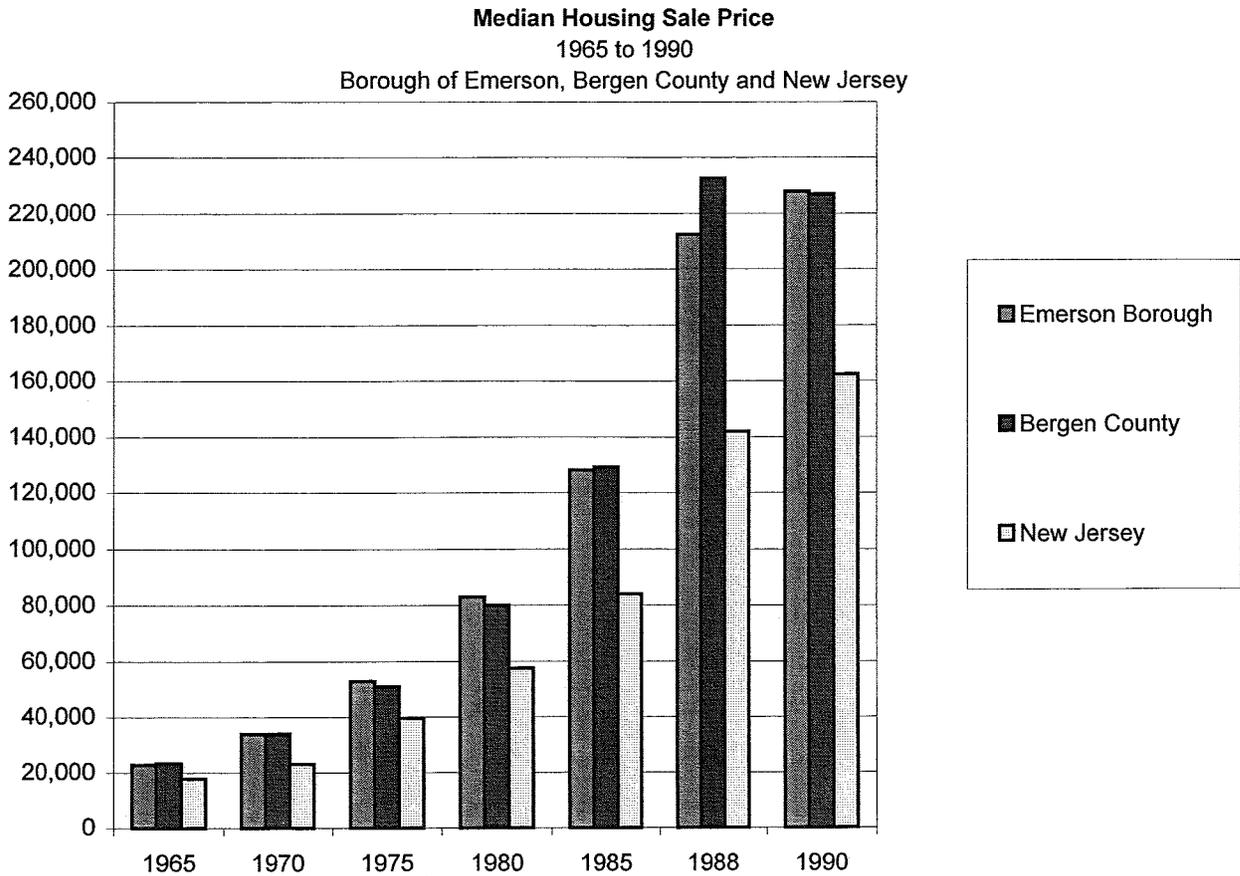
Median housing sales prices for the Borough of Emerson increased from \$22,750 in 1965 to \$227,800 in 1990. This represents a ten-fold increase within the 25 years period. As shown in Table 11, the Borough's median sales price is comparable to Bergen County's throughout the period. The 1990 census indicates that the Borough's median housing value is \$227,800, about the same as the County median of \$227,700. Both the Borough and County medians are significantly higher than the State's (\$162,300).

