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2025 HOUSING ELEMENT AND FAIR SHARE PLAN

BOROUGH OF RAMSEY
BERGEN COUNTY, NEW JERSEY

PREPARED FOR:

BOROUGH OF RAMSEY PLANNING BOARD
BA# 4161.03

The original document was appropriately signed and sealed on June 3, 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 Borough of Ramsey, Bergen County, New Jersey.

This plan is designed to outline the manner in which the Borough will address its affordable housing obligations. As discussed in greater detail herein, 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), as modified by a mediation agreement entered into between the Borough and FSHC and approved by the Affordable Housing Dispute Resolution Program (the Program) and the underlying Court.

These obligations are summarized as follows:

Table 1: Affordable Housing Obligations Summary

Category	Obligation
Present Need (Rehabilitation) Obligation	51
First & Second Round Obligation (1987-1999)	189
Third Round Obligation (1999-2025)	736
Fourth Round Obligation (2025-2035)	450

First & Second Round Obligation

The Borough of Ramsey has prepared a number of Housing Elements and Fair Share Plans over the years to actively address its affordable housing obligations. COAH had originally adopted in 1986 a “fair share” methodology to determine housing-need numbers for all municipalities in the state, and the adopted First Round housing need numbers for Ramsey indicated a 340-unit affordable housing new construction obligation. The Borough’s First Round Plan, which received substantive certification on April 3, 1989, addressed its 340-unit new construction obligation through a combination of a Regional Contribution Agreement (RCA) with Jersey City, new construction affordable housing, the rezoning for redevelopment, and rental bonus credits.

Then, in 1994, COAH issued new housing-need numbers for the combined First and Second Round period between 1987 and 1999. Ramsey was assigned a new construction obligation of 189 units and subsequently received substantive certification of its Second Round HE&FSP on April 3, 1996. The Borough addressed this First and Second Round obligation through the components identified in Table 2 below, all of which have been completed.

Table 2: Plan Components Satisfying First & Second Round Obligation

Plan Component	# of Units	Status
RCA to Jersey City	94	Completed
<i>Inclusionary Development:</i>		
Timber Valley – Block 3701 Lot 5	21 (sales)	Completed
<i>100% Affordable Development:</i>		
Section 202 – Block 2802 Lot 10.01	24 (age-restricted rentals)	Completed
Section 202 – Block 2802 Lot 10.01	10 (handicapped rentals)	Completed
DeSimone Court – Block 3701 Lot 3	1 (family rental)	Completed
<i>Group Homes/Special Needs:</i>		
The Homestead – Block 2307 Lot 12	5 (bedrooms, rentals)	Completed
Airmount Woods – Block 4401 Lot 13.01	8 (bedrooms, rentals)	Completed
<i>Rental Bonus Credits:</i>		
Section 202 – Block 2802 Lot 10.01	7 (age-restricted rentals)	Completed
Section 202 – Block 2802 Lot 10.01	10 (handicapped rentals)	Completed
DeSimone Court – Block 3701 Lot 3	1 (family rental)	Completed
Airmount Woods – Block 4401 Lot 13.01	8 (bedrooms, rentals)	Completed
Total	189	--

Third Round Obligation

On August 31, 2017, the Borough and FSHC entered into a Settlement Agreement, which established a Third Round Obligation of 736 affordable units, inclusive of a 54-unit Third Round RDP and 682-unit Third Round Unmet Need. The Borough subsequently adopted a Third Round HE&FSP on May 15, 2018 and was granted a Final Judgment of Compliance (Third Round JOR) on August 17, 2018. Ramsey's 2018 HE&FSP addressed the entirety of its Third Round RDP obligation with a combination of an inclusionary development, 100 percent affordable developments, and rental bonus credits. The plan components to address Ramsey's Third Round RDP obligation are identified in Table 3 below. As shown, all of these plan components have been completed.

Table 3: Plan Components Satisfying Third Round RDP

Plan Component	# of Units	Status
<i>Inclusionary Development:</i>		
Timber Valley – Block 3701 Lot 5	13 (sales)	Completed
<i>100% Affordable Development:</i>		
DeSimone Court – Block 3701 Lot 4	3 (sales)	Completed
DeSimone Court – Block 3701 Lot 3	11 (family rentals)	Completed
Section 202 – Block 2802 Lot 10.01	13 (age-restricted rentals)	Completed
<i>Rental Bonus Credits:</i>		
DeSimone Court – Block 3701 Lot 3	11 (family rentals)	Completed
Section 202 – Block 2802 Lot 10.01	3 (age-restricted rentals)	Completed
Total	54	--

The 2018 HE&FSP also identified the plan components to address Ramsey's Third Round Unmet Need of 682 units. These plan components are summarized in Table 4 below.

Table 4: Third Round Unmet Need Components

Plan Component	# of Units
Surplus RCA to Jersey City	56
Surplus Units in Inclusionary & 100% Developments	95
R-5A Garden Apartment (Franklin Tkpe) Zone	19
Island Road Overlay Zone	22-29
Mandatory Set-Aside Ordinance	Ongoing
Development Fee Ordinance	Ongoing

Fourth Round Obligation

Governor Murphy signed the A-40/S-50 Bill into law on March 20, 2024 after the Senate and Assembly adopted it. This legislation (FHA-2) amended the Fair Housing Act (FHA or the 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.

FHA-2 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 Act. The DCA issued its report on October 18, 2024, and, in accordance with the Act, made clear that the obligations generated by the report were advisory only and were non-binding. For Ramsey, the DCA Report identified a Present Need of 51 and a Prospective Round Four Need of 503.

Since the DCA report is non-binding, each municipality had the opportunity to study and define why its obligations should be different based on the standards in the Act. The Borough conducted such an analysis and determined that the DCA had made errors in the Land Capacity Factor calculation, which is part of the formula that determines fair share obligations. The Borough adopted a binding resolution on January 22, 2025, which committed to the 51-unit Present Need obligation identified by DCA, but identified a reduced Prospective Need obligation of 351 units due to the Borough's assessment of errors in DCA's report pertaining to Ramsey's Land Capacity Factor. Ultimately, after a Court settlement conference was held on March 17, 2025, the Borough and FSHC settled on a Round Four Prospective Need of 450. This settlement was memorialized via a mediation agreement entered into between the Borough and FSHC on March 28, 2025, which was subsequently filed with the Program. The Program issued an order on March 30, 2025 recommending the agreed upon numbers to the underlying trial court. The

trial court issued an order on May 5, 2025 that officially set the Borough's Round Four Present Need at 51 and its Round Four Prospective Need at 450.

The January 22, 2025 resolution further noted that the Borough reserved the right to seek an adjustment of its Fourth Round Prospective Need number based upon a lack of vacant, developable and suitable land. Accordingly, the Borough undertook a detailed Vacant Land Analysis to determine if there were any changed circumstances since the 2018 HE&FSP that would warrant a recalibration of Ramsey's RDP. At this time, the Borough concludes that three properties represent a changed circumstance requiring a Fourth Round RDP obligation. Together, these three properties generate a total Fourth Round RDP obligation of 24 units.

The Borough proposes to address its 24-unit Fourth Round RDP obligation with a combination of family rental units, age-restricted rental units, special needs units, and eligible bonus credits, as summarized in Table 5 below.

Table 5: Plan Components Satisfying Fourth Round RDP

Plan Component	# of Units	Status
<i>Supportive Housing/Special Needs:</i>		
Ramsey Housing – Block 2308 Lot 1	4 (rentals)	Under Construction
<i>Inclusionary Development:</i>		
1 Constantine Drive – Block 3603 Lot 1	9 (family rentals)	Proposed
425 Island Road – Block 4201 Lots 5, 6	5 (age-restricted rentals)	Proposed
<i>Rental Bonus Credits:</i>		
Ramsey Housing – Block 2308 Lot 1	4 (special needs)	Under Construction
1 Constantine Drive – Block 3603 Lot 1	2 (within ½ mi of transit)	Proposed
Total	24	--

The Borough proposes to address its 426-unit Fourth Round Unmet Need as identified in Table 6 below.

Table 6: Fourth Round Unmet Need Components

Plan Component	# of Units
Excess Ramsey Housing Special Needs Units	2
Excess Ramsey 425 Island Road Units	6
Mandatory Set-Aside Ordinance	Ongoing
Development Fee Ordinance	Ongoing

Accordingly, the remainder of this 2025 HE&FSP 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 Ramsey. 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 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 First, Second and Third Round obligations, how it will address its Fourth Round Prospective Need Obligation, and how same is consistent with the FHA, applicable COAH and UHAC regulations, and state planning initiatives.

SECTION I: 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.

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. Ramsey is located in Region 1, which includes Bergen, Hudson, Passaic and Sussex counties.



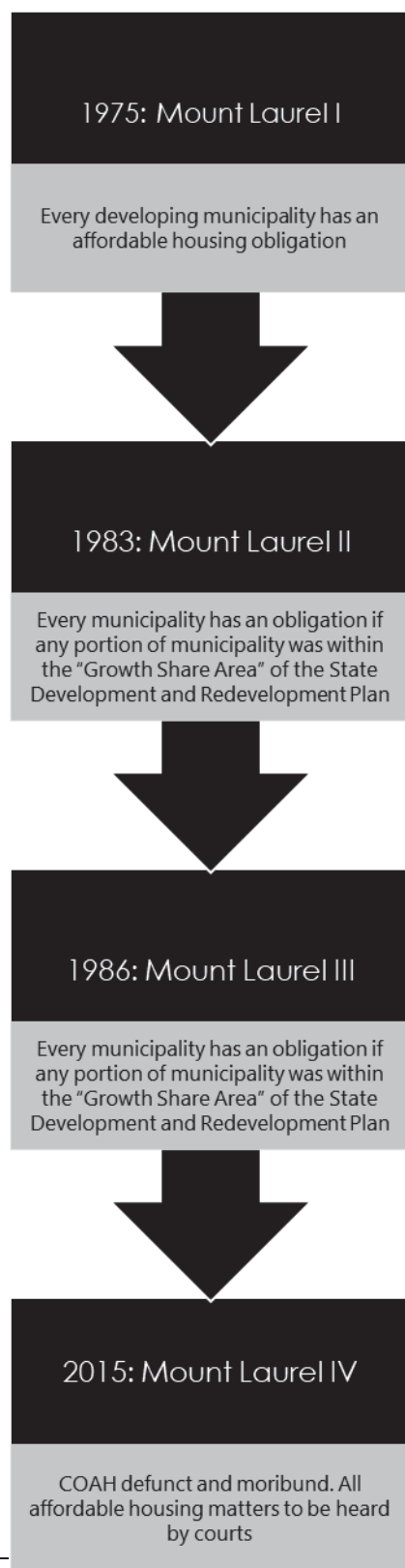
Regional income limitations are updated every year, with different categories established for varying household sizes. Table 7 identifies the 2024 regional income limits by household size for Region 1. As shown, a three-person family with a total household income of no greater than \$86,697 could qualify for affordable housing in the Borough's region.

Table 7: 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 percent 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.

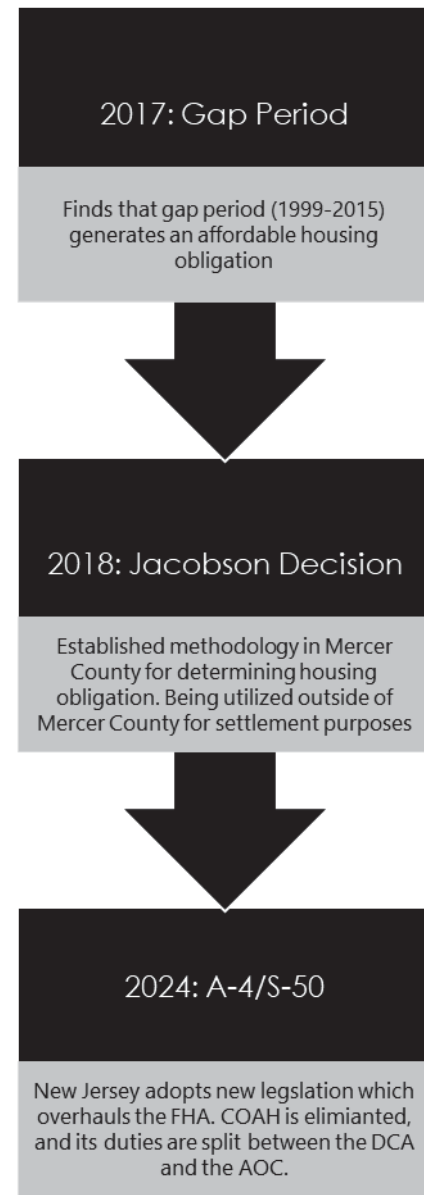
COAH proceeded to adopt regulations for the First Round obligation, which covered the years 1987 to 1993. It also established the Second Round housing-need numbers that cumulatively covered the years 1987 through 1999. Under both the First and Second Rounds, COAH utilized what is commonly referred to 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 it 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.

B. 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 2: HOUSING ELEMENT

The following section provides the housing element for the Borough of Ramsey. 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.

A. COMMUNITY OVERVIEW

The Borough of Ramsey is located in northwestern Bergen County and occupies an area of 3,578 acres, or 5.591 square miles. Ramsey shares a boundary with four municipalities, including the Boroughs of Saddle River and Upper Saddle River to the east, the Borough of Allendale to the southeast, and the Township of Mahwah to the north, west and southwest.

Major regional traffic is carried through the Borough on NJ Route 17. It intersects with the New York State Thruway three miles to the north and intersects with other main roadways such as Route 4, Route 46 and Interstate 80 to the south.

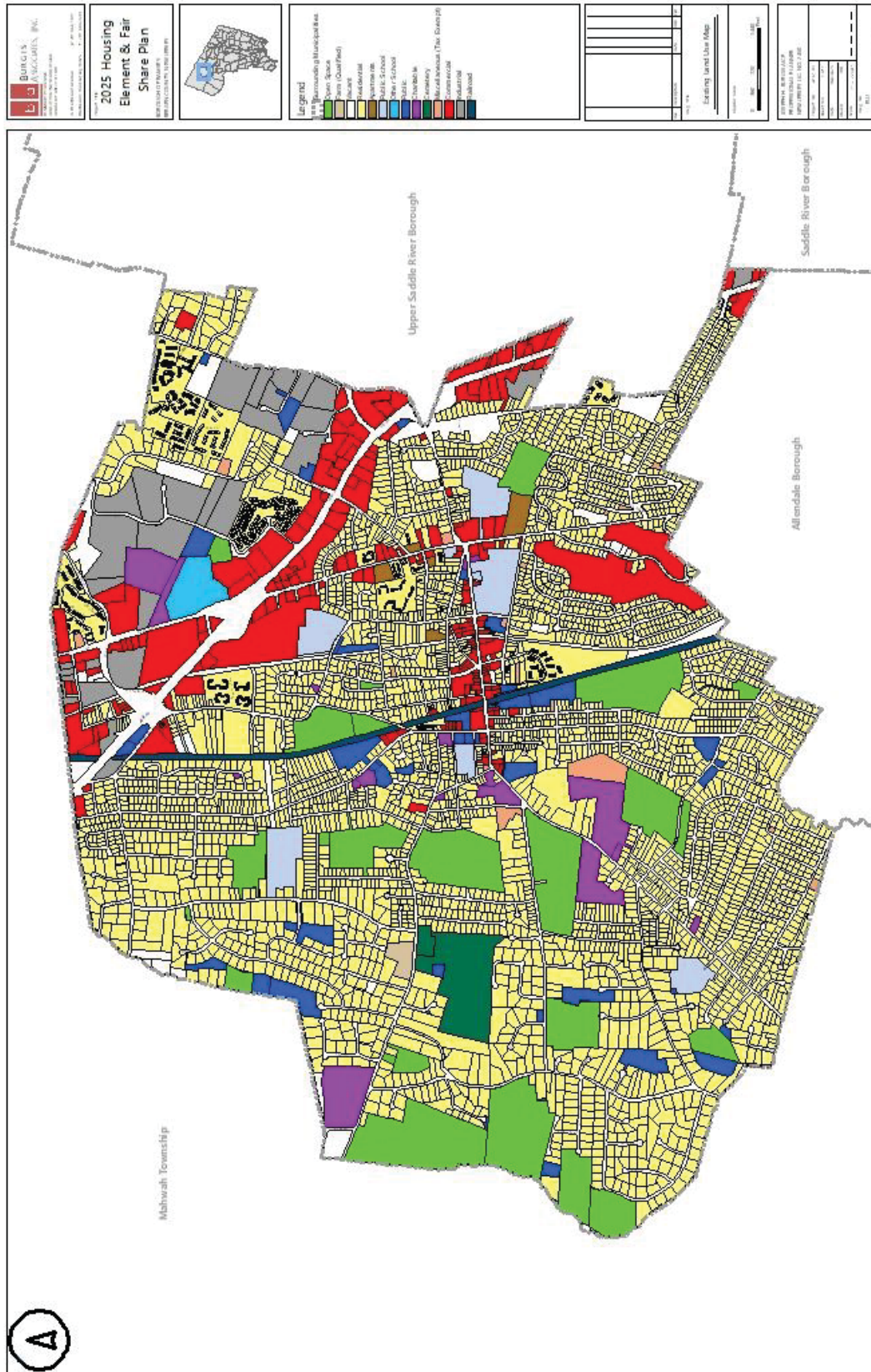
Ramsey has two New Jersey Transit train stations, both of which are stops along the Main/Bergen – Port Jervis Line, which terminates to the south in Hoboken and to the north in Port Jervis. The Ramsey Main Street station was constructed in 1868 and is located on Main Street in the Borough's downtown area. The Ramsey Route 17 station opened in 2004 and is a park-and-ride facility. It is located along Route 17 South in the northern section of the Borough.

The Borough of Ramsey is essentially a fully developed community, with its little remaining vacant land characterized by environmentally sensitive features. The Borough is primarily characterized by residential development, which comprises approximately 53 percent of the Borough's land area. Commercial uses occupy approximately 9 percent of the Borough's land area and are concentrated primarily along NJ Route 17, County Route 507 (Franklin Turnpike), and within the Borough's central business district along Main Street. Industrial uses, which comprise approximately 4 percent of the Borough's total land area, are located in the northern portion of the Borough between Route 17 and Franklin Turnpike. Public open space and parks are located throughout the Borough and occupy approximately 9 percent of the total land area. The Borough's existing land uses are illustrated on the accompanying Existing Land Use Map.

