

FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

Town of Harrison
Hudson County, New Jersey

May 29, 2025

Adopted by the Planning Board on June 9, 2025

Prepared By:



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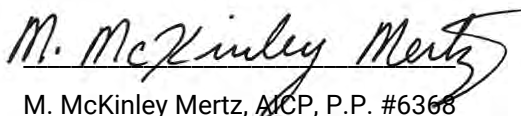
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EXECUTIVE SUMMARY

The following Fourth Round Housing Element and Fair Share Plan has been prepared for the Town of Harrison in the County of Hudson in accordance with the Fair Housing Act as most recently amended (P.L.2024, c.2).

Harrison is a 1.21 square mile community located in northeast New Jersey, within the western portion of Hudson County that abuts the neighboring County of Essex. The Town shares municipal boundaries with Kearny Town and East Newark Borough to the north and is separated from Newark City by the Passaic River which bounds Harrison to the west, south, and east. Primary US and County routes, including Interstate-280, and Hudson County Routes 699, 697, 507, and 508 run through the Town.

The Town can be characterized as an urban municipality and, according to the State Development and Redevelopment Plan (SDRP), is located in Metro Planning Area 1.

According to the 2020 Census, Harrison's population was 19,450, which represents an increase of 43% from 2010. In 2020, the Town's median age was 32.1 years, representing a 3.6% decrease from the median age of 34 years in 2010. The Town's average household size in 2020 was 2.18 persons, which was lower than the average at the County level (2.38 persons).

The housing stock of the Town is predominantly multifamily structures with over 20 dwelling units followed by 2-family homes. Approximately 40% of the housing stock was built prior to 1970, making these dwellings older than fifty years. According to the guidelines originally established by COAH, the Town is located in Housing Region 1, a region that consists of Hudson, Bergen, Passaic, and Sussex counties. Based on the 2025 Regional Income Limits (released by Affordable Housing Professionals of New Jersey on May 5, 2025), the median income in Region 1 for a four-person household is \$127,200, the moderate-income is \$101,760, the low-income is \$63,600, and the very-low-income level is \$38,160.

Affordable housing obligations in New Jersey are divided into "housing rounds," as will be discussed in detail later in this Plan. Each municipality in New Jersey has a constitutional obligation to provide their fair share of the calculated regional need for affordable housing within the respective housing round. These obligations to construct new affordable housing are known as the "Prospective Need" obligation. Municipalities also have an obligation to rehabilitate units that are deemed substandard, pursuant to the criteria of the Fair Housing Act. This obligation is known as the Present Need, or Rehabilitation Share. The housings rounds are as follows: Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035).

Harrison is officially designated as an "Urban Aid" municipality, meaning that it has been identified by the State as being particularly distressed across several measures of economic and social wellbeing. The designation relates to affordable housing in that qualified urban aid municipalities are exempt from

prospective need obligations for all housing rounds during which the urban aid designation remains. To qualify, municipalities must meet at least one of the following criteria:

- The ratio of substandard existing deficient housing units currently occupied by low- and moderate-income households within the municipality, compared to all existing housing in the municipality, is greater than the equivalent ratio in the region
- The municipality has a population density greater than 10,000 persons per square mile of land area
- The municipality has a population density of more than 6,000, but less than 10,000 persons per square mile of land area, and less than five percent vacant parcels not used as farmland

The Town of Harrison did not participate in the Prior Round. During the Third Round the Town entered into a Settlement Agreement with Fair Share Housing Center to establish their Third Round affordable housing obligation. The subsequent compliance efforts were approved by the Court in a Judgement of Compliance and Repose, dated June 4, 2020, confirming the Town satisfied its Third Round obligations.

The Town was able to fully meet its Prior Round and Third Round obligations through credit-worthy units that are existing, under construction, or proposed as well as rental bonus credits.

As a designated urban aid municipality, Kearny is exempt from any prospective need obligation for the Fourth Round but still has a present need (rehabilitation) obligation as calculated by DCA:

Rehabilitation Share: 257

Prospective Need: 0

INTRODUCTION

The need to provide a realistic opportunity for the construction of affordable housing in New Jersey, the country's most densely populated state, has been recognized for decades. In the case of Southern Burlington County NAACP v. the Township of Mount Laurel 67 N.J. 151 (1975), (commonly known as Mount Laurel I), the New Jersey Supreme Court established the doctrine that developing municipalities in New Jersey have a constitutional obligation to create a realistic opportunity for their fair share of low and moderate income housing.

In Southern Burlington County NAACP v. Township of Mount Laurel, 92 N.J. 158, 456 A.2d 390 (1983), decided on January 20, 1983 (commonly known as Mount Laurel II), the Supreme Court responded to the response of municipalities to Mount Laurel II. The builder's remedy created a mechanism for developers to sue non-compliant municipalities and force them to comply. Mount Laurel II also created the Judgment of Repose to incentivize municipalities to comply. A Judgment of Repose protected municipalities from potential lawsuits and those who would claim entitlement to a builder's remedy or other relief based upon the claim that the municipality was noncompliant.

In the wake of Mount Laurel II, developers sued municipalities seeking builder's remedies. The wave of builder's remedy lawsuits created the impetus for legislation to protect municipalities from builder's remedies. A decision by Judge Serpentelli, one of three judges appointed by Chief Justice Wilentz to implement Mount Laurel II, increased the need for a legislative cure. More specifically, in 1984, Judge Serpentelli issued the "AMG decision" (AMG Realty Co. v. Warren Twp), which established a formula for any developer to determine the fair share obligation of any municipality.

The pressure of builder's remedy suits, combined with the ease in determining the fair share of any municipality through the AMG formula, culminated in the enactment of the New Jersey Fair Housing Act in 1985. The Fair Housing Act (FHA) is found at N.J.S.A. 52:270-301, et seq. The FHA established the Council on Affordable Housing (COAH) as an administrative alternative to builder's remedy lawsuits and the concomitant jurisdiction of the courts. COAH was given the responsibility of dividing the state into housing regions, determining regional and municipal fair share affordable housing obligations, and adopting regulations that would establish the guidelines and approaches that municipalities may use in addressing their affordable housing need.

In 2008, the Legislature amended the FHA to add requirements for very low-income housing. Very low-income households are those in which the gross household income is 30% or less than the region's median household income. Low-income households are those with incomes no greater than 50% of the region's median household income. Moderate-income households are those with incomes no greater than 80% and no less than 50% of the region's median household income. Each is adjusted for household size and is in relation to the median gross income of the housing region in which the municipality is located.

FIRST AND SECOND ROUNDS

The First and Second Rounds under COAH are collectively referred to as the "Prior Round." The Prior Round obligation is the cumulative 1987-1999 fair share obligation. The First Round consists of the six-year period between 1987 and 1993 for which COAH first established a formula for determining municipal affordable housing obligations (N.J.A.C. 5:92-1 *et seq.*). Then in 1994, COAH established amended regulations (N.J.A.C. 5:93-1.1 *et seq.*) and produced additional municipal affordable housing obligations for the years 1993 to 1999. This second round of obligations is known as the Second Round. When COAH adopted regulations for Round 2, it made the Round 1 and 2 obligations cumulative for both periods.

THIRD ROUND

Housing rounds were originally established by the Fair Housing Act as six-year periods, but in 2001 the Legislature extended the rounds to 10-year periods. This should have meant that the Third Round ran from 1999 to 2009. However, COAH didn't establish new rules for the Third Round until the end of 2004 (N.J.A.C. 5:94-1 and 95-1 *et seq.*). The Third Round time period was therefore extended to 2014. The Third Round rules established a new method for calculating a municipality's affordable housing obligation, known as

“growth share.” This method required municipalities to project future residential and non-residential development, and then derive their obligation from that growth.

After the New Jersey Appellate Court invalidated several components of the Third Round rules, COAH released revised rules in 2008. The Third Round was once again extended to 2018 to provide municipalities with the time to apply the amended rules and establish mechanisms to meet their obligations. The revised Third Round rules, like the initial Third Round rules, established the obligations based on a growth share approach.

On October 8, 2010, in response to numerous legal challenges to the second iteration of COAH’s Third Round regulations, the Appellate Divisions ruled that COAH could not allocate obligations through a “growth share” formula and directed COAH to use similar methods to those used in the First and Second Rounds. COAH proposed Third Round regulations a third time in 2014 using a formula similar to the ones it had used in the first and second rounds. However, when COAH met to consider adopting these rules on October 20, 2014, it deadlocked.

On March 10, 2015, the New Jersey Supreme Court decided In re Adoption of N.J.A.C. 5:96 & 5:97 by the N.J. Council on Affordable Housing, 221 N.J. 1 (2015) (Mount Laurel IV), wherein it responded to COAH’s failure to adopt defensible rules for Round 3. This decision changed the landscape by which municipalities are required to comply with their constitutional obligation to provide their fair share of affordable housing. The Supreme Court held that since COAH was no longer functioning, trial courts were to resume their role as the forum of first instance for evaluating municipal compliance with Mount Laurel obligations, and also established a transitional process for municipalities to seek temporary immunity and ultimately a Judgment of Compliance and Repose (“JOR”) from a Court, which was the “judicial equivalent” of Substantive Certification from COAH.

On January 18, 2017, the Supreme Court decided In Re Declaratory Judgment Actions Filed by Various Municipalities, County of Ocean, Pursuant To The Supreme Court’s Decision In In re Adoption of N.J.A.C. 5:96, 221 N.J. 1 (2015) (“Mount Laurel V”), which held that need having accrued during the Gap Period (1999-2015) was part of the Present Need, not Prospective Need. The Supreme Court held that there is an obligation with respect to that period for households that came into existence during that gap that are eligible for affordable housing, that are presently (as of 2015) in need of affordable housing, and that are not already counted in the traditional present need.

As the methodology and obligations from the Gap and Prospective Need had not been fully adjudicated at that time, various trial judges issued opinions on the appropriate methodology and 354 municipalities reportedly settled with Fair Share Housing Center wherein they negotiated the obligations for Round 3.

Municipal obligations were therefore broken down in Round Three Housing Element and Fair Share Plans as Present Need/Rehabilitation, Prior Round (1987-1999), and Third Round and Gap Period (1999-2015).

Municipalities that received their Final Judgement of Compliance and Repose were guaranteed immunity from builders' remedy lawsuits through the end of the Third Round, June 30, 2025.

FOURTH ROUND

On March 18, 2024, the affordable housing legislation known jointly as Senate Bill S50 and Assembly Bill A4 passed both houses of the legislature. Governor Murphy signed the bill (P.L.2024, c.2) into law on March 20, 2024, establishing a new methodology for determining municipalities' affordable housing obligations for the Fourth Round and beyond. The new legislation, which comprehensively amends the FHA, overhauled the process that municipalities undertake to establish and plan for their constitutionally mandated affordable housing obligation. Most notably, this legislation formally abolished COAH while transferring its functions to the New Jersey Department of Community Affairs (DCA) and Housing Mortgage and Finance Agency (HMFA). As a result, the legislation codified the method for calculating regional and municipal affordable housing needs and returned most of the process from the Courts to state administrative departments.

The amended FHA called on the DCA to issue a non-binding report on the new Present Need Obligation (commonly referred to as the rehab obligation) and the Prospective Need for Round 4 and subsequent rounds. The amended FHA requires the DCA to base its analysis of the obligations for each municipality based upon the standards set forth in the amended FHA. Accordingly, on October 18, 2024, the DCA released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State's municipalities. The amended FHA gave municipalities until January 31, 2025, to review the obligation reported by the DCA and perform their own analysis of their obligation based on the methodology in the legislation and previously established by the Courts. If any municipality wished to commit to an obligation different from the one reported by the DCA, the amended FHA required the municipality to adopt a resolution by January 31, 2025, committing to the number that it contended was the appropriate obligation. If a municipality wished to commit to the numbers that the DCA reported, the amended FHA required the municipality to adopt a resolution committing to the DCA numbers.

The amended FHA required any municipality that wished to participate in the new process that the Act created to file a declaratory relief action within 48 hours of adopting the resolution committing to the numbers the municipality deemed appropriate.

The amended FHA gave any interested party who wished to oppose the numbers to which any municipality committed to file an Answer by February 28, 2025, which included a particularized objection to the numbers to which the municipality committed.

The amended FHA gave "the program" until March 31, 2025, to try to resolve any disputes over the fair share numbers to which a municipality committed through an "Affordable Housing Dispute Resolution

Program.” The program is a new entity created by the amended FHA. It is staffed with seven current or retired judges and the judges have the authority to use adjudicators to assist it in mediating disputes over the obligations of municipalities.

The amended FHA gives municipalities until June 30, 2025, to file a Housing Element and Fair Share Plan and related documents showing how the municipality will comply with its obligations. The Fourth Round Plans will follow the same general format as they have with certain updates to their requirements dealing with various types of housing and the bonus credit calculation system. Notably, HEFSPs are required to be consistent with the State Development and Redevelopment Plan (SDRP) (a new draft SDRP was released in late 2024 and has yet to be adopted) and the Highlands Regional Master Plan for conforming municipalities. As part of the HEFSP, municipalities shall include an assessment of the degree to which the municipality has met its fair share obligation from the prior rounds of affordable housing (i.e. First, Second and Third Rounds).

HARRISON’S HISTORY OF AFFORDABLE HOUSING

The Harrison Planning Board adopted a Round 3 Housing Element and Fair Share Plan on December 11, 2008 (“2008 Plan”), and on December 30, 2008, petitioned COAH for substantive certification. The Town was deemed complete on February 19, 2009. Harrison then adopted an amended Round 3 Housing Element and Fair Share Plan on October 21, 2009 (“2009 Plan”) under the revised COAH Third Round methodology. Harrison, however, did not receive Third Round substantive certification as a large majority of COAH’s Third Round regulations were invalidated by the Appellate Division on October 10, 2010.

