

# Housing Element and Fair Share Plan “Round 4”

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BOROUGH OF RIDGEFIELD

Adopted June 18, 2025  
GREGORY ASSOCIATES, LLC |

## HOUSING ELEMENT AND FAIR SHARE PLAN “ROUND 4”

## Introduction

The Housing Element presented in this report fulfills the requirements of the *Municipal Land Use Law* (N.J.S.A. 40:55D-1 et seq.) and of Section 10 of the *Fair Housing Act* (N.J.S.A. 52-27D-301 et seq.). The *Fair Housing Act* provides a framework for New Jersey’s municipalities to address their constitutional obligation to provide a reasonable opportunity for the construction of affordable housing meeting the needs of citizens in the region of which the community is located. The Council on Affordable Housing (COAH) is the State agency responsible for the administration of the *Fair Housing Act*.

On March 20, 2024, Governor Murphy established a new framework for determining and enforcing municipalities’ affordable housing obligations under the Mt. Laurel (doctrine) and the State’s Fair Housing Act by signing into law P.L. 2024, c.2. This law required the New Jersey Department of Community Affairs (DCA) to utilize the formulas established in the law to calculate regional need as well as municipal present and prospective obligations.

## Affordable Housing Obligation

The affordable housing obligations for Ridgefield in Round 4 as defined by the New Jersey Department of Community Affairs include the following:

Period	Obligation
Present Need (Rehab)	62
Prospective Need	223

“Present Need” is defined in the Affordable Housing Law as the number of substandard existing deficient housing units currently occupied by low- and moderate-income households. “Prospective Need” is the anticipated affordable housing needs that need to be built during the next decade. The prospective need is based on three factors: (1) the equalized nonresidential valuation factor, which focuses on changes in nonresidential property valuations; (2) the income capacity factor, which measures the extent to which a municipality’s income level differs from that of the lowest-income municipality in its housing region; and (3) the land capacity factor, which focuses on the total acreage that is developable in the municipality.

## Municipal Summary

Ridgefield is located in the northeastern section of New Jersey, about 20 miles west of New York City and located adjacent to Totowa Borough, The Township of Little Falls, the City of Paterson and the Borough of Clifton. Ridgefield enjoys access to major regional thoroughways, being nestled between Interstate Route 80 and State Route 46.

Although predominantly residential, Ridgefield does contain a mix of land uses ranging from single-family homes, to apartments, townhomes, neighborhood commercial, to highway commercial and industrial. Its industrial uses are waning and being replaced by commercial uses. County and municipal parkland account for 632.5 acres of Ridgefield’s 3.1 square miles, or 1,894.4 acres.

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

As of the 2020 United States Census, the borough had a population of 11,461, reflecting an increase of 469 from the 11,302 counted in the 2010 Census, which had in turn increased by only 202 from the 1990 Census.<sup>1</sup> The North Jersey Transportation Planning Authority projects that the Borough will grow to 13,158 residents by the year 2050.<sup>2</sup>

### Borough Intent

The HEFSP is being prepared with the overall goal of providing the planning context for which affordable housing in the Borough is and will be provided according to the *Fair Housing Act*.

### Content of Housing Element

As per the Municipal Land Use Law (MLUL) at N.J.S.A 52:27D-310, a housing element must contain at least the following items:

- a) An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards.
- b) 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;
- c) An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d) An analysis of the existing and probable future employment characteristics of the municipality;
- e) A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing; and
- f) A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing.

The rules also require the following:

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<sup>1</sup> [www.census.gov](http://www.census.gov)

<sup>2</sup> [Final-County-and-Municipal-Forecasts-for-LRTP.xlsx](#)

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- a) A map of all sites designated by the municipality for the production of low- and moderate-income housing and a listing of each site that includes its owner, acreage, lot and block.
- b) The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites.

### Population Demographics of Ridgefield

Population Size. The population of Ridgefield has seen an increase in the population from 1990 to 2020 as seen below.

