

Appendix A

Existing Land Use Map

Vacant Land Map

Existing Land Use (2010)

Legend

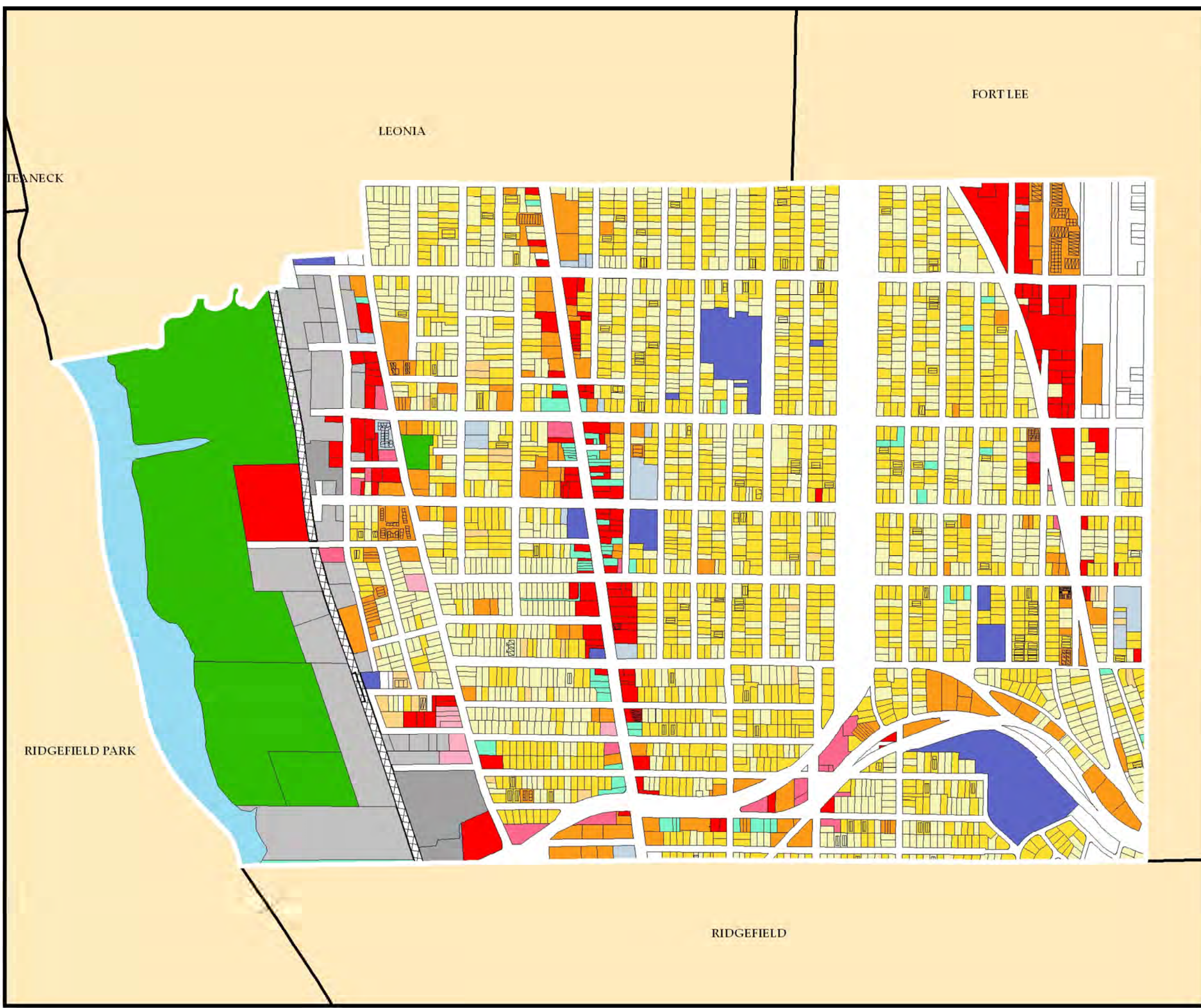
- Mixed-Use
- Single-Family Residential
- Two-Family Residential
- Three/Four-Family Residential
- Multi-Family Residential
- Commercial
- Auto-Commercial
- Office
- Light Industrial
- Manufacturing
- Public
- Quasi-Public
- Recreation/Parks
- Vacant
- Railroad



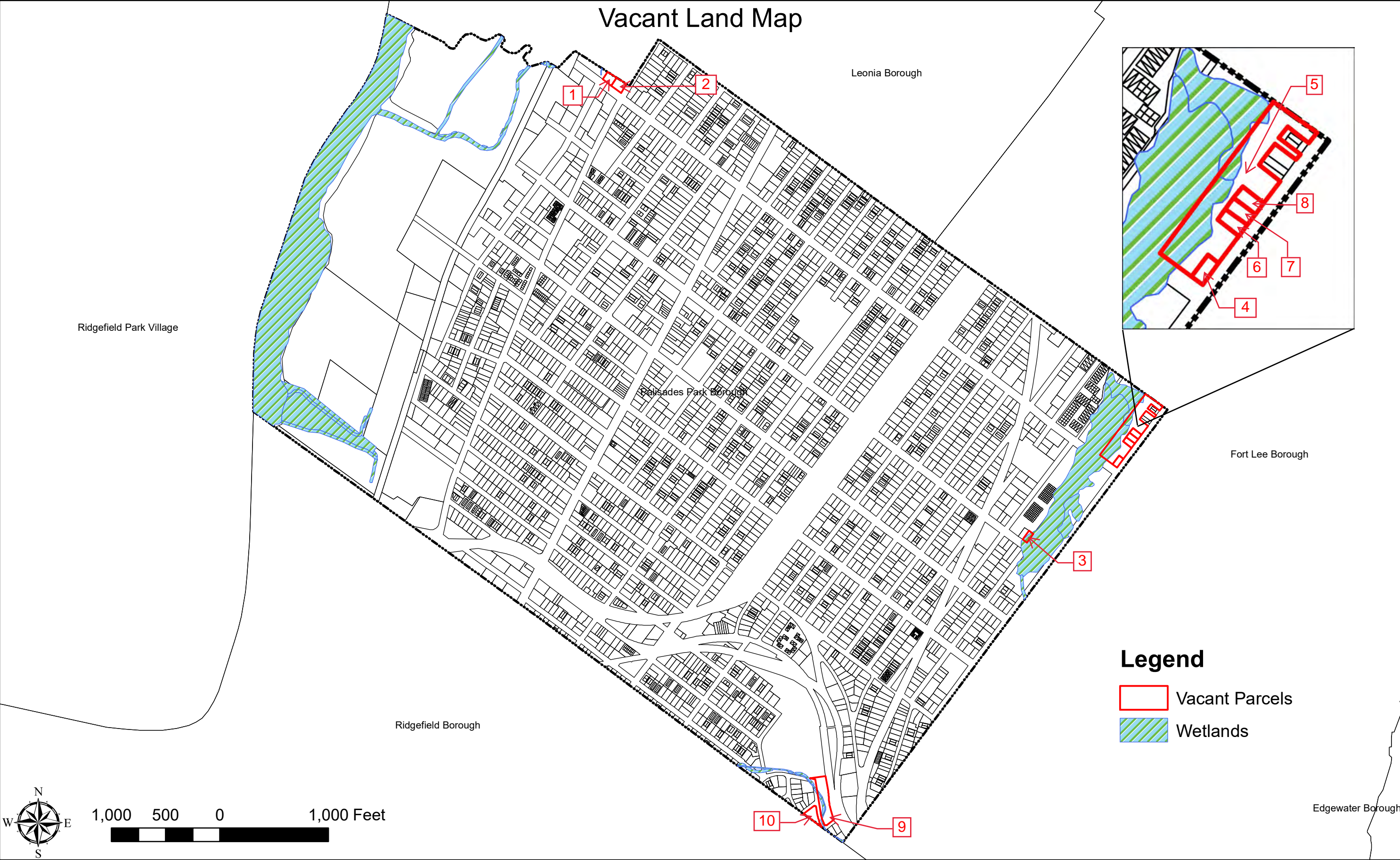
1 inch equals 700 feet
0 275 550 1,100 Feet

**Kauker
& Kauker, LLC**

Town Planning and Development Consultants



Vacant Land Map



Appendix B

Rehabilitation Operating Manual



**REHABILITATION OPERATING MANUAL
BOROUGH OF PALISADES PARK**



Mayor Paul Kim

Borough of Palisades Park
275 Broad Avenue, Palisades Park, NJ 07650
201 265-2100 Ext: 2220 • Fax: 201 649-0740

Mailing Address:

Paramus Affordable Housing
105 North Farview Avenue
Paramus, NJ 07652
Administrative Agent, Laura Mongello



REHABILITATION PROGRAM OPERATING MANUAL CHECKLIST

Minimum Standards

At a minimum the Rehabilitation Program Operating Manual must clearly describe the procedures and policies for the following:

| | |
|--------------------------|---|
| | Eligible Participants (Manual) |
| <input type="checkbox"/> | Owners/Renters Program Financing |
| <input type="checkbox"/> | Income Limits – The carrying costs of the unit should meet DCA criteria. |
| <input type="checkbox"/> | Certification of Substandard – List Major Systems Certification of standards required |
| | Available Benefits |
| <input type="checkbox"/> | Program Affordability Controls – Qualifications Owner/ Renter |
| | Eligible Property Improvements |
| <input type="checkbox"/> | Eligible property improvements / Ineligible property improvements |
| <input type="checkbox"/> | Verification documentation required |
| <input type="checkbox"/> | Eligible income/ineligible income |
| | Overview of Administrative Procedures |
| <input type="checkbox"/> | Preliminary Application/Interview – Owners/Renters |
| <input type="checkbox"/> | Income Eligibility and Program Certification – Documents to be submitted Owners/Renters – period of eligibility (3 Tax years/ Bank Statements) |
| <input type="checkbox"/> | Housing Inspection/Substandard Certification |
| <input type="checkbox"/> | Ineligible Properties – The total debt must be less than the appraised price |
| <input type="checkbox"/> | Work Write-up and Cost Estimate (Clerk of the Works) |
| <input type="checkbox"/> | Contractor Bidding Negotiations – Min 3 Bids/Max # Bids |
| <input type="checkbox"/> | Contractor Signing/Pre-Construction Conference – indicate # days to begin work and complete work |
| <input type="checkbox"/> | Progress Inspections |
| <input type="checkbox"/> | Change Orders |
| <input type="checkbox"/> | Payment Schedule |
| <input type="checkbox"/> | Appeal Process – Property Improvements |
| <input type="checkbox"/> | Final Inspection / Warranties (Clerk of the Works) |
| <input type="checkbox"/> | Recorded Mortgage, PAHC Attorney |
| | Income Eligibility Certification |
| <input type="checkbox"/> | Eligible Income/Ineligible Income |
| <input type="checkbox"/> | Appeal Process – Income Eligibility |

| | |
|--------------------------|--|
| | Contractor Related Procedures |
| <input type="checkbox"/> | Contractor Requirements – work schedule and agreement |
| <input type="checkbox"/> | Standards for contractor selection – 3 recent job references, licenses, evidence of financial stability to secure performance bond, workmen’s compensation BI \$1,000,000.00 |
| <input type="checkbox"/> | List of prequalified contractors |
| <input type="checkbox"/> | # of proposals required – minimum of 3 Bids - # of days in which to submit bid – bids must fall within max of 10% of cost estimate – award to lowest bidder |
| <input type="checkbox"/> | Contractor requirements – work schedule and agreement Final Inspection / Warranties (Clerk of the Works) |

Table of Contents

Introduction

- A. Fair Housing and Equal Housing Opportunities

Section I. Eligible Participants

- A. Categories of Participants
- B. Income Limits for Participation
- C. Program Area
- D. Certification of Substandard

Section II. Available Benefits

- A. Program Financing
- B. Program Affordability Controls
- C. Owner-occupied Affordability Controls
- D. Renter-occupied Affordability Controls
- E. Subordination Policy

Section III. Eligible Property Improvements

- A. Eligible Improvements
- B. Ineligible Improvements
- C. Rehabilitation Standards
- D. Certification of Standard
- E. Emergency Repairs

Section IV. Overview of Administrative Procedures

- A. Application/Interview
- B. Income Eligibility and Program Certification
- C. Housing Inspection/Substandard Certification
- D. Ineligible Properties
- E. Cost Estimate
- F. Contractor Bidding Negotiations
- G. Contract Signing/Pre-Construction Conference
- H. Progress Inspections
- I. Change Orders
- J. Payment Schedule
- K. Appeal Process
- L. Final Inspection
- M. Record Mortgage Documentation and Restricted Covenant
- N. File Closing

Section V. Procedure for Income-Eligibility Certification

- A. Complete a Household Eligibility Determination Form
- B. Certify the Household Income Eligibility
- C. Records Documenting Household Composition and Circumstances
- D. Appeal Process – Income Eligibility

Section VI. Contractor Related Procedures

- A. Contractor Selection

B. Number of Proposals Required

C. Contractor Requirements

Section VII. Maintenance of Records and Client Files

A. Files to Be Maintained on Every Applicant

B. Rehabilitation Log

C. Monitoring Information

INTRODUCTION

This Rehabilitation Program Operating Manual has been prepared to assist in the administration of the Borough of Palisades Park Rehabilitation Program. It will serve as a guide to the program staff and applicants.

This manual describes the basic content and operation of the program, examines program purposes and provides the guidelines for implementing the program. It has been prepared with a flexible format allowing for periodic updates of its sections, when required, due to revisions in regulations and/or procedures.

This manual explains the steps in the rehabilitation process. It describes the eligibility requirements for participation in the program, program criteria, funding terms and conditions, cost estimating, contract payments, record keeping and overall program administration.

The following represents the procedures developed to offer an applicant the opportunity to apply to the program.

Fair Housing and Equal Housing Opportunities



It is unlawful to discriminate against any person making application to participate in the rehabilitation program or rent a unit with regard to race, creed, color, national origin, ancestry, age, marital status, affectional or sexual orientation, familial status, disability, nationality, sex, gender identity or expression or source of lawful income used for mortgage or rental payments.

For more information on discrimination or if anyone feels they are a victim of discrimination, please contact the New Jersey Division on Civil Rights at 1-866-405-3050 or <http://www.state.nj.us/lps/dcr/index.html>.

SECTION I. ELIGIBLE PARTICIPANTS

A. Categories of Participants **

Both owner-occupied and renter-occupied single family or 2 family housing units are eligible to receive funding for rehabilitation provided that the occupants of the units are determined to be low- or moderate-income households. Owners of rental properties do not have to be low- or moderate-income households. If a structure contains two or more units and an owner, who is not income eligible, occupies one-unit funding may be provided for the rehabilitation of the rest of the units if income-eligible households occupy those units. Rents must be affordable to low- or moderate-income households.

**N/A to Townhouses, Coops or Condos under Homeowner Associations.

B. Income Limits for Participation

The occupants of the units must have incomes that fall within the income guidelines established for Bergen County region 1 by the Department of Community Affairs (DCA). These limits are revised annually as DCA figures become available.

Affordable Housing Regional Gross Income Limits by Household Size

| Region 1 | | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person |
|---|-----------------|-----------------|-----------------|------------------|------------------|------------------|
| | Median* | \$84,288 | \$96,329 | \$108,371 | \$120,412 | \$130,045 |
| Bergen, Hudson, Passaic and Sussex | Moderate | \$67,431 | \$77,064 | \$86,697 | \$96,329 | \$104,036 |
| | Low | \$42,144 | \$48,165 | \$54,185 | \$60,206 | \$65,022 |
| | Very Low | \$25,286 | \$28,899 | \$32,511 | \$36,124 | \$39,013 |

* If your income is at median income or over, you do not qualify for this program.

We count all income that is derived from any asset you have. If you have a home that has a mortgage, we input .06 interest to come to a value of the asset.

Example 1: Your home is valued is \$400,000.00. You have a \$300,000.00 mortgage. You have \$100,000.00 in equity in your property.
 Our program will take $\$100,000.00 \times .06 = \$6,000.00$
 Our program will add \$6,000.00 to your gross income.