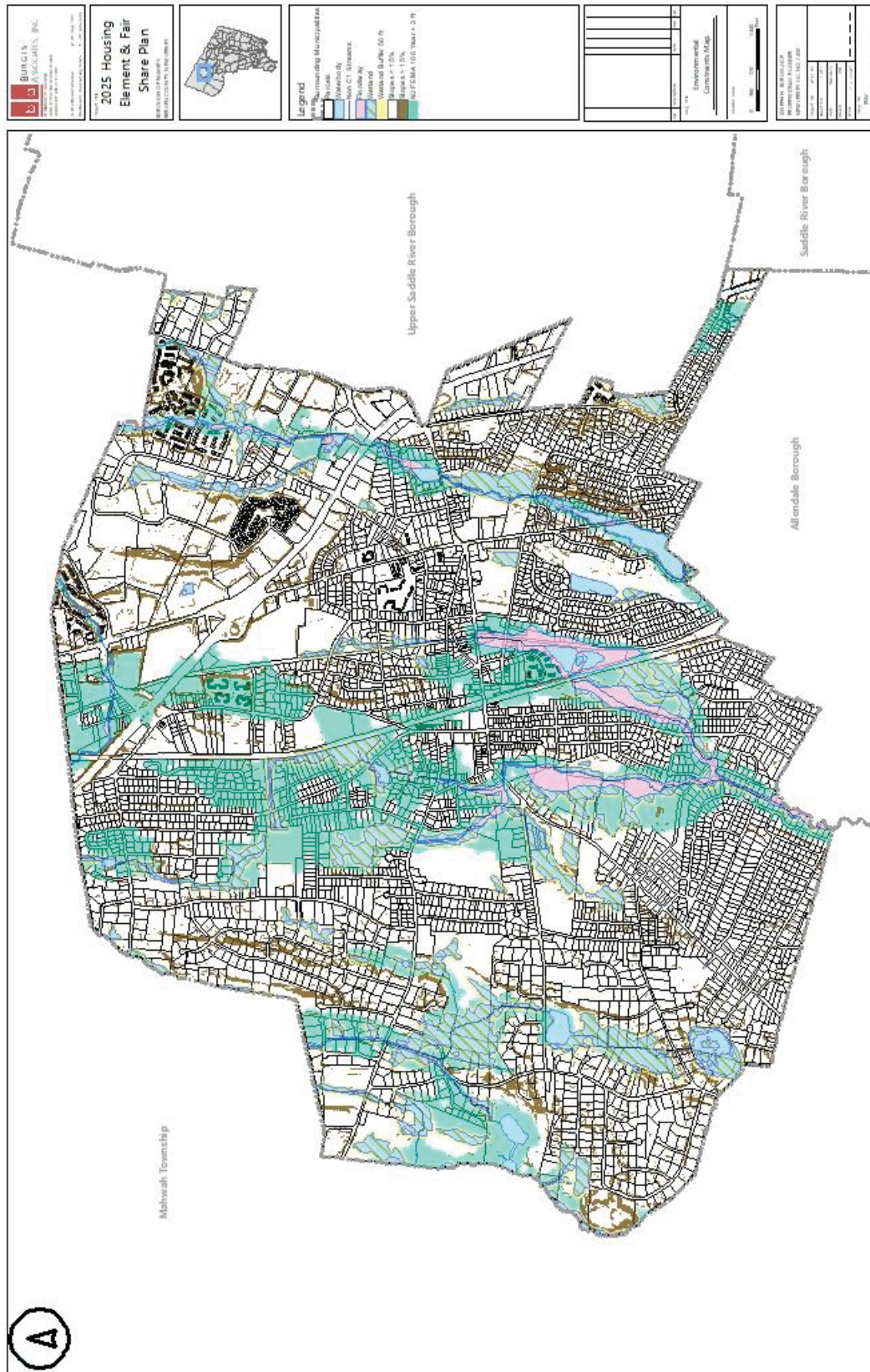
Environmentally constrained areas within the Borough are identified on the accompanying Environmental Constraints Map. As shown, Ramsey has extensive areas of wetlands, flood hazard areas, riparian zones, as well as steep slopes (defined as slopes greater than 15 percent).

The accompanying Sewer Service Area Map illustrates the areas within Ramsey Borough that are within the Sewer Service Area.

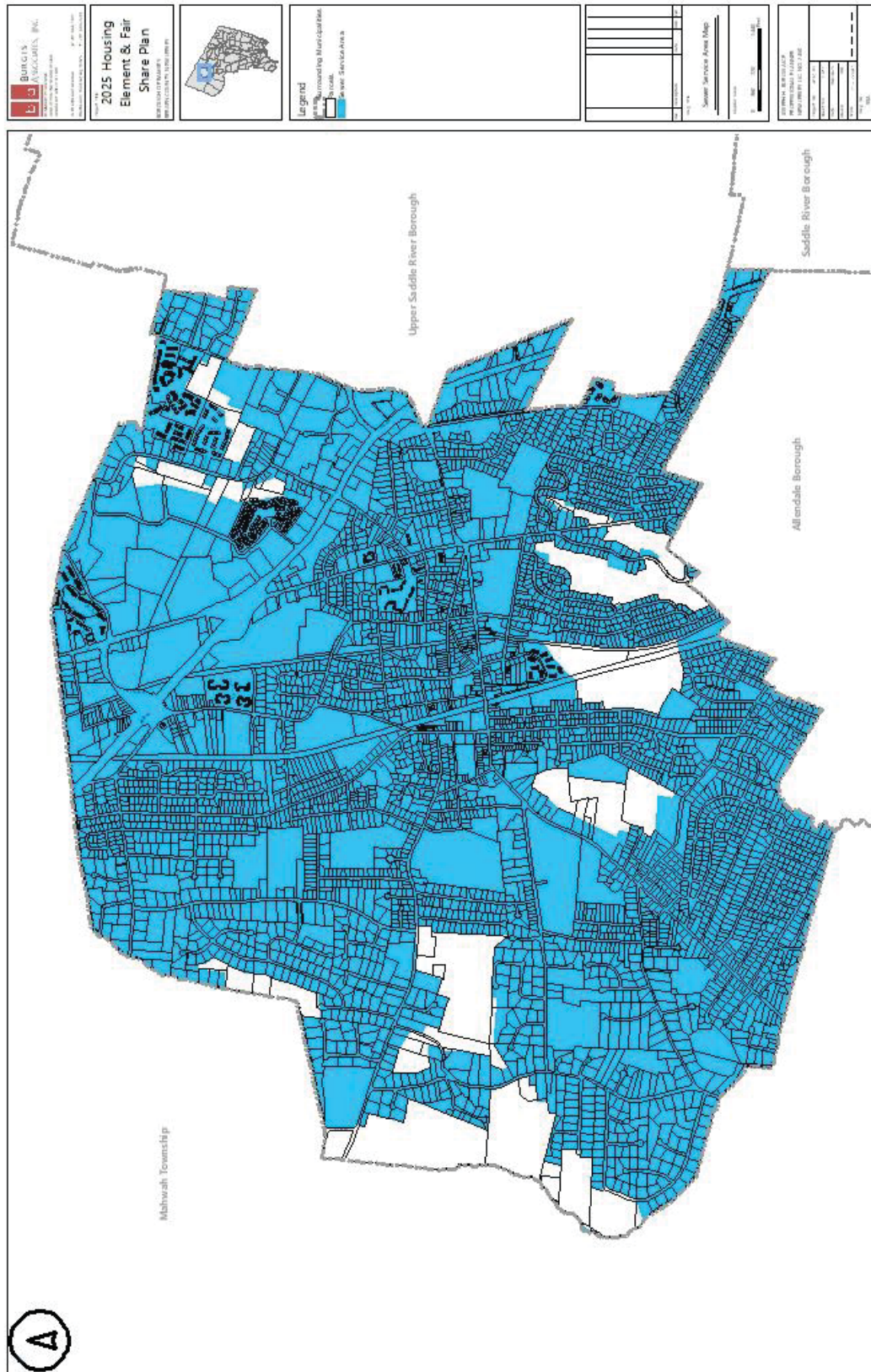
Map 1: Existing Land Use



Map 2: Environmental Constraints



Map 3: Sewer Service Area



B. INFORMATION REGARDING DATA SOURCES

The background information contained in Section 2.C entitled "Inventory of Municipal Housing Stock," Section 2.D entitled "Projection of Municipal Housing Stock," Section 2.E entitled "Demographic and Population Data," and Section 2.F entitled "Employment Characteristics and Projections" was obtained from a variety of publicly available data sources. These are summarized below:

<p>1. United States Decennial Census</p> <p>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.</p>	<p>4. New Jersey Department of Community Affairs (DCA)</p> <p>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.</p>
<p>2. American Community Survey (ACS)</p> <p>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.</p>	<p>5. New Jersey Department of Labor and Workforce Development</p> <p>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.</p>
<p>3. New Jersey Department of Health</p> <p>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.</p>	

C. INVENTORY OF MUNICIPAL HOUSING STOCK

This section of the Housing Element provides an inventory of the Borough's housing stock, as required by the MLUL. 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. The current estimate of total housing units in Ramsey is 5,267 units according to the 2023 ACS 5-year estimate data. As shown in the table below, the Borough's housing stock grew every decade between 1950 and 2020, though the rate of growth declined considerably over that time. Since 2020, however, the Borough's housing stock has actually decreased, with a reduction of 6 percent between 2020 and 2023.

Table 8: Dwelling Units (1950-2023)

Year	Dwelling Units	Change (#)	Change (%)
1950	1,467	--	--
1960	2,714	1,247	85%
1970	3,613	899	33%
1980	4,223	610	17%
1990	4,960	737	17%
2000	5,400	440	9%
2010*	5,429	29	1%
2020*	5,616	187	3%
2023*	5,267	-349	-6%

Sources: U.S. Census; *American Community Survey 5-Year Estimates.

As shown in Table 9 below, approximately 83 percent of housing units in Ramsey are owner-occupied, a slight increase from 2010. Since 2010, the proportion of the Borough's housing units that are renter-occupied increased by 17 percent, while the proportion of units that are vacant decreased by 91 percent.

Table 9: Housing Units by Tenure and Occupancy Status (2010 and 2023)

Characteristics	2010		2023	
	Number	Percent	Number	Percent
Owner-occupied units	4,439	81.8%	4,395	83.4%
Renter-occupied units	753	13.9%	853	16.2%
Vacant units	237	4.4%	19	0.4%
Total	5,429	100.0%	5,267	100.0%

Source: American Community Survey 5-Year Estimates.

2. Housing Characteristics. The following tables provide additional information on the characteristics of the Borough's housing stock, including data on the number of units in the structure and the number of bedrooms. As shown below, the housing stock is predominantly characterized by single-family detached units, which represent approximately 70 percent of all dwelling units, followed by single-family attached units, which represent approximately 11 percent of all dwelling units. Over three-quarters (76 percent) of all dwelling units have at least three bedrooms.

Table 10: Units in Structure (2010 and 2023)

Units in Structure	2010		2023	
	Number	Percent	Number	Percent
Single family, detached	3,653	67.3%	3,700	70.2%
Single family, attached	675	12.4%	570	10.8%
2	247	4.5%	249	4.7%
3 or 4	188	3.5%	258	4.9%
5 to 9	236	4.3%	111	2.1%
10-19	101	1.9%	113	2.1%
20 or more	329	6.1%	252	4.8%
Mobile home	-	0.0%	14	0.3%
Other	-	0.0%	-	0.0%
Total	5,429	100.0%	5,267	100.0%

Source: American Community Survey 5-Year Estimates.

Table 11: Number of Bedrooms in Housing Units (2010 and 2023)

Bedrooms	2010		2023	
	Number	Percent	Number	Percent
None	-	0.0%	71	1.3%
One	376	6.9%	333	6.3%
Two	1,276	23.5%	882	16.7%
Three	1,687	31.1%	1,483	28.2%
Four	1,617	29.8%	1,994	37.9%
Five or more	473	8.7%	504	9.6%
Total	5,429	100.0%	5,267	100.0%

Source: American Community Survey 5-Year Estimates

3. Housing Age. Table 12 below shows that over one-half (53 percent) of the Borough's housing units were built prior to 1970. The largest period of growth was during the 1950s and 1960s. Only 7 percent of the Borough's housing stock has been constructed since 2000.

Table 12: Year Structure Built

Year Units Built	Number	Percent
2020 or Later	24	0.5%
2010 to 2019	108	2.1%
2000 to 2009	230	4.4%
1990 to 1999	391	7.4%
1980 to 1989	896	17.0%
1970 to 1979	824	15.6%
1960 to 1969	905	17.2%
1950 to 1959	995	18.9%
1940 to 1949	201	3.8%
1939 or earlier	693	13.2%
Total	5,267	100.0%

Source: American Community Survey 5-Year Estimates.

4. Housing Conditions. An inventory of the Borough's housing conditions is presented in the following tables. Table 13 below identifies the extent of overcrowding in the Borough, defined as occupied housing units with more than one occupant per room. The data indicates that 1.9 percent of occupied housing units in Ramsey are considered overcrowded, down slightly from 2.3 percent in 2010.

Table 13: Occupants per Room (2010 and 2023)

Occupants Per Room	2010		2023	
	Number	Percent	Number	Percent
1.00 or less	5,072	97.7%	5,148	98.1%
1.01 to 1.50	120	2.3%	100	1.9%
1.51 or more	0	0.0%	0	0.0%
Total Occupied Units	5,192	100%	5,248	100.0%

Source: American Community Survey 5-Year Estimates.

Table 14 below presents additional detail regarding housing conditions, including the presence of complete plumbing and kitchen facilities and the type of heating equipment used. As shown, none of Ramsey's occupied housing units are lacking complete kitchen or plumbing facilities, but 15 units were without heating fuel at the time of the 2023 ACS 5-year estimates. This is an increase from 2010, when no units lacked heating fuel.

Table 14: Occupied Housing Units - Equipment and Plumbing Facilities (2010 and 2023)

Facilities	2010		2023	
	Number	Percent	Number	Percent
<u>Kitchen:</u>				
With Complete Facilities	5,192	100.0%	5,248	100.0%
Lacking Complete Facilities	0	0.0%	0	0.0%
<u>Plumbing:</u>				
With Complete Facilities	5,192	100.0%	5,248	100.0%
Lacking Complete Facilities	0	0.0%	0	0.0%
<u>Heating Equipment:</u>				
Standard Heating Facilities	5,192	100.0%	5,233	99.7%
Other Fuel	0	0.0%	0	0.0%
No Fuel Used	0	0.0%	15	0.3%
Total Occupied Units	5,192	100.0%	5,248	100.0%

Source: American Community Survey 5-Year Estimates.

5. Purchase and Rental Values. Table 15 below shows that the Borough's median monthly rent for its rental housing stock is \$2,009. This figure represents a 47 percent increase over the Borough's median monthly rent of \$1,366 in 2010.

Table 15: Gross Rent of Specified Renter-Occupied Housing Units (2010 and 2023)

Rent	2010		2023	
	Number	Percent	Number	Percent
Less than \$500	58	8.1%	95	11.4%
\$500 to \$999	71	10.0%	91	11.0%
\$1,000 to \$1,499	330	46.3%	42	5.1%
\$1,500 to \$1,999	254	35.6%	185	22.3%
\$2,000 to \$2,499			141	17.0%
\$2,500 to \$2,999			59	7.1%
\$3,000 or more			218	26.2%
No cash rent	40	X	22	X
Total occupied units paying rent	713	100.0%	831	100.0%
Median Gross Rent	\$1,366		\$2,009	

Source: American Community Survey 5-Year Estimates.

As shown in Table 16 below, the median value of owner-occupied units in Ramsey is \$665,700. This amount represents a 12 percent increase over the Borough's median housing value of \$596,000 in 2010.

Table 16: Value of Specified Owner-Occupied Housing Units (2010 and 2023)

Value Range	2000		2023	
	Number	Percent	Number	Percent
Less than \$50,000	17	0.4%	57	1.3%
\$50,000 to \$99,999	28	0.6%	23	0.5%
\$100,000 to \$149,999	14	0.3%	25	0.6%
\$150,000 to \$199,999	20	0.5%	27	0.6%
\$200,000 to \$299,999	210	4.7%	51	1.2%
\$300,000 to \$499,999	1,284	28.9%	735	16.7%
\$500,000 to \$999,999	2,581	58.1%	2,902	66.0%
\$1,00,000 or more	285	6.4%	575	13.1%
Total	4,439	100.0%	4,395	100.0%
Median Value	\$596,000		\$665,700	

Source: American Community Survey 5-Year Estimates.

6. Number of Units Affordable to Low- and Moderate-Income Households. Based on the Affordable Housing Professionals of New Jersey (AHPNJ) 2024 regional income limits, the median household income for a three-person household in COAH Region 1, Ramsey's housing region comprised of Bergen, Hudson, Passaic and Sussex counties, 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.

An affordable sales price for a three-person moderate-income household earning 80 percent of the median income is estimated at approximately \$237,000. An affordable sales price for a three-person low-income household earning 50 percent of the median income is estimated at approximately \$143,000. These estimates are based on the UHAC affordability controls outlined in N.J.A.C. 5:80-26.1 et seq. Approximately 3.0 percent are valued at less than \$200,000, and 2.4 percent are valued at less than \$150,000, according to the 2023 American Community Survey.

For renter-occupied housing, an affordable monthly rent for a three-person moderate-income household is estimated at approximately \$2,200. An affordable monthly rent for a three-person low-income household is estimated at approximately \$1,400. According to the 2023 American Community Survey, approximately 49.8 percent of Ramsey's rental units have a gross rent less than \$2,000, and 27.5 percent have a gross rent less than \$1,500.

7. Substandard Housing Capable of Being Rehabilitated. The DCA utilized a formula for calculating the number of units in a community that are in need of rehabilitation and are not likely to experience "spontaneous rehabilitation." Ramsey's rehabilitation share has

been determined by the DCA to be 51 units. The Borough's rehabilitation share is further explored in Section 3, Fair Share Obligation, of this plan.

D. PROJECTION OF MUNICIPAL HOUSING STOCK

Applicable 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. Table 17 below provides data concerning residential building permits issued for new construction during the past ten years. During this period, a total of 71 residential building permits were issued for new construction, all of which were for one- and two-family units. A total of 37 residential demolition permits were issued during this period, all of which were also for one- and two-family units. Therefore, the Borough of Ramsey experienced a net growth of 34 new units over the last ten years.

Table 17: Number of Residential Building Permits Issued For New Construction (2014 to 2023)

Year Issued	Permits				Demos	Net Growth
	1 & 2 Family	Multi-Family	Mixed-Use	Total		
2014	7	0	0	7	6	1
2015	13	0	0	13	2	11
2016	6	0	0	6	8	-2
2017	10	0	0	10	12	-2
2018	22	0	0	22	3	19
2019	0	0	0	0	2	-2
2020	1	0	0	1	1	0
2021	4	0	0	4	2	2
2022	6	0	0	6	1	5
2023	2	0	0	2	0	2
Total	71	0	0	71	37	34

Source: New Jersey Department of Community Affairs (DCA) Construction Reporter.

2. Probable Residential Development of Lands. Considering the rate of residential growth experienced in Ramsey over the past decade, current economic uncertainty, and the fact that there are a limited amount of vacant, developable parcels remaining in the Borough, it is anticipated that the Borough will continue to see only modest growth in one- and two-family residential development over the next decade, most of which will be knock

downs. In addition, the Borough anticipates more multi-family residential development than it experienced over the past ten years due to projected construction of inclusionary residential development, as discussed in more detail in the Fair Share Plan section of this document.

E. DEMOGRAPHIC AND POPULATION DATA

The MLUL requires that the Housing Element of this plan provide data on the municipality's population, including population size, age and income characteristics.

1. Population Size. As shown in Table 18 below, the Borough experienced continuous population growth between 1930 and 2020, with the largest growth occurring in the 1950s, when the population more than doubled in size. Since 2020, however, Ramsey's population has contracted somewhat, shrinking by approximately 1 percent.

Table 18: Population Growth (1930-2023)

Year	Population	Change (#)	Change (%)
1930	3,258	--	--
1940	3,566	308	9%
1950	4,670	1,104	31%
1960	9,527	4,857	104%
1970	12,571	3,044	32%
1980	12,899	328	3%
1990	13,288	389	3%
2000	14,351	1,063	8%
2010*	14,376	25	0%
2020*	14,915	539	4%
2023*	14,722	-193	-1%

Sources: U.S. Census; *American Community Survey 5-Year Estimates.

2. Age Characteristics. The Borough's age characteristics are outlined in Table 19 below. Between 2010 and 2023, the population age 15 to 24 experienced the most growth, increased by 73 percent over the period. In contrast, the Borough's largest decline between 2010 and 2023 was in the population under 5 years old, which shrank by 55 percent during this time. The median age of Ramsey residents increased just slightly between 2010 and 2023, from 40.8 years in 2010 to 41.1 years in 2023.