In response to Mount Laurel IV, Harrison filed a Declaratory Judgment action, along with a motion for temporary immunity, on July 8, 2015. The Court appointed Christine A. Nazzaro-Coffone, A.I.C.P., P.P., to serve as the Court’s Special Master.

Due to the uncertainty in the appropriate manner by which to calculate municipal obligations throughout New Jersey, the Town determined that a settlement with Fair Share Housing Center (“FSHC”) was in the best interest of the Town and its residents. Under the supervision of the Special Master, the Town and its professionals entered into negotiations with representatives of FSHC to settle the Town’s Declaratory Judgment action and seek Court approval for an accepted fair share obligation for the Town. A Fairness Hearing was held on August 23, 2017, at which time the Court approved a draft settlement agreement between the Town and FSHC. The Harrison Planning Board adopted a Housing Element and Fair Share Plan on December 14, 2017 (“2017 Plan”). The Town and FSHC executed a settlement agreement dated November 2, 2018 on November 26, 2018.

The Town and FSHC amended the settlement agreement to include additional provisions for age-restricted affordable housing opportunities. The previous SAH/SH Senior and Affordable Housing Zone was combined with the AH Affordable Housing Overlay to create a new SH Senior Housing Zone. Proposed

development densities were also adjusted in the Waterfront Redevelopment Area. The amended settlement agreement, dated November 12, 2019, was approved by the Town Council and signed by the Mayor on November 12, 2019, and was signed by Adam Gordon of Fair Share Housing Center at a later date (undated). The amended 2019 settlement agreement can be found in Appendix A. As a result of the amended settlement agreement, the Town adopted an Amended Housing Element and Fair Share Plan on December 17, 2019, with a subsequent amendment adopted on May 11, 2020, to accommodate slight adjustments to the lots included in the SH Zone and to the number of affordable units proposed for the Holy Cross site. A combined Fairness and Compliance hearing was held on May 29, 2020, and the Town received a JOR via court order that was issued on June 4, 2020 (see Appendix B).

Several ordinances were adopted and approved as part of the 2020 JOR, including an updated Development Fee ordinance, a rezoning for the SH Senior Housing Zone, an amendment to the Waterfront Redevelopment Plan to account for inclusionary zoning, and an affordable housing zone implementing the provisions of the Uniform Housing Affordability Controls.

Subsequent to receiving a JOR in 2020, the Town determined it was in its best interest to amend its Housing Plan once again to account for a new opportunity to provide affordable units on Harrison Avenue. A 100% affordable housing development was proposed for Block 196, Lots 6, 8, 9, 10, and 12 along Harrison Avenue. The acquisition of Lots 6 and 10 was approved via Ordinance No. 1429 on December 15, 2020. An amended Housing Element and Fair Share Plan was adopted May 26, 2021 (the "2021 HEFSP") to account for a 25-unit 100% affordable development on these sites.

An amended settlement agreement representing the 2021 HEFSP changes (Appendix C), dated June 8, 2021, was approved by the Town Council and signed by the Mayor on June 15, 2021. It was then signed by Fair Share Housing Center at a later date. An amended Fairness and Final Compliance Hearing was held July 13, 2021, and on August 31, 2021, the Court issued an Order of Amended Fairness and Final Judgment of Compliance and Repose (Appendix D) approving the mechanisms of the amended 2021 HEFSP and settlement agreement.

On January 2, 2025, in accordance with the standards established by the amended FHA and described above, the Town adopted Resolution 2025-011, maintaining the Fourth Round DCA-generated Prospective Need obligation of 0 units and Present Need obligation of 2,088 units (Appendix E), securing the Town's protection from builder's remedy lawsuits until such time as a Housing Element and Fair Share Plan has been prepared and submitted to the Program. Subsequently, in accordance with the amended FHA, the Town filed a Compliant (Docket No. HUD-L-000279-25) seeking the entry of a declaratory judgment (Appendix E). On May 1, 2025, the Court issued an Order affirming and fixing the Town's Present Need obligation of 2,088 units and Prospective Need obligation of 0 units (Appendix F).

This Fourth Round HEFSP sets forth mechanisms implemented to address the Town's affordable housing obligations and has been prepared in accordance with the Fair Housing Act as most recently amended (P.L.2024, c.2).

PLANNING FOR AFFORDABLE HOUSING

Pursuant to both the FHA (N.J.S.A. 52:27D-310, et seq.) and the Municipal Land Use Law (MLUL) (N.J.S.A. 40:55D-28), municipalities in New Jersey are required to include a housing element in their master plans. The principal purpose of the housing element is to describe the specific, intended methods that a municipality plans to use in order to meet its low- and moderate-income housing needs. Further, the housing element is meant to demonstrate the existing zoning or planned zoning changes that will allow for the provision of adequate capacity to accommodate household and employment growth projections, to achieve the goal of access to affordable housing for present and future populations. The statutorily required contents of the housing element are:

- 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;
- 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, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);
- 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;
- g. 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, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20);

- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), 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. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- i. 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.

PART 1: HOUSING ELEMENT**DEMOGRAPHIC CHARACTERISTICS****Population**

Table 1 below depicts the population trends experienced in Harrison, Hudson County, and the State of New Jersey in the 93-year period between 1930 and 2023. In 2023, there were 19,599 residents in Harrison, which indicates an increase of 149 people (0.8%) from 2020. Harrison experienced steady growth between 1930 and 2010. A population boom took place, with an increase of over 40%, from 2010 to 2020 due to the conversion of the Waterfront Redevelopment Area from industrial sites to residential and commercial hubs. That rapid increase in residents has since slowed. Hudson County also had its most significant period of growth between 2010 and 2020 when the County saw a 14.3% increase in its population. At the State level, however, the greatest increase in population occurred between 1950 and 1960 (25.5%). The Town's overall growth (25.6%) has proportionally exceeded that of the County (2.9%), but not that of the State (129.3%).

Table 1: Population Trends, 1930-2023									
Town of Harrison, Hudson County, and New Jersey									
	Harrison			Hudson County			New Jersey		
Year	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1930	15,601	-	-	690,730	-	-	4,041,334	-	-
1940	14,171	-1,430	-9.2%	652,040	-38,690	-5.6%	4,160,165	118,831	2.9%
1950	13,490	-681	-4.8%	647,437	-4,603	-0.7%	4,835,329	675,164	16.2%
1960	11,743	-1,747	-13.0%	610,734	-36,703	-5.7%	6,066,782	1,231,453	25.5%
1970	11,811	68	0.6%	607,839	-2,895	-0.5%	7,171,112	1,104,330	18.2%
1980	12,242	431	3.6%	556,972	-50,867	-8.4%	7,365,011	193,899	2.7%
1990	13,425	1,183	9.7%	553,099	-3,873	-0.7%	7,730,188	365,177	5.0%
2000	14,424	999	7.4%	608,975	55,876	10.1%	8,414,350	684,162	8.9%
2010	13,620	-804	-5.6%	634,266	25,291	4.2%	8,791,894	377,544	4.5%
2020	19,450	5,830	42.8%	724,854	90,588	14.3%	9,288,994	497,100	5.7%
2023	19,599	149	0.8%	710,478	-14,376	-2.0%	9,267,014	-21,980	-0.2%
Total Change	-	3,998	25.6%	-	19,748	2.9%	-	5,225,680	129.3%

Source: U.S. Census Bureau, Decennial Census and 2023: ACS 5-Year Estimates Table S0101

Population Composition by Age

The median age of the residents in Harrison in 2020 was 32.1 years, which shows a -5.6% decrease from the 2010 median age of 34 years. Analysis of age group characteristics provides insight into the actual changes in population. This comparison is helpful in determining the impact these changes have on housing needs, community facilities and services for the municipality. As detailed in Table 2 below, the entire composition of Harrison experienced notable shifts in the years between 2010 and 2020. The most significant shift occurred in the population aged 25 to 34 which collectively saw a 3,217-person (117.9%) increase. In this timeframe, the Town experienced a population boom driven by the redevelopment of the Waterfront Redevelopment Area which led to the construction of several multifamily developments. The resulting influx of people appears to have been driven by those aged 25-34. This data suggests that Harrison is now, more than ever, cemented as a destination for young professionals and burgeoning families.

Table 2: Population by Age, 2010 to 2020						
Town of Harrison						
Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	858	6.3%	1086	5.6%	228	26.6%
5 to 14	1,506	11.1%	1719	8.8%	213	14.1%
15 to 24	1,954	14.3%	2,360	12.1%	406	20.8%
25 to 34	2,729	20.0%	5946	30.6%	3217	117.9%
35 to 44	2,042	15.0%	2757	14.2%	715	35.0%
45 to 54	1,829	13.4%	1946	10.0%	117	6.4%
55 to 64	1,440	10.6%	1,842	9.5%	402	27.9%
65 and over	1,262	9.3%	1,794	9.2%	532	42.2%
Total population	13,620	100.00%	19,450	100.00%	5830	42.8%
Median Age	34	-	32.1	-	-1.9	-5.6%

Source: U.S. Decennial Census, 2010 and 2020

Hudson County experienced population fluctuation as well. The County also saw the greatest shift of roughly 24.6% in its population aged 65 and over, which was proportionally slightly lower than the increase experienced at the Town level. The County experienced a slight decrease in its population aged 5 to 14 (-2.3%), but saw a steady increase in all other populations, mirroring the Town's trends. This data is displayed in Table 3 below.

Table 3: Population by Age, 2010 to 2020						
Hudson County						
Population	2010		2020		Change (2000 to 2010)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	42,586	6.7%	44,816	6.2%	2,230	5.2%
5 to 14	66,584	10.5%	76,168	10.5%	9,584	14.4%
15 to 24	85,641	13.5%	83,663	11.5%	-1,978	-2.3%
25 to 34	131,508	20.7%	161,172	22.2%	29,664	22.6%
35 to 44	96,716	15.2%	115,232	15.9%	18,516	19.1%
45 to 54	82,985	13.1%	85,205	11.8%	2,220	2.7%
55 to 64	62,180	9.8%	76,308	10.5%	14,128	22.7%
65 and over	66,066	10.4%	82,290	11.4%	16,224	24.6%
Total population	634,266	100.0%	724,854	100.0%	90,588	14.3%
Median Age	34.2	-	34.8	-	0.6	1.8%

Source: U.S. Decennial Census, 2010 and 2020

Households

A household is defined as one or more persons, either related or not, living together in a housing unit. In 2020 there was a total of 8,111 households in Harrison. Over half of the Town's households are comprised of two or less people. In fact, Two-person households were the most common household size at both the Town (33.1%) and County (30.8%) levels, followed by one-person households. The average household size of the Town in 2020 was 2.18, which was slightly lower than that of the County's average of 2.38.

Table 4: Household Size of Occupied Housing Units, 2020				
Town of Harrison and Hudson County				
	Harrison		Hudson County	
	Number	Percent	Number	Percent
1-person household	2,442	30.1%	86,330	29.8%
2-person household	2,688	33.1%	89,247	30.8%
3-person household	1,321	16.3%	50,455	17.4%
4-person household	920	11.3%	36,286	12.5%
5-person household	391	4.8%	15,807	5.5%
6-person household	205	2.5%	7,012	2.4%
7-or-more-person household	144	1.8%	4,271	1.5%
Total Households	8,111	100.0%	289,408	100.0%
Average Household Size (2023)	2.18		2.38	

Source: US Census Bureau 2020, H9 and 2023 ACS 5-year Table S1101

According to the United States Census, family households are defined as two or more persons living in the same household, related by birth, marriage, or adoption. As shown in Table 5, the majority (54%) of all households in the Town in 2023 were categorized as family households. Households in Harrison containing a married couple with children only accounted for 16% of all households in the Town. Data for 2023 includes

the sub-groups of non-traditional households, including “Other Family” and “Non-Family” households. “Other Family” households accounted for 15% of all households, broken down into 11% female householders with no spouse or partner present and 4% male householders with no spouse or partner present. “Non-Family” households are defined as those that consist of a householder living alone or sharing the home exclusively with people to whom he/she is not related. Non-family households comprise approximately 46% of all households in the Town.

Table 5: Household Size and Type, 2023		
Town of Harrison		
	Total	Percent
Total Households	8,991	100%
Family Households	4,899	54%
Married couple family	3,561	40%
With children	1,424	16%
Without children	2,137	24%
Other Family	1,338	15%
Male householder, no spouse	387	4%
With children	101	1%
Without children	286	3%
Female householder, no spouse	951	11%
With children	575	6%
Without children	376	4%
Nonfamily household	4,092	46%
Male householder	2,454	27%
Living alone	1,842	20%
Not living alone	612	7%
With children	0	0%
Female householder	1,638	18%
Living alone	1,331	15%
Not living alone	307	3%
With children	0	0%

Source: 2023 ACS 5-Year B11005 and B11010

Income

As measured in 2023, Harrison had a significantly lower median household income compared to Hudson County and the State of New Jersey. The median income in Harrison was \$82,290, which was roughly \$8,000 less than that of the County and \$19,000 less than that of the State. The per capita income in Harrison was comparable to that of the County, but much lower than that of the State. This data is outlined in Table 6 below.

Table 6: Per Capita Household Income, 2023 Town of Harrison, Hudson County, and New Jersey		
	Per Capita Income	Median Household Income
Harrison	\$49,007	\$82,290
Hudson County	\$53,998	\$90,032
New Jersey	\$140,299	\$101,050

Source: 2023 ACS 5-year Estimates, Table S1902

In 2023 roughly 73% percent of all households in the Town earned an income of \$50,000 or more, as compared to roughly 71% of households in the County. The income range that accounted for the most Town households was the \$50,000 to \$74,999 bracket, which comprised nearly 19.8% of households in Harrison; this contrasted with Hudson County, where the most common income range was \$200,000 or more (19.5%). At the County level, the \$50,000 to \$74,999 income bracket accounted for a lesser 13.4% of households. This suggests that the Town's household income distribution is slightly skewed toward these lower income brackets as compared to the County, which may at least partially help explain the slight difference between the median income reported at the Town (\$82,290) and County (\$90,032) levels.

