

Housing Element

City of Garfield
Bergen County, New Jersey

PREPARED FOR:

City of Garfield Planning Board

BA: 4300.00

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Community Planning
Land Development and Design
Landscape Architecture

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HOUSING ELEMENT
CITY OF GARFIELD
BERGEN COUNTY, NEW JERSEY

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The original document was appropriately signed and sealed on May 12, 2025 in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners.

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EXECUTIVE SUMMARY

The following **2025 Housing Element and Fair Share Plan (HE&FSP) of the Master Plan** has been prepared for the City of Garfield, Bergen County, New Jersey. A typical HEFSP is designed to outline the manner in which a municipality will address its affordable housing obligations. For the Fourth Round, these obligations were derived from a variety of different sources including the Council on Affordable Housing (COAH), prior Court-approved Judgments of Compliance and Repose and settlement agreements with Fair Share Housing Center (FSHC), and most recently from Fourth Round obligation calculations provided by the Department of Community Affairs (DCA).

Governor Murphy signed the A-4/S-50 Bill into law on March 20, 2024 after the Senate and Assembly adopted it. This legislation amended the Fair Housing Act by abolishing COAH and created a new process that involved the creation of an entity known as the Affordable Housing Dispute Resolution Program (the Program), which is overseen by seven retired Mount Laurel judges. The Program has taken the place of the trial courts and COAH regarding the approval process involving municipal HE&FSPs. The DCA and the Administrative Office of the Courts (AOC) are both also involved in assisting the Program with this process.

The Amended Fair Housing Act directed the DCA to calculate the Present Need (also referred to as the Rehabilitation obligation) and the Prospective Need (also known as the new construction obligation) for Round Four based upon the standards set forth in the Fair Housing Act. The DCA issued its report on October 18, 2024, and made clear that the obligations generated by the report were advisory only and were non-binding. For Garfield's Fourth Round obligation, the DCA Report identified a Present Need of 322 units and a Prospective Need of zero units.

The City adopted a binding resolution on January 21, 2025 which committed to the present and prospective need obligations identified by DCA. On May 5th, 2025, an order of the Court found the present and prospective need to be recalculated, reported and uncontested as zero for rehabilitation and zero for prospective need for the Fourth Round Housing cycle. The Town Attorney confirmed the court order incorrectly identifies the rehabilitation as zero units when the DCA has in fact determined the rehabilitation obligation to be 322 units.

The Housing Element is organized into four sections, the first of which provides an introduction to affordable housing. Section II, the Housing Element, contains background data on the City's population and housing characteristics. Section III, the Fair Share Obligation, describes the City's obligation for the provision of affordable housing. The final section is the Fair Share Plan.

SECTION I: INTRODUCTION

The first section of the 2025 HE&FSP provides an introduction to affordable housing. It summarizes what affordable housing is, offers an overview of the history of affordable housing in the state, and explains the role of a housing element and fair share plan.

A. WHAT IS AFFORDABLE HOUSING?

Affordable housing is income-restricted housing that is available for sale or for rent. Typically, affordable housing is restricted to very-low, low-, and moderate-income households. These categories are derived from median regional income limits established for the state. New Jersey is delineated into six different affordable housing regions. Garfield is located in Region 1, which includes Bergen, Hudson, Passaic and Sussex Counties.



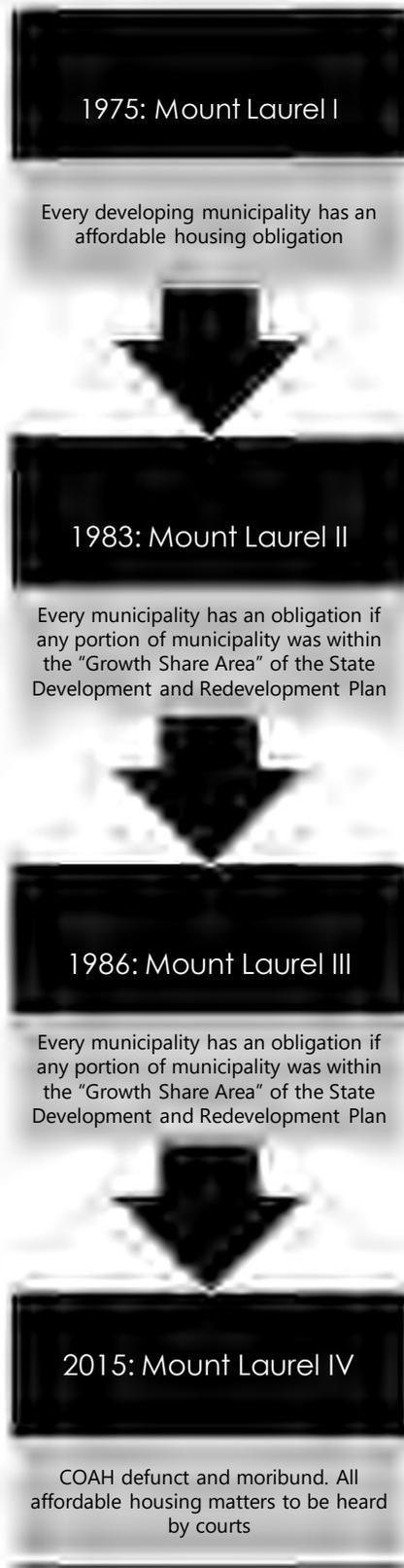
Regional income limitations are updated every year, with different categories established for varying household sizes. The following table identifies the 2024 regional income limits by household size for Region 1. As shown, a three-person family with a total household income of no greater than \$ 86,697 could qualify for affordable housing in the City's region.