Example 2: Your home is paid in full and there is no mortgage. In Palisades Park you will not qualify for this program because your house can not be valued at more than \$232,836.00. This example is only if you own the home in full. In the event you have an equity line of credit on the home or any debit on the home, our department will follow example #1.

Example 3: If you have a reverse mortgage, you do not qualify for this program.

C. Program Area:

This is a municipal-wide program. The rehabilitation property must be located in Palisades Park, NJ

D. Certification of Substandard

The purpose of the program is to bring substandard housing up to code. Substandard units are those units requiring repair or replacement of at least one major system. A major system is any one of the following:

- Roof
- Plumbing (including wells)
- Heating
- Electrical
- Sanitary plumbing (including septic systems)
- Weatherization (building insulation for attic, and crawl space, siding to improve energy efficiency, replacement storm windows and storm doors and replacement windows and doors)

Code violations will be determined by an inspection conducted by a licensed inspector.

SECTION II. AVAILABLE BENEFITS

A. Program Financing

A Home Improvement Grant may be available for necessary home improvements to eligible owner-occupied and renter-occupied units.

B. Owner-occupied Affordability Controls

On owner-occupied units, the controls on affordability will be in the form of a lien.

C. Renter-occupied Affordability Controls

For rental units, the controls on affordability shall be in the form of a deed restriction and may also include a lien. If a unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit to be rented to a low- or moderate- income household at an affordable price and affirmatively marketed pursuant to the N.J.A.C. 5:97-9. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:97-9.

D. Program Affordability Controls

Ten-year controls on affordability on both owner-occupied units and rental units are required.

E. Subordination Policy

There is a charge for the subordination. All subordinations must be requested in writing to affordablehousing@paramusborough.org sixty days in advance. There will be a \$500.00 charge. The municipality may agree to subordination of a loan if the mortgage company supplies an appraisal showing that the new loan plus the balance on the old loan does not exceed 95% of the appraised value of the unit.

SECTION III. ELIGIBLE PROPERTY IMPROVEMENTS

A. Eligible Improvements

Housing rehabilitation funds may be used only for repairs or system replacements necessary to bring a substandard unit into compliance with municipal health, safety and building codes, applicable code violations, as well as any other cosmetic work that is reasonable and deemed necessary or is related to the necessary repairs. At least one major system must be replaced or included in the repairs, which include one of the following:

- Roof
- Plumbing (including wells)
- Heating
- Electrical
- Sanitary plumbing (including septic systems)
- Weatherization (building insulation for attic, exterior walls and crawl space, siding to improve energy efficiency, replacement storm windows and storm doors and replacement windows and doors)

The related work may include, but not be limited to the following:

- Interior trim work,
- Interior and/or exterior doors
- Interior and/or exterior hardware
- Interior stair repair
- Exterior step repair or replacement
- Porch repair
- Wall surface repair
- Exterior rain carrying system (leaders & gutters)
- Stoves may be replaced, if determined unsafe

B. Ineligible Improvements

Work not eligible for program funding includes but is not limited to luxury improvements (improvements which are strictly cosmetic), additions, conversions (basement, garage, porch, attic, etc.), repairs to structures separate from the living units (detached garage, shed, barn, etc.), furnishings, pools and landscaping. The replacement or repair of other appliances is prohibited. Rehabilitation work performed by property owners shall not be funded under this program.

C. Rehabilitation Standards

Upon rehabilitation, housing deficiencies shall be corrected and the unit shall comply with the New Jersey State Housing Code, N.J.A.C. 5:28. For construction projects that require the issuance of a construction permit pursuant to the Uniform Construction Code, the unit must also comply with the requirements of the Rehabilitation Subcode (N.J.A.C. 5:23-6). In these instances, the more restrictive requirements of the New Jersey State Housing Code or the Rehabilitation Subcode shall apply. For projects that require construction permits, the rehabilitated unit shall be considered complete at the date of final approval pursuant to the Uniform Construction Code.

D. Certification of Standard

All code deficiencies noted in the inspection report must be corrected and rehabilitated units must be in compliance with the standards proscribed in sub-section C above upon issuance of a certificate of completion or occupancy. The licensed inspector must certify any structure repaired in whole or in part with rehabilitation funds to be free of any code violations.

E. Emergency Repairs

A situation relating to a safety and/or health hazard for the occupants would constitute an emergency. A municipal inspector will confirm the need for such work. In emergency cases, the formal solicitation process will not be followed. A minimum of three (3) estimates will be obtained when possible for the “emergency” work.

SECTION IV. OVERVIEW OF ADMINISTRATIVE PROCEDURES

A. Application/Interview

Property owners interested in participating in the housing rehabilitation program may submit applications to the program staff. Applications are available at the following locations:

***Borough of Palisades Park, 275 Broad Ave., Palisades Park, NJ 07650 or
Paramus Affordable Housing, 105 North Farview Avenue, Paramus, NJ 07652 or
affordablehousing@paramusborough.org***

Upon request, the program staff will mail an application to an interested property owner. If after the program staff reviews the application and owner-occupant appears to be income eligible, an interview will be arranged with the applicant. At the time of the interview, the applicant must present required documentation. Applicants for rental rehabilitation funding must provide a list of tenants and the rents paid by each. The program staff will contact the tenants to provide evidence of income eligibility of the occupants of the units. *Applications will be processed in the order of receipt.*

B. Income Eligibility and Program Certification

For the households seeking a determination of income eligibility, both owner-occupants and renter-occupants, all wage earners 18 years of age or older in the household must submit appropriate documentation to document the household income, as further described below.

Property owners of both owner-occupied and renter-occupied units must submit the following documentation:

- Copy of the deed to the property.
- Proof that property taxes and water and sewer bills are current.
- Proof of property insurance, including liability, fire and flood insurance where necessary.

If after review of the income documentation submitted, an applicant is determined to be ineligible, the applicant will receive a letter delineating the reasons for the determination of ineligibility. An applicant may be determined ineligible if the applicant's or each tenants' income exceeds DCA income limits or, for owner occupied units, if the carrying costs of the unit (which will include: taxes, mortgage, insurance), exceed DCA's criteria less than 33% of gross income for families, less than 40% of gross income for seniors. The program staff will arrange for a title search of all properties entering the program.

After the initial interview and the program staff has substantiated that the occupant is income-eligible, and the title search is favorable, the Eligible Certification Form will be completed and signed. Upon confirmation of income eligibility of the applicant or the applicant's tenants, the program staff will send a letter, including the Eligible Certification Form, to the applicant certifying the applicant's and or tenant's eligibility. Eligibility will remain valid for six months. If the applicant has not signed a contract for rehabilitation within six months of the date of the letter of certifying eligibility, the applicant will be required to reapply for certification.

C. Housing Inspection/Substandard Certification

Once determined eligible, the program staff will arrange for a qualified, licensed, housing/building code inspector to inspect the entire residential property. Qualified inspector will inspect the house, take photographs, and certify that at least one major system is substandard. All required repairs would be identified.

D. Ineligible Properties

If after review of the property documentation submitted and the inspection report and/or work write-up an applicant's property is determined to be ineligible, the program staff will send a letter

delineating the reasons for the determination of ineligibility. An applicant's property may be determined ineligible for any one of the following reasons:

- Title search is unfavorable.
- Property does not need sufficient repairs to meet eligibility requirements.
- Real estate taxes are in arrears.
- Proof of property insurance not submitted.
- Property is listed for sale.
- Property is in foreclosure.
- Total debt on the property will exceed the value of the property.

The municipality may disqualify properties requiring excessive repairs to meet municipal housing standards. The estimated or bid cost of repairs must exceed 50 percent of the estimated after-rehabilitation value of the property for the municipality to exclude the property

If after review of the property documentation submitted and the inspection report and/or work write-up an applicant's property is determined to be eligible, the inspector will then certify that the dwelling is substandard by completing and signing the Certificate of Substandard Form and submitting this to the program staff.

E. Cost Estimate

The program staff will prepare or cause to be prepared a Work Write-up and Cost Estimate. This estimate will include a breakdown of each major work item by category as well as by location in the house. It will contain information as to the scope and specifics on the materials to be used. A Cost Estimate will be computed and included within the program documentation. The program staff will review the Preliminary Work Write-up with the property owner.

Only required repairs to units occupied by income eligible households will be funded through the housing rehabilitation program. If the property owner desires work not fundable through the program, including work on an owner-occupied unit of a rental rehabilitation project, work on a non-eligible rental unit in a multi-unit building or improvements not covered by the program, such work may be added to the work write-up if the property owner provides funds to be deposited in the municipality's Housing Trust Fund prior to the commencement of the rehabilitation of the property equivalent to *(110 percent or a higher percentage)* of the estimated cost of the elective work. Such deposited funds not expended at the time of the issuance of a certificate of completion/occupancy will be returned to the property owner with accrued interest.

F. Contractor Bidding Negotiations*

After the unit and the unit occupant have been certified as eligible, the program staff will provide a list of approved, pre-qualified trade contractors for bidding. The program staff will then review these bids. The lowest responsible trade contractor shall then be selected. If the property owner wishes to use a contractor other than the lowest responsible bidder, the property owner shall pay the difference between the lowest bid price and the bid price of the selected contractor. **Optional the program may permit a property owner to seek proposals from non-program participating contractors. However, the municipality must pre-approve the contractor prior to submitting a bid.*

G. Contract Signing/Pre-Construction Conference

Program staff will meet with the property owner to review all bids by the various trades. This review will include a Final Work Write-up and Cost Estimate. The Contractor Agreement will be prepared by the program staff, as well as the Property Rehabilitation Agreement covering all the required terms and conditions.

The program staff will then call a Pre-Construction Conference. Documents to be executed at the Pre-construction Conference include: Contractors Agreement(s), Right of Entry Document, a Restricted Covenant, Mortgage and Mortgage Note. The property owner, program staff representative, contractor and bank representative will execute the appropriate documents and copies will be provided as appropriate. A staff member will outline project procedures to which property owner must adhere. A Proceed to Work Order, guaranteeing that the work will commence within Thirty (30) calendar days of the date of the conference and be totally completed within ninety (90) days from the start of work, will be issued to each contractor at this Conference.

H. Progress Inspections

The program staff will make periodic inspections to monitor the progress of property improvements. This is necessary to ensure that the ongoing improvements are in accordance with the scope of work outlined in the work write-up. It is the contractor's responsibility to notify the Building Inspector before closing up walls on plumbing and electrical improvements.

I. Change Orders

If it becomes apparent during the course of construction that additional repairs are necessary or the described repair needs to be amended, the program staff will have the qualified professional(s) inspect the areas in need of repair and prepare a change order describing the work to be done. The applicant and the contractor will review the change order with the program staff and agree on a price. Once all parties approve of the change order and agree on the price, they will sign documents amending the contract agreement to include the change order. Additionally, if the applicant is not funding the additional cost, new financing documents will be executed reflecting the increase. Appurtenant to the work write up.

J. Payment Schedule

The contract will accept progress payments. The contractor will submit a payment request. The applicant will sign a payment approval if both the applicant and housing/building inspector Paramus Affordable Housing are satisfied with the work performed. The municipality will then release the payment. Final payment will be released once all final inspections are made and the program staff receives a Property Owner Sign-off letter.

K. Appeal Process

If an applicant does not approve a payment that the housing/building inspector has approved, the disputed payment will be appealed to the Borough of Palisades Park for a hearing. Borough of Palisades Park will decide if the payment shall be released to the contractor or the contractor must complete additional work or correct work completed before the release of the payment. The Borough of Palisades Park decision will be binding on both the applicant and the contractor.

L. Final Inspection

Upon notification by the contractor that all work is completed, a final inspection shall be conducted and photographs taken. The program staff, the property owner, and the necessary contractors shall be present at the final inspection to respond to any final punch list items.

M. Record Restricted Covenant and Mortgage Documentation

Program staff will file the executed Restricted Covenant and Mortgage with the County Clerk.

N. File Closing

After the final payment is made, the applicant's file will be closed by the program staff.

SECTION V. PROCEDURE FOR INCOME-ELIGIBILITY CERTIFICATION

A. Complete a Household Eligibility Determination Form

The program staff shall require each member of an applicant household who is 18 years of age or older to provide documentation to verify their income, pursuant to the Uniform Housing Affordability Controls at N.J.A.C. 5:80-16.1 et seq. (except for the asset test).¹ Income verification documentation should include, but is not limited to the following for each and every member of a household who is 18 years of age or older:

¹ Asset Test – N.J.A.C. 5:80-26.16(b)3 which provides that if an applicant household owns a primary residence with no mortgage on the property valued at or above the regional asset limit as published annually by DCA, a certificate of eligibility shall be denied by the administrative agent, unless the applicant's existing monthly housing costs ...exceed 38 percent of the household's eligible monthly income.

- Four current consecutive pay stubs [including both the check and the stub], including bonuses, overtime or tips, or a letter from the employer stating the present annual income figure or if self-employed, a current Certified Profit & Loss Statement and Balance Sheet.
- Copies of Federal and State income tax returns for each of the preceding three tax years - A Form 1040 Tax Summary for the past three tax years can be requested from the local Internal Revenue Service Center or by calling 1-800-829-1040.
- A letter or appropriate reporting form verifying monthly benefits such as:
 - a. Social Security or SSI – Current award letter or computer printout letter
 - b. Unemployment – verification of Unemployment Benefits
 - c. Welfare -TANF² current award letter
 - d. Disability - Worker’s compensation letter or
 - e. Pension income (monthly or annually) – a pension letter
- A letter or appropriate reporting form verifying any other sources of income claimed by the applicant, such as alimony or child support – copy of court order or recent original letters from the court or education scholarship/stipends – current award letter.
- Current reports of savings and checking accounts (bank statements and passbooks) and income reports from banks or other financial institutions holding or managing trust funds, money market accounts, certificates of deposit, stocks or bonds (In brokerage accounts – most recent statements and/or in certificate form – photocopy of certificates).
- Evidence or reports of income from directly held assets, such as real estate or businesses.
- Interest in a corporation or partnership – Federal tax returns for each of the preceding three tax years.

Current reports of assets – Market Value Appraisal or Realtor Comparative Market Analysis and Bank/Mortgage Co. Statement indicating Current Mortgage Balance. For rental property attach copies of all leases.

The following is a list of various types of wages, payments, rebates and credits. Those that are considered as part of the household’s income are listed under Income. Those that are not considered as part of the household’s income are listed under Not Income.

Income

1. Wages, salaries, tips, commissions
2. Alimony
3. Regularly scheduled overtime
4. Pensions
5. Social security
6. Unemployment compensation (verify the remaining number of weeks they are eligible to receive)

²TANF – Temporary Assistance for Needy Families

7. TANF
8. Verified regular child support
9. Disability
10. Net income from business or real estate
11. Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds
12. Imputed interest (using a current average annual rate of two percent) from non-income producing assets, such as equity in real estate. Rent from real estate is considered income, after deduction of any mortgage payments, real estate taxes, property owner's insurance.
13. Rent from real estate is considered income
14. Any other forms of regular income reported to the Internal Revenue Service

Not Income

1. Rebates or credits received under low-income energy assistance programs
2. Food stamps
3. Payments received for foster care
4. Relocation assistance benefits
5. Income of live-in attendants
6. Scholarships
7. Student loans
8. Personal property such as automobiles
9. Lump-sum additions to assets such as inheritances, lottery winnings, gifts, insurance settlements
10. Part-time income of dependents enrolled as full-time students
11. Court ordered payments for alimony or child support paid to another household shall be deducted from gross annual income

To calculate income, the current gross income of the applicant is used to project that income over the next 12 months.

Student Income

Only full-time income of full-time students is included in the income calculation. A full-time student is a member of the household reported to the IRS as a dependent who is enrolled in a degree seeking program for 12 or more credit hours per semester; and part-time income is income earned on less than a 35-hour workweek.

Income from Real Estate

If real estate owned by an applicant for affordable housing is a rental property, the rent is considered income. After deduction of any mortgage payments, real estate taxes, property owner insurance and reasonable property management expenses as reported to the Internal Revenue Service, the remaining amount shall be counted as income.

If an applicant owns real estate with mortgage debt, which is not to be used as rental housing, the Administrative Agent should determine the imputed interest from the value of the property. The Administrative Agent should deduct outstanding mortgage debt from the documented market value established by a market value appraisal. Based on current money market rates, interest will be imputed on the determined value of the real estate.