POPULATION GROWTH			
Year	Population	Change (#)	Change (%)
1900	584	—	—
1910	966	382	65.4%
1920	1,560	594	61.5%
1930	4,671	3,111	199.4%
1940	5,271	600	12.8%
1950	8,312	3,041	57.7%
1960	10,788	2,476	29.8%
1970	11,308	520	4.8%
1980	10,294	-1,014	-9.0%
1990	9,996	-298	-2.9%
2000	10,830	834	8.3%
2010	11,032	202	1.9%
2020	11,461	429	3.9%

Source: DP-1 Profile of General Housing and Population Characteristics 2020

The NJTPA projects the Borough will grow to 13,158 residents by the year 2050.<sup>3</sup>

Age Characteristics. The largest age cohort in the Borough is the 45-54 age group, which increased in percentage from the 2010. The median age in the Borough is 42.1 years, up from 41.5 years in 2010.

<sup>3</sup> [Final-County-and-Municipal-Forecasts-for-LRTP.xlsx](#)

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

AGE			
Age Range	2010	2020	Change
Under 5	732	369	-49.60%
5 to 9	607	370	-39.00%
10 to 14	711	716	0.70%
15 to 19	839	837	-0.20%
20 to 24	856	644	-24.80%
25 to 34	1,017	1,374	35.10%
35 to 44	1,610	1,558	-3.20%
45 to 54	1,904	1,885	-1.00%
55 to 64	1,071	2,048	91.20%
65 and Older	1,592	1,408	-11.60%
Median age (years)	42.1	40.3 (X)	

Source: DP-1 Profile of General Housing and Population Characteristics 2020

Average Household Size. The average household size for the Borough has consistently increased from 1990 to 2020. The total number of households decreased slightly from 2010 to 2020, with a loss of 40 households.

HOUSEHOLDS			
Year	Borough Population	Total Households	Average Household Size
1980	10,284	3,895	2.64
1990	9,996	3,883	2.57
2000	10,830	4,020	2.69
2010	11,302	3,905	2.82
2020	11,461	3,865	2.9

Source: DP-1 Profile of General Housing and Population Characteristics 2020

Household Type. According to the 2023 ACS 2023 estimates, the Borough consisted of 2,108 family households and 1,048 non-family households. 21.4% of the non-family households were one person living alone. Of the family households, 1,224, or slightly over one-half of households contained children under 18.

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

HOUSEHOLD TYPE					
	Married-couple family household	Male householder, no spouse present, family household	Female householder, no spouse present, family household	Nonfamily household	TOTAL
HOUSEHOLDS					
Total households	2,108	254	672	1,048	4,082
Average household size	3.51	2.54	3.18	1.20	2.80
FAMILIES					
Total families	2,108	254	672	(X)	3,034
Average family size	3.45	2.52	2.76	(X)	3.22
AGE OF OWN CHILDREN					
Households with own children of the householder under 18 years				(X)	1,224
Under 6 years only	21.0%	0.0%	12.7%	(X)	17.7%
Under 6 years and 6 to 17 years	5.4%	0.0%	0.0%	(X)	3.7%
6 to 17 years only	73.6%	100.0%	87.3%	(X)	78.6%
Total households	2,108	254	672	1,048	4,082
SELECTED HOUSEHOLDS BY TYPE					
Households with one or more people under 18 years	43.3%	25.6%	50.3%	0.0%	32.2%
Households with one or more people 60 years and over	44.1%	71.3%	26.9%	42.7%	42.6%
Households with one or more people 65 years and over	(X)	(X)	(X)	37.5%	31.3%
Householder living alone	(X)	(X)	(X)	83.3%	21.4%
65 years and over	(X)	(X)	(X)	35.7%	9.2%

Income. In reviewing income characteristics for the Borough, the Borough fairs lower than both the County and the State in terms of median income for families, but better in terms of its household median income. The Borough's per capita income is well below both the County and the State, as can be seen in the table below.

