
Mount Olive Township
Morris County

Housing Plan Element
Fair Share Plan

September 17, 2009
Revised January 27, 2010

Prepared by: The Mount Olive Planning Board

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The original copy has been signed and sealed in accordance with N.J.A.C. 13:41-1.3

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HOUSING ELEMENT

Inventory of Municipal Housing Conditions

The primary source of information for the inventory of the Township's housing stock is the 2000 U.S. Census.

According to the 2000 Census, the Township has 9,311 housing units, of which 9068 (97%) are occupied. Table 1 identifies the units in a structure by tenure; as used throughout this Plan Element, "tenure" refers to whether a unit is owner-occupied or renter-occupied. While the Township highest single occupancy consists of one-family, detached dwellings (56% of the total, compared to 69% in the County), there are 5,248 units (44%) in attached or multi-family structures. The Township has a higher percentage of renter-occupied units, 44%, compared to 24% in Morris County and 32% in the State.

TABLE 1
Units in Structure by Tenure

Units in Structure	Vacant Units	Occupied Units		
		Total	Owner	Renter
1, detached	101	5,147	4,890	257
1, attached	0	179	119	60
2	21	185	31	154
3 or 4	0	537	10	527
5+	121	3,020	30	2,990
Other	0	0	0	0
Mobile home or trailer	0	0	0	0
Total	243	9,068	5,080	3,988

Source: 2000 U.S. Census, Summary Tape File 3 (STF-3) for Township, QT-H10 and DP-4.

Table 2 presents the data concerning the year housing units were built by tenure, while Table 3 compares the Township to Morris County and the State. Approximately 53% of the owner-occupied units in the Township have been built since 1970. Of the remaining owner-occupied housing stock, 36% was built between 1940 and 1970 and 11% were built prior to 1940. The highest rate of renter occupied units (72%) was also built since 1970 and 24% were built between 1940 and 1970 and 4% were built prior to 1940.

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TABLE 2
Year Structure Built by Tenure

Year Built	Vacant Units	Occupied Units		
		Total	Owner	Renter
1990-2000	12	1,156	946	210
1980-1989	22	1,307	544	763
1970-1979	94	3,084	1,183	1,901
1960-1969	15	1,877	1,158	719
1950-1959	16	568	410	158
1940-1949	14	363	281	82
Pre-1940	70	713	558	155

Source: 2000 U.S. Census, STF-3 for Township, QT-H7.

Table 3 compares the year of construction for all dwelling units in the Township to Morris County and the State. The Township has a much larger percentage of units built between 1960 to 1980 than does the County or State, and a smaller percentage of units built before 1960. This is exemplified in the median year built between the State, County and Township.

TABLE 3
Comparison of Year of Construction for Township, County, and State

Year Built	%		
	Mt. Olive Township	Morris County	New Jersey
1990 – 2000	12.5	13.5	10.5
1980 – 1989	14.3	12.6	12.4
1970 – 1979	34.1	15.3	14.0
1960 – 1969	20.3	18.6	15.9
1940 – 1959	10.3	24.8	27.1
Pre-1940	8.4	15.3	20.1
Median Year	1973	1965	1962

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-4.

Information reported in the 2000 Census concerning occupancy characteristics includes the household size in occupied housing units by tenure, and the number of bedrooms per unit by tenure; these data are reported in Tables 4 and 5, respectively. Table 4 indicates that renter-occupied units generally house smaller households, with 74% of renter-occupied units having 2 persons or fewer compared to 36% of owner-occupied units. Table 5 indicates that renter-occupied units generally have fewer bedrooms, with 95% having two bedrooms or fewer, compared to 11% of owner-occupied units.

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TABLE 4
Household Size in Occupied Housing Units by Tenure

Household Size	Total Units	Owner-occupied Units	Renter-occupied Units
1 person	2,154	462	1,692
2 persons	2,651	1,375	1,276
3 persons	1,677	1,157	520
4 persons	1,618	1,222	396
5 persons	719	661	58
6 persons	126	118	8
7+ persons	123	85	38
Total	9,068	5,080	3,988

Source: 2000 U.S. Census, SF-3 for Township, H-17.