Table 1: 2024 Affordable Housing Region 1 Income Limits by Household Size

Income Level	2 Person	3 Person	4 Person	5 Person
Median	\$ 96,329	\$ 108,371	\$ 120,412	\$ 130,045
Moderate	\$ 77,064	\$ 86,697	\$ 96,329	\$ 104,036
Low	\$ 48,165	\$ 54,185	\$ 60,206	\$ 65,022
Very-Low	\$ 28,899	\$ 32,511	\$ 36,124	\$ 39,013

One of the most common forms of affordable housing is inclusionary development, in which a certain percentage of units within a multifamily development are reserved for affordable housing. Affordable housing can be found in a variety of other forms, including but not limited to: 100% affordable housing developments, deed-restricted accessory apartments, alternative living arrangements such as special need/supportive housing or group homes, assisted living facilities, and age-restricted housing.

B. WHAT IS THE HISTORY OF AFFORDABLE HOUSING IN NEW JERSEY?



The history of affordable housing in New Jersey can be traced back to 1975, when the Supreme Court first decided in *So. Burlington Cty. NAACP v. Township of Mount Laurel* (known as Mount Laurel I) that every developing municipality throughout New Jersey had an affirmative obligation to provide for its fair share of affordable housing. In a subsequent Supreme Court decision in 1983 (known as Mount Laurel II), the Court acknowledged that the vast majority of municipalities had not addressed their constitutional obligation to provide affordable housing.

As such, the Court refined this obligation to establish that every municipality had an obligation, although those within the growth area of the State Development and Redevelopment Plan (SDRP) had a greater obligation. The Court also called for the state legislature to enact legislation that would save municipalities from the burden of having the courts determine their affordable housing needs. The result of this decision was the adoption of the Fair Housing Act in 1985, as well as the creation of the New Jersey Council on Affordable Housing (COAH), which became the state agency responsible for overseeing the manner in which New Jersey's municipalities address their low- and moderate-income housing needs.

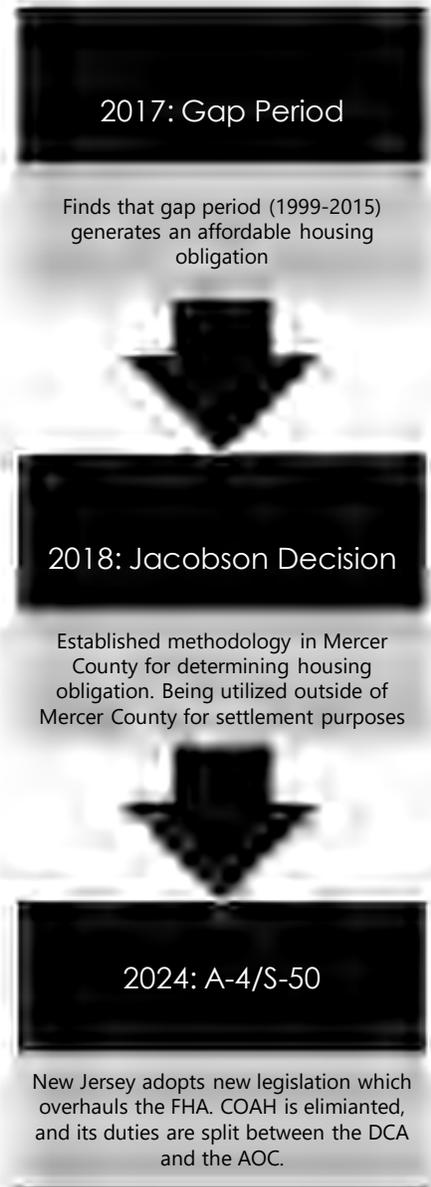
COAH proceeded to adopt regulations for the First Round obligation, which covered the years 1987 to 1993. It also established the Second Round housing-need numbers that cumulatively covered the years 1987 through 1999. Under both the First and Second Rounds, COAH utilized what is commonly referred to as the "fair share" methodology. COAH utilized a different methodology, known as "growth share," beginning with its efforts to prepare Third Round housing-need numbers. The Third Round substantive and procedural rules were first adopted in 2004.

