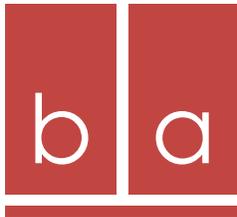




LITTLE
FERRY



Housing
Element & Fair
Share Plan



Community Planning
Land Development and Design
Landscape Architecture

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Housing Element and Fair Share Plan

Borough of Little Ferry
Bergen County, New Jersey

Prepared for the Borough of Little Ferry
Planning Board

BA# 4047.11

The original document was appropriately signed and sealed on February 17, 2026 in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners

This amended plan was approved by the Little Ferry Planning Board on March 4, 2026.

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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 Borough of Little Ferry, Bergen County, New Jersey.

This plan is designed to outline the manner in which the Borough will address its affordable housing obligations for the Fourth Round. As will be discussed in greater detail herein, these obligations were derived from a variety of different sources including the Council on Affordable Housing (COAH), a prior settlement agreement with Fair Share Housing Center (FSHC), and most recently from calculations provided by the Department of Community Affairs (DCA).

The Borough's current and past affordable housing obligations are summarized as follows:

Table 1: Historical Affordable Housing Obligation Summary

Category	Obligation
First & Second Round Obligation (1987-1999)	28
Third Round Obligation (1999-2025)	182
Fourth Round Obligation (2025-2035)	99
Present Need (Rehabilitation) Obligation	114

Prior Round Obligation

The Borough was assigned a Prior (First and Second) Round Obligation of twenty-eight (28) affordable units. This Prior Round RDP was fully satisfied through the components identified in Table 2 below.

Table 2: 1987-1999 Affordable Housing Components

Component	Affordable Units	Status
Caring House Group Home	4	Completed
Advance Housing Group Home	3	Completed
Royale Realty	2	Completed
Meridia/110 Bergen Turnpike	5	Completed
Regan Development Corp	7	Completed
Compliance Bonus	7	Completed
Total	28	Completed

Third Round Obligation

Based upon a vacant land adjustment (VLA) approved by COAH as part of its Second Round Substantive Certification, the Borough’s realistic development potential (RDP) was established as zero. However, two of the proposed Third Round unmet need mechanisms appeared to be moving forward. Therefore, the RDP was adjusted to thirty (30) affordable units.

Per the Settlement Agreement signed with FSHC, in addition to the Borough’s Third Round RDP of thirty (30) affordable units, it had a Prospective Need one hundred and eighty-two (182) units. Therefore, the Borough had an Unmet Need of one hundred and fifty-two (152) affordable units, of which it agreed to address a portion through the following mechanisms:

Table 3: Mechanisms for Third Round Unmet Need

Component	Units	Type	Bonuses	Total Credits	Status
Regan Development Corp. Block 107, Lots 2.01 and 17; Block 106.01, Lot 13.06 (23 of 85 units)	23	100% Affordable Special-Needs Rental	5	28	Completed
Meridia/110 Bergen Turnpike Block 25, Lot 2 (2 of 15 units)	2	Inclusionary Rental		2	Completed
Total RDP	25		5	30	
Surplus RDP	13				
Regan Development Corp. Block 107, Lots 2.01 and 17; Block 106.01, Lot 13.06 (20 of 85 units; 31 to future)	20	100% Affordable Age Restricted Rental		20	Completed
Gilbert Manor/Nuckel Block 14, Lot 10	11	Inclusionary Age- Restricted Rental		11	Owner Died Litigation
Mandatory Set-Aside					Adopted
RF-A Riverfront Overlay Zone		Inclusionary Zoning			Adopted
Overlay Zone 1		Inclusionary Zoning			Redevelopment Area
Overlay Zone 2		Inclusionary Zoning			Not Yet Adopted
Total	44				

The status of each compliance mechanism is as follows:

1. The Regan Development is completed and rented.
2. The Meridia development has completed both Building A and Building B.
3. The Gilbert Manor property was the subject of the Nuckel Settlement Agreement as part of the Third Round process. It was slated to be studied as an Area in Need of Redevelopment. However, the property owner passed away, and the Borough is currently in litigation with the Nuckel estate.
4. The RF-A Riverfront Overlay Zone was adopted as part of the First and Second Round.
5. The previously proposed Overlay Zone 1 was not adopted as one of the two properties in the zone was removed from consideration. The other property for the proposed overlay is the subject of an Area in Need of Redevelopment Study.
6. The previously proposed Overlay Zone 2 is still being considered for adoption.

7. The proposed Mandatory Set-aside Ordinance has been adopted. The original ordinance required an affordable housing set-aside in multi-family and attached single family developments of 15 or more units. The revised ordinance requires affordable housing components in developments of 5 or more units with a 20% set-aside for both rental and owner.

Fourth Round Obligation

The DCA calculated a Fourth Round Obligation of ninety-nine (99) affordable units for the Borough. Little Ferry accepted this calculation by way of Resolution #69 which was adopted on January 30, 2025. That same resolution noted that the Borough reserved the right to conduct a VLA analysis to determine its RDP. See Appendix A for a copy of this resolution.

However, the Borough is opting to not adjust its Fourth Round obligation of 99 units and will meet it in its entirety. The components identified in Table 4 comprise seventy-five (75) affordable units as well as 25 bonus credits for redevelopment resulting in a total number of one hundred (100).

Table 4: Mechanisms for Fourth Round Unmet Need

Plan Component	Type	Units	Bonus	Status
75 & 87 Bergen Turnpike	Family Rental	13		Proposed
21 Main Street	Family Rental	27		Proposed
Regan Development Corp	Age-Restricted Rental	22		Complete
220 & 230 Route 46	Family Rental	13		Approved
Bonus Credits	Redevelopment		25	
Updated Mandatory Set-Aside	20% of Five or More Units			
Total: 100		75	25	

Accordingly, the remainder of the 2025 Housing Element and Fair Share Plan is divided into the following sections:

❖ Section 1: 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.

❖ Section 2: Housing Element

Section 2 contains the Housing Element for the Borough of Little Ferry. It offers community overview of the Borough, as well as background information regarding its population, housing, and employment characteristics. It also provides projections of the Borough's housing stock and employment.

❖ Section 3: Fair Share Obligation

Next, Section 3 provides an overview of the Borough's fair share obligation. It includes a brief history of the methodologies utilized to calculate affordable housing obligations throughout the state.

❖ Section 4: Fair Share Plan

Finally, Section 4 details the manner in which the Borough has addressed its Prior Round and Third Round Obligation as well as how it will address its Fourth Round Obligation.

Section 1: Introduction

The following section 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.

1.1: 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. Little Ferry is located in Region 1 which includes Bergen, Hudson, Passaic, and Sussex Counties.



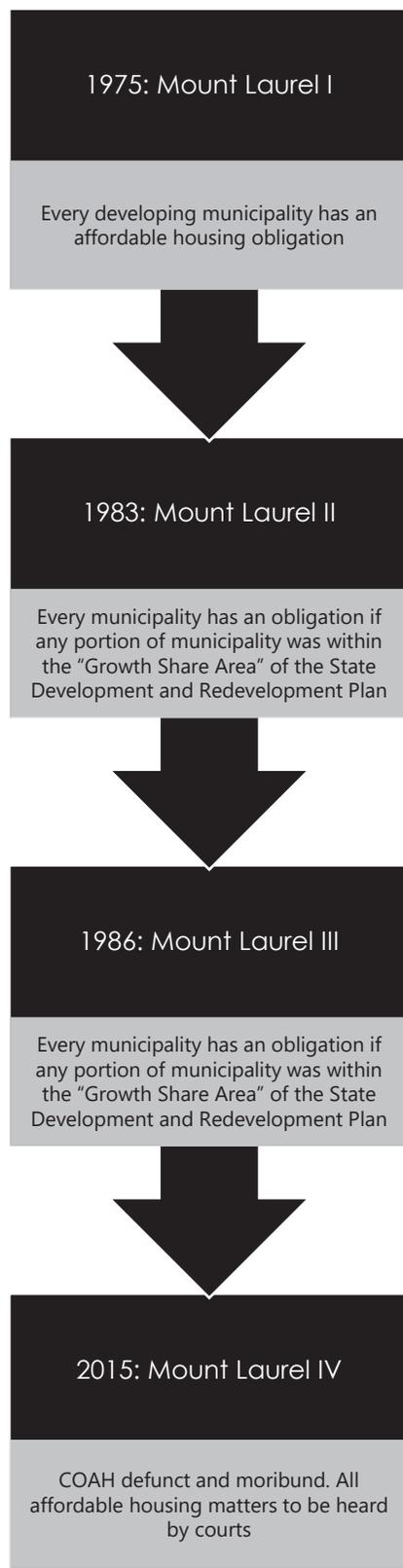
Regional income limitations are updated every year, with different categories established for varying household sizes. Table 5 identifies the 2024 regional income limits by household size for Region 1. As shown, a three-person family with a total household income of no greater than \$86,697 could qualify for affordable housing in the Borough's region.

