



# Mount Olive Township Housing Element & Fair Share Plan

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Prepared for:  
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Morris County, New Jersey

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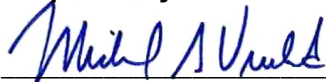
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*The original of this report was signed and sealed in accordance with N.J.S.A. 45:14A-12*

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## Introduction

The need to provide a realistic opportunity for the creation of affordable housing has been recognized for decades in New Jersey. In the landmark case of *Southern Burlington County NAACP v. the Township of Mount Laurel* 67 N.J. 151 (1975) (Mount Laurel I), the New Jersey Supreme Court established the doctrine that New Jersey municipalities have a constitutional obligation to zone for a variety and choice of housing types that would be affordable to low- and moderate-income households. This decision was reinforced in *Southern Burlington County NAACP v. Township of Mount Laurel*, 92 N.J. 158 (1983) (Mount Laurel II). In its ruling, the Supreme Court expanded the Mount Laurel doctrine by establishing the first methodology for municipalities to establish their “fair share” of regional housing needs. Mount Laurel II also established the “builder’s remedy,” as an enforcement mechanism, empowering developers to potentially invalidate the zoning of municipalities that fail to provide for their fair share.

In response to the Supreme Court of New Jersey’s call for a more substantive legislative remedy in the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act (FHA) in 1985 (N.J.S.A. 52:270-301, et seq.). The FHA established the Council on Affordable Housing (COAH) as an administrative alternative to builder’s remedy lawsuits and the concomitant jurisdiction of the courts. COAH was given the responsibility of dividing the state into housing regions, determining regional and municipal fair share affordable housing obligations, and adopting regulations that would establish the guidelines and approaches that municipalities may use in addressing their affordable housing need. These regulations would be subject to regular updates, called Rounds, to ensure that municipalities remain up to date with the requirements of the FHA.

COAH would administer affordable housing regulations in New Jersey for the first three rounds. However, difficulties in implementing and administering the Third Round culminated in the Supreme Court of New Jersey declaring COAH moribund in 2015 in the case entitled and In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1 (2015) (“Mount Laurel IV”). Trial courts resumed their role as the sole forum for evaluating municipal compliance with Mount Laurel regulations until 2024, when Governor Murphy signed P.L. 2024, c.2. (“FHA-2”). Under FHA-2, the New Jersey Legislature formally abolished COAH, created the Affordable Housing Dispute Resolution Program (“Program”) to resolve disputes on municipal affordable housing obligations and compliance and to enforce the FHA, established a new process for municipal compliance with the FHA, and transferred certain responsibilities to the Department of Community Affairs (DCA), including calculating and publishing estimates on regional and municipal affordable housing obligations. In October of 2024, the DCA published its initial report on its non-binding estimates of Fourth Round regional and

municipal affordable housing obligations. In December 2024, the Administrative Office of the Courts issued Directive #14-24 (“Directive #14-24”), which implements the Program. In March 2025, the DCA published for adoption new “Fair Housing Act” rules related to spending plans under N.J.A.C. 5:99.

This Housing Element and Fair Share Plan (“HEFSP”) for Mount Olive Township has been prepared in accordance with applicable law including N.J.S.A. 52:27D-310 of the FHA, as amended by FHA-2, and N.J.S.A. 40:55D-28 of the Municipal Land Use Law (MLUL), and AOC Directive #14-24.

## History of Affordable Housing in Mount Olive Township

Pursuant to the passage of the Fair Housing Act, Mount Olive Township prepared and adopted its first HEFSP in August of 1986. The plan reflected the fact that the Township had reached a settlement with the Public Advocate in its then-ongoing affordable housing litigation. The resulting Court approved settlement agreement provided the Township with a six-year period of repose.

Following the expiration of the repose period, the Township began to prepare a new HEFSP. This plan, adopted on July 18, 1996, was prepared as basis for petitioning the Council on Affordable Housing (COAH) for substantive certification status covering the years 1987 through 1991. After adopting the HEFSP, the Township was subject to a Builder’s Remedy lawsuit in 1997. The Court would dismiss the suit on February 4, 1999, and COAH would grant the Township Second Round substantive certification on September 1, 1999.

When COAH’s third round began, the Township adopted a new HEFSP on November 10, 2005, to cover the cumulative obligation from 1987 through 2014. The Township would petition COAH for Third Round certification on December 2, 2005. COAH would issue a comprehensive report on the plan on August 17, 2006, requesting revisions to the adopted plan. These revisions were completed and the amended plan was resubmitted to COAH on November 9, 2006.

However, while COAH found the revised plan satisfactory and scheduled a public hearing for approval, the Courts invalidated COAH’s Third Round rules on January 25, 2007. The Township would prepare a new HEFSP in response to COAH’s modified rules, and petition for Third Round certification again on November 5, 2009. COAH acknowledged the receipt of the petition on January 8, 2010, but the Court’s would strike down key components of the rules on October 8, 2010. In the end, COAH would fail to adopt revised Third Round rules before the Court ordered deadline, and the Court would declare COAH moribund on March 15, 2015, when it decided Mount Laurel IV, leaving the Township without substantive certification for the Third Round.

In response to the New Jersey Supreme Court's instructions in Mount Laurel IV, the Township filed a declaratory judgment action in Morris County Superior Court entitled: In the Matter of the Application of the Township of Mount Olive, Docket No.: MRS-L-1634-15 ("2015 Action"). During the 2015 Action, the Township entered negotiations with representatives of the Fair Share Housing Center (FSHC) to prepare new affordable housing obligation numbers and seek Court-approval for an accepted fair share obligation and Housing Element and Fair Share Plan. This resulted in a July 20, 2017 settlement agreement which established the Township's as having a cumulative obligation for the Third Round and served as the basis for the adoption of a new Third Round HEFSP that was adopted by the Township on December 21, 2017. The Court would issue an Order on Fairness and Preliminary Compliance on August 18, 2017 in the Township's 2015 Action. On March 18, 2018 the Court entered a Final Judgment of Compliance for the Township's Third Round HEFSP and the Township's implementing ordinances and spending plan in the Township's 2015 Action.

In accordance with FHA-2, on January 21, 2025 the Township Council of the Township of Mount Olive timely adopted a resolution setting forth its Fourth Round gross unadjusted present need affordable housing obligation of ninety-nine (99) and a Fourth Round gross unadjusted prospective need of two-hundred and eighty-six (286). Then on January 23, 2025 the Township filed a Complaint for Declaratory Relief and uploaded its Fourth Round Resolution to the Affordable Housing Dispute Resolution Program ("Program") in accordance with FHA-2 and Directive #14-24. The Township's Fourth Round action is now pending with the Program and the Court in the case entitled: In the Matter of the Application of the Township of Mount Olive, Docket No.: MRS-L-00180-25 ("2025 Action")

Both the New Jersey Builders Association and Fair Share Housing Center filed challenges to the Township's Fourth Round Prospective Need Obligation calculation. Following a settlement conference with representatives from Fair Share Housing Center, an agreement was reached to settle the Township's Fourth Round gross/unadjusted Prospective Need Obligation at 317.

By order entered by Morris/Sussex County Mt. Laurel Judge, the Honorable Janine M. Allen, J.S.C., in the Township's 2025 Action, the Township has a Fourth Round gross/unadjusted Present Need obligation of ninety-nine (99) and a Fourth Round gross/unadjusted Prospective Need Obligation of three-hundred and seventeen (317). The Township's Fourth Round Housing Element and Fair Share Plan has now been prepared in accordance with same.

## Current Planning Context

Pursuant to both the Fair Housing Act (52:27D-310) and the Municipal Land Use Law (MLUL) N.J.S.A. 40:55D-28, municipalities in New Jersey are required to include a housing element in their master plans. The statutorily required contents of the housing element are as follows:

- 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 ten 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 necessarily 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;
- 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;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity, as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission;
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities; and
- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.



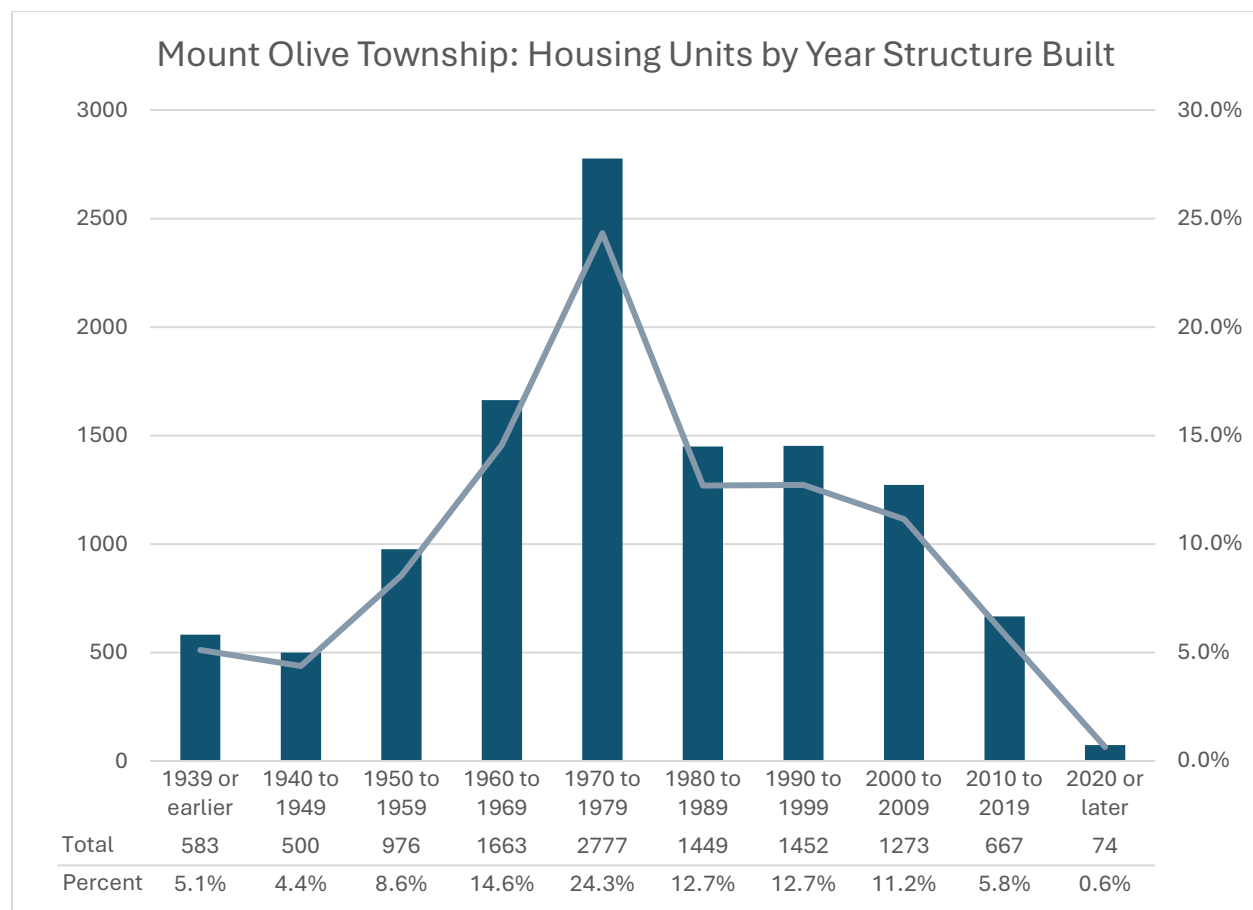
## Item A: Municipal Housing Inventory

*“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;”*

Approximately two-thirds of Mount Olive Township’s housing stock consists of single-family homes. Much of this housing stock is aged, with about a third of all units built prior to 1970, though deficiencies in need of rehabilitation remain low. Compared to the rest of Morris County, a greater share of Mount Olive housing stock, 38 % vs. 26 %, is renter-occupied.