In comparison, median housing sales prices in New Jersey increased approximately 915 percent from \$17,750 in 1963 to \$162,300 in 1990.

Table 11  
Median Housing Sales Prices

<u>Year</u>	<u>Borough of Emerson</u>	<u>Bergen County</u>	<u>New Jersey</u>
1965	\$22,750	\$23,300	\$17,750
1970	\$34,000	\$34,000	\$23,000
1975	\$52,900	\$51,000	\$39,500
1980	\$83,000	\$80,000	\$57,500
1985	\$127,983	\$128,997	\$84,004
1988	\$212,500	\$232,500	\$141,900
1990	\$227,800	\$227,000	\$162,300

Source: Rutgers Regional Report, Vol. II: New Jersey Home Prices, Sternlieb and Hughes, 1990.  
U.S. Bureau of the Census, 1990.



**HOUSING CONDITIONS**

Housing conditions in Emerson are generally excellent. As Table 12 indicates, very few units lack plumbing or central heating or are overcrowded. These factors are utilized in determining housing deficiency. Less than 1 percent, or 9 units in the Borough were lacking complete plumbing for the exclusive use of the unit occupants. On the other hand, 31 units or 1.4 percent of the total housing units in the Borough were without central heating. In addition, 17 units or less than 1 percent were occupied by more than 1.01 persons per room.

Table 12  
 Indicators of Housing Conditions, 1990  
 Borough of Emerson

<u>Status of Plumbing Facilities</u>	<u>Number</u>	<u>Percent</u>
Having complete plumbing for exclusive use	2248	99.7
Lacking complete plumbing for exclusive use	9	0.3
<u>Status of Heating Equipment</u>		
With central heating system	2217	98.6
Without central heating system	31	1.4
<u>Occupied Units by Persons Per Room</u>		
1.00 or less	2200	99.2
1.01 - 1.50	15	0.6
1.51 or more	2	0.1

Source: U.S. Bureau of the Census, 1990

## **SECTION III**

### **ESTIMATED FUTURE HOUSING CONSTRUCTION**

The 1990 Census estimates of the number of housing units in Emerson was 2,257. In the years since the 1990 Census, 150 additional single-family homes were authorized by building permits. The estimate number of units for 2000 is 2,407. The pace of single-family construction is likely to slow in the foreseeable future due to lack of available land. The most significant new housing construction is likely to be the result of development of the sites recommended for rezoning in this plan.

## SECTION IV

### EMPLOYMENT DATA

#### JOB IN THE BOROUGH OF EMERSON

Covered employment in the Borough of Emerson increased by 902 jobs, or 30.3 percent between 1980 and 1988. As indicated in Table 14, there were 1,606 jobs in 1980 and by 1988 this number had increased by 42 percent to 2,281 jobs. The peak year was in 1986 with a total of 3,204 jobs.