Table 5: 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	\$37,568	\$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: one hundred percent affordable housing developments, deed-restricted accessory apartments, assisted living facilities, alternating arrangements such as supportive housing or group homes, and age restricted housing.

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 decision in 1983 (known as Mount Laurel II), the Court acknowledged that the vast majority of municipalities had ignored their constitutional obligation to provide affordable housing.

Accordingly, 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 adopted in 2004.

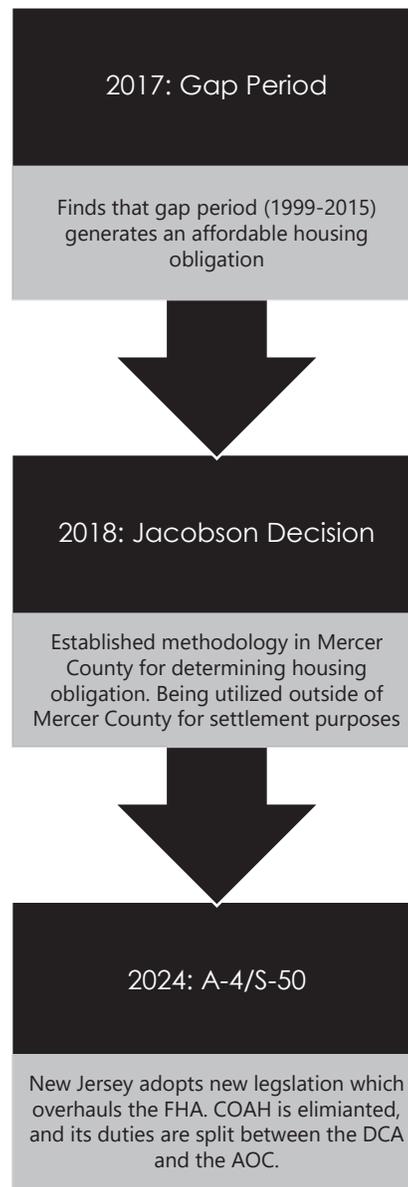
However, these regulations were challenged and in January 2007, the Appellate Division invalidated various aspects of them and remanded considerable portions of the rules to COAH with the directive to adopt revised regulations.

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 again, 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 revised Third Round regulations in October 2014. Fair Share Housing Center (FSHC), 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, the State of New Jersey adopted a package of affordable housing bills which overhauled the Fair Housing Act. This legislation ultimately eliminated COAH and split its duties and functions between the Department of Community Affairs (DCA) and the Administrative Office of the Courts (AOC).

The DCA was designated by the legislation 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 legislation makes clear that these numbers are advisory and that each municipality must set its own obligation number utilizing the same methodology. Meanwhile, the Affordable Housing Dispute Resolution Program (the "Program") within the AOC is tasked to handle any disputes regarding affordable housing obligations and plans.

What is a Housing Element and Fair Share Plan?

A Housing Element and Fair Share Plan (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 NJSA 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 a 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 (FHA), which was adopted in 1985 and has been amended multiple times since then, 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;
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 2: Housing Element

The following section provides the Housing Element for the Borough of Little Ferry. It offers a community overview of the Borough, as well as background information regarding its population, housing, and employment characteristics. It also provides projections of the Borough's housing stock and its employment.

Information Regarding Data Sources

The information contained in Section 2.2 entitled "Demographic and Population Data," Section 2.3 entitled "Inventory of Housing Stock," and Section 2.4 entitled "Housing and Employment Projections" was obtained from a variety of publicly available data sources. These are summarized below:

1. **United States Decennial Census**
The US Census is described in Article I, Section 2 of the Constitution of the United States, which calls for an enumeration of the people every ten years for the apportionment of seats in the House of Representatives. Since the time of the first Census conducted in 1790, it has become the leading source of data about the nation's people and economy. Please note that all incomes reported in the Census are adjusted for inflation.
2. **American Community Survey (ACS)**
The American Community Survey is a nationwide ongoing survey conducted by the US Census Bureau. The ACS gathers information previously contained only in the long form version of the decennial census, such as age, ancestry, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. It relies upon random sampling to provide ongoing, monthly data collection. Please note that all incomes reported in the ACS are adjusted for inflation.
3. **New Jersey Department of Health**
The New Jersey Department of Health is a governmental agency of the State of New Jersey. The department contains the Office of Vital Statistics and Registry, which gathers data regarding births, deaths, marriages, domestic partnerships, and civil unions.
4. **New Jersey Department of Community Affairs (DCA)**
The New Jersey Department of Community Affairs is a governmental agency of the State of New Jersey. Its function is to provide administrative guidance, financial support, and technical assistance to local governments, community development organizations, businesses, and individuals to improve the quality of life in New Jersey.
5. **New Jersey Department of Labor and Workforce Development**
The New Jersey Department of Labor and Workforce Development is a governmental agency of the State of New Jersey. One of its roles is to collect labor market information regarding employment and wages throughout the state.

