

Amended Fourth Round Housing Element and Fair Share Plan

Town of Secaucus
Hudson County, New Jersey

Adopted February 17, 2026

Endorsed _____
Clarke Caton Hintz 

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Planning Board
Town of Secaucus
Hudson County, New Jersey

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Prepared by:



Brian M. Slauch, PP, AICP
New Jersey Professional Planner License 3743

With the assistance of
Isabel Rodriguez, PP, AICP
New Jersey Professional Planner License 6554

Elaine R. Clisham, PP, AICP
New Jersey Professional Planner License 6507

CLARKE CATON HINTZ, PC
100 Barrack Street
Trenton, New Jersey 08608
(609) 883-8383

A signed and sealed original is on file with the Town Clerk

Town Council

Hon. Michael Gonnelli, Mayor
John Gerbasio, Council Member, First Ward
Robert Costantino, Council Member, First Ward
James Clancy, Council Member, Second Ward
Mark Dehnert, Council Member, Second Ward
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William KcKeever, Council Member, Third Ward

Gary Jeffas, Esq., Town Administrator
Michael Marra, RMC, Town Clerk
Julia Peschetti, Esq., Town Attorney
Cindy Nan Vogelman, Esq., Special Counsel for Affordable Housing

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EXECUTIVE SUMMARY

This amended Fourth Round Housing Element and Fair Share Plan for the Town of Secaucus, Hudson County, addresses its constitutional obligation to provide for affordable housing under the mandate of the *Mount Laurel* Doctrine established by the New Jersey Supreme Court beginning in 1975 and addressed legislatively in the New Jersey Fair Housing Act of 1985.¹ Together, the Housing Element and Fair Share Plan constitute the affordable housing plan for the Town of Secaucus. The Housing Element is a component of the Town’s Master Plan for development and redevelopment, and the Fair Share Plan constitutes the means and documents designed to implement the Housing Element. Together, the two major divisions are called the “housing plan” in this document.

There are four components to a municipality’s affordable housing obligation: (1) the Present Need or Rehabilitation share, (2) the Prior Round obligation or the recalculated First and Second Round obligation, (3) the Third Round obligation, which covers both the Gap Present Need (1999-2015) and Future Need for the period covering July 1, 2015 through June 30, 2025, and (4) the Fourth Round prospective Need obligation for the period covering July 1, 2025 through June 30, 2035.

Affordable Housing Obligations of Secaucus

For the Prior and Third Round Obligations, the Town entered into a Settlement Agreement with Fair Share Housing Center, Inc. (“FSHC”) on June 15, 2017. The Town adopted its Third Round Housing Element and Fair Share Plan (“HEFSP”) on September 25, 2017, endorsed by the Town Council on September 28, 2017. The Town’s Third Round HEFSP was approved by the Superior Court in a Judgment of Compliance and Repose (“JOR”) issued on December 18, 2017. The Town’s Court-approved Prospective Need obligations through The Third Round are as follows:

- Prior Round obligation of 590 units; and
- A Third Round Prospective Need obligation encompassing both the Gap Present Need and Prospective Need of 1,266 units.

The Town’s Third Round obligation was determined to be composed of a Realistic Development Potential (RDP) of 194 and an Unmet Need of 1,072. The Town has satisfied its Third Round RDP with completed 100% affordable age-restricted rental developments, and inclusionary family projects completed and under construction.

For the Fourth Round, the Town accepted the obligations calculated by the New Jersey Department of Community Affairs (DCA) with a Present Need of 25 units and a Prospective Need of 1,282, capped at 1,000. The Town initially determined it had a Fourth Round RDP of zero and an Unmet Need of 1,000. Following a challenge from Fair Share Housing Center (FSHC), an advocacy organization for low-income residents of New Jersey, the Town has agreed to revise its Fourth Round RDP upward.

¹ - N.J.S.A. 52:27D-301 et seq.

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The revised RDP of 20 leaves a Fourth Round Unmet Need of 980. The cumulative Unmet Need, including the Third Round and Fourth Round is 2,052 (1,072 + 980).

The Town will address its Fourth Round RDP of 20 with six senior units and 14 family rental units from inclusionary developments completed and under construction.

INTRODUCTION

This amended Fourth Round HEFSP was prepared in accordance with N.J.S.A. 40:55D-28(b)(3) of the Municipal Land Use Law (MLUL) and the mandatory requirements of a Housing Element under the recently amended New Jersey Fair Housing Act,² relevant regulations of the New Jersey Council On Affordable Housing (COAH), and the Administrative Office of the Courts Directive #14-24. This amended Fourth Round Housing Element and Fair Share Plan also delineates the actions taken, and to be taken, by the Town to satisfy its affordable housing responsibilities under applicable laws. This amended Fourth Round Housing Element and Fair Share Plan will be submitted to the Affordable Housing Dispute Resolution Program and subsequently to Superior Court for a determination as to its compliance with the requirements.

As noted, a municipality's Fourth Round affordable housing obligation has two components: (1) Present Need (Rehabilitation Share); and (2) Prospective Need. Pursuant to the amended FHA, DCA calculated these obligations on an advisory basis for all municipalities. Municipalities were able either to elect to accept the DCA's calculated obligations or to perform their own calculations based on the revised law. Secaucus decided to accept DCA's numbers, and its Town Council adopted Resolution #2025-32 (Appendix C) on January 30, 2025, accepting a Fourth Round Present Need of 25 units and a Prospective Need of 1,282 units, capped at 1,000 units. On January 30, 2025, the Town filed its Fourth Round Declaratory Judgment Action (DJ Action) with the Program/Superior Court, pursuant to the requirements of the amended FHA and the Administrative Directive #14-24. Thereafter, on April 23, 2025, the Superior Court issued an Order accepting the Town's Fourth Round Present Need/Prospective Need (see Appendix D) and directing the municipality to file its HEFSP by June 30, 2025.

As part of its Fourth Round HEFSP, the Town conducted an updated Vacant Land Analysis (VLA) that has adjusted the Town's Third Round Prospective Need of 1,266 units to a Third Round RDP of 194 and an Unmet Need of 1,072 units. The Town timely filed its HEFSP as directed, claiming a Fourth Round RDP of zero. As permitted, FSHC, an interested party, timely filed a challenge to the HEFSP, questioning the calculation of the Town's Fourth Round RDP and seeking additional measures to assist in meeting the Town's cumulative Unmet Need. As negotiated with FSHC, the Township updated its VLA to reflect a Fourth Round RDP of 20 and a Fourth Round Unmet Need of 980.

² - P.L. 2024, c.2

BRIEF HISTORY AND REGIONAL LOCATION

While originally part of North Bergen Township, in 1900, Secaucus became the last municipality to be created by succession in Hudson County. Until the arrival of railroads starting in the late 1830's and early 1840's, Hudson County remained largely agrarian. Secaucus remained largely agricultural (with a predominate focus on the raising of swine) until the construction of the New Jersey Turnpike in 1951 made the Town more accessible and promoted suburban residential development on higher elevations in the center of the municipality. The creation of the Hackensack Meadowlands Development Commission (NJMC) in 1968 and the promulgation of regional land development controls in 1970 laid the foundation for the emergence of Secaucus as a distribution center for the New York City metropolitan area, particularly for the garment industry. In turn, retail outlets for excess merchandise were developed as Secaucus became one of the first "outlet centers." Though the outlet center retail format has waned in Secaucus, it remains an employment center in the region with a diverse mix of industries including warehousing and distribution, broadcasting, retail, professional and business services, and tourism.

In 2004, NJMC adopted a revised master plan for development, the first comprehensive overhaul since its initial master plan in 1969, and has regularly updated it since that time, with the latest update adopted in 2020. In February 2015, the NJMC merged with the New Jersey Sports and Exposition Authority ("NJSEA"). As a result of this merger, legislation was passed which allows municipalities to take over review of land-use applications within their jurisdiction. Secaucus has passed an ordinance to take over this control. The re-assumption of such control requires that the Town also adopt the NJSEA's master plan, zoning regulations, and redevelopment plans – including its affordable housing policies. The former NJMC's response to affordable housing has focused on the creation of affordable units through inclusionary zoning in many of the zoning districts that it has created under its jurisdiction. Through petition to the NJSEA, a developer may propose inclusionary development. Staff undertake a site suitability analysis and if found to be suitable, make a favorable recommendation to approve such development. Redevelopment also comes into play where the agency contemplates multi-family redevelopment of site. Thus under the NJSEA's policies, there is a large component of Secaucus' land area that is subject to mandatory capture of at least 20% of all dwelling units as affordable housing.

The Town of Secaucus is located in northwestern Hudson County, along the eastern spur of the New Jersey Turnpike approximately 8.5 miles from the center of Manhattan, New York City and 9 miles from Newark, New Jersey. It is approximately 6.6 square miles in area and had a population of 22,181 people in 2020. The 36.4% increase in population from 2010 to 2020 represents the third largest population growth in Hudson County. Both Harrison (42.8%) and Weehawken (37.0%) had similar percentage increases. Secaucus has the seventh largest population among municipalities in Hudson County.

AFFORDABLE HOUSING JUDICIAL AND LEGISLATIVE BACKGROUND

In the 1975 Mount Laurel³ decision, the New Jersey Supreme Court ruled that developing municipalities have a constitutional obligation to provide diversity and choice in the housing types permitted in the municipality, including housing for low- and moderate-income households. In its 1983 Mount Laurel II decision,⁴ the NJ Supreme Court extended to all municipalities with any “growth area” as designated in the State Development Guide Plan (now superseded by the State Development and Redevelopment Plan, or SDRP) the obligation to provide their “fair share” of a calculated regional need for affordable units. Mount Laurel II also introduced a “builder’s remedy” if a municipality was not providing its fair share of affordable housing. A builder’s remedy may permit a developer that is successful in litigation the right to develop what is typically a higher density multifamily project on land not zoned to permit such use, so long as a “substantial” percentage of the proposed units would be reserved for low- and moderate-income households.

In 1985, in response to Mount Laurel II, the New Jersey Legislature enacted the Fair Housing Act (“FHA”).⁵ The FHA created the Council on Affordable Housing (“COAH”) as an administrative body responsible for oversight of municipalities’ affordable housing efforts, rather than having oversight go through the courts. The Legislature charged COAH with promulgating regulations (i) to establish housing regions; (ii) to estimate low- and moderate-income housing needs; (iii) to set criteria and guidelines for municipalities to use in determining and addressing their fair share obligations, and (iv) to create a process for the review and approval of municipal housing elements and fair share plans.