Table 14  
Employment Data

Borough of Emerson and Bergen County

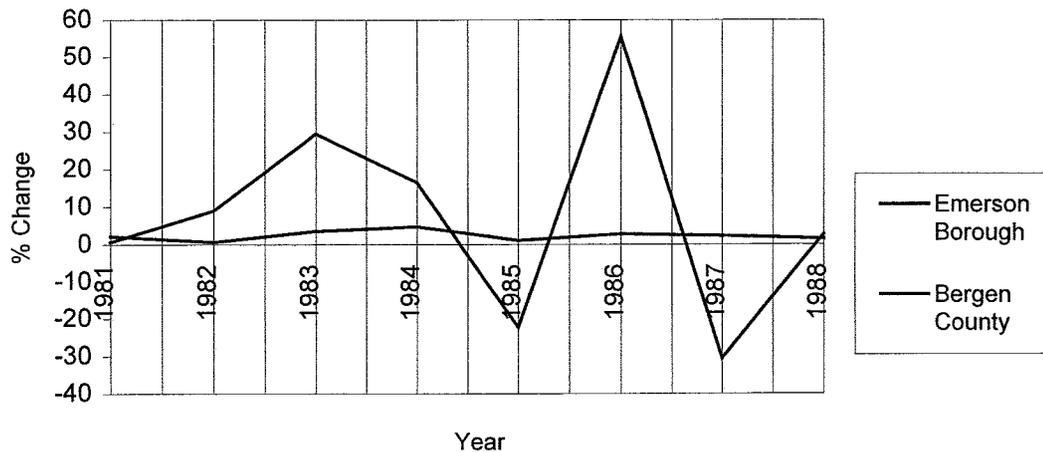
Year	<u>Borough of Emerson</u>			<u>Bergen County</u>		
	Number of Jobs*	Difference Number	Percent	Number of Jobs	Difference Number	Percent
1980	1,606			340,296		
1981	1,615	9	0.6	347,425	7,129	2.1
1982	1,759	144	8.9	349,512	2,087	0.6
1983	2,277	518	29.4	361,712	12,200	3.5
1984	2,650	373	16.4	378,744	17,032	4.7
1985	2,060	(590)	(22.3)	382,638	3,894	1.0
1986	3,204	1,144	55.5	393,118	10,480	2.7
1987	2,223	(981)	(30.6)	401,924	8,806	2.2
1988	2,281	58	2.6	407,351	5,427	1.4
<b>Employment Change</b>						
1980-1988		675	42.0		68,056	20.1

#### Population to Job Ratio

<u>Area</u>	1988** Population	1988 Covered Employment	Population to Jobs
Borough of Emerson	7521	2281	3.30 to 1
Bergen County	827076	407351	2.03 to 1
Hudson County	540979	198730	2.72 to 1
Passaic County	463408	176806	2.62 to 1

Source: \* NJ Department of Labor, Covered Employment Trends, 1977-1988

\*\*Population Estimates for New Jersey, July 1, 1988



The Northeast Housing Region contains Bergen, Hudson, and Passaic Counties. As shown in Table 14, the average persons to job ratio in 1988 for these counties were all less than 3.0 to 1. These ratios are lower than Emerson's with a population to job ratio of 3.30 to 1. Despite the increase in jobs over the decade, Emerson continues to remain primarily a residential suburb.

### COMPARATIVE EMPLOYMENT DATA

Table 15 indicates how residents in the Borough of Emerson and Bergen County earn their living and their place of employment. The largest category in the county is Technical Sales and Administrative Support which represented 38.0 percent. Emerson's largest occupational category is also Technical Sales and Administrative Support, which accounted for 37.9 percent of resident employment. The second largest occupation in the County is Managerial and Professional which represented 36.5 percent of all occupational categories. In the Borough, Managerial and Professional functions comprised 34.1 percent of residents' occupations. Service employment in the Borough represented 8.3 percent which is lower than the county percentage of 8.7 in the same category. As expected, Farming, Forestry and Fishing represent 1 percent or less of the jobs in both the Borough and the County.

## PLACE OF WORK

Table 15 also identifies reported employment by place of work for the Borough and the County. About 10.7 percent of workers in Emerson reside in the Borough.

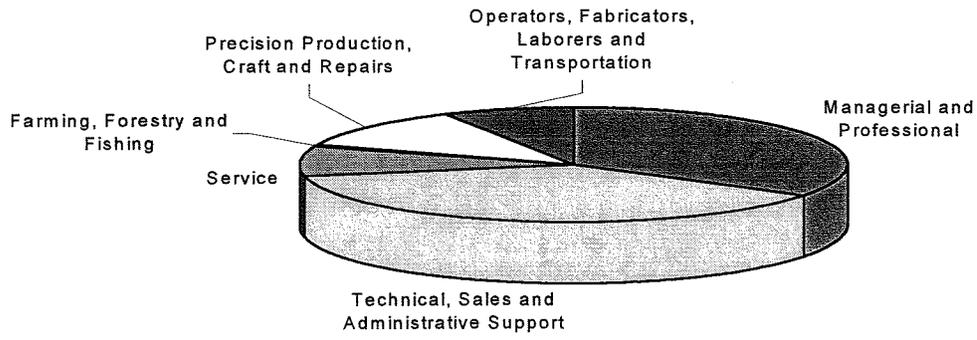
Table 15  
Comparative Employment Data, 1990  
Borough of Emerson