Table 7: Household Income, 2023				
Town of Harrison and Hudson County				
	Harrison		Hudson County	
	Number	Percent	Number	Percent
Less than \$10,000	539	6.00%	15,664	5.30%
\$10,000 to \$14,999	261	2.90%	13,004	4.40%
\$15,000 to \$24,999	450	5.00%	17,438	5.90%
\$25,000 to \$34,999	530	5.90%	17,142	5.80%
\$35,000 to \$49,999	638	7.10%	23,349	7.90%
\$50,000 to \$74,999	1,780	19.80%	39,604	13.40%
\$75,000 to \$99,999	854	9.50%	33,397	11.30%
\$100,000 to \$149,999	1,645	18.30%	49,062	16.60%
\$150,000 to \$199,999	1,106	12.30%	29,260	9.90%
\$200,000 or more	1,178	13.10%	57,633	19.50%
Total Households	8,991	100.0%	295,552	100.0%
Median Household Income	\$82,290		\$90,032	

Source: 2023 ACS 5-Year Estimates, Table S1901

Poverty Status

Of the 19,599 people in Harrison for which poverty status was determined, 2,725 (13.9%) individuals lived in poverty in 2023; this was slightly lower than the County's poverty rate of 14.8%. Of Harrison's impoverished population in 2020, over half were between the ages of 18 to 64. This trend was mirrored at the County level as well. Proportionally, the Town and County had similar percentages of children and elderly living in poverty. This data is presented in Table 8 below.

Table 8: Poverty Status, 2023				
Town of Harrison and Hudson County				
	Harrison		Hudson County	
	Number	Percent	Number	Percent
Total persons	19,599	100.0%	701,665	100.0%
Total persons below poverty level	2,725	13.9%	103,860	14.8%
Under 18	629	3.2%	29,616	4.2%
18 to 64	1,685	8.6%	57,370	8.2%
65 and over	411	2.1%	16,874	2.4%

Source: 2023 American Community Survey 5-Year Estimate, Table S1701

Household Costs

Tables 9 and 10 below show the expenditures for housing as a percentage of household income for those who own and rent in Harrison and Hudson County. In 2023, most Town residents lived in homes they rented, which was the same at the County level as well. General affordability standards set a limit at 30% of gross income to be allocated for owner-occupied housing costs and 28% of gross income to be allocated for renter-occupied housing costs. Approximately 44% of Town residents who owned the units they occupied spent 30% or more of their household income on housing, as compared to 44.3% of Town residents who rented the units they occupied. Figures for those who rented were on par with those of the County, while only 33.8% of County residents who owned the units they occupied spent 30% or more of their household income on housing.

Table 9: Selected Monthly Owner Costs as a Percentage of Household Income, 2023				
Town of Harrison and Hudson County				
	Harrison		Hudson County	
	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	1,697	100.0%	92,160	100.0%
Less than 20.0%	667	39.3%	41,646	45.2%
20.0 to 24.9%	120	7.1%	10,714	11.6%
25.0 to 29.9%	131	7.7%	7,984	8.7%
30.0 to 34.9%	85	5.0%	5,361	5.8%
35.0% or more	661	39.0%	25,825	28.0%
Not computed	33	1.9%	630	0.7%

Source: 2023 American Community 5-Year Estimates, Table DP04

Table 10: Gross Rent as a Percentage of Household Income, 2023				
Town of Harrison and Hudson County				
	Harrison		Hudson County	
	Number	Percent	Number	Percent
Total Renter-Occupied Housing Units	7,294	100.00%	203,392	100.00%
Less than 10%	162	2.2%	9,130	4.5%
10.0 to 14.9%	898	12.3%	20,730	10.2%
15.0 to 19.9%	1,026	14.1%	28,038	13.8%
20.0 to 24.9%	895	12.3%	25,735	12.7%
25.0 to 29.9%	796	10.9%	22,986	11.3%
30.0 to 34.9%	1,022	14.0%	17,061	8.4%
35.0 to 39.9%	294	4.0%	12,391	6.1%
40.0 to 49.9%	798	10.9%	15,095	7.4%
50% or more	1,124	15.4%	45,116	22.2%
Not computed	279	3.8%	7,110	3.5%

Source: 2023 American Community 5-Year Estimates, Table B25070

EXISTING HOUSING CONDITIONS**Housing Unit Data**

Harrison's housing stock is largely comprised of structures built prior to the year 2009. However, there was a major housing boom from 2010 to 2019, in which the housing stock increased by 3,000 new structures built, or an additional 31.2%. This is largely due to the redevelopment of the Waterfront Redevelopment Area in which several large residential developments were built. In 2023, Harrison had a total of 9,625 occupied housing units, roughly 17.6% of which were owner-occupied and 75.8% of which were renter-occupied. The median year of construction for the housing stock in Harrison is 1984. This data is outlined in Tables 11 and 12 below.

Table 11: Housing Data, 2023			
Town of Harrison			
	Number	% of Total Housing Units	% of Occupied Housing Units
Total Housing Units	9,625	100.00%	-
Occupied Housing Units	8,991	93.4%	100.00%
Owner Occupied	1,697	17.6%	18.9%
Renter Occupied	7,294	75.8%	81.1%
Vacant Housing Units	634	6.6%	-

Source: 2023 American Community Survey 5-Year Estimates, Table DP04

Table 12: Year Structure Built, 2023		
Town of Harrison		
	Number	Percent
Total Housing Units	9,625	100.00%
Built 1939 or earlier	2,143	22.3%
Built 1940 to 1949	358	3.7%
Built 1950 to 1959	565	5.9%
Built 1960 to 1969	922	9.6%
Built 1970 to 1979	636	6.6%
Built 1980 to 1989	478	5.0%
Built 1990 to 1999	480	5.0%
Built 2000 to 2009	497	5.2%
Built 2010 to 2019	3,000	31.2%
Built 2020 or later	546	5.7%
Median Year Structure Built	1984	

Source: 2023 American Community Survey 5-Year Estimates, Tables B25034 and B25035

According to the 2023 American Community Survey, Harrison has a high occupancy rate, with very few of their housing units vacant. Of Harrison's 9,625 housing units, 8,991 (93.4%) were occupied and only 634 (6.1%) were vacant. Over three-quarters (77.4%) of vacant units could be attributed to "For Rent/Rented Not Occupied", while the remaining we categorized as either "For Seasonal, Recreational or Occasional Use" (3.2%) or "Other Vacant" (19.4%). This data is represented in Table 13 below.

Table 13: Housing Occupancy, 2023			
Town of Harrison			
	Total	% of Total Housing Units	% of Vacant Housing Units
Total Housing Units	9,625	100.00%	-
Occupied	8,991	93.4%	-
Vacant Housing Units	634	6.6%	100.0%
For Rent/Rented Not Occupied	491	5.1%	77.4%
For Sale Only	0	0.0%	0.0%
Sold, not occupied	0	0.0%	0.0%
For Seasonal, Recreational or Occasional Use	20	0.2%	3.2%
For migrant workers	0	0.0%	0.0%
Other Vacant	123	1.3%	19.4%

Source: ACS 5-Year DP04 and B25004

Housing Type and Size

In 2023, 20-or-more unit housing made up most of the Town's housing stock at 39.2%. Two family homes were the next most common type of housing, representing 22.8% of the Town's housing stock. The median number of rooms within housing structures in the Town was 3.7, with 93.3% of housing units having a maximum of 6 rooms and less than 6.6% of housing units having 7 rooms or more.

Table 14: Housing Type and Size, 2023		
Town of Harrison		
Units in Structure	Total	Percent
1, detached	513	5.3%
1, attached	398	4.1%
2	2,197	22.8%
3 or 4	1,370	14.2%
5 to 9	888	9.2%
10 to 19	442	4.6%
20 or more	3,769	39.2%
Mobile home	48	0.5%
Boat, RV, van, etc.	0	0.0%

Total Housing Units	9,625	100.00%
Rooms	Total	Percent
1 room	994	10.3%
2 rooms	1,398	14.5%
3 rooms	1,994	20.7%
4 rooms	1,789	18.6%
5 rooms	1,814	18.8%
6 rooms	999	10.4%
7 rooms	243	2.5%
8 rooms	185	1.9%
9 or more rooms	209	2.2%
Total Housing Units	9,625	100.00%
Median number of rooms	3.7	

Source: 2023 ACS 5-Year Estimates, Tables DP04

Housing Growth and Projections

In terms of residential growth, the issuance of building permits serves as one of the indicators that help to determine housing needs in a given municipality. Table 15 below illustrates the number of building permits that were issued over the 10-year period between January 2014 through December 2024, when the Town issued building permits authorizing the development of 3,875 housing units. Within this time frame, the busiest years for building permits occurred in 2017, with roughly 27.6% of all building permits since 2014 having been issued in that year. The vast majority of the permits issued during the 10-year span were for multifamily homes, while there were no permits authorized for mixed-use structures.

Further, throughout the same 10-year period, Harrison issued permits authorizing the demolition of 128 units, which averages approximately 12.8 units per year. The average demolition rate is approximately 3.3% of the above-mentioned development rate (i.e., a home net increase of around 96.7%). If the demolition rate were to remain relatively constant over the next approximately 10-year period, an additional 128 residential units could be expected to be demolished between January 2024 and the end of 2035, resulting in a projected net increase of 3,747 units.

Harrison expects to see steady growth in housing units over the next couple of decades. This is in part due to the Waterfront Redevelopment Area, which has had over half of its subdistricts reimagined since the area was initially declared in need of redevelopment. By the time the Waterfront is completely redeveloped, thousands of housing units will have been added to Harrison's stock. The Vo Toys Redevelopment Area is also primed to begin construction within the next 10 years. Once completed, the redevelopment could provide up to 500 new units of housing.

Table 15: Housing Units Authorized by Building Permits, 2014-2024				
Town of Harrison				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2014	18	448	0	466
2015	24	286	0	310
2016	47	409	0	456
2017	18	1,051	0	1,069
2018	45	0	0	45
2019	37	552	0	589
2020	28	381	0	409
2021	20	490	0	510
2022	10	0	0	10
2023	11	0	0	11
2024				
Total 2014-2024				3,875
10-Year Average				387.5
10-Year Permit Projection (2025-2035)				3875

Source: State of New Jersey Department of Community Affairs Building Permits: Yearly Summary Data

Table 16: Housing Units Demolished by Building Permits, 2014-2024				
Town of Harrison				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2014	15	0	0	15
2015	8	6	0	14
2016	11	3	0	14
2017	16	2	0	18
2018	19	5	0	24
2019	15	0	0	15
2020	11	0	0	11
2021	3	0	0	3
2022	4	0	0	4
2023	10	0	0	10
2024				
Total 2014-2024				128
10-Year Average				12.8
10-Year Demolition Projection (2025-2035)				128

Source: State of New Jersey Department of Community Affairs Building Permits: Yearly Summary Data

Housing Values and Contract Rents

According to the 2015-2020 American Community Survey, nearly three-quarters (72.9%) of the owner-occupied housing stock in Harrison in 2023 was valued at over \$300,000, as compared to 83.5% of the County's housing stock. In addition, the Town's median home value (\$450,800) was lower than that of the County (\$508,600) by an estimated \$58,000. This data is outlined in Table 17 below.

Table 17: Value for Owner-Occupied Housing Units, 2023 Town of Harrison and Hudson County				
	Harrison		Hudson County	
	Number	Percent	Number	Percent
Total	1,697	100.0%	92,160	100.0%
Less than \$50,000	54	3.2%	2,633	2.9%
\$50,000 to \$99,999	37	2.2%	703	0.8%
\$100,000 to \$149,999	0	0.0%	1,065	1.2%
\$150,000 to \$199,999	261	15.4%	2,362	2.6%
\$200,000 to \$299,999	108	6.4%	8,531	9.3%
\$300,000 to \$499,999	585	34.5%	29,911	32.5%
\$500,000 to \$999,999	631	37.2%	37,116	40.3%
\$1,00,000 and greater	21	1.2%	9,839	10.7%
Median Value	\$450,800		\$508,600	

Source: 2023 American Community Survey 5-Year Estimates, Tables B25075 and B25077

As shown in Table 18 below, it is estimated that 1,001 (59%) of owner-occupied units in the Town were financed by a primary mortgage, contract to purchase, or similar debt. Of those units, 50.6% did not have any additional lines of credit associated with the unit, while 4.8% were associated with a home equity loan, 1.3% were associated with both a second mortgage and a home equity loan, 2.3% were associated with a home equity loan without a primary mortgage, and none were associated with just a second mortgage. There were slightly more owner-occupied housing units with a mortgage at the County level; more specifically, 65.9% of such units had a primary mortgage. Of those units in the County tied to a primary mortgage, 7.9% did not have any additional lines of credit associated with the unit, while 0.4% were associated with a home equity loan, 1.4% were associated with a second mortgage, 6.1% were associated with both a second mortgage and a home equity loan, and 90.7% were associated with a home equity loan without a primary mortgage.