INCOME CHARACTERISTICS			
Income Type	Ridgefield	Bergen County	New Jersey
Family Median Income	\$105,609	\$126,103	\$110,102
Percapita Income	\$49,450	\$88,265	\$70,430
Poverty Status (% of People)	5.10%	6.6%	9.70%
Household Median Income	\$115,676	\$104,623	\$99,781

Source: U.S. Census Bureau, 2023 American Community Survey 5-Year Estimates

As shown on the table below, the largest income category for the Borough was the \$200,000 or more range, with almost 23% of Ridgefield's households falling into this income bracket. This was followed by the \$100,000 to \$149,999 category at 20.5%. 18% of households had an income less than \$50,000.



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HOUSEHOLD INCOME						
Income Category	Ridgefield		Bergen County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	53	1.3%	11,988	3.6%	152,706	4.3%
\$10,000 to \$14,999	135	3.3%	7,992	2.4%	97,568	2.8%
\$15,000 to \$24,999	110	2.7%	17,982	5.4%	179,019	5.1%
\$25,000 to \$34,999	94	2.3%	18,648	5.6%	183,144	5.2%
\$35,000 to \$49,999	343	8.4%	24,975	7.5%	281,135	7.9%
\$50,000 to \$74,999	612	15.0%	40,626	12.2%	466,624	13.2%
\$75,999 to \$99,999	355	8.7%	36,963	11.1%	412,151	11.6%
\$100,000 to \$149,999	837	20.5%	62,604	18.8%	639,081	18.1%
\$150,000 - 199,999	608	14.9%	41,292	12.4%	403,415	11.4%
\$200,000 or more	931	22.8%	69,930	21.0%	723,614	20.4%
<b>Total</b>	<b>4,082</b>	<b>0.0%</b>	<b>333,002</b>	<b>100.0%</b>	<b>3,538,457</b>	<b>79.6%</b>

Source: ACS 2023 Estimates

## Housing Demographics of Ridgefield

**Housing Type.** The Borough's housing stock includes single-family detached and attached units, two-family units, and multi-family dwellings. While single-family detached units constitute the largest percentage of housing units, almost 26% of the housing stock are two-family units.

UNITS IN STRUCTURE		
Unit Type	Number	Percent
1-unit, detached	1,746	43.23%
1-unit, attached	305	7.55%
2 units	1,036	25.65%
3 or 4 units	347	8.59%
5 to 9 units	170	4.21%
10 to 19 units	155	3.84%
20 to 49 units	106	2.62%
50 or more units	174	4.31%
Mobile home	0	0.00%
Boat, RV, van, etc.	0	0.00%
<b>Total housing units</b>	<b>4,039</b>	<b>100.00%</b>

Source: ACS 2023 Estimates

**Occupancy Status.** In 2023 the Borough's vacancy rate was only 1.4%. Rental units were fully occupied. The vacancy rate may be indicative of for sale units.

OCCUPANCY STATUS		
	Households	Percent
Total housing units	4,039	4,039
Occupied housing units	3,865	95.7%
Vacant housing units	174	4.3%
Homeowner vacancy rate	1.4	(X)
Rental vacancy rate	0.0	(X)

Source: ACS 2023 Estimates

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Value & Rent of Housing Stock. The median home value for the Borough is estimated at \$471,400, just slightly up from \$457,200 in 2014.

Of the Borough's estimated 1,800 owner-occupied housing units, the majority (45.6%) are valued between \$300,000 to \$499,999. Almost 41% of the Borough's housing stock is valued between \$500,000 and \$999,999.

VALUE OF OWNER OCCUPIED UNITS		
Value	Number	Percent
Owner-occupied units	1,800	1,800
Less than \$50,000	20	1.1%
\$50,000 to \$99,999	0	0.0%
\$100,000 to \$149,999	33	1.8%
\$150,000 to \$199,999	0	0.0%
\$200,000 to \$299,999	130	7.2%
\$300,000 to \$499,999	884	49.1%
\$500,000 to \$999,999	726	40.3%
\$1,000,000 or more	7	0.4%
Median (dollars)	471,400	(X)

Source: ACS 2023 Estimates

The median estimated rent for Ridgefield is \$1,668, up from \$1,432 at the time of the last Census. An overwhelming majority of almost 92.4% of the rental units were rented at \$1,000 or more. Surprisingly, 9 rentals paid no cash rent in Ridgefield.