<u>Employment by Occupation</u>	<u>Borough of Emerson</u>		<u>Bergen County</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Managerial and Professional	1,199	34.1	155,841	36.5
Technical, Sales and Administrative Support	1,334	37.9	162,146	38.0
Service	293	8.3	36,889	8.7
Farming, Forestry and Fishing	18	0.5	2,868	0.7
Precision Production, Craft and Repairs	401	11.4	38,917	9.1
Operators, Fabricators, Laborers and Transportation	274	7.8	29,772	7.0
Totals:	3,519	100.0	426,433	100.0
 <u>Employment by Place of Work (Reported)</u>				
Worked in Area of Residence	374	10.7		
Worked Outside Area of Residence	3,096	89.3		
Working in County			256,562	75.8
Worked Outside County			81,547	24.2

Sources: U.S. Bureau of the Census, 1990

### Employment by Occupation, 1990

**Employment by Occupation, 1990**



## PART III

### FAIR SHARE OBLIGATION, CREDITS AND ADJUSTMENTS

#### DETERMINATION OF EMERSON'S FAIR SHARE OBLIGATION

The Borough of Emerson is located within Housing Region No. 1, the Northeast region. This region consists of Bergen, Passaic, Hudson and Sussex counties (see map following page 2).

Using the methodology set forth in the "Municipal Determination of Present and Prospective Need" (N.J.A.C. 5: 93-2.1 et seq.), the Council on Affordable Housing has determined that Emerson has a total calculated need of 74 low- and moderate-income units, all of which are new units.

#### Present Need

Present need includes two components; indigenous need and reallocated present need.

Indigenous need is the total number of existing deficient housing units occupied by low and moderate income households within a community. Since a survey was not made of actual deficient units in Emerson, the indigenous need is determined by the presence of a number of statistical surrogates.

The surrogates used by the Council on Affordable Housing in its methodology are:

1. The year the structure is built. Units built before 1940 are considered "old housing", are subject to deterioration than newer homes;
2. Persons per room. 1.01 or more persons per room is an index of overcrowding;
3. Plumbing facilities. Lack of the exclusive use of complete plumbing facilities is considered as inadequate facilities.
4. Kitchen facilities. Adequate kitchen facilities include exclusive use of a sink with piped water, a stove and a refrigerator.
5. Heating facilities. Inadequate heating is the use of coal, coke, wood or no fuel for heating.
6. Sewer. Inadequate sewer services are lack of public sewer, septic tank or cesspool.
7. Water. Inadequate water supply is lack of either city water, drilled well or dug well.

A unit with at least two of the above characteristics and occupied by a low or moderate income family is a deficient unit.

Because Census data are only available by subregion, it is necessary to "step down" the subregional indigenous need to the municipal level. Six indices of deficiency are available at both the municipal and subregional levels. These indices are used to distribute the subregional indigenous need among the

subregion's municipality's. The indices of deficiency are (1) water or sewer deficiency, whichever is greater; (2) non-standard heating facilities or no fuel; (3) overcrowding, i.e. 1.01 or more persons per room; (4) inadequate plumbing facilities; (5) housing built before 1940; (6) absence of telephone in unit.

Using the Council on Affordable Housing's methodology, Emerson has a gross indigenous need of 5 units. It should be noted that the determination of indigenous need, based on the surrogates, used 1990 census data. Some of the "substandard" housing units may have been rehabilitated since then. COAH's formula calculates that five units will be "spontaneously" rehabilitated by non-public means in the 1993-99 period. When spontaneous rehabilitation is applied to the gross indigenous need, the result is a net indigenous need of 0 units.

