

**BOROUGH OF WATCHUNG
COUNTY OF SOMERSET, NEW JERSEY**

RESOLUTION R2 S

**RESOLUTION ESTABLISHING THE FOURTH ROUND AFFORDABLE
HOUSING PRESENT NEED AND PROSPECTIVE NEED OBLIGATIONS
FOR THE BOROUGH OF WATCHUNG**

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 Amended FHA requires the New Jersey Department of Community Affairs (“DCA”) to produce non-binding estimates of fair share obligations for municipalities throughout the State on or before October 20, 2024; and

WHEREAS, the DCA issued a report on October 18, 2024 (“DCA Report”) wherein it reported its estimate of the obligation for all municipalities based upon its interpretation of the standards in the Amended FHA; and

WHEREAS, the DCA Report calculated the Borough of Watchung’s Round 4 (2025-2035) obligations as follows: a Present Need or Rehabilitation Obligation of 35 units and a Prospective Need Obligation of 119 units; and

WHEREAS, the Amended FHA provides that the DCA Report is non-binding, thereby inviting municipalities to demonstrate that the Amended FHA would support modified or corrected calculations of the Round 4 affordable housing obligations; and

WHEREAS, pursuant to N.J.S.A. 52:27D-304.3, a municipality’s average allocation factor is comprised of the equalized nonresidential factor, income capacity factor, and land capacity factor and shall be averaged to yield the municipality’s average allocation factor, and

WHEREAS, the Amended FHA further provides that “[a]ll parties shall be entitled to rely upon regulations on municipal credits, adjustments, and compliance mechanisms adopted by COAH unless those regulations are contradicted by statute, including P.L. 2024, c.2 [Amended FHA], or binding court decisions” (N.J.S.A 52:27D-311(m)); and

WHEREAS, COAH regulations authorize vacant land adjustments as well as durational adjustments; and

WHEREAS, the DCA has released a Geographic Information Systems spatial data representation of the Land Capacity Analysis for the Amended FHA containing the Vacant and Developable land information that serves as the basis for calculating the land capacity factor; and

WHEREAS, the Borough of Watchung and its professionals have reviewed the lands identified by the DCA for the land capacity factor with respect to the MOD-IV Property Tax List data, construction permit data, land use board approvals, configuration, and accessibility to ascertain whether these identified developable lands may accommodate development; and

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WHEREAS, based on the foregoing, Watchung Borough relies on the DCA calculations of Watchung Borough's fair share obligations as modified herein to account for the Borough's review of the lands identified by the DCA for the land capacity factor with respect to the MOD-IV Property Tax List data, construction permit data, land use board approvals, configuration, and accessibility to ascertain whether these identified developable lands may accommodate development, and as further set forth in detail and explained in the attached memo prepared by the Borough's affordable housing professional planner, and Watchung Borough seeks to commit to provide its fair share of 35 units present need and 92 units prospective need, subject to any vacant land and/or durational adjustments it may seek as part of the Housing Plan element and Fair Share Plan element it subsequently submits in accordance with the Amended FHA; and

WHEREAS, Watchung Borough reserves the right to comply with any additional amendments to the FHA that the Legislature may enact; and

WHEREAS, Watchung Borough also reserves the right to adjust its position in the event of any rulings issued by New Jersey Superior Courts, or any other such action that alters the deadlines and/or requirements of the Amended FHA; and

WHEREAS, in the event that a third party challenges the calculations provided for in this Resolution, Watchung Borough reserves the right to take such position as it deems appropriate in response thereto, including that its Round 4 Prospective Need Obligation should be lower than described herein; and

WHEREAS, in light of the above, the Borough Committee of the Borough of Watchung finds that it is in the best interest of the Borough to commit to the modified present need and prospective need Fourth Round affordable housing fair share numbers set forth herein, subject to the reservations set forth herein; and

WHEREAS, in accordance with AOC Directive #14-24 dated December 13, 2024, the Borough Committee of the Borough of Watchung finds that, as a municipality seeking a certification of compliance with the FHA, it is in the best interests of the Borough to direct the filing of an action in the form of a declaratory judgment complaint within forty-eight (48) hours after adoption of this Resolution, or by February 3, 2025, whichever is sooner;