B. Records Documenting Household Composition and Circumstances

The following are various records for documenting household information:

- Social Security records or cards. Either individual Social Security card or letter from Social Security Administration
- Adoption papers, or legal documents showing adoption in process
- Income tax return
- Birth Certificate or Passport
- Alien Registration Card

C. Certify the income eligibility

Certify the income eligibility of low- and moderate-income households by completing the application form. Provide the household with the original and keep a copy in the project files.

D. Appeals Process – Income-Eligibility

Appeals from all decisions of an Administrative Agent shall be made in writing to:

Paramus Affordable Housing Corp., 105 North Farview Avenue, Paramus, NJ 07652.

SECTION VI. CONTRACTOR RELATED PROCEDURES

A. Contractor Selection

Contractors must apply to the program staff to be placed on the pre-approved contractors list. Contractors seeking inclusion on the list must submit references from at least three recent general contracting jobs. Contractors also must submit documentation proving financial stability. Contractors must carry workmen's compensation coverage and liability insurance of at least \$1,000,000 for

bodily injury or death and \$50,000 for property damage. Only licensed tradesmen will be permitted to perform specialty work such as plumbing, heating and electrical.

B. Number of Proposals Required

A minimum of three general contractors from a list of pre-approved contractors. The approved work write-up will be submitted to the selected contractors by the program staff. Contractors must visit the property and submit bids by stated deadline. The contract will be awarded to the lowest bidder provided that the housing/building inspector or the professional who drafted the work write-up certify that the work can be completed at the price bid and that the bid is reasonably close to the cost estimate.

C. Contractor Requirements

Upon notification of selection, the contractor shall submit all required insurance certification to the program staff. A contract signing conference will be called by the program staff to be attended by the property owner and contractor. At the time of Agreement execution, the contractor shall sign a Certification of Work Schedule prepared by the program staff.

SECTION VII. MAINTENANCE OF RECORDS

A. Files to Be Maintained on Every Applicant

The program staff will maintain files on every applicant. If an applicant's application is approved, the file will contain at a minimum:

- Application Form
- Tenant Information Form (Rental Units Only)
- Income Verification
- Letter of Certification of Eligibility or Letter of Determination of Ineligibility

Files of applicants approved for the program will also contain the following additional documentation:

- Housing Inspection Report
- Photographs - Before
- Certification of Property Eligibility or Determination of Ineligibility
- Proof of Homeowners Insurance
- Copy of Deed to Property

For properties determined eligible for the program where the applicants choose to continue in the program, the files shall contain the following:

- Work Write-Up/Cost Estimate
- Copies of Bids
- Applicant/Contractor Contract Agreement
- Recorded Mortgage/Lien Documents
- Copies of All Required Permits
- Contractor Requests for Progress Payments

- Progress Payment Inspection Reports
- Progress Payment Vouchers
- Change Orders (If needed)
- Final Inspection Report
- Photographs - After
- Certification of Completion
- Certification of Release of Contractor's Bond

B. Rehabilitation Log

A rehabilitation log will be maintained by the program staff that depicts the status of all applications in progress.

C. Monitoring

For each unit the following information must be retained to be reported annually:

- Street Address
- Block/Lot/Unit Number
- Owner/Renter
- Income: Very Low/Low/Mod
- Final Inspection Date
- Funds expended on Hard Costs
- Development Fees expended
- Funds Recaptured
- Major Systems Repaired
- Unit Below Code & Raised to Code
- Effective date of affordability controls
- Length of Affordability Controls (yrs)
- Date Affordability Controls removed
- Reason for removal of Affordability Controls

REHABILITATION GRANTS AVAILABLE TO HELP FIX UP YOUR HOME!



PALISADES PARK HOUSING REHABILITATION PROGRAM

Funds may be used for replacement or repair to:

- New Heating System, Electrical Upgrade, Plumbing Systems
- Weatherization (insulation, etc.)
- Roof Replacement, Leaders & Gutters
- Windows and Doors

This program is funded through the **Palisades Park Affordable Housing Trust Fund** and **DOES NOT** use Palisades Park Taxpayers' Money

Eligibility & payment details:

Borough of Palisades Park homeowners with a maximum annual household Income per number of residents as listed below are eligible:

| # People in Household: | 1 | 2 | 3 | 4 | 5 | 6 |
|---------------------------|----------|----------|----------|----------|-----------|-----------|
| Maximum Household Income: | \$67,431 | \$77,064 | \$86,697 | \$96,329 | \$104,036 | \$111,742 |

Income eligible residents may qualify for a Grant to make needed Home Repairs
(In form of a zero-interest loan, forgiven after 10 years of continuous home residency)

Mayor Paul Kim

For information or to apply contact:

Borough of Palisades Park
 Laura Mongello, A.A.
 Housing Rehabilitation Program Administrator
 105 N. Farview Avenue
 Paramus, NJ 07652
 201-265-2100 ext. 2220
affordablehousing@paramusborough.org



재활 보조금 사용 가능 집 수리를 돕기 위해!



팰리세이즈팍 집 정부 보조금 프로그램

정부 보조금이 아래와 품목을 고치시거나 다시 대체하실때 사용가능합니다:

- 집 히팅 시스템, 전기 업데이트, 플러밍 시스템 교체 또는 수리
- 내후화 지원 (절연체 등등..) 교체 및 수리
- 지붕 및 지붕 배수로, 수로관 교체 또는 수리
- 창문과 문 교체 또는 수리

이 프로그램은 팰리세이즈팍 **Affordable Housing Trust Fund** 를 통해서 사용되어지는 보조금 입니다. 이 프로그램은 팰리세이즈팍 주민들의 세금에서 사용되어지는 돈이 아닙니다.

해당 가능한 책임자 및 돈이 지불되는 방식:

아래 나열된 거주자 수당 소득이 적격합니다.

| 가족명 | 1 명 | 2 명 | 3 명 | 4 명 | 5 명 | 6 명 |
|--------|----------|----------|----------|----------|-----------|-----------|
| 최고 소득금 | \$67,431 | \$77,064 | \$86,697 | \$96,329 | \$104,036 | \$111,742 |

소득 자격이있는 거주자는 필요한 주택 수리를 위해 보조금을받을 수 있습니다.
(무이자 대출 형태로, 10 년 연속 주택 거주 후 용서 됨)

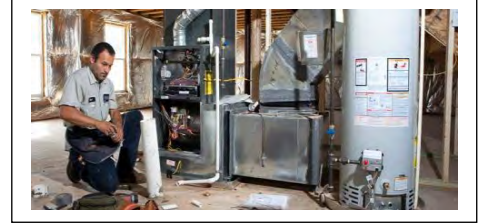
Mayor Paul Kim

신청서는 아래로 문의 하시길 바랍니다.

Borough of Palisades Park
 Laura Mongello, A.A.
 Housing Rehabilitation Program Administrator
 105 N. Farview Avenue
 Paramus, NJ 07652
 201-265-2100 ext. 2220
affordablehousing@paramusborough.org



SUBVENCIONES DE REHABILITACIÓN DISPONIBLES ¡PARA AYUDAR A ARREGLAR SU CASA!



PROGRAMA DE REHABILITACIÓN DE VIVIENDA PALISADES PARK

Los fondos pueden ser utilizados para reemplazo o reparación a:

- Nuevo sistema de calefacción, mejoras eléctricas, sistemas de plomería
- Climatización (aislamiento, etc.)
- Reemplazo de techo, bajantes de las canales
- Ventanas y Puertas

Este programa está financiado por el Fondo Fiduciario
de Viviendas Asequibles de Palisades Park
y **NO UTILIZA** el dinero de los contribuyentes de Palisades Park

Detalles de elegibilidad y pago:

Propietarios del municipio de Palisades Park con un hogar anual máximo

Los ingresos por número de residentes que se enumeran a continuación son elegibles:

| Número de Personas en el Hogar: | 1 | 2 | 3 | 4 | 5 | 6 |
|---------------------------------------|----------|----------|----------|----------|-----------|-----------|
| Ingreso Máximo del Hogar: | \$67,431 | \$77,064 | \$86,697 | \$96,329 | \$104,036 | \$111,742 |

Los residentes con ingresos elegibles pueden calificar para una subvención para realizar las reparaciones necesarias en el hogar. (En forma de préstamo sin interés, condonado después de 10 años de residencia continua en el hogar)

Mayor Paul Kim

Póngase en contacto con:

Administrador de Rehabilitación
Ciudad de Palisades Park
Laura Mongello, A.A.
Programa de Rehabilitación de Viviendas
105 N. Fairview Ave.
Paramus, NJ 07652
201-265-2100 ext. 2220 , affordablehousing@paramusborough.org



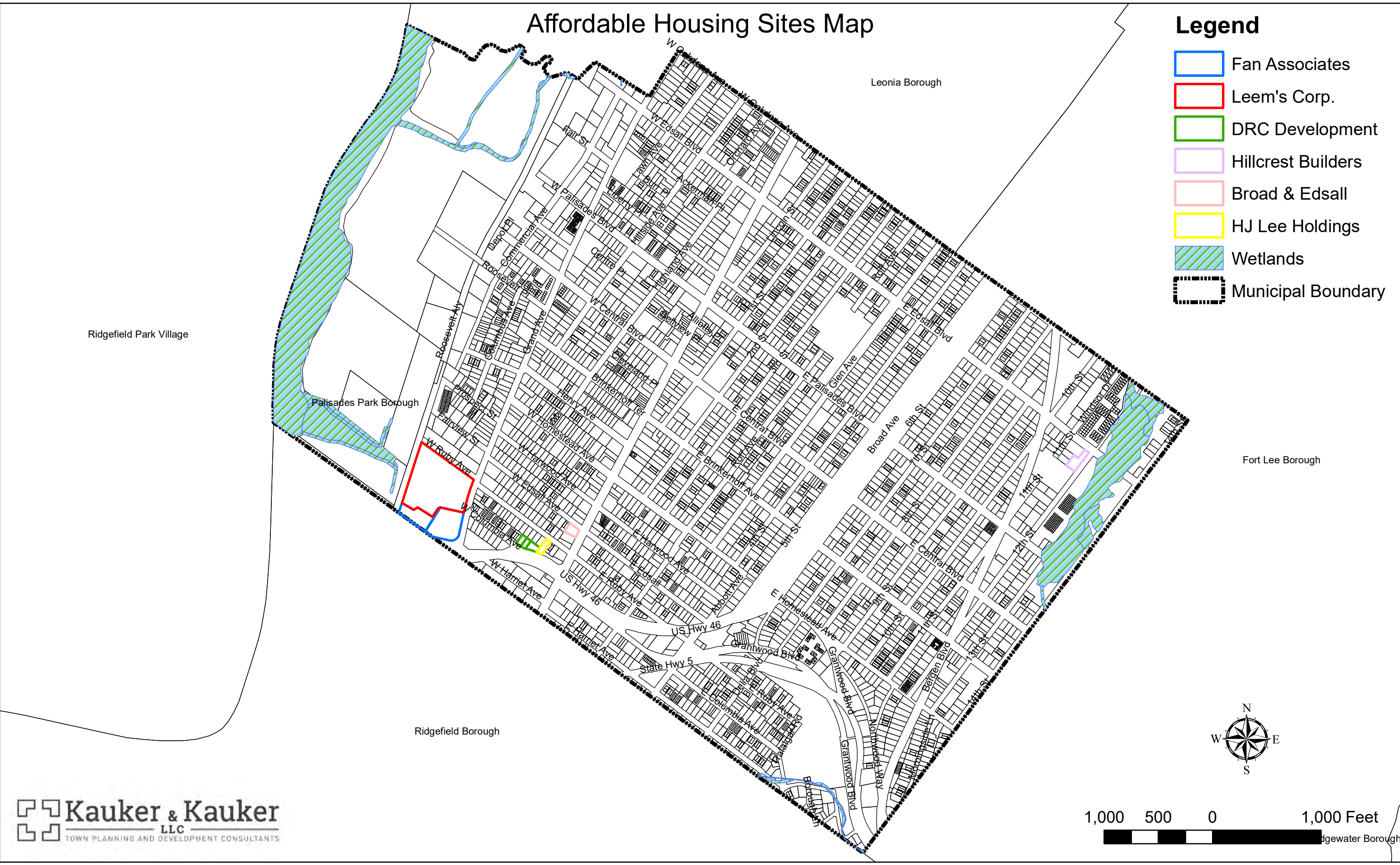
Appendix C

Affordable Housing Sites Map

Affordable Housing Sites Map

Legend

- Fan Associates
- Leem's Corp.
- DRC Development
- Hillcrest Builders
- Broad & Edsall
- HJ Lee Holdings
- Wetlands
- Municipal Boundary



Appendix D

Site Suitability Analysis

To be provided by each developer.

Fan Associates 15 Grand Avenue

Leem's Corp. 21 Grand Avenue

DRC Development Corp. 35-39 W. Columbia Avenue

Hillcrest Builders, LLC 450 E. Edsall Boulevard

Broad & Edsall, LLC 59 Grand Avenue

HJ Lee Holdings, LLC 18-20 W. Ruby Avenue

SITE SUITABILITY ANALYSIS

15 GRAND AVENUE

BLOCK 505, LOTS 3 & 4
BOROUGH OF PALISADES PARK, BERGEN COUNTY, NEW JERSEY
BCG# 081197-01-001

Prepared for:

Fan Associates, LLC
PO Box 39
Livingston, NJ 07039

Prepared by:

Bowman

6 Campus Drive, Suite 302
Parsippany, New Jersey 07540
Phone: 973-359-8400



William H. Hamilton, PP, AICP, LLA.
New Jersey Professional Planner

November 15, 2024

SITE SUITABILITY ANALYSIS

The subject property is located at the northwest corner of the intersection of Grand Avenue (State Route 93) and an entrance ramp to US Highway Route 46. Currently, the tract is developed with a 1-story restaurant/commercial building connected to a 4- to 5-story building, a parking lot, and an area used for the storage of vehicles and equipment of a landscape contractor. The site is almost entirely impervious with the exception of narrow steeply sloped lawn areas along the southern and western property lines.

A manmade ditch leading to an Overpeck Creek tributary exists along the southern and western property lines. The ditch begins at a headwall with a 48" pipe located on the west side of the subject property. The ditch, along with a portion of the western side of the property, is located within the tidal flood plain of Overpeck Creek (located approximately 1,000 feet from the site).

The project site is located within State Planning Area No. 1, Metropolitan.

The site is consistent with the policies outlined in NJAC 5:93-4 in that it is available, suitable, developable and approvable.

A. Available Site

The site is 100 percent owned by Fan Associates, LLC, the interested party. A survey of the site was prepared by Bowman and dated September 9, 2021. The site is free of encumbrances that in any way impact the site's availability for the provision affordable housing.

B. Suitable Site

The property has frontage and current vehicular access on Grand Avenue via two drives. Access is provided via a shared driveway on the north side of the building and a driveway on the south side of the building. The shared driveway provides two-way operations for both the subject site and the adjacent site.

The site as described above is surrounded by the following uses:

- South - Ramp to Route 46 Westbound (no access permitted).
- West – Freight railroad and hotel use.
- North – Existing industrial/commercial site at 21 Grand that is also considered for redevelopment.
- East- - Commercial, single family and multifamily residential on opposite side of Grand Avenue from the subject site

C. Developable Site

The New Jersey Department of Environmental Protection (NJDEP) has approved a Food Hazard permit for the project that will include the demolition of the single-story portion of the existing building and parking areas and the construction of an apartment building that is similar to what is shown on the Concept Plans that have been provided to the Master and the Borough. The proposed improvements result in an area of disturbance of approximately 2.5 acres and the project is therefore considered a major development as defined in N.J.A.C. 7:8. The proposed improvements we expect, and were approved, to reduce the impervious area from 2.50 acres in the existing condition to 2.35 acres in the proposed condition and decrease the regulated motor vehicle surface from 1.90 acres in the existing condition to 0.65 acre in the proposed condition. These conditions we do not expect to vary from the permit standards.

The site is within a Sewer Service Area and the Bergen County Utility Authority has adequate capacity for the treatment of anticipated proposed flow from the site. Veola is the water provider and capacity for the site is available.