Table 19: Age Characteristics (2010 and 2023)

Age	2010		2023	
	Number	Percent	Number	Percent
Under 5 years	1,066	7.4%	482	3.3%
5 to 9 years	935	6.5%	1,306	8.9%
10 to 14 years	1,284	8.9%	955	6.5%
15 to 19 years	944	6.6%	1,456	9.9%
20 to 24 years	381	2.7%	833	5.7%
25 to 34 years	1,243	8.6%	1,073	7.3%
35 to 44 years	2,387	16.6%	2,202	15.0%
45 to 54 years	2,306	16.0%	2,215	15.0%
55 to 59 years	1,183	8.2%	1,240	8.4%
60 to 64 years	781	5.4%	856	5.8%
65 to 74 years	987	6.9%	1,112	7.6%
75 to 84 years	626	4.4%	808	5.5%
85 years and over	253	1.8%	184	1.2%
Total	14,376	100.0%	14,722	100.0%
Median Age	40.8		41.1	

Source: American Community Survey 5-Year Estimates.

3. Average Household Size. As shown in Table 20 below, Ramsey's average household size has increased every year since 2000. In 2023, the average household size was 2.79 people per household, up from 2.68 people per household in 2000.

Table 20: Average Household Size (2000-2023)

Year	Average Household Size
2000	2.68
2010*	2.73
2020*	2.77
2023*	2.79

Sources: U.S. Census, *American Community Survey 5-Year Estimates.

4. Household Income. Detailed household income figures are shown in the table below. Between 2010 and 2023, the proportion of Ramsey households earning annual incomes of at least \$200,000 more than doubled. During this period, the Borough's median household income increased by approximately 48 percent, from \$111,549 in 2010 to \$164,767 in 2023.

Table 21: Household Income Distribution (2010 and 2023)

Income Category	2010		2023	
	Number	Percent	Number	Percent
Less than \$10,000	84	1.6%	67	1.3%
\$10,000 to \$14,999	117	2.3%	53	1.0%
\$15,000 to \$24,999	219	4.2%	124	2.4%
\$25,000 to \$34,999	166	3.2%	165	3.1%
\$35,000 to \$49,999	325	6.3%	348	6.6%
\$50,000 to \$74,999	683	13.2%	280	5.3%
\$75,000 to \$99,999	642	12.4%	587	11.2%
\$100,000 to \$149,999	1,045	20.1%	845	16.1%
\$150,000 to \$199,999	918	17.7%	642	12.2%
\$200,000 or more	993	19.1%	2,137	40.7%
Total	5,192	100.0%	5,248	100.0%
Median Income	\$111,549		\$164,767	

Source: American Community Survey 5-Year Estimates.

F. EMPLOYMENT CHARACTERISTICS AND PROJECTIONS

The MLUL requires that a Housing Element include data on employment levels in the community. The following tables present information on the Borough's employment characteristics.

1. Employment Status. Table 22 provides information on the employment status of Borough residents age 16 and over. As shown, the unemployment rate for Ramsey's civilian labor force decreased from 3.3 percent to 2.9 percent between 2010 and 2023. Meanwhile, the proportion of Ramsey's population not in the labor force increased by approximately 20 percent between 2010 and 2023, from 30 percent of all residents age 16 and over in 2010 to 36 percent in 2023.

Table 22: Employment Status - Population 16 & Over (2010 and 2023)

Employment Status	2010		2023	
	Number	Percent	Number	Percent
In labor force	7,662	70.4%	7,535	64.4%
Civilian labor force	7,662	70.4%	7,522	64.3%
Employed	7,408	68.1%	7,306	62.4%
Unemployed	254	2.3%	216	1.8%
% of civilian labor force	--	3.3%	--	2.9%
Armed Forces	0	0.0%	13	0.1%
Not in labor force	3,215	29.6%	4,172	35.6%
Total Population 16 and Over	10,877	100.0%	11,707	100.0%

Source: American Community Survey 5-Year Estimates.

2. Employment Characteristics of Employed Residents. The following two tables detail information on the employment characteristics of Ramsey residents. Table 23 details employment by occupation and Table 24 details employment by industry. As shown, the majority (60 percent) of Ramsey residents are employed in management, business, science, and arts occupations, followed by sales and office occupations in which 20 percent of Ramsey residents are employed. Education, health and social services is the most prominent industry among the Borough's residents, employing 21 percent of residents age 16 and over, followed closely by professional, scientific, management, administrative and waste management services, which employ 20 percent of Ramsey residents age 16 and over.

Table 23: Employed Residents Age 16 and Over, By Occupation (2010 and 2023)

Occupation	2010		2023	
	Number	Percent	Number	Percent
Management, business, science, and arts	4,411	59.5%	4,353	59.6%
Service	698	9.4%	675	9.2%
Sales and office	1,769	23.9%	1,481	20.3%
Natural resources, construction, and maintenance	300	4.0%	255	3.5%
Production, transportation, and material moving	230	3.1%	542	7.4%
Total	7,408	100.0%	7,306	100.0%

Source: American Community Survey 5-Year Estimates.

Table 24: Employed Residents Age 16 and Over, By Industry (2010 and 2023)

Industry	2010		2023	
	Number	Percent	Number	Percent
Agriculture, forestry, fishing, hunting and mining	0	0.0%	22	0.3%
Construction	426	5.8%	445	6.1%
Manufacturing	723	9.8%	643	8.8%
Wholesale trade	421	5.7%	294	4.0%
Retail trade	607	8.2%	729	10.0%
Transportation, warehousing and utilities	244	3.3%	263	3.6%
Information	271	3.7%	231	3.2%
Finance, insurance, real estate, rental and leasing	951	12.8%	942	12.9%
Professional, scientific, management, administrative and waste management services	1,178	15.9%	1,435	19.6%
Educational, health and social services	1,801	24.3%	1,538	21.1%
Arts, entertainment, recreation, accommodation and food services	480	6.5%	214	2.9%
Other services (except public administration)	230	3.1%	337	4.6%
Public administration	76	1.0%	213	2.9%
Total	7,408	100.0%	7,306	100.0%

Source: American Community Survey 5-Year Estimates.

3. Employment Projections. A projection of the Borough'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 Ramsey's average annual employment covered by unemployment insurance over the past ten years. As shown, the Borough's employment has fluctuated throughout the decade, ranging from a high of 9,893 jobs in 2019 to a low of 8,718 jobs in 2020. Overall, Ramsey's average covered employment has increased approximately 11 percent since 2020.

Table 25: Average Covered Employment Trends (2014-2023)

Year	Number of Jobs	Change in Number of Jobs	Percent Change
2014	9,850	--	--
2015	9,646	-204	-2.1%
2016	8,931	-715	-8.0%
2017	9,073	142	1.6%
2018	9,555	482	5.0%
2019	9,893	338	3.4%
2020	8,718	-1,175	-13.5%
2021	9,053	335	3.7%
2022	9,517	464	4.9%
2023	9,664	147	1.5%

Source: New Jersey Department of Labor and Workforce Development

- b. Non-Residential Square Footage Constructed During the Last Ten Years. Table 26 below provides data concerning the amount of non-residential square footage authorized by building permits from 2014 through 2023. During this period, building permits were issued for 302,382 square feet of non-residential space. Most of this space was for office development (40 percent), storage (31 percent), and education (20 percent). Overall, the Borough issued permits for approximately 30,240 square feet of non-residential space per year, on average, during the past decade.

Table 26: Square Feet of Non-Residential Space Authorized by Building Permits (2014 to 2023)

Year Issued	Office	Retail	A-2	A-3	A-4	A-5	Hotel/Motel	Educ- -tion	Storage	Total
2014	1,190	0	0	0	0	0	0	0	0	1,190
2015	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	1,716	0	0	0	33,031	0	34,747
2017	0	0	0	0	0	0	969	0	0	969
2018	56,900	0	0	0	3,970	0	0	0	0	60,870
2019	7,086	0	4,191	2,379	0	2,236	0	0	94,000	109,892
2020	3,900	0	0	0	0	0	0	23,402	0	27,302
2021	0	0	1,500	0	0	0	0	4,250	0	5,750
2022	26,340	10,102	0	0	0	0	0	0	0	36,442
2023	25,220	0	0	0	0	0	0	0	0	25,220
Total	120,636	10,102	5,691	4,095	3,970	2,236	969	60,683	94,000	302,382

Source: New Jersey Department of Community Affairs (DCA) Construction Reporter.

- c. Probable Non-Residential Development of Lands. The Borough experienced an average of 30,240 square feet of new non-residential space per year over the past decade. The Borough anticipates a similar pace of non-residential growth to occur over the next ten-year period.
- d. Probable Future Employment Characteristics. As detailed in Table 25 above, Ramsey's employment has fluctuated throughout the decade since 2014, despite the addition of more than 300,000 square feet of non-residential floor area during this time. This trend suggests that future employment within the Borough will not increase appreciably over the next ten years, but rather will continue to fluctuate throughout the decade.

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.

A. SUMMARY OF FAIR SHARE OBLIGATION

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 amended FHA now designates the Department of Community Affairs (DCA) as the entity responsible for calculating the state's regional needs. Specifically, N.J.S.A. 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 to be 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.

Furthermore, the DCA is also the entity responsible for calculating each municipality's present and prospective fair share obligations. However, FHA-2 makes clear that these calculations are advisory and non-binding, and that each municipality may set its own obligation number utilizing the same methodology.

On January 22, 2025, the Borough of Ramsey adopted Resolution No. 039-2025, which established its affordable housing obligations for the Fourth Round. A copy of this resolution is included in Appendix A of this plan. As noted therein, the Borough accepted DCA's Present Need calculation of 51 units, but did not accept DCA's Prospective Need calculation of 503 units, opting instead to conduct its own analysis of Ramsey's Land Capacity Factor. The results of that analysis found that DCA arrived at the Borough's Land Capacity Factor based, in part, on incorrect assumptions and erroneous data and that – based on an accurate calculation of the Borough's vacant, developable land – the Borough's Prospective Need number for Round 4 should be 351 units. Ultimately, following a Court settlement conference held on March 17, 2025, the Borough and FSHC settled on a Round Four Prospective Need of 450. This settlement was memorialized via a mediation agreement entered into between the Borough and FSHC on March 28, 2025, which was subsequently filed with the Program. The Program issued an order on March 30, 2025 recommending the agreed upon numbers to the underlying trial court. The trial court issued an order on May 5, 2025 that officially set the Borough's Round Four Present Need at 51 and its Round Four Prospective Need at 450. A copy of the trial court order is included in Appendix B of this plan.

In addition, Resolution No. 2025-78 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 herein below.

Table 27: Summary of Fair Share Obligation

Affordable Obligation	Units
Present Need (Rehabilitation)	51
Prospective Need	450

B. REALISTIC DEVELOPMENT POTENTIAL

The Borough of Ramsey is a fully developed community and is therefore entitled to adjust its Prospective Need obligation in accordance with a procedure set forth in the FHA. Specifically, N.J.S.A. 52:27D-310.1 permits the Borough to perform a VLA to determine its Realistic Development Potential (RDP).

A VLA is intended to determine which sites in a municipality are most likely to develop for low- and moderate-income housing. Municipalities are required to consider all privately- and municipally-owned vacant parcels, as well as underutilized sites such as driving ranges, farms in SDRP Planning Areas 1 and 2, nurseries, golf courses not owned by their members, and non-conforming uses.

However, municipalities are also permitted to eliminate a site or a portion of a site based on a variety of factors, including: 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.

1. Third Round RDP

The Borough's Third Round Prospective Need obligation was adjusted by a VLA, which determined the Borough's RDP. As set forth in Ramsey's 2017 Settlement Agreement with FSHC and 2018 HE&FSP, the Borough's VLA determined that it had sufficient vacant land to address an RDP of 54 units. The Borough's Third Round RDP of 54 units was ultimately approved by a court in Ramsey's Third Round JOR. A copy of Ramsey's Third Round VLA is included in Appendix C of this plan.

2. Fourth Round RDP

Ramsey continues to lack vacant, developable land and is entitled to rely on its previous VLA, which established its RDP. This is informed by COAH regulations regarding same at

N.J.A.C. 5:97-5.1(c) and (d), as well as the Borough's 2017 Settlement Agreement with FSHC.

Specifically, N.J.A.C. 5:97-5.1(c) and (d) state that:

A vacant land adjustment that was granted as part of a (previous) round certification or judgment of compliance shall continue to be valid provided the municipality has implemented all of the terms of the substantive certification or judgment of compliance. If the municipality failed to implement the terms of the substantive certification or judgment of compliance, the Council may reevaluate the vacant land adjustment.

Further, the Borough's 2017 Settlement Agreement with FSHC states that " The Borough's RDP shall not be revisited by FSHC or any other interested party absent a substantial changed circumstance." FSHC vs Twp. of Cherry Hill, 173 NJ 303 (2002) is the leading case that required a possible recalibration of an RDP based upon "changed circumstances."

As such, we undertook a detailed analysis of potential changed circumstances in the Borough in order to evaluate whether any such changed circumstance would warrant a recalibration of the RDP. This analysis included a review of all development applications in Ramsey since 2017 and a review of all vacant lots in private and public ownership (Class 1 and Class 15), as well as all farm qualified (Class 3B) properties within Planning Areas 1 and 2 in the Borough.

At this time, we have determined that only three sites represent a changed circumstance requiring a Fourth Round RDP obligation. These three sites are as follows:

❖ *1 Constantine Drive*

The vacant property located at 1 Constantine Drive (which is identified by Borough tax records as Block 3603 Lot 1) was already assigned an RDP obligation in the 2018 HE&FSP as part of Ramsey's Round 3 VLA. Specifically, this 2.80-acre site was assigned a Third Round RDP obligation of 2.748 units, based on a developable acreage of 2.29 acres, a presumptive density of 6 units per acre and a 20 percent set-aside. Subsequently, however, the Borough designated the property as an Area in Need of Redevelopment in 2024 and, on May 14, 2025, the Borough introduced a Redevelopment Plan for the site that will permit inclusionary development at a density of 20 units per acre. As such, the Borough now anticipates that this property can accommodate up to 56 dwelling units, which, at a 20 percent set-aside, equates to an RDP of 11.2 units. After subtracting the 2.748 units of RDP that were already generated and addressed in the Third Round, the Borough finds that this property generates a total Fourth Round RDP of 8.452 units (11.2 – 2.748).

❖ *Ramsey Housing, Inc.*

In 2023, the Ramsey Zoning Board of Adjustment granted use variance and site plan approval to Ramsey Housing, Inc., a nonprofit developer, in order to redevelop an abandoned single-family lot that had been acquired by the Borough with a new 6-unit supportive housing facility for adults with developmental disabilities. The 0.34-acre property in question is located at 13 North Central Avenue and is identified by Borough tax records as Block 2308 Lot 1. The facility, which is currently under construction, will be under the supervision of Bergen County United Way/Madeline Housing Partners LLC and will contain 6 deed-restricted one-bedroom apartment units. Considering this changed circumstance, the Borough assigns the Ramsey Housing, Inc. site a Fourth Round RDP of 1.2 units, based on a 20 percent set-aside applied to the 6-unit development.

❖ *425 Island Road*

On April 9, 2025, the Borough Council adopted Ordinance No. 04-2025, which established a new R-5C Island Road Multifamily Residential Zone on the premises located at 425 Island Road (identified by Borough tax records as Block 4201 Lots 5 and 6). The zoning amendment is intended to allow the redevelopment of Lot 6 and a portion of Lot 5 (which, together, total 8.57 acres) with age-restricted inclusionary multi-family residential at a maximum density of 8.2 units per acre. As such, the Borough now anticipates that this property can accommodate up to 70 dwelling units, which, at a 20 percent set-aside, equates to an RDP of 14 units. The Borough therefore assigns this property a Fourth Round RDP of 14 units.

Based on the above changed circumstances, which generate 8.452 units, 1.2 units and 14 units, respectively, for the purposes of calculating Fourth Round RDP, we find that Ramsey has a total Fourth Round RDP obligation of 24 units (23.652 units rounded up). The Borough's proposal to satisfy this obligation is set forth in the following Section 4, Fair Share Plan.

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.

A. PLAN SUMMARY

The Fair Share Plan identifies the manner in which the Borough's fair share affordable housing obligations are to be addressed. These obligations are summarized as follows:

Table 28: Affordable Housing Obligations Summary

Category	Obligation	RDP	Unmet Need
Present Need (Rehabilitation) Obligation	51	--	--
First & Second Round Obligation (1987-1999)	189	--	--
Third Round Obligation (1999-2025)	736	54	682
Fourth Round Obligation (2025-2035)	450	24	426

As detailed herein, the Housing Element and Fair Share Plan can accommodate the entirety of the community's affordable housing obligation through 2035 in a manner that affirmatively addresses affordable housing need, while at the same time addressing planning concerns and maintaining the overall character of the community.

B. PLAN COMPONENTS

This section of the plan details the projects, mechanisms and funding sources which will be used to meet the Borough's affordable housing obligations, as discussed above. The Plan Components Map included at the end of this plan illustrates the location of all developments identified herein.

1. Present Need (Rehabilitation) Obligation

Ramsey has a Present Need (Rehabilitation) obligation for the Fourth Round of 51 units. The Borough will address this obligation through continued participation in the Bergen County Home Improvement Program (BCHIP) and will utilize funds from the Borough's affordable housing trust fund to help fund this program. The Borough will commit an average of \$10,000 per unit, consistent with COAH's Round 2 rules. This will require a total contribution of approximately \$510,000.

Pursuant to COAH's rules that allow municipalities to utilize money collected from development fees for this purpose, the Borough shall set aside the required \$510,000 from its affordable housing trust fund account to be made available to income-qualified households to participate in the program. As of December 31, 2024, that account contains a balance of \$1,730,562, thus demonstrating the availability of funds for this purpose. A copy of the Borough's Fourth Round Spending Plan is included in Appendix D of this plan.

2. First and Second Round Obligation

Ramsey's First and Second Round obligation is 189 units. The Borough has addressed the

entirety of this obligation with a combination of RCAs completed under a Prior Round substantive certification/judgment of repose, new construction affordable housing, special needs/group home bedrooms, and rental bonus credits permitted in accordance with COAH's Round 2 rules. These components are identified in the table below, with more detail on each development provided in Section 4.C.

Table 29: Plan Components Satisfying First & Second Round Obligation

Plan Component	# of Units	Status
RCA to Jersey City	94	Completed
<i>Inclusionary Development:</i>		
Timber Valley – Block 3701 Lot 5	21 (sales)	Completed
<i>100% Affordable Development:</i>		
Section 202 – Block 2802 Lot 10.01	24 (age-restricted rentals)	Completed
Section 202 – Block 2802 Lot 10.01	10 (handicapped rentals)	Completed
DeSimone Court – Block 3701 Lot 3	1 (family rental)	Completed
<i>Group Homes/Special Needs:</i>		
The Homestead – Block 2307 Lot 12	5 (bedrooms, rentals)	Completed
Airmount Woods – Block 4401 Lot 13.01	8 (bedrooms, rentals)	Completed
<i>Rental Bonus Credits:</i>		
Section 202 – Block 2802 Lot 10.01	7 (age-restricted rentals)	Completed
Section 202 – Block 2802 Lot 10.01	10 (handicapped rentals)	Completed
DeSimone Court – Block 3701 Lot 3	1 (family rental)	Completed
Airmount Woods – Block 4401 Lot 13.01	8 (bedrooms, rentals)	Completed
Total	189	--

3. Third Round RDP

As discussed in Section 3 of this plan, Ramsey's Third Round RPD obligation is 54 units. The Borough's Third Round HE&FSP, which was prepared pursuant to a 2017 Settlement Agreement with FSHC and granted a Third Round JOR in 2018, identified various plan mechanisms to address the entirety of its Third Round RDP obligation, including a combination of an inclusionary development, 100 percent affordable developments, and rental bonus credits permitted in accordance with COAH's Prior Round regulations. These components are identified in the table below, with more detail on each development provided in Section 4.C.