NOW, THEREFORE, BE IT RESOLVED, by the Borough Committee of the Borough of Watchung, County of Hunterdon, State of New Jersey, as follows:

1. All of the above WHEREAS clauses are incorporated into the operative clauses of this Resolution.
2. Watchung Borough hereby commits to a Round 4 Present Need Obligation of 35 units, and a Round 4 Prospective Need Obligation of 92 units, modified from the DCA's

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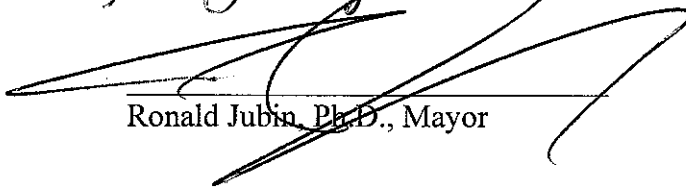
calculations as explained above and in the attached memorandum/report from the Borough's affordable housing professional planner, and subject to all reservations of rights set forth above.

3. The Borough Attorney and other appropriate Borough official is hereby authorized and directed to take all actions necessary to comply with the requirements of the Amended FHA, including the filing of a declaratory judgment complaint in Somerset County within forty-eight (48) hours after adoption of this Resolution, attaching a copy of this Resolution as an exhibit to such filing.

4. The Borough Attorney and other appropriate Borough official is hereby authorized and directed to submit and/or file a copy of this Resolution with the Program or any other such entity as may be determined to be appropriate.

BE IT FURTHER RESOLVED that this Resolution shall take effect pursuant to law.


Christine B. Ead, Council President


Ronald Jubin, Ph.D., Mayor

ADOPTED: JANUARY 30, 2024
INDEX: MISC, PLANNING,
CC: DCA,

MARK HEALEY, PP/ AICP
Professional Planner

January 24, 2025

James J. Damato, Administrator
Borough of Watchung
15 Mountain Blvd
Watchung, NJ 07069

Re: 2025-2035 Affordable Housing Obligation

Mr. Damato,

As you are aware, last year the State adopted updates to the State's affordable housing laws. The bill (A-4/S-50) establishes a new framework for determining and enforcing municipalities' affordable housing obligations under the New Jersey Supreme Court's Mount Laurel doctrine and the State's Fair Housing Act.

The Department of Community Affairs (DCA) has published "non-binding" calculations of municipalities' **Present Need** and **Prospective Need**¹ for affordable housing (for the "4th Round Period of 2025-2035) using a formula based on prior court decisions.

Disputes about municipalities' affordable housing obligations and plans to meet those obligations will be resolved by the Judiciary via a new dispute resolution program.

DCA's "Non Binding" Calculations of Need

As mandated by the bill and following the methodology established by the bill, the DCA has calculated Fourth Round (years 2025-2035) regional and municipal **Present Need** and **Prospective Need** fair share housing obligations.

¹ "Present Need" refers to the number of *existing units* occupied by low- and moderate-income households in need of rehabilitation. "Prospective Need" refers to the *creation of new* affordable units.

- *Present Need (aka, Rehab. Obligation)*: Starting with a State and Regional² Present Need of 65,410 and 7,073 units respectively, DCA has calculated **Watchung's Present Need** to be **35** units for the 2025-2035 period.
- *Prospective Need*: Starting with State and Regional Prospective Need of 84,698 and 11,604 units respectively, DCA has calculated **Watchung's Prospective Need** to be **119** for the 2025-2035 period.

Establishing Municipal Present and Prospective Need

The bill established a deadline of 1/31/25 for municipalities to opt into the Affordable Housing Dispute Resolution Program (AHDRP or the "Program") by adopting their determinations of Fourth Round Present Need and Prospective Need obligations by "binding resolution" of the governing body. The bill indicates that adoption of this "binding resolution" will protect the Borough from exclusionary zoning litigation (aka, "builder's remedy lawsuits") and the Borough would retain this protection provided it continues to comply with subsequent requirements and deadlines (e.g., filing of the Fair Share Plan, etc.).

Importantly, the *bill permits a municipality to diverge from DCA's calculations in determining its obligations as long as it adheres to the methodology established by the bill* (hence the reason why DCA's calculated obligations are referred to as being "non-binding").