TABLE 5
Number of Bedrooms per Unit by Tenure

Number of Bedrooms	Total Units	(%)	Vacant Units	Occupied Units		
				Total	Owner	Renter
No bedroom	107	1.1	0	107	9	98
1 bedroom	2,711	29.1	96	2,615	80	2,535
2 bedrooms	1,715	18.4	87	1,628	485	1,143
3 bedrooms	1,961	21.1	35	1,926	1,788	138
4 bedrooms	2,566	27.6	18	2,548	2,492	56
5+ bedrooms	251	2.7	7	244	226	18

Source: 2000 U.S. Census, SF-3 for Township, QT-H8 and QT-H5.

Table 6 compares the Township's average household size for all occupied units, owner-occupied units, and renter-occupied units to those of the County and State. The Township's average household size for owner-occupied units is higher than the State and the County. The average household size for renter-occupied units is lower than the County and the State's.

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TABLE 6
Average Household Size for Occupied Units for Township, County, and State

Jurisdiction	All Occupied Units	Owner-occupied units	Renter-occupied units
Mt. Olive Township	2.66	3.15	2.04
Morris County	2.72	2.88	2.21
New Jersey	2.68	2.81	2.43

Source: 2000 U.S. Census, SF-1 for Township, County, and State, DP-1.

The distribution of bedrooms per unit, shown in Table 7, indicates that the Township's distribution in terms of number of bedrooms is fairly evenly distributed. The Township contains more units with less than 3 bedrooms than the County or State and more four or more bedroom units than either the State but fewer than the County.

TABLE 7
Percentage of All Units by Number of Bedrooms

Jurisdiction	None or one	Two or Three	Four or More
Mt. Olive Township	30.2	39.5	30.3
Morris County	15.2	49.8	35
New Jersey	18.3	59.2	22.6

Source: 2000 U.S. Census, SF-3 for Township, County, and State, QT-H4.

In addition to data concerning occupancy characteristics, the 2000 Census includes a number of indicators, or surrogates, which relate to the condition of the housing stock. These indicators are used by the Council on Affordable Housing (COAH) in calculating a municipality's deteriorated units and indigenous need. In the first Two Rounds of COAH's fair share allocations (1987-1999), COAH used seven indicators to calculate indigenous need: age of dwelling; plumbing facilities; kitchen facilities; persons per room; heating fuel; sewer; and, water. In the proposed Round Three rules, COAH has reduced this to three indicators, which in addition to age of unit (Pre-1940 units in Table 2), are the following, as described in COAH's rules.

Plumbing Facilities Inadequate plumbing is indicated by either a lack of exclusive use of plumbing or incomplete plumbing facilities.

Kitchen Facilities Inadequate kitchen facilities are indicated by shared use of a kitchen or the non-presence of a sink with piped water, a stove, or a refrigerator.

Table 8 compares the Township, County, and State for the above indicators of housing quality. The Township has more units with inadequate plumbing facilities than the County but less units with inadequate kitchen facilities than the County and State.

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TABLE 8
Housing Quality for Township, County, and State

Condition	%		
	Mt. Olive Township	Morris County	New Jersey
Inadequate plumbing ¹	.6	.4	.7
Inadequate kitchen ¹	.2	.3	.8

Notes: ¹The universe for these factors is all housing units.

Source: 2000 U.S. Census, SF-3 for Township, County, and State QT-H4.

The last factors used to describe the municipal housing stock are the values and rental values for residential units. With regard to values, the 2000 Census offers a summary of housing values. These data are provided in Table 9 and indicate that 79% of all residential properties in the Township are valued over \$150,000.

TABLE 9
Value of Owner Occupied Residential Units

Value	Number of Units	%
\$0 – 50,000	0	0
\$50,000 – 99,999	136	2.8
\$100,000 – 149,999	885	18.3
\$150,000 – 199,999	1,488	30.7
\$200,000 – 299,999	1,350	27.9
\$300,000 – 499,999	971	20
\$500,000 – 999,999	17	.4
\$1,000,000 +	0	0

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-4.