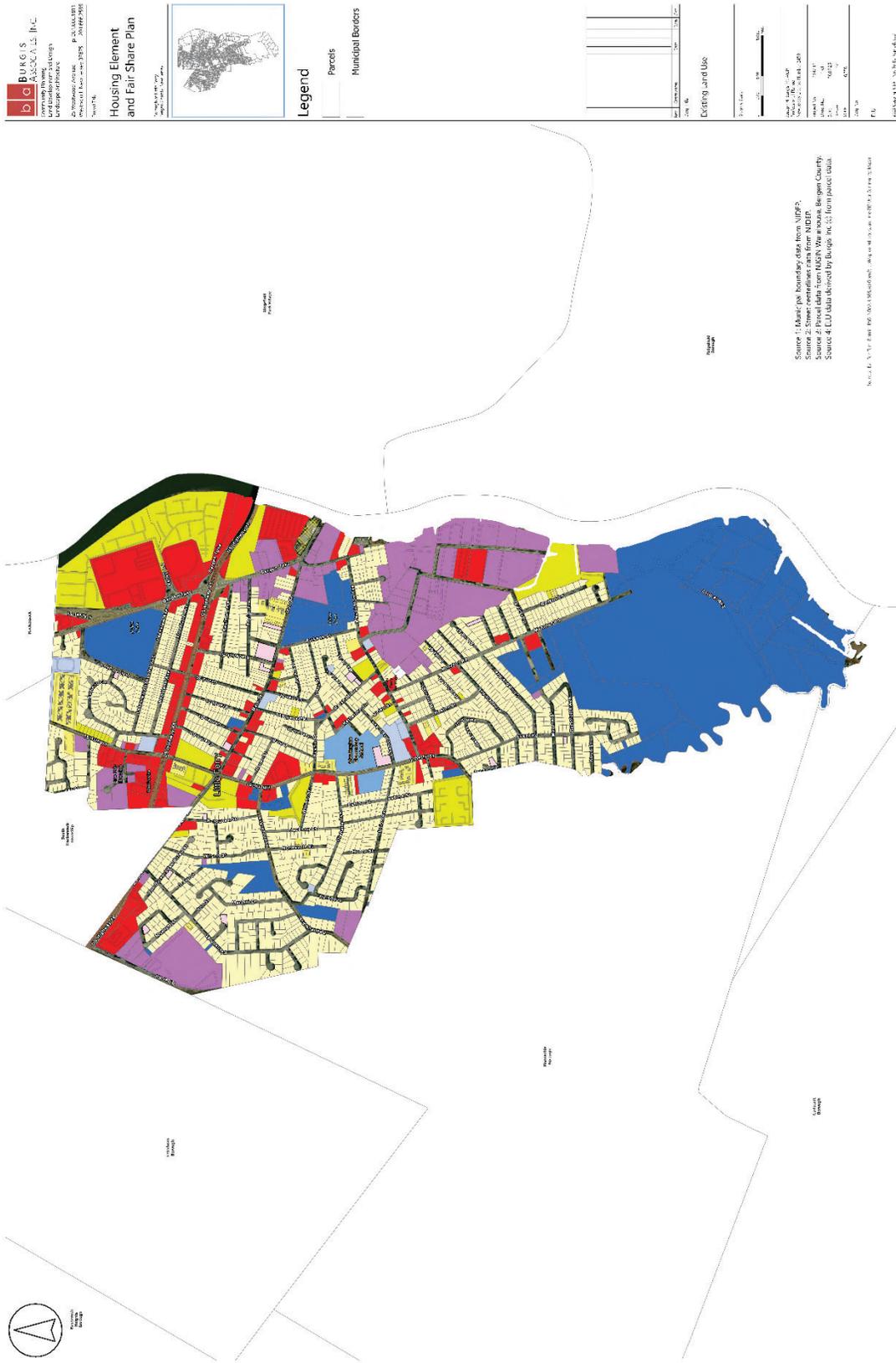
2.1: Community Overview

The Borough of Little Ferry is located in the southeasterly portion of Bergen County. It is bounded by six (6) municipalities, including: the City of Hackensack and the Township of South Hackensack to the north; the Borough of Ridgefield and the Village of Ridgefield Park to the east; and the Boroughs of Moonachie and Teterboro to west.

The Borough was established in 1894 and has a land area of approximately 1.67 square miles. It is bounded to the east by the Hackensack River and was the site of a historic ferry crossing since 1659. The Borough is essentially a fully developed community with very little vacant land remaining for development. Additionally, much of the borough is within the FEMA flood hazard area.

Regional access to the Borough is provided by several county and state roadways including U.S. Route 46 (Sylvan Ave), Main Street, Redneck Ave, River Street, Bergen Turnpike and Liberty Street. Little Ferry is also in close proximity to Interstate Highways 95 and 80.

Map 1: Existing Land Use



2.2: Demographic and Population Data

Analyzing demographic and population data is a necessary and integral step in planning for the future needs of a community. As such, the following section outlines the demographic changes experienced by the Borough of Little Ferry over the past several decades.

Population Changes

The Borough experienced a rapid level of growth between 1900 and 1970, wherein its population increased approximately 631% from 1,240 people in 1900 to 9,064 people in 1970. However, this rate of growth diminished after 1970 as the Borough began to experience continued, but slower growth in population. Between 1970 and 2000, the Borough's population increased approximately 19%. Since that time, the population of Little Ferry has slightly fluctuated between a low of 10,626 people and a high of 10,914 people. As indicated by the ACS, the Borough's estimated 2023 population was 10,914 people.

Table 6: Population Growth, 1900-2023

Year	Population	Population Change	Percent Change
1900	1,240	--	--
1910	2,541	1301	104.9%
1920	2,715	174	6.8%
1930	4,155	1,440	53.0%
1940	4,545	390	9.4%
1950	4,955	410	9.0%
1960	6,175	1,220	24.6%
1970	9,064	2,889	46.8%
1980	9,399	335	3.7%
1990	9,989	590	6.3%
2000	10,800	811	8.1%
2010	10,626	-174	-1.6%
2020	10,987	361	3.4%
2023	10,914	-73	-0.7%

Source: US Census Bureau; 2023 American Community Survey Five-Year Estimate

Age Characteristics

The median age of Little Ferry residents has been increasing in recent years from 37.4 in 2000 to 38.8 years in 2010 and 44.8 years in 2023. The Borough’s aging population is particularly evident when analyzing those residents aged 65 and over. In 2000 and 2010, it was estimated that approximately 12% of the Borough’s population was aged 65 and over. By 2023, this percentage is estimated to have increased to 19.2%. The total number of residents within this age cohort is also estimated to have increased 68% during that time period.

Meanwhile, the percentage of the Borough’s population aged 19 years and younger decreased between 2000 and 2023. In 2000, the population 19 years and younger was approximately 22%. Similarly, in 2010, this number was estimated 21.3. However, by 2023, this percentage is estimated to have decreased to 17.6%. Furthermore, the total number of residents within this age cohort decreased by approximately 15.1% in that time period.

Table 7: Age Characteristics, 2000-2023

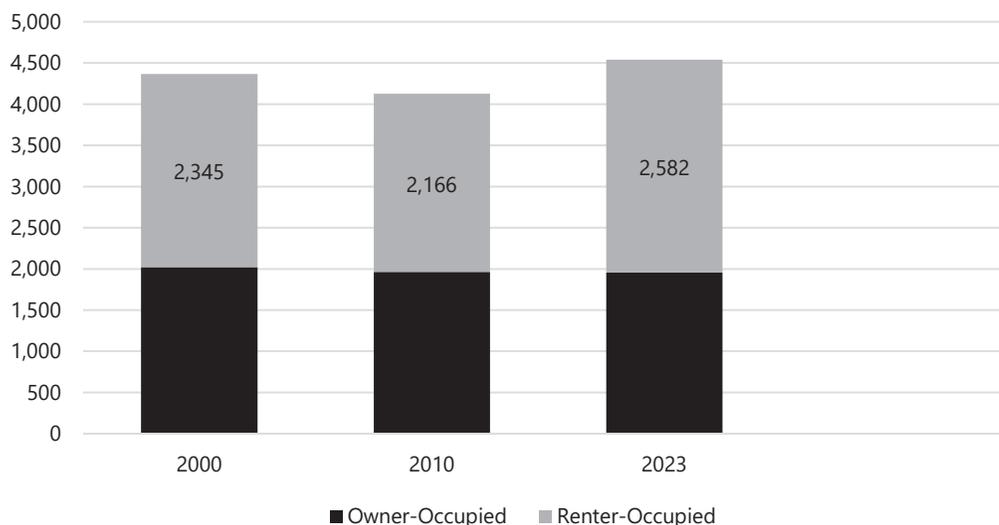
Age Group	2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent
Under 5	687	6.4%	773	7.3%	412	3.8%
5-9	613	5.7%	572	5.4%	439	4.0%
10-14	574	5.3%	593	5.6%	378	3.5%
15-19	509	4.7%	318	3.0%	687	6.3%
20-24	603	5.6%	636	6.0%	675	6.2%
25-29	909	8.4%	689	6.5%	776	7.1%
30-34	1077	10.0%	954	9.0%	527	4.8%
35-39	1007	9.3%	911	8.6%	771	7.0%
40-44	930	8.6%	901	8.5%	853	7.8%
45-49	747	6.9%	816	7.7%	491	4.5%
50-54	732	6.8%	826	7.8%	1,011	9.2%
55-59	585	5.4%	646	6.1%	855	7.8%
60-64	485	4.5%	699	6.6%	969	8.9%
65-69	403	3.7%	254	2.4%	742	6.8%
70-74	371	3.4%	265	2.5%	573	5.2%
75-79	279	2.6%	318	3.0%	372	3.0%
80-84	156	1.4%	212	2.0%	96	0.9%
85 and older	133	1.2%	222	2.1%	360	3.3%
Total		10,800		10,602		10,942
Median Age (years)		37.4		38.8		44.8

Source: US Census Bureau; 2023 American Community Survey Five-Year Estimate

Household Tenure and Occupancy

Historically, the majority of the Borough’s housing stock has been evenly split between owner and renter-occupied. This has remained consistent over the past several years. In 2000, an estimated 2,345 units (53.7%) of all units were renter-occupied units. In 2010, that number decreased slightly to 2,166 units (52.5%), and by 2023, the renter-occupied units increased to an estimated 2,582 (56.9%).

