



HOUSING ELEMENT AND FAIR SHARE PLAN

Ringwood Borough, Passaic County

June 2, 2025

Prepared by:



**J Caldwell
& Associates, LLC**
Community Planning Consultants

2025 Housing Element and Fair Share Plan

Ringwood Borough Passaic County, New Jersey

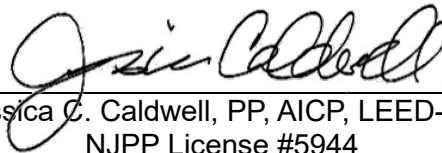
Ringwood Borough Planning Board

Robert Steirs, Chair
Andrew Burgoyne, Vice-Chair
Sean Noonan, Class I, Mayor's Designee
James Martocci, Class II
Zoltan Kiraly, Class III, Council Member
John Speer, Class IV, Executive Secretary
Joseph Cortina, Class IV
Jennifer Larson, Class IV
Angelo Martino, Class IV
John Caillie, Alternate #1
Robert Monroe, Alternate #2

Allison Winkler, Board Secretary
Jameson Van Eck, Esq., Board Attorney
David Hals, P.E., Board Engineer
Jessica Caldwell, P.P., A.I.C.P., Board Planner

JUNE 2025

Prepared by:



Jessica C. Caldwell, PP, AICP, LEED-GA
NJPP License #5944

Contents

1. Introduction	1
1.1 Community Overview.....	1
1.2 Relationship to Other Plans	3
Municipal Master Plan.....	3
State Development and Redevelopment Plan (2001).....	3
Highlands Regional Master Plan	3
County Comprehensive Plan.....	4
Surrounding Municipalities' Master Plans	4
1.3 History of Affordable Housing	5
Overview.....	5
1.4 Purpose and Goals.....	8
1.5 Contents of the Plan	8
2. Demographic Characteristics	9
2.1 Population	9
Population change, 1990-2020	9
Age	10
Households.....	11
Income.....	12
2.2 Employment Characteristics	13
Workforce	13
Commuting Characteristics	14
Employment by Industry.....	15
3. Housing Characteristics	16
3.1 Inventory of housing stock	16
Housing Occupancy and Tenure	16
Vacancy Status	16
Units In Structure	17
Year Structure Built	18
3.2 Costs and Value	18
Selected Monthly Owner Costs	18
Value.....	20
3.3 Substandard Housing Capable of Being Rehabilitated.....	20
3.4 Projection of Housing Stock.....	21
Housing Units Certified	21

Planning and Zoning Board Approvals	22
Lands Available for New Construction and Redevelopment	22
Multigenerational Housing	24
4. Fair Share Plan	25
4.1 Plan Purpose and Goals	25
4.2 Determination of Housing Need	25
Prior Round Obligation	25
Third Round Obligation	26
Fourth Round Obligation	30
4.3 Lands Available for New Construction and Redevelopment	31
Build-Out Analysis and Vacant Land Adjustment	31
Lack of Water and Sewer	32

APPENDICES

APPENDIX A – RESOLUTIONS/SETTLEMENT AGREEMENT

APPENDIX B – ORDINANCES

APPENDIX C – SPENDING PLAN

APPENDIX D – MARKETING PLAN

APPENDIX E – DEED RESTRICTIONS

APPENDIX F – HIGHLANDS BUILDOUT ANALYSIS

1. Introduction

1.1 Community Overview

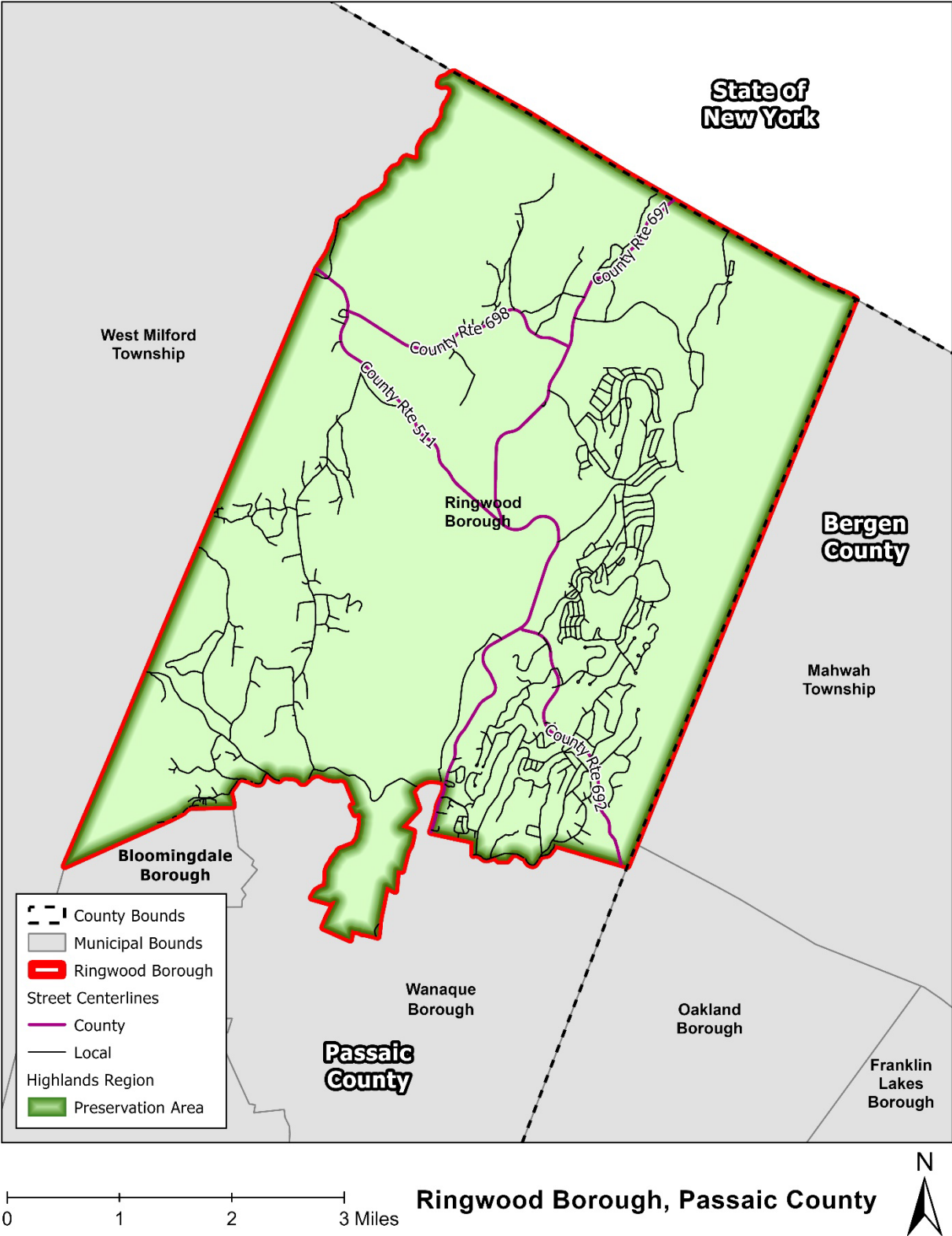
The Borough of Ringwood is located in northeastern Passaic County, New Jersey and lies in the Ramapo Mountains. Geographically, it is about 25 miles northwest of New York City. The Borough has a land area of 27.4 square miles, making it one of the larger municipalities in Passaic County by area. The Borough had a population of 11,735 people and 4,364 total housing units, according to the 2020 U.S. Decennial Census and the American Community Survey (ACS) 5-Year Estimates data. County Routes 511 and 692 traverse through the southwestern portion of the Borough. Land use in the municipality is predominantly a mix of open space and residential neighborhoods, with commercial, recreation, industrial, and business uses to a lesser degree.

Ringwood shares its northern border with three municipalities located in New York (state) including the Town of Warwick and the Town of Tuxedo in Orange County, and the Town of Ramapo in Rockland County. In New Jersey, the Borough shares its western border with West Milford Township in Passaic County; its southern border with Bloomingdale Borough and Wanaque Borough in Passaic County; and its eastern border with Mahwah Township and Oakland Borough in Bergen County.

The Borough is located entirely within the Preservation Area of the Highlands Region (18,230 acres). The municipality's Petition for Plan Conformance was approved by the Highlands Council on October 13, 2011.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Figure 1. Context Map



1.2 Relationship to Other Plans

Municipal Master Plan

The most recent comprehensive Master Plan Update was prepared in February 1991, with Reexamination Reports prepared in 2006, 2012, and 2022. The 2022 Master Plan Reexamination Report recommended updating the Borough's Housing Element and Fair Share Plan. The following goals and objectives, which are of particular relevance to this Housing Element and Fair Share Plan, are as follows:

1. To abide by the New Jersey Fair Housing Act and any regulations under the Act.
2. To provide a range of housing opportunities within the Borough.
3. To develop housing strategies to address the needs of various age groups, including affordable housing for senior citizens.
4. To provide for residential densities and lot sizes that do not exceed the capabilities and limitations of natural systems and available infrastructure.

State Development and Redevelopment Plan (2001)

At the time of the preparation of this Housing Element and Fair Share Plan (HEFSP), the update to the New Jersey State Development and Redevelopment Plan (SDRP) is expected to be completed in late 2025. The last update to the SDRP was adopted in 2001. The State Development and Redevelopment Plan's Planning Areas do not apply to Highlands Preservation Area communities. Therefore, the State Plan is generally superseded by the Highlands Regional Master Plan in Highlands conforming municipalities. Nonetheless, the SDRP has goals for the state with respect to housing as follows:

Housing: Provide for a full range of housing choices primarily in Centers at appropriate densities to accommodate projected growth. Ensure that housing in general – and in particular affordable, senior citizen, special needs and family housing – is developed with access to a range of commercial, cultural, educational, recreational, health and transportation services and facilities. Focus multi-family and higher-density, single-family housing in Centers. Any housing in the Environs should be planned and located to maintain or enhance the cultural and scenic qualities and with minimum impacts on environmental resources.

Highlands Regional Master Plan

The Highlands Regional Master Plan was adopted in 2008 in response to the Highlands Water Policy and Planning Protection Act (N.J.S.A. 13:20-1 et. seq.) of 2004. This RMP has been updated several times, in 2018, 2019, and 2024. The entirety (100%) of Ringwood Borough is situated within the Highlands Preservation Area where conformance with the RMP is mandatory.

The Highlands Council adopted, "RMP Addendum 2024-3: Highlands Affordable Housing Guidelines" on July 18, 2024, which established standards for identifying locations for affordable housing and availability of land and resources in the region. This guidance was used as part of the preparation of this HEFSP. This HEFSP also supports the RMP's Housing and Community Facilities Goal 60: "Market rate and affordable housing sufficient to meet the needs of the Highlands Region within the context of economic, social, and environmental considerations and constraints."

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

County Comprehensive Plan

The Passaic County Highlands Master Plan Element was adopted on July 7, 2011 to provide guidance of the County's development in a sustainable manner. This HEFSP is consistent with the following goals and policy objectives outlined in the Passaic County Highlands Master Plan Element:

1. To guide the appropriate use or development of all lands in a manner that will promote public health, safety, convenience, and general welfare.
2. To promote development of Passaic County that does not conflict with the development and general welfare of neighboring counties or the state as a whole.
3. To promote and coordinate with municipalities on the establishment of appropriate population densities and concentrations that will contribute to the well-being of persons, neighborhoods, communities and regions and preservation of the environment.
4. To promote the provisions of sufficient space in appropriate locations for a variety of agricultural, residential, recreational, commercial, and industrial uses and open space, both public and private, according to their respective environmental requirements in order to meet the needs of all citizens.
5. To promote a desirable visual environment through creative development techniques and good civic design and arrangement.
6. To encourage shared services and coordination of the various public and private procedures and activities shaping land development with a view of lessening the cost of such development and to the more efficient use of land.

Surrounding Municipalities' Master Plans

Mahwah Township, Bergen County

Ringwood shares just over five (5) miles of its eastern border with Mahwah Township, where currently a road connection does not exist between the 2 municipalities. Mahwah last prepared a Reexamination Report and an amendment to its 2013 Master Plan in 2022; this HEFSP does not significantly impact Mahwah's Master Plan.

Oakland Borough, Bergen County

Just under a half-mile (about 0.21 miles) of Ringwood's eastern border is shared with the Borough of Oakland. This results in no road connection(s) between the two municipalities. This HEFSP does not impact Oakland's 2000 Master Plan, which was last reexamined in 2016.

Bloomington Borough, Passaic County

A portion (approximately 1.5 miles) of Ringwood's southern border is shared with the Borough of Bloomington. There are no local roads that provide direct connections between Ringwood and Bloomington. Bloomington's 1996 Master Plan was last reexamined in 2014 and amended in 2015. This HEFSP does not significantly impact this or other notable features of Bloomington.

Wanaque Borough, Passaic County

Ringwood shares its remaining southern border with the Borough of Wanaque (approximately eight (8) miles). Several local roads provide access between Ringwood and Wanaque including Ringwood Avenue / Greenwood Lake Turnpike / County Road 511, Skyline Drive / County Road 692, Conklintown Road, Canterbury Road, Manning Road, and Westbrook Road. This HEFSP

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

does not significantly impact the Borough of Wanaque or its Master Plan, which was last reexamined in 2010.

West Milford Township, Passaic County

Ringwood Borough shares approximately 10 miles of its western border with West Milford Township and is connected via Greenwood Lake Turnpike / County Road 511, Burnt Meadow Road, and Westbrook Road. In addition, the Highlands Preservation Area entirely encompasses both municipalities therefore, strategic land use planning of this section is vital. The recommendations set forth in this HEFSP do not negatively impact West Milford, its planning efforts, or its Master Plan, which was last reexamined in 2023.

1.3 History of Affordable Housing

Overview

The New Jersey Supreme Court, in Mount Laurel I (1975) and Mount Laurel II (1983) required all New Jersey municipalities to take affirmative actions toward providing their “fair share” of the region’s need for affordable housing for low- and moderate-income households. . In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act (FHA) in 1985. This act created the Council on Affordable Housing (COAH) to assess the statewide need for affordable housing, allocated that need on a municipal fair share basis, and review and approve housing plans aimed at implementing the local fair share obligation.

Subsequently, the New Jersey Municipal Land Use Law (MLUL) was amended to require a housing element as a mandatory element of the municipal master plan. According to the MLUL, “a municipality’s housing 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 (52:27D-310).”

Ringwood Borough received substantive certification of its Fair Share and Housing Plan Element from COAH pursuant to the regulations of the First and Second Round. Ringwood passed Ordinance No. 1997-29 for Fair Housing with the purpose of setting regulations regarding low- and moderate-income housing units in the Borough of Ringwood that are consistent with the provisions of N.J.A.C. 5:93 et seq. as effective on June 6, 1994. These rules are pursuant to the Fair Housing Act of 1985 and the Borough of Ringwood’s constitutional obligation to provide for its fair share of low- and moderate-income housing.

Ringwood created a Special Residence District with Ordinance No. 1999-09 to help meet the Borough’s low- and moderate-income housing obligation by providing a realistic opportunity for the construction of affordable housing. It also meets the Master Plan objectives for the construction of senior citizen housing. This zone also takes environmental constraints into consideration by following the environmental objectives of the Master Plan.

COAH adopted its Third Round rules in December 2004. On January 25, 2007, the Appellate Division issued a decision on an appeal of COAH’s Third Round regulations, which required COAH to revise its Third Round Rules and precluded COAH from issuing Third Round Substantive Certifications until the new rules were adopted. Subsequent to the Appellate Division ruling, the Highlands Council adopted the Highlands Regional Master Plan (RMP) on July 17, 2008. The RMP provides the basis to determine the capacity of the Highlands Region to accommodate appropriate economic growth while ensuring the sustainability of the resources in the region.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

On September 5, 2008, Governor Corzine issued Executive Order 114, which addressed implementation of the Highlands RMP and the need for coordination between the Highlands Council and COAH. On November 12, 2008, COAH granted an extension from the December 31, 2008 petition deadline to December 8, 2009 for any Highlands municipality under COAH's jurisdiction, based on certain conditions.

Following the submission, on October 8, 2010, the Appellate Division invalidated COAH's Rules in In re Adoption of N.J.A.C. 5:96 & 5:97 by the New Jersey Council on Affordable Housing, 416 N.J. Super. 462 (App. Div. 2010). The decision stated, among other things, that growth share methodology was invalid, and directed COAH to adopt rules utilizing methodologies similar to those used in the First and Second Round Rules.

Ringwood has previously participated in COAH and submitted an adopted Housing and Fair Share Plan in 2005. The Borough then updated its Fair Share Plan to response to COAH's revised 2008 Third Round rules and comply with COAH's amended regulations and the Highlands RMP, which identified affordable housing obligations for 2004-2014. The revised rules extended the Third Round affordable housing obligations by four years and relied upon a "growth share" methodology. However, this methodology was later invalidated, as stated above.

On September 26, 2013 the Supreme Court affirmed the Appellate Division's 2010 decision and remanded to COAH to undertake new rulemaking based on COAH's prior round rules and methodologies. COAH failed to formally adopt amended Third Round Rules. The Supreme Court on March 10, 2015 ordered the following:

- A. The Fair Housing Act's exhaustion of administrative remedies requirements is dissolved and the Courts may resume their role as the forum of first resort for evaluating municipal compliance with Mount Laurel obligations.
- B. The effective date of the Order was June 8, 2015.

Ringwood Borough filed for declaratory judgement on July 6, 2015 seeking a declaration of its compliance with the Mount Laurel and the Fair Housing Act of 1985, N.J.S.A. 52:27D-301, et seq., in accordance with the In re N.J.A.C. 5:96 and 5:97, supra. Through the declaratory judgement process, the Borough and FSHC have agreed to settle the litigation and to present the settlement to the trial court with jurisdiction over this matter to review, recognizing that the settlement of Mount Laurel litigation is favored because it avoids delays and the expense of trial and results more quickly in the construction of homes for lower-income households. The Settlement Agreement was finalized on October 15, 2024. The settlement was approved at a Fairness Hearing on May 8, 2025.

On March 20, 2024, Governor Murphy signed into law Bill A4/S50 (P.L. 2024, c.2), which set forth the rules and regulations governing the Fourth Round (2025-2035) of affordable housing obligations in New Jersey. This law abolished COAH and shifted implementation of the Fair Housing Act to the New Jersey Department of Community Affairs (DCA), creating the Affordable Housing Dispute Resolution Program (the Program).

On October 18, 2024, the Department of Community Affairs (DCA) prepared and submitted a non-binding report ("DCA Report")¹ on the Fourth Round affordable housing fair share obligations for all municipalities within the State of New Jersey. The DCA indicated that Ringwood Borough's

¹ NJ DCA, Affordable Housing Obligations for 2025-2035 (Fourth Round): Methodology and Background, October 2024.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Fourth Round Present Need/Rehabilitation Obligation is 26 units and the Prospective Need is 133 units. The FHA, as amended by P.L. 2024, c.2, (“Amended FHA”) explicitly stated the DCA’s numbers are non-binding.

On January 21, 2025, pursuant to P.L.2024, c.2, the Borough Council adopted Resolution #2025-47, committing to its fair share obligation for the Fourth Round (2025-2035). This Resolution set forth the following obligations (not including any durational or vacant adjustments):

Fourth Round Rehabilitation/Present Need Obligation (pursuant to P.L. 2024, c.2 ²)	26
Fourth Round (2025-2035) Prospective Need Obligation (pursuant to P.L. 2024, c.2 ³)	133

Following, pursuant to the Amended FHA and Directive #14-24, the Borough filed a Declaratory Judgment action in Superior Court seeking approval of a Housing Element and Fair Share Plan proposed to be approved by June 30, 2025. Pursuant to the Amended FHA, given that there were no challenges by interested parties to the adopted number, the above obligations were established by default on March 1, 2025.

² David N. Kinsey, PhD, PP, FAICP, New Jersey Low- and Moderate-Income Housing Obligations for 1999-2025 Calculated Using the NJ COAH Prior Round (1987-1999) Methodology, May 2016.

³ Ibid.

1.4 Purpose and Goals

The purpose of this Housing Element and Fair Share Plan is to provide a realistic opportunity to address the housing needs of Ringwood Borough residents across all income levels. This plan proposes multiple opportunities to develop a variety of housing types to meet these needs, which can be integrated into the existing land use pattern and character of the Borough. This Plan has been prepared to meet the requirements of the Municipal Land Use Law (MLUL), Fair Housing Act (FHA), the New Jersey State Development and Redevelopment Plan (SDRP), and Bill A4/S50 (P.L. 2024, c.2).

This HEFSP supports the goals of the Borough's 2022 Master Plan Reexamination, specifically the following:

1. To abide by the New Jersey Fair Housing Act and any regulations under the Act.
2. To provide a range of housing opportunities within the Borough.
3. To develop housing strategies to address the needs of various age groups, including affordable housing for senior citizens.
4. To provide for residential densities and lot sizes that do not exceed the capabilities and limitations of natural systems and available infrastructure.

This HEFSP also supports the goals of the 2008 Highlands RMP, specifically the Housing and Community Facilities Goal 60: "Market rate and affordable housing sufficient to meet the needs of the Highlands Region within the context of economic, social, and environmental considerations and constraints."

1.5 Contents of the Plan

Municipal Land Use Law (N.J.S. § 52:27D-310) and the Fair Housing Act (P.L. 1985, c.222) require that the Housing Element and Fair Share Plan include the following:

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

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);

- F. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- G. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L. 2021, c. 273 (C.52:27D-329.20);
- H. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L. 2004, c. 120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build-Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- I. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

2. Demographic Characteristics

2.1 Population

Population change, 1990-2020

The Borough of Ringwood encompasses a total land area of approximately 27.4 square miles (17,536 acres) and had a population of 11,735 people according to the 2020 U.S. Decennial Census which translates to a population density of about 428.3 people per square mile. This section analyzes population changes in Ringwood Borough, Passaic County, and the State of New Jersey over the 30-year period from 1990 to 2020. The data reflects Decennial population counts reported by the U.S. Census Bureau.

Between 1990 and 2020, the Borough experienced a gradual but consistent population decline. In 1990, the population was 12,623, which decreased by 1.8% to 12,396 in 2000. This downward trend continued into 2010 with a further 1.4% drop to 12,228 residents, and a more pronounced 4.0% decline by 2020, bringing the population to 11,735. In contrast, both Passaic County and the State of New Jersey saw steady population growth during the same period. Passaic County's population increased from 453,302 in 1990 to 524,118 in 2020, reflecting an overall growth of 15%. Similarly, New Jersey's population rose from 7,730,188 to 9,288,994 over the 30-year period, representing a 20% increase. These figures indicate that while the broader region and state experienced population growth, Ringwood's population declined modestly but consistently, suggesting potential shifts in local demographics, housing patterns, or economic factors that may warrant further analysis and strategic planning.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Table 1. Population Change, 1990 - 2020

	1990	% Change	2000	% Change	2010	% Change	2020
Borough of Ringwood	12,623	-1.8%	12,396	-1.4%	12,228	-4.0%	11,735
Passaic County	453,302	8%	490,337	2%	501,226	5%	524,118
New Jersey	7,730,188	9%	8,414,347	4%	8,791,894	6%	9,288,994

Sources:

U.S. Census Bureau. (2010). POPULATION AND HOUSING UNITS: 1990 TO 2010; AND AREA MEASUREMENTS AND DENSITY: 2010.

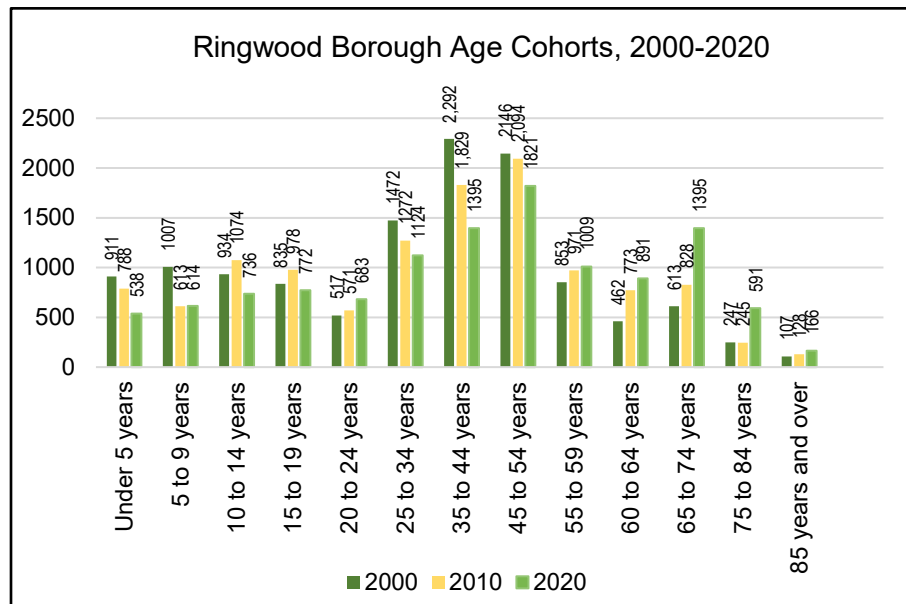
U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, Profile of General Population and Housing Characteristics, Table DP1.

Age

Between 2000 and 2020, Ringwood Borough experienced notable demographic shifts in age distribution, reflecting an aging population and declining numbers of younger residents. The population under 15 years of age declined across all three age brackets (under 5, 5-9, and 10-14 years), indicating a decrease in young families or births. Similarly, the 15-24-year age cohorts also saw a steady decline, suggesting outmigration of younger adults, possibly for education or employment opportunities elsewhere.

Conversely, the 45–64-year age cohorts grew significantly from 2000 to 2010, peaking in that decade, then slightly declined or stabilized by 2020. This trend points to a large segment of the population aging in place. Most notably, the 65 and older population increased across all age groups, with the 75-84 and 85+ cohorts growing significantly between 2010 and 2020. For example, the 75-84 age group nearly doubled from 247 in 2010 to 501 in 2020. This reflects both increased longevity and a maturing resident base, confirming an aging community.

Figure 2. Age Cohorts, 2000-2020



Sources:

U.S. Census Bureau. (2000). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, DEC Demographic Profile, Table DP1.

U.S. Census Bureau. (2010). DEMOGRAPHIC AND HOUSING ESTIMATES. American Community Survey, ACS 5-Year Estimates Data Profile, DP05.

U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, DEC Demographic Profile, Table DP1.

Overall, the data illustrates that Ringwood's population is aging, with fewer young residents and a growing senior population. These trends may have implications for local services, housing needs, and long-term planning, suggesting the importance of adapting to an older demographic while exploring strategies to attract and retain younger families.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Households

From 2000 to 2020, Ringwood Borough saw relatively stable total household numbers, with only a modest increase from 4,108 households in 2000 to 4,180 in 2020. However, there were notable shifts in household composition. One-person households increased both in number and as a percentage of total households, rising from 492 (12%) in 2000 to 617 (14.8%) in 2020, indicating a growing trend towards individuals living alone, possibly tied to the aging population or changing lifestyle preferences. Two-person households also saw growth, from 1,288 (31.4%) in 2000 to 1,472 (34.7%) in 2020, making it the most common household size by 2020. In contrast, the proportion of larger households, specifically those with four-or-more-persons declined steadily from 35.6% in 2000 to 30.6% in 2020, while three-person households saw a slight decline as well.

These patterns mirror broader regional and state-level trends, where smaller households have become more prevalent. At the county and state levels, both one- and two-person households have steadily increased, while larger households have generally declined as a share of the total. In Ringwood, the shift toward smaller household sizes may reflect aging residents remaining in their homes after children move out, fewer families with multiple children, and broader societal trends such as delayed marriage and lower birth rates. These changes may have future implications for housing needs, social services, and community planning, suggesting an increased demand for smaller housing units and services geared toward older or single-resident populations.

Table 2. Household Size, 2000-2020

Household Size	2000	%	2010	%	2020	%
Total Households (Ringwood)	4,108	100%	4,182	100%	4,180	100%
1-person household	492	12.0%	605	14.5%	617	14.8%
2-person household	1,288	31.4%	1,306	31.2%	1,452	34.7%
3-person household	867	21.1%	890	21.3%	832	19.9%
4-or-more-person household	1,461	35.6%	1,381	33.0%	1,279	30.6%
Total Households (County)	163,856	100%	166,785	100%	177,075	100%
1-person household	36,287	22.1%	37,706	22.6%	40,719	23.0%
2-person household	44,744	27.3%	44,433	26.6%	47,081	26.6%
3-person household	29,034	17.7%	29,357	17.6%	31,761	17.9%
4-or-more-person household	53,791	32.8%	55,289	33.1%	57,514	32.5%
Total Households (State)	3,064,645	100%	3,214,360	100%	3,426,102	100%
1-person household	751,353	24.5%	811,221	25.2%	876,661	25.6%
2-person household	927,354	30.3%	957,682	29.8%	1,026,368	30.0%
3-person household	531,987	17.4%	558,029	17.4%	592,617	17.3%
4-or-more-person household	853,951	27.9%	887,428	27.6%	930,456	27.2%

Source:

U.S. Census Bureau. (2000). HOUSEHOLD SIZE. *Decennial Census, DEC Summary File 1, Table H016*.