The data in Table 10 indicate that a majority of housing units rent for over \$500/month (98%) with the largest percentage, 58.7%, found between \$750 and \$999 per month, and 13% of the units renting for \$1,000/ month or more.

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TABLE 10
Gross Rents for Specified Renter-Occupied Housing Units¹

Monthly Rent	Number of Units	%
Under \$200	40	1
\$200 – 299	17	.4
\$300 – 499	42	1.1
\$500 – 749	1,033	26
\$750 – 999	2,335	58.7
\$1,000 – 1,499	422	10.6
\$1,500 or more	43	1.2
No Cash Rent	47	1.2

Note: Median gross rent for Mt. Olive Township is \$800.

Source: 2000 U.S. Census, SF-3 for Township, QT-H12.

The data in Table 11 indicate that there are 1,186 renter households making less than \$35,000 annually. At least 955 of these households are paying more than 30% of their income for rent; a figure of 30% is considered the limit of affordability for rental housing costs.

TABLE 11
Household Income in 1999 by Gross Rent as a Percentage of Household Income in 1999¹

Income	Number of Households	Percentage of Household Income (%)					
		0 – 19%	20 – 24%	25 – 29%	30 – 34%	35% +	Not computed
< \$10,000	201	5	0	0	0	78.6	16.4
\$10,000 – 19,999	273	3.3	6.2	0	.3	81.7	5.5
\$20,000 – 34,999	712	2.5	3.7	26.3	29.9	37.6	0
\$35,000 +	2,793	60.4	24.6	10.9	2.7	.3	1.1

Note: ¹The universe for this Table is specified renter-occupied housing units.

Source: 2000 U.S. Census, SF-3 for Township, QT-H13.

Analysis of Demographic Characteristics

As with the inventory of the municipal housing stock, the primary source of information for the analysis of the demographic characteristics of the Township's residents is the 2000 U.S. Census. The data collected in the 2000 Census provide a wealth of information concerning the characteristics of the Township's population.

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The 2000 Census indicates that the Township has 24,193 residents, or 2911 more residents than in 1990, a 14% increase. The Township's 14% increase in the 1990's compares to a 12% increase in Morris County and an 8% increase in New Jersey.

The age distribution of the Township's residents is shown in Table 12. The age classes remain relatively evenly split between males and females with a predominance of males in the age range of 5-19 and a female predominance in the 70 and over range.

TABLE12
Population by Age and Sex

Age	Total Persons	Male	Female
0-4	2,108	1,056	1,052
5 – 19	5,003	2,606	2,397
20 – 34	5,472	2,709	2,763
35 – 54	8,124	4,102	4,022
55 – 69	2,469	1,248	1,221
70 +	1,017	398	619
Total	24,193	12,119	12,074

Source: 2000 U.S. Census, SF-1 for Township, QT-P1.

Table 13 compares the Township to the County and State for the same age categories. The principal differences among the Township, County, and State occurs the age categories of 20-34 and 55-69, where the Township has a greater population in those age ranges. The Township's 20-34 age range has significantly less than those of both the County and the State.

TABLE13
Comparison of Age Distribution for Township, County, and State (Percent of persons)

Age	Mt. Olive Township	Morris County	New Jersey
0-4	8.7	7	6.7
5 – 19	20.7	19.9	20.4
20 – 34	22.7	17.9	19.9
35 – 54	20	33.6	30.9
55 – 69	23.9	13.3	12.4
70 +	4.1	8.3	9.7
Median	34.1	37.8	36.7

Source: 2000 U.S. Census, SF-1 for Township, County, and State. QT-P1.

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Table 14 provides the Census data on household size for the Township, while Table 15 compares household sizes in the Township to those in Morris County and the State. The Township has a higher percentage of households with 3 to five persons but a lower percentage of households with 6 or more persons than the County or State.