Figure 1: Owner-Occupied and Renter-Occupied Units, 2000-2023

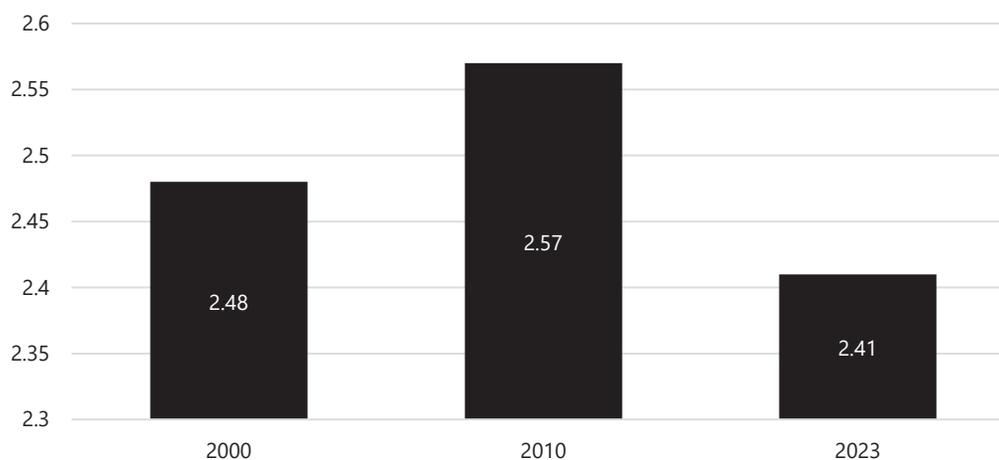


Source: US Census Bureau; 2023 American Community Survey Five-Year Estimate

Average Household Size

The Borough’s average household size has fluctuated since 2000. As per the 2023 ACS, it is estimated that the average household size in the Borough was 2.41 people per unit.

Figure 2: Household Sizes, 1990-2023



Source: US Census Bureau; 2023 American Community Survey Five-Year Estimate

Household Income

Household incomes have increased throughout the Borough since 1999. This is evident within all income levels, with the percentage of households making less than \$100,000 per year decreasing and the percentage of households making more than \$100,000 per year increasing. In 1999, households making more than \$150,000 comprised approximately 3.2% of the Borough. By 2023, this percentage is estimated to have increased to 26.5%.

Overall, the Borough's median household income has historically been lower than median household incomes recorded by both Bergen County and the State of New Jersey as a whole. The Borough's estimated median household income increased approximately 59.1% between 1999 and 2023, which represents a lower rate than that experienced by the County as a whole (78.9%).

Pursuant to the ACS, an estimated 8.5% of the Borough's population reported an income below the federal poverty line in 2023. This is above the County's estimated rate of 6.6%.

Table 8: Household Incomes, 1999-2023

Income Level	1999		2010		2023	
	Households	Percent	Households	Percent	Households	Percent
Less than \$10,000	188	4.3%	169	4.1%	127	2.8%
\$10,000 to \$14,999	224	5.1%	190	4.6%	100	2.2%
\$15,000 to \$24,999	345	7.9%	384	9.3%	354	7.8%
\$25,000 to \$34,999	552	12.7%	351	8.5%	295	6.5%
\$35,000 to \$49,999	870	20.0%	549	13.3%	527	11.6%
\$50,000 to \$74,999	959	22.0%	871	21.1%	813	17.9%
\$75,000 to \$99,999	501	11.5%	594	14.4%	400	8.8%
\$100,000 to \$149,999	578	13.3%	628	15.2%	717	15.8%
\$150,000 to \$199,999	104	2.4%	194	4.7%	708	15.6%
\$200,000 or more	34	0.8%	198	4.8%	495	10.9%
Total	4,355	100.0%	4,128	100.0%	4,539	100.0%
Median Income	\$49,958		\$57,276		\$79,476	
Bergen County	\$65,241		\$81,708		\$116,709	

Source: US Census Bureau; 2010 and 2023 American Community Survey 5-Year Estimates.

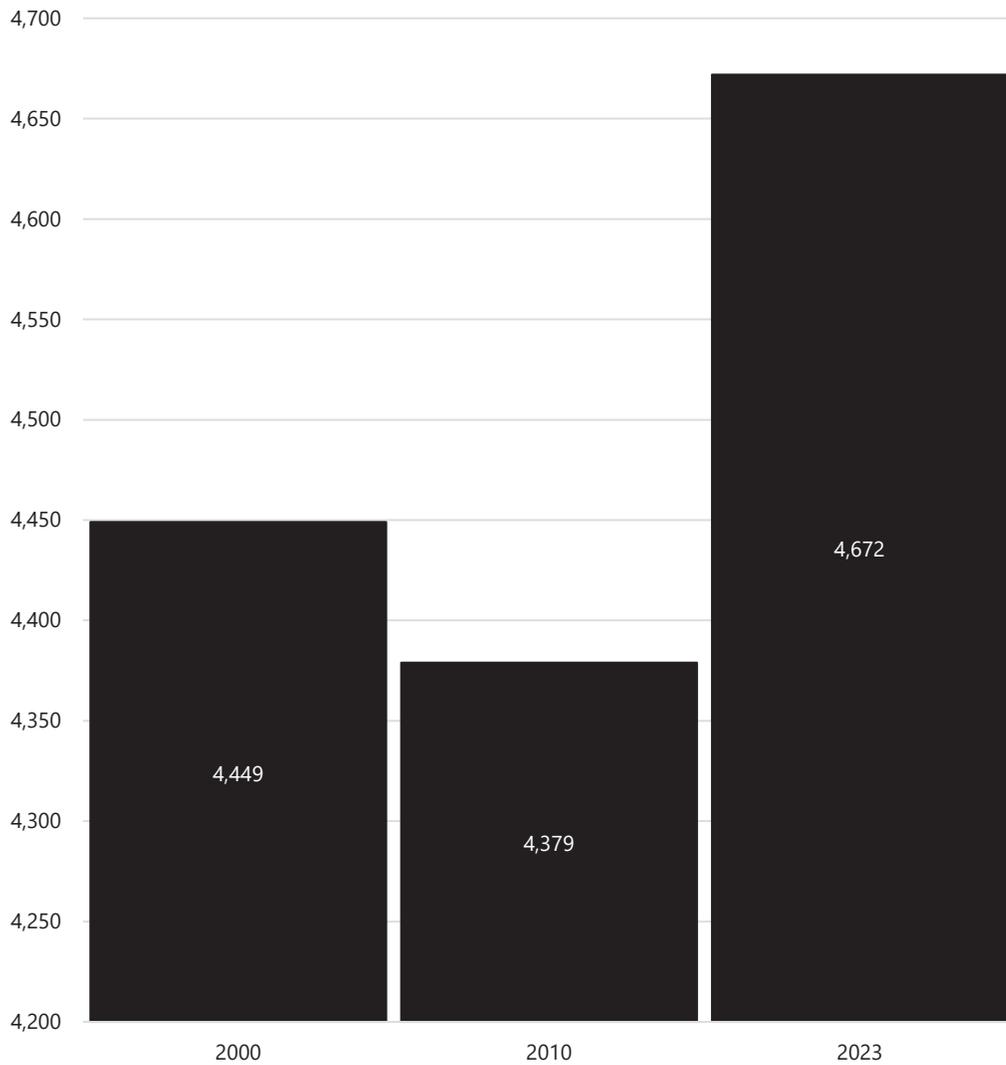
2.3: Inventory of Housing Stock

The following section provides an inventory of the Borough’s housing stock. It inventories several housing characteristics such as age, condition, purchase/rental value, and occupancy.