GROSS RENT		
Cost	Number	Percent
Occupied units paying rent	2,056	2,056
Less than \$500	89	4.3%
\$500 to \$999	68	3.3%
\$1,000 to \$1,499	605	29.4%
\$1,500 to \$1,999	793	38.6%
\$2,000 to \$2,499	325	15.8%
\$2,500 to \$2,999	101	4.9%
\$3,000 or more	75	3.6%
Median (dollars)	1,668	(X)
No rent paid	9	(X)

Source: ACS 2023 Estimates

Condition of Housing Stock. The Census can provide estimates of substandard units that are occupied by low and moderate income households. The Appellate Division upheld COAH's use of three indicators to determine substandard housing units in the State. Those three indicators are 1) housing more than 50 years old with more than one occupant per room; 2) homes lacking complete plumbing; and 3) homes lacking complete kitchen facilities.



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The ACS estimates .8% of homes lack complete plumbing and .8% of homes lack complete kitchen facilities in the Borough.

COMPLETE FACILITIES		
	Number	Percent
Occupied housing units	3,865	3,865
Lacking complete plumbing facilities	32	0.8%
Lacking complete kitchen facilities	32	0.8%

Source: ACS 2023 Estimates

In 2023, the Borough of Ridgefield contained an estimated 3,865 occupied housing units. The majority (97.67%) of housing units contained 1.0 occupants per room or less. Housing with 1.01 or more persons per room is considered an index of overcrowding. A total of 2.33% of housing in the Borough has 1.01 or more occupants per room and may be considered overcrowded as shown in the table below.

OCCUPANTS PER ROOM		
Occupants	Number	Percent
1.00 or less	3,775	97.67%
1.01 to 1.50	70	1.81%
1.51 or more	20	0.52%
<b>Total</b>	<b>3,865</b>	<b>3,799</b>

Source: ACS 2023 Estimates

The table below utilizes the ACS five-year estimates for the age of housing stock for 2023. The majority of units (25.7%) in Ridgefield were built between 1950 and 1959.

YEAR STRUCTURE BUILT		
Year Built	Number	Percent
Total housing units	4,039	4,039
Built 2014 or later	0	0.0%
Built 2010 to 2013	69	1.7%
Built 2000 to 2009	188	4.7%
Built 1990 to 1999	198	4.9%
Built 1980 to 1989	124	3.1%
Built 1970 to 1979	295	7.3%
Built 1960 to 1969	592	14.7%
Built 1950 to 1959	1,038	25.7%
Built 1940 to 1949	665	16.5%
Built 1939 or earlier	870	21.5%

Source: ACS 2023 Estimates

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

**Employment Demographics of Ridgefield**

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.

ACS estimates that Ridgefield has 9,547 residents in the labor force. Of these, 66.6% were employed with an unemployment rate of 6.2% as shown in the following table.

EMPLOYMENT STATUS		
	Number	Percent
Population 16 years and over	9,547	9,547
In labor force	6,361	66.6%
Civilian labor force	6,361	66.6%
Employed	5,965	62.5%
Unemployed	396	4.1%
Armed Forces	0	0.0%
Not in labor force	3,186	33.4%
Unemployment Rate	(X)	6.2%

Source: ACS 2023 Estimates

Occupational Characteristics. The table below shows the ACS estimates for occupation of civilian workers over 16. A majority of 34.4% of the Borough's residents were employed in Management, business, science, and arts occupations.

EMPLOYED POPULATION BY OCCUPATION (16 YEARS AND OLDER)		
OCCUPATION	Number	Percent
Civilian employed population 16 years and over	5,965	5,965
Management, business, science, and arts occupations	2,052	34.4%
Service occupations	1,243	20.8%
Sales and office occupations	1,461	24.5%
Natural resources, construction, and maintenance occupations	259	4.3%
Production, transportation, and material moving occupations	950	15.9%

Source: ACS 2023 Estimates

Class of Worker. According to ACS estimates, the majority, or 79.4%, of workers were private wage and salary workers. Government workers constituted slightly over 12% of workers, with self-employed workers constituting 8.1%, up from 4.25% in 2014.