TABLE 14
Persons in Household

Household Size	Number of Households
1 person	2,150
2 persons	2,659
3 persons	1,678
4 persons	1,614
5 persons	718
6 persons	185
7 or more persons	64

Source: 2000 U.S. Census, STF-1 for Township, QT-P10.

TABLE 15
Comparison of Persons in Household for Township, County, and State (Percent of households)

Household Size	Mt. Olive Township	Morris County	State
1 person	23.7	21.5	24.5
2 persons	29.3	31.8	30.3
3 persons	18.5	17.6	17.3
4 persons	17.8	17.7	16
5 persons	7.9	7.8	7.5
6 persons	2	2.3	2.7
7 or more persons	.7	1.3	1.7
Persons per household	2.66	2.72	2.68

Source: 2000 U.S. Census, SF-1 for Township, County, and State, QT-P10.

Table 16 presents a detailed breakdown of the Township's population by household type and relationship. There are 6,372 family households in the Township and 2,696 non-family households; a family household includes a householder living with one or more persons related to him or her by birth, marriage, or adoption, while a non-family household includes a householder living alone or with non-relatives only. In terms of the proportion of family and non-family households, the Township has fewer family households than the County or State (70% for the Township, 73.6% for the County, and 70.3% for the State).

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TABLE 16
Persons by Household Type and Relationship

	Total
In family Households:	6,372
Spouse	5,401
Child	3,663
In Non-Family Households:	2,696
Male householder:	1,436
Living alone	1,107
Not living alone	329
Female householder:	1,260
Living alone	1,043
Not living alone	217
In group quarters:	59
Institutionalized:	21
Non-institutionalized	38

Source: 2000 U.S. Census, SF-3 for Township, QT-P11 and QT-P12.

Table 17 provides 1999 income data for the Township, County, and State. The Township's per capita and median incomes are higher than those of the State but lower than the County. The definitions used for households and families in Table 17 are similar to those identified in the description of Table 16, so that the households figure in Table 17 includes families.

TABLE 17
1999 Income for Township, County, and State

Jurisdiction	Per Capita Income	----- Median Income -----	
		Households	Families
Mt. Olive Township	28,691	64,515	75,189
Morris County	36,964	77,340	89,773
New Jersey	27,006	55,146	65,370

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-3.

Table 18 addresses the lower end of the income spectrum by providing data on poverty levels for persons and families. The determination of poverty status and the associated income levels is based on the cost of an economy food plan and ranges from an annual income of \$9,570 for a one-person family to \$32,390 for an eight-person family (three-person family is \$16,090) (determined for 2005). According to the data in Table 18, the Township proportionally has less persons and

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families qualifying for poverty status than do the County and State. The percentages in Table 18 translate to 735 persons and 110 families in poverty status. Thus, the non-family households have a larger share of the population in poverty status.

TABLE 18
Poverty Status for Persons and Families for Township, County, and State
(Percent with 1999 income below poverty)

Jurisdiction	Persons (%)	Families (%)
Mt. Olive Township	3.1	1.7
Morris County	3.9	2.4
New Jersey	8.5	6.3

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-3.

The U.S. Census includes a vast array of additional demographic data that provides interesting insights into an area's population. For example, Table 19 provides a comparison of the percent of persons who moved into their homes between the years 1995-1998; this is a surrogate measure of the mobility/stability of a population. The data indicate that the percentage of Township residents residing in the same house as in 1995 is less than that of the County and the State.

TABLE 19
Comparison of 1995-1998 Place of Residence for Township, County, and State

Jurisdiction	Percent living in same house in 1995-1998
Mt. Olive Township	25.3
Morris County	42.3
New Jersey	43.3

Source: 2000 U.S. Census, SF-3 for Township, County, and State, QT-H7.

Table 20 compares the educational attainment for Township, County, and State residents. The data indicates that Township residents exceed the State and County for residents with a high school diploma or higher and The Township has more residents with a bachelor's degree or higher than the State but less than the County.

TABLE 20
Educational Attainment for Township, County, and State Residents
(Persons 25 years and over)

Jurisdiction	Percent (%) high school graduates or higher	Percent (%) with bachelor's degree or higher
Mt. Olive Township	91.9	36.5
Morris County	90.6	44.1
New Jersey	82.1	29.8

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Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-2.