### Housing Stock, Age, and Condition

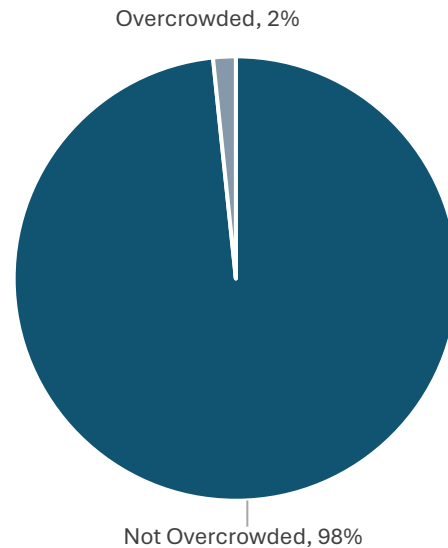
According to the 2023 American Community Survey 5-Year Estimates, there are 11,414 housing units in Mount Olive Township, comprising 5.7 % of Morris County’s 198,611 housing units per the same survey. Housing development peaked in the 1970s, with new construction falling off sharply after 2010.



Source: 2023 American Community Survey, 5-Year Estimates: B25034

The existence of deficient housing units remains an issue in the Township, though overall deficiency rates are in line with County averages. An estimated 184 units, approximately 2 %, in the Township meet the HUD criteria for overcrowding (more than 1 person per room), including 20 units classified as severely overcrowded (more than 1.5 persons per room). Additionally, there are an estimated 84 units lacking complete kitchen facilities, some of which may overlap with overcrowded units due to limits in data gathering. No units lack complete plumbing facilities.

Mount Olive Township: Overcrowded Occupied Housing Units

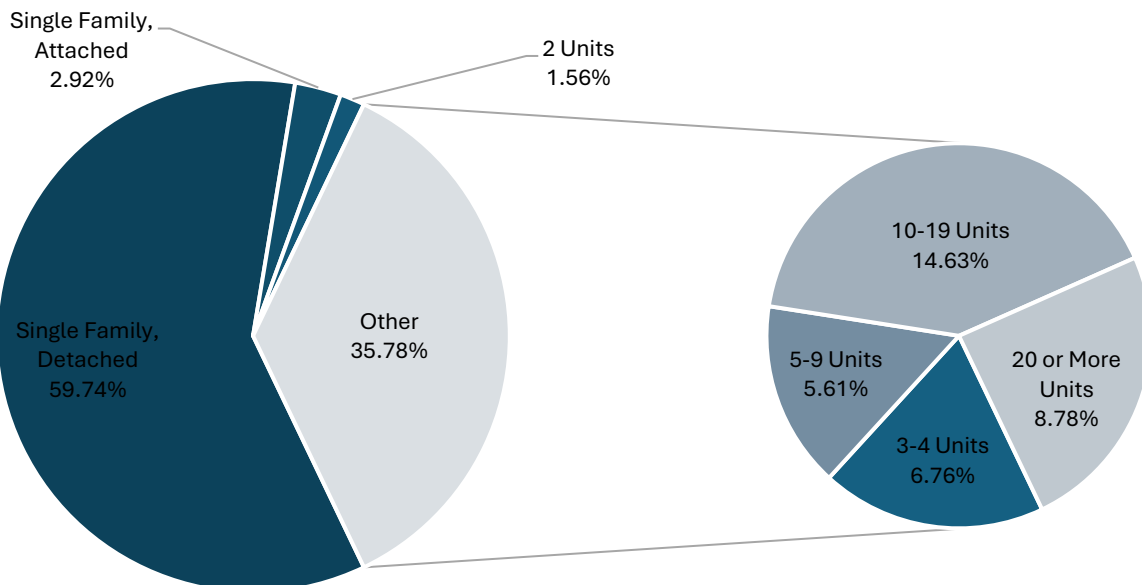


Source: 2023 American Community Survey, 5-Year Estimates, DP04

## Housing Type and Value

Mount Olive Township's housing stock is split approximately two to one between single-family and multi-family structures. Just under a quarter of the total housing stock is in multi-family structures of ten or more units.

Mount Olive Township: Housing Type by Units in Structure



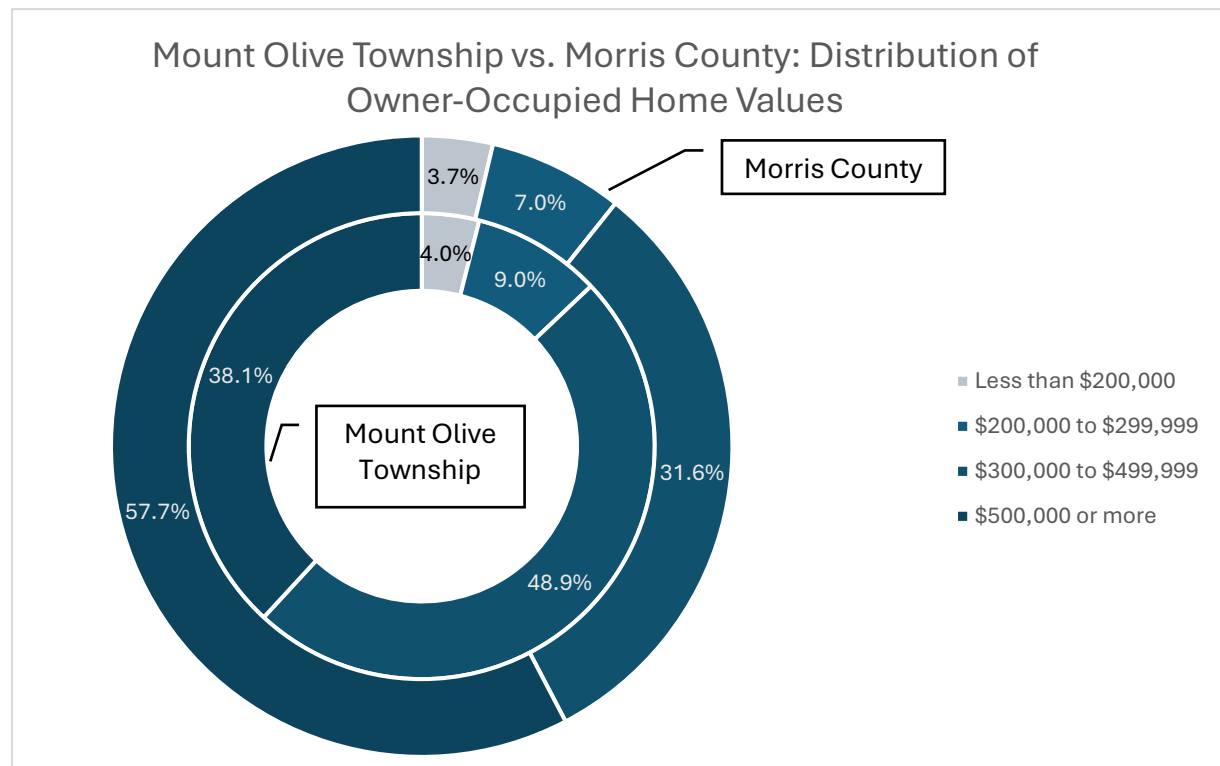
Source: 2023 American Community Survey, 5-Year Estimates, DP04

The table to the right shows the distribution of housing sizes in Mount Olive Township by number of rooms. Median room count has increased slightly in recent years, from 6.0 in 2018 American Community Survey estimates to 6.2 in 2023 estimates. Part of this trend, however, is explained by the Township eliminating over 100 1-room dwelling units over that period.

For the Township's 6,587 owner-occupied housing units, greater than half of the units are valued at less than \$500,000. This contrasts with Morris County as a whole, where nearly 60 % of owner-occupied homes are valued upwards of \$500,000. This is reflected in a nearly \$100,000 split in median home values: \$460,200 for Mount Olive township versus \$557,000 for Morris County Both figures, however, represent considerable increases from the \$363,500 and \$256,700 median home values for the Township and County, respectively, reported in the 2018 American Community Survey.

Mount Olive Township: Housing Size by Room Count		
# of Rooms	Total	%
1 Room	122	1.1
2 rooms	242	2.1
3 rooms	1620	14.2
4 rooms	1773	15.5
5 rooms	1372	12.0
6 rooms	775	6.8
7 rooms	1388	12.2
8 rooms	1580	13.8
9 rooms or more	2542	22.3
Median # of Rooms	<b>6.2</b>	

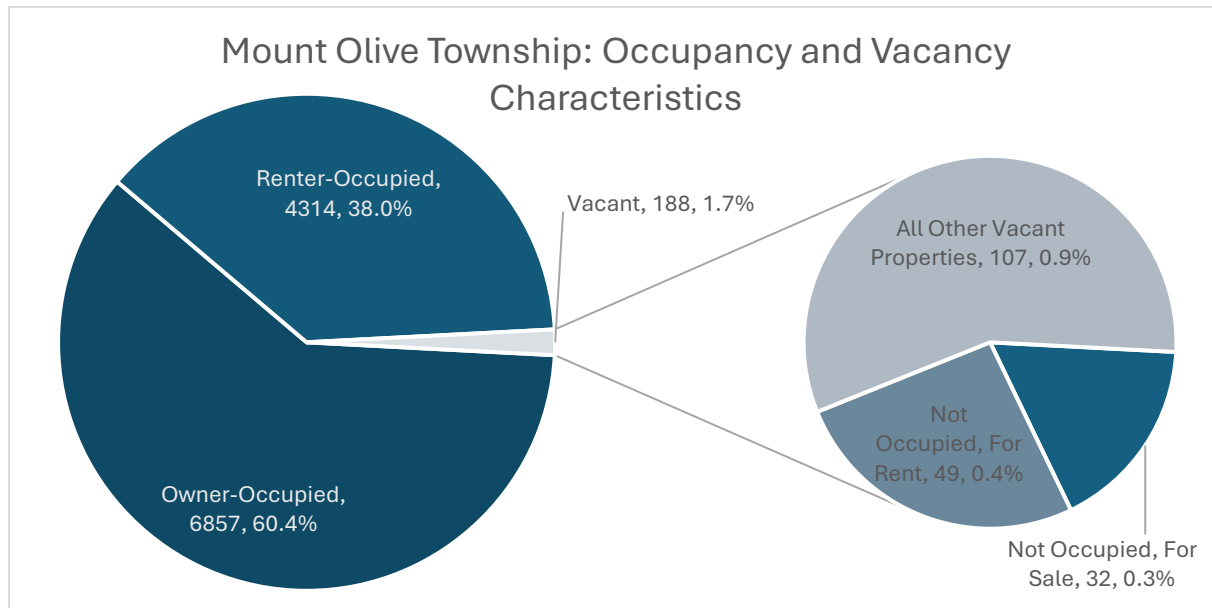
Source: 2023 American Community Survey, 5-Year Estimates, DP04



Source: 2023 American Community Survey, 5-Year Estimates, DP04

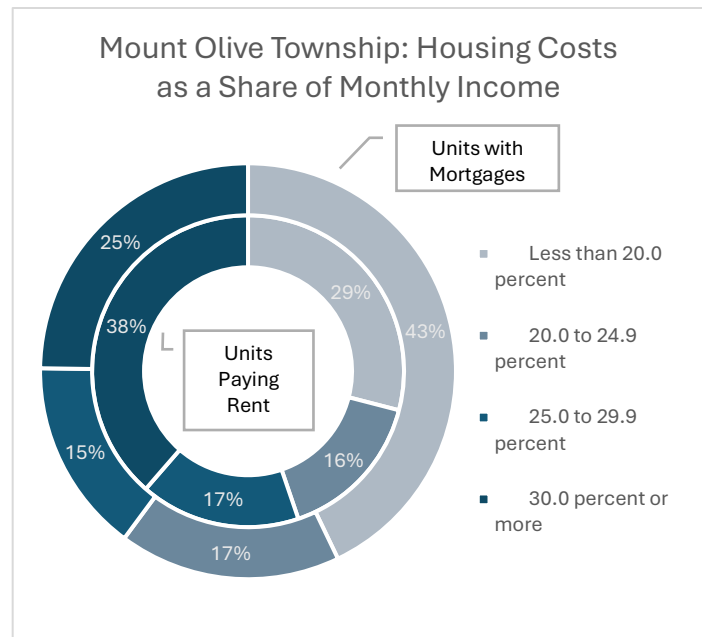
## Occupancy Characteristics

Approximately 60 % of Mount Olive Township's 11,414 housing units are owner-occupied. Total vacancies are estimated at 188 units, approximately 2 % of the total. Of the vacant properties, approximately 40 % are units for sale or rent without an occupant, with the rest being vacant homes not for sale, rent, temporary use, or utilized for seasonal workers.