### **Reallocated Present Need**

Reallocated present need is a share of the excess deteriorated units in a region transferred to all communities which are within the growth area except selected urban aid cities. Urban aid cities are generally densely populated and have a higher than average proportion of low and moderate income families living in deteriorated housing. In Housing Region 1 there are ten urban aid municipalities, including Lodi and Garfield in Bergen County. They are not expected to share in the regional burden. Excess deficient units are allocated and redistributed to all of the other municipalities within a growth area in the region.

Low-and moderate-income housing is distributed to each community using both economic and land use factors. The factors were selected as measures of both municipal responsibility and capacity.

The factors used in apportioning reallocated present need include:

1. Equalized nonresidential valuation (commercial and industrial).
2. Undeveloped land.
3. Aggregate income difference.

Using the allocation formula, the Borough of Emerson has a reallocated present need of 30 units.

### **Prospective Need**

According to COAH, prospective need is a projection of low-and moderate-income housing needs based on development and growth which is reasonably likely to occur in a region or municipality. Prospective low-and moderate-income housing need is derived by projecting the population by age cohort from 1993 to 1999 and converting this to households.

The following factors are used to distribute regional prospective need to each municipality:

1. Change in equalized nonresidential valuation from 1980 to 1990.
2. Undeveloped land.
3. Aggregate income difference.

Emerson's 1993-1999 prospective need is 20 units.

### **Prior Cycle Prospective Need (1987 - 1993)**

Prior cycle prospective need addresses unmet needs from the prior cycle (1987 - 1993). The formula recalculates the prior cycle prospective need to reflect the best estimate of the growth in low and moderate income households that actually occurred in the period.

The Borough of Emerson has a prior cycle prospective need of 25 units.

### **Modifications**

1. Demolitions. The fair share formula identifies demolition as a factor which eliminates housing opportunities for low and moderate income households. Therefore, the number of demolitions is added to the total need number.

The number of municipal demolitions which occurred during 1988, 1989 and 1990 are averaged and multiplied by six to obtain the projected 1993 to 1999 demolition estimate. total demolitions are tallied by municipality and the share affecting low and moderate income housing is estimated by a multiple of the subregional low-and moderate-income housing deficiency percentage.

In Emerson, this represents two additional units added to the previously calculated total need.

2. Filtering. Filtering is a factor which causes a reduction in the total need number, based upon the recognition that housing needs of low and moderate income households are partially met by sound housing units formerly occupied by higher income sectors of the housing market. That is, as higher income households vacate certain units, they become available to households of lower income. Filtering is strongly correlated with the presence of multi-family housing units. Filtering is measured by using the American Housing survey over the 4 year period 1985 - 1989.

In Emerson, filtering reduces the total housing obligation by two units.

3. Residential Conversions. Residential conversion is the creation of dwelling units from already existing residential structures. Residential conversion causes a reduction in total municipal need because it provides housing for low-and moderate-income households. Residential conversion is positively correlated with the presence of two-to four-family housing units.

Converted units are measured using the 1980 and 1990 Housing Census. Conversions are calculated as the difference between the increase in total housing units and the housing units constructed less the demolitions over the period.

Emerson's residential conversions will reduce the total affordable housing obligation by one dwelling unit, since the Borough has relatively few two-to four-family units.

4. Spontaneous Rehabilitations. Spontaneous rehabilitation measures the private market's ability to rehabilitate deficient low and moderate income units to code standard. It causes a reduction to the indigenous municipal need. Spontaneous rehabilitation is positively correlated with income.

In Emerson, spontaneous rehabilitation is calculated to cause a net reduction in need of five units.