The 2000 Census also provides data on the means of transportation which people use to reach their place of work. Table 21 compares the Census data for the Township, County, and State relative to driving alone, carpooling, using public transit, and using other means of transportation. The Township has a relatively high percentage of those who drive alone, and a relatively low percentage of workers who carpool or use public transit. However, the Township does have a higher percentage of persons taking advantage of carpool situations than the County or State.

TABLE 21
Means of Transportation to Work for Township, County and State Residents
(Workers 16 years old and over)

Jurisdiction	Percent who drive alone	Percent in carpools	Percent using public transit	Percent using other means
Mt. Olive Township	83.1	11	1.5	4.3
Morris County	81.2	8.2	4.2	6.4
New Jersey	73	10.6	9.6	6.7

Source: 2000 U.S. Census, SF-3 for Township, County, and State, DP-3.

Projection of Municipal Housing Stock

As part of the mandatory contents of a housing element, the Township is required to produce “a projection of the municipality’s housing stock, including the probable future construction of low and moderate income housing, for the next six years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.” (N.J.S.A. 52:27D-310b.) Table 22 provides detailed information concerning the issuance of building permits for new residential units for the last 24 years.

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TABLE 22
New Residential Building Permits, 1980-2004 by year

Year	Single-Family Units	Multi-Family Units	Total Units
1980	15	0	15
1981	14	0	14
1982	17	0	17
1983	50	0	50
1984	76	0	76
1985	101	103	204
1986	51	0	51
1987	58	0	58
1988	67	0	67
1989	15	0	15
1990	55	23	78
1991	24	48	72
1992	52	0	52
1993	228	24	252
1994	159	75	234
1995	32	0	32
1996	30	11	41
1997	30	0	30
1998	23	0	23
1999	16	0	16
2000	153	0	153
2001	137	78	215
2002	186	0	186
2003	78	0	78
2004	110	0	110
Total	1,777	362	2,139
1980-1989	464	103	567
1990-1999	649	181	830

Source: New Jersey Department of Labor, New Jersey Residential Building Permits, Historical Summary 1980-1989, and New Jersey Department of Labor for the years 1990- 2004.

The data in Table 22 provide an interesting view of the Township's recent residential development. The majority of growth occurred in the 1990's with 73% of units being built during the last 24 years. During the 1980's the growth in the Township was relatively stable with a minor increase in 1985. Since 1999, building permits have increased, indicating a slight building increase. This reflects the previous information on the housing stock in the Township which indicates that the average house in the Township was built in 1973. Multi-family units were built during the 1980's and 1990's which contributed 363 units to the housing stock.

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FAIR SHARE PLAN

Prior Round Obligation

COAH’s recalculated prior round obligation for Mount Olive is 45 units. The rental obligation is 11 units hence the maximum credits eligible for the prior round are capped at 11. As demonstrated in Table 23, below, the Township can fully satisfy this obligation with existing units and eligible rental bonus credits.

Table 23
Prior Round Obligation

Total prior round new construction obligation (1987-1999)	45 units
17 Glenside (rental)	Bedrooms: 4
Rose House: Building #1 (rental)	Bedrooms: 4
Rose House: Building #2 (rental)	Bedrooms: 4
Rigenbach Lane (rental)	Bedrooms: 2
Abiding Peace (senior: age-restricted) (rental)	Units: 20
Rental bonus credits	11
Total units and credits	45

Third Round Obligation

Mount Olive has been assigned a Third Round affordable housing obligation of 505 low and moderate income units. This is based upon a projected growth of 1,027 residential units and 4,796 new jobs by the year 2018. The 1,027 units are divided by 5 to determine the affordable housing obligation which is 205.5 $[1,027 \div 5 = 205.4]$. Total new jobs are divided by 16 to determine the nonresidential affordable housing component which is 299.75 $[4,796 \div 16 = 299.75]$. Combined the residential [205.4] and nonresidential [299.75] equal a total Third Round obligation of 505.15, which is rounded to 505 affordable units.