Table 18: Mortgage Status, 2023
Town of Harrison and Hudson County

	Harrison			Hudson County		
	Number	% of Total Units	% of Units with Mortgage	Number	% of Total Units	% of Units with Mortgage
Total Owner-Occupied Units	1,697	100.00%	-	92,160	100.00%	-
Housing units with a mortgage, contract to purchase, or similar debt:	1,001	59.0%	100.00%	60,723	65.9%	100.00%
Housing units with no second mortgage and no home equity loan	858	50.6%	85.7%	4,791	5.2%	7.9%
Housing units with multiple mortgages:	104	6.1%	10.4%	888	1.0%	1.5%
Mortgage with both second mortgage and home equity loan	22	1.3%	2.2%	3688	4.0%	6.1%
Mortgage, with only home equity loan	82	4.8%	8.2%	215	0.2%	0.4%
Mortgage, with only second mortgage	0	0.0%	0.0%	866	0.9%	1.4%
Home equity loan without a primary mortgage	39	2.3%	3.9%	55,066	59.8%	90.7%
Housing units without a mortgage	696	41.0%	-	31,437	34.1%	-

Source: 2023 American Community Survey 5-Year Estimates, Table B25081

As shown in Table 19 below, the median contract rent in Harrison in 2020 was \$1,982, which was roughly \$220 higher than the County median rent of \$1,673. Within the Town, the highest percentage of renters paid between \$2,000 to \$2,499 for monthly rent (28.6%), which is in stark contrast to the number of renters at the County level paying 2,000 to 2.499 for rent (12.3%). Nearly half (48.8%) of renters in the Town paid over \$2,000 for monthly rent in 2023, while at the County level, only 34.8% of renters paid over \$2,000 for monthly rent. This data suggests that rent in the Town is not as affordable as it is throughout the County as a whole.

Table 19: Contract Rent, 2023
Town of Harrison and Hudson County

	Harrison		Hudson County	
	Number	Percent	Number	Percent
Total Renter-Occupied Units	7,294	100.0%	203,392	100.0%
Less than \$500	172	2.4%	13608	6.7%
\$500 to \$999	494	6.8%	21841	10.7%
\$1,000 to \$1,499	1,456	20.0%	49,214	24.2%
\$1,500 to \$1,999	1,545	21.2%	44,740	22.0%
\$2,000 to \$2,499	2,088	28.6%	25,091	12.3%
\$2,500 to \$2,999	894	12.3%	15,714	7.7%
\$3,000 or More	576	7.9%	30007	14.8%
No Rent Paid	69	0.9%	3,177	1.6%
Median Contract Rent	\$1,982		\$1,673	

Source: 2023 American Community Survey 5-Year Estimates, Table B25056 and B25058

Housing Conditions

Table 20 below details the conditions of the Town's housing stock in 2020. Overcrowding and age, plumbing, and kitchen facilities are used to determine housing deficiency. In 2020, over half (55.8%) of the Town's housing stock relied on utility gas for heating, followed by electricity (35.9%). A total of 561 (6.2%) occupied housing units experienced overcrowding (more than one person per room). Throughout the Town, there were 137 units (1.4%) lacking complete kitchen facilities, 87 units (0.9%) lacking complete plumbing facilities, and 275 units (3.1%) lacking telephone service.

Table 20: Housing Conditions, 2023		
Town of Harrison		
	Number	Percent
House Heating Fuel-Occupied Housing Units		
Total	8,991	100.0%
Utility gas	5,018	55.8%
Bottled, tank, or LP gas	535	6.0%
Electricity	3,224	35.9%
Fuel oil, kerosene, etc.	65	0.7%
Coal or coke	0	0.0%
Wood	0	0.0%
Solar energy	0	0.0%
Other fuel	34	0.4%
No fuel used	115	1.3%
Occupants per Room – Occupied Housing Units		
Total	8,991	100.0%
1.00 or Less	8,430	93.8%
1.01 to 1.50	262	2.9%
1.51 or More	299	3.3%
Facilities – Total Units		
Total	9,625	100.0%
Lacking complete plumbing facilities	87	0.9%
Lacking complete kitchen facilities	137	1.4%
Telephone Service – Occupied Housing Units		
Total	8,991	100.0%
No Service	275	3.1%

Sources: 2023 ACS 5-Year Estimates DP04, B25047, and B25051

EMPLOYMENT DATA

Tables 21, 22, and 23 below detail the changes in employment between the years 2010 and 2023 in Harrison, Hudson County, and New Jersey, respectively. Throughout this thirteen-year period, the Town saw an overall 5.0% decrease in its unemployment rate. Although the Town experienced a 5.6% spike in unemployment between 2019 and 2020 due to the COVID-19 pandemic, it has rebounded to a considerably lower unemployment rate in recent years. This overall trend is mirrored at both the County and State level as well, although in comparison the Town has consistently exhibited a lower unemployment rate throughout this time period. In 2023, the Town's unemployment rate was 4.0%, which was 0.4% lower than the County and State (both at 4.4%).

Table 21: Employment and Residential Labor Force, 2010 to 2023 Town of Harrison				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	7,499	6,823	676	9.0
2011	7,494	6,829	665	8.9
2012	7,539	6,841	698	9.3
2013	8,047	7,437	610	7.6
2014	8,048	7,541	507	6.3
2015	8,090	7,636	454	5.6
2016	8,444	8,052	392	4.6
2017	9,295	8,921	374	4.0
2018	9,496	9,191	305	3.2
2019	10,941	10,636	305	2.8
2020	10,908	9,988	920	8.4
2021	10,902	10,262	640	5.9
2022	11,234	10,836	398	3.5
2023	11,452	10,999	453	4.0

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

Table 22: Employment and Residential Labor Force, 2010 to 2023				
Hudson County				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	354,033	319,761	34,272	9.7
2011	357,688	325,075	32,613	9.1
2012	360,326	328,212	32,114	8.9
2013	358,402	329,693	28,709	8.0
2014	358,235	335,556	22,679	6.3
2015	359,627	340,535	19,092	5.3
2016	360,852	344,126	16,726	4.6
2017	373,664	357,779	15,885	4.3
2018	370,168	356,342	13,826	3.7
2019	376,568	364,570	11,998	3.2
2020	372,954	335,061	37,893	10.2
2021	370,608	344,250	26,358	7.1
2022	377,810	363,504	14,306	3.8
2023	385,860	368,978	16,882	4.4

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

Table 23: Employment and Residential Labor Force, 2010 to 2023				
New Jersey				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	4,559,800	4,119,000	440,800	9.7
2011	4,561,800	4,134,700	427,100	9.4
2012	4,576,300	4,147,200	429,100	9.4
2013	4,528,000	4,147,700	380,400	8.4
2014	4,493,900	4,191,300	302,600	6.7
2015	4,494,600	4,237,900	256,700	5.7
2016	4,492,800	4,271,200	221,600	4.9
2017	4,615,000	4,406,200	208,800	4.5
2018	4,604,800	4,420,700	184,100	4.0
2019	4,686,300	4,524,300	162,000	3.5
2020	4,650,300	4,212,400	437,900	9.4
2021	4,666,100	4,357,200	308,900	6.6
2022	4,739,800	4,564,100	175,700	3.7
2023	4,829,671	4,615,722	213,949	4.4

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

Employment Status

It is estimated that nearly three-quarters (73.3%) of Harrison's population over the age of 16 was in the labor force in 2023, which was slightly higher than the County's rate of 70.3%. Of the Town's labor force, 98.4% of workers were civilians and a vast majority (93%) were employed. At the County level, 99.9% of workers were civilians and 94% of the labor force was employed, indicating that the Town and County exhibited similar trends. This data is shown in Table 24 below.

Table 24: Employment, 2023 Town of Harrison and Hudson County						
	Harrison			Hudson County		
	Number	% of 16+ Population	% of Labor Force	Number	% of 16+ Population	% of Labor Force
Population 16 years and over	16,470	100.0%	-	582,051	100.0%	-
In labor force	12,074	73.3%	100.0%	408,999	70.3%	100.0%
Civilian Labor Force	11,884	72.2%	98.4%	408,443	70.2%	99.9%
Employed	11,227	68.2%	93.0%	384,403	66.0%	94.0%
Unemployed	657	4.0%	5.4%	24,040	4.1%	5.9%
Armed Forces	190	1.2%	1.6%	556	0.1%	0.1%
Not in labor force	4,396	26.7%	-	173,052	29.7%	-

Source: 2023 American Community Survey 5-Year Estimates, Table DP03

Class of Worker and Occupation

According to the 2023 American Community Survey Estimates, most workers (74.7%) living in Harrison were a part of the private wage and salary worker group. This group includes people who work for wages, salary, commission, and tips for a private for-profit employer or a private not-for-profit, tax-exempt or charitable organization. The next largest category was local government workers (8.4%), followed by those who were self-employed or an unpaid family worker (5.5%). This data is outlined in Table 25 below.

Table 25: Class of Worker, 2023 Town of Harrison		
	Number	Percent
Total Civilian Employed Workers (Age 16+)	21,103	100.0%
Private Wage and Salary Worker	15,763	74.7%
Private not-for-profit wage and salary workers	1,091	5.2%
Local Government Worker	1,779	8.4%
State Government Worker	859	4.1%
Federal Government Worker	453	2.1%
Self-Employed Worker or Unpaid Family Worker	1,158	5.5%

Source: 2023 American Community Survey 5-Year Estimates, Table S2408

The occupational breakdown shown in Table 26 below includes only private wage and salary workers. Town residents who worked within the private wage field were concentrated in Management, Business, Science, and Arts occupations, which accounted for 52.6% of the entire resident workforce over the age of 16.

Table 26: Resident Employment by Occupation, 2023		
Town of Harrison		
	Number	Percent
Employed Civilian population 16 years and over	11,227	100.0%
Management, business, science and arts occupations	5,903	52.6%
Service occupations	1,347	12.0%
Sales and office occupations	1,511	13.5%
Natural resources, construction and maintenance occupations	934	8.3%
Production Transportation and material moving occupations	1,532	13.6%

Source: 2023 American Community Survey 5-Year Estimates, Table DP03

As portrayed in Table 27, the industry that employed the greatest number of Harrison residents in 2023 was the Professional, Scientific, and Management, and Administrative and Waste Management Services, which accounted for 19.1% of the Town's resident workforce. The second most common industry during this time was the Educational services, and Health Care and Social Assistance sector, which accounted for 18.2% of jobs occupied by Town residents.

Table 27: Employment by Industry, 2023		
Town of Harrison		
Industry	Number	Percent
Employed Civilian Population 16 Years and Over	11,227	100.00%
Agriculture, forestry, fishing and hunting, mining	88	0.8%
Construction	758	6.8%
Manufacturing	843	7.5%
Wholesale Trade	326	2.9%
Retail Trade	784	7.0%
Transportation and Warehousing, and Utilities	903	8.0%
Information	558	5.0%
Finance and insurance, and real estate and rental and leasing	1,277	11.4%
Professional, scientific, and management, and administrative and waste management services	2,144	19.1%
Educational services, and health care and social assistance	2,045	18.2%
Arts, entertainment, and recreation, and accommodation and food services	763	6.8%
Other Services, except public administration	489	4.4%
Public administration	249	2.2%

Source: 2023 American Community Survey 5-Year Estimates, Table DP03

Commuting to Work

In 2023, it is estimated that just over half (52.3%) of the employed population that did not work from home commuted up to 35 minutes to their place of work. More than three-quarters of the Town's workers commuted up to an hour, with the remaining population traveling between an hour to an hour and a half to get to work. Almost an equal amount of the Town's working population drove alone (30.5%) or took public transport (29.6%) as their primary means of travel to work. A combined 21.3 % of workers carpooled, walked, or took a taxicab, motorcycle, bike, or other means of transportation to commute to work, while the remaining 18.6% of the population worked from home. This data is outlined in Tables 28 and 29 below.

Table 28: Travel Time to Work, 2023 Town of Harrison		
	Number	Percent
Workers who did not work at home	9,074	100.0%
Less than 5 minutes	203	2.2%
5 to 9 minutes	269	3.0%
10 to 14 minutes	445	4.9%
15 to 19 minutes	1,341	14.8%
20 to 24 minutes	856	9.4%
25 to 29 minutes	489	5.4%
30 to 34 minutes	1,141	12.6%
35 to 39 minutes	507	5.6%
40 to 44 minutes	570	6.3%
45 to 59 minutes	1,382	15.2%
60 to 89 minutes	1,536	16.9%
90 or more minutes	335	3.7%
Mean Travel Time to Work (minutes)	36.8	

Source: 2023 American Community Survey 5-Year Estimates, Table B08303 and DP03

Table 29: Means of Travel to Work, 2023 Town of Harrison		
	Number	Percent
Workers 16 years and over	11,153	100.0%
Car, truck, van - Drove Alone	3,403	30.5%
Car, truck, van - Carpooled	848	7.6%
Public Transportation	3,297	29.6%
Walked	973	8.7%
Taxicab, Motorcycle, Bike, or Other	553	5.0%
Worked at home	2,079	18.6%

Source: 2023 American Community Survey 5-Year Estimates, Table DP03

Covered Employment

There is currently very limited information available on actual job opportunities within municipalities. The Department of Labor and Workforce Development collects information on covered employment, which is employment and wage data for private employees covered by unemployment insurance. The following table provides a snapshot of private employers located within Harrison.

According to data from the New Jersey Department of Labor and Workforce Development, the highest number of covered jobs in Harrison between 2012 and 2022 was in 2022 when 3,132 jobs were covered by unemployment insurance. Private employment has remained relatively steady in Harrison since 2012, with its largest loss occurring between 2019 and 2020 (-17.6%), and largest gain occurring between 2021 and 2022 (15.6%). Harrison Borough experienced a decrease of -194 jobs covered in 2023, representing a decrease of -6.2% from 2022.