### **Credits and Reductions**

The Council of Affordable Housing's guidelines include a provision for credits and reductions to lower the municipal need number. Credits are granted for all qualified units created after April 1, 1980. Credits are granted for units which have been rehabilitated after April 1, 1990 under COAH guidelines and are presently occupied by either the original low and moderate income household or a subsequent low or moderate income household.

A single unit has been rehabilitated pursuant to COAH guidelines, located at 210 Grand Boulevard. The unit was rehabilitated in 1983, and therefore is ineligible for credit. This is moot however since the Borough does not have an indigenous obligation.

The Borough is eligible for at least five credits for a group home pursuant to COAH's rules regarding alternative living arrangements. The home is located at 19 Spruce Avenue. The facility is operated by Comprehensive Behavioral Health Care, Inc., a non profit mental health organization. The facility consists of five beds and is limited to those on Social Security and therefore income qualified.

### **Net Fair Share Obligation**

The net fair share obligation of the Borough is the sum of the pre-credited need minus credits, as show in in the following table:

Net Fair Share Obligation 1987 – 1999	
Borough of Emerson	
Pre-Credited Need:	74 Units
Post 1980 Credits (new units):	5 Units
Net Fair Share Obligation:	69 Units (new construction)

### **Realistic Development Potential**

The Borough lacks sufficient vacant developable sites to fully satisfy its affordable housing obligation. A detailed review of all vacant sites was conducted and the consensus opinion was that only two sites met the criteria to be included in the Borough’s realistic development potential calculation.

The two parcels are the Marek farm site on Old Hook Road, and the Community Developers, LLC site located on the Emerson Plaza West. The Marek site has an RDP of 13 units based upon a 10 unit/acre density applied to its 6.4 acres. The Community Developers site has an RDP of 1 unit based upon development with 6 units.

## PART IV

### FAIR SHARE PLAN

#### **INTRODUCTION**

The Borough of Emerson proposes to satisfy its fair share obligation through a variety of measures. The measures include zoning for inclusionary development, sites, accessory apartments and additional affirmative measures.

#### **Zoning for Inclusionary Development**

Marek Farm, Block 1201, Lot 1, Old Hook Road. This is a 6.5 $\pm$  acre parcel located on the north side of Old Hook Road. The site is presently used for agricultural purposes. It is recommended that the site be zoned for on-site inclusionary development with a gross density of 10 units per acre and a 20 percent setback. Permitted uses in the zone will include townhouse and multi-family development in structures up to two and a half stories or 35 feet. The site will produce 13 units of affordable housing.

Additionally, as an incentive for development with rental housing, a rental density of 14-1/2 units/acre is recommended. This will allow the Borough to fully satisfy its RDP on the Marek site.

#### **Accessory Apartments**

The Borough will use some of its previously collected funds for the purpose of subsidizing accessory apartments for affordable housing in the Borough. The subsidy will be \$10,000 per unit for a total of \$100,000. The Borough will retain a consultant to administer the program.

#### **A Spending Plan**

The Borough currently has approximately \$728,000 in or committed to its Housing Trust Fund. Some of this money was collected from Town and County Developers, developers of Block 905, Lot 3. This was a 25-acre parcel located on Forest Avenue. The property was rezoned from 60,000 square foot single-family to ML-10 Single-Family housing with an affordable housing contribution. The remainder, \$440,000 is to be generated by the Emerson Woods project.

The Borough will negotiate a Regional Contribution Agreement with a Hudson County municipality. Assuming all anticipated funds are available, the Borough will provide up to 24 RCA units at \$25,000/unit. The remaining funds, \$28,000 will be used to administer the accessory apartment and RCA programs.

### **ADDITIONAL AFFIRMATIVE MEASURES**

The Boroughs Housing Element/Fair Share Plan provides for a total of 48 affordable units. This results in a “unmet obligation of 21 units”. The Borough will revise its ordinances to require a 20% set aside for all multi-family residential projects of 5 or more units. Additionally, the Borough is currently in the process of preparing a downtown redevelopment plan which will incorporate opportunities for addressing any remaining unmet obligation.