These regulations were challenged and in January 2007, the Appellate Division invalidated various aspects of these rules and remanded considerable portions of the rules to COAH with the directive to adopt revised regulations.

In May 2008, COAH adopted revised Third Round regulations which were published and became effective on June 2, 2008. Coincident to this adoption, COAH proposed amendments to the rules they had just adopted, which subsequently went into effect in October 2008. These 2008 rules and regulations were subsequently challenged, and in an October 2010 decision, the Appellate Division invalidated the Growth Share methodology, and also indicated that COAH should adopt regulations pursuant to the Fair Share methodology utilized in Rounds One and Two. The Supreme Court affirmed this decision in September 2013, which invalidated much of the third iteration of the Third Round regulations and sustained the invalidation of growth share. As a result, the Court directed COAH to adopt new regulations pursuant to the methodology utilized in Rounds One and Two.

Deadlocked with a 3-3 vote, COAH failed to adopt newly revised Third Round regulations in October 2014. Fair Share Housing Center, who was a party in both the 2010 and 2013 cases, responded by filing a motion in aid of litigants' rights with the New Jersey Supreme Court. The Court heard the motion in January 2015 and issued its ruling on March 20, 2015. The Court ruled that COAH was effectively dysfunctional and, consequently, returned jurisdiction of affordable housing issues back to the trial courts where it had originally been prior to the creation of COAH in 1985.

This 2015 Court decision created a process in which municipalities may file a declaratory judgment action seeking a declaration that their HE&FSP is constitutionally compliant and receive temporary immunity from affordable housing builders' remedy lawsuits while preparing a new or revised HE&FSP to ensure their plan continues to affirmatively address their local housing need as may be adjusted by new housing-need numbers promulgated by the court or COAH.



Subsequently, the Supreme Court ruled on January 18, 2017 that municipalities are also responsible for obligations accruing during the so-called “gap period,” the period of time between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before calculated component of Present Need, which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

On March 20, 2024, Governor Murphy signed the A4/S50 Bill into law, which amended the FHA for the Fourth Round and beyond. The amendments to the FHA eliminated COAH, moved away from just allowing trial courts to approve municipal HE&FSPs, and created a new entity to approve the plans known as The Program, which consists of seven retired Mount Laurel Judges. FHA-2 also involved the DCA and the AOC in the process.

The DCA was designated by the amended FHA as the entity responsible for calculating the state’s regional needs as well as each municipality’s present and prospective fair share obligations pursuant to the Jacobson Decision. However, the Amended FHA makes clear that these numbers are advisory and non-binding, and that each municipality must set its own obligation number utilizing the same methodology. The Program was tasked to handle any disputes regarding affordable housing obligations and plans, and to ultimately issue a Compliance Certification to approve a municipality’s HE&FSP, which would continue immunity from all exclusionary zoning lawsuits until July 30, 2035.

C. WHAT IS A HOUSING ELEMENT AND FAIR SHARE PLAN?

A HE&FSP serves as the blueprint for how a municipality will address its fair share of affordable housing. It is designed to help a community broaden the accessibility of affordable housing.

While technically a discretionary component of a municipal master plan, a HE&FSP is nevertheless an effectively obligatory plan element. As established by N.J.S.A. 40:55D-62.a of the Municipal Land Use Law (MLUL), a municipality must have an adopted HE&FSP in order to enact its zoning ordinance. Thus, from a public policy perspective, a HE&FSP is an essential community document. Moreover, without an approved HE&FSP, a municipality may be susceptible to a builder’s remedy lawsuit in which a developer could file suit to have a specific piece of property rezoned to permit housing at higher densities than a municipality would otherwise allow, provided a certain percentage of units are reserved as affordable.

The Municipal Land Use Law (MLUL) is the enabling legislation for municipal land use and development, planning, and zoning for the State of New Jersey.

The Fair Housing Act, as most recently amended pursuant to FHA-2, establishes the required components of a HE&FSP. These are summarized as follows:

1. 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;
2. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
3. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
4. An analysis of the existing and probable future employment characteristics of the municipality;
5. 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;
6. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and 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;
7. 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;
8. 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
9. 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.

SECTION II: HOUSING ELEMENT

Section II contains the Housing Element for the City. It offers a community overview of the City, as well as background information regarding its population, housing, and employment characteristics. It also provides projections of the City’s housing stock and employment.