Table 30: Private Wage Covered Employment 2013 - 2023			
Town of Harrison			
Year	Number of Jobs	# Change	% Change
2013	3,124	-	-
2014	3,095	-29	-0.9%
2015	2,939	-156	-5.0%
2016	2,953	14	0.5%
2017	2,999	45	1.5%
2018	2,897	-102	-3.4%
2019	3,005	108	3.7%
2020	2,477	-528	-17.6%
2021	2,709	232	9.4%
2022	3,132	423	15.6%
2023	2,938	-194	-6.2%

Source: NJ Dept. of Labor & Workforce Development Labor Force Estimates

In-Town Establishments and Employees by Industry: 2022

Table 31 below depicts the average annual number of establishments and employees by industry sector that exist within the Town, as reported in the Quarterly Census of Employment and Wages (QCEW) published by the New Jersey Department of Labor and Workforce Development (NJDLWD). The QCEW provides a quarterly accounting of employment, establishments, and wages throughout the State of New Jersey, and accounts for over 95% of available jobs in the state. The annual municipal reports group data according to the North American Industry Classification System (NAICS). The QCEW considers an establishment to be a single economic unit, which is located at one physical location and engaged in one type of economic activity. The NJDLWD specifies that establishments differ from firms or companies in the sense that the latter can have multiple establishments.

In 2023, the Town had an annual average of 360 establishments employing an average of 2,938 people in the private sector. The local government sector had an annual average of 8 establishments employing an average of 706 people. The Accommodations/Food sector was the Town's predominant private sector in establishments, with 40 establishments and 473 persons employed. The Transportation/Warehousing sector was the Town's predominant private sector in those employed, with 24 establishments and 439 people employed.

Table 31: Average Number of Establishments and Employees by Industry, 2023			
Town of Harrison			
Industry ID and Description		2023 Average	
		Units	Employment
11	Agriculture	-	-
23	Construction	21	94
31	Manufacturing	11	241
42	Wholesale Trade	29	374
44	Retail Trade	29	179
48	Transportation/Warehousing	24	439
51	Information	10	28
52	Finance/Insurance	14	69
53	Real Estate	-	-
54	Professional/Technical	25	39
56	Admin/Waste Remediation	18	52
61	Education	-	-
62	Health/Social	65	327
71	Arts/Entertainment	7	279
72	Accommodations/Food	40	473
81	Other Services	27	54
	Unclassifieds	26	25
	Private Sector Totals	360	2,938
	Local Government Totals	8	706

Source: NJ Dept. of Labor & Workforce Development Labor Force, Quarterly Census of Employment and Wages (QCEW), Municipal Report by Sector (NAICS Based), 2022

Data has been suppressed (-) for industries with few units or where one employer is a significant percentage of employment or wages of the industry.

Probable Future Employment Opportunities

The North Jersey Transportation Planning Authority (NJTPA) completes regional forecasts for the New York/New Jersey metropolitan area every four years for population, households, and employment. The most recent report was released in 2021, documenting projections between 2015 and 2050. The 2021 report predicts that the Town's population (2.1%), households (2.2%), and employment (2.6%) will see steady annualized growth through 2050. It is estimated that the population will see an overall 108.8% increase, while households will increase by 114.4% and employment will increase by 143.3%.

Table 32: Population and Employment Projections, 2015 to 2050					
Town of Harrison					
Category	2015	2050 (Projected)	Annualized	Overall Projected Change	
			Percent Change	Number	Percent
Population	15,108	31,545	2.13%	16,437	108.8%
Households	5,438	11,660	2.20%	6,222	114.4%
Employment	5,571	13,553	2.57%	7,983	143.3%

Source: NJTPA Municipal Forecasts, dated 9/13/2021

PART 2: FAIR SHARE PLAN

INTRODUCTION

The following Fair Share Plan ("Plan") details the Town's Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035) Prospective Need obligations, as well as the Town's Fourth Round Present Need. This Plan proposes mechanisms by which Harrison can realistically provide opportunities for affordable housing for those moderate-, low-, and very low- income households. Harrison has been designated as an urban aid municipality for the Fourth Round. Therefore, the Fourth Round Prospective Need obligation has been established by the Court as 0 units.

CURRENT STANDARDS

The amended Fair Housing Act includes a number of changes associated with the application of various categories of credits. The below walks through the current standards applicable to the Town's Fourth Round obligation.

Age-Restricted Housing

A municipality may not satisfy more than 30% of the affordable units, exclusive of bonus credits, to address its prospective need affordable housing through the creation of age-restricted housing.

Transitional Housing

Transitional housing units, which will be affordable for persons of low- and moderate-income, were not previously categorized by the Fair Housing Act as a standalone housing type. The amended legislation includes such transitional housing units as a new category which may be included in the HEFSP and credited towards the fulfillment of a municipality's fair share obligations. This is limited to a maximum of 10% of the municipality's obligations, however.

Veterans Housing

Up to 50% of the affordable units in any particular project may be prioritized for low- and moderate-income veterans.

Families with Children

A minimum of 50% of a municipality's actual affordable housing units, exclusive of bonus credits, must be made available to families with children.

Rental Units

A minimum of 25% of a municipality's actual affordable housing units, exclusive of bonus credits, shall be satisfied through rental units. At least half of that number shall be available to families with children.

Very-Low Income Requirement

At least 13% of the housing units made available for occupancy by low-income and moderate-income houses shall be reserved for low-income households earning 30% or less of the median income pursuant

to the Fair Share Housing Act, N.J.S.A. 52:27D-301, et seq. Half of the very low-income units will be made available to families with children.

Low/Moderate Income Split

At least 50% of the units addressing the Town's obligation shall be affordable to very-low income and low-income households, and the remaining may be affordable to moderate-income households.

Affordability Controls

Newly created rental units shall remain affordable to low-and moderate-income households for a period of not less than 40 years, 30 years for for-sale units, and 30 years for housing units for which affordability controls are extended for a new term of affordability, provided that the minimum extension term may be limited to no less than 20 years as long as the original and extended terms, in combination, total at least 60 years.

Affirmative Marketing

The affordable units shall be affirmatively marketed in accordance with UHAC and applicable law, to include the community and regional organizations identified in the agreement as well as the posting of all affordable units on the New Jersey Housing Resource Center website in accordance with applicable law.

Uniform Housing Affordability Controls (UHAC)

All affordable units created through the provisions of this Plan shall be developed in conformance with the Uniform Housing Affordability Controls (UHAC) pursuant to N.J.A.C. 5:80-26.1 et seq. as amended.

Unit Adaptability

All new construction units shall be adaptable in conformance with P.L.2005, c.250/N.J.S.A. 52:27D-311a and -311b and all other applicable laws.

Inclusionary Development Requirements

Pursuant to UHAC N.J.A.C. 5:80-26.5(b), in inclusionary developments, the affordable units shall be integrated with the market-rate units. The affordable units shall not be concentrated in less desirable locations, nor shall the affordable units be physically clustered so as to segregate the affordable units and market-rate units. Affordable units must be interspersed throughout the development, except that age-restricted and supportive housing units may be physically clustered if the clustering facilitates the provision of on-site medical services or on-site social services.

Construction of the affordable units in inclusionary developments shall be phased in compliance with N.J.A.C. 5:80-26(b)4. All inclusionary developments shall be subject to the most recent version of UHAC standards.

Bonus Credits

Bonus credits shall not exceed 25% of a municipality's prospective need obligation, nor shall a municipality receive more than one type of bonus credit for any one unit. Bonus credits may be granted on the following schedule:

Unit Type	Unit Credit	Bonus Credit
Each unit of low- or moderate-income housing for individuals with special needs or permanent supportive housing, as those terms are defined in section 2 of P.L. 2004, c.70 (C.34:1B-21.24).	1	1
Each low- or moderate-income ownership unit created in partnership sponsorship with a non-profit housing developer.	1	0.5
Each unit of low- or moderate-income housing located within a one-half mile radius, or one-mile radius for projects located in a Garden State Growth Zone, as defined in section 2 of P.L.2011, c.149 (C.34:1B-243), surrounding a New Jersey Transit Corporation, Port Authority Transit Corporation, or Port Authority Trans-Hudson Corporation rail, bus, or ferry station, including all light rail stations. ¹	1	0.5
A unit of age-restricted housing, provided that a bonus credit for age-restricted housing shall not be applied to more than 10 percent of the units of age-restricted housing constructed in compliance with the Uniform Housing Affordability Controls promulgated by the New Jersey Housing and Mortgage Finance Agency in a municipality that count towards the municipality's affordable housing obligation for any single 10-year round of affordable housing obligations.	1	0.5
A unit of low- or moderate-income housing constructed on land that is or was previously developed and utilized for retail, office, or commercial space.	1	0.5
Each existing low- or moderate-income rental housing unit for which affordability controls are extended for a new term of affordability, in compliance with the Uniform Housing Affordability Controls promulgated by the New Jersey Housing and Mortgage Finance Agency, and the municipality contributes funding towards the costs necessary for this preservation.	1	0.5
Each unit of low- or moderate-income housing in a 100 percent affordable housing project for which the municipality contributes toward the costs of the project. ²	1	1
Each unit of very low-income housing for families above the 13 percent of units required to be reserved for very low-income housing pursuant to section 7 of P.L.2008, c.46 (C.52:27D-329.1).	1	0.5
Each unit of low- or moderate-income housing created by transforming an existing rental or ownership unit from a market rate unit to an affordable housing unit. ³	1	1

¹ The distance from the bus, rail, or ferry station to a housing unit shall be measured from the closest point on the outer perimeter of the station, including any associated park-and-ride lot, to the closest point of the housing project property.

² This contribution may consist of: (a) real property donations that enable siting and construction of the project or (b) contributions from the municipal affordable housing trust fund in support of the project, if the contribution consists of no less than three percent of the project cost.

³ A municipality may only rely on this bonus credit as part of its fair share plan and housing element if the municipality demonstrates that a commitment to follow through with this market to affordable agreement has been made and: (a) this agreement has been signed by the property owner; or (b) the municipality has obtained ownership of the property.

HARRISON'S AFFORDABLE HOUSING OBLIGATIONS

The Town's affordable housing obligations are as follows:

Prior Round Obligation	30
Third Round Obligation	429
Fourth Round Prospective Need	0
Fourth Round Present Need / Rehabilitation Obligation	257

REVIEW OF PREVIOUS ROUND COMPLIANCE

As part of any Housing Element and Fair Share Plan, a municipality shall include an assessment of the degree to which the municipality has met its fair share obligation from the previous rounds of affordable housing obligations as established by prior court approval or approval by COAH and determine to what extent this obligation is unfulfilled or whether the municipality has credits in excess of its previous round obligations. If a previous round obligation remains unfulfilled, or a municipality never received an approval from the court or COAH for any previous round, the municipality shall address such unfulfilled previous round obligation in its Housing Element and Fair Share Plan.

In addressing previous round obligations, the municipality shall retain any sites that, in furtherance of the previous round obligation, are the subject of a contractual agreement with a developer, or for which the developer has filed a complete application seeking subdivision or site plan approval prior to the date by which the Housing Element and Fair Share Plan are required to be submitted, and shall demonstrate how any sites that were not built in the previous rounds continue to present a realistic opportunity.

Prior Round Compliance 1987-1999

The Town had a Prior Round obligation of 30 units. Per the 2021 Court-approved Third Round settlement agreement, Harrison has met their Prior Round obligation through the following mechanisms:

Summary Harrison's Prior Round of 30	
Existing Senior Housing: <i>Harrison Senior Housing</i>	7
Waterfront Redevelopment Area: <i>Site 1: 110 units/ac with 15% set aside</i>	21
Total Units	28
Rental Bonus Credits <i>Harrison Senior Housing</i>	2
TOTAL PRIOR ROUND	30

Harrison Senior Housing

A 15-unit age-restricted rental affordable housing development was completed in 2014 at 774 Harrison Avenue. Developed by the Domus Corporation, a nonprofit branch of Catholic Charities, the project was funded entirely with subsidies, including \$1.4 million in Hudson County HOME funds, \$333,350 from the Harrison Affordable Housing Trust Fund, and \$1.8 million from the Fund for Restoration of Multifamily Housing (FRM), part of the CDBG program, from the New Jersey Housing and Mortgage Finance Agency. The four-story development consists of three low-income units that are set at 47.5% of the average median income and twelve moderate-income units that are set at 57.5% of the average median income. Of the 15 units, 7 are applied to the Prior Round obligation along with its 2 accompanying bonus credits. All 15 units are deed restricted for a period of 30 years, beginning in 2014.

Documentation associated with the Senior Housing development can be found in the 2021 Court-approved Housing Element and Fair Share Plan.

Waterfront Redevelopment Area- Site 1

In 1997, 250 acres of the former industrial waterfront area in Harrison were designated as an Area in Need of Redevelopment. The zoning for three parcels within the Redevelopment Area, Sites 1 through 3, was amended on May 26, 2020, via Ordinance 1414 to include a mandatory affordable housing set-aside and a density of 100 to 110 units/acre. This density remains appropriate given the sites' proximity to the NJ PATH train station and because other housing developments in the Waterfront Area, particularly Vermella Harrison and Steel Works, were constructed at comparable densities.

Site 1 is a 4.3-acre parcel located between 2nd Street and the Passaic River. It is part of Lot 1.03 on Block 86. Site 1 is required to provide multi-family inclusionary development at a density of 110 units per acre with a 15% affordable set aside. Consequently, the site is proposed to contain 473 total residential units, 70 of which will be designated affordable. Twenty-one of the affordable units from Site 1 are applied to Harrison's Prior Round obligation.

The site has not developed yet but, considering the development of the surrounding blocks in the Waterfront Redevelopment Area, it is anticipated that the site will lead to the production of affordable housing. Over half of the anticipated development projects in the Redevelopment Area have occurred, and more sites are in the process of receiving permits and beginning construction. Over the last 28 years, the Redevelopment Area has seen substantial changes, going from a heavy industrial area with significant vacancies, combined sewers, and no discernable street grids, to a growing community with nearly 4,500 units either fully built or under construction, a waterfront walkway, 300 hotel rooms, and open space. There is no indication that momentum and appetite for development in the Redevelopment Area has waned and it is expected that all sites zoned for affordable housing will see development in the coming years.