COAH’s First and Second Rounds (1987-1999)

COAH created the criteria and regulations for municipalities to address their affordable housing obligations. COAH originally established a methodology for determining municipal affordable housing obligations for the six-year period between 1987 and 1993,⁶ which period became known as the First Round. This methodology established an existing need to address substandard housing that was being occupied by low- and moderate-income households (variously known as “present need” or “rehabilitation share”), and calculated future demand, to be satisfied typically, but not exclusively, with new construction (“prospective need” or “fair share”).

The First Round methodology was superseded in 1994 by COAH’s Second Round regulations.⁷ The 1994 regulations recalculated a portion of the 1987-1993 affordable housing obligations for each municipality and computed the additional municipal affordable housing need from 1993 to 1999 using 1990 census data. These regulations identified a municipality’s cumulative obligations for the First and Second Rounds.

³ - Southern Burlington County NAACP v. Township of Mount Laurel, 67 N.J. 151 (1975)

⁴ - Southern Burlington County NAACP v. Township of Mount Laurel, 92 N.J. 158 (1983)

⁵ - N.J.S.A. 52:27D-301 et seq.

⁶ - N.J.A.C. 5:92-1 et seq.

⁷ - N.J.A.C. 5:93-1.1 et seq.

Under regulations adopted for the Third Round, a municipality’s obligation to provide affordable housing for the First and Second Rounds is referred to cumulatively as the Prior Round obligation.

COAH’s Third Round and Related Judicial and Legislative Activity, (1999-2025)

The FHA had originally required housing rounds to be for a six-year period for the First and Second Rounds, then in 2001, the time period increased to a 10-year period consistent with the Municipal Land Use Law (“MLUL”). In order to utilize 2000 census data which had not yet been released, COAH delayed the start of the Third Round from 1999 to 2004, with the Third Round time period initially ending in 2014. In December 2004, COAH’s first version of the Third Round rules⁸ became effective, and the 15-year Third Round time period (1999 – 2014) was condensed into an affordable housing delivery period from January 1, 2004, through January 1, 2014.

The 2004 Third Round rules marked a significant departure from the methods utilized in COAH’s Prior Round. Previously, COAH assigned an affordable housing obligation as an absolute number to each municipality. These Third Round rules implemented a “growth share” approach that linked the production of affordable housing to residential and non-residential development in a municipality.

On January 25, 2007, a New Jersey Appellate Court decision⁹ invalidated key elements of the first version of the Third Round rules, including the growth share approach. The Court ordered COAH to propose and adopt amendments to its rules, with COAH issuing revised rules effective on June 2, 2008 (as well as a further rule revision effective on October 20, 2008) which largely retained the growth share approach.

Just as various parties had challenged COAH’s initial Third Round regulations, parties challenged COAH’s 2008 revised Third Round rules. On October 8, 2010, the Appellate Division issued its decision on the challenges.¹⁰ The Appellate Division upheld the COAH Prior Round regulations that assigned rehabilitation and Prior Round numbers to each municipality, but invalidated the regulations by which the agency assigned housing obligations in the Third Round, again ruling that COAH could not allocate obligations through a growth share formula. Instead, the Appellate Division directed COAH to use methods similar to those used in the First and Second Rounds.

Third Round Judicial Activity

After various challenges were filed, on September 26, 2013, the NJ Supreme Court upheld the Appellate Court decision¹¹ and ordered COAH to prepare the necessary rules. COAH failed to adopt new rules, and more challenges ensued.

⁸ - N.J.A.C. 5:94-1 and 5:95-1

⁹ - In re Adoption of N.J.A.C. 5:94 and 5:95, 390 N.J. Super. 1 (2007)

¹⁰ - In re Adoption of N.J.A.C. 5:96 and 5:97, 416 N.J. Super. 462 (2010)

¹¹ - In re Adoption of N.J.A.C. 5:96 and 5:97 by New Jersey Council On Affordable Housing, 215 N.J. 578 (2013)

On March 10, 2015, the New Jersey Supreme Court issued a ruling on FSHC’s Motion in Aid of Litigant’s Rights, which became known as *Mount Laurel IV*.¹² In this decision, the Court transferred responsibility for reviewing and approving housing elements and fair share plans from COAH to designated Mount Laurel trial judges, declaring COAH “moribund.” Municipalities were now to apply to the Courts, instead of COAH, if they wished to be protected from exclusionary zoning lawsuits. The Mount Laurel trial judges, with the assistance of a Court-appointed Special Adjudicator, were tasked with reviewing municipal plans much in the same manner as COAH had done previously. Those towns whose plans were approved by the Court received a Judgment of Compliance and Repose, the court equivalent of COAH’s substantive certification.

While the NJ Supreme Court’s decision set a process in motion for towns to address their Third Round obligation, the decision did not assign those obligations. Instead, that was to be done by the trial courts, although ultimately most towns entered into settlement agreements to set their fair share obligations. The Court stated that municipalities should rely on COAH’s Second Round rules (N.J.A.C. 5:93) and those components of COAH’s 2008 regulations that were specifically upheld, as well as the FHA, in their preparation of Third Round housing elements and fair share plans.

On January 17, 2017, the NJ Supreme Court rendered a decision¹³ that found that the period between 1999 and 2015, now known as the “gap period,” when no valid affordable housing regulations were in force, generated an affordable housing obligation. This obligation required an expanded definition of the municipal Present Need obligation to include the unaddressed housing needs of low- and moderate-income households that had formed during the gap period. This meant that the municipal affordable housing obligation would now comprise four components: Present Need (rehabilitation), Prior Round (1987-1999, new construction), Gap Need (1999-2015, new construction), and Prospective Need (Third Round, 2015 to 2025, new construction).

Third Round Legislative Activity

In addition to the state agency negotiation and judicial decisions, the New Jersey Legislature has amended the FHA several times in recent years.

- A statewide 2.5% nonresidential development fee instead of requiring nonresidential developers to provide affordable housing was established in 2008;
- New regional contribution agreements (“RCAs”) were eliminated in 2008;
- A very-low income requirement was added in 2008;
- In 2008, a requirement was added that municipalities had to commit to spend development fees within four years of the date of collection. This was later

¹² - *ibid.*

¹³ - In Re Declaratory Judgment Actions Filed by Various Municipalities, 227 N.J. 508 (2017)

addressed in a Superior Court decision which found the four-year period begins at the time the Court approves the municipal spending plan.¹⁴

- In 2020, all affordable units have to be affirmatively marketed and also listed on the state’s Affordable Housing Resource Center website.¹⁵

The Fourth Round (2025-2035)

As noted in the introduction, the rules upon which this document is based came about from the FHA amendments in P.L. 2024, c. 2, passed on March 20, 2024. The key parts of the law include:

- The abolition of the NJ Council on Affordable Housing;
- Designating the NJ Department of Community Affairs (“DCA”) to develop new municipal obligations using a methodology that is mainly spelled out in the law. These obligations are advisory, not binding;
- Establishing a timeline within which municipalities need to adopt and submit binding resolutions establishing their Fourth Round fair share obligations, in order for them to retain their immunity from exclusionary-zoning lawsuits;
- Requiring the NJ Housing and Mortgage Finance Agency (“HMFA”) and DCA to update rules and standards governing affordable housing production, trust funds and administration;
- Establishing a court-based Affordable Housing Dispute Resolution Program (“Program”) that hears challenges to municipalities’ affordable housing obligation determinations and housing plans;
- Establishing a longer period of deed restrictions for rental units to 40 years;
- Changing the criteria whereby municipalities may gain affordable housing bonuses;
- Establishing new reporting and monitoring procedures and deadlines for both affordable units and affordable housing trust funds, and assigns oversight for reporting and monitoring to DCA.

Furthermore, in December 2024, the Administrative Office of the Courts issued Administrative Directive #14-24, establishing procedures for implementation of the Program and for municipalities to file their Fourth Round Declaratory Judgment (“DJ”) filings, etc. This Administrative Directive also sets requirements for what must be included in a Fourth Round HEFSP.

¹⁴ - [In the Matter of the Adoption of the Monroe Township Housing Element and Fair Share Plan, and Implementing Ordinances](#) (112 A.3d 595 (App. Div. [2015]))

¹⁵ - <https://njhrc.gov>

This plan has been prepared to meet the requirements of the FHA as most recently amended, as well as the 2024 Administrative Directive, as necessary. Where such requirements contradict each other, this document adheres to the statute.

TOWN OF SECAUCUS' AFFORDABLE HOUSING HISTORY

Secaucus has demonstrated a long-standing commitment of voluntary compliance with its Mount Laurel fair share obligations. The municipality voluntarily addressed its constitutional affordable housing obligation in response to the FHA and COAH's First Round, Second Round, and Third Round regulations (both adopted iterations from 2004 and 2008).

First and Second Round Plans

In the First Round, the Town's pre-credited allocation consisted of an indigenous need (rehabilitation component) of 212 units, reallocated present need (a regional share of indigenous need from other municipalities with a surplus of need) of 479 units, and a prospective need (future demand for new construction) of 330 units, totaling 1,020 units (rounded). Subsequent adjustments were made by COAH resulting in a pre-credited need of 866 units. Secaucus was the only municipality in Hudson County to receive substantive certification in the First Round and, along with Teterboro, was one of only two municipalities in the New Jersey Meadowlands District to file housing plans with COAH.

The Town filed its petition for Second Round substantive certification with COAH on October 8, 1998. The Town's Second Round calculated need of 534 units consisted of a rehabilitation component of 45 units and a new construction component of 489 units (this number reflects the prior cycle credit of 100 units from the First Round). Based on the availability of vacant land, the Town requested an adjustment of its 489-unit Second Round new construction obligation by 347 units, resulting in an RDP of 142 units.

The Town addressed its cumulative 1987-1999 obligation with seven rehabilitated units and a planned program for 38 additional rehabilitations, 75 existing units, 25 bonus credits, and inclusionary zoning with a 20% set-aside of 142 units. This Second Round housing plan was not certified by COAH.

Approximately 88% of the land area of the Town of Secaucus is under the zoning jurisdiction of what was the New Jersey Meadowlands Commission, or NJMC (now subsumed by the New Jersey Sports and Exposition Authority). The small land area under the Town's zoning jurisdiction is almost entirely residential and lacks vacant sites suitable for development. After Secaucus took this position, COAH initiated a dialogue with the then-NJMC in an effort to create an inter-agency Memorandum of Understanding in which the NJMC would address affordable housing matters under its jurisdiction; however, a Memorandum of Understanding was never adopted by any of the agencies involved.

