

FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

Little Falls Township
Passaic County, New Jersey

May 23, 2025

Adopted by the Planning Board on June 5, 2025

Prepared By:



Heyer, Gruel & Associates
Community Planning Consultants
236 Broad Street, Red Bank, NJ 07701
(732) 741-2900

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John Barree, AICP, P.P. #6270

With contributing content by Julia De Lorenzo, Associate Planner



Susan S. Gruel, P.P. #1955



Fred Heyer, AICP, P.P. #3581

Table of Contents

PART 1: HOUSING ELEMENT	5
EXECUTIVE SUMMARY	5
NEW JERSEY AFFORDABLE HOUSING LEGISLATIVE AND JUDICIAL HISTORY	6
First and Second Rounds	7
Third Round	7
Fourth Round	8
Little Falls TOWNSHIP'S HISTORY OF AFFORDABLE HOUSING	9
PLANNING FOR AFFORDABLE HOUSING	10
DEMOGRAPHIC CHARACTERISTICS.....	13
Population.....	13
Population Composition by Age.....	14
Households.....	15
Income	17
Poverty Status	18
Household Costs.....	19
EXISTING HOUSING CONDITIONS	20
Housing Unit Data	20
Housing Type and Size	21
Housing Growth and Projections	23
Housing Values and Contract Rents	25
Housing Conditions.....	27
EMPLOYMENT DATA	28
Employment Status.....	30
Class of Worker and Occupation.....	30
Commuting to Work	32
Covered Employment.....	33
In-Township Establishments and Employees by Industry: 2022.....	34
Probable Future Employment Opportunities	35
PART 2: FAIR SHARE PLAN.....	36
INTRODUCTION	36
CURRENT STANDARDS.....	36
Age-Restricted Housing	36
Transitional Housing	36
Veterans Housing.....	36
Families with Children.....	36
Rental Units.....	36
Very-Low Income Requirement	36
Low/Moderate Income Split	37
Affordability Controls.....	37
Affirmative Marketing	37
Uniform Housing Affordability Controls (UHAC).....	37
Unit Adaptability	37
Inclusionary Development Requirements	37
Bonus Credits	37

LITTLE FALLS TOWNSHIP'S AFFORDABLE HOUSING OBLIGATIONS	39
REVIEW OF PREVIOUS ROUND COMPLIANCE	39
Prior Round Compliance 1987-1999	39
Third Round Compliance 1999-2025	40
ROUND 4 OBLIGATION	45
PRESENT NEED / REHABILITATION OBLIGATION	46
ADDRESSING FOURTH ROUND PROSPECTIVE NEED	47
Vacant Land Adjustment	47
Mechanisms to Address the Fourth Round RDP of 3 Units	49
Mechanisms to Address the Fourth Round Unmet Need of 171 Units	51
Fourth Round Summary	54
CONSISTENCY WITH STATE PLANNING REQUIREMENTS	54
State Plan	54
Multigenerational Family Housing	55
USE OF SURPLUS CREDITS	56
SUMMARY OF FAIR SHARE COMPLIANCE	57
Appendices	59
Appendix A – Third Round Settlement Agreement / JOR	
Appendix B – Block 77 Lot 3.01 Deed Restriction – 43 Units	
Appendix C – Order and Settlement Agreement re: Manor at Little Falls LLC	
Appendix D – Manor at Little Falls Block 97, Lots 5, 9, 9.01, and 11 Deed Restriction – 10 Units	
Appendix E – Fourth Round Declaratory Judgement Action and Council Resolution	
Appendix F – Order from the Affordable Housing Dispute Resolution Program Fixing the Township's Fourth Round Obligation	
Appendix G – Vacant Land Adjustment	
Appendix H – KV Realty, 16-50 Paterson Avenue Planning Board Resolution of Approval	
Appendix I – Draft Spending Plan	
Appendix J – Home Improvement Program Handout	

PART 1: HOUSING ELEMENT**EXECUTIVE SUMMARY**

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

Little Falls is a 2.8 square mile community located in northeast New Jersey, within the southern portion of Passaic County that abuts the neighboring County of Essex. The Township shares municipal boundaries with Totowa Borough and Woodland Park Borough to the north, Wayne Township to the west, North Caldwell Borough and Cedar Grove Township to the south, and Clifton City to the East. Primary thoroughfares, including US Highway 46, NJ Route 23, and Passaic County Routes 639, 631, 620, and 612 run through the Township.

The Township can be characterized as a dense suburban municipality and, according to the State Development and Redevelopment Plan (SDRP), is primarily in Metro Planning Area 1, although a small portion along the Township's southern border is demarcated as Environmentally Sensitive Planning Area 5.

According to the 2020 Census, Little Falls Township's population was 13,360, which represents a decrease of 7.4% from 2010. In 2020, the Township's median age was 36.5 years, representing a 13.7% increase from the median age of 32.1 years in 2010. The Township's average household size in 2020 was 2.17 persons, which was lower than the average at the County level (2.86 persons).

The housing stock of the Township is predominantly single-family detached dwelling units. Approximately 70% 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 Township is located in Housing Region 1, a region that consists of Bergen, Hudson, Passaic, and Sussex counties. Based on the 2025 Regional Income Limits (updated by the New Jersey Housing and Mortgage Finance Agency (NJHMFA), effective May 16, 2025), the median income in Region 1 for a four-person household is \$127,200, moderate-income is \$101,760, low-income is \$63,600, and very-low-income 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).

The Township of Little Falls has participated in each of the three housing rounds. In the Third Round, the Township entered into a Settlement Agreement with Fair Share Housing Center to establish the town's Third Round affordable housing obligation. The associated compliance efforts were approved by the Court in a Judgement of Compliance and Repose, dated December 22, 2016, confirming the town satisfied its Third Round obligations (see Appendix A.) The Township's Third Round Housing Element and Fair Share Plan was adopted by the Planning Board on February 2, 2017.

The Township has utilized Vacant Land Adjustments (VLAs) throughout its history of affordable housing planning. The Township has satisfied its Realistic Development Potential (RDP) as adjusted through the VLA process in each round and has implemented zoning and redevelopment plans to satisfy a portion of its unmet need.

The Township has a Fourth Round obligation as follows:

Rehabilitation Share: 0

Prospective Need: 174

The Township is a largely built-out community and portions of it feature environmental constraints, most notably flood hazard areas and steep slopes. As such, the Township will utilize a VLA for a compliance mechanism, as it did in the Prior Round and Third Round. The Fourth Round Realistic Development Potential (RDP) is 3 Units. The Township will address its RDP and pursue additional overlay zoning to address a portion of the adjusted unmet prospective need to satisfy its Fourth Round obligations.

NEW JERSEY AFFORDABLE HOUSING LEGISLATIVE AND JUDICIAL HISTORY

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 municipalities in New Jersey have a constitutional obligation to zone for a variety and choice of housing types that would be affordable to low- and moderate-income households.

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 expanded the Mount Laurel doctrine by determining that each New Jersey municipality was required to create a realistic opportunity for the construction of housing affordable to low- and moderate-income households sufficient to meet its "fair share" of the need for affordable housing. As a result, municipalities were required to address a fair share of the regional need for affordable housing.

In response to the threat of "builder's remedy" lawsuits endorsed by the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act (FHA) in 1985 (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 mutually 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.

Third Round

Housing rounds were originally established by the Fair Housing Act as six-year periods, but in 2001 they were extended 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.

On October 8, 2010, in response to numerous legal challenges to COAH's 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.

After several more court appearances and directions to adopt revised rules, COAH ultimately deadlocked at its October 20, 2024 meeting and failed to adopt draft rules. COAH's failure to adopt the new rules lead

to new litigation filed by the Fair Share Housing Center, which resulted in the monumental 2015 decision, which changed the landscape by which municipalities are required to comply with their constitutional obligation to provide their fair share of affordable housing.

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”), decided March 10, 2015, 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”) or 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 + Prospective Need had not been fully adjudicated at that time, the majority of municipalities and FSHC agreed upon the magnitude of these obligations in the form of a Settlement Agreement.

Generally, municipal obligations were broken down in Round Three Housing Element and Fair Share Plans as Present Need/Rehabilitation, Prior Round (1987-1999), and Third Round + Gap Period (1999-2015). It should be noted that Little Falls prepared its Third Round Plan and received its JOR prior to the decision on how the gap period should be handled. 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 appoints the DCA as the entity responsible for establishing the regional need for each of the 6 housing regions and the portion of that need allocated to each municipality. In accordance with the amended FHA, 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 non-binding obligations were calculated in alignment with the formulas and criteria found in P.L.2024, c.2. Municipalities were given until January 31, 2025 to review the obligation established by the DCA and perform their own analysis of their obligation based on the methodology in the legislation and previously established by the Courts. By January 31, 2025, every non-urban aid municipality was required to adopt a binding resolution establishing its housing obligation or lose its protection from builders' remedy suits.

After the municipality establishes its obligation, there is a one-month period during which a challenge can be filed by an interested party. The amended FHA calls for a streamlined appeal / challenge period that will be managed by a new "Affordable Housing Dispute Resolution Program" that will be staffed with current or retired judges, or other experts in the field.

Round Four Housing Elements and Fair Share Plans (HEFSP) are to be adopted by the municipal planning board by June 30, 2025. 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 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).

LITTLE FALLS TOWNSHIP'S HISTORY OF AFFORDABLE HOUSING

The Township of Little Falls has been an active participant in affordable housing from the beginning. The municipality adopted their first Housing Element and Fair Share Plan ("HEFSP") during the First Round and was later granted Substantive Certification. The Certification included approval for a vacant land adjustment ("VLA"). Little Falls adopted a new HEFSP for the Second Round and received Substantive Certification for it on December 15, 2004. The VLA was again approved for inclusion. COAH extended Little Fall's Second Round Certification until December 20, 2005.

Little Falls adopted the first iteration of its Third Round HEFSP on December 30, 2008 and filed a petition with COAH for Third Round Substantive Certification. The Third Round rules in place at that time were later

challenged and subsequently invalidated by the New Jersey Appellate Court. All Third Round petitions, including Little Falls's, were considered void.

COAH's new Third Round rules took effect on June 2, 2008 and were amended on September 22, 2008. Little Falls adopted a second iteration of its Third Round HEFSP, which had been adjusted to accommodate the new rules, in November 2008. The Township re-petitioned COAH for Third Round Substantive Certification and again proposed a continuance of the Township's VLA.

The Township entered into a settlement agreement, dated May 26, 2015, with Edward Schumacher in connection with litigation brought against the Township for rezoning certain parcels to create the AH-II overlay zone district. The result of the settlement was a payment in lieu of construction for \$210,000 paid to the Township's affordable housing trust fund.

In response to the Mount Laurel IV decision, the Township filed a declaratory judgment (DJ Action) action with the New Jersey Superior Court on July 7, 2015 seeking to declare its HEFSP constitutionally compliant and seeking protection and repose against exclusionary zoning litigation for a ten year period. As was the case with many municipal DJ Actions, the Fair Share Housing Center intervened on behalf of the interests of low- and moderate-income individuals. The Township and FSHC reached a settlement agreement regarding the Third Round plan. On December 22, 2016 Honorable Thomas F. Brogan issued an order granting approval of the Township's settlement agreement with Fair Share Housing Center (FSHC) and judgment of compliance and repose regarding the Township's HEFSP. The Little Falls Planning Board adopted the Third Round HEFSP on February 2, 2017. The 2017 HEFSP also utilized a VLA to adjust the Township's obligation.

On February 7, 2025, the Honorable Darren J. Del Sardo issued an order approving a settlement agreement between the Township, the developer of 115 Main Street, and Fair Share Housing Center, resolving the affordable housing requirements associated with three developments that were approved and constructed in the Township by affiliated entities. As a result of the settlement, an addendum to the Third Round HEFSP was prepared, dated February 17, 2025, and adopted by the Township Planning Board. The settlement resulted in ten affordable units being deed restricted at 115 Main Street and required a payment of \$200,000 to the Township's affordable housing trust fund. The Order affirmed the Township's continued immunity from Builder's Remedy through the end of the Third Round.

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.

DEMOGRAPHIC CHARACTERISTICS**Population**

Table 1 below depicts the population trends experienced in Little Falls, Passaic County, and the State of New Jersey in the 93-year period between 1930 and 2023. In 2023, there were 14,256 residents in Little Falls, which indicates an increase of 896 people (6.7%) from 2020, although the figure is mostly in line with the 2010 population. The five-year estimates cover a period of 2019-2023, it is unclear whether this represents actual growth, if there is noise in the data, or possibly a 2020 Census undercount. Overall, the Township has seen a growth of 9,095 residents during this time frame, reflecting a 176.2% increase in its population. Proportionally speaking, the Township's most significant period of growth occurred in the decade between 1950 and 1960 when the Township saw a 51.9% increase in its population. These trends are reflected at the County and State level, as well, which saw a similarly significant increase in population throughout the 1950s during the period of highway construction, suburbanization, and the "baby boom". While population growth has been steady during this time period in Passaic County and the State of New Jersey as a whole, the Township's overall growth (176.2%) has proportionally exceeded that of the County (71.5%) and State (129.3%).

Table 1: Population Trends, 1930-2020 Little Falls Township, Passaic County, and New Jersey									
Year	Little Falls Township			Passaic County			New Jersey		
	Population	Change		Population	Change		Population	Change	
		Number	Percent		Number	Percent		Number	Percent
1930	5,161	-	-	302,129	-	-	4,041,334	-	-
1940	5,368	207	4.0%	309,353	7,224	2.4%	4,160,165	118,831	2.9%
1950	6,405	1,037	19.3%	337,093	27,740	9.0%	4,835,329	675,164	16.2%
1960	9,730	3,325	51.9%	406,618	69,525	20.6%	6,066,782	1,231,453	25.5%
1970	11,727	1,997	20.5%	460,782	54,164	13.3%	7,171,112	1,104,330	18.2%
1980	11,496	-231	-2.0%	447,585	-13,197	-2.9%	7,365,011	193,899	2.7%
1990	11,294	-202	-1.8%	453,060	5,475	1.2%	7,730,188	365,177	5.0%
2000	10,855	-439	-3.9%	489,049	35,989	7.9%	8,414,350	684,162	8.9%
2010	14,432	3,577	33.0%	501,226	12,177	2.5%	8,791,894	377,544	4.5%
2020	13,360	-1,072	-7.4%	524,118	22,892	4.6%	9,288,994	497,100	5.7%
2023	14,256	896	6.7%	518,289	-5,829	-1.1%	9,267,014	-21,980	-0.2%
Total Change	-	9,095	176.2%	-	216,160	71.5%	-	5,225,680	129.3%

Source: U.S. Census Bureau, Decennial Census and 2022: ACS 5-Year Estimates Table S0101

Population Composition by Age

The median age of the residents in Little Falls in 2020 was 36.5 years, which shows a 13.7% increase from the 2010 median age of 32.1 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 Little Falls experienced notable shifts in the years between 2010 and 2020. The most significant shift occurred in the population aged 15 to 24, which collectively saw a 1,420-person (-30.9%) decrease. Simultaneously, the Township experienced a significant increase in population 55 and over (13.9%). This data suggests that a larger portion of the Township's residents are transitioning into the senior citizen age range, which will require the Township to consider planning tools and approaches that encourage aging-in-place.

Table 2: Population by Age, 2010 to 2020						
Little Falls Township						
Population	2010		2020		Change (2010 to 2020)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	519	3.6%	543	4.1%	24	4.6%
5 to 14	1,113	7.7%	1109	8.3%	-4	-0.4%
15 to 24	4,600	31.9%	3,180	23.8%	-1,420	-30.9%
25 to 34	1,411	9.8%	1616	12.1%	205	14.5%
35 to 44	1,615	11.2%	1513	11.3%	-102	-6.3%
45 to 54	1,755	12.2%	1495	11.2%	-260	-14.8%
55 to 64	1,541	10.7%	1,699	12.7%	158	10.3%
65 and over	1,878	13.0%	2,205	16.5%	327	17.4%
Total population	14,432	100.00%	13,360	100.00%	-1,072	-7.4%
Median Age	32.1	-	36.5	-	4.4	13.7%

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

Passaic County experienced population fluctuation as well. The County also saw the greatest shift of roughly 26% in its population aged 55 and over, which was proportionally significantly higher than the increase experienced at the Township level. The County experienced decreases in its population aged 14 and below (-5.7%), directly mirroring shifting age trends occurring in the Township. This data is displayed in Table 3 below.

Table 3: Population by Age, 2010 to 2020						
Passaic County						
Population	2010		2020		Change (2000 to 2010)	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	34,247	6.8%	30784	5.9%	-3,463	-10.1%
5 to 14	68,544	13.7%	67754	12.9%	-790	-1.2%
15 to 24	73,629	14.7%	73,927	14.1%	298	0.4%
25 to 34	66,674	13.3%	70222	13.4%	3,548	5.3%
35 to 44	69,114	13.8%	67,065	12.8%	-2,049	-3.0%
45 to 54	73,115	14.6%	68,182	13.0%	-4,933	-6.7%
55 to 64	55,579	11.1%	68,141	13.0%	12,562	22.6%
65 and over	60,324	12.0%	78,043	14.9%	17,719	29.4%
Total population	501,226	100.0%	524,118	100.0%	22,892	4.6%
Median Age	36.1	-	37.9	-	1.8	5.0%

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 4,721 households in Little Falls. Over half of the Township's households comprised two or less people. In fact, one-person households were the most common household size at the Township level (36.5%), followed by two-person households (30.8%). This trend was mirrored at the county level, with two-person households accounting for 26.6%, while one-person households accounted for 23% of all households. The average household size of the Township in 2020 was 2.17, which was lower than that of the County's average of 2.86.

Table 4: Household Size of Occupied Housing Units, 2020				
Little Falls Township and Passaic County				
	Little Falls Township		Passaic County	
	Number	Percent	Number	Percent
1-person household	1,509	32.0%	40,719	23.0%
2-person household	1,454	30.8%	47,081	26.6%
3-person household	667	14.1%	31,761	17.9%
4-person household	605	12.8%	29,060	16.4%
5-person household	306	6.5%	15,209	8.6%
6-person household	109	2.3%	7,358	4.2%
7-or-more-person household	71	1.5%	5,887	3.3%
Total Households	4,721	100.0%	177,075	100.0%
Average Household Size (2023)	2.17		2.86	

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, most (62%) of all households in the Township in 2023 were categorized as family households. Of all households, approximately 15% were married-couple families with children under the age of 18. In providing more detail on American households, the 2020 Census includes the sub-groups of non-traditional households, including “Other Family” and “Non-Family” households. “Other Family” households accounted for 12% of all households, broken down into 8% 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 comprised approximately 38% of all households in the Township. Approximately 36% of the Township’s households were one-person households and is split almost evenly between female householders (21%) and male householders (15%).

Table 5: Household Size and Type, 2023		
Little Falls Township		
	Total	Percent
Total Households	5,597	100%
Family Households	3,451	62%
Married couple family	2,796	50%
With children	847	15%
Without children	1,949	35%
Other Family	655	12%
Male householder, no spouse	206	4%
With children	85	2%
Without children	121	2%
Female householder, no spouse	449	8%
With children	172	3%
Without children	277	5%
Nonfamily household	2,146	38%
Male householder	868	16%
Living alone	821	15%
Not living alone	47	1%
With children	0	0%
Female householder	1,278	23%
Living alone	1,163	21%
Not living alone	115	2%
With children	0	0%

Source: 2023 ACS 5-Year B11005 and B11010

Income

As measured in 2023, Little Falls had a significantly higher median household income compared to Passaic County and the State of New Jersey. The median income in Little Falls was \$126,518, which was roughly \$39,000 greater than that of the County and roughly \$25,000 greater than that of the State. The per capita income in Little Falls was higher than that of the County, but much lower than the State. This data is outlined in Table 6 below.

Table 6: Per Capita Household Income, 2023 Little Falls Township, Passaic County, and New Jersey		
	Per Capita Income	Median Household Income
Little Falls Township	\$58,306	\$126,518
Passaic County	\$40,241	\$87,137
New Jersey	\$140,299	\$101,050

Source: 2023 ACS 5-year Estimates, Table S1902

In 2023, roughly 85% percent of all households in the Township earned an income of \$50,000 or more, as compared to roughly 69% of households in the County. The income range that accounted for the most Township households was the \$100,000 to \$149,999 bracket, which comprised 24.4% of households in Little Falls; this was also the case across Passaic County as a whole, but at a lower percentage of 17.7%. The second largest income bracket in the Township was \$200,000 or more, comprising 23.5% of households. At the County level, this same income bracket accounted for a lesser 15.8% of households. This suggests that the Borough's household income distribution is slightly skewed toward these higher income brackets as compared to the County, which may at least partially help explain the stark difference between the median income reported at the Township (\$126,518) and County (\$87,137) levels.

Table 7: Household Income, 2023				
Little Falls Township and Passaic County				
	Little Falls Township		Passaic County	
	Number	Percent	Number	Percent
Less than \$10,000	22	0.4%	8,186	4.6%
\$10,000 to \$14,999	162	2.9%	7,119	4.0%
\$15,000 to \$24,999	252	4.5%	10,856	6.1%
\$25,000 to \$34,999	101	1.8%	11,034	6.2%
\$35,000 to \$49,999	285	5.1%	17,440	9.8%
\$50,000 to \$74,999	599	10.7%	23,847	13.4%
\$75,000 to \$99,999	683	12.2%	20,822	11.7%
\$100,000 to \$149,999	1,366	24.4%	31,500	17.7%
\$150,000 to \$199,999	812	14.5%	19,042	10.7%
\$200,000 or more	1,315	23.5%	28,118	15.8%
Total Households	5,597	100.0%	177,964	100.0%
Median Household Income	\$126,518		\$87,137	

Source: 2023 ACS 5-Year Estimates, Table S1901

Poverty Status

Of the 12,141 people in Little Falls for which poverty status was determined, 436 (3.6%) individuals lived in poverty in 2023; this was considerably lower than the County's poverty rate of 13.7%. Of Little Falls's population that fell below the poverty level in 2023, a majority were between the ages of 18 to 64; this trend was mirrored at the County level as well. The Township's population living in poverty over the age of 65 (0.4%) and under 18 (0.6%) was significantly lower than that of the County (5.0% and 1.9%). This data is presented in Table 8 below.

Table 8: Poverty Status, 2023				
Little Falls Township and Passaic County				
	Little Falls Township		Passaic County	
	Number	Percent	Number	Percent
Total persons	12,141	100.0%	510,404	100.0%
Total persons below poverty level	436	3.6%	69,781	13.7%
Under 18	52	0.4%	25,350	5.0%
18 to 64	315	2.6%	34,531	6.8%
65 and over	69	0.6%	9,900	1.9%

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 Little Falls and Passaic County. In 2020 a majority of Township residents lived in homes they owned, which was the same at the County level as well. General affordability standards set a limit of 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 31.4% of Township residents who owned the units they occupied spent 30% or more of their household income on housing, as compared to 36.4% of Township residents who rented the units they occupied. These figures were on par with those of the County.

Table 9: Selected Monthly Owner Costs as a Percentage of Household Income, 2023				
Little Falls Township and Passaic County				
	Little Falls Township		Passaic County	
	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	4,014	100.0%	94,011	100.0%
Less than 20.0%	1,781	44.4%	40,889	43.5%
20.0 to 24.9%	656	16.3%	12,022	12.8%
25.0 to 29.9%	318	7.9%	8,622	9.2%
30.0 to 34.9%	457	11.4%	7,204	7.7%
35.0% or more	802	20.0%	24,992	26.6%
Not computed	0	0.0%	282	0.3%

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

Table 10: Gross Rent as a Percentage of Household Income, 2023				
Little Falls Township and Passaic County				
	Little Falls Township		Passaic County	
	Number	Percent	Number	Percent
Total Renter-Occupied Housing Units	1,583	100.00%	83,953	100.00%
Less than 10%	40	2.5%	3,198	3.8%
10.0 to 14.9%	92	5.8%	6,288	7.5%
15.0 to 19.9%	355	22.4%	9,281	11.1%
20.0 to 24.9%	307	19.4%	9,657	11.5%
25.0 to 29.9%	167	10.5%	7,504	8.9%
30.0 to 34.9%	47	3.0%	6,567	7.8%
35.0 to 39.9%	118	7.5%	5,419	6.5%
40.0 to 49.9%	68	4.3%	6,894	8.2%
50% or more	286	18.1%	25,141	29.9%
Not computed	103	6.5%	4,004	4.8%

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

EXISTING HOUSING CONDITIONS**Housing Unit Data**

Little Falls's housing stock is largely comprised of structures built prior to the year 2000. In 2023, Little Falls had a total of 5,597 occupied housing units, 69.8% of which were owner-occupied and 27.5% of which were renter-occupied. About 28% of the Townships housing units date to before 1950. Between 1950 and 1980, nearly 55% of the units in Little Falls were constructed. About 17% of the Township's housing units were built since 1980. The housing development trends track the history of suburbanization and the Township's population growth trends. According to 2023 American Community Survey Estimates, the Township has seen a limited number of housing structures built between 1990 and 2023. However, this data does not reflect the recent Citizen development, nor the 115 Main Street and 201 and 215 Pompton Turnpike Developments, which collectively contain several hundred new units. The median year of construction for the housing stock in Little Falls is 1957. This data is outlined in Tables 11 and 12 below.

Table 11: Housing Data, 2023			
Little Falls Township			
	Number	% of Total Housing Units	% of Occupied Housing Units
Total Housing Units	5,748	100.00%	-
Occupied Housing Units	5,597	97.4%	100.00%
Owner Occupied	4,014	69.8%	71.7%
Renter Occupied	1,583	27.5%	28.3%
Vacant Housing Units	151	2.6%	-

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

Table 12: Year Structure Built, 2023		
Little Falls Township		
	Number	Percent
Total Housing Units	5,748	100.00%
Built 1939 or earlier	1,100	19.1%
Built 1940 to 1949	530	9.2%
Built 1950 to 1959	1,727	30.0%
Built 1960 to 1969	656	11.4%
Built 1970 to 1979	749	13.0%
Built 1980 to 1989	335	5.8%
Built 1990 to 1999	299	5.2%
Built 2000 to 2009	200	3.5%
Built 2010 to 2019	103	1.8%
Built 2020 or later	49	0.9%
Median Year Structure Built	1957	

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

According to the 2023 American Community Survey, Little Falls has a high occupancy rate, with very few of their housing units vacant. Of Little Falls's 5,748 housing units, 5,597 (97.4%) were occupied and only 151 (2.6%) were vacant. Most vacant units could be attributed to "For Rent/Rented Not Occupied" (82.8%), with "For Seasonal, Recreational or Occasional Use" and "Other Vacant" accounting for the remaining 17.2%. This data is represented in Table 13 below.

Table 13: Housing Occupancy, 2023 Little Falls Township			
	Total	% of Total Housing Units	% of Vacant Housing Units
Total Housing Units	5,748	100.00%	-
Occupied	5,597	97.4%	-
Vacant Housing Units	151	2.6%	100.0%
For Rent/Rented Not Occupied	125	2.2%	82.8%
For Sale Only	0	0.0%	0.0%
Sold, not occupied	0	0.0%	0.0%
For Seasonal, Recreational or Occasional Use	8	0.1%	5.3%
For migrant workers	0	0.0%	0.0%
Other Vacant	18	0.3%	11.9%

Source: ACS 5-Year DP04 and B25004

Housing Type and Size

In 2023, single-family detached housing made up a majority the Township's housing stock at 58.8%. 20 or more unit structures were the next most common housing type, representing 11% of the Township's housing stock. The median number of rooms within housing structures in the Township was 5.7, with nearly 65.7% of housing units having a minimum of 5 rooms.

Table 14: Housing Type and Size, 2023 Little Falls Township		
Units in Structure	Total	Percent
1, detached	3,377	58.8%
1, attached	194	3.4%
2	598	10.4%
3 or 4	392	6.8%
5 to 9	366	6.4%
10 to 19	191	3.3%
20 or more	630	11.0%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%
Total Housing Units	5,748	100.00%

Rooms	Total	Percent
1 room	16	0.3%
2 rooms	223	3.9%
3 rooms	822	14.3%
4 rooms	913	15.9%
5 rooms	732	12.7%
6 rooms	774	13.5%
7 rooms	736	12.8%
8 rooms	659	11.5%
9 or more rooms	873	15.2%
Total Housing Units	5,748	100.00%
Median number of rooms	5.7	

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 2015 through December 2024, when the Township issued building permits authorizing the development of 538 housing units. Within this time frame, the busiest years for building permits occurred between 2020 and 2022, with roughly 70.8% of all building permits since 2015 having been issued in those years. The vast majority of the permits issued during this time frame were for multi-family homes.

Further, throughout the same 10-year period, Little Falls issued permits authorizing the demolition of 241 units, which averages approximately 24.1 units per year. The average demolition rate is approximately 44.8% of the abovementioned development rate (i.e., a home net increase of around 55.2%). If the demolition rate were to remain relatively constant over the next approximately 10-year period, an additional 241 residential units could be expected to be demolished between January 2025 and the end of 2034, resulting in a projected net increase of 297 units.

Table 15: Housing Units Authorized by Building Permits, 2015-2024 Little Falls Township				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2015	0	34	0	37
2016	6	0	0	6
2017	41	4	0	45
2018	58	0	0	58
2019	4	0	0	4
2020	6	209	0	215
2021	54	0	0	54
2022	56	56	0	112
2023	2	0	0	2
2024	4	0	0	4
Total 2014-2024	234	303	0	537
10-Year Average	53.7			
10-Year Permit Projection (2025-2035)				537

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

Table 16: Housing Units Demolished by Building Permits, 2015-2024				
Little Falls Township				
Year	1 & 2 Family	Multi Family	Mixed-Use	Total
2015	13	0	0	13
2016	13	0	0	13
2017	6	0	0	6
2018	30	0	0	30
2019	29	0	0	29
2020	25	0	0	25
2021	34	0	0	34
2022	37	0	0	37
2023	26	0	0	26
2024	18	0	0	18
Total 2014-2024	231	0	0	231
10-Year Average	23.1			
10-Year Demolition Projection (2025-2035)				231

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

Housing Values and Contract Rents

According to the 2023 American Community Survey, most (79.6%) of the owner-occupied housing stock in Little Falls in 2023 was valued at over \$300,000, which is mirrored at the County level (80%). However, the Township's median home value (\$480,700) exceeded that of the County (\$439,400) by an estimated \$41,300. This data is outlined in Table 17 below.

Table 17: Value for Owner-Occupied Housing Units, 2023 Little Falls Township and Passaic County				
	Little Falls Township		Passaic County	
	Number	Percent	Number	Percent
Total	4,014	100.0%	94,011	100.0%
Less than \$50,000	62	1.5%	2,322	2.5%
\$50,000 to \$99,999	0	0.0%	847	0.9%
\$100,000 to \$149,999	0	0.0%	1,237	1.3%
\$150,000 to \$199,999	196	4.9%	2,184	2.3%
\$200,000 to \$299,999	545	13.6%	10,561	11.2%
\$300,000 to \$499,999	1395	34.8%	43,804	46.6%
\$500,000 to \$999,999	1,800	44.8%	31,441	33.4%
\$1,00,000 and greater	16	0.4%	1,615	1.7%
Median Value	\$480,700		\$439,400	

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

As shown in Table 18 below, it is estimated that 2,861 (71.2%) of owner-occupied units in the Town were financed by a mortgage, contract to purchase, or similar debt. Of those units with a mortgage, 78.1% did not have any additional lines of credit associated with the unit, while 11.6% were associated with multiple mortgages, and 10.3% were associated with a home equity loan without a primary mortgage. There were less owner-occupied housing units with a mortgage at the County level; more specifically, 65% of such units had a primary mortgage, contract to purchase, or similar debt. Of those units in the County tied to a mortgage 86.9% did not have any additional lines of credit associated with the unit, 9.6% were associated with multiple mortgages, and 3.5% were associated with a home equity loan without a primary mortgage.

Table 18: Mortgage Status, 2023
Little Falls Township and Passaic County

	Little Falls Township			Passaic County		
	Number	% of Total Units	% of Units with Mortgage	Number	% of Total Units	% of Units with Mortgage
Total Owner-Occupied Units	4,014	100.00%	-	94,011	100.00%	-
Housing units with a mortgage, contract to purchase, or similar debt:	2,861	71.2%	100.00%	61,064	65.0%	100.00%
Housing units with no second mortgage and no home equity loan	2,234	55.7%	78.1%	53,074	56.5%	86.9%
Housing units with multiple mortgages:	333	8.3%	11.6%	5,858	6.2%	9.6%
Mortgage with both second mortgage and home equity loan	0	0.0%	0.0%	111	0.1%	0.2%
Mortgage, with only home equity loan	241	6.0%	8.4%	5,022	5.3%	8.2%
Mortgage, with only second mortgage	92	2.3%	3.2%	725	0.8%	1.2%
Home equity loan without a primary mortgage	294	7.3%	10.3%	2,132	2.3%	3.5%
Housing units without a mortgage	1,153	28.7%	-	32,947	35.0%	-

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

As shown in Table 19 below, the median contract rent in Little Falls in 2023 was \$1,694, which was roughly \$330 higher than the County median rent of \$1,369. Within the Township, the highest percentage of renters paid between \$1,500 to \$1,999 for monthly rent (28.7%), followed by \$1,000 to \$1,499 (26.3%), and \$2,000 to \$2,499 (20.5%). At the County level the majority (40.1%) of renters paid between \$1,000 to \$1,499 for monthly rent, and there was a significantly higher occurrence of renters paying less than \$1,000 for rent (19.9%) than at the Township level (9.3%). This data suggests that rent in the Township is not as affordable as it is throughout the County as a whole.

Table 19: Contract Rent, 2023
Little Falls Township and Passaic County

	Little Falls Township		Passaic County	
	Number	Percent	Number	Percent
Total Renter-Occupied Units	1,583	100.0%	83,953	100.0%
Less than \$500	73	4.6%	6663	7.9%
\$500 to \$999	75	4.7%	10110	12.0%
\$1,000 to \$1,499	416	26.3%	33,628	40.1%
\$1,500 to \$1,999	454	28.7%	22,258	26.5%
\$2,000 to \$2,499	324	20.5%	6,460	7.7%
\$2,500 to \$2,999	105	6.6%	1,552	1.8%
\$3,000 or More	33	2.1%	1,248	1.5%
No Rent Paid	103	6.5%	2,034	2.4%
Median Contract Rent	\$1,694		\$1,369	

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

Housing Conditions

Table 20 below details the conditions of the Township's housing stock in 2023. Overcrowding and age, plumbing, and kitchen facilities are used to determine housing deficiency. In 2023, most (82.6%) of the Townships' housing stock relied on utility gas for heating, followed by electricity (11.9%). No occupied housing units experienced overcrowding (more than one person per room). Throughout the Township, there were no occupied housing units that lacked complete plumbing or kitchen facilities, and only 25 (0.4%) units lacked telephone service.

Table 20: Housing Conditions, 2023 Little Falls Township		
	Number	Percent
House Heating Fuel-Occupied Housing Units		
Total	5,597	100.0%
Utility gas	4,624	82.6%
Bottled, tank, or LP gas	152	2.7%
Electricity	665	11.9%
Fuel oil, kerosene, etc.	146	2.6%
Coal or coke	0	0.0%
Wood	0	0.0%
Solar energy	0	0.0%
Other fuel	0	0.0%
No fuel used	10	0.2%
Occupants per Room – Occupied Housing Units		
Total	5,597	100.0%
1.00 or Less	5,597	100.0%
1.01 to 1.50	0	0.0%
1.51 or More	0	0.0%
Facilities – Total Units		
Total	5,748	100.0%
Lacking complete plumbing facilities	0	0.0%
Lacking complete kitchen facilities	0	0.0%
Telephone Service – Occupied Housing Units		
Total	5,597	100.0%
No Service	25	0.4%

Sources: 2023 ACS 5-Year Estimates DP04

EMPLOYMENT DATA

Tables 21, 22, and 23 below detail the changes in employment between the years 2010 and 2023 in Little Falls, Passaic County, and New Jersey, respectively. Throughout this thirteen-year period, the Township saw an overall 4.7% decrease in its unemployment rate; although the Township experienced a 4.2% 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 Township has consistently exhibited a lower unemployment rate throughout this time period. In 2023, the Township's unemployment rate was 4.2%, which was 1.3% lower than the County (5.5%) and 0.2% lower than the State (4.4%).

Table 21: Employment and Residential Labor Force, 2010 to 2023 Little Falls Township				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	7,954	7,245	709	8.9%
2011	8,180	7,604	576	7.0%
2012	7,907	7,214	693	8.8%
2013	7,785	7,175	610	7.8%
2014	7,651	7,203	448	5.9%
2015	7,638	7,256	382	5.0%
2016	7,580	7,244	336	4.4%
2017	7,738	7,424	314	4.1%
2018	7,877	7,595	282	3.6%
2019	8,014	7,766	248	3.1%
2020	7,759	7,114	645	8.3%
2021	7,771	7,309	462	5.9%
2022	8,016	7,718	298	3.7%
2023	8,180	7,834	346	4.2%

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

Table 22: Employment and Residential Labor Force, 2010 to 2023				
Passaic County				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	254,275	225,041	29,234	11.5%
2011	253,977	226,036	27,941	11.0%
2012	253,793	225,625	28,168	11.1%
2013	250,347	224,951	25,396	10.1%
2014	247,625	227,314	20,311	8.2%
2015	246,926	229,683	17,243	7.0%
2016	244,666	229,685	14,981	6.1%
2017	250,267	236,260	14,007	5.6%
2018	248,600	236,352	12,248	4.9%
2019	253,096	242,465	10,631	4.2%
2020	253,066	222,385	30,681	12.1%
2021	250,241	228,485	21,756	8.7%
2022	253,380	241,287	12,093	4.8%
2023	259,188	244,903	14,285	5.5%

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 over two-thirds (68.2%) of Little Falls's population over the age of 16 was in the labor force in 2023, which was slightly higher than the County's rate of 66.5%. Of the Township's labor force, 100% of workers were civilians and a vast majority (93.5%) was employed. At the County level, 99.9% of workers were civilians and 92.2% of the labor force was employed, indicating that the Township and County exhibited similar trends. This data is shown in Table 24 below.

Table 24: Employment, 2023						
Little Falls Township and Passaic County						
	Little Falls Township			Passaic County		
	Number	% of 16+ Population	% of Labor Force	Number	% of 16+ Population	% of Labor Force
Population 16 years and over	12,677	100.0%	-	409,435	100.0%	-
In labor force	8,641	68.2%	100.0%	272,386	66.5%	100.0%
Civilian Labor Force	8,641	68.2%	100.0%	272,247	66.5%	99.9%
Employed	8,081	63.7%	93.5%	251,131	61.3%	92.2%
Unemployed	560	4.4%	6.5%	21,116	5.2%	7.8%
Armed Forces	0	0.0%	0.0%	139	0.0%	0.1%
Not in labor force	4,036	31.8%	-	137,049	33.5%	-

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

Class of Worker and Occupation

According to the 2023 American Community Survey Estimates, the majority of workers (72.2%) living in Little Falls 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 (11.3%), followed by private not-for-profit wage and salary workers (6.8%). This data is outlined in Table 25 below.

Table 25: Class of Worker, 2023		
Little Falls Township		
	Number	Percent
Total Civilian Employed Workers (Age 16+)	8,081	100.0%
Private Wage and Salary Worker	5,832	72.2%
Private not-for-profit wage and salary workers	550	6.8%
Local Government Worker	915	11.3%
State Government Worker	325	4.0%
Federal Government Worker	131	1.6%
Self-Employed Worker or Unpaid Family Worker	328	4.1%

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. Township residents who worked within the private wage field were concentrated heavily in Management, Business, Science, and Arts occupations as well as Sales and Office occupations. Collectively, the two fields accounted for just over 57.2% of the entire resident workforce over the age of 16.

Table 26: Resident Employment by Occupation, 2023 Little Falls Township		
	Number	Percent
Employed Civilian population 16 years and over	251,131	100.0%
Management, business, science and arts occupations	90,207	35.9%
Service occupations	43,734	17.4%
Sales and office occupations	53,392	21.3%
Natural resources, construction and maintenance occupations	20,637	8.2%
Production Transportation and material moving occupations	43,161	17.2%

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

As portrayed in Table 27, the industry that employed the greatest number of Little Falls residents in 2023 was the Educational Services, and Health Care and Social Assistance sector, which accounted for 22.8% of the Township's resident workforce. The second most common industry during this time was the Retail trade sector, which accounted for 12.1% of jobs occupied by Township residents.

Table 27: Employment by Industry, 2023 Little Falls Township		
Industry	Number	Percent
Employed Civilian Population 16 Years and Over	251,131	100.00%
Agriculture, forestry, fishing and hunting, mining	423	0.2%
Construction	17,097	6.8%
Manufacturing	29,237	11.6%
Wholesale Trade	8,338	3.3%
Retail Trade	30,453	12.1%
Transportation and Warehousing, and Utilities	18,641	7.4%
Information	4,653	1.9%
Finance and insurance, and real estate and rental and leasing	15,148	6.0%
Professional, scientific, and management, and administrative and waste management services	30,046	12.0%
Educational services, and health care and social assistance	57,382	22.8%
Arts, entertainment, and recreation, and accommodation and food services	19,296	7.7%
Other Services, except public administration	11,835	4.7%
Public administration	8,582	3.4%

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

Commuting to Work

In 2023, it is estimated that most (76.1%) of the employed population that did not work from home commuted up to 35 minutes to their place of work. The mean travel time was 27.4 minutes for workers in the Township. A vast majority (64.7%) of the Township's working population drove alone as their primary means of travel to work. Roughly 15.9% of workers carpooled, utilized public transportation, walked, or took a taxicab, motorcycle, bike, or other means of transportation to commute to work. 19.4% of workers in the Township worked from home. This data is outlined in Tables 28 and 29 below.

Table 28: Travel Time to Work, 2023 Little Falls Township		
	Number	Percent
Workers who did not work at home	6,209	100.0%
Less than 5 minutes	48	0.8%
5 to 9 minutes	590	9.5%
10 to 14 minutes	958	15.4%
15 to 19 minutes	867	14.0%
20 to 24 minutes	853	13.7%
25 to 29 minutes	364	5.9%
30 to 34 minutes	1,046	16.8%
35 to 39 minutes	157	2.5%
40 to 44 minutes	274	4.4%
45 to 59 minutes	541	8.7%
60 to 89 minutes	295	4.8%
90 or more minutes	216	3.5%
Mean Travel Time to Work (minutes)	27.4	

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

Table 29: Means of Travel to Work, 2023 Little Falls Township		
	Number	Percent
Workers 16 years and over	7,703	100.0%
Car, truck, van - Drove Alone	4,980	64.7%
Car, truck, van - Carpooled	253	3.3%
Public Transportation	526	6.8%
Walked	372	4.8%
Taxicab, Motorcycle, Bike, or Other	78	1.0%
Worked at home	1,494	19.4%

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 Little Falls. The first table reflects the number of jobs covered by private employment insurance from 2013 through 2023.

According to data from the New Jersey Department of Labor and Workforce Development, the highest number of covered jobs in Little Falls between 2013 and 2023 was in 2022 when 5,246 jobs were covered by unemployment insurance. Private employment has steadily decreased in Little Falls until 2021, with its largest loss occurring between 2019 and 2020 (-15.6%), and largest gain occurring between 2021 and 2022 (24.2%). Little Falls Borough experienced a decrease of 165 jobs from 2022 to 2023, representing an decrease of -3.1%.

Table 30: Private Wage Covered Employment 2013 - 2023			
Little Falls Township			
Year	Number of Jobs	# Change	% Change
2013	4,935	-	-
2014	4,505	-430	-8.7%
2015	4,387	-118	-2.6%
2016	4,284	-104	-2.4%
2017	4,413	129	3.0%
2018	4,491	79	1.8%
2019	4,514	23	0.5%
2020	3,811	-703	-15.6%
2021	4,224	413	10.8%
2022	5,246	1022	24.2%
2023	5,081	-165	-3.1%

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

In-Township 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 Township, 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 Township had an annual average of 462 establishments employing an average of 5,081 persons in the private sector. In the private sector, the greatest annual averages were broken out as follows: Retail Trade with 33 establishments and 867 employees, Professional/Technical with 65 establishments and 817 employees, and Accommodations/Food with 46 establishments and 631 employees.

Table 31: Average Number of Establishments and Employees by Industry, 2023			
Little Falls Township			
Industry ID and Description		2023 Average	
		Units	Employment
11	Agriculture	-	-
23	Construction	52	278
31	Manufacturing	12	155
42	Wholesale Trade	21	94
44	Retail Trade	33	867
48	Transp/Warehousing	13	51
	Information	10	51
52	Finance/Insurance	26	298
53	Real Estate	-	-
54	Professional/Technical	65	817
56	Admin/Waste Remediation	23	180
61	Education	-	-
62	Health/Social	70	564
71	Arts/Entertainment	6	35
72	Accommodations/Food	46	631
81	Other Services	-	-
	Unclassifieds	19	24
	Private Sector Totals	462	5,081
	Local Government Totals	10	504

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

Data have 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 Township's population (0.39%), households (0.41%), and employment (0.22%) will see steady annualized growth through 2050. It is estimated that the population will see an overall 14.7% increase, while households will increase by 15.4% and employment will increase by 7.9%.

Table 32: Population and Employment Projections, 2015 to 2050					
Little Falls Township					
Category	2015	2050 (Projected)	Annualized	Overall Projected Change	
			Percent Change	Number	Percent
Population	14,549	16,693	0.39%	2,144	14.7%
Households	4,831	5,575	0.41%	744	15.4%
Employment	6,380	6,885	0.22%	505	7.9%

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

PART 2: FAIR SHARE PLAN

INTRODUCTION

The following Fair Share Plan ("Plan") details the Township of Little Falls Prior Round (1987-1999), Third Round (1999-2025), and Fourth Round (2025-2035) Prospective Need obligations, as well as the Township's Fourth Round Present Need. This Plan proposes mechanisms by which the Township can realistically provide opportunities for affordable housing for those moderate-, low-, and very low- income households.

CURRENT STANDARDS

The below section details the current standards applicable to the Borough's Fourth Round obligation including the various categories of credits.

Age-Restricted Housing

A municipality may not satisfy more than 30% of the affordable units, exclusive of bonus credits, to address its prospective need for 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 2024 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.

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 Borough'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.

LITTLE FALLS TOWNSHIP'S AFFORDABLE HOUSING OBLIGATIONS

The Township's affordable housing obligations are as follows:

Prior Round Obligation	101
Third Round Obligation	451
Fourth Round Prospective Need	174
Fourth Round Present Need / Rehabilitation Obligation	0

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 Borough had a Prior Round obligation of 101 units. A vacant land adjustment (VLA), which produced a realistic development potential (RDP) of 10 units was granted as part of First Round and Second Round substantive certifications. The Township addressed the 10 unit Prior Round RDP, as approved in the Third Round HEFSP with the following mechanisms:

Prior Round RDP Credits						
Site	Location	Credit Type	Credit	Bonus	Total	
1. New Bridge Housing	137 Newark Pompton Turnpike	100%	4	1	5	
2. Lackawanna Site (rental)	634-636 Lackawanna Ave	Inclusionary Zone	3	2	5	

1. New Bridge Group Home – Block 35, Lots 24 and 25 – 137 Newark Pompton Turnpike
New Bridge Independent Living Group Home is a four (4) bedroom very low income, permanent supportive housing group home. The property has a 40 year length of controls that expire in 2043.

The supporting documentation for the controls was included as Appendix B of the Third Round HEFSP.

2. 634-636 Lackawanna Avenue – Block 185, Lot 5

The Lackawanna Avenue property was identified in the Third Round HEFSP as potentially producing either 15 or 45 units depending on if the neighboring property in Woodland Park were acquired and included in the site.

This property is in the MDR Medium Density Residential Zone, which was originally created in 2008 and amended several times, most recently in March 2017. The Zone does not include a maximum density but permits 3 stories in building height and establishes minimum dwelling sizes of 880 square feet for a 1-bedroom unit and 1,200 square feet for a 2-bedroom unit. A minimum of 20 percent of the units are required to be affordable.

Application was made to the planning board in 2021 for 8 townhomes and 6 apartments. It was eventually withdrawn. While that application stalled during the Covid-19 pandemic, the Township believes the zoning for the property continues to produce a viable opportunity to construct an inclusionary development.

Third Round Compliance 1999-2025

The Township had a Third Round obligation of 451 units. This obligation was established through a settlement agreement with Fair Share Housing Center (FSHC). As part of the Third Round compliance process, the Township received a Vacant Land Adjustment (VLA) due to its lack of vacant and developable land. The RDP approved for the Third Round was 13 units. The Township met its RDP using the Transit Village MD Zone.

Third Round RDP Credits					
Site	Location	Credit Type	Credit	Bonus	Total
1. Transit Village MD Zone	Montclair & Main Street	Inclusionary Zone	9	4	13

The Transit Village Medium Density Zone (TV-MD) is located on Main Street, bound to the west by Woodside Avenue, the east by Montclair Street, and the south by the railroad tracks. The Little Falls train station is located less than two blocks to the southeast. The Zone covers an area of approximately 9.4 acres and is developed with several warehouse / office buildings and a post office. The site has access to the roadway network, all utilities, and has limited environmental encumbrances.

In October 2015, the Township adopted several Transit Village (TV) zones to prioritize development and redevelopment in proximity to the Township's train station and bus stops along Main Street. The purpose of the zones is to concentrate mixed-use development with residential units, commercial establishments,

and recreation and employment opportunities in an environment that is less reliant on private automobiles for transportation.

Following the adoption of the Third Round HEFSP, the TV-MD Zone was amended to permit residential development at a density of 35 units per acre, with an affordable requirement of 20 percent. When the Third Round Plan was adopted, the Hampshire Group was in the process of developing concept plans for a redevelopment project and met with the post office about potential relocation. Therefore, the zoning was determined to offer a realistic development potential that satisfied the Third Round obligation.

The Township believes that the TV-MD Zone continues to offer a viable inclusionary development site. There has been an ongoing effort to explore options for the relocation of the post office from the corner of Main Street and Montclair Avenue, which would enhance the development possibilities allowing a project to meet or exceed what was planned in the Third Round.

Unmet Need

The combined unmet need from the Prior Round (91) and Third Round (438) was 529 units. The Third Round HEFSP proposed addressing 143 units of the combined unmet need through a mix of zoning and overlay zoning.

Third Round Unmet Need Credits (through February 2025)				
Credits to Address Unmet Need for Prior Round and 3rd Round (529 Units)		Credits / Units	Bonus	Total
Redevelopment Sites				
1	Light Industrial Redevelopment	21	--	21
Proposed New Zones				
2	Transit Village Medium Density	43	--	43
3	Multi-Family (Senior & Multi-family)	11	--	11
			Subtotal	54
Proposed Overlay Zones				
4	Affordable Multi-Family Zone	51	--	51
Additional Credits				
5	Block 156, Lot 8*	2	--	2
6	Block 139, Lot 6 (166 Stevens)*	2	--	2
7	Block 237, Lots 3 & 36 (Woods Rd)*	3	--	3
8	115 Main Street (family rental – built)	10	--	10
			Subtotal	17
Third Round HEFSP February 2025 Amendment Totals				
			Total Unmet Need	143

1. Light Industrial Redevelopment – Block 77

The 2013 Master Plan Reexamination Report identified a group of properties along Main Street between Dewey Avenue and Woodside Avenue that were developed with a mix of industrial uses that were appropriate for redevelopment. In 2017, the area was declared an area in need of redevelopment, and then a redevelopment plan was adopted in 2018 to permit residential development as envisioned by the Third Round HEFSP.

The HEFSP split the Area into Zone A, an approximately 3.81 acre area, to which it assigned a residential density of 12 units per acre with a 20 percent set aside. It was anticipated that Zone A could produce a total of 46 units, of which 9 would be affordable.

Zone B, an approximately 5.2 acre area, extended from the back of the residential properties on Woodside Avenue to the former 381 Main Bar and Grill. The HEFSP called for the same 12 unit per acre density, which could produce about 62 units, of which 12 would be affordable. [Note – the math calculating the density based on the property times the proposed density appears to be incorrect in the Third Round Plan.]

On August 13, 2018 the Signac Redevelopment Plan was adopted for the area identified in the HEFSP with a density of 36 units per acre with a set-aside of 15 percent affordable units. On February 7, 2019, the Township Planning Board approved an apartment building with 185 units, of which 43 are affordable, and a townhouse development with 100 units for the Redevelopment Area. The project, known as the “Citizen” has been constructed and is occupied. The affordability controls for the 43 affordable units are included in Appendix B.

2. Transit Village Medium Density – Block 79, Lots 1, 1.02, 1.03, and 2

As outlined in the Third Round RDP compliance discussion, the TV-MD Zone encompasses 7.4 acres if the Post Office property (Lot 2) is not counted and 9.11 acres if it is included. The Third Round Plan analyzed the Zone without Lot 2, so the 7.4 acres at a permitted density of 35 units per acre were projected to yield 259 units, of which 52 units would be affordable. Nine of the units were allocated toward the Third Round RDP, so it is still anticipated that 43 additional units will be generated toward the Third Round Unmet Need.

3. Multi-Family / Senior Zone – Block 168, Lots 35-41, 46-63, 65-74

The Multi-Family / Senior Housing Zone (MFS) is a group of properties located on Main Street across the street to the south of the Passaic Valley Regional High School. A former Walgreens with its parking lot and circulation occupies the bulk of the zone. The remaining structures are a residential dwelling and a mixed-use building with a barber shop. The MFS Zone was created by Ordinance on March 27, 2017. The Zone permits senior housing and multi-family housing with a maximum density of 30 units per acre. The approximately 1.86 acre site is estimated to yield 56

units, a maximum of which are permitted to be senior housing. With the required 20 percent set-aside, 11 of the units would be affordable. The Walgreens remains vacant, and the Township is expecting an application to be filed for development in the near future, so it remains a viable development option.

4. Affordable Multi-Family Overlay Zone – Block 251, Lots 1-8, 10-11, 14 & 16

The AMF Overlay Zone covers approximately 7.34 acres in the B-3 Zone just south of Route 46. Access to the property is from Oak Hill Road and Valley Road. The property is developed with the Overlook Corporate Center, which includes structured parking. The Overlay zone covers the undeveloped portions of the Overlook site and some adjacent lots. The HEFSP proposed a density of 35 units per acre, which was anticipated to yield up to 257 units, of which 51 units would be affordable. The AMF Zone was created by ordinance on March 27, 2017.

AHO Overlay Zone

5. 483 Cedar Grove Road – Block 156, Lot 8

483 Cedar Grove Road is located on the southern border of Little Falls. The parcel is in the R-1A Zone and AHO Zone. The affordable housing overlay permits residential development with a 20% set-aside at a density of 6 units per acre. Utilities and site access are available and the site has limited environmental encumbrances.

6. 166 Stevens Road – Block 139, Lot 6

166 Stevens Road is near the southern border of Little Falls adjacent to the Montclair-Boonton NJ Transit Rail Line. The parcel is in the R-1B single family zone and AHO Affordable Housing Overlay Zone. The site is in common ownership with adjacent Lot 1 and does not have direct access to an improved street, so any development would be contingent on there being an access easement of other mechanism. The property is 1.7 acres in area, with a permitted density of 6 units per acre, which could yield 10 units, of which 2 would be affordable.

7. Woods Road – Block 237, Lots 35 & 36

Both properties are isolated lots in the R-1A and AHO Zones. Lot 35 is owned by Montclair State University and Lot 36 is owned by New Jersey Educational Facilities Authority. The properties are adjacent to a group of dormitories owned by MSU and the NJEFA. The lots have minor environmental encumbrances and lack direct access to an improved street.

Third Round Addendum

8. 115 Main Street – Block 97, Lot 12

Subsequent to the settlement agreement with FSHC and subsequent adoption of the 2017 HEFSP, the Township Planning Board approved development applications by three affiliated development

entities for properties located at 115 Main Street, 215 Route 23, and 201 Route 23, none of which were identified in the HEFSP as affordable housing sites.

- 115 Main Street – 56 Dwelling Units
- 215 Route 23 – 50 Dwelling Units
- 201 Route 23 – 20 Dwelling Units

Each resolution of approval for the three projects included a condition that the affordable housing requirements for the developments would be subject to the review and approval of a court-appointed Special Adjudicator rather than allocate a specific obligation.

Special Adjudicator, Joseph H. Burgis, PP, AICP issued a report providing background on the Township's prior Third Round housing obligations and compliance, the three developments in question, and the unique economic circumstances associated with the developments. The Report concludes that the collective affordable housing obligation for the three developments should be ten (10) affordable housing units set aside within the building at 115 Main Street. The 115 Main Street project is in a walkable environment that will enable future residents to take advantage of the Township's amenities and local retail center, which makes it a preferred location for all of the required units rather than splitting them between the developments. The affordable units shall be allocated with the following bedroom mix:

- One-Bedroom Units – 1
- Two-Bedroom Units – 6
- Three-Bedroom Units – 3

In addition to the set-aside of ten affordable units as described above, the developer has agreed to contribute \$200,000 to the Townships Affordable Housing Trust Fund (AHTF.)

On February 7, 2025, the Honorable Darren J. Del Sardo issued an order approving a settlement agreement between the Township, the developer of 115 Main Street, and Fair Share Housing Center, resolving the affordable housing requirements associated with three developments that were approved and constructed in the Township by affiliated entities (see Appendix C.) As a result of the settlement, an addendum to the Third Round HEFSP was prepared, dated February 17, 2025, and adopted by the Township Planning Board. The affordability controls associated with the ten income-restricted rental units are attached as Appendix D in a fully executed version that has been sent to the County for recording.

ROUND 4 OBLIGATION

The amended FHA called on the DCA to issue a non-binding report on the new Present Need Obligation (commonly referred to as the rehabilitation 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.

On October 18, 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 present need and prospective need 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...”

On January 27, 2025, the Township adopted Resolution 25-01-27-7, determining its Fourth Round Prospective Need obligation to be 174 units and its Fourth Round Present Need obligation to be 0. The resolution adopted by the Township determined a Rehabilitation Obligation of 0, which is consistent with the calculation provided by DCA and a Prospective Need of 174, which represents a reduction from the initial obligation of 285 provided by DCA. The following day, the Township filed a declaratory judgment (“DJ”) complaint (PAS-L-000370-25) with the affordable housing dispute resolution program with the resolution attached (see Appendix E: Fourth Round DJ Action.)

The link to the DCA GIS data that was made available to the municipalities included the following language:

“The land areas identified in this dataset are based on the best available data using publicly available data enumerated in N.J.S.A. 52:27D-304.3.c(4) to estimate the area of undeveloped land within municipal and regional boundaries, that may accommodate development. It is important to note that the identified areas could be over or under inclusive depending on various conditions and that municipalities are permitted to provide more detailed mapping as part of their participation in the Affordable Housing Dispute Resolution Program.”

The Township, with advice from its planner John Barree, PP, AICP of Heyer, Gruel & Associates reviewed the land capacity factor, and the contributing parcels identified in the DCA dataset. As a result of applying more detailed local knowledge and data, in a manner consistent with the statutory methodology and approach taken by DCA, the Township identified 23.7 acres of land that should not contribute to the Township’s land capacity factor. The areas to be excluded from the calculation include properties owned and operated by Montclair State University, various parcels owned, operated, or encumbered by utilities, and recent development approvals.

On February 27, 2025, the New Jersey Builders Association filed a challenge in superior to the Townships DJ action. A settlement session was held with the Hon. Thomas Brogan, P.J.Cv (Ret.) on March 26, 2025, at which point the parties did not agree on a settlement. Judge Brogan issued a report to the Law Division recommending that the number filed by the Township be upheld. On April 17, 2025, Judge Del Sardo entered an order concurring with Judge Brogan's report and formally establishing the Township's Fourth Round prospective need obligation as 174 units (see Appendix F.)

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 units more than 50 years old with over-crowded units, incomplete plumbing, and incomplete kitchen facilities.

NJDCA identified data sources from the American Community Survey (ACS) Public Use Microdata Sample (PUMS) and HUD's Comprehensive Housing Affordability Strategy (CHAS) to produce the Present Need obligations. The Township was allocated a present need of 0 units.

The Township has been operating a housing rehabilitation program and intends to continue doing so as part of its affordability assistance activities despite no longer having a present need obligation.

ADDRESSING FOURTH ROUND PROSPECTIVE NEED

As outlined the following section, the Township proposes to meet its Fourth Round obligation through a Vacant Land Adjustment that will establish a realistic development potential, which the Township will address in full, and an unmet need that the Township will implement

Vacant Land Adjustment

Municipalities can request an adjustment to their obligation based on the determination that there is not sufficient vacant or developable land within the municipality. As permitted by N.J.A.C. 5:93-4 and the Fair Housing Act, a municipality can submit a Vacant Land Adjustment (VLA) that examines parcels available for development. The end result of the Vacant Land Adjustment is the determination of the Borough's Realistic Development Potential (RDP) for new affordable housing units. After subtracting out the RDP from the obligation, the remaining calculation is known as the "unmet need."

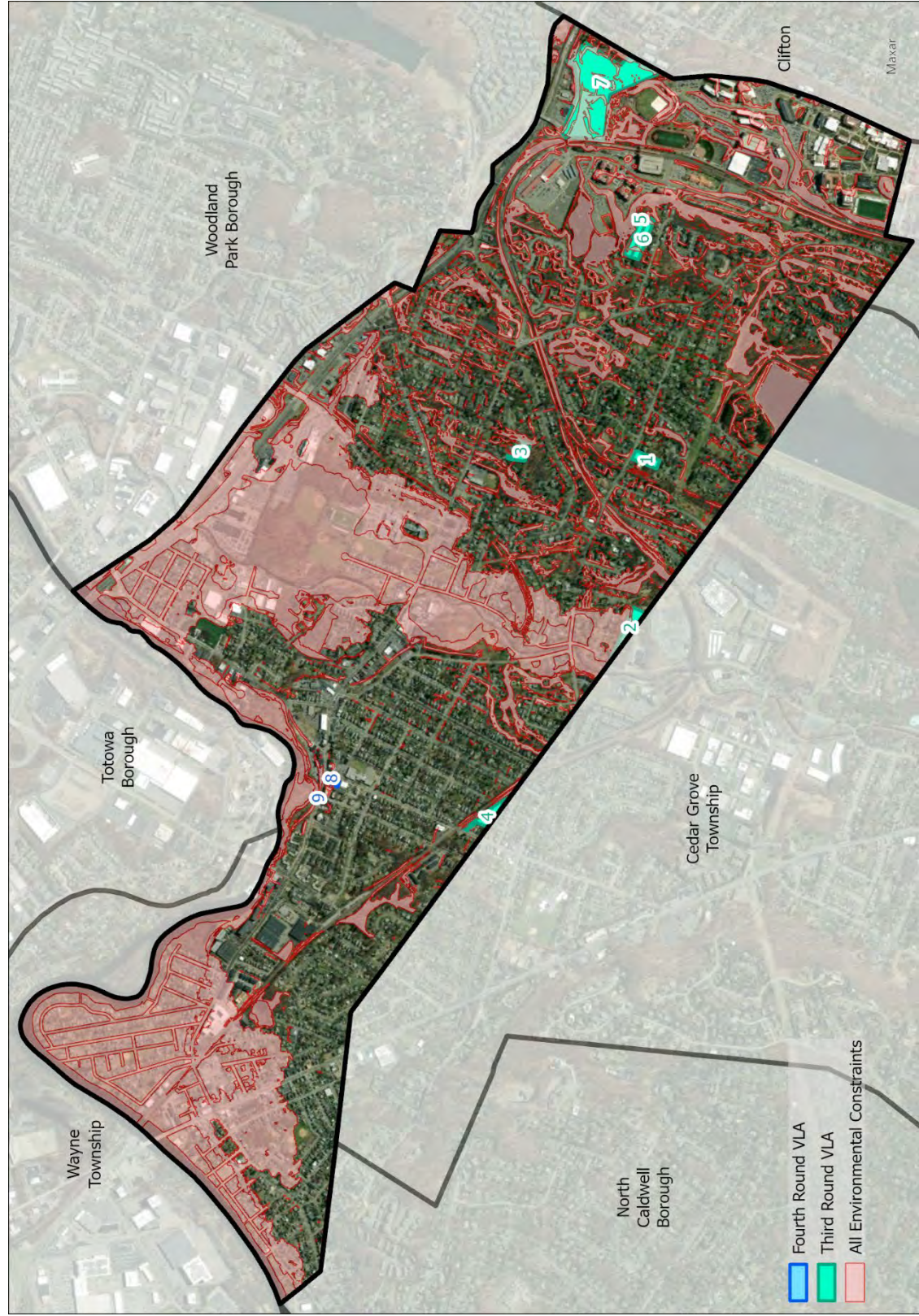
The Township has undertaken Vacant Land Adjustments in each housing round. The most recent VLA conducted for the Third Round HEFSP identified seven potentially developable parcels with an RDP of 13 units.

For the Fourth Round, the Township prepared an updated VLA based on the approved Third Round VLA, which continues to consider vacant and publicly owned properties that are not environmentally constrained. As a result of the Fourth Round analysis, two tax lots in common ownership at 103 Main Street at the corner of Main Street and Stevens Avenue (Block 97, Lots 1 and 2), were identified as vacant and potentially developable. At the time of Third Round VLA, these properties had been developed with a gas station and auto repair shop. The improvements were demolished in 2019-2020. The site is in the TV-CBD Zone, which does not have a density limitation but permits multi-family residential development with a 20 percent affordable housing set-aside. Using the 35 units per acre density applicable in the other Transit Village districts as a proxy for the appropriate density, the approximately 0.4-acre site could yield 13 units, of which 3 would be affordable, generating an RDP of 3 for the Fourth Round.

The map on the following page shows the seven parcels identified as potentially developable in the Third Round VLA along with the two lots identified as additions in the updated Fourth Round VLA (numbers 8 and 9.) The full VLA report that includes all of the parcels analyzed and comprehensive mapping is included in Appendix G.

May 23, 2025

Little Falls Township
Fourth Round Housing Element and Fair Share Plan



Mechanisms to Address the Fourth Round RDP of 3 Units*Proposed Inclusionary Development***103 Main Street – Block 97, Lots 1 and 2 – TV-CBD Zone**

The property at 103 Main Street, as identified in the VLA section has recently been made available for development. The property is a vacant, corner parcel at the intersection of Main Street and Stevens Avenue in a central location in the Township.

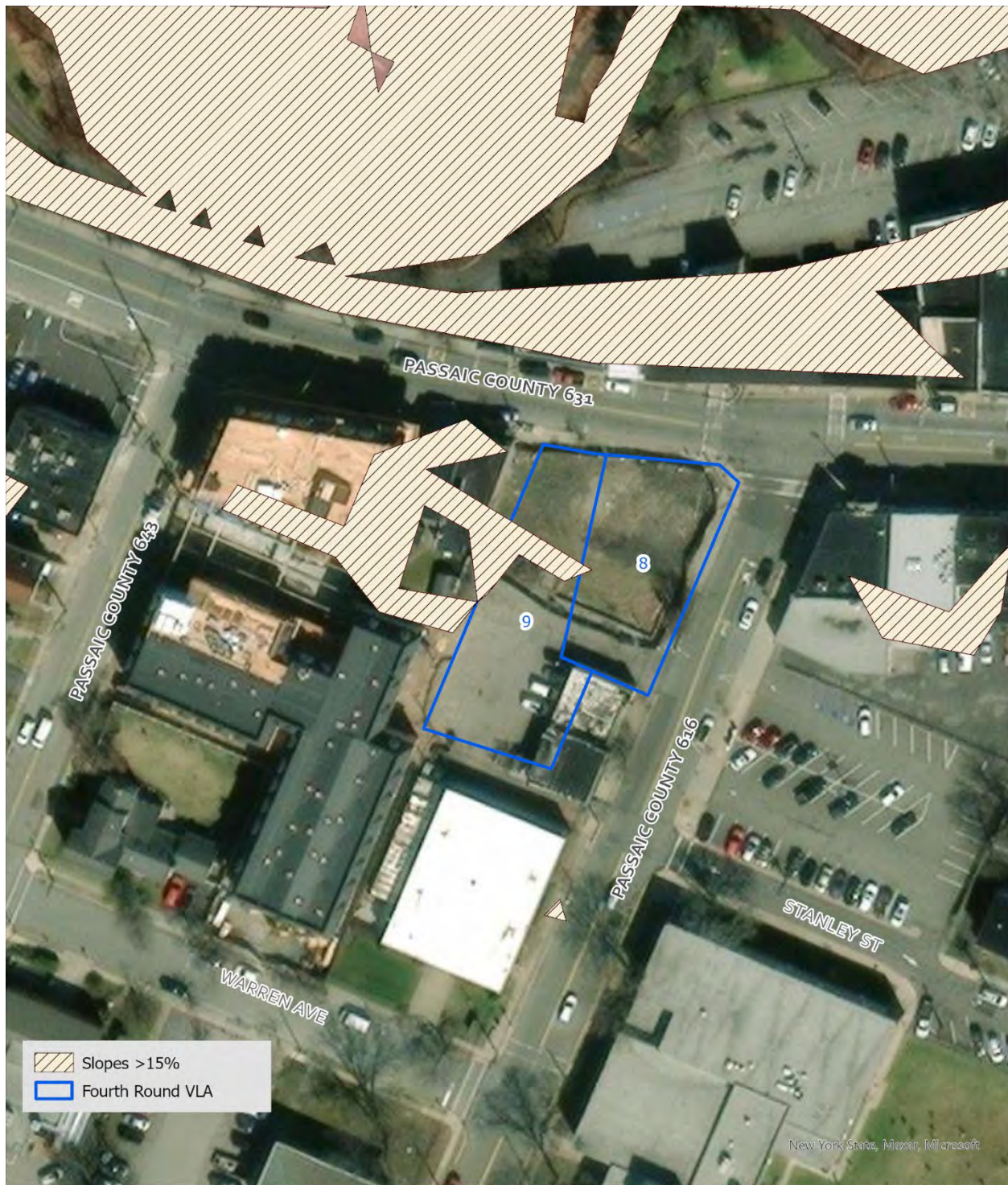
The site meets the suitability criteria as follows:

- *Available:* The site is vacant and available for development. The Township believes there is interest in developing the property. The Township is not aware of any easements or title issues preventing the site's development.
- *Suitable:* The site is located on the same block as the recent mixed-use development at 115 Main Street, which contains ten affordable units. There are a variety of retail, service, and other commercial uses in close proximity to the site and its frontage on Main Street and position on a corner provide opportunities for development.
- *Developable:* The site falls within a drinking water purveyor service area, is within a sewer service area, and has access to appropriate public streets. The site is not significantly constrained by any environmental factors.
- *Approvable:* The site is in the TV-CBD Zone, which permits multi-family residential development using form-based standards with a maximum height of four stories and no maximum density. The permitted density of 35 units per acre in the other Transit Village districts is a reasonable estimate of the potential yield.

Assuming a 35 unit per acre density, the property could yield approximately 14 units, which would generate 3 affordable units with a 20% set-aside.

Little Falls Township
Fourth Round Housing Element and Fair Share Plan

May 23, 2025



Source: NJOGIS, NJDEP, NJDOT

100
Feet

Fourth Round VLA Sites
Block 97, Lots 1 and 2
Little Falls, NJ

HGA
HEYER, GRUEL & ASSOCIATES
May 2025

Mechanisms to Address the Fourth Round Unmet Need of 171 Units

The amended Fair Housing Act requires municipalities seeking a VLA to identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25% of the prospective need obligation that has been adjusted. The amended FHA does not clearly define the “adjusted” portion of the obligation as both the RDP and Unmet Need represent adjustments of the total obligation. Without taking a position as to what is intended with the imprecise language, the Township will endeavor to address 25% of its Fourth Round Unmet need of 171 units, which is 43 units.

In planning for future affordable housing developments, it is important to note that portions of the Township area heavily encumbered by flood hazard areas. Effective July 17, 2023, the NJDEP Inland Flood Protection rule raised the design flood elevation for fluvial (non-tidal) flood elevations mapped by NJDEP by two feet. Where NJDEP mapping is not available, the DFE is three feet above the 1% annual chance (100-year flood) hazard area shown on FEMA Flood Insurance Rate Maps (FIRMs). FIRMs have not been adjusted to reflect these regulatory changes and site-by-site analysis is generally necessary to understand the impacts of the updated rules on an individual property; however, the effect is to expand the area regulated by the New Jersey Flood Hazard Area Control Act (N.J.A.C. 7:13).

As a matter of practice, the Township has recent experience with an example of how the new Inland Flood Protection rules impact residential development. One of the requirements in the new rules is that there be access to multi-family residential developments at least one foot above the design flood elevation (aka “dry access”.) A project at 453 Main Street in the Township was approved to construct an age-restricted residential building with an affordable housing component. However, based on the updated NJDEP rules, a Flood Hazard Area Control Act Individual Permit was denied due to the lack of dry access and the project was unable to move forward.

The Township is already constrained in its available land for development or potential redevelopment. The increased flood elevations and other new rules are important for the protection of the public health, safety, and welfare, but they further constrain the Township’s ability to plan for future multi-family development. As such, there is an element of hardship that limits the locations that may be suitable for future overlay zones or other affordable housing compliance mechanisms.

*Approved Inclusionary Development***KV Realty, LLC - 16-50 Paterson Avenue – Downtown Redevelopment Area**

On March 21, 2022, the Township Planning Board approved an application in the Downtown Redevelopment Area for projects on both sides of Paterson Avenue. A total of 81 residential units were approved, with the bulk of them in a mixed-use multi-family building at 22 Paterson Avenue. The resolution of approval stipulates that the developer is obligated to comply with the Township’s affordable housing requirements to the satisfaction of the Special Adjudicator (see resolution in Appendix H.) For purposes of this analysis,

it is assumed that at least 15% of the approved units will be set-aside for affordable housing, which yields 12 units.

Downtown Redevelopment Plan

The Downtown Redevelopment Plan was adopted in 2021. The Plan defines four land use sub-districts, three of which permit multi-family residential development with an affordable housing set-aside. There are no density limitations in the Redevelopment Plan. The 16-50 Paterson Avenue project was approved with a density of 50 units per acre, 60 units were approved on a 1.2 acre property on the east side of Paterson Avenue with an additional 21 units approved on smaller parcels in the area.

The Redevelopment Area includes significant opportunities for new development outside the sites that have already been approved. Sub-District B on the west side of Paterson Avenue / north side of Main Street has approximately 0.67 acres of land that could potentially yield 33 units at a density of 50 units per acre. Sub-Districts C and D have approximately 4.4 acres of remaining land that could yield about 220 units at a density of 50 units per acre. With a 20% set-aside of affordable units, the Downtown Redevelopment Plan can potentially produce 50 affordable units beyond the previously approved projects.

The recent development approval in the Redevelopment Area demonstrates that it offers realistic development potential in the Township's mixed-use downtown area.

In order to more effectively effectuate the Downtown Redevelopment Plan and its production of housing units as the area redevelops, the Township intends to amend the plan to clarify the permitted density of at least 50 units per acre, and to clarify the affordable housing language in the Plan with a minimum 20% set-aside of affordable units prior to the statutory deadline in March 2026.

TV-CBD Zone

The TV-CBD Zone is in place for a portion of the Main Street corridor. The VLA identified the parcels at 103 Main Street as a vacant and developable property within the zone, which permits multi-family residential development and mixed-use projects. The 115 Main Street inclusionary development was approved and built in the TV-CBD Zone. The remainder of the zone consists of approximately 7 acres of additional land. Assuming a permitted density of 35 units per acre, approximately 245 additional units could be constructed, of which 49 would be affordable with the required 20% set-aside. The recent development project in the zone demonstrates that it offers realistic development potential in the Township's mixed-use downtown area.

In order to more effectively effectuate the TV-CBD Zone, the Township intends to amend the ordinance to clarify the permitted density of at least 35 units per acre prior to the statutory deadline in March 2026.

*Additional Mechanisms**Affordable Housing Ordinance*

An Affordable Housing Ordinance was adopted by the Township on March 27, 2017 (Ordinance No. 1281), 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 drafting further amendments to those rules. Because of the uncertainty with the UHAC regulations, the Township 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 Township's adopted ordinance and the current UHAC regulations, the current UHAC regulations shall govern.

Development Fee Ordinance

The most recent Development Fee Ordinance was adopted by the Township on May 20, 2019 (Ordinance No. 1355). A tentative draft spending plan is attached as Appendix I.

Affordability Assistance & Home Rehabilitation

The Township utilizes the services of CGP&H as its administrative agent and to run its home rehabilitation program for qualified households. The Township provides up to one month of rental assistance for applicants moving into deed restricted rental apartments in Little Falls. Details of the home improvements program are posted on the Township's website. The program information handout is attached as Appendix J.

Additional Affordable Housing Resolutions

The Township will continue to ensure that it appoints an Administrative Agent to conduct monitoring activities and administer housing affordability programs annually. In addition, the Township will ensure that a municipal employee is designated as the Municipal Housing Liaison in accordance with the Fair Housing Act.

Fourth Round Summary

Summary of the Township of Little Falls Fourth Round Obligation	
Realistic Development Potential - 3	
103 Main Street Development TV-CBD Zone	3
Unmet Need – 171 (25% = 43)	
16-50 Paterson Avenue Approval	12*
Downtown Redevelopment Plan Remainder	50
TV-CBD Zone Remainder	49
*Subject to confirmation by the Special Adjudicator per Resolution of Approval	

CONSISTENCY WITH STATE PLANNING REQUIREMENTS**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 or Suburban Planning Area 2 of the SDRP, or are located in an existing sewer service area, are the preferred location for municipalities to address their fair share obligation.

New Jersey adopted its last SDRP in 2001. A draft amendment to the SDRP was prepared in 2011 but ultimately never adopted. The Office of Planning Advocacy released a new draft SDRP on December 4, 2024. The State is currently going through the Plan conformance process.

The New Jersey State Development and Redevelopment Plan identifies the entirety of the Borough as Metropolitan Planning Area 1. Additionally, Milltown is identified as a State Plan Center.

The adopted 2001 SDRP identifies the following intents of the Metropolitan Planning Area:

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

The 2024 draft SDRP maintains and expands upon the 2001 intentions:

- Provide for much of the state's future growth in compact development and redevelopment.
- Revitalize cities, towns and neighborhoods, and in particular overburdened neighborhoods.

-
- Address existing legacy issues such as air pollution, urban heat islands, lead contamination, Brownfields, urban highways, and combined sewer systems.
 - Prevent displacement and gentrification.
 - Promote growth that occurs in Centers, other appropriate areas that are pedestrian friendly, and in compact transit-oriented forms.
 - Rebalance urbanization with natural systems.
 - Promote increased biodiversity and habitat restoration.
 - Stabilize and enhance older inner ring suburbs.
 - Redesign and revitalize auto oriented areas.
 - Protect and enhance the character of existing stable communities.

The policy objectives for the Metropolitan Planning Area include:

- **Land Use:** Promote redevelopment and development in Cores and neighborhoods of Centers and in Nodes that have been identified through cooperative regional planning efforts. Promote diversification of land uses, including housing where appropriate, in single use developments and enhance their linkages to the rest of the community. Ensure efficient and beneficial utilization of scarce land resources throughout the Planning Area to strengthen its existing diversified and compact nature.
- **Housing:** Provide a full range of housing choices through redevelopment, new construction, rehabilitation, adaptive reuse of nonresidential buildings, and the introduction of new housing into appropriate nonresidential settings. Preserve the existing housing stock through maintenance, rehabilitation and flexible regulation.

Little Falls is a built-out municipality almost entirely within the PA1 Metropolitan Planning Area. The Township's recent development has consisted of redevelopment of previously developed properties. The lack of vacant land dictates that any future development projects will occur in previously developed areas. While not a designated center, the Township has taken steps through recent redevelopment plans to focus development in a compact, mixed-use form along Main Street in an area accessible to services, activity centers, retail, restaurants, and public transit. The mechanisms proposed in this plan, the continued redevelopment of properties on and around the Main Street corridor are consistent with the principles of Smart Growth and the State Development and Redevelopment Plan's present and future objectives.

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 for which to provide an analysis. However, it should be noted that the Township's HEFSP identifies a location for inclusionary senior housing and acknowledges a need for a variety of housing types, particularly as the Township's population ages.

USE OF SURPLUS CREDITS

Any surplus credits generated will be applied to any future obligation that the Township may have.

SUMMARY OF FAIR SHARE COMPLIANCE

Summary of Little Falls Township's Obligation and Mechanisms				
	Total	Very Low	Low	Moderate
Fourth Round Present Need Obligation	0			
Home Rehabilitation Program	-	-	-	-
Prior Round RDP	10	-	-	-
New Bridge Housing (Supportive)	4	4	0	0
Rental Bonus	1	-	-	-
Lackawanna Ave Site (not built)	3	-	-	-
Rental Bonus	2			
TOTAL PRIOR ROUND EFFECTIVE CREDITS	5	4	-	-
TOTAL PRIOR ROUND PLANNED	5			
TOTAL PRIOR ROUND CREDITED AND PLANNED	10			
Third Round RDP	13			
Transit Village MD Zone (not built)	9	-	-	-
Rental Bonus	4	-	-	-
Total RDP	13			
Third Round / Prior Round Unmet Need	529			
Signac Redevelopment Plan – Citizen (Family Rental)	43	6	17	20
Transit Village MD	43	-	-	-
Multi-Family (MFS)	11			
Affordable Multi-Family (AMF)	51			
Affordable Housing Overlays	7			
115 Main Street (Family Rental)	10	2	3	5
TOTAL THIRD ROUND EFFECTIVE CREDITS	53	8	20	25
TOTAL THIRD ROUND PLANNED	125			
TOTAL THIRD ROUND PLANNED + CONSTRUCTED	178			
Fourth Round RDP	3			
103 Main Street	3			
Fourth Round Unmet Need	171	25% of Unmet Need = 43		
16-50 Paterson Avenue Approval	12 (15% of approved Units – Mix will Comply)			
Downtown Redevelopment Plan Remainder	50			
TV-CBD Zone Remainder	49			
TOTAL FOURTH ROUND PLANNED	114	111 planned credits address 65% of the unmet need		
Note: All planned developments will comply with the minimum bedroom mix and affordability requirements in UHAC.				