Sources (top and bottom): 2023 American Community Survey, 5-Year Estimates, DP04 & B25004

In terms of housing burden (defined by HUD as spending 30 % or more of gross monthly income on housing), approximately 25 % of units with a mortgage and 38 % of units paying rent are cost burdened. This does not include approximately 5 % of occupied units without a mortgage (i.e. owned outright) that also meet the criteria for housing cost burden. Since the 2018 American Community Survey, owner-occupied housing burden has held relatively consistent, but renter burden has increased sharply from the 22 % estimated that year.



## Item B: Municipal Housing Projections

*“A projection of the municipality’s housing stock, including the probable future construction of low- and moderate-income housing, for ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;”*

Per the table on the right, Mount Olive Township has authorized an additional 946 residential units since 2013. Approximately 13 % of the authorized units were for multifamily structures consisting of more than two units. Housing starts declined dramatically in 2023. Absent more recent data, it remains to be seen if this represents an outlier or the start of a new trend towards reduced housing activity in the Township.

Mount Olive Township: Housing Units Authorized by Building Permits		
Year	1 & 2 Family	Multifamily
2013	110	0
2014	79	0
2015	70	0
2016	64	57
2017	76	0
2018	100	0
2019	90	0
2020	74	26
2021	100	28
2022	67	0
2023	5	0
<b>Total</b>	<b>835</b>	<b>111</b>

*Source: New Jersey Department  
of Community Affairs, Building  
Permits, Yearly Summary Data*

One factor that may contribute to cooling housing activity is the Township’s low population growth. While population growth in the Township remains on track with projections by the North Jersey Transportation Planning Authority, the projected rate of annual increase is lower than the regional average. Additionally, what was initially projected to be a comparatively high employment growth rate in 2005 has since been revised downwards to below the regional average.

Mount Olive Township: NJTPA Projection Comparisons		
Projected Year (Year of Analysis)	2035 (2005)	2050 (2015)
Population	26,410	30,322
Growth Rate	0.1%	0.1%
Households	10,540	11,736
Growth Rate	0.3%	0.2%
Employment	12,170	11,316
Growth Rate	1.0%	0.3%

*Source: North Jersey  
Transportation Planning Authority,  
Regional Transportation Plan  
Municipal Demographic  
Projections*

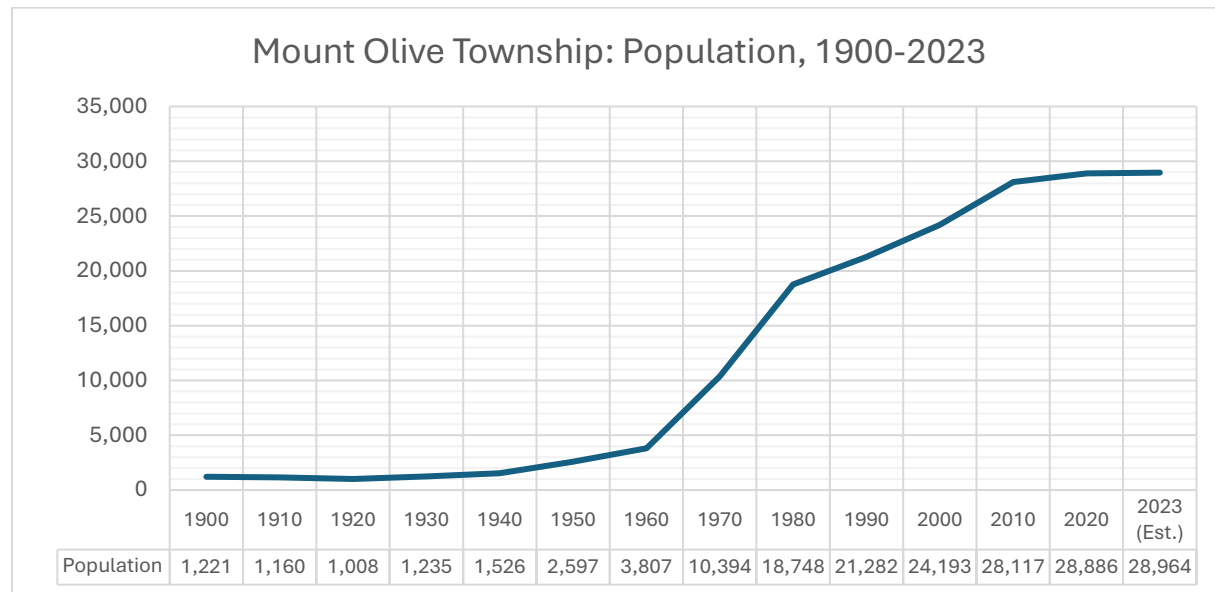
A lack of readily developable land may also contribute to low housing activity in the Township. 79 % of all land in the Township is within the Highlands Preservation Area. Those lands not in the Preservation Area can also face additional constraints. These factors place firm upper limits on the developmental potential of the Township if it is to avoid encroachment on these and other environmental resources.

## Item C: Analysis of Demographic Characteristics

*“An analysis of the municipality’s demographic characteristics, including but not necessarily limited to, household size, income level and age;”*

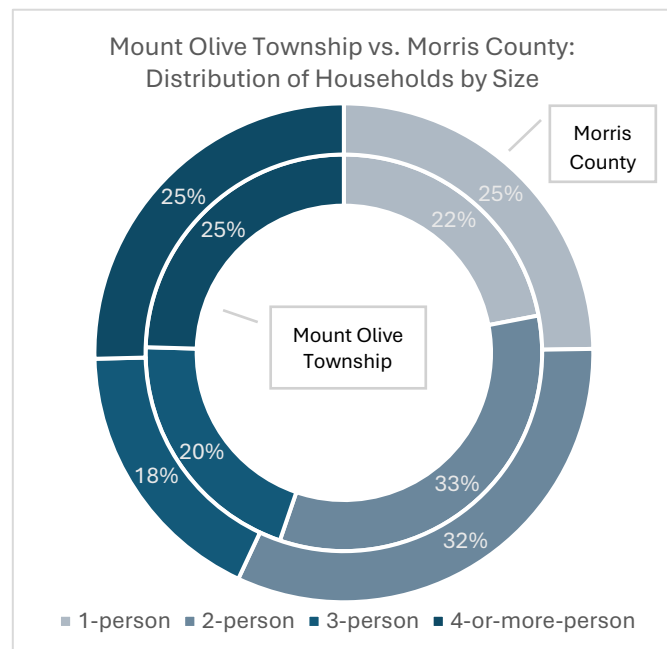
### Population and Households

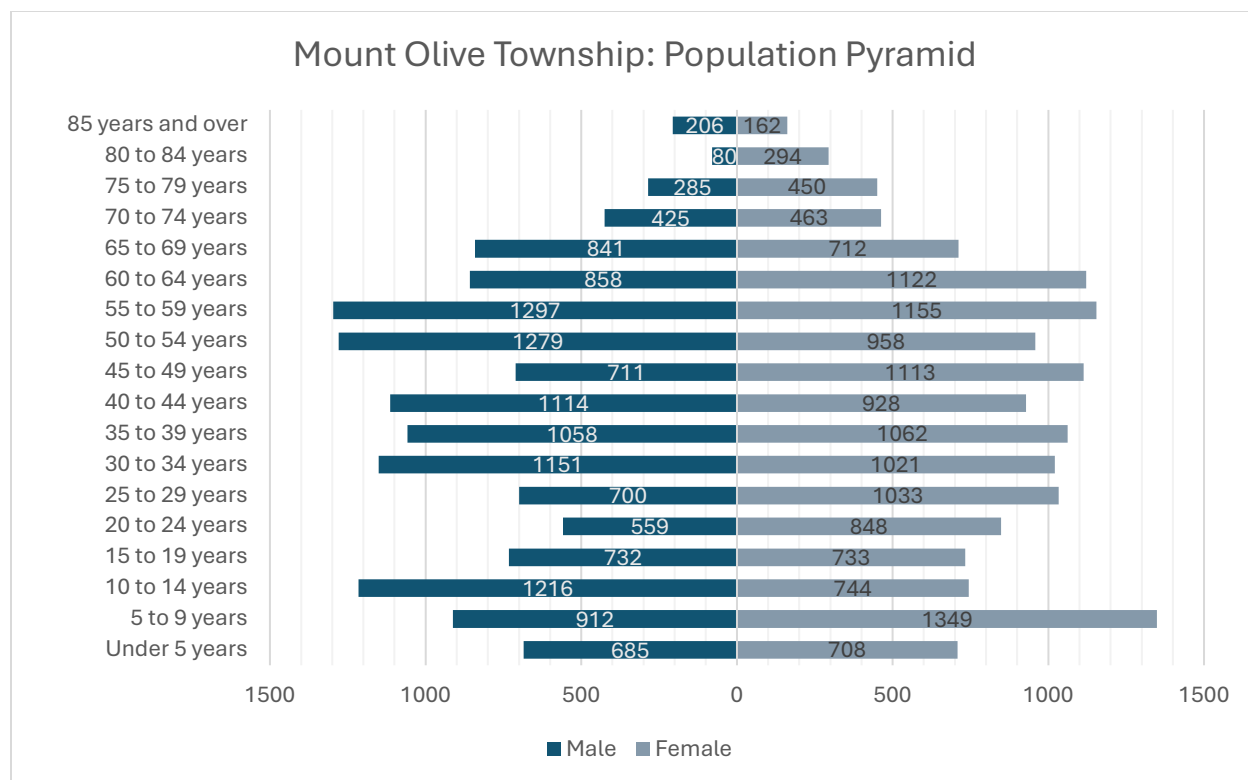
The latest available American Community Survey data estimates Mount Olive Township’s population at 28,964, nearly identical to the 2020 Decennial Census. Mount Olive Township grew rapidly starting in the 1960s, and while growth has slowed since 2010 the most recent ACS estimate is still a record high for the Township’s population.



Sources (top and right): 1900-2020 US Decennial Census, American Community Survey, 5-Year Estimates, DP05 and S1101

Mount Olive Township’s 29,249 residents are divided between 11,171 total households, of which 8,064 are families. Average household and family size are 2.59 and 3.05, respectively. Average household size is nearly identical to the Morris County average of 2.61. Average family size is slightly lower than the County average of 3.17.





Source: 2023 American Community Survey, 5-Year Estimates, S0101

Mount Olive Township's median age of 39.9 years old is significantly younger than Morris County's median age of 43.1 years. The Township's old age dependency ratio, a measure of the relationship between people aged 65 and older with the 15-64 working age population, is also lower than the County average: 21.3 % compared to 30.9 %.