D. Approvable Site

The site is zoned presently to permit multi-family housing, and it is a perfect site for low and moderate income housing as well. This is because of the following, at a minimum:

- Location in a mixed-use neighborhood.
- Location on a collector street with access to public transportation.
- Existing developed site the redevelopment of which minimizes impact on sewer and, water.
- Improvements result in a decrease of impervious coverage overall.
- Minimal impact, if any, of peak hour traffic from existing to proposed condition.



COFONE CONSULTING GROUP, LLC

CHRISTINE A. COFONE, PP, AICP
Principal

SITE SUITABILITY ANALYSIS

*Block 505, Lot 1
The Borough of Palisades Park*

Prepared for:

The LEEMS Corporation

Prepared by:

Cofone Consulting Group
125 Half Mile Road, Suite 200
Red Bank, New Jersey 07701

November 15, 2024

Christine A. Nazzaro-Cofone, AICP, PP
New Jersey Professional Planner License #5517

125 Half Mile Road, Suite 200 • Red Bank, New Jersey 07701 • Office: 732.933.2715 • Fax: 732.933.2601 • Cell: 732.439.6400

E-mail: ccofone@cofoneconsulting.com • www.cofoneconsulting.com

INTRODUCTION

This site suitability analysis has been prepared for The LEEMS Corporation (“LEEMS Corp.”). LEEMS Corp. is ready, willing, and able to build inclusionary developments at Block 505, Lot 1. The objective of this analysis is to establish if the aforementioned property is suitable for the proposed mixed-use development.

SITE DESCRIPTION

The LEEMS Corporation currently owns the property located at 21 Grand Avenue (“21 Grand”), identified as Block 505, Lot 1. The Site is approximately 6.18 acres and located within the M-1 Industrial District as per the Borough of Palisades Park Zoning Map. An “*Existing Conditions Analysis*” has been conducted for the property by Heyer, Gruel and Associates on December 18, 2023 and is attached under **Appendix B**. According to the existing conditions analysis, the property is currently developed with an approximately 140,000 square foot building containing of a mixture of tenant spaces, a surface level parking lot including loading areas, and drive aisles. The property is bounded by Grand Avenue to the east, West Ruby Avenue to the north, the Conrail right-of-way to the west, and Lots 3 and 4 in Block 505 to the south. Land uses surrounding the site include (but are not limited to) residential, recreational, restaurant, retail, commercial, industrial / warehousing, open space, and office.

As per the data provided within the “*Due Diligence Summary*” submitted to the Department of Environmental Protection dated December 21, 2023 attached under **Appendix C**, the site contains a 16-foot grade change sloping away from Grand Avenue towards the Conrail Northern Railroad. Additionally, further information provided within the summary notes that the property is located within the tidal floodplain. Per FEMA mapping, the tidal flood elevation on site is 8.0 feet. It has been recommended within the summary to “elevate the first floor of the proposed structures to the best extent feasible in order to increase the floor-to-floor height and in order to raise the lower level 2 outside the flood hazard area”. As per the DEP Assessment found within the “*Due Diligence Summary*” there are no wetlands that are located within the site.

Utilities currently exist within the property to service the site. Water utilities are serviced by Veolia, sewer utilities are serviced by the Borough of Palisades Park Department of Public Works (DPW) and the Bergen County Utilities Authority (BCUA). Gas and electric utilities are serviced by Public Service Enterprise Group (PSE&G).



The 21 Grand Site is outlined by a red-dashed line (Imagery Provided by Google Earth)

PROPOSED DEVELOPMENT

As per the architectural plans prepared by Marchetto Higgins Stieve (MHS) architecture firm dated January 4, 2024, the contemplated development plan for the 21 Grand site includes two “tower” buildings referred to as “Grand Tower” “Ruby Tower”, which are proposed to have a total of 510 residential apartment units. The Grand Tower is proposed to include 308 apartment units, and the “Ruby Tower” is proposed to include 202 units. The overall residential component of the development is proposed to provide a total of 100 affordable one-bedroom units, and 410 market-rate units that include a mixture of studio, one-bedroom, and two-bedroom units.

In addition to the residential component, other proposed uses on the site include hotel, retail, recreational and amenity spaces, restaurants and/or dining, and an open space component. Parking is proposed throughout the site two levels below grade and at grade. Electric vehicle “make-ready” spaces are proposed.

CURRENT ZONING

The site is located within the M-1 Industrial District Zone, which designates the following uses as principally permitted uses: Office building and office use; Research laboratory; Warehouse except for storage of materials expressly prohibited by this chapter; Public utility building and structure; Eating and drinking establishment, including fast-food restaurants, as defined in Article II; Municipal, county, state or federal building, park or recreation facility; General manufacturing plant or establishment for processing, assembly or fabricating; Wholesale business; Business or technical school; Shop; Printing, publishing, engraving; Sale of lumber and building supplies; Funeral parlor, undertaking establishment; Retail sale of products, provided that not more than 25% of the total floor area of the building is used for retail sales, and provided that the off-street parking requirements of this chapter are complied with.

Conditionally permitted uses within the M-1 zone include: Public garage; Adult entertainment, subject to § 300-41; Establishments which have as their primary purpose the playing of pool, video or arcade games, bowling or movie theater, or other centers for the entertainment of the public, subject to § 300-41.1. Additionally, as per § 300-41.5 multifamily residential use is a conditionally permitted use within the M-1 District. Whereas, purpose of the section is "... to provide a broad range of multifamily residential development as infill residential development in strategic locations within the Borough of Palisades Park."



The 21 Grand Site is outlined by a red-solid line (Google Earth)

SITE DEVELOPMENT AND REDEVELOPMENT PLAN CLASSIFICATION

The site is located within the State Development and Redevelopment Plan's Metropolitan Planning Area 1 (PA-1). The purpose of the Metropolitan Planning Area is to provide for much of the state's future redevelopment; revitalize cities and towns; promote growth in compact forms; stabilize older suburbs; redesign areas of sprawl; and protect the character of existing stable communities.

STANDARD OF REVIEW FOR A SITE SUITABILITY DETERMINATION FOR AFFORDABLE HOUSING

In accordance with the former Council on Affordable Housing's site suitability criteria found at N.J.A.C. 5:93-1.3, all sites to be used for affordable housing purposes must be "available, approvable, developable, and suitable," as follows:

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

In addition to the above qualifications, it is also sound planning for sites to be consistent with the State Development and Redevelopment Plan. Sites that are located in "Planning Area 1: Metropolitan" or "Planning Area 2: Suburban" of the State Development and Redevelopment Plan, or are located in an existing sewer service area, are the preferred location for municipalities to address their fair share obligations.

SITE SUITABILITY EVALUATION OF THE SUBJECT SITE

The Site is "available, approvable, developable, and suitable."

- Available: No title or deed restriction encumbrances or other hindrances that would preclude an inclusionary development.
- Approvable: As noted in the previous page, the development of the subject property is supported by local, regional and state planning policies. The proposed plan prepared by MHS architecture dated January 4, 2024 would fit the site and meet the applicable regulatory criteria for development approvals.
- Developable: The “*Due Diligence Summary*” attached here within reflects that while there is grade change sloping away from Grand Avenue towards the Conrail right-of-way to the west, the applicant can utilize building techniques in order to mitigate any potential flood hazards. As no environmental encumbrances exist within the site regarding wetlands or riparian zones, the site is developable from an environmental perspective. Additionally, as utility connections already exist to the site, the LEEMS corporation will be required to provide or upgrade existing connections in order to support the proposed development. Therefore, the site is developable from a utilities perspective.
- Suitable: The proposed inclusionary development aligns well with the surrounding land uses, which include residential, recreational, restaurant, retail, commercial, industrial/warehousing, open space, and office spaces. The site offers direct access to a network of major roadways, including Route 46, the NJ Turnpike, and Interstate 95, supporting both local and regional connectivity. Additionally, the site is within walking distance of several bus stops along Broad Avenue, which provide access to NJ Transit’s 166 bus line, connecting Cresskill to the New York Port Authority and serving communities such as Dumont, Bergenfield, Tenafly, Englewood, Leonia, Palisades Park, Ridgefield, Fairview, North Bergen, Guttenberg, West New York, and Weehawken.

As per the “*Existing Conditions Analysis*” the Hudson-Bergen Light Rail has proposed extending its line from the current terminus through Palisades Park, with a new train station planned to the northwest of the project site at 199 West Ruby Avenue, further enhancing the accessibility to and from the site.

With a proposed density of approximately 82.52 dwelling units per acre, the development is well-suited to the surrounding residential land use intensity. From a site planning perspective, the project includes sufficient open space, demonstrating that the site is not being overdeveloped. Additionally, the site is outside of any flood zones.

CONCLUSION

The 21 Grand site meets the former Council on Affordable Housing's site suitability criteria at N.J.A.C. 5:93-1.3, and the developer is ready, willing, and able to build a new inclusionary development to assist the Township in reducing its constitutionally-mandated affordable housing obligation.

APPENDIX A

Qualifications + Curriculum Vitae

Christine A. Nazzaro-Cofone is a licensed professional planner in the state of New Jersey. Throughout her nearly 30-year planning career, she has provided municipal consulting services to numerous municipalities and a state agency and testimony for private clients at hundreds of land use boards throughout New Jersey. She currently serves as an Affordable Housing Special Master in multiple New Jersey Superior Court vicinages and has been involved in numerous settlements between municipalities and the Fair Share Housing Center.

Ms. Nazzaro-Cofone has been retained by many of the nation's largest retailers in complex land use matters before Planning Boards and Zoning Boards of Adjustment. Municipal work includes the authoring of diverse land use documents, such as land development codes, housing plans, comprehensive master plans, and redevelopment investigations and plans. Private land development consulting work includes expert witness testimony, expert reports, community impact statements, and fiscal impact statements. She has also testified on innumerable signage packages including those that needed variance relief on behalf of both local and nationally recognizable brands as well as reviewed same in her capacity of a municipal and state planner.

She is an Adjunct Instructor with the Rutgers Center for Government Services, providing instruction on the Municipal Land Use Law to planning board and zoning board of adjustment members and has previously served as the Secretary of the American Planning Association, New Jersey chapter. Ms. Nazzaro-Cofone holds a Master of City and Regional Planning from the Rutgers University Edward J. Bloustein School of Planning and Public Policy.

Curriculum Vitae

Christine A. Nazzaro-Cofone, AICP/PP

Cofone Consulting Group, LLC
125 Half Mile Road, Suite 200 • Red Bank, NJ
07701 Office: (732) 933-2715 • Cell: (732)
439-6400 ccofone@cofoneconsulting.com

Land Development Consultant

Exceptional career in land development with more than 25 years of experience in both private and public sectors. Retained by many of the nation's largest retailers in complex land use matters before Planning Boards and Zoning Boards of Adjustment. Municipal work includes authoring diverse land use documents such as land development codes, housing plans, and comprehensive master plans. Resourceful leader, decision maker, and problem solver.

Areas of Expertise

Municipal Planning Services:

Comprehensive Master Planning • Development Escrow Reviews • Re-Examination Reports • Housing Plans
Traditional & Form Based Zoning Codes • Redevelopment Area Investigations & Plans • Impact Studies

Private Land Development Consulting:

Expert Witness Testimony • Expert Reports • Community Impact Statements • Fiscal Impact Statements

Court Appointed Affordable Housing Special Master:

- 20 Municipalities in multiple counties

Education

RUTGERS UNIVERSITY New Brunswick, NJ
Edward J. Bloustein School of Planning & Public Policy
Master of City and Regional Planning (MCRP), 1996

BLOOMSBURG UNIVERSITY, Bloomsburg, PA
Bachelor of Arts in Political Science and Public Administration, 1994

Licenses / Affiliations

Professional Registrations:

P.P. – Professional Planner (#33LI00551700)
A.I.C.P. – American Institute of Certified Planners (#104079)

Professional Affiliations:

American Planning Association, Member
American Institute of Certified Planners, Member
National Association of Professional Women (NAPW)

Professional Experience

COFONE CONSULTING GROUP, LLC, Red Bank, NJ
Principal ■ May 2009 – Present

PHILLIPS, PREISS, SHAPIRO & ASSOCIATES, INC., New York, NY
Managing Partner of the Red Bank Office ■ June 2007 – May 2009

Recruited to open and manage the firm's Red Bank office.

Professional Experience (continued):

SCHOOR DEPALMA (Currently CMX), Manalapan, NJ
Associate ■ May 2001 – May 2007

TOWNSHIP OF MIDDLETOWN, Middletown, NJ
Senior Planner ■ Oct. 2000 – May 2001

SCHOOR DEPALMA (Currently CMX), Manalapan, NJ
Staff Planner ■ Sept. 1996 – Oct. 2000

Teaching Experience & Speaking Engagements

RUTGERS CENTER FOR GOVERNMENT SERVICES, New Brunswick, NJ
Adjunct Land Use Instructor ■ Sept. 2006 – Present

INSTITUTE OF CONTINUING LEGAL EDUCATION
Panelist for seminars

Most Recent Seminar: "How to get your site plan or variance approved ... and what to do if it isn't"

ATLANTIC BUILDERS CONFERENCE
Keynote Speaker

Topic: Transit Oriented Development (TOD) and Redevelopment

Select Client List

Represented a diverse list of commercial clients on complex land use matters. Clients have included Wal-Mart, Wawa, Quick Chek, National Realty & Development Company, K. Hovnanian Company, Matrix Development Company, Mason & Jennings Development Company, R.J. Brunelli & Company, and The Briad Group.

Municipal clients have included the Borough of Glen Rock, Township of Ewing, Township of Berkeley, Township of Lakewood, and Township of Edison.

Additional Experience

Pro Bono land development consulting work for Strengthen our Sisters, a shelter dedicated to ending the cycle of domestic violence for women and children. Represent organization in land use issues and projects.

References, project lists, and additional information furnished upon request.