By 2004, the idea of a Memorandum of Understanding had been abandoned by COAH and Secaucus decided to wait for the adoption of Third Round rules, occurring in December 2004, to file a Third Round housing plan.

2005 Third Round Plan

As previously indicated, COAH's Third Round rules marked a significant departure from the affordable housing formulas utilized in COAH's two earlier rounds. Previously, COAH assigned an affordable housing obligation as an absolute number to each municipality. The new Third Round rules in 2004 implemented a "growth share" approach that linked the production of affordable housing with future residential and non-residential development within a municipality. The Town prepared a Third Round plan that was adopted on December 6, 2005, and petitioned COAH for initial Third Round certification on December 20, 2005. The Town addressed a rehabilitation component of 24 units with 54 housing units rehabilitated, and a Prior Round recalculated number of 478 units with a growth share of 259 units. The plan proposed units from a planned transit village redevelopment, rental bonuses and a group home, with a three-credit surplus.

The Town did not receive substantive certification of this Third Round plan prior to the Appellate Division's invalidation of the first set of Third Round rules on January 25, 2007. COAH only granted substantive certification to three municipalities of the hundreds of petitions made to the agency.

2008 Third Round Plan

Secaucus adopted a revised Third Round Housing Element and Fair Share Plan, dated December 16, 2008, addressing its cumulative Third Round (1987-2018) fair share obligation. The second iteration of the Third Round rules assigned Secaucus a rehabilitation component of 67, a Prior Round obligation of 590 and a Third Round growth share obligation of 253. Secaucus filed the revised Third Round plan with COAH on December 30, 2008. Two objections were received and the Town responded in August 2008. However, mediation never ensued and COAH took no action on the Town's 2008 Third Round Plan prior to the invalidation of the second iteration of the Third Round rules.

2017 Amended Third Round Plan

The New Jersey Supreme Court in its March 10, 2015, decision¹⁶ established a process for individual municipalities to gain approval of their housing plans after determining that the administrative process operated by COAH had broken down and the agency had become moribund. The Court's decision led to the Town of Secaucus filing a declaratory judgment action in Superior Court on July 6, 2015.¹⁷

¹⁶ - In Re N.J.A.C. 5:96 and 5:97, 221 N.J. 1 (2015)

¹⁷ - Docket No. HUD-L-2911-15.

In this judicial process, the Town appeared before the Hon. Joseph Turula, J.S.C., in its effort to address its affordable housing obligation. The Town entered into a Settlement Agreement with FSHC and established through a fairness hearing held before Judge Turula on June 15, 2017, that its affordable housing proposal as represented in the agreement was fair to the low- and moderate-income residents of the region. An order approving the settlement agreement was entered on June 15, 2017. The order required a duly adopted and endorsed Housing Element and Fair Share Plan to be filed with the court by September 30, 2017.

In fulfillment of the order, the Town adopted its Third Round HEFSP on September 25, 2017, endorsed by the Town Council on September 28, 2017, which superseded the HEFSP adopted in December 2005. The Town's Third Round HEFSP was approved by the Superior Court in a JOR issued on December 18, 2017.

2025 Fourth Round Plan

On January 28, 2025, the Town adopted Resolution 2025-32 accepting the DCA's calculated affordable housing obligations, and subsequently filed a Fourth Round DJ Action with the Program/Superior Court. In an April 23, 2025, Order, the Court affirmed the Town's acceptance of the DCA's Fourth Round Present Need/Prospective Need and ordered that a compliant HEFSP be prepared.

HOUSING ELEMENT AND FAIR SHARE PLAN REQUIREMENTS

In accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), a municipal master plan must include a housing plan element as the foundation for the municipal zoning ordinance (see N.J.S.A. 40:55D-28b(3)). Pursuant to the FHA (N.J.S.A. 52:27D-301 et seq.), a municipality's housing element must be designed to provide access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing. Specifically, N.J.S.A. 52:27D-310 requires that the housing element contain at least the following:

- 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;

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- e. A determination of the municipality's present and prospective fair share of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of 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 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 23 section 1 of P.L.2021, c.273 (C.52:27D-329.20); and
- 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.

In addition to FHA requirements, this Fourth Round HEFSP has been prepared in compliance with the following requirements set forth by Administrative Directive #14-24, issued by the Administrative Office of the Courts on December 13, 2024:

- I. Inclusion of detailed site suitability analyses, based on the best available data, for each of the un-built inclusionary or 100 percent affordable housing sites in the plan as well as an identification of each of the sites that were proposed for such development and rejected, along with the reasons for such rejection.

2. The concept plan for the development of each of the selected sites should be overlaid on the most up to date environmental constraints map for that site as part of its analysis. When the detailed analyses are completed, the municipality can see what changes will be needed (either to the selected sites or to their zoning) to ensure that all of the units required by the settlement agreement will actually be produced. If it becomes apparent that one (or more) of the sites in the plan does not have the capacity to accommodate all of the development proposed for it, the burden will be on the municipality either to adjust its zoning regulations (height, setbacks, etc.) so that the site will be able to yield the number of units and affordable units anticipated by the settlement agreement or to find other mechanisms or other sites as needed to address the likelihood of a shortfall.
3. The final HEFSP must fully document the creditworthiness of all of the existing affordable housing units in its HEFSP and to demonstrate that it has followed all of the applicable requirements for extending expiring controls, including confirmation that all of the units on which the controls have been extended are code-compliant or have been rehabilitated to code-compliance, and that all extended controls cover a full 30-year period beginning with the end of the original control period. Documentation as to the start dates and lengths of affordability controls applicable to these units and applicable Affordable Housing Agreements and/or deed restrictions is also required. Additionally, the income and bedroom distributions and continued creditworthiness of all other existing affordable units in the HEFSP must be provided.
4. The HEFSP must include an analysis of how the HEFSP complies with or will comply with all of the terms of the executed settlement agreement. Once the HEFSP has been prepared, it must be reviewed by Fair Share Housing Center and the Program's Special Adjudicator for compliance with the terms of the executed settlement agreement, the FHA and Uniform Housing Affordability Controls ("UHAC") regulations. The HEFSP must be adopted by the Planning Board and the implementation components of the HEFSP must be adopted by the governing body.

The Court Directive indicates that the HEFSP must also include (in an Appendix) all adopted ordinances and resolutions needed to implement the housing plan, except that this is contraindicated in the Fair Housing Act. In this instance, this document follows the law. The Directive indicates that the following is required to be submitted:

1. All zoning amendments (or redevelopment plans, if applicable).
2. An Affordable Housing Ordinance that includes, among other required regulations, its applicability to 100 percent affordable and tax credit

projects, the monitoring and any reporting requirements set forth in the settlement agreement, requirements regarding very low income housing and very low income affordability consistent with the FHA and the settlement agreement, provisions for calculating annual increases in income levels and sales prices and rent levels, and a clarification regarding the minimum length of the affordability controls (at least 30 years, until the municipality takes action to release the controls).

3. The adoption of the mandatory set aside ordinance, if any, and the repeal of the existing growth share provisions of the code.
4. An executed and updated Development Fee Ordinance that reflects the court's jurisdiction.
5. An Affirmative Marketing Plan adopted by resolution that contains specific directive to be followed by the Agent in affirmatively marketing affordable housing units, with an updated COAH form appended to the Affirmative Marketing Plan, and with both documents specifically reflecting the direct notification requirements set forth in the settlement agreement.
6. An updated and adopted Spending Plan indicating how the municipality intends to allocate development fees and other funds, and detailing (in mini manuals) how the municipality proposes to expend funds for affordability assistance, especially those funds earmarked for very low income affordability assistance.
7. A resolution of intent to fund any shortfall in the costs of the municipality's municipally sponsored affordable housing developments as well as its rehabilitation program, including by bonding if necessary.
8. Copies of the resolution(s) and/or contract(s) appointing one or more Agent(s) and of the adopted ordinance creating the position of, and resolution appointing, the Municipal Affordable Housing Liaison.
9. A resolution from the Planning Board adopting the HEFSP, and, if a final Judgment is sought before all of the implementing ordinances and resolutions can be adopted, a resolution of the governing body endorsing the HEFSP.

AFFORDABILITY REQUIREMENTS

Affordable housing is defined under New Jersey's FHA as a dwelling, either for-sale or rent that is within the financial means of households of low or moderate income as income is measured within each housing region. Secaucus is in COAH's Region 1, which includes the Counties of Bergen, Hudson, Passaic, and Sussex. These housing regions were established as part of the First Round rules. Moderate-income households are those with incomes exceeding 50% up to 80% of the regional median income. Low-

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income households are those with annual incomes 50% or less than regional median income. In 2008 the New Jersey Legislature created an additional sub-category of low income – very low-income – which has been defined as households with incomes 30% or less of the regional median income.

Through the UHAC regulations, which are administrative rules issued by HMFA in N.J.A.C. 5:80-26.1 et seq., the maximum rent for a qualified unit is required to be affordable to households that earn no more than 60% of the median income for the region. This is to account for the typical wage earner who over time gains more income and whose household then has a higher income compared to the regional median. The average rent is required to be affordable to households earning no more than 52% of the median income. The maximum sale prices for affordable units is required to be affordable to households that earn no more than 70% of the median income and the average sale price affordable to a household that earns no more than 55% of the median income.

The regional median income is now defined in the amended FHA and continues to utilize the U. S. Department of Housing and Urban Development (“HUD”) income limits on a regional basis. In the spring of each year HUD releases updated income limits which COAH used to reformulate slightly to match the housing regions. When COAH no longer was functioning, this job was taken over by the Affordable Housing Professionals of New Jersey, an association made up of persons who administer affordable housing programs for governments. This role by the AHPNJ was recognized by numerous judges in affordable housing cases and the organization’s charts were specifically included in orders adjudicating settlements. The amended FHA now places this responsibility with DCA. It is from these income limits that the rents and sale prices for affordable units are derived. See Table 1 for 2024 income limits for Region 1 and Tables 2 and 3 for illustrative sale prices and gross rents from 2024 (the latest figures available). The sample rents and sale prices are illustrative and are gross figures which do not account for the specified utility allowance for rentals.