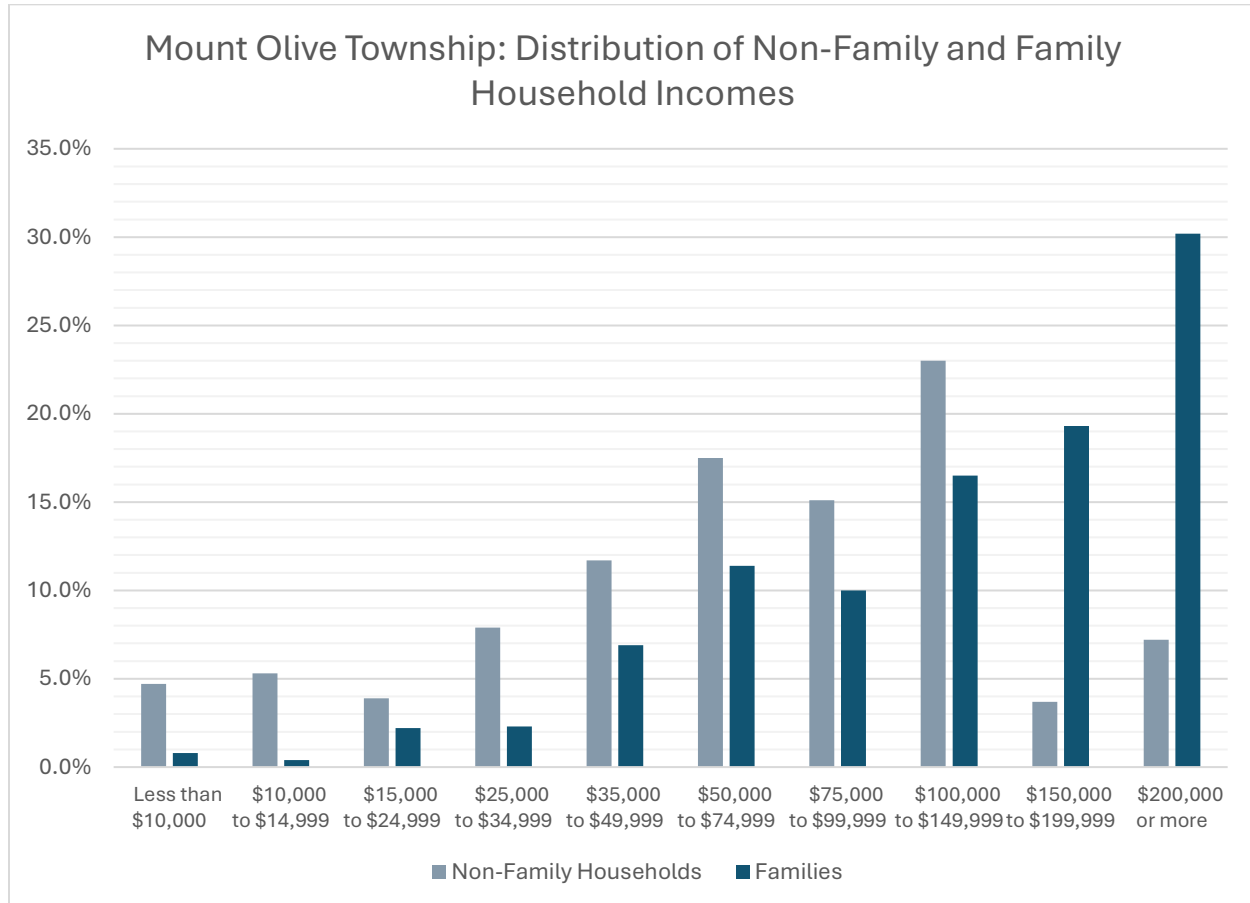
## Income

In terms of income, Mount Olive Township's median household and family incomes are higher than the State average, but lower than Morris County as a whole. The Township's poverty rate, however, is lower than both County and State averages.

Selected Economic Characteristics: Mount Olive Township vs. Morris County/New Jersey			
	Mt. Olive Township	Morris County	New Jersey
Median Household Income	\$119,931	\$134,929	\$101,050
Median Family Income	\$149,301	\$168,431	\$123,892
Poverty Rate	3.6%	5.8%	9.8%

Source: 2023 American Community Survey, 5-Year Estimates, S1701, S1901

Analyzing detailed income distributions, non-family household incomes lag considerably behind family households. The median non-family household income of \$71,012 is less than half the median family income of \$149,301. At the extreme lower end, while around 10 % of non-family households have incomes below \$15,000, less than 2 % of family households do.



*Source: 2023 American Community Survey, 5-Year Estimates, S1901*

The nearly 100 % premium in family vs. non-family household income helps illustrate the Township's particular need for affordable housing in ways that a simple median income metric for all households might otherwise conceal. Groups such as young workforce entrants who have yet to form families and seniors living alone on fixed incomes exert a demand for affordable housing that isn't apparent from the perspective of established family households, even as the Township's reported poverty rate remains low. Relatively high rates of low and very-low-income non-family households may also indicate other groups, such as the permanently disabled or drug addicts, who require special consideration for shelter.



## Item D: Existing and Future Employment Characteristics

*“An analysis of the existing and probable future employment characteristics of the municipality;”*

### Labor Force Analysis

Mount Olive Township’s civilian labor force grew by about 5 % between 2013 and 2023. This is slower than New Jersey as a whole, but faster than the Morris County average. Like most of the country, unemployment spiked during the COVID-19 pandemic, but would soon recover and is currently in line with County averages.

Mount Olive Township: Labor Force Estimates, 2013-2023				
Year	Civilian Labor Force	Resident Employment	Total Unemployed	Unemployment Rate (%)
2013	15,538	14,491	1,047	6.7
2014	15,404	14,598	806	5.2
2015	15,417	14,722	695	4.5
2016	15,455	14,823	632	4.1
2017	15,760	15,183	577	3.7
2018	15,791	15,257	534	3.4
2019	16,036	15,570	466	2.9
2020	15,667	14,409	1,258	8.0
2021	15,704	14,815	889	5.7
2022	16,038	15,509	529	3.3
2023	16,363	15,735	628	3.8

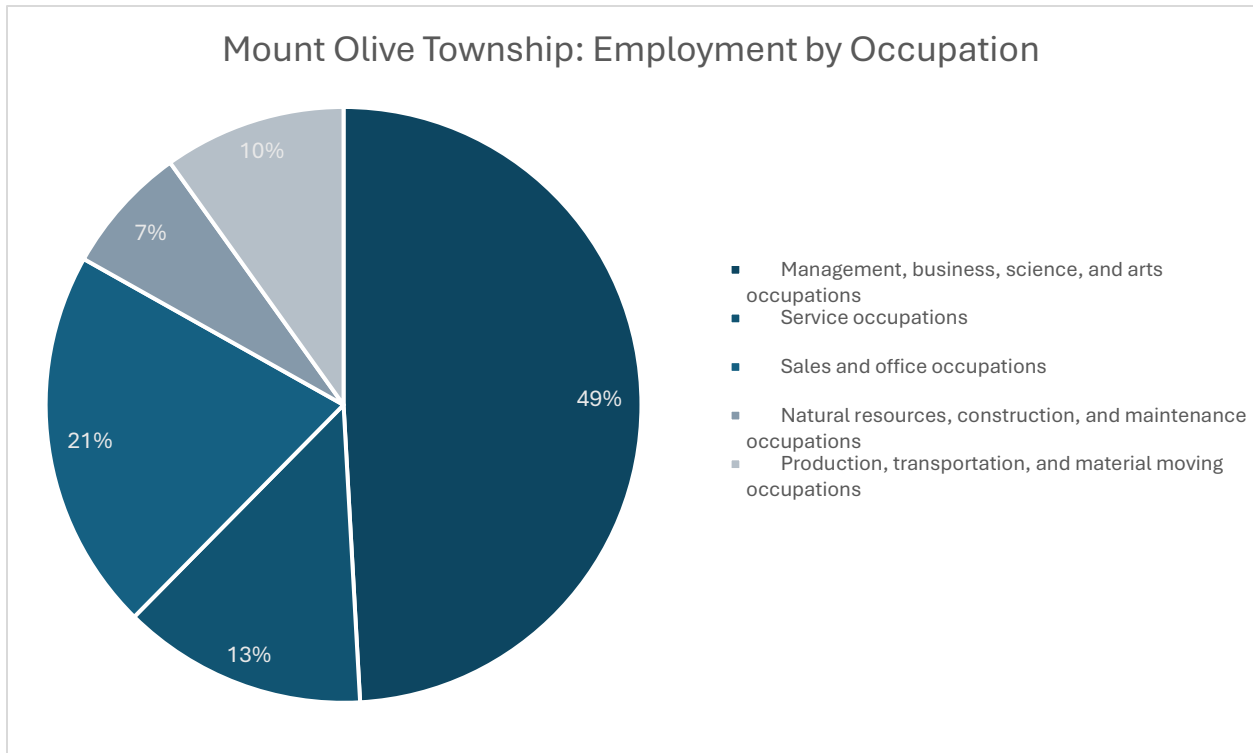
Morris County: Labor Force Estimates, 2013-2023				
Year	Civilian Labor Force	Resident Employment	Total Unemployed	Unemployment Rate (%)
2013	264,216	247,611	16,605	6.3
2014	261,190	248,086	13,104	5.0
2015	260,137	248,914	11,223	4.3
2016	259,565	249,498	10,067	3.9
2017	264,573	255,195	9,378	3.5
2018	263,695	255,399	8,296	3.1
2019	267,830	260,529	7,301	2.7
2020	261,177	241,666	19,511	7.5
2021	262,393	248,469	13,924	5.3
2022	268,634	260,117	8,517	3.2
2023	273,903	263,900	10,003	3.7

New Jersey: Labor Force Estimates, 2013-2023				
Year	Civilian Labor Force	Resident Employment	Total Unemployed	Unemployment Rate (%)
2013	4,528,019	4,147,661	380,358	8.4
2014	4,493,894	4,191,318	302,576	6.7
2015	4,494,606	4,237,876	256,730	5.7
2016	4,492,821	4,271,201	221,620	4.9
2017	4,614,953	4,406,151	208,802	4.5
2018	4,604,787	4,420,713	184,074	4.0
2019	4,687,390	4,525,044	162,346	3.5
2020	4,638,386	4,200,980	437,406	9.4
2021	4,648,814	4,337,793	311,021	6.7
2022	4,736,213	4,552,563	183,650	3.9
2023	4,829,671	4,615,722	213,949	4.4

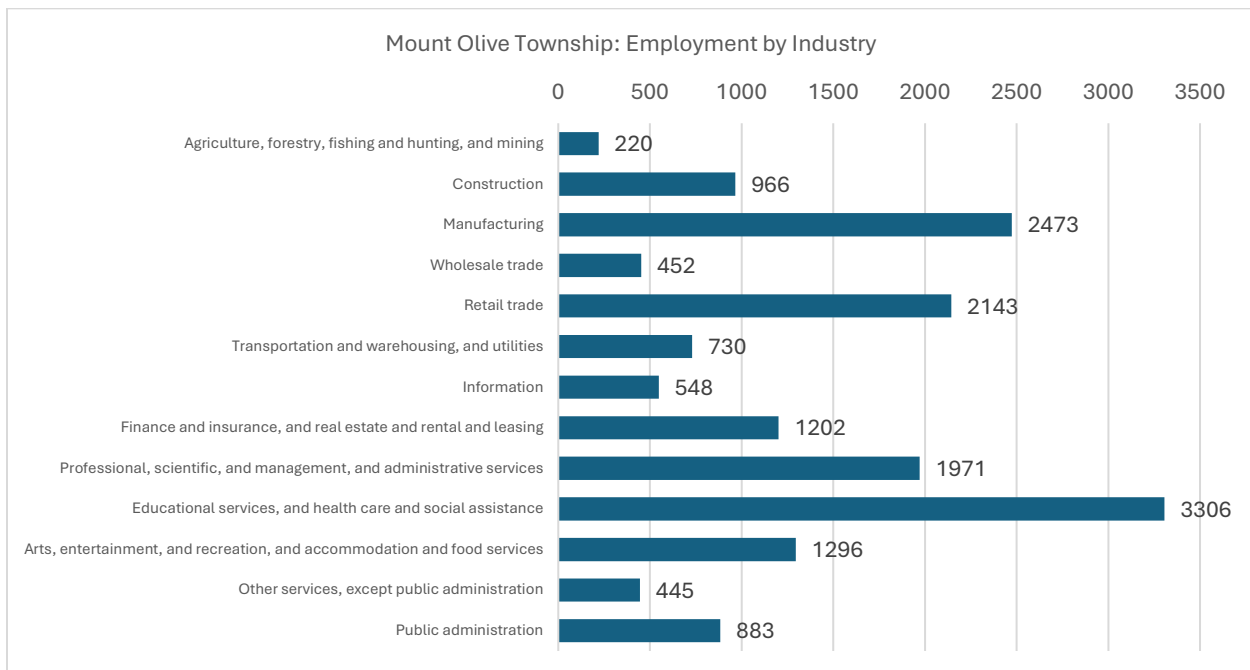
Source: New Jersey Department of Labor and Workforce Development: Labor Force Estimates, 2013-2023