APPENDIX B

Heyer, Gruel & Associates Existing Conditions Analysis

Dated December 18, 2023

21 GRAND AVENUE, PALISADES PARK EXISTING CONDITIONS ANALYSIS

DECEMBER 18, 2023

PREPARED FOR THE LEEMS CORPORATION



21 GRAND AVENUE EXISTING CONDITIONS ANALYSIS

Prepared by:



Heyer, Gruel & Associates
Community Planning Consultants
236 Broad Street
Red Bank, NJ 07701

John Barree, AICP, PP 6270
M. McKinley Mertz, AICP, PP 6368



John Barree, AICP, PP 6270



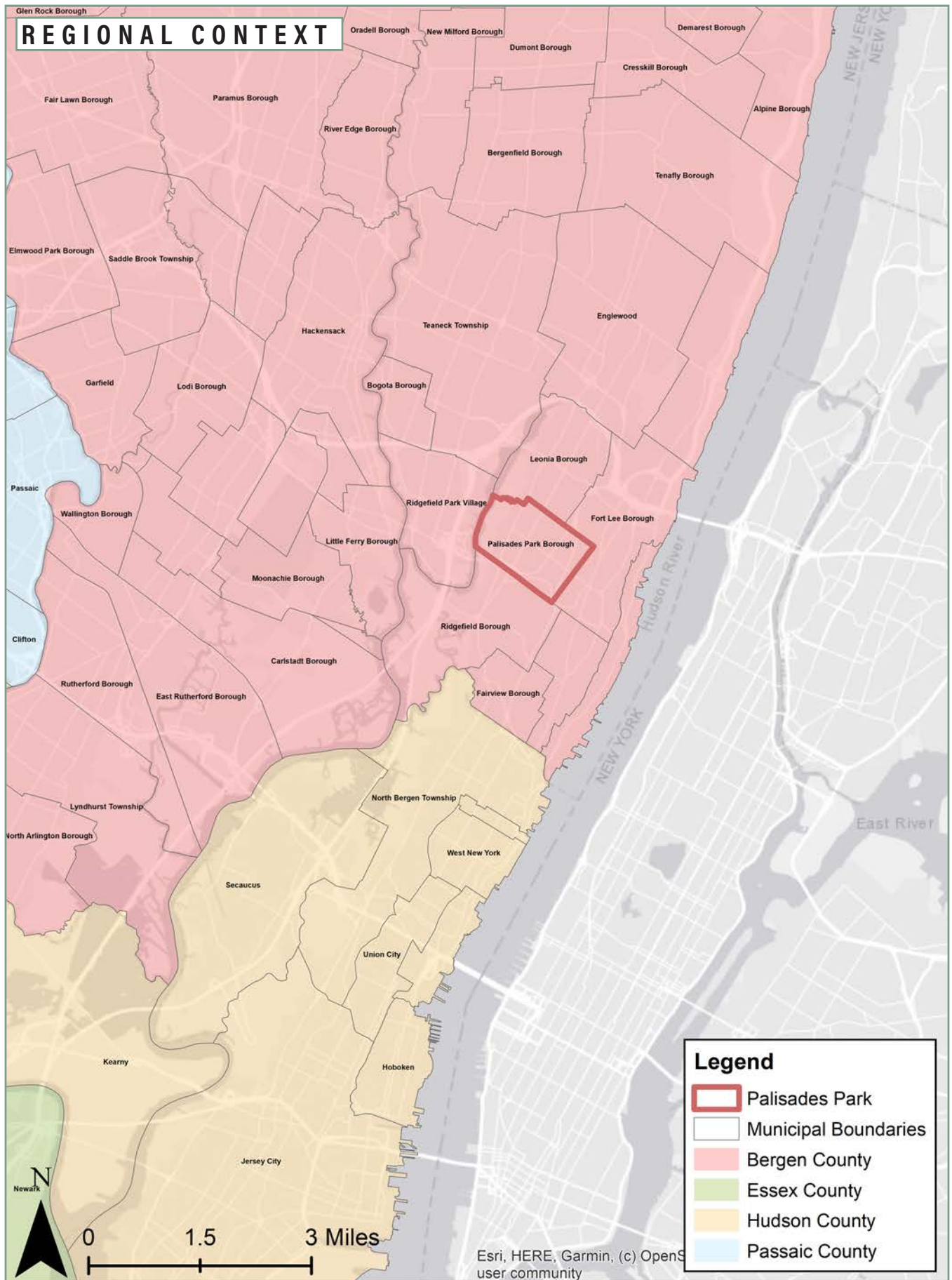
M. McKinley Mertz, AICP, PP 6368

Prepared for:

LEEMS Corporation
21 Grand Avenue, Suite 601
Palisades Park, NJ 07650

CONTENTS

| | |
|--|-----------|
| INTRODUCTION | 5 |
| Project and Site Overview | 5 |
| Past Planning Efforts | 9 |
| 2023 New Vision for 21 Grand Avenue | 11 |
| Affordable Housing | 12 |
| REDEVELOPMENT PROCESS | 13 |
| 21 Grand Avenue Redevelopment Plan | 14 |
| ZONING ANALYSIS | 17 |
| Borough Zoning Districts & Uses | 17 |
| 21 Grand Avenue | 18 |
| Neighboring Municipalities | 19 |
| Conclusion | 22 |
| DEMOGRAPHICS | 23 |
| Introduction | 23 |
| Population Trends | 23 |
| Households | 24 |
| Race and Ethnicity | 26 |
| Commuting Patterns | 28 |
| Employment | 29 |
| LAND USE ANALYSIS | 33 |
| Introduction | 33 |
| Regional | 33 |
| Sub-Regional | 39 |
| Local | 40 |
| Transportation | 46 |
| Conclusion | 57 |
| DEVELOPMENT ANALYSIS | 59 |
| Introduction | 59 |
| Residential | 59 |
| Non-Residential | 62 |
| FISCAL IMPACT ANALYSIS | 65 |
| Introduction | 65 |
| Fiscal Impact Analysis Methodology | 65 |
| Cost Parameters | 66 |
| Municipal Cost Summary | 70 |
| REVIEW OF EXISTING PLANNING DOCUMENTS | 71 |
| Palisades Park Documents | 71 |
| Neighboring Municipality Documents | 74 |
| Regional Documents | 81 |
| State Documents | 91 |
| APPENDIX A | 95 |



INTRODUCTION

The following serves as an introduction to the Existing Conditions Analysis for the subject property at 21 Grand Avenue within Palisades Park Borough (the “Borough”). This Report investigates the built and environmental context surrounding the project site and lays a foundation for a sustainable redevelopment plan. Current bulk, use, design, and parking standards for the Borough are established in the Zoning Analyses and evaluated alongside the 21 Grand Avenue proposal. The Land Use Analysis reviews existing on-the-ground conditions of development at a regional, subregional, and local scale, providing relevant context and insight into the needs of the broader community.

A Demographic Profile of the Borough offers insight into population trends, housing stocks, race and ethnicity, and relevant employment forecasts. A Fiscal Impact and Building Analysis begins to quantitatively describe the economic impact of the proposal. The project’s adjacency to the proposed Palisades Park Train station ignites a relevant consideration of transit-oriented development, which can welcome a wider demographic of residents and visitors. Finally, Relevant Planning Documents within the Borough, adjacent municipalities, and regional and State entities are reviewed to unveil how sustainable, social development is embraced in related contexts.

Project and Site Overview

Palisades Park Borough

The Borough of Palisades Park is located within Bergen County, New Jersey and was established from portions of Ridgefield Township in 1899. Named for its location atop the steep cliffs of the New Jersey Palisades, the Borough is 1.28 square miles in area, consisting of 1.24 square miles of land and 0.04 square miles of water. The Borough is bordered by Overpeck Creek to the east, Fort Lee to the west, Leonia to the north, and Ridgefield Borough to the south.

Until the 1980s, Palisades Park’s population was overwhelmingly Caucasian, consisting mostly of a mix of blue-collar workers and professionals who originated

from Europe (i.e., Italy, Croatia, Germany, and Greece). However, since the 1990s, Palisades Park has been one of the largest and fastest-growing ethnic Korean regions outside of Korea; home of the highest Korean American density and percentage of any municipality in the United States, it has recently been referred to as “Koreatown on the Hudson” and “Little Korea.” In 2000, 53.4% of the Borough’s population was Korean, and this number has increased to 61.1% in 2021. Korean stores and restaurants continue to flourish, particularly along Broad Avenue (called Koreatown/Korea Way) and largely serve as gathering places. Many families and young working professionals call the Borough home; 50% of the working population possesses a bachelor’s degree or higher and nearly 40% work in management, business, science, and arts occupations.

The extensive network of residents born outside of the United States has established a unique culture in Palisades Park. The Borough’s foreign-born population increased by over 25% between 2000 and 2021. Prominent countries of origin besides Korea include China, Pakistan, Guatemala, Colombia, and the Dominican Republic. While the presence of European residents has decreased into the 21st century, Palisades Park continues to welcome more residents from Asia, Africa, and the Americas. In 2021, the Census recorded for the first time residents born in Kenya, Nigeria, South Africa, Jamaica, Honduras, Costa Rica, and more. Likewise, it is common for residents to speak other languages such as Korean or Spanish at home; in 2021, over 76% of the Borough’s population spoke at least two languages. In Palisades Park, over half of the population (56.7%) speaks an Indo-European or Asian and Pacific Islander Language. The Borough’s reputation as a nexus of diverse culture is further evident in the ubiquity of retail signs using Hangul and other languages.



Subject Property at 21 Grand Avenue

The subject property at 21 Grand Avenue (Block 505, Lot 1) is comprised of a +/- 6.18-acre irregularly-shaped property, developed with an approximately 140,000 square foot building consisting of multiple tenant spaces, including but not limited to warehouse and office space. Surface parking and drive aisles surround the building. The site is bound by Grand Avenue to the east, West Ruby Avenue to the north, the Conrail right-of-way to the west, and Lots 3 and 4 in Block 505 to the south. The site slopes significantly downward from Grand Avenue toward the Conrail right-of-way, and is accessible via curb cuts on Grand Avenue and West Ruby Avenue.

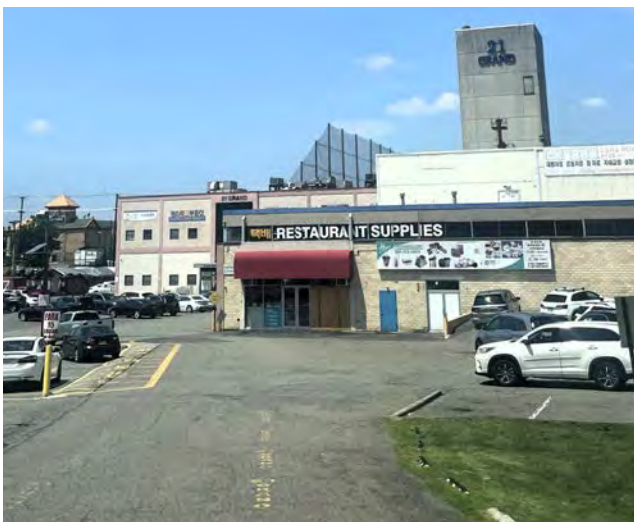
The property lies within the M-1 Industrial District, which extends to the west, south, and north of the lot. A handful of properties on the northeast corner of the Grand Avenue/West Ruby Avenue intersection are zoned as B-2 Business District. The remainder of the lots to the east of the subject property are designated within the AA Residential District.

Within the M-1 District, permitted uses which are applicable to the 21 Grand Avenue proposal include eating and drinking establishments, parks, recreational facilities, wholesale businesses, shops, and retail sale of products, provided that not more than 25% of the total floor area of the building is used for retail sales. Conditional uses include adult entertainment and pool halls / arcades / bowling alleys / movie theaters.

Multifamily is also permitted as a conditional use within the zone. The specifics of such use will be discussed in further detail in the Zoning Analysis section of the Report.

The subject site is positioned at the center of expected development within the Borough, with contemplated improvements to the north, south, and west of the site. The site to the south, 15 Grand Avenue (Block 505, Lots 3 and 4), recently proposed a mixed-use development, consisting of a 5-story apartment building with 122 units and 2 levels of below-grade parking. To the north of the subject property, across the entire Block 504 (61 and 71 Grand Avenue; 103, 121, and 141 West Ruby Street; and 22 and 40 Fairview Street), a new Borough Hall has been contemplated for some time. Although the 21 Grand Team recently learned of a new private proposal for Block 504, which would include a 13-story, 400-unit mixed-use development with an affordable set-aside.

In light of recent funding for a comprehensive, corridor-wide plan for the Northern Branch Extension of the Hudson-Bergen Light Rail, a proposed train station is devised to the northwest of the project site, at 199 West Ruby Avenue. Further west, beyond the existing Conrail tracks, is the 21 Golf Range (Block 506 Lot 4), a modern golf driving range and has frontage on the Overpeck Creek.



Front entrance to site from Grand Avenue



Driveway around rear of building;
Conrail right-of-way to the left



Past Planning Efforts

Ideas to redevelop the 21 Grand Avenue site began in 2007 and underwent iterations in 2012, 2016, and again between 2022 and 2023. A combination of residential and commercial mixed-use programming has been consistent in each iteration, but the scale of parking, length of stay within the residential units, extent of open space, and retail presence have varied over the past 16 years. The following provides a brief summary of previous concept plans and proposals for the subject site.

2007 Concept Plan

In 2007, two 3-phase plans were conceived for the 21 Grand Avenue site, entitled “Plan 1” and “Plan 2” of the “Master Plan of Leem’s Corp.” “Plan 1” included the construction of 3 stories of retail space during Phase I, 8 stories of hotel space during Phase II, and 8 stories of residential units during Phase III of construction. “Plan 2” included the construction of 3 stories of retail space during Phase I, 13 stories of hotel space during Phase II, and 11 stories of residential units during Phase III of construction.

Ultimately, “Plan 2” was chosen to be pursued further. Phase I would establish the 3-story, 103,683 square foot shopping mall / “east building” on the subject property. The first floor included 11 retail stores, a café or bank, a food court, and bakery. The second floor included 14 retail spaces, a bakery, and a restaurant. The third floor included three ballroom spaces, two restaurants, office space, a photo studio, a wedding space, and hair/skin care center. The east building would include two levels of below-grade parking with 373 parking spaces. This new construction was designed alongside the perimeter of the existing Main Center building footprint (built 2002-2003 for Office and Warehousing uses).

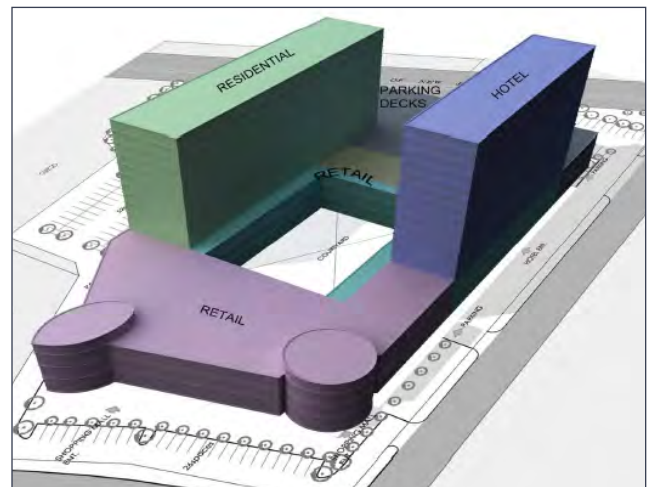
Phases II and III involved constructing 3 stories (127,605 square feet) of retail space with 522 parking spaces, the 11-story residential building, and 13-story hotel with 1,294 parking spaces for hotel and retail combined. An open space courtyard between the hotel and residential space was designed, implying the demolition of the existing Center building/ office and warehousing space. Any alterations necessary to the existing south building were not articulated in the 2007 Concept Plans.



2007 Concept Plan



2007 Concept Plan



2007 Concept Plan

2012 Concept Plan

Revised concept plans for the 21 Grand Avenue site were prepared in January 2012, and involved constructing a total of 666,983 square feet of retail, residential, and hotel programming. During Phase I, a shopping mall was to be constructed, with the same programming and design as the 2007 Plan. Estimates for this space amounted to 103,443 square feet of programming. The two levels of underground parking were contemplated, totaling 347 spaces.

Phase II involved constructing 127,605 square feet of retail space (four different 3-story buildings), wrapped around an open space courtyard. Additional parking included two below grade and five above-grade deck levels, which would generate 825 spaces. The overall floor plan for Phase II indicates that a portion of the existing South building would remain, altered to accommodate a connecting roof garden.

Phase III involved constructing 11 stories of residential (247 units) and 13 stories of hotel space (188,435 square feet) to consist of long- and short-term occupants. The hotel would accommodate 314 guestrooms, at 600 square feet each. A total of 373 parking spaces would be provided as part of Phase III.

2014 Approval

In 2014, the owners of 21 Grand Avenue were approved to convert a portion of the existing building from warehouse to retail space in order to accommodate a 28,503-square-foot grocery store. The section of the building to be converted was along the Grand Avenue frontage and would include the shopping area, offices, storage, and a bakery. The grocery store proposal was ultimately not developed at this time.

2016 Concept Plan

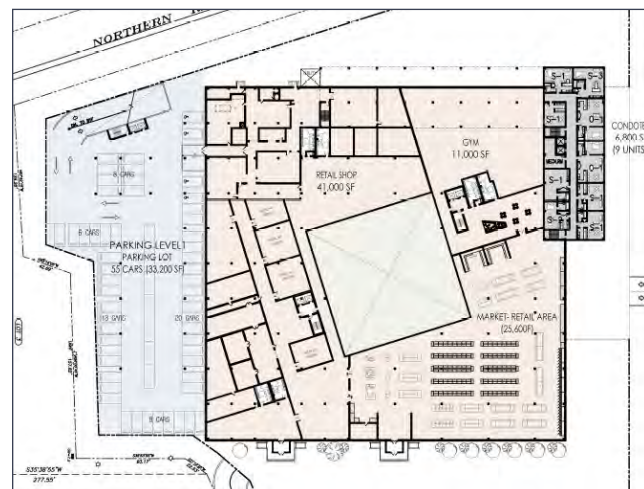
Updates to the 21 Grand Avenue Concept Plan in 2016 included one phase of design and slight programming alterations. The overall calculations amounted to 116,760 square feet of commercial space, 146,400 square feet of "condotel" (condo/hotel) space for 156 residential units, and 673 residential and commercial parking spaces.