A. COMMUNITY OVERVIEW

The City of Garfield occupies an area of approximately 2.22 square miles (1,412 acres) in the southwest portion of Bergen County. Surrounding municipalities include Elmwood Park to the north, Lodi and Saddle Brook to the east, Wallington and South Hackensack to the south and Clifton and Passaic across the Passaic River to the west. Garfield is a fully developed community consisting of predominately residential uses including detached single-family homes, duplexes and several multifamily apartment complexes. Commercial uses in the City are concentrated on Passaic Street, River Drive and Midland Avenue. Industrial development is located adjacent to the rail lines in the northwest portion of the municipality. Public, semi-public and vacant land interspersed throughout, accounts for a small percentage of the City’s land uses. Major roadways providing regional access to Garfield include Route 46 which traverses the northeast corner of the City, as well as the nearby Garden State Parkway and Interstate Route 80. The Garfield and Plauderville Train Stations are located along NJ Transit’s Bergen County Line providing rail access to New York City and Newark Liberty International Airport.

B. INVENTORY OF MUNICIPAL HOUSING STOCK

This section of the Housing Element provides an inventory of the City’s housing stock, as required by the Municipal Land Use Law. The inventory details housing characteristics such as age, condition, purchase/rental value, and occupancy. It also details the number of affordable units available to low- and moderate-income households and the number of substandard housing units capable of being rehabilitated.

1. Number of Dwelling Units. As shown in Table 1 below, the City’s housing stock has grown each decade from 1960 to 2023 with significant development occurring in the 1960’s of over 13% and then stabilizing with modest growth after 1970.

Table 1: Dwelling Units (1960 to 2023)

Year	Dwelling Units	Numerical Change	Percentage Change
1960	9,707	-	-
1970	11,003	1,296	13.4%
1980	11,112	109	1.0%

Year	Dwelling Units	Numerical Change	Percentage Change
1990	11,458	346	3.1%
2000	11,698	240	2.1%
2010*	11,788	289	2.5%
2023*	12,234	247	2.1%

Sources: 2010 & 2023 ACS 5-year estimates

The following table provides additional information regarding the tenure and occupancy of the City’s housing stock. As shown below, more than 42 percent of the City’s housing stock was estimated to be owner-occupied in 2023. In this period, rental rates were 51.5%, indicating that more than half of the City’s housing stock is renter occupied. The vacancy rate decreased slightly between 2010 and 2023 from 6.6% to 5.7%.

Table 2: Housing Units by Tenure and Occupancy Status (2010 - 2023)

Characteristics	2010		2023	
	Number	Percent	Number	Percent
Owner-occupied Units	4,221	35.2%	5,237	42.8%
Renter-occupied Units	6,980	58.2%	6,304	51.5%
Vacant Units	786	6.6%	693	5.7%
Total	11,987	100.0%	12,234	100.0%

Sources: 2010 & 2023 ACS 5-year estimates

2. Housing Characteristics. The following table provides additional information on the characteristics of the City’s housing stock such as the number of units in the structure. As shown below, the housing stock is predominantly characterized by two-family and multifamily development, where single-family detached development accounts for 21.7 percent of the housing stock.

Table 3: Units in Structure (2010 - 2023)

Units in Structure	2010		2023	
	Number	Percent	Number	Percent
Single Family, detached	2,342	19.5%	2631	21.5%
Single Family, attached	351	2.9%	889	7.3%
2 units	5,991	50.0%	5806	47.5%
3 or 4 units	1,635	13.6%	1335	10.9%
5 to 9 units	1,043	8.7%	543	4.4%
10-19 units	169	1.4%	217	1.8%
20 or more units	456	3.8%	781	6.4%
Other	0	0.0%	32	0.3%
Total	11,987	100.0%	12,234	100.0%

Sources: 2010 & 2023 ACS 5-year estimates

- Housing Age. The following table details the age of the City’s housing stock. As shown, the majority (83.1 percent) of the City’s housing units were constructed prior to 1980. Approximately 7 percent of Garfield’s housing stock has been built since 2000.

Table 4: Year Structure Built (2023)

Year Units Built	Number	Percent
2020 or later	0	0.0%
2010 to 2019	372	3.0%
2000 to 2009	513	4.2%
1990 to 1999	633	5.2%
1980 to 1989	545	4.5%
1970 to 1979	948	7.7%
1960 to 1969	1673	13.7%
1950 to 1959	2568	21.0%
1940 to 1949	1647	13.5%
1939 or earlier	3335	27.3%
Total	12,234	100.0%

Source: 2023 American Community Survey 5-Year Estimate

- Housing Conditions. An inventory of the City’s housing conditions is presented in the following tables. Table 5 identifies the extent of overcrowding in the City, defined as housing units with more than one occupant per room. The data indicates that the number of occupied housing units considered as overcrowded has increased slightly since 2010 from 0.7% to 2.6%.