In terms of employment by occupation (type of work done by employer), The management, business, science and arts occupations comprise about half of the civilian labor force, followed by sales and office occupations and service occupations



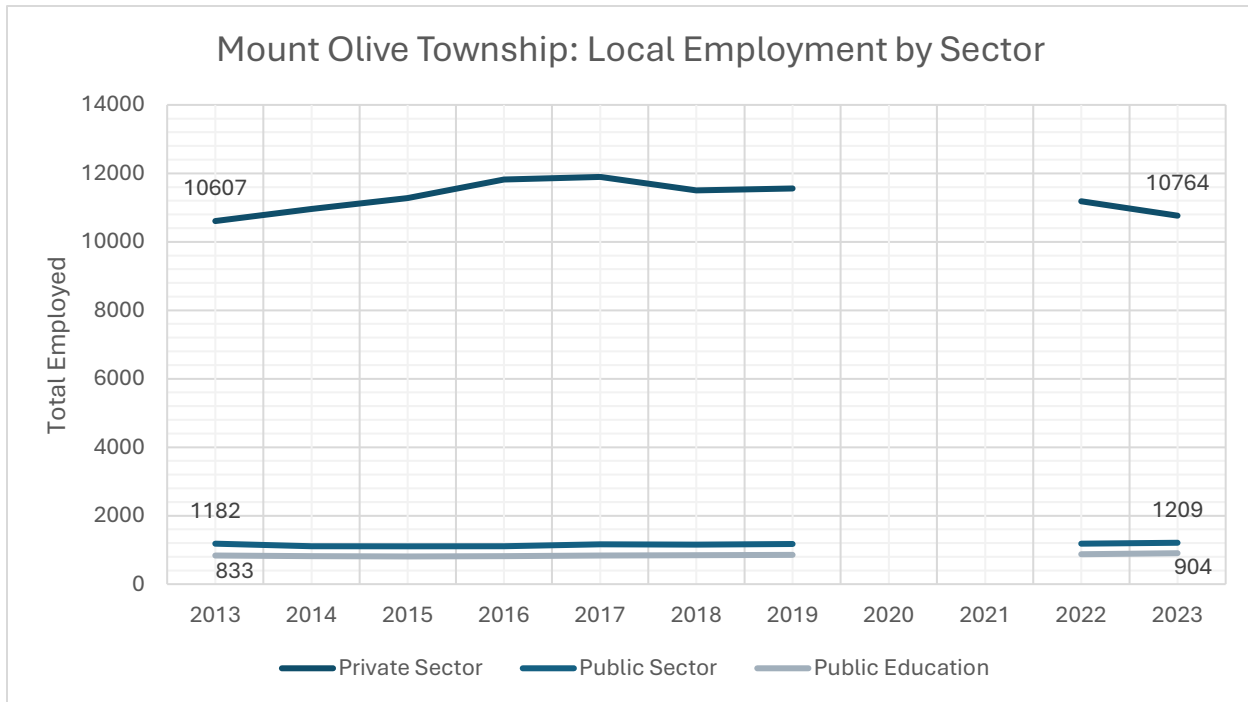
Source (Top and bottom): American Community Survey, 2023 5-year Estimates, DP03

When broken down by industry (class of employer), educational services, health care, and social assistance are the most common employer, followed by manufacturing.

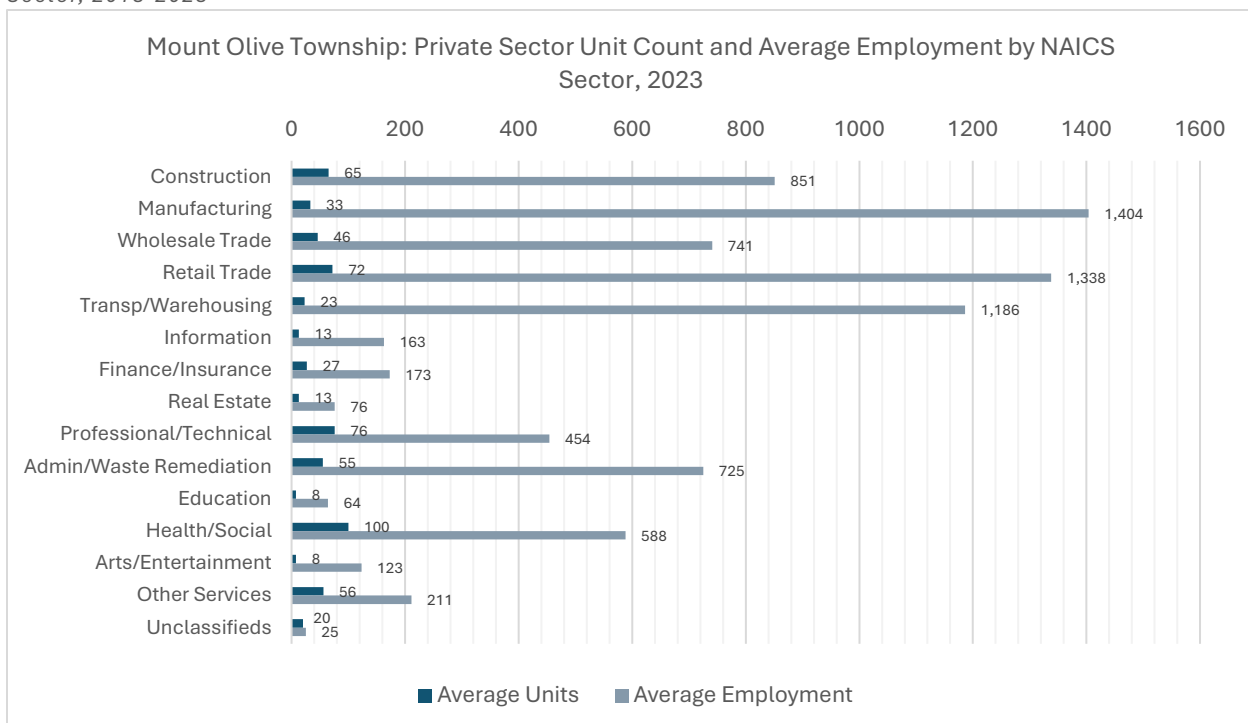


## Employment

The New Jersey Department of Labor and Workforce Development publishes annual Municipal Reports by Sector, but estimates were not published for the Township for 2020 or 2021 due to data quality issues. Aggregate data shows that local employment, both public and private sector, has remained consistent over a ten-year period from 2013 to 2023.



Source (Top and bottom): New Jersey Department of Labor and Workforce Development: Municipal Reports by Sector, 2013-2023



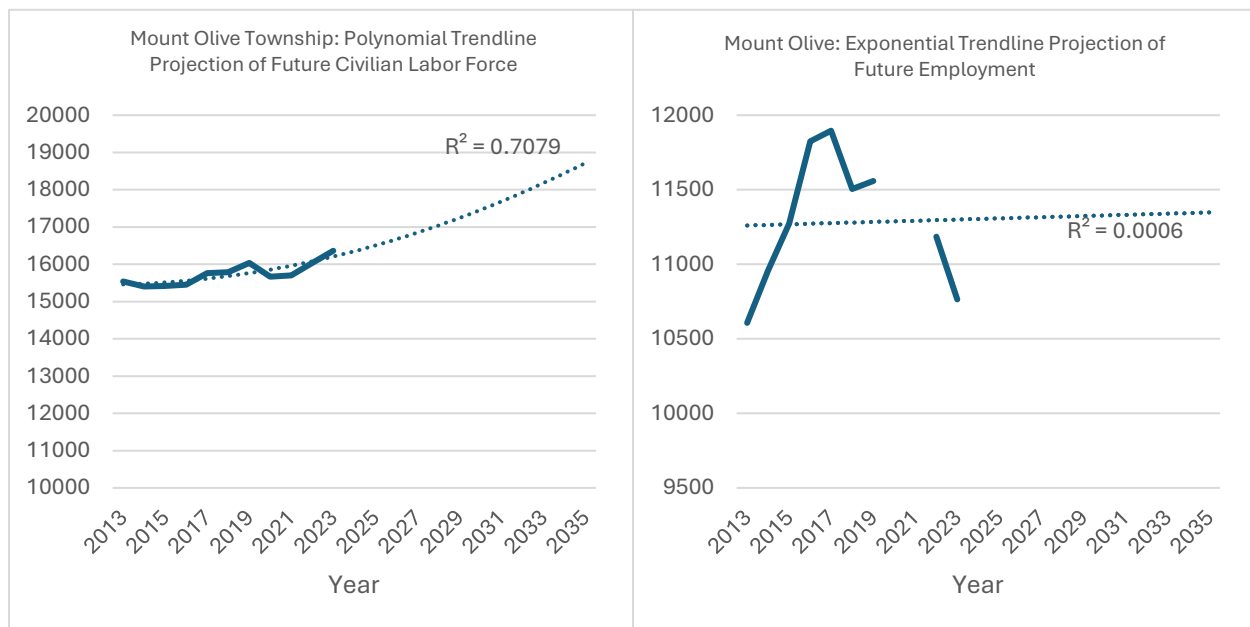
## Employment Projections

Few sources exist for employment projections at the municipal level. The most recent projections by North Jersey Transportation Planning Authority project an annualized employment growth of 0.3 % from 2015 to 2050. However, as NJTPA's municipal projections rely on manual allocation of data collected at the county level, these figures do not necessarily relate to other labor force or employment projections by the New Jersey Department of Labor and Workforce Development or United States Census Bureau.

Mount Olive Township: NJTPA Employment Projection	
2015 Employment	10,100
2050 Employment	11,316
Annualized Employment Change	0.3%

*Source: North Jersey Transportation Planning Authority, Regional Transportation Plan Municipal Demographic Projections*

Absent more robust publicly available data, an alternate projection method involves performing statistical analysis on existing available data to extrapolate possible trends into future projections. Mapping lines of best fit to existing New Jersey Department of Labor and Workforce Development data suggest that, if current trends continue, Mount Olive Township may have a civilian labor force of just under 19,000 employees by 2035. Local employment is projected to remain nearly static, but the lack of data for 2020 and 2021 significantly reduces the predictive capability of such analysis.



*Source: New Jersey Department of Labor and Workforce Development: Labor Force Estimates and Municipal Reports by Sector, 2013-2023*

## Item E: Present and Prospective Fair Share Determinations

*“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;”*

With the passage of P.L.2024, c.2 each municipality is responsible for determining its present and prospective need affordable housing obligations. The Department of Community Affairs (“DCA”) is responsible to conduct a calculation and publish a report of regional and municipal prospective need and the municipal present need. Each municipality may take into consideration the DCA calculations when determining its Fourth-Round affordable housing obligations. However, P.L. 2024, c. 2 explicitly makes clear that the calculations and determinations set forth in the DCA’s report are not binding.

This section summarizes Mount Olive Township’s present and prospective need affordable housing obligations in the DCA’s non-binding report, the Township’s analysis and response and the Affordable Housing Dispute Resolution Program mediation agreement and order entered by the Morris/Sussex Mount Laurel Judge, the Honorable Janine M. Allen, J.S.C., entered in the Township’s 2025 Action.

P.L.2024, c.2 requires municipalities to address any remaining unfulfilled prior round obligation before addressing Fourth Round affordable housing obligations. A status summary of the Township’s prior round obligation is also included.