Third Round Compliance 1999-2025

The Town had a Third Round obligation of 429 units. Per the 2021 Court-approved Third Round settlement agreement, Harrison has met their Third Round obligation through the following mechanisms:

Summary Harrison's Third Round of 429	
Existing Senior Housing: <i>Harrison Senior Housing</i>	8
SH Senior Housing Zone: <i>55 units/ac with 15% set aside</i>	98
Waterfront Redevelopment Areas: <i>Site 1: 110 units/ac with 15% set aside</i>	49
<i>Site 2: 110 units/ac with 15% set aside</i>	46
<i>Site 3: 100 units/ac with 15% set aside</i>	120
Total Units	321
Rental Bonus Credits <i>Redevelopment Site 1</i>	49
<i>Redevelopment Site 2</i>	46
<i>Redevelopment Site 3</i>	13
Total Bonus Credits	108
TOTAL PRIOR ROUND	429

Harrison Senior Housing

Of the 15 age-restricted units provided at 774 Harrison Avenue, the remaining 8 units were applied to the Third Round obligation.

SH Senior Housing Zone

Since its inception, the Senior Housing Zone has not yet produced any affordable units, though there has been interest from multiple developers. Given the interest the site has generated thus far and the overall development trends in Harrison, it is expected the Senior Housing Zone will ultimately result in the production of affordable housing.

Waterfront Redevelopment Area- Site 1

The remaining 49 units from Site #1 were applied to the Town's Third Round obligation.

Waterfront Redevelopment Area- Site 2

Site #2 is a 2.8-acre parcel (Block 103 Lot 1) located directly east of Site #1, between Second Street and Third Street. Ordinance 1414 amended the Redevelopment Plan to require multi-family inclusionary development at a density of 110 units per acre with a required 15% affordable setaside for family rental units. At this density, Site #2 could generate 308 total units, of which a minimum of 46 units would be

affordable family rental. Of the 46 affordable units, at least 6 will be affordable to very low-income households.

Waterfront Redevelopment Area- Site 3

Site #3 is a 33.3-acre parcel (Block 78, Lot 1.02) located on the west side of the Redevelopment Area south of the train tracks. The site is currently owned by PSE&G and is undergoing environmental remediation. Ordinance 1414 amended the Redevelopment Plan to require multi-family inclusionary development at a density of 100 units per acre with a required 15% affordable setaside for family rental units on 8 of the acres. At this density, the 8 acres could generate 800 total units, of which a minimum of 120 units would be affordable family rental. Of the 120 affordable units, at least 16 will be affordable to very low-income households.

Similar to the other two sites, Site 3 has not yet developed but it remains the Town's opinion that there is realistic potential for the production of affordable housing on this site. Because of the historic use of the site by PSE&G, there remains contamination. Environmental remediation has been going on at the site for several years, thus prohibiting any redevelopment of the site during that time. Once the remediation process is complete, it is anticipated this site will be quick to develop given its proximity to the NJ PATH train station and the already completed development across Frank E. Rodgers Boulevard. The Town has also received several inquiries from potential developers about the site. It is the Town's understanding that once the remediation process is complete.

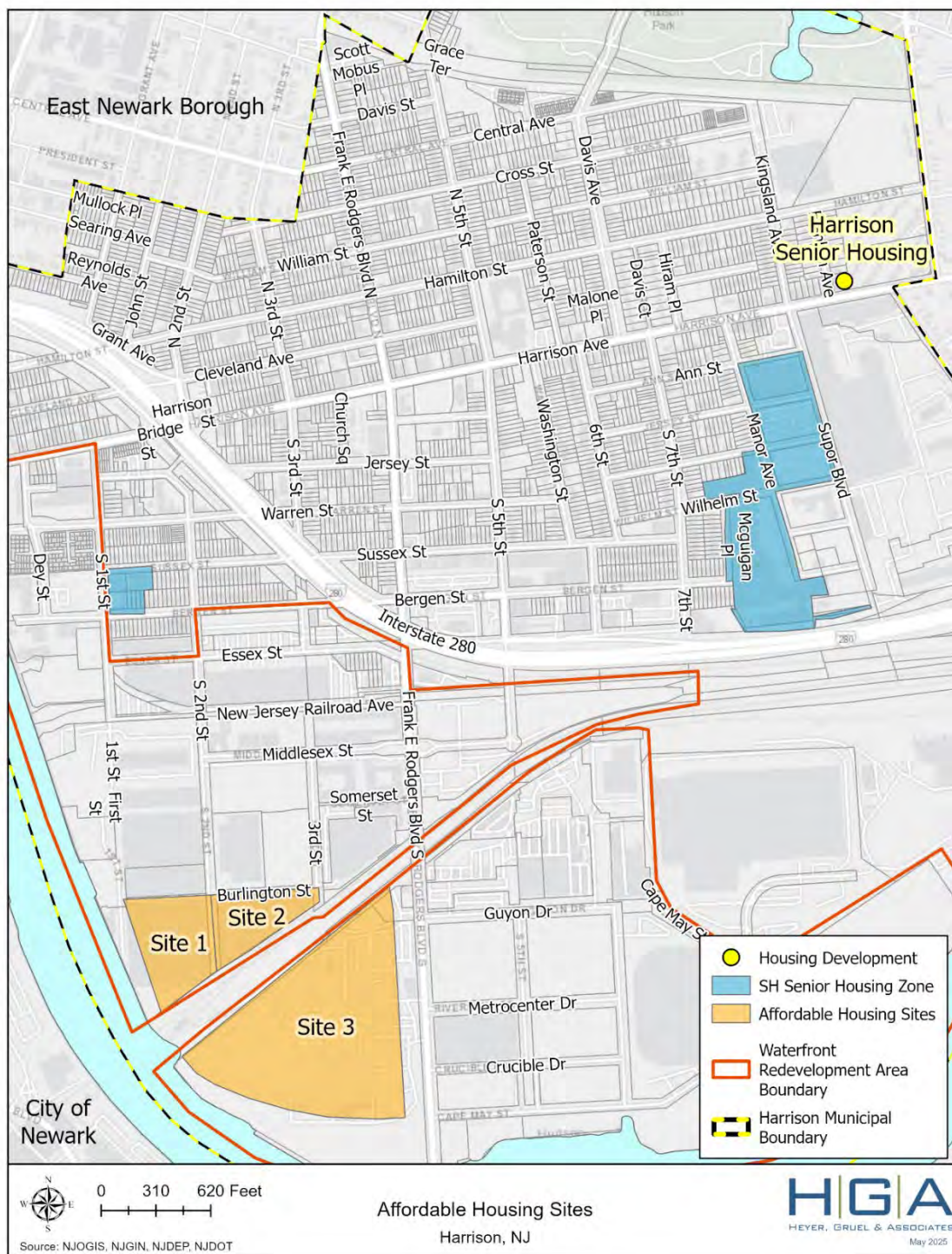
Additional Affirmative Measures

A 25-unit 100% affordable housing development was proposed as a component of the Town's 2021 HEFSP for Block 196, Lots 6, 8, 9, 10, and 12. Lots 6 and 10 were acquired via Ordinance No. 1429. The Town attempted to work with the owners to purchase the remaining lots, Lots 8, 9 and 12; however, after several years of appraisals and negotiations, a deal was not able to be reached and the properties never came under the Town's possession. Per the terms of the 2021 Amended Settlement Agreement, should the project not begin construction or have obtained funding by July 1, 2024, the Town would agree to reimburse its Affordable Housing Trust Fund by no later than January 1, 2025 for the monies associated with purchasing Lots 6 and 10. Because a deal could not be reached with all the property owners by July 1, 2024, the Town adopted Ordinance 511 approving the reimbursement to its Trust Fund of \$1,050,000 that had been used for the purchase of Lots 6 and 10 (Appendix G). There is no expectation this project will move forward.

The proposed 25-unit 100% affordable development on Harrison Avenue was included in the Court-approved 2021 Housing Element and Fair Share Plan as an "Additional Affirmative Measure." The units were not attributed to the Town's Third Round obligation, but instead were proposed to provide affordable

units above and beyond the obligation. Therefore, the elimination of this project from the Town's plan does not impact the Town's ability to meet its Third Round obligation.

Should interest in this project be renewed in the future, the Town will consider funding opportunities to support its development.



FOURTH ROUND PRESENT NEED / REHABILITATION OBLIGATION

Present Need was previously determined in N.J.A.C. 5:93-1.3 to be the sum of a municipality's indigenous need, the deficient housing units occupied by low- and moderate-income households, and the reallocated present need, which is the portion of a housing region's present need that is redistributed throughout the housing region. Under the Second Round rules, evidence for deficient housing included: year structure was built, persons per room, plumbing facilities, kitchen facilities, heating fuel, sewer service, and water supply. (N.J.A.C. 5:92, Appendix A).

The Third Round Rules (N.J.A.C. 5:97-1.1 et seq.) reduced the number of criteria of evidence of deficient housing to three: pre-1960 over-crowded units, which are units that have more than 1.0 persons per room; incomplete plumbing, and incomplete kitchen facilities. (N.J.A.C. 5:97, Appendix B). This reduction in the number of criteria was found to be by the Appellate Division to be within the Council's discretion and was upheld in the Supreme Court's decision in Mount Laurel IV.

The previously discussed Mount Laurel IV decision found that the reallocated need is no longer a component in the determination of Present Need. Therefore, the Present Need now equates to indigenous need, which means the obligation is based on deficient housing as determined by pre-1960 over-crowded units, incomplete plumbing, and incomplete kitchen facilities.

The Town intends to address its 257-unit Fourth Round Rehabilitation Obligation through the following mechanisms:

The HOME Investment Partnership Program (HOME)

The HOME Investment Partnership Program (HOME) works with communities to provide assistance in funding a wide range of affordable housing projects. The Hudson County Consortium (the "Consortium") for the HOME Program is comprised of eleven municipalities within Hudson County, including the Town of Harrison (Appendix H).

The first HOME-funded initiative completed in Harrison was the construction of a 15-unit age-restricted rental affordable housing development in 2014 at 774 Harrison Avenue (Harrison Senior Housing). This development was put towards Harrison's Prior and Third Round Obligations.

In 2020, Garden State Episcopal Community Development Corporation utilized HOME funds to rehabilitate a two-family home located at 224 N 2nd Street (Block 11 Lot 30) consisting of one three-bedroom rental unit and one three-bedroom for-sale unit. The rental unit is currently occupied by a low-income household and the for-sale unit was sold to a low-income household on October 30, 2020. Both units have 15-year deed restrictions. Documentation for this development can be found in the Court-approved 2021 Housing Element and Fair Share Plan.

Community Development Block Grant (CDBG) Program

Hudson County, along with seven of its municipalities, including the Town of Harrison, receives CDBG funds on an entitlement basis as an Urban County Consortium. The County administers the program, which provides funding to communities, non-profits, and public agencies to help address a range of development needs, mainly involving affordable housing projects and developments. The Town will continue to review funding opportunities through the CDBG Program with the County.

Development Fee Ordinance and Affordable Housing Trust Fund (AHTF) Rehabilitation

In conformance with the Town's development fee ordinance (§15.36), which was updated in 2020 via Ordinance 1415 and approved by the Court, developers must pay an affordable housing development fee into the Town's Affordable Housing Trust Fund.

Harrison's Affordable Housing Trust fund was established in 2006 and has been collecting development fees since 2007. The Town will implement a Town-wide rehabilitation program to be financed by the AHTF. Community Grants, Planning & Housing (CGP&H) has been selected to establish and administer the rehabilitation program on Harrison's behalf. The initiative will be actively marketed, posted on the Town's website, and shared through community spaces like the Harrison Senior Citizens Center and the Harrison Public Library. The Town will adopt a Spending Plan in accordance with the applicable regulations.

Summary of Rehabilitation Obligation

Harrison will continue to pursue affordable housing development opportunities through funding partnerships with HOME and CDBG. The Town's development fee ordinance will continue to contribute to the affordable housing trust fund and, consequently, increase opportunities to rehabilitate units via the program run by CGP&H. While the project did not come to fruition, the attempted 100% affordable housing development on Harrison Avenue demonstrates that the Town is committed to providing affordable housing for the area's residents.

Affordable Housing Ordinance

An Affordable Housing Ordinance was adopted by the Town of Harrison (Ordinance No. 1415), establishing the criteria for implementing affordable housing units in conformance with the Uniform Housing Affordability Controls (UHAC). While this Plan acknowledges that an amendment to the UHAC was released on an emergency basis in December 2024, those rules are set to expire in December 2025. It is also the understanding that the Housing Mortgage and Finance Agency (HMFA), the entity currently responsible for the UHAC regulations, is in the process of establishing further amendments to those rules. Because of the uncertainty with the UHAC regulations, the Borough will refrain from adopting an updated ordinance until such rules are finalized, acknowledging that the December 2024 UHAC rules adopted under emergency measures are the current governing regulations. Should there be any discrepancy between the Town's adopted ordinance and the current UHAC regulations, the current UHAC regulations shall govern.

FOURTH ROUND PROSPECTIVE NEED OBLIGATION

On January 21, 2025, the Town adopted Resolution 2025-011, accepting their Fourth Round Prospective Need obligation of 0 and a Rehabilitation Obligation of 257. On October 20, 2024, the New Jersey Department of Community Affairs (“DCA”) released a report outlining the Fourth Round (2025-2035) Fair Share methodology and its calculations of low- and moderate-income obligations for each of the State’s municipalities. The obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2.