Table 5: Occupants per Room (2010 - 2019)

Occupants Per Room	2010		2023	
	Number	Percent	Number	Percent
1.00 or less	10,928	97.6%	10,770	93.3%
1.01 to 1.50	199	1.8%	475	4.1%
1.51 or more	74	0.7%	296	2.6%
Total Occupied Units	11,201	100.0%	11,541	100.0%

Sources: 2010 & 2023 ACS 5-year estimates

Table 6 below presents other key characteristics of housing conditions, including the presence of complete plumbing and kitchen facilities and the type of heating equipment used. As shown, all occupied housing units in the City had complete plumbing facilities as of 2023 while 99.8% had complete kitchen facilities and 99% used standard heating means. Albeit slight, these figures represent an improvement in the upgrading of the City’s housing stock since 2010.

Table 6: Occupied Housing Units - Equipment and Plumbing Facilities (2010 and 2023)

Facilities	2010		2023	
	Number	Percent	Number	Percent
<u>Kitchen:</u>				
With Complete Facilities	11,001	98.2%	11,517	99.8%
Lacking Complete Facilities	200	1.8%	24	0.2%
<u>Plumbing:</u>				
With Complete Facilities	11,033	98.5%	11,541	100.0%
Lacking Complete Facilities	168	1.5%	0	0.0%
<u>Heating Equipment (Occupied Units):</u>				
Standard Heating Facilities	11,173	99.8%	11,429	99.0%
Other Means,	8	0.0%	52	0.5%
No Fuel Used	20	0.2%	60	0.5%

Sources: 2010 & 2023 ACS 5-year estimates

5. Purchase and Rental Values. Table 7 shows that 17 percent of Garfield’s rental housing stock had monthly rents of \$1,500 or more in 2010, 57 percent of City’s rental units had monthly rents of \$1,500 or more by 2023. The City’s median monthly rent in 2023 was \$1,612, representing an 43 percent increase over the City’s median monthly rent in 2010.

Table 7: Gross Rent of Specified Renter-Occupied Housing Units (2010 and 2023)

Rent	2010		2023	
	Number	Percent	Number	Percent
Less than \$500	86	1.3%	277	4.4%
\$500 to \$999	1,426	20.9%	2,386	8.1%
\$1,000 to \$1,499	3,453	50.7%	1,882	30.1%
\$1,500 to \$1,999	1,150	17%	2,043	32.7%
\$2,000 to \$2,499			1,219	19.5%
\$2,500 to \$2,999			161	2.6%
\$3,000 or more			159	2.5%
No cash rent	163	X	59	X
Total	6,817	100.0%	6,245	100.0%
Median Gross Rent	\$1,130		\$1,612	

Sources: 2010 & 2023 ACS 5-year estimates

Table 8 below shows the breakdown of the value of owner-occupied housing according to 2010 and 2023 ACS 5-year estimates. The majority of owner-occupied housing units in the City are valued between \$300,000 and \$499,000. With that said, there has been a significant increase in owner-occupied units within the value range of \$500,000 to \$999,999 between 2010 and 2023. The median value of owner-occupied housing units increased by 22 percent from 2010 to 2023.

Table 8: Value of Specified Owner-Occupied Housing Units (2010 and 2023)

Value Range	2010		2023	
	Number	Percent	Number	Percent
Less than \$100,000	56	1.3%	138	2.6%
\$100,000 to \$149,999	101	2.4%	34	0.6%
\$150,000 to \$199,999	193	4.6%	116	2.2%
\$200,000 to \$299,999	744	17.6%	486	9.3%
\$300,000 to \$499,999	2,306	54.6%	2,556	48.8%
\$500,000 to \$999,999	794	18.8%	1,836	35.1%
\$1,000,000 or more	27	0.6%	71	1.4%
Total	4,221	100.0%	5,237	100.0%
Median Value	\$371,900		\$454,300	

Sources: 2010 & 2023 ACS 5-Year Estimates.

6. Number of Units Affordable to Low- and Moderate-Income Households. Garfield is located in COAH Housing Region One, which is comprised of Bergen, Passaic, Hudson and Sussex Counties. Based on the 2024 Affordable Housing Professionals of New Jersey (AHPNJ) regional income limits (attached hereto as Appendix A-1, the median household income for a three-person household in COAH Region One is \$108,371. A three-person moderate-

income household, established at no more than 80 percent of the median income, would have an income not exceeding \$86,697. A three-person low-income household, established at no more than 50 percent of the median income, would have an income not exceeding \$54,185.

Assuming a 30-year fixed-rate mortgage at an interest rate 6% with putting 5% of the purchase price down, and spending 28% of income towards housing, an affordable sales price for a three-person moderate-income household earning 80 percent of the median income is estimated at approximately \$404,000. An affordable sales price for a three-person low-income household earning 50 percent of the median income is estimated at approximately \$253,000. These estimates are based on the UHAC affordability controls outlined in N.J.A.C. 5:80-26.3. In 2023, 48.8 percent of Garfield's housing units were valued between \$300,000 and \$499,999. For renter-occupied housing, an affordable monthly rent for a three-person moderate-income household is estimated at approximately \$2,300. An affordable monthly rent for a three-person low-income household is estimated at approximately \$1,443. In 2023, approximately 95 percent of Garfield's rental units had a gross monthly rent of less than \$2,500, and approximately 42 percent of the rental units had a gross monthly rent of less than \$1,500.