### Fourth Round Obligation

The DCA released its non-binding report entitled “Affordable Housing Obligations for 2025-2035 (Fourth Round)”. The DCA report concluded that Mount Olive Township’s estimated non-binding fair share obligations for the Fourth Round include a present need of 99 units and a prospective need of 459 units.

The Township undertook its own assessment and filed a resolution of participation before the Program. The assessment and resolution proposed fair share obligations for the Fourth Round include a present need of 99 units and a prospective need of 286 units.

FSHC filed an objection to the resolution and contended that Mount Olive Township should be required to utilize calculations prepared by FSHC setting the Township’s gross Fourth Round prospective need obligation at 367 units.

The Township and FSHC entered into a mediation agreement to settle the Township’s gross Fourth Round prospective need obligation in the amount of 317 units, which was adopted by Order of the Court.

Mount Olive Township: Fourth Round Obligation Summary	
Present Need	99
Prospective Need	317
<b>Total Obligation</b>	<b>416</b>

## Mandatory Obligation Subsets

In addition to establishing methodology for determining present and prospective need, P.L. 2024, c.2 established rules for minimum and maximum allowances for certain types of affordable housing. Based on Mount Olive's present and prospective need, the following minimums and maximums apply as calculated based on the Fourth Round gross/unadjusted Prospective Need Obligation of 317:

- **Minimum Family Units: 159**  
Affordable units available to families with children must constitute a minimum of 50 % of a municipality's actual units created towards its prospective need (including at least 40 family rental see below).
- **Minimum Rental Units: 79**  
Affordable units for rent must constitute a minimum of 25 % of a municipality's actual units created towards its prospective need, with at least 50 % (40 unit) of affordable rental housing made available to families with children.
- **Minimum Very Low Income Units: 42**  
Affordable units reserved for very low-income households must constitute a minimum of 13 % of a municipality's actual units created towards its prospective need, with at least 7 % (23 units) made available to persons with children.
- **Maximum Age Restricted Units: 95**  
Affordable age-restricted housing is limited to a maximum of 30 % of a municipality's prospective need.
- **Maximum Bonus Credit Units: 79**  
Bonus credits of any kind are limited to a maximum of 25 % of a municipality's prospective need.

## Available Bonus Credits

The 2024 amendments to the Fair Housing Act also provided the types of affordable housing development eligible for bonus credits against a municipality's Prospective Need obligations. The choice among these incentives is up to municipality and the municipality may opt for only one bonus type per affordable housing unit.

The following activities are eligible to receive 1 bonus credit per affordable unit provided:

- Creation of permanent supportive housing for individuals with special needs.
- Creation of 100% affordable housing developments, provided the municipality contributes either land or at least 3 % of the project cost via the municipality's Affordable Housing Trust Fund.

- Conversion of existing market-rate units to affordable housing by establishing affordability controls.

The following activities are eligible to receive one half bonus credit per affordable unit provided:

- Creation of affordable ownership units in partnership sponsorship with a non-profit housing developer.
- Creation of affordable housing within a half-mile radius of an NJ Transit, Port Authority, or PATH rail, bus, or ferry station (one mile radius if also in a Garden State Growth Zone)
- Creation of age-restricted housing, subject to a cap of not more than 10 % of the age-restricted units constructed.
- Creation of each three-bedroom unit in excess of the three-bedroom requirements in the Uniform Housing Affordability Controls.
- Conversion of property previously developed/utilized for retail, office, or commercial space to affordable housing.
- Extension of an existing rental unit's affordability controls for a new term.
- Creation of more housing affordable to very low-income households in excess of the minimum 13% required.

## Prior Obligation

The 2017 settlement agreement and HEFSP set forth the Township's cumulative rehabilitation share of 139 units, cumulative prospective need of 679 units and provided mechanisms to address these obligations. Of this prospective need, prior round obligation comprised 45 units and Third Round Prospective Need comprised the remaining 634 units.

The table on the following page summarizes projects undertaken within the Township to satisfy the prior cumulative perspective need. As demonstrated in the table, the Township has addressed prior round obligations. Additional information regarding the status of projects in progress is provided below:

**Continental Crossing – Block 105 Lot 1; Block 106 Lots 2 & 3:** This project is located within the inclusionary FTZ-4 zone district. The 494-unit residential project obtained Preliminary Major Subdivision and Preliminary Site Plan approval for Phases 1-3 as well as Final Major Subdivision and Final Site Plan approval for Phase 1 in 2023 (Planning Board application PB-22-12). Phase 1 includes 60 affordable units, Phase 2 includes 16 affordable units and Phase 3 includes 24 affordable units. A Phase I Developer's Agreement has been executed. Phase I construction has commenced and model unit occupancy is anticipated in the third quarter of this year.

**Stonewald Court Drive – Block 3203 Lot 21 & 28:** This project is located within the 100% affordable R-8 zone district. The 7-unit residential project obtained Preliminary and Final Major Subdivision approval in 2024 (Planning Board application PB-24-03). A Developer's Agreement has been executed and the Township anticipates conveyancing the 7 affordable unit building lots to Morris Habitat for Humanity in the third quarter of this year.

**Village Green Residential Expansion – Block 102 Lot 4:** This project is located within the R-5 zone district. The 186 residential unit project obtained Preliminary and Final Site Plan approval in 2025 (Planning Board application PB-24-07). The project includes creating 37 affordable units, which will meet the shortfall number of units proposed in the above listed two sites.

For present need, the Township has participated in rehabilitation programs to help finance home repairs, including the Morris County Department of Community Development program as well as Habitat for Humanity's Home Repair and Community Revitalization Program, which was approved in 2024.



Mount Olive Township: Prior Round Obligation and Compliance Summary		
Prior Round Obligation	45	Status
Glenside Drive (Rental)	4	Complete
Rose House Building 1 (Rental)	4	Complete
Rose House Building 2 (Rental)	4	Complete
Woodfield (Family Rental)	11	Complete
Abiding Peace (A/R Rental)	11	Complete
<b>Sub-Total Credits</b>	<b>34</b>	
Rental Bonus Credits	11	
<b>Total Credits</b>	<b>45</b>	
Third Road Prospective Need	634	
Family Rental		
Woodfield	61	Complete
Mountain Ridge (Mount Olive Mews)	54	Complete
Regency (Marveland Crescent)	57	Complete
Village Green Residential Expansion**	37	Approved
<b>Sub-Total Credits</b>	<b>209</b>	
Age Restricted		
Abiding Peace (Rental)	49	Complete
Mount Olive Manor (Rental)	50	Complete
Paragon Village (Ind Living Rentals)	14	Complete
<b>Sub-Total Credits</b>	<b>113</b>	
Supportive and Special Needs		
Locust Street	4	Complete
River Road	11	Complete
Pleasant Hill Road	5	Complete
Gold Mine Road	3	Complete
Mt. Olive Road	2	Complete
Rigenbach Lane	2	Complete
Paragon Village (Assisted Living)	15	Complete
<b>Sub-Total Credits</b>	<b>42</b>	
Family Owner-Occupied		
Continental Crossing (FTZ-4 General Development Plan)**	100	Phase I U/C
Stonewald Court Drive (Cobblestone)**	7	Approved
Morris Habitat for Humanity (Wallman Way)	2	Complete
Morris Habitat for Humanity (Lozier Road)	1	Complete
Morris Habitat for Humanity (Hatakawanna Terrace)	1	Complete
Dorlan (Mine Hill Road)	1	Complete
<b>Sub-Total Credits</b>	<b>112</b>	
<b>Units</b>	<b>476</b>	
Rental Bonus Credits	158	
<b>Total Credits</b>	<b>634</b>	

\*\*Project currently approved and in progress

## Additional Affordable Housing Actions

The Township has implemented additional mechanisms to capture affordable housing opportunities. These include establishing an Affordable Housing Trust Fund and associated development fees, as well as Affordable Accessory Apartment Zoning for the RR-AA and RR-A zone districts.

## Item F: Consideration of Appropriate Sites

*“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.”*

Pursuant to N.J.A.C. 5:93-1.3, sites that are designated to produce affordable housing shall be available, approvable, developable, and suitable according to the following criteria:

- “Available site” means a site with clear title, free of encumbrances which preclude development for low- and moderate-income housing. N.J.A.C. 5:93-1.3.
- “Approvable site” means a site that may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low- and moderate-income housing.
- “Developable site” means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable area wide water quality management plan (including the wastewater plan) or is included in an amendment to the area wide water quality management plan submitted to and under review by the DEP.
- “Suitable site” means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

In addition to the above qualifications, it is also sound planning for sites to be consistent with the State Development and Redevelopment Plan (SDRP). Sites that are located in the Metropolitan Planning Area 1 or Suburban Planning Area 2 of the SDRP, or are in an existing sewer service area, are the preferred locations for municipalities to address their fair share obligation. Approximately 79% of Mount Olive Township is located in the Highlands Preservation Area, outside of the jurisdiction of the SDRP. Of the remaining land, the Township has portions of Planning Area 1 along its border with Roxbury Township, as well as an extension of Planning Area 1 from Netcong Borough along International Drive. The remaining lands of the Township are in the Environmentally Sensitive Planning Area 5.

While preparing this HEFSP the Township considered lands and existing structures that are most appropriate for construction of, conversion to or rehabilitation for affordable housing. As part of this analysis, Mount Olive Township representatives had discussions with various entities that expressed an interest in providing affordable housing within the Township.

## Fourth Round Inclusionary and 100% Affordable Sites

**Village Green Commercial Property - Block 102, Lot 4.01:** This ±8-acre parcel is developed with a shopping center. The Township adopted Ordinance # 12-2025 to create a "C-1 Affordable Housing Overlay District" for the property. This overlay district creates an opportunity to redevelop the property for the construction of up to 80 units of age restricted housing, including 16 affordable units (20 % affordable set aside). The units to be constructed on this site shall be required to comply with the provisions of the FHA-2, the Uniform Housing Affordability Controls at N.J.A.C. 5:80-26.1 et seq. and the Township's affordable housing ordinances.

**Budd Lake Motel & Kennedy's - Block 102, Lots 9 & 10:** This ±2.2-acre parcel is developed with a motel and bar/grill. The Township intends to create an Affordable Housing Overlay District for the property. This overlay district will create an opportunity to redevelop the property and construct 20 units of age restricted housing, including 4 affordable units (20% affordable set aside).

### 100 % Affordable

**Mt. Olive Parkade - Block 8100, Lot 38):** This ±30-acre parcel is developed with a shopping center. The Township adopted a Resolution # 453-25 authorizing submission of a petition to the Highlands Council for Designation of a Highlands Redevelopment area. Highlands Council staff reviewed the application and issued a favorable recommendation report. The application is being noticed for public comment. The Highlands Council will schedule a public hearing after the public comment period.

The Township intends to create an Affordable Housing Overlay District for the property. This overlay district will create an opportunity to develop the property and construct a 100 % affordable housing project with 25 affordable units.