Below I set forth my analysis and recommendations regarding the Borough's obligations.

First, I should provide a general overview of how the DCA determined the Borough's obligations (concentrating on **Prospective Need**).

- **Regional Need** - Calculated based on 40% of the change in regional household growth between the 2010 and 2020 censuses ($29,009 \times .40 = 11,604$)
- **Municipal Need** - Determined based on each municipality's regional share of three "factors"
 - *Equalized Nonresidential Valuation Factor* - the municipal share of the regional increase in equalized nonresidential valuation between 1999-2023
 - *Income Capacity Factor* – measures the extent to which a municipality's income level differs from that of the lowest-income municipality in its housing region
 - *Land Capacity Factor* – the municipal share of "developable" land in the housing region

These three factors are then averaged resulting in the "average allocation factor" which is then multiplied by the regional obligation to determine the *municipal* Prospective Need (i.e., municipal

² Watchung is located in Region 3 (consisting of Somerset, Middlesex and Hunterdon Counties)

“average allocation factor” x regional obligation = municipal obligation). DCA calculated Watchung’s “average allocation factor” to be 1.03%, which when multiplied by the regional obligation of 11,604 results in a municipal **Prospective Need** of **119**.

Table 1: DCA Calculation of Prospective and Present Need Obligations

land capacity factor	Nonres. value factor	income capacity factor	average allocation factor	PROSPECTIVE NEED	PRESENT NEED
Watchung developable acres 89.7					
Watchung % of regional developable acres 0.87%	0.77%	1.44%	1.03%	119	35
Regional developable acres 10,324					

As indicated above, *the bill permits a municipality to diverge from DCA’s calculations in determining its obligations as long as it adheres to the methodology established by the bill.* Therefore, DCA’s data and methodology were reviewed to determine if a different municipal obligation would be warranted.

In my opinion, two of the factors are difficult to challenge as they are based on U.S., Census data DCA’s calculation of **Present Need** and the **Income Capacity Factor**.

DCA’s calculation of the **Equalized Nonresidential Valuation Factor** was reviewed against Borough records and there were found to be no meaningful differences that would have affected the calculations.

DCA’s calculation of the Borough’s **Land Capacity Factor**, however, was found to contain numerous errors that should be corrected to identify a more accurate determination of the Borough’s fair share of regional need.

As indicated in Table 1 above, DCA calculated a total of 89.7 acres of “developable” land in the Borough, comprised of 87 different “developable” areas.

It is important to note that DCA’s identification of “developable” areas is NOT intended to imply that the individual identified areas are each potentially appropriate for the development of affordable housing. Instead, the identification of “developable” areas was *DCA’s methodology of comparing the relative amount of “developable” area from municipality-to-municipality* as one of the three factors in distributing the regional housing need. Likewise, *the results of my analysis should not be construed, in any way, as an identification of properties suitable for the development of affordable housing.*

I have reviewed each of the 87 “developable” areas identified by the DCA and have evaluated whether each should be included towards the Borough’s “land capacity factor” consistent with the methodology outlined in the bill and consistent with the analysis employed by the DCA. This evaluation was based on my knowledge of the Borough as the Borough’s planning consultant for 15+ years and was based on several factors including an evaluation of: ownership and use; Borough tax maps and tax data; up-to-date satellite imagery; the Borough’s adopted Third Round Plan; development-approval status. Each area was identified in one of the following three categories:

- “Yes” – Those areas which should be included towards the Borough’s “land capacity factor”
- “No” – Those areas which should not be included towards the Borough’s “land capacity factor”
- “Partial” – Those areas where a portion of the area should be excluded towards the Borough’s “land capacity factor”

Both Table 3 and “Watchung Vacant Land Evaluation” map at the end of this report identify the category for each of DCA’s 87 identified areas (“Yes”, “No” or “Partial”).

Table 3, under the column entitled “Notes”, provides commentary why areas were excluded either entirely (“No”) or excluded in-part (“Partial”).

For those areas excluded *in whole* (“No”), reasons for exclusion included:

- Portions of the Weldon quarry;
- Certain areas that are inaccessible by virtue of no road frontage; wetlands and/or extremes slopes (e.g., areas on top of cliffs along Somerset Street or behind the shopping centers on Route 22);
- Within developed sites that do not significantly exceed required lot area;
- Preserved open space;
- Utility rights-of-way; or
- Part of the Bonnie Burn site (which is a key portion of the Borough’s Third Round Plan and which has received site plan approval).

Further, as indicated above, several areas were excluded *in-part* (i.e., “Partial”). With respect to these areas:³

³ DCA’s evaluation, confirmed through mapping in preparation for this report, included areas within the 100-year flood and wetlands (including an assumed 50-foot wide wetlands buffer). Thus, no additional deductions were warranted with respect to those environmental constraints.

- *Steep slopes* – As explained by the DCA⁴, due to data limitations related to the Statewide nature of their analysis, DCA’s analysis excluded steep slope areas smaller than 5,000 square feet in area. Using the same data source as the DCA, my analysis eliminated this exclusion (i.e., it includes steep slope areas smaller than 5,000 square feet in area). For the purpose of map readability and since the DCA has already eliminated steep slope areas greater than 5,000 square feet in area, the “Watchung Vacant Land Evaluation” map only shows steep slope areas less than 5,000 square feet in area.
- *Stream buffers* –Green Brook and its tributaries north of Route 22 would have a 150 riparian zone since they are classified as trout maintenance waters while portions of Green Brook South of Route 22 along with the remaining regulated waters in the Borough (Stony Brook and its tributaries), are classified as non-trout and would have a 50-foot buffer. My analysis applies those buffers.

The evaluation described above indicates that the total “developable” acreage that should be counted towards the Borough’s “land capacity factor” is **17.08 acres**.⁵

Table 2: Revised Calculation of Prospective and Present Need Obligations⁶

land capacity factor	nonres value factor	income capacity factor	average allocation factor	PROSPECTIVE NEED OBLIGATION: ADJUSTED	PRESENT NEED
Watchung developable acres; adjusted	17.08				
Watchung % of regional developable acres; adjusted	0.17%	0.77%	1.44%	0.79%	92
Regional developable acres: adjusted	10,251				35

⁴ “Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background”

⁵ As noted in the column entitled “Additional Notes” in the table at the end of this report, a number of sites *excluded* in the Borough’s 3rd Round “Vacant Land Inventory” are *included* in the “developable” acreage in this report. This is due to a difference in applicable methodology (e.g., the 3rd Round “Vacant Land Inventory” excludes all land smaller than 0.83 acres (36,000 square feet) in area, whereas this report reduces the allowable restriction to areas smaller than 5,000 square feet.

⁶ It should be noted that the “adjusted” vacant acreage of 17.08 acres for the Borough was input into the State-wide spreadsheet (link below). Input of this adjusted municipal acreage generated a revised municipal “land capacity factor” (0.17%), a revised regional “developable” acreage figure (10,251); a revised “average allocation factor” (0.79%) and an adjusted Prospective Need obligation of 92. Using DCA’s spreadsheet (with the sole change being the revised figure for Borough “developable” area) ensured that all methodology employed by the DCA remained intact. https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fnj.gov%2Fdca%2Fdtps%2Fpdf%2FFourthRoundCalculation_Workbook.xlsx&wdOrigin=BROWSELINK

With the reduction in “developable” acreage to 17.08 acres, Table 2 shows the resulting changes in the Borough’s “land capacity factor” and “average allocation factor” as well as the commensurate change in regional developable acres. These changes result in an adjusted municipal **Prospective Need** of **92 units** for Watchung.

Should the Borough opt into the “Program” I would recommend that the Council adopt a resolution setting forth the following obligations (with reference to this report):

- **Present Need: 35 units**
- **Prospective Need: 92 units**

It is noted that the bill requires filing of the resolution with the State no later than 48 hours following adoption and requires that the municipality also publish the resolution on its website.

It should be noted that the bill establishes the following timelines:

- *2/28/25*: Deadline for an interested party to file a challenge to the Borough’s determination of present and prospective obligations
- *3/31/25*: Deadline the “Program” to resolve disputes over challenges to municipal fair share determinations
- ***6/30/25*: Deadline for municipalities to adopt and file a Fair Share Plan with the “Program”**
- *8/31/25*: Deadline for filing challenges to an adopted Fair Share Plan claiming that it is not in compliance with the Fair Housing Act and the Mount Laurel Doctrine
- Additional deadlines should the municipality’s Fair Share Plan be challenged.

I look forward to discussing the above with you and the Borough Mayor and Council.

Yours truly,

Mark Healey, AICP/PP

Borough Affordable Housing Planner

Table 3: Evaluation of “Developable” Areas

STATE ID	Acres	Include?	Included Acres	Notes	Additional notes
35665	0.08	No	0.00	JCPL utility right-of-way	sliver
35666	1.38	Partial	1.32	areas of steep slopes	included in prior VLI
35667	1.21	Yes	1.21		included in prior VLI
35668	1.23	No	0.00	developed - part of development in adjoining municipality	ID'd same in prior VLI
35669	0.15	Partial	0.13	areas of steep slopes	Borough-owned, not on ROSI
35670	8.65	No	0.00	preserved open space	acquired using Somerset County Open Space funds
35671	0.14	No	0.00	preserved open space	acquired using Somerset County Open Space funds
35672	5.91	No	0.00	developed - not vacant	not vacant site - church site
35673	0.09	No	0.00	developed - not vacant	not vacant site - church site
35674	0.14	No	0.00	developed - not vacant	not vacant site - church site
35675	1.47	No	0.00	developed - not vacant, part of church site	not ID'd as vacant in prior VLI
35676	0.16	Partial	0.13	areas of stream buffer	excluded in prior VLI - inaccessible or env. constrained
35677	0.07	Partial	0.07	areas of steep slopes	
35678	0.62	Partial	0.55	areas of steep slopes	not ID'd as vacant in prior VLI
35679	0.57	Partial	0.45	areas of steep slopes	not ID'd as vacant in prior VLI
35680	0.10	No	0.00	developed - not vacant	developed residential lot

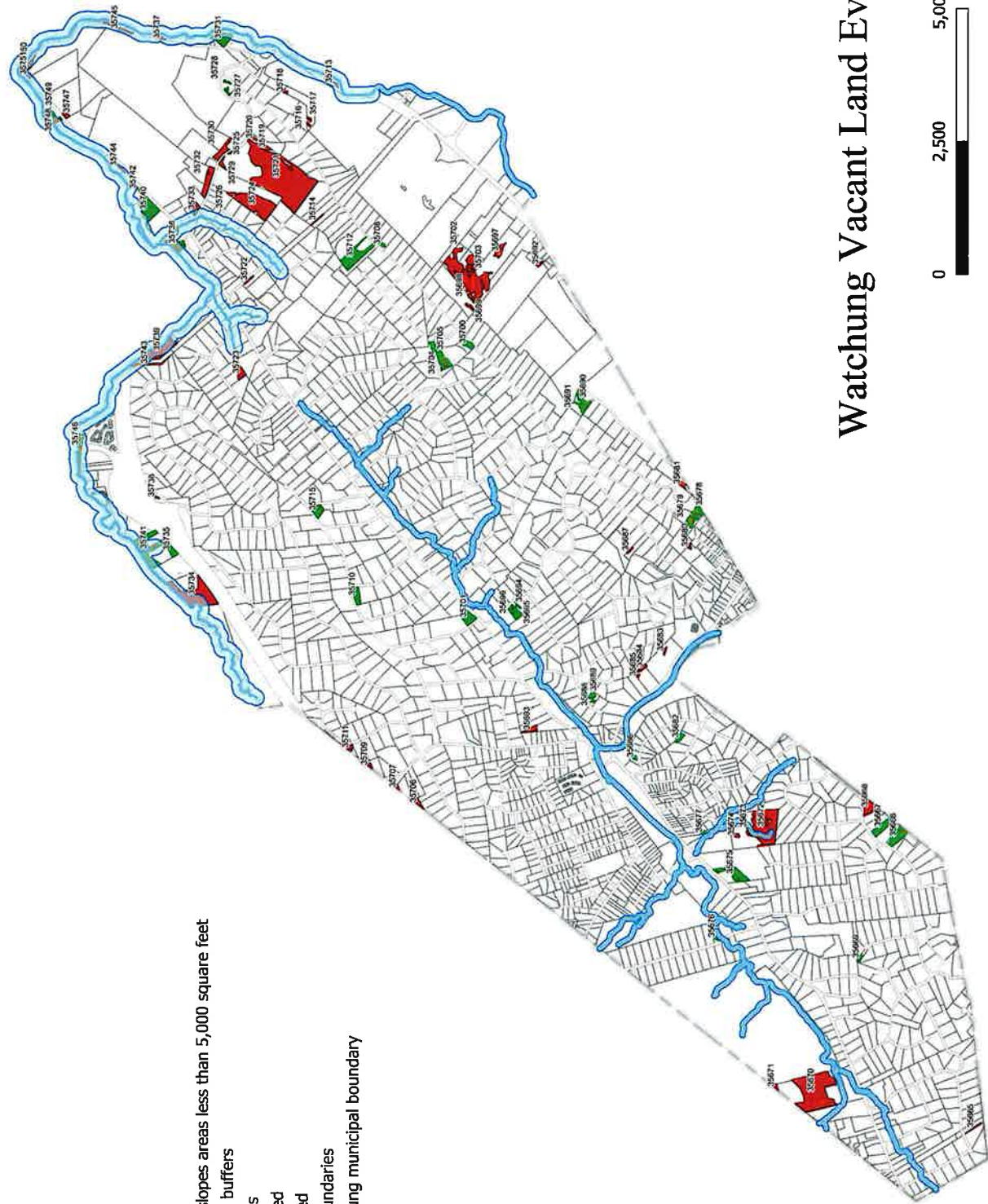
STATE ID	Acres	Include?	Included Acres	Notes	Additional notes
35681	0.25	No	0.00	developed - part of development in adjoining municipality	ID'd same in prior VLI
35682	0.30	Yes	0.30		included in prior VLI
35683	0.07	No	0.00	developed - not vacant	middle of developed site
35684	0.19	No	0.00	developed - not vacant	inaccessible portion of developed site separated by extreme slope
35685	0.06	No	0.00	developed - not vacant	inaccessible portion of developed site separated by extreme slope
35686	0.12	Partial	0.11	areas of steep slopes	excluded in prior VLI - inaccessible or env. constrained
35687	0.10	No	0.00	utility - American Water tower site	sliver
35688	0.07	Partial	0.07	areas of steep slopes	excluded in prior VLI - inaccessible or env. Constrained
35689	0.20	Partial	0.19	areas of steep slopes	excluded in prior VLI - inaccessible or env. constrained
35690	1.10	Partial	1.00	areas of steep slopes	included in prior VLI
35691	0.06	Partial	0.05	areas of steep slopes	included in prior VLI
35692	0.13	No	0.00	developed - not vacant	developed site
35693	0.40	No	0.00	developed - not vacant	developed site
35694	0.07	Partial	0.06	areas of steep slopes	not ID'd as vacant in prior VLI
35695	0.51	Partial	0.49	areas of steep slopes	not ID'd as vacant in prior VLI
35696	0.19	Partial	0.15	areas of steep slopes	not ID'd as vacant in prior VLI
35697	0.42	No	0.00	inaccessible, separated by extreme slopes and/or wetlands	excluded in prior VLI

STATE ID	Acres	Include?	Included Acres	Notes	Additional notes
35698	0.17	No	0.00	inaccessible, separated by extreme slopes and/or wetlands	excluded in prior VLI
35699	0.18	No	0.00	inaccessible, separated by extreme slopes and/or wetlands	excluded in prior VLI
35700	0.55	Partial	0.53	areas of steep slopes	excluded in prior VLI - inaccessible or env. constrained
35701	1.10	Partial	1.08	areas of steep slopes	included in prior VLI
35702	0.34	No	0.00	inaccessible, separated by extreme slopes and/or wetlands	excluded in prior VLI
35703	7.25	No	0.00	inaccessible, separated by extreme slopes and/or wetlands	excluded in prior VLI
35704	0.09	Partial	0.08	areas of steep slopes	included in prior VLI
35705	1.58	Partial	1.46	areas of steep slopes	included in prior VLI
35706	0.30	No	0.00	developed - part of development in adjoining municipality	ID'd same in prior VLI
35707	0.08	No	0.00	developed - part of development in adjoining municipality	ID'd same in prior VLI
35708	0.15	Partial	0.15	areas of steep slopes	excluded in prior VLI - inaccessible or env. constrained
35709	0.15	No	0.00	developed - part of development in adjoining municipality	ID'd same in prior VLI
35710	0.76	Partial	0.71	areas of steep slopes	excluded in prior VLI - inaccessible or env. constrained
35711	0.17	No	0.00	developed - part of development in adjoining municipality	ID'd same in prior VLI
35712	2.57	Partial	2.55	areas of steep slopes	not ID'd as vacant in prior VLI
35713	0.13	No	0.00	NJDOT property; entirely within stream buffer	along Route 22
35714	0.08	No	0.00	utility right-of-way	sliver