7. Completed Affordable Units. The City has an array of developments incorporating a range of housing options for very low, low, and moderate-income residents. The City has constructed a total of 84 affordable housing units through regional contribution agreements (RCAs) with partnering municipalities. The most recent information available indicates there is an estimated total of 12,234 dwelling units in the community as of 2023.
8. Substandard Housing Capable of Being Rehabilitated. As discussed, Garfield has an estimated rehabilitation obligation of 322 units.

C. PROJECTION OF MUNICIPAL HOUSING STOCK

The COAH regulations require a projection of the community's housing stock, including the probable future construction of low- and moderate-income housing, for the ten years subsequent to the adoption of the Housing Element. This projection shall be based upon an assessment of data which minimally must include the number of residential construction permits issued, approvals of applications for residential development, and probable residential development of lands. Each of these items are identified and outlined below.

1. Housing Units Constructed During the Last Ten Years. The table below provides data concerning residential building permits issued for new construction between 2011 and 2020. During this period, a total of 484 residential building permits were issued for new construction.

Table 9: Number of Residential Building Permits Issued For New Construction (2011 to 2020)

Year Issued	One & Two Family	Multi-Family	Mixed-Use	Total
2011	4	28	0	32
2012	6	49	0	55
2013	7	35	0	42
2014	2	128	0	130
2015	8	45	0	53
2016	11	75	0	86
2017	6	3	0	9
2018	16	3	0	19
2019	4	32	0	36
2020	10	12	0	22
Total	74	410	0	484

Source: New Jersey Construction Reporter.

2. Probable Residential Development of Lands. Considering the rate of residential growth experienced in the City over the past ten years and the limited amount of developable parcels remaining in the City, it is anticipated that Garfield will continue to see only modest growth in one- and two-family residential development over the next five years.

D. POPULATION ANALYSIS

The COAH regulations require that a Housing Element provide an analysis of the community's demographic characteristics, including an assessment of population size, rate of population growth, age characteristics, income levels, and household size. Each of these items is described in this section of the report.

1. Population Size. As seen in the table below, Garfield has had a relatively stable population of approximately 30,000 residents since at least 1930. The City experienced a 6.6% increase in population from 2010 to 2023.

Table 10: Population Growth (1930 to 2023)

Year	Population	Population Change	Percent Change
1930	29,739	-	-
1940	28,044	-1,695	-5.69%
1950	27,550	-494	-1.76%
1960	29,253	1,703	6.18%
1970	30,797	1,544	5.27%
1980	26,803	-3,994	-12.96%

Year	Population	Population Change	Percent Change
1990	26,727	-76	-0.28%
2000	29,786	3,059	11.44%
2010	30,487	701	2.4%
2023*	32,655	2,015	6.6%

Sources: US Decennial Census, *American Community Survey 5-Year Estimates

2. Age Characteristics. The City’s age characteristics are outlined in the following table. Roughly 45 percent of the City’s population has remained between the ages of 25 and 55 from 2010 to 2023. The City experienced slight increases in the population ages 35-44, 60-75 and 85 and older, while there were slight declines in all other age groups. Overall, the median age of City residents increased from 35 in 2010 to 39 in 2023.

Table 11: Age Characteristics (2010 and 2023)

Age Group	2010		2023	
	Total	% Total	Total	% Total
Under 5	1865	6.2%	1941	6%
5-9	1789	5.9%	1728	5%
10-14	1,973	6.5%	1565	5%
15-19	1,917	6.3%	1968	6%
20-24	2,376	7.9%	2301	7%
25-34	5,160	17.1%	4747	15%
35-44	4,034	13.4%	5017	15%
45-54	4,650	15.4%	4647	14%
55-59	2,037	6.7%	1848	6%
60-64	1,193	4.0%	2020	6%
65-74	1340	4.4%	2912	9%
75-84	1276	4.2%	1258	4%
85 and over	580	1.9%	550	2%
Total	30,190	100.0%	32,502	100.0%
Median Age	35		39	

Sources: 2010 and 2023 American Community Survey 5-Year Estimates.

3. Average Household Size. The average household size for the City has declined and then risen again in the years between 1970 and 2023. The average household size for 2023 increased from 2.58 in 2010, back up to 2.81 surpassing the average household size of the 1970s.

Table 12: Average Household Size (1970 to 2023)

Year	Average Household Size
1970	2.79
1980	2.41
1990	2.33
2000	2.55
2010	2.58
2023	2.81

Sources: U.S. Decennial Census 1970 to 2010; 2023 American Community Survey 5-Year Estimates.