Table 30: Plan Components Satisfying Third Round RDP

Plan Component	# of Units	Status
<i>Inclusionary Development:</i>		
Timber Valley – Block 3701 Lot 5	13 (sales)	Completed
<i>100% Affordable Development:</i>		
DeSimone Court – Block 3701 Lot 4	3 (sales)	Completed
DeSimone Court – Block 3701 Lot 3	11 (family rentals)	Completed
Section 202 – Block 2802 Lot 10.01	13 (age-restricted rentals)	Completed
<i>Rental Bonus Credits:</i>		
DeSimone Court – Block 3701 Lot 3	11 (family rentals)	Completed
Section 202 – Block 2802 Lot 10.01	3 (age-restricted rentals)	Completed
Total	54	--

4. Fourth Round RDP

As established in Section 3 of this plan, Ramsey has a Fourth Round RDP obligation of 24 units. The Borough will satisfy the entirety of this 24-unit Fourth Round RDP obligation with a combination of family rental units, age-restricted rental units, and special needs units, plus bonus credits permitted in accordance with FHA-2. These components are identified in the table below, with more detail on each development provided in Section 4.C.

Table 31: Plan Components Satisfying Fourth Round RDP

Plan Component	# of Units	Status
<i>Supportive Housing/Special Needs:</i>		
Ramsey Housing – Block 2308 Lot 1	4 (rentals)	Under Construction
<i>Inclusionary Development:</i>		
1 Constantine Drive – Block 3603 Lot 1	9 (family rentals)	Proposed
425 Island Road – Block 4201 Lots 5, 6	5 (age-restricted rentals)	Proposed
<i>Rental Bonus Credits:</i>		
Ramsey Housing – Block 2308 Lot 1	4 (special needs)*	Under Construction
1 Constantine Drive – Block 3603 Lot 1	2 (within ½ mi of transit)**	Proposed
Total	24	--

* Based on 1.0 bonus credit for each unit special needs/supportive housing unit, per FHA-2.

** 0.5 bonus credit for each unit created with ½ mile of NJ Transit station, per FHA-2 (up to 25% bonus cap).

We note that FHA-2 includes language which requires VLA municipalities to satisfy at least 25 percent of their Fourth Round RDP obligation through redevelopment. Specifically, amended Section 1 of P.L.1995, c.231 (C.52:27D-310.1) of FHA-2 states:

Any municipality that receives an adjustment of its prospective need obligations for the fourth round or subsequent rounds based on a lack of vacant land shall as part of the process of adopting and implementing its housing element and fair share plan identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25 percent of the prospective need obligation that has been adjusted, and adopt realistic zoning that allows for such adjusted obligation, or demonstrate why the municipality is unable to do so.

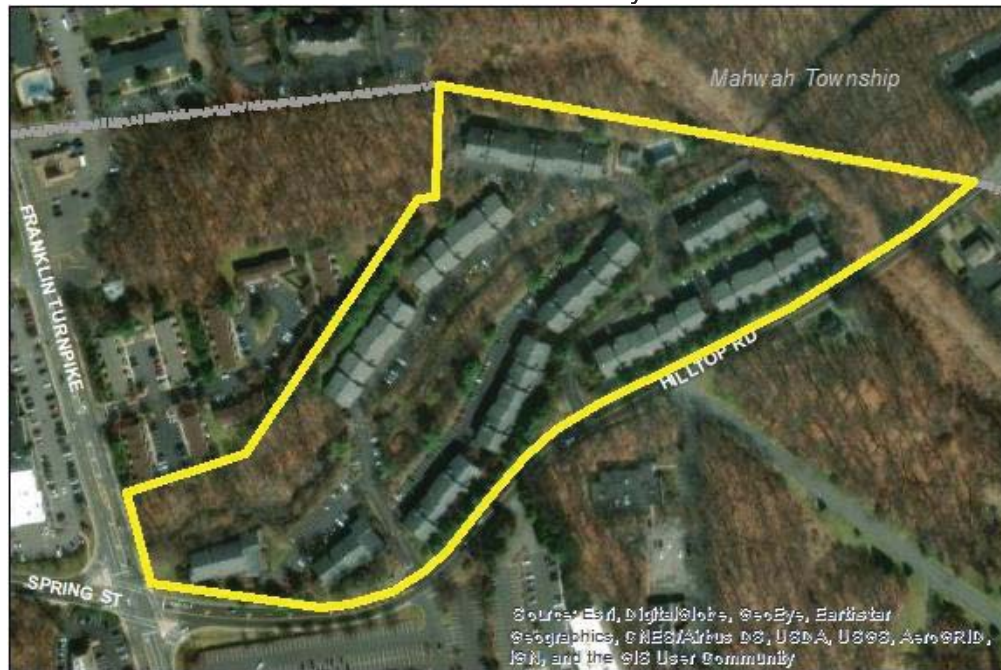
For the Fourth Round, Ramsey's "prospective need obligation that has been adjusted" (i.e., its RDP obligation) is 24 units. As such, the Borough has a redevelopment obligation of 6 units, as 25 percent of 24 is 6. As identified in Table 31 above, the Borough's 24-unit Fourth Round RDP will be satisfied with 5 of the units to be constructed at 425 Island Road and 4 of the special needs units currently under construction at the Ramsey Housing, Inc. site, all of which involves the redevelopment of Class 2 residentially-developed properties. The requirement to satisfy 25 percent of the Fourth Round RDP with redevelopment through realistic zoning is therefore also satisfied with these 9 units, which equates to 37.5 percent of the RDP.

C. DEVELOPMENT SITES

Each of the Borough's affordable housing sites identified in Section B. is discussed in more detail below. The Plan Components Map included at the end of this plan illustrates the location of all developments identified herein.

1. Timber Valley. The Timber Valley inclusionary development is located along the north side of Hilltop Road, east of Franklin Turnpike. The 15.7-acre property is identified by municipal tax records as Block 3701 Lots 5, 5.01, and 5.02. The development, which was built between 1987 and 1988, contains a total of 220 condominium units, which originally included 44 affordable family for-sale units. The expiration of 30-year affordability controls for these 44 units vary, with 31 units having affordability controls which expired prior to 2025 (7 of which requested a Quit Claim deed at the terminus of their controls) and 13 units having affordability controls which expire after 2025. As detailed in Section B. above, the Borough assigns credit for 21 of these units toward the Borough's First and Second Round obligation and 13 of these units toward the Third Round RDP obligation. In addition, as discussed further in Section D. below, the Borough also assigns credits for 10 of these units toward the Third Round Unmet Need.

Aerial 1: Timber Valley



2. Section 202 (The Woodlands at Ramsey). The Woodlands at Ramsey is a 100 percent affordable development located at 141 Prince Street. The 8.8-acre property is identified by municipal tax records as Block 2802 Lot 10.01. The development, which was built in 1991, was funded through HUD's Section 202 Supportive Housing for the Elderly program and contains a total of 99 affordable rental units, including 89 affordable age-restricted rental units and 10 affordable rental units for the handicapped. Affordability controls for all 99 units extend through 2037. As detailed in Section B. above, the Borough assigns credit for 24 age-restricted units and 10 handicapped units toward the Borough's First and Second Round obligation and 13 age-restricted units toward the Third Round RDP obligation. As discussed further in Section D. below, the Borough also assigns credit for 52 age-restricted units toward the Third Round Unmet Need. In addition, the age-restricted units are eligible for 1.33:1 rental bonus credits and the handicapped units are eligible for 2:1 rental bonus credits, to the extent not limited by caps, pursuant to COAH's Round 2 rules. As such, the Borough also assigns 17 rental bonus credits toward the First and Second Round obligation (7 for age-restricted units plus 10 for handicapped units), and 3 rental bonus credits toward the Third Round RDP obligation (for age-restricted units).

Aerial 2: Section 202 (The Woodlands at Ramsey)



3. DeSimone Court. The DeSimone Court 100 percent affordable development is located along the east side of Franklin Turnpike at DeSimone Court. The 3.87-acre property is identified by municipal tax records as Block 3701 Lots 3 and 4. Lot 3 contains 12 affordable three-bedroom townhouse family rental units, which were built in 1989 and are owned/operated by the Housing Authority of Bergen County (HABC). The affordability controls on these 12 rental units extend through 2037. Lot 4 contains 36 affordable three-bedroom townhouse family for-sale units known as Masonicus Run, which were built in 1987 by the HABC. The affordability controls on these 36 condominium units extend through 2062. As detailed in Section B. above, the Borough assigns credit for 1 rental unit toward the Borough's First and Second Round obligation, 11 rental units and 3 of the for-sale units toward the Borough's Third Round RDP obligation, and (as discussed further in Section D. below) the remaining 33 for-sale units toward Third Round Unmet Need. In addition, the 12 rental units are eligible for 2:1 rental bonus credits pursuant to COAH's Round 2 rules. As such, the Borough also assigns 1 rental bonus credit toward the First and Second Round obligation and 11 rental bonus credits toward the Third Round RDP obligation.

Aerial 3: DeSimone Court



4. The Homestead. West Bergen Mental Healthcare, Inc., operates a group home known as "The Homestead" at 107 West Main Street, which is identified by municipal tax records as Block 2307 Lot 12. The site occupies an area of approximately 0.21 acre. The group home has been in operation since 1982 and contains five bedrooms for individuals with mental illness. As detailed in Section B. above, the Borough assigns credit for all 5 bedrooms toward Ramsey's First and Second Round obligation.

Aerial 4: The Homestead



5. Airmount Woods. In 2010, the Borough of Ramsey purchased the approximately 1-acre property located at 180 Airmount Avenue for the development of affordable housing. This property is identified by municipal tax records as Block 4401 Lot 13.01. Upon acquisition, the Borough entered into a contract with the United Way of Bergen County to build special needs housing for individuals with autism. The resultant development, known as "Airmount Woods," opened in November 2013, is owned by Ramsey Housing, Inc. and is operated by New Horizons in Autism. The development contains 8 bedrooms occupied by autistic adults. As detailed in Section B. above, the Borough assigns the credits for these 8 bedrooms toward Ramsey's First and Second Round obligation. In addition, because this facility has a 30-year deed restriction, it is eligible for 2:1 rental bonus credits pursuant to COAH's Round 2 rules. As such, the Borough also assigns 8 rental bonus credits toward the First and Second Round obligation.

Aerial 5: Airmount Woods



6. Ramsey Housing, Inc. As discussed in Section 3 of this plan, the Ramsey Zoning Board of Adjustment granted use variance and site plan approval in 2023 to Ramsey Housing, Inc. in order to redevelop the property located at 13 North Central Avenue with a new 6-unit supportive housing facility. This 0.34-acre site is identified by Borough tax records as Block 2308 Lot 1. The facility, which is currently under construction, will be under the supervision of Bergen County United Way/Madeline Housing Partners LLC and will contain 6 deed-restricted one-bedroom apartment units for adults with developmental disabilities. As detailed in Section B. above, the Borough assigns credit for 4 of these 6 affordable units toward Ramsey's Fourth Round RDP obligation, and (as discussed further in Section D. below) the remaining 2 affordable units toward Ramsey's Fourth Round Unmet Need. In addition, the 4 units assigned to the Fourth Round RDP are eligible for 1.0 bonus credit

per special needs/supportive housing unit pursuant to FHA-2. As such, the Borough also assigns 4 bonus credits toward the Fourth Round RDP obligation.

Aerial 6: Ramsey Housing, Inc.



7. 1 Constantine Drive. The 1 Constantine Drive property is located at the northeasterly corner of Constantine Drive and Route 17, along the municipal border with Mahwah Township. It is identified by Borough tax records as Block 3603 Lot 1. As discussed in Section 3 of this plan, the Borough designated this 2.80-acre property as an Area in Need of Redevelopment in 2024. On May 14, 2025, the Borough introduced a Redevelopment Plan for the site that will permit inclusionary development at a maximum density of 20 units per acre with a minimum affordable housing set-aside of 15 percent, if affordable units are for rent, or 20 percent, if affordable units are for sale. The Borough therefore anticipates that a total of 56 dwellings will be produced on this property, including 9 affordable family rental units.

The property, which is owned by 686 Island Avenue, LLC, is undeveloped, save for a small, paved area in the northerly portion of the property. It is bordered by the NJ Transit rail line to the east, Route 17 to the west-southwest, Constantine Drive to the west, and the municipal border with the Borough of Mahwah to the north. Neighboring land uses located in Mahwah include an office building to the north-northwest across Constantine Drive, and a vacant, environmentally constrained area immediately north of the site, with Home Depot to the north thereof, at the terminus of Constantine Drive. The Ramsey Route 17 Train Station is directly southeast of the site, across Route 17 and the NJ Transit rail line.

The site is located entirely within State Planning Area – 1 (Metropolitan) and the Sewer Service Area. It is partially constrained by environmentally sensitive features, which are mostly concentrated in the northeasterly corner of the site. This includes approximately 0.56 acres of wetlands, wetland transition area buffers and riparian zone associated with the Masonicus Brook, as well as an additional 0.72 acres located within the new NJDEP Flood Hazard Area established pursuant to the Inland Flood Protection Rule adopted in 2023. Approximately 0.43 acres along the property's Route 17 frontage is constrained by steep slopes.

The property meets site suitability criteria as follows:

- a. Approvable. As noted, the Borough introduced a Redevelopment Plan on May 14, 2025, that will allow for inclusionary development, which the Borough anticipates will be adopted on June 12, 2025. Once adopted, it is expected that the designated Redeveloper will file an application for site plan approval with the Ramsey Planning Board.
- b. Available. There are no known title issues or encumbrances which would prohibit the development of this site.
- c. Developable. Although public sewer is available to the site, the site does not currently have access to public water infrastructure. The Redeveloper is aware of this and is exploring ways to get water access to the site. If water cannot be made available to the site, the Borough will reduce the RDP obligation accordingly.
- d. Suitable. The site is adjacent to compatible land uses and has access to appropriate streets. Although the potential for direct street access from the site is limited due to the location and configuration of the lot, the property has access to Constantine Drive via an existing access easement through the adjoining parcel immediately to the north. In addition, while the property is partially encumbered by environmental constraints, the Redeveloper has stipulated that there is sufficient area outside of constraints for development of the property and/or that any waivers necessary to accommodate the development will be sought from NJDEP.

As detailed in Section B. above, the Borough assigns credit for all 9 affordable family rental units to be generated from this development toward Ramsey's Fourth Round RDP obligation. In addition, these units are eligible for 0.5 bonus credit per unit (up to the 25 percent bonus cap) pursuant to FHA-2 for being located within one-half mile of a NJ Transit station. As such, the Borough also assigns 2 bonus credits (which is the maximum per the 25 percent cap) toward the Fourth Round RDP obligation.

Aerial 7: 1 Constantine Drive



8. 425 Island Road. The 425 Island Road site is located on the west side of Island Road just north of its intersection with Addison Place. The site is 8.57 acres in area and is comprised of is Block 4201 Lot 6 and a portion of Block 4201 Lot 5. As discussed in Section 3 of this plan, on April 9, 2025, the Borough Council adopted Ordinance No. 04-2025, which established a new R-5C Island Road Multifamily Residential Zone on the premises. This new R-5C Zone allows the site to be redeveloped with age-restricted inclusionary multifamily residential at a maximum density of 8.2 units per acre with a minimum affordable housing set-aside of 15 percent, if affordable units are for rent, or 20 percent, if affordable units are for sale. The Borough therefore anticipates that a total of 70 dwellings will be produced on this property, including 11 affordable age-restricted rental units.

The parcels in question are each developed with a single-family dwelling. Whereas Lot 6, which is owned by 425 Island Road, LLC, will be fully redeveloped, Lot 5, which is owned by Pedro Yupa and Elisa Ponce, will be only partially redeveloped, with the easterly (front) half to remain as a single-family dwelling lot and the westerly (back) half to be subdivided off and merged with Lot 6. Neighboring land uses include single-family dwellings to the north and south, the Regency Park multifamily development to the east across Island Road, and the NJ Transit rail line to the west. The Ramsey Route 17 Train Station is approximately one-quarter mile to the north along Island Road. The site is located entirely within State Planning Area – 1 (Metropolitan) and the Sewer Service Area. Although there are small, isolated areas of steep slopes throughout the property and the initial 70 feet of frontage along Island Road is within the new NJDEP Flood Hazard Area established pursuant to the Inland Flood Protection Rule adopted in 2023, the site is otherwise devoid of environmental constraints.

The property meets site suitability criteria as follows:

- a. Approvable. As noted, the Borough Council adopted Ordinance No. 04-2025 on April 9, 2025, which rezoned the site to allow for age-restricted inclusionary development. The developer filed an application for subdivision and site plan approval with the Ramsey Planning Board on May 8, 2025, which application is currently pending.
- b. Available. There are no known title issues or encumbrances which would prohibit the development of this site.
- c. Developable. The site has access to appropriate water and sewer infrastructure.
- d. Suitable. The site is adjacent to compatible land uses, has access to appropriate streets, and is substantially free of environmental constraints.

As detailed in Section B. above, the Borough assigns credit for 5 of these 11 affordable units toward Ramsey's Fourth Round RDP obligation, and (as discussed further in Section D. below) the remaining 6 affordable units toward Ramsey's Fourth Round Unmet Need. Although the 5 units assigned to Ramsey's Fourth Round RDP would be eligible for 0.5 bonus credit per unit pursuant to FHA-2 for being located within one-half mile of a NJ Transit station, the maximum 25 percent bonus cap has already been reached with the Ramsey Housing, Inc., and 1 Constantine Drive sites. As such, no bonus credits are assigned to this development.

Aerial 8: 425 Island Road



D. UNMET NEED

The difference between the Borough's Prospective Need obligations and its RDP obligations is what is known as Unmet Need. Whereas the RDP obligations must be affirmatively addressed by the Borough (as outlined in Subsections B.3. and B.4. above), addressing Unmet Need involves a lower standard, as the entire Unmet Need obligation does not have to be fully satisfied by 2035. Ramsey has an Unmet Need of 682 for Round 3 and an Unmet Need of 426 for Round 4, for a total combined Unmet Need of 1,108 units. The Borough will address Unmet Need as set forth below and as illustrated on the Plan Components Map included at the end of this plan.

1. Third Round Unmet Need

The Borough will continue to implement the plan components designed to address its 682-unit Third Round Unmet Need, as set forth in the Borough's 2018 HE&FSP and Third Round JOR, until such time as the Borough has provided for the entire Unmet Need. These plan components and their status are as follows:

- a. *Excess Units/Credits:* The 2018 HE&FSP assigned 151 credits to Ramsey's Third Round Unmet Need for excess completed units that were over and above the Borough's 189-unit First and Second Round obligation and 54-unit Third Round RDP. These consist of RCAs completed under a Prior Round substantive certification/judgment of repose which exceed the RCA cap and surplus units in existing developments, as identified in the table below. These excess units reduce the Borough's 682-unit Unmet Need for Round 3 to 531 units.

Table 32: Existing Units Addressing Third Round Unmet Need

Plan Component	# of Units	Status
RCA to Jersey City	56	Completed
<i>Inclusionary Development:</i>		
Timber Valley – Block 3701 Lot 5	10 (sales)	Completed
<i>100% Affordable Development:</i>		
DeSimone Court – Block 3701 Lot 4	33 (sales)	Completed
Section 202 – Block 2802 Lot 10.01	52 (age-restricted rentals)	Completed
Total	151	--

- b. *R-5A Garden Apartment Zone.* The Borough rezoned a 4.7-acre property located at 586 North Franklin Turnpike (Block 3701 Lot 1) for inclusionary development as part of its First Round HE&FSP. Specifically, the Borough established R-5A Garden Apartment zoning on the site to permit a density of up to 15 units per acre and requiring a minimum 20 percent set-aside for affordable housing units. In order to further encourage redevelopment of the site and generate additional affordable housing units toward Ramsey's Third Round Unmet Need, the Borough modified the R-5A

Garden Apartment Zone as part of its Third Round HE&FSP to increase the maximum permitted density to 20 units per acre, while maintaining the mandatory 20 percent set-aside for affordable housing units. This modification is expected to yield 19 affordable units to be applied toward Third Round Unmet Need. Although no dwellings have yet been created at this site, the Borough will continue to maintain the R-5A zoning in order to capture future affordable housing opportunities.