The amended Fair Housing Act affirms that the DCA report is not binding on any municipality and that “a municipality shall determine its present and prospective fair share obligation for affordable housing in accordance with the formulas established in sections 6 and 7 of P.L.2024, c.2...by resolution...” The 2025-011 resolution adopted by the Town determined a Rehabilitation Obligation of 257 and a Prospective Need of 0, the same as the obligations determined by the DCA. On May 1, 2025, the Court issued an order that affirmed and fixed the Town’s obligation.

CONSISTENCY WITH STATE PLANNING**State Plan**

In accordance with the amended Fair Housing Act, Housing Elements and Fair Share Plans shall provide an analysis of consistency with the State Development and Redevelopment Plan (SDRP), including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Sites that are located in the Metropolitan Planning Area 1 are the preferred location for municipalities to address their fair share obligation.

The 2001 State Plan describes Planning Area 1 as "a variety of communities that range from large Urban Centers such as Newark, to 19th century towns shaped by commuter rail and post-war suburbs, such as Englewood and Cherry Hill. As the name implies, the communities in this Planning Area often have strong ties to, or are influenced by, major metropolitan centers" These communities often exhibit traits like mature settlement patterns, diminished supply of vacant land, infrastructure systems beyond or approaching their reasonable life expectancy; housing stock in need of rehabilitation; positioned for redevelopment, and the need for regionalized services.

Planning Area 1 is delineated in the 2024 Preliminary State Plan by:

- Density of more than 1,000 people per square mile.
- Existing public water and sewer systems, or physical accessibility to those systems, and access to public transit systems.
- Land area greater than one (1) square mile.

-
- A population of not less than 25,000 people.

A draft SDRP was approved by the New Jersey State Planning Commission December 4, 2024. This draft does not include mapping alterations. Instead, the Planning Commission is relying on municipalities to propose where Planning Areas should change. The Planning Commission has final say on whether to accept the proposed changes.

Harrison is entirely within Planning Area 1 due to its intensive urban development. Consequently, all possible housing sites in the municipality are within a Planning Area that the State Plan deems preferable for development. By placing affordable housing in Harrison, low-resource households are co-located with job opportunities, public transit, and social service providers. Further, established municipalities like Harrison already possess the infrastructure necessary to physically support additional housing. Affordable housing developments can be utilized to refresh Harrison's aging housing stock and to redevelop the Town's underutilized industrial areas, as is encouraged by the State Plan.

Multigenerational Family Housing

A previous amendment to the Fair Housing Act requires "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, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20)." As of the date of this Housing Plan there have been no recommendations by the Multigenerational Family Housing Continuity Commission in which to provide an analysis.

USE OF SURPLUS CREDITS

Any surplus credits generated would be applied to any future obligation that the Town may have.

APPENDICES

Appendix A: 2019 Amended Settlement Agreement

Appendix B: 2020 Third Round JOR

Appendix C: 2021 Amended Settlement Agreement

Appendix D: 2021 Order of Amended Fairness and Final JOR

Appendix E: Joint Resolution 2025-011 and Compliant Seeking Entry of Declaratory Judgment

Appendix F: 2025 Court Order Affirming and Fixing the Town's Present and Projective Need Affordable Housing Obligation

Appendix G: Ordinance 1511 Approving Trust Fund Reimbursement

Appendix H: County HOME Program Policies and Procedures

APPENDIX A

2019 Amended Settlement Agreement



Peter J. O'Connor, Esq.
 Kevin D. Walsh, Esq.
 Adam M. Gordon, Esq.
 Laura Smith-Denker, Esq.
 David T. Rammler, Esq.
 Joshua D. Bowers, Esq.

November 12, 2019

Gregory J. Castano, Jr., Esq.
 Castano Quigley LLC
 155 Passaic Ave, Suite 340
 Fairfield, NJ 07004

Re: In the Matter of the Town of Harrison, County of Hudson, Docket No. HUD-L-2879-15

Dear Mr Castano:

This letter memorializes the terms of an agreement reached between the Town of Harrison (the Town or "Harrison"), the declaratory judgment plaintiff, and Fair Share Housing Center (FSHC), a Supreme Court-designated interested party in this matter in accordance with In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1, 30 (2015)(Mount Laurel IV) and, through this settlement, a defendant in this proceeding. This letter agreement amends and restates certain provisions of the Settlement Agreement letter dated December 2, 2018, and therefore supercedes that prior letter.

Background

Harrison filed the above-captioned matter on July 7, 2015 seeking a declaration of its compliance with the Mount Laurel doctrine and Fair Housing Act of 1985, N.J.S.A. 53:27D-301 et seq. in accordance with In re N.J.A.C. 5:96 and 5:97, supra. FSHC and the Town with the assistance of the court-appointed Special Master Christine Cofone, PP, AICP participated in numerous mediation sessions. Through that process, the Town and FSHC agreed to settle the litigation and to present the settlement to the trial court with jurisdiction over this matter to review, recognizing that the settlement of Mount Laurel litigation is favored because it avoids delays and the expense of trial and results more quickly in the construction of homes for lower-income households.

Settlement terms

The Town and FSHC hereby agree to the following terms:

1. FSHC agrees that the Town, through the adoption of a Housing Element and Fair Share Plan that conforms to the terms of this agreement and through the implementation of the Plan and this agreement, will satisfy its obligations under the Mount Laurel doctrine and Fair Housing Act of 1985, N.J.S.A. 52:27D-301 et seq., for the Prior Round (1987-1999) and Third Round (1999-2025).
2. At this time and at this particular point in the process resulting from the Supreme Court's Mount Laurel IV decision, when fair share obligations have yet to be definitively determined, it is appropriate for the parties to arrive at a settlement regarding a municipality's Third Round present and prospective need instead of doing so through plenary adjudication of the present and prospective need.
3. FSHC and Harrison hereby agree that Harrison's affordable housing obligations are as follows:

Rehabilitation Share (per Kinsey Report ¹)	155
Prior Round Obligation (pursuant to N.J.A.C. 5:93)	30
Third Round (1999-2025) Prospective Need (per Kinsey Report, as adjusted through this settlement agreement)	429

4. For purposes of this agreement, the Third Round Prospective Need shall be deemed to include the Gap Period Present Need, which is a measure of households formed from 1999-2015 that need affordable housing, that was recognized by the Supreme Court in its January 18, 2017 decision in In re Declaratory Judgment Actions Filed By Various Municipalities, 227 N.J. 508 (Jan. 18, 2017).
5. The Town's efforts to meet its present need include the following, which is sufficient to satisfy the Town's present need obligation of 155 units: The Town will assist residents in accessing existing housing rehabilitation programs for units occupied by owners and by renters that will be funded as follows:
 - a. Development Fee Ordinance. In conformance with the Town's development fee ordinance that was adopted in 2006, and approved by COAH, developers must pay an affordable housing development fee into the Town's Affordable Housing Trust Fund (AHTF). Monies generated by the development fees will supplement the funds from the County rehabilitation programs, as detailed in paragraphs 5.a and 5.b.
 - b. The HOME Investment Partnership Program (HOME) works with communities to provide assistance in funding a wide range of affordable housing projects. The Hudson County Consortium (the "Consortium") for the HOME Program is comprised of eleven municipalities within Hudson County including the Town of Harrison. The Consortium uses the HOME funds to provide assistance of rehabilitation of very low and low income units, to increase homeownership opportunities for very low and low-income individuals and families, and to increase the supply of affordable rental units. Harrison will address its rehabilitation obligation in part by applying for funding from the HOME program as administered by the Consortium.
 - c. Community Development Block Grant (CDBG) program. The Town will also apply for funds from the Community Development Block Grant (CDBG) program. Hudson County, along with seven of its municipalities, including the Town of Harrison, receives CDBG funds on an entitlement basis as an Urban County Consortium. The CDBG program provides funding to communities, non-profits, and public agencies to help address a range of development needs, mainly involving affordable housing projects and developments. The Town agrees to apply for funding from the CDBG program to subsidize the rehabilitation of substandard units within the Town.

¹ David N. Kinsey, PhD, PP, FAICP, NEW JERSEY LOW AND MODERATE INCOME HOUSING OBLIGATIONS FOR 1999-2025 CALCULATED USING THE NJ COAH PRIOR ROUND (1987-1999) METHODOLOGY, May 2016.

6. As noted above, the Town has a Prior Round prospective need of 30 units, which is met through the following compliance mechanisms:

Compliance Mechanism	Units	Bonus
15-unit senior housing development, 774 Harrison Avenue by Domus Corporation, a nonprofit branch of Catholic Charities (eligible for .33 senior rental bonus)	7 age-restricted affordable units	2
Redevelopment Area Site 1: Inclusionary zoning on Block 86, Lot 1.01, 70 family rental units, 4.3 Acres, of which 21 will meet part of the Prior Round obligation.	Density of 110 units per acre = 473 total units 15% set-aside = 70 total affordable units 21 affordable units applied to Prior Round	-
Total Affordable Units/Bonuses	28	2
Total	30	

7. The Town has implemented or will implement the following mechanisms to address its Third Round prospective need of 429 units, as illustrated in the attached map, Exhibit A, to this agreement:

Compliance Mechanism	Density/units	Rental Bonuses
15-unit senior housing development, 774 Harrison Avenue by Domus Corporation, a nonprofit branch of Catholic Charities	8 age-restricted affordable units	-
SH Senior Housing Zone: Block 89 Lots 1, 5, 6, 7, 8, 27, and 33; Block 189 Lots 1 and 19; Block 193 Lots 1, 2, 4, 5, 27, and 32; Block 198 Lot 1; Block 199 Lots 1, 5, 9, 13, 19, 20, 21, and 23; and Block 202 Lots 1, 13, 17, and 21 This zone provides a realistic opportunity through the provision of a permitted residential density of 55 units per acre.	Density of 55 units per acre = 671 total units 15% set-aside = 101 total age-restricted affordable units 98 age-restricted affordable units applied to Third Round	-
Redevelopment Area Site 1: Inclusionary zoning on Block 86, Lot 1.01, 70 affordable family rental units, 4.3 Acres, of which 49 will meet part of the Third Round obligation.	Density of 110 units per acre = 473 total units 15% set aside = 70 affordable units – Prior Round 21 units 49 affordable units applied to Third Round	49
Redevelopment Area Site 2: Inclusionary zoning on Block 103, Lot 1, 2.8 Acres, 46 affordable family rental units	Density of 110 units per acre = 308 total units 15% set aside =	46

	46 affordable units	
Redevelopment Area Site 3: Inclusionary zoning on part of Block 78, Lot 1, 8 Acres, 120 affordable family rental units	Density of 100 units per acre = 800 total units 15% set aside = 120 affordable units	13
Total Affordable Units/Bonuses	321	108
Total Credits	429	

The current zoning permits affordable housing obligations to be met through the donation of land instead of the provision of on-site affordable housing. Harrison agrees to revise the applicable ordinance in accordance with this agreement to remove the option of providing land instead of on-site units so that the only option for compliance with the affordable housing obligation in this zone will be the provision of on-site age-restricted affordable housing units.

8. The Town will support the development of additional affordable housing that will be developed or created through means other than inclusionary zoning in the following ways:

The Holy Cross School: The Town agrees to adopt the appropriate zoning and if necessary, a Payment In Lieu of Taxes (PILOT) to ensure this project is financially feasible. The Town is not obligated to provide funding for this site in order to meet its Third Round prospective need. In the event subsidies are available to support the development of this site, approximately 50 senior affordable units are anticipated to be developed. These units will be carried forward and credited toward the municipality's future affordable housing obligations in accordance with then-applicable law.

9. The Town agrees to require 13% of all units referenced in this agreement, with the exception of units constructed as of July 1, 2008, and units subject to preliminary or final site plan approval as of that date, to be very low income units, with at least half of the very low income units being available to families. The municipality will satisfy this obligation by ensuring through the adoption of necessary ordinances that all of the developments referenced in this agreement include at least 13% very low income housing.
10. The Town shall meet its Third Round Prospective Need in accordance with the following standards:
 - a. Third Round bonuses will be applied in accordance with N.J.A.C. 5:93-5.15(d).
 - b. At least 50 percent of the units addressing the Third Round Prospective Need shall be affordable to very-low-income and low-income households with the remainder affordable to moderate-income households.
 - c. At least twenty-five percent of the Third Round Prospective Need shall be met through rental units, including at least half in rental units available to families.
 - d. At least half of the units addressing the Third Round Prospective Need in total must be available to families.