U.S. Census Bureau. (2010). HOUSEHOLD SIZE. *Decennial Census, DEC Summary File 1, Table H13*.

U.S. Census Bureau. (2020). HOUSEHOLD SIZE. *Decennial Census, Demographic and Housing Characteristics, Table H9*.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Income

From 1999 to 2020, Ringwood experienced a significant upward shift in household income distribution, reflecting increasing household wealth and rising affluence within the community. The percentage of households earning \$200,000 or more nearly quadrupled, rising from 6% in 1999 to 23.4% in 2020, making it the fastest-growing income bracket in the Borough. Additionally, households earning between \$150,000 to \$199,999 also saw a substantial increase, from 7.6% in 1999 to 17.7% in 2020. Together, these figures underscore the growth of high-income households in Ringwood over the past two decades.

In contrast, lower-income brackets experienced consistent declines. Households earning under \$25,000 dropped sharply from a combined 8.4% in 1999 to just 2.8% in 2020, while those earning between \$35,000 and \$74,999 also decreased notably. Mid-range income groups, particularly those between \$75,000 and \$149,999 remained consistent.

The rise in income levels is further illustrated by growth in Ringwood's median household income, which increased from \$81,636 in 1999 to \$123,559 by 2020. This far surpasses both the Passaic County median of \$73,532 and the New Jersey state median of \$85,245 in 2020. These figures point to Ringwood's transformation into a relatively affluent community, likely influenced by regional economic conditions, real estate trends, and demographic shifts. However, the declining share of middle- and lower-income households may present challenges for socioeconomic diversity and affordability, emphasizing the need for inclusive economic planning moving forward.

Table 3. Income in the Past 12 Months, 2000 - 2020

Household Income	Percent of Households		
	1999	2010	2020
Total Households	4,091	3,889	4,256
Less than \$10,000	1.0%	1.5%	0.9%
\$10,000 to \$14,999	2.2%	1.4%	1.1%
\$15,000 to \$24,999	5.2%	3.6%	0.8%
\$25,000 to \$34,999	4.4%	3.5%	4.5%
\$35,000 to \$49,999	9.7%	7.5%	5.5%
\$50,000 to \$74,999	20.3%	11.8%	12.4%
\$75,000 to \$99,000	21.5%	15.5%	15%
\$100,000 to \$149,999	22.1%	25.4%	18.6%
\$150,000 to \$199,999	7.6%	16.7%	17.7%
\$200,000 or more	6.0%	13.0%	23.4%
Ringwood Median Household Income	\$81,636	\$109,139	\$123,559
Passaic County Median Household Income	\$49,210	\$53,993	\$73,562
New Jersey Median Household Income	\$55,146	\$67,681	\$85,245

Source:

U.S. Census Bureau. (2000). PROFILE OF SELECTED ECONOMIC CHARACTERISTICS: 2000. *Decennial Census*, DEC Summary File 4 Demographic Profile, Table DP3.

U.S. Census Bureau. (2010). INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901*.

U.S. Census Bureau. (2020). INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901*.

2.2 Employment Characteristics

Workforce

In 2020, the Borough demonstrated strong labor force⁴ participation and relatively low unemployment compared to county and state levels. Of the 10,130 residents aged 16 and older, 7,113 were in the labor force, which is an indicator of an economically active population. All individuals in the labor force were classified within the civilian labor force, with no residents reported in the armed forces. Among those in the labor force, 6,670 were employed while 443 were unemployed.

Table 4. Employment Status, 2020

Employment Status	Estimate	%
Population 16 years and older	10,130	
In labor force	7,113	70.2%
Civilian labor force	7,113	70.2%
Employed	6,670	65.8%
Unemployed	443	4.4%
Armed Forces	0	0.0%
Not in labor force	3,017	29.8%
Unemployment rate (Ringwood)	5.7%	
Unemployment rate (County)	6.3%	
Unemployment rate (State)	5.8%	

Source:

U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.

Ringwood's unemployment rate of 5.7% was notably lower than that of Passaic County (6.3%) and slightly below the New Jersey state average (5.8%), suggesting relative economic stability within the Borough. Furthermore, 29.8% of residents aged 16 and over were not in the labor force, which could reflect retirees, students, caregivers, or others not actively seeking employment. Given the Borough's aging population and high median household income, this share of non-participants may include older adults who are voluntarily retired.

Overall, these figures indicate that Ringwood had a robust employment environment in 2020, marked by high labor force participation and a competitive unemployment rate. This economic stability likely contributes to the Borough's increasing household incomes and overall affluence, while also supporting a strong base for future workforce development and community investment.

⁴ According to the United States Census Bureau Glossary, "The labor force includes all people classified in the civilian labor force, plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The civilian labor force consists of people classified as employed or unemployed."

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Commuting Characteristics

In 2020, commuting patterns in Ringwood Borough reflected a predominantly car-dependent workforce with significant out-of-county commuting and relatively long travel times. Of the 6,503 workers aged 16 and over, 5,872 (approximately 90.3%) commuted to work outside the home, while the remaining portion worked from home. The vast majority of commuters relied on personal vehicles, 88.9% using a car, truck or van. Among those, 83.5% drove alone and 5.4% carpooled. Alternative transportation modes such as public transit (2.2%), walking (1.2%), and bicycles (0%) were used by only a small minority, underscoring the limited role of public or non-motorized transit options in the Borough.

A substantial portion of Ringwood's working population were employed outside their immediate area. While 88.9% worked within New Jersey, only 41.5% worked within Passaic County, and a larger 47.4% commuted outside the county. Additionally, 11.1% worked outside the State, suggesting that Ringwood functions largely as a commuter town for nearby employment hubs, possibly including New York City and surrounding metro areas.

Travel times further support this pattern of long-distance commuting. While only 4.2% of commuters traveled less than 10 minutes to work, 46.5% had commutes of 30 minutes or more. In fact, 13.7% reported travel times of 60 minutes or longer. The average commute time for Ringwood workers was 35.1 minutes, which is longer than both state and national averages and highlighting the Borough's strong dependence of regional employment markets and auto-based transportation.

These commuting trends suggest the need for continued investment in regional transportation infrastructure, as well as local employment opportunities and remote work options that could reduce reliance on lengthy daily commutes.

Table 5. Commuting Characteristics, 2020

Commuting Characteristics	Estimate
Workers 16 years and over	6,503
Did not work from home	5,872
Means of transportation to work	%
Car, truck, or van	0.9%
Drove alone	0.8%
Carpooled	5.4%
Public transportation (excluding taxicab)	2.2%
Walked	1.2%
Bicycle	0.0%
Taxicab, motorcycle, or other means	0.0%
Place of work	%
Worked in state of residence	88.9%
Worked in county of residence	41.5%
Worked outside county of residence	47.4%
Worked outside state of residence	11.1%
Travel time to work	%
Less than 10 minutes	4.2%
10 to 14 minutes	6.0%
15 to 19 minutes	11.6%
20 to 24 minutes	13.3%
25 to 29 minutes	7.8%
30 to 34 minutes	10.6%
35 to 44 minutes	17.4%
45 to 59 minutes	15.4%
60 or more minutes	13.7%
Mean Travel time to work (minutes)	35.1

Source:

U.S. Census Bureau. (2020). COMMUTING CHARACTERISTICS BY SEX. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0801.*

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Employment by Industry

The employment landscape of Ringwood Borough in 2020 was largely concentrated in service-oriented sectors, with a strong emphasis on education, healthcare, and professional services. Of the 6,670 civilians employed, the largest share (25%) worked in “educational services, health care, and social assistance,” reflecting the community’s significant reliance on public service and care-based professions. The second largest sector was “professional, scientific, and management services” (11.1%), followed closely by “manufacturing” (10.1%), showing that while service industries dominate, traditional industries still maintain a notable presence.

Other prominent sectors included “arts, entertainment, and accommodation and food services” (8.7%), “wholesale trade” (8.2%), and “finance, insurance, and real estate” (8.1%). These figures suggest a diverse economic base with a mix of white-collar, service, and industrial occupations. “Retail trade” (7.7%) and “public administration” (7.1%) also contributed meaningfully to local employment.

Meanwhile, lower employment was seen in sectors such as “transportation and warehousing” (3.7%), “other services excluding public administration” (1.7%), and “information” (1.6%). No employment was recorded in “agriculture, forestry, fishing, hunting, or mining,” indicating the absence of primary sector activity in the Borough.

Overall, Ringwood’s workforce distribution in 2020 reflects a modern suburban economy that leans heavily toward education, healthcare, and professional services, while still maintaining roles in manufacturing and trade. This balanced mix suggests economic stability with a foundation in both public sector and private enterprise employment.

Table 6. Industries of Employment, 2020

Industry	Estimate	%
Civilian employed population 16 years and over	6,670	100%
Educational services, and health care and social assistance	1,665	25.0%
Professional, scientific, and management, and administrative and waste management services	740	11.1%
Manufacturing	674	10.1%
Arts, entertainment, and recreation, and accommodation and food services	578	8.7%
Wholesale trade	545	8.2%
Finance and insurance, and real estate and rental and leasing	542	8.1%
Retail trade	513	7.7%
Public administration	476	7.1%
Construction	471	7.1%
Transportation and warehousing, and utilities	250	3.7%
Other services, except public administration	111	1.7%
Information	105	1.6%
Agriculture, forestry, fishing and hunting, and mining	0	0.0%

Source:
U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.*

3. Housing Characteristics

3.1 Inventory of housing stock

Housing Occupancy and Tenure

As of 2020, Ringwood exhibited a high rate of homeownership and housing stability, distinguishing itself from both Passaic County and New Jersey overall. Of the 4,364 total housing units in the Borough, 95.8% (4,180 units) were occupied, with a striking 89.9% of those being owner-occupied. This homeownership rate is significantly higher than that of Passaic County (48.7%) and the State of New Jersey (55.8%), highlighting Ringwood's character as a predominantly owner-occupied, suburban residential community.

Renter occupied units in Ringwood made up only 5.9% of all occupied housing, which is substantially lower than the County's 48.6% and the State's 35.3%, further emphasizing the Borough's limited rental market. Additionally, the total vacancy rate in Ringwood was low at 4.2%, with a homeowner vacancy rate of 1.5%, and a rental vacancy rate of 3.3%.

These figures suggest a strong preference for homeownership in Ringwood, supported by relatively low vacancy rates and a stable housing market. This high rate of ownership likely contributes to the community's residential stability and investment in long-term property maintenance, while also presenting challenges for those seeking affordable rental options or first-time homeownership in a predominantly owner-occupied market.

Vacancy Status

The Borough of Ringwood reported a total of 184 vacant housing units comprising 4.2% of the Borough's total housing stock in 2020. The largest share of these vacant units (31.5%) was classified as "for sale only," indicating the active real estate market with homes available for purchase. This was followed by units categorized for "seasonal, recreational, or occasional use" (25%) and "other vacant" units (25.6%). The "other vacant" category includes a variety of situations,⁵ as follows:

Table 7. Housing Occupancy and Tenure, 2020

Housing Occupancy and Tenure	Estimate	%
Ringwood		
Total housing units	4,364	100%
Occupied housing units	4,180	95.8%
Owner-occupied	3,922	89.9%
Renter-occupied	258	5.9%
Vacant housing units	184	4.2%
Homeowner vacancy rate	1.5%	
Rental vacancy rate	3.3%	
Passaic County		
Total housing units	185,367	100%
Occupied housing units	177,075	95.5%
Owner-occupied	90,297	48.7%
Renter-occupied	86,778	46.8%
Vacant housing units	8,292	4.5%
Homeowner vacancy rate	1.1%	
Rental vacancy rate	3.5%	
New Jersey		
Total housing units	3,761,229	100%
Occupied housing units	3,426,102	91.1%
Owner-occupied	2,098,500	55.8%
Renter-occupied	1,327,602	35.3%
Vacant housing units	335,127	8.9%
Homeowner vacancy rate	1.5%	
Rental vacancy rate	5.7%	

Source: United States Census Bureau, 2020 Decennial Census, DP1, Profile of General Population and Housing Characteristics.

⁵ Kresin, M. "Other" Vacant Housing Units: An Analysis from the Current Population Survey/Housing Vacancy Survey." U.S. Census Bureau, Social, Economic, and Housing Statistics Division. Retrieved from <https://www.census.gov/housing/hvs/files/qtr113/PAA-poster.pdf>

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

1. The owner does not want to rent or sell;
2. The owner is elderly and living in a nursing home or with family members;
3. The unit is being held by the settlement of an estate;
4. The unit is being renovated; or
5. The unit being foreclosed.

Only a small portion of the vacant housing stock was available for rent (4.9%) or classified as “rented, not occupied” (1.6%), which aligns with Ringwood’s overall low rental housing presence. Additionally, 10.3% of the vacant units had been sold but not yet occupied.

These figures reinforce Ringwood’s strong orientation toward owner-occupied housing and limited rental inventory. The high percentage of homes vacant for seasonal or recreational use also suggests that a portion of Ringwood’s housing may function as second homes or vacation properties, reflecting the Borough’s appeal as a scenic or leisure-oriented community. Overall, the composition of vacant units points to a healthy but tight housing market, with minimal rental options and a significant number of properties in transition or part-time use.

Table 8. Vacancy Housing Unit Type, 2020

Vacancy Status	Count	%
Total vacant units	184	4.2%
For rent	9	4.9%
Rented, not occupied	3	1.6%
For sale only	58	31.5%
Sold, not occupied	19	10.3%
For seasonal, recreational, or occasional use	46	25.0%
Other vacant	49	25.6%

Source:

U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, DEC Demographic Profile, Table DP1.

Units In Structure

In 2020, Ringwood Borough’s housing stock was overwhelmingly comprised of single-family detached homes, with 97.8% (4,270 of 4,368 total housing units) falling into this category. This dominance highlights the community’s strong suburban character, oriented toward low-density residential living. The remaining housing types made up a very small portion of the overall stock including, attached single-family homes (0.4%), two-unit structures (0.9%), and buildings with three or four units (1%).

Table 9. Units In Structure, 2020

Units In Structure	Estimate	%
Total housing units	4,368	100%
1-unit, detached	4,270	97.8%
1-unit, attached	18	0.4%
2-units	38	0.9%
3 or 4 units	42	1.0%
5 to 9 units	0	0.0%
10 to 19 units	0	0.0%
20 or more	0	0.0%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%

Source:

U.S. Census Bureau. (2020). UNITS IN STRUCTURE. American Community Survey, ACS 5-Year Estimates Data Profiles, Table B25024.

Notably, there were no reported housing units in larger multi-family structures (five units or more), nor were there any mobile homes or unconventional dwellings such as boats, RVs, or vans. This lack of multi-family or alternative housing types indicates limited diversity in housing form and density.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

The overwhelming presence of detached single-family units reflects Ringwood's zoning and development patterns, which prioritize spacious lots, privacy, and owner-occupied housing. While this contributes to a desirable and stable residential environment, it also suggests limited availability of affordable or flexible housing options such as apartments, townhomes, or rental units. As housing needs evolve, particularly among young adults, aging residents, and smaller households, Ringwood may face challenges offering a broader range of housing types to meet the needs of a more diverse population.

Year Structure Built

As of 2020, Ringwood's housing stock was predominantly older, with the majority of homes built prior to 1980. Of the 4,368 total housing units, 29.1% (1,273 units) were constructed during the 1960s, making it the most common decade for home construction in the municipality. This was followed by homes built in the 1950s (22.8%) and the 1970s (14.8%). A combined 19.5% of the housing stock was built before 1950, including 11.8% that was built in 1939 or earlier, further emphasizing the community's long-standing residential development history.

Table 10. Age/Year Structure Built

Year Structure Built	Estimate	%
Total	4,368	100%
Built 2014 or later	14	0.3%
Built 2010 to 2013	13	0.3%
Built 2000 to 2009	187	4.3%
Built 1990 to 1999	155	3.5%
Built 1980 to 1989	235	5.4%
Built 1970 to 1979	647	14.8%
Built 1960 to 1969	1,273	29.1%
Built 1950 to 1959	994	22.8%
Built 1940 to 1949	336	7.7%
Built 1939 or earlier	514	11.8%

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS.
American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

In contrast, newer housing construction has been minimal. Only 0.3% (14 units) of homes were built after 2014 and 0.3% (13 units) were built between 2010 and 2013. Overall, fewer than 9% of homes in Ringwood were built since 1999, suggesting limited recent residential development. The relatively small share of homes built in the 2000s (4.3%) and 1990s (3.5%) reinforces the trend of aging housing stock and slow growth in new construction.

This distribution reflects a mature, established community with limited expansion in recent years. The aging housing inventory may present future challenges related to maintenance, modernization, and energy efficiency. Additionally, the low rate of new construction may constrain housing supply, particularly for new residents or households seeking modern amenities. Strategic planning efforts may need to focus on balancing historic preservation with opportunities for redevelopment or infill housing to ensure a resilient and adaptable housing market in the years ahead.

3.2 Costs and Value

There are numerous methods by which to view the value of Ringwood Borough's housing stock. The ACS provided counts for the following items: Selected Monthly Owner Costs (SMOC), the values of owner-occupied and renter-occupied units, and mortgage characteristics.

Selected Monthly Owner Costs

SMOC is a figure which consists of all costs associated with homeownership.⁶

⁶ According to the United States Census Bureau Glossary, "Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Listing the items separately improves accuracy and provides additional detail."

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

In 2020, Ringwood homeowners experienced higher monthly housing costs than the state average, particularly among those with mortgages. Among the 2,726 owner-occupied housing units with a mortgage, a significant portion (32.3%) paid between \$2,500 and \$2,999 per month, and an additional 25.1% paid \$3,000 or more. Only 1.1% paid less than \$1,000 per month. The median monthly owner cost with a mortgage in Ringwood was \$2,615, which is notably higher than the New Jersey median of \$2,476, though slightly lower than the Passaic County median of \$2,633.

For homeowners without a mortgage, Ringwood also reflected elevated costs. Of the 1,296 such units, 87.2% had monthly costs of \$1,000 or more, and only 0.2% paid under \$600. The median monthly cost for these homeowners was \$1,311 compared to the County and State medians of \$1,227 and \$1,062, respectively. This figure suggests that even homeowners who have paid off their mortgages still face substantial housing-related expenses, likely due to higher property taxes, insurance, and maintenance costs typical of older and larger homes.

These statistics indicate that Ringwood's housing market caters primarily to middle- and upper-income households, with a substantial portion of homeowners bearing high monthly housing costs. The limited number of low-cost options points to affordability challenges, particularly for first-time buyers or residents on fixed incomes. As a result, future housing strategies may need to consider ways to increase affordability and housing diversity to accommodate a broader socioeconomic range.

Table 11. Selected Monthly Owner Costs (SMOC), 2020

SMOC	Count (Ringwood)	%	Count (Passaic County)	%	Count (State)	%
Housing units with a mortgage	2,726	100%	58,259	100%	1,382,654	100%
Less than \$500	0	0.0%	6	0.0%	2,772	0.2%
\$500 to \$999	15	0.6%	624	1.1%	34,504	2.5%
\$1,000 to \$1,499	108	4.0%	2,704	4.6%	138,116	10.0%
\$1,500 to \$1,999	449	16.5%	8,622	14.8%	253,824	18.4%
\$2,000 to \$2,499	589	21.6%	13,538	23.2%	275,392	19.9%
\$2,500 to \$2,999	880	32.3%	13,695	23.5%	231,946	16.8%
\$3,000 or more	685	25.1%	19,070	32.7%	446,100	32.3%
Median	\$2,615		\$2,633		\$2,476	
Housing units without a mortgage	1,296	100%	30,040	100%	711,773	100%
Less than \$250	0	0.0%	517	1.7%	14,747	2.1%
\$250 to \$399	23	1.8%	372	1.2%	18,836	2.6%
\$400 to \$599	2	0.2%	895	3.0%	48,655	6.8%
\$600 to \$799	33	2.5%	1,752	5.8%	96,262	13.5%
\$800 to \$999	108	8.3%	4,249	14.1%	136,283	19.1%
\$1,000 or more	1,130	87.2%	22,255	74.1%	396,990	55.8%
Median	\$1,311		\$1,227		\$1,062	

Source:
United States Census Bureau, 2020 American Community Survey, 5-Year Estimates.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Value

As of 2020, Ringwood's housing market was largely comprised of higher-value owner-occupied homes, with limited availability of lower-cost or rental options. Of the 4,022 owner-occupied units, more than 60% were valued between \$300,000 and \$499,999 while nearly 14% fell between \$500,000 and \$999,999. Only a small share (0.4%) was valued under \$150,000. The median home value in the Borough was \$360,500, indicating a strong housing market primarily serving middle- to upper-income households.

Rental housing in Ringwood was relatively scarce, with only 202 occupied rental units. Among these, half of the renters paid between \$1,500 and \$1,999 per month, and over 21% paid between \$2,500 and \$2,999. The median rent was \$1,827, indicating a relatively high cost of renting. Fewer than 2% of renters paid less than \$1,000, and 32 units reported paying no rent, possibly due to non-traditional living arrangements such as living with family.

Overall, the data suggest that Ringwood is a high-cost housing market dominated by homeownership. The limited supply of lower-cost and rental units may pose challenges for affordability and accessibility, especially for younger residents, first-time homebuyers, or those on fixed incomes. Expanding housing options could help the community better support a diverse range of household needs in the future.

3.3 Substandard Housing Capable of Being Rehabilitated

The vast majority of housing units in Ringwood met basic living standards in 2020, with only a small fraction in need of rehabilitation. Of the 4,256 occupied housing units, just 0.5% (21 units) lacked complete plumbing facilities, and none were reported as lacking complete kitchen facilities. Additionally, 0.6% (24 units) did not have telephone service.

Compared to Passaic County as a whole, Ringwood's housing stock showed fewer deficiencies. Countywide 0.3% of units (539 units) lacked complete plumbing, 0.8% (1,359 units) lacked complete kitchen

Table 12. Value of Occupied Units, 2020

Value of Occupied Units	Estimate	%
Owner-occupied units	4,022	100%
Less than \$50,000	8	0.2%
\$50,000 to \$99,000	7	0.2%
\$100,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	50	1.2%
\$200,00 to \$299,999	916	22.8%
\$300,000 to \$499,999	2,458	61.1%
\$500,000 to \$999,999	556	13.8%
\$1,000,000 or more	27	0.7%
Median	\$360,500	
Occupied Units Paying Rent	202	100%
Less than \$500	0	0.0%
\$500 to \$999	3	1.5%
\$1,000 to \$1,499	32	15.8%
\$1,500 to \$1,999	101	50.0%
\$2,000 to \$2,499	22	10.9%
\$2,500 to \$2,999	44	21.8%
\$3,000 or more	0	0.0%
Median	\$1,827	
No rent paid	32	15.8

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS.

American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

Table 13. Housing In Need of Rehabilitation, 2020

Facilities	Estimate	%
Ringwood		
Occupied housing units	4,256	100%
Lacking complete plumbing facilities	21	0.5%
Lacking complete kitchen facilities	0	0.0%
No telephone service available	24	0.6%
Passaic County		
Occupied housing units	168,681	100%
Lacking complete plumbing facilities	539	0.3%
Lacking complete kitchen facilities	1,359	0.8%
No telephone service available	4,536	2.7%

Source:

United States Census Bureau, 2020 American Community Survey, 5-Year Estimates. Data Profiles, Table DP04.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

facilities, and 2.7% (4,536 units) had no telephone service. Although Ringwood's plumbing and phone service gaps were slightly higher than the county average in percentage terms, the actual number of affected units remained low.

Overall, these findings indicate that Ringwood's housing is generally in good condition, with minimal need for basic utility-related rehabilitation. However, the presence of any units lacking essential services highlights the importance of continued monitoring and support programs to ensure all residents have access to safe and fully functional housing.

3.4 Projection of Housing Stock

Housing Units Certified

Over the 20-year period from 2004 to 2024, residential development in the Borough remained limited, with only 124 housing units certified in total according to the DCA. All certified units were 1- and 2-family homes, as no multi-family or mixed-use units were constructed during this time, indicating a consistent focus on low-density residential development. The majority of housing activity occurred in the early years, with the peak in 2005 (28 units) and 2004 (26 units). After 2006, the pace of housing development slowed significantly, with most years yielding fewer than 5 new units and multiple years such as 2013 and 2020 recording no new certifications at all.

From 2010 onward, annual development rarely exceeded 5 units, highlighting a long-term trend of minimal growth in the Borough's housing stock. This is likely due to the restrictions on development put in place by the Highlands Act.

Table 14. Housing Units Certified, 2004 - 2024

	1&2 Family	Multi	Mixed- use	Total
2004	26	0	0	26
2005	28	0	0	28
2006	17	0	0	17
2007	5	0	0	5
2008	3	0	0	3
2009	3	0	0	3
2010	5	0	0	5
2011	8	0	0	8
2012	4	0	0	4
2013	0	0	0	0
2014	1	0	0	1
2015	5	0	0	5
2016	1	0	0	1
2017	3	0	0	3
2018	2	0	0	2
2019	3	0	0	3
2020	0	0	0	0
2021	1	0	0	1
2022	3	0	0	3
2023	6	0	0	6
Sept 2024 YTD	0	0	0	0
Total	124	0	0	124

Source:
New Jersey Department of Community Affairs, Housing Units Certified,
2000 - 2024

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Planning and Zoning Board Approvals

The Ringwood Borough Planning Board and Zoning Board of Adjustment approved several residential projects in 2023 through 2025 that may not yet be reflected in the DCA's certificate of occupancy reporting as follows:

1. On July 11, 2024, the Zoning Board of Adjustment memorialized a resolution to permit the conversion of 2 existing buildings from existing office space to one (1) two-family dwelling and one (1) single-family dwelling, resulting in three (3) dwelling units altogether.⁷
2. On February 18, 2025, the Zoning Board of Adjustment memorialized a resolution to permit the construction of a single-family dwelling situated in the R-40, Single-Family Residential Zone and requiring a variance for the maximum disturbed area.⁸

Lands Available for New Construction and Redevelopment

The potential for large-scale new development in the Borough is restricted by a lack of developable land due to the entire Borough being within the Highlands Preservation Area. Therefore, due to Ringwood's largely built out nature and lack of sewer infrastructure, Borough efforts should be focused on identifying key opportunities for Highlands Redevelopment Area Designations and seeking Highland Exemptions and Waivers. The municipality has worked with the Highlands Council on identifying lots that can be used for a possible Highlands Redevelopment Area Designation. The Borough is eligible for a durational adjustment for a portion of its 199-unit Third Round obligation pursuant to N.J.A.C. 5:93-4.3. There is limited realistic potential for addressing Ringwood's Third Round obligation at sites within the sewer service area until public utilities are made available. The Borough agrees to reserve water and sewer capacity, when it becomes available, for low- and moderate-income housing.

The municipality should also continue to support the rehabilitation of the existing housing stock for affordable housing opportunities by continuing its participation in using Community Block Grants and other funding sources to achieve this.

Looking at historic trends combined with the limited availability of developable land in the Borough, it is unlikely that there will be any large increases in the number of new housing units within the Borough, and most new housing units will be created under the Highlands Area of Designation, Highlands Exemptions, and redevelopment of existing sites.

Residential Zones

The development of future housing stock is influenced by many factors, including availability of necessary infrastructure, such as sewer and water, zoning regulations, and environmental resource constraints.

Ringwood Borough is situated entirely within the Highlands Preservation Area. Of Ringwood's 18,230 acres, approximately 66.6% of these lands (12,150 acres) are preserved.⁹

⁷ Block 749, Lot 12.

⁸ Block 224, Lot 11.

⁹ Ringwood Borough 2010 Open Space and Recreation Plan Update.

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Table 15. Ringwood Borough Preserved Land

Preserved Land Category	Acres	%
Total Preserved Lands	12,150	100
State Parks and Open Space	5,239	41.3%
Passaic County Parks and Open Space	1,333	11.0%
Bergen County Open Space	36	0.3%
Municipal Open Space (ROSI)	188	1.5%
Non-Profit Preserved Lands	570	4.7%
NJDWSC Lands ¹⁰	4,784	39.4%

R-20, Single-Family Residential Zone

The R-20 Zone contains many of the historic lake communities in Ringwood. Located around Cupsaw Lake, Erskine Lake, Upper Erskine Lake, and Skyline Lake, this zone represents much of the residentially developed portion of the Borough. The entire R-20 district accounts for 9% (1,681 acres) of the Borough's land area. The R-20 Zone has many smaller lots and requires a minimum lot area of 20,000 square feet. The permitted uses in the R-20 Zone are typical of a small lot residential area and include, single-family dwellings, municipal parks, municipal buildings, libraries, fire stations, and other neighbor parks and playgrounds.

R-40, Single-Family Residential Zone

The R-40 Zone, located in several areas in the Borough, accounts for 8% of the entire municipality. West of Wanaque Reservoir, the R-40 Zone follows Stonetown Road and is found along stretches of Westbrook Road. East of Wanaque Reservoir, the district is located in residentially-developed areas surrounding the lake communities (R-20 Zone). The R-40 Zone district requires a minimum lot area of 40,000 square feet. The permitted uses are the same as those in the R-20 district, generally single-family residential and parks and playgrounds.

R-40V, Single-Family Residential Zone

The R-40V Zone is located in pockets throughout the Borough. The primary areas of the R-40V Zone are on the outskirts of the R-40 Zone east of Wanaque Reservoir and in the northern portion of the Borough along Sloatsburg Road and Margaret King Avenue. Like the R-20 and R-40 Zones, the R-40V Zone permitted uses are comprised of single-family homes, parks and playgrounds. The R-40 Zone has a minimum lot size scaled to the proportion of the lot encumbered by steep slopes. The minimum lot size on a lot not encumbered by slopes, or slopes under 15%, is 40,000 square feet if public water is available and 80,000 square feet if public water is not available. However, lots that have slopes greater than 15% require a larger lot size depending on the amount of total lot area with steep slopes.

R-80V, Single-Family Residential Zone

The R-80V Zone is located along West Brook Road and Stonetown Road west of Wanaque Reservoir. This zone mirrors the requirements of the R-40V Zone, except for the provisions of lot size being affected by the availability of public water.

¹⁰ New Jersey District Water Supply Commission (NJDWSC).

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

RT-40, One and Two-Family Residential Zone

The RT-40 Zone is located along Peter's Mine Road in the northern portion of the Borough. The permitted uses in this district include single- and two-family dwellings, parks, playgrounds, and other municipal services. The minimum lot size for the district is 40,000 square feet.

SRD Special Residential Zone

This zone is located near the intersection of Sloatsburg and Morris Roads. The purpose of the SRD Zone is to help meet the Borough's low- and moderate-income housing obligation by providing a realistic opportunity for the construction of senior citizen housing. The zone also follows the environmental objectives of the municipal Master Plan in that there are minimal areas with slopes over 15% and soils that were rated good for waste absorption.

CR-800, Commercial Recreation Zone

The CR-800 Zone is located in the southern portion of the Borough along the boundary of Wanaque Borough. The permitted uses in the zone include swimming pools, tennis courts, and other community recreational type facilities, as well as single-family homes and municipal parks.

Multigenerational Housing

P.L. 2021, c. 273 established the Multigenerational Family Housing Continuity Commission (the Commission) and assigned the Commission the responsibility of preparing and adopting, "...recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas" (N.J.S.A. 52:27D-329.20f[1]). Municipalities are now required to provide an analysis of the extent to which local ordinances advance or detract from these recommendations. At the time this Housing Element and Fair Share Plan is being prepared, no such recommendations have been published by the Commission. The Borough should consider options for promoting and creating multigenerational housing, including accessory apartments and/or accessory dwelling units.

4. Fair Share Plan

4.1 Plan Purpose and Goals

The Fair Share Plan will describe specific projects, programs, strategies and funding sources to meet Ringwood Borough’s affordable housing obligation while also complying with the Fourth Round Regulations, Fair Housing Act, and the Dispute Resolution Program Directive #14-24. The overriding goal of this Fair Share Plan is to present a framework for the Borough to provide for its fair share of the present and prospective regional need for low- and moderate-income housing for the Fourth Round period of 2025 through 2035. As part of the considerations for the Fourth Round, this Plan will also incorporate the settlement agreement from the Third Round, which was approved on October 15, 2024.

4.2 Determination of Housing Need

The Borough of Ringwood’s municipal fair share obligations are listed below. This number is derived from the Settlement Agreement memorialized on October 15, 2024 for Prior Round and Third Round Obligations along with Fourth Round Obligations as established by Resolution 2025-47 accepting NJDCA obligations assigned to the Borough of Ringwood.

Table 16. Affordable Housing Obligations

Affordable Housing Obligations	
Rehabilitation Share (per Fourth Round Obligations)	26
Prior Round (New Construction) Obligation (pursuant to <u>N.J.A.C. 5:93</u>)	51
Third Round (1999-2025) Obligation (per Kinsey Report, as adjusted through the Settlement Agreement) ¹¹	199
Fourth Round (2025-2035) (per Resolution 2025-47)	133

Prior Round Obligation

Ringwood addressed 35 credits through supportive and special needs credits for its Prior Round obligation as follows:

Table 17. Prior Round Obligations

Prior Round Credits					
Address	Block	Lot	Bedrooms	License Date	Sponsor
432 Stonetown Road	222	6	5	7/26/2006	AdvoServ of NJ, Inc.
18 Boro Parkway	601	6	5	7/26/2006	AdvoServ of NJ, Inc.
20 Morris Road	902	1.03	16	8/31/2005	Spectrum Living Group Homes, Inc.
Total Units			26		
Rental Bonus Credits			9		
Total Credits			35		
Remaining Prior Round Obligation			16		

¹¹ The Third Round Obligation includes the Gap Period (1999 – 2015) and the Prospective Need (July 1, 2015 – June 30, 2025).

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Third Round Obligation

Ringwood Borough's Third Round settlement agreement includes a durational adjustment pursuant to N.J.A.C. 5:93-4.3(c) for 161 units. The total of the durational adjustment includes the Prior Round and Third Round obligation total of 250 units, less 89 credits for completed units and overlay zones described below.

As part of the Borough's Third Round settlement agreement, the Borough agreed to adopt three (3) affordable housing zones: the Greenwood Lake Turnpike Inclusionary Zone; the Peters Mine 100% Affordable Housing Zone and the Sisters of St. Francis Affordable Zone.

Table 18. Greenwood Lake Turnpike Inclusionary Zone

Inclusionary Zoning		
Overlay Zone	Block	Lot
Greenwood Lake Turnpike Inclusionary Zone	738	7
	738	10
	739	45
	739	45.01*
	739	48
	739	49
	739	50
	739	52*
	739	53*
	739	54*
	739	5*
	739	5.01*
	749	12
	749	15
	749	16
	749	17
	749	19
	748	83
	748	85
	748	86

* Partial area of lot

Greenwood Lake Turnpike Inclusionary Zone

The Borough is also proposing a Highlands Redevelopment Designation Area on Greenwood Lake Turnpike for the above-referenced properties to support the Greenwood Lake Turnpike Inclusionary Zone (**Figure 3**). The inclusionary overlay zone will include multi-family uses at a density of ten (10) dwelling units to the acre and mixed-use development at a density of eight (8) units to the acre, both with a 20 percent set-aside. The Greenwood Lake Turnpike Inclusionary Zone is proposed to address up to eighteen (18) units of affordable housing.

Figure 3. Greenwood Lake Turnpike Inclusionary Zone



Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Peter's Mine 100% Affordable Housing Zone

The Borough is proposing to adopt an overlay zone on Block 601, Lot 14 that is available for development and which may support a designation by the Highlands Council, in its discretion, for a 100% affordable housing development pursuant to N.J.A.C. 7:38-6.9 based upon the Highlands Council septic rule N.J.A.C. 7:38-3.4(b) that may support up to four (4) units. Upon obtaining a waiver from the Highlands Council pursuant to N.J.A.C. 7:38-6.9, the Borough shall convey Block 601, Lot 14 to a qualified developer for 100% affordable housing. The Borough may, but is not obligated to fund any construction or development in the Peters Mine 100% Affordable Housing Zone.

Figure 4. Peters Mine 100% Affordable Housing Zone

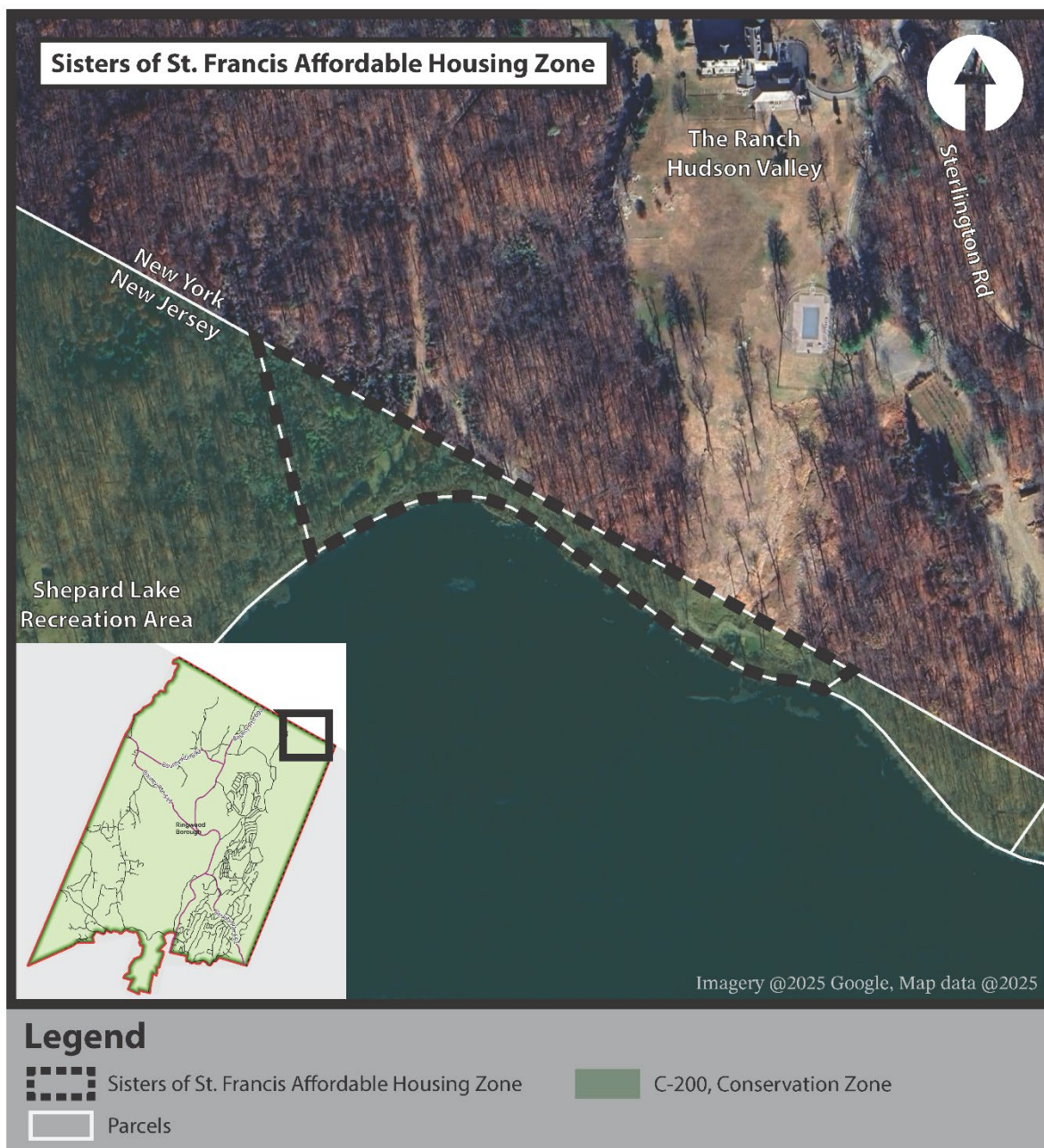


Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Sisters of St. Francis Affordable Housing Zone (Redevelopment Plan)

The Borough is proposing to adopt a redevelopment plan for Block 1101, Lot 1, which may be available for affordable housing development. This parcel already has an approved wastewater treatment facility and groundwater discharge beds that may support inclusionary housing, and was previously designated as an area in need of redevelopment by the Borough. This site was recently approved by the Borough of Ringwood Planning Board to be used as an addiction center that will not utilize all of the wastewater capacity previously approved, and there may be capacity for 32 units of multifamily housing or 66 units if developed with age-restricted housing.

Figure 5. Sisters of St. Francis Affordable Housing Zone



Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

Fourth Round Obligation

On October 18, 2024, NJDCA published local and regional affordable housing obligations pursuant to P.L. 2024, c.2. proposing that Ringwood Borough has a Fourth Round present need, or rehabilitation, obligation of **26 units** and a prospective need of **133 units**. On January 21, 2025, the Borough Council adopted Resolution 2025-47 accepting the obligations as proposed by NJDCA. On January 23, 2025, the Borough filed a Declaratory Judgment action requesting certification of the Borough's Housing Element and Fair Share Plan proposed to be submitted to the Dispute Resolution Program by June 30, 2025.

Table 19. Third and Fourth Round Credits

Summary of Third and Fourth Round Fair Share Plan Borough of Ringwood, Passaic County				
Project Name	Type	Units	Bonuses	Total Credits
Prior Round Carryover Units		16	0	0
Third Round Prospective Need Obligation		199		
Total Third Round Obligation		215	0	0
Greenwood Lake Turnpike Inclusionary Zone	Inclusionary Zone	18		18
Peters Mine 100% Affordable Housing	100% Affordable Rental	4		4
Sisters of St. Francis Redevelopment Zone	Rental or Assisted Living	32		32
	Durational Adjustment	161		161
Total Third Round Obligation Addressed		215		215
Fourth Round Obligation				
	Prospective Need	133	0	0
	Present Need	26	0	0
Total Prospective Need Obligation (133+161)		294	0	0
Total Present Need Obligation		26	0	0
Realistic Development Potential (RDP)				
RDP	Highlands Buildout Analysis	0	0	0
25% Redevelopment of RDP		0	0	0
Unmet Need	Remaining Units	294	0	0
Durational Adjustment	Durationally Adjusted Unmet Need	294	0	0
Present Need Obligation	Rehabilitation Program	26		
Total Fair Share Plan		320	0	0
Fourth Round Fair Share Plan Total				320
Fourth Round Obligation				294
Durational Adjustment and RDP				294
Total Remaining Prospective Need Obligation				0
Maximum Senior – 30%				
Minimum Family Housing – 50%				
Minimum Rental – 25%				
Minimum Family Rental – 50% of Rental				
Maximum Bonus Credits 25%				

As shown in Table 19, the Borough has a Prior Round carryover of 16 units and a Third Round obligation of 199 units. The Borough proposed three affordable housing zones to address 54 units, with a durational adjustment of 161 units, for a total of 215 units addressed for Round 3. The Fourth Round obligation was established at 133 units of prospective need and a 26-unit

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

present need obligation. This resulted in a total Fourth Round Fair Share Plan prospective need obligation of 294 units and present need of 26 units.

The Borough will adopt a mandatory set-aside ordinance for any development that may qualify for a Highlands Exemption and/or is able to obtain public sewer and water service to permit development at densities that qualify for inclusionary zoning.

For the present need or rehabilitation obligation of 26 units, the Borough will continue to participate in the Passaic County rehabilitation program. The Borough will also adopt a development fee ordinance to fund a Borough rehabilitation program to assist low- and moderate-income homeowners in addressing code deficiencies on their properties.

The Borough also agrees to the minimum obligations with respect to family units, senior units, rental units and family rental units. As discussed below the Borough conducted a build-out analysis for fully conforming Highlands municipalities, which resulted in a Realistic Development Potential (RDP) of zero (0). The unmet need, 294 units, is proposed to be durationally adjusted as also noted in the next section.

4.3 Lands Available for New Construction and Redevelopment

Build-Out Analysis and Vacant Land Adjustment

As part of the amendments to the Fair Housing Act (FHA) signed into law on March 20, 2024, the law now requires that conforming municipalities include in their Housing Element “consideration of the most recent Highlands Municipal Build-Out report.” On April 18, 2024, the Highlands Council adopted, after public comment, an amendment to the Highlands Regional Master Plan (RMP) entitled “Highlands Affordable Housing RMP Amendment.” The amendment provides standards based on the RMP and the FHA as to where it is appropriate to locate affordable housing based on the Goals, Policies and Objectives of the RMP. Policy 607 of the RMP requires that conforming municipalities implement both the resource protection requirements of the RMP along with providing for a realistic opportunity for a fair share of its region’s needs for housing for low- and moderate-income households. Proposed affordable housing developments in conforming municipalities must therefore be consistent with the RMP Land Use Capability Zone designations while providing for the protection of individual resource protections.

The Highlands Build-Out Update 2024 provides guidance as to how municipalities can complete a Highlands Municipal Build-Out, addressing land, sewer, and water capacity issues in the context of Highlands conforming municipalities. The Highlands region, by the terms of the Highlands Act and the Highlands RMP, is an area of the state designated for limited growth, both in terms of overall scale of new development and the portions of the region that are suitable for development. Long-term management of the region for the protection of its vital resources requires that all future development, including affordable housing, be appropriate in scale, location, and design to ensure that those resources will be available for future generations of New Jersey’s residents and businesses.

Ringwood Borough conducted the build-out analysis update using the Highlands Build-Out Tool. The summary of findings is attached to this plan; however, the findings are very simple. Overall and throughout the Borough, there were no lots found to be developable under the Highlands Build-Out Analysis. This means that the Borough essentially has no development capacity under Highlands’ restrictions to develop any additional housing at a scale that could qualify for

Ringwood Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

inclusionary zoning standards. As a result, there is no vacant developable land available in the Borough and the Borough's Realistic Development Potential is zero (0).

N.J.S.A. 52:27D-310.1, requires municipalities seeking a vacant land adjustment to adopt zoning for 25 percent of its adjusted prospective need. The adjusted prospective need, or RDP, is zero (0) units. The adjusted prospective need for redevelopment is zero (0) units. The total required number of units to be addressed is zero (0) units. Due to Ringwood's location entirely in the Preservation Area of the Highlands, inclusionary zoning is not appropriate under the Highlands restrictions outside of the existing proposed zones; therefore, no additional redevelopment zones for inclusionary development are proposed.

Lack of Water and Sewer

As demonstrated by the Highlands Build-Out Analysis, the Borough does not have any unrestricted land or any capacity for sewer to support inclusionary development and thus is entitled to a durational adjustment in accordance with N.J.A.C. 5:93-4.3. The Borough lacks public sewer. Due to its location in the Highlands Preservation Area and the lack of developable land, it is unlikely that sewer service would become available within the Fourth Round period.

Additionally, Highlands' regulations prevent development of multi-family inclusionary housing without existing sewer capacity. The Highlands Act authorized DEP to prepare special rules applying to the Preservation Area, which were adopted November 1, 2006 (N.J.A.C. 7:38-1.1 et seq.). Under these rules, all "major Highlands' development" must obtain a Highlands Preservation Area Approval ("HPAA"), N.J.A.C. 7:38-1.1(f). All residential development that requires an environmental or water permit or disturbs more than one acre of land is considered "major", N.J.A.C. 7:38-1.4. These rules also set very low septic densities, which greatly hinder the ability to zone for inclusionary development, as the Township lacks public sewer. N.J.A.C. 7:38-3.4(b). Septic densities range from 1 per 25 acres to 1 per 88 acres, depending on whether the tract is forested or not. Additionally, these rules place limits on impervious surfaces (N.J.A.C. 7:38-3.5), open water buffer areas (N.J.A.C. 7:38-3.6), flood hazard areas (N.J.A.C. 7:38-3.7), lands with steep slopes (N.J.A.C. 7:38-3.8), and forested areas (N.J.A.C. 7:38-3.9).

For Round Three and now going into Round Four, the municipality agrees to comply with N.J.A.C. 5:93-4.3 as follows:

1. In accordance with N.J.A.C. 5:93-4.3(c), the requirement to address the remaining Third Round prospective need obligation of 215 units and the Fourth Round prospective need of 133 units shall be deferred until adequate sewer is made available. The Township shall reserve and set aside new sewer capacity, if and when it becomes available, for low- and moderate-income housing on a priority basis. Municipal officials shall not oppose any applications to the Department of Environmental Protection (DEP) or its agent to provide water and/or sewer capacity.

Appendix A – Resolutions/Settlement Agreement

SEMERARO & FAHRNEY, LLC

Dustin F. Glass, Esq.; Bar ID No.:039212011

155 Route 46, Suite 108

Wayne, New Jersey 07470

Ph.: 973-988-5070

E: dglass@semerarolaw.com

Attorneys for Declaratory Plaintiff, Borough of Ringwood

**IN THE MATTER OF THE
APPLICATION OF THE BOROUGH OF
RINGWOOD, COUNTY OF PASSAIC,
STATE OF NEW JERSEY**

**SUPERIOR COURT OF NEW JERSEY
LAW DIVISION: PASSAIC COUNTY**

DOCKET NO.: PAS-L-_____

**CIVIL ACTION
AFFORDABLE HOUSING DISPUTE
RESOLUTION PROGRAM
PER DIRECTIVE # 14-24**

**COMPLAINT FOR DECLARATORY
JUDGMENT PURSUANT TO N.J.S.A.
52:27D-301, ET SEQ. AND AOC
DIRECTIVE # 14-24**

Declaratory Plaintiff, the Borough of Ringwood, County of Passaic, State of New Jersey (hereinafter, “Ringwood” or the “Borough”), a municipal corporation of the State of New Jersey, with principal offices located at 60 Margaret King Avenue, Ringwood, New Jersey 07456, by way of this Declaratory Judgment Action (“DJ Action”) as authorized under Directive #14-24 of the Administrative Office of the Courts (“AOC”) alleges and says:

BACKGROUND

1. Declaratory Plaintiff, Ringwood is a municipal corporation of the State of New Jersey.
2. The Planning Board of the Borough of Ringwood (hereinafter, “Planning Board”) is a municipal agency created and organized under the Municipal Land Use Law, N.J.S.A. 40:55D-

1 et. seq., (“MLUL”), and, among other duties and obligations, is responsible for adopting the Fourth Round Housing Element and Fair Share Plan (“HEFSP”) of Ringwood’s Master Plan.

3. On March 20, 2024, Governor Murphy signed into law Bill A4/S50 (P.L. 2024, c.2), which amends the New Jersey Fair Housing Act, P.L. 1985, c.222 (N.J.S.A. 52:27D-301, et seq.) (the “Amended FHA”).

4. Pursuant to the Amended FHA, municipalities are required to determine the Present Need obligation and Prospective Need obligation of their fair share of the regional need for affordable housing (“Fair Share Obligation”) for the 10-year period beginning on July 1, 2025 (the “Fourth Round”).

5. Pursuant to the Amended FHA, should a municipality determine its Fair Share Obligation by January 31, 2025, the municipality’s determination shall be established by default and shall bear a presumption of validity beginning on March 1, 2025, unless challenged by an interested party on or before February 28, 2025.

6. Pursuant to the Amended FHA, any challenge to a municipality’s determination must be initiated through the Affordable Housing Alternative Dispute Resolution Program (the “Program”), explain with particularity how the municipality’s calculation fails to comply with N.J.S.A. 52:27D-304.2 and 52:27D-304.3, and include the challenger’s own calculation of the municipality’s Fair Share Obligation in compliance with said sections.

7. On October 18, 2024, the New Jersey Department of Community Affairs (the “DCA”) published a report with an estimate of the fair share affordable housing obligations of all municipalities, which, pursuant to the Amended FHA, shall not be binding on a municipality when calculating a municipality’s respective Fair Share Obligation (the “DCA Report”).

8. On January 21, 2025, upon receipt of the recommendations and findings of the Borough's professionals, the Borough Council of the Borough of Ringwood adopted a duly authorized Resolution determining the Borough's Fair Share Obligation for the Fourth Round, which consists of a Present Need obligation of twenty-six (26) units and a Prospective Need obligation of one hundred and thirty-three (133) units. A copy of said Resolution is attached to this DJ Action as **Exhibit 1**.

9. Through this DJ Action, Ringwood seeks the following relief in relation to its Fourth Round (2025-2035) affordable housing obligation: (a) to secure the jurisdiction of the Program pursuant to the Amended FHA and the Court, pursuant to AOC Directive #14-24; (b) to have the Program and the Court approve the Borough of Ringwood's Present and Prospective affordable housing obligations as set forth in the binding resolution adopted by the Borough, attached hereto as **Exhibit 1**; (c) to have the Program and the Court approve the Borough's HEFSP, to be adopted by the Planning Board and endorsed by the Borough Council, and issue a conditional or unconditional "Compliance Certification" pursuant to the Amended FHA or other similar declaration; (d) through the filing of this DJ Action and binding resolution, to have the Program and/or the Court confirm Ringwood's immunity from all exclusionary zoning litigation, including builder's remedy lawsuits, during the pendency of the process outlined in the Amended FHA and for the duration of Fourth Round, i.e., through June 30, 2035; and (e) to have the Program and the Court take such other actions and grant such other relief as may be appropriate to ensure that the Borough receives and obtains all protections as afforded to it in complying with the requirements of the Amended FHA, including, without limitation, all immunities and presumptions of validity necessary to satisfy its affordable housing obligations voluntarily without having to endure the expense and burdens of unnecessary third party litigation.

COUNT I

JURISDICTION PURSUANT TO P.L.2024, C. 2

10. The Borough of Ringwood repeats and realleges each and every allegation as set forth in the previous paragraphs of this DJ Action as if set forth at length herein.

11. The Amended FHA, among other things, authorized the Director of the AOC (hereinafter, "Director") to create a framework to process municipalities' submissions for a compliance certification.

12. On or about December 19, 2024, the Director issued Directive #14-24, which among other things, required municipalities seeking compliance certification to file an action in the form of a Declaratory Judgment Complaint and Civil Case Information Statement in the County in which the municipality is located within 48 hours after the municipality's adoption of a binding resolution, as authorized under the Amended FHA, and to attach a copy of said binding resolution to the DJ Action.

13. The Borough adopted a binding resolution establishing its present and prospective affordable housing obligations within the time frames established by the Amended FHA and in accordance with the methodology and formula set forth in the Amended FHA, a certified copy of which resolution is attached to this DJ Action as **Exhibit 1**.

14. Based on the foregoing, the Borough has established the jurisdiction of the Program and the Court regarding this DJ Action for a Compliance Certification as set forth hereinafter.

WHEREFORE, the Borough of Ringwood seeks a declaratory judgment for the following relief:

- a. Declaring that the Borough has established jurisdiction for the Program and the Court to confirm its present and prospective affordable housing needs as set forth in the binding resolution attached as Exhibit 1 to this DJ Action or to adjust such determination consistent with the Amended FHA;
- b. Declaring the present and prospective affordable housing obligations of the Borough under the Amended FHA;
- c. Declaring the approval of the Borough's HEFSP subsequent to its adoption by the Planning Board and its endorsement by the Borough Council, including, as appropriate and applicable, (i) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; (ii) a Durational Adjustment (whether predicated upon lack of sanitary sewer or lack of water); (iii) an adjustment predicated upon regional planning entity formulas, inputs or considerations, as applicable; (iv) an adjustment based on any future legislation that may be adopted that allows an adjustment to the affordable housing obligations; (v) an adjustment based upon any ruling in litigation involving affordable housing obligations; and/or (vi) any other applicable adjustment permitted in accordance with the Amended FHA and/or applicable COAH regulations;
- d. Declaring that the Borough will have immunity from all exclusionary zoning litigation and all litigation related to its affordable housing obligations as established by the Amended FHA starting the moment this Complaint is filed, as per the Amended FHA which states, ". . . a court shall not consider exclusionary zoning litigation during the timeframe after the timely submission

of a binding resolution or fair share plan and housing element of a municipality, or both, and before a challenge is submitted, or during the timeframe of a challenge that is pending resolution with the program pursuant to this subsection.”;

- e. Declaring and issuing a Compliance Certification and continuing immunity from exclusionary zoning litigation in accordance with the Amended FHA and Directive # 14-24 to the Borough of Ringwood for the period beginning July 1, 2025 and ending June 30, 2035; and
- f. Declaring such other relief that the Program and Court deems just and proper within the parameters of the Amended FHA and all applicable regulations related to affordable housing within the State of New Jersey.

COUNT II

DECLARATORY RELIEF ESTABLISHING THE PRESENT AND PROSPECTIVE NEED OF THE BOROUGH OF RINGWOOD PURSUANT TO N.J.S.A. 52:27D-304.1, ET SEQ.

15. Ringwood repeats and realleges each and every allegation set forth in the previous paragraphs of this DJ Action as if set forth at length herein.

16. The Amended FHA provides that the DCA Report is non-binding and authorizes municipalities to either accept, or provide alternate calculations, to the DCA’s calculations for present and prospective fair share obligations by binding resolution to which it will commit based upon the methodology set forth in the Amended FHA.

17. Pursuant to the DCA Report, the DCA calculated Ringwood’s present and prospective affordable housing obligations as follows: Present Need (Rehabilitation) Obligation of 26 and Prospective Need (New Construction) Obligation of 133.

18. Ringwood adopted a binding resolution, a copy of which resolution is attached hereto and made a part hereof as **Exhibit 1** to this DJ Action.

19. The binding resolution commits to the obligations set forth in the DCA Report that Ringwood's Fourth Round (2025-2035) Present Need (Rehabilitation) is 26 units, and its Prospective Need (New Construction) Obligation is 133 units.

20. Ringwood seeks the approval of, and confirmation by, the Program and the Court of its Fourth Round (2025-2035) Present and Prospective affordable housing obligations as set forth in the binding resolution attached hereto and made a part hereof as **Exhibit 1**, or the adjustment of those obligations consistent with the Amended FHA and all applicable regulations.

21. Pursuant to the binding resolution, the Borough of Ringwood reserves all rights to amend its affordable housing obligations in the event of a successful legal challenge, or legislative change, to the Amended FHA.

22. Pursuant to the binding resolution, Ringwood specifically reserves the right to seek and obtain (a) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; (b) a Durational Adjustment (whether predicated upon lack of sanitary sewer or lack of water); (c) an adjustment predicated upon regional planning entity formulas, inputs or considerations, as applicable; (d) an adjustment based on any future legislation that may be adopted that allows an adjustment of the affordable housing obligations; (e) an adjustment based upon any ruling in litigation involving affordable housing obligations; and (f) any other applicable adjustment permitted in accordance with the Amended FHA and/or applicable COAH regulations.

WHEREFORE, the Borough of Ringwood seeks a declaratory judgment for the following relief:

- a. Declaring that the Borough has established jurisdiction for the Program and the Court to confirm its present and prospective affordable housing needs as set forth in the binding resolution attached as Exhibit 1 to this DJ Action or to adjust such determination consistent with the Amended FHA;
- b. Declaring the present and prospective affordable housing obligations of the Borough under the Amended FHA;
- c. Declaring the approval of Borough's HEFSP subsequent to its adoption by the Planning Board and its endorsement by the Borough Council, including, as appropriate and applicable, (i) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; (ii) a Durational Adjustment (whether predicated upon lack of sanitary sewer or lack of water); (iii) an adjustment predicated upon regional planning entity formulas, inputs or considerations, as applicable; (iv) an adjustment based on any future legislation that may be adopted that allows an adjustment of the affordable housing obligations; (v) an adjustment based upon any ruling in litigation involving affordable housing obligations; and/or (vi) any other applicable adjustment permitted in accordance with the Amended FHA and/or all applicable regulations;
- d. Declaring that the Borough will have immunity from all exclusionary zoning litigation and all litigation related to its affordable housing obligations as established by the Amended FHA starting from the moment this Complaint is filed, as per the Act which states, ". . . a court shall not consider exclusionary zoning litigation during the timeframe after the timely submission of a binding

resolution or fair share plan and housing element of a municipality, or both, and before a challenge is submitted, or during the timeframe of a challenge that is pending resolution with the program pursuant to this subsection.”;

- e. Declaring and issuing a Compliance Certification and continuing immunity from exclusionary zoning litigation in accordance with the Amended FHA and Directive # 14-24 to Ringwood for the period beginning July 1, 2025 and ending June 30, 2035; and
- f. Declaring such other relief that the Program and Court deems just and proper within the parameters of the Act and all applicable regulations related to affordable housing within the State of New Jersey.

COUNT III

APPROVAL OF BOROUGH’S FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

23. The Borough of Ringwood repeats and realleges each and every allegation set forth in the previous paragraphs of this DJ Action as if set forth at length herein.

24. Pursuant to the Amended FHA, on or before June 30, 2025, each municipality shall adopt a Housing Element and Fair Share Plan (“HEFSP”).

25. Following adoption of the HEFSP, the Amended FHA dictates that the municipality shall file the plan with the Program within 48 hours of its adoption.

26. Ringwood hereby commits for its professionals to prepare the appropriate HEFSP to address its affordable housing obligations, as determined by the Program and the Court which HEFSP shall apply as appropriate, any applicable adjustments, including, without limitation, (a) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; (b) a

Durational Adjustment (whether predicated upon lack of sanitary sewer or lack of water); (c) an adjustment predicated upon regional planning entity formulas, inputs or considerations, as applicable; (d) an adjustment based on any future legislation that may be adopted that allows an adjustment of the affordable housing obligations; (e) an adjustment based upon any ruling in litigation involving affordable housing obligations; and (f) any other applicable adjustment permitted in accordance with the Act and/or applicable regulations.

27. Following adoption of the HEFSP, the Borough shall file its plan with the Program within 48 hours of its adoption for approval by the Program.

WHEREFORE, the Borough of Ringwood seeks a declaratory judgment for the following relief:

- a. Declaring that Ringwood has established jurisdiction for the Program and the Court to confirm its present and prospective affordable housing needs as set forth in the binding resolution attached as **Exhibit 1** to this DJ Action or to adjust such determination consistent with the Amended FHA;
- b. Declaring the present and prospective affordable housing obligations of the Borough under the Amended FHA;
- c. Declaring the approval of the Borough's HEFSP subsequent to its adoption by the Planning Board and its endorsement by the Borough Council, including, as appropriate and applicable, (i) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; (ii) a Durational Adjustment (whether predicated upon lack of sanitary sewer or lack of water); (iii) an adjustment predicated upon regional planning entity formulas, inputs or considerations, as applicable; (iv) an adjustment based on any future legislation

that may be adopted that allows an adjustment of the affordable housing obligations; (v) an adjustment based upon any ruling in litigation involving affordable housing obligations; and/or (vi) any other applicable adjustment permitted in accordance with the Amended FHA and/or all applicable regulations;

- d. Declaring that the Borough of Ringwood will have immunity from all exclusionary zoning litigation and all litigation related to its affordable housing obligations as established by the Amended FHA starting the moment this Complaint is filed, as per the Act which states, “. . . a court shall not consider exclusionary zoning litigation during the timeframe after the timely submission of a binding resolution or fair share plan and housing element of a municipality, or both, and before a challenge is submitted, or during the timeframe of a challenge that is pending resolution with the program pursuant to this subsection.”;
- e. Declaring and issuing a Compliance Certification and continuing immunity from exclusionary zoning litigation in accordance with the Act and Directive # 14-24 to the Borough of Ringwood for the period beginning July 1, 2025 and ending June 30, 2035; and
- f. Declaring such other relief that the program and Court deems just and proper within the parameters of the Amended FHA and all applicable regulations related to affordable housing within the State of New Jersey.

COUNT IV

CONFIRMATION OF IMMUNITY

28. The Borough of Ringwood repeats and realleges each and every allegation set forth in the previous paragraphs of this declaratory judgment complaint as if set forth at length herein.

29. Pursuant to the Amended FHA, a municipality that complies with the deadlines in the Amended FHA for both determining present and prospective affordable housing obligations and for adopting an appropriate HEFSP shall have immunity from exclusionary zoning litigation.

30. The Borough of Ringwood has met the deadline for the adoption and filing of its binding resolution not later than January 31, 2025, and the filing of this DJ Action in accordance with AOC Directive #14-24 not later than February 3, 2025, by adopting the binding resolution attached to this DJ Action as **Exhibit 1**, and has also committed to the adoption of its HEFSP by June 30, 2025. Therefore, as per the Act, the Borough is entitled to immunity from all exclusionary zoning lawsuits from the moment this Complaint is filed, throughout the process moving forward, and then through June 30, 2035, once a Compliance Certification or a Judgment of Compliance and Repose is granted.

WHEREFORE, the Borough of Ringwood seeks a declaratory judgment for the following relief:

- a. Declaring that the Borough has established jurisdiction for the Program and the Court to confirm its present and prospective affordable housing needs as set forth in the binding resolution attached as **Exhibit 1** to this DJ Action or to adjust such determination consistent with the Amended FHA;
- b. Declaring the present and prospective affordable housing obligations of the Borough under the Amended FHA;

- c. Declaring the approval of the Borough's HEFSP subsequent to its adoption by the Planning Board and its endorsement by the Council, including, as appropriate and applicable, (i) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; (ii) a Durational Adjustment (whether predicated upon lack of sanitary sewer or lack of water); (iii) an adjustment predicated upon regional planning entity formulas, inputs or considerations, as applicable; (iv) an adjustment based on any future legislation that may be adopted that allows an adjustment of the affordable housing obligations; (v) an adjustment based upon any ruling in litigation involving affordable housing obligations; and (vi) any other applicable adjustment permitted in accordance with the Amended FHA and/or all applicable regulations;
- d. Declaring that the Borough will have immunity from all exclusionary zoning litigation and all litigation related to its affordable housing obligations as established by the Act starting the moment this complaint is filed, as per the Act which states, ". . . a court shall not consider exclusionary zoning litigation during the timeframe after the timely submission of a binding resolution or fair share plan and housing element of a municipality, or both, and before a challenge is submitted, or during the timeframe of a challenge that is pending resolution with the program pursuant to this subsection.";
- e. Declaring and issuing a Compliance Certification and continuing immunity from exclusionary zoning litigation in accordance with the Act and Directive #

14-24 to the Borough of Ringwood for the period beginning July 1, 2025 and ending June 30, 2035; and

- f. Declaring such other relief that the Program and Court deems just and proper within the parameters of the Amended FHA and all applicable regulations related to affordable housing within the State of New Jersey.

SEMERARO & FAHRNEY, LLC
Attorneys for Declaratory Plaintiff,
Borough of Ringwood

By


Dustin F. Glass, Esq.

Dated: January 23, 2025

CERTIFICATION PURSUANT TO R. 4:5-1

Dustin F. Glass, Esq., of full age, hereby certifies as follows:

1. I am a Partner of the Firm of Semeraro & Fahrney, LLC, attorneys for declaratory plaintiff, Borough of Ringwood.
2. To the best of my knowledge, there is no other action pending in any court or any pending arbitration proceeding of which the matter in controversy herein is the subject and no such other action or arbitration proceeding is contemplated. To the best of my knowledge, there are no other parties who should be joined in this action.
3. The within Complaint was filed and served within the time prescribed by the Rules of Court.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

SEMERARO & FAHRNEY, LLC
Attorneys for Declaratory Plaintiff,
Borough of Ringwood

By


Dustin F. Glass, Esq.

Dated: January 23, 2025

CERTIFICATION PURSUANT TO R. 1:38-7(b)

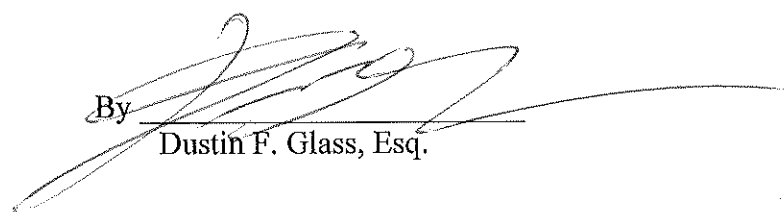
Dustin F. Glass, Esq., of full age, hereby certifies as follows:

1. I am a Partner of the firm of Semeraro & Fahrney, LLC, attorneys for Declaratory Plaintiff, Borough of Ringwood.
2. I certify that confidential personal identifiers have been redacted from documents now submitted to the Court and will be redacted from all documents submitted in the future in accordance with R. 1:38-7(b).

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

SEMERARO & FAHRNEY, LLC
Attorneys for Declaratory Plaintiff,
Borough of Ringwood

By


Dustin F. Glass, Esq.

Dated: January 23, 2025

DESIGNATION OF TRIAL COUNSEL

Pursuant to R. 4:25-4, notice is hereby given that Dustin F. Glass, Esq., attorney for the Declaratory Plaintiff, Borough of Ringwood is designated as trial counsel in the above captioned matter.

SEMERARO & FAHRNEY, LLC
Attorneys for Declaratory Plaintiff,
Borough of Ringwood

By


Dustin F. Glass, Esq.

Dated: January 23, 2025

Resolution Number
2025-47

**RESOLUTION OF THE BOROUGH OF RINGWOOD COMMITTING TO FOURTH ROUND
AFFORDABLE HOUSING PRESENT NEED AND PROSPECTIVE NEED NUMBERS**

WHEREAS, on March 20, 2024, Governor Murphy signed into law P.L. 2024, c.2, which amended the Fair Housing Act (N.J.S.A. 52:27D-301 et seq.) (hereinafter "Amended FHA"); and

WHEREAS, the Amended FHA required the Department of Community Affairs ("DCA") to produce an estimate of the Fourth Round affordable housing obligations on or before October 20, 2024, based upon the criteria set forth in the Amended FHA; and

WHEREAS, the DCA issued a report on October 18, 2024 ("DCA Report") wherein it reported its estimate of the Fourth Round affordable housing obligations for all municipalities based upon its interpretation of the standards in the Amended FHA; and

WHEREAS, the DCA Report calculates the Borough of Ringwood's Fourth Round (2025-2035) obligations as follows: Present Need (Rehabilitation) Obligation of 26 and Prospective Need (New Construction) Obligation of 133; and

WHEREAS, the Amended FHA provides that the DCA Report is non-binding and authorizes municipalities to either accept, or provide alternate calculations, to the DCA's calculations for present and prospective fair share obligations "by binding resolution no later than January 31, 2025", which deadline has been extended to February 3, 2025 by Acting Administrative Director of the Administrative Office of Courts via Directive #14-24 ("AOC Directive #14-24"), dated December 13, 2024 (issued on December 19, 2024); and

WHEREAS, the Borough submits this Resolution in satisfaction of the requirements of the Amended FHA, by **accepting** the DCA estimate of the Borough's need as described in the DCA Report; and

WHEREAS, Section 3 of the Amended FHA provides that: "the municipality's determination of its fair share obligation shall have a presumption of validity, if established in accordance with sections 6 and 7" of the Amended FHA; and

WHEREAS, the Borough's acceptance of the Fourth Round obligations calculated by the DCA as follows: Present Need (Rehabilitation) Obligation of 26 and Prospective Need (New Construction) Obligation of 133, is entitled to a "presumption of validity" because it is established in compliance with Sections 6 and 7 of the Amended FHA; and

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

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

WHEREAS, the Borough specifically reserves the right to adjust its fair share obligations in accordance with the COAH Regulations and the following, if applicable: (a) a survey, such as a windshield survey, which accounts for a higher-resolution estimate of present need and/or (b) an adjustment predicated upon regional planning entity formulas, inputs or considerations,

Resolution Number
2025-47

including but not limited to, the Highlands Council Regional Master Plan and its build out, or the Pinelands Commission or Meadowlands Commission, inclusive of their regulations and planning documents; and

WHEREAS, based on the foregoing, the Borough of Ringwood accepts the DCA calculations of the Borough of Ringwood's fair share obligations and commits to its fair share of 26 units present need and 133 units prospective need subject to any vacant land and/or durational adjustment, and/or any other permitted adjustment it may seek as part of the Housing Plan element and Fair Share Plan element it subsequently submits in accordance with the Amended FHA; and

WHEREAS, the Borough of Ringwood reserves all rights to revoke or amend this Resolution and commitment, as may be necessary and/or appropriate, based on any legislation adopted and signed into law by the Governor of New Jersey that alters the deadlines and/or requirements of the Amended FHA; and

WHEREAS, the Borough of Ringwood also reserves all rights to revoke or amend this Resolution and commitment, as may be necessary and/or appropriate, in the event of a successful challenge to the Amended FHA pursuant to the case The Borough of Montvale v. the State of New Jersey (MER-L-1778-24), any other such action challenging the Amended FHA; and

WHEREAS, in the event that a third party challenges the calculations provided for in this Resolution, the Borough of Ringwood reserves the right (which reservation shall include but not be limited to a reservation of litigation rights and positions, without prejudice) to take such position as it deems appropriate in response thereto, including that its Fourth Round Present or Prospective Need Obligations are lower than described herein; and

WHEREAS, in addition to the foregoing, nothing in the Amended FHA requires or can require an increase to the Borough's Fourth Round Present or Prospective Need Obligations based on a successful downward challenge of any other municipality in the region since the plain language and clear intent of the Amended FHA is to establish unchallenged numbers by default on March 1, 2025; and

WHEREAS, in light of the above, the Governing Body of the Borough of Ringwood finds that it is in the best interest of the Borough of Ringwood to declare its obligations in accordance with this binding Resolution and in accordance with the Amended FHA; and

WHEREAS, in addition to the foregoing, pursuant to AOC Directive #14-24, a "municipality seeking a certification of compliance with the FHA shall file an action in the form of a declaratory judgment complaint and Civil Case Information Statement (Civil CIS) in the county in which the municipality is located . . . within 48 hours after adoption of the municipal resolution of fair share obligations, or by February 3, 2025, whichever is sooner"; and

WHEREAS, nothing in this Resolution shall be interpreted as an acknowledgment of the legal validity of AOC Directive #14-24 and the Borough of Ringwood reserves any and all rights and remedies in relation to AOC Directive #14-24; and

WHEREAS, the Borough of Ringwood seeks a Certification of Compliance with the FHA and from the Program and, therefore, directs its Affordable Housing Counsel to file a Declaratory Judgement Complaint and Case Information Statement in Passaic County, or such other

Resolution Number
2025-47

appropriate venue with the Program or any other entity as may be deemed appropriate, within 48 hours of the adoption of this Resolution.

NOW, THEREFORE, BE IT RESOLVED on this 21 day of January 2025 by the Borough Council of the Borough of Ringwood, Passaic County, State of New Jersey, as follows:

1. All of the above Whereas Clauses are incorporated into the operative clauses of this resolution.

2. For the reasons set forth in this Resolution, the Borough of Ringwood hereby commits to the DCA Fourth Round Present Need (Rehabilitation) Obligation of 26 units and the Fourth Round Prospective Need (New Construction) Obligation of 133 units as described in this Resolution, subject to all reservations of rights set forth herein and as follows:

a) The right to adjust the Borough of Ringwood's fair share obligations based upon applicable COAH regulations (including but not limited to a Vacant Land Adjustment and/or a Durational Adjustment), and a survey (such as a windshield survey), and all other applicable adjustments, permitted in accordance with applicable COAH regulations or other applicable law; and

b) The right to revoke or amend this Resolution in the event of a successful legal challenge, or legislative change, to the Amended FHA; and

c) The right to take any contrary position, or adjust its fair share obligations, in the event of a third-party challenge to the Borough of Ringwood's fair share obligations.

3. The Borough of Ringwood, in accordance with the requirements of the Amended FHA and the Acting Administrative Director of the Administrative Office of Court's Directive #14-24, dated December 13, 2024 (issued on December 19, 2024), hereby directs its Affordable Housing Counsel to file a Declaratory Judgment Complaint and a Case Information Statement in Passaic County, or any other appropriate venue with the Program or any other entity as may be deemed appropriate, within 48 hours after adoption this resolution.

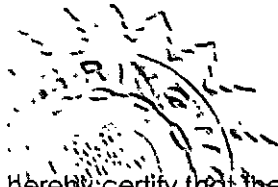
4. The Borough of Ringwood, in accordance with the requirements of the Amended FHA and the Acting Administrative Director of the Administrative Office of Court's Directive #14-24, dated December 13, 2024 (issued on December 19, 2024), further authorizes its Affordable Housing Counsel to attach this Resolution as an exhibit to the Declaratory Judgment Complaint that is filed and to submit and/or file this Resolution with the Program or any other such entity as may be deemed appropriate.

5. If any part(s) of this Resolution shall be deemed invalid, such part(s) shall be severed and the validity thereof shall not affect the remaining parts of this Resolution.

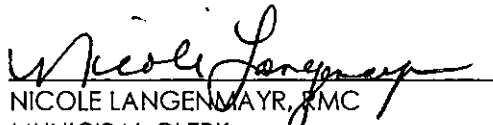
6. All resolutions or parts thereof inconsistent with this Resolution are hereby rescinded.

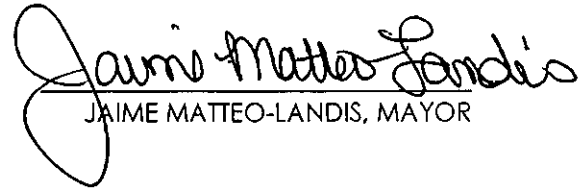
7. This Resolution shall take effect immediately, according to law.

Resolution Number
2025-47



I Hereby certify that the above Resolution was adopted by the Municipal Council of the Borough of Ringwood at its Business Meeting of January 21, 2025.


NICOLE LANGENMAYR, RMC
MUNICIPAL CLERK


JAIME MATTEO-LANDIS, MAYOR

Council Member	Motion	Second	Ayes	Nays	Abstain	Absent
Matteo-Landis			X			
Kerr			X			
Baumgartner			X			
Echols		X	X			
Kiraly			X			
Noonan			X			
Rubacky	X		X			

Civil Case Information Statement

Case Details: PASSAIC | Civil Part Docket# L-000284-25

Case Caption: IN THE MATTER OF RINGWOOD BORO

Case Initiation Date: 01/23/2025

Attorney Name: DUSTIN F GLASS

Firm Name: SEMERARO & FAHRNEY, LLC

Address: 155 ROUTE 46 SUITE108

WAYNE NJ 07470

Phone: 9739885070

Name of Party: PLAINTIFF : Borough of Ringwood

Name of Defendant's Primary Insurance Company

(if known): None

Case Type: AFFORDABLE HOUSING

Document Type: Complaint

Jury Demand: NONE

Is this a professional malpractice case? NO

Related cases pending: NO

If yes, list docket numbers:

Do you anticipate adding any parties (arising out of same transaction or occurrence)? NO

Does this case involve claims related to COVID-19? NO

Are sexual abuse claims alleged by: Borough of Ringwood? NO

THE INFORMATION PROVIDED ON THIS FORM CANNOT BE INTRODUCED INTO EVIDENCE

CASE CHARACTERISTICS FOR PURPOSES OF DETERMINING IF CASE IS APPROPRIATE FOR MEDIATION

Do parties have a current, past, or recurrent relationship? NO

If yes, is that relationship:

Does the statute governing this case provide for payment of fees by the losing party? NO

Use this space to alert the court to any special case characteristics that may warrant individual management or accelerated disposition:

Do you or your client need any disability accommodations? NO

If yes, please identify the requested accommodation:

Will an interpreter be needed? NO

If yes, for what language:

Please check off each applicable category: Putative Class Action? NO Title 59? NO Consumer Fraud? NO Medical Debt Claim? NO

I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with *Rule 1:38-7(b)*

01/23/2025

Dated

/s/ DUSTIN F GLASS

Signed

PREPARED BY THE COURT:

**IN THE MATTER OF THE
DECLARATORY JUDGMENT
ACTION OF THE BOROUGH
OF RINGWOOD PASSAIC
COUNTY PURSUANT TO P.L.
2024 CHAPTER 2**

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – CIVIL PART
PASSAIC COUNTY
DOCKET NO. PAS-L-0284-25

Civil Action

**ORDER FILING MUNICIPAL
OBLIGATIONS FOR “PRESENT NEED”
AND “PROSPECTIVE NEED” FOR THE
FOURTH ROUND HOUSING CYCLE**

THIS MATTER, having come before the Court on its own motion, *sua sponte*, on the Complaint for Declaratory Judgment filed on January 23, 2025 (“DJ Complaint”) by the Petitioner, Borough of Ringwood (“Petitioner” or “Municipality”), pursuant to N.J.S.A. 52:27D-304.2, -304.3, and -304.1(f)(1)(c) of the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301, *et seq.* (collectively, the “FHA”), and in accordance with Section II.A of Administrative Directive 14-24 (“Directive 14-24”) of the Affordable Housing Dispute Resolution Program (the “Program”), seeking a certification of compliance with the FHA;

AND I APPEARING, that on October 18, 2024, pursuant to the FHA (as amended), the New Jersey Department of Community Affairs (“DCA”) issued its report entitled *Affordable Housing Obligations for 2025-2035 (Fourth Round)*,¹ therein setting forth the present need and prospective need obligations of all New Jersey municipalities for the Fourth Round housing cycle (the “DCA’s Fourth Round Report”);

¹ See <https://nj.gov/dca/dlps/pdf/FourthRoundCalculationMethodology.pdf>

AND I □ APPEARING that, pursuant to the DCA’s Fourth Round Report, the **present need** obligation of the Petitioner has been calculated and reported as **26** affordable units, and its **prospective need** obligation of the Petitioner has been calculated and reported as **133** affordable units, and which calculations have been deemed presumptively valid for purposes of the FHA;

AND □HE COUR□, having determined that no interested party has filed a challenge to the Petitioner’s DJ Complaint by way of an Answer thereto as provided for and in accordance with Section II.B of Directive □14-24 of the Program;

AND □HE COUR□, having found and determined, therefore, that the present need and prospective need affordable housing obligations of the Petitioner for the Fourth Round housing cycle as calculated and reported in the DCA’s Fourth Round Report have been committed to by the Petitioner and are uncontested, and for good cause having otherwise been shown:

I □ IS, □HEREFORE, on this **20th** day of **MARCH 202□ ORDERED AND AD□UDGED** as follows:

1. That the present need obligation of the Municipality, be, and hereby is fixed as **26** affordable units for the Fourth Round housing cycle.

2. That the prospective need obligation of the Municipality, be, and hereby is fixed as **133** affordable units for the Fourth Round Housing cycle; and

3. That the Petitioner is hereby authorized to proceed with preparation and adoption of its proposed Housing Element and Fair Share Plan for the Fourth Round, incorporating therein the present need and prospective need allocations aforesaid (and which plan shall include the elements set forth in the “Addendum” attached to Directive #14-24), by or before June 30, 2025,

as provided for and in accordance with Section III.A of Directive 14-24, and without further delay.

I ☐ IS FURTHER ORDERED, that a copy of this Order shall be deemed served on the Petitioner and Petitioner's counsel.

SO ORDERED:

 /s/ Darren J. Del Sardo

HON. DARREN J. DEL SARDO, P.J.Cv.

(☐) Uncontested.



Adam M. Gordon, Esq.
Laura Smith-Denker, Esq.
Joshua D. Bowers, Esq.
Ashley J. Lee, Esq.
Esmé Devenney, Esq.
Will Fairhurst, Esq.

October 15, 2024

Richard J. Clemack, Esq.
124 Main Street
P.O. Box 136
Bloomingdale, NJ 07403

**Re: In the Matter of the Borough of Ringwood, County of Passaic, Docket
No. PAS-L-2297-15**

Dear Mr. Clemack:

This letter memorializes the terms of an agreement reached between the Borough of Ringwood (the "Borough" or "Ringwood"), the declaratory judgment plaintiff, and Fair Share Housing Center (FSHC), a Supreme Court-designated interested party in this matter in accordance with In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1, 30 (2015) (Mount Laurel IV) and, through this settlement, a defendant in this proceeding.

Background

Ringwood Borough filed the above-captioned matter on July 6, 2015 seeking a declaration of its compliance with the Mount Laurel doctrine and the Fair Housing Act of 1985, N.J.S.A. 52:27D-301, *et seq.*, in accordance with In re N.J.A.C. 5:96 and 5:97, *supra*. Through the declaratory judgment process, the Borough and FSHC have agreed to settle the litigation and to present that settlement to the trial court with jurisdiction over this matter to review, recognizing that the settlement of Mount Laurel litigation is favored because it avoids delays and the expense of trial and results more quickly in the construction of homes for lower-income households.

Settlement terms

The Borough and FSHC hereby agree to the following terms:

1. FSHC agrees that the Borough, through the adoption of a Housing Element and Fair Share Plan conforming with the terms of this Agreement (hereafter "the Plan") and through the implementation of the Plan and this Agreement, satisfies its obligations under the Mount Laurel doctrine and Fair Housing Act of 1985, N.J.S.A. 52:27D-301, *et seq.*, for the Prior Round (1987-1999) and Third Round (1999-2025).
2. At this time and at this particular point in the process resulting from the Supreme Court's Mount Laurel IV decision, when Third Round fair share obligations have yet to be definitively determined, it is appropriate for the parties to arrive at a settlement regarding a municipality's Third Round Obligation instead of doing so through plenary adjudication of the Third Round Obligation.

3. FSHC and Ringwood hereby agree that Ringwood's affordable housing obligations are calculated as follows:

Rehabilitation Share (per Kinsey Report ¹)	6
Prior Round Obligation (pursuant to N.J.A.C. 5:93)	51
Third Round (1999-2025) Obligation (per Kinsey Report, as adjusted through this Agreement)	199

4. For purposes of this Agreement, the Third Round Obligation shall be deemed to include the Gap Period present need for new construction to address the affordable housing needs of households formed from 1999-2015, a need that was recognized by the Supreme Court in In re Declaratory Judgment Actions Filed By Various Municipalities, 227 N.J. 508 (2017), and the Prospective Need, which is a measure of the affordable housing need anticipated to be generated between July 1, 2015 and June 30, 2025.
5. The Borough's efforts to meet its Rehabilitation Share includes continuing a municipal rehabilitation program funded through the Small Cities Grants. The Borough will also seek Community Development Block Grant funds as well.
6. As noted above, the Borough has a Prior Round (new construction) Obligation of 51 units and a Third Round obligation of 199 units for a total new construction obligation of 250 units. The Borough will address its combined Prior Round and Third Round obligations in part through a durational adjustment.
- a. The Borough is located entirely within the Highlands Preservation Area where development is severely restricted. Ringwood has no public sewer capacity for any additional development. There are several existing non-public small treatment plants serving existing developments, but these facilities are old and at capacity.
- b. Ringwood is entitled to the following credits for activity during the Prior Round for the following supportive and assisted needs housing:

Address	Block	Lot	Bedrooms	Current License Date	Sponsor
432 Stonetown Road	222	6	5	7/26/2006	AdvoServ of NJ, Inc
18 Boro Parkway	601	6	5	7/26/2006	AdvoServ of NJ, Inc
20 Morris Rd.	902	1.03	16	8/31/2005	Spectrum for Living Group Homes, Inc
TOTAL			26		

- c. Ringwood is entitled to rental bonus credits for nine (9) units which is 25% of its non-adjusted prior round obligation.

¹ David N. Kinsey, PhD, PP, FAICP, NEW JERSEY LOW AND MODERATE INCOME HOUSING OBLIGATIONS FOR 1999-2025 CALCULATED USING THE NJ COAH PRIOR ROUND (1987-1999) METHODOLOGY, May, 2016.

- d. The Borough will seek court approval for, and FSHC will support, a durational adjustment of 161 units ($250 - 89 = 215$). In accordance with N.J.A.C. 5:93-4.3(c), the requirement to address the combined Prior Round and Third Round remaining prospective need obligation of 161 units shall be deferred until adequate water and/or sewer are made available. The Borough shall reserve and set aside new public water and/or sewer capacity, when it becomes available, for low and moderate income housing, on a priority basis. Municipal officials shall endorse all applications to the Department of Environmental Protection (DEP) or its agent to provide water and/or sewer capacity. Where the DEP or its designated agent approves a proposal to provide infrastructure to a site for the development of low and moderate income housing identified in the housing element, the Borough shall permit such development. Where the Borough has designated sites for low and moderate income housing that lack adequate water and/or sewer and where the DEP or its designated agent approves a proposal to provide water and/or sewer to a site other than those designated for the development of low and moderate income housing in the housing element, the Borough shall amend its housing element and fair share housing ordinance to permit development of such site for low and moderate income housing. The amended housing element and fair share housing ordinance shall be submitted to the Court and FSHC, with a copy to the Special Master, within 90 days of the site's approval by the DEP or its agent.
7. The Borough will adopt overlay zoning on the **"Greenwood Lake Turnpike Inclusionary Zone"** – Block 738 Lots 7, 10, 48; Block 739, Lots 45, 45.01 (partial) 48, 49, 50, 52 (partial), 53 (partial), 54 (partial), 5 (partial), and 5.01 (partial); Block 749 Lots 12, 15, 16, 17, and 19; Block 748, Lots 83, 85 and 86. The extent of the potential "Greenwood Lake Highlands Redevelopment Area" is shown as "Impervious Coverage" on **Exhibit A** annexed hereto. The Greenwood Lake Turnpike Inclusionary Zone contains existing impervious coverage which may support a designation by the Highlands Council, in its discretion, of Highlands Redevelopment Areas pursuant to N.J.S.A. 13:20-11h, N.J.A.C. 7:38-6.7 and RMP Addendum 2019-1 "Procedures for Highlands Redevelopment Area Designation, March 2019". Should the Highlands Council authorize a Highlands Redevelopment Area for some or all of the Greenwood Lake Turnpike Inclusionary Zone the portion of a property (or a combination of properties with the consent of all owners in such combination) that is approved by the Highlands Council as a Highlands Redevelopment Area and contains one acre or more of land may, subject to standards to be set forth in the overlay zoning ordinance to be adopted by the Borough be used, in addition to those currently permitted in the CS-40 Zone for:
 - a. Multi-family residential uses at a density of 10 units per acre based upon the land area (excluding roads) contained in the Highlands Redevelopment Area Designation applicable to such property and requiring a 20% set aside consistent with the Fair Housing Act.
 - b. Mixed-use development consisting of permitted retail/commercial uses and multifamily residential uses at a density of 8 units per acre based upon the land area contained in the Highlands Redevelopment Area Designation applicable to such property and requiring a 20% set aside consistent with the Fair Housing Act.

8. The Borough will adopt overlay zoning on the portion of the "**Peters Mine 100% Affordable Zone**" – Block 601, Lot 14 – that is available for development and which may support a designation by the Highlands Council, in its discretion of a 100% affordable housing development pursuant to N.J.A.C. 7:38-6.9 based upon the Highlands Council's septic rule N.J.A.C. 7:38-3.4(b) that may support up to four affordable units. Upon obtaining a waiver from the Highlands Council pursuant to N.J.A.C. 7:38-6.9, the Borough shall convey Block 601, Lot 14 to a qualified developer for 100% affordable housing. The Borough may, but shall not be obligated, to fund any construction or development in the Peters Mine 100% Affordable Zone.
9. No later than thirty (30) days of approval of this Agreement by the Court, the Borough shall apply for one or more pre-application meetings with the Highlands Council for Highlands Redevelopment Area Designation of all lots within the Greenwood Lake Turnpike Zone and a waiver for 100% affordable development on the Peters Mine 100% Affordable Zone. The Borough shall utilize best efforts to obtain the Highlands Council's approval of Redevelopment Area Designation for the the Greenwood Lake Turnpike Zone and a waiver for 100% affordable development on the Peters Mine 100% Affordable Zone, because such Zones represent important opportunities for the development of new affordable housing units within the Borough. Each determination by the Highlands Council as to the extent of the Highlands Redevelopment Area Designation and Waiver for 100% Affordable Development, and all conditions imposed by the Highlands Council on any such a Designation and/or Waiver shall be binding and conclusive on all parties to any such application.
10. The Borough will adopt a redevelopment plan for the "**Sisters of St. Francis Affordable Zone**" – Block 1101, Lot 1, which may be available for affordable housing development, which already has an approved wastewater treatment facility and groundwater discharge beds that may support inclusionary housing, and which was previously designated as an area in need of redevelopment by the Borough. This site was recently approved by the Borough of Ringwood Planning Board to be used as an addiction center that will not utilize all of the wastewater capacity previously approved, and there may be additional capacity for 32 units of multifamily housing or 66 units if developed with age-restricted housing. The Borough shall use its best efforts to coordinate the utilization of the additional sewer capacity in the Sisters of St. Francis Affordable Zone for affordable housing purposes. The redevelopment plan to be adopted shall authorize the utilization of the balance of the excess wastewater treatment capacity for the maximum number of units, based upon type, that can be developed based upon the available capacity. It is the parties' understanding that no further approvals from the Highlands Council are required, provided that no increase in impervious coverage or wastewater treatment capacity is sought. In the event that further permits or approvals from the Highlands Council are required, the Borough shall cooperate with the owner of Block 1101, Lot 1 in its efforts to secure approval for said permits or approvals.
11. The Borough shall have the obligation to cooperate with redevelopers to obtain utility services within the proposed Greenwood Lake Turnpike Zone and the Peters Mine 100% Affordable Zone, including, but not limited to the Borough serving as the named applicant for any and all permits and/or applications required from NJDEP, the Highlands Council and/or private utility providers to extend such utility services and/or infrastructure. The Borough shall have no obligation to serve as the applicant for any other permits and/or applications that may be required from the NJDEP or the

Highlands Council other than those related to utility services. It is acknowledged by the Borough that the ability to support an anticipated inclusionary development in the Greenwood Lake Turnpike Zone shall require the ability of that development to be served by public sewer and/or a community sewer system.

12. The Borough agrees to require 13% of all units referenced in this Agreement, 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. The municipality will comply with those requirements by ensuring that 13% of all affordable housing units developed pursuant to the overlay zones is available to households earning less than 30% of median income.
13. The Borough shall meet its Third Round Obligation in accordance with the following standards as agreed to by the Parties and reflected above:
 - a. Third Round bonuses will be applied in accordance with N.J.A.C. 5:93-5.15(d).
 - b. At least 50 percent of the units addressing the Third Round Obligation shall be affordable to very-low-income and low-income households with the remainder affordable to moderate-income households.
 - c. At least twenty-five percent of the Third Round Obligation shall be met through rental units, including at least half in rental units available to families.
 - d. At least half of the units addressing the Third Round Prospective Need in total must be available to families.
 - e. 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 toward 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.
14. The Borough shall add to the list of community and regional organizations in its affirmative marketing plan, pursuant to N.J.A.C. 5:80-26.15(f)(5), Fair Share Housing Center, the New Jersey State Conference of the NAACP, the Latino Action Network, Bergen County NAACP, Passaic County NAACP, Bergen County Urban League, Bergen County Housing Coalition, and Supportive Housing Association, and shall, as part of its regional affirmative marketing strategies during its implementation of the affirmative marketing plan, provide direct notice to those organizations of all available affordable housing units, along with copies of application forms. 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.
15. 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, N.J.A.C. 5:80-26.1, *et seq.*, or any successor regulation, with the exception that in lieu of 10 percent of affordable units in rental projects being required to be at 35 percent of median income, 13 percent of affordable units in rental projects shall be required to be at 30 percent of median income, and in conformance

with 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. 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 as follows:

- a. Regional income limits shall be established for the Housing Region in which the Borough is located (in this case, Housing Region 1) based on the median income by household size, which shall be established by a regional weighted average of the uncapped Section 8 income limits published by HUD. To compute this regional income limit, the HUD determination of median county income for a family of four is multiplied by the estimated number of households within the county according to the most recent decennial Census. The resulting product for each county within the housing region is summed. The sum is divided by the estimated total number of households from the most recent decennial Census in the Borough's housing region. This quotient represents the regional weighted average of median income for a household of four. The income limit for a moderate-income unit for a household of four shall be 80 percent of the regional weighted average median income for a family of four. The income limit for a low-income unit for a household of four shall be 50 percent of the HUD determination of the regional weighted average median income for a family of four. The income limit for a very low income unit for a household of four shall be 30 percent of the regional weighted average median income for a family of four. These income limits shall be adjusted by household size based on multipliers used by HUD to adjust median income by household size. In no event shall the income limits be less than those for the previous year.
- b. The income limits attached hereto as **Exhibit B** are the result of applying the percentages set forth in paragraph (a) above to HUD's determination of median income for FY 2024, and shall be utilized until the Borough updates the income limits after HUD has published revised determinations of median income for the next fiscal year.
- c. The Regional Asset Limit used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3 shall be calculated by the Borough annually by taking the percentage increase of the income limits calculated pursuant to paragraph (a) above over the previous year's income limits, and applying the same percentage increase to the Regional Asset Limit from the prior year. In no event shall the Regional Asset Limit be less than that for the previous year.
- d. The parties agree to request the Court prior to or at the fairness hearing in this matter to enter an order implementing this paragraph of this Agreement, the terms of which shall also be reflected in the Borough's Affordable Housing Ordinance.

16. All new construction units shall be adaptable in conformance with P.L.2005, c.350/N.J.S.A. 52:27D-311a and -311b and all other applicable law.
17. As an essential term of this Agreement, within one hundred twenty (120) days of the Court's approval of this Agreement, the Borough shall introduce an ordinance or ordinances providing for the amendment of the Borough's Affordable Housing Ordinance and Zoning Ordinance to implement the terms of this Agreement and the zoning contemplated herein and shall adopt a Housing Element and Fair Share Plan and Spending Plan in conformance with the terms of this Agreement. If, at such date, the Borough has applied for and is diligently processing its application to the Highlands Council for the Highlands Redevelopment Area Redevelopment Designations required by this Agreement, the time period for compliance with this paragraph shall be tolled until sixty (60) days after the approval by the Highlands Council of the Highlands Area Redevelopment Designations.
18. The parties agree that if a decision of a court of competent jurisdiction in Passaic County, or a determination by an administrative agency responsible for implementing the Fair Housing Act, or an action by the New Jersey Legislature, would result in a calculation of an obligation for the Borough for the period 1999-2025 that would be lower by more than twenty (20%) percent than the total prospective Third Round Obligation established in this Agreement, and if that calculation is memorialized in an unappealable final judgment, the Borough may seek to amend the judgment in this matter to reduce its fair share obligation accordingly. Notwithstanding any such reduction, the Borough shall be obligated to adopt a Housing Element and Fair Share Plan that conforms to the terms of this Agreement and to implement all compliance mechanisms included in this Agreement, including by adopting or leaving in place any site specific zoning adopted or relied upon in connection with the Plan adopted pursuant to this Agreement; taking all steps necessary to support the development of any 100% affordable developments referenced herein; maintaining all mechanisms set forth herein to address unmet need; and otherwise fulfilling fully the fair share obligations as established in this Agreement. The reduction of the Borough's Third Round Obligation below that established in this Agreement does not provide a basis for seeking leave to amend this Agreement or seeking leave to amend an order or judgment pursuant to R. 4:50-1. If the Borough prevails in reducing its Third Round Obligation, the Borough may carry over any resulting extra credits to future rounds in conformance with the then-applicable law.
19. The Borough shall prepare a Spending Plan within the period referenced above, subject to review by FSHC and 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 a "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 judgment in this matter that includes approval of the Spending Plan 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 Court's approval of the Spending Plan, and on every anniversary of that date thereafter through July 1, 2025, 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, with a copy provided to Fair Share Housing Center and posted on the municipal website, using forms developed for this purpose

by the New Jersey Department of Community Affairs, Council on Affordable Housing, or Local Government Services. 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.

20. On the first anniversary of the execution of this Agreement, 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 Fair Share Housing Center, using forms previously developed for this purpose by the Council on Affordable Housing or any other forms endorsed by the Special Master and FSHC.
21. The Fair Housing Act includes two provisions regarding action to be taken by the Borough during the 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, with a copy provided to Fair Share Housing Center, a status report as to its implementation of the Plan and an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity and whether any mechanisms to meet unmet need should be revised or supplemented. Such posting shall invite any interested party to submit comments to the municipality, with a copy to Fair Share Housing Center, regarding whether any sites no longer present a realistic opportunity and should be replaced and whether any mechanisms to meet unmet need should be revised or supplemented. Any interested party may by motion request a hearing before the court regarding these issues.
 - 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 this Agreement, and every third year thereafter, the Borough will post on its municipal website, with a copy provided to Fair Share Housing Center, a status report as to its satisfaction of its very low income requirements, including the family very low income requirements referenced herein. Such posting shall invite any interested party to submit comments to the municipality and Fair Share Housing Center on the issue of whether the municipality has complied with its very low income housing obligation under the terms of this settlement.
22. FSHC is hereby deemed to have party status in this matter and to have intervened in this matter as a defendant without the need to file a motion to intervene or an answer or other pleading. The parties to this Agreement agree to request the Court to enter an order declaring FSHC is an intervenor, but the absence of such an order shall not impact FSHC's rights.
23. This Agreement must be approved by the Court following a fairness hearing as required by Morris Cty. Fair Hous. Council v. Boonton Twp., 197 N.J. Super. 359, 367-69 (Law Div. 1984), aff'd o.b., 209 N.J. Super. 108 (App. Div. 1986); East/West Venture v. Borough of Fort Lee, 286 N.J. Super. 311, 328-29 (App. Div. 1996). The Borough shall present its planner as a witness at this hearing. FSHC agrees to support this Agreement at the fairness hearing. In the event the Court approves this proposed

settlement, the parties contemplate the municipality will receive "the judicial equivalent of substantive certification and accompanying protection as provided under the FHA," as addressed in the Supreme Court's decision in In re N.J.A.C. 5:96 & 5:97, 221 N.J. 1, 36 (2015). The "accompanying protection" shall remain in effect through July 1, 2025. If this Agreement is rejected by the Court at a fairness hearing it shall be null and void.

24. The Borough agrees to pay FSHC's attorneys fees and costs in the amount of \$10,000 within ten (10) days of the first Borough Council meeting after the Court's approval of this Agreement pursuant to a duly-noticed fairness hearing, provided that prior to such Council meeting FSHC shall have submitted a timely voucher to the Borough.
25. If an appeal is filed of the Court's approval or rejection of this Agreement, the Parties agree to defend the Agreement on appeal, including in proceedings before the Superior Court, Appellate Division and New Jersey Supreme Court, and to continue to implement the terms of this Agreement if the Agreement is approved before the trial court unless and until an appeal of the trial court's approval is successful, at which point the Parties reserve their right to rescind any action taken in anticipation of the trial court's approval. All Parties shall have an obligation to fulfill the intent and purpose of this Agreement.
26. This Agreement may be enforced through a motion to enforce litigant's rights or a separate action filed in Superior Court, Passaic County. A prevailing movant or plaintiff in such a motion or separate action shall be entitled to reasonable attorney's fees.
27. Unless otherwise specified, it is intended that the provisions of this Agreement are to be severable. The validity of any article, section, clause or provision of this Agreement shall not affect the validity of the remaining articles, sections, clauses or provisions hereof. If any section of this Agreement shall be adjudged by a court to be invalid, illegal, or unenforceable in any respect, such determination shall not affect the remaining sections.
28. This Agreement shall be governed by and construed by the laws of the State of New Jersey.
29. This Agreement may not be modified, amended or altered in any way except by a writing signed by each of the Parties.
30. This Agreement may be executed in any number of counterparts, each of which shall be an original and all of which together shall constitute but one and the same Agreement.
31. The Parties acknowledge that each has entered into this Agreement on its own volition without coercion or duress after consulting with its counsel, that each party is the proper person and possess the authority to sign the Agreement, that this Agreement contains the entire understanding of the Parties and that there are no representations, warranties, covenants or undertakings other than those expressly set forth herein.
32. Each of the Parties hereto acknowledges that this Agreement was not drafted by any one of the Parties, but was drafted, negotiated and reviewed by all Parties and, therefore, the presumption of resolving ambiguities against the drafter shall not apply.

Each of the Parties expressly represents to the other Parties that: (i) it has been represented by counsel in connection with negotiating the terms of this Agreement; and (ii) it has conferred due authority for execution of this Agreement upon the persons executing it.

33. Any and all Exhibits and Schedules annexed to this Agreement are hereby made a part of this Agreement by this reference thereto. Any and all Exhibits and Schedules now and/or in the future are hereby made or will be made a part of this Agreement with prior written approval of both Parties.
34. This Agreement constitutes the entire Agreement between the Parties hereto and supersedes all prior oral and written agreements between the Parties with respect to the subject matter hereof except as otherwise provided herein.
35. No member, official or employee of the Borough shall have any direct or indirect interest in this Agreement, nor participate in any decision relating to the Agreement which is prohibited by law, absent the need to invoke the rule of necessity.
36. Anything herein contained to the contrary notwithstanding, the effective date of this Agreement shall be the date upon which all of the Parties hereto have executed and delivered this Agreement.
37. All Notices required under this Agreement ("Notice[s]") shall be written and shall be served upon the respective Parties by certified mail, return receipt requested, or by a recognized overnight carrier or by a personal carrier. In addition, where feasible (for example, transmittals of less than fifty pages) Notices shall be served by facsimile or e-mail. All Notices shall be deemed received upon the date of delivery. Delivery shall be effected as follows, subject to change as to the person(s) to be notified and/or their respective addresses upon ten (10) days notice as provided herein:

TO FSHC: Adam M. Gordon, Esquire
Fair Share Housing Center
510 Park Boulevard
Cherry Hill, NJ 08002
Phone: (856) 665-5444
Telecopier: (856) 663-8182
E-mail: adamgordon@fairsharehousing.org

TO THE BOROUGH: Richard J. Clemack, Esq.
55 Skyline Drive Suite 206C
Ringwood, NJ 07456
Phone: 973-530-4447
Telecopier: 973-530-4447
Email: rjclemack@optonline.net

**WITH A COPY TO THE
BOROUGH MANAGER:** Scott M. Heck
Borough Manager/Director of Public Works
Borough of Ringwood
60 Margaret King Avenue

Ringwood, NJ 07456
Phone: (973) 475-7101
Telecopier: 973-962-6028
Email: sheck@ringwoodnj.net

Please sign below if these terms are acceptable.

Sincerely,

Adam M. Gordon Esq.
Counsel for Intervenor/Interested Party
Fair Share Housing Center

On behalf of the Borough of Ringwood, with the authorization
of the governing body:

Dated: _____

EXHIBIT A: Greenwood Lake Turnpike Redevelopment Area Map

EXHIBIT B: 2024 INCOME LIMITS

2024 AFFORDABLE HOUSING REGIONAL INCOME LIMITS BY HOUSEHOLD SIZE

Income limits not officially adopted by the State of New Jersey. Contact your municipality to see if applicable in your jurisdiction. Additional information about AHPNJ income limits is posted on AHPNJ.org

		1 Person	*1.5 Person	2 Person	*3 Person	4 Person	*4.5 Person	5 Person	6 Person	7 Person	8+ Person	Max Increase Rents**	Sales***	Regional Asset Limit****
Region 1 Bergen, Hudson, Passaic and Sussex	Median	\$84,288	\$90,309	\$96,329	\$108,371	\$120,412	\$125,228	\$130,045	\$139,678	\$149,311	\$158,944			
	Moderate	\$67,431	\$72,247	\$77,064	\$86,697	\$96,329	\$100,183	\$104,036	\$111,742	\$119,449	\$127,155			
	Low	\$42,144	\$45,154	\$48,165	\$54,185	\$60,206	\$62,614	\$65,022	\$69,839	\$74,655	\$79,472	5.2%	0.00%	\$223,627
	Very Low	\$25,286	\$27,093	\$28,899	\$32,511	\$36,124	\$37,568	\$39,013	\$41,903	\$44,793	\$47,683			
Region 2 Essex, Morris, Union and Warren	Median	\$90,591	\$97,062	\$103,533	\$116,475	\$129,416	\$134,593	\$139,769	\$150,123	\$160,476	\$170,829			
	Moderate	\$72,473	\$77,650	\$82,826	\$93,180	\$103,533	\$107,674	\$111,816	\$120,098	\$128,381	\$136,663			
	Low	\$45,296	\$48,531	\$51,766	\$58,237	\$64,708	\$67,296	\$69,885	\$75,061	\$80,238	\$85,415	5.2%	4.51%	\$230,966
	Very Low	\$27,177	\$29,119	\$31,060	\$34,942	\$38,825	\$40,378	\$41,931	\$45,037	\$48,143	\$51,249			
Region 3 Hunterdon, Middlesex and Somerset	Median	\$102,340	\$109,650	\$116,960	\$131,580	\$146,200	\$152,048	\$157,896	\$169,592	\$181,288	\$192,984			
	Moderate	\$81,872	\$87,720	\$93,568	\$105,264	\$116,960	\$121,638	\$126,317	\$135,674	\$145,030	\$154,387			
	Low	\$51,170	\$54,825	\$58,480	\$65,790	\$73,100	\$76,024	\$78,948	\$84,796	\$90,644	\$96,492	5.2%	2.31%	\$264,166
	Very Low	\$30,702	\$32,895	\$35,088	\$39,474	\$43,860	\$45,614	\$47,369	\$50,878	\$54,386	\$57,895			
Region 4 Mercer, Monmouth and Ocean	Median	\$91,038	\$97,540	\$104,043	\$117,048	\$130,054	\$135,256	\$140,458	\$150,862	\$161,267	\$171,671			
	Moderate	\$72,830	\$78,032	\$83,234	\$93,639	\$104,043	\$108,205	\$112,367	\$120,690	\$129,013	\$137,337			
	Low	\$45,519	\$48,770	\$52,022	\$58,524	\$65,027	\$67,628	\$70,229	\$75,431	\$80,633	\$85,836	5.2%	0.00%	\$230,643
	Very Low	\$27,311	\$29,262	\$31,213	\$35,115	\$39,016	\$40,577	\$42,137	\$45,259	\$48,380	\$51,501			
Region 5 Burlington, Camden and Gloucester	Median	\$80,290	\$86,025	\$91,760	\$103,230	\$114,700	\$119,288	\$123,876	\$133,052	\$142,228	\$151,404			
	Moderate	\$64,232	\$68,820	\$73,408	\$82,584	\$91,760	\$95,430	\$99,101	\$106,442	\$113,782	\$121,123			
	Low	\$40,145	\$43,013	\$45,880	\$51,615	\$57,350	\$59,644	\$61,938	\$66,526	\$71,114	\$75,702	5.2%	0.26%	\$195,849
	Very Low	\$24,087	\$25,808	\$27,528	\$30,969	\$34,410	\$35,786	\$37,163	\$39,916	\$42,668	\$45,421			
Region 6 Atlantic, Cape May, Cumberland, and Salem	Median	\$68,852	\$73,770	\$78,688	\$88,524	\$98,360	\$102,294	\$106,228	\$114,097	\$121,966	\$129,835			
	Moderate	\$55,081	\$59,016	\$62,950	\$70,819	\$78,688	\$81,835	\$84,983	\$91,278	\$97,573	\$103,868			
	Low	\$34,426	\$36,885	\$39,344	\$44,262	\$49,180	\$51,147	\$53,114	\$57,049	\$60,983	\$64,917	5.2%	2.61%	\$166,836
	Very Low	\$20,655	\$22,131	\$23,606	\$26,557	\$29,508	\$30,688	\$31,868	\$34,229	\$36,590	\$38,950			

Moderate income is between 80 and 50 percent of the median income. Low income is 50 percent or less of median income. Very low income is 30 percent or less of median income.

* These columns are for calculating the pricing for one, two and three bedroom sale and rental units as per N.J.A.C. 5:80-26.4(a).

** This column is used for calculating the pricing for rent increases for units (as previously calculated under N.J.A.C. 5:97-9.3 (Consumer price Index for All Urban Consumers (CPI-U): Regions by expenditure category and commodity and service group). Landlords who did not increase rents between 2015 through 2023 because of the lack of authority to do so, may increase rent by up to the applicable combined percentage including 2024 or 9.0% whichever is less in accordance with N.J.A.C. 5:97-9.3(c). In no case can rent for any particular apartment be increased more than one time per year.

*** This column is used for calculating the pricing for resale increases for units (as previously calculated under N.J.A.C. 5:97-9.3). The price of owner-occupied low and moderate income units may increase annually based on the percentage increase in the regional median income limit for each housing region. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.

Low income tax credit developments may increase based on the low income tax credit regulations.

**** The Regional Asset Limit is used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3.

Appendix B – Ordinances

§ 40-16. FAIR SHARE HOUSING.

§ 40-16.1. Intent and Purpose. [Ord. No. 1997-29 § A]

This section of the Borough of Ringwood Code sets forth regulations regarding low and moderate income housing units in the Borough of Ringwood that are consistent with the provisions of N.J.A.C. 5:93 et seq. as effective on June 6, 1994. These rules are pursuant to the Fair Housing Act of 1985 and the Borough of Ringwood's constitutional obligation to provide for its fair share of low and moderate income housing.

§ 40-16.2. Regulations Regarding Low and Moderate Income Housing Units. [Ord. No. 1997-29 §§ 1–14]

- a. The Borough of Ringwood's new construction or inclusionary component will be divided equally between low and moderate income households as per N.J.A.C. 5:93-2.20.
- b. Except for inclusionary developments constructed pursuant to low income tax credit regulations:
 1. At least 1/2 of all units within each inclusionary development will be affordable to low income households; and
 2. At least 1/2 of all rental units will be affordable to low income households; and
 3. At least 1/3 of all units in each bedroom distribution pursuant to N.J.A.C. 5:93-7.3 will be affordable to low income households.
- c. Inclusionary developments that are not restricted to senior citizens will be structured in conjunction with realistic market demands so that:
 1. The combination of efficiency and one bedroom units is at least 10% and no greater than 20% of the total low and moderate income units; and
 2. At least 30% of all low and moderate income units are two bedroom units; and
 3. At least 20% of all low and moderate income units are three bedroom units; and
 4. Low and moderate income units restricted to senior citizens may utilize a modified bedroom distribution. At a minimum, the number of bedrooms will equal the number of senior citizen low and moderate income units within the inclusionary development.
- d. In conjunction with realistic market information, the following criteria will be used in determining maximum rents and sale prices:
 1. Efficiency units will be affordable to one person households; and
 2. One bedroom units will be affordable to 1.5 person households; and
 3. Two bedroom units will be affordable to three person households; and
 4. Three bedroom units will be affordable to 4.5 person households; and

5. Median income by household size will be established by a regional weighted average of the uncapped Section 8 income limits published by HUD as per N.J.A.C. 5:93-7.4(b); and
 6. The maximum average rent and price of low and moderate income units within each inclusionary development will be affordable to households earning 57.5% of median income; and
 7. Moderate income sales units will be available for at least three different prices and low income sales units will be available for at least two different prices; and
 8. For both owner-occupied and rental units, the low and moderate income units will utilize the same heating source as market units within an inclusionary development; and
 9. Low income units will be reserved for households with a gross household income less than or equal to 50% of the median income approved by COAH; moderate income units will be reserved for households with a gross household income less than 80% of the median income approved by COAH as per N.J.A.C. 5:93-9.16; and
 10. The regulations outlined in N.J.A.C. 5:93-9.15 and 5:93-9.16 will be applicable for purchased and rental units.
- e. For rental units, developers and/or municipal sponsors may:
1. Establish one rent for a low income unit and one for a moderate income unit for each bedroom distribution; and
 2. Gross rents, including an allowance for tenant-paid utilities, will be established so as not to exceed 30% of the gross monthly income of the appropriate household size as per N.J.A.C. 5:93-7.4(a). The tenant-paid utility allowance will be consistent with the utility allowance approved by HUD for use in New Jersey.
- f. For sale units:
1. The initial price of a low and moderate income owner-occupied single-family housing unit will be established so that after a down payment of 5%, the monthly principal, interest, homeowner and private mortgage insurances, property taxes (based on the restricted value of the low and moderate income unit) and condominium or homeowner fees, does not exceed 28% of the eligible gross monthly income; and
 2. Master deeds of inclusionary developments will regulate condominium or homeowner association fees or special assessments of low and moderate income purchasers at 50% of those paid by market purchasers. This 50% is consistent with the requirement of N.J.A.C. 5:93-7.4(e). Once established within the master deed, the 50% will not be amended without prior approval from COAH; and
 3. The Borough of Ringwood will follow the general provisions concerning uniform deed restriction liens and enforcement through Certificates of Occupancy or Reoccupancy on sale units as per N.J.A.C. 5:93-9.3; and
 4. The Borough of Ringwood will require a Certificate of Reoccupancy for any occupancy

of a low or moderate income sales unit resulting from a resale as per N.J.A.C. 5:93-9.3(c); and

5. Municipal, State, nonprofit and seller options regarding sale units will be consistent with N.J.A.C. 5:93-9.5-9.8. Municipal rejection of repayment options for sale units will be consistent with N.J.A.C. 5:93-9.9; and
 6. The continued application of options to create, rehabilitate or maintain low and moderate income sale units will be consistent with N.J.A.C. 5:93-9.10; and
 7. Eligible capital improvements prior to the expiration of controls on sale units will be consistent with N.J.A.C. 5:93-9.11; and
 8. The regulations detailed in N.J.A.C. 5:93-9.12-9.14 will be applicable to low and moderate income units that are sale units.
- g. In zoning for inclusionary developments, the following is required:
1. Low and moderate income units will be built in accordance with N.J.A.C. 5:93-5.6(d):

Minimum % of Low/Moderate Income Units Completed	% of Market Housing Units Completed
0	25
10	25 + 1 unit
50	50
75	75
100	90
	100

2. A design of inclusionary developments that integrates low and moderate income units with market units is encouraged as per N.J.A.C. 5:93-5.6(e).
- h. To provide assurances that low and moderate income units are created with controls on affordability over time and that low and moderate income households occupy these units, the Borough of Ringwood will designate the Department of Community Affairs with the responsibility of ensuring the affordability of sales and rental units over time. The Department of Community Affairs will be responsible for those activities detailed in N.J.A.C. 5:93-9.1(a).
1. In addition, the Department of Community Affairs will be responsible for utilizing the verification and certification procedures outlined in N.J.A.C. 5:93-9.1(b) in placing households in low and moderate income units; and
 2. Newly constructed low and moderate income sales units will remain affordable to low and moderate income households for at least 30 years. The Department of Community Affairs will require all conveyances of newly constructed units to contain the deed

restriction and mortgage lien adopted by COAH and referred to as Technical Appendix E as found in N.J.A.C. 5:93; and

3. Housing units created through the conversion of a nonresidential structure will be considered a new housing unit and will be subject to thirty-year controls on affordability. The Department of Community Affairs will require COAH's appropriate deed restriction and mortgage lien.
- i. Regarding rehabilitated units:
 1. Rehabilitated owner-occupied single-family housing units that are improved to code standard will be subject to affordability controls for at least six years; and
 2. Rehabilitated renter-occupied housing units that are improved to code standard will be subject to affordability controls for at least 10 years; and
 - j. Regarding rental units:
 1. Newly constructed low and moderate income rental units will remain affordable to low and moderate income households for at least 30 years. The Department of Community Affairs will require the deed restriction and lien and deed of easement referred to as Technical Appendix H as found in N.J.A.C. 5:93; and
 2. Affordability controls in accessory apartments will be for a period of at least 10 years, except if the apartment is to receive a rental bonus credit pursuant to N.J.A.C. 5:93-5.13, then the controls on affordability will extend for 30 years; and
 3. Alternative living arrangements will be controlled in a manner suitable to COAH that provides assurances that such a facility will house low and moderate income households for at least 10 years except if the alternative living arrangement is to receive a rental bonus credit pursuant to N.J.A.C. 5:93-5.13, then the controls on affordability will extend for 30 years.
 - k. Section 14(b) of the Fair Share Housing Act N.J.S.A. 52:27D-301 et seq. incorporates the need to eliminate unnecessary cost generating features from the Borough of Ringwood's Land Use Ordinances. Accordingly, the Borough of Ringwood will eliminate development standards that are not essential to protect the public welfare and to expedite or fast track municipal approvals/denials on inclusionary development applications. The Borough of Ringwood will adhere to the components of N.J.A.C. 5:93-10.1-10.3.
 - l. The Borough of Ringwood has a fair share obligation of 59 units of which 40 are new construction. This section will apply to all developments that contain proposed low and moderate income units that are listed below and any future developments that may occur:

Franciscan Sisters Senior Citizen Rental Units	15
Spectrum for Living-Group Homes	16
Borough Property-Family Housing Units	9

1. The affirmative marketing plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of sex, age or number of children, to housing units which are being marketed by a developer/sponsor, municipality and/or designated administrative agency of affordable housing. The plan will address the requirements of N.J.A.C. 5:93-11. In addition, the plan prohibits discrimination in the sale, rental, financing or other services related to housing on the basis of race, color, sex, religion, handicap, age, familial status/size or national origin. The Borough of Ringwood is in the housing region consisting of Housing Region 1, Sussex, Passaic, Bergen and Hudson Counties. The affirmative marketing program is a continuing program and will meet the following requirements:

All newspaper articles, announcements and requests for applications for low and moderate income units will appear in the following daily regional newspapers/publications:

The Trends

North Jersey Herald and News

2. The primary marketing will take the form of at least one press release sent to the above publications and a paid display advertisement in each of the above newspapers. Additional advertising and publicity will be on an "as needed" basis.
3. The advertisement will include a description of the:
Street address of units;
Direction to housing units;
Number of bedrooms per unit;
Range of prices/rents;
Size of units;
Income information; and
Location of applications including business hours and where/how applications may be obtained.
4. All newspaper articles, announcements and requests for applications for low and moderate income housing will appear in the following neighborhood-oriented weekly newspapers, religious publications and organizational newsletters within the region:

Church Newsletters

Chamber of Commerce Newsletter

5. The following regional radio and/or cable television stations will be used:

The Trends

North Jersey Herald and NewsTCI of Northern New Jersey

6. The following is the location of applications, brochure(s), sign(s), and/or poster(s), used as part of the affirmative marketing program including specific employment centers within the region:

Municipal Administrative Building

Municipal Library

Developer's Sales Office

Major Employers in Region

7. The Borough Manager or his/her designee will be the community contact person(s) in Passaic County that will aid in the affirmative marketing program with particular emphasis on contacts that will reach out to groups that are least likely to apply for housing within the region.
8. Quarterly flyers and applications will be sent to each of the following agencies for publication in their journals and for circulation among their members: Board of Realtors in Sussex, Passaic, Bergen and Hudson counties.
9. Applications will be mailed to prospective applicants upon request.
10. Additionally, quarterly informational circulars and applications will be sent to the chief administrative employees of each of the following agencies in the counties of Sussex, Passaic, Bergen and Hudson:

Welfare or Social Service Board

Rental Assistance Office (local office of DCA)

Office on Aging

Housing Agency or Authority

Library

Area Community Action Agencies

11. The following is a description of the random selection method that will be used to select occupants of low and moderate income housing: as per the Department of Community Affairs guidelines and regulations.
12. The Department of Community Affairs is the agency under contract with the Borough of Ringwood to administer the affirmative marketing program. The Department of Community Affairs has the responsibility to income qualify low and moderate income households; to place income eligible households in low and moderate income units upon initial occupancy; to provide for the initial occupancy of low and moderate income units

with income qualified households; to continue to qualify households for reoccupancy of units as they become vacant during the period of affordability controls; to assist with advertising and outreach to low and moderate income households; and to enforce the terms of the deed restriction and mortgage loan as per N.J.A.C. 5:93-9.1. The Borough Manager or his/her designee within the Borough of Ringwood is the designated housing officer to act as liaison to the Department of Community Affairs. The Department of Community Affairs will provide counseling services to low and moderate income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements and landlord/tenant law.

13. Households who live or work in the COAH-established housing region may be given preference for sales and rental units constructed within that housing region. Applicants living outside the housing region will have an equal opportunity for units after regional applicants have been initially serviced. The Borough of Ringwood intends to comply with N.J.A.C. 5:93-11.7.
14. All developers of low and moderate income housing units will be required to assist in the marketing of the affordable units in their respective developments.
15. The marketing program will commence at least 120 days before the issuance of either temporary or permanent Certificates of Occupancy. The marketing program will continue until all low and moderate income housing units are initially occupied and for as long as affordable units are deed restricted and occupancy or reoccupancy of units continues to be necessary.
16. The Department of Community Affairs will comply with monitoring and reporting requirements as per N.J.A.C. 5:93-11.6 and 5:93-12.1.
- m. The Borough of Ringwood will undertake a rehabilitation program to rehabilitate seven substandard housing units occupied by low and moderate income households. The Borough of Ringwood has designated the Department of Community Affairs to administer the rehabilitation program. The Department of Community Affairs will prepare a marketing plan for the rehabilitation program. The rehabilitation program will be consistent with N.J.A.C. 5:93-5.2(b) through 5.2(1).
- n. The following sites have been designated to meet the Borough of Ringwood's inclusionary component outlined in the Housing Element and Fair Share Plan which was adopted by the Planning Board on March 6, 1995. The following zones are applicable to the designated sites:
 1. Special Residence District (SRD)-Block 1100, Lot 1.
 2. Special Residence District (SRD)-Block 902, Lots 1.01 and 1.02.

§ 40-16.3. Development Fees.¹ [Ord. No. 2008-#27 § 1]

a. Purpose.

1. In *Holmdel Builder's Association V. Holmdel Township*, 121 N.J. 550 (1990), the New

1. Subsection 40-16.3 was further amended by Ordinance No. 2011-03 which has not been codified at the direction of the Borough.

Jersey Supreme Court determined that mandatory development fees are authorized by the Fair Housing Act of 1985 (the Act), N.J.S.A. 52:27d-301 et seq., and the State Constitution, subject to the Council on Affordable Housing's (COAH's) adoption of rules.

2. Pursuant to P.L. 2008, c.46 section 8 (C. 52:27D-329.2) and the Statewide Non-Residential Development Fee Act (C. 40:55D-8.1 through 8.7), COAH is authorized to adopt and promulgate regulations necessary for the establishment, implementation, review, monitoring and enforcement of municipal affordable housing trust funds and corresponding spending plans. Municipalities that are under the jurisdiction of the Council or court of competent jurisdiction and have a COAH-approved spending plan may retain fees collected from nonresidential development.
3. This subsection establishes standards for the collection, maintenance, and expenditure of development fees pursuant to COAH's regulations and in accordance P.L. 2008, c.46, Sections 8 and 32-38. Fees collected pursuant to this subsection shall be used for the sole purpose of providing low- and moderate-income housing. This subsection shall be interpreted within the framework of COAH's rules on development fees, codified at N.J.A.C. 5:97-8.

b. Basic Requirements.

1. This subsection shall not be effective until approved by COAH pursuant to N.J.A.C. 5:96-5.1.
2. The Borough of Ringwood shall not spend development fees until COAH has approved a plan for spending such fees in conformance with N.J.A.C. 5:97-8.10 and N.J.A.C. 5:96-5.3.

c. Definitions.

1. The following terms, as used in this subsection, shall have the following meanings:

AFFORDABLE HOUSING DEVELOPMENT — Shall mean a development included in the Housing Element and Fair Share Plan, and includes, but is not limited to, an inclusionary development, a municipal construction project or a 100% affordable development.

COAH OR THE COUNCIL — Shall mean the New Jersey Council on Affordable Housing established under the Act which has primary jurisdiction for the administration of housing obligations in accordance with sound regional planning consideration in the State.

DEVELOPER — Shall mean the legal or beneficial owner or owners of a lot or of any land proposed to be included in a proposed development, including the holder of an option or contract to purchase, or other person having an enforceable proprietary interest in such land.

DEVELOPMENT FEE — Shall mean money paid by a developer for the improvement of property as permitted in N.J.A.C. 5:97-8.3.

EQUALIZED ASSESSED VALUE — Shall mean the assessed value of a property

divided by the current average ratio of assessed to true value for the municipality in which the property is situated, as determined in accordance with sections 1, 5, and 6 of P.L. 1973, c. 123 (C.54:1-35a through C.54:1-35c).

GREEN BUILDING STRATEGIES — Shall mean those strategies that minimize the impact of development on the environment, and enhance the health, safety and well-being of residents by producing durable, low-maintenance, resource-efficient housing while making optimum use of existing infrastructure and community services.

d. Nonresidential Development Fees.

1. Imposed Fees.

- (a) Within all zoning districts, nonresidential developers, except for developers of the types of development specifically exempted, shall pay a fee equal to 2.5% of the equalized assessed value of the land and improvements, for all new nonresidential construction on an unimproved lot or lots.
- (b) Nonresidential developers, except for developers of the types of development specifically exempted, shall also pay a fee equal to 2.5% of the increase in equalized assessed value resulting from any additions to existing structures to be used for nonresidential purposes.
- (c) Development fees shall be imposed and collected when an existing structure is demolished and replaced. The development fee of 2.5% shall be calculated on the difference between the equalized assessed value of the pre-existing land and improvement and the equalized assessed value of the newly improved structure, i.e. land and improvement, at the time final certificate of occupancy is issued. If the calculation required under this section results in a negative number, the nonresidential development fee shall be zero.

2. Eligible Exactions, Ineligible Exactions and Exemptions for Nonresidential Development.

- (a) The nonresidential portion of a mixed-use inclusionary or market rate development shall be subject to the 2.5% development fee, unless otherwise exempted below.
- (b) The 2.5% fee shall not apply to an increase in equalized assessed value resulting from alterations, change in use within existing footprint, reconstruction, renovations and repairs.
- (c) Nonresidential developments shall be exempt from the payment of non-residential development fees in accordance with the exemptions required pursuant to P.L. 2008, c.46, as specified in the Form N-RDF "State of New Jersey Non-Residential Development Certification/Exemption" Form. Any exemption claimed by a developer shall be substantiated by that developer.
- (d) A developer of a nonresidential development exempted from the nonresidential development fee pursuant to P.L.2008, c.46 shall be subject to it at such time the basis for the exemption no longer applies, and shall make the payment of the nonresidential development fee, in that event, within three years after that event or

after the issuance of the final Certificate of Occupancy of the nonresidential development, whichever is later.

- (e) If a property which was exempted from the collection of a nonresidential development fee thereafter ceases to be exempt from property taxation, the owner of the property shall remit the fees required pursuant to this subsection within 45 days of the termination of the property tax exemption. Unpaid nonresidential development fees under these circumstances may be enforceable by the Borough of Ringwood as a lien against the real property of the owner.

e. Collection Procedures.

1. Upon the granting of a preliminary, final or other applicable approval, for a development, the applicable approving authority shall direct its staff to notify the construction official responsible for the issuance of a building permit.
2. For nonresidential developments only, the developer shall also be provided with a copy of Form N-RDF "State of New Jersey Non-Residential Development Certification/Exemption" to be completed as per the instructions provided. The developer of a nonresidential development shall complete Form N-RDF as per the instructions provided. The construction official shall verify the information submitted by the nonresidential developer as per the instructions provided in the Form N-RDF. The Tax Assessor shall verify exemptions and prepare estimated and final assessments as per the instructions provided in Form N-RDF.
3. The Construction Official responsible for the issuance of a building permit shall notify the local tax assessor of the issuance of the first building permit for a development which is subject to a development fee.
4. Within 90 days of receipt of that notice, the municipal tax assessor, based on the plans filed, shall provide an estimate of the equalized assessed value of the development.
5. The Construction Official responsible for the issuance of a final certificate of occupancy notifies the local assessor of any and all requests for the scheduling of a final inspection on property which is subject to a development fee.
6. Within 10 business days of a request for the scheduling of a final inspection, the Municipal Assessor shall confirm or modify the previously estimated equalized assessed value of the improvements of the development; calculate the development fee; and thereafter notify the developer of the amount of the fee.
7. Should the Borough of Ringwood fail to determine or notify the developer of the amount of the development fee within 10 business days of the request for final inspection, the developer may estimate the amount due and pay that estimated amount consistent with the dispute process set forth in subsection b of section 37 of P.L.2008, c.46 (N.J.S.A. 40:55D-8.6).
8. 50% of the development fee shall be collected at the time of issuance of the building permit. The remaining portion shall be collected at the issuance of the Certificate of Occupancy. The developer shall be responsible for paying the difference between the

fee calculated at building permit and that determined at issuance of Certificate of Occupancy.

9. Appeal of Development Fees.

- (a) A developer may challenge nonresidential development fees imposed by filing a challenge with the Director of the Division of Taxation. Pending a review and determination by the Director, which shall be made within 45 days of receipt of the challenge, collected fees shall be placed in an interest bearing escrow account by the Borough of Ringwood. Appeals from a determination of the Director may be made to the tax court in accordance with the provisions of the State Tax Uniform Procedure Law, N.J.S.A. 54:48-1 et seq., within 90 days after the date of such determination. Interest earned on amounts escrowed shall be credited to the prevailing party.

f. Affordable Housing Trust Fund.

1. There is hereby created a separate, interest-bearing housing trust fund to be maintained by the Chief Financial Officer for the purpose of depositing development fees collected from residential developers and proceeds from the sale of units with extinguished controls.
2. The following additional funds shall be deposited in the affordable housing trust fund and shall at all times be identifiable by source and amount:
 - (a) Payments in lieu of on-site construction of affordable units;
 - (b) Developer contributed funds to make 10% of the adaptable entrances in a townhouse or other multistory attached development accessible;
 - (c) Rental income from municipally operated units;
 - (d) Repayments from affordable housing program loans;
 - (e) Recapture funds;
 - (f) Proceeds from the sale of affordable units; and
 - (g) Any other funds collected in connection with the Borough of Ringwood's affordable housing program.
3. Within seven days from the opening of the trust fund account, the Borough of Ringwood shall provide COAH with written authorization, in the form of a three-party escrow agreement between the municipality, a bank selected by the Governing Body and COAH to permit COAH to direct the disbursement of the funds as provided for in N.J.A.C. 5:97-8.13(b).
4. All interest accrued in the housing trust fund shall only be used on eligible affordable housing activities approved by COAH.

g. Use of Funds.

1. The expenditure of all funds shall conform to a spending plan approved by COAH. Funds deposited in the housing trust fund may be used for any activity approved by COAH to address the Borough of Ringwood's fair share obligation and may be set up as a grant or revolving loan program. Such activities include, but are not limited to: preservation or purchase of housing for the purpose of maintaining or implementing affordability controls, rehabilitation, new construction of affordable housing units and related costs, accessory apartment, market to affordable, or regional housing partnership programs, conversion of existing nonresidential buildings to create new affordable units, green building strategies designed to be cost saving and in accordance with accepted national or State standards, purchase of land for affordable housing, improvement of land to be used for affordable housing, extensions or improvements of roads and infrastructure to affordable housing sites, financial assistance designed to increase affordability, administration necessary for implementation of the Housing Element and Fair Share Plan, or any other activity as permitted pursuant to N.J.A.C. 5:97-8.7 through 8.9 and specified in the approved spending plan.
2. Funds shall not be expended to reimburse the Borough of Ringwood for past housing activities.
3. At least 30% of all development fees collected and interest earned shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in the municipal Fair Share Plan. One-third of the affordability assistance portion of development fees collected shall be used to provide affordability assistance to those households earning 30% or less of median income by region.
 - (a) Affordability assistance programs may include down payment assistance, security deposit assistance, low interest loans, rental assistance, assistance with homeowners association or condominium fees and special assessments, and assistance with emergency repairs.
 - (b) Affordability assistance to households earning 30% or less of median income may include buying down the cost of low or moderate income units in the municipal Fair Share Plan to make them affordable to households earning 30% or less of median income. The use of development fees in this manner may entitle the Borough of Ringwood to bonus credits pursuant to N.J.A.C. 5:97-3.7.
 - (c) Payments in lieu of constructing affordable units on site and funds from the sale of units with extinguished controls shall be exempt from the affordability assistance requirement.
4. The Borough of Ringwood may contract with a private or public entity to administer any part of its Housing Element and Fair Share Plan, including the requirement for affordability assistance, in accordance with N.J.A.C. 5:96-18.
5. No more than 20% of all revenues collected from development fees, may be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to develop or implement a new construction program, a Housing Element and Fair Share Plan, and/or an affirmative marketing program. In the case of a rehabilitation program, no more than 20% of the revenues

collected from development fees shall be expended for such administrative expenses. Administrative funds may be used for income qualification of households, monitoring the turnover of sale and rental units, and compliance with COAH's monitoring requirements. Legal or other fees related to litigation opposing affordable housing sites or objecting to the Council's regulations and/or action are not eligible uses of the affordable housing trust fund.

h. Monitoring.

1. The Borough of Ringwood shall complete and return to COAH all monitoring forms included in monitoring requirements related to the collection of development fees from residential and nonresidential developers, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, barrier free escrow funds, rental income, repayments from affordable housing program loans, and any other funds collected in connection with Ringwood's housing program, as well as to the expenditure of revenues and implementation of the plan certified by COAH. All monitoring reports shall be completed on forms designed by COAH.

i. Ongoing Collection of Fees.

1. The ability for the Borough of Ringwood to impose, collect and expend development fees shall expire with its substantive certification unless the Borough of Ringwood has filed an adopted Housing Element and Fair Share Plan with COAH, has petitioned for substantive certification, and has received COAH's approval of its development fee ordinance. If the Borough of Ringwood fails to renew its ability to impose and collect development fees prior to the expiration of substantive certification, it may be subject to forfeiture of any or all funds remaining within its municipal trust fund. Any funds so forfeited shall be deposited into the "New Jersey Affordable Housing Trust Fund" established pursuant to section 20 of P.L. 1985, c.222 (N.J.S.A. 52:27D-320). The Borough of Ringwood shall not impose a residential development fee on a development that receives preliminary or final site plan approval after the expiration of its substantive certification or judgment of compliance, nor shall the Borough of Ringwood retroactively impose a development fee on such a development. The Borough of Ringwood shall not expend development fees after the expiration of its substantive certification or judgment of compliance.

GREENWOOD LAKE TURNPIKE INCLUSIONARY ZONE

PURPOSE

The purpose of the Inclusionary Zone is to create a realistic opportunity for the construction of low-and moderate-income housing in Ringwood Borough on land that may be available for redevelopment pursuant to a Highlands Redevelopment Area Designation, thereby addressing the Borough's fair share housing obligation under the New Jersey Fair Housing Act and constitutional obligations to provide affordable housing.

LOCATION

The location of the Inclusionary Zone applies to the Block and Lots listed below:

Block	Lot
738	7
738	10
738	48
739	45
739	45.01*
739	48
739	49
739	50
739	52*
739	53*
739	54*
739	5*
739	5.01*
749	12
749	15
749	16
749	17
749	19
748	83
748	85
748	86

USE

The inclusionary overlay zone will include multi-family uses at a density of ten (10) dwelling units to the acre and mixed-use development at a density of eight (8) units to the acre, both with a 20 percent set-aside.

LOW- AND MODERATE-INCOME HOUSING REQUIREMENTS

- A. The properties specified in the location above may be proposed for subdivision and/or site plan for multi-family development on the upper floors over ground floor retail, service and office uses or multi-family development exclusively at a density of eight (8) units to the acre for mixed-use development and ten (10) units to the acre for multi-family development.
- B. Inclusionary developments must provide a minimum 20% set-aside for low and moderate income families.
- C. Mixed-use and multi-family development shall follow the bulk standards below:
 - a. Minimum lot size: 1.0 acres
 - b. Minimum lot width: 200 feet
 - c. Maximum building height: 3 stories /40 feet
 - d. Minimum front yard: 25 feet
 - e. Minimum side yard: 10 feet
 - f. Minimum rear yard: 25
 - g. Maximum lot coverage: 75%

PETERS MINE 100 PERCENT AFFORDABLE OVERLAY ZONE

PURPOSE

The purpose of the Peters Mine 100 Percent Affordable Overlay Zone is to create a realistic opportunity for the construction of low-and moderate-income housing in Ringwood Borough on land that may be available for development pursuant to a Highlands Exemption and/or Waiver for 100 Percent Affordable Development, thereby addressing the Borough's fair share housing obligation under the New Jersey Fair Housing Act and constitutional obligations to provide affordable housing.

LOCATION

The Redevelopment Plan applies to Block 601, Lot 14

USE

The 100 Percent Affordable Housing overlay zone applies to Block 601, Lot 14 that is available for development pursuant to N.J.A.C. 7:38-6.9 based upon the Highlands Council septic rule N.J.A.C. 7:38-3.4(b) that may support up to four (4) units. Upon obtaining a waiver from the Highlands Council pursuant to N.J.A.C. 7:38-6.9, the Borough shall convey Block 601, Lot 14 to a qualified developer for 100% affordable housing.

LOW- AND MODERATE-INCOME HOUSING REQUIREMENTS

- A. A four-unit multi-family 100 percent affordable housing development.
- B. 100% Affordable development shall follow the bulk standards below:
 - a. Minimum lot size: 1.0 acres
 - b. Minimum lot width: 200 feet
 - c. Maximum building height: 2.5 stories /35 feet
 - d. Minimum front yard: 25 feet
 - e. Minimum side yard: 10 feet
 - f. Minimum rear yard: 25
 - g. Maximum lot coverage: 75%

SISTERS OF ST FRANCIS REDEVELOPMENT PLAN AMENDMENT

PURPOSE

The purpose of the Inclusionary Zone is to create a realistic opportunity for the construction of low-and moderate-income housing in Ringwood Borough on land that may be available for redevelopment pursuant to a Highlands Exemption, thereby addressing the Borough's fair share housing obligation under the New Jersey Fair Housing Act and constitutional obligations to provide affordable housing.

LOCATION

The Redevelopment Plan applies to Block 1101, Lot 1.

USE

The Sisters of St. Francis redevelopment plan for Block 1101, Lot 1, is amended to permit inclusionary housing including multi-family apartments or an assisted living facility. This site was approved by the Borough of Ringwood Planning Board to be used as an addiction center. In addition, 32 units of multifamily housing or 66 units of age-restricted housing are permitted uses with a 20% affordable housing set-aside.

LOW- AND MODERATE-INCOME HOUSING REQUIREMENTS

- A. Multi-family development consisting of up to 32 units or assisted living permitting up to 66 units.
- B. Inclusionary developments must provide a minimum 20% set-aside for low and moderate income units.
- C. Mixed-use and multi-family development shall follow the bulk standards below:
 - a. Minimum lot size: 1.0 acres
 - b. Minimum lot width: 200 feet
 - c. Maximum building height: 4 stories /50 feet
 - d. Minimum front yard: 25 feet
 - e. Minimum side yard: 10 feet
 - f. Minimum rear yard: 25
 - g. Maximum lot coverage: 75%

Appendix C – Spending Plan

AFFORDABLE HOUSING TRUST FUND SPENDING PLAN

RINGWOOD BOROUGH PASSAIC COUNTY, NEW JERSEY

June 2, 2025

Prepared by: Jessica C. Caldwell, P.P., A.I.C.P.
NJPP License #5944

SPENDING PLAN

INTRODUCTION

The Borough of Ringwood, Passaic County, has prepared a Housing Element and Fair Share plan that addresses its regional fair share of the present and prospective affordable housing need in accordance with the Municipal Land Use Law (MLUL), the Fair Housing Act (FHA), the regulations of the Council on Affordable Housing (COAH) and recent decisions by the Courts.

A development fee ordinance creating a dedicated revenue source for affordable housing following state guidelines was adopted in December 4, 2008. The ordinance established a fee of 2.5% for new non-residential development. The ordinance will be updated to include 1.5% for new residential development for new commercial construction. The ordinance established the need for a Borough of Ringwood Affordable Housing Trust Fund. All development fees, payments in lieu of constructing affordable units on site, funds from the sale of units with extinguished controls, and interest generated by affordable housing fees are deposited in a separate-interest-bearing affordable housing trust fund account for the purposes of affordable housing. This Spending Plan supersedes any previously adopted Spending Plans.

The Borough of Ringwood has prepared this Spending Plan (2025) to guide the allocation of funds within the Borough of Ringwood Affordable Housing Trust Fund. As of December 31, 2024, the Borough of Ringwood had \$157,245.29 in funds in its Affordable Housing Trust Fund. Any new funds collected shall be spent in accordance N.J.A.C. 5:97-8.7-8.9 as described in the sections that follow.

REVENUES FOR CERTIFICATION PERIOD

To calculate a projection of revenue anticipated during the period of Fourth Round substantive certification, the Borough of Ringwood considered the following:

- (a) Development fees:
 - 1. Nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
 - 2. All nonresidential projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
 - 3. Future development that is likely to occur based on historical rates of development.
- (b) Payments in Lieu (PIL): Payments in Lieu of development into the Borough's Housing Trust are permitted under certain circumstances, particularly prior resolutions of approval for development.
- (c) Other funding sources: The Borough reserves the option to pursue various public funding options to support its municipal rehabilitation program.
- (d) Projected interest: Interest on the projected revenue in the municipal affordable housing trust fund at the current average interest rate is 0.5% based on prevailing interest rates for savings accounts.

Projected Revenue Schedule, 2025-2035
Borough of Ringwood Affordable Housing Trust Fund

Source of Funds	Up to 12/31/2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
(a) Development Fees	\$157,245												
1. Approved Residential and Nonresidential Development Projects	NA	\$2,500	\$2,500	\$2,500									\$7,500
2. Projected Residential Development Projects Only	NA	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$82,500
3. Projected Non-Residential Development Projects (New construction only)	NA	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$33,000
(b) Payments in lieu of Construction	NA												
(c) Other Funds (specify source)	NA												
Subtotal	\$157,245	\$10,500	\$10,500	\$10,500	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$123,000
(d) Interest	NA	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$11,000
Total Revenue from Development Fees	\$157,245	\$10,500	\$10,500	\$10,500	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$291,245

The Borough of Ringwood projects a total of **\$134,000** to be collected between January 1, 2025 and December 31, 2035 for residential and non-residential new construction. There is an existing balance of \$157,245, resulting in a total of \$291,245 for use on affordable housing. Projections are based on projected development as it relates to permits issued within the Borough over the last five years and revenues generated by the fund over the last ten years.

ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

Ringwood will follow the process for the collection and distribution of development fee revenues detailed below.

- (a) Collection of development fee revenues: Ringwood will collect development fee revenues in a manner that is consistent with the Borough's development fee ordinance for both residential and nonresidential development and in accordance with applicable regulations.
- (b) Distribution of development fee revenues: Ringwood will distribute funds with the oversight of the Borough Committee. The Committee will work with the Borough Administration and the Municipal Housing Liaison to manage the projects outlined in this spending plan.

DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

The Borough of Ringwood proposes to use the monies in its Affordable Housing Trust Fund for the following purposes:

- (a) **Rehabilitation Projects** (N.J.A.C. 5:97-6.2): the Borough of Ringwood will dedicate the following funds to Rehabilitation projects in order to meet its fair share affordable unit obligation:
Borough Rehabilitation Program: At least \$12,500 per unit for a total of 15 units for a budget of \$192,245.
- (b) **Administrative Expenses** (N.J.A.C. 5:97-8.9) the Borough of Ringwood will dedicate no more than 20 percent of revenue from the affordable housing trust fund to be used for administrative purposes. **The current budget for administrative expenses is \$11,000, with any additional funds subject to the 20 percent cap are as follows:**
 - Administration of affordable housing programs;
 - Legal fees associated with affordable housing administration;
 - Planning fees for any necessary updates and/or revision to the Housing Element and Fair Share Plan; and
 - Other expenses associated with the development and implementation of the Housing and Fair Share Plan and the monitoring of current and future affordable housing programs within the Borough of Ringwood.
- (c) **Affordability Assistance** (N.J.A.C. 5:97-8.8) Ringwood will dedicate **\$88,000** from the affordable housing trust fund to render units more affordable through its rehabilitation program, including at \$44,000 to render units more affordable to households earning 30% or less of median income by region. This will include the rehabilitation program and providing assistance to existing low-income and very low-income homeowners and renters in Ringwood Borough.

- (d) Supportive Living and Special Needs (N.J.A.C. 5:97-6.10):** Ringwood will dedicate funds to assist in the development and renovation of supportive and special needs homes as the budget permits.
- (e) Excess Funds:** Any excess funds will be dedicated to emergent projects such as municipally sponsored 100% affordable housing/ market to affordable program, accessory apartments and other permitted affordable housing programs.

Projected Expenditure Schedule, 2025-2035
Borough of Ringwood Affordable Housing Trust Fund

[illegible]

SUMMARY

Ringwood intends to spend affordable housing trust fund revenues pursuant to N.J.A.C. 5:97-8.7 through 8.9 and consistent with the affordable housing programs outlined in the Borough's Housing Element and Fair Share Plan dated June 2, 2025.

Spending Plan Summary Ringwood Affordable Housing Trust Fund

Trust fund balance as of 12/31/2024	\$157,245
Projected Revenue (2025-2035)	
Development fees	\$123,000
Payments in lieu of construction	
Other funds	
Interest	\$11,000
Total Revenue (Rounded)	\$134,000
Expenditures	
Rehabilitation	\$192,245
Administration	\$11,000
Affordability Assistance	\$88,000*
Total Projected Expenditures	\$291,245

*WILL BE FUNDED WITH ANY ADDITIONAL FUNDS COLLECTED.

Appendix D – Marketing Plan

**BOROUGH OF RINGWOOD
COUNTY OF PASSAIC, STATE OF NEW JERSEY**

Affordable Housing

Affirmative Marketing Plan

Borough of Ringwood Municipal Building
60 Margaret King Ave.
Ringwood, NJ 07456
(973) 962-7037

Contents

Overview	1
Regional Preference	2
Implementation	2
Sample Advertisement for Available Rental Units	7
Sample Public Service Announcement.....	7
Random Selection & Applicant Pool(s).....	8
Initial Randomization.....	9
Randomization After Certification	9

Overview

All affordable units are required to be affirmatively marketed using the Borough of Ringwood's Affirmative Marketing Plan. An Affirmative Marketing Plan is a regional marketing strategy designed to attract households of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age, or number of children to housing units which are being marketed by an Administrative Agent or a developer, sponsor, owner or property manager of affordable housing. The primary objectives of an Affirmative Marketing Plan are to target households who are least likely to apply for affordable housing, and to target households throughout the entire housing region in which the units are located.

The Borough of Ringwood provides this Affirmative Marketing Plan for any affordable housing within the Borough. Individual projects may develop their own affirmative marketing plan in compliance with this plan.

Every Affirmative Marketing Plan must include all of the following:

1. Publication of at least one advertisement in a newspaper of general circulation within the housing region;
2. Broadcast of at least one advertisement by radio or television throughout the housing region; and
3. At least one additional regional marketing strategy such as a neighborhood newspaper, religious publication, organizational newsletter, advertisement(s) with major employer(s), or notification through community and regional organizations such as non-profit, religious, and civic organizations.

For each affordable housing opportunity within the municipality, the Affirmative Marketing Plan must include the following information:

1. The address of the project and development name, if any;
2. The number of rental units;
3. The price ranges of the rental units;
4. The name and contact information of the Municipal Housing Liaison, Administrative Agent, property manager, or landlord;
5. A description of the Random Selection method that will be used to select applicants for affordable housing; and
6. Disclosure of required application fees, if any.

Advertisements must contain the following information for each affordable housing opportunity:

1. Location of the units;
2. Directions to the units;
3. Range of prices for the units;
4. Size, as measured in bedrooms, of units;

5. The maximum income permitted to qualify for the housing units;
6. The locations of applications for the housing units;
7. The business hours when interested households may obtain an application for a housing unit; and
8. Application fees, if any.

Regional Preference

The Borough of Ringwood has provided that households that live or work in Housing Region #1 (comprised of Bergen, Hudson, Passaic, and Sussex Counties) shall be selected for an affordable housing unit before households from outside of this region. Units that remain unoccupied after households who live or work in the region are exhausted, may be offered to the households outside the region.

Implementation

The affirmative marketing process for affordable units shall begin at least four months prior to expected occupancy. In implementing the marketing program, the Administrative Agent shall undertake all of the strategies outlined in the Borough of Ringwood's Affirmative Marketing Plan. Advertising and outreach shall take place during the first week of the marketing program and each month thereafter until all the units have been sold. Applications for affordable housing shall be available in several locations in accordance with the Affirmative Marketing Plan. The time period when applications will be accepted will be posted with the applications. Applications shall be mailed to prospective applicants upon request.

All newspaper articles, announcements and requests for applications for low- and moderate-income units will appear in the following daily regional newspapers/publications when units are available and there is no wait list for existing units and when any new units may be constructed in the future:

1. The Suburban Trends
2. The Bergen Record/ Herald News

The primary marketing will take the form of at least one (1) press release sent to the above publications and a paid display advertisement in each of the above newspapers. Additional advertising and publicity will be on an as-needed basis. The advertisement will include a description of the:

1. Location of the units;
2. Directions to the units;
3. Range of prices for the units;
4. Size, as measured in bedrooms, of units;
5. Maximum income permitted to qualify for the units;
6. Location of applications;
7. Business hours when interested households may obtain an application; and
8. Application fees.

All newspaper articles, announcements and requests for applications for low- and moderate-income housing will appear in the following neighborhood-oriented weekly newspapers, religious publications and organizational newsletters within the region:

1. The Suburban Trends
2. The Bergen Record/ Herald News

The primary marketing shall take the form of at least one press release and a paid display advertisement in the above newspapers once a week for four consecutive weeks. Additional advertising and publicity shall be on an "as needed" basis. The developer/owner shall disseminate all public service announcements and pay for display advertisements. The developer/owner shall provide proof of all publications to the Administrative Agent. All press releases and advertisements shall be approved in advance by the Administrative Agent.

The following regional cable television stations or regional radio stations shall be used during the first month of advertising. The developer must provide satisfactory proof of public dissemination:

1. Station(s): Select two from Attachment A.

The Administrative Agent shall develop, maintain and update a list of community contact person(s) and/or organizations(s) in Bergen, Hudson, Passaic, and Sussex Counties that will aid in the affirmative marketing program with particular emphasis on those contacts that are able to reach out to groups that are least likely to apply for housing within the region, including major regional employers identified in Attachment A, Part III, Marketing, Section 3d of COAH's Affirmative Fair Housing Marketing Plan for Affordable Housing in Region #1 (Attachment A) as well as the following entities:

1. Quarterly informational flyers and applications shall be sent to the Bergen, Hudson, Passaic, and Sussex Counties' Boards of Realtors for publication in their journals and for circulation among their members; and
2. Quarterly informational circulars and applications shall be sent to the administrators of each of the following agencies within the municipalities and counties of Bergen, Hudson, Passaic, and Sussex.

Applications will be mailed to prospective applicants upon request.

The following is the location of applications, brochure(s), signs and/or poster(s) used as part of the affirmative program, including specific employment centers within the region:

1. Municipal Building: 60 Margaret King Ave, Ringwood, NJ 07456
2. Municipal Library: 30 Cannici Drive Ringwood, NJ 07456

The following is the community contact person who will aid the affirmative marketing program:

Municipal Housing Liaison
60 Margaret King Ave,
Ringwood, NJ 07456
(973) 962-7037

Additionally, quarterly informational circulars and applications for new units which may be constructed in the future will be sent to the chief administrative employees of each of the following agencies in the counties of Bergen, Hudson, Passaic, and Sussex:

1. Welfare or Social Service Board;
2. Rental assistance office (local office of DCA);
3. Office on Aging.
4. Housing Agency or Authority.
5. County Library.
6. Area community action agencies.

Applications, brochure(s), sign(s) and/or poster(s) used as part of the affirmative marketing program shall be available/posted in the following locations:

1. Borough of Ringwood Administrative Offices;
2. Borough of Ringwood website;
3. Developer's Sales/Rental Offices;
4. Bergen, Hudson, Passaic, and Sussex Counties' Administration Buildings;
5. Bergen, Hudson, Passaic, and Sussex Counties' Libraries (all branches); and
6. Other public buildings and agencies as deemed appropriate by the Administrative Agent.

Applications shall be mailed by the Administrative Agent and Municipal Housing Liaison to prospective applicants upon request. Also, applications shall be available at the developer's sales/rental office and multiple copies of application forms shall be mailed to Fair Share Housing Center, the New Jersey State Conference of the NAACP, the Latino Action Network, County NAACP, Newark NAACP, East Orange NAACP, Housing Partnership for Morris County, Community Access Unlimited, Inc., Northwest New Jersey Community Action Program, Inc. (NORWESCAP), Homeless Solutions of Morristown, and the Supportive Housing Association for dissemination to their respective constituents. In addition, the foregoing entities shall be notified directly whenever an affordable housing unit(s) becomes available in the Borough of Ringwood.

The following is a listing of community contact person(s) and/or organizations in Bergen, Hudson, Passaic, and Sussex Counties that will aid in the affirmative marketing program and provide guidance and counseling services to prospective occupants of very low-, low-and moderate-income units:

1. CUMAC's The Place of Promise: 64 Clinton Street, Paterson (973) 742-5518
2. Family Promise of Passaic County, (973) 928-6007, <http://familypromise.org/>

3. Housing Authority of the City of Passaic (HACP), Administrative Office, 52 Aspen Place, Passaic (973) 365-6330, <http://www.passaichousing.org/>
4. New Jersey Community Development Corporation (NJCDC), P.O. Box 6976, Paterson (973) 413-1600 <http://www.njcdc.org/> Housing
5. NJ Housing Resource Center, <http://www.nj.gov/njhrc/>
6. Passaic Affordable Housing Coalition, 5 Eighth Avenue, Passaic (973) 473-2587
7. Passaic County Women's Center, PO Box 244, Paterson (973) 881-1450, <http://www.passaiccountywomenscenter.org/>
8. Paterson Coalition for Housing, 262 Main Street, Paterson (973) 684-5998
9. Paterson Habitat for Humanity 146 North 1st Street, Paterson (201) 697-6696, <https://www.patersonhabitat.org/>
10. Paterson Housing Authority, 60 Van Houten Street, P.O. Box H, Paterson (973) 345-5080, <http://patersonhousingauthority.org/>

A random selection method to select occupants of very low-, low- and moderate-income housing will be used by the Administrative Agent, in conformance with N.J.A.C. 5:80-26.16 (I). The Affirmative Marketing Plan shall provide a regional preference for very low-, low- and moderate-income households that live and/or work in Housing Region #1, comprised of in Bergen, Hudson, Passaic, and Sussex Counties. Pursuant to the New Jersey Fair Housing Act (C.52:27D-311), a preference for very low-, low- and moderate-income veterans duly qualified under N.J.A.C. 54:4-8.10 may also be exercised, provided an agreement to this effect has been executed between the developer or landlord and the municipality prior to the affirmative marketing of the units.

The Administrative Agent shall administer the Affirmative Marketing Plan. The Administrative Agent has the responsibility to income qualify very low-, low- and moderate-income households; to place income-eligible households in very low-, low- and moderate-income units upon initial occupancy; to provide for the initial occupancy of very low, low and moderate income units with income qualified households; to continue to qualify households for re-occupancy of units as they become vacant during the period of affordability controls; to assist with outreach to very low-, low- and moderate-income households; and to enforce the terms of the deed restriction and mortgage loan as per N.J.A.C. 5:80-26-1, et seq.

The Administrative Agent shall provide or direct qualified very low-, low- and moderate-income applicants to counseling services on subjects such as budgeting, credit issues, mortgage qualifications, rental lease requirements and landlord/tenant law and shall develop, maintain and update a list of entities and lenders willing and able to perform such services. In addition, it shall be the responsibility of the Administrative Agent to inform owners of affordable units and prospective occupants of affordable units of the Borough's affordability assistance programs and to assist with the implementation of such programs.

All developers/owners of very low-, low- and moderate-income housing units shall be required to undertake and pay the costs of the marketing of the affordable units in their respective developments, subject to the direction and supervision of the Administrative Agent.

The implementation of the Affirmative Marketing Plan for a development that includes affordable housing shall commence at least 120 days before the issuance of either a temporary or permanent certificate of occupancy. The implementation of the Affirmative Marketing Plan shall continue until

all very low-, low- and moderate-income housing units are initially occupied and thereafter upon the re-sale or re-rental of an affordable unit for as long as an affordable unit remains deed restricted.

The Administrative Agent shall provide the Affordable Housing Liaison with the information required to comply with monitoring and reporting requirements pursuant to the Borough's adopted Affordable Housing Ordinance.

An applicant pool will be maintained by the Administrative Agent for re-rentals.

1. When a re-rental affordable unit becomes available Administrative Agent will select applicants from the applicant pool and, if necessary, the unit will be affirmatively marketed as described above. The selection of applicants from the applicant pool is described in more detail in this manual under the section **Random Selection & Applicant Pool(s)**.

Sample Advertisement for Available Rental Units

The **Town/Township/Borough** of **municipality** hereby announces that **# affordable housing units** will be available for rent in the **name of development/project**. The housing is under development by **developer** and is available for **type of income** households. **Development** is located at **address, description**.

The affordable housing available includes rents from **\$\$,###/month** and includes **#-bedroom units**. Utilities are included (if applicable). Interested households will be required to submit **application, documentation if applicable, and any other requirements** in order to qualify. The maximum household incomes permitted are **\$41,471 for a one person household, \$47,395 for a two person household, \$53,320 for a three person household, \$59,244 for a four person household, \$63,984 for a five person household, and \$69,723 for a six person household**. Once certified, households will be matched to affordable units through a lottery system. All successful applicants will be required to demonstrate the ability to pay a security deposit (**requirements of security deposit**).

Applications are available at **Location(s), hours of operation**. Applications can also be requested via mail by calling **Realtor** at **Phone #**. Applications will be accepted until **mm/dd/yy** and there is a **\$5 fee for the credit check**.

Visit www.njhousing.gov or call 1-877-428-8844 for more affordable housing opportunities.

Although any income eligible households may apply, workers of **[Insert counties in the COAH Housing regional preference zone]**; Passaic County will be selected before residents of other counties or states.

Sample Public Service Announcement

10 second slot:

Affordability priced homes available in Mayberry Borough. Income restrictions apply. Call (800) 555-1234 for information.

30-35 second slot:

Affordably priced, brand new two, three, and four-bedroom attractive homes with nice amenities are available at the Equality at Mayberry Development in desirable Mayberry Borough. Call A Home For You at (800) 555-1234 for information on sales prices and income limits and to get a pre-application. The deadline to submit a pre-application is August 1, 2020, so don't delay. These homes are in accordance with State requirements for low- and moderate-income housing.

Random Selection & Applicant Pool(s)

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

There will be a period in which to complete and submit applications. Households that have completed applications in that timeframe and have been determined that they are income eligible will be randomly selected to establish an order (service list) in which they will be evaluated by the Administrative Agent for the available unit(s). A copy of the first page of the applications will be folded and placed in a container of sufficient size to allow the applications to be randomly mixed. Once mixed, all applications will be drawn one by one from the container until none are left. The first application drawn will be the first position on the service list, and so on.

At least two people will be present during a random selection and both will sign the resulting service list as having participated and/or witnessed the random selection. Once the applicant is placed on the service list, they shall remain in that position until they are served or asked to be withdrawn from the list. Applicants on the service list shall not be a part of any future random selections. If the household on the list is not of an appropriate household size, income or does not live or work in the Housing Region, that applicant will be skipped and the next applicant household with sufficient income will be evaluated for the available unit. This will continue until a properly sized household with sufficient income or purchase or rent the unit is reached.

The applicant household will be required to submit a complete application to establish their eligibility as defined by the Fair Housing Act. If the end of the service list is reached before an appropriately-sized household that lives or works in the New Jersey Housing Region is identified the Administrative Agent will review skipped households in the order of the random selection. Households that live or work in the Housing Region that are smaller than the ideal household size, as defined by the Borough's Affordable Housing Ordinance, will be considered next.

Any applicants that are skipped for size, income or regional preference will remain on the list and continue to be considered for future restricted units in the order in which they were selected in the random selection.

Unless applicants ask to be removed from the list or become ineligible for assistance, or are unresponsive to our communications, they will remain on the service list. Therefore, these applicants will not need to be in future random selections. Instead, the service order created by future random selections will be placed at the end of the service list set by all prior random selections.

If there are sufficient names remaining on the service list to fill two years of resales and rentals, the applicant pool may be closed by the Administrative Agent. The Administrative Agent will notify the Borough in writing if it intends to close the waiting list. Any households calling or writing to express their interest in an affordable home will be directed to call back on a future date determined by the Administrative Agent. When the applicant pool is being depleted to a point where there is not a sufficient number of people to fill two (2) years of re-sales or rentals, the Administrative Agent will re-open the pool and conduct a new random selection process after fulfilling the affirmative marketing requirements. The service list established by subsequent random selection shall be added to the end of the previous service list.

Initial Randomization

Randomization After Certification

Random selection is conducted when a unit is available, and only certified households seeking the type and bedroom size of the available unit are placed in the lottery. The process is as follows:

1. After advertising is implemented, applications are accepted for 120 days.
2. All applications are reviewed and households are either certified or informed of non-eligibility. (The certification is valid for 180 days, and may be renewed by updating income-verification information.)
3. Eligible households are placed in applicant pools based upon the number of bedrooms needed (and any other special requirements, such as regional preference or the need for an accessible unit)
4. When a unit is available, only the certified households in need of that type of unit are selected for a lottery.
5. Households are informed of the date, time, and location of the lottery and invited to attend.
6. After the lottery is conducted, the first household selected is given 3 days to express interest or disinterest in the unit. (If the first household is not interested in the unit, this process continues until a certified household selects the unit.)
7. Applications are accepted on an ongoing basis, certified households are added to the pool for the appropriate household income and size categories, and advertising and outreach is ongoing, according to the Affirmative Marketing Plan.

Matching Households to Available Units

1. In referring certified households to specific restricted units, to the extent feasible, and without causing an undue delay in occupying the unit, the Administrative Agent shall strive to implement the following policies:
 - a. Maximum of two person per bedroom;
 - b. Children of same sex in same bedroom;
 - c. Unrelated adults or persons of the opposite sex other than husband and wife in separate bedrooms;
 - d. Children not in same bedroom with parents;
 - e. Provide an occupant for each unit bedroom;
 - f. Provide children of different sex with separate bedrooms;
 - g. Require that all the bedrooms be used as bedrooms; and
 - h. Require that a couple requesting a two-bedroom unit provide a doctor's note justifying such request.

In no case shall a household be referred to an affordable housing unit that provides for more than one additional bedroom per household occupancy as stated in the policies above.

The Administrative Agent cannot require an applicant household to take an affordable unit with a greater number of bedrooms, as long as overcrowding is not a factor.

A household can be eligible for more than one unit category, and should be placed in the applicant pool for all categories for which it is eligible.

ATTACHMENT A

Affirmative Fair Housing Marketing Plan
For Affordable Housing in Region #1

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

For Affordable Housing in (REGION 1)

I. APPLICANT AND PROJECT INFORMATION

(Complete Section I individually for all developments or programs within the municipality.)

1a. Administrative Agent Name, Address, Phone Number		1b. Development or Program Name, Address	
1c. Number of Affordable Units: Number of Rental Units: Number of For-Sale Units:	1d. Price or Rental Range From To	1e. State and Federal Funding Sources (if any)	
1f. <input type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted	1g. Approximate Starting Dates Advertising: Occupancy:		
1h. County Bergen, Hudson, Passaic, Sussex		1i. Census Tract(s):	
1j. Managing/Sales Agent's Name, Address, Phone Number			
1k. Application Fees (if any):			

(Sections II through IV should be consistent for all affordable housing developments and programs within the municipality. Sections that differ must be described in the approved contract between the municipality and the administrative agent and in the approved Operating Manual.)

II. RANDOM SELECTION

2. Describe the random selection process that will be used once applications are received.

III. MARKETING

3a. Direction of Marketing Activity: (indicate which group(s) in the housing region are least likely to apply for the housing without special outreach efforts because of its location and other factors)

☐ White (non-Hispanic) ☒ Black (non-Hispanic) ☒ Hispanic ☐ American Indian or Alaskan Native

☒ Asian or Pacific Islander ☐ Other group:

3b. **HOUSING RESOURCE CENTER** (www.njhousing.gov) A free, online listing of affordable housing

☐

3c. Commercial Media (required) (Check all that applies)

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL NEWSPAPER(S)	CIRCULATION AREA
TARGETS ENTIRE HOUSING REGION 1			
Daily Newspaper			
<input type="checkbox"/>		Star-Ledger	Northern and Central New Jersey
TARGETS PARTIAL HOUSING REGION 1			
Daily Newspaper			
<input type="checkbox"/>		Record, The	Bergen
<input type="checkbox"/>		Jersey Journal	Hudson
<input type="checkbox"/>		Herald News	Passaic
<input type="checkbox"/>		New Jersey Herald	Sussex
TARGETS PARTIAL HOUSING REGION 1			
Non-Daily Newspaper			
	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL NEWSPAPER(S)	CIRCULATION AREA
<input type="checkbox"/>		Bayonne Community News	Hudson
<input type="checkbox"/>		Northern Valley Suburbanite	Northern Bergen
<input type="checkbox"/>		Teaneck Suburbanite	Teaneck, Bergen
<input type="checkbox"/>		Twin Boro News	Northern Bergen
<input type="checkbox"/>		Shopper News	Bergen
<input type="checkbox"/>		The Ramsey Reporter	Ramsey, Bergen
<input type="checkbox"/>		The Town Journal	Franklin Lakes, Bergen

<input type="checkbox"/>		The Village Gazette	Ridgewood, Bergen
<input type="checkbox"/>		Messenger	Garfield, Bergen
<input type="checkbox"/>		Observer	Hasbrouck Heights, Bergen
<input type="checkbox"/>		Weekly News	Hasbrouck Heights, Bergen
<input type="checkbox"/>		Hawthorne Press	Hawthorne, Passaic
<input type="checkbox"/>		Journal America	Passaic
<input type="checkbox"/>		Hoboken Reporter	Hoboken, Hudson
<input type="checkbox"/>		Hudson Current	Hudson
<input type="checkbox"/>		Jersey City Register	Hudson
<input type="checkbox"/>		The Shoppers' Friend	Sussex
<input type="checkbox"/>		The Commercial Leader	Lyndhurst, Bergen
<input type="checkbox"/>		North Bergen Register	Hudson
<input type="checkbox"/>		Secaucus Reporter	Secaucus, Hudson
<input type="checkbox"/>		Weehawken Reporter	Weehawken, Hudson
<input type="checkbox"/>		West New York/Union City Reporter	West New York/Union City, Hudson
<input type="checkbox"/>		Observer	Hudson
<input type="checkbox"/>		The Commercial Leader	Lyndhurst, Bergen
<input type="checkbox"/>		The Leader Free Press	Lyndhurst, Bergen
<input type="checkbox"/>		News Leader of Rutherford	Rutherford, Bergen
<input type="checkbox"/>		North Arlington Leader	North Arlington, Bergen

<input type="checkbox"/>		Our Town	Maywood, Bergen
<input type="checkbox"/>		The Ridgewood Times – Zone 2	Midland Park/Ridgewood, Bergen
<input type="checkbox"/>		The Villadom Times Midland Park	Midland Park/Ridgewood, Bergen
<input type="checkbox"/>		The Palisadian	Bergen
<input type="checkbox"/>		Aim Community News/Aim Action Ads	Passaic
<input type="checkbox"/>		Shoppers Guide to Sussex County	Sussex
<input type="checkbox"/>		Bergen News	Bergen
<input type="checkbox"/>		Press Journal	Palisades Park, Bergen
<input type="checkbox"/>		Korean Bergen News	Bergen
<input type="checkbox"/>		Sun Bulletin	Bergen
<input type="checkbox"/>		News Beacon	Paramus
<input type="checkbox"/>		Slovak Catholic Falcon	(Slovak/English) Passaic
<input type="checkbox"/>		Independence News	Passaic
<input type="checkbox"/>		Home and Store News	Bergen
<input type="checkbox"/>		Our Town	Northern Bergen
<input type="checkbox"/>		The Glen Rock Gazette	Glen Rock, Bergen
<input type="checkbox"/>		Ridgewood News	Ridgewood, Bergen
<input type="checkbox"/>		Suburban News	Northern Bergen
<input type="checkbox"/>		Town News	Northern Bergen
<input type="checkbox"/>		Wyckoff Suburban News	Wyckoff, Bergen

<input type="checkbox"/>		The South Bergenite	Southern Bergen
<input type="checkbox"/>		Secaucus Home News	Secaucus, Hudson
<input type="checkbox"/>		The Advertiser	Sussex
<input type="checkbox"/>		The Advertiser News	Sussex
<input type="checkbox"/>		Sparta Independent	Sparta, Sussex
<input type="checkbox"/>		Sussex County Chronicle	Sparta, Sussex
<input type="checkbox"/>		The Connection Newspaper	Southern Bergen
<input type="checkbox"/>		Jewish Community News	(Jewish) Bergen
<input type="checkbox"/>		Jewish Standard	(Jewish) Bergen
<input type="checkbox"/>		Avance	(Spanish) Hudson
<input type="checkbox"/>		Continental	(Spanish) Hudson
<input type="checkbox"/>		La Tribuna de North Jersey	(Spanish) Hudson
<input type="checkbox"/>		The Argus	West Paterson, Passaic
<input type="checkbox"/>		Suburban Life	Passaic
<input type="checkbox"/>		Today Newspaper	Passaic
<input type="checkbox"/>		Community Life	Northern Bergen
<input type="checkbox"/>		Wood Ridge Independent	Wood Ridge

TARGETS ENTIRE HOUSING REGION 1

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL TV STATION(S)	CIRCULATION AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE

<input type="checkbox"/>		2 WCBS-TV Cbs Broadcasting Inc.	NYC Metropolitan Area
<input type="checkbox"/>		4 WNBC NBC Telemundo License Co. (General Electric)	NYC Metropolitan Area
<input type="checkbox"/>		5 WNYW Fox Television Stations, Inc. (News Corp.)	NYC Metropolitan Area
<input type="checkbox"/>		7 WABC-TV American Broadcasting Companies, Inc (Walt Disney)	NYC Metropolitan Area
<input type="checkbox"/>		11 WPIX Wpix, Inc. (Tribune)	NYC Metropolitan Area
<input type="checkbox"/>		13 Wpix, Inc. (Tribune) Educational Broadcasting Corporation	NYC Metropolitan Area
<input type="checkbox"/>		25 WNYE-TV New York City Dept. Of Info Technology & Telecommunications	NYC Metropolitan Area
<input type="checkbox"/>		31 WPXN-TV Paxson Communications License Company, Llc	NYC Metropolitan Area
<input type="checkbox"/>		41 WXTV Wxtv License Partnership, G.p. (Univision Communications Inc.)	NYC Metropolitan Area, Spanish-language
<input type="checkbox"/>		47 WNJU NBC Telemundo License Co. (General Electric)	NYC Metropolitan Area, Spanish-language
<input type="checkbox"/>		50 WNJN New Jersey Public Broadcasting Authority	New Jersey
<input type="checkbox"/>		62 WRNN-TV Wrnn License Company, Llc	Hudson Valley
<input type="checkbox"/>		63 WMBC-TV Mountain Broadcating Corporation	Northern New Jersey, Various ethnic

<input type="checkbox"/>		66 WFME-TV Family Stations Of New Jersey, Inc.	Northern New Jersey, Christian
<input type="checkbox"/>		68 WFUT-TV Univision New York Llc	NYC Metropolitan Area, Spanish-language
TARGETS PARTIAL HOUSING REGION 1			
<input type="checkbox"/>		8 WTNH Wtnh Broadcasting, Inc. (LIN TV Corp.)	Bergen
<input type="checkbox"/>		49 WEDW Connecticut Public Broadcasting, Inc.	Bergen
<input type="checkbox"/>		17 WEBR-CA K Licensee, Inc.	Bergen, Hudson (Christian)
<input type="checkbox"/>		26 WNXV-LP Island Broadcasting Company	Bergen, Hudson
<input type="checkbox"/>		32 WXYN-LP Island Broadcasting Company	Bergen, Hudson
<input type="checkbox"/>		35 WNYX-LP Island Broadcasting Company	Bergen, Hudson
<input type="checkbox"/>		39 WNYN-LP Island Broadcasting Company	Bergen, Hudson (Spanish)
<input type="checkbox"/>		21 WLIW Educational Broadcasting Corporation	Bergen, Hudson, Passaic
<input type="checkbox"/>		60 W60AI Ventana Television, Inc.	Bergen, Hudson, Passaic
<input type="checkbox"/>		6 WNYZ-LP Island Broadcasting Co.	Bergen, Sussex
<input type="checkbox"/>		22 WMBQ-CA Renard Communications Corp.	Hudson
<input type="checkbox"/>		34 WPXO-LP Paxson Communications License Company, Llc	Hudson

<input type="checkbox"/>		42 WKOB-LP Nave Communications, Llc	Hudson (Christian)
<input type="checkbox"/>		3 WBQM-LP Renard Communications Corp.	Hudson, Sussex
<input type="checkbox"/>		52 WNJT New Jersey Public Broadcasting Authority	Hudson, Sussex
<input type="checkbox"/>		28 WBRE-TV Nexstar Broadcasting, Inc.	Passaic, Sussex
<input type="checkbox"/>		36 W36AZ New Jersey Public Broadcasting Authority	Passaic, Sussex
<input type="checkbox"/>		16 WNEP-TV New York Times Co.	Sussex
<input type="checkbox"/>		22 WYOU Nexstar Broadcasting, Inc.	Sussex
<input type="checkbox"/>		23 W23AZ Centenary College	Sussex
<input type="checkbox"/>		38 WSWB Mystic Television of Scranton Llc	Sussex
<input type="checkbox"/>		39 WLVT-TV Lehigh Valley Public Telecommunications Corp.	Sussex
<input type="checkbox"/>		44 WVIA-TV Ne Pa Ed Tv Association	Sussex
<input type="checkbox"/>		49 W49BE New Jersey Public Broadcasting Authority	Sussex
<input type="checkbox"/>		56 WOLF-TV Wolf License Corp	Sussex
<input type="checkbox"/>		60 WBPH-TV Sonshine Family Television Corp	Sussex

<input type="checkbox"/>		64 WQPX Paxson Communications License Company, Llc (Ion Media Networks)	Sussex
<input type="checkbox"/>		69 WFMZ-TV Maranatha Broadcasting Company, Inc.	Sussex
	DURATION & FREQUENCY OF OUTREACH	NAMES OF CABLE PROVIDER(S)	BROADCAST AREA
TARGETS PARTIAL HOUSING REGION 1			
<input type="checkbox"/>		Time Warner Cable of Bergen & Hudson Counties	Partial Bergen
<input type="checkbox"/>		Comcast of the Meadowlands	Partial Bergen
<input type="checkbox"/>		Cablevision of New Jersey, Oakland, Ramapo, and Rockland	Partial Bergen
<input type="checkbox"/>		US Cable of Paramus-Hillsdale	Partial Bergen
<input type="checkbox"/>		Cablevision of NJ (Bayonne System), Hudson	Partial Hudson
<input type="checkbox"/>		Comcast of Jersey City, Meadowlands, NJ (Union System)	Partial Hudson
<input type="checkbox"/>		Time Warner Cable of Bergen & Hudson Counties	Partial Hudson
<input type="checkbox"/>		Cablevision of Oakland, Paterson	Partial Passaic
<input type="checkbox"/>		Hometown Online	Partial Passaic

<input type="checkbox"/>		Cable Vision of Morris, Warwick	Partial Sussex
<input type="checkbox"/>		Hometown Online	Partial Sussex
<input type="checkbox"/>		Service Electric Broadband Cable	Partial Sussex
<input type="checkbox"/>		Time Warner Cable of Bergen & Hudson Counties	Partial Bergen
<input type="checkbox"/>		Comcast of the Meadowlands	Partial Bergen
<input type="checkbox"/>		Cablevision of New Jersey, Oakland, Ramapo, and Rockland	Partial Bergen
<input type="checkbox"/>		US Cable of Paramus-Hillsdale	Partial Bergen
<input type="checkbox"/>		Cablevision of NJ (Bayonne System), Hudson	Partial Hudson
<input type="checkbox"/>		Comcast of Jersey City, Meadowlands, NJ (Union System)	Partial Hudson
<input type="checkbox"/>		Time Warner Cable of Bergen & Hudson Counties	Partial Hudson
<input type="checkbox"/>		Cablevision of Oakland, Paterson	Partial Passaic
<input type="checkbox"/>		Hometown Online	Partial Passaic
<input type="checkbox"/>		Cable Vision of Morris, Warwick	Partial Sussex
<input type="checkbox"/>		Hometown Online	Partial Sussex

<input type="checkbox"/>		Service Electric Broadband Cable	Partial Sussex
<input type="checkbox"/>		Time Warner Cable of Bergen & Hudson Counties	Partial Bergen
<input type="checkbox"/>		Comcast of the Meadowlands	Partial Bergen
<input type="checkbox"/>		Cablevision of New Jersey, Oakland, Ramapo, and Rockland	Partial Bergen
<input type="checkbox"/>		US Cable of Paramus-Hillsdale	Partial Bergen
<input type="checkbox"/>		Cablevision of NJ (Bayonne System), Hudson	Partial Hudson
<input type="checkbox"/>		Comcast of Jersey City, Meadowlands, NJ (Union System)	Partial Hudson
<input type="checkbox"/>		Time Warner Cable of Bergen & Hudson Counties	Partial Hudson
<input type="checkbox"/>		Cablevision of Oakland, Paterson	Partial Passaic
<input type="checkbox"/>		Hometown Online	Partial Passaic
<input type="checkbox"/>		Cable Vision of Morris, Warwick	Partial Sussex
<input type="checkbox"/>		Hometown Online	Partial Sussex
<input type="checkbox"/>		Service Electric Broadband Cable	Partial Sussex

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL RADIO STATION(S)	BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
TARGETS ENTIRE HOUSING REGION 1			
AM			
<input type="checkbox"/>		WFAN 660	
<input type="checkbox"/>		WOR 710	
<input type="checkbox"/>		WABC 770	
<input type="checkbox"/>		WCBS 880	
<input type="checkbox"/>		WBBR 1130	
FM			
<input type="checkbox"/>		WFNY-FM 92.3	
<input type="checkbox"/>		WPAT-FM 93.1	Spanish
<input type="checkbox"/>		WNYC-FM 93.9	
<input type="checkbox"/>		WFME 94.7	Christian
<input type="checkbox"/>		WPLJ 95.5	
<input type="checkbox"/>		WQXR-FM 96.3	
<input type="checkbox"/>		WQHT 97.1	
<input type="checkbox"/>		WSKQ-FM 97.9	Spanish
<input type="checkbox"/>		WAWZ 99.1	Christian
<input type="checkbox"/>		WBAI 99.5	
<input type="checkbox"/>		WHTZ 100.3	

<input type="checkbox"/>		WHUD 100.7	
<input type="checkbox"/>		WCBS-FM 101.1	
<input type="checkbox"/>		WQCD 101.9	
<input type="checkbox"/>		WNEW 102.7	
<input type="checkbox"/>		WKTU 103.5	
<input type="checkbox"/>		WAXQ 104.3	
<input type="checkbox"/>		WWPR-FM 105.1	
<input type="checkbox"/>		WLTW 106.7	
<input type="checkbox"/>		WBLS 107.5	
TARGETS PARTIAL HOUSING REGION 1			
AM			
<input type="checkbox"/>		WEEX 1230	Bergen
<input type="checkbox"/>		WKDM 1380	Bergen, Hudson (Chinese/ Mandarin)
<input type="checkbox"/>		WMCA 570	Bergen, Hudson, Passaic (Christian)
<input type="checkbox"/>		WNYC 820	Bergen, Hudson, Passaic
<input type="checkbox"/>		WRKL 910	Bergen, Hudson, Passaic (Polish)
<input type="checkbox"/>		WPAT 930	Bergen, Hudson, Passaic (Caribbean, Mexican, Mandarin)
<input type="checkbox"/>		WWDJ 970	Bergen, Hudson, Passaic (Christian)
<input type="checkbox"/>		WINS 1010	Bergen, Hudson, Passaic

<input type="checkbox"/>		WEPN 1050	Bergen, Hudson, Passaic
<input type="checkbox"/>		WVNJ 1160	Bergen, Hudson, Passaic
<input type="checkbox"/>		WLIB 1190	Bergen, Hudson, Passaic (Christian)
<input type="checkbox"/>		WADO 1280	Bergen, Hudson, Passaic (Spanish)
<input type="checkbox"/>		WWRV 1330	Bergen, Hudson, Passaic (Spanish)
<input type="checkbox"/>		WNSW 1430	Bergen, Hudson, Passaic (Portuguese)
<input type="checkbox"/>		WZRC 1480	Bergen, Hudson, Passaic (Chinese/Cantonese)
<input type="checkbox"/>		WQEW 1560	Bergen, Hudson, Passaic
<input type="checkbox"/>		WWRL 1600	Bergen, Hudson, Passaic
<input type="checkbox"/>		WWRU 1660	Bergen, Hudson, Passaic (Korean)
<input type="checkbox"/>		WMTR 1250	Passaic
<input type="checkbox"/>		WGHT 1500	Passaic
<input type="checkbox"/>		WNNJ 1360	Sussex
FM			
<input type="checkbox"/>		WSOU 89.5	Bergen, Hudson
<input type="checkbox"/>		WCAA 105.9	Bergen, Hudson (Latino)
<input type="checkbox"/>		WBGO 88.3	Bergen, Hudson, Passaic
<input type="checkbox"/>		WFDU 89.1	Bergen, Hudson, Passaic
<input type="checkbox"/>		WKCR-FM 89.9	Bergen, Hudson, Passaic

<input type="checkbox"/>		WNYU-FM 89.1	Bergen, Hudson, Passaic
<input type="checkbox"/>		WFUV 90.7	Bergen, Hudson, Passaic
<input type="checkbox"/>		WFMU 91.1	Bergen, Hudson, Passaic
<input type="checkbox"/>		WNYE 91.5	Bergen, Hudson, Passaic
<input type="checkbox"/>		WRKS 98.7	Bergen, Hudson, Sussex
<input type="checkbox"/>		WRTN 93.5	Bergen, Hudson, Sussex
<input type="checkbox"/>		WHCR-FM 90.3	Bergen, Passaic
<input type="checkbox"/>		WPSC-FM 88.7	Passaic
<input type="checkbox"/>		WRHV 88.7	Passaic
<input type="checkbox"/>		WNJP 88.5	Sussex
<input type="checkbox"/>		WNTI 91.9	Sussex
<input type="checkbox"/>		WCTO 96.1	Sussex
<input type="checkbox"/>		WSUS 102.3	Sussex
<input type="checkbox"/>		WNNJ-FM 103.7	Sussex
<input type="checkbox"/>		WDHA -FM 105.5	Sussex
<input type="checkbox"/>		WHCY 106.3	Sussex
<input type="checkbox"/>		WWYY 107.1	Sussex

3d. Other Publications (such as neighborhood newspapers, religious publications, and organizational newsletters) (Check all that applies)

	NAME OF PUBLICATIONS	OUTREACH AREA	RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE

TARGETS ENTIRE HOUSING REGION 1				
Bi-weekly				
<input type="checkbox"/>		Al Manassah		Arab-American
Monthly				
<input type="checkbox"/>		Sino Monthly	North Jersey/NYC area	Chinese-American
TARGETS PARTIAL HOUSING REGION 1				
Daily				
<input type="checkbox"/>		24 Horas	Bergen, Essex, Hudson, Middlesex, Passaic, Union Counties	Portuguese-Language
Weekly				
<input type="checkbox"/>		Arab Voice Newspaper	North Jersey/NYC area	Arab-American
<input type="checkbox"/>		La Voz	Hudson, Union, Middlesex Counties	Cuban community
<input type="checkbox"/>		Italian Tribune	North Jersey/NYC area	Italian community
<input type="checkbox"/>		Jewish Standard	Bergen, Passaic, Hudson Counties	Jewish community
<input type="checkbox"/>		El Especialito	Union City	Spanish-Language
<input type="checkbox"/>		El Nuevo	Hudson County	Spanish-Language
<input type="checkbox"/>		La Tribuna Hispana	Basking Ridge, Bound Brook, Clifton, East Rutherford, Elizabeth, Fort Lee, Greebrook, Linden, Lydenhurst, Newark, North Plainfield, Orange, Passaic, Paterson, Plainfield, Roselle, Scotch Plains, Union, Union City, West NY	Spanish-Language
<input type="checkbox"/>		Su Guia	Bergen and Passaic	Spanish-Language

<input type="checkbox"/>		Banda Oriental Latinoamérica	North Jersey/NYC area	South American community
<input type="checkbox"/>		Ukranian Weekly	New Jersey	Ukranian community
3e. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) (Check all that applies)				
DURATION & FREQUENCY OF OUTREACH		NAME OF EMPLOYER/COMPANY		LOCATION
Hudson County				
<input type="checkbox"/>		United Parcel Service Inc. NY Corp	492 County Ave, Secaucus	
<input type="checkbox"/>		USPS	80 County Road, Jersey City	
<input type="checkbox"/>		Liz Claiborne Inc	1 Claiborne Ave, North Bergen	
<input type="checkbox"/>		Credit Suisse First Boston LLC	1 Pershing Plz Jersey City	
<input type="checkbox"/>		HealthCare Staffing and Consult	26 Journal Square, Jersey City	
<input type="checkbox"/>		Ritter Sysco Food Service	20 Theodore Conrad Dr. Jersey City	
<input type="checkbox"/>		Jersey City Medical Center Inc.	50 Grand St, Secaucus	
<input type="checkbox"/>		Marsh USA Inc.	121 River St, Hoboken	
<input type="checkbox"/>		National Retail Systems Inc.	2820 16th St North Bergen	
<input type="checkbox"/>		Community Corrections Corp	Lincoln Hwy Kearny	
<input type="checkbox"/>		Marine Personnel & Provisioning Inc.	1200 Harbor Blvd Weehawken	
<input type="checkbox"/>		Port Authority of NY and NJ	241 Erie St. Jersey City and 120 Academy St. Jersey City	
<input type="checkbox"/>		Christ Hospital Health Service	176 Palisade Ave, Jersey City	
<input type="checkbox"/>		Bayonne Hospital	29th Street and Ave E, Bayonne	
<input type="checkbox"/>		Salson Logistics Inc.	2100 88th St.and 7373 West Side Ave, North Bergen, NJ	

<input type="checkbox"/>		National Financial Service	1000 Plaza, Jersey City
<input type="checkbox"/>		Fleet NJ Company Development Corp.	10 Exchange Place, Jersey City
<input type="checkbox"/>		Maidenform Inc	154 Ave E, Bayonne
<input type="checkbox"/>		Lord Abbett & Company	90 Hudson City, Jersey City
<input type="checkbox"/>		Liberty Health Plan Inc.	50 Baldwin Ave Jersey City
<input type="checkbox"/>		Port Imperial Ferry Corp.	Pershing Rd Secaucus
<input type="checkbox"/>		Hudson News	1305 Paterson Plank Rd, North Bergen
<input type="checkbox"/>		Palisades General Hospital	7600 River Rd North Bergen, NJ
<input type="checkbox"/>		Equiserve Inc.	525 Washington Blvd Jersey city
<input type="checkbox"/>		Ciricorp Data Systems Incorporated	1919 Park Ave Secaucus
<input type="checkbox"/>		Meadowlands Hospital Medical Center	Meadowlands Pkwy Secaucus
<input type="checkbox"/>		Retailers & Manufacturers Dist Marking Serv.	50 Metro Way Secaucus
<input type="checkbox"/>		Dynamic Delivery Corp	125 Pennsylvania Ave Kearny, NJ
<input type="checkbox"/>		Bowne Business Communications Inc.	215 County Ave Secaucus
<input type="checkbox"/>		North Hudson Community Action Corp.	5301 Broadway West New York 07093
<input type="checkbox"/>		Goya Foods Inc.	100 Seaview Dr. Secaucus
<input type="checkbox"/>		Cristi Cleaning Service	204 Paterson Plank Rd Union, NJ
Bergen County			
<input type="checkbox"/>		Hackensack University Medical Center	30 Prospect Ave, Hackensack, NJ 07601
<input type="checkbox"/>		Professional Employer Group Service	2050 Center Ave Ste 336 Fort Lee

<input type="checkbox"/>		County of Bergen, NJ	1 Bergen County Plaza Hackensack, NJ 07601
<input type="checkbox"/>		Society of the Valley Hospital	223 N Van Dien Ave Ridgewood
<input type="checkbox"/>		NJ Sports & Expo Authority	50 State Highway 120 East Rutherford
<input type="checkbox"/>		Merck-Medco Managed Care LLC	100 Parsons Pond Dr. Franklin Lakes 07417
<input type="checkbox"/>		Quest Diagnostics Incorporated	1 Malcolm Ave Teterboro ,NJ 07608
<input type="checkbox"/>		AT&T	15 E Midland Ave Paramus
<input type="checkbox"/>		Englewood Hospital and Medical Center	350 Engle St. Englewood
<input type="checkbox"/>		Aramark Svcs Management of NJ Inc	50 Route 120 East Rutherford
<input type="checkbox"/>		Holy Name Hospital	718 Teaneck Road Teaneck
<input type="checkbox"/>		Doherty Enterprises Inc	7 Pearl Ct Allendale
<input type="checkbox"/>		Bergen Regional Medical Center	230 East Ridgewood Ave Paramus
<input type="checkbox"/>		Inserra supermarkets, Inc.	20 Ridge Rd Mahwah
<input type="checkbox"/>		Howmedica Osteonics Corp	59 Route 17 Allendale
<input type="checkbox"/>		Becton Dickinson & Company Corp	1 Becton Dr. Franklin Lakes
<input type="checkbox"/>		Pearson Education, Inc.	1 Lake St. Upper Saddle River
Passaic County			
<input type="checkbox"/>		D&E Pharmaceutical Co.	206 Macoprin Rd Bloomingdale, NJ 07403
<input type="checkbox"/>		Acme Markets	467 AllWood Rd Clifton, NJ 07012
<input type="checkbox"/>		St. Mary's Hospital	350 Boulevard Passaic, NJ 07055
<input type="checkbox"/>		Merry Maids	14 Riverside Square Mall, Bloomingdale, NJ 07403

<input type="checkbox"/>		Health Center at Bloomingdale	255 Union Ave Bloomingdale, NJ 07403
<input type="checkbox"/>		Sommers Plastic Product Co. Inc.	31 Styertowne Rd Clifton, NJ 07012
<input type="checkbox"/>		St. Joseph's Hospital	703 Main St. Paterson, NJ 07503
<input type="checkbox"/>		BAE Systems	164 Totowa Rd, Wayne, NJ 07470
<input type="checkbox"/>		Drake Bakeries Inc	75 Demarest Dr, Wayne, NJ 07470
<input type="checkbox"/>		Toys R Us National Headquarters	1 Geoffrey Way, Wayne, NJ 07470
<input type="checkbox"/>		GAF Materials Corporation	1361 Alps Rd, Wayne, NJ 07470
<input type="checkbox"/>		Valley National Bank Headquarters	1455 Valley Road Wayne, New Jersey 07470
Sussex County			
<input type="checkbox"/>		Selective Insurance	40 Wantage Ave, Branchville, NJ
<input type="checkbox"/>		Andover Subacute and Rehab Center	99 Mulford Rd Bldg 2, Andover, NJ
<input type="checkbox"/>		Mountain Creek Resorts	200 State Rt 94, Vernon, NJ
<input type="checkbox"/>		County of Sussex	One Spring Street, Newton, NJ 07860
<input type="checkbox"/>		Newton Memorial Hospital Inc.	175 High St, Newton, NJ
<input type="checkbox"/>		Vernon Township Board of Education	539 State Rt 515, Vernon, NJ
<input type="checkbox"/>		F.O. Phoenix (Econo-Pak)	1 Wiebel Plz, Sussex, NJ
<input type="checkbox"/>		Hopatcong Board of Education	2 Windsor Ave, Hopatcong, NJ
<input type="checkbox"/>		Saint Clare's Hospital	20 Walnut St, Sussex, NJ
<input type="checkbox"/>		Ames Rubber Corp	19 Ames Blvd, Hamburg, NJ

3f. Community Contacts (names of community groups/organizations throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing)			
Name of Group/Organization	Outreach Area	Racial/Ethnic Identification of Readers/Audience	Duration & Frequency of Outreach

IV. APPLICATIONS

Applications for affordable housing for the above units will be available at the following locations:																
4a. County Administration Buildings and/or Libraries for all counties in the housing region (list county building, address, contact person) (Check all that applies)																
	<table border="1"> <thead> <tr> <th></th> <th>BUILDING</th> <th>LOCATION</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>Sussex County Main Library</td> <td>125 Morris Turnpike, Newton, NJ 07860</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Hudson County Administration Building</td> <td>595 Newark Avenue, Jersey City, NJ 07306</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Passaic County Administration Building</td> <td>401 Grand Street, Paterson, NJ 07505 (973) 225-3632</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Bergen County Administration Building</td> <td>One Bergen County Plaza, Hackensack, NJ 07601 (201)336-6000</td> </tr> </tbody> </table>		BUILDING	LOCATION	<input type="checkbox"/>	Sussex County Main Library	125 Morris Turnpike, Newton, NJ 07860	<input type="checkbox"/>	Hudson County Administration Building	595 Newark Avenue, Jersey City, NJ 07306	<input type="checkbox"/>	Passaic County Administration Building	401 Grand Street, Paterson, NJ 07505 (973) 225-3632	<input type="checkbox"/>	Bergen County Administration Building	One Bergen County Plaza, Hackensack, NJ 07601 (201)336-6000
	BUILDING	LOCATION														
<input type="checkbox"/>	Sussex County Main Library	125 Morris Turnpike, Newton, NJ 07860														
<input type="checkbox"/>	Hudson County Administration Building	595 Newark Avenue, Jersey City, NJ 07306														
<input type="checkbox"/>	Passaic County Administration Building	401 Grand Street, Paterson, NJ 07505 (973) 225-3632														
<input type="checkbox"/>	Bergen County Administration Building	One Bergen County Plaza, Hackensack, NJ 07601 (201)336-6000														
4b. Municipality in which the units are located (list municipal building and municipal library, address, contact person)																
4c. Sales/Rental Office for units (if applicable)																

V. CERTIFICATIONS AND ENDORSEMENTS

I hereby certify that the above information is true and correct to the best of my knowledge. I understand that knowingly falsifying the information contained herein may affect the (select one: Municipality's substantive certification or DCA Balanced Housing Program funding or HMFA UHORP/MONI/CHOICE funding).

—

Name (Type or Print)

—

Title/Municipality

—

Signature

Date

Appendix E – Deed Restrictions

Appendix F – Highlands Buildout Analysis



New Jersey Highlands

2024 Municipal Build-Out Update

The Highlands region, by the terms of the Highlands Act and the Highlands RMP, is an area of the state designated for limited growth, both in terms of overall scale of new development and the portions of the region that are suitable for development. Long-term management of the region for the protection of its vital resources requires that all future development, including affordable housing, be appropriate in scale, location, and design to ensure that those resources will be available for future generations of New Jersey's residents and businesses.

Parcels

In Municipality

4,905

Parcels

Need Review

0

Parcels

Developable

0

Acres

Developable

0

This Review Portal provides an application to access and review the 2024 GIS vacancy and build-out analysis conducted in accordance with the Highlands Affordable Housing RMP 2024 Amendment.

[Go to the Review Portal](#)[Go to Resources](#)[Access the Datasets](#)