- c. *Island Road Overlay Zone.* The Borough created the Island Road Overlay Zone as part of its Third Round HE&FSP on the 7.1-acre property located at 575 Island Road (Block 3801 Lots 1 and 8 and Block 3803 Lot 1). The Island Road Overlay Zone permits inclusionary residential development at a maximum density of 20 dwelling units per acre, and requires a minimum 15 percent set-aside for affordable units, if such units will be for rent, or a minimum 20 percent set-aside for affordable units, if such units will be for sale. As such, the Island Road Overlay Zone is expected to yield 22 affordable rental units or 29 affordable for-sale units to be applied toward Third Round Unmet Need. Although no dwellings have yet been created at this site, the Borough will continue to maintain the Island Road Overlay zoning in order to capture future affordable housing opportunities.
- d. *Mandatory Set-Aside Ordinance.* In addition, Ramsey created a Borough-wide Mandatory Set-Aside Ordinance as part of its Third Round HE&FSP in order to ensure that any new multi-family residential development in Ramsey will provide its fair share of affordable units and assist with the Borough's continuous efforts to address its affordable housing obligation. The ordinance requires that any site that benefits from a rezoning, variance, or redevelopment plan approved by the Borough which results in multi-family residential development containing five or more new dwelling units shall provide an affordable housing set-aside at a rate of 15 percent, where affordable units will be for rent, or 20 percent, where affordable units will be for sale.

Although the Borough will continue to implement its Mandatory Set-Aside Ordinance through the Fourth Round and credit any new affordable units created thereunder toward Ramsey's Unmet Need, it proposes to amend said ordinance to require that any site that is developed with five or more new multi-family or single-family attached dwelling units shall provide an affordable housing set-aside at a rate of 20 percent, regardless of tenure. These proposed ordinance amendments, which are intended to capture additional affordable housing opportunities to help address Ramsey's Unmet Need, are included in Appendix E of this plan.

- e. *Development Fee Ordinance:* Lastly, as part of its Third Round HE&FSP, the Borough agreed to continue imposing development fees on new development, as set forth in the Borough's Development Fee Ordinance. As stated therein, residential development fees of 1.5 percent of the equalized assessed value shall be collected on

all residential development involving new buildings or when an existing building undergoes a change to a more intense use, and non-residential development fees of 2.5 percent of the equalized assessed value shall be collected on all non-residential development, with the exception of those types of developments specifically exempted pursuant to the Statewide Non-Residential Development Fee Act. The Borough will continue to implement its Development Fee Ordinance through the Fourth Round and any funds generated by the collection of development fees will be applied directly toward implementation of this plan.

2. Fourth Round Unmet Need

In addition to the above-noted Third Round Unmet Need mechanisms, the Borough proposes the following additional plan components to address the Borough's Fourth Round Unmet Need of 426 units:

- a. *Excess Units from Ramsey Housing, Inc.* As detailed in Subsection B.4. above, the Borough assigns credit for 4 of the 6 total supportive housing apartments currently under construction at the Ramsey Housing, Inc. site (Block 2308 Lot 1) toward Ramsey's Fourth Round RDP obligation. As such, the Borough has 2 excess affordable units that can be applied from this facility toward the Fourth Round Unmet Need. This reduces the Borough's Fourth Round Unmet Need to 424 units.
- b. *Excess Units from 425 Island Road.* As detailed in Subsection B.4. above, the Borough assigns credit for 5 of the 11 total affordable age-restricted rental units to be developed at the 425 Island Road redevelopment (Block 4201 Lot 6 and a portion of Lot 5) toward Ramsey's Fourth Round RDP obligation. As such, the Borough has 6 excess affordable units that can be applied from this redevelopment toward the Fourth Round Unmet Need. This further reduces the Borough's Fourth Round Unmet Need to 418 units.
- c. *Mandatory Set-Aside & Development Fee Ordinances.* Ramsey will continue to implement the Borough-wide Mandatory Set-Aside Ordinance, as proposed to be modified, and the Development Fee Ordinance, as adopted, in order to capture additional affordable housing opportunities as they become available during the Fourth Round.

E. REJECTED DEVELOPMENT SITES

There are no sites for which inclusionary development was considered that were rejected and not included in this Plan.

F. OTHER PROVISIONS

The following additional requirements are noted:

1. Fourth Round Bonuses. Fourth Round bonuses will be applied in accordance with N.J.A.C. 52:27d-311.k.
2. Very-Low Income and Low-Income Units. At least 50 percent of the units addressing the Fourth Round Prospective Need obligation shall be affordable to very low-income and low-income households with the remainder affordable to moderate-income households. A minimum of 13 percent of the affordable units will be made available to very low-income households, defined as households earning 30 percent or less of the regional median income by household size.
3. Rental Component. At least 25 percent of the Fourth Round Prospective Need obligation shall be met through rental units, including at least half in rental units available to families.
4. Families. At least half of the actual units created to address the Fourth Round Prospective Need obligation must be available to families.
5. Age-Restricted Cap. No more than 30 percent of all units developed or planned to meet the Fourth Round Prospective Need obligation shall be met with age-restricted units.

G. CONSISTENCY WITH STATE PLANNING INITIATIVES

As noted in Section 1 of this plan, 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.

1. Multigenerational Family Housing Continuity Commission

The Multigenerational Family Housing Continuity Commission was established by the

State of New Jersey in 2021. As noted in N.J.S.A. 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.

2. State Development and Redevelopment Plan

As established by N.J.S.A. 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 Ramsey Borough (aside from Darlington County Park, which is designated for Parks and Natural Areas) 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:

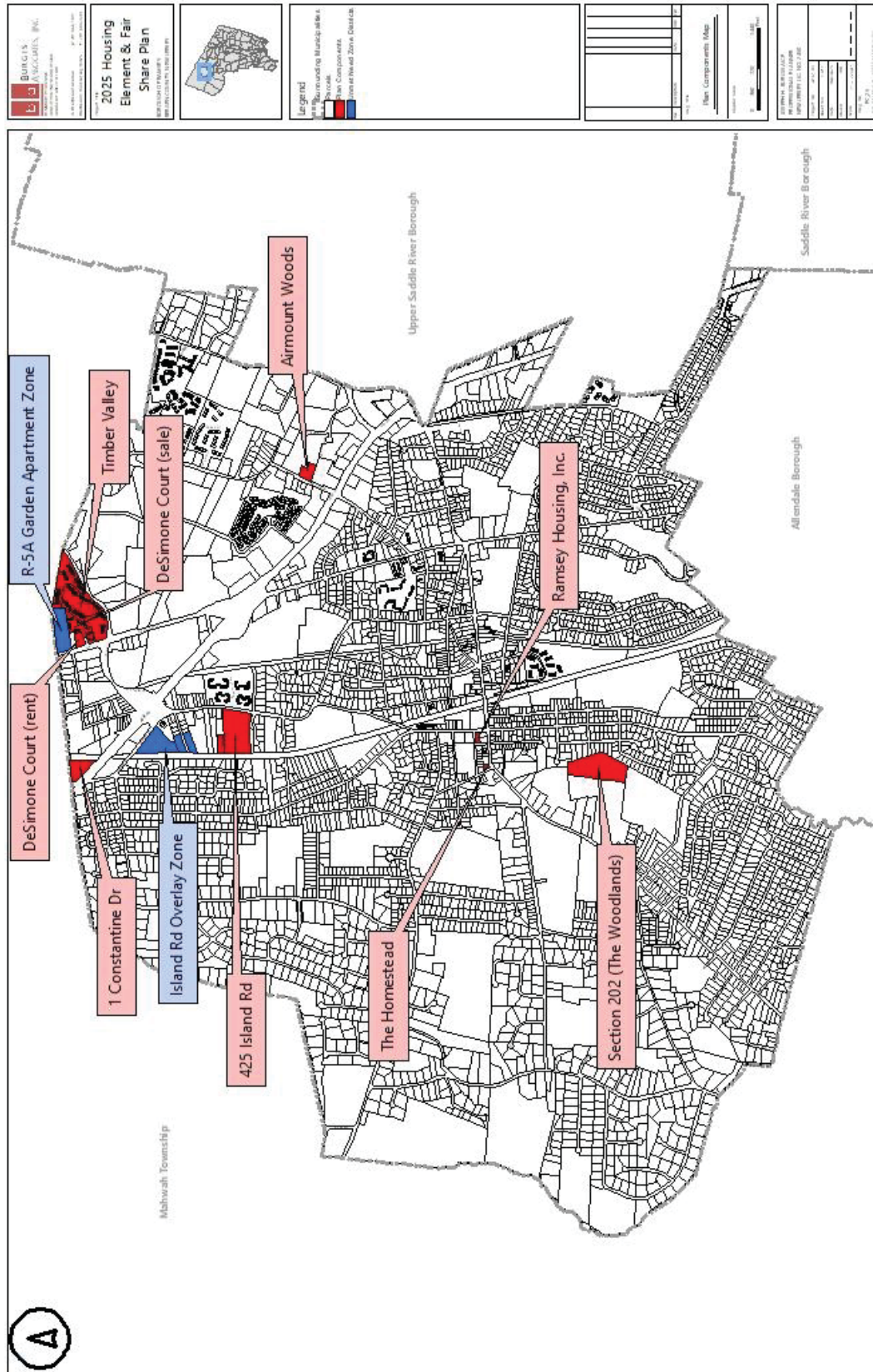
- ❖ Provide for much of the state’s future redevelopment;
- ❖ Revitalize cities and towns;
- ❖ Promote growth in compact forms;
- ❖ Stabilize older suburbs;
- ❖ Redesign areas of sprawl; and;
- ❖ Protect the character of existing stable communities.

Accordingly, this HE&FSP is consistent with the intents of the PA-1. Specifically, it is designed to encourage redevelopment and growth in a compact form within the portion of the municipality designated as PA-1, while also protecting the character of the existing community.

H. CREDITING DOCUMENTATION AND ONGOING COMPLIANCE

The Borough of Ramsey is following the applicable requirements regarding unit monitoring and reporting. Specifically, the Borough completed the statutorily required updates to its housing project status report by the DCA deadline of February 15, 2025. These updates are included in the State's new Affordable Housing Monitoring System and should be considered to fulfill the Borough obligation to specify the creditworthiness of all existing affordable units. Further, all crediting documentation submitted to and approved by the Court as part of the Borough's Third Round Housing Element and Fair Share Plan remains on file with and accessible from the Court. All other crediting documentation, for plan components that were not part of the Borough's Third Round HE&FSP, is included in the appendices of this plan.

Map 4: Plan Components



Appendices

- A Resolution No. 039-2025
- B May 5, 2025 Trial Court Order
- C Third Round Vacant Land Adjustment
- D Fourth Round Spending Plan
- E Draft Amended Affordable Housing Mandatory Set-Aside Ordinance
- F Supportive Documentation: Ramsey Housing, Inc.
- G Supportive Documentation: 1 Constantine Drive
- H Supportive Documentation: 425 Island Road
- I Existing/Adopted Affordable Housing Ordinance (Chapter 29 of Borough Code)
- J Existing/Adopted Development Fees Ordinance (Chapter 30 of Borough Code)
- K Existing/Adopted Mandatory Set-Aside Ordinance (Section 34-4.28 of Borough Code)
- L Existing/Adopted R-5A Garden Apartment Zone Ordinance (Section 34-21 of Borough Code)
- M Existing/Adopted Island Road Overlay Zone Ordinance (Section 34-23 of Borough Code)

Appendix

A Resolution No. 039-2025

COUNCIL OF THE BOROUGH OF RAMSEY**RESOLUTION NO. 039-2025****Resolution by: M. GUTWETTER****Seconded by: G. POPOLO****Page 1 of 5**

WHEREAS, the Borough of Ramsey, Bergen County, State of New Jersey (hereinafter the “Borough” or Ramsey”) has a demonstrated history of voluntary compliance as evidenced by its Third Round record; and

WHEREAS, pursuant to In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1 (2015) (Mount Laurel IV), on July 2, 2015, the Borough of Ramsey filed a Declaratory Judgment Complaint in Superior Court, Law Division seeking, among other things, a judicial declaration that its Third Round Housing Element and Fair Share Plan, to be amended as necessary, satisfies its “fair share” of the regional need for low and moderate income housing pursuant to the “Mount Laurel doctrine,” and

WHEREAS, that culminated in a Court-approved Third Round Housing Element and Fair Share Plan and a Final Judgment of Compliance and Repose, which precludes all Mount Laurel lawsuits, including builder’s remedy lawsuits until July 1, 2025; and

WHEREAS, on March 20, 2024, Governor Murphy signed into law P.L. 2024, c.2, which amended the 1985 New Jersey Fair Housing Act (hereinafter the “Amended FHA”); and

WHEREAS, the Amended FHA required the Department of Community Affairs (“DCA”) to provide an estimate of the Fourth Round affordable housing obligations for all municipalities on or before October 20, 2024, based upon the criteria described in the Amended FHA; and

WHEREAS, the DCA issued a report on October 18, 2024 (“DCA Report”) wherein it reported its estimate of the Fourth Round affordable housing obligations for all municipalities based upon its interpretation of the standards in the Amended FHA; and

WHEREAS, the DCA Report calculates the Borough’s Fourth Round (2025-2035) obligations as follows: a Present Need (Rehabilitation) Obligation of 51 and a Prospective Need (New Construction) Obligation of 503; and

WHEREAS, the Amended FHA further provides that, irrespective of the DCA’s calculations, municipalities have the ability to either accept, or provide alternate calculations for, the DCA’s “present and prospective fair share obligation(s)...by binding resolution no later than January 31, 2025”, a deadline which was later extended to February 3, 2025 by the Administrative Office of the Courts (“AOC”) via a directive issued on December 19, 2024; and

WHEREAS, the Borough accepts the DCA’s Fourth Round Present Need (Rehabilitation) calculation of 51, but does not accept the DCA’s calculation of the Borough’s **Land Capacity Allocation Factor**, which is a factor that is part of the DCA’s calculation of the Borough’s Fourth Round Prospective Need (New Construction) calculation of 503; and

COUNCIL OF THE BOROUGH OF RAMSEY

RESOLUTION NO. 039-2025

Resolution by: M. GUTWETTER

Seconded by: G. POPOLO

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WHEREAS, as to the **Land Capacity Allocation Factor**, the Borough notes that the DCA belatedly provided the data it used to establish this factor, i.e., on or about November 25, 2024, instead of by October 20, 2024; and

WHEREAS, the Borough further notes that the link to the DCA GIS data that the DCA belatedly made available to municipalities includes the following language: “The land areas identified in this dataset are based on ... the best available data using publicly available data enumerated in N.J.S.A. 52:27D-304.3c.(4) to estimate the area of developable land, within municipal and regional boundaries, that may accommodate development. **It is important to note that the identified areas could be over or under inclusive depending on various conditions and that municipalities are permitted to provide more detailed mappings as part of their participation in the Affordable Housing Dispute Resolution Program.**” (emphasis added); and

WHEREAS, the Borough maintains that the areas the DCA identified as developable are indeed overinclusive and, consequently, the Borough’s Affordable Housing Planner, has prepared an expert report, attached hereto as **Exhibit A**; and

WHEREAS, correcting the Land Capacity Allocation Factor results in the reduction of Ramsey’s Fourth Round Prospective Need (New Construction) Obligation from 503 to 351; and

WHEREAS, Section 3 of the Amended FHA provides that: “the municipality’s determination of its fair share obligation shall have a presumption of validity, if established in accordance with sections 6 and 7” of the Amended FHA; and

WHEREAS, the Borough’s acceptance of the Fourth Round obligations calculated by the DCA are entitled to a “presumption of validity” because it complies with Sections 6 and 7 of the Amended FHA; and

WHEREAS, in addition to the foregoing, the Borough specifically reserves the right to adjust its fair share obligations in accordance with applicable Council on Affordable Housing (“COAH”) regulations or other applicable law based on one or more of the foregoing adjustments if applicable: 1) a Structural Conditions Survey or similar exterior survey which accounts for a higher-resolution estimate of present need; 2) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; 3) a Durational Adjustment, whether predicated upon lack of sewer or lack of water; and/or 4) an adjustment predicated upon regional planning entity formulas, inputs or considerations, including but not limited to, the Highlands Council Regional Master Plan and its build out, or the Pinelands Commission or Meadowlands Commission regulations and planning document; and

COUNCIL OF THE BOROUGH OF RAMSEY**RESOLUTION NO. 039-2025****Resolution by: M. GUTWETTER****Seconded by: G. POPOLO****Page 3 of 5**

WHEREAS, in addition to the foregoing, the Borough specifically reserves all rights to revoke or amend this resolution and commitment, as may be necessary, in the event of a successful challenge to the Amended FHA in the context of the case The Borough of Montvale v. the State of New Jersey (MER-L-1778-24), any other such action challenging the Amended FHA, or any legislation adopted and signed into law by the Governor of New Jersey that alters the deadlines and/or requirements of the Amended FHA; and

WHEREAS, in addition to the foregoing, the Borough reserves the right to take a position that its Fourth Round Present or Prospective Need Obligations are lower than described herein in the event that a third party challenges the calculations provided for in this Resolution (a reservation of all litigation rights and positions, without prejudice); and

WHEREAS, in addition to the foregoing, nothing in the Amended FHA requires or can require an increase in the Borough's Fourth Round Present or Prospective Need Obligations based on a successful downward challenge of any other municipality in the region since the plain language and clear intent of the Amended FHA is to establish unchallenged numbers by default on March 1, 2025; and

WHEREAS, in addition to the foregoing, the New Jersey Institute of Local Government Attorneys (NJILGA) has expressed its support for proposed legislation (hereinafter "NJILGA Legislation") that would reduce the Borough's Fourth Round Prospective Need (New Construction) Obligation to from 503 to 103 and would give the Borough "90 days from receipt of revised fair share obligations from the [DCA] to provide amended Housing Element and Fair Share Plans addressing the new number"; and

WHEREAS, Ramsey supports the NJILGA Legislation and would have the right to reduce its Round 4 obligation in the event that the Legislature enacts the NJILGA Legislation; and

WHEREAS, in addition to the foregoing, the Acting Administrative Director of the AOC issued Directive #14-24 on December 19, 2024; and

WHEREAS, pursuant to Directive #14-24, a municipality seeking a Fourth Round Compliance Certification from the entity created by the Amended FHA known as the Affordable Housing Dispute Resolution Program (hereinafter "the Program"), shall file an action in the appropriate venue with the Program, in the form of a Declaratory Judgment Complaint within 48 hours after adoption of the municipal resolution accepting or challenging its Fourth Round fair share obligations, or by February 3, 2025, whichever is sooner; and

COUNCIL OF THE BOROUGH OF RAMSEY

RESOLUTION NO. 039-2025

Resolution by: M. GUTWETTER

Seconded by: G. POPOLO

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WHEREAS, nothing in this Resolution shall be interpreted as an acknowledgment of the legal validity of AOC Directive #14-24 and the Borough reserves any and all rights and remedies in relation to the AOC Directive; and

WHEREAS, the Borough seeks a Compliance Certification from the Program and, therefore, wishes to file a Declaratory Judgment Complaint in the appropriate venue with the Program, along with a copy of this Resolution, within 48 hours of the adoption of this Resolution; and

WHEREAS, in light of the above, the Mayor and Borough Council finds that it is in the best interest of the Borough to declare its obligations in accordance with this Resolution; and

NOW, THEREFORE, BE IT RESOLVED on this 22nd day of January of 2025, by the Governing Body of the Borough of Ramsey, Bergen County, State of New Jersey, as follows:

1. All of the Whereas Clauses are incorporated into the operative clauses of this Resolution as if set forth in full.

2. For the reasons set forth in this Resolution, the Mayor and Borough Council hereby commit to the DCA Fourth Round Present Need (Rehabilitation) Obligation of 51 and the Fourth Round Prospective Need (New Construction) Obligation of 351 as described in this Resolution, subject to all reservations of rights, which specifically include, without limitation, the following:

- a) The right to adjust the Borough's fair share obligations based on a Structural Conditions Survey or similar survey, a Vacant Land Adjustment, a Durational Adjustment, and all other applicable adjustments, permitted in accordance with applicable COAH regulations or other applicable law; and
- b) The right to revoke or amend this Resolution in the event of a successful legal challenge, or legislative change, to the Amended FHA; and
- c) The right to take any contrary position, or adjust its fair share obligations, in the event of a third party challenge to the Borough's fair share obligations.