4. Household Income. Detailed household income figures are shown in the table below. The City’s median household income increased by approximately 47 percent, from \$51,407 in 2010 to \$75,701 in 2023. The City’s 2023 median household income was 38 percent lower than that of Bergen County as a whole, which was \$123,715 in 2023.

Table 13: Household Income Distribution (2010 - 2023)

Income Category	2010		2023	
	Number	Percent	Number	Percent
Less than \$10,000	711	6%	583	5%
\$10,000 to \$14,999	592	5%	410	4%
\$15,000 to \$24,999	1313	12%	903	8%
\$25,000 to \$34,999	1135	10%	591	5%
\$35,000 to \$49,999	1580	14%	1247	11%
\$50,000 to \$74,999	2362	21%	1988	17%
\$75,000 to \$99,999	1386	12%	1661	14%
\$100,000 to \$149,999	1489	13%	2046	18%
\$150,000 or more	402	4%	781	7%
Total	231	2%	1,331	12%
Median	\$51,407		\$75,701	

Sources: 2010 & 2023 American Community Survey 5-Year Estimates.

E. EMPLOYMENT ANALYSIS

The COAH regulations require that the Housing Element include an analysis of the existing and probable future employment characteristics of the community. The following tables present information on historic trends, employment characteristics, occupational patterns, and related data.

1. Employment Status. As shown below, the percentage of employed City residents, age 16 and over, decreased from 65 percent to 62.5 percent from 2010 to 2023. The unemployment rate for the City’s civilian labor force also decreased from 7.6 percent in 2010 to 5.6 percent in 2023. Whereas, the percentage of the population not in the labor force increased from 29.7 percent to 33.7 percent during this same period.

Table 14: Employment Status - Population 16 & Over (2010 - 2023)

Employment Status	2010		2023	
	Number	Percent	Number	Percent
In labor force	16,998	70.3%	17,807	66.3%
Civilian labor force	16,998	70.3%	17,796	66.2%
Employed	15,711	65.0%	16,807	62.5%
Unemployed	1,287	5.3%	989	3.7%
% of civilian labor force	-	7.6%	-	5.6%
Armed Forces	0	0.0%	11	0.0%
Not in labor force	7,173	29.7%	9,067	33.7%
Total Population 16 and Over	24,171	100.0%	26,874	100.0%

Sources: 2010 & 2023 American Community Survey 5-Year Estimates.

2. Employment Characteristics of Employed Residents. The following two tables detail information on the employment characteristics of Garfield residents. The first table details employment by occupation and the second table details employment by industry. The 2023 ACS estimate shows that more than half of the City’s residents were employed in either the management, professional and related occupations or sales and office occupations. There have been declines in the Service Occupations, Sales and Office Occupations as well as Natural Resources, Construction and Maintenance Occupations. The percentage of residents employed in Transportation, Warehousing and Utilities increased as well as Finance, Insurance and Real Estate industries. Declines were seen across the Information industry as well as professional, scientific, management, administrative and waste management services.

Table 15: Employed Residents Age 16 and Over, By Occupation (2010 and 2023)

Occupation	2010		2023	
	Number	Percent	Number	Percent
Management, professional, and related occupations	3,684	23.4%	5,468	32.5%
Service occupations	2,860	18.2%	2,687	16.0%
Sales and office occupations	4,733	30.1%	3,369	20.0%
Natural resources, construction, and maintenance occupations	1,978	12.6%	1,761	10.5%
Production, transportation, and material moving occupations	2,456	15.6%	3,522	21.0%
Total	15,711	100.0%	16,807	100.0%

Sources: 2010 & 2023 American Community Survey 5-Year Estimates.

Table 16: Employed Residents Age 16 and Over, By Industry (2010 and 2023)

Industry	2010		2023	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fisheries & Mining	0	0.0%	5	0.0%
Construction	1735	11.0%	1860	11.1%
Manufacturing	1674	10.7%	1850	11.0%
Transportation and Warehousing, and Utilities	856	5.4%	891	5.3%
Wholesale Trade	1860	11.8%	2012	12.0%
Retail Trade	970	6.2%	1406	8.4%
Information	363	2.3%	159	0.9%
Finance, Insurance & Real Estate	910	5.8%	1287	7.7%
Education, Health and Social Services	1823	11.6%	1623	9.7%
Arts, Entertainment & Recreational Services	3208	20.4%	3434	20.4%
Professional & Related Services	1078	6.9%	1007	6.0%
Public Administration	801	5.1%	809	4.8%
Other Services	433	2.8%	464	2.8%
Total	15,711	100.0%	16,807	100.0%

Sources: 2010 & 2023 American Community Survey 5-Year Estimates.