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

CLASS OF WORKER		
Class Of Worker	Number	Percent
Civilian employed population 16 years and over	5,965	5,965
Private wage and salary workers	4,734	79.4%
Government workers	737	12.4%
Self-employed in own not incorporated business workers	485	8.1%
Unpaid family workers	9	0.2%

Source: ACS 2023 Estimates

Employment Projections. The NJTPA estimates that employment will grow to 5,354 by 2045.<sup>4</sup>

EMPLOYMENT PROJECTION			
Year	Jobs	Change	Percent
2015	4,675	-	-
2050	5,370	695	14.87%

Source: NJTPA Employment Forecasts by County and Municipality 2015-2050

Employment by Industry. Of the 5,965 in the workforce, educational services, health care, and social assistance category had the most jobs at 932, or 15.6%, followed by other services except public administration, at 802, or 13.4%.

EMPLOYMENT BY INDUSTRY		
Industry	Number	Percent
Civilian employed population 16 years and over	5,965	5,965
Agriculture, forestry, fishing and hunting, and mining	0	0.0%
Construction	163	2.7%
Manufacturing	727	12.2%
Wholesale trade	309	5.2%
Retail trade	710	11.9%
Transportation and warehousing, and utilities	426	7.1%
Information	117	2.0%
Finance and insurance, and real estate and rental and leasing	370	6.2%
Professional, scientific, and management, and administrative and waste management services	475	8.0%
Educational services, and health care and social assistance	932	15.6%
Arts, entertainment, and recreation, and accommodation and food services	572	9.6%
Other services, except public administration	802	13.4%
Public administration	362	6.1%

Source: ACS 2023 Estimates

<sup>4</sup> <http://www.njtpa.org/data-maps/demographics/forecasts>

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

Commuting to Work. The mean commute time among Ridgefield residents was 28.2 minutes, up from 27.8 minutes in 2014. The majority of residents who work, or 68.7%, drove alone while commuting to work as shown by the table below.

COMMUTING TO WORK		
Type	Number	Percent
Workers 16 years and over	5,947	5,947
Car, truck, or van – drove alone	4,083	68.7%
Car, truck, or van – carpooled	1,147	19.3%
Public transportation (excluding taxicab)	394	6.6%
Walked	134	2.3%
Other means	42	0.7%
Worked from home	147	2.5%
Mean travel time to work (minutes)	28.2	(X)

Source: ACS 2023 Estimates

### Projection of Housing Stock

The MLUL, at N.J.S.A. 53:27-310 requires a Housing Element to contain a projection of a 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 developments, and probable residential development of lands.

The Division of Codes and Standards within the Department of Community Affairs (DCA) provides data on Certificates of Occupancy and demolition permits for residential and non-residential development. The New Jersey Construction Reporter also contains data on building permits, certificate of occupancy and demolition data that is supplied by the municipal construction officials on a monthly basis. Included in this document are the last 10 years of data to show Ridgefield's historic development trends.

As shown in the table below, a total of 36 certificates of occupancy were issued between January of 2014 and December 2023. During the same time period, a total of 33 demolition permits were issued, for a net increase of 3 units. The table below shows that the majority of the certificate of occupancies issued were for single- and two-family development.

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

CERTIFICATES OF OCCUPANCY				
Year	Total	1&2 family	Multifamily	Mixed use
2014	1	1	0	0
2015	9	9	0	0
2016	6	6	0	0
2017	0	0	0	0
2018	6	6	0	0
2019	0	0	0	0
2020	2	2	0	0
2021	4	2	1	1
2022	4	0	4	0
2023	4	4	0	0
<b>Totals</b>	<b>36</b>	<b>30</b>	<b>5</b>	<b>1</b>

Source: [www.nj.gov/dca/codes/reporter/co.shtml](http://www.nj.gov/dca/codes/reporter/co.shtml)