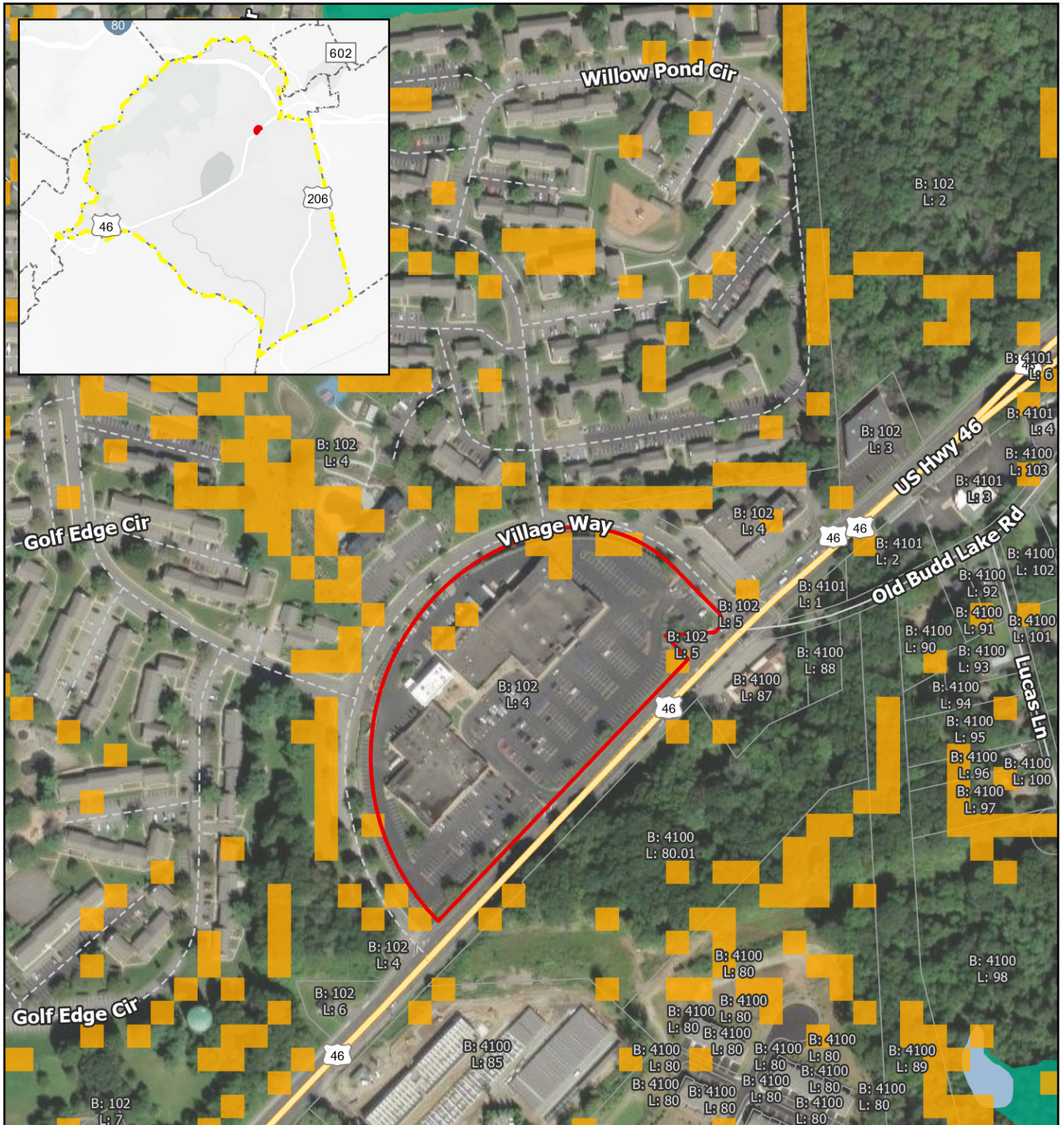
**3100 Continental Drive - Block 301, Lot 4):** This ±57 acre Township owned parcel is undeveloped. The parcel is located within: State Planning Area 2 (Suburban), sewer service area and within ½ mile of train service. The Township discussed utilizing this parcel for a Fourth Round development with Fair Share Housing Center during the Affordable Housing Dispute Resolution Program settlement conference, and recognition of same was included in the stipulated settlement agreement entered into between the Township and Fair Share Housing Center

The Township intends to create an Affordable Housing Overlay District for the property. This overlay district will create an opportunity to develop the property and construct a 100 % affordable housing project with 109 affordable units.

The following figures illustrate the above noted parcels.



**Village Green Commercial Property**  
**Block 102 Lot 4.01**  
**Mount Olive Township**



Mount Olive Township

Parcels

Block 102, Lot 4.01 - Village Green

Slopes > 20%

Waterbody 2015 (NHD)

Wetlands (2020)

Roadway

Private

Local

US Highway

**Van Cleef**  
 ENGINEERING WITH FOCUS

Sources: Highlands Council, NJGIN, ModIV Data,  
 NJDOT, U.S.G.S., Esri

June 2025

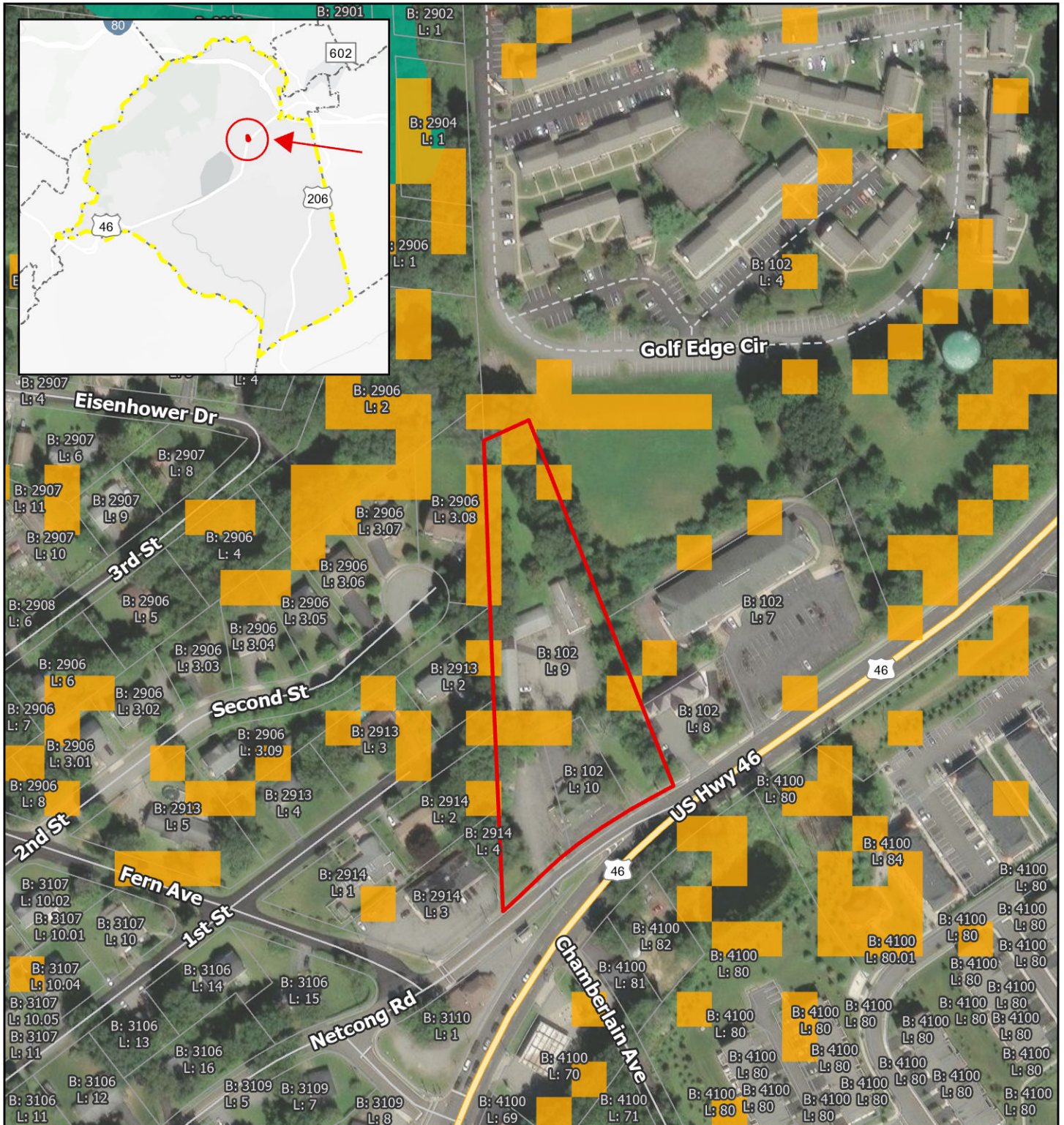
1 inch = 300 feet

0 150 300 600 Feet





# **Budd Lake Motel & Kennedy's** **Block 102 Lots 9 & 10** **Mount Olive Township**



Mount Olive Township

Parcels

Block 102, Lots 9 & 10 - Budd Lake Motel & Kennedy's

Slopes > 20%

Wetlands (2020)

Roadway

Private

Local

US Highway

**Van Cleef**  
 ENGINEERING WITH FOCUS

Sources: Highlands Council, NJGIN, ModIV Data, NJDOT, U.S.G.S., Esri

June 2025

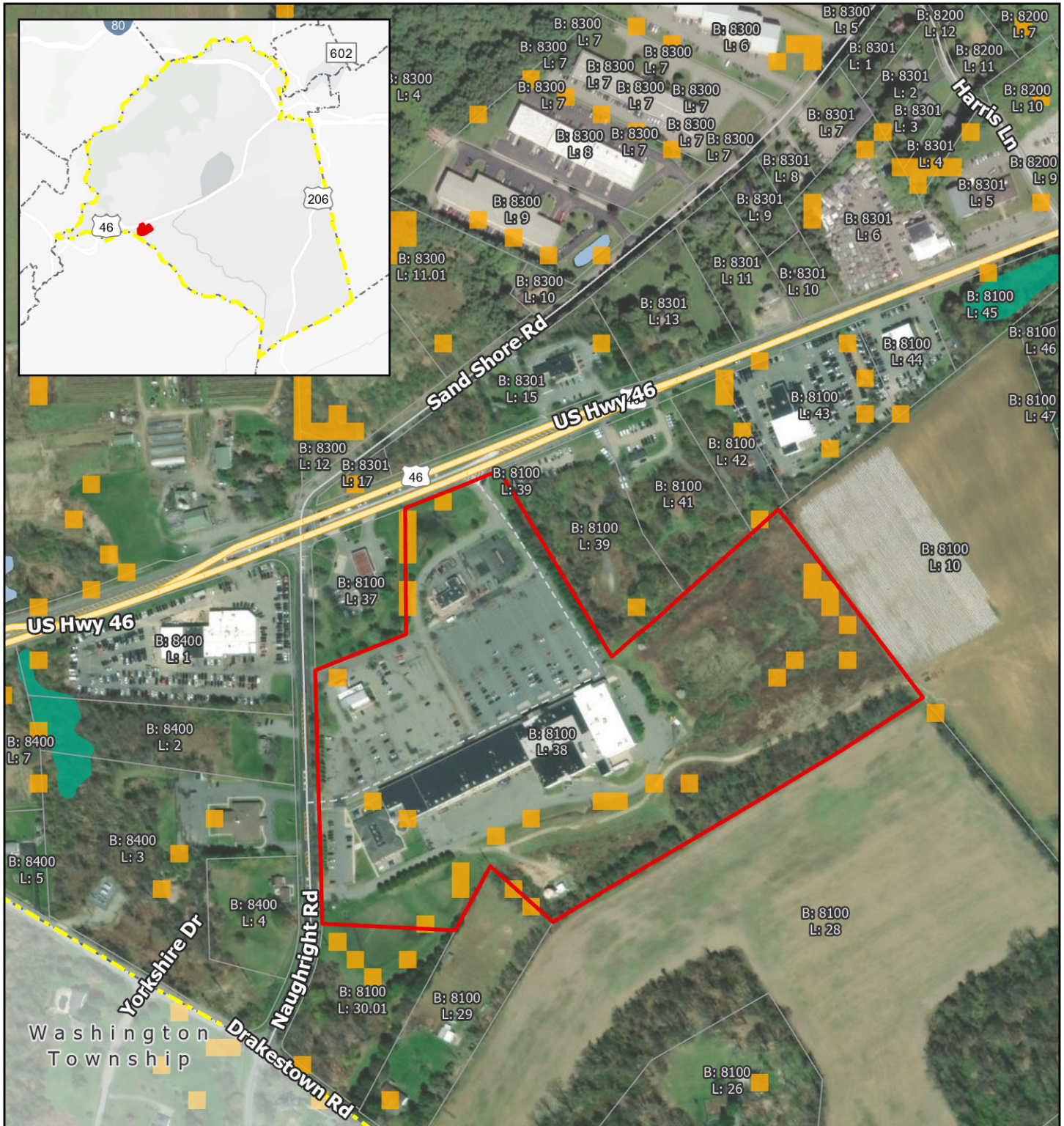
1 inch = 200 feet

0 100 200 400 Feet





**Mt. Olive Parkade  
Block 8100 Lot 38  
Mount Olive Township**

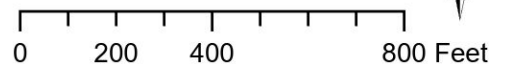


- Mount Olive Township
- Parcels
- Block 8100, Lot 38 - Mt. Olive Parkade
- Slopes > 20%
- Waterbody 2015 (NHD)
- Wetlands (2020)
- Roadway
- Private
- Local
- US Highway

