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HOUSING ELEMENT & FAIR SHARE PLAN

Borough of Totowa

Housing Element & Fair Share Plan

Borough of Totowa

Passaic County, New Jersey

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The original of this report was signed and sealed in accordance with NJS 45:14A-12.

TOT-007A

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1) INTRODUCTION

According to the Fair Housing Act of 1985, a Housing Plan Element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing.

This is the Borough of Totowa's Housing Element and Fair Share Plan (hereinafter "HEFSP") for the period between 1999 and 2025. On March 10, 2015, the Supreme Court ruled that the New Jersey Council on Affordable Housing (hereinafter "COAH") has failed to act and as a result, the Courts will be assuming jurisdiction over the Fair Housing Act. The Order divides municipalities into one of three categories – those that achieved Third Round Substantive Certification, those that filed or petitioned COAH and those that had never participated in the COAH process.

The transitional process created by the Supreme Court tracked the Fair Housing Act procedures for compliance. In this regard, the process permitted municipalities to file a Declaratory Judgment Action during a thirty-day window between June 8 and July 8, 2015 that sought an adjudication as to their fair share. This would enable the municipality to comply voluntarily with its constitutional obligation to provide a realistic opportunity for the construction of its fair share of the region's low and moderate income households. Totowa was proactive and filed its Complaint for Declaratory Judgment on July 8, 2015.

On January 18, 2017, the Supreme Court ruled that municipalities are responsible for obligations purportedly accruing during the so-called "gap period," the period of time between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before calculated component of Present Need (also referred to as Rehabilitation Obligation), which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

Not only does Totowa wish to comply with its constitutional mandate to provide affordable housing, the Borough has determined its Third Round Obligation for the period between 1999 and 2025 and prepared a plan to address said obligation.

This HEFSP is prepared utilizing the Prior Round Rules¹ as well as the guidance provided in the March 10, 2015 Supreme Court Order. As indicated by the Court Order, each municipality in the State still has a three-part obligation:

1. Rehabilitation Obligation,
2. Any remaining Prior Round Obligation that has not been constructed, and
3. Third Round Obligation (1999-2025).

AFFORDABLE HOUSING HISTORY

A summary of Totowa's historic affordable housing timeline is included below:

¹ N.J.A.C. 5:91 (Procedural) and N.J.A.C. 5:93(Substantive) Rules. They can be found at: <http://www.nj.gov/dca/services/lps/hss/statsandregs/secondroundregs.html>

- September 15, 1999 – Judge Robert J. Passero signed a consent order settling the Gornit Corporation suit against the Borough and transferred Totowa to COAH’s jurisdiction
- June 1999 – Totowa requested a recalculation of its fair share obligation based on a possible miscalculation of developable land
- May 2, 2000 – Center for Urban Policy Research issued a report recalculating Totowa’s obligation, reducing it by 32 units to 255 units
- May 25, 2000 – Planning Board adopted HEFSP addressing the Second Round
- June 5, 2000 – Council petitioned COAH for Substantive Certification
- November 16, 2000 – COAH Report issued that calculated Borough’s Realistic Development Potential to be 76 units
- September 23, 2004 – Borough re-petitioned COAH for Substantive Certification
- November 24, 2004 – COAH Compliance Report issued
- December 15, 2004 – COAH grants Totowa Second Round Substantive Certification via Resolution 247-99, which expired on December 15, 2010
- June 13, 2006 – Totowa adopted Resolution 70-2006, Requesting to Remain Under the Jurisdiction of COAH and Committing to Filing a Petition
- July 8, 2015 – Totowa filed a Complaint for Declaratory Judgment
- September 11, 2015 – Judge Brogan issues an Order Granting Temporary Immunity
- October 21, 2015 – Judge Brogan issues an Order Granting Temporary Immunity and Appointing a Special Master
- April 24, 2018 – Settlement Agreement approved by the Borough
- May 24, 2018 – Fairness Hearing before Judge Brogan
- June 20, 2018 - Judge Brogan issues a Conditional Order of Compliance Approval of Settlement Agreement

MUNICIPAL SUMMARY

The Borough of Totowa is located in Passaic County in northern New Jersey and is roughly four square miles in size. It is situated on the northern bank of the Passaic River and is bisected by Interstate 80. The southern portion of the Borough, along Route 46, contains a number of retail and industrial buildings, while the northern portion of the Borough along Union Boulevard contains the Borough’s central business district and residences. Totowa is served by New Jersey Transit bus service to New York City. The Borough is surrounded by Wayne to its north and west, Little Falls and the Passaic River to its south, West Paterson to its east, Paterson to its northeast, and Haledon to its north.

Between 2000 and 2010, Totowa’s population increased by 912 (or 9.2%) from 9,892 residents to 10,804 residents. The North Jersey Transportation Planning Authority (hereinafter “NJTPA”) projects that Totowa’s population will grow from 10,800 to 13,310 in 2040. This reflects an increase of 23.2% over thirty years, or a total increase of 2,510 residents. To meet this projection, Totowa will need to add an average of 84 residents each year. Between 2000 and 2010, Totowa added an average of 91 residents per year.

AFFORDABLE HOUSING OBLIGATION

As outlined in the Settlement Agreement (see Appendix B), the Borough has the following obligations:

- Rehabilitation Obligation - 8

- Prior Round Obligation - 215
- Third Round Obligation - 454

However, under the Prior Round Rules (5:93-4.1), municipalities are permitted to seek adjustments. The Rules indicate that there may be instances where a municipality can exhaust an entire resource (land, water or sewer) and still not be able to provide a realistic opportunity for affordable housing. Subchapter 4 provides the standards and procedures for municipalities to demonstrate that the municipal response to its housing obligation is limited by the lack of land, water or sewer.

Totowa has limited land resources and, therefore, has conducted a Vacant Land Adjustment (hereinafter “VLA”) analysis using the tax records and environmental data available to determine a RDP for the Third Round. The following section details the results of the VLA.

VACANT LAND ADJUSTMENT ANALYSIS

This office prepared a VLA analysis as per the requirements of N.J.A.C. 5:93-4.2 (the results of the VLA can be found in the Appendix C) in 2015. An exhaustive analysis of all vacant properties² was conducted utilizing 2014 MOD-IV tax data from the New Jersey Geographic Information Network. Next, the environmental constraint layers were added to the Geographic Information Systems (hereinafter “GIS”) map to determine the area, if any, of vacant parcels that were environmentally constrained. Environmental constraints reviewed include the following:

- New Jersey Department of Environmental Protection (hereinafter “NJDEP”) water bodies
- NJDEP wetlands with 50 foot buffer
- NJDEP C-1 waters with 300 foot buffer
- FEMA Special Flood Hazard Area (Preliminary Flood Hazard Zones A, AO, AE, V and VE)
- Steep slopes (15%) interpolated from U.S. Geological Survey 10 foot contours by Maser Consulting using ArcGIS 3D Analyst

Environmentally-constrained areas were removed from a parcel, resulting in vacant and buildable acres. For example, if Lot A contained 35 acres, but 20 acres were encumbered by wetlands and a C-1 waterway, then Lot A would have 15 buildable acres. Based on this, Lot A was “developable” and included in the VLA.

Next, the analysis removed properties with:

- Recent Certificates of Occupancy
- Approvals for single-family homes that have yet to commence construction or are under construction

Once each lot’s buildable acreage was determined, the analysis identified properties that could be developed with at least five housing units at the minimum presumptive density of eight dwelling units per acre (lots with at least 0.625 acres). Additionally, properties that could be developed with less than five housing units at eight dwelling units per acre were identified as potential infill development.

As shown by the maps and excel chart in Appendix C, the Borough of Totowa contains roughly 80 parcels that are “vacant”. Of those, the majority of parcels are constrained by environmental features that result in a buildable

² Vacant land includes Class 1 Vacant, Class 3A Farm, Class 3B Qualified Farm, Class 15C Public Land owned by the Borough that is not developed and not open space.

acreage of zero. Environmental constraints within Totowa include wetlands, steep slopes and a flood hazard area. There are 12 properties that are labeled “infill”. Infill lots are between 0.125 and 0.625 acres in size and could potentially be developed in the future with something like a single-family home.

Only four properties in Totowa are vacant and contain at least 0.625 acres of developable land. These four parcels generate a RDP as follows:

- Block 9, Lot 3, 101 Forest Avenue, 2.74 buildable acres – 4 RDP
- Block 11, Lot 9, 95 Shepherds Lane, 7.17 buildable acres – 11 RDP
- Block 179, Lot 4, 555 South Riverview Drive, 2.73 buildable acres – 4 RDP
- Block 180, Lot 5.01, 740 Union Boulevard, 1.72 buildable acres – 3 RDP

Based on the parcel-by-parcel VLA analysis, the Borough of Totowa has an RDP of 22.

The VLA analysis utilized the most recent GIS data available in 2015 to accurately determine the Realistic Development Potential for the Borough. This analysis is not based on Census data and generalized assumptions regarding developable land, but rather on a site-by-site analysis of parcels within the Borough of Totowa.

UNMET NEED

The Third Round RDP has been calculated to be 22. The Third Round Unmet Need is the result of subtracting the RDP (22) from the obligation (454). Therefore, the Borough’s Third Round Unmet Need is 432 units. However, pursuant to the Settlement Agreement, executed on April 24, 2018, the Borough will combine the Unmet Need of the Prior Round (165 units) with the Third Round Unmet Need for a total of 597. The table below illustrates the Borough’s three-part obligation.

| AFFORDABLE HOUSING OBLIGATION | | | |
|-------------------------------|----------------|-------------|-------------|
| | Rehabilitation | Prior Round | Third Round |
| Obligation | 8 | 215 | 454 |
| RDP | - | 50 | 22 |
| Unmet Need | - | 165 | 432 |

BOROUGH GOAL

It is the overall goal of the HEFSP, in combination with the Land Use Plan, to provide the planning context in which access to low and moderate income housing can be provided in accordance with the requirements of the Fair Housing Act and the laws of the State of New Jersey.

Housing Element

2) CONTENT OF HOUSING ELEMENT

The Fair Housing Act requires that “the housing element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing”. As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- 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;
- 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;
- An analysis of the municipality's demographic characteristics including, but not necessarily limited to, household size, income level and age;
- An analysis of the existing jobs and employment characteristics of the municipality, and a projection of the probable future jobs and employment characteristics of the municipality;
- A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its housing needs, including its fair share for low and moderate income housing; and
- 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.

Additionally, the rules require the following items:

- A map of all sites designated by the municipality for the production of low and moderate income housing and a listing of each site that includes its owner, acreage, lot and block. The owner, acreage, lot and block are included in each site description.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites.

3) TOTOWA'S POPULATION DEMOGRAPHICS

After Totowa more than doubled its population from 1940 to 1970, the population went through a decline losing 15.7% of its population through the 70s, 80s and 90s. However, in 2000 the population was 9,829 which then increased by 975 residents, or 9.9%, to 10,840 in 2010.

| POPULATION GROWTH | | | |
|-------------------|------------|--------|---------|
| Year | Population | Change | Percent |
| 1940 | 5,130 | -- | -- |
| 1950 | 6,045 | 915 | 17.8% |
| 1960 | 10,897 | 4,852 | 80.3% |
| 1970 | 11,580 | 683 | 6.3% |
| 1980 | 11,448 | -132 | -1.1% |
| 1990 | 10,177 | -1,271 | -11.1% |
| 2000 | 9,829 | -348 | -3.4% |
| 2010 | 10,804 | 975 | 9.9% |

Source: DP-1 -- Profile of General Population and Housing Characteristics
<http://lwd.dol.state.nj.us/labor/lpa/census/2kpub/njsdcp3.pdf>

The NJTPA projects that the Borough of Totowa will grow to 13,310 residents by 2040.³ To reach this projection, Totowa must gain 2,506 residents or at least 84 residents per year.

| PERMANENT POPULATION PROJECTION | | | |
|---------------------------------|------------|--------|---------|
| Year | Population | Change | Percent |
| 2000 | 9,829 | -- | -- |
| 2010 | 10,804 | 975 | 9.9% |
| 2040 | 13,310 | 2,506 | 23.2% |

Source: NJTPA Population Forecast by County and Municipality 2010-2040;
 DP-1 -- Profile of General Population and Housing Characteristics 2010 &
 2000 Census

AGE DISTRIBUTION OF POPULATION

In 2010, 18% of the population was over 65 years old. The percentage of school aged children (5 to 19) was approximately 17.2% of Totowa's population. The 2010 Census reported that the median age for the Borough was 45 years old. See the table on the following page.

³ http://www.nitpa.org/Planning/Plan-Update-to-2040/Plan2040Draft_for_Comment_Appendices.aspx

| POPULATION BY AGE COHORT | | |
|--------------------------|---------------|---------------|
| Age | Total | Percent |
| Under 5 years | 544 | 5.0% |
| 5 to 9 years | 594 | 5.5% |
| 10 to 14 years | 635 | 5.9% |
| 15 to 19 years | 630 | 5.8% |
| 20 to 24 years | 555 | 5.1% |
| 25 to 34 years | 1,177 | 10.9% |
| 35 to 44 years | 1,542 | 14.3% |
| 45 to 54 years | 1,719 | 15.9% |
| 55 to 59 years | 771 | 7.1% |
| 60 to 64 years | 690 | 6.4% |
| 65 to 74 years | 870 | 8.1% |
| 75 to 84 years | 746 | 6.9% |
| 85 years and over | 331 | 3.1% |
| Total | 10,804 | 100.0% |

Source: DP-1 – Profile of General Population and Housing Characteristics 2010

HOUSEHOLD SIZE & TYPE

According to the 2010 Census, 957 households were non-family households in Totowa. Non-family households include persons living alone or a householder who is not related to any of the other persons sharing their home. Comprising 74.7% of households, family households outnumber non-family households almost 3 to 1. Only 23.3% of the husband-wife family households contained children under the age of 18. See the table below for additional details.