Table 1. 2024 Income Limits for Region 1

Household Income Levels	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household
Median	\$84,288	\$96,329	\$108,371	\$120,412	\$130,045	\$139,678
Moderate	\$67,431	\$77,064	\$86,697	\$96,329	\$104,036	\$111,742
Low	\$42,144	\$48,165	\$54,185	\$60,206	\$65,022	\$69,839
Very Low	\$25,286	\$28,899	\$32,511	\$36,124	\$39,013	\$41,903

Source: 2024 Affordable Housing Regional Income Limits by Household Size, Prepared by Affordable Housing Professionals of New Jersey (AHPNJ) in April of 2024

Table 2. Illustrative 2024 Affordable Rents for Region 1

Household Income Levels (% of Median Income)	1 Bedroom Unit Rent	2 Bedroom Unit Rent	3 Bedroom Unit Rent
Moderate (60%)	\$1,047	\$1,179	\$1,381
Low (50%)	\$821	\$908	\$1,068
Very Low (30%)	\$369	\$366	\$442

Source: Affordable Housing Professionals of New Jersey Affordable Housing General Rent Calculator, April 2024.

Table 3. Illustrative 2024 Affordable Sales Prices for Region 1

Household Income Levels (% of Median Income)	1 Bedroom Unit Price	2 Bedroom Unit Price	3 Bedroom Unit Price
Moderate (65%)	\$113,536	\$145,610	\$175,546
Low (50%)	\$76,528	\$101,200	\$124,228
Very Low (30%)	\$27,183	\$41,986	\$55,803

Source: Affordable Housing Professionals of New Jersey Affordable Housing General Sales Price Calculator, April 2024.

HOUSING CONDITIONS

The 2019-2023 American Community Survey (ACS)¹⁸ indicates that Secaucus has approximately 9,109 housing units, of which 584, or 6.4%, are vacant. Only 26.1% of the Town’s housing stock consists of single-family detached units. While 36.9% of all units are single-family (attached or detached), Secaucus also contains many two-unit and 10+ unit buildings, 14.5% and 40.3% of the total housing stock, respectively. When comparing the Town’s housing stock to that of the County and State, it is apparent that housing types in Secaucus are not indicative of the housing opportunities in the County or New Jersey as a whole. For example, while the County has a higher percent (42.1%) of 10+ unit buildings than Secaucus (40.3%), the percent of these unit types in Secaucus far exceeds that of the State where only 17.2% of all dwelling units fall into this category. Secaucus has a more suburban character than the rest of Hudson County, but is more urban than the State as a whole. See Table 4, Housing Units in Structure and Tenure of Occupant, for a detailed explanation of the housing units in 2023.

Table 4. Housing Units in Structure and Tenure of Occupant, 2023

Number of Units	Owner Occupied	Percent of Total	Renter Occupied	Percent of Total	Vacant	Percent of Total	Total Occupied	Total Units	Percent of Total
1, Detached	1,921	21.1%	345	3.8%	112	1.2%	2,266	2,378	26.1%
1, Attached	744	8.2%	235	2.6%	0	0.0%	979	979	10.7%
2	560	6.1%	646	7.1%	112	1.2%	1,206	1,318	14.5%

¹⁸ - The American Community Survey replaced the long-form Census as the source for much of the housing data necessary to complete this section. The Census is a one-time count of the population while this ACS is an estimate taken over five years through sampling. As such, data in the ACS is subject to a margin of error.

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Number of Units	Owner Occupied	Percent of Total	Renter Occupied	Percent of Total	Vacant	Percent of Total	Total Occupied	Total Units	Percent of Total
3 or 4	358	3.9%	254	2.8%	25	0.3%	612	637	7.0%
5 to 9	33	0.4%	53	0.6%	0	0.0%	86	86	0.9%
10 or more	563	6.2%	2,775	30.5%	335	3.7%	3,338	3,673	40.3%
Other	21	0.2%	17	0.2%	0	0.0%	38	38	0.4%
Total	4,200	46.1%	4,325	47.5%	584	6.4%	8,525	9,109	100.0%

Source: 2019-2023 American Community Survey 5-Year Estimate (B25032, DP04)

Table 5, Housing Units by Age, illustrates the age of the Town’s housing stock. Nearly three quarters (72.0%) of the Town’s housing stock was constructed after 1960. Only 14% of the housing units in Secaucus were built prior to 1939. These numbers indicate that the Town has a relatively newer housing stock when compared to surrounding municipalities.

Table 5. Housing Units by Age, 2023

Year Built	Total Units	Percent	Owner	Renter
2020 or later	12	0.1%	12	0
2010 to 2019	1,708	20.0%	186	1522
2000 to 2009	913	10.7%	329	584
1980 to 1999	1,563	18.3%	859	704
1960 to 1979	1,943	22.8%	1135	808
1940 to 1959	1,194	14.0%	908	286
1939 or earlier	1,192	14.0%	771	421
Totals	8,525	100.0%	4,200	4,325
Median Year Built	1979		1971	1998

Source: 2019-2023 American Community Survey 5-Year Estimate (Tables DP04, B25036, B25037)

The plurality (37.5%) of housing units in Secaucus contain two bedrooms, and 65.1% of all units have two bedrooms or less. A further breakdown of housing units by number of bedrooms indicates that the County, when compared to Secaucus, has a lower percentage of units containing 4+ bedrooms (6.6%) and a higher percentage of units containing one bedroom or less (35.9%).

Table 6. Number of Bedrooms per Housing Unit, 2023

Bedrooms	Number of Units	Percent of Total
Efficiency	496	5.4%
1	2,011	22.1%
2	3,419	37.5%
3	1,888	20.7%

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Bedrooms	Number of Units	Percent of Total
4	1,119	12.3%
5+	176	1.9%
Total	9,109	100.0%

Source: 2019-2023 American Community Survey 5-Year Estimate (Table DPo4)

Table 7, Value of Owner-Occupied Housing Units, shows that the median home value between 2013 and 2023 increased from \$403,800 to \$557,800, or approximately 38.1%. Compared to Secaucus, Hudson County saw a higher percent growth in owner-occupied home values during the same time period (46.5%). Based on the 2024 Illustrative Sales prices provided in Table 3, approximately 61 units (1.5%) of owner-occupied housing units may be affordable to very low- income households (depending on the number of rooms in the unit). Meanwhile, approximately 83 units (2.0%) may be affordable to low- and moderate-income households. In total, 144 owner-occupied housing units in the Town, or 3.5%, may be affordable to very low-, low- and moderate-income households.

Table 7. Value of Owner-Occupied Housing Units, 2013 and 2023

Housing Unit Value	2013 Units	Percent	2023 Units	Percent
Less than \$50,000	47	1.1%	61	1.5%
\$50,000 to \$99,999	41	1.0%	26	0.6%
\$100,000 to \$149,999	115	2.8%	37	0.9%
\$150,000 to \$199,999	85	2.1%	20	0.5%
\$200,000 to \$299,999	470	11.4%	263	6.3%
\$300,000 to \$499,999	2,208	53.4%	1,324	31.5%
\$500,000 to \$999,999	1,069	25.8%	2,449	58.3%
\$1,000,000 or more	101	2.4%	20	0.5%
Total	4,136	100.0%	4,200	100.0%
Median Value	\$403,800		\$557,800	

Sources: 2009-2013 and 2019-2023 American Community Survey 5-Year Estimate (Table DPo4)

In 2023, the median rent in Secaucus was \$2,197, compared to \$1,811 in Hudson County. Approximately 24.0% of rental units in Secaucus have rents of \$3,000 or more. Based on the 2024 Illustrative Rents Prices provided in Table 2, approximately 209 rental units (4.8%) in Secaucus maybe affordable to very low- income renters and an additional 311 rental units (7.2%) may be affordable to low- income households; approximately 1,156 rental units (26.7%) may be affordable to moderate income-households inclusive of the units also affordable to very low- and low income-households. The numbers are based on rent ranges and depend on the number of bedrooms required.

Table 8. Gross Rent by Housing Unit in Secaucus and Hudson County, 2023

Gross Rent	Units in Secaucus	Percent of Total	Units in Hudson County	Percent of Total
Less than \$500	209	4.8%	11,355	5.6%
\$500 to \$999	311	7.2%	17,297	8.5%
\$1,000 to \$1,499	636	14.7%	42,233	20.8%
\$1,500 to \$1,999	756	17.5%	47,021	23.1%
\$2,000 to \$2,499	637	14.7%	29,384	14.4%
\$2,500 to \$2,999	736	17.0%	17,992	8.8%
\$3,000 or more	1,040	24.0%	34,933	17.2%
No cash rent	-	0.0%	3,177	-
Total	4,325	100.0%	203,392	100.0%
Median Rent	\$2,197		\$1,811	

Sources: Table B25063 Gross Rent; Table B25064 Median Gross Rent (Dollars), ACS 2019-2023

Housing is generally considered to be affordable if the rents, mortgages, and other essential costs consume 28% or less of an owner-household’s income or 30% or less of a renter-household’s income. This percentage is lower for homeowners to account for the additional home maintenance costs associated with ownership. While only 25.9% of all households in Secaucus are expending more than 30% of their incomes on housing, for the renter population, housing is slightly less affordable. Approximately 64.0% of those cost-burdened households are renter-occupied housing.

Table 9. Housing Affordability, 2023

Monthly Housing Costs as Percent of Income	Owner-Occupied	% of Total	Renter	% of Total	All Occupied	% of Total
Less than 20 Percent	2,560	30.2%	1,605	18.9%	4,165	49.1%
20 to 29 Percent	836	9.9%	1,282	15.1%	2,118	25.0%
30 Percent or More	794	9.4%	1,405	16.6%	2,199	25.9%
Zero/Negative Income	10	0.1%	33	0.4%	43	0.5%
No Cash Rent	-	-	-	-	-	-
Total*	4,190	49.4%	4,292	50.6%	8,482	100.0%

*Units with no mortgage, no cash rent, or no positive income are excluded.

Source: Table S2503 Financial Characteristics, ACS 2017-2022.

In 2023, there were 41 housing units in Secaucus that were overcrowded (more than one person per room) and built pre-1950. A total of 63 units had incomplete kitchen facilities and 4,578 units were 50+ years old. Historically, these conditions are indicators of housing deficiency, which are used to determine the number of units requiring rehabilitation.

Table 10. Indicators of Housing Deficiency, 2023

Indicator	50+ Years Old	Incomplete Plumbing	Incomplete Kitchen	Crowded or Overcrowded, and Built Pre-1950
Number of Units	4,578	0	63	41

Source: Table B25047 Plumbing Facilities for All Housing Units, ACS 2019-2023; Table 25051: Kitchen Facilities for All Housing Units, ACS 2019-2023; Table B25034 Year Structure Built, ACS 2019-2023; Table B25050: Tenure By Plumbing Facilities by Occupants per Room by Year Structure Built, ACS 2019-2023.