3. Employment Projections. A projection of the City’s probable future employment characteristics is based on an assessment of historic employment trends, the number of non-residential construction permits issued, and probable non-residential development of lands. Each of these items are identified and outlined below.
 - a. Historic Employment Trends. The table below provides data on the City’s average annual employment from 2010 through 2023. The City made some gains between 2012 and 2016, then lost jobs again in 2017 and 2018 with a modest gain again in 2019 before losses during the beginning of the COVID pandemic. The number of jobs has been on the rise since.

Table 17: Covered Employment Trends (2007 to 2019)

Year	Number of Jobs	Change in Number of Jobs	Percent Change
2010	5,295	-	-
2011	5,455	160	3.02%
2012	5,414	-41	-0.75%
2013	5,579	165	3.05%
2014	5,930	351	6.29%
2015	6,207	277	4.67%
2016	6,333	126	2.03%

Year	Number of Jobs	Change in Number of Jobs	Percent Change
2017	6,296	-37	-0.58%
2018	6,191	-105	-1.67%
2019	6,257	66	1.07%
2020	5,389	-868	-16.1%
2021	5,716	327	5.7%
2022	6,032	316	5.2%
2023	6,181	149	2.4%

Sources: New Jersey Department of Labor and Workforce Development

- b. Existing Non-Residential Square Footage. The table below provides data concerning the amount of non-residential square footage authorized by building permits between 2010 and 2023. During this period, building permits were issued for more than 300,000 square feet of non-residential space. More than two thirds of this space was for retail. Thirteen percent was for assembly A-2, A-3, and A-4 space. Eight percent was office space and six percent was industrial space.

Table 18: Non-Residential Space Authorized by Building Permits (sq. ft.) (2009 to 2023)

Year Issued	Office	Retail	A-2	A-3	A-4	Institutional	Industrial	Storage	Total
2009	0	146,613	0	0	0	0	0	5,020	151,633
2010	3,501	10,850	8,200	0	0	0	0	0	22,551
2011	0	0	9,571	0	0	0	19,670	0	29,241
2012	0	0	0	0	0	0	0	8,679	8,679
2013	450	27,720	3,900	13,169	0	0	0	0	45,239
2014	3,500	18,227	0	0	0	0	0	0	21,727
2015	0	50,002	1,848	0	0	0	0	0	51,850
2016	0	64,871	0	0	0	0	0	0	64,871
2017	19,432	221	0	0	0	0	0	0	19,653
2018	0	35,000	1,370	0	0	0	0	0	36,370
2019	0	0	0	0	0	2,660	0	0	2,660
2020	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0
2022	550	0	0	0	0	0	0	0	550
2023	1	0	0	3,117	0	0	0	0	3,118
Total	27,434	353,504	24,889	16,286	0	2,660	19,670	13,699	458,142

Source: New Jersey Construction Reporter.

SECTION III: FAIR SHARE OBLIGATION

Section III provides an overview of the City's fair share obligation. These housing-need numbers for the City are as follows:

Rehabilitation Obligation:	322
Prospective Need Obligation:	0

The rehabilitation component of the affordable housing obligation is based on a municipality's existing housing deficiencies. It is defined as the number of deficient housing units occupied by low- and moderate-income households within a municipality. A deficient housing unit is a unit with health and safety code violations that require the repair or replacement of a major system. A major system includes any of the following: weatherization, roofing, plumbing, heating, electricity, sanitary plumbing, lead paint abatement and/or load bearing structural systems.

As a designated Urban Aid Municipality, pursuant to N.J.S.A. 52.27D-178 et. Seq., the City is only required to address a Rehabilitation Obligation pursuant to N.J.S.A. 5:93-2.19. The City continues to be designated an Urban Aid Municipality and thus, has never had a new construction obligation. Nevertheless, the City has supported the creation of affordable housing by various developers and has adopted policies in support of creating affordable housing.

SECTION IV: FAIR SHARE PLAN

The final section of a HE&FSP typically details the manner in which a municipality will address its affordable housing obligation consistent with the Fair Housing Act. The City had a surplus of 8 credits from the 2023 HE&FSP which shall be applied towards the 322-unit obligation. In addition, the City has supported the creation of affordable housing through continued rehabilitation within its municipal Housing Authority. The Housing Authority of the City of Garfield is an equal housing opportunity agency that has been providing housing for low to moderate income families and seniors since 1952. The Housing Authority owns and manages more than 450 units and is recognized by the Department of Housing and Urban Development (HUD) as a high performing Public Housing Authority. Funding for the Garfield Housing Authority comes from HUD. All rehabilitation completed by the Garfield Housing Authority has been fully funded by HUD. At the time of completing the Fourth Round HE&FSP, the Housing Authority provided documentation showing the rehabilitation of 171 units since the Third Round HE&FSP. This, in addition to the surplus from 2023, comes to a total of 143 units. The City will continue with this successful program to address the entirety of the rehabilitation obligation. This plan may be amended following the completion of a structural conditions survey.