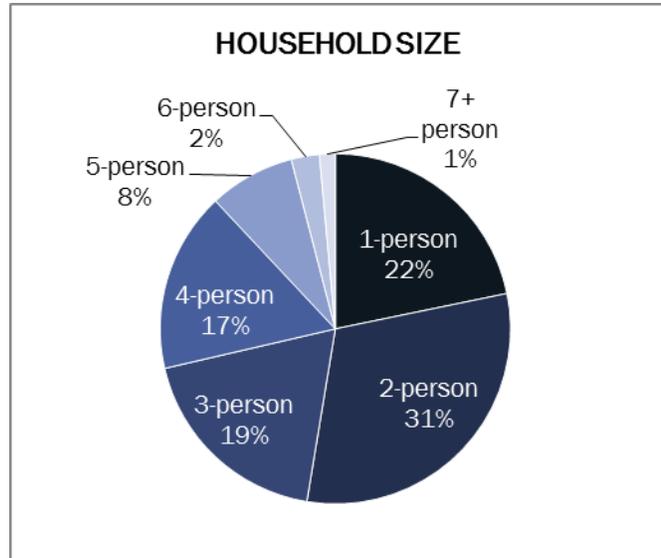
| HOUSEHOLD TYPE AND SIZE | | |
|--------------------------------|--------------|---------------|
| Type | Number | Percent |
| Family Households | 2,826 | 74.7% |
| Husband-Wife Family | 2,225 | 58.8% |
| with children under 18 | 880 | 23.3% |
| Male Householder, no wife | 178 | 4.7% |
| Female Householder, no husband | 423 | 11.2% |
| Non-family Households | 957 | 25.3% |
| Male living alone | 318 | 8.4% |
| Female living alone | 505 | 13.3% |
| Total | 3,783 | 100.0% |

Source: DP-1 – Profile of General Population and Housing Characteristics 2010

The table below illustrates the household sizes within Totowa Borough in 2010. The two-person household was the most common with 30.8% or 1,167 households. The second largest category was the one-person household, which comprised 21.8% or 823 households within the Borough. It should be noted that 55 or 1.5% of households contain seven or more persons.

| HOUSEHOLD SIZE | | |
|----------------|--------------|---------------|
| Size | Total | Percent |
| 1-person | 823 | 21.8% |
| 2-person | 1,167 | 30.8% |
| 3-person | 710 | 18.8% |
| 4-person | 630 | 16.7% |
| 5-person | 300 | 7.9% |
| 6-person | 98 | 2.6% |
| 7+ person | 55 | 1.5% |
| Total | 3,783 | 100.0% |

Source: HCT6 – Household Size 2010 Census Summary File 2 100%



INCOME & POVERTY STATUS

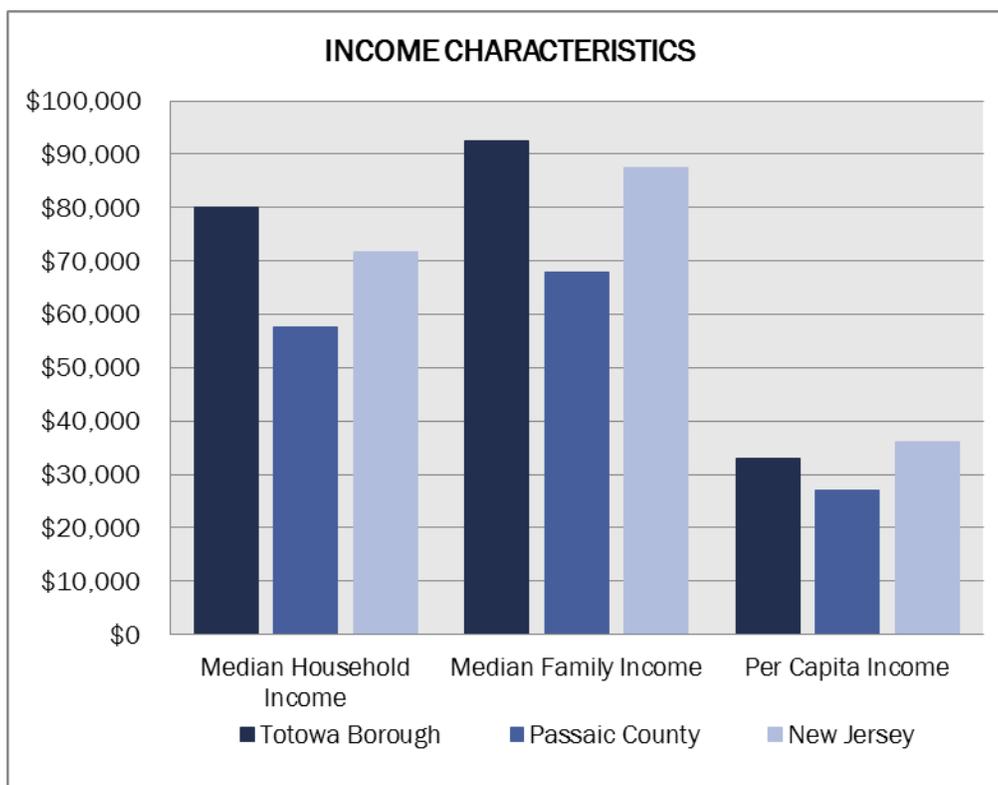
The 2010 Census data has not yet been released for the categories of income and poverty. Therefore, 2013 five-year American Community Survey (hereinafter “ACS”) estimates had to be relied upon. The ACS data indicates the median household income for Totowa was \$80,042 in 2013 (see the next page). This is \$22,388 higher than the median income for Passaic County and \$8,413 higher than New Jersey’s median household income. Totowa’s median family income was about \$25,000 more than the County’s and about \$5,000 more than the State’s.

Totowa’s per capita income is estimated at \$32,965, \$5,813 more than the County’s but roughly \$3,000 less than the State’s.

Finally, after reviewing the poverty status of both individuals and families residing in the Borough, Totowa fares much better than the County and the State regarding poverty status. The ACS estimates that Totowa has a family poverty status of 3.1% and an individual poverty status of 7.7%. These percentages are half that of the County’s and less than the State’s poverty rates. See the table on the following page for additional details.

| INCOME CHARACTERISTICS | | | |
|--------------------------------------|----------------|----------------|------------|
| Income Type | Totowa Borough | Passaic County | New Jersey |
| Median Household Income | \$80,042 | \$57,654 | \$71,629 |
| Median Family Income | \$92,434 | \$67,890 | \$87,347 |
| Per Capita Income | \$32,965 | \$27,152 | \$36,027 |
| Poverty Status (Percent of People) | 7.7% | 16.3% | 10.4% |
| Poverty Status (Percent of Families) | 3.1% | 13.5% | 7.9% |

Source: DP03 -- Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates



Totowa's household income data is also sourced from the ACS five-year estimates. Just over 725 households (20.9%) had an income between \$100,000 and \$149,999 and 472 (13.5%) of households had an income between \$75,000 and \$99,999 in 2013. Slightly less than a third (30.7%) of Totowa's households had an income of less than \$49,999 in 2013. A detailed breakdown of the household income for Totowa is shown on the following page.

| HOUSEHOLD INCOME | | | | | | |
|------------------------|----------------|---------------|----------------|---------------|------------------|---------------|
| | Totowa Borough | | Passaic County | | New Jersey | |
| | Total | Percent | Total | Percent | Total | Percent |
| Less than \$10,000 | 178 | 5.1% | 12,954 | 8.0% | 171,165 | 5.4% |
| \$10,000 to \$14,999 | 66 | 1.9% | 8,550 | 5.3% | 120,858 | 3.8% |
| \$15,000 to \$24,999 | 250 | 7.2% | 16,093 | 9.9% | 258,583 | 8.1% |
| \$25,000 to \$34,999 | 223 | 6.4% | 15,545 | 9.6% | 251,903 | 7.9% |
| \$35,000 to \$49,999 | 354 | 10.2% | 19,055 | 11.7% | 339,303 | 10.6% |
| \$50,000 to \$74,999 | 572 | 16.4% | 25,263 | 15.5% | 512,173 | 16.1% |
| \$75,000 to \$99,999 | 472 | 13.5% | 19,160 | 11.8% | 412,914 | 13.0% |
| \$100,000 to \$149,999 | 728 | 20.9% | 24,508 | 15.1% | 548,453 | 17.2% |
| \$150,000 to \$199,999 | 421 | 12.1% | 11,547 | 7.1% | 271,209 | 8.5% |
| \$200,000 or more | 223 | 6.4% | 9,868 | 6.1% | 299,857 | 9.4% |
| Total | 3,487 | 100.0% | 162,543 | 100.0% | 3,186,418 | 100.0% |

Source: DP03 -- Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates

4) TOTOWA'S HOUSING DEMOGRAPHICS

It should be noted that where 2010 Census data has been released and is readily available, it has been used in the housing demographics which follow; otherwise, 2013 ACS estimates are relied upon.

HOUSING TYPE

The ACS five-year estimates indicate that there were 3,724 dwelling units in Totowa in 2013. The housing stock includes single-family detached units, single-family attached units, and multi-family dwellings. Single-family detached dwellings encompassed 2,639 or 70.9% of the Borough's housing stock. Single-family attached homes (e.g. townhomes) totaled 185 or 5.0% of Totowa's housing stock. The chart on the next page shows two unit dwellings comprised 20.4% of the housing stock while 20 or more unit buildings totaled only 0.4%. Of the 3,724 units in 2010, 124 units/bedrooms are affordable. Therefore, 3.3% of the housing stock is affordable.

| HOUSING TYPE BY UNITS IN STRUCTURE | | |
|------------------------------------|-----------------|---------------|
| Unit Type | Number of Units | Percent |
| 1, Detached | 2,639 | 70.9% |
| 1, Attached | 185 | 5.0% |
| 2 | 760 | 20.4% |
| 3 or 4 | 69 | 1.9% |
| 5 to 9 | 25 | 0.7% |
| 10 to 19 | 30 | 0.8% |
| 20 or more | 16 | 0.4% |
| Mobile Home | 0 | 0.0% |
| Other | 0 | 0.0% |
| Total | 3,724 | 100.0% |

Source: DP04 -- Selected Housing Characteristics 2009-2013 American Community Survey 5-Year Estimates

OCCUPANCY STATUS

According to the 2013 ACS estimates, 78.5% of the housing stock in Totowa was owner occupied. The 2013 vacancy rate for the Borough was 3.7%. The table below shows that the majority of the vacancies were properties in the "Other" category (34.1%). Fewer than 30% of the vacant properties were for sale (29.6%). Surprisingly, the ACS estimates that almost a quarter of the Borough's rental stock is vacant. The Borough questions this statistic as it appears to be skewed. See the table below for additional details on the vacancy status.

| OCCUPANCY STATUS | | |
|-----------------------------|--------------|---------------|
| | Households | Percent |
| Occupied Total | 3,487 | 96.3% |
| Owner Occupied | 2,738 | 78.5% |
| Renter Occupied | 749 | 21.5% |
| Vacant Total | 135 | 3.7% |
| <i>For rent</i> | 31 | 23.0% |
| <i>Rented, not occupied</i> | 1 | 0.7% |
| <i>For sale</i> | 40 | 29.6% |
| <i>Sold, not occupied</i> | 8 | 5.9% |
| <i>Seasonal</i> | 9 | 6.7% |
| <i>Other</i> | 46 | 34.1% |
| Total | 3,622 | 100.0% |

Source: DP04 -- Selected Housing Characteristics & B25004: Vacancy Status 2009-2013 American Community Survey 5-year Estimates

The average household size in 2010 for Totowa was 2.73 persons while the average family size was 3.19 persons. Comparing tenure, there was an average owner occupied household size of 2.80 persons and an average renter occupied household size of 2.43 persons.

VALUE & RENT OF HOUSING STOCK

Census 2010 data for the value and rent of housing stock has yet to be released; therefore, 2013 five-year ACS estimates have been utilized. The majority of homes, 56.2%, are valued between \$300,000 and \$499,999. Almost 600 homes are estimated to have a value of \$500,000 to \$999,999 in 2013. The ACS estimates that 11 homes are valued at more than \$1,000,000.

| VALUE OF OWNER OCCUPIED UNITS | | |
|-------------------------------|-----------------|---------------|
| Value | Number of Units | Percent |
| Less than \$199,999 | 83 | 3.0% |
| \$200,000 to \$299,999 | 507 | 18.5% |
| \$300,000 to \$499,999 | 1,538 | 56.2% |
| \$500,000 to \$999,999 | 599 | 21.9% |
| \$1,000,000 or more | 11 | 0.4% |
| Total | 2,738 | 100.0% |

Source: DP04 -- Selected Housing Characteristics 2009-2013 American Community Survey 5-Year Estimates

The ACS estimated 2013 median rent for Totowa is \$1,521. Of the 749 rental units in the Borough, the majority, 45.8% or 343, pay \$1,500 or more per month. A total of 202 units were rented for \$1,000 to \$1,499 per month in 2013. See the table below for more information.

| COST OF RENTALS | | |
|--------------------|-----------------|---------------|
| Cost | Number of Units | Percent |
| Less than \$1,000 | 123 | 16.4% |
| \$1,000 to \$1,499 | 202 | 27.0% |
| \$1,500 or more | 343 | 45.8% |
| No cash rent | 81 | 10.8% |
| Total | 749 | 100.0% |

Median (in dollars) **\$1,521**

Source: DP04 -- Selected Housing Characteristics 2009-2013 American Community Survey 5-Year Estimates

CONDITION OF HOUSING STOCK

The Census does not classify housing units as standard or substandard, but it can provide an estimate of the substandard housing units that are occupied by low and moderate income households. The Appellate Division upheld COAH's use of three indicators to determine substandard housing in the State. Those three indicators are

houses built prior to 1959 and which are overcrowded with more than one person per room. The second indicator is homes lacking complete plumbing and the third indicator are homes lacking kitchen facilities.

The ACS indicators show a mostly sound housing stock. There are 10 homes that lack plumbing facilities, 26 homes that lack complete kitchens and 92 homes that lack telephone service.⁴ The Borough believes the estimates for complete plumbing and kitchen facilities are incorrect and await the release of the 2010 Census data.

| CONDITION OF HOUSING STOCK | | |
|----------------------------|-----------------|---------|
| Indicator | Number of Units | Percent |
| Lack of complete plumbing | 10 | 0.3% |
| Lack of complete kitchen | 26 | 0.7% |
| Lack of telephone service | 92 | 2.5% |
| Lack of adequate heat | 0 | 0.0% |
| Total Housing Stock | 3,622 | |

Source: DP04 -- Selected Housing Characteristics 2009-2013 American Community Survey 5-Year Estimates

Housing with 1.01 or more persons per room is an index of overcrowding. In 2013, Totowa contained 3,487 housing units, of which 96% had 1.00 or less occupants per room. Exactly 4% of the Borough's housing stock had more than 1.01 occupants per room according to the estimates.

| OCCUPANTS PER ROOM | | |
|--------------------|-----------------|---------------|
| Occupants | Number of Units | Percent |
| 1.00 or less | 3,347 | 96.0% |
| 1.01 to 1.50 | 95 | 2.7% |
| 1.51 or more | 45 | 1.3% |
| Total | 3,487 | 100.0% |

Source: DP04 -- Selected Housing Characteristics 2009-2013 American Community Survey 5-Year Estimates

Housing units built in 1959 or earlier are now flagged instead of units built in 1949 or earlier. Research has demonstrated that units built 50 or more years ago are much more likely to be in substandard condition. Included in the rehabilitation calculation are overcrowded units and dilapidated housing. Overcrowded units are defined by the U.S. Department of Housing and Urban Development as those with more than one person per living room.

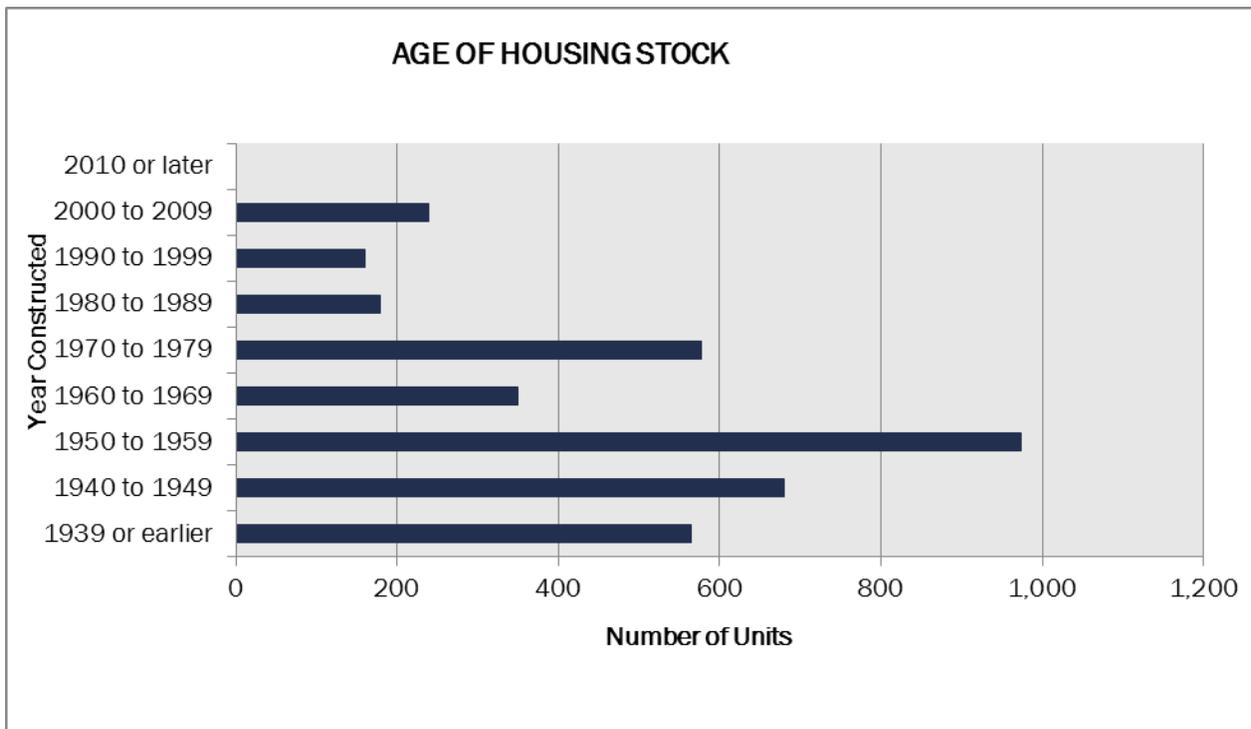
The table and bar graph on the following page depict the ACS five-year estimates for the age of the housing stock within Totowa in 2013. Approximately 59.6% of Totowa's housing stock was built before 1960. Units built before 1960 are a factor in the determination of each municipality's Rehabilitation Obligation. In Totowa, 2,218 units were built prior to 1960.