COUNCIL OF THE BOROUGH OF RAMSEY

RESOLUTION NO. 039-2025

Resolution by: M. GUTWETTER

Seconded by: G. POPOLO

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3. Pursuant to the requirements of the FHA as amended, and the Administrator of the Court's (AOC) Directive #14-24 issued on December 19, 2024, the Borough Council hereby directs its Affordable Housing Counsel to file a Declaratory Judgment Complaint, along with this Resolution, a Case Information Statement (Civil CIS), and supporting expert report, in the appropriate venue with the Program or any other such entity as may be determined to be appropriate, to initiate an action within 48 hours of the adoption of this Resolution, so that the Borough's Fourth Round Housing Element and Fair Share Plan can be reviewed and approved.

4. This resolution shall take effect immediately, according to law.

	YES	NO	A B S T A I N	A B S E N T
DILLON, D. MAYOR				
CUSICK, J.	X			
GUTWETTER, M.	X			
KILMAN, P.	X			
POPOLO, G.	X			
POPPE, S.	X			
WOODS, J.	X			

I CERTIFY THAT THIS IS A TRUE COPY OF A RESOLUTION
PASSED AND APPROVED AT THE REGULAR COUNCIL
MEETING OF THE MAYOR AND COUNCIL



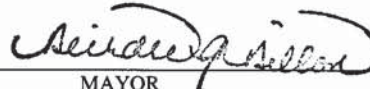
MEREDITH BENDIAN, MUNICIPAL CLERK

JANUARY 22, 2025

PASSED AND APPROVED



CLERK



MAYOR

Appendix

B May 5, 2025 Trial Court Order

The Hon. Lina P. Corriston, J.S.C.
Superior Court of New Jersey
Bergen County Justice Center
10 Main Street
Hackensack, New Jersey 07601

PREPARED BY THE COURT:

**IN THE MATTER OF THE
DECLARATORY JUDGMENT
ACTION OF THE BOROUGH
OF RAMSEY, BERGEN
COUNTY PURSUANT TO P.L.
2024, CHAPTER 2 (N.J.S.A.
52:27D-304.1, et seq.),**

Petitioner.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – CIVIL PART
BERGEN COUNTY
DOCKET NO. BER-L- 603-25

Civil Action

Mt. Laurel Program

**DECISION AND ORDER FIXING
MUNICIPAL OBLIGATIONS FOR
“PRESENT NEED” AND “PROSPECTIVE
NEED” FOR THE FOURTH ROUND
HOUSING CYCLE**

THIS MATTER, having come before the Court on referral from and recommendation issued by the Affordable Housing Dispute Resolution Program (“Program”), pursuant to the Complaint for Declaratory Judgment filed on January 24, 2025 (“DJ Complaint”) by the Petitioner, **BOROUGH OF RAMSEY** (“Petitioner” or “Municipality”), pursuant to N.J.S.A. 52:27D-304.2, -304.3, and -304.1(f)(1)(c) of the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301, *et seq.* (collectively, the “FHA”), and in accordance with Section II.A of Administrative Directive #14-24 (“Directive #14-24”) of the “Program”, seeking a certification of compliance with the FHA;

AND IT APPEARING that, the Municipality timely adopted Resolution 039-2025 on January 22, 2025, seeking deviation from the “present need” and “prospective need” calculations allocated to it by the New Jersey Department of Community Affairs (“DCA”) in its report dated October 18, 2024 entitled *Affordable Housing Obligations for 2025-2035 (Fourth Round* (the

“DCA’s Fourth Round Report”) – specifically, a “present need” obligation of 51 affordable housing units, a “prospective need” obligation of 503 affordable housing units, which calculations have been deemed “presumptively valid” for purposes of the FHA - and based on the Municipality planners’ recommendation for 51 affordable housing units for “present need” and 351 units for a “prospective need” affordable housing obligation for the Fourth Round housing cycle;

AND IT APPEARING that, challenges to the Municipality’s calculations (“Challenges”) were timely and properly filed by Fair Share Housing Center (“FSHC”) and the New Jersey Builders Association (“NJBA”) (each a “Challenger”, and collectively the “Challengers”) by and through their respective counsel, wherein both Challengers disputed the Municipality’s proposed obligation for prospective need, and supported DCA’s present and prospective need obligations, with each Challenge supported by their own expert reports;

AND IT APPEARING that, pursuant to the Program, the Administrative Office of the Courts (“AOC”) appointed and assigned the case to Program member, the Hon. Julio L. Mendez, J.S.C. (Ret.) (“Program Member”) to manage the proceedings, host settlement conferences, and make recommendations to the Court in accordance with the FHA and the AOC’s Directive #14-24 (“Directive #14-24”), and that the Program Member appointed Jennifer Beahm, as special adjudicator (“Special Adjudicator”) in this case to work with, make recommendations to and assist the Program, and who worked closely with the Program Member;

AND IT APPEARING that the NJBA notified the Program in writing by their counsel that they will not object to any settlement reached between the Municipality and the FSHC;

AND IT APPEARING that, on March 17, 2025, a settlement conference was conducted on notice to all parties with the participation of local officials, town planner, planners for FSHC,

and attorneys for the Municipality and attorneys for the NJBA and FSHC, in accordance with the statutory framework and Directive #14-24, and with the goal of reaching a resolution;

AND IT APPEARING that, the parties engaged in extensive settlement negotiations before and during the settlement conferences, with the guidance and assistance of the Program Member and the Special Adjudicator;

AND IT APPEARING that, as a result of the settlement conference conducted, the Municipality and FSHC reached a resolution ("Settlement"); the Settlement was placed on the record on March 17, 2025; the Program consequently directed the parties to circulate a settlement agreement that was uploaded to eCourts on March 30, 2025; and the Program further directed that the governing body of the Municipality adopt a resolution to accept and confirm the Settlement, which resolution shall also be uploaded to eCourts;

AND THE COURT, having received the Program Member's report dated March 30, 2025, since posted to the eCourts jacket for this matter at Trans. ID: LCV20251008774, the findings, terms, and recommendations of which are incorporated by reference as though more fully set forth herein (the "Report");

AND THE COURT, having been advised that (i) the Special Adjudicator has recommended acceptance of the Settlement, (ii) the Program Member has recommended acceptance of the Settlement as reasonable and in furtherance of the interests of low- and moderate-income households in the Municipality (collectively, the "Recommendations"), and that (iii) the Program Member further recommends that the Court adopt the findings and recommendations set forth in the Report and enter an Order, *forthwith*, implementing the terms of Settlement and thereby fix the "present need" and "prospective need" obligations of the Municipality for the Fourth Round housing cycle;

AND THE COURT, having reviewed and considered the Program Member's Report and Recommendations, having been satisfied that an arm's length Settlement was reached and entered into by and between the parties that is fair and equitable as well as in the best interests of the protected class of low- and moderate-income households in the Municipality, and for good and sufficient cause having otherwise been shown:

IT IS, THEREFORE, on and as of this **5th** day of **MAY, 2025 ADJUDGED AND ORDERED**, that the Program Member's Report and Recommendations for approval of the Settlement, be, and the same hereby **ACCEPTED** and **ADOPTED** in their entirety; and to that end, more specifically, it is further

ORDERED, as follows:

1. That the "present need" obligation of the Municipality, be, and hereby is fixed as **fifty one (51)** affordable units for the Fourth Round housing cycle.
2. That the "prospective need" obligation of the Municipality, be, and hereby is fixed as **four hundred fifty (450)** affordable units for the Fourth Round Housing cycle; and
3. That the Petitioner is hereby authorized to proceed to the compliance phase with preparation and adoption of its proposed Housing Element and Fair Share Plan for the Fourth Round, incorporating therein the "present need" and "prospective need" allocations aforesaid (and which plan shall include the elements set forth in the "Addendum" attached to Directive #14-24), by or before June 30, 2025, as provided for and in accordance with Section III.A of Directive #14-24, and without further delay; and

4. That any and all “challenges” to the Petitioner’s Housing Element and Fair Share Plan as adopted by Paragraph 3 above must be filed by August 31, 2025, by way of Answer/Objection filed in the eCourts case jacket for this matter, and as provided for and in accordance with Section III.B of AOC Directive #14-24

IT IS FURTHER ORDERED, that a copy of this Order shall be deemed served on the Petitioner, Petitioner’s counsel, Challenger FSHC’s counsel and Challenger NJBA’s counsel upon its posting by the Court to the eCourts case jacket for this matter pursuant to R. 1:5-1(a) and R. 1:32-2A.

SO ORDERED:



HON. LINA P. CORRISTON, J.S.C.

Designated Mt. Laurel Judge – Bergen Vicinage

(X) Challenged.

R. 1:7-4(a): Having reviewed and considered the Program Member’s Report and Recommendations as well as the terms of Settlement placed on the record by the parties before the Program Member on March 17, 2025, the Court is satisfied that an arm’s length Settlement was reached and entered into by and between the parties, and that the terms of the Settlement attained are fair and equitable as well as in the best interests of the protected class of low- and moderate-income households in the Municipality. This Settlement disposes of all Challenges filed, i.e., those filed by FSHC and NJBA.

Accordingly, the Court hereby adopts in full the Report and Recommendations of the Program Member and accepts the same for the detailed findings and reasons set forth therein. As a result, the Municipality retains all the protections of the above-referenced amendments to the FHA, continues to retain immunity from exclusionary zoning litigation, and that the Program retains jurisdiction for the compliance phase in accordance with the statutory framework and AOC Directive #14-24.

An appropriate form of Order implementing the Program Member’s Report and Recommendations accompanies this statement of reasons.

SO ORDERED.

Appendix

C Third Round Vacant Land Adjustment

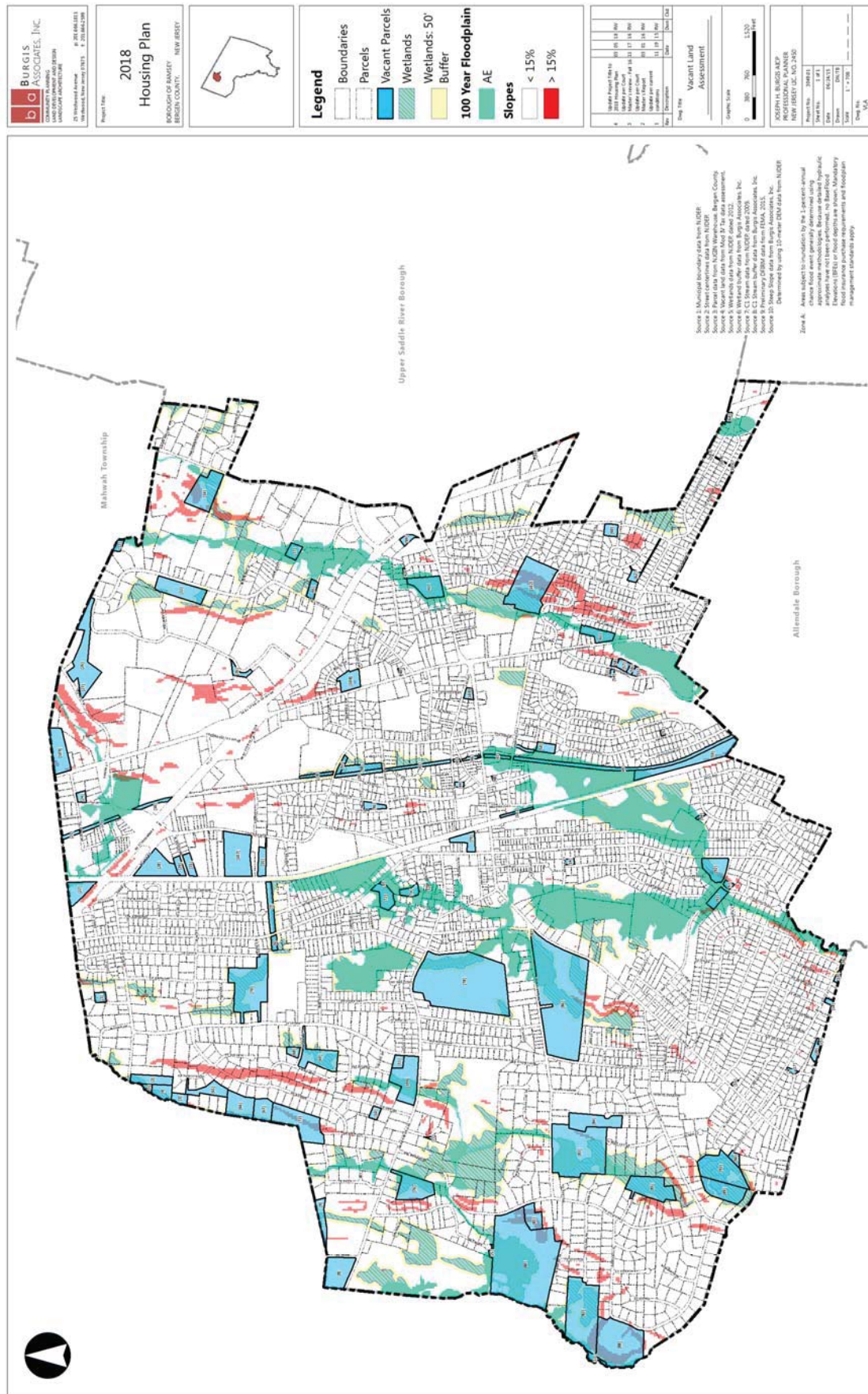


Table 20: Vacant Land Assessment
Ramsey, New Jersey

ID	Block	Lot	Location	Owner	Area (ac)	Comments	Developable Area (ac)	Qualifies for RDP?
1	1102	23.05	3 MORNINGSIDE DRIVE	EXCELSIOR ESTATE HOMES, LLC	1.23	Qualifies for RDP Analysis. Lot lines are Approximate. Environmental Constraints: Steep Slopes (minimal).	1.23	Yes
2	1201	1	258 MYRTLE AVE	MARCO POTO, MARYAN N	2.52	Qualifies for RDP Analysis. Environmental Constraints: Wetlands/Buffers. Approximately .907 acres are constrained.	1.61	Yes
3	1201	20	180 PETERSON PL	MAKOWSKI, THAD	1.04	Does not qualify for RDP Analysis. Parcel is landlocked. Environmental Constraints: Wetlands/Buffer, Steep Slopes. Approximately 12,947 square feet are constrained.	0.75	No
4	1201	21	262-272 MYRTLE AVE	SPINGLER, CLAIRE S.	1.79	Does not qualify for RDP Analysis. Environmental Constraints: Wetlands/Buffers. Approximately 1.187 acres are constrained.	0.60	No
5	1201	22	270 MYRTLE AVE	BERARDI, DONATO P & MARIA	0.42	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
6	1503	7	331 N CENTRAL AVE	VAN GELDER, GRACE, ESTATE ETC	0.58	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
7	1504	12	330 N CENTRAL AVE	VAN GELDER, GRACE L EST & ETC	2.00	Does not qualify for RDP Analysis. Environmental Constraints: Wetlands/Buffers. Approximately 1.859 acres are constrained.	0.14	No
8	1601	1	500 RIDGE ROAD	ROCKLAND ELEC. CO. C/O TAX ADM.	5.18	Does not qualify for RDP Analysis. Electrical utility station on site.	0.00	No
9	1602	6.01	44 RIDGE ROAD	MORACE, JOHN L. & ROSE M.	1.96	Does not qualify for RDP Analysis. Parcel is landlocked. Part of residentially developed lot in Mahwah (Block 139 Lot 41).	0.00	No
10	1701	3.02	55 UPLAND ROAD	VOZEH, BRUCE & BETTINA K	0.72	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
11	1702	2.19	GROVE ST	LYNCH, DONNA F	0.89	Qualifies for RDP Analysis.	0.89	Yes
12	1902	31.09	3 BRITTANY CT	BICKERSTAFFE, MARK S & BETH A	0.09	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
13	2401	43	ADJ MAHWAH	ARTSMA, ROY & JANET	0.67	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
14	2905	4.02	104 SUMMIT AVENUE	KASS, GERALD H & AIMEE B	0.34	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
15	3502	52	428 WYCKOFF AVE	BONILLA, JOHN & BONILLA-SOBRINO, YUSIMI	0.16	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
16	3508	14	FOREST AVE	1 KENSINGTON CT MAHWAH VIP LLC	0.29	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
17	3510	1	SCHIERLOH CT.	MICHAEL INGANAMORT CONST. CO., INC.	0.28	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
18	3510	13.01	160 FOREST AVE	WIERSMA (ESTATE), M.C/O DAVID WIERSMA	0.27	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
19	3510	16	FOREST AVE	MCGINLEY, JOHN T & STEPHANIE P	0.31	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
20	3510	20	18 SKYTOP DR	ROYLE, SEAN & MARGO	0.85	Does not qualify for RDP Analysis. Single-family unit under construction (partially on adjacent Lot 21).	0.00	No
21	3510	21	STELLAR ST	ROYLE, SEAN & MARGO	0.13	Does not qualify for RDP Analysis. Single-family unit under construction (partially on adjacent Lot 20).	0.00	No
22	3603	1	1 CONSTANTINE DR	686 ISLAND AVENUE LLC	2.92	Qualifies for RDP Analysis. Environmental Constraints: Wetlands/Buffers & Floodplain. Approximately 0.63 acres are constrained.	2.29	Yes
23	3607	2	ORCHARD ST	ROCKLAND ELECTRIC CO C/O TAX ADM	0.48	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
24	3608	5.01	70 ORCHARD ST.	KMG/H&O 70 RAMSEY LLC	0.66	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No