Number of Dwelling Units

Since 2000, the Borough’s housing stock has experienced an estimated increase of approximately 5.0%. As of 2023, there are an estimated 4,672 housing units in the Borough.

Figure 3: Housing Units, 2000-2023



Source: US Census Bureau, 2023 ACS Five-Year Estimate

Units in Structure for Occupied Units

Information regarding the number of dwelling units in different types of housing structures provides insights into the types of housing which exist throughout the Borough. Thus, the following table summarizes the unit-composition of the Borough’s structures since 2000.

The Borough’s housing stock has historically been comprised of detached and attached single-family as well as two-family dwellings. This remained relatively consistent between 2000 and 2023, with the percentage of single-family dwellings increasing from 32.7% to 35.9%, and the two-unit dwellings decreasing from 20.7% to 16.7%. Those buildings with ten to nineteen units represent the third largest housing category at 13.4%. Since 2000, the housing category with the greatest increase has been those with five to nine units, which experienced an increase of approximately 116.7%.

Table 9: Units in Structure, 2000-2023

Units in Structure	2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent
Single Family, Detached	1,456	32.7%	1,603	36.6%	1,676	35.9%
Single Family, Attached	152	3.4%	176	4.0%	209	4.5%
2 Units	919	20.7%	652	14.9%	781	16.7%
3 to 4 Units	332	7.5%	243	5.5%	415	8.9%
5 to 9 Units	126	2.8%	229	5.2%	273	5.8%
10 to 19 Units	636	14.3%	592	13.5%	624	13.4%
20 to 49	463	10.4%	386	8.8%	363	7.8%
50 or more	365	8.2%	457	10.4%	331	7.1%
Other	0	0.0%	41	0.9%	0	0.0%
Total	4,449	100.0%	4,379	100.0%	4,672	100.0%

Source: US Census Bureau; 2010 and 2023 American Community Survey Five-Year Estimates.

Purchase and Rental Value of Housing Units

The following two tables identify purchase values and rental values for the specified owner-occupied and renter-occupied units in Little Ferry.

As shown in Table 10, the purchase values of the Borough’s owner-occupied housing stock have typically exceeded those of the State of New Jersey but have been less than those of Bergen County. However, in 2023, the median value in the Borough was also less than that of the State of New Jersey. Over the past twenty-three years, the median value of the Borough’s owner-occupied housing stock is estimated to have increased approximately 101.5%, from \$192,800 in 2000 to \$388,500 in 2023. This represents a lower percentage increase than that of the County (145.8%) and the State (169.9%).

Until recently, the median contract rental value in the Borough has been higher than the State of New Jersey but lower than Bergen County. However, the 2023 ACS estimates show that the median contract rent for the Borough has now surpassed that of the County. Over the past twenty-three years, the Borough’s median gross rent increased approximately 116.7%. This represents a higher percentage increase than that experienced by the County (99.9%) and the State (99.8%).

Table 10: Value of Owner-Occupied Units, 2000-2023

Value Range	2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	0	0.0%	9	0.5%	27	1.4%
\$50,000 to \$99,999	9	0.7%	0	0.0%	70	3.6%
\$100,000 to \$149,999	130	9.4%	0	0.0%	8	0.4%
\$150,000 to \$199,999	631	45.7%	35	1.8%	49	2.5%
\$200,000 to \$299,999	532	38.5%	488	24.9%	258	13.2%
\$300,000 to \$499,999	73	5.3%	1,066	54.3%	1080	55.2%
\$500,000 to \$999,999	0	0.0%	343	17.5%	458	23.4%
\$1,000,000 or More	0	0.0%	21	1.1%	8	0.4%
Total	1,381	100.0%	1,962	100.0%	1,957	100.0%
Township Median Value	\$192,800		\$371,700		\$388,500	
Bergen County Median Value	\$250,300		\$482,300		\$615,300	
New Jersey Median Value	\$170,800		\$357,000		\$461,000	

Source: US Census Bureau; 2010 and 2023 American Community Survey Five-Year Estimates.

Table 11: Specified Renter Occupied Housing Units by Rent, 2000-2023

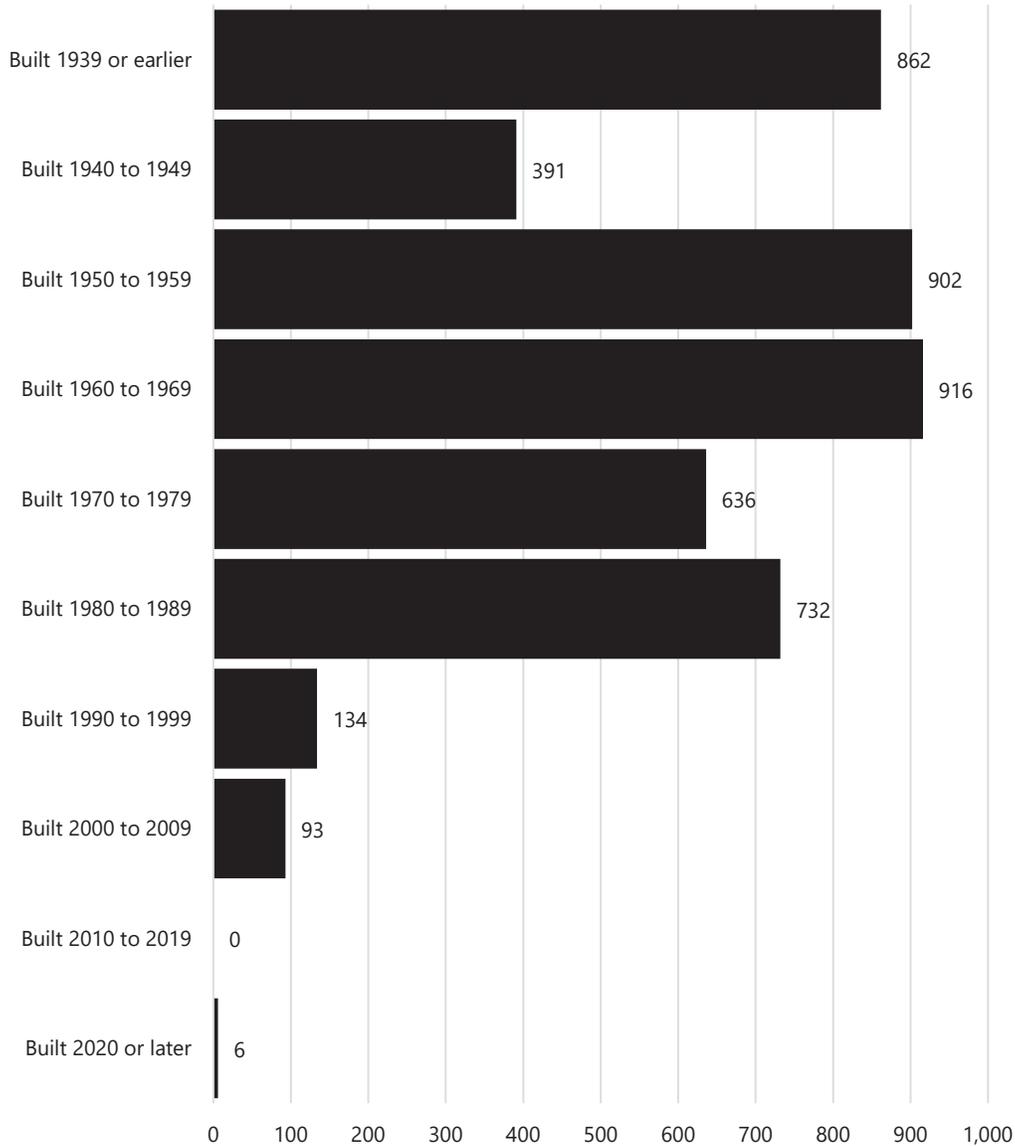
Value Range	2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent
Less than \$200	0	0.0%	51	0.0%	0	0.0%
\$200 to \$299	0	0.0%	0	0.0%	0	0.0%
\$300 to \$499	84	3.6%	14	0.0%	14	0.6%
\$500 to \$749	609	26.1%	10	0.0%	54	2.1%
\$750 to \$999	984	42.1%	416	12.9%	55	2.2%
\$1,000 to \$1,499	587	25.1%	1,280	32.9%	608	23.9%
\$1,500 to \$1,999	17	0.7%	395	33.4%	903	35.6%
\$2,000 or more	0	0.0%	0	0.0%	906	35.7%
No Cash Rent	54	2.3%	0	0.0%	42	1.6%
Total	2,335	100.0%	2,166	100.0%	2,540	100.0%
Borough Median Value	\$822		\$1,172		\$1,798	
Bergen County Median Value	\$872		\$1,236		\$1,743	
New Jersey Median Value	\$751		\$1,092		\$1,498	