STATE ID	Acres	Include?	Included Acres	Notes	Additional notes
35715	0.88	Partial	0.77	areas of steep slopes	included in prior VLI
35716	0.06	No	0.00	developed - not vacant	part of developed site
35717	0.07	No	0.00	developed - not vacant	part of developed site
35718	0.10	No	0.00	developed - not vacant	part of developed site
35719	0.13	No	0.00	Round 3 site - Bonnie Burn Redevelopment	
35720	0.09	No	0.00	Round 3 site - Bonnie Burn Redevelopment	
35721	18.00	No	0.00	Round 3 site - Bonnie Burn Redevelopment	
35722	0.09	No	0.09	utility right-of-way	sliver
35723	0.59	No	0.00	developed - not vacant	recently developed
35724	4.69	No	0.00	Round 3 site - Bonnie Burn Redevelopment	
35725	0.06	No	0.00	Round 3 site - Bonnie Burn Redevelopment	
35726	0.15	No	0.00	Round 3 site - Bonnie Burn Redevelopment	
35727	0.15	Partial	0.12		included in prior VLI
35728	0.08	Partial	0.07		included in prior VLI
35729	0.24	No	0.00	Round 3 site - Bonnie Burn Redevelopment	
35730	0.88	No	0.00	developed - not vacant	quarry site
35731	1.37	Partial	0.70		included in prior VLI

STATE ID	Acres	Include?	Included Acres	Notes	Additional notes
35732	1.25	No	0.00	developed - not vacant	quarry site
35733	0.34	No	0.00	developed - not vacant	quarry site
35734	5.01	No	0.00	inaccessible	excluded in prior VLI - inaccessible or env. constrained
35735	0.68	No	0.00	developed - not vacant	
35736	1.00	Partial	0.15		excluded in prior VLI - inaccessible or env. constrained
35737	0.13	No	0.00	entirely within stream buffer	excluded in prior VLI - inaccessible or env. constrained; quarry-owned
35738	0.08	Partial	0.03		excluded in prior VLI - inaccessible or env. constrained; Borough-owned
35739	2.13	No	0.00	inaccessible; majority within stream buffer and/or steep slopes	excluded in prior VLI as inaccessible or env. constrained
35740	2.65	Partial	2.13		excluded in prior VLI - inaccessible or env. constrained
35741	3.51	No	0.00	developed - not vacant	developed site
35742	0.12	Partial	0.07		excluded in prior VLI - inaccessible or env. constrained
35743	0.33	No	0.00	PSEG utility right-of-way	sliver
35744	0.18	No	0.00	entirely within stream buffer	excluded in prior VLI - inaccessible or env. constrained
35745	0.45	No	0.00	entirely within stream buffer	excluded in prior VLI - inaccessible or env. constrained; quarry-owned
35746	1.02	No	0.00	entirely within stream buffer	Borough-owned
35747	0.17	No	0.00	developed - not vacant	quarry site
35748	0.14	No	0.00	developed - not vacant	entrance drive to office complex

STATE ID	Acres	Include?	Included Acres	Notes	Additional notes
35749	0.28	Partial	0.12	steep slopes and stream buffer	excluded in prior VLI - inaccessible or env. constrained
35750	0.55	No	0.00	developed - not vacant	quarry site; entirely within stream buffer
35751	0.23	No	0.00	developed - not vacant	quarry site; entirely within stream buffer
TOTAL (ACRES)	89.70		17.08		



- Legend**
- Steep slopes areas less than 5,000 square feet
 - Stream buffers
 - Streams
 - Excluded
 - Included
 - Lot boundaries
 - Watchung municipal boundary

Watchung Vacant Land Evaluation