2012 Concept Plan



2014 Approved Grocery Store



2016 Concept Plan

2023 New Vision for 21 Grand Avenue

The latest vision for the subject property remains a mixed-use development with retail and residential apartment units, as well as two levels of below-grade parking. A grocery store continues to be a proposed use within the site. New retail concepts consist of a food hall and family entertainment center. Open space for recreation and leisure are prioritized throughout the new proposal, as is ease of traffic circulation to the adjacent 21 Golf Range site, sportsplex, and proposed train station. As in the proposal concepts from 2007 and 2012, restaurants and shops are programmed into the development, as well as a hotel. Further, the 2023 Concept Plan proposes either an extended stay (“Option A”) or corporate housing (“Option B”) within its hotel program.

Overall, the proposed development will contain 247 residential units, 113,753 square feet of retail space, and 107 units of corporate housing. Open space plazas will be provided on the main level (over 30,000 square feet), and additional terrace spaces will be

included on the 2nd floor. Of the 247 residential units, 20% (49 units) will be set-aside for affordable housing. Of these 49 units, a maximum of 20% (9 units rounded down) are permitted to be one-bedroom and a minimum of 20% (10 units rounded up) must be three-bedroom. As such, the proposed development will create 9 affordable one-bedroom units, 30 affordable two-bedroom units, and 10 affordable three-bedroom units. The 113,753 square feet of retail will include experiential retail and family entertainment (e.g., bowling, arcade, indoor recreation), a grocery store, and general retail shops.

A total of 940 parking spaces are proposed for the 21 Grand Avenue site (of which 141 are to be “make ready” spaces with electric vehicle infrastructure installed). The proposal also includes bike parking spaces on the plaza level.



AERIAL VIEW ALONG GRAND AVENUE

October 2023 Concept Plan

Affordable Housing

The Borough of Palisades Park has not updated its Master Plan documents since 2000. There has also been no Housing Element and Fair Share Plan developed in the last 20 years that would create opportunities for the development of affordable housing. In the case of Southern Burlington County NAACP v. the Township of Mount Laurel (commonly known as Mount Laurel I), the New Jersey Supreme Court established the doctrine that municipalities in New Jersey have a constitutional obligation to zone for a variety and choice of housing types that would be affordable to low- and moderate-income households.

In its Mount Laurel II decision, decided on January 20, 1983 ("Mount Laurel II"), the Supreme Court expanded the Mount Laurel doctrine by determining that each New Jersey municipality was required to create a realistic opportunity for the construction of housing affordable to low- and moderate-income households sufficient to meet its "fair share" of the need for housing. Developing municipalities were required to address a fair share of the regional need for affordable housing. The Mount Laurel II decision also established the process for a "builder's remedy" lawsuit in which a court can require a municipality to utilize rezoning techniques to provide for the development of affordable housing opportunities.

In the Mount Laurel IV decision of 2015, the Supreme Court gave control to the trial courts to act as the forum of first resort for evaluating municipal compliance with Mount Laurel obligations, and also established a traditional process for municipalities to ultimately secure a Judgement of Compliance and Repose ("JOR") confirming the municipality has met its obligation to provide a realistic opportunity for the development of affordable housing.

In her March 2018 decision, Judge Mary Jacobson established a methodology for determining a municipality's affordable housing obligation for the Third Round (including the so called "Gap Need" period of 1999 to 2015 and the Prospective Need of 2015 to 2025). Applying Judge Jacobson's methodology,

Palisades Park has an estimated Third Round (Gap + Prospective) need of 447 units. It's unclear, however, if Judge Jacobson's methodology will be applied in the upcoming Fourth Round.

The property directly south of 21 Grand Avenue recently proposed an inclusionary development (that is, one which includes both market rate and affordable units) and was denied by the Borough's Board of Adjustment. The applicant took legal action and filed a builder's remedy lawsuit against the Borough.

It also appears that the property directly north of 21 Grand Avenue (Block 504) recently entered into a builder's remedy lawsuit with the Borough to develop an inclusionary residential development of 400 units with an affordable set-aside.

Regardless of the outcome of these lawsuit, it appears the Borough will be required to prepare a Housing Element and Fair Share Plan and enter into the process with the courts. As a result, 21 Grand Avenue will need to be included in that future plan with the affordable housing set-aside as discussed in this Analysis report.

Based on the various methodology for calculating a municipality's obligation, it is a fair assumption that the Borough will have a significant obligation that will likely not be addressed through any one property. The 21 Grand Avenue team should take note that the Borough will have this obligation, and as long as 21 Grand Avenue proposes a residential development with an acceptable affordable housing set-aside, it will likely be viewed favorably by the courts.

REDEVELOPMENT PROCESS

The statutory redevelopment process in New Jersey is governed by the Local Redevelopment and Housing Law (LRHL) N.J.S.A. 40A:12A-1 et seq. The LRHL sets for the process for the designation of an area in need of redevelopment, the preparation and adoption of a redevelopment plan, and the implementation tools that can help effectuate the redevelopment plan.

The Area in Need of Redevelopment Preliminary Investigation (“Redevelopment Study”) is the first step in the process. The municipal governing body adopts a resolution directing the planning board to undertake the investigation. The Planning Board has a professional planner prepare a report that includes an overview of existing conditions and supporting documentation to make an argument that the property meets at least one of eight criteria in the law to be designated as an area in need of redevelopment. The report is filed with the Board, notice of a public hearing is published, and the Planning Board conducts the hearing and makes its recommendations to the governing body. At that time, the governing body can adopt a resolution designating the area in need of redevelopment.

After the area is designated, the formal process of preparing a redevelopment plan can begin. The redevelopment plan includes:

- Goals and objectives
- Permitted land uses and bulk standards
- Identification of circulation, open space, and public realm improvements to the extent that they may be necessary
- An affordable housing analysis
- Relationship of the plan to the surrounding area and other planning documents

Once adopted, the redevelopment plan becomes the land use regulation for the area and defines the type of development that is permitted. The standards can be very specific and include concept plans that will guide future development, or they can be more general. For the 21 Grand property, it is likely that detailed concept

plans would be appropriate to include in the future redevelopment plan because there is a clear vision for the property. The standards of a redevelopment plan typically override and replace the existing zoning of the subject area.

When the plan is adopted, a redeveloper can be designated, and redevelopment agreements can be negotiated. Redevelopment agreements typically spell out the scope of the proposed development, consistent with what is permitted by the redevelopment plan, timing, financial arrangements, and the obligations of both the redeveloper and the municipality. When the redevelopment agreement is in place, a site plan application can be made for review at a planning board public hearing.

To summarize, the process includes:

1. Redevelopment Study
 - a. Governing body adopts an authorizing resolution
 - b. Planner prepares the study
 - c. Planning Board holds a noticed public hearing [notice requires approximately 3 weeks of lead time] and makes a recommendation
 - d. Governing body adopts a resolution designating the area in need of redevelopment
2. Redevelopment Plan
 - a. Planner prepares the plan
 - b. Governing body introduces the plan and refers it to the planning board for an advisory review
 - c. Governing body adopts the plan by ordinance [requires 2 meetings with the second having general public notice]
3. Redeveloper Designation / Redevelopment Agreement
4. Site Plan Application to the Planning Board

21 Grand Avenue Redevelopment Plan

The material in this report is intended to provide context and support for the development of a formal redevelopment plan for the 21 Grand site. Ultimately, the Borough will have to prepare and adopt a redevelopment plan as an ordinance. However, it is expected that the detailed concept plans that are being prepared by the design team and the background data and context report will provide a foundation that is quickly and easily adaptable into a formal redevelopment plan.

The following redevelopment goals and objectives, permitted uses, and preliminary bulk standards are consistent with the most recent progress design set and intended to provide initial guidance to the Borough about the desired redevelopment program.

Redevelopment Goals and Objectives for 21 Grand

1. Redevelop the existing complex of buildings into a modern, attractive, mixed-use living, retail, and entertainment destination that will complement regional amenities and bring new residents to the Borough.
2. Create new residential units that will include a 20% set-aside of dwellings that will be affordable to low- and moderate-income households. The Borough has an unmet affordable housing need that can be partially addressed through the redevelopment project.
3. Capitalize on Palisades Park's proximity to several major corporate campuses by creating a flexible short-term stay facility that can provide short- and medium-term residences for visiting executives.
4. Provide retail and other commercial space that will cater to the specific needs of current and future Palisades Park residents. It is anticipated that a grocery store will provide an anchor tenant and be complemented by other retail, health and wellness, eating and drinking, and entertainment users.
5. Develop a mix of publicly accessible and private outdoor amenity spaces that will beautify the existing site and create an attractive center of activity.
6. Take advantage of the site's proximity to the planned future Palisades Park station for the Hudson-Bergen Light Rail (HBLR) extension.
7. Explore future connections to the golf facility, riverfront property in common ownership with 21 Grand, and Overpeck Park.
8. Provide adequate parking on-site with spaces accessible for grocery and other commercial uses as well as sufficient parking for residents.

Redevelopment Plan Land Use Parameters

Development Program

1. Multi-Family Residential – 247 units with 20% affordable set-aside
2. Corporate Housing / Executive Stay – 107 units
3. Retail - +/- 114,000 square feet
 - a. Grocery Anchor – 24,000+ SF
 - b. Entertainment – 28,000+ SF
 - c. Food Hall – 12,000+ SF
 - d. Divisible Retail / Restaurants – 18,000+ SF
 - e. Health / Fitness – 27,000+ SF
4. Parking - +/- 940 spaces
5. Central Open Space with landscaping, hardscaping, programming
6. Private amenity terraces / decks
7. Lower level access from West Ruby Avenue, upper level access from Grand Avenue to utilize the grade of the site.

Permitted Principal Uses

1. Multi-Family Residential
2. Corporate / Executive Stay Hotel [include a definition that works]
3. Retail; including but not limited to grocery, specialty foods, consumer goods, etc.
4. Health and Fitness Club / Gym
5. Eating and Drinking Establishments
6. Micro-Brewery
7. Micro-Distillery
8. Commercial Recreation / Entertainment Facilities

Bulk Standards

1. Perimeter Setbacks
 - a. No minimum setback to West Ruby Avenue or Grand Avenue. Require a percentage of the Grand Avenue frontage to include publicly accessible open space.
 - b. No minimum setback at the ground floor to the property to the south (15 Grand).
 - c. 25' setback for 2nd Floor and Above to 15 Grand
 - d. 30' setback to the west property line to preserve the existing drainage access easement.
2. Lot Coverage
 - a. 100% lot coverage permitted to account for structure that will build out the lower levels of the site with parking, retail, and other components.
 - b. Require a minimum 15% open space at the Grand Avenue ground level elevation.

3. Building Height
 - a. Maximum 12 stories / 140 feet above Grand Avenue
 - i. Elevator and stair bulkheads, and other similar rooftop appurtenances are permitted to exceed the maximum by up to 20 feet for an area not to exceed 20% of the roof area.
4. Parking
 - a. Residential – Consistent with the RSIS “High Rise” standard
 - i. Studio / 1BR – 0.8 spaces per unit [169 x 0.8 = 135]
 - ii. 2 BR – 1.3 spaces per unit [60 x 1.3 = 21]
 - iii. 3 BR – 1.9 spaces per unit [18 x 1.9 = 34]
 - iv. Total anticipated residential parking requirement = 190 spaces
 - b. Corporate Housing / Executive Stay – 1 space per unit = 107 spaces
 - c. General Retail / Commercial – 3 spaces per 1,000 square feet
 - i. +/- 114,000 SF @ 3/1,000 = 342 spaces
 - d. Total parking requirement based on current program = 911 spaces before any discounts for electric vehicle service equipment. The current concept includes 940 spaces, which will more than cover the requirement as set forth here. There is also justification for applying the RSIS “high rise” standards, which would reduce the residential parking requirement, and further justification for employing a shared parking calculation. This is the most conservative approach to a parking requirement and calculation for the site.

THIS PAGE INTENTIONALLY LEFT BLANK

ZONING ANALYSIS

Below is an analysis of the zoning within Palisades Park as well as neighboring municipalities. The analysis reviews permitted uses, bulk, and parking standards. Should 21 Grand Avenue move forward with a redevelopment designation pursuant to statutory requirements, new site-specific standards will be developed in a redevelopment plan. The below zoning analysis provides the basis and ground work for determining the types of development that are permitted "as of right" in the Borough and nearby communities, and where there is room for 21 Grand Avenue to expand upon and improve the development opportunities for the area.

Borough Zoning Districts & Uses

The Borough of Palisades Park is split into 9 zoning districts, including 5 residential zones, 2 business zones, and 2 industrial zones. The most recently created districts, MHR-1 and MHR-2, were added to the Ordinance in 1999; since then, no updated zoning maps identifying these districts have been made available to the public.

The below is a summary of the permitted uses. Use charts for each zone can be found in Appendix A.

Residential Districts

The Borough consists of 5 districts designed for residential development.

The **AA Residential District** permits one-family and two-family residential structures, accessory uses, and certain religious, recreational, and public uses to "provide a balanced neighborhood" and "preserve the one- and two-family character of the Borough." Multifamily structures and rooming/boarded houses are explicitly not permitted in this zone.

The **A Residential District** permits low-rise, 2.5-story multifamily residential structures in the form of semi-attached townhouse structures to "provide balanced housing opportunities for present and future residents."

The **E Residential District** permits multifamily housing for senior citizens only.

The **MHR-1 and MHR-2 Medium High-Rise Districts** permit medium high-rise apartment in addition to any principal and accessory uses allowed in the AA District. These districts were established to provide "adequate, safe, efficient, and economic municipal services and utilities, and establish appropriate patterns for the distribution of population in housing accommodations." Residential developments within these zones are required to set-aside 20% of units as affordable units or can pay \$10,000 per unit in lieu of construction. Affordable units shall be divided equally between low- and moderate-income households.

Business Districts

The Borough consist of two districts specifically for the development of commercial uses in buildings of 3 stories.

The **B-1 Business District** permits general business which supplies goods and services, to "promote the development of the central shopping area [...] and to encourage retail business."

The **B-2 Business District** permits office buildings in addition to general business which supply goods and services, are oriented to the traveling public, or offer a specialized good or service.

Industrial Districts

There are two districts within the Borough that account for industrial development.

The **M-1 and M-C Industrial Districts** permit industrial uses. Additionally, the M-C District permits selected commercial and commercial recreation uses.

Prohibited Uses in All Districts

The Borough additionally includes a list of various uses that are prohibited in all zoning districts. These include noxious or hazardous manufacturing uses, motels, commercial car wash facilities, junkyards, outdoor storage of contractor's equipment, display of motor vehicles, carnival uses, gasoline filling stations, auto repair shops, and marijuana establishments.

Missing Uses

The last comprehensive revision of the Borough's Zoning Ordinance was adopted in 1994. While there have been amendments since that time, there may be uses that are appropriate and beneficial for the Borough that are not currently permitted. A future redevelopment plan for 21 Grand Avenue offers an opportunity to fill those needs that may exist and help the Borough modernize its zoning.

21 Grand Avenue

The subject property is located at 21 Grand Avenue, also known as Block 505 Lot 1 on the municipal tax maps, and falls within the M-1 Industrial District, which extends to the west, south, and north of the property. There is a small area of properties zoned as B-2 Business District on the northeast corner of the Grand Avenue/West Ruby Avenue intersection, diagonal from the subject property. The remainder of the lots to the east of the property are within the AA Residential District.

Permitted Uses

The current zoning on the site generally permits a range of office, commercial, light industrial, and governmental uses. Some of the key uses permitted on site include office buildings, eating and drinking establishments, and retail sales. Other permitted uses include research laboratories, warehousing, manufacturing, wholesale retail, public utilities, governmental buildings, parks, or recreational facilities amongst others.

Conditionally Permitted Uses

There are 4 uses conditionally permitted in the M-1 District: (1) public garages; (2) adult entertainment; (3) establishments which have as their primary purpose the playing of pool, video or arcade games, bowling or movie theaters, or other centers for the entertainment of the public, and (4) multifamily. The M-1 District is the only zone within Palisades Park that permits uses 1 through 3. The multifamily use is conditionally permitted up to 5 stories, the highest of any use in the

zone. The stated purpose for conditionally allowing this use in the M-1 District is to provide for infill residential multifamily development at strategic locations within the Borough.