Source: US Census Bureau; 2010 and 2023 American Community Survey Five-Year Estimates.

Year Structure Built

The following figure identifies the years in which the Borough's structures were built. As shown, the Borough has an older housing stock with nearly half (46.1%) of all dwellings constructed prior to 1960. Conversely, only 2.1% of the Borough's housing stock is estimated to have been constructed after 2000.

Figure 4: Year Structure Built



Source: 2023 American Community Survey Five-Year Estimates.

Deficient Housing Units

Neither the Census nor the ACS classify housing units as deficient. However, the Fair Housing Act defines a “deficient housing unit” as housing which: is over fifty years old and overcrowded; lacks complete plumbing, or; lacks complete kitchen facilities.

Accordingly, the following tables are intended to provide insights into the extent to which the Borough has deficient housing units. Table 12 examines the extent to which there is overcrowding in the Borough’s housing stock. Overcrowding is typically associated with housing units with more than one occupant per room. As shown, the estimated number of owner-occupied housing units considered to be overcrowded is negligible. However, the number of renter-occupied housing units considered to be overcrowded is 4.7%.

Table 12: Occupants Per Room (2023)

Occupants per Room	Owner-Occupied	Renter-Occupied
0.50 or Fewer	1,423	1,387
0.51 to 1.00	526	1,073
1.01 to 1.50	8	35
1.51 to 2.00	0	87
2.01 or More	0	0
Total	4,539	2,582

Source: 2023 American Community Survey Five-Year Estimates.

Table 13 identifies housing units with complete plumbing and kitchen facilities. As shown, all occupied units in the Borough were identified as having complete plumbing facilities, while all but 17 occupied units have complete kitchen facilities.

Table 13: Plumbing and Kitchen Facilities (2023)

	Units with Complete Facilities	Units without Complete Facilities
Plumbing	4,539	0
Kitchen	4,522	17

Source: 2023 American Community Survey Five-Year Estimates.

2.4: Housing and Employment Projection

The following section identifies the extent to which housing and economic development have occurred in the community, which can assist in the determination of future residential and employment projections.

Recent Residential Development Activity

One way of examining the stability of a community’s housing stock is by comparing the number of residential building permits issued for new construction as well as demolition permits issued every year. Since 2013, the Borough has annually issued an average of 28.4 and 1.0 building permits and demolition permits, respectively. This results in an average positive net of 27.4 permits annually. This amount of growth is reflective of an increase in the Borough’s development pattern with a consistent number of moderate construction of one and two-family homes, along with an occasional larger multifamily development.

Table 14: Residential Building Permits and Demolition Permits

Year	Building Permits				Demos	Net
	1 & 2 Family	Multifamily	Mixed Use	Total		
2013	1	0	0	1	2	-1
2014	1	0	0	7	1	6
2015	0	0	0	0	3	-3
2016	5	0	0	5	0	5
2017	18	0	0	18	1	17
2018	1	0	0	1	1	0
2019	6	0	0	6	1	5
2020	14	0	0	14	2	12
2021	4	0	0	4	0	4
2022	1	249	0	250	0	250
2023	6	0	0	6	0	6
Total	57	249	6	312	17	3

Source: Department of Community Affairs

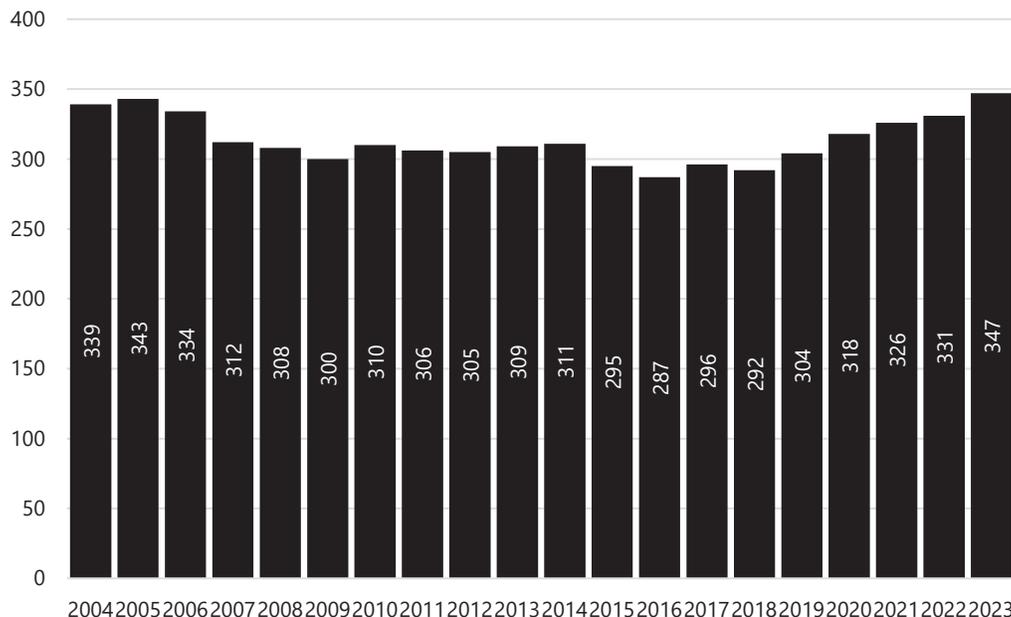
Covered Employment

Figure 5 and Figure 6 provide data on the Borough’s covered employment trends between 2004 and 2023, as reported by the New Jersey Department of Labor and Workforce Development. “Covered employment” refers to any employment covered under the Unemployment and Temporary Disability Benefits Law. Generally, nearly all employment in the state is considered to be “covered employment.”

Figure 5 depicts the number of reported “employment units” within the Borough. An “employment unit” is defined as an individual or organization which employs one or more workers. As shown, the Borough experienced a fairly consistent loss of employment units between 2003 and 2018. Since that time, however, the number of employment units has increased. As of 2023, there were a reported 347 employment units in the Borough.