Summary of Mount Olive Fair Share Plan

COAH’s rules require that component parts of the third round 505 affordable units be devoted to specific categories such as family housing, rental housing and very low income housing (as per P.L. 2008, ch. 46). Age-restricted units may not exceed 25 percent of the total growth share obligation; likewise the maximum bonus credits eligible in the Third Round are capped at 25 percent. Accordingly the Township’s Third Round obligation with respect to these various categories is as follows:

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Required

- Family housing obligation: $505 \times .5 =$ 252 units
- Rental obligation: $505 \times .25 =$ 126 units
- Family rental obligation: $126 \times .5 =$ 63 units
- Very low income obligation: $505 \times .13 =$ 66 units

Permitted

- Maximum bonus credits: $505 \times .25 =$ 126 credits
- Maximum age restricted: $505 \times .25 =$ 126 units

Summary of Mount Olive Fair Share Plan

Total Third Round Obligation

Required: 505

Family unit obligation

Required: 252 units

- Woodfield 72
- 44 Gold Mine Rd. 3
- 27 Mt. Olive Rd. 2
- Mt. Olive Mews 54
- Marveland Estates 57
- Morris Habitat 4
- Morris Habitat 2
- Accessory Apts. 4
- Municipally Sponsored Projects 37
- Market to Affordable 17
- Total 252**

Rental unit obligation

Required: 126 units

Age Restricted

- Abiding Peace 40
- Paragon Assisted Living 15
- Paragon Independent 8

Family

- Woodfield 63
- Total 126**

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Family Rental Unit Obligation

Required: 63 units

- Woodfield 63

Very Low Income Unit Obligation

Required: 66 units

- Abiding Peace 40
- Mt. Olive Manor 26
- Total** **66**

Maximum Age Restricted

Permitted: 126 units

Provided: 119 units

- Mt. Olive Manor 50
- Abiding Peace 40
- Paragon Assisted Living 15
- Paragon Independent Living 14
- Total** **119**

Third Round Bonus Credits

Permitted: 126 credits

Compliance Bonus Credit (N.J.A.C. 5:97-3.17)

- Mount Olive Manor 50

Rental Bonus Credit

- Mt. Olive Mews 10
- Woodfield 9
- Marveland Estates 57
- Total** **126**

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Table 24
Third Round Total Growth Share Obligation

Affordable Units	Units / Bedrooms / Credits	Units addressing rental obligation	Family Units	Age-Restricted Units	Units Eligible for Rental Bonus Credit
Woodfield	72	63	x		9
Abiding Peace	40	40		x	
1 Locust Street	4				
Mount Olive Manor	50			x	
Paragon Village (independent living)	14	8		x	
Paragon Village (assisted living)	15	15		x	
6 River Road (rental)	11				
122 Pleasant Hill Road	5				
44 Gold Mine Road	3		x		
27 Mt. Olive Road	2		x		
Mt. Olive Mews	54		x		
Marveland Estates	57		x		57
Market to Affordable	17		x		
Morris Habitat for Humanity (Wallman Way)	4		x		
Habitat for Humanity (Lozier Road)	2		x		
Accessory Apartment Program	4		x		
Municipally sponsored – 100% Affordable Housing Developments	37		x		
Compliance bonus credit Mount Olive Manor	50				
Rental bonus credits	76				
Total	517				

Rehabilitation Obligation

Mount Olive has a rehabilitation obligation of 67 units for the third round. To date 34 units have been funded through the Morris County Department of Community Development program and, if necessary, will provide supplemental funding through the Township's Affordable Housing Trust Fund. The Township will disseminate information about the County program through the Township's website, mailings with property tax bills, and notices and/or news articles in local circulation newspapers such as the *Mount Olive Chronicle*.

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Table I, below, presents the Township's proposed schedule to address the rehabilitation obligation.

Table I
Proposed Schedule for Mount Olive
Housing Rehabilitation Program

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
# Units	3	3	3	4	4	4	4	4	4	33