⁴ This does not account for overlapping homes i.e. homes lacking more than one facility/service.

Between 1950 and 1959 Totowa saw a boom in housing construction. During that period, 973 homes or 26.1% of the housing stock was built. As the bar graph shows, housing construction has decreased since 1979.

| AGE OF HOUSING STOCK | | |
|----------------------|-----------------|---------------|
| Year Built | Number of Units | Percent |
| 1939 or earlier | 565 | 15.2% |
| 1940 to 1949 | 680 | 18.3% |
| 1950 to 1959 | 973 | 26.1% |
| 1960 to 1969 | 350 | 9.4% |
| 1970 to 1979 | 577 | 15.5% |
| 1980 to 1989 | 179 | 4.8% |
| 1990 to 1999 | 161 | 4.3% |
| 2000 to 2009 | 239 | 6.4% |
| 2010 or later | 0 | 0.0% |
| Total | 3,724 | 100.0% |

Source: US Census Bureau 2013 ACS 5-Year Est., DP-04 -- Selected Housing Characteristics



5) TOTOWA'S EMPLOYMENT DEMOGRAPHICS

Many changes have occurred in the economy between the 2000 and 2010 Census. The stock market crash in 2008 led to many companies either failing or laying off hundreds of workers. Unfortunately, little data regarding employment has been released for the 2010 Census; therefore, 2013 ACS five-year estimated had to be relied on unless otherwise stated.

The ACS estimates that Totowa had 5,441 residents in the workforce in 2013. Of those 16 years and older, 88.7% or 4,827 residents were employed and 11.3% or 614 were unemployed.

The majority of workers, 73.4 % or 3,991 persons were private wage and salary workers in 2013. Approximately 12% of workers were employed by the government. Just over 3% of workers were estimated to be self-employed.

| CLASS OF WORKER | | |
|-------------------------------------|-------------------|---------------|
| Class of Worker | Number of Workers | Percent |
| Private wage and salary workers | 3,991 | 73.4% |
| Government workers | 660 | 12.1% |
| Self-employed workers | 176 | 3.2% |
| Unpaid family workers | 0 | 0.0% |
| Total employed residents | 4,827 | 88.7% |
| Total unemployed residents | 614 | 11.3% |
| Total residents in workforce | 5,441 | 100.0% |

Source: DP03 -- Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates

OCCUPATIONAL CHARACTERISTICS

In 2013, the ACS estimates that the Borough had 41.9% or 2,024 residents employed in the service and office field. Over 34% or 1,665 residents were employed in management, professional and related fields. See the table on the following page for additional details.

| EMPLOYED CIVILIAN POPULATION BY OCCUPATION (AGE 16 YEARS OR OLDER) | | | | |
|--|----------------|---------------|----------------|---------------|
| Occupation | Totowa Borough | | Passaic County | |
| | Total | Percent | Total | Percent |
| Management, professional, and related | 1,665 | 34.5% | 71,738 | 31.7% |
| Service | 518 | 10.7% | 40,692 | 18.0% |
| Sales and office | 2,024 | 41.9% | 57,189 | 25.2% |
| Farming, fishing, and forestry | 0 | 0.0% | 308 | 0.1% |
| Construction, extraction, and maintenance | 266 | 5.5% | 16,573 | 7.3% |
| Production, transportation, and material moving | 354 | 7.3% | 40,071 | 17.7% |
| Total | 4,827 | 100.0% | 226,571 | 100.0% |

Source: DP03 -- Selected Economic Characteristics 2009-2013 American Community Survey 5-Year Estimates

EMPLOYMENT PROJECTIONS

The NJTPA estimates that employment within Totowa will grow 1,940 jobs by 2040.⁵ In order to achieve this projection, the Borough would need to create roughly 65 new jobs per year.

| EMPLOYMENT PROJECTION | | | |
|-----------------------|--------|--------|---------|
| Year | Jobs | Change | Percent |
| 2010 | 12,690 | -- | -- |
| 2040 | 14,630 | 1,940 | 15.3% |

Source: NJTPA Employment Forecast by County and Municipality 2010-2040

IN-PLACE EMPLOYMENT BY INDUSTRY

New Jersey's Department of Labor and Workforce Development is the entity that reports on employment and wages within the State of New Jersey. The latest municipal-level report was completed in 2014. According to the data presented in the report, an average of 615 employers provided 10,538 private-sector jobs within the Borough. Note that these are the jobs within Totowa – the daytime working population regardless of where the employee lives.

The retail trade industry had the largest average employment with 2,620 or 24.8% of the private-sector jobs. Manufacturing ranked second with an average of 1,804 jobs, followed by wholesale trade with 1,056 jobs. Local government education provided 167 jobs within the Borough during 2014. See the full table on the following page for more details.

⁵ In order to achieve this projection, the Borough would need to create roughly 67 jobs per year.

| EMPLOYMENT BY INDUSTRY SECTOR AND NUMBER OF EMPLOYEES (2014) | | | | | |
|--|----------------|--------------|---------------|--------------|-----------------|
| Industry | Establishments | | Employees | | Annual Wages |
| | Total | Percent | Total | Percent | |
| Construction | 42 | 6.8% | 205 | 1.9% | \$55,280 |
| Manufacturing | 34 | 5.5% | 1,804 | 16.6% | \$59,142 |
| Wholesale Trade | 56 | 9.1% | 1,056 | 9.7% | \$72,786 |
| Retail Trade | 93 | 15.0% | 2,620 | 24.2% | \$39,624 |
| Transp/Warehousing | 20 | 3.2% | 709 | 6.5% | \$35,081 |
| Information | 12 | 1.9% | 183 | 1.7% | \$67,706 |
| Finance/Insurance | 35 | 5.7% | 337 | 3.1% | \$76,490 |
| Real Estate | 30 | 4.9% | 125 | 1.2% | \$55,191 |
| Professional/Technical | 87 | 14.1% | 583 | 5.4% | \$70,737 |
| Admin/Waste Remediation | 39 | 6.3% | 899 | 8.3% | \$49,422 |
| Education | - | - | - | - | - |
| Health/Social | 67 | 10.8% | 758 | 7.0% | \$45,761 |
| Arts/Entertainment | 6 | 1.0% | 56 | 0.5% | \$21,421 |
| Accomodations/Food | 38 | 6.1% | 573 | 5.3% | \$15,766 |
| Other Services | 45 | 7.3% | 360 | 3.3% | \$31,734 |
| Unclassifieds | 7 | 1.1% | 7 | 0.1% | \$26,340 |
| Private Sector Total | 615 | 99.5% | 10,538 | 97.2% | \$49,600 |
| Local Govt Education | 2 | 0.3% | 167 | 1.5% | \$56,422 |
| Local Govt Total | 3 | 0.5% | 302 | 2.8% | \$57,441 |

Note: The table values above are sourced from the NJ Department of Workforce Development's Employment and Wages 2014 Annual Report. It is noted that when adding the total establishments this office calculates 611 establishments and when adding the total number of employees this office calculates 10,275 employees.

Source: NJ Department of Labor and Workforce Development, Employment and Wages, 2014 Annual Report

TRAVEL TIME TO WORK

In 2013, an estimated 20.6% of workers spent 20 to 24 minutes to get to work. Over 19% of workers commuted for 15 to 19 minutes, while 9% of workers reached their destination in less than ten minutes in 2013. See the table on the next page for more details.

| COMMUTE TIME | | |
|--------------------------|-------------------|---------------|
| Travel Time (in minutes) | Number of Workers | Percent |
| Less than 5 | 86 | 1.9% |
| 5 to 9 | 324 | 7.1% |
| 10 to 14 | 732 | 16.0% |
| 15 to 19 | 885 | 19.4% |
| 20 to 24 | 941 | 20.6% |
| 25 to 29 | 285 | 6.2% |
| 30 to 34 | 416 | 9.1% |
| 35 to 39 | 129 | 2.8% |
| 40 to 44 | 254 | 5.6% |
| 45 to 59 | 266 | 5.8% |
| 60 to 89 | 195 | 4.3% |
| 90 or more | 55 | 1.2% |
| Total | 4,568 | 100.0% |

Source: B08303 -- Travel Time To Work 2009-2013 American Community Survey 5-Year Estimates

6) PROJECTION OF HOUSING STOCK

As per the MLUL, specifically N.J.S.A 53:27D-310, a housing element must contain 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 issues, approvals of applications for development and probable residential development of lands.

The Department of Community Affairs' Division of Codes and Standards website provides data on Certificates of Occupancy and demolition permits for both residential and non-residential development. Within the Division of Codes and Standards website is the New Jersey Construction Reporter, which contains building permit, certificate of occupancy and demolition data that is submitted by the municipal construction officials within the state each month. The New Jersey Construction Reporter has information dating back to 2000, which can be used to show the Borough's historic development trends.

As shown in the table on the below, 328 new homes were built between 2000 and 2017. The majority of these homes were a part of the Hickory Hill development, which was built in 2003 and 2004. The Hickory Hill development paid a payment-in-lieu of constructing affordable units as part of the builder remedy settlement.

| HISTORIC TREND OF RESIDENTIAL CERTIFICATES OF OCCUPANCY & DEMOLITION PERMITS | | | | | | | | | | | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
| | '00 | '01 | '02 | '03 | '04 | '05 | '06 | '07 | '08 | '09 | '10 | '11 | '12 | '13 | '14 | '15 | '16 | '17 | Total |
| COs Issued | 7 | 13 | 8 | 134 | 109 | 18 | 6 | 3 | 5 | 9 | 4 | 1 | 2 | 0 | 4 | 1 | 2 | 2 | 328 |
| Demolitions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 1 | 1 | 1 | 23 | 2 | 32 |
| Net Development | 7 | 13 | 8 | 134 | 109 | 18 | 6 | 2 | 4 | 8 | 3 | 1 | 2 | -1 | 3 | 0 | -21 | 0 | 296 |

Source: "New Jersey Construction Reporter" - New Jersey Department of Community Affairs.

Projecting into the future, the Borough does not currently have any pending residential applications to create new homes. Projected development was based on historic development patterns as shown in the previous table. The Borough anticipates issuing 522 new Certificates of Occupancy between now and the end of the Third Round in 2025. Of that total, 94% are projected to be units in inclusionary housing developments.

| PROJECTION OF RESIDENTIAL DEVELOPMENT | | | | | | | | | |
|---------------------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|------------|------------|
| | '18 | '19 | '20 | '21 | '22 | '23 | '24 | '25 | Total |
| Pending Applications | | | | | | | | | 0 |
| Projected Development* | 4 | 3 | 5 | 4 | 3 | 5 | 2 | 4 | 30 |
| Projected Development | | | | | | | | | |
| Sunset Ridge | | | 24 | 24 | | | | | 48 |
| 95 Shepherds Lane | | | | | | | 27 | 27 | 54 |
| R-AH District (Forest Ave.) | | | | | 64 | 64 | | | 128 |
| R-AH District (Gordon Drive) | | | 20 | 21 | | | | | 41 |
| R-AH District (Riverview Dr.) | | | | | | | 26 | 27 | 53 |
| 670 Union Blvd (Forman Mills) | | | | | | | | 84 | 84 |
| 50 & 80 Bomont Place | | | | | | | 42 | 42 | 84 |
| Total | 4 | 3 | 49 | 49 | 67 | 69 | 97 | 184 | 522 |

*Based on historic trends of single-family construction

Of the 522 new residences projected to be built between now and 2025, 104 are anticipated to be reserved for low and moderate income households. See the table below.

| PROJECTION OF AFFORDABLE UNITS | | | | | | | | | |
|--------------------------------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|------------|
| | '18 | '19 | '20 | '21 | '22 | '23 | '24 | '25 | Total |
| Pending Applications | | | | | | | | | 0 |
| Projected Development | | | | | | | | | 0 |
| Projected Development | | | | | | | | | |
| Sunset Ridge | | | 4 | 4 | | | | | 8 |
| 95 Shepherds Lane | | | | 10 | | | | | 10 |
| R-AH District (Forest Ave.) | | | | | 12 | 13 | | | 25 |
| R-AH District (Gordon Drive) | | | 4 | 4 | | | | | 8 |
| R-AH District (Riverview Dr.) | | | | | | | 12 | 13 | 25 |
| 670 Union Blvd (Forman Mills) | | | | | | | | 13 | 13 |
| 50 & 80 Bomont Place | | | | | | | 7 | 8 | 15 |
| Total | 0 | 0 | 8 | 18 | 12 | 13 | 19 | 34 | 104 |

*Based on historic trends of single-family construction

7) CAPACITY FOR FAIR SHARE

This chapter of the HEFSP provides the following information as required by the rules:

- The Borough's capacity to accommodate its housing needs.
- 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.
- Lands of developers who have expressed a commitment to provide low and moderate income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

LAND CAPACITY

Totowa's capacity to accommodate its present and prospective affordable housing need is determined by three components – available land, water capacity and sewer capacity. Note that land development is limited by wetlands, flood plains, easements (conservation, sewer, water, etc.), parcel size and municipal regulations.

The Borough has conducted a Vacant Land Adjustment analysis that indicates 22 additional affordable units can be realistically constructed on the lands that are vacant and developable within the Borough. Four properties contributed to that number:

- Block 9, Lot 3, 101 Forest Avenue, 2.74 buildable acres – 4 RDP
- Block 11, Lot 9, 95 Shepherds Lane, 7.17 buildable acres – 11 RDP
- Block 179, Lot 4, 555 South Riverview Drive, 2.73 buildable acres – 4 RDP
- Block 180, Lot 5.01, 740 Union Boulevard, 1.72 buildable acres – 3 RDP

UTILITY CAPACITY

The Borough of Totowa has its own water and sewer departments, which it operates and maintains. According to the Borough's licensed water operator, there are currently no problems or issues with capacity or allocation. The Borough purchases water from the Passaic Valley Water Commission. According to the Borough Engineer, there are no current issues with sewer capacity. The Borough discharges waste water to the Passaic Valley Sewerage Commission – the Borough does not treat its own waste water. While there are no capacity issues, both the water and sewer system are in need of infrastructure improvements due to age and lack of regular capital improvements.⁶

APPROPRIATE LOCATIONS FOR AFFORDABLE HOUSING

Land that is most appropriate for the construction of low and moderate income housing includes the following:

1. Shepherds Lane – Block 11, Lot 9.01
 - Lot 9 was included in the VLA. This is now known as Lot 9.01.

⁶ Email from Borough Engineer Nordan Murphy on October 23, 2015.

2. Forest Avenue – Block 1, Lot 1; Block 2, Lots 1, 2, 3, and 4; Block 3, Lots 1, 1.01, 3, 4, 5, 6, 7 and 8; Block 4, Lots 1, 3, 4.01, 4, 5, 5.01, 6 and 6.01; Block 5, Lots 1, 2 and 3; Block 6, Lots 1, 2, 4, 5 and 12; Block 9, Lots 1, 1.01, 3, 4, 5, 6 and 7.
 - Block 9, Lot 2 was included in the VLA. Many of the lots are underutilized or the buildings are reaching the end of their lifetime and will likely be redeveloped in the next decade.
3. Gordon Drive – Block 179, Lot 4
 - This property was included in the VLA and has approximately 2.7 buildable acres
4. Riverview Drive – Block 133, Lots 10 and 11
 - These lots are presently residential in nature and are ripe for redevelopment. The lots contain roughly 3.58 buildable acres.
5. 670 Union Boulevard – Block 176, Lot 2
 - This property is currently developed but has been overlay zoned to permit inclusionary housing.
6. 50 and 80 Bomont Place – Block 133, Lots 2 and 2.01
 - These parcels are currently developed but have been overlay zoned to permit inclusionary housing.
7. Union Boulevard - B-2 Zone
 - Parcels within this zone that contain at least 20,000 square feet are appropriate for mixed-use development that includes multi-family inclusionary housing.

As for structures suitable for rehabilitation, the Borough believes there are roughly a dozen homes within the Borough that are in need of a major system repair (e.g. roof, electric, plumbing, etc.).

POTENTIAL AFFORDABLE HOUSING DEVELOPERS

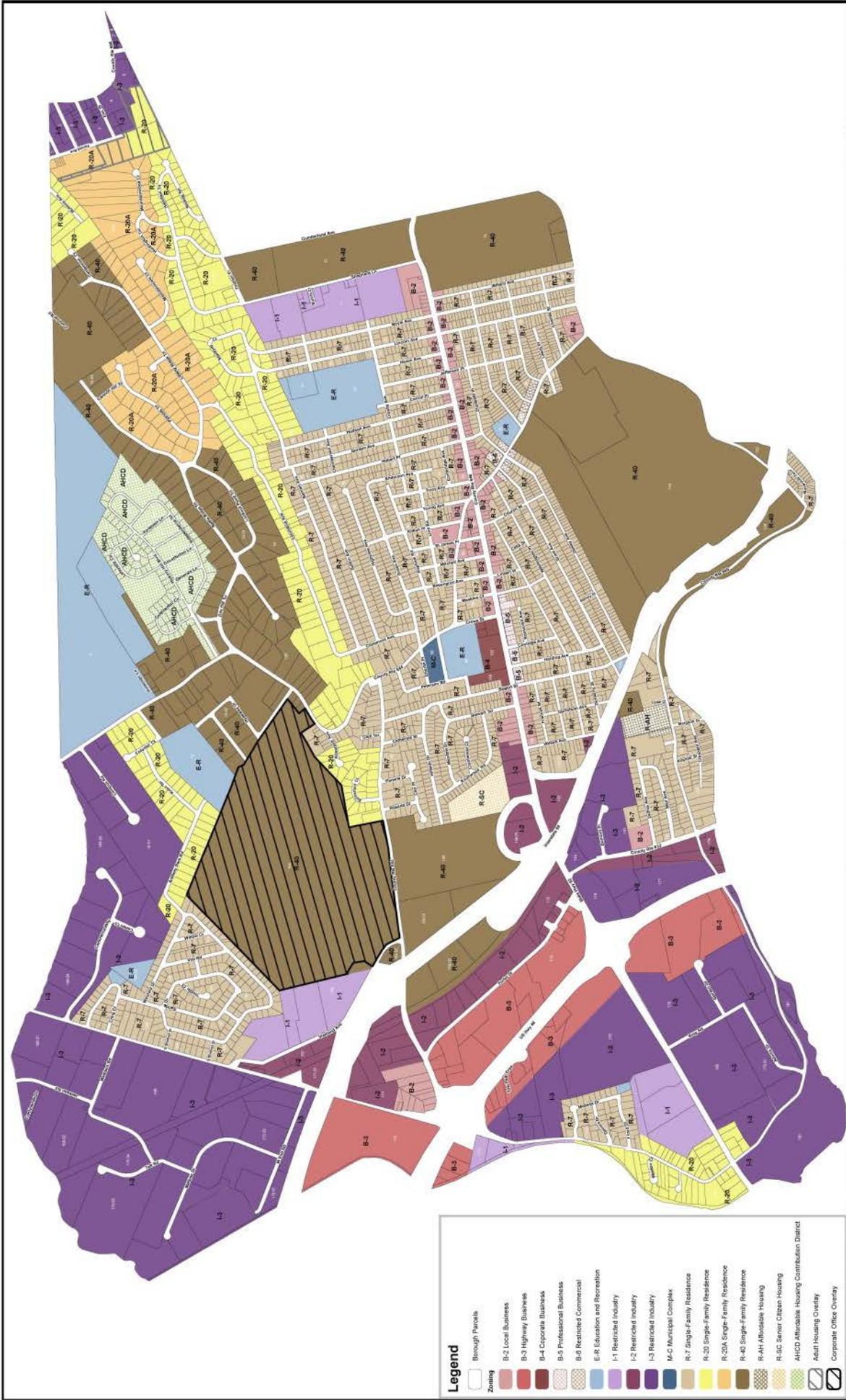
On May 21, 2015 Stephen M. Dahl of K. Hovnanian Companies, LLC submitted a letter to the Borough. The letter states that K. Hovnanian is an interested party and asked to be noticed on the Borough’s declaratory judgement action. The letter does not indicate that they are interested in building affordable units in the municipality or state that the developer owns a site within Totowa. Without a site the Borough is unable to review this proposal.

On May 15, 2018, 3 Crown Developers met with Borough officials to discuss a potential inclusionary housing development on Block 9, Lot 1 and 3. These parcels are within the R-AH inclusionary zone. This was an informal meeting where 3 Crown Developers presented a conceptual plan of the site followed by a discussion about the project with Borough officials. It is believed that 3 Crown Developers will submit an application for development this fall.

ANTICIPATED DEVELOPMENT PATTERNS

Anticipated land use patterns within the Borough of Totowa will most likely follow the established zoning map. Totowa has six commercial zones and three industrial zones. There are seven residential zones that provide a variety of housing options. Three of these zones are affordable housing zones. See the Zoning Map on the following page for details.

The only exception to the established land use pattern will be the inclusionary zones recently adopted by the Borough that have not been included on the Zoning Map.



- Legend**
- Through Parcels
 - Zoning**
 - B-2 Local Business
 - B-3 Highway Business
 - B-4 Corporate Business
 - B-5 Professional Business
 - B-6 Restricted Commercial
 - E-R Education and Recreation
 - I-1 Restricted Industry
 - I-2 Restricted Industry
 - I-3 Restricted Industry
 - M-C Municipal Complex
 - R-7 Single-Family Residence
 - R-20 Single-Family Residence
 - R-30A Single-Family Residence
 - R-40 Single-Family Residence
 - R-AH Affordable Housing
 - R-SC Senior Citizen Housing
 - AHCD Affordable Housing Contribution District
 - Adult Housing Overlay
 - Corporate Office Overlay

Zoning Map Revisions

| Revision Number | Date | Description |
|-----------------|------|-------------|
| | | |
| | | |
| | | |

1 inch = 500 feet



**PARCEL MAP
ZONING MAP**

Borough of Edison
Passaic County, New Jersey

July 2015

MC-001-102-003

Fair Share Plan

8) CONTENT OF FAIR SHARE PLAN

The Fair Share Plan contains the following information:

- Description of existing credits intended to satisfy the obligation;
- Description of mechanisms that will be used to meet any outstanding obligation; and
- An implementation schedule that sets forth a detailed timetable for units to be provided.

In adopting its housing element, a municipality may provide for its fair share of low and moderate income housing by means of any technique or combination of techniques that provide a realistic opportunity for the provision of the fair share. As per N.J.A.C. 5:93, these potential techniques include but are not limited to:

- Rehabilitation of existing substandard housing units;
- ECHO units (as a Rehabilitation credit);
- Municipally-sponsored and 100% affordable developments;
- Zoning for inclusionary development;
- Alternative living arrangements;
- Accessory apartment program;
- Purchase of existing homes;
- Write-down/buy-down programs; and
- Assisted living residences.

REGIONAL INCOME LIMITS

Dwelling units are affordable to low and moderate income households if the maximum sales price or rental cost is within their ability to pay such costs, based on a specific formula. The State provides income limits based upon the median gross household income of the affordable housing region in which the household is located. A moderate income household is one with a gross household income equal to or more than 50%, but less than 80%, of the median gross regional household income. A low income household is one with a gross household income equal to 50% or less of the median gross regional household income. Very-low income households are those with a gross household income equal to 30% or less of the median gross household income. Totowa is located in Region 1, which contains Bergen, Hudson, Passaic and Sussex County.

Using the 2018 regional income limits, a four-person household moderate income is capped at \$72,682. Two-person households could make up to \$58,146 and be considered a moderate income household or earn up to \$36,341 and be considered a low income household. See the table below for greater detail.

| 2018 REGIONAL INCOME LIMITS FOR REGION 1 | | | | |
|--|----------------|----------|----------|----------|
| Income | Household Size | | | |
| | 1 Person | 2 Person | 3 Person | 4 Person |
| Median | \$63,597 | \$72,682 | \$81,767 | \$90,853 |
| Moderate | \$50,878 | \$58,146 | \$65,414 | \$72,682 |
| Low | \$31,798 | \$36,341 | \$40,884 | \$45,426 |
| Very Low | \$19,079 | \$21,805 | \$24,530 | \$27,256 |

Source: http://ahpnj.org/member_docs/Income_Limits_2018.pdf

AFFORDABLE REQUIREMENTS

The three components that must be addressed by this plan are contained in the table below. As agreed to in the Settlement Agreement, Totowa performed a Structural Conditions Survey, which reduced the Rehabilitation Obligation to 8. The Prior Round Obligation (hereinafter “PRO”) is 215 and the Third Round Obligation is 454.

| AFFORDABLE HOUSING OBLIGATION | | | |
|-------------------------------|----------------|-------------|-------------|
| | Rehabilitation | Prior Round | Third Round |
| Obligation | 8 | 215 | 454 |
| RDP | - | 50 | 22 |
| Unmet Need | - | 165 | 432 |

As discussed in Chapter 1, Totowa has conducted a Vacant Land Adjustment analysis for the Third Round Obligation and determined the RDP to be 22, which means the Unmet Need is 432.

9) TOTOWA’S AFFORDABLE HOUSING OBLIGATION

Totowa’s Fair Share Plan describes the projects and mechanisms the Borough proposes to address its affordable housing obligation. The following sections address the three required components.

OBLIGATION

REHABILITATION - 8 UNITS

The Borough performed a Structural Conditions Survey in November of 2015, which revealed only 11 homes in need of repair. N.J.A.C. 5:93-5.2(a) permits municipalities to perform a Structural Conditions Survey, which can reduce the Rehabilitation Obligation. As shown in Appendix D, Totowa found 11 homes to be in need of repair. Using the low/moderate household regional share, 11 is multiplied by 0.718 to yield a Rehabilitation Obligation of 8. The reduction of the Rehabilitation Obligation using the Structural Conditions Survey is included in the Settlement Agreement.

| REHABILITATION OBLIGATION | | |
|---------------------------|---------------------|---------------------------|
| Deficient Structures | Regional Percentage | Rehabilitation Obligation |
| 11 | 0.718 | 8 |

PRIOR ROUND – 50 RDP & 165 UNMET NEED

The Borough of Totowa was granted Second Round Substantive Certification in 2004. The 2004 Compliance Report included the rental and age-restricted formulas. These formulas provide the minimum and maximum requirements regarding the development of rentals and age-restricted units for the PRO. The rental and age-restricted formulas below are taken from the Compliance Report.

Minimum rental obligation:

$$= 25\%(RDP)$$

$$= 25\%(50) = 12.5 = 13$$

It should be noted that N.J.A.C. 5:93-5.15(d)3 limits the number of rental bonuses to the minimum required rental obligation. Therefore, Totowa may receive a **maximum of 13 rental bonuses** for the PRO.

Maximum age-restricted:

$$= 25\% (RDP + \text{rehabilitation obligation} - \text{rehabilitation credits})$$

$$= 25\% (50+40-0) = 22.5 = 23$$

THIRD ROUND – 22 RDP & 432 UNMET NEED

As Totowa is seeking a Vacant Land Adjustment, the following formulas apply:

Minimum rental obligation:

$$= 25\%(RDP)$$

$$= 25\%(22) = 5.5 = 6$$

It should be noted that N.J.A.C. 5:93-5.15(d)3 limits the number of rental bonuses to the minimum required rental obligation. Therefore, Totowa may receive a **maximum of 6 rental bonuses** for the TRO.

Maximum age-restricted:

$$= 25\% (RDP + \text{rehabilitation obligation} - \text{rehabilitation credits})$$

$$= 25\% (22+8-0) = 7.5 = 7$$

VERY-LOW INCOME HOUSING

In 2008, P.L. 2008, c. 46 was signed by the Governor, which made a number of changes to the affordable housing rules. In fact, it amended the Fair Housing Act (hereinafter "FHA") to include a requirement that at least 13% of affordable housing units must be made available to very-low income households. Specifically, the FHA reads:

The council shall coordinate and review the housing elements as filed pursuant to section 11 of P.L.1985, c.222 (C.52:27D-311), and the housing activities under section 20 of P.L.1985, c.222 (C.52:27D-320), at least once every three years, to ensure that at least 13 percent of the housing units made available for occupancy by low-income and moderate income households will be reserved for occupancy by very low income households, as that term is defined pursuant to section 4 of P.L.1985, c.222 (C.52:27D-304).

"Very low income housing" means housing affordable according to federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs and occupied or reserved for

occupancy by households with a gross household income equal to 30% or less of the median gross household income for households of the same size within the housing region in which the housing is located.

Paragraph 11 of the Settlement Agreement states the Borough's obligation is three and that the Borough will comply as follows:

- Jawonio with five existing group home bedrooms.
- 13% set-aside for all rental inclusionary developments seeking approval.

EXISTING CREDITS

Totowa has a number of existing credits on the ground. The following sections describe all the Borough's existing affordable credits and the obligation they are assigned to.

REHABILITATION CREDITS

There are no existing Rehabilitation credits.

PRIOR ROUND RDP CREDITS

This section provides a description of each mechanism and its associated credits allocated to the Prior Round RDP.

ST. JOSEPH'S HOME FOR THE ELDERLY

St. Joseph's Home for the Elderly (hereinafter "St. Joe's") is located on Block 12, Lot 2 at 140 Shepherds Lane. The facility is also referred to as Little Sisters of the Poor. A division of the Roman Catholic Church, Little Sisters of the Poor is an international organization, whose mission is to provide housing for low income senior citizens age 65 or older. The facility only accepts residents with an annual income of less than \$24,000. The facility is Medicaid approved. The image on the following page shows the location and general surroundings of St. Joe's.⁷

The 2004 Compliance Report (Appendix A) labeled St. Joe's as a post-1986 credit. The Report indicates that during the Prior Round the Borough submitted information regarding 46 units that were nursing home beds prior to becoming Class C boarding home units in 1990 (21 units) and 1994 (25 units). The Report states "admission is restricted to individuals 60 years of age or older who are poor and cannot afford other appropriate places of residents".⁸

The 2004 Compliance Report granted credit for the facility as a Class C boarding home but limited the credit to the maximum age-restricted component for the Borough, which was 23 units. COAH also allocated 1 rental bonus. The Report also stated, "the remaining 23 excess age-restricted units may address a portion of the unmet need".

⁷ Image courtesy of <http://www.bing.com/mapspreview?FORM=Z9LH2#>

⁸ Note St. Joe's informed the Borough that admission was for those 65 and older in 2014.



During the COAH Tracking and Monitoring process in 2014, the Borough reevaluated St. Joe's and received additional information from the facility. As of June 24, 2014, the facility contained three types of living arrangements:

- Independent living apartments
- Long-term care (i.e. nursing home)
- Residential health care units

The 130,000 square foot building contains four floors; units by floor are as follows:

- Floor 1 - 18 independent living apartments
- Floor 2 - 18 independent living apartments and 42 long-term care units
- Floor 3 - 24 residential health care units
- Floor 4 - 24 residential health care units

The 36 apartments house residents who are independent and are free to come and go as they please. The 48 residential health care units are licensed by the New Jersey Department of Health, Division of Health Facilities Evaluation and Licensing. This License (Appendix E) actually licenses the facility to have 69 residential health care beds. One reason for the unit difference is that St. Joe's is presently using rooms for staff offices.

Based on the information above, the independent living apartments are eligible for credit under N.J.A.C. 5:93-5.14 (age-restricted housing). Furthermore, the residential health care units meet the definition of "alternative living arrangement" under N.J.A.C. 5:93-1.3, which includes residential health care facilities as regulated by the Department of Health. Therefore, the 48 residential health care units are eligible for credit under N.J.A.C. 5:93-5.8.

Based on this information, St Joe's is eligible for **84 credits and 1 bonus**. However, this mechanism's credits will be distributed as follows:

- 12 residential health care credits are allocated to the Prior Round RDP,
- 5 independent living apartment credits and 1 bonus are allocated to the Third Round RDP; and

- 36 residential health care and 31 independent living apartment credits are allocated to the Borough's Unmet Need.

DEVEREUX FACILITIES

The 2004 Compliance Report awarded the Borough credit for the three group homes operated by Devereux. These facilities were located at 169A Minnisink Road, 169B Minnisink Road and 653 Totowa Road. All three group homes were licensed by the Department of Human Services (See Appendix F). The home at 169A Minnisink Road provided five bedrooms for very-low income clients. The home at 169B Minnisink Road provided four bedrooms for very-low income clients. The group home at 653 Totowa Road provided four bedrooms for very-low income clients. This totals to 13 bedrooms.

However, the 2004 Compliance Report only reports nine bedrooms. It is clear that the Report overlooked one of the homes. It should be noted that the 2004 Report stated that the bedrooms are eligible for a one-for-one rental bonus for each of the bedrooms. However, due to the bonus cap only eight bonuses are being claimed. Therefore, Devereux is eligible to receive 13 credits pursuant to N.J.A.C. 5:93-5.8 (alterative living arrangements) and 8 rental bonuses pursuant to N.J.A.C. 5:93-5.15(d).

Based on the above, Devereux is eligible for **13 credits and 8 bonuses**.

JAWONIO

Jawonio owns a licensed group home on Block 133, Lot 12.02. The facility is located along South Riverview Drive and contains five bedrooms for very-low-income clients. A Certificate of Occupancy was issued in December of 2006. The home is licensed by the Department of Human Services (See Appendix G). The home has received funding from the HMFA Special Needs Housing trust as well as Capital Application Funding unit monies. Pursuant to N.J.A.C. 5:93-5.8 (alterative living arrangements) the home is eligible for five credits.

Based on this information, the Jawonio facility is eligible for **5 credits and 5 bonuses**. Just as the 2004 Compliance Report issued bonus credits for the group homes in the Prior Round, the Jawonio is eligible for rental bonuses pursuant to N.J.A.C. 5:93-5.15(d).

EXISTING PRIOR ROUND CREDIT SUMMARY

The completed mechanisms discussed in the section above provide 30 credits and 13 bonuses to the Prior Round RDP as shown in the table on the following page.

| EXISTING PRIOR ROUND RDP CREDITS | | | | | | |
|-----------------------------------|------------------------------------|--------|----------------|--------|-------|-------|
| Mechanism | Credit Type | Tenure | Age-Restricted | Credit | Bonus | Total |
| St. Joseph's Home for the Elderly | 100% Affordable - Res. Health Care | Rental | Yes | 12 | | 12 |
| Devereux - 169A Minnisink Rd | Alternative Living | Rental | - | 5 | | 5 |
| Devereux - 169B Minnisink Rd | Alternative Living | Rental | - | 4 | 4 | 8 |
| Devereux - 653 Totowa Rd | Alternative Living | Rental | - | 4 | 4 | 8 |
| Jawonio | Alternative Living | Rental | - | 5 | 5 | 10 |
| Total | | | | 30 | 13 | 43 |

PRIOR ROUND UNMET NEED

The Borough has a Prior Round Unmet Need of 165 units, which, for the purposes of settlement, was combined with the Third Round Unmet Need.

THIRD ROUND RDP CREDITS

COMMUNITY ACTION FOR INDEPENDENT LIVING

Located on Block 166, Lot 14.02 at 983 North Riverview Drive is a group home owned by Community Action for Independent Living (hereinafter "CAIL"). A Certificate of Occupancy was issued in May of 1999. The facility houses four individuals in four bedrooms and is licensed by the Department of Human Services (see Appendix H).

The 2004 Compliance Report failed to account for this group home. Pursuant to N.J.A.C. 5:93-5.8 (alternative living arrangements) the home is eligible for four credits.

Based on this information, the CAIL facility is eligible for **4 credits and 4 bonuses**. Just as the 2004 Compliance Report issued bonus credits for the group homes in the Prior Round, the CAIL is eligible for rental bonuses pursuant to N.J.A.C. 5:93-5.15(d).

ST. JOSEPH'S HOME FOR THE ELDERLY

See pages 30 and 31 for the description of St. Joe's. A total of **five** independent living apartments and **one bonus credit** are allocated to the Third Round RDP.

EXISTING THIRD ROUND RDP CREDIT SUMMARY

The table on the following page provides a summary of the existing credits used to satisfy a portion of the Third Round RDP.

| EXISTING THIRD ROUND RDP CREDITS | | | | | | |
|-----------------------------------|------------------------|--------|----------------|--------|-------|-------|
| Mechanism | Credit Type | Tenure | Age-Restricted | Credit | Bonus | Total |
| CAIL | Alternative Living | Rental | - | 4 | 4 | 8 |
| St. Joseph's Home for the Elderly | 100% Affordable - Apts | Rental | Yes | 5 | 1 | 6 |
| Total | | | | 9 | 5 | 14 |

UNMET NEED

The Borough's combined 597-unit Unmet Need consists of 165 units from the PRO and 432 units from the TRO. This section details completed mechanisms and their associated credits.

ST. JOSEPH'S HOME FOR THE ELDERLY

As mentioned above, St. Joseph's Home for the Elderly will allocate 36 residential health care units and 31 independent living apartment units to the Borough's combined Unmet Need for a total of **67 credits**.

EXISTING UNMET NEED CREDITS

As illustrated in the table below, one existing mechanism will be used to satisfy a portion of the Borough's combined Unmet Need.

| EXISTING UNMET NEED CREDITS | | | | | | |
|-----------------------------------|------------------------------------|--------|----------------|--------|-------|-------|
| Mechanism | Credit Type | Tenure | Age-Restricted | Credit | Bonus | Total |
| St. Joseph's Home for the Elderly | 100% Affordable - Res. Health Care | Rental | Yes | 36 | | 36 |
| St. Joseph's Home for the Elderly | 100% Affordable - Apts | Rental | Yes | 31 | | 31 |
| Total | | | | 67 | 0 | 67 |

PROPOSED MECHANISMS

The following mechanisms are proposed to achieve compliance with the Borough's obligation to provide affordable housing.

REHABILITATION MECHANISM

The purpose of a rehabilitation program is to rehabilitate substandard housing units occupied by low and Moderate income households. A substandard housing unit is defined as a unit with health and safety code

violations that require the repair or replacement of a major system. A major system includes weatherization, a roof, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems) and/or a load bearing structural system. Upon rehabilitation, housing deficiencies must be corrected, and the house must be brought up to code standard. The standard for evaluating rehabilitation activity shall be the local property maintenance code, or, if none is available, the BOCA Property Maintenance Code, in effect at the time of evaluation. The rehabilitation activity shall not include luxury improvements, the purchase of appliances (with the exception of stoves) or improvements that are strictly cosmetic. A rehabilitated unit is considered complete at the date of final inspection.

As per the Settlement Agreement, Totowa has an eight-unit Rehabilitation Obligation. Totowa will designate an experienced entity to administer the rehabilitation program, the entity may be an employee, a private consultant, or a combination of the two. The designated entity will prepare a marketing plan for Totowa's rehabilitation program, subject to the Court's approval. The rehabilitation program will be marketed through a combination of some, though not necessarily all, of the following: brochures; posters in prominent locations; notices in municipal tax bills; notices included in municipal publications; and informational meetings with civic and religious leaders, senior citizen groups and fraternal organizations.

The designated entity will maintain files on each program applicant. Totowa will require at least ten-year controls on affordability on owner-occupied and rental units. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:93-9.15.

The \$125,000 being reserved for the Borough Rehabilitation Program includes administrative and actual rehabilitation activities. Totowa will set aside a maximum of \$20,000 per unit of its rehabilitation component towards the hard costs and \$5,000 to \$7,000 per unit for administration.

It is anticipated that the Borough's Rehabilitation Program will be structured to encourage rehabilitation and continued occupancy with a forgivable loan/lien program. If a housing unit is sold prior to the end of the controls on affordability, at least part of the loan shall be recaptured and used to rehabilitate another housing unit. If the Borough structures a loan program to recapture money, recaptured money shall be used for another low and moderate income housing purpose or to repay a municipal bond issued to finance a low and moderate income housing activity.

Based on the above, the Borough's Rehabilitation Program would be eligible for **8 credits**.

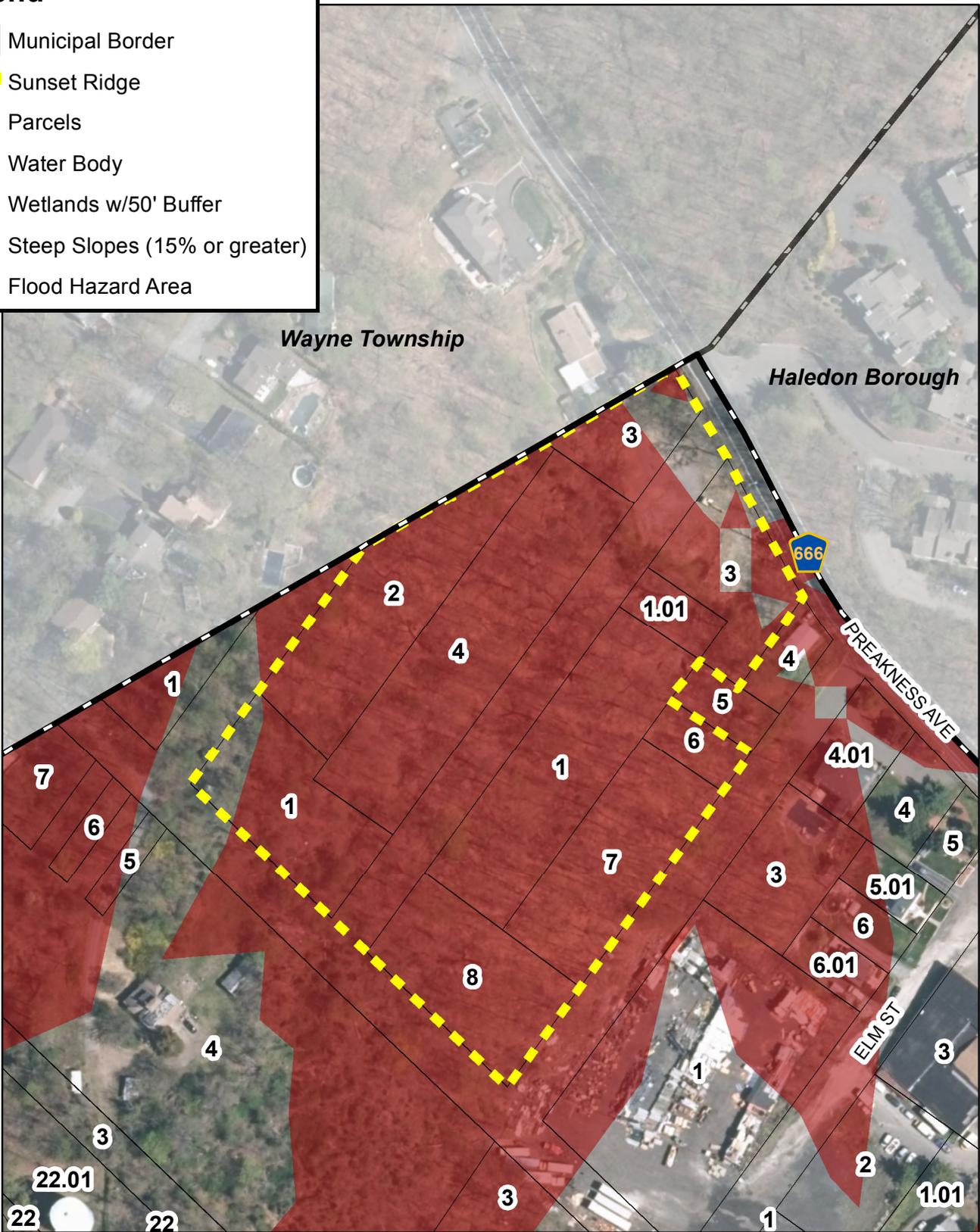
PRIOR ROUND RDP MECHANISMS

SUNSET RIDGE DEVELOPMENT, LLC

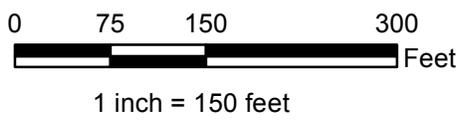
Sunset Ridge Development, LLC (hereinafter "Sunset Ridge") applied to the Zoning Board of Adjustment for use, height and bulk variance relief for a property known as 617 Preakness Avenue in early 2016. The site contains multiple blocks and lots designated as Block 2, Lots 1, 2, 3 and 4; and Block 3, Lots 1, 1.01, 3, 6, 7 and 8 (see map on following page). The application was for a 48-unit multi-family building that will include at least eight affordable units. The Board approved the application on February 10, 2016 and memorialized the resolution on March 9, 2016. The applicant returned to the Zoning Board on June 8, 2016 for preliminary and final site plan

Legend

-  Municipal Border
-  Sunset Ridge
-  Parcels
-  Water Body
-  Wetlands w/50' Buffer
-  Steep Slopes (15% or greater)
-  Flood Hazard Area



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SUNSET RIDGE
AERIAL
 BOROUGH OF TOTOWA
 PASSAIC COUNTY, NEW JERSEY



approval. The application was approved and memorialized on July 13, 2016.⁹ The developer has indicated that the units will be for-sale. See Appendix I for a copy of both resolutions.

The affordable housing rules require municipalities to designate sites that are available, suitable, developable and approvable, as defined in N.J.A.C. 5:93-1. These terms are defined below:

- “Approvable site” means a site that may be developed for low and moderate income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low and moderate income housing.
- “Available site” means a site with clear title, free of encumbrances which preclude development for low and moderate income housing.
- “Developable site” means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by DEP.
- “Suitable site” means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

The property meets the four prongs of the rules (hereinafter “Four-Prong Test”) as follows:

- Approvable site – The properties received preliminary and final site plan approval on July 13, 2016 to construct a 48-unit for-sale multi-family building. The developer has indicated that eight of the units will be affordable.
- Available site – The properties are privately-owned with no known title or encumbrance issues.
- Developable site – The properties are located in water and sewer service areas.
- Suitable site – The lots are adjacent to the single-family residential uses to the northwest in Wayne Township, a townhouse development to the northeast in Haledon Borough and single-family residential uses to the south in Totowa. Additionally, a vacant property is located south of the lots. As for environmental constraints, 5.54 acres of slopes greater than 15% (hereinafter “steep slopes”) are located on the site according to GIS mapping. However, development of this site has been approved and the steep slopes will be disturbed.

Based on the above information, Sunset Ridge is eligible to receive **8 credits** pursuant to N.J.A.C. 5:93-5.6 (inclusionary development). However, one credit from this mechanism will be allocated to the Third Round RDP.

PROPOSED PRIOR ROUND RDP MECHANISM SUMMARY

The proposed mechanism would provide 7 credits to address the remainder of the Prior Round RDP. The table on the following page shows the credits that are anticipated.

⁹ It should be noted that the Borough adopted Ordinance No. 08-2016 on May 10, 2016, which rezoned the subject site from the I-3 Restricted Industry District to the R-AH Affordable Housing District.

| PROPOSED PRIOR ROUND RDP MECHANISMS | | | | | | |
|-------------------------------------|--------------|----------|----------------|--------|-------|-------|
| Mechanism | Credit Type | Tenure | Age-Restricted | Credit | Bonus | Total |
| Sunset Ridge | Inclusionary | For-sale | - | 7 | 0 | 7 |
| Total | | | | 7 | 0 | 7 |

THIRD ROUND RDP MECHANISMS

The Borough proposes the following mechanisms to apply to the Third Round RDP.

SUNSET RIDGE DEVELOPMENT, LLC

As stated above, **one credit** from the Sunset Ridge development will be applied to the Third Round RDP.

95 SHEPHERDS LANE

On April 27, 2017 the Planning Board granted Preliminary and Final Site Plan approval with “c” bulk variance relief to G.O.M. Real Estate Investment, LLC to construct an inclusionary multi-family development on Block 11, Lot 9.01, located at 95 Shepherds Lane (See Appendix J). The approved development, once constructed, will contain a total of 54 for-sale units within four buildings, including ten affordable housing units.

95 Shepherds Lane meets the four prongs of the rules as follows:

- Approvable site – The property received preliminary and final site plan approval on April 27, 2017 to construct a for-sale multi-family complex consisting of 44 market-rate and ten affordable housing units.
- Available site – The property is privately-owned with no known title or encumbrance issues.
- Developable site – The property is located in water and sewer service areas.
- Suitable site – The lot is adjacent to the single-family residential uses to the north, northeast, southeast, and west. A cemetery is located across Shepherds Lane while a warehouse building is south of the property. The lot contains a few areas with steep slope conditions that total approximately 3,080 square feet. The map on the following page illustrates the steep slope areas.

Based on the information above, the development at 95 Shepherds Lane is eligible for **10 credits** pursuant to N.J.A.C. 5:93-5.6 (inclusionary development). However, six credits will be allocated to the Borough’s Unmet Need.

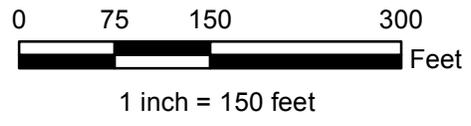
RESIDENTIAL – AFFORDABLE HOUSING DISTRICT (FOREST AVENUE)

On May 10, 2016 the Borough of Totowa adopted Ordinance No. 08-2016 (see Appendix K). The Ordinance amended the existing R-AH Affordable Housing District to expand the zone and amend the use, bulk and design standards. The area along Forest Avenue was added to the R-AH District, specifically:

- Block 1, Lot 1
- Block 2, Lots 1, 2, 3 and 4
- Block 3, Lots 1, 1.01, 3, 4, 5, 6, 7 and 8

Legend

-  95 Shepherds Lane
-  Parcels
-  Water Body
-  Wetlands w/50' Buffer
-  Steep Slopes (15% or greater)
-  Flood Hazard Area



95 SHEPHERDS LANE
AERIAL
BOROUGH OF TOTOWA
PASSAIC COUNTY, NEW JERSEY



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- Block 4, Lots 1, 3, 4.01, 5, 5.01, 6 and 6.01
- Block 5, Lots 1, 2, and 3
- Block 6, Lots 1, 2, 4, 5 and 12
- Block 9, Lots 1, 1.01, 3, 4, 5, 6 and 7

Some of the lots are vacant, while others are developed with a variety of uses. See the map on the following page for the delineation of Forest Avenue. A few parcels are not fully utilized, and others contain buildings that are reaching the end of their lifetime and are likely to be redeveloped between now and 2025. Some of the properties are constrained by steep slopes.

Ordinance No. 08-2016 permits two development options:

- For-sale residential development. An inclusionary housing development at a maximum density of 12.5 units per acre with a 20% affordable housing set-aside.
- Rental residential development. An inclusionary housing development at a maximum density of 15 units per acre with a 20% affordable housing set-aside.

Principal permitted uses include multi-family dwellings, townhouse dwellings, stacked townhomes and utilities and essential services. It should be noted that the Ordinance requires a minimum 50-foot-wide natural landscaped buffer to be provided along the western boundary line that abuts the homes fronting on Mountainwood Court, Hamilton Trail and Stirling Terrace.

The properties that comprise the “Forest Avenue” area of the R-AH District (excluding the Sunset Ridge Development) contain approximately 8.5 buildable acres according to GIS mapping. Assuming the properties are developed with rental housing, they could produce roughly 128 units, of which 25 would be affordable.

The “Forest Avenue” R-AH District meets the Four-Prong Test as follows:

- Approvable site – This area was rezoned in 2016 to permit inclusionary residential housing developments at a density of 12.5 units per acre for for-sale developments and 15 units per acre for rental developments. The use is permitted as-of-right.
- Available site – The properties in the Forest Avenue R-AH District are privately-owned with no known title or encumbrance issues.
- Developable site – All properties in the District are located in water and sewer service areas.
- Suitable site – The properties are located in the northern most area of the Borough along Preakness Avenue. Across Preakness Avenue in Haledon Borough are townhomes and single-family dwellings. Single-family residential uses are also located to the east in Paterson, south in Totowa and west in Wayne Township. The properties are encumbered by steep slopes. The total area of the steep slopes is approximately 21 acres according to GIS mapping. However, roughly 8.5 acres are buildable.

Pursuant to N.J.A.C. 5:93-5.6 (inclusionary development) and the above information, this mechanism could be eligible for up to **25 credits**. However, three of the potential credits will be allocated to the Third Round RDP while the remaining 22 potential credits would be applied to the Borough’s combined Unmet Need.

PROPOSED THIRD ROUND RDP MECHANISM SUMMARY

See the table below for the mechanisms with credits allocated to satisfy the remainder of the Third Round RDP.

| PROPOSED THIRD ROUND RDP MECHANISMS | | | | | | |
|-------------------------------------|--------------|----------|----------------|--------|-------|-------|
| Mechanism | Credit Type | Tenure | Age-Restricted | Credit | Bonus | Total |
| 95 Shepherds Lane | Inclusionary | For-sale | - | 4 | | 4 |
| Sunset Ridge | Inclusionary | For-sale | - | 1 | | 1 |
| R-AH District (Forest Avenue) | Inclusionary | TBD | - | 3 | | 3 |
| Total | | | | 8 | 0 | 8 |

UNMET NEED

95 SHEPHERDS LANE

As discussed above, the approved development at 95 Shepherds Lane will allocate **6 credits** to the Borough’s Unmet Need.

RESIDENTIAL – AFFORDABLE HOUSING DISTRICT (GORDON DRIVE)

On May 10, 2016 the Borough of Totowa adopted Ordinance No. 08-2016. The Ordinance amended the existing R-AH Affordable Housing District to expand the zone and amend the use, bulk and design standards. The area between Gordon Drive and Route 46 was added to the R-AH District, specifically Block 179, Lot 4 was rezoned. Lot 4 is presently vacant.

The property contains 6.43 acres and also has approximately 70 feet of frontage on the Gordon Drive cul-de-sac. Along the western property line is a 25 foot wide utility easement. The property is limited by steep slopes and a flood hazard area, which reduces the buildable area to 2.73 acres. North of the property is Bob’s Discount Furniture. East of the lot is Route 46. To the south is Riverview Drive, across which is the Passaic River. To the west are industrial and office uses located along Gordon Drive. A map of the parcel can be found on the following page.

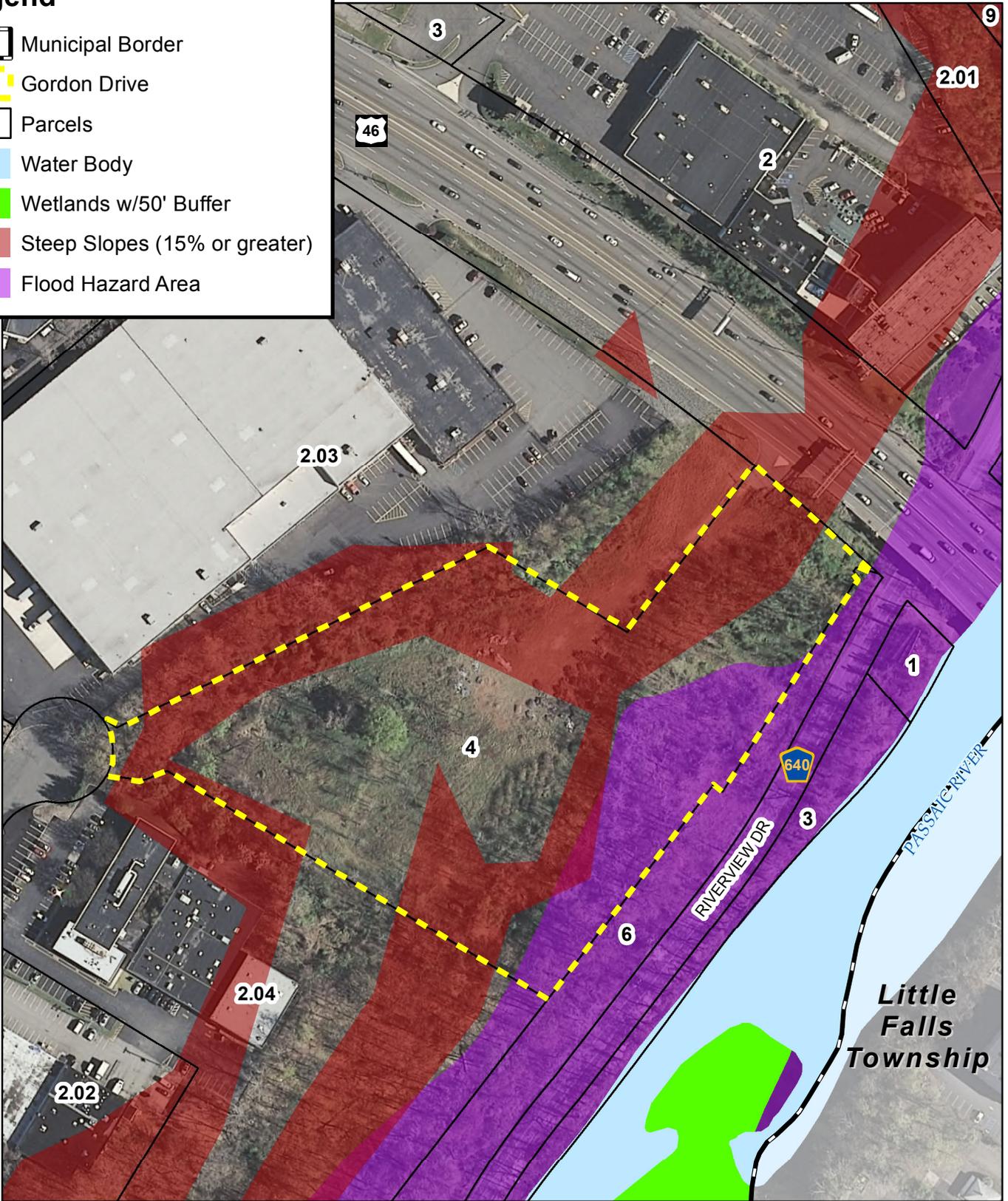
Ordinance No. 08-2016 permits two development options:

- For-sale residential development. An inclusionary housing development at a maximum density of 12.5 units per acre with a 20% affordable housing set-aside.
- Rental residential development. An inclusionary housing development at a maximum density of 15 units per acre with a 20% affordable housing set-aside.

Principal permitted uses include multi-family dwellings, townhouse dwellings, stacked townhomes and utilities and essential services. The adopted ordinance is included in Appendix K. Based on the buildable acres, it is anticipated that the property could yield approximately 41 units based on the permitted rental density. Of this number, 8 units would be affordable.

Legend

-  Municipal Border
-  Gordon Drive
-  Parcels
-  Water Body
-  Wetlands w/50' Buffer
-  Steep Slopes (15% or greater)
-  Flood Hazard Area



**GORDON DRIVE
AERIAL**
BOROUGH OF TOTOWA
PASSAIC COUNTY, NEW JERSEY



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The “Gordon Drive” R-AH District meets the Four-Prong Test as follows:

- Approvable site – The property was rezoned in 2016 to permit inclusionary residential housing developments at a density of 12.5 units per acre for for-sale developments and 15 units per acre for rental developments. The use is permitted as-of-right.
- Available site – Lot 4 is privately-owned with no known title issues. A 25-foot-wide utility easement exists along the western property line.
- Developable site – The property is located in water and sewer service areas.
- Suitable site – The property is adjacent to commercial uses to the north and east, across Route 46. Vacant land lies southeast of the property with the Passaic River located across Riverview Drive. Industrial and office uses are located to the southwest of the property. As for environmental constraints, the property contains 2.66 acres of steep slopes and 1.12 acres of a FEMA designated Special Flood Hazard Area (hereinafter “SFHA”). Despite these constraints, 2.73 acres are buildable.

Pursuant to N.J.A.C. 5:93-5-6 (inclusionary development) this mechanism could be eligible for up to **8 credits**.

RESIDENTIAL – AFFORDABLE HOUSING DISTRICT (RIVERVIEW DRIVE)

The Residential - Affordable Housing District (“R-AH”) presently exists within the Borough. As shown on the Zoning Map, the zone encompasses Block 133, Lots 10 and 11. These lots are located along Riverview Drive, which is a County Road. The properties are surrounded by single-family homes on three sides. To the northeast is a cemetery. To the north and northwest is a contractor’s yard. This property buffers the R-AH District from Route 80. The map on the following page shows the parcels.

The lots are residential in nature. Lot 10 encompasses 4.1 acres and Lot 11 comprises 0.48 acres. The properties are encumbered by steep slopes and a flood hazard area. This reduces the buildable acreage to 1.94 acres. However, the Borough believes that the mapping with regards to steep slopes is inaccurate. Furthermore, immediately east of the property an eight-lot subdivision was recently constructed located along Cedar Court. This property was also somewhat sloped, but the development was constructed with the assistance of a retaining wall. Therefore, the Borough does not believe the lots are limited by steep slopes. This leaves one acre in the flood hazard area, which translates to 3.58 buildable acres.

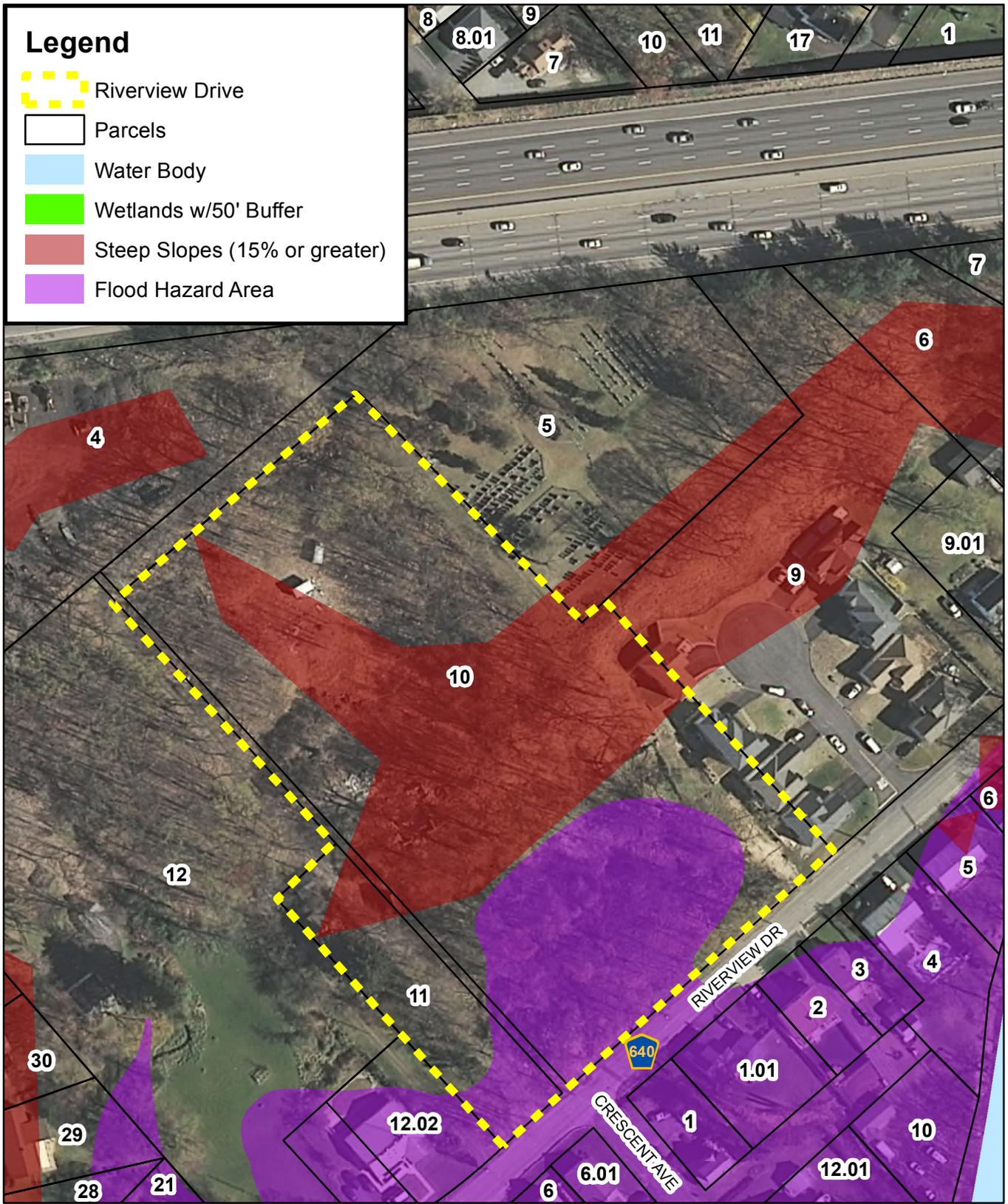
On May 10, 2016 the Borough of Totowa adopted Ordinance No. 08-2016. The Ordinance amended the existing R-AH Affordable Housing District to expand the zone and amend the use, bulk and design standards. Ordinance No. 08-2016 permits two development options:

- For-sale residential development. An inclusionary housing development at a maximum density of 12.5 units per acre with a 20% affordable housing set-aside.
- Rental residential development. An inclusionary housing development at a maximum density of 15 units per acre with a 20% affordable housing set-aside.

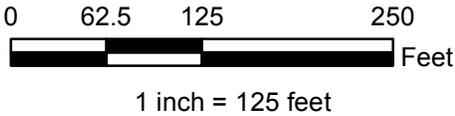
Principal permitted uses include multi-family dwellings, townhouse dwellings, stacked townhomes and utilities and essential services.

Legend

-  Riverview Drive
-  Parcels
-  Water Body
-  Wetlands w/50' Buffer
-  Steep Slopes (15% or greater)
-  Flood Hazard Area



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RIVERVIEW DRIVE
AERIAL
BOROUGH OF TOTOWA
PASSAIC COUNTY, NEW JERSEY



The “Riverview Drive” R-AH District meets the four prongs of the rules as follows:

- Approvable site – The properties were rezoned in 2016 to permit inclusionary residential housing developments at a density of 12.5 units per acre for for-sale developments and 15 units per acre for rental developments. The inclusionary use is permitted as-of-right.
- Available site – The lots are privately-owned with no known title issues. There is an eight-foot-wide right-of-way between the two lots to serve the adjacent cemetery.
- Developable site – The property is located in water and sewer service areas.
- Suitable site – The properties are adjacent to single-family dwellings to the east, south and west. A cemetery is located to the northeast of the property while a storage yard is located to the northwest. Approximately one acre is located within a SFHA.

Based on 3.58 buildable acres, it is anticipated that the Riverview Drive site could yield 10 affordables assuming the project was rental. Pursuant to N.J.A.C. 5:93-5-6 (inclusionary development) this mechanism could be eligible for **10 credits**.

RESIDENTIAL – AFFORDABLE HOUSING DISTRICT (FOREST AVENUE)

See pages 39 and 40 for a description of the Residential – Affordable Housing District (Forest Avenue). As discussed in the description, this mechanism could yield up to 25 credits with **22 credits** allocated to the Borough’s combined Unmet Need.

670 UNION BOULEVARD (FORMAN MILLS)

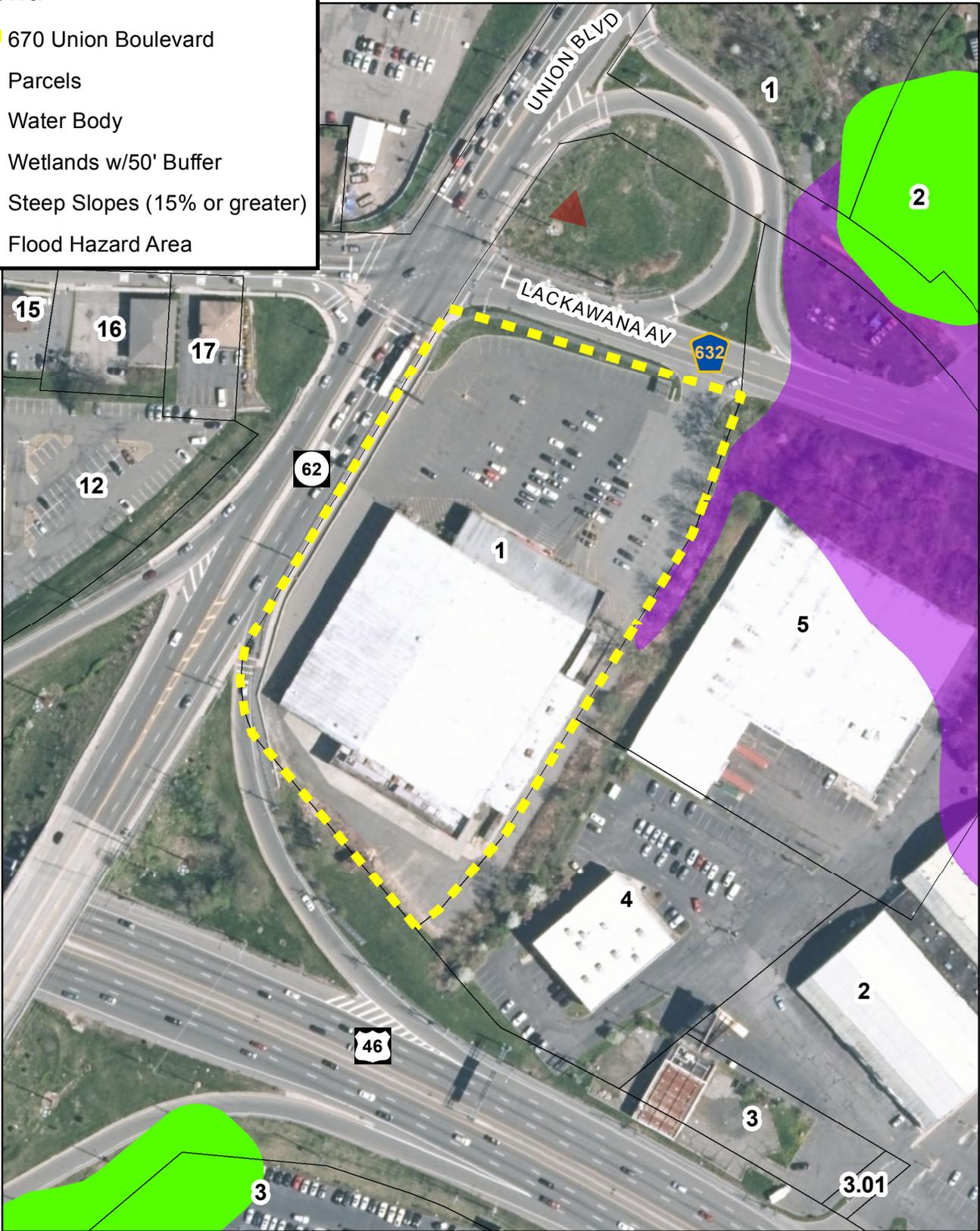
Identified as Block 176, Lot 2 and located at 670 Union Boulevard, this site is located on the east side of Union Boulevard between Route 46 and Lackawana Avenue. See the map on the following page for the site’s general location. Today, the site is occupied by a Forman Mills and a large parking lot. On April 24, 2018, Ordinance No. 09-2018 was adopted by the Borough (See Appendix L). The Ordinance amended the Code to add a new subchapter entitled “Multi-Family Residential Overlay District” (hereinafter “MFR”). The MFR Overlay District permits four-story inclusionary multi-family buildings at a density of 15 units per acre for for-sale developments and 20 units per acre for rental developments. The overlay requires a 20% affordable housing set-aside for both for-sale and rental developments. This parcel is approximately 4.2 acres and could therefore be developed with a maximum of 84 units. This would result in 13 affordable rental units.

The property known as 670 Union Boulevard meets the four prongs of the rules as follows:

- Approvable site – The property was overlay zoned in 2018 to permit inclusionary residential housing developments at a maximum density of 20 units per acre. This use is as-of-right and a developer could submit an application at any time.
- Available site – The property is privately-owned with no known title or encumbrance issues.
- Developable site – The property is located in water and sewer service areas.
- Suitable site – The property is surrounded by commercial uses to the south and west. Office and industrial uses are located to the northeast and east. It should be noted that a jughandle is directly north of the property. According to GIS data, the property does not contain any environmental constraints.

Legend

-  670 Union Boulevard
-  Parcels
-  Water Body
-  Wetlands w/50' Buffer
-  Steep Slopes (15% or greater)
-  Flood Hazard Area



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670 UNION BOULEVARD
AERIAL
 BOROUGH OF TOTOWA
 PASSAIC COUNTY, NEW JERSEY



Based upon the above, 670 Union Boulevard is eligible for credits as an inclusionary development. This site could provide up to **13 credits** if redeveloped.

50 AND 80 BOMONT PLACE

50 and 80 Bomont Place are located just west of the intersection of Union Boulevard and Route 80. The sites contain an office/warehouse building and parking. To the north is Route 80, to the east is an industrial building and to the south is a catering /event hall. To the west is a jughandle.

Block 133, Lots 2 and 2.01 were overlay zoned on April 24, 2018 via Ordinance No. 09-2018. The Ordinance permits two development options:

- For-sale residential development. An inclusionary housing development at a maximum density of 15 units per acre with a 20% affordable housing set-aside.
- Rental residential development. An inclusionary housing development at a maximum density of 20 units per acre with a 20% affordable housing set-aside.

The residential development is permitted to contain multi-family dwellings, stacked townhouse dwellings and utilities and essential services. Assuming the future development is for rental housing, this property could yield up to 84 units.

50 and 80 Bomont Place meet the Four-Prong Test as follows:

- Approvable site – The property was rezoned in 2018 to permit inclusionary residential housing developments at a maximum density of 20 units per acre. Therefore, inclusionary uses are as-of-right.
- Available site – The property is privately-owned with no known title or encumbrance issues.
- Developable site – The property is located in water and sewer service areas.
- Suitable site – Surrounding uses include Interstate 80 to the north, industrial uses to the east, a parking lot to the south and roadways to the west. Approximately 1.85 acres of the site is within a SFHA. There is also a 1.03-acre area of wetlands with a 50-foot buffer area located partially within the SFHA. See the map on the following page for an overview of the site.

As demonstrated above, this site passes the Four-Prong Test and is eligible for affordable housing credits. Based on the information above, 50 and 80 Bomont Place could provide at least **15 credits**.

UNION BOULEVARD CONDITIONAL USE

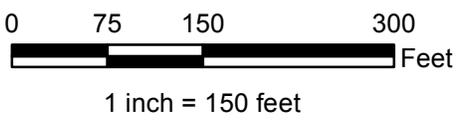
Pursuant to the Settlement Agreement with FSHC, dated April 24, 2018, the Borough adopted Ordinance No. 10-2018 on April 24, 2018, which amended the B-2 Zone to conditionally permit multi-family mixed-use developments above permitted B-2 District principal uses at a maximum density of 20 units per acre. Required conditions in the Ordinance include a minimum lot size of 20,000 square feet and a maximum building height of three stories. See Appendix M for Ordinance No. 10-2018 and the map on page 50 for the parcels within the B-2 Zone.

Legend

-  50 & 80 Bomont Place
-  Parcels
-  Water Body
-  Wetlands w/50' Buffer
-  Steep Slopes (15% or greater)
-  Flood Hazard Area



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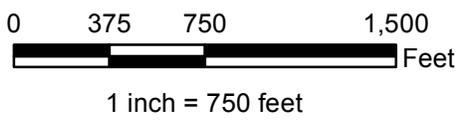
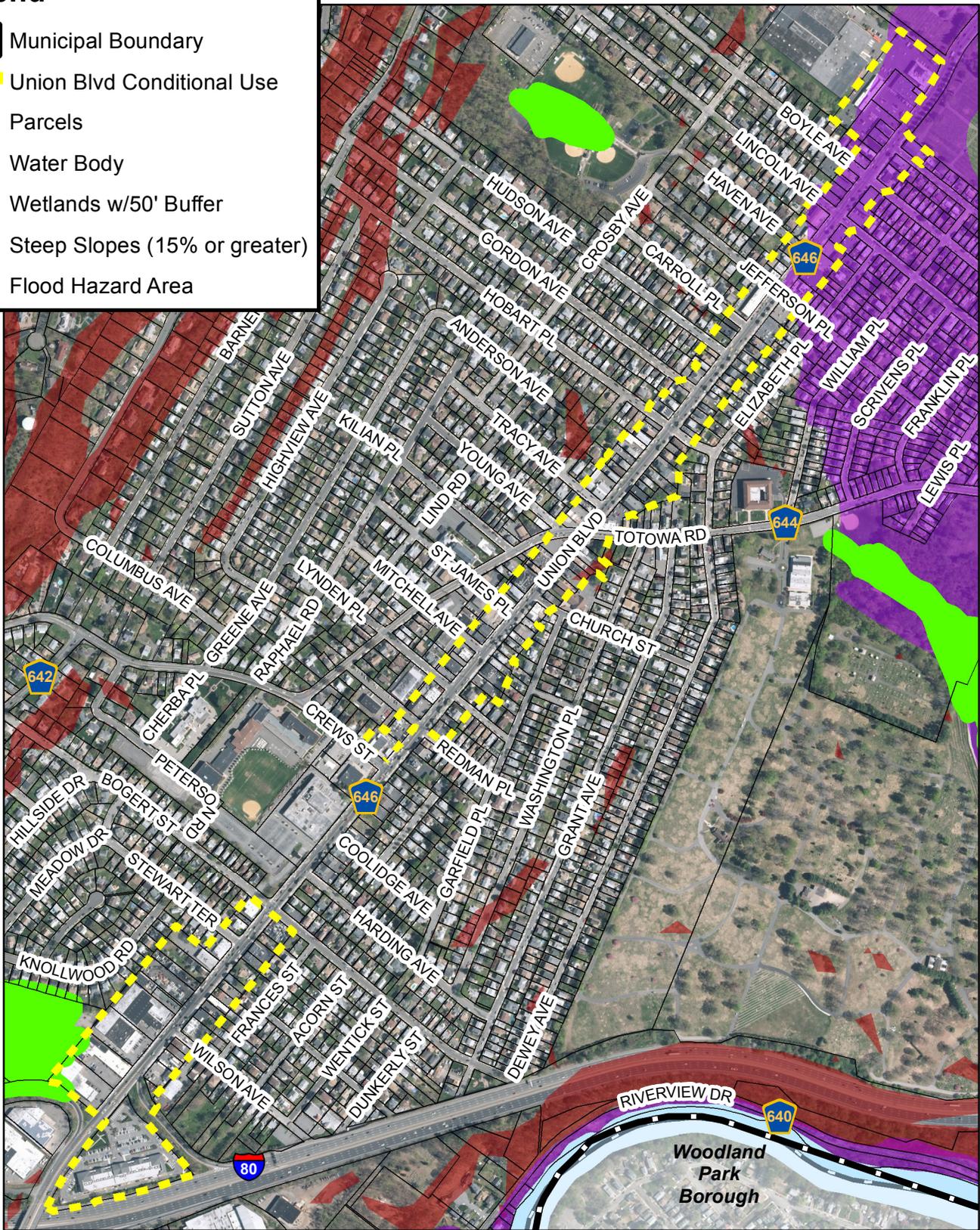