Prohibited Uses

In addition to Borough-wide prohibited uses, this zone additionally prohibits a range of specific industrial uses including: blast furnaces; crematories; fertilizer manufacturing; grease, lard, fat, or tallow rendering or refining; incinerators; manufacturing processes that include the refining and rendering from fish or animal refuse; manufacturing and/or storing poison gases; metal foundries; slaughterhouses; and manufacturing and assembling fireworks, explosives, or the storage of crude oil or volatile products. In summary, this zone prohibits industrial uses which may have a noxious effect on surrounding uses.

Permitted Density and Bulk

The M-1 District requires a minimum front and rear yard of 15 feet and side yards of 10 feet. Buildings in this zone are permitted to be constructed at a height of 3 stories or 35 feet. The maximum lot coverage permitted is 50%.

Required Parking Standards

There may be opportunities to provide for amended parking standards within the future redevelopment plan. Coordination with the Stonefield team will help determine what 21 Grand is in a position to provide and what standards are most appropriate for the site.

Neighboring Municipalities

Below is an analysis of the permitted uses within one mile of the site in the neighboring municipalities of Ridgefield and Ridgefield Park.

Borough of Ridgefield

The Borough of Ridgefield is located to the immediate south of Palisades Park. Ridgefield has a total of 20 municipal zoning districts and 2 overlay districts in addition to 6 Meadowlands zoning districts. There are a total of 20 zones that fall within one mile of the 21 Grand Avenue site, including 16 of the Ridgefield districts and 4 of the Meadowlands districts.

Ridgefield zoning districts within one mile of 21 Grand Avenue include:

Seven Residential Zones

- A Single-Family Residential
- B Two-Family Residential
- R-TH Townhouse Residential
- R-SR/TH Senior Citizens Housing and Townhouse Residential
- O-TH Office and Townhouse Residential
- MF-AHO Medium Density Multifamily Affordable Housing Overlay
- HD-AH High Density Affordable Housing Overlay

Six Commercial/Office Zones:

- O-LR Office Low-Rise
- O-5-MR Office Mid-Rise
- O-7-MR Office Mid-Rise
- D Retail Business, Commercial, or Office
- C-H Commercial and Hotel
- OMG Office/Mid-Rise Hotel

One Industrial Zone

- E Light Manufacturing

Two Other Zones

- G Public Use
- C(R-TH) GA/TH Cluster

Meadowlands zoning districts within one mile of 21 Grand Avenue include one environmental district, two industrial districts, and one utilities district:

- EC Environmental Conservation
- LIB Light Industrial B
- HI Heavy Industrial
- PU Public Utilities

This document notes that the Meadowlands District falls under the jurisdiction and authority of the New Jersey Sports and Exposition Authority (NJSEA), which controls solid waste, land use planning, and zoning within the district.

The C-H, OMH, HD-AH Overlay, D, G, and A zones are those located closest to the 21 Grand Avenue site. Other than District A, which primarily permits single-family detached dwellings and religious/public buildings, the permitted uses in these zones generally include a mix of one- and two-family residential, lodging, office, retail, restaurant, light manufacturing, research, warehousing, garage structures, and public/governmental uses. The C-H, OMH, D, and G zones all list indoor recreation as a permitted or conditional use. The HD-AH Overlay zone allows for the development of high density multifamily housing with a required 20% affordable set-aside.

The O-TH, B, and R-SR/TH zones are the next closest in proximity to the site and allow for a mix of varied residential (one- and two-family detached, senior citizen multifamily with affordable units, townhouses with affordable units, garden apartments), office, and residential services like laundromats, recreational buildings, schools, and parks and playgrounds.

Some of the most frequently occurring permitted uses throughout these zones are: office; one- and two-family residential; restaurants; public/governmental uses; and parks and playgrounds.

Village of Ridgefield Park

The Village of Ridgefield Park is located to the immediate west of Palisades Park, across Overpeck Creek. The Village has a total of 12 zoning districts, 9 of which fall within a mile of the 21 Grand Avenue site.

- R-1 Single-Family Residential
- R-2 Single- and Two-Family residential
- R-3 Multifamily Residential
- C-1(H) Central Business Historic
- C-3 Highway Office and Residential
- I-1 Light Industrial
- I-3 Light Industrial and Commercial Recreation
- OP-1 Office Park
- PD-1 Planned Development

The OP-1 and PD-1 zones are those located closest to the 21 Grand Avenue site. The permitted uses in these zones include a mix of lodging, office, research, retail, restaurant, residential, commercial recreation, and open public space. The I-1 and I-3 zones are the next closest in proximity to the site, and allow for a

mix of office, research, warehousing/distribution, and restaurant uses.

The R-3 zone is also located relatively close to the site, and its permitted uses include a mix of single-family and multifamily residential dwellings including apartments and townhouses. Some of the most frequently occurring permitted uses throughout the zones are: parks, playgrounds, firehouses, and libraries; offices, professional and business; and commercial recreation facilities.

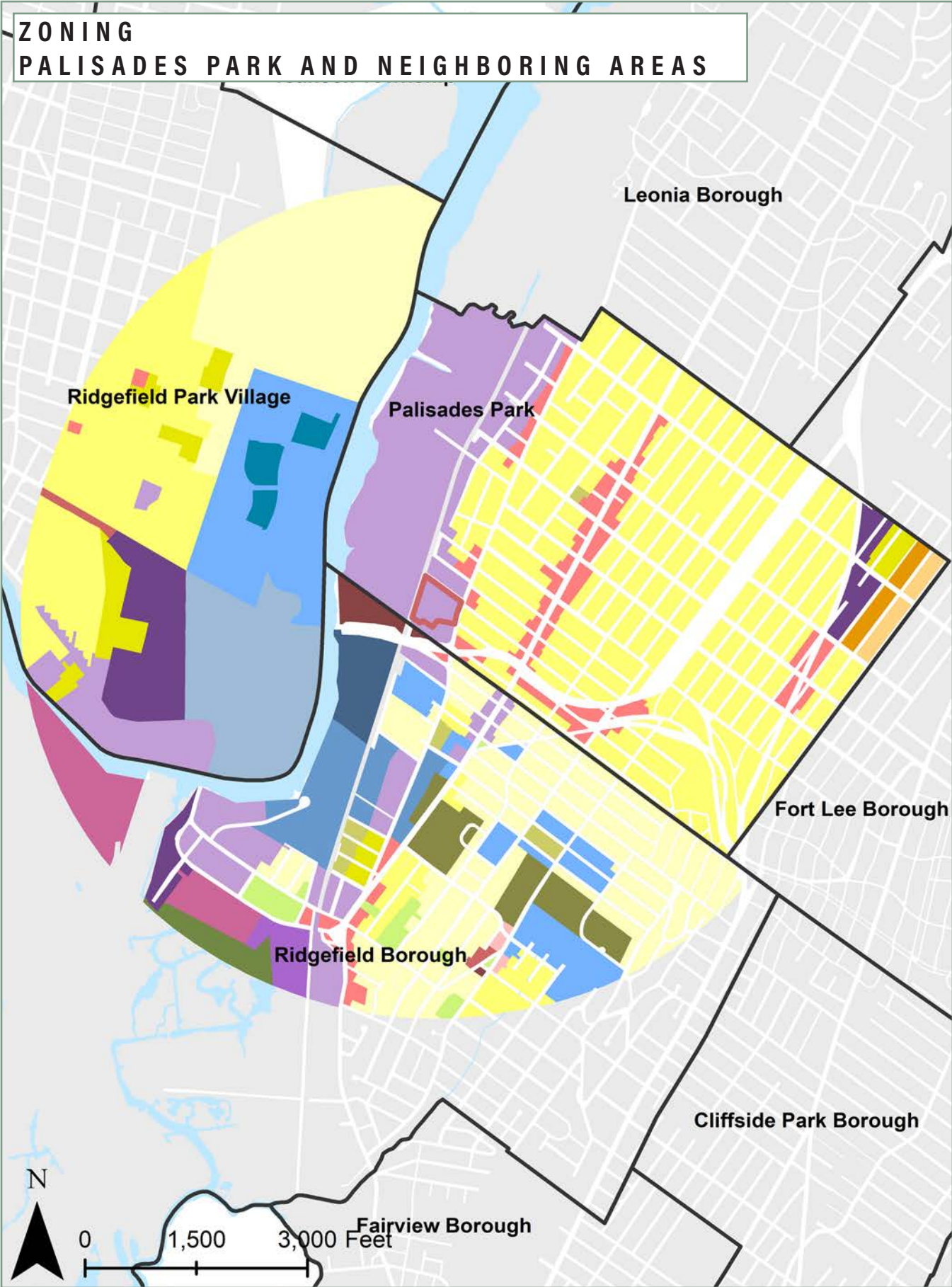
The Village has twelve zoning districts and two Redevelopment Areas. Nine of the zones and both Redevelopment areas are within a mile of the 21 Grand Avenue Site.

- Challenger Road Redevelopment Area
- Skymark Redevelopment Area

The Challenger Road Redevelopment Area permits hotels, conference centers, theaters, research facilities, offices, restaurants, retail, multi-family housing among other uses.

Key for Zoning Map on following page

| | |
|--|--|
|  Subject Property | Ridgefield Park Zoning |
|  One Family Residential |  Single-Family Residential |
|  Two Family Residential |  Single- and Two-Family Residential |
|  Townhouse |  Multifamily Residential |
|  TH / SR Citizens Housing |  Light Industrial |
|  GATH Cluster |  Light Industrial and Commercial Recreation |
|  Light Manufacturing |  Neighborhood Commercial |
|  Neighborhood Business |  Highway Office and Residential |
|  Commercial |  Office Park |
|  Commercial / High Rise |  Skymark Redevelopment Area |
|  Commercial / High Rise Hotel |  Challenger Road Redevelopment Area |
|  Office Commercial | Palisades Park Zoning |
|  Office Mid Rise |  One and Two Family Residential |
|  Office Mid Rise Hotel |  Townhouse |
|  Public / Semi Public |  Senior Citizen Housing |
|  Environmental Conservation |  Medium High Rise Residential District One |
|  Light Industrial B |  Medium High Rise Residential District Two |
|  Heavy Industrial |  Industry |
|  Public Utilities |  Industry and Selected Business |
| |  Retail Business |



Conclusion

Analysis of Zoning in Immediate Vicinity of Site

The zoning districts that fall within the immediate vicinity of the site—including those within Palisades Park, Ridgefield, and Ridgefield Park—have a varied makeup that allows for a wide range of office, commercial, industrial, and residential uses. While one- and two-family residential appears to be a dominant land use throughout these municipalities, the zones closest to the site generally permit uses that diversify the housing stock, stimulate economic activity, and contribute services or goods that support residents in their everyday lives.

What Can be Constructed “As of Right”?

According to current zoning regulations, the 21 Grand Avenue site can be developed with uses related to warehousing, research, manufacturing, wholesale, office, retail (limited to 25% of total floor area), eating/drinking establishments, and parks/playgrounds. The existing structure and uses on the site represent a majority of the uses permitted in the M-1 zone.

One of the greatest assets the current zoning offers for the site is the conditionally permitted use of indoor recreation and public garages, which is not allowed anywhere else in Palisades Park. These uses are reflected in the neighboring zones within Ridgefield and Ridgefield Park, as well, indicating that they are not out of character for the area and are a use category worth of being carried forward into a future redevelopment plan.

Constraints and Opportunities

The Palisades Park Zoning Ordinance allows for multifamily development in the M-1 zone as a conditionally permitted use, meaning that a series of conditions need to be met in order for an application for multifamily to proceed “as of right.” It is appropriate to provide for new zoning on the site that allows for

multifamily development as a principally permitted use and at a higher height than the ordinance allows.

Residential development on 21 Grand Avenue would also reflect the neighboring zoning of Ridgefield and Ridgefield Park—both of which allow for a variety of multifamily housing options, including affordable housing—and would not be out of character for the area, especially given the consideration for a train station in the immediately vicinity, as discussed earlier in the Introduction and later in the Land Use Analysis.

The bulk standards set forth for the M-1 zone for principally permitted uses limit building height to 3 stories or 35 feet and permit a maximum lot coverage of just 50%. These existing standards constrain the site in terms of what can be built “as of right” as well as the site’s opportunities for future development. Developing the site pursuant to the multifamily conditional use standards also constrains the site. Even though 5 stories is permitted, only 3 of those levels can be residential; the two lower floors are permitted as parking.

The conditional use standards also include a strict bedroom distribution, which the current proposal abides to:

- Maximum of 75% to be one-bedroom units
- Minimum of 20% to be two-bedroom units
- Maximum of 10% to be three-bedroom units

As other sections of this Analysis report will discuss, more flexible bulk standards will allow for a better and more appropriate use of the site.

Although the current zoning poses limitations that are misaligned with the broader vision of the site, this presents a keen opportunity to work with the Borough to reimagine how the site can be rezoned through the statutory redevelopment process to benefit Palisades Park and the broader community. The Land Use Analysis that appears later in this report provides a more in-depth discussion of the ways in which the site’s proposed uses can fill gaps within the community and stimulate positive results for the Borough.

DEMOGRAPHICS

Introduction

The Borough of Palisades Park has experienced shifts in their demographics and population over the last several decades, and the community continues to become more diverse. The following community profile identifies the demographic composition of the Borough and provides an analysis of the economic makeup, employment, and housing stock. Such an analysis puts 21 Grand Avenue into the context of the broader Palisades Park community and lays the foundation for future land use recommendations.

Population Trends

Population Change

The population shifts for Palisades Park between 1930 and 2021 are shown in the following table. The Borough’s population has historically experienced phases of rapid and steady growth with recent population spikes occurring between 1990 and 2000 (increase of 17.45%) and between 2000 and 2010 (increase of 11.67%). While the growth slowed somewhat between 2010 and 2020 (increase of 6.44%) it’s important to note that the Borough has not experienced any population decline in the last 90 years.

Age Cohorts

The Borough’s population by age cohort for the years 2010 and 2021 (the most recent data from the Census Bureau) are shown in the table on the following page. During this eleven-year period, the total population experienced an increase of 6.44%. In 2010, the most populous age cohort was the 25- to 34-year-olds; by 2021, this cohort was still the most populous, but decreased by 1,125 residents, or 23.93% of the total population.