**Van Cleef**  
ENGINEERING WITH FOCUS

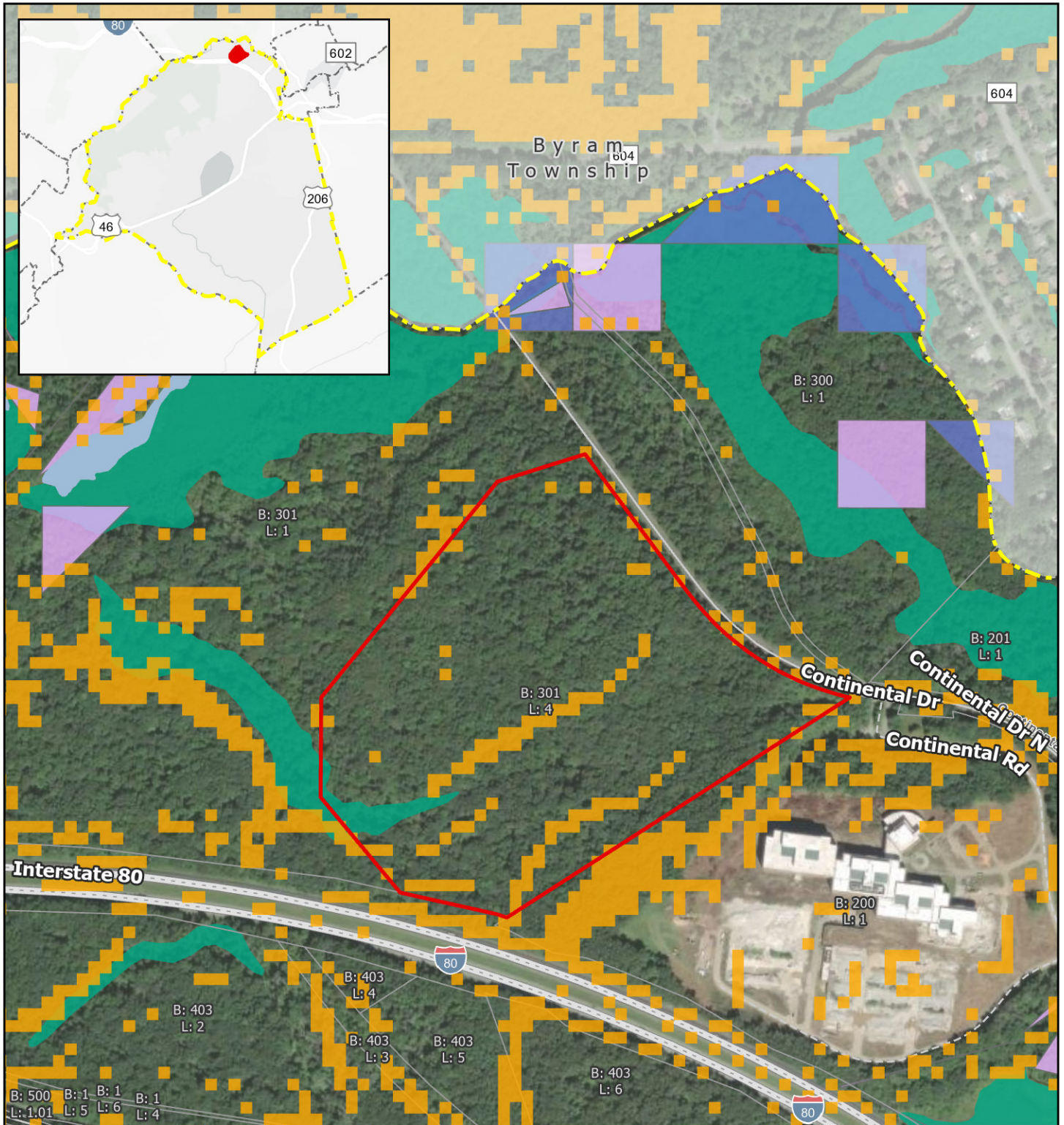
Sources: Highlands Council, NJGIN, ModIV Data,  
NJDOT, U.S.G.S., Esri  
June 2025

1 inch = 400 feet





# 3100 Continental Drive Block 301 Lot 4 Mount Olive Township



- Mount Olive Township
- Parcels
- Block 301, Lot 4 - 3100 Continental Dr.
- Slopes > 20%
- Waterbody 2015 (NHD)
- Wetlands (2020)
- Preliminary FEMA Flood Hazard Area Snapshot
- 0.2% Annual Chance Flood Hazard
- Floodway
- Category 1 Waters
- Roadway
- Private
- Local
- Interstate



Sources: Highlands Council, NJGIN, ModIV Data, NJDOT, U.S.G.S., Esri  
June 2025

1 inch = 600 feet  
0 300 600 1,200 Feet



## Additional Compliance Mechanisms

**Rehabilitation Program:** The Township will continue its partnership with Habitat for Humanity, for the rehabilitation of low and moderate-income housing units.

**Extension of Affordability Controls Program:** The Township intends to create an Extension of Affordability Controls program that will permit the Township to provide a subsidy to owners of properties whose affordability controls will be expiring during the Fourth Round period between July 1, 2025 and June 30, 2035 in exchange for extending the affordability controls in accordance with the provisions of the final adopted version of the Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1 et seq., (UHAC) which is expected to be adopted in final form by the end of the 2025 calendar year.

This program will be used to extend the affordable controls on at least 72 rental units constructed as part of the Woodfield (Camelot) At Mount Olive prior round inclusionary project. The 30-year affordable controls for these units are currently due to expire in 2032. The Township will establish an extension of affordability controls program to extend the control period for these affordable units in accordance with the final version of the UHAC to be adopted by the end of the 2025 calendar year.

**Accessory Apartment Program:** The Township intends to create an affordable accessory apartment program that will permit the Township to provide grants to owners of properties who create affordable accessory apartments.

This program will be used to create an opportunity to develop 12 affordable accessory apartments in the RR-AA and RR-A zone districts.

The Township will also continue its partnership with Habitat for Humanity, for the construction of low and moderate-income housing units in other locations as deemed appropriate.

The Township expects to satisfy its prospective need through a combination of these mechanisms over a ten-year period.

Should any combination of affordable housing activity over the course of the Round produce additional credits in excess of the Township's Fourth Round obligations, such credits will be reserved towards the need of subsequent Rounds.

The following table summarizes Fourth Round mechanisms, credits and potential bonus credits:

Mount Olive Township: Fourth Round Credit Summary						
Site	Existing Use	Proposed Use	Mechanism	Potential Build-Out	Affordable Units (%)	Potential Bonus Credits
Village Green Commercial Property Block 102 Lot 4.01	Commercial Shopping Center	Age Restricted	Inclusionary Overlay Zone	80	16 (20%)	8 (0.5/unit)
Mt. Olive Parkade Block 8100 Lot 38	Commercial Shopping Center	Family Rental	100% Overlay Zone	25	25 (100%)	
3100 Continental Drive Block 301 Lot 4	Vacant Land	Family Rental	100% Overlay Zone	109	109 (100%)	109 (1.0/unit)
Budd Lake Motel & Kennedy's Block 102 Lots 9 & 10	Commercial Motel, Bar & Grill	Age Restricted	Inclusionary Overlay zone	20	4 (20%)	2 (0.5/unit)
<b>Subtotal</b>				<b>234</b>	<b>154</b>	<b>119</b>
<b>Extension of Affordability Controls Program</b>					72	36 (0.5/unit)
<b>Accessory Apartments Program</b>					12	
<b>Affordable Unit Subtotal</b>					<b>238</b>	
<b>Bonus Credit Cap</b>						<b>79</b>
<b>TOTAL (Affordable Unit Subtotal + Bonus Credit Cap)</b>						<b>317</b>

The table below summarizes compliance with mandatory obligation subset requirements.

Mount Olive Township: Fourth Round Subset Compliance Summary		
Mandatory Obligation	Required Actual Units*	Proposed Units
<b>Minimum Family Units</b>	159	159
Minimum Family Units (rental)	40	40
<b>Minimum Rental Units</b>	79	79
Minimum Rental Units (family)	40	40
<b>Minimum Very Low Income Units</b>	42	42
Minimum Very Low Income Units (with children)	23	23
<b>Maximum Age Restricted Units</b>	95	20
<b>Max Bonus Credit Units</b>	79	79
* Except where noted, actual units do not include bonus credits. The targets and obligations are to be tracked and enforced throughout the Fourth Round as part of site plan review and approval.		



## Items G, H, and I: State and Regional Consistency Requirements

### Multigenerational Housing Continuity Commission Consistency

*“An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity, as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission as adopted pursuant to N.J.A.C. 52:27D-329.20.”*

The New Jersey State Legislature established the Multigenerational Housing Continuity Commission in 2021 with the passage of P.L. 2021, c.273. The Commission, created in response to a record number of senior deaths in nursing homes during the COVID-19 pandemic, is tasked with informing the Governor of local incentives and barriers to seniors living with members of their extended family as an alternative to nursing homes. As part of the law, municipalities are required to review their ordinances and other factors for their potential to advance or detract from multigenerational living arrangements as a required component of the Housing Element. To date, it is unclear what laws, if any the Commission has adopted.

While Mount Olive Township’s code doesn’t contain any explicit provisions to promote multigenerational family living arrangements, nothing about the Township’s definition of a family or single-family dwelling is constructed to impede such arrangements as permitted residential uses. The Township has an accessory apartment program, but while such units are sometimes used in other states to provide multigenerational housing, it is against the provisions of the program to restrict accessory units to extended family members for affordable housing purposes.

### Highlands Regional Master Plan Consistency

*“For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities”*

This Plan is consistent with the Highlands Regional Master Plan (RMP). Mount Olive Township is primarily relying on 100% affordable projects and other techniques that place less stress on infrastructure and are encouraged to reduce impact on the ecosystem and water resources. Redevelopment projects with a residential component include a 20% affordable set aside.

Most sites have identified regional multimodal opportunities throughout the Highlands transportation network and existing interfaces with roadway-transit networks. Areas with existing development that are also served by multimodal transportation opportunities support RMP policies as lands potentially appropriate for development and redevelopment in support of smart growth principles.

Mount Olive Township submitted its Petition for Plan Conformance for all lands lying in the Preservation Area on December 8, 2009. Since then, The Township has prepared several planning documents pursuant towards conformance with the Highlands Regional Master Plan. These include the Highlands Master Plan Element and Land Use Ordinance, Municipal Build-Out Report, and Highlands Exemption Ordinance. The Township intends to continue towards conformance with the Highlands Regional Master Plan.

### New Jersey State Development and Redevelopment Plan Consistency

*“An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.”*

Approximately 79 % of the Township is in the Highlands Preservation Area, outside of the jurisdiction of the State Development and Redevelopment Plan. The remainder of the Township lies within Planning Area 5 (Environmentally Sensitive), except for select parcels located near the border with Roxbury Township in Planning Area 1 (Metro) and additional parcels extending from the border with Netcong Borough in Planning Area 2 (Suburban). No part of the Township is a designated Center, either by the Highlands Council or Office of Planning Advocacy.

Mount Olive Station, located in the International Trade Center near I-80, provides access to the NJ Transit Morris and Essex and Montclair-Boonton lines.