DEMOLITIONS				
Year	Total	1&2 family	Multifamily	Mixed use
2014	4	4	0	0
2015	2	2	0	0
2016	2	2	0	0
2017	2	2	0	0
2018	6	6	0	0
2019	3	3	0	0
2020	6	6	0	0
2021	3	3	0	0
2022	4	4	0	0
2023	1	1	0	0
<b>Totals</b>	<b>33</b>	<b>33</b>	<b>0</b>	<b>0</b>

Source: [www.nj.gov/dca/codes/reporter/demo\\_permits.shtml](http://www.nj.gov/dca/codes/reporter/demo_permits.shtml)

**C.O.s and Demolitions.** Based on the historical trend of demolition and certificates of occupancy, 3 new units were built over a 10-year period. That results in approximately .3 new units per year. Based on this historic trend, over a ten-year period, the Borough would expect to issue approximately 3 new certificates of occupancy in the next 10 years.

**NJTPA Projections.** Projecting into the future, the NJTPA projects the Borough will grow to 13,158 residents by the year 2050. Based on the population in 2020 – 11,461 persons – and the NJNTPA projection for 2050, the Borough is expected to grow by approximately 56 people per year. Between 2025 and 2035, at a rate of 56 people per year and an assuming an average household size holding steady at 2.9 people per household, over the next ten-year period, Ridgefield is projected to issue approximately 195 new certificates of occupancy.



## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

## Fair Share Plan

The Fair Share Plan contains the following information:

- Description of existing credits intended to satisfy the obligation;
- Description of mechanisms that will be used to meet any outstanding obligation; and
- An implementation schedule that sets forth a detailed timetable for units to be provided.

In adopting its housing element, a municipality may provide for its fair share of low and moderate income housing by means of any mechanism or combination thereof that provide a realistic opportunity for the provision of their fair share obligation. As per N.J.A.C. 5:93, these potential mechanisms include, but are not limited to:

- Rehabilitation of existing substandard housing units;
- Elderly Cottage Housing Opportunity units (as a Rehabilitation credit);
- Municipally-sponsored and 100% affordable developments;
- Zoning for inclusionary development;
- Alternative living arrangements;
- Accessory apartment program;
- Purchase of existing homes;
- Write-down/buy-down programs; and
- Assisted living residences.

Regional Income Limits. Regional income limits are provided by COAH based on the median gross household income in the COAH region in which the household is located. Dwelling units are affordable to low and moderate income households if the maximum rent or sales price is within their ability to pay such costs based on a formula determined by COAH. The baselines are 80%, 50%, and 30% - meaning that a moderate income household is a household with a gross household income equal to or greater than 50% but less than 80% of the median gross regional income; a low income household is a household with a gross household income equal to 50% or less of the median gross regional income; and a very-low income household is a household with a gross household income equal to 30% or less of the median gross regional income. Ridgefield is located in Region 1, containing Bergen, Hudson, Passaic, and Sussex County.

The latest Regional Income Limits available are from 2025, as shown in the table below. Currently, a four-person household that has an income of more than \$101,670 and up to \$127,199 is considered to be moderate income. Low-income is considered to be a four-person household that has an income more than \$63,600 to \$101,669. A four-person household that has an income of \$38,160 or less is considered to be very-low income.

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

2025 REGIONAL INCOME LIMITS REGION 1					
Income	Household Size				
	1 Person	2 Person	3 Person	4 Person	5 Person
Median	\$89,100	\$101,800	\$114,500	\$127,200	\$137,400
Moderate	\$71,280	\$81,440	\$91,600	\$101,760	\$109,920
Low	\$44,550	\$50,900	\$57,250	\$63,600	\$68,700
Very Low	\$26,730	\$30,540	\$34,350	\$38,160	\$41,220

## Affordable Housing Round 3 "Lookback"

The prior round obligations are set forth as follows:

Period	Obligation
Prior Round	47
Prospective Need	348

The following section describes the Round 3 Compliance Mechanisms.

## Realistic Development Potential: 11 units

The Round 3 HEFSP Vacant Land Adjustment originally concluded that the realistic development potential was zero (0). Since the time of preliminary certification, some land use changes occurred and land became available.