50 & 80 BOMONT PLACE
AERIAL
 BOROUGH OF TOTOWA
 PASSAIC COUNTY, NEW JERSEY



Legend

-  Municipal Boundary
-  Union Blvd Conditional Use
-  Parcels
-  Water Body
-  Wetlands w/50' Buffer
-  Steep Slopes (15% or greater)
-  Flood Hazard Area



UNION BLVD CONDITIONAL USE
AERIAL
 BOROUGH OF TOTOWA
 PASSAIC COUNTY, NEW JERSEY



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The B-2 District Conditional Use on Union Boulevard meets the four prongs of the rules as follows:

- Approvable site – The properties are currently zoned B-2. The B-2 District was amended on April 24, 2018 to conditionally permit inclusionary multi-family housing at a maximum density of 20 units per acre.
- Available site – Properties in the B-2 District are privately-owned with no known title or encumbrance issues.
- Developable site – All properties are located in water and sewer service areas.
- Suitable site – The B-2 Zone along Union Boulevard is located on either side of the road between Interstate 80 and Shepherds Lane, excluding between Bogert Street and Crews Street. In general, properties to the rear of those fronting on Union Boulevard are residential uses. However, the southernmost end of the District is adjacent to Interstate 80 and industrial uses. The northern most end of the District is adjacent to a cemetery to the north and east and an industrial building to the west. As for environmental constraints, a majority of the B-2 District is not encumbered by any steep slopes, wetlands or SFHA. However, approximately 8.7 acres of a SFHA is located in the northern part of the Zone above Jefferson Place. Additionally, small areas of wetlands and steep slopes are located at the southernmost end of the District and between Totowa Road and Church Street, respectively. See the map on page 50 for the B-2 District boundary and environmental constraints within.

Based on the information above, the amended B-2 Zone regulations could yield additional affordable credits.

PROPOSED COMBINED UNMET NEED MECHANISM SUMMARY

The mechanisms proposed in this section have the potential to provide affordable housing credits, which can be applied towards the Borough’s combined Unmet Need. The table below provides a summary of those mechanisms.

| PROPOSED COMBINED UNMET NEED MECHANISMS | | | | | | |
|---|--------------|----------|----------------|--------|-------|-------|
| Mechanism | Credit Type | Tenure | Age-Restricted | Credit | Bonus | Total |
| 95 Shepherds Lane | Inclusionary | For-sale | - | 6 | | 6 |
| R-AH District (Gordon Dr.) | Inclusionary | TBD | - | 8 | | 8 |
| R-AH District (Riverview Dr.) | Inclusionary | TBD | - | 10 | | 10 |
| R-AH District (Forest Ave.) | Inclusionary | TBD | - | 22 | | 22 |
| 670 Union Blvd (Forman Mills) | Inclusionary | TBD | - | 13 | | 13 |
| 50 & 80 Bomont Place | Inclusionary | TBD | - | 15 | | 15 |
| Union Blvd Conditional Use | Inclusionary | TBD | - | TBD | | TBD |
| Total | | | | 74 | 0 | 74 |

SUMMARY OF MECHANISMS & CREDITS

The table on the next page provides a summary of the mechanisms, credits and bonuses this HEFSP proposes.

| EXISTING AND PROPOSED CREDITS | | | | |
|-----------------------------------|------------------------------------|------------|-----------|------------|
| Mechanism | Credit Type | Credit | Bonus | Total |
| Prior Round RDP | | | | |
| St. Joseph's Home for the Elderly | 100% Affordable - Res. Health Care | 12 | | 12 |
| Devereux - 169A Minnisink Rd | Alternative Living | 5 | | 5 |
| Devereux - 169B Minnisink Rd | Alternative Living | 4 | 4 | 8 |
| Devereux - 653 Totowa Rd | Alternative Living | 4 | 4 | 8 |
| Jawonio | Alternative Living | 5 | 5 | 10 |
| Sunset Ridge | Inclusionary | 7 | 0 | 7 |
| | Total | 37 | 13 | 50 |
| Third Round RDP | | | | |
| CAIL | Alternative Living | 4 | 4 | 8 |
| St. Joseph's Home for the Elderly | 100% Affordable - Apts | 5 | 1 | 6 |
| 95 Shepherds Lane | Inclusionary | 4 | | 4 |
| Sunset Ridge | Inclusionary | 1 | | 1 |
| R-AH District (Forest Avenue) | Inclusionary | 3 | | 3 |
| | Total | 17 | 5 | 22 |
| Combined Unmet Need | | | | |
| St. Joseph's Home for the Elderly | 100% Affordable - Res. Health Care | 36 | | 36 |
| St. Joseph's Home for the Elderly | 100% Affordable - Apts | 31 | | 31 |
| 95 Shepherds Lane | Inclusionary | 6 | | 6 |
| R-AH District (Gordon Dr.) | Inclusionary | 8 | | 8 |
| R-AH District (Riverview Dr.) | Inclusionary | 10 | | 10 |
| R-AH District (Forest Ave.) | Inclusionary | 22 | | 22 |
| 670 Union Blvd (Forman Mills) | Inclusionary | 13 | | 13 |
| 50 & 80 Bomont Place | Inclusionary | 15 | | 15 |
| Union Blvd Conditional Use | Inclusionary | TBD | | TBD |
| | Total | 141 | | 141 |

10) IMPLEMENTATION SCHEDULE

The table on the next page provides an anticipated implementation schedule for the mechanisms that are proposed within the Borough of Totowa.

| IMPLEMENTATION SCHEDULE | | | | | | | | |
|--|------|------|------|------|------|------|------|------|
| Mechanism | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
| Borough Rehabilitation Program | | | | | | | | |
| Solicit Applicants | | | | | | | | |
| Rehabilitate Units | | | | | | | | |
| Sunset Ridge | | | | | | | | |
| Construction | | | | | | | | |
| Occupancy | | | | | | | | |
| 95 Shepherds Lane | | | | | | | | |
| Construction | | | | | | | | |
| Occupancy | | | | | | | | |
| R-AH District (Gordon Dr.) | | | | | | | | |
| Site Plan Application | | | | | | | | |
| Review and Approval | | | | | | | | |
| Construction | | | | | | | | |
| Occupancy | | | | | | | | |
| R-AH District (Forest Ave.) | | | | | | | | |
| Site Plan Application | | | | | | | | |
| Review and Approval | | | | | | | | |
| Construction | | | | | | | | |
| Occupancy | | | | | | | | |
| R-AH District (Riverview Dr.) | | | | | | | | |
| Site Plan Application | | | | | | | | |
| Review and Approval | | | | | | | | |
| Construction | | | | | | | | |
| Occupancy | | | | | | | | |
| 670 Union Boulevard | | | | | | | | |
| Site Plan Application | | | | | | | | |
| Review and Approval | | | | | | | | |
| Construction | | | | | | | | |
| Occupancy | | | | | | | | |
| 50 & 80 Bomont Place | | | | | | | | |
| Site Plan Application | | | | | | | | |
| Review and Approval | | | | | | | | |
| Construction | | | | | | | | |
| Occupancy | | | | | | | | |
| B-2 District on Union Boulevard Conditional Use | | | | | | | | |
| Site Plan Application | | | | | | | | |
| Review and Approval | | | | | | | | |
| Construction | | | | | | | | |
| Occupancy | | | | | | | | |

11) SETTLEMENT TERMS

As outlined in the Borough's Settlement Agreement with FSHC, dated April 24, 2018, the Borough of Totowa agreed to the following terms. Below each term is a description of how each term will be implemented, highlighted in **bold**.

1. The Borough agrees to require 13% of all the affordable units referenced in this HEFSP, excepting those units that were constructed or granted preliminary or final site plan approval prior to July 1, 2008, to be very-low income units, with half of the very-low income units being available to families. Based upon the agreed Third Round RDP of 22, there is a requirement for three (3) units to be reserved for very-low income households. The municipality will comply with those requirements as follows:
 - a. The Jawonio group home provides five bedrooms, all of which are reserved for very-low income households.
 - b. A 13% very-low income set-aside would be imposed on rental applications seeking approval for inclusionary development. **This will be implemented through the Borough's affordable housing ordinance and as applications are reviewed.**
2. At least 50% of the units addressing the Third Round Obligation shall be affordable to a combination of very-low income and low income households with the remainder affordable moderate income households. **This will be implemented through the Borough's Affordable Housing Ordinance and as applications are reviewed.**
3. At least 25% of the Third Round Obligation shall be met through rental units including at least half in rental units available to families. **This will be incorporated as applications are reviewed.**
4. At least half of the total units addressing the Third Round Obligation in total must be available to families. **This will be incorporated as applications are reviewed.**
5. The Borough agrees to comply with an age-restricted cap of 25% and to not request a waiver of that requirement. This shall be understood to mean that in no circumstance may the municipality claim credit towards its fair share obligation for age-restricted units that exceed 25% of all units developed or planned to meet its cumulative Prior Round and Third Round fair share obligation. **This will be incorporated as applications are reviewed.**
6. The Borough will comply with N.J.A.C. 5:80-26.15(f)(5) and will also provide notice of all available affordable housing units to Passaic Resource Network, New Bridge Services, Family Promise of Bergen County and Hudson County Housing Resource Center. The Borough shall, as part of its regional affirmative marketing strategies during its implementation of the affirmative marketing plan, provide notice to the above organizations of all available affordable housing units. The borough also agrees to require any other entities, including developers or persons or companies retained to do affirmative marketing, to comply with this paragraph. **This will be implemented through the Affirmative Marketing Plan and the Borough's Administrative Agent.**
7. All units shall include the required bedroom distribution, be governed by controls on affordability and affirmatively marketed in conformance with the Uniform Housing Affordability Controls ("UHAC"), N.J.A.C. 5:80-26.1 et. seq. or any successor regulation, with the exception that in lieu of 10% of affordable units in rental projects being required to be at 35% of median income, 13% of affordable units in such projects shall be required to be at 30% of median income, and all other applicable law. All new construction units shall be adaptable in conformance with P.L.2005, c.350/N.J.S.A. 52:27D-311b and all other applicable law. The Borough, as part of its HEFSP, shall adopt and/or update appropriate implementing ordinances in conformance with standard ordinances and guidelines developed by COAH to ensure that this provision is

satisfied. Income limits for all units that are part of the Plan required by this Agreement and for which income limits are not already established through a federal program exempted from the Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26.1 shall be updated by the Borough annually within 30 days of the publication of determinations of median income by HUD.

a. **The Borough will implement the required bedroom distribution and the adaptable requirements through its Affordable Housing Ordinance and as the applications are reviewed.**

8. The Borough shall prepare a Spending Plan, subject to the approval of the Court, and reserves the right to seek approval from the Court that the expenditures of funds contemplated under the Spending Plan constitute “commitment” for expenditure pursuant to N.J.S.A. 52:27D-329.2 and -329.3, with the four-year time period for expenditure designated pursuant to those provisions beginning to run with the entry of a final judgement approving this settlement in accordance with the provisions of in re Tp. Of Monroe, 442 N.J. Super. 565 (Law Div 2015)(aff’d 442 N.J. Super. 563). On the first anniversary of the Judgement of Repose/Compliance, and on every anniversary of that date thereafter through the end of the period of protection from litigation reference in this Agreement, the Borough agrees to provide annual reporting of trust fund activity to the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services, or other entity designated by the State of New Jersey, using forms approved by the Special Master. The reporting shall include an accounting of all housing trust fund activity, including the source and amount of funds collected and the amount and purpose for which any funds have been expended. The Borough will also provide a copy of the reporting to FSHC.

a. **The Borough has prepared a Spending Plan that will be approved after the HEFSP is adopted. Monitoring requirements can be found in the Affordable Housing Ordinance and will be completed by Totowa’s Municipal Housing Liaison.**

9. On the first anniversary of the Judgement of Repose/Compliance, and every anniversary thereafter through the end of this Agreement, the Borough agrees to provide annual reporting of the status of all affordable housing activity within the municipality through posting on the municipal website with a copy of such posting provided to the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services, or other entity designated by the State of New Jersey, using forms previously developed for this purpose by the Council on Affordable Housing or any other forms endorsed by the Special Master and FSHC. The Borough will also provide a copy of the reporting to FSHC.

a. **Monitoring requirements can be found in the Affordable Housing Ordinance and will be performed by the Municipal Housing Liaison.**

10. The Fair Housing Act includes two provisions regarding actions to be taken by the Borough during the ten-year period of protection provided in this agreement. The Borough agrees to comply with those provisions as follows:

a. For the midpoint realistic opportunity review due on July 1, 2020, as required pursuant to N.J.S.A. 52:27D-313, the Borough will post on its municipal website, provide a copy to the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services, or other entity designated by the State of New Jersey, a status report as to its implementation of its Plan and an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity and whether the mechanisms to meet unmet need should be revised or supplemented. Such copy provide opportunity for the aforementioned entities to submit comments to the municipality, regarding whether any sites no longer present a realistic opportunity and should be replaced and whether the mechanisms to meet unmet need should be revised or supplemented. The Borough will also provide a copy of the reporting to FSHC.

- b. For the review of very-low income housing requirements required by N.J.S.A. 52:27D-329.1, within 30 days of the third anniversary of the Judgment of Repose/Compliance, and every third year thereafter, the Borough will post on its municipal website, provide a copy to the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services, or other entity designated by the State of New Jersey, a status report as to its satisfaction of its very-low income requirements referenced herein. Such copy provide opportunity for the aforementioned entities to submit comments to the municipality, regarding whether any sites no longer present a realistic opportunity and should be replaced and whether the mechanisms to meet unmet need should be revised or supplemented. The Borough will also provide a copy of the reporting to FSHC.
- c. **Monitoring requirements can be found in the Affordable Housing Ordinance and will be performed by the Municipal Housing Liaison.**

12) APPENDIX

- A. Second Round Substantive Certification
- B. Settlement Agreement
- C. Vacant Land Adjustment Analysis
- D. Structural Conditions Survey
- E. St. Joe's License
- F. Devereux License
- G. Jawanio License & Form
- H. CAIL License
- I. Sunset Ridge Resolutions
- J. 95 Shepherds Lane Resolution
- K. Ordinance No. 08-2016
- L. Ordinance No. 09-2018
- M. Ordinance No. 10-2018
- N. Rehabilitation Manual
- O. Sales and Rental Operating Manual
- P. Rehabilitation, Sales and Rental Operating Manual Resolution
- Q. Affirmative Marketing Plan
- R. Affirmative Marketing Plan Resolution
- S. Affordable Housing Ordinance
- T. Development Fee Ordinance
- U. Municipal Housing Liaison Resolution
- V. Administrative Agent Resolution
- W. Planning Board HEFSP Resolution
- X. Council HEFSP Resolution
- Y. Spending Plan
- Z. Council Spending Plan Resolution
- AA. Intent to Bond Resolution