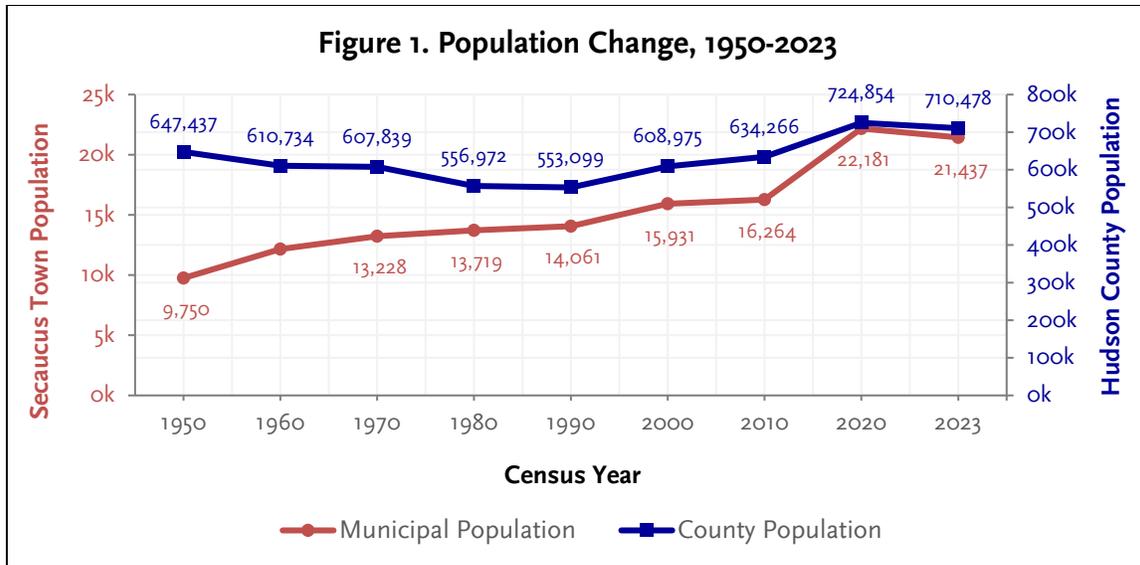
POPULATION CHARACTERISTICS

Between 1950 and 2023, the population of Secaucus saw its biggest increase from 2010 to 2020, when the population increased by 36.4%. Similarly, Hudson County saw its biggest increase during the same period, when the population increased by 14.3%. The Town experienced a steady increase from 1950 until 2020, whereas the County experienced declines between 1950 and 1990. See Table 11 and Figure 1, Population Change.

Table 11. Population Change 1950 to 2023, Secaucus and Hudson County

Year	Secaucus	Change Since Last Census (%)	Hudson County	Change Since Last Census (%)
1950	9,750	-	647,437	-
1960	12,154	24.7%	610,734	-5.7%
1970	13,228	8.8%	607,839	-0.5%
1980	13,719	3.7%	556,972	-8.4%
1990	14,061	2.5%	553,099	-0.7%
2000	15,931	13.3%	608,975	10.1%
2010	16,264	2.1%	634,266	4.2%
2020	22,181	36.4%	724,854	14.3%
2023	21,437	-3.4%	710,478	-2.0%

Source: U.S. Decennial Censuses 1950-2020; 2019-2023 American Community Survey 5-Year Estimate (Bor003)



Since 2013, age cohorts in Secaucus have had some significant increases in all age cohorts, with the exception of the 85+ age cohort. While Secaucus saw a 30.3% reduction in the senior population 85 years and older, there were a large increases in the children and young adult population. The age bracket with the most growth was the 5 to 9-year old age cohort, increasing by 91.4%, followed by the 25 to 34-year old age cohort, which increased by 50.0%. The growth in the Town of young families helped bring the median age down from 41.6 to 38.6 years from 2013 to 2023.

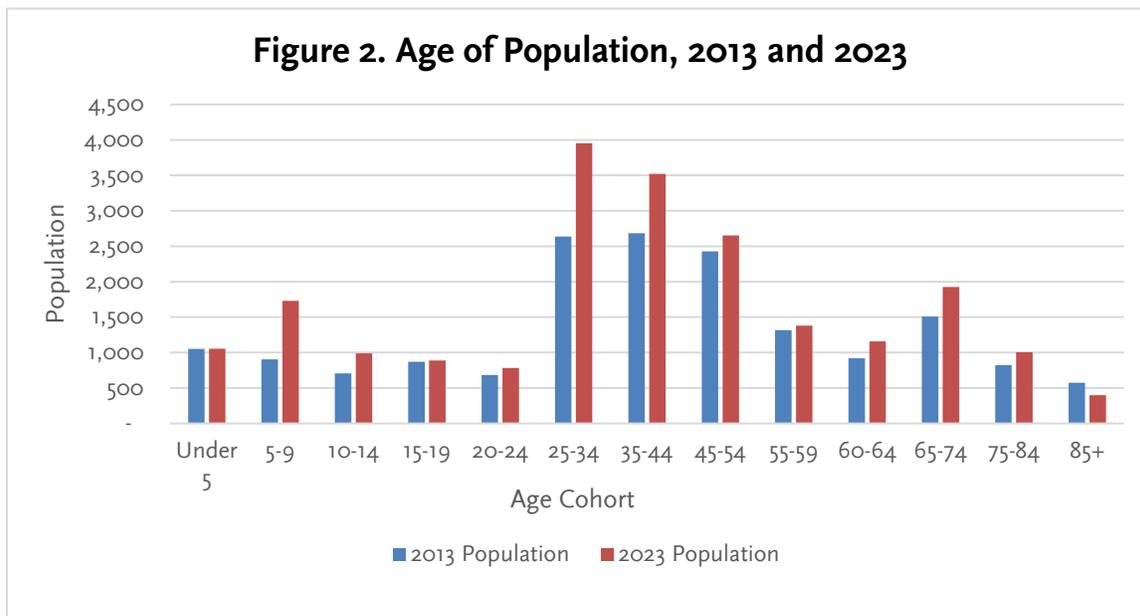
Table 12. Age of Population, 2013 to 2023

Age in Years	2013	Percent of Total	2023	Percent of Total	Cohort Change
Under 5	1,052	6.1%	1,055	4.9%	0.3%
5-9	904	5.3%	1,730	8.1%	91.4%
10-14	706	4.1%	989	4.6%	40.1%
15-19	871	5.1%	888	4.1%	2.0%
20-24	684	4.0%	782	3.6%	14.3%
25-34	2,637	15.4%	3,955	18.4%	50.0%
35-44	2,683	15.7%	3,521	16.4%	31.2%
45-54	2,428	14.2%	2,652	12.4%	9.2%
55-59	1,318	7.7%	1,379	6.4%	4.6%
60-64	919	5.4%	1,157	5.4%	25.9%
65-74	1,508	8.8%	1,925	9.0%	27.7%
75-84	822	4.8%	1,004	4.7%	22.1%
85+	574	3.4%	400	1.9%	-30.3%

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Age in Years	2013	Percent of Total	2023	Percent of Total	Cohort Change
Total	17,106	100.0%	21,437	100.0%	25.3%
Median Age	41.6		38.6		

Source: 2019-2023 American Community Survey 5-Year Estimate (DP05)



HOUSEHOLD CHARACTERISTICS

A household is defined by the U.S. Census Bureau as those persons who occupy a single room or group of rooms constituting a housing unit; however, these persons may or may not be related. Secaucus Town’s households primarily consist of smaller households, with approximately 58.0% one or two person households in 2013 and 2023. This is lower than Hudson County’s share of one or two person households in 2013 (58.7%) and 2023 (62.4%). This general trend is also reflected in the average household size, where the Town and County’s average household size in 2013 (2.56 vs. 2.61) decreased in 2023 (2.44 vs 2.38). See Table 13, Household Size of Occupied Units.

Table 13. Household Size of Occupied Units, Secaucus, 2023

Household Size (Persons per Household)	2013		2023	
	Units	Percent	Units	Percent
1 Person	1,841	28.8%	2,153	25.3%
2 Persons	1,835	28.7%	2,820	33.1%
3 Persons	1,157	18.1%	1,562	18.3%

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4+ Persons	1,554	24.3%	1,990	23.3%
Total	6,387	100.0%	8,525	100.0%
Average Household Size	2.56		2.44	

Sources: Table S1101 and Table S2501, U.S. Census Bureau 2009-2013 and 2019-2023 American Community Survey Five-Year Estimates

As a subset of households, a family is identified as a group of persons including a householder and one or more persons related by blood, marriage or adoption, all living in the same household. In 2023, there were 8,525 households in the Town. Approximately 52.6% of the households are comprised of married couples with or without children. Approximately 31.3% of the Town’s households are non-family households, which include individuals living alone. See Table 14, Household Composition.

Table 14. Household Composition, 2023

Household Type	Number of Households	Percent
Family households	5,859	68.7%
Married-couple family	4,480	52.6%
With Children	1,885	22.1%
With No Children	2,595	30.4%
Male householder, no spouse present	503	5.9%
Female householder, no spouse present	876	10.3%
Nonfamily households	2,666	31.3%
Householder living alone	2,153	25.3%
Total Households	8,525	100.0%

Source: 2019-2023 American Community Survey 5-Year Estimate (S2501 and DP05)

When the number of bedrooms in a unit (from Table 6 above) is considered vs. the size of households in Secaucus, the housing available appears to generally match the household sizes: The number of smaller households (three people or fewer; 76.7% of all households) are generally consistent with the number of smaller units available in the Town (one or two bedrooms; 65.1% of all units). Table 15 and Figure 3, Unit Size vs. Household Size provide more detail.

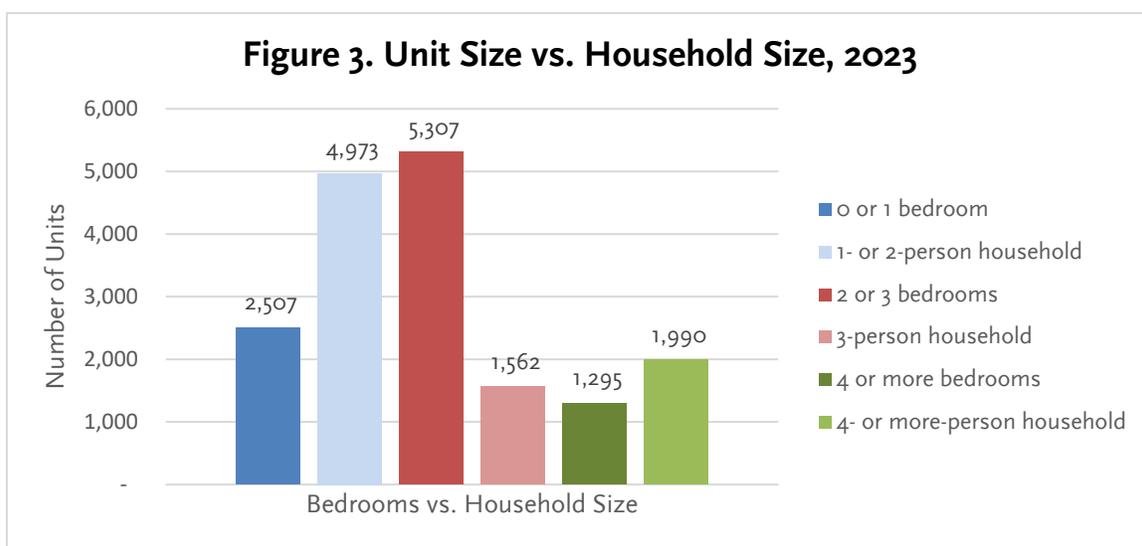
Table 15. Unit Size vs. Household Size, 2023

Unit Size	Number of Units	Percent of Total Units	Household Size	Number of Households	Percent of Total Households
0 or 1 bedroom	2,507	27.5%	1 Person	2,153	25.3%

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Unit Size	Number of Units	Percent of Total Units	Household Size	Number of Households	Percent of Total Households
2 bedrooms	3,419	37.5%	2 Persons	2,820	33.1%
3 bedrooms	1,888	20.7%	3 Persons	1,562	18.3%
4 or more bedrooms	1,295	14.2%	4+ Persons	1,990	23.3%
Total	9,109	100.0%	Total	8,525	100.0%

Sources: Table DP04, S1101 and S2501, U.S. Census Bureau 2019-2023 American Community Survey Five-Year Estimates



INCOME CHARACTERISTICS

In Secaucus, the median income in 2023 was \$134,746 for households and \$161,037 for families. Comparable figures for the County were \$90,032 for households and \$99,378 for families. Table 17, Household Income, further illustrates these findings by noting the number of households in the Town in each income group. The Town’s poverty rates for individuals and families (6.0% and 2.6%) are less than the individual and family poverty rates for the county (14.8% and 10.9%). See Table 17, Individual and Family Poverty Rates, for the comparison.

Table 16. Household Income, Secaucus and Hudson County, 2023

Household Income	Secaucus	Percent	Hudson	Percent
Less than \$10,000	244	2.9%	15,644	5.3%
\$10,000-\$14,999	124	1.5%	13,027	4.4%
\$15,000-\$24,999	269	3.2%	17,551	5.9%
\$25,000-\$34,999	427	5.0%	17,065	5.8%
\$35,000-\$49,999	194	2.3%	23,438	7.9%

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Household Income	Secaucus	Percent	Hudson	Percent
\$50,000-\$74,999	1,061	12.4%	39,496	13.4%
\$75,000-\$99,999	871	10.2%	33,329	11.3%
\$100,000-\$149,999	1,595	18.7%	49,157	16.6%
\$150,000-\$199,999	960	11.3%	29,260	9.9%
\$200,000+	2,780	32.6%	57,585	19.5%
Total	8,525	100.0%	295,552	100.0%
Median Income	\$134,746		\$90,032	

Source: Table DP04, S1101 and S2501, U.S. Census Bureau 2019-2023 American Community Survey Five-Year Estimates

Table 17. Individual and Family Poverty Rates, 2023

Governmental Level	Families	Individuals
Secaucus Town	2.6%	6.0%
Hudson County	10.9%	14.8%

Source: Tables S1702 and DP03, Poverty Status in Past 12 Months, ACS 2019-2023.

EMPLOYMENT CHARACTERISTICS

Table 18, Employed Residents by Industry Sector, shows the distribution of employment by industry for employed Secaucus residents. The four (4) industries representing the largest concentrations of employed residents in Secaucus in 2023 were Educational Services, and Health Care and Social Assistance with 21.2% of employed residents; Professional, Scientific, and Management, and Administrative and Waste Management Services with 19.7%; Financing, Insurance, Real Estate, Renting, and Leasing with 16.1%; and Retail Trade with 9.5%.

Table 18. Employed Residents by Industry Sector, 2023

Industry	Number	Percent
Agriculture, Forestry, Fishing and Hunting, and Mining	21	0.2%
Construction	495	4.5%
Manufacturing	612	5.5%
Wholesale Trade	425	3.8%
Retail Trade	1,058	9.5%
Transportation and Warehousing, and Utilities	504	4.5%
Information	199	1.8%
Financing and Insurance, and Real Estate, Renting, and Leasing	1,785	16.1%
Professional, Scientific, and Management, Administrative and Waste Management Services	2,189	19.7%
Educational Services, and Health Care and Social Assistance	2,352	21.2%

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Industry	Number	Percent
Arts, Entertainment, and Recreation, and Accommodation and Food Services	444	4.0%
Public Administration	449	4.0%
Other	586	5.3%
Total	11,119	100.0%

Source: Table DPO3 Selected Economic Characteristics, ACS 2019-2023

POPULATION PROJECTIONS

The North Jersey Transportation Planning Authority (NJTPA), the Metropolitan Planning Organization (MPO) that encompasses the Town of Secaucus as well as much of metropolitan New York in New Jersey, publishes population and employment projections. The NJTPA projects that by 2050, the Town’s population will increase by 17.5% while employment will increase 10.2%. Table 19, Population, Household, and Employment Projections, 2015 to 2050 provides more details regarding the NJTPA projections.

Table 19. Population, Household, and Employment Projections, 2020 to 2050

Demographic	Secaucus			Hudson County		
	2015	2050	% Change	2015	2050	% Change
Population	18,088	21,255	17.5%	662,619	856,947	29.3%
Employment	41,281	45,504	10.2%	282,020	366,913	30.1%

Source: NJTPA Regional Transportation Plan. Forecasts, adopted September 13, 2021

*2015 data from NJTPA calculations and may differ from other data sources

The FHA requires that housing plans include a 10-year projection of new housing units based on the number of building permits, development applications approved, and probable developments, as well as other indicators deemed appropriate (N.J.S.A. 52:27D-310.b). Annual construction permits issued for new housing units in Secaucus averaged approximately 191.2 per year during the years 2014 through 2023. The level of certificates of occupancy issued reflects the build out of Osprey Cove, XChange, the Harper, Sussex Green, and the Waverton – a level of development unlikely to be repeated in the Fourth Round.

Secaucus is likely to see the build-out of XChange, which is an additional 564 units in the Fourth Round, and perhaps additional background growth of 2 units per year for a total of 574 units, is the projected growth in residential development. There would need to be a major change in development economics for the redevelopment of logistics buildings into the Secaucus Transit Village or construction on top of the Frank R. Lautenberg train station to occur at this time in the business cycle.

Table 20, Housing Projections to 2035, provides an estimate of anticipated residential growth based on the extrapolation of prior housing activity into the future.

Table 20. Housing Projections to 2035

Year	Certificates of Occupancy Issued	Demolition Permits Issued	Net New Housing Units
2014	284	7	277
2015	38	9	29
2016	385	5	380
2017	12	13	-1
2018	641	1	640
2019	5	5	0
2020	21	4	17
2021	2	2	0
2022	118	4	114
2023	406	3	403
Total	1,912	53	1,859
Average per Year 2014-2023			185.9
10-Year Projection (2024-2033)			574 units

Source: NJDCA Construction Reporter, 2014-2023 Demolition Permits Yearly Summary data, and 2014-2023 Housing Units Certified; CCH analysis.

CONSIDERATION OF LAND FOR AFFORDABLE HOUSING

The prior housing plans of 1998, 2005, 2008, and 2017 established that Secaucus lacks the land necessary to address more than a few hundred units at the time each was written. A vacant land analysis has also been undertaken in this document which originally determined that the Town had a Fourth Round RDP of zero units. See p. 43. FSHC challenged this determination, and through settlement, FSHC and the Town have agreed to a recalculated Fourth Round RDP of 20.

There are a number of factors that preclude sites from consideration. Because Secaucus has been designated for high intensity commercial and industrial uses for decades by the Hackensack Meadowlands Development Commission, now the New Jersey Sports and Exposition Authority, land use incompatibility presents major challenges. Secaucus is the center of a transportation network of freight railroads, passenger lines, and major highways; lacking only port access. These include six NJ Transit passenger lines, the Amtrak Northeast Corridor, CSX and Norfolk Southern Railway freight lines, the eastern spur of the New Jersey Turnpike with two exits in Secaucus (15X and 16E), Interstate 495 leading from Secaucus to the Lincoln Tunnel and Route 3, a major east-west connector between the Turnpike and the Meadowlands sports complex. Thus, external effects from noise, vibration, and air pollution from

vehicles, trains on land and boats on the Hackensack River have a direct bearing on the quality of life in Secaucus, which includes areas where housing would not be a suitable land use.

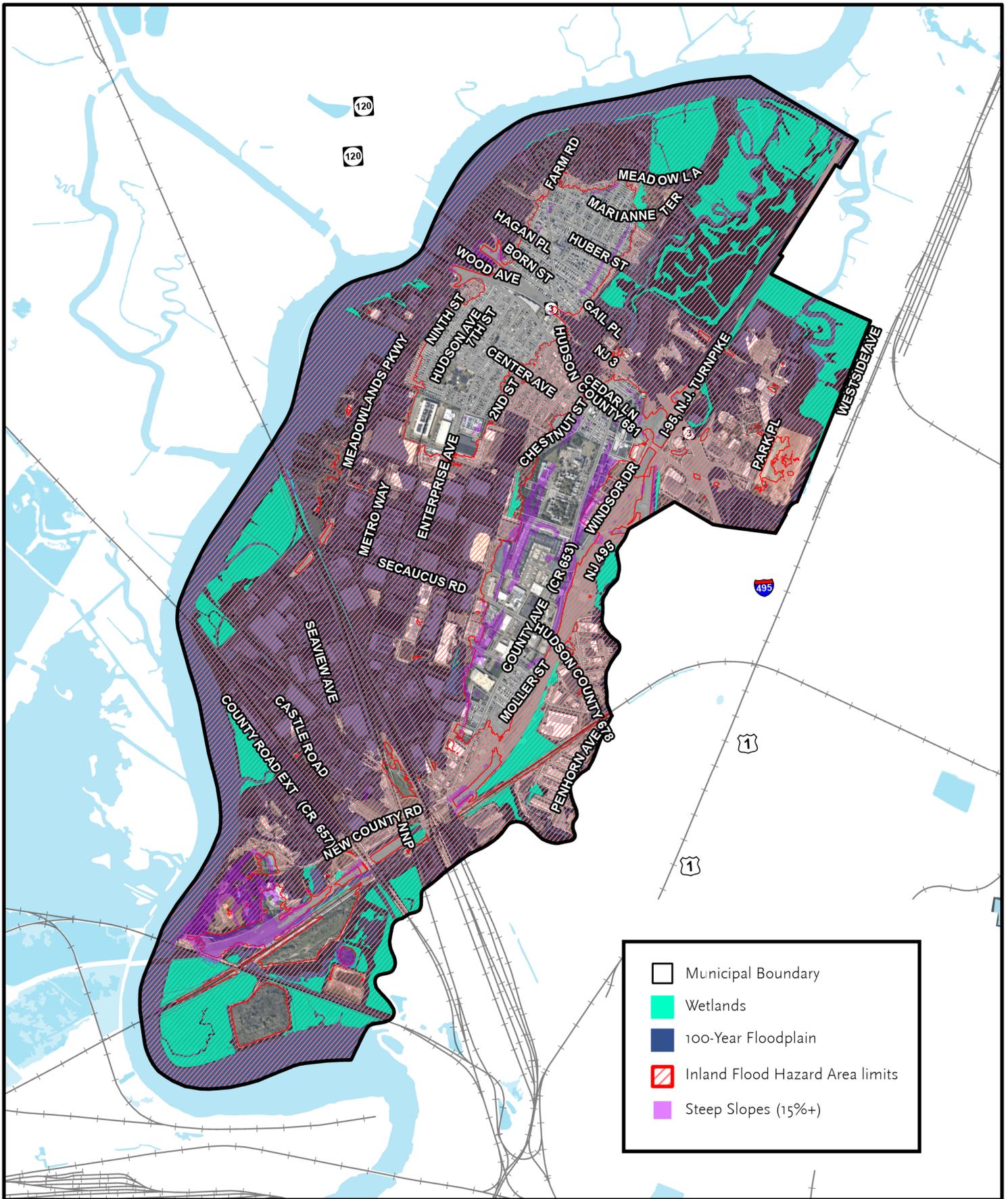
In addition, though Secaucus's industrial contamination is not as widespread as some other municipalities in the Meadowlands, virtually all sites that might be available for residential development require cleanup and remediation action plans. XChange at Secaucus Junction, for example, was built on a former landfill that required remediation to a residential standard. The former Hess truck servicing station site at 34 Meadowland Parkway, now known as Osprey Cove East, required site cleanup and remediation. Both NJDEP and NJSEA rules require a higher level of remediation for sites that will be used for residential purposes. The Hartz Mountain business park that occupies a significant land mass in the southern part of the Town, was constructed in a former gravel quarry.

Secaucus is also affected by significant natural processes. The Town is nearly an island created by the Hackensack River, Cromakill Creek, and Penhorn Creek, with much of the perimeter of the municipality encumbered by wetlands and flood hazard areas. The New Jersey Department of Environmental Protection Resilient Environments and Landscapes (REAL) rule have modified the State's environmental land use rules to respond to effects of climate change due to sea-level rise and increased precipitation that has exacerbated flooding. The REAL rule is part of Governor Murphy's Protecting Against Climate Threats (PACT) Initiative, as directed by Executive Order No. 100 (January 2020) and includes amendments to the Coastal Zone Management Rules, N.J.A.C. 7:7-1 et seq., Freshwater Wetlands Protection Act Rules, N.J.A.C. 7:7A-1.1 et seq., Flood Hazard Area Control Act Rules, N.J.A.C. 7:13-1.1 et seq., and Stormwater Management Rules, N.J.A.C. 7:8 -1 et seq.

In 2023, part of the regulations, known as the Inland Flood Protection Rules, became effective and focus on future precipitation increases and their effects on fluvial areas. The second part of the regulations, which address tidal flood risk due to sea level rise, are expected to go into effect in the fall of 2025.

Secaucus is affected by both fluvial and tidal flooding and these regulations extend currently mapped flood hazard areas, significantly increasing the amount of land area in the Town that is at risk for flooding.

The environmental constraints that affect the development of land in Secaucus are depicted on Map 1, Environmental Constraints, found on the following page.



Aerial Imagery
 Nearmap (March 2024)
 National Flood Hazard Layer, FEMA
 Inland Flood Hazard Area, Rutgers University
 MOD-IV Parcels, NJGIS

This map was developed using data from the NJDEP and Rutgers University; however, this product has not been verified by NJDEP and is not state-authorized



Clarke Caton Hintz
 Architecture
 Planning
 Landscape Architecture

Environmental Constraints

Town of Secaucus, Hudson County, NJ February 2026

FAIR SHARE PLAN

Introduction

This part of the amended Housing Element and Fair Share Plan describes how Secaucus intends to meet the affordable housing obligations that have been allocated to it in the Fourth Round. As noted previously, the obligations are two-fold: a Present Need obligation and a Prospective Need obligation. Present Need has also been called the “Rehabilitation Share” and Prospective Need has been called “Future Need” and in a portion of the Third Round even “Gap Present Need.” The Present Need obligation is reset with each round of affordable housing obligation based on census data. The number of deficient housing units is statistically calculated based on certain parameters to estimate those that are occupied by low- and moderate-income households.

The Prospective Need obligation is cumulative in that it includes the obligations from all prior rounds (First, Second and Third) as well as the Fourth Round that this housing plan primarily addresses. The concept behind Prospective Need is that there is an anticipated growth in households in each housing region in New Jersey between 2025 and 2035 and each of those households will require housing. A certain percentage of those households will have incomes that meet the definition of low or moderate income. Definitionally, it is 40% of households. The amended Fair Housing Act set a formula to calculate the number of households, as have various individuals and organizations. All agree that the formula establishes a statewide obligation of 84,698, of which Region 1’s share is 27,743. The formula established by the Amended FHA requires an allocation of this regional share to all of the municipalities in the region, which consists of Bergen, Hudson, Passaic, and Sussex Counties.

The amended FHA directed the DCA to create a methodology for allocating the Prospective Need obligation for the Fourth Round. Unlike COAH’s allocation of such numbers, the law made DCA’s acceptance of the obligations by a municipality voluntary. The Town Council decided to accept the DCA calculation of 25 units of Present Need and a Prospective Need of 1,282, capped at 1,000. The Town adopted Resolution 2025-32, constituting a binding declaration as to these numbers and authorizing its filing of a declaratory judgment action in accordance with the amended FHA. The resolution is attached as Appendix C, adopted on January 28, 2025. The Town has been assigned docket number HUD-L-377-25 for Fourth Round Declaratory Judgment action under which this document will also be filed once adopted.

Persons or entities aggrieved by this action of the Town had until February 28, 2025, to file specific objections as to why the Present and Prospective Need obligations did not meet the requirements of the amended FHA. No objections to the Town’s stipulation of its Fourth Round obligations were filed, and these numbers are consequently official. On April 23, 2025, the Hon. Joseph A. Turula, P.J.Cv., the designated Mount Laurel Judge for the Hudson County Vicinage, issued an Order

confirming these numbers and authorizing the municipality to proceed with adoption of a compliant HEFSP. The Order is found in Appendix D.

Secaucus’s Affordable Housing Obligations

Secaucus’ affordable housing obligations, as negotiated through settlement with FSHC, are spelled out in Table 21, Secaucus’ Affordable Housing Obligations for the Fourth and Earlier Rounds.

Table 21. Secaucus Affordable Housing Obligations for the 4th & Earlier Rounds

Affordable Housing Component	Obligation
Fourth Round Present Need	25
Prospective Need	
Prior Round Obligation ⁽¹⁾	590
Third Round Obligation ⁽²⁾	1,266
Realistic Development Potential	194
Unmet Need	1,072
Fourth Round Obligation	1,000 ⁽³⁾
Realistic Development Potential	20
Unmet Need	980
Total Obligation	2,881

⁽¹⁾ – This means the combined First and Second Rounds because in the Second Round, the First Round numbers were recalculated.

⁽²⁾ – This includes both the Gap Present Need and Third Round Prospective Need.

⁽³⁾ – Fourth Round Obligation is 1,282, capped at 1,000

Present Need Obligation

Present Need is defined as “the number of substandard existing deficient housing units currently occupied by low- and moderate-income households” and “deficient housing unit” as “housing that (1) is over fifty years old and overcrowded, (2) lacks complete plumbing, or (3) lacks complete kitchen facilities.” The Town’s Fourth Round rehabilitation obligation of 25 units was calculated by DCA according to the methodology described in the methodology report titled, “Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background” released in October 2024.

Prior Round Obligation

The Prior Round obligation is the cumulative 1987 through 1999 new construction affordable housing obligation. This time period corresponds to the First and Second Rounds of affordable housing. The Prior Round obligation as presently structured was

affirmed by a decision of the NJ Supreme Court in a 2013 decision. Secaucus' Prior Round obligation is 590 units/credits as previously calculated by COAH.

Third Round Prospective Obligation

The Third Round obligation includes the “gap” portion of the Third Round (1999-2015) when no valid affordable housing regulations were in force, and the Third Round Prospective Need (2015-2025), the 10-year period into the future starting in July 2015.

The Third Round Prospective Need and Gap Need numbers for the Town were determined through negotiation with interested party FSHC, and agreed to in a Settlement Agreement between the parties dated June 8, 2017. As established by the Town's Court-approved 2017 Settlement Agreement with FSHC, Secaucus' Third Round obligation (1999-2025) is 1,266 units. The Town then received 2017 Court approval of its request for a vacant land adjustment as a result of limited vacant and developable land in the Town. In 2017, pursuant to an analysis of all vacant land in the Town conducted in accordance with N.J.A.C. 5:93-4.2, two sites were identified as generating an RDP. Based on these two sites, the Town's Third Round RDP was determined to be 194 units resulting in a Third Round unmet need of 1,072 units.

Fourth Round Prospective Need Obligation

Prospective Need is “a projection of housing needs based on development and growth which is reasonably likely to occur in a region or municipality.” The Town's Fourth Round Prospective Need of 1,282 units, capped at 1,000 units, was also calculated by DCA according to the methodology described in its October 2024 methodology paper.

Because of a lack of developable land in the Town, Secaucus once again analyzed all vacant, developable land in the Town, including all land held by the municipality, using the Second Round rules at N.J.A.C. 5:93-4.2, Lack of Land, to determine whether there were any changed circumstances in the Town. The analysis included reviewing whether any parcels in the Town have become vacant since the Third Round VLA was completed, and if so, whether any newly vacant parcels could be developed with inclusionary residential development sufficient to generate any affordable units. Three sites were identified totaling 3.51 acres that are large enough to support an inclusionary development. At a gross density of 30 units per acre for the first site and 20 units per acre for the other two sites, and an affordable housing set-aside of 20% for each, these parcels generated a Fourth Round RDP of 20. Thus, the Town's Fourth Round RDP is 20, and its Unmet Need is 980. When the unfulfilled Third Round Unmet Need is added to this number, the Town's cumulative Unmet Need is 2,052.

SECAUCUS' MEANS OF ADDRESSING ITS AFFORDABLE HOUSING OBLIGATIONS**Satisfaction of the Rehabilitation Obligation**

N.J.A.C. 5:93-5.2(b) identifies the purpose of a rehabilitation program as the renovation of deficient housing units occupied by low- and moderate-income households. Deficient housing units are those “with health and safety code violations that require the repair or replacement of a major system,” including “weatherization, a roof, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems) and/or a load-bearing structural system.”

In the Fourth Round, the municipality is permitted to claim credit for any units rehabilitated to code that addresses at least one major system and, per COAH’s regulations at N.J.A.C. 5:93-5.2, costs a per-unit average minimum of \$10,000 in hard costs, provided the completion date of the work was April 1, 2020 or later. Secaucus has satisfied its Fourth Round Rehabilitation obligation of 25 through the rehabilitation of 100 eligible housing units at The Elms, located at 777 5th Street, which are occupied by low- and moderate-income households. The total hard costs of the rehabilitations were \$1.86 million to address major systems including roof replacement, windows, electrical systems, plumbing, and HVAC systems, an average of \$18,600 per unit, which addresses the requirement that an average of at least \$10,000 be expended for major system repair/replacement. Documentation of the units rehabilitated is provided in Appendix G. In addition, the Town has operated a Town-wide program in the past and plans to continue it in the Fourth Round by offering rehabilitation funds to income-qualified households, including those in rental units. The program will continue to be funded through the Town’s Affordable Housing Trust Fund, and it will be operated by the Town’s Affordable Housing Administrator who also functions as the Administrative Agent of the municipality pursuant to Chapter 19-42 of the Secaucus Code.

Secaucus’s continued rehabilitation program will adhere to the regulations in N.J.A.C. 5:93-5.2 as set forth below. Rehabilitated units shall meet the applicable construction codes. Additionally, rehabilitated units shall be occupied by low- or moderate-income households and upon completion of the rehabilitation, 10-year affordability controls shall be placed on the property in the form of a lien or deed restriction.¹⁹ All rehabilitations will have an average per-unit hard cost of at least \$10,000. It is anticipated that sufficient revenue will be generated from development fees to fund the rehabilitation program as detailed in the amended Spending Plan, attached as Appendix K. Based on the existing revenues discussed in the Fourth Round Spending Plan, the Town has the needed funds for the cost of the program through 2035. Additional monies are also expected to be paid into the trust fund as development

¹⁹ - While N.J.A.C. 5:93 permits six-year controls, the Town and/or County will be required to provide 10-year controls or such control period as determined by the Court.

occurs. In addition, since most programs operate by placing a perpetual lien on owner-occupied property, the fund will be replenished as loan proceeds are recycled into the affordable housing trust fund, so that at any one time the cash flow cost to the fund is minimized. A perpetual lien has been accepted by COAH as a means of addressing controls on affordability though it is not expressly stated in N.J.A.C. 5:93-1.

The administrative services will be provided by the Town's Affordable Housing Administrator with the oversight of the Secaucus Affordable Housing Board. The Affordable Housing Board has the following powers and duties with regard to the implementation and review of affordable housing matters:

Powers and duties. The Affordable Housing Board is hereby granted and shall have and exercise the following powers:

- (1) Review with the assistance of the Administrator, regulations pertaining to the sale and rental of affordable housing units.
- (2) With the assistance of the Administrator, prepare amendments and additions to regulations as it deems necessary or appropriate to implement the purpose of this Article. Such amendments and additions shall not become effective until approved by the Town Council by resolution or ordinance, as the case may be.
- (3) Hold hearings upon notice to adjudicate the complaints of developers or applicants, owners and renters if the developer, applicant, owner or renter is not satisfied with the rulings of the Administrator. In matters involving a hearing, the Administrator shall give ten (10) days written notice to all parties involved and shall give all interested parties an opportunity to be heard.
- (4) With the assistance of the Administrator, review requests from and to federal, state, county or local agencies regarding funding or applications for funding.
- (5) With the assistance of the Administrator, make recommendations to the Town Council regarding how town funds or funds collected from developer contributions for affordable housing should be spent and propose priorities for such expenditures.
- (6) Review all Affirmative Marketing Plans submitted by the Administrator required per N.J.A.C. 5:80-26.15.
- (7) Administer all resale and re-rental transactions as per §§19-50 through -53 of this Article [Article IV of Chapter 19].²⁰

²⁰ - Ordinance No. 2012-12, adopted July 24, 2012.

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The rehabilitation program criteria to be met under N.J.A.C. 5:93-5.2 are repeated in *italics* along with the Town's responses:

1. *Rehabbed to code.* The standard for evaluating rehabilitation activity shall be the Uniform Construction Code and BOCA Property Maintenance Code in effect at the time of evaluation. The rehabilitation activity will renovate one or more major building systems in accordance with the rule and shall not include luxury improvements, the purchase of appliances (with the exception of stoves) or improvements that are strictly cosmetic.
2. *Occupied by eligible households at time of rehabilitation.* Units shall be occupied by income eligible households and shall be so certified before any contract is executed.
3. *Appropriate affordability controls were enacted.* The length of affordability controls shall be 10 years for both owner-occupied and renter-occupied dwellings or in the alternative, a perpetual lien against the property that is repaid to the issuing agency at the time of the first sale of the property following the completion of the rehabilitation work.
4. *Administration.* The municipality anticipates that the Secaucus Affordable Housing Board and the Affordable Housing Administrator will operate the program as it has the prior programs. However, the Town of Secaucus reserves the right to designate a qualified employee to administer the program or it may enter into an agreement for another governmental agency or private consultant to administer all or some of the program, if necessary. The Town proposes to initiate the rehabilitation program within 120 days of the granting of a Judgment of Compliance and Repose.
5. *Rental units must be included in the program.* The previous programs were open to both owner-occupied and the landlords of rental units. The proposed program will also be open for eligible owner-occupied and renter-occupied units.
6. *Submission of a rehabilitation manual.* The rehabilitation manual shall include length of controls, income qualification criteria, financing terms, amount of money available, eligible repairs, program marketing, staff responsibilities, and application intake procedures. The rehabilitation manual is attached as Appendix G.

The program is intended to continue until the municipality's 25-unit obligation is satisfied.

PRIOR ROUND OBLIGATION

COAH permitted new construction credits, reductions, and bonuses to address the Prior Round obligation. In accordance with N.J.A.C. 5:93-5.6(e), the provision of affordable housing is required to be based on the issuance of permanent certificates of

occupancy for new residential units. The Town has addressed the entirety of its 590-unit Prior Round obligation with a combination of 100% affordable developments (Improveduto Tower, Kroll Heights, and 160 County Avenue), inclusionary housing developments (notably, XChange at Secaucus Junction), and rental bonus credits. In determining the Prior Round obligation, COAH required that the Town adhere to a maximum number of age-restricted affordable units²¹ and a minimum number of affordable rental units²² using the formulas in Table 22.

Table 22. Formulas Applicable to the Prior Round Obligation

Minimum Rental Obligation N.J.A.C. 5:93-5.15(a) = 148 units

.25 (Prior Round obligation – 20% cap – 1,000 unit cap) =

.25 (590 – 0 – 0) = .25 (590) = 147.5 rounded up to 148 units.

Maximum Rental Bonus = 148 units

No more than the minimum rental obligation = 147.5 rounded up to 148 units.

Maximum Senior Units N.J.A.C. 5:93-5.14(a)1 = 161 units

.25 (Prior Round obligation + Rehabilitation Share – 20% cap – 1,000 unit cap) =

.25 (590 + 57 – 0 – 0) = .25 (647) = 161.75 rounded down to 161 units.

Additionally, with respect to rental bonuses, the housing plan adheres to the following limitations from the Second Round rules:

- A rental unit available to the general public receives one rental bonus and no rental bonus is granted in excess of the Prior Round rental obligation;
- An age-restricted rental unit receives a 0.33 rental bonus, but no more than 50% of the rental obligation shall receive a bonus for age-restricted rental units; and

The formulas in Table 22 attributable to the Prior Round obligation reflect FSHC’s interpretation that Prior Cycle credits may not be applied as unrestricted credits. Prior Cycle credits are those from affordable housing activities that otherwise meet COAH eligibility criteria, but were first occupied between April 1, 1980, and December 15, 1986, before the start of the First Round or during the Prior Cycle. Specifically, FSHC views age-restricted affordable housing development between 1980 and 1986 as counting towards the limit on age-restricted housing; this has not been COAH’s position. Effectively, FSHC’s viewpoint merges the Prior Cycle and Prior Round into a single obligation before 1999. Because of this interpretation, the Prior Cycle elements of the formulas attributable to Prior Round obligations as established by COAH are removed.

Table 23 provides a summary of the developments included to address the entirety of the Town’s Prior Round obligation.

²¹ - N.J.A.C. 5:93-6.1(b)1 - revised per COAH Second Round policy

²² - N.J.A.C. 5:93-5.15(a)

Table 23. Satisfaction of the Prior Round Obligation

Secaucus Prior Round Compliance Mechanisms (Prior Round Obligation = 590)	Units	Bonuses	Total Credits
100% Affordable Housing (Completed)			
Rocco Impreveduto Tower (Senior Rental)	100		100
Kroll Heights (Senior Rental – 61 of 75)	61		61
Colonial Court (160 County Avenue; Family Rental)	8		8
Inclusionary Zoning (Completed and Under Construction)			
Riverside Court (Family Sale)	12		12
XChange at Secaucus Junction (Family Rental)	192	148, cap	340
City View Townhouses (Family Rental)	2		2
Osprey Cove (Family Rental)	24		24
Osprey Cove East (formerly 34 Meadowland Pkwy – Hess Truck Facility; Family Rental)	12		12
The Harper at Harmon Meadows (100 Park Plaza Drive; Family Rental – 31 of 94)	31		31
Total	442	148	590

Map 2, Affordable Housing Sites, following, identifies all of the affordable housing sites in the housing plan.