More specifically, two (2) sites had the opportunity for affordable housing in the Borough. Block 401, Lots 1 & 2 had been acquired by V&R Developers. A total of 23 units are proposed for this site, plus one group home. Block 2801 Lot 1, the former municipal building site, will be acquired by V&R Developers from the Borough. A total of 32 units are proposed for this site. The resulting affordable housing obligation, or RDP, for these sites is 11 affordable housing units.

## Total Obligation: 395 units

The Prior Round Unmet Need Obligation of 47 units, Prospective Unmet Need Obligation of 337 units, and an 11-unit RDP, totaling 395 units, will be addressed in the following manner:

## Summary of Compliance Mechanisms – Revised Round 3 Plan

	Project	Mechanism	Acreage	Prior Density	Density (du/ac)	Set Aside	Affordable units	Bonus Credits	Total Units
Prior Round 47 units (RDP 0 units) + Prospective Need 348 units (RDP 11 units)	Group Home/ Maple & Grand Ave (Subdivision)	Group home	N/A	N/A	N/A	N/A	4		4
	Block 401, Lots 1 & 2 (V&R/ Maple & Grand Ave)	Inclusionary Zoning - family units	0.822	N/A	27.98054	15%	1.00		1
		Inclusionary Zoning - supportive housing					2.00	1	3
	Old Municipal Building / 2801 Lot 1	Inclusionary Zoning - family units	0.7	N/A	45.71429	15%	3.00		3
		Inclusionary Zoning - supportive housing					2.00	2	4
	TOD-1	overlay zoning	19.26901	25	25	20%	96		96
	TOD-2	overlay zoning	25.46833	17	25	20%	127		127
	TOD-3	overlay zoning	4.999074	15	20	20%	20		20
	Bergen Boulevard/ C Zone	overlay zoning	18.05	N/A	25	20%	90		90
	Block 1801, Lot 1/ MF Zone	overlay zoning	11.534	N/A	20	20%	46		46
TOTAL									395

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

## Summary of Compliance Mechanisms – Original Round 3 Plan

	Project	Mechanism	Acreage	Density (du/ac)	Unit Type	Bonus Credits	Total Units
					Rental units		
Prior Round 47 units (RDP 0 units) + Prospective Need 348 units (RDP 0 units)	R-TH	overlay zoning	4.07	25	20		20
	R-SR	overlay zoning	4.78	35	33		33
	Group Home	Group home	N/A	N/A	4		4
	Bergen Boulevard/ C Zone	overlay zoning	18.05	30	108		108
	Grand Avenue/ C Zone	overlay zoning	10.72	25	54		54
	Block 503, Lot 1	overlay Zoning	15.53	35	109		109
	Block 1801, Lot 1/ MF Zone	overlay zoning	11.534	30	69		69
	<b>TOTAL</b>						<b>398</b>

The overall compliance mechanisms changed as a result of the availability of land which increased the Borough's RDP, and the preparation of a Master Plan Reexamination in 2023, and adopted in early 2024, which rezoned many of the areas identified in the HEFSP.

The R-TH and R-SR zones were eliminated, and the area identified in these zones became part of the TOD-1 and/or TOD-2 zones. Portions of the Grand Avenue Overlay Zone also converted to the TOD-1 and/or TOD-2 zone. A TOD-3 zone was added in the Reexamination, and Block 503, Lot 1 was eliminated as it was no longer required to meet the Borough's affordable housing obligation.

The specifics regarding each identified site as a Round 3 Compliance Mechanism are found in the following section in this report.

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

**Block 401, Lots 1 & 2***.822 total acres*

Source: Bing maps

The site is currently developed with a childcare center. The overall site is proposed to be developed with a total of 24 units; 23 multi-family units, and one group home.

The group home is proposed to be subdivided from the original parcel, with an acreage of .156 acres, and will be operated by Bergen County United Way. \$153,071.10 of the affordable housing trust fund has been pledged to the New Jersey Housing and Finance Agency towards a Group Home for Developmentally Disabled Individuals. The group home is projected to have four (4) bedrooms. An additional two (2) units of supportive housing are proposed to be built above the group home.