The age cohort that experienced the most growth within this timeframe was the 75- to 84-year-old cohort, increasing by 683 residents, or 108.59%. The 10- to 14-year-old and 60- to 64-year-old cohorts also experienced a significant increase in population, increasing by 82.91% and 95.44%, respectively. However, several age cohorts experienced significant decline in the Borough between 2010 and 2021; these include the Under 5 years old cohort (-24.58%), 5- to 9-year-old cohort (-15%), the 25- to 34-year-old cohort (-23.93%), and the 35- to 44-year-old cohort (-11.5%).

| Palisades Park Borough, Population Change | | | |
|---|------------|--------|------------|
| Year | Population | Change | |
| | | Number | Percentage |
| 1930 | 7,065 | - | - |
| 1940 | 8,141 | 1,076 | 15.23% |
| 1950 | 9,635 | 1,494 | 18.35% |
| 1960 | 11,943 | 2,308 | 23.95% |
| 1970 | 13,351 | 1,408 | 11.79% |
| 1980 | 13,732 | 381 | 2.85% |
| 1990 | 14,536 | 804 | 5.85% |
| 2000 | 17,073 | 2,537 | 17.45% |
| 2010 | 19,065 | 1,992 | 11.67% |
| 2020 | 20,292 | 1,227 | 6.44% |

| Population by Age 2010 and 2021, Borough of Palisades Park | | | | | | |
|--|--------|--------------------------|--------|--------------------------|----------------------|------------|
| Population | 2010 | | 2021 | | Change, 2010 to 2021 | |
| | Number | Percentage of Population | Number | Percentage of Population | Number | Percentage |
| Total population | 19,065 | 100.00% | 20,291 | 100.00% | 1,226 | 6.43% |
| Under 5 years | 1,180 | 6.19% | 890 | 4.39% | -290 | -24.58% |
| 5 to 9 years | 760 | 3.99% | 646 | 3.18% | -114 | -15.00% |
| 10 to 14 years | 398 | 2.09% | 728 | 3.59% | 330 | 82.91% |
| 15 to 19 years | 542 | 2.84% | 909 | 4.48% | 367 | 67.71% |
| 20 to 24 years | 1,139 | 5.97% | 1,663 | 8.20% | 524 | 46.01% |
| 25 to 34 years | 4,701 | 24.66% | 3,576 | 17.62% | -1,125 | -23.93% |
| 35 to 44 years | 3,087 | 16.19% | 2,732 | 13.46% | -355 | -11.50% |
| 45 to 54 years | 2,645 | 13.87% | 2,555 | 12.59% | -90 | -3.40% |
| 55 to 59 years | 1,347 | 7.07% | 1,805 | 8.90% | 458 | 34.00% |
| 60 to 64 years | 811 | 4.25% | 1,585 | 7.81% | 774 | 95.44% |
| 65 to 74 years | 1,433 | 7.52% | 1,497 | 7.38% | 64 | 4.47% |
| 75 to 84 years | 629 | 3.30% | 1,312 | 6.47% | 683 | 108.59% |
| 85 years and over | 393 | 2.06% | 393 | 1.94% | 0 | 0.00% |
| Median Age | 36.8 | | 40.9 | | 4.1% | |

Education Attainment

The majority of Palisades Park's over 25 population holds a varying level of higher education degrees. Approximately 67% of the population holds some college or Associates Degree or higher and 50% of the over 25 population holds a Bachelor's or Post-Grad Degree.

| Palisades Park Borough, Educational Attainment, 2021 | |
|--|------------|
| Educational Attainment (Population 25 years and older) | Percentage |
| No Degree | 10% |
| High School Graduate (includes Equivalency) | 22% |
| Some College or Associate's Degree | 17% |
| Bachelor's Degree | 40% |
| Post-Grad Degree | 10% |

Households

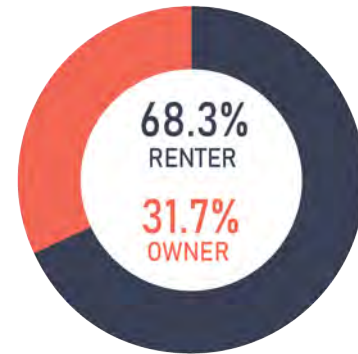
Age of Housing Stock

A large percentage of the Borough's housing stock was constructed within the last 23 years. This time period, 2000 through present day, represents approximately 34% of the Borough current housing stock with the largest housing boom occurring between 2000 and 2009, consistent with the population boom of this decade.

| Palisades Park Borough, Age of Housing Stock | | |
|--|--------------|---------------|
| | Number | Percentage |
| Total Housing Units | 7,365 | 100.0% |
| Built 1939 or earlier | 1,156 | 15.7% |
| Built 1940 to 1949 | 546 | 7.4% |
| Built 1950 to 1959 | 705 | 9.6% |
| Built 1960 to 1969 | 844 | 11.5% |
| Built 1970 to 1979 | 729 | 9.9% |
| Built 1980 to 1989 | 650 | 8.8% |
| Built 1990 to 1999 | 497 | 6.7% |
| Built 2000 to 2009 | 1,435 | 19.5% |
| Built 2010 to 2019 | 778 | 10.6% |
| Built 2020 or later | 25 | 0.34% |

Occupied Housing Units

The U.S. Census Bureau provides additional details pertaining to housing characteristics such as ownership. According to the 2020 estimates, the majority of the occupied housing units in the Palisades Park Borough are occupied by the renters (68.3%), with the remainder (31.7%) occupied by owners.



Home Values

The home values in the Borough skew slightly higher with nearly 66% of the owner-occupied units being valued at \$500,000 or higher and a median home value of \$604,500, which is significantly higher than the New Jersey median home value of \$428,900.

Contact Rent

The median cost of rent for units in Palisades Park is \$1,697 per month with a large majority of the units exceeding \$1,000 per month, with the most common rents falling between \$1,000 and \$1,499 per month. The Borough’s median rent is slightly higher than that of New Jersey overall, whose median rent is \$1,555.

| Palisades Park Borough, Value for Owner-Occupied Housing Units | | |
|--|------------------|---------------|
| | Number | Percentage |
| Total Owner-Occupied Units | 2,666 | 100.0% |
| Less than \$50,000 | 32 | 1.2% |
| \$50,000 to \$99,999 | 54 | 2.0% |
| \$100,000 to \$149,999 | 3 | 0.1% |
| \$150,000 to \$199,999 | 32 | 1.2% |
| \$200,000 to \$299,999 | 81 | 3.0% |
| \$300,000 to \$399,999 | 374 | 14.0% |
| \$400,000 to \$499,999 | 332 | 12.5% |
| \$500,000 to \$749,999 | 1,017 | 38.1% |
| \$750,000 to \$999,999 | 665 | 24.9% |
| \$1,000,000 to \$1,499,999 | 76 | 2.9% |
| \$1,500,000 or more | 0 | 0.0% |
| Median Home Value | \$604,500 | |

| Palisades Park Borough, Contact Rent | | |
|--------------------------------------|----------------|---------------|
| | Number | Percentage |
| Total Renter Occupied Units | 4,476 | 100.0% |
| Less than \$200 | 98 | 2.2% |
| \$200 to \$499 | 71 | 1.6% |
| \$500 to \$699 | 40 | 0.9% |
| \$700 to \$899 | 48 | 1.1% |
| \$900 to \$999 | 133 | 3.0% |
| \$1,000 to \$1,499 | 1,665 | 37.2% |
| \$1,500 to \$1,999 | 908 | 20.3% |
| \$2,000 to \$2,999 | 1,057 | 23.6% |
| \$3,000 or more | 204 | 4.6% |
| No cash rent | 197 | 4.4% |
| Median Gross Rent | \$1,697 | |

Household Size

Investigating the household size of both owner- and renter-occupied units identifies the most common classification as a 2-person household for both housing types. While larger households are found in both owner- and renter-occupied units, the average household size in the Borough is 2.84 persons.

| Palisades Park Borough, Household Size by Tenure | | | | |
|--|----------------|---------------|-----------------|---------------|
| | Owner-Occupied | | Renter-Occupied | |
| | Number | Percent | Number | Percent |
| Total Households | 2,319 | 100.0% | 4,995 | 100.0% |
| 1-person household | 395 | 17.0% | 1,098 | 22.0% |
| 2-person household | 768 | 33.1% | 1,426 | 28.5% |
| 3-person household | 551 | 23.8% | 1,077 | 21.6% |
| 4-person household | 381 | 16.4% | 871 | 17.4% |
| 5-person household | 134 | 5.8% | 341 | 6.8% |
| 6-person household | 49 | 2.1% | 127 | 2.5% |
| 7-or-more-person household | 41 | 1.8% | 55 | 1.1% |
| Average Household Size | 2.91 | | 2.80 | |
| | 2.84 | | | |

Race and Ethnicity

Population of One Race

The Borough of Palisades Park has continued to become more diverse over the last 20 years. The number of residents who identify as “white alone” has decreased 55.6% since 2000, while the number of “Hispanic or Latino” residents has more than doubled from 2,277 to 4,862 and the “Asian alone” population has increased by 70%. Of the 11,900 residents that identify as Asian, 10,168 specifically identify as Korean only.

| Palisades Park Borough, Population of One Race, 2000 and 2020 | | | | | | |
|---|---------------|---------------|---------------|---------------|--------------|--------------|
| | 2000 | | 2020 | | Change | |
| | Number | Percent | Number | Percent | Number | Percent |
| Total Residents | 17,073 | 100.0% | 20,292 | 100.0% | 3,219 | 18.9% |
| Hispanic or Latino | 2,277 | 13.3% | 4,862 | 24.0% | 2,585 | 113.5% |
| White Alone | 6,542 | 38.3% | 2,903 | 14.3% | -3,639 | -55.6% |
| Black or African American Alone | 0 | 0.0% | 262 | 1.3% | 262 | - |
| American Indian and Alaska Native Alone | 0 | 0.00% | 10 | 0.05% | 10 | - |
| Asian Alone | 7,002 | 41.0% | 11,900 | 58.6% | 4,898 | 70.0% |
| Native Hawaiian and Other Pacific Islander Alone | 0 | 0.00% | 6 | 0.03% | 6 | - |
| Some Other Race Alone | 1,066 | 6.2% | 93 | 0.5% | -973 | -91.3% |

Foreign-Born Population

Over the last 20 years, the foreign-born population in Palisades Park has increased by over 25% and has shifted away from those of European origins. Of the 10,168 individuals who identified as Korean only, roughly 75% are foreign-born.

| Palisades Park Borough, Place of Birth of Foreign-Born Residents, 2000 and 2021 | | | | | | |
|---|--------------|---------------|---------------|---------------|--------------------------|---------------|
| | 2000 | | 2021 | | Difference, 2000 to 2021 | |
| | Number | Percent | Number | Percent | Number | Percent |
| Total Foreign-Born Residents | 9,725 | 100.0% | 12,213 | 100.0% | 2,488 | 25.6% |
| Europe | 1,277 | 13.1% | 534 | 4.4% | -743 | -58.2% |
| Asia | 6,461 | 66.4% | 8,911 | 73.0% | 2,450 | 37.9% |
| <i>Korea</i> | 5,194 | 53.4% | 7,468 | 61.1% | 2,274 | 43.8% |
| Africa | 80 | 0.82% | 91 | 0.7% | 11 | 13.8% |
| Americas | 1,907 | 19.6% | 2,677 | 21.9% | 770 | 40.4% |

Korean Population

As has been mentioned previously and as is shown in the various demographic charts and tables, the Korean population in Palisades Park has grown exponentially in recent years. With over 50% of the population self reporting as Korean, Palisades Park has the highest density of Korean Americans in the country. The Borough has been reported to consist of the fastest growing community of Koreans outside of Korea. The community has come to be known as “Koreatown on the Hudson” and “Little Korea.” The central commercial corridor along Broad Avenue is often referred to simply as “Koreatown.”

Commuting Patterns

Transportation and Commute Time

Palisades Park workers have consistently driven themselves to work alone, a trend that has remained steady since 2000, but has declined since 2010. While the use of public transportation has increased slightly, those that identify as having no commute because they work from home has the most notable increase over the 21-year period. In prior years, those that worked from home remained at or near 1% of the working population, where in 2021 that numbers increased to 7.3%. The ability to work from home likely increased with the onset of the COVID-19 pandemic, and it appears many have continued in that format.

| Palisades Park Borough, Means of Transportation to Work, 2000, 2010, and 2021 | | | |
|---|-------|-------|-------|
| | 2000 | 2010 | 2021 |
| Car, Truck, Van, Motorcycle | 58.3% | 69.6% | 56.1% |
| Carpool | 18.9% | 12.4% | 11.2% |
| Public Transportation (Including Taxi) | 18.1% | 22.4% | 22.2% |
| Bicycle | 0.0% | 0.0% | 0.0% |
| Walking | 2.8% | 7.2% | 3.2% |
| Worked from Home | 1.4% | 0.8% | 7.3% |

For those that do travel for work, commuting times are seeing increases over previous years. In 2010, nearly 39% of commuters had less than a 20-minute travel time, compared to 26% of commuters in 2021. Similarly, those that had a 20 to 35 minute commute increased from 34% in 2010 to 37% in 2021. Most notable is the increase in those that have a commute of 60 minutes or more, increasing from 14.5% in 2010 to 23.1% in 2021.

| Palisades Park Borough, Average Commute Time to Work, 2000, 2010, 2021 | | | |
|--|--------------|--------------|---------------|
| | 2000 | 2010 | 2021 |
| Total Population of Traveling Workers | 8,206 | 9,709 | 10,063 |
| Less than 10 mins. | 10.8% | 10.9% | 9.0% |
| 10 to 14 mins. | 10.9% | 15.0% | 8.0% |
| 15 to 19 mins. | 13.8% | 12.7% | 8.8% |
| 20 to 24 mins. | 13.1% | 11.2% | 15.5% |
| 25 to 29 mins. | 5.0% | 3.5% | 10.2% |
| 30 to 34 mins. | 16.2% | 19.1% | 11.5% |
| 35 to 44 mins. | 7.3% | 6.1% | 5.5% |
| 45 to 59 mins. | 8.6% | 7.0% | 8.4% |
| 60 or more mins. | 14.4% | 14.5% | 23.1% |

Employment

Labor Force

In accordance with the 2021 American Community Survey 5-year estimates, approximately 65.7%, or 11,721 residents age 16 years or older are in the labor force, where roughly 34.3% are not. Those not in the labor force are in part indicative of the Borough’s aging population.

Occupation

The most populous occupation type for the employed civilian population of 16 years or older is “management, business, science, and arts occupations,” at 39.6% of the total. “Sales and office occupations” make up the second most populous occupation, at 25.2% of the total population. The least common occupation for Borough residents is within “natural resources, construction, and maintenance occupations,” which consists of 6.1% of the total population.

| Palisades Park Borough, Labor Force, 2021 | | |
|---|---------------|---------------|
| | Number | Percentage |
| Population 16 years and over | 17,840 | 100.0% |
| In labor force | 11,721 | 65.7% |
| Civilian Labor Force | 11,721 | 65.7% |
| Employed | 11,065 | 62.0% |
| Unemployed | 656 | 3.7% |
| Armed Forces | 0 | 0.0% |
| Not in labor force | 6,119 | 34.3% |

| Palisades Park Borough, Resident Employment by Occupation, 2021 | | |
|---|---------------|---------------|
| Occupation | Number | Percentage |
| Employed Civilian population 16 years and over | 11,065 | 100.0% |
| Management, business, science and arts occupations | 4,377 | 39.6% |
| Service occupations | 2,075 | 18.8% |
| Sales and office occupations | 2,790 | 25.2% |
| Natural resources, construction and maintenance occupations | 680 | 6.1% |
| Production Transportation and material moving occupations | 1,143 | 10.3% |

Industry

The most populous employment industry for the Borough's civilian 16 years or older population is “educational services, healthcare, and social assistance,” consisting of 2,313 employees, or 20.9% of the total employed population. “Retail trade” and “professional, scientific, and management, and administrative and waste management services” make up the next most populous industries, at 13.3% and 12.6% of the total population, respectively. The least common industry for Borough residents is within “agriculture, forestry, fishing and hunting, and mining,” which recorded no employees.

| Palisades Park Borough, Resident Employment by Industry, 2021 | | |
|--|---------------|-------------------|
| Industry | Number | Percentage |
| Employed Civilian population 16 years and over | 11,065 | 100.0% |
| Agriculture, forestry, fishing and hunting, mining | 0 | 0.0% |
| Construction | 754 | 6.8% |
| Manufacturing | 725 | 6.6% |
| Wholesale Trade | 651 | 5.9% |
| Retail Trade | 1,468 | 13.3% |
| Transportation and Warehousing, and Utilities | 333 | 3.0% |
| Information | 207 | 1.9% |
| Finance and insurance, and real estate and rental and leasing | 1,070 | 9.7% |
| Professional, scientific, and management, and administrative and waste management services | 1,399 | 12.6% |
| Educational services, and health care and social assistance | 2,313 | 20.9% |
| Arts, entertainment, and recreation, and accommodation and food services | 829 | 7.5% |
| Other Services, except public administration | 1,124 | 10.2% |
| Public administration | 192 | 1.7% |

In-Town Establishments by Industry

As noted from the most recent employment data for Palisades Park, an average of 3,037 workers were employed within the private sector in the Borough in 2021. Across all industries, workers averaged \$888/week, accumulating an average annual salary of \$46,156. The total wages across the entire Borough amounted to \$140,183,509 in 2021. The industries in which employees received the highest wages were “professional/technical” (\$1,320/week or \$68,640/year) and “construction” (\$1,227/week or \$63,781/year). The industries in which employees received the lowest wages were “education” (\$524/week or \$27,230/year) and “accommodations/food” (\$612/week or \$31,818/year).

| Private Employment and Wages for Palisades Park Borough, 2021 | | | | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|----------------|-----------------|----------------------|
| Industry | Employment | | | | | Wages | | |
| | March | