

# ATTACHMENT 3

## **BOROUGH OF NORTH HALEDON**

### **ORDINANCE #4-2026**

#### **AN ORDINANCE OF THE BOROUGH OF NORTH HALEDON AMENDING AND SUPPLEMENTING CHAPTER 600, ZONING, SECTION 17(C), B-2 AFFORDABLE HOUSING OVERLAY ZONE, AND SECTION 259.1, AFFORDABLE HOUSING SET ASIDE, OF THE CODE OF THE BOROUGH OF NORTH HALEDON**

**BE IT ORDAINED**, by the Governing Body of the Borough of North Haledon, County of Passaic, State of New Jersey, as follows:

Section 1 – The Code of the Borough of North Haledon, Chapter 600, Zoning, Section 17(C), B-2 Affordable Housing Overlay Zone, paragraph 4, is amended to read as follows:

4. Affordable housing set-aside. A minimum of 20% of the multifamily housing constructed shall be set aside for affordable housing deed restricted units. All affordable units created under this subsection will be affordable to very-low-, low- and moderate-income households in accordance with the Affordable Housing Ordinance of the Borough.

Section 2 – The Code of the Borough of North Haledon, Chapter 600, Zoning, Section 259.1, Affordable Housing Set Aside, is amended as to subsection A thereunder, with the new section to read as follows:

A. Except as otherwise regulated in this chapter, any multifamily residential development or redevelopment application in any zoning district proposing five or more new dwelling units will be required to set aside 20% of those units for affordable housing low- and moderate-income households.

Section 3 – All remaining sections of the Code, including specifically all remaining subsections of Section 600-17(C) and Section 600-259.1, shall remain in full force and effect.

This Ordinance shall take effect as provided by law.

### **NOTICE**

Notice is hereby given that the above ordinance was introduced and passed first reading at the Regular Meeting of the Mayor and Council of the Borough of North Haledon on February 18, 2026, and will be considered for final passage after public hearing at the Special Meeting of the Mayor and Council to be held on March 16, 2026, at Eastern Christian High School, 50 Oakwood Avenue North Haledon, NJ at 7:00 p.m., or shortly thereafter at which time anyone interested therein or affected thereby will be given an opportunity to be heard.

Notice is hereby given that the above ordinance passed its second and final reading at the Special Meeting of the Mayor and Board of Council of the Borough of North Haledon which was held on March 16, 2026 at Eastern Christian High School, 50 Oakwood Avenue, North Haledon, NJ 07508, and is hereby declared a passed ordinance in accordance with law.

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Randy George, Mayor

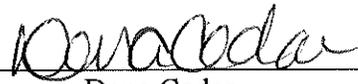
07508, and is hereby declared a passed ordinance in accordance with law.

  
\_\_\_\_\_  
Randy George, Mayor

Passed first reading on  
February 18, 2026

Passed second and final reading  
March 16, 2026

  
\_\_\_\_\_  
Dena Cedar  
Municipal Clerk

  
\_\_\_\_\_  
Dena Cedar  
Municipal Clerk

**CERTIFICATION**

I, Dena Cedar, Municipal Clerk of the Borough of North Haledon, County of Passaic, State of New Jersey, do hereby Certify this to be a true copy of Ordinance 07508 as adopted by the Mayor and Council of the Borough of North Haledon on March 16, 2026

  
\_\_\_\_\_  
Dena Cedar, Municipal Clerk

**RESOLUTION OF THE PLANNING BOARD OF THE BOROUGH OF NORTH HALEDON**

WHEREAS, the Borough of North Haledon has introduced for adoption Ordinance 4-2026, An Ordinance of the Borough of North Haledon Amending and Supplementing Chapter 600, Zoning, Section 17(c), B-2 Affordable Housing Overlay Zone, and Section 259.1, Affordable Housing Set Aside, of the Code of the Borough of North Haledon; and

WHEREAS, the Ordinance is intended to implement the terms of a settlement agreement reached by and between the Borough of North Haledon and Fair Share Housing Center resolving a challenge to the Borough's Fourth Round Housing Element and Fair Share Plan; and

WHEREAS, the Borough introduced the said Ordinance at its meeting which took place on February 18, 2026 and, pursuant to NJSA 40:55D-64 and NJSA 40:55D-26a, the Borough referred the Ordinance to the Planning Board to identify any provision in the proposed Ordinance which are inconsistent with the Master Plan and make recommendations regarding the inconsistencies, if any, and any other matters the Board deems appropriate; and

WHEREAS, at the Planning Board's Meeting of March 12, 2026, the Board reviewed the Ordinance and makes the following findings:

1. The purpose of the Ordinance is to satisfy the Borough's obligation to provide the realistic opportunity for the development of affordable housing in the Borough of North Haledon in compliance with statutory guidelines.
2. The Ordinance furthers important goals of the Master Plan by encouraging the creation of a mix of housing types to address changes in the needs in the Borough while still preserving

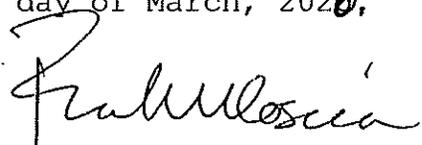
the core single-family home character of the Borough.

3. The Planning Board has compared the proposed Ordinance to the Amended Housing Element and Fair Share Plan of February 27, 2026 and the Board finds that the proposed ordinance advances the goals expressed therein.

4. Based upon all of the foregoing, the Board finds that the Ordinance is not inconsistent with the Master Plan including specifically the Amended Housing Element and Fair Share Plan.

NOW, THEREFORE BE IT RESOLVED, that the Planning Board of the Borough of North Haledon finds the aforesaid ordinance to be not inconsistent with the Master Plan of the Borough of North Haledon without any finding of inconsistency or recommendation for further action.

The undersigned, Chairman of the Planning Board of the Borough of North Haledon, hereby certifies that the above is a true copy of a resolution adopted by said Board on the 12<sup>th</sup> day of March, 2026.

  
FRANK M. COSCIA, Chairman

# ATTACHMENT 4

**MASTER PLAN  
HOUSING ELEMENT AND  
FAIR SHARE PLAN  
  
NORTH HALEDON, NEW JERSEY**

**April 3, 2025**

**May 2, 2025**

**Amended February 27, 2026**

**Prepared for:  
The Borough of North Haledon**

**Prepared by:**



**356 Franklin Avenue  
Wyckoff, New Jersey 07481**

**201 847-2900 P  
201 847-2424 F**

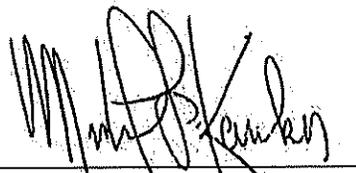
*Prepared by*

**Michael F. Kauker, PP**

*and*

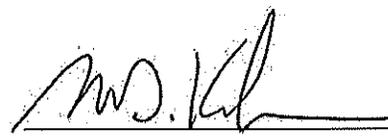
**Michael D. Kauker, AICP, PP**

This copy conforms to the original copy of this report which is stamped and signed by Michael D. Kauker, Professional Planner's License Number 5737 and Michael F. Kauker, Professional Planner's License Number 993, in accordance with N.J.S.A. 45:14A regulating the practice of Professional Planning in the State of New Jersey.



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Michael F. Kauker, PP



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Michael D. Kauker, PP, AICP

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## 1.0 INTRODUCTION

### 1.1 Purpose and Scope

This Round 4 Housing Element and Fair Share Plan has been developed to fulfill North Haledon's constitutional obligation to provide its fair share of affordable housing, as required by the New Jersey Fair Housing Act (P.L.1985, c.222) and the Mount Laurel Doctrine. This plan complies with the recently enacted Assembly Bill A-4, which establishes a new framework for determining municipal fair share housing obligations for the Fourth Round (2025-2035). It serves as a comprehensive guide to meeting the municipality's affordable housing obligations while ensuring compliance with regulations set forth in the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.), the Uniform Housing Affordability Controls (UHAC) and other applicable judicial directives.

The Housing Element component identifies current and projected housing needs within the municipality, incorporating a detailed analysis of demographics, economic trends, housing stock, and land use policies. The Fair Share Plan outlines the strategies and regulatory mechanisms to meet the municipality's assigned affordable housing obligation, including zoning amendments, inclusionary housing requirements, and redevelopment opportunities.

The mechanisms proposed by the Borough of North Haledon will promote the constitutional goal of creating a realistic opportunity for producing its fair share of the present and prospective need for low- and moderate-income housing.

### 1.2 Legal and Regulatory Context

The preparation of this Housing Element and Fair Share Plan is mandated by Section 2 of P.L.1985, c.222 (C.52:27D-302), which requires every New Jersey municipality to adopt a housing plan as part of its Master Plan to address affordable housing needs. This requirement is rooted in the New Jersey Supreme Court's Mount Laurel decisions, which mandate that municipalities take affirmative steps to provide realistic housing opportunities for low- and moderate-income households.

The enactment of Assembly Bill A-4 (2024) introduces a new methodology for determining fair share obligations, replacing the previous court-driven compliance process. Under A-4, the New Jersey Department of Community Affairs (DCA) will be responsible for establishing municipal obligations for the Fourth Round, reducing judicial oversight that has influenced housing policy since the 2015 court rulings. The legislation also includes incentives for municipalities that proactively comply with their obligations, as well as penalties for non-compliance.

### 1.3 Content of a Housing Element

The Housing Element submitted to the Court shall include the minimum requirements set forth in N.J.S.A. 52:27D-310 of the Fair Housing Act. It shall be designed to ensure access to affordable housing that addresses both current and future needs, with particular emphasis on low- and moderate-income households, and shall include at minimum the following:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, 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.

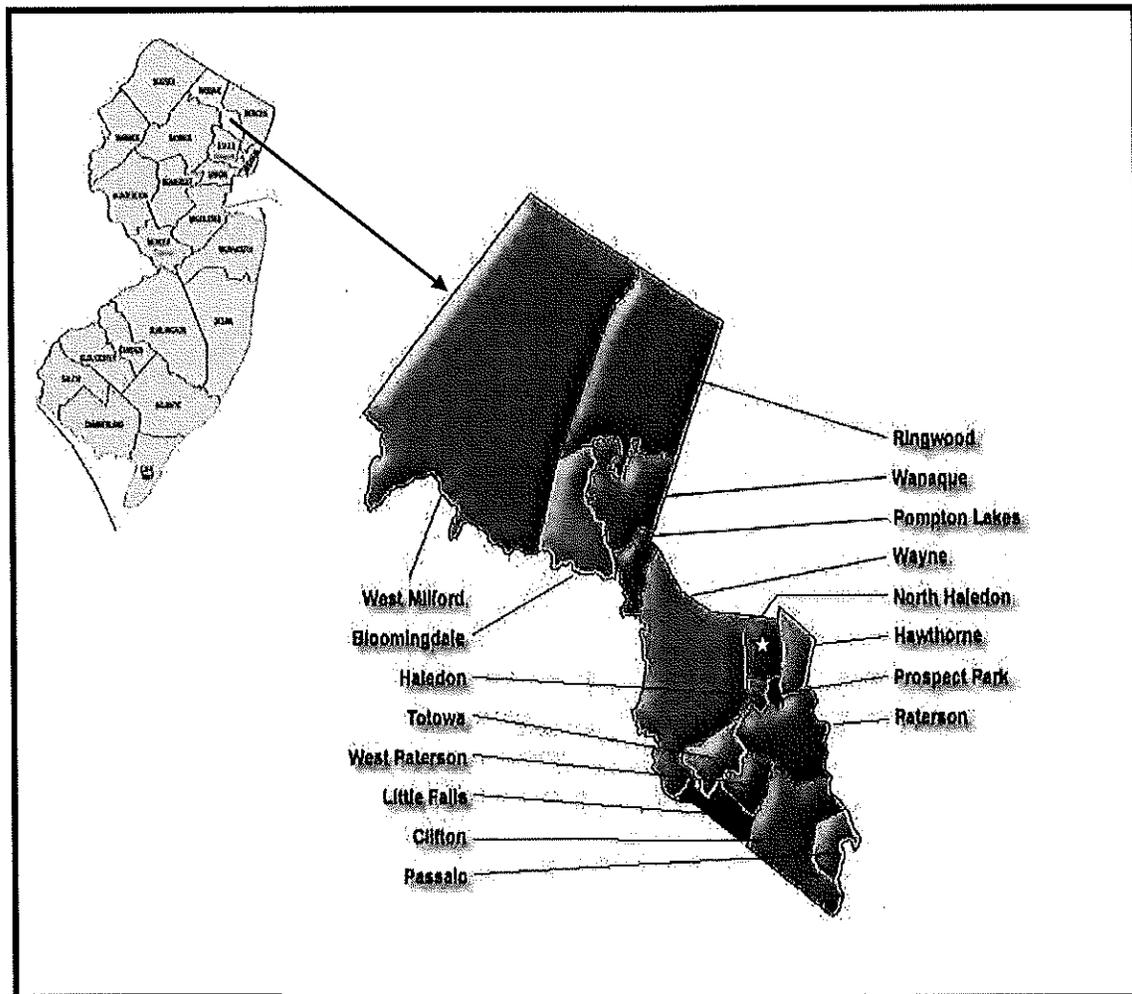
#### 1.4 Content of a Fair Share Plan

The Fair Share Plan describes the completed or proposed mechanisms and funding sources, if applicable, that will be utilized to address a municipality's affordable housing obligation as

established in the Housing Element. More specifically, it will address the rehabilitation share, Prior Round Obligation (1987-1999), Gap Present Need Obligation (1999-2015), Round 3 obligation (2015 to 2025) and Round 4 Obligation (2025 to 2035). It shall also include if applicable draft ordinances necessary to implement that plan and other information that may be required by the Court or other reviewing agency.

## **2.0 HOUSING ELEMENT**

The Borough of North Haledon is a 3.44 square mile municipality located in the central portion of Passaic County in Northern New Jersey. In 2020, the Borough had a population of 8,927 people making it the third smallest municipality in Passaic County. Passaic County is part of Housing Region 1 as established by COAH consisting of Bergen, Passaic, Hudson and Sussex Counties. North Haledon shares its border with four other municipalities in Passaic County and two other municipalities in Bergen County. Along its northern border are the Boroughs of Wyckoff and Franklin Lakes both in Bergen County. To the west is the Township of Wayne, to the south are the Borough's Haledon and Prospect Park and to the east is the Borough of Hawthorne all of which are located in Passaic County. The location of North Haledon in relation to the surrounding municipalities is shown on the Regional Location Map.



Source: <http://www.passaiccountynj.org/Municipalities.htm>.

## 2.1 Inventory of Existing Housing

An inventory of the municipality's housing stock including an analysis of housing characteristics is presented in the following section of this report.

The Borough of North Haledon is primarily a fully developed single-family residential community. As of the 2020 U.S. Census there were a total of 3,141 housing units a decrease of 72 units or 2.2% from 2010 where there were 3,213 housing units in the Borough of North Haledon. There were 3,054 occupied housing units as compared to only 87 vacant housing units. Out of the 3,054 occupied housing units, 87.2% or 2,664 were owner-occupied as compared to 12.8% or 390 renter-occupied housing units. In addition, 78.5% or 2,396 of the housing units were occupied by family households as compared to 21.5% or 658 non-family households. According to ACS 5-Year Estimates, the average household size of these units was 2.75 persons per household and the average family size was slightly higher at 3.04 persons per family.

Most of the development activity in the Borough occurred between 1950 and 1969. Development has declined since that time with the exception of an increase in development from 2000 to 2009. The decline in housing construction is a result of a corresponding reduction in the amount of developable land. The age of the existing housing stock is depicted in the following table.

**Table 1**  
**Age of Housing Unit by Year Built**

Year Structure Built	Number	Percent
<b>Total housing units</b>	<b>3,080</b>	<b>3,043</b>
Built 2020 or later	55	1.8%
Built 2010 to 2019	84	2.7%
Built 2000 to 2009	505	16.4%
Built 1990 to 1999	166	5.4%
Built 1980 to 1989	138	4.5%
Built 1970 to 1979	231	7.5%
Built 1960 to 1969	457	14.8%
Built 1950 to 1959	633	20.6%
Built 1940 to 1949	193	6.3%
Built 1939 or earlier	618	20.1%

*Source: US Census, 2023 American Community Survey 5-year Estimates DP04*

The condition of these units is generally very good and according the 2023 American Community Survey 5-Year Estimates, there are 0 units that are lacking complete plumbing facilities, 52 units or 1.7% that are lacking complete kitchen facilities and only 17 or 0.4% that had no telephone service. There are 2,836 units or 94.6% that use gas as their primary source of house heating fuel, 18 units or 0.6% that use bottled, tank, or LP gas, 82 units or 2.7% that use electricity, 43 units or 1.4% that use fuel oil or kerosene and 19 or 0.6% that use solar.

Table 2 below indicates the number of units in each structure. As shown in Table 2, 81.5% of the housing units are single-family detached homes.

**Table 2**  
**Number of Housing Units in Structure**

Units In Structure	# of Housing Units	Percent
<b>Total housing units</b>	<b>3,080</b>	<b>3,043</b>
1-unit, detached	2,510	81.5%
1-unit, attached	337	10.9%
2 units	71	2.4%
3 or 4 units	15	0.5%
5 to 9 units	0	0.0%
10 to 19 units	25	0.8%
20 or more units	103	3.3%
Mobile home	0	0.0%
Boat, RV, van, etc.	16	0.5%

*Source: US Census, 2023 American Community Survey 5-year Estimates DP04*

The value of specified owner-occupied housing units as reported in the 2010-2014 American Community Survey 5-year Estimates is shown below.

**Table 3**  
**Owner-Occupied Housing Units by Value**

Value	# of Housing	
	Units	Percent
Owner-occupied units	2,797	100%
Less than \$50,000	20	0.7%
\$50,000 to \$99,999	55	2.0%
\$100,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	57	2.0%
\$200,000 to \$299,999	66	2.4%
\$300,000 to \$499,999	1,119	40.0%
\$500,000 to \$999,999	1,394	49.8%
\$1,000,000 or more	86	3.1%
Median (dollars)	517,200	(X)

Source: US Census, 2023 American Community Survey 5-year Estimates DP04

The majority of housing units were valued between \$500,000 and \$999,999. The median value of owner-occupied housing units was \$517,200.

According to the 2023 American Community Survey 5-year Estimates, the median monthly owner costs for persons with a mortgage were \$3,142 and \$1,490 for persons without a mortgage.

The cost of specified renter-occupied housing units as reported in the 2010-2014 American Community Survey 5-year Estimates is shown below.

**Table 4**  
**Gross Rent per Unit**

Gross Rent	# of	
	Units	Percent
Occupied units paying rent	201	100%
Less than \$500	0	0.0%
\$500 to \$999	0	0.0%
\$1,000 to \$1,499	0	0.0%
\$1,500 to \$1,999	23	11.4%
\$2,000 to \$2,499	89	44.3%
\$2,500 to \$2,999	17	8.5%
\$3,000 or more	72	35.8%
Median (dollars)	2,435	(X)
No rent paid	0	(X)

Source: US Census, 2023 American Community Survey 5-year Estimates DP04

The majority of renters paid between \$2,000 and \$2,499 per month on rent, while the median rent was \$2,435 per month.

**2.2 Projection of Housing Stock**

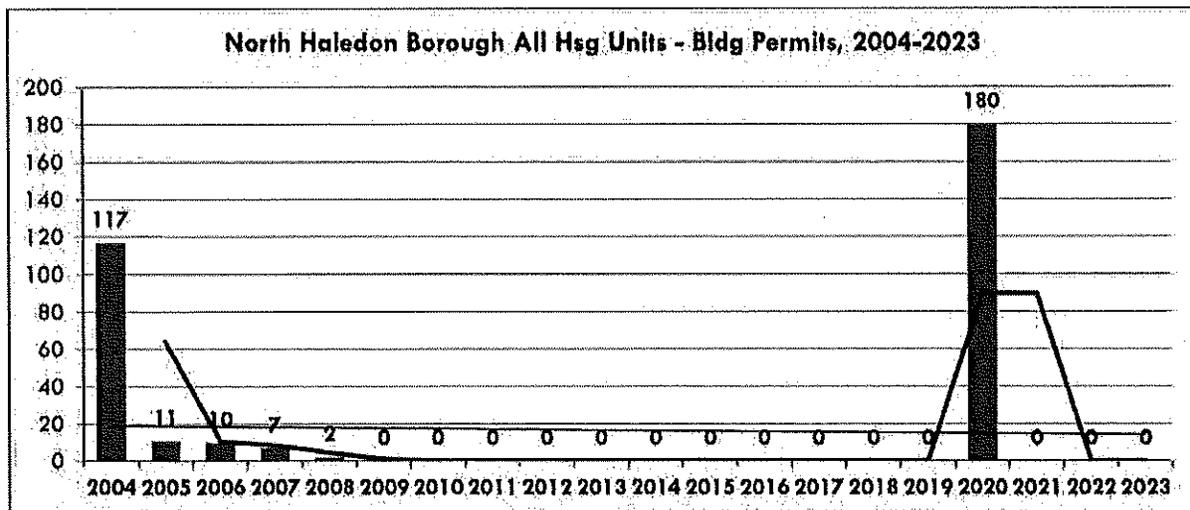
The Borough is fully developed, with limited vacant land available for new construction. This is reflected in the table below, which illustrates development activity in the Borough between 2014 and 2023. A notable increase in the number of units constructed occurred in 2020, primarily due to the redevelopment of properties that had previously been designated as Areas in Need of Redevelopment.

**Table 5**  
**Residential Building Permits and Demolitions - 2014 to 2023**

Year	Building Permits	Demolition Permits	Net Growth
2014	0	0	0
2015	0	0	0
2016	0	0	0
2017	0	0	0
2018	0	0	0
2019	0	0	0
2020	180	0	180
2021	0	0	0
2022	0	0	0
2023	0	0	0
<b>Total:</b>	<b>180</b>	<b>0</b>	<b>180</b>
<b>10 Year Avg.</b>	<b>18</b>	<b>0</b>	<b>18</b>

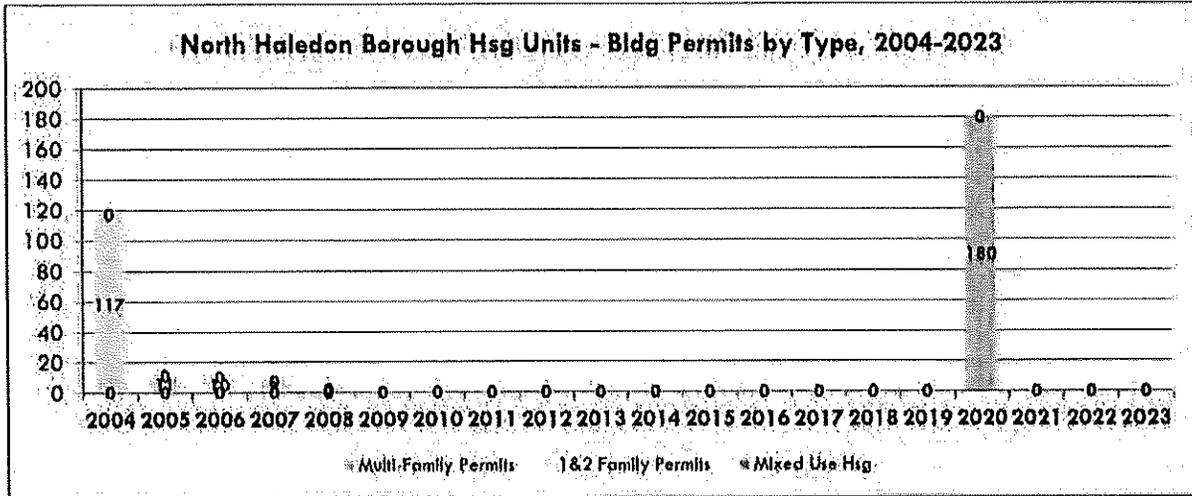
*Source: NJ Department of Community Affairs*

**Chart 1: Building Permits 2004-2023**



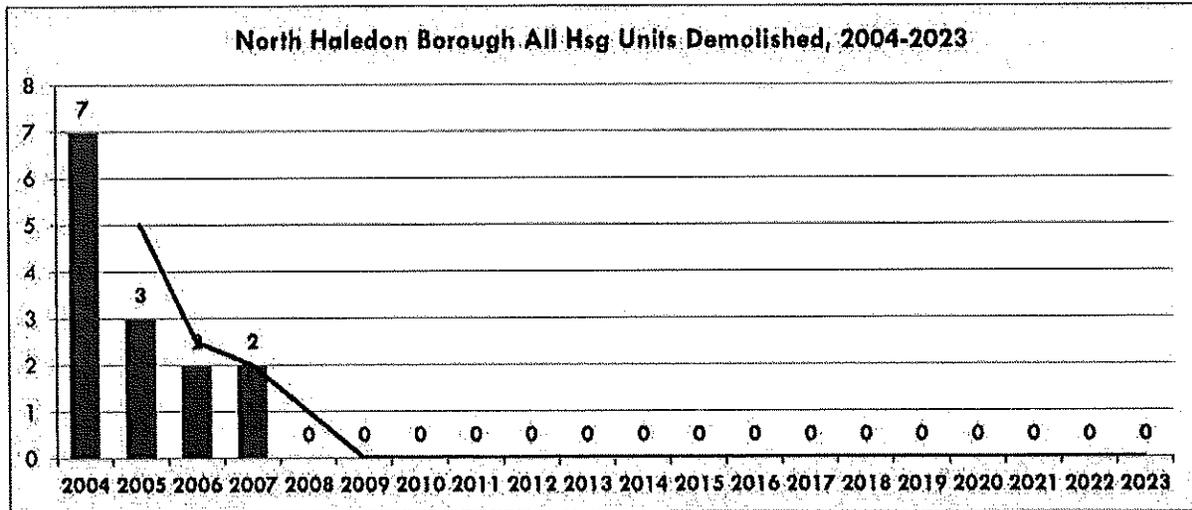
Source: NJ Department of Community Affairs

Chart 2: Building Permits by Type 2004-2023



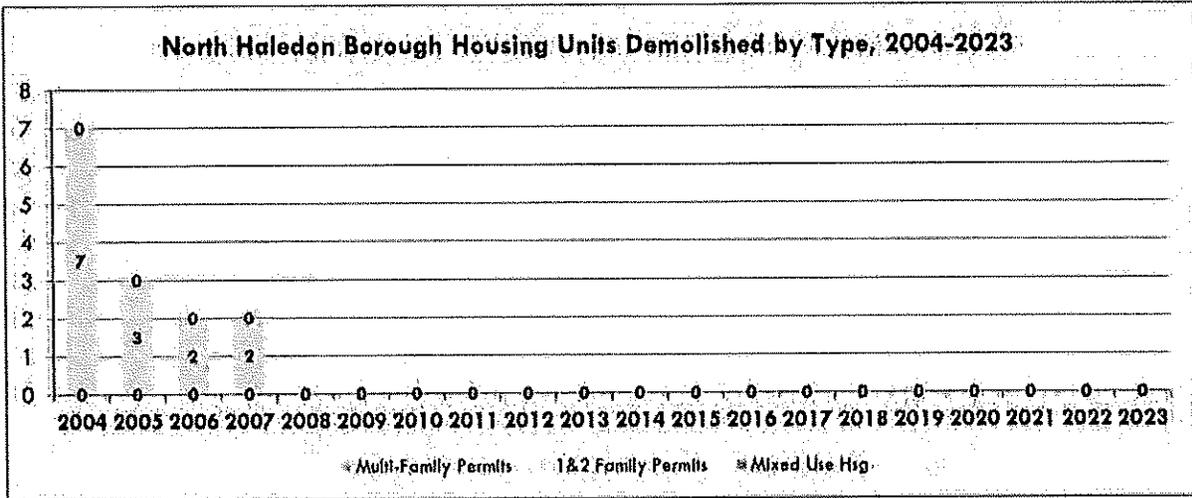
Source: NJ Department of Community Affairs

Chart 3: Demolitions 2004-2023



Source: NJ Department of Community Affairs

Chart 4: Demolitions by Type 2004-2023



Source: NJ Department of Community Affairs

Based on the historical residential growth trends depicted in Table 5, it is anticipated that if growth were to continue at the same rate there would be an additional 18 units per year over the next 10 years for a net growth of 180 units. Including the units that are projected to be constructed as a result of additional development in this plan the total increase in the number of units at the end of the 10-year period would be 208 units inclusive of the 180 units of projected growth, 5 units (Daibes Development) of expected growth from development approvals, and 23 units resulting from the probable residential development of lands and included in the Vacant Land Adjustment. The Borough of North Haledon is a predominantly fully built out community with little to no vacant land available for new development with the exception of the properties identified in this report for redevelopment and potentially older underutilized properties.

2.3 Analysis of the Municipality’s Demographic Characteristics

2.3.1 Population Trends

Over the last decade North Haledon has experienced a small increase in its population. According to US Bureau Census Data in the year 2020 the Borough of North Haledon had a total population of 8,927 persons. This represents an increase of 510 persons or 6.1% of the population in 2010 of 8,417 persons. The borough experienced its most significant growth between 1950 and 1960, with a 69.7% increase in population. As the Borough is primarily fully developed with limited vacant land available the increase in population can be correlated to the increase in the number of residential homes that were constructed as a result of the rezoning of properties to accommodate additional housing in order to address its prior round affordable housing obligations. The following table documents the historical population growth pattern for North Haledon from 1930 to 2020.

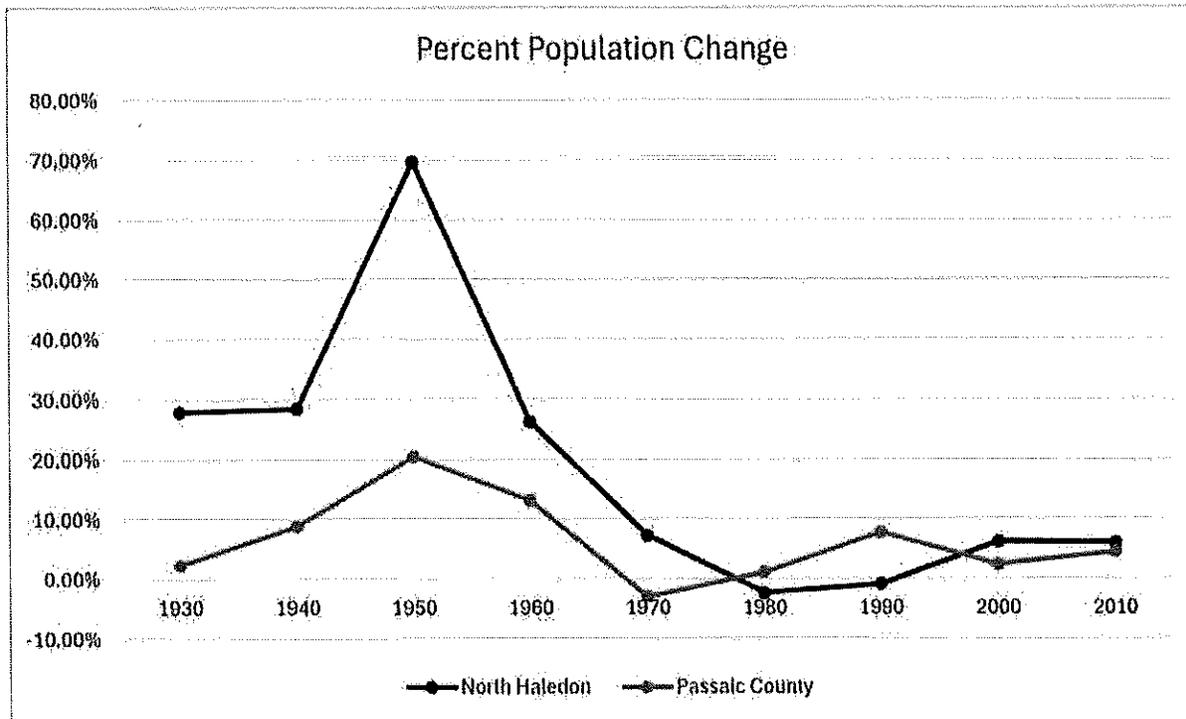
Table 6: Population Trend from 1930 to 2020

North Haledon				Passaic County			
Year	Population	# Change	% Change	Year	Population	# Change	% Change

1930	2,157	---	---	1930	302,129	---	---
1940	2,761	604	28.00%	1940	309,353	7,224	2.40%
1950	3,550	789	28.60%	1950	337,093	27,740	9.00%
1960	6,026	2,476	69.70%	1960	406,618	69,525	20.60%
1970	7,614	1,588	26.40%	1970	460,782	54,164	13.30%
1980	8,177	563	7.40%	1980	447,585	-13,197	-2.90%
1990	7,987	-190	-2.30%	1990	453,060	5,475	1.20%
2000	7,920	-67	-0.80%	2000	489,049	35,989	7.90%
2010	8,417	497	6.30%	2010	501,226	12,177	2.50%
2020	8,927	510	6.10%	2020	524,118	22,892	4.60%

Source: U.S. Census Bureau, 1930-2020

Chart 5: Percent Population Change



Source: U.S. Census Bureau, 1930-2020

### 2.3.2 Population Composition by Age

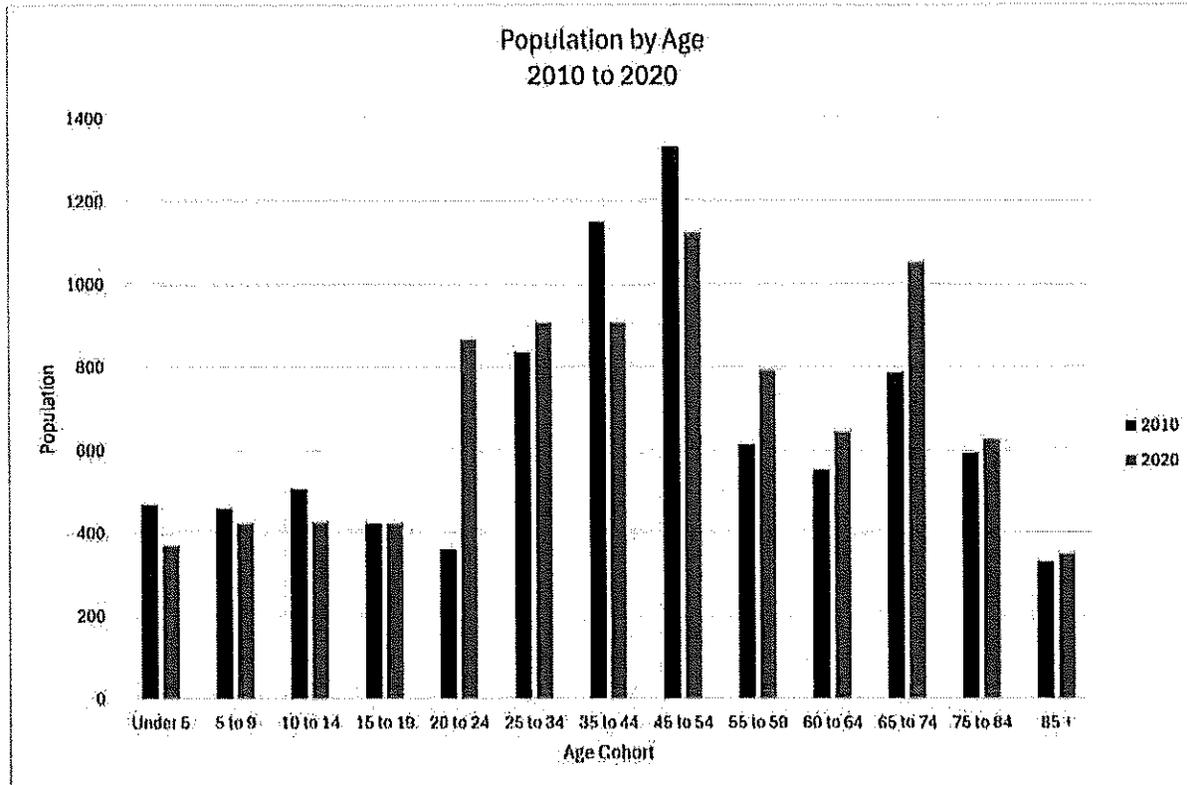
The Borough's population has remained relatively stable over the last decade. The most notable difference between 2010 and 2020 is the change in the 20 to 24 age cohort, which increased by 5.42%. The largest decrease in population occurred in the 35 to 44 age cohort and the 45 to 54 age cohort, with a decrease of 3.49% and 3.22%, respectively. The age group characteristics based upon the 2000 and 2010 US Censuses are shown in Table 7.

**Table 7**  
**Population Change - 2010 to 2020**

Age	2010		2020		Change 2010 - 2020	
	#	%	#	%	#	%
Total population	8,417	100.0	8,927	100.0%	510	0.00%
Under 5 years	471	5.6%	371	4.2%	-100	-1.44%
5 to 9 years	460	5.5%	425	4.8%	-35	-0.70%
10 to 14 years	508	6.0%	428	4.8%	-80	-1.24%
15 to 19 years	423	5.0%	423	4.7%	0	-0.29%
20 to 24 years	361	4.3%	867	9.7%	506	5.42%
25 to 34 years	835	9.9%	909	10.2%	74	0.26%
35 to 44 years	1,151	13.7%	909	10.2%	-242	-3.49%
45 to 54 years	1,332	15.8%	1125	12.6%	-207	-3.22%
55 to 59 years	614	7.3%	794	8.9%	180	1.60%
60 to 64 years	553	6.6%	646	7.2%	93	0.67%
65 to 74 years	786	9.3%	1053	11.8%	267	2.46%
75 to 84 years	593	7.0%	627	7.0%	34	-0.02%
85 years and over	330	3.9%	350	3.9%	20	0.00%
Median age (years)	45.0	(X)	46.4	(X)		

Source: US Census Bureau, 2010 and 2020 DPI

**Chart 6: Population by Age**



**2.3.3 Population Composition by Sex**

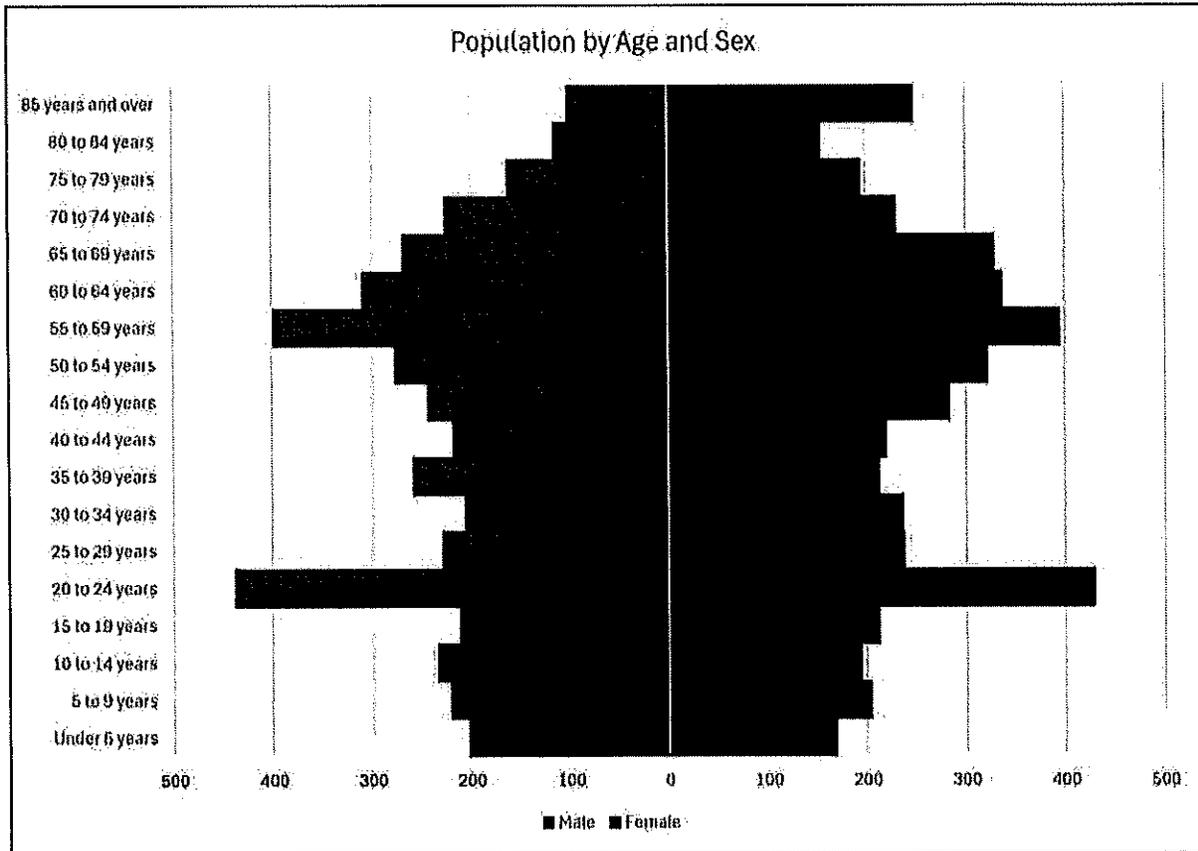
As depicted in Table 5 below, the Borough of North Haledon has an even distribution between males and females, with only a slightly larger percentage of females than males in 2020.

**Table 8  
Gender, 2020**

Age	Male Population		Female Population	
	Number	Percent	Number	Percent
Under 5 years	202	4.7	169	3.7
5 to 9 years	221	5.1	204	4.4
10 to 14 years	234	5.4	194	4.2
15 to 19 years	211	4.9	212	4.6
20 to 24 years	438	10.2	429	9.3
25 to 29 years	228	5.3	238	5.2
30 to 34 years	206	4.8	237	5.1
35 to 39 years	258	6.0	213	4.6
40 to 44 years	218	5.1	220	4.8
45 to 49 years	243	5.6	284	6.2
50 to 54 years	276	6.4	322	7.0
55 to 59 years	399	9.2	395	8.6
60 to 64 years	309	7.2	337	7.3
65 to 69 years	268	6.2	329	7.1
70 to 74 years	225	5.2	231	5.0
75 to 79 years	162	3.8	195	4.2
80 to 84 years	115	2.7	155	3.4
85 years and over	101	2.3	249	5.4
	4,314		4,613	

*Source: U.S. Census Bureau, 2020 DPI*

Chart 7: Population by Age and Sex



Source: U.S. Census Bureau, 2020 DPI

2.3.4 Population Composition by Race

The racial composition of North Haledon’s population is predominantly White, accounting for 79.7% of Borough residents. The racial demographics of North Haledon are detailed in Table 6.

Table 9  
2020 Racial Characteristics

Race	Number	Percent
Total population	8,927	100.0
One Race	8,225	92.1
White	7,114	79.7
Black or African American	308	3.5
American Indian and Alaska Native	32	0.4
Asian	354	4.0
Native Hawaiian and Other Pacific Islander	1	0.0
Some Other Race	416	4.7
Two or More Races	702	7.9

Source: US Census Bureau, 2020 DPI.

**2.3.5 Household Income**

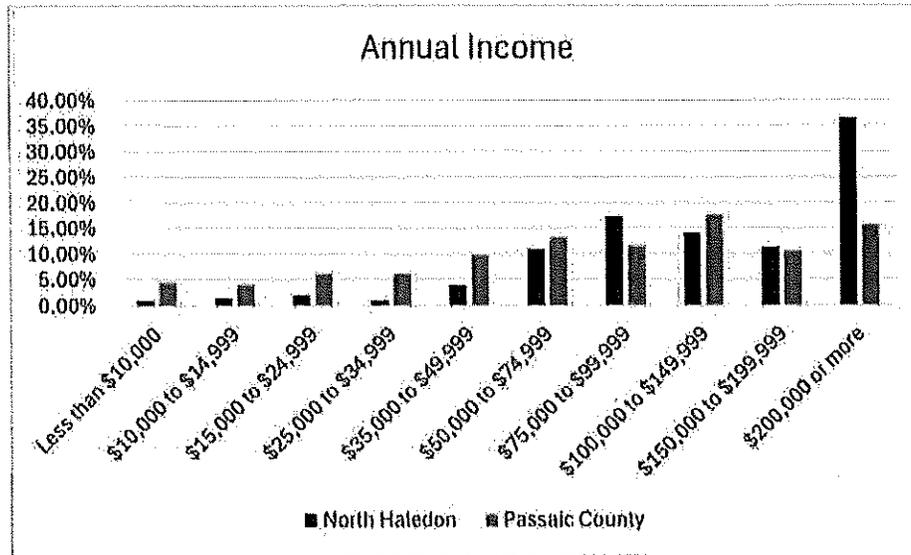
In 2023, the median household income in North Haledon was \$131,810, significantly higher than Passaic County's median of \$87,137. A comparison between North Haledon and Passaic County for 2023 is presented in Table 6.

**Table 10: Household Incomes**

Income	Borough of North Haledon		Passaic County	
	# of Households	Percent	# of Households	Percent
Total	2,998	100%	177,964	100%
Less than \$10,000	33	1.10%	8,186	4.60%
\$10,000 to \$14,999	45	1.50%	7,297	4.10%
\$15,000 to \$24,999	66	2.20%	11,034	6.20%
\$25,000 to \$34,999	33	1.10%	11,034	6.20%
\$35,000 to \$49,999	117	3.90%	17,440	9.80%
\$50,000 to \$74,999	330	11.00%	23,847	13.40%
\$75,000 to \$99,999	519	17.30%	20,822	11.70%
\$100,000 to \$149,999	420	14.00%	31,500	17.70%
\$150,000 to \$199,999	339	11.30%	19,042	10.70%
\$200,000 or more	1,097	36.60%	28,118	15.80%
Median income (dollars)	\$131,810		\$87,137	
Mean income (dollars)	\$173,197		\$116,257	

*Source: US Census, 2023 American Community Survey 5-year Estimates, S1901*

**Chart 8: Household Income Distribution**



Source: US Census, 2018-2022 American Community Survey 5-year Estimates

**2.4 Analysis of Employment Characteristics.**

**2.4.1 Employment Trend**

According to projections from the NJTPA *Plan 2045* (Appendix A: Demographic Projections), employment in North Haledon is expected to grow from 1,717 jobs in 2015 to 2,010 jobs by 2045. This represents a 17.1% increase over the 30-year period.

While this growth is modest, it suggests a stable employment outlook and reflects the borough’s limited capacity for large-scale commercial expansion due to its fully developed nature. Future employment gains are likely to come from infill development, redevelopment, and the continued evolution of existing businesses.

**Table 11: Employment Trend**

	2015	2045	% Change
Employment	1,717	2,010	17.1%

Source: NJTPA *Plan 2045*, Appendix A Demographic Projections

**2.4.2 Employment by Industry Sector**

According to the most recent data, the civilian employed population aged 16 and over totals 4,392 individuals. The largest employment sector is Educational Services, Health Care, and Social Assistance, which accounts for 927 jobs, representing a significant portion of the local workforce. Other major employment sectors include Professional, Scientific, and Management Services (791 jobs), Retail Trade (480 jobs), and Construction (374 jobs). The Finance,

Insurance, Real Estate, and Rental and Leasing sector also plays a notable role, employing 285 residents.

Smaller employment sectors include Manufacturing (336 jobs), Transportation and Warehousing, and Utilities (280 jobs), and Arts, Entertainment, Recreation, and Food Services (255 jobs). Notably, there are no reported jobs in Agriculture, Forestry, Fishing and Hunting, or Mining.

Public Administration accounts for 263 jobs, while Other Services (excluding public administration) make up 157 positions. The Information sector represents the smallest portion of the workforce, with just 73 jobs.

This distribution reflects a workforce concentrated in service-oriented and professional sectors, with limited or no representation in primary industries.

**Table 12: Employment by Industry Sector – 2023**

INDUSTRY	Number of Jobs
Civilian employed population 16 years and over	4,392
Agriculture, forestry, fishing and hunting, and mining	0
Construction	374
Manufacturing	336
Wholesale trade	171
Retail trade	480
Transportation and warehousing, and utilities	280
Information	73
Finance and insurance, and real estate and rental and leasing	285
Professional, scientific, and management, and administrative and waste management services	791
Educational services, and health care and social assistance	927
Arts, entertainment, and recreation, and accommodation and food services	255
Other services, except public administration	157
Public administration	263

*Source: US Census, 2023 American Community Survey 5-year Estimates, DP03*

### 2.4.3 Employment by Occupation

According to the most recent data, the civilian employed population aged 16 and over totals 4,392 individuals. The largest share of the workforce is employed in Management, Business, Science, and Arts occupations, accounting for 2,069 jobs—nearly half of the total employment. Sales and Office occupations follow, with 1,157 jobs, representing another significant segment of the labor force.

Other occupational categories include Service occupations (405 jobs), Natural Resources, Construction, and Maintenance occupations (368 jobs), and Production, Transportation, and Material Moving occupations (393 jobs). This distribution highlights a strong concentration in

professional and office-based roles, with smaller portions of the workforce engaged in manual labor and service-oriented positions.

**Table 13: Employment by Occupation – 2023**

Occupation	Number of Jobs
Civilian employed population 16 years and over	4,392
Management, business, science, and arts occupations	2,069
Service occupations	405
Sales and office occupations	1,157
Natural resources, construction, and maintenance occupations	368
Production, transportation, and material moving occupations	393

*Source: US Census, 2023 American Community Survey 5-year Estimates, DP03*

## 2.5 Determination of Fair Share and Housing Capacity

Pursuant to N.J.S.A. 52:27D-310(e), the Borough of North Haledon has evaluated its present and prospective need for low- and moderate-income housing, as well as its capacity to accommodate such housing. In accordance with the fair share obligations established under section 3 of P.L.2024, c.2 (C.52:27D-304.1), the Borough acknowledges its constitutional obligation to provide a realistic opportunity for the development of its fair share of low- and moderate-income housing. Based on the most recent determinations of affordable housing need and demographic projections, the Borough has identified its present and prospective fair share obligations and analyzed its land use patterns, zoning capacity, and available resources to address those needs. While North Haledon is a fully developed community with limited vacant land, the Borough remains committed to implementing appropriate strategies—including zoning mechanisms, redevelopment opportunities, and inclusionary development provisions—to accommodate its fair share obligation in a manner consistent with sound planning principles and the Fair Housing Act.

The borough's present and prospective fair share for low and moderate-income housing is presented below and consists of the Rehabilitation Share (Present Need), the Prior Round Obligation (1987-1999), Gap Present Need Obligation (1999-2015), the Third Round Prospective Need Obligation (2015-2025) and the Fourth Round Prospective Need Obligation (2025-2035).

### 2.5.1 Prior Round Obligation

The Prior Round Obligation, covering Rounds 1 and 2, was assigned by COAH or the courts for the period 1987 to 1999. North Haledon's obligation for this period is 92 units.

**2.5.2 Third Round Obligation**

Pursuant to the Mercer County decision rendered by the Honorable Mary C. Jacobson, A.J.S.C., the Borough's Third Round Prospective Need obligation is 329 units, which includes the 1999–2015 Gap Period.

The Borough conducted a Vacant Land Analysis, resulting in a Realistic Development Potential (RDP) of 20 units and an Unmet Need of 309 units. Based on the proposed plan, the remaining unmet need will be carried over to the Fourth Round. The mechanisms previously adopted to address this unmet need remain valid and integral to the Borough's fair share plan.

**2.5.3 Fourth Round Present Need (Rehabilitation Share)**

This component reflects substandard housing units occupied by low- and moderate-income households that require rehabilitation.

The calculated Present Need for North Haledon in the Fourth Round is 0 units.

**2.5.4 Fourth Round Prospective Need Obligation**

The calculated Prospective Need for the Borough in the Fourth Round is 228 units.

**2.5.5 Total Fair Share Obligation**

North Haledon's total obligation, including the Prior Round (92 units), Third Round (329 units), Fourth Round Present Need (0 units), and Fourth Round Prospective Need (228 units), is summarized below:

**Table 14**  
**Fair Share Obligation: 1987-2035**

Borough of North Haledon Affordable Housing Obligations	
Prior Round (1987-1999)	92
Third Round (Prospective Need 1999-2025)	329
– Third Round RDP	20
– Third Round Unmet Need	309
Fourth Round Present Need (Rehabilitation)	0
Fourth Round Prospective Need	228
Total Need including remaining unmet need from Round 3 and Round 4 Prospective Need:	537

The Borough of North Haledon has sufficient infrastructure capacity to accommodate its present and future affordable housing obligations, especially when accounting for adjustments due to land constraints. As previously noted, North Haledon is a nearly fully developed community.

There is very little anticipated demand for land uses permitted under the zoning ordinance, given the current and projected demographic characteristics of the Borough and the limited availability of developable land. In general, permitted uses reflect the existing development patterns in the community. The predominant land use remains single-family residential, supplemented by some multi-family housing that supports a balanced residential mix. Compact clusters of commercial development are located along High Mountain Road and Belmont Avenue, serving the Borough's local needs.

Given the Borough's well-established land use patterns and its status as a largely developed municipality, significant changes to existing land use are not expected.

Most of the remaining vacant parcels in North Haledon are either preserved for public recreation and open space or are restricted by environmental constraints that limit development potential. In particular, much of the Borough's vacant land is encumbered by steep slopes, which further reduces the feasibility of future development.

## 2.6 Consideration of Appropriate Lands for Affordable Housing

In accordance with N.J.S.A. 52:27D-310(f), the Borough of North Haledon has evaluated the lands and existing structures most appropriate for the construction, conversion, or rehabilitation of low- and moderate-income housing. Given the Borough's predominantly developed character and limited supply of vacant land, opportunities for new construction are limited, except through infill development and strategic redevelopment. *However, the Borough has identified select parcels with development or redevelopment potential that can potentially accommodate inclusionary housing development.* These sites were chosen based on factors such as zoning suitability, access to infrastructure, environmental conditions, and proximity to transportation and community services.

In furtherance of this initiative, the Governing Body authorized the Planning Board to conduct a preliminary investigation, which is currently being refined but will be reauthorized in the coming months, to determine if an area along Belmont Avenue qualifies as an area in need of redevelopment pursuant to the Local Redevelopment and Housing Law (N.J.S.A. 40A:12A-1 et seq.). The area under investigation consists of 13 tax lots, comprising approximately 6.649 acres. If designated, these parcels will be zoned so as to create the realistic development of affordable housing in partial satisfaction of the Borough's Unmet Need. and will serve as a key component in meeting the Borough's affordable housing obligation through future inclusionary development opportunities.

The parcels that make up the potential Redevelopment Area are as follows:

- Block 1.01: Lots 1, 1.03, 1.04
- Block 6: Lots 5, 7.01, 7.02
- Block 16: Lots 1, 2, 4, 5, 6.01
- Block 30: Lots 7, 7.01, 8.01

- Block 30.02: Lots 3, 3.01, 3.02, 3.03

Despite these limitations, the Borough has taken affirmative steps in recent years to expand its affordable housing opportunities through redevelopment. A redevelopment plan was prepared that identified three specific sites suitable for such efforts. These sites will be described in greater detail in the accompanying Fair Share Plan. These efforts resulted in the following redevelopment areas and developments.

920 Belmont Acquisitions, LLC

(Block 30, Lots 12 and 12.01)

The 920 Belmont Acquisitions project was approved by the Planning Board in 2019 and has since been developed with a total of 180 rental townhome units on a 20-acre site. Pursuant to an Order entered by the Honorable Thomas F. Brogan on September 11, 2015, in the Declaratory Judgment proceeding IMO 920 Belmont Acquisitions, LLC, Docket No. PAS-L-1913-15, the development includes five (5) family rental units designated as affordable housing. These units are subject to the required bedroom distribution and income mix standards established under the Uniform Housing Affordability Controls (UHAC).

The project was incorporated into the Borough's certified Round 3 Housing Plan and contributed a total of ten (10) affordable housing credits—comprising five (5) built units and five (5) bonus credits—toward the Borough's Prior Round obligation.

Belmont Estates Urban Renewal

(Block 30, Lots 3 13.02, 14, 15, 16, 27, and 27.02)

The Belmont Estates Urban Renewal project is part of the Belmont Avenue Redevelopment Plan, adopted by the Borough on November 12, 2015. In accordance with the Redevelopment Plan, the developer constructed 34 luxury rental townhouse units on the site. As part of the inclusionary housing requirement, the project includes two (2) affordable rental units, provided within two adjacent single-family dwellings located at 972 and 978 Belmont Avenue.

The project was incorporated into the Borough's certified Round 3 Housing Plan and contributed a total of two (2) affordable housing credits toward the Borough's Third Round obligation.

North Haledon Urban Renewal LLC - Belmont Promenade - 987 Belmont Avenue (a.k.a. Belmont Group, LLC / Mountain Falls), Now TFJ North Haledon Urban Development (TFJ)

(Block 31, Lot 10.04)

The Belmont Promenade project located at 987 Belmont Avenue, (TFJ), is part of the Belmont Avenue Redevelopment Plan and encompasses approximately 5.61 acres. The project was previously approved by the Planning Board in two separate iterations. Initially, the development proposed 50 residential units, including 10 on-site affordable units, and was incorporated into the Borough's certified Round 3 Housing Plan.

Subsequent amendments to the site plan increased the total unit count to 90 units, with 16 affordable housing units to be constructed on-site in accordance with applicable affordable housing regulations.

The amended project, proposing 90 residential units with 16 affordable housing units constructed on-site, continues to support the Borough's affordable housing compliance. Of the 16 affordable units, six (6) additional units—beyond those previously credited toward the Prior and Third Round obligations—will be applied toward the Borough's Round Four obligation.

### ***2.6.1 Lack of Land***

The Borough is a predominantly fully developed community with little opportunity for continued growth, except through limited infill development and strategic redevelopment. Most of the remaining vacant parcels are either constrained by environmental conditions—such as steep slopes—or are too small to accommodate meaningful development.

The Borough received a Vacant Land Adjustment during the Prior Round and third round which remain valid and presumptively continue into the Fourth Round based on COAH's Round 3 regulations that were not invalidated by the court.

However, the Borough has updated its RDP to include the reconfigured TFJ Development as well as the development of a Supportive Housing project, resulting in an RDP of 11 units. While it had initially proposed inclusion of the 13 properties identified in the preceding section of this report in the South Belmont Avenue Redevelopment Zone as part of its RDP calculation, it was subsequently determined that the amorphous nature of the zone made it an inappropriate consideration for RDP purposes and instead will be considered in partial satisfaction of the Borough's unmet need. At this time, the Borough has prepared a Vacant Land Analysis pursuant to N.J.A.C. 5:93-4.2 and is requesting an adjustment to their overall obligation due to a lack of land.

### ***2.6.2 Vacant Land Analysis***

As the Borough of North Haledon is a fully developed community with very little vacant, suitable, and developable land, it received a Vacant Land Adjustment in the Prior Round and Round 3. The Vacant Land Analysis has been updated for the fourth round and is included in Appendix A. The VLA and mechanisms to address the RDP and Unmet Need remain valid and are incorporated into the Round 4 Plan. Additionally, the Borough has identified some additional lands that, while not vacant, were included in the Redevelopment Study and determined to be suitable for redevelopment. These sites have been designated for the subsequent development of affordable housing but as indicated are not included as part of the RDP in the fourth round.

### ***2.6.3 Calculation of Fourth Round Realistic Development Potential***

As shown in Appendix A, vacant undevelopable lands are either constrained or too small for development. The Fourth Round RDP for the Borough of North Haledon is 11 units, and the unmet need is 216 units. The only lands comprising RDP are the TFJ and ECCR sites.

#### *2.6.4 Compliance Analysis for Adjusted Prospective Need Obligation*

In accordance with the provision stating that any municipality receiving an adjustment to its prospective need obligation for the Fourth Round or subsequent rounds due to a lack of vacant land must identify sufficient redevelopment opportunities to accommodate at least 25% of the adjusted obligation—or demonstrate why it is unable to do so—the Borough of North Haledon provides the following analysis.

##### Adjustment Based on Lack of Vacant Land

The Borough of North Haledon has requested a vacant land adjustment (VLA) to its Fourth Round prospective need obligation, recognizing that the Borough lacks sufficient vacant, developable land to fully accommodate its assigned affordable housing obligation. As a result, the adjusted prospective need (unmet need) has been calculated at 217 units, with a redevelopment obligation threshold of 54 units.

##### Evaluation of Redevelopment Potential

In compliance with the regulatory requirement, the Borough conducted a comprehensive analysis of potential redevelopment opportunities, considering parcel size, current land use, market conditions, ownership patterns, zoning capacity, and likelihood of redevelopment during the current housing cycle. This analysis included:

- A review of historically underutilized or obsolete residential, commercial and industrial sites
- Consideration of properties previously studied for redevelopment
- Assessment of infrastructure capacity and constraints

##### Findings and Limitations

Despite this analysis, the Borough has been unable to identify sufficient parcels with a realistic likelihood of redevelopment that would support the creation of affordable housing during the current round. The following factors contribute to this limitation:

1. Highly Developed Character of the Municipality: The Borough is nearly fully built-out, with limited parcels exhibiting the size, access, and conditions necessary for feasible redevelopment.
2. Fragmented and Small Parcels: Many potentially eligible sites are comprised of small or irregularly shaped parcels under separate ownership, which complicates site assembly and development feasibility.

##### Partial Identification of Redevelopment Opportunities

While the Borough is unable to satisfy the full 25% redevelopment threshold, it has identified a limited number of parcels with potential for redevelopment that may contribute toward meeting its affordable housing obligations. Although these sites are insufficient to fully address the adjusted prospective need, they represent realistic opportunities for future inclusionary development.

The Borough of North Haledon proposes to adopt a redevelopment plan for several areas within the municipality that are currently under study to determine whether they qualify as areas in need of redevelopment, pursuant to Resolution #40-2023, adopted on January 18, 2023, which authorized the Planning Board to conduct this study.

The proposed redevelopment area encompasses approximately 6.42 acres and will permit multi-family residential development, either as standalone projects or as part of mixed-use developments. The targeted parcels are located along Belmont Avenue, stretching from just north of Overlook Avenue to Frankfort Street to the south. These properties span three zoning districts: the B-1 Business District, B-2 Business District, and RA-3 Residential District.

The area consists of a mix of land uses, including residential, office, public, commercial, and former light industrial uses. The redevelopment plan introduces new zoning regulations that allow residential densities of up to 9 units per acre, with a mandatory 20% affordable housing set-aside. Based on full build-out, the redevelopment area could yield up to 12 affordable housing units.

The Borough intends to utilize this redevelopment area to satisfy its 25 percent redevelopment threshold in accordance with applicable affordable housing regulations. By facilitating inclusionary multi-family development within a designated redevelopment area, the Borough advances a realistic opportunity for the creation of affordable housing while ensuring compliance with the statutory requirement that a portion of its prospective need obligation be addressed through redevelopment mechanisms.

A detailed summary of these parcels is provided in **Appendix B**.

### Conclusion

Although the Borough of North Haledon has made a good-faith effort to identify redevelopment sites in accordance with its Fourth Round Housing Element and Fair Share Plan, it is unable to identify a sufficient number of parcels likely to redevelop during the current round to accommodate 25% of its adjusted prospective need. The Borough has thoroughly documented the reasons that limit the feasibility of additional redevelopment opportunities.

Due to its largely built-out character and the limited availability of vacant or underutilized land, North Haledon is unable to meet the 25% redevelopment threshold. Nonetheless, the Borough remains committed to addressing its affordable housing obligations through other mechanisms permitted under the Fair Housing Act. As detailed in this report, the Borough has adopted alternative strategies to address its Unmet Need, including the use of overlay zoning and targeted redevelopment plans. The Borough will continue to monitor and evaluate redevelopment opportunities as part of its long-term planning and housing policy framework.

### **2.7 Analysis of Multigenerational Family Housing Continuity**

Pursuant to N.J.S.A. 52:27D-310(g), this Housing Element and Fair Share Plan includes an analysis of the extent to which the Borough's land use ordinances and local housing policies advance or detract from the goal of preserving multigenerational family continuity, consistent with the recommendations of the Multigenerational Family Housing Continuity Commission as established under P.L.2021, c.273 (C.52:27D-329.20).

The Borough's zoning and development regulations contain provisions that support flexible housing arrangements, including the allowance of "mother-daughter" dwellings. This designation permits immediate family members of either spouse to reside within the same dwelling unit while maintaining separate living facilities. Additionally, the Borough encourages a range of housing types and densities and permits multi-bedroom units suitable for extended families. These policies promote multigenerational living by enabling aging parents, adult children, and other extended family members to reside in close proximity, while preserving both privacy and independence.

## **2.8 Consistency with the State Development and Redevelopment Plan**

Pursuant to N.J.S.A. 52:27D-310(i), the Borough of North Haledon has evaluated the consistency of its Housing Element and Fair Share Plan with the goals, objectives, and policies of the State Development and Redevelopment Plan (SDRP). North Haledon is located within the Metropolitan Planning Area (PA1), where the State Plan encourages investment in existing infrastructure, compact development, and the revitalization of developed communities. The Borough's affordable housing strategy aligns with these principles by focusing on infill development, adaptive reuse, and redevelopment of underutilized or previously developed sites, thereby minimizing sprawl and preserving open space.

The Borough has also considered infrastructure availability in its planning process. North Haledon is served by existing public water and sanitary sewer systems, which have adequate capacity to support the planned development and redevelopment identified in the Fair Share Plan. Furthermore, the Borough addresses stormwater management through adherence to state and municipal regulations, including the implementation of green infrastructure techniques and compliance with NJDEP stormwater rule requirements.

In terms of transportation, North Haledon benefits from a roadway network that connects residents to regional employment centers, educational institutions, and commercial areas. Although the Borough does not have direct access to passenger rail service, it is served by regional bus routes and is within reasonable distance of major highways. The Borough is also committed to promoting multi-modal transportation options where feasible, including pedestrian and bicycle infrastructure improvements as part of redevelopment initiatives.

This analysis has been informed by guidance and technical resources provided by the New Jersey State Planning Commission, ensuring that the Borough's housing and infrastructure planning is consistent with statewide smart growth objectives.

## **3.0 PROPOSED FAIR SHARE PLAN**

### **3.1 Prior Round Compliance (1987–1999)**

The Borough of North Haledon received Substantive Certification for its Round 2 Housing Plan on May 2, 2001, addressing its Prior Round affordable housing obligation of 92 units. Of these, 77 units were constructed, resulting in an unmet need of 15 units. The Borough has since identified and credited several affordable housing developments to fully satisfy the Prior Round obligation. A combination of on-site constructed units, Regional Contribution Agreements (RCAs), and bonus credits contributed to the compliance strategy, as shown in the table below:

**Table 15**  
**Prior Round Plan of Compliance**

Name	Total Units	Affordable	Off-site (RCA)	Bonus Credits	Total Credits
India Quarry-Hovnanian	287	53			53
Squaw Brook Run (Cahill)	64		13		13
Summit Point (Laino)	52		11		11
920 Belmont Ave. Acquisitions, LLC	180	5		5	10
Belmont Group, LLC	50	3		3	6
Total:	663	61	24	8	93

These credits total 93, fully satisfying the 92-unit Prior Round obligation and resulting in a one-credit surplus that will be applied to the Third Round.

### 3.2 Third Round Compliance (1999–2025)

The Borough of North Haledon received a Final Judgment of Compliance and Repose from the court, confirming satisfaction of its Third Round affordable housing obligation of 329 units. A Vacant Land Analysis determined a Realistic Development Potential (RDP) of 20<sup>1</sup> units, leaving an Unmet Need of 309 units to be addressed through various planning and zoning mechanisms.

#### 3.2.1 Satisfaction of RDP

To address the 20-unit RDP, the Borough allocated credits from the following developments:

**Table 16**  
**Third Round Plan of Compliance**

Name	Total Units	Affordable	Off-site (RCA)	Bonus Credits	Total Credits
Prior Round Surplus Credits	1	1			1
Belmont Estates Urban Renewal	36	2			2
Eastern Christian Group Home 277 North Haledon Avenue	3	3		3	6
Eastern Christian Group Home 1209 Belmont Avenue	3	3		3	6
TFJ Supportive Housing	5	5			5
Total:	48	14		6	20

This results in a total of 20 credits toward the Third Round obligation and a remaining Unmet Need of 309.

<sup>1</sup> Although the Round Four settlement agreement references an RDP of 21 units, that figure is a typographical error. The correct RDP is 20 units, as reflected in the certified Round 3 Housing Element and Fair Share Plan and the Round Three settlement agreement.

**3.2.2 Addressing the Unmet Need (309 Units)**

In the Third Round, the Superior Court approved the Borough of North Haledon to address its entire 309-unit Unmet Need through a combination of mechanisms including surplus units from the Prior Round, the adoption of inclusionary zoning, and the adoption of an Affordable Housing Mandatory Set-Aside ordinance.

The following mechanisms to address Unmet Need were included in the Third Round Plan.

- a. Hay Overlay Zone (Block 23.01, Lot 10) The Borough adopted an Overlay Zone on this 13 plus acre property, permitting multi-family residential development at a density of 7 units per acre, requiring a 20% set-aside for owner occupied units and a 15% set-aside for rental units, further subject to the requirements of the UHAC.
- b. Brookview and High Mountain B-2 Business Overlay Zone. Residential apartments will be permitted on the second floor of a building containing a permitted use on the ground floor on selected properties within the B-2 Business Zone. Owner occupied units will require a 20% set aside and renter occupied units will require a 15% set aside. They are designated as Block 34.01, Lots 1, 2, 2.01 and 3; Block 35 Lot 1, and Block 29 Lots 9, 12, 13, and 14. Affordable units must meet the 35-foot height requirement of the B-2 Zone and applicable UHAC Requirements.
- c. Daibes Property (Block 19, Lot 1) The Borough adopted Ordinance #2-2007 which permits development of 5 housing units, one of which shall be an affordable unit subject to the 35 foot and height requirement and applicable UHAC requirements. Currently there is an application pending before the Planning Board.
- d. Mandatory set-aside Ordinance - The Borough adopted a Mandatory set-aside Ordinance that requires a 20% set-aside for all new Multi-family residential developments of 5 or more units for sale units and 15% for rentals.

**3.3 Fourth Round Plan of Compliance**

As noted above, its Fourth Round Prospective Need Obligation is 228 units. A Vacant Land Analysis was conducted, determining a Realistic Development Potential (RDP) of 11 units and an Unmet Need of 217 units.

**3.3.1 Satisfaction of RDP**

**Table 17  
Fourth Round Plan of Compliance**

Name	Total Units	Affordable	Bonus Credits	Total Credits
TFJ (On-site)	90	6 <sup>2</sup>	0	6
Eastern Christian Group Home	5	5	3 <sup>3</sup>	8

<sup>2</sup> Pursuant to the Settlement Agreement between the Borough and FSHC, three (3) of the units will be two-bedroom family units and three (3) will be three-bedroom family units.

<sup>3</sup> Low- or Moderate-Income Housing for Individuals with Special Needs or Permanent Supportive Housing: One unit of credit and one bonus credit for each unit. The Borough is only eligible for 3 bonus credits due to the 25% limitation.

28A Peters Lane				
Total:	11	11	3	14 <sup>4</sup>

**TFJ**

This 4.74-acre property is identified as Block 31, Lot 10.04 and is in the Belmont Ave Redevelopment area. A total of 90 multiple family rental units were approved by the Planning Board. The project is proposed to provide 16 affordable units which credits will be distributed to the Round 3 and Round 4 Compliance Plans. The project will provide 6 units of credit to the Fourth-Round compliance plan.

Pursuant to the Settlement Agreement between the Borough and FSHC, the parties acknowledge that redevelopment of the property located at 987 Belmont Avenue is integral to the Borough's satisfaction of its Round 3 and Round 4 affordable housing obligations.

Following TFJ's acquisition of the property, the Borough amended the Belmont Avenue Redevelopment Plan to permit a 90-unit development with 16 affordable units. The project has received Planning Board approval and is pending issuance of building permits.

TFJ subsequently proposed a modification to develop two five-unit supportive housing projects for individuals with developmental disabilities, in partnership with Eastern Christian Children's Retreat or another qualified charitable organization. In addition, TFJ will construct six on-site inclusionary family affordable units (three two-bedroom and three three-bedroom units). While the total number of affordable units remains 16, the project will generate 26 affordable housing credits (subject to statutory limitations), allocated as follows:

- Round 3 RDP: Five supportive housing units and five bonus credits
- Round 4 Unmet Need: Five supportive housing units and five bonus credits
- Round 4 RDP: Six on-site inclusionary family units

**Eastern Christian Retreat 28A Peters Lane**

This group home is owned and managed by Eastern Christian, providing accommodations for developmentally disabled individuals. The home has five bedrooms and qualifies for one unit of credit and one bonus credit per unit. However, the Borough is only eligible for 3 bonus credits due to the 25% limitation. In total, this site receives 8 credits.

***3.3.2 Satisfaction of Fourth Round Unmet Need***

To address its 217-unit Fourth Round remaining Unmet Need, the Borough has followed COAH's Second Round regulations. According to N.J.A.C. 5:93-4.2(h), in addressing Unmet Need, the Council may require one or more of the following strategies to help address the municipality's affordable housing obligation:

1. Zoning amendments that permit apartments or accessory apartments;

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<sup>4</sup> The 3 credits in excess of the 11 unit RDP will be credited toward Unmet Need.

2. Overlay zoning that requires inclusionary development or the imposition of a development fee consistent with N.J.A.C. 5:93-8. In adopting an overlay zone, the Council may allow the existing use to continue and expand as a conforming use, but must provide that, if the existing use is changed, the site shall produce low- and moderate-income housing or be subject to a development fee; or
3. Zoning amendments that impose a development fee consistent with N.J.A.C. 5:93-8.

The Borough will address its Round 4 Unmet Need through the following mechanisms:

**Table 18**  
**Unmet Need Compliance Plan**

Mechanism	Type	Units	Bonus	Tenures	Status
Surplus RDP Credits	Supportive	3	—	—	Completed
Increase Hay Overlay to 9 du/acre, 20% set-aside	Family	9 du/acre	—	TBD	Ordinance to be adopted
South Belmont Avenue Redevelopment Zone, 9 du/acre, 20% set-aside	TBD	TBD	—	TBD	Council to consider area in need study
Overlay Zoning, NH Fresh Grocer Site	Family	9 du/acre	—	TBD	Ordinance to be adopted
TFJ Group Home	Supportive	5	—	TBD	Ordinance to be adopted
Set-Aside Ordinances	—	Increase to 20%	—	—	Ordinance to be adopted (20%)

All implementing ordinances are incorporated herein by reference and are included in Appendix C of this Housing Element and Fair Share Plan.

### 3.4 Fourth Round Age-Restricted, Rental, Family Rental, Family, and Very Low-Income Requirements

#### 3.4.1 Age-Restricted Housing

Pursuant to N.J.A.C. 5:93-5.14 a municipality that received or is requesting a vacant land adjustment is permitted to age-restrict housing according to the following formula.

Age-restricted units = .25 (realistic development potential + rehabilitation component - credits pursuant to N.J.A.C. 5:93-3.4) - any age restricted units in addressing the 1987-1993 housing obligation.

Age-restricted units = .25 (11 unit + 0 - 0) = 2.75 or 3 units

The maximum number of units the Borough is permitted to age-restrict is 3 units. Currently there are no age-restricted projects.

### ***3.4.2 Rental Housing***

Every municipality in New Jersey has an obligation to create a realistic opportunity for rental housing. For a municipality that received or is requesting an adjustment pursuant to N.J.A.C. 5:93-4.2, the rental obligation shall equal 25 percent of the RDP.

$$\text{Rental obligation} = .25 (11 \text{ unit}) = 2.75 \text{ or } 3 \text{ units}$$

The minimum number of rental housing units the Borough is required to provide is 6 units. These units will be distributed among the proposed affordable developments.

### ***3.4.3 Family Rental Requirement***

At least half of the rental units addressing the Fourth Round Prospective Need in total must be available to families. Based upon the 3-unit rental obligation, 1.5 or 2 units would be required to be made available for families. These units will be distributed among the proposed affordable developments.

### ***3.4.4 Family Requirement***

At least half of the units addressing the Fourth Round Prospective Need in total must be available to families. Based upon the 11-unit RDP units being credited toward Fourth Round RDP, 5.5 or 6 units would be required to be made available for families. The six-unit family requirement would be satisfied through the construction of six family units on-site at the TFJ development.

### ***3.4.5 Very Low-Income Housing Requirement***

An amendment to the Fair Housing Act in 2008 (A-500) requires that 13% of all affordable housing units be made available to very low-income individuals. Very low-income housing is housing made available for persons with a household income equal to 30% or less of the median gross income for households of the same size within the housing region in which the housing unit is located. This would result in a requirement of 1 very low-income units based upon the RDP of 11 units.

### ***3.4.6 Limitation on Use of Bonus Credits***

Pursuant to applicable affordable housing regulations, a municipality shall not be permitted to satisfy more than twenty-five percent (25%) of its prospective need obligation in the Fourth Round, or in any subsequent round, through the use of bonus credits. In the case of the 11-unit RDP, the maximum number of bonus credits permitted would be 3 units.

#### 4.0 AFFIRMATIVE MARKETING PLAN

This Affirmative Marketing Plan applies to all developments that contain low- and moderate-income units.

The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affection or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer/sponsor, municipality and/or designated administrative agency of affordable housing. The plan addresses the requirements of N.J.A.C. 5:94-7 and N.J.A.C. 5:80-26. In addition, the plan prohibits discrimination in the sale, rental, financing or other services related to housing on the basis of race, color, sex, affectional or sexual orientation, religion, handicap, age, familial status/size or national origin.

North Haledon is in COAH Housing Region 1 consisting of Bergen, Hudson, Passaic and Sussex Counties.

The affirmative marketing program is a continuing program and will meet the following requirements:

- The affirmative marketing process for available affordable units shall begin at least four months prior to expected occupancy. Advertising and outreach shall take place during the first week of the marketing program and each month thereafter until all available units have been leased or sold.
- One advertisement will be published in the following newspaper(s) of general circulation within the housing region:

Herald News  
The Record

NOTE: See Attached as Appendix E. Affirmative Fair Housing Marketing Plan additional names and addresses of region 1 contacts

- The advertisement will include the following:
  - The location of the units;
  - Directions to the housing units;
  - A range of prices for the housing units;
  - The size, as measured in bedrooms, of the housing units;
  - The maximum income permitted to qualify for the housing units;
  - The business hours when interested households may obtain an application for a housing unit; and
  - Application fees, if any.

- Applications will be mailed to prospective applicants upon request.
- The following is the location of applications, brochure(s), sign(s), and/or poster(s) used as part of the affirmative marketing program:
  1. The county administrative building and/or the county library for each county within the housing region;
  2. The municipal administrative building(s) and the municipal library;
  3. The developer's sales/rental office.
- The following is a list of community and regional organizations that will aid in soliciting low- and moderate-income applicants:

Religious Groups  
Tenant Organizations  
Civic Organizations

- The following is a description of the random selection method that will be used to select occupants of low- and moderate-income housing:

Each applicant upon submission of an application will be designated a number. Two categories will be created: one for low-income households and one for moderate-income households. A blind drawing will be undertaken: one each for low- and moderate-income households who are eligible for the specific affordable units.

- A waiting list of all eligible candidates will be maintained in accordance with the provisions contained in N.J.A.C. 5:80-26 et. seq.
- Households who live or work in Housing Region 1 shall be given preference for sales and rental units constructed within this Housing Region. Applicants living outside this Housing Region will have an equal opportunity for units after regional applicants have been initially serviced.

North Haledon is ultimately responsible for administering the affordability controls and the Affirmative Marketing Plan.

North Haledon will create the position of a Municipal Liaison and delegate this responsibility to a municipal employee, who shall administer the affordable housing program, including administering and enforcing the affordability controls and this Affirmative Marketing Plan, in accordance with the provisions of the ordinance creating the position of the Municipal Liaison, the regulations of the Council of Affordable Housing pursuant to N.J.A.C. 5:97 et. seq. and the New Jersey Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26 et. seq.

Subject to approval of COAH, North Haledon may contract with one or more administrative agents to administer some or all of the affordability controls and/or the Affirmative Marketing Plan in accordance with the provisions of North Haledon's Code, the regulations of the Council

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on Affordable Housing pursuant to N.J.A.C. 5:94 et. Seq. and the New Jersey Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26 et. seq. If North Haledon enters into such a contract, the Municipal Liaison shall supervise the contracting administrative agent(s) and shall serve as liaison to the contracting administrative agent(s).

Developers of low- and moderate-income units may assist in the marketing of the affordable units in their respective developments if so designated by the Governing Body of the North Haledon in accordance with the provisions of North Haledon's Code, the regulations of the Council on Affordable Housing pursuant to N.J.A.C. 5:94 et. Seq. and the New Jersey Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26 et. seq. If North Haledon enters into such a contract, the Municipal Liaison shall supervise the contracting administrative agent(s) and shall serve as liaison to the contracting administrative agent(s).

## **Appendix A**

## Appendix A

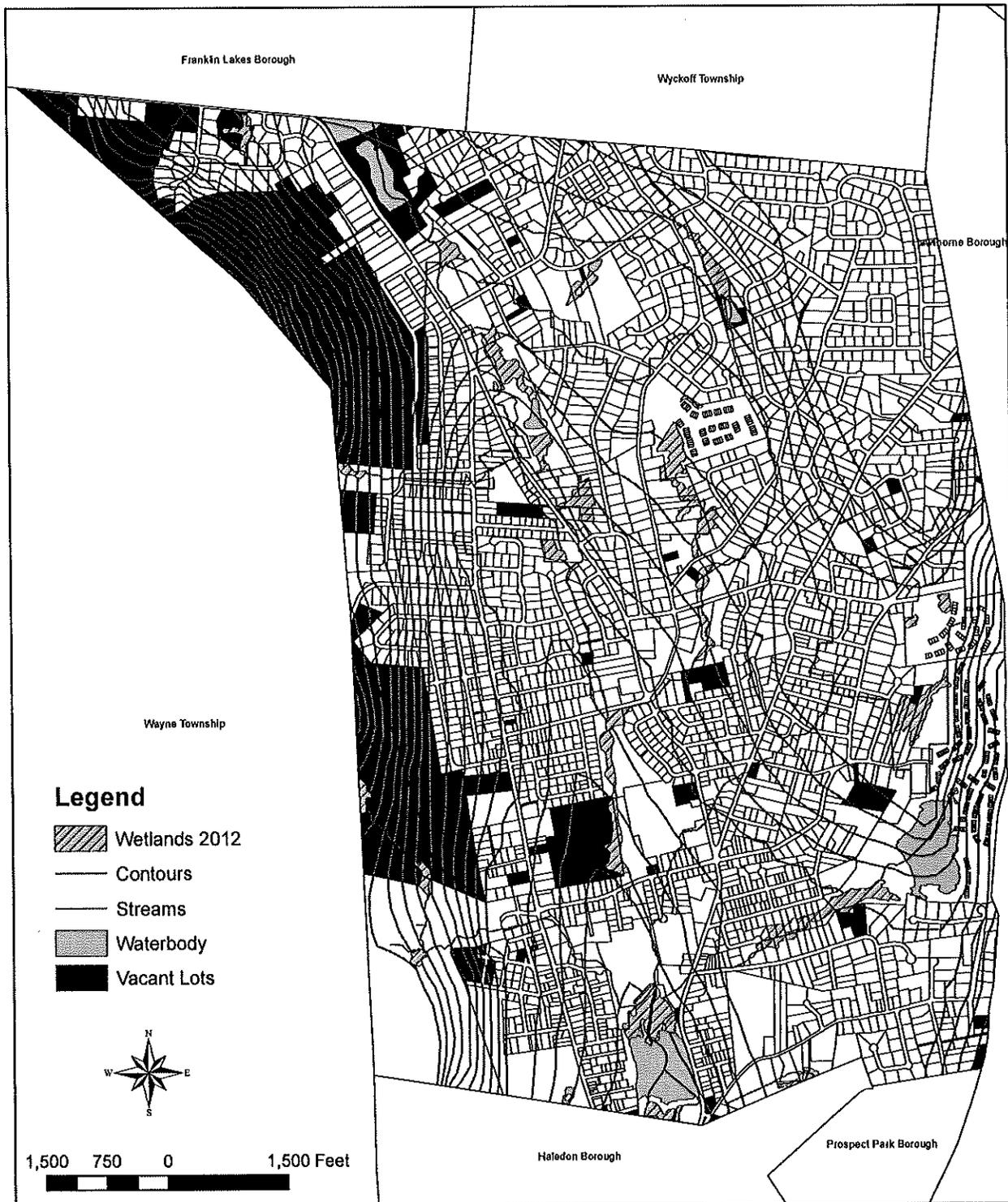
## Borough of North Haledon – Vacant Land Inventory

Site #	Block	Lot	Acreage	Owner	Notes	Developable Acres
1	1	6	0.95	The Nature Conservancy	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
2	1	26	3.5	The Nature Conservancy	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
3	3	1	0.69	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
4	6	17	0.23	Nassery Tawab & Sela Vezir	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
5	6	21.01	0.13	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
6	7	1	0.45	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
7	9	1	0.018	Micks, Glenn E.	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
8	9	2	0.16	Cruz Nilda L.	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
9	10	12	0.06	Carter, Richard L.	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
10	18	1.01	0.22	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
11	18.01	10.13	0.17	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
12	18.01	10.18	0.17	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
13	19	1	0.56	Daibes Gas 18, LLC	Application for inclusionary development addressing Round 3 Unmet Need	0
14	19.02	1	0.13	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
15	22	1	0.07	Eastern Christian School Assoc.	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
16	22	1	0.07	Eastern Christian School Assoc.	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
17	22	1.01	0.01	Scaltro, Francesco & Sebastiana	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
18	22	7.01	0.61	Jackson Pink, LLC	Approved for a subdivision	0
19	22	7.03	0.93	Jackson Pink, LLC	Approved for a subdivision	0
20	22.01	2.03	0.5	Smith Bridget & Terry	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
21	22.03	18.01	0.03	Unknown	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
22	22.03	18.02	0.51	Redzeposki, Sebaedin	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
23	23	13.21	0.81	Kalliotzis Michael	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
24	24	14	3.88	Hofer Heights	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
25	24.01	1.02	0.52	Weber, Betty L	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
26	28	9.04	0.6	Kush, Aytul & Kush, Daniel	<u>N.J.A.C. 5:93-4.2(c)2</u>	0

Site #	Block	Lot	Acreage	Owner	Notes	Developable Acres
27	31	10.04	4.74	The Belmont Group, LLC	Application under review	0
28	31	10.09	0.46	Eastern Christian Childrens Retreat	Developed	0
29	31	22	8.9	William Paterson University	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
30	31	23	36.98	The Nature Conservancy	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
31	31	24.01	12.77	The Nature Conservancy	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
32	31	24.02	15.9	William Paterson University	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
33	31	65	4	The Nature Conservancy	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
34	31	65.06	0.86	The Nature Conservancy	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
35	34	16	11.24	Borough of N. Haledon	Dog park and Rec fields	0
36	36.05	19	0.52	Nurmen Construction of NY	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
37	37	29.01	0.05	Unknown Owner	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
38	38	8	3.45	Jimenez Narcisco	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
39	47	9	0.17	Rivas Juan O. & Juan J.	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
40	53	6	0.43	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
41	54	34.02	5.33	Loreng, Walter F & Arlene M	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
42	54	34.15	36.006	The Nature Conservancy & NJDEP	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
43	54	34.16	34.242	The Nature Conservancy	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
44	54	34.17	17.369	Wayne Twp, NJDEP & Nature Con.	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
45	54	62	2.68	Haledon MUA	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
46	54	66.01	4.6369	The Nature Conservancy	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
47	55	3.02	0.37	North Haledon Bd. Of Ed.	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
48	59	4	0.57	Hearthstone Est. Homeowners	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
49	59	14.02	0.57	Wong Kan Ping	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
50	59	21.01	0.136	Johnson, Robert & Jaqueline	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
51	59.01	1	0.69	55 Shepherds Lane, LLC	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
52	59.02	18.01	0.07	Kruse John & Albers Louise	<u>N.J.A.C. 5:93-4.2(c)2</u>	0
53	61	2	2.9	Fascas Builders, Llc	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
54	61	2.04	0.38	Fascas Builders, Llc	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
55	61.06	4	3.34	Borough of North Haledon	<u>N.J.A.C. 5:93-4.2(e)2.ii</u>	0
56	61.07	34	0.26	Unknown	<u>N.J.A.C. 5:93-4.2(c)2</u>	0

Site #	Block	Lot	Acreage	Owner	Notes	Developable Acres
57	63.01	5.04	2.74	North Country Holdings, LLC	Narrow access, N.J.A.C. 5:93-4.2(e)2.ii	0
58	65	7.02	0.18	Borough of North Haledon	N.J.A.C. 5:93-4.2(c)2	0
59	67	5.02	0.05	Borough of North Haledon	N.J.A.C. 5:93-4.2(c)2	0
60	67.03	9	0.1	Petruccelli, Frank A & Virginia	N.J.A.C. 5:93-4.2(c)2	0
61	67.03	46	0.06	Unknown	N.J.A.C. 5:93-4.2(c)2	0
62	68	7.01	0.06	Unknown	N.J.A.C. 5:93-4.2(c)2	0
63	68	9	0.05	Eastern Christian Children Retreat	N.J.A.C. 5:93-4.2(c)2	0
64	68	17.01	0.04	Unknown	N.J.A.C. 5:93-4.2(c)2	0
65	69	1.02	0.07	Onderdonk, John & Trang	N.J.A.C. 5:93-4.2(c)2	0
66	69	3.01	0.07	Unknown	N.J.A.C. 5:93-4.2(c)2	0
67	70	5	21.40	Borough of Franklin Lakes	Reservoir	0
68	70	6.11	1.46	Bastug, Gregory & Eve	Landlocked	0
69	70	6.15	0.201	Sutter, Urban & Anna	N.J.A.C. 5:93-4.2(c)2	0
70	70	6.16	0.16	Fastert, Herbert P & Karin	N.J.A.C. 5:93-4.2(c)2	0
71	70	11.01	0.43	Dziuba, Staniskawa	N.J.A.C. 5:93-4.2(c)2	0
72	72	36	4.38	The Nature Conservancy & NJDEP	N.J.A.C. 5:93-4.2(e)2.ii	0
73	74	1	1.66	The Nature Conservancy	N.J.A.C. 5:93-4.2(e)2.ii	0
74	74	33	41.51	The Nature Conservancy	N.J.A.C. 5:93-4.2(e)2.ii	0
75	74	34	1.39	Reservoir Pointe Homeowners A	Part of approved subdivision	0
76	75	14	4.07	The Nature Conservancy	N.J.A.C. 5:93-4.2(e)2.ii	0
						0 acres

# Borough of North Haledon Vacant Land Analysis Environmental Constraints Map



## **Appendix B**

## Inventory of Potential Redevelopment Parcels

Block	Lot	Address / Location	Size (Acres)	Current Use	Zoning	Proposed Use	Estimated Yield (Affordable Units)	Notes
1.01	1		0.505	one-family	B-2		0.91	To be considered for redevelopment
1.01	1.03		0.262	Automotive	B-2		0.47	To be considered for redevelopment
1.01	1.04		0.195	one-family	B-2		0.35	To be considered for redevelopment
6	5		0.344	Autobody shop	RA-3		0.62	To be considered for redevelopment
6	7.01		0.275	Parking lot	RA-3		0.5	To be considered for redevelopment
6	7.02		0.367	Fire house	RA-3		0.66	To be considered for redevelopment
16	1		0.115	one-family	RA-3		0.21	To be considered for redevelopment
16	2		0.479	Bar and Restaurant	RA-3		0.86	To be considered for redevelopment
16	5		0.23	Ambulance	RA-3		0.42	To be considered for redevelopment
30	7.01		0.598	Gas station	B-2		1.076	To be considered for redevelopment
30.02	3		1.31	Office	B-1		2.36	To be considered for redevelopment
30.02	3.02		0.4	two-family	B-2		0.72	To be considered for redevelopment
30.02	3.03		1.34	Office	B-1		2.41	To be considered for redevelopment
31	10	965 Belmont Avenue	3.37	Trucking business	RDZ			Existing viable trucking business, not likely to

								redevelop in the next 10 years.
31	11.03	953 Belmont Avenue	0.865	Trucking business	RDZ			Existing viable trucking business, not likely to redevelop in the next 10 years.
23.01	10	75 Oakwood Avenue	12.91	Nursery	RA-1			Alexander Hay Property. Existing overlay zone.

**Appendix C**  
**Intentionally Omitted**

## Appendix D

<b>Borough of North Haledon Affordable Housing Trust Fund Spending Plan</b>
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## **INTRODUCTION**

The Borough of North Haledon, Passaic County has prepared a Housing Element and Fair Share Plan in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Fair Housing Act (N.J.S.A. 52:27D-301) and the affordable housing regulations of the New Jersey Department of Community Affairs (the Department) (N.J.A.C. 5:97-1 et seq. and N.J.A.C. 5:96-1 et seq.). A development fee ordinance creating a dedicated revenue source for affordable housing was originally approved by the Borough Council on December 27, 2006 as Ordinance # 21-2006. This ordinance has subsequently been updated and replaced with the new Affordable Housing and Development Fee Ordinance. The ordinance establishes the Borough of North Haledon affordable housing trust fund for which this spending plan is prepared. The Borough of North Haledon will enter a three-party escrow agreement between the Borough of North Haledon, Bank and appropriate state agency.

### **1. REVENUES FOR CERTIFICATION PERIOD (2025-2035)**

As of December 31, 2025, the Borough of North Haledon had an affordable Housing Trust Fund Account balance of \$93,011.12. All development fees, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, and interest generated by the fees are deposited in a separate interest-bearing affordable housing trust fund in Columbia Bank for the purposes of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:97-8.7-8.9, as described in the sections that follow.

To calculate a projection of revenue anticipated during the period of fourth round substantive certification, the Borough of North Haledon considered the following:

(a) Development fees:

1. Residential and nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
2. All projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
3. Future development that is likely to occur based on historical rates of development.

(b) Payment in lieu (PIL):

Payments in lieu have not been collected or assessed.

(c) Other funding sources:

Funds from other sources, including, but not limited to, the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, and proceeds from the sale of affordable units.

(d) Projected interest:

Interest on the projected revenue in the municipal affordable housing trust fund at the current average interest rate.

The only revenue collected during this period was derived from development fees and accrued interest, as reflected in the tables below.

2023	\$35,048.87
2024	\$17,301.91
2025	\$37,505.91
Total	\$89,856.69
Average	\$29,952.25

2023	\$110.98
2024	\$1,282.20
2025	\$1,760.19
Total	\$3,154.37

To project revenue for the Fourth Round period, the Borough calculated the average development fee collections for the prior three years. The resulting three-year average of \$29,952.25 serves as the basis for estimating anticipated annual development fee receipts during the Fourth Round.

The following table provides a breakdown by year of all sources of funds collected and/or anticipated during the substantive certification period (2026–2035), including projected development fees and interest earned at an assumed annual percentage yield of 2.53 percent, compounded annually.

Source of Funds	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
(a) Development Fees											
Approved Development	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Development Pending Approval	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Projected Development	\$29,952.25	\$29,952.25	\$29,952.25	\$29,952.25	\$29,952.25	\$29,952.25	\$29,952.25	\$29,952.25	\$29,952.25	\$29,952.25	\$299,522.50
(b) Payments in Lieu of Construction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
(c) Other Funds	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
(d) Interest (2.53% APY - Compounded)	\$2,353.18	\$3,170.51	\$4,008.52	\$4,867.72	\$5,748.67	\$6,651.90	\$7,578.00	\$8,527.50	\$9,500.02	\$10,499.21	\$62,906.23
Total Revenue	\$32,305.43	\$33,122.76	\$33,960.77	\$34,819.97	\$35,700.92	\$36,604.15	\$37,530.25	\$38,479.75	\$39,452.27	\$40,451.46	\$362,428.73

The interest projection assumes a beginning balance of \$93,011.12 as of December 31, 2025, with annual development fee revenue of \$29,952.25 added each year and interest compounded annually at 2.53 percent.

Year	Beginning Balance	Projected Development	Interest (2.53%)	Ending Balance
2026	\$93,011.12	\$29,952.25	\$2,353.18	\$125,316.55
2027	\$125,316.55	\$29,952.25	\$3,170.51	\$158,439.31
2028	\$158,439.31	\$29,952.25	\$4,008.52	\$192,400.08
2029	\$192,400.08	\$29,952.25	\$4,867.72	\$227,220.05
2030	\$227,220.05	\$29,952.25	\$5,748.67	\$262,920.97
2031	\$262,920.97	\$29,952.25	\$6,651.90	\$299,525.12
2032	\$299,525.12	\$29,952.25	\$7,578.00	\$337,055.37
2033	\$337,055.37	\$29,952.25	\$8,527.50	\$375,535.12
2034	\$375,535.12	\$29,952.25	\$9,500.02	\$414,987.39
2035	\$414,987.39	\$29,952.25	\$10,499.21	\$455,439.85
Totals		\$299,522.50	\$62,906.23	

The Borough of North Haledon projects total revenue of \$362,428.73 to be collected between January 1, 2026, and December 31, 2035. All interest earned on the Affordable Housing Trust Fund account shall be used solely for affordable housing purposes in accordance with applicable law.

Inclusive of the December 31, 2025 balance of \$93,011.12, the total funds available during the 2026–2035 period are projected to be \$455,439.85.

These projections reflect anticipated revenues and accrued interest only and do not account for any expenditures, disbursements, or other authorized uses of Affordable Housing Trust Fund monies that may occur during the projection period. Actual year-end balances will vary depending upon the timing and amount of such expenditures.

## 2. ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

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

### (a) Collection of development fee revenues:

March 3, 2026

Collection of development fee revenues shall be consistent with Chapter 182, Article I of North Haledons's development fee ordinance for both residential and non-residential developments in accordance with the Department's rules and P.L.2008, c.46, sections 8 (C. 52:27D-329.2) and 32-38 (C. 40:55D-8.1 through 8.7).

(d) Distribution of development fee revenues:

The administration of the North Haledon Development Fee Spending Plan will be undertaken by the Borough Administrator and the Borough Treasurer with oversight approval of the Mayor and Council. First the Borough Administrator will recommend that the governing body approve the expenditure of development fee revenues. The governing body will review the request for consistency with the spending plan. If consistent with the plan, the governing body will adopt a resolution authorizing the use and release of trust fund monies for its intended use. Upon approval of the governing body resolution, the Borough treasurer will be authorized to release the funds.

**3. DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS**

(a) Affordability Assistance for Low and Very Low-Income families (N.J.A.C. 5:97-8.8)

- The Borough of North Haledon will dedicate at least 30% of all Development Fees and interest collected for rental assistance, security deposit assistance, down payment assistance and assistance with emergency repairs.

(b) Use of Funds for Administrative Purposes pursuant to N.J.A.C.5:97-8.9

(a.) Administrative Expenses (N.J.A.C. 5:97-8.8)

**AFFORDABILITY ASSISTANCE CALCULATION**

Actual development fees through 12/31/25		\$93,011.12
Actual interest earned through	+	\$ 0
Development fees projected for 2026-through 2035	+	\$ 299,522.50
Interest projected 2026-2035	+	\$ 62,906.23

March 3, 2026

Total Fees	-	\$ 0
<b>Total</b>	=	<b>\$455,439.85</b>
Calculate 30 percent	x .30 =	\$ 136,631.96
Less Affordability assistance expenditures through 12/31/25	-	\$ 0
<b>PROJECTED MINIMUM Affordability Assistance Requirement 1/1/2026 through 12/31/2035</b>	=	<b>\$ 136,631.96</b>
<b>PROJECTED MINIMUM Very Low-Income Affordability Assistance Requirement 1/1/2026 through 12/31/2035</b>	÷ 3 =	<b>\$ 45,543.99</b>

The Borough of North Haledon will dedicate a minimum of \$136,631.96 from the affordable housing trust fund to render units more affordable, including \$45,543.99 to render units more affordable to households earning 30 percent or less of median income by region. Affordability assistance will be provided in the form of down payment assistance, security deposit assistance, low interest loans, assistance with homeowners association or condominium fees and special assessments, and assistance with emergency repairs for both existing and proposed affordable housing units.

#### AFFORDABILITY ASSISTANCE PROGRAMS

In accordance with N.J.A.C. 5:93-8.16, the Borough of North Haledon will dedicate at least 30 percent of all development fees collected and interest earned to provide affordability assistance to very low-, low- and moderate-income households. The availability of the Borough's Affordability Assistance Program will be noticed to all prospective tenants of affordable units within the Borough. An income-eligible applicant for an affordable unit within the Borough may not be denied participation in the Affordability Assistance Program(s) unless funding is no longer available.

All requests for Affordability Assistance will follow the following steps:

1. Applicant submits application for affordable housing.
2. Administrative Agent reviews and processes application.
3. Administrative Agent notifies the Borough and prepares resolution authorizing assistance.
4. Borough adopts Resolution approving assistance.
5. Affordability assistance recipient signs an agreement with the Borough describing: the amount of funds granted, interest information, procedures, duration and conditions of affordability assistance, and repayment information if required.
6. For Rent Security Deposit Assistance: assistance is provided directly to landlord.

7. Administrative Agent records assistance on master reporting spreadsheet.

#### SECURITY DEPOSITS FOR RENTERS

Prospective tenants of affordable housing units can apply to receive an interest-free loan from the Affordable Housing Trust fund for their security deposit. A loan of up to 1.5 times the affordable monthly rent is available to new tenants that qualify for a very low, low- or moderate-income rental unit:

1. The security deposit assistance will be in the form of a cash loan equal to the security deposit amount determined by the landlord and paid to the landlord on behalf of the tenant.
2. At the termination of the lease, the landlord will return the portion of the security deposit it determines to the Borough, along with interest earned. The tenant will repay any difference between the original security deposit amount and the portion returned by the landlord. Funds returned to the Borough will be placed in the affordable housing trust fund to be used for future security deposit assistance.
3. The Administrative Agent will administer the Borough's Security Deposit Affordability Assistance Program. After an applicant is income qualified by the Administrative Agent pursuant to the Uniform Housing Affordability Controls, an affordability assistance application will be completed and forwarded with all necessary documentation to the Administrative Agent. The affordability assistance recipient will sign a contract with the Borough which states the amount of funds granted, interest information, procedures, duration and conditions of affordability assistance, and repayment information.

#### DOWN PAYMENT AND CLOSING COST ASSISTANCE

The down payment and closing cost assistance loan will be in the form of a secured second mortgage. The maximum amount of assistance is \$15,000 for income-eligible homebuyers. The loan will be forgiven if Buyer retains ownership and complies with the affordable housing regulations after five (5) years. If the Buyer elects to resell the unit or is found to violate the affordability regulations, the full amount of assistance will be payable to Borough and returned to the Affordability Assistance Funds.

Eligible closing cost fees include expenses paid at closing such as an attorney, title insurance and survey fees, appraisals, points, origination fees, recording taxes and fees, prepaid escrows for property taxes and insurance, structural inspection/engineer's

report and pest inspections, and the reimbursement of fees paid before loan closing (i.e., application, credit, flood certification, and appraisal fees). All closing costs must be reasonable and customary and may not exceed those normally charged on a conventionally financed home located in the area where the financed property is located.

Assistance from the Program shall be secured through a Mortgage and Mortgage Note in favor of the municipality executed by the property owner. The Mortgage and Mortgage Note will be executed at closing. The closing agent will record said documents with the County Clerk's office upon the completion of the closing of the title. The original mortgage note shall be retained by the Administrative Agent and kept in the unit file. The Program mortgage must be listed on the HUD1 Settlement Statement and will precede the Affordable Housing Recapture Mortgage in the chain of title.

(b.) Administrative Expenses (N.J.A.C. 5:97-8.9)

**ADMINISTRATIVE EXPENSE CALCULATION**

Actual dev fees and interest thru 12/31/25		\$ 93,011.12
Projected dev fees and interest 2025 thru 2035	+	\$ 362,428.73
Payments-in-lieu of construction and other deposits thru 12/31/2025	+	\$ 0
Less RCA expenditures thru 12/31/25	-	\$ 0
<b>Total</b>	=	<b>\$ 455,439.85</b>
Calculate 20 percent	x .20 =	\$ 91,087.97
Less admin expenditures thru 12/31/25	-	\$ 0
<b>PROJECTED MAXIMUM available for administrative expenses 1/1/2026 thru 12/31/2035</b>	=	<b>\$ 91,087.97</b>

The Borough of North Haledon projects that \$91,087.97 will be available from the affordable housing trust fund to be used for administrative purposes. Projected administrative expenditures, subject to the 20 percent cap, will include consulting fees, legal fees, personnel, office supplies and other administrative costs.

**4. EXPENDITURE SCHEDULE**

PROJECTS/PROGRAM S	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Affordability Assistance*	\$13,663.20	\$13,663.20	\$13,663.20	\$13,663.20	\$13,663.20	\$13,663.20	\$13,663.20	\$13,663.20	\$13,663.20	\$13,663.16	\$136,631.96
Administration	\$9,108.80	\$9,108.80	\$9,108.80	\$9,108.80	\$9,108.80	\$9,108.80	\$9,108.80	\$9,108.80	\$9,108.80	\$9,108.77	\$91,087.97
Total	\$22,772.00	\$22,772.00	\$22,772.00	\$22,772.00	\$22,772.00	\$22,772.00	\$22,772.00	\$22,772.00	\$22,772.00	\$22,772.00	\$227,719.93

\*The total amount allocated to Affordability Assistance as reflected in the table above represents the minimum amount required to be expended for this purpose. The Borough reserves the right to allocate additional Affordable Housing Trust Fund monies to Affordability Assistance if necessary to meet statutory requirements or programmatic needs.

**5. EXCESS OR SHORTFALL OF FUNDS**

In the event of any expected or unexpected shortfall if the anticipated revenues are not sufficient to implement the plan, the Borough of North Haledon will consider adopting a resolution of intent to bond or a resolution appropriating funds from general revenue for any anticipated shortfall in a municipal rehabilitation program or municipal construction project.

In the event more funds than anticipated are collected, projected funds exceed the amount necessary to implement the Fair Share Plan, or the Borough of North Haledon is reserving funds for affordable housing projects to meet a future affordable housing obligation, these excess funds will be used for the Affordable Housing Assistance program or the Rehabilitation Program.

**6. BARRIER FREE ESCROW**

Collection and distribution of barrier free funds shall be consistent with North Haledon’s Affordable Housing Ordinance in accordance with N.J.A.C. 5:97-8.5.

The Borough of North Haledon describes the collection and distribution of barrier free funds in Chapter 211, Article IV, §211-25 and §211-27 of the General Legislation ordinance, entitled Development Fees.

**SUMMARY**

The Borough of North Haledon intends to expend Affordable Housing Trust Fund revenues in accordance with N.J.A.C. 5:97-8.7 through 8.9 and consistent with the housing programs set forth in the adopted Housing Plan Element.

As of December 31, 2025, the Borough maintains an Affordable Housing Trust Fund balance of \$93,011.12. The Borough projects an additional \$362,428.73 in revenues between January 1, 2026, and December 31, 2035, including development fee collections and interest earnings at an assumed annual percentage yield of 2.53 percent, compounded annually.

Accordingly, the total funds anticipated to be available during the 2026–2035 period equal \$455,439.85.

The Borough’s rehabilitation obligation for the current round is zero; therefore, no funds are allocated to a rehabilitation program.

Consistent with statutory requirements:

- 30 percent (\$136,631.96) is allocated to Affordability Assistance for low- and very low-income households, including rental assistance, security deposit assistance, down payment assistance, and emergency repair assistance.
- 20 percent (\$91,087.97) is allocated for administrative costs.

Any shortfall of funds required to implement the Housing Plan Element shall be offset by municipal funding. Any excess funds or remaining balances shall be dedicated to future affordable housing activities consistent with applicable law.

These projections reflect anticipated revenues and accrued interest only and do not account for expenditures that may occur during the projection period. Actual balances will vary based on the timing and amount of authorized disbursements.

<b>SPENDING PLAN SUMMARY</b>	
Balance as of 12/31/25	\$ 93,011.12
<b>PROJECTED REVENUE 2026-2035</b>	
Development fees	+ \$299,522.50
Payments in lieu of construction	+ \$ 0

Other funds	+ \$ 0
Interest	+ \$ 62,906.23
<b>TOTAL REVENUE</b>	<b>= \$455,439.85</b>
<b>PROJECTED EXPENDITURES 2026-2035</b>	
Affordability Assistance	- \$ 136,031.96
Administration	- \$ 91,087.97
<b>TOTAL PROJECTED EXPENDITURES</b>	<b>= \$ 227,119.93</b>
<b>REMAINING BALANCE</b>	<b>= \$ 228,319.92</b>

LAW OFFICES OF  
**MICHAEL J. PASQUALE**  
146 REA AVENUE  
HAWTHORNE, NEW JERSEY 07506  
(973) 423-0909  
FAX: (973) 423-0067

MICHAEL J. PASQUALE  
mpasquale@mpasqualelaw.com

Of Counsel:  
WILLIAM A. MONAGHAN, III  
wmonaghan3@verizon.net

AMY L. WUGMAN  
amy@mpasqualelaw.com

March 14, 2026

Mayor and Council  
Borough of North Haledon  
103 Overlook Avenue  
North Haledon, NJ 07508

Attention: Dena Cedar, Acting Borough Clerk

Re: **Affordable Housing Compliance Documents**

Dear Dena:

At its Meeting of March 12, 2026, the Planning Board of the Borough of North Haledon conducted a Public Hearing on the adoption of an Amended Housing Element and Fair Share Plan, dated February 27, 2026. Following the conclusion of the hearing, it being noted that one member of the public was in attendance and no members of the public wished to be heard regarding the same, the Board unanimously approved a resolution adopting the Amended Housing Element and Fair Share Plan. A copy of the Resolution is attached.

In addition, the Board considered the following Ordinances:

Ordinance 2-2026 Repeal and Replace Ch. 600, Sect. 190.1, Overlay Zone  
Ordinance 3-2026 Repeal and Replace Ch. 182, Affordable Housing  
Ordinance 4-2026 Amend Ch. 600, Sect. 17(c), B-2 Affordable Housing Overlay and Sect.  
259.1, Affordable Housing Set Aside

The Board found each Ordinance to be not inconsistent with the Master Plan of the Borough of North Haledon and offered no other comment regarding the same. Copies of adopted Resolutions are also attached. I trust the foregoing is satisfactory. Please let me know if you have any questions.

Very truly yours,

*/s/Michael J. Pasquale*  
MICHAEL J. PASQUALE

/MJP

cc: North Haledon Planning Board

**RESOLUTION OF THE PLANNING BOARD OF THE BOROUGH OF NORTH HALEDON**

WHEREAS, the Borough of North Haledon has adopted a Master Plan, the most recent comprehensive plan being adopted in May of 2004; and

WHEREAS, the Planning Board adopted an Amendment to the Master Plan, by Resolution dated July 22, 2021, specifically a revised Housing Element and Fair Share Plan, dated March 9, 2020, prepared by its Planner, Michael F. Kauker, P.P.; and

WHEREAS, the Fair Housing Act, as amended, requires the adoption of a newly revised Housing Element and Fair Share Plan in satisfaction of the Fourth Round Affordable Housing obligation of each municipality; and

WHEREAS, a revised Housing Element and Fair Share plan, dated May 2, 2025, was presented to the Planning Board by Mr. Kauker for the purpose set forth above; and

WHEREAS, the Planning Board adopted the Housing Element and Fair Share Plan at its Regular Meeting of May 22, 2025; and

WHEREAS, challenges to the Housing Element and Fair Share Plan were filed by Fair Share Housing Corporation and TFJ North Haledon resulting in the matter being referred to the Affordable Housing Dispute Resolution Program; and

WHEREAS, the Borough of North Haledon ultimately negotiated a settlement agreement with the challenging parties which was approved by the Program Judge and approved by the Superior Court, Passaic County; and

WHEREAS, the Settlement Agreement calls for, among other things, the adoption of a revised Housing Element and Fair Share Plan incorporating terms and conditions as agreed to by the parties; and

WHEREAS, Mr. Kauker prepared and provided to the Planning Board an Amended Housing Element and Fair Share Plan, dated February 27, 2026; and

WHEREAS, the Planning Board, in accordance with statute, has caused to be published and served notice in accordance with statute of the proposed amendment to the Master Plan, and conducted a public hearing on March 12, 2026; and

WHEREAS, at the conclusion of the public hearing the Board voted to approve the proposed amendment, finding that the same advances one or more important purposes of zoning as set forth in the Municipal Land Use Law and most specifically advances the need of the Borough of North Haledon to provide housing that would satisfy its affordable housing obligation;

NOW, THEREFORE BE IT RESOLVED, that the Planning Board of the Borough of North Haledon does hereby adopt the Housing Element and Fair Share Plan prepared by Mr. Kauker, revised as of February 27, 2026, as an amendment to the Master Plan of the Borough of North Haledon, the same being incorporated herein by reference.

The undersigned, Chairman of the Planning Board of the Borough of North Haledon, hereby certifies that the above is a true copy of a resolution adopted by said Board on the 12<sup>th</sup> day of March, 2026.

  
FRANK M. COSCIA, Chairman

## **BOROUGH OF NORTH HALEDON**

### **RESOLUTION**

**TITLE: ENDORSING HOUSING ELEMENT AND FAIR SHARE PLAN**

**WHEREAS**, on March 20, 2024, Governor Murphy signed into law an Amendment to the Fair Housing Act (N.J.S.A. 52:27D-301 et seq.) (hereinafter “Amended FHA”); and

**WHEREAS**, the Borough of North Haledon filed a Fourth Round Declaratory Judgment Complaint pursuant to NJSA 2A:16-50 et seq and in accordance with the Amended FHA and Administrative Directive #14-24, in the Superior Court of New Jersey, Law Division, Passaic County, prior to the deadline established for filing such actions of January 31, 2025; and

**WHEREAS**, the Borough, at the time of filing of its Complaint, set forth an intent to prepare and file a Housing Element and Fair Share Plan to address its Fourth Round Affordable Housing obligation to create the realistic opportunity for the development of affordable housing in the Borough; and

**WHEREAS**, the Planning Board of the Borough of North Haledon conducted a public hearing and thereafter adopted, as an element of the Master Plan of the Borough of North Haledon, a Housing Element and Fair Share Plan, dated May 2, 2025, prepared in accordance with NJSA 40:55D-28 and NJSA 52:27D-310, et. seq; and

**WHEREAS**, subsequent to the filing of the Housing Element and Fair Share Plan with the Affordable Housing Dispute Resolution Program, challenges to the Plan were filed by Fair Share Housing Center and TFJ Belmont Avenue Urban Redevelopment, resulting in further proceedings before the Program; and

**WHEREAS**, the Borough and the parties challenging the Plan reached agreement resolving the challenge and entered into a Settlement Agreement, endorsed by the Court-appointed Special Adjudicator, Christine Cofone, approved by the assigned Program Judge, Hon. Harold Bookbinder, A.J.S.C. (Ret.), and approved by the Hon. Darren Del Sardo, P.J.S.C., the assigned Mt. Laurel Judge for Passaic County; and

**WHEREAS**, as part of the Settlement Agreement, the Borough agreed to make modification to its adopted Housing Element and Fair Share Plan and authorized its Planner, Michael F. Kauker, to prepare an Amended Housing Element and Fair Share Plan, which he did, the same being dated February 27, 2026; and

**WHEREAS**, the Amended Plan was considered by the Planning Board by way of hearing at its March 12, 2026 Meeting and thereafter adopted as part of the Master Plan of the Borough of North Haledon; and

**WHEREAS**, the Borough’s Affordable Housing Attorney and Borough Planner have recommended endorsement of the Amended Plan to the Municipal Council, which has considered the terms of the same;

**NOW, THEREFORE, BE IT RESOLVED**, by the Mayor and Council of the Borough of North Haledon, that it does endorse the Housing Element and Fair Share Plan as adopted by the Planning Board and authorizes its Affordable Housing Attorney to submit the same as part of a compliance package to the Superior Court and the Affordable Housing Dispute Resolution Program in accordance with law.

  
\_\_\_\_\_  
Randy George, Mayor

Duly adopted  
this 16<sup>th</sup> day of March 2026

  
\_\_\_\_\_  
Dena Cedar, Municipal Clerk

**CERTIFICATION**

I, Dena Cedar, Clerk of the Borough of North Haledon, County of Passaic, State of New Jersey, do hereby certify that the foregoing is a true copy of a resolution adopted by Mayor and Council at a meeting held on March 16, 2026.

  
\_\_\_\_\_  
DENA CEDAR, Municipal Clerk