- e. The Town agrees to comply with an age-restricted cap of 25% and to not request a waiver of that requirement. This shall be understood to mean that in no circumstance may the municipality claim credit toward its fair share obligation for age-restricted units that exceed 25% of all units developed or planned to meet its cumulative prior round and third round fair share obligation.
11. The Town shall add to the list of community and regional organizations in its affirmative marketing plan, pursuant to N.J.A.C. 5:80-26.15(f)(5), Fair Share Housing Center, the New Jersey State Conference of the NAACP, the Latino Action Network, and NAACP Jersey City Branch, Bergen County NAACP, Newark NAACP, and the Supportive Housing Association of New Jersey, and shall, as part of its regional affirmative marketing strategies during its implementation of this plan, provide notice to those organizations of all available affordable housing units. The Town also agrees to require any other entities, including developers or persons or companies retained to do affirmative marketing, to comply with this paragraph.
12. All units shall include the required bedroom distribution, be governed by controls on affordability and affirmatively marketed in conformance with the Uniform Housing Affordability Controls, N.J.A.C. 5:80-26.1 et. seq. or any successor regulation, with the exception that in lieu of 10 percent of affordable units in rental projects being required to be at 35 percent of median income, 13 percent of affordable units in such projects shall be required to be at 30 percent of median income, and all other applicable law. The Town as part of its Housing Element and Fair Share Plan shall adopt and/or update appropriate implementing ordinances in conformance with standard ordinances and guidelines developed by COAH to ensure that this provision is satisfied.
13. All new construction units shall be adaptable in conformance with P.L.2005, c.350/N.J.S.A. 52:27D-311a and -311b and all other applicable law.
14. As an essential term of this settlement, within one hundred and twenty (120) days of this amended Settlement Agreement, the Town shall introduce and adopt a revised Housing Element and Fair Share Plan in accordance with the terms of this settlement agreement and an ordinance or ordinances providing for the amendment of the Town's Affordable Housing Ordinance and Zoning Ordinance to implement the terms of this settlement agreement and the zoning contemplated herein. The Housing Element and Fair Share Plan shall include a chart showing how the Town will meet its overall very low income/low income/moderate income split.
15. The parties agree that if a decision of a court of competent jurisdiction in Hudson County, or a determination by an administrative agency responsible for implementing the Fair Housing Act, or an action by the New Jersey Legislature, would result in a calculation of an obligation for the Town for the period 1999-2025 that would be lower by more than twenty (20%) percent than the total prospective Third Round need obligation established in this agreement, and if that calculation is memorialized in an unappealable final judgment, the Town may seek to amend the judgment in this matter to reduce its fair share obligation accordingly. Notwithstanding any such reduction, the Town shall be obligated to adopt and implement the Housing Element and Fair Share Plan required by this agreement, including by adopting or leaving in place any site specific zoning adopted required by this agreement; taking all steps necessary to support the development of any 100% affordable developments referenced herein; and otherwise fulfilling fully the fair

share obligations as established herein. The reduction of the Town's obligation below that established in this agreement does not provide a basis for seeking leave to amend this agreement or seeking leave to amend an order or judgment pursuant to R. 4:50-1. If the Town prevails in reducing its prospective need for the Third Round, the Town may carry over any resulting extra credits to future rounds in conformance with the then-applicable law.

16. As part of the compliance phase of this litigation, the Town will prepare and file with the court a spending plan. FSHC reserves the right to object to or comment on the spending plan. The parties to this agreement contemplate that the element of the spending plan will constitute a "commitment" for expenditure pursuant to N.J.S.A. 52:27D-329.2 and - 329.3, with the four-year time period for expenditure designated pursuant to those provisions beginning to run with the entry of a final judgment approving this settlement in accordance with the provisions of In re Tp. Of Monroe, 442 N.J. Super. 565 (Law Div. 2015) (aff'd 442 N.J. Super. 563). On the first anniversary of the execution of this agreement, and every anniversary thereafter through the end of this agreement, the Town agrees to provide annual reporting of trust fund activity to the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services, or other entity designated by the State of New Jersey, with a copy provided to Fair Share Housing Center and posted on the municipal website, using forms developed for this purpose by the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services. The reporting shall include an accounting of all housing trust fund activity, including the source and amount of funds collected and the amount and purpose for which any funds have been expended.
17. The Town agrees to pay FSHC in the amount of \$2,000.00 within 10 days of the trial court entering an order approving this settlement agreement.
18. On the first anniversary of the execution of this agreement, and every anniversary thereafter through the end of the period of protection referenced in this agreement, the Town agrees to provide annual reporting of the status of all affordable housing activity within the municipality through posting on the municipal website with a copy of such posting provided to Fair Share Housing Center, using forms previously developed for this purpose by the Council on Affordable Housing or any other forms endorsed by the Special Master and FSHC.
19. The Fair Housing Act includes two provisions regarding action to be taken by the Town during the ten-year period of protection provided in this agreement. The Town agrees to comply with those provisions as follows:
 - a. For the midpoint realistic opportunity review due on July 1, 2020, as required pursuant to N.J.S.A. 52:27D-313, the Town will post on its municipal website, with a copy provided to Fair Share Housing Center, a status report as to its implementation of its Plan and an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity and whether any mechanisms to meet unmet need should be revised or supplemented. Such posting shall invite any interested party to submit comments to the municipality, with a copy to Fair Share Housing Center, regarding whether any sites no longer present a realistic opportunity and should be replaced and whether any mechanisms to meet unmet need should be revised or supplemented. Any interested party may by motion request a hearing before the court regarding these issues.

- b. For the review of very low income housing requirements required by N.J.S.A. 52:27D-329.1, within 30 days of the third anniversary of this agreement, and every third year thereafter, the Town will post on its municipal website, with a copy provided to Fair Share Housing Center, a status report as to its satisfaction of its very low income requirements, including the family very low income requirements referenced herein. Such posting shall invite any interested party to submit comments to the municipality and Fair Share Housing Center on the issue of whether the municipality has complied with its very low income housing obligation under the terms of this settlement.
20. FSHC is hereby deemed to have party status in this matter and to have intervened in this matter as a defendant without the need to file a motion to intervene or an answer or other pleading. The parties to this agreement agree to request the Court to enter an order declaring FSHC is an intervenor, but the absence of such an order shall not impact FSHC's rights.
21. This settlement agreement must be approved by the Court following a fairness hearing as required by Morris Cty. Fair Hous. Council v. Boonton Twp., 197 N.J. Super. 359, 367-69 (Law Div. 1984), aff'd o.b., 209 N.J. Super. 108 (App. Div. 1986); East/West Venture v. Borough of Fort Lee, 286 N.J. Super. 311, 328-29 (App. Div. 1996). Such a fairness hearing took place on August 23, 2017 subject only to the final execution of this Agreement and the parties agree that that fairness hearing provided sufficient process for the court to approve this agreement. In the event the Court approves this proposed settlement, the parties contemplate the municipality will receive "the judicial equivalent of substantive certification and accompanying protection as provided under the FHA," as addressed in the Supreme Court's decision in In re N.J.A.C. 5:96 & 5:97, 221 N.J. 1, 36 (2015). The "accompanying protection" shall remain in effect through July 1, 2025. If the settlement agreement is rejected by the Court at a fairness hearing it shall be null and void.
22. If an appeal is filed of the Court's approval or rejection of the Settlement Agreement, the Parties agree to defend the Agreement on appeal, including in proceedings before the Superior Court, Appellate Division and New Jersey Supreme Court, and to continue to implement the terms of the Settlement Agreement if the Agreement is approved before the trial court unless and until an appeal of the trial court's approval is successful at which point, the Parties reserve their right to rescind any action taken in anticipation of the trial court's approval. All Parties shall have an obligation to fulfill the intent and purpose of this Agreement.
23. This settlement agreement may be enforced through a motion to enforce litigant's rights or a separate action filed in Superior Court, Hudson County. A prevailing movant or plaintiff in such a motion or separate action shall be entitled to reasonable attorney's fees.
24. Unless otherwise specified, it is intended that the provisions of this Agreement are to be severable. The validity of any article, section, clause or provision of this Agreement shall not affect the validity of the remaining articles, sections, clauses or provisions hereof. If any section of this Agreement shall be adjudged by a court to be invalid, illegal, or unenforceable in any respect, such determination shall not affect the remaining sections.
25. This Agreement shall be governed by and construed by the laws of the State of New Jersey.

26. This Agreement may not be modified, amended or altered in any way except by a writing signed by each of the Parties.
27. This Agreement may be executed in any number of counterparts, each of which shall be an original and all of which together shall constitute but one and the same Agreement.
28. The Parties acknowledge that each has entered into this Agreement on its own volition without coercion or duress after consulting with its counsel, that each party is the proper person and possess the authority to sign the Agreement, that this Agreement contains the entire understanding of the Parties and that there are no representations, warranties, covenants or undertakings other than those expressly set forth herein.
29. Each of the Parties hereto acknowledges that this Agreement was not drafted by any one of the Parties, but was drafted, negotiated and reviewed by all Parties and, therefore, the presumption of resolving ambiguities against the drafter shall not apply. Each of the Parties expressly represents to the other Parties that: (i) it has been represented by counsel in connection with negotiating the terms of this Agreement; and (ii) it has conferred due authority for execution of this Agreement upon the persons executing it.
30. Any and all Exhibits and Schedules annexed to this Agreement are hereby made a part of this Agreement by this reference thereto. Any and all Exhibits and Schedules now and/or in the future are hereby made or will be made a part of this Agreement with prior written approval of both Parties.
31. This Agreement constitutes the entire Agreement between the Parties hereto and supersedes all prior oral and written agreements between the Parties with respect to the subject matter hereof except as otherwise provided herein.
32. No member, official or employee of the Town shall have any direct or indirect interest in this Settlement Agreement, nor participate in any decision relating to the Agreement which is prohibited by law, absent the need to invoke the rule of necessity.
33. Anything herein contained to the contrary notwithstanding, the effective date of this Agreement shall be the date upon which all of the Parties hereto have executed and delivered this Agreement.
34. All notices required under this Agreement ("Notice[s]") shall be written and shall be served upon the respective Parties by certified mail, return receipt requested, or by a recognized overnight or by a personal carrier. In addition, where feasible (for example, transmittals of less than fifty pages) shall be served by facsimile or e-mail. All Notices shall be deemed received upon the date of delivery. Delivery shall be affected as follows, subject to change as to the person(s) to be notified and/or their respective addresses upon ten (10) days notice as provided herein:

TO FSHC:

Kevin D. Walsh, Esq.
Fair Share Housing Center
510 Park Boulevard
Cherry Hill, NJ 08002
Phone: (856) 665-5444
Telecopier: (856) 663-8182
E-mail: kevinwalsh@fairsharehousing.org

November 8, 2019
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TO THE TOWN:

Gregory J. Castano Jr.
Castano Quigley, LLC
155 Passaic Avenue
Fairfield, NJ 07004
Telecopier: 973-808-8480
Email: gcastano@cq-law.com

**WITH A COPY TO THE
MUNICIPAL CLERK:**

Town of Harrison Clerk
318 Harrison Avenue
Harrison, NJ 07029
Telecopier: (973) 482-2101

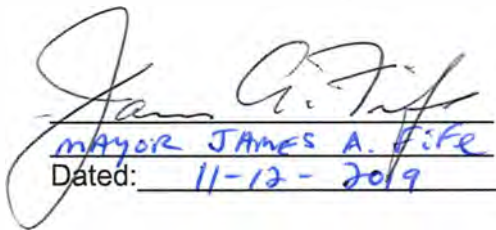
Please sign below if these terms are acceptable.

Sincerely,



Adam M. Gordon, Esq.
Counsel for Intervenor/Interested Party
Fair Share Housing Center

On behalf of the Town of Harrison, with the authorization
of the governing body and ~~Planning Board~~:



Mayor JAMES A. Fife
Dated: 11-12-2019

November 8, 2019

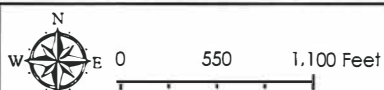
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EXHIBIT A: MAP OF INCLUSIONARY REDEVELOPMENT



* 8 acres of Site #3 is proposed for inclusionary development

- Existing Senior Housing
- Holy Cross School (potential conversion to senior housing)
- Redevelopment Area Boundary
- Proposed Affordable Housing Sites
- Zoning**
- SH: Senior Housing Zone



Source: NJOGIS, NJGIN, NJDEP, NJDOT

Third Round Affordable Housing Sites Town of Harrison, New Jersey

HEYER GRUEL & ASSOCIATES
November 2019

TOWN OF HARRISON

Meeting Date: 11/12/2019

Committee: Finance

Resolution #: R-2019-191

Presented by Councilperson:
Carol Mandaglio**HUDSON COUNTY**

**A RESOLUTION AUTHORIZING AND APPROVING AN AMENDED
SETTLEMENT AGREEMENT RELATING TO THE TOWN'S
AFFORDABLE HOUSING OBLIGATIONS**

WHEREAS: Pursuant to the 2015 New Jersey Supreme Court Decision In re: N.J.A.C. 5:96 and 5:97, 221 NJ 1 § (2015) commonly referred to as the "Mount Laurel IV Decision", the Court essentially negated the role of the New Jersey Council on Affordable Housing ("COAH") and set a procedure for court approval of municipal affordable housing fair share plans; and

WHEREAS: Pursuant to the Mount Laurel IV Decision, the Town filed a Declaratory Judgment Action, entitled In the Matter of the Application of the Town of Harrison County of Hudson, Docket No. HUD-L-2879-15 and the Fair Share Housing Center was a court designated interested party in that action; and

WHEREAS: By Resolution dated November 29, 2018, the Town approved the terms of a settlement of the issues raised in the Mount Laurel Litigation and agreed to the terms of the Town's fair share plan through 2025; and

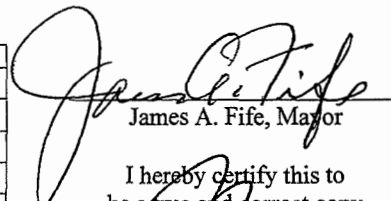
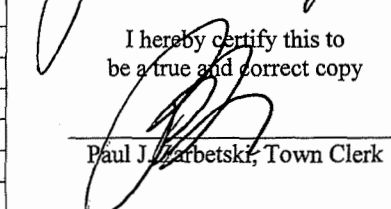
WHEREAS: The Town, through its planners, subsequently negotiated certain revisions to the settlement agreement so that the Town could maximize senior citizen affordable housing units; and

WHEREAS: The terms of the amended settlement agreement are set forth in the attached Letter Agreement.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council of the Town of Harrison, Hudson County, New Jersey, as follows:

THAT: The Mayor or Town Administrator is authorized to execute the amended settlement agreement substantially in the form attached hereto and to execute any other document necessary to effectuate the terms of the settlement.

Town Council	Moved	Seconded	Yes	No	Abstain	Absent
L. BENNETT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
M. DOLAGHAN	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. DORAN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
J. HUARANGA	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. MANDAGLIO	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. MENDOZA	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. NASCIMENTO	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. VILLALTA	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. FIFE	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>


 James A. Fife, Mayor
 I hereby certify this to
 be a true and correct copy

 Paul J. Zarbetski, Town Clerk