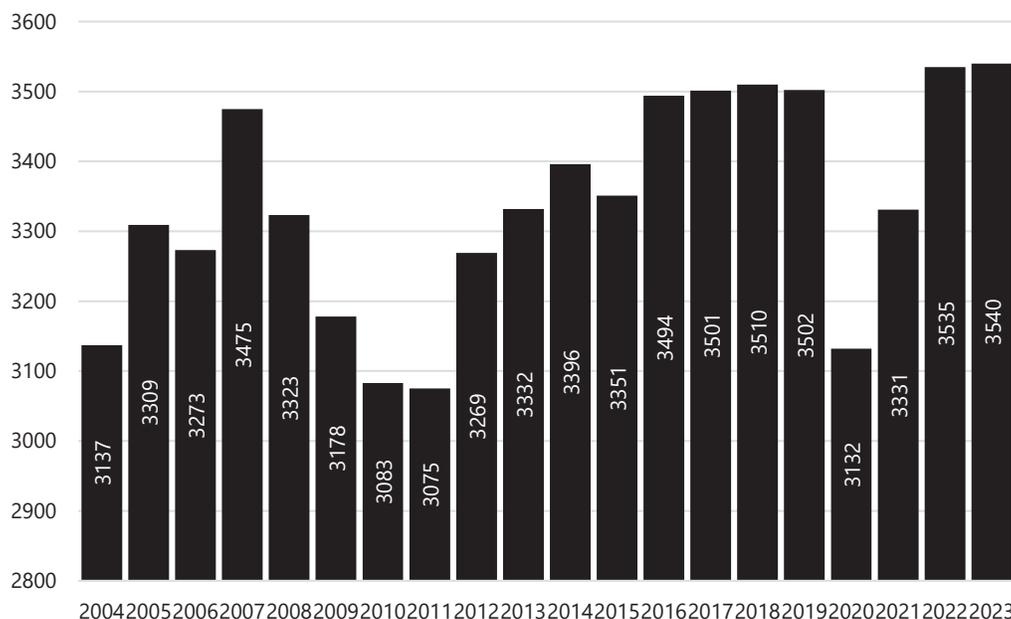
Similarly, employment levels have typically increased since 2004, although there have been some dramatic fluctuations, namely dips in 2009-2011 and 2020. The 2020 dip may be attributed to COVID-19 pandemic. Since that time, however, employment in the Borough has increased. As of 2023, the Borough's reported covered employment was 3,540 individuals.

Figure 5: Covered Employment Units, 2004-2023



Source: Department of Labor and Workforce Development

Figure 6: Covered Employment, 2004-2023



Source: Department of Labor and Workforce Development

Section 3: Fair Share Obligation

The following section provides an overview of the Borough's fair share obligation. It includes a brief overview of the methodology utilized to calculate affordable housing obligations throughout the state.

3.1: Summary of Fair Share Obligation

On March 20, 2024, the State of New Jersey adopted a package of affordable housing bills which overhauled the Fair Housing Act (FHA). This legislation eliminated the Council on Affordable Housing (COAH) and split its duties and functions between the Department of Community Affairs (DCA) and the Administrative Office of the Courts (AOC).

The DCA was designated as the entity responsible for calculating the state's regional needs. NJSA 52:27D-304.2 establishes the methodology to be utilized by the DCA to determine the state's regional prospective needs of low- and moderate-income housing for the ten-year period spanning from July 1, 2025 to June 30, 2035. In summary, the projected household change for this period is estimated by establishing the household change experienced in each region between the most recent federal decennial census and the second-most recent decennial census. This household change, if positive, is then divided by 2.5 to estimate the number of low- and moderate-income homes needed to address low- and moderate-income household change in the region for the next ten years. This methodology resulted in a statewide prospective need of 84,698 low- and moderate-income units.

In addition to calculating each region's need, the DCA was also designated as the entity responsible for calculating each municipality's present and prospective fair share obligations. However, the FHA makes clear that these calculations are advisory and that each municipality must set its own obligation number utilizing the same methodology.

On January 23, 2025, Little Ferry adopted Resolution #69 (see Appendix A) which accepted the DCA's present and prospective fair share obligation calculations for the Borough. These obligations are summarized below. That same resolution also noted that the Borough reserves the right to conduct a vacant land adjustment (VLA) to determine its realistic development potential (RDP). This is discussed in greater detail in the next subsection.

Table 15: Summary of Fourth Round Obligation

Affordable Obligation	Units
Present (Rehabilitation Need) Obligation	114
Fourth Round Obligation (2025-2035)	99

3.2: Realistic Development Potential (RDP)

The Borough of Little Ferry is a fully developed community and is therefore entitled to adjust its obligation in accordance with a procedure set forth in the FHA. Specifically, NJSA 52:27D-310.1 permits municipalities perform a realistic development potential (RDP) analysis by seeking a vacant land adjustment (VLA).

A RDP analysis is intended to determine which sites in a municipality are most likely to develop for low- and moderate-income housing. Municipalities may present documentation that eliminates a site or part of a site from its inventory of vacant land. Such eliminating factors include: lands dedicated for public uses other than housing since 1997; park lands or open space; vacant contiguous parcels in private ownership of a size which would accommodate fewer than five housing units; historic and architecturally important sites listed on the State Register of Historic Places or the National Register of Historic Places; preserved architectural lands; sites designated for active recreation; and environmentally sensitive lands.

Prior Round RDP

Based upon a vacant land adjustment (VLA) approved by COAH as part of its Second Round Substantive Certification, the Borough's realistic development potential (RDP) was established as twenty-eight (28) affordable units.

Third Round RDP

A VLA was previously conducted for the Borough's 2022 HE&FSP. This analysis identified forty-seven vacant parcels. However, none of them were determined to qualify for development. Therefore, the Borough's realistic development potential (RDP) was established as zero (0) affordable units but adjusted to thirty (30) based on current development.

Fourth Round RDP

Although the Borough used a VLA in the Third Round, the Fourth Round obligation is not being adjusted and shall be met in its entirety.

Section 4: Fair Share Plan

The following Fair Share Plan outlines the components and mechanisms the Borough will utilize to address its affordable housing obligations. These obligations are summarized as follows:

Table 16: Affordable Housing Obligation Summary

Category	Obligation
Prior Round Obligation (1987-1999)	28
Third Round Obligation (1999-2025)	182
Fourth Round Obligation (2025-2035)	99
Present Need (Rehabilitation) Obligation	114

4.1: Prior Round Obligation

The Borough was assigned a Prior Round Obligation of twenty-eight (28) affordable units, which was fully satisfied through the components identified in Table 18 below.

Table 17: 1987-2025 Affordable Housing Components

Component	Affordable Units	Status
Caring House Group Home	4	Completed
Advance Housing Group Home	3	Completed
Royale Realty	2	Completed
Meridia/110 Bergen Turnpike	5	Completed
Regan Development Corp	7	Completed
Compliance Bonus	7	Completed
Total	28	Completed

4.2: Third Round Obligation

Pursuant to a Settlement Agreement signed with FSHC, the Borough had a Third Round RDP of zero (0) affordable units, adjusted to thirty (30), and an Unmet Need of one hundred and fifty-two (152) affordable units.

Table 18: Mechanisms for Third Round for Unmet Need

Component	Units	Type	Bonuses	Total Credits	Status
Regan Development Corp. Block 107, Lots 2.01 and 17; Block 106.01, Lot 13.06 (23 of 85 units)	23	100% Affordable Special-Needs Rental	5	28	Completed
Meridia/110 Bergen Turnpike Block 25, Lot 2 (2 of 15 units)	2	Inclusionary Rental		2	Completed
Total RDP	25		5	30	
Surplus RDP	13				
Regan Development Corp. Block 107, Lots 2.01 and 17; Block 106.01, Lot 13.06 (20 of 85 units; 31 to future)	20	100% Affordable Age Restricted Rental		20	Completed
Gilbert Manor/Nuckel Block 14, Lot 10	11	Inclusionary Age- Restricted Rental		11	Owner Died Litigation
Mandatory Set-Aside					Adopted
RF-A Riverfront Overlay Zone		Inclusionary Zoning			Adopted
Overlay Zone 1		Inclusionary Zoning			Redevelopment Area
Overlay Zone 2		Inclusionary Zoning			Not Yet Adopted
Total	44				

4.3: Fourth Round Obligation

Little Ferry adopted Resolution #64 which establishes its affordable housing obligations for the Fourth Round. A copy of this resolution can be found in Appendix A. As noted in that resolution, the Borough accepted the DCA’s Fourth Round Obligation calculation of ninety-nine (99) affordable units. That same resolution also noted that the Borough reserved the right to conduct a VLA to determine its RDP.

However, unlike in the Third Round, the Fourth Round obligation will not be adjusted and will be met in its entirety through the components listed in Table 20 below.

As shown, these components comprise seventy-five (75) affordable units plus 25 bonus credits for redevelopment, resulting in a total of one hundred (100).

The locations of these components are discussed in greater detail on the following pages.

Table 19: Mechanisms for Third Round Unmet Need

Plan Component	Type	Units	Bonus	Status
75&87 Bergen Turnpike	Family Rental	13		Proposed
21 Main Street	Family Rental	27		Proposed
Regan Development Corp	Age-Restricted Rental	22		Complete
220 & 230 Route 46	Family Rental	13		Approved
Bonus Credits	Redevelopment		25	
Updated Mandatory Set-Aside	20% of Five or More Units			
Total: 100		75	25	

75 & 87 Bergen Turnpike



This development was part of the settlement agreement with Fair Share Housing Center. The developer 75 Bergen Turnpike, LLC is planning to redevelop the property with a 65-unit multifamily apartment building, of which 20% or 13 units will be designated as affordable. The Borough is in the process of adopting an ordinance for the properties at 75 & 87 Bergen Turnpike.

The site presents a realistic opportunity for the production of affordable housing as it is:

1. Approvable. The Borough Council has introduced an ordinance pertaining to the properties that make up this site.
2. Available. The property is owned by a developer seeking to develop the site.
3. Developable. The site is located in a water and sewer service area.
4. Suitable. The site is located in close proximity to nearby commercial areas, other multifamily developments and a major roadway.

21 Main Street



This development was part of the settlement agreement with Fair Share Housing Center. The Borough is in the process of adopting an ordinance for the property at 21 Main Street. The development will consist of a 135-unit multifamily apartment building, of which 20% or 27 units will be designated as affordable.

The site presents a realistic opportunity for the production of affordable housing as it is:

5. Approvable. The Borough Council has introduced an ordinance pertaining to this site.
6. Available. The property owner is working with a developer to construct the building.
7. Developable. The site is located in a water and sewer service area.
8. Suitable. The site is located in close proximity to nearby commercial areas, other multifamily developments and a major roadway.

Regan Development Corp – Osprey Point Apartments – 250 Mehrhof Road



Map 3: 250 Mehrhof Road

Regan Development Corp constructed the Osprey Point Apartments at 250 Mehrhof Road. This project comprises of 85 units, which are 100% affordable including 62 age-restricted units and 23 special-needs units. Fifty-four of the units were credited towards the Third Round RDP and Unmet Need, leaving 31 credits to apply towards the Fourth Round Unmet Need.

This development has been completed and is presently occupied.

Big A 46 Westbound LLC – 220 & 230 US Route 46



Map 4: 220 & 230 US Route 46

Big A 46 Westbound LLC filed an application and was approved by the Planning Board via Resolution dated June 12, 2024 for an 86-unit multifamily apartment building, of which 15% or 13 units will be designated as affordable.

The site presents a realistic opportunity for the production of affordable housing as it is:

9. Approvable. The Borough Planning Board/Zoning Board has already approved an application for the site.
10. Available. There are no known title issues which would prohibit the development of this site.
11. Developable. The site is located in a water and sewer service area.
12. Suitable. The site is located in close proximity to nearby commercial areas and a major roadway.

Mandatory Set-Aside Ordinance

The Borough will adopt an updated ordinance requiring a mandatory affordable housing set aside for all new single-family attached and multifamily residential development of 5 units or more. Both rental and for-sale developments will be required to implement a 20% set aside.

4.4: Present Need Obligation

Little Ferry was assigned a Present Need (Rehabilitation) Obligation of one hundred fourteen (114) affordable units. The Borough will be conducting a structural conditions survey to determine an on-the-ground estimate of the units in need of rehabilitation. The Borough established a housing rehabilitation program under the Third-Round cycle and will continue its program into the Fourth Round and partner with the Bergen County Housing Rehabilitation Program.

4.5: Other Provisions

The following additional requirements are noted:

1. Fourth Round Bonuses. Fourth Round bonuses will be applied in accordance with NJAC 52:27d-311.k.
2. Very-Low Income and Low-Income Units. At least fifty percent (50%) of the units addressing the Fourth Round Obligation shall be affordable to very-low income and low-income households with the remainder affordable to moderate-income households. A minimum of thirteen percent (13%) of the affordable units will be made available to very low income households, defined as households earning thirty percent (30%) or less of the regional median income by household size.
3. Rental Component. At least twenty-five percent (25%) of the Fourth Round Obligation shall be met through rental units, including at least half in rental units available to families.
4. Families. At least half of the units addressing the Third Round RDP and unmet need in total must be available to families.
5. Age-Restricted Cap. The Borough shall comply with the age-restricted cap of thirty percent (30%) and will not request a waiver of this requirement. This shall be understood to mean that in no circumstances may the municipality claim credit towards its fair share obligation for age-restricted units that exceed thirty percent (30%) of all units developed or planned to meet its cumulative Prior Round, Third Round, and Fourth fair share obligations.
6. Development Fees. The Borough will continue to impose development fees as permitted by COAH's prior round rules. The funds generated by the collection of development fees will be applied directly towards any activity approved by State regulations for addressing the municipal fair share. It is recognized that the Borough must devote at least thirty percent (30%) of the revenues collected from development fees to render units more affordable, as per N.J.A.C. 5:93-8.16.M.

4.6: Consistency with State Planning Initiatives

As noted in Section 1, a HE&FSP must also include:

- ❖ 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, and;
- ❖ 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.

Accordingly, the following subsection analyzes the consistency of this HE&FSP to the above referenced state planning initiatives.

Multigenerational Family Housing Continuity Commission

The Multigenerational Family Housing Continuity Commission was established by the State of New Jersey in 2021. As noted in NJSA 52:27D-329.20, one of the primary duties of the Commission is to “prepare and adopt recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas.”

As of the date of this HE&FSP, the Multigenerational Family Housing Continuity Commission has not yet adopted any recommendations.

State Development and Redevelopment Plan

As established by NJSA 52:18A-200(f), the purpose of the State Development and Redevelopment Plan (SDRP) is to “coordinate planning activities and establish Statewide planning objectives in the following areas: land use, housing, economic development, transportation, natural resource conservation, agriculture and farmland retention, recreation, urban and suburban redevelopment, historic preservation, public facilities and services, and intergovernmental coordination.”

As such, the SDRP establishes a number of goals and strategies related to a number of different topics, including economic redevelopment. One such goal is to revitalize existing urban centers by directing growth and development to those areas. Specifically, the SDRP seeks to revitalize the State’s cities and towns by protecting, preserving, and developing the valuable human and economic assets in cities, town, and other urban areas.

As indicated by the SDRP's Policy Map, the entirety of the Borough is located in the PA-1 Metropolitan Planning Area, wherein development and redevelopment is intended to be directed. The intent of this Planning Area is to:

- ❖ Provide for much of the state's future redevelopment;
- ❖ Revitalize cities and towns;
- ❖ Promote growth in compact forms;
- ❖ Stabilize older suburbs;
- ❖ Redesign areas of sprawl; and;
- ❖ Protect the character of existing stable communities.

Accordingly, this HE&FSP is consistent with the intents of the PA-. Specifically, it is designed to encourage redevelopment and growth in a compact form, while also protecting the character of the existing community.

4.7: Spending Plan

The Borough previously adopted a Development Fee Ordinance as Article 1500 of its Land Use Regulations. The Borough will amend that ordinance to reflect current regulations and Court oversight. The updated ordinance may be found in Appendix C-4.

The Borough also previously established an affordable housing trust fund into which it has deposited development fees. The Spending Plan has been updated for the Fourth Round and can be found in Appendix C-7.