The remaining .666 acre parcel will be developed with 21 multi-family units, including one family affordable unit.

The total number of affordable units on this site is 4 group home bedrooms + 2 supportive housing + 1 family unit = 7 affordable housing units. Three (3) of the affordable housing units are allocated to meet the total RDP for both this site and Block 2801, Lot 1.

As part of this Housing Element, the Borough must utilize the four-prong test to determine if a site is realistic, including the following:

- "Approvable site" means a site that may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low- and moderate-income housing.
- "Available site" means a site with clear title, free of encumbrances which preclude development for low- and moderate-income housing.
- "Developable site" means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by DEP.

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

- "Suitable site" means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

Analysis of the site is as follows:

Approvable site: The site will be rezoned to accommodate the described development.

Available Site: The site has a clear title and no legal encumbrances which would preclude its development as an affordable housing project. The site is owned by V&R Developers.

Developable Site: The site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan). The site is located within sewer service area identified within the Bergen County Wastewater Management Plan and the North Jersey water purveyor area.

Suitable Site: The site is large enough to accommodate the proposed use, adjacent to compatible land uses, with convenient retail to the north and south, bus routes to the east along Broad Avenue, and multi-family residential to the north. The site has access to appropriate streets, such being Grand Avenue, a County road. The site can be developed consistent with RSIS and all other state regulations.

This plan is intended to implement the agreement between the Borough of Ridgefield and V&R Developers, which is included in the Appendix.

*2025 update: This site has a developer's agreement in place. It is expected that site plan approvals will occur within the next year, with construction to follow shortly thereafter.*



## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

**Block 2801, Lot 1***.822 total acres*

Block 2801, Lot 1 is a .7-acre site that contains the former Borough Municipal Building. This site will be sold to V&R Developers for construction of a market-rate and affordable housing development. A total of 32 units are proposed, including three (3) family affordable units, two (2) supportive affordable housing units, and twenty-seven (27) market rate units. This site will provide 5 units of affordable housing to meet the total RDP for both this site and Block 401, Lots 1 & 2.

As part of this Housing Element, the Borough must utilize the four-prong test to determine if a site is realistic, including the following:

- "Approvable site" means a site that may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low- and moderate-income housing.
- "Available site" means a site with clear title, free of encumbrances which preclude development for low- and moderate-income housing.
- "Developable site" means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by DEP.

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

- "Suitable site" means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

Analysis of the site is as follows:

Approvable site: The site was previously rezoned as part of a Redevelopment Plan for the site. The Redevelopment Plan has been modified to reflect the development as described in this section.

Available Site: The site has a clear title and no legal encumbrances which would preclude its development as an affordable housing project. The site is being purchased by V&R Developers from the Borough of Ridgefield.

Developable Site: The site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan). The site is located within sewer service area identified within the Bergen County Wastewater Management Plan and the North Jersey water purveyor area.

Suitable Site: The site is large enough to accommodate the proposed use, adjacent to compatible land uses, with convenient retail/mixed-use commercial to the north and south, bus routes to the west along Broad Avenue, and multi-family residential in the vicinity. The site has access to appropriate streets, such being Grand Avenue, a County road, and Hillside Street. The site can be developed consistent with RSIS and all other state regulations.

This plan is intended to implement the agreement between the Borough of Ridgefield and V&R Developers, which is included in the Appendix.

*2025 update: This site has a developer's agreement in place. It is expected that site plan approvals will occur within the next year, with construction to follow shortly thereafter.*

## HOUSING ELEMENT AND FAIR SHARE PLAN "ROUND 4"

### TOD - 1 Overlay Zone

19.269 total acres



The TOD 1 overlay zone consists of 19.269 total acres. The TOD-1 zone is proposed for multi-family residential with a mandatory 20% affordable housing set-aside at a density of 25 du/ac. The TOD-1 zone can produce a total of 96 affordable units.

*2025 update: No units have been built in the TOD-1 zone to date.*