ID	Block	Lot	Location	Owner	Area (ac)	Comments	Developable Area (ac)	Qualifies for RDP?
25	3608	14	19 SPRING ST	ROCKLAND ELEC. CO. C/O TAX ADMIN.	0.96	Does not qualify for RDP Analysis. Owned by Rockland Electric for utility easement. Environmental Constraints: 100 Year Floodplain. Approximately 16,503 square feet are constrained.	0.00	No
26	3702	7	59 WILLIAMS DRIVE	OKONITE COMPANY	8.21	Qualifies for RDP Analysis. Approximately 4.74 acres are constrained (including 2.00 acres utility lines + 2.63 acres of 50-buffer along utility lines).	3.58	Yes
27	3702	8	104 HILLTOP ROAD	BOLGER, DAVID F.	0.04	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
28	3801	1	575 ISLAND AVE	RAMSEY LUMBER CO C/P PRECISION	4.73	Qualifies for RDP Analysis. Developed with Ramsey Lumber Co., but redevelopable with Block 3801 Lot 8 and Block 3803 Lot 1.	4.73	Yes
29	3801	8	FERGUSON PLACE	RAMSEY LUMBER C/O PRECISION	0.94	Qualifies for RDP Analysis. Owned and used as storage yard by Ramsey Lumber Co., but redevelopable with Block 3801 Lot 1 and Block 3803 Lot 1.	0.94	Yes
30	3802	11	1415 STATE HIGHWAY 17	ROCKLAND ELEC. CO. C/O TAX ADMIN.	3.90	Does not qualify for RDP Analysis. Owned by Rockland Electric for utility easement.	0.00	No
31	3803	1	FERGUSON PLACE	RAMSEY LUMBER CO C/O PRECISION	1.22	Qualifies for RDP Analysis. Owned and used as storage yard by Ramsey Lumber Co., but redevelopable with Block 3801 Lots 1 and 8.	1.22	Yes
32	3901	9	391 AIRMOUNT AVE	KISLEVITZ C/O HUNTER GROUP	5.08	Qualifies for RDP Analysis. Approximately 2.51 acres are constrained (including 1.63 acres wetlands/buffers + 0.88 acre detention basin).	2.57	Yes
33	4001	7	AIRMOUNT AVE. REAR	EAST CRESCENT DEVELOPERS, INC.	0.58	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
34	4001	20	695 E CRESCENT AVE	WERNER & PFLEDERER CORP	6.04	Qualifies for RDP Analysis. Environmental Constraints: Steep slopes, 100 Year Floodplain, Wetlands/Buffers. Approximately 4.858 acres are constrained.	1.18	Yes
35	4201	9	401 ISLAND AVE. R.	ANTONELLI, RALPH JR & TREMBLAY, GENE	1.56	Qualifies for RDP Analysis.	1.56	Yes
36	4301.01	14.04	215 WILLIAMS DR	KRISUJEN REALTY L.P.	0.83	Does not qualify for RDP Analysis. Recreational use for Bears Cove development.	0.00	No
37	4401	12.01	SPEAR ROAD	REGNA, PETER J. C/O BOOKKEEPING	1.21	Does not qualify for RDP Analysis. Environmental Constraints: 100 Year Floodplain, Wetlands/Buffer. Approximately 49,147 square feet are constrained.	0.09	No
38	4503	1	ISLAND AVE	ROCKLAND ELEC. CO. C/O TAX ADMIN.	0.67	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
39	4508	1	CHESTNUT ST	ROCKLAND ELEC. CO. C/O TAX ADMIN.	1.14	Does not qualify for RDP Analysis. Owned by Rockland Electric for utility easement. Also used for Ramsey Bike Path. Environmental Constraints: Wetlands/Buffer. Approximately 21,273 square feet are constrained.	0.00	No
40	4603	3	100 N FRANKLIN TPK	CAVALIER, HORATIO & GRACE	0.16	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
41	4704	31	99 LAKE ST	GARRISON POND DEVELOPMENT CORP	3.84	Does not qualify for RDP Analysis. Lot is a lake for passive recreation. Nearly entirety of lot is constrained.	0.00	No
42	4704	39	106 DE BAUN AVE REAR	HITLIN, M.V. C/O BUCHANAN, GLORIA	0.16	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
43	4803	6	CHESTNUT & CAROL S	ROCKLAND ELEC. CO. C/O TAX ADMIN.	1.46	Does not qualify for RDP Analysis. Environmental Constraints: Wetlands/Buffers. Approximately 1.081 acres are constrained.	0.38	No
44	4810	2	50 CAROL ST	30 N.S. REALTY, INC.	0.30	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
45	4810	6	CAROL & ARCH	ROCKLAND ELEC. CO. C/O TAX ADMIN.	0.14	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
46	4811	6	E MAIN TO ARCH STREET	ROCKLAND ELEC. CO. C/O TAX ADMIN.	0.35	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
47	4903	4	E MAIN ST	ROCKLAND ELEC. CO. C/O TAX ADMIN.	0.61	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No

ID	Block	Lot	Location	Owner	Area (ac)	Comments	Developable Area (ac)	Qualifies for RDP?
48	4903	14	25 SPRUCE ST	LAURENCE ASSOC. C/O HEKEMIAN	0.15	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
49	4905	13	PROSPECT ST	ROCKLAND ELEC. CO. C/O TAX ADMIN.	5.17	Does not qualify for RDP Analysis. Owned by Rockland Electric for utility easement. Also used for Ramsey Bike Path. Approximately 2.87 acres are constrained by 100 Year Floodplain.	0.00	No
50	4905	16	PROSPECT ST R	KULL, JARED & STEPHANIE	1.57	Qualifies for RDP Analysis. Environmental Constraints: 100 Year Floodplain. Approximately .390 acres are constrained.	1.18	Yes
51	5103	4	STATE HIGHWAY 17	DEMARIA, ALFONSE A & PATRICIA	0.11	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
52	5205	12	34 ARLENA TERRACE	HB HHK LLC	0.18	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
53	5206	6	83 LAKESIDE DRIVE	RAMSEY GOLF & COUNTRY CLUB	0.22	Does not qualify for RDP Analysis. Lot size is too small for analysis. Part of golf course/club.	0.00	No
54	5206	7	77 LAKESIDE DR	RAMSEY GOLF & COUNTRY CLUB	0.21	Does not qualify for RDP Analysis. Lot size is too small for analysis. Part of golf course/club.	0.00	No
55	5207	15	106 LAKESIDE DR	RAMSEY GOLF & CTRY CLUB	0.34	Does not qualify for RDP Analysis. Lot size is too small for analysis. Part of golf course/club.	0.00	No
56	5207	16	100 LAKESIDE DR	RAMSEY GOLF & CTRY CLUB	0.39	Does not qualify for RDP Analysis. Lot size is too small for analysis. Part of golf course/club.	0.00	No
57	5207	17	80-90 LAKESIDE DR	RAMSEY GOLF & CTRY CLUB	0.78	Does not qualify for RDP Analysis. Lot size is too small for analysis. Part of golf course/club.	0.00	No
58	5207	18	70 LAKESIDE DR	RAMSEY GOLF & CTRY CLUB	0.34	Does not qualify for RDP Analysis. Lot size is too small for analysis. Part of golf course/club.	0.00	No
59	5208	1	ADJ PUBLIC SERVICE	RAMSEY GOLF & CTRY CLB INC	5.92	Does not qualify for RDP Analysis. Existing golf course. Environmental Constraints: 100 Year Flood Plain. Approximately 1.185 acres are constrained.	0.00	No
60	5302	37	115 E CRESCENT AVE	VARDEAN LLC	1.10	Does not qualify for RDP Analysis. Recently approved for subdivision into 3 lots, with single-family unit to be constructed on each (June 2015). One unit already under construction.	0.00	No
61	5401	17	S FRANKLIN TPK	RAMSEY GOLF & COUNTRY CLUB	2.28	Does not qualify for RDP Analysis. Wyckoff Lake. Environmental Constraints: 100 Year Flood Plain. Entirety of lot is constrained.	0.00	No
62	5405	20	E CRESCENT REAR	ALLENDALE BOROUGH (WATER DEPT)	1.05	Does not qualify for RDP Analysis. Water tower owned by Borough of Allendale.	0.00	No
63	5410	49	63 ARLTON AVENUE	MARTINI, JEFFREY F. & DIANNE C.	0.04	Does not qualify for RDP Analysis. Lot size is too small for analysis. Part of residentially developed lot in Allendale (Block 506 Lot 9).	0.00	No
64	5501	32	319 NOTTINGHAM RD	LIMA ENTERPRISES LLC	0.31	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
65	1201	15.16	CANDLELIGHT ROAD	BOROUGH OF RAMSEY	2.52	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
66	1401	1.12	MANOR DRIVE-REAR	BOROUGH OF RAMSEY	4.07	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
67	1401	10.08	MANOR DRIVE REAR	BOROUGH OF RAMSEY	2.61	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
68	1402	10	12 ALLISON WAY	BOROUGH OF RAMSEY	0.76	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
69	1403	10.36	9 ALLISON WAY	BOROUGH OF RAMSEY	4.78	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
70	1503	2	GROVE ST	BOROUGH OF RAMSEY	11.55	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
71	1602	35	HOSKING WAY REAR	BOROUGH OF RAMSEY	7.53	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
72	1902	26.04	N CENTRAL AVENUE	BOROUGH OF RAMSEY	2.28	Does not qualify for RDP Analysis. Preserved open space.	0.00	No

ID	Block	Lot	Location	Owner	Area (ac)	Comments	Developable Area (ac)	Qualifies for RDP?
73	1902	27	149 N CENTRAL AVENUE	BOROUGH OF RAMSEY	0.15	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
74	1902	30	QUAIL RUN-REAR	BOROUGH OF RAMSEY	1.10	Does not qualify for RDP Analysis. Environmental Constraints: 100 Year Flood Plain, Wetlands/Buffers. Approximately 1.00 acre is constrained.	0.10	No
75	2001	19.01	90 SAUNA ROAD	BOROUGH OF RAMSEY	0.27	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
76	2002	6	SHADYSIDE&DAR LINGTON	BOROUGH OF RAMSEY	5.23	Qualifies for RDP Analysis. Environmental Constraints: 100 Year Flood Plain, Wetlands/Buffers, Steep Slopes. Approximately 3.95 acres are constrained.	1.28	Yes
77	2101	3.05	17 LOST TREE LANE	BOROUGH OF RAMSEY	0.22	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
78	2201	4	140 200 DARLINGTON AV	BOROUGH OF RAMSEY	32.41	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
79	2306	10	26 N CENTRAL AVE	BOROUGH OF RAMSEY	1.83	Does not qualify for RDP Analysis. Developed with municipal parking lot.	0.00	No
80	2401	1.01	SHADYSIDE RD	COUNTY OF BERGEN-ADMINISTRATOR'S	34.43	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
81	2401	1.02	SHADYSIDE RD	COUNTY OF BERGEN-ADMINISTRATOR'S	2.47	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
82	2401	17	SHADYSIDE RD	BOROUGH OF RAMSEY	13.99	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
83	2601	2	WOODLAND AVE	BOROUGH OF RAMSEY	17.57	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
84	2601	25.17	21 BIRCHWOOD LANE	BOROUGH OF RAMSEY	4.76	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
85	2601	50.03	SUNWATCH CT-REAR	BOROUGH OF RAMSEY	6.00	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
86	2701	1	101 WYCKOFF AVE	BOROUGH OF RAMSEY	33.53	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
87	2701	3	WOODLAND AVE	BOROUGH OF RAMSEY	0.02	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
88	3001	1	SHADYSIDE RD	BOROUGH OF RAMSEY	13.17	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
89	3101	1.03	OAK ST REAR	BOROUGH OF RAMSEY	4.58	Does not qualify for RDP Analysis. Environmental Constraints: Wetlands/Buffers. Entirety of lot is constrained.	0.00	No
90	3101	68.05	GOOSE COVE LANE	BOROUGH OF RAMSEY	0.75	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
91	3101	83	W OAK STREET	BOROUGH OF RAMSEY	7.46	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
92	3303	27	303 S CENTRAL AVE	BOROUGH OF RAMSEY	3.25	Qualifies for RDP Analysis. Environmental Constraints: 100 Year Flood Plain, Wetlands/Buffers, Steep Slopes. Approximately 2.04 acres are constrained.	1.21	Yes
93	3308	6	E OAK ST	BOROUGH OF RAMSEY	1.92	Does not qualify for RDP Analysis. Environmental Constraints: 100 Year Flood Plain, Wetlands/Buffers, Steep Slopes. Approximately 1.81 acres are constrained.	0.11	No
94	3402	16	ELIZABETH AVE	BOROUGH OF RAMSEY	0.17	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
95	4401	13.01	180 AIRMOUNT AVE	RAMSEY HOUSING INC	3.25	Does not qualify for RDP Analysis. Developed with Airmount Woods special needs housing.	0.00	No
96	4506	1	CHESTNUT ST	BOROUGH OF RAMSEY	0.92	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
97	4508	2	ISLAND AVE	BOROUGH OF RAMSEY	0.57	Does not qualify for RDP Analysis. Environmental Constraints: Wetlands/Buffers. Entirety of lot is constrained.	0.00	No
98	4508	12	CHESTNUT ST	BOROUGH OF RAMSEY	1.82	Does not qualify for RDP Analysis. Environmental Constraints: Wetlands/Buffers. Approximately 1.537 acres are constrained.	0.28	No

ID	Block	Lot	Location	Owner	Area (ac)	Comments	Developable Area (ac)	Qualifies for RDP?
99	4704	16	STATE HIGHWAY 17 SOUTH	BOROUGH OF RMSEY	0.58	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
100	4812	9	E MAIN & ARCH STREETS	BOROUGH OF RAMSEY	0.60	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
101	4901	6	MECHANIC STREET	NEW JERSEY TRANSIT	0.51	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
102	5001	59	NORMAN DRIVE	BOROUGH OF RAMSEY	11.74	Does not qualify for RDP Analysis. Preserved open space.	0.00	No
103	5501	24	SHERWOOD DR.	BOROUGH OF RAMSEY	0.06	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
104	5502	15	SHERWOOD& NOTTINGHAM	BOROUGH OF RAMSEY	0.11	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
105	5503	25	NOTTINGHAM ROAD	BOROUGH OF RAMSEY	0.06	Does not qualify for RDP Analysis. Lot size is too small for analysis.	0.00	No
106	1702	2.21	303 DARLINGTON AVE	LYNLOUGH ACRES	6.52	Qualifies for RDP Analysis. Qualified farm in Planning Area 1 (included per NJAC 5:93-4.2(d)). Environmental Constraints: 100 Year Flood Plain. Approximately 2.46 acres are constrained.	4.06	Yes
107	4201	6	425 ISLAND AVE	BIELEN, NANCY E	7.91	Qualifies for RDP Analysis. Qualified farm in Planning Area 1 (included per NJAC 5:93-4.2(d)).	7.91	Yes
108	4603	9	180 N FRANKLIN TPKE	AJO ASSOC LLC	2.43	Qualifies for RDP Analysis. Developed with Ramsey Nursery (included per NJAC 5:93-4.2(d)).	2.43	Yes
109	3701	1	586 N FRANKLIN TPKE	J M TURNPIKE REALTY, INC	4.71	Qualifies for RDP Analysis. Redevelopable site per Housing Element & Fair Share Plan. Environmental Constraints: Steep slopes. Approximately 0.23 acres are constrained	4.48	Yes

Land Categorization	Acreage
Total Vacant Land	324.67
Total Vacant Land of Lots Minimally .83 Acres	308.36
Total Developable Area of Qualifying Vacant Lots Minimally .83 Acres	20.74
Total plus ID# 28, 106, 107, 108, 109 (Potentially Redevelopable Non-Vacant Lots)	44.35
TOTAL RDP	54

Appendix

D Fourth Round Spending Plan

May 8, 2025
Borough of Ramsey
Affordable Housing Trust Fund Spending Plan

INTRODUCTION

The Borough of Ramsey (hereinafter the "Borough"), Bergen County, has prepared a Housing Element and Fair Share Plan that addresses its regional fair share of the affordable housing need in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Amended Fair Housing Act (FHA-2) (N.J.S.A. 52:27D-301) and the proposed new Fair Housing Act Rules promulgated by the New Jersey Department of Community Affairs (DCA) (N.J.A.C. 5:99). A Development Fee Ordinance creating a dedicated revenue source for affordable housing and establishing the Borough of Ramsey Affordable Housing Trust Fund was first adopted by the Borough in December 1992.

As of December 31, 2024, the Borough of Ramsey has a balance of \$1,730,562¹ in its Affordable Housing Trust fund. All development fees, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, and interest generated by the fees are deposited in a separate interest-bearing affordable housing trust fund account for the purposes of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:99 as described in the sections that follow.

1. REVENUES FOR CERTIFICATION PERIOD

It is anticipated that during the period of January 1, 2025 through June 30, 2035, which encompasses the period that the Borough will have a Fourth Round Judgment of Compliance and Repose (hereinafter "Fourth Round JOR"), the Borough will add an additional \$2,721,600 to its Affordable Housing Trust Fund. This is detailed below.

- (a) Development fees: Based on development fee collection trends in the Borough of Ramsey since 2018, the Borough anticipates that approximately \$2,469,600 in development fees will be generated between January 1, 2025 through June 30, 2035. This figure assumes that, on average, the Borough will collect approximately \$19,600 in development fees per month during the remainder of the Third Round and throughout the Fourth Round.
- (b) Payment in lieu (PIL): While the Borough of Ramsey does not currently anticipate the contribution of any payments in lieu toward the municipal Affordable Housing Trust

¹ All figures rounded to the nearest dollar.

Fund during the remainder of the Third Round, nor during the Fourth Round, if any such payments should be made to the Borough during the Fourth Round, such payments will be deposited into the Borough's Affordable Housing Trust Fund.

- (c) Other Funds: The Borough of Ramsey does not currently anticipate the contribution of any other funds toward the municipal Affordable Housing Trust Fund during the remainder of the Third Round nor during the Fourth Round. That said, if any such funds are collected during the Fourth Round, said funds will be deposited in the Borough's Affordable Housing Trust Fund.
- (d) Projected interest: It is estimated that the Borough of Ramsey will collect approximately \$252,000 in interest between January 1, 2025 through June 30, 2035. This figure assumes that, on average, the Borough will collect approximately \$2,000 in interest per month during the remainder of the Third Round and throughout the Fourth Round.

SOURCE OF FUNDS	PROJECTED REVENUES – AFFORDABLE HOUSING TRUST FUND JANUARY 1, 2025 THROUGH JUNE 30, 2035											
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	1/1/35 to 6/30/35	Total
(a) Development Fees	\$235,200	\$235,200	\$235,200	\$235,200	\$235,200	\$235,200	\$235,200	\$235,200	\$235,200	\$235,200	\$117,600	\$2,469,600
(b) Payments in Lieu of Construction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
(c) Other Funds	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
(d) Interest	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$12,000	\$252,000
Total	\$259,200	\$259,200	\$259,200	\$259,200	\$259,200	\$259,200	\$259,200	\$259,200	\$259,200	\$259,200	\$129,600	\$2,721,600

In sum, the Borough of Ramsey projects a total of \$2,721,600 in revenue to be collected between January 1, 2025 and June 30, 2035. This projected amount, when added to Ramsey's current trust fund balance of \$1,730,562, results in a total anticipated trust fund balance of \$4,452,162 available to fund and administer the Borough's affordable housing plan. All interest earned on the account shall be used only for the purposes of affordable housing.

2. ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

The following procedural sequence for the collection and distribution of development fee revenues shall be followed by the Borough:

- (a) Collection of development fee revenues: Collection of development fee revenues shall be consistent with Ramsey's Development Fee Ordinance (DFO) for both residential and non-residential developments in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Amended Fair Housing Act (FHA-2) (N.J.S.A. 52:27D-301) and the proposed new Fair Housing Act Rules promulgated by the New Jersey Department of Community Affairs (DCA) (N.J.A.C. 5:99).
- (b) Distribution of development fee revenues: A request for the expenditure of development fee revenues will be submitted to the Chief Financial Officer (CFO) of Ramsey. Requests for expenditure of funds may come from administrative agencies, developers, contractors, or other entities engaged in the development or rehabilitation of affordable housing in Ramsey. The CFO will review the request in the context of the Borough's Spending Plan, and, if deemed a valid utilization of development fee funds, will submit a report and request for approval to Ramsey's governing body. If approved by the governing body, the funds will be distributed by the CFO.

3. DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

- (a) Rehabilitation. The Borough has a Present Need (rehabilitation) obligation of 51 units. In order to address its rehabilitation obligation, the Borough will continue its participation in the Bergen County Home Improvement Program (BCHIP) and will utilize funds from the Borough's affordable housing trust fund to help fund this program. The Borough will commit an average of \$10,000 per unit, which will require a total contribution of approximately \$510,000.

COAH's rules require municipalities to set aside sufficient funds to address one-third of their rehabilitation obligation within one year of approval of their plan. In addition, municipalities are required to set aside sufficient funds to address one-sixth of their rehabilitation obligation each subsequent year of the compliance certification period. As such, the Borough will set aside \$170,000 for 2026, and an additional \$85,000 each subsequent year until the program is fully funded.

- (b) Affordability Assistance. Pursuant to N.J.A.C. 5:99-2.5, the Borough is required to set aside a portion of all development fees collected and interest earned for the purpose of providing affordability assistance to very low-, low- and moderate-income

households in affordable units included in the Borough's Fourth Round Housing Element and Fair Share Plan. Affordability assistance means the use of funds to render housing units more affordable to very low-, low- and moderate-income households and includes, but is not limited to, down payment assistance, security deposit assistance, low interest loans, rental assistance, assistance with homeowner's association or condominium fees and special assessments, common maintenance expenses, and assistance with emergency repairs and rehabilitation to bring deed-restricted units up to code, pursuant to N.J.A.C. 5:99-2.5. This may also include offering a subsidy to developers of inclusionary or one hundred percent (100%) affordable housing developments or buying down the cost of low- or moderate-income units in the Borough's fair share plan to make them affordable to very low-income households, including special needs and supportive housing opportunities. The Borough will set aside \$900,000 from the Affordable Housing Trust Fund for this purpose through June 30, 2035.

- (c) Administrative Expenses. Per N.J.A.C. 5:99-2.4(a), no more than twenty percent (20%) of all affordable housing trust funds, exclusive of those collected prior to July 17, 2008, to fund an RCA, shall be expended on administration. The Borough of Ramsey projects that a maximum of \$1,262,576 will be available from the affordable housing trust fund to be used for administrative purposes through June 30, 2035. Projected administrative expenditures, subject to the twenty percent (20%) cap, include payment for the salaries and benefits for municipal employees and consultant fees related to costs as set forth at N.J.A.C. 5:99-2.4(b), (c) and (d).

Actual development fees + interest through 12/31/24		\$5,192,574
Other income through 4/10/25	+	\$505,289
Projected development fees + interest 1/1/25 through 6/30/35	+	\$2,721,600
Less RCA expenditures through 7/17/08	-	\$0
Total	=	\$8,419,463
20 percent requirement	x 0.20 =	\$1,683,893
Less administrative expenditures through 12/31/24		\$421,317
PROJECTED MAXIMUM Available for Administrative Expenses 1/1/25 through 6/30/35	=	\$1,262,576

- (d) Other Emergent Housing Opportunities. The Borough will reserve the remaining trust fund balance, projected at approximately \$1,779,586, for other emergent opportunities to create affordable housing that may arise during the Fourth Round. The Borough shall seek approval for any emergent affordable housing opportunities not included in the Borough's fair share plan in accordance with N.J.A.C. 5:99-4.1.

4. EXPENDITURE SCHEDULE

The Borough of Ramsey intends to use affordable housing trust fund revenues for rehabilitation activities, affordability assistance, administration and other emergent opportunities to create affordable housing that may arise during the Fourth Round. Where applicable, the funding schedule below parallels the implementation schedule set forth in the Housing Element and Fair Share Plan and is summarized as follows.

PROJECTS/ PROGRAMS	PROJECTED EXPENDITURES – AFFORDABLE HOUSING TRUST FUND JANUARY 1, 2025 THROUGH JUNE 30, 2035										
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	1/1/35 to 6/30-25
Rehabilitation	\$0	\$170,000	\$85,000	\$85,000	\$85,000	\$85,000	\$85,000	\$0	\$0	\$0	\$0
Affordability Assistance	\$85,715	\$85,715	\$85,715	\$85,715	\$85,715	\$85,715	\$85,715	\$85,715	\$85,715	\$85,715	\$42,850
Administration	\$120,245	\$120,245	\$120,245	\$120,245	\$120,245	\$120,245	\$120,245	\$120,245	\$120,245	\$120,245	\$60,126
Other Emergent Opportunities	\$169,484	\$169,484	\$169,484	\$169,484	\$169,484	\$169,484	\$169,484	\$169,484	\$169,484	\$169,484	\$84,746
Total	\$375,444	\$545,444	\$460,444	\$460,444	\$460,444	\$460,444	\$375,444	\$375,444	\$375,444	\$375,444	\$187,722
											\$4,452,162

5. EXCESS OR SHORTFALL OF FUNDS

In the event of any expected or unexpected shortfall of funds necessary to implement the Fair Share Plan, the Borough of Ramsey will handle the shortfall of funds through an alternative funding source to be identified by the Borough and/or by adopting a resolution with an intent to bond. In the event of excess funds, any remaining funds above the amount necessary to satisfy the municipal affordable housing obligation will be dedicated toward the Borough's rehabilitation program, additional funding for affordability assistance, additional administrative expenditures (up to the twenty percent (20%) cap) and/or any other emergent affordable housing opportunities that may arise during the Fourth Round.

6. BARRIER FREE ESCROW

Collection and distribution of barrier free funds shall be consistent with the Borough's Affordable Housing Ordinance and in accordance with applicable regulations. A process describing the collection and distribution procedures for barrier free escrow is detailed within the Borough's Affordable Housing Ordinance.

SUMMARY

The Borough of Ramsey intends to spend Affordable Housing Trust Fund revenues pursuant to N.J.A.C. 5:99 and consistent with the housing programs outlined in the Borough's Housing Element and Fair Share Plan.

The Borough of Ramsey has a balance of \$1,730,562 as of December 31, 2024 and anticipates an additional \$2,721,600 in revenues through June 30, 2035 for a total of \$4,452,162. During the period of the Borough's Fourth Round JOR through June 30, 2035, the Borough agrees to fund \$510,000 towards a rehabilitation program, \$900,000 towards affordability assistance, \$1,262,576 towards administrative expenses, and \$1,779,586 towards other emergent affordable housing opportunities that may arise during the Fourth Round, totaling \$4,452,162 in anticipated expenditures.

Any shortfall of funds will be offset by an alternative funding source to be identified by the Borough and/or the Borough of Ramsey will bond to provide the necessary funding. The Borough will dedicate any excess funds or balance toward the Borough's rehabilitation program, additional funding for affordability assistance, additional administrative expenditures (up to the twenty percent (20%) cap) and/or any other emergent affordable housing opportunities that may arise during the Fourth Round.

SPENDING PLAN SUMMARY		
Balance as of December 31, 2024		\$1,730,562
PROJECTED REVENUE THROUGH 6/30/35		
Development fees	+	\$2,469,600
Payments in lieu of construction	+	\$0
Other funds	+	\$0
Interest	+	\$252,000
SUBTOTAL REVENUE	=	\$2,721,600
TOTAL REVENUE	=	\$4,452,162
EXPENDITURES		
Rehabilitation Program	-	\$510,000
Affordability Assistance	-	\$900,000
Administration	-	\$1,262,576
Other Emergent Opportunities	-	\$1,779,586
TOTAL PROJECTED EXPENDITURES	=	\$4,452,162
REMAINING BALANCE	=	\$0

Appendix

E Draft Amended Affordable Housing Mandatory Set-Aside Ordinance

BOROUGH OF RAMSEY

Ordinance No: ____-26

ORDINANCE AMENDING CHAPTER 34, SECTION 4.28, ENTITLED
"AFFORDABLE HOUSING MANDATORY SET-ASIDE"

WHEREAS, the Ramsey Borough Planning Board has adopted, and the Ramsey Borough Council has endorsed, a Housing Element & Fair Share Plan addressing the Borough's Fourth Round affordable housing obligation; and

WHEREAS, the Housing Element & Fair Share Plan recommends certain amendments to the Borough's mandatory affordable housing set-aside requirements set forth at Section 34-4.28 of the Ramsey Borough Zoning Ordinance; and

WHEREAS, consistent with the provisions of the Municipal Land Use Law, including N.J.S.A. 40:55D-26 and 40:55D-64, prior to the hearing on the adoption of the amendment to the Zoning Ordinance, the Ramsey Borough Council has referred to the Ramsey Planning Board the proposed amendments to Section 34-4.28 of the Zoning Ordinance for review, comment and recommendation.

NOW, THEREFORE, BE IT ORDAINED by the Borough Council of the Borough of Ramsey, County of Bergen, State of New Jersey, that the proposed amendments to the Ramsey Borough Zoning Ordinance Section 34-4.28 entitled "Affordable Housing Mandatory Set-Aside" are hereby adopted as follows:

Section 1. Chapter 34, Section 4.28, Subsection a., shall be amended to read as follows:

- a. Purpose. This subsection is intended to ensure that any site that benefits from a subdivision or site plan approval, rezoning, use, variance, redevelopment plan or rehabilitation plan approved by the Borough or a Borough Land Use Board that results in five (5) or more new multi-family or single-family attached dwelling units produces affordable housing at a set-aside rate of twenty percent (20%). This subsection shall apply except where inconsistent with applicable law.

Section 2. Chapter 34, Section 4.28, Subsection b.2., shall be amended to read as follows:

2. This requirement shall apply beginning with the effective date of this subsection to any multi-family or single-family attached residential development, including the residential portion of a mixed-use project, which consists of five (5) or more new residential units, whether permitted by a subdivision or site plan approval, a zoning amendment, a use variance granted by the Borough's Land Use Board, or

adoption of a Redevelopment Plan or Rehabilitation Plan in areas in need of redevelopment or rehabilitation.

Section 3. Chapter 34, Section 4.28, Subsection b.5., shall be amended to read as follows:

5. For all inclusionary projects, the appropriate set-aside percentage is twenty percent (20%). Where the set-aside percentage results in a fractional unit, the total set-aside requirement shall be rounded upwards to the next whole number.

Section 4. Chapter 34, Section 4.28, Subsection b.7., shall be amended to read as follows:

7. This requirement does not apply to any sites or specific zones otherwise identified in the Borough's Housing Element and Fair Share Plan, for which density and set-aside standards shall be governed by the specific standards set forth therein.

Section 5. If any article, section, subsection, sentence, clause or phrase of this Ordinance is, for any reason, held to be unconstitutional or invalid, such decision shall not affect the remaining portions of this Ordinance and they shall remain in full force and effect.

Section 6. In the event of any inconsistencies between the provisions of this Ordinance and any prior ordinance of the Borough of Ramsey, the provisions hereof shall be determined to govern. All other parts, portions and provisions of the Revised General Ordinances of the Borough of Ramsey are hereby ratified and confirmed, except where inconsistent with the terms hereof.

Section 7. The Borough Clerk is directed to give notice at least ten (10) days prior to a hearing on the adoption of this ordinance to the Bergen County Planning Board and to all other persons entitled thereto pursuant to N.J.S.A. 40:55D-15, and N.J.S.A. 40:55D-63 (if required).

Section 8. After introduction, the Borough Clerk is hereby directed to submit a copy of the within Ordinance to the Planning Board of the Borough of Ramsey for its review in accordance with N.J.S.A. 40:55D-26 and N.J.S.A. 40:55D-64.

Section 9. This Ordinance shall take effect immediately upon (1) adoption; (2) approval by the Mayor pursuant to N.J.S.A. 40:69A-149.7; (3) publication in accordance with the laws of the State of New Jersey; and (4) filing of the final form of adopted ordinance by the Clerk with (a) the Bergen County Planning Board pursuant to N.J.S.A. 40:55D-16, and (b) the Borough Tax Assessor as required by N.J.S.A. 40:49-2.1.

INTRODUCED the ____ day of _____, 2026.

ADOPTED the ____ day of _____, 2026.

Deirdre A. Dillon, Mayor

ATTEST:

Meredith Bendian, RMC, Clerk

Appendix

F Supportive Documentation: Ramsey Housing, Inc.

**BOROUGH OF RAMSEY
ORDINANCE NO. 10-2020**

**AN ORDINANCE PROVIDING FOR PURCHASE OF REAL PROPERTY WITHIN
THE BOROUGH OF RAMSEY, BERGEN COUNTY, NEW JERSEY FROM
JOSEPH MORRA AND REPEALING ALL ORDINANCES HERETOFORE ADOPTED
THE PROVISIONS OF WHICH ARE INCONSISTENT HERewith**

BE IT ORDAINED by the Mayor and Council of the Borough of Ramsey, County of Bergen and State of New Jersey, as follows:

WHEREAS, the Borough's Third Round Housing Element and Fair Share Plan and Spending Plan were approved by the Bergen County Superior Court via the entry of a Judgment of Compliance and Repose Order (hereinafter "JOR Order") on August 17, 2018; and

WHEREAS, the Borough adopted an Affordable Housing Ordinance on May 23, 2018, which details the requirements for all affordable housing projects constructed in the Borough during the Third Round (1999-2025); and

WHEREAS, the Borough's Spending Plan contemplates expenditures for qualified affordable housing projects; and

WHEREAS, the Mayor and Council of the Borough of Ramsey, pursuant to N.J.S.A. 40A:12-5, have determined to purchase certain real estate for affordable housing or other public purposes in the Borough of Ramsey; and

WHEREAS, the Borough of Ramsey has negotiated with the owner of the property which is identified as Block 2308, Lot 1 on the tax map of the Borough, and more particularly described in Exhibit A attached hereto and made a part hereof; and

WHEREAS, the Borough of Ramsey and Joseph Morra, the owner of the property, have negotiated the terms of the sale and have agreed to the conditions of said sale; and

WHEREAS, the Borough of Ramsey has agreed to purchase the aforescribed property for \$350,000.00 contingent upon the Borough obtaining written commitment from one or more funding sources, including but not limited to funding provided by any public body or through any public conservation program or from any non-profit conservation entity, to fund the purchase price; and

WHEREAS, the Borough may utilize monies from the Borough's Affordable Housing Trust Fund as one of the funding sources for the purchase of this property, or to reimburse a portion of the funds needed to purchase this property, as long as affordable housing units are created on the property, and any such affordable housing units created or renovated on the property comply with all of the requirements of the Borough's Affordable Housing Ordinance, Spending Plan, Housing Element and Fair Share Plan, UHAC and applicable COAH regulations, including but not limited to, ensuring that such affordable housing units are properly deed restricted and affirmatively marketed;

NOW, THEREFORE, BE IT ORDAINED by the Governing Body of the Borough of Ramsey, County of Bergen and State of New Jersey, that the acquisition of the property known and designated as Block 2308, Lot 1 on the tax map of the Borough of Ramsey is hereby authorized.

NOW, THEREFORE, BE IT ORDAINED by the Governing Body of the Borough of Ramsey, County of Bergen and State of New Jersey, that the acquisition of the property known and designated as Block 2308, Lot 1 on the tax map of the Borough of Ramsey is hereby authorized.

BE IT FURTHER ORDAINED, that the Mayor and Borough Clerk be and are hereby authorized, directed and empowered to execute an Agreement of Sale and all other necessary and required documents in order to affect this purchase in a form approved by the Borough Attorney;

BE IT FURTHER ORDAINED, that this Ordinance and the authorization to purchase the subject property is specifically contingent upon the Borough of Ramsey's ability to secure and obtain funding as set forth herein;

BE IT FURTHER ORDAINED, that all ordinances or parts of ordinances inconsistent herewith are hereby repealed to the extent of such inconsistencies and should any section, clause, sentence or provision of any item in this Ordinance be declared unconstitutional or invalid by a Court of competent jurisdiction, such decision shall not affect the remaining portions of this Ordinance.

This Ordinance shall take effect immediately upon final adoption and publication in the manner prescribed by law.

Introduced: November 30, 2020

Passed: December 21, 2020


Meredith Bendian, Clerk


Deirdre Dillon, Mayor

COUNCIL OF THE BOROUGH OF RAMSEY**RESOLUTION NO. _____****Resolution by: M. GUTWETTER****Seconded by: G. POPOLO****FINAL ORD. NO. 13-2022****BE IT RESOLVED that an Ordinance entitled:**

**ORDINANCE 13-2022 -AN ORDINANCE AUTHORIZING THE TRANSFER OF
13 NORTH CENTRAL AVENUE IN THE BOROUGH OF RAMSEY, BERGEN
COUNTY, NEW JERSEY TO RAMSEY HOUSING, INC. SO AS TO PROVIDE
AN INDEPENDENT LIVING FACILITY FOR INDIVIDUALS WITH
DEVELOPMENTAL DISABILITIES IN THE BOROUGH**

**having been brought up for public hearing and all persons interested having been given an
opportunity to be heard, pass final reading by title, and that said Ordinance be adopted as
an Ordinance of the Borough of Ramsey; and**

**BE IT FURTHER RESOLVED that the Borough Clerk be, and she hereby
is, directed to cause a copy of the title of said Ordinance to be published in an official
newspaper of the Borough in the manner provided by law; together with a notice of the
date of introduction and adoption of said ordinance.**

	YES	NO	A B S T A I N	A B S E N T
DILLON, D. MAYOR				
CUSICK, J.	X			
GUTWETTER, M.	X			
KILMAN, P.				X
POPOLO, G.	X			
POPPE, S.	X			
WOODS, J.	X			

I CERTIFY THAT THIS IS A TRUE COPY OF A RESOLUTION
PASSED AND APPROVED AT THE REGULAR COUNCIL
MEETING OF THE MAYOR AND COUNCIL

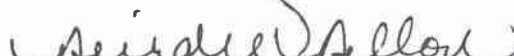
MEREDITH BENDIAN, MUNICIPAL CLERK

SEPTEMBER 13, 2023

PASSED AND APPROVED



CLERK



MAYOR

**BOROUGH OF RAMSEY
ORDINANCE NO. 13-2022**

AN ORDINANCE AUTHORIZING THE TRANSFER OF 13 NORTH CENTRAL AVENUE IN THE BOROUGH OF RAMSEY, BERGEN COUNTY, NEW JERSEY TO RAMSEY HOUSING, INC. SO AS TO PROVIDE AN INDEPENDENT LIVING FACILITY FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES IN THE BOROUGH

WHEREAS the Borough of Ramsey is in need of a facility to provide independent living for individuals with developmental disabilities in the Borough; and

WHEREAS Ramsey Housing, Inc. has developed a plan for such a facility in the Borough; and

WHEREAS the Borough of Ramsey acquired 13 North Central Avenue in the Borough with just such a purpose in mind; and

WHEREAS the property is not required for any other public use; and

WHEREAS as such the transfer to Ramsey Housing, Inc. is not subject to public bidding; and

WHEREAS the subject property is not encumbered by Green Acres.

NOW THEREFORE BE IT ORDAINED by the Governing Body of the Borough of Ramsey, Bergen County, New Jersey that the Borough Attorney be and hereby is authorized to prepare all documents necessary to effectuate the transfer of 13 North Central Avenue, Ramsey, New Jersey to Ramsey Housing, Inc. for the specific purpose of creating housing for individuals with development disabilities in the Borough; and

BE IT FURTHER ORDAINED that the Mayor be and she hereby is authorized to execute a Deed for said property effectuating said purpose to Ramsey Housing, Inc.

Introduced: July 27, 2022

Tabled: August 31, 2022 - TABLED

Removed from Table: August 9, 2023

Final Hearing: September 13, 2023


Meredith Bendian, Clerk


Deirdre Dillon, Mayor

COUNCIL OF THE BOROUGH OF RAMSEY

RESOLUTION NO. 180-2023

Resolution by: M. GUWETTER

Seconded by: G. POPOLO

Page 1 of 2

Whereas, funds currently exist in the Borough of Ramsey's Affordable Housing Trust Fund; and

Whereas, Borough of Ramsey's Affordable Housing Trust Fund is a segregated and restricted account that was created through past fees on commercial and residential development in the Borough pursuant to COAH regulations, and is not part of the Borough's general funds; and

Whereas, these funds are mandated to be utilized to supplement and create Affordable and Supportive Housing opportunities within the Borough; and

Whereas, the incidence of developmental disabilities in New Jersey is among the highest in the nation, and housing has emerged as an acute need for the first generation of young adults who are now aging out of public and private education programs; and

Whereas, the planning, development and construction of the project at 13 North Central Avenue in Ramsey is an essential component of and consistent with the Borough's affordable housing plan, and serves an important public purpose; and

Whereas, Ramsey Housing, Inc. is partnering with other non-profit organizations, including Bergen County's United Way and the Madeline Corporation, to construct a residence at 13 North Central Avenue in the Borough of Ramsey for independent living for six adults with developmental disorders; and

Whereas, on July 19, 2023, the Borough of Ramsey Zoning Board of Adjustment granted approval for the project at 13 North Central Avenue; and

Whereas, construction of the residence at 13 North Central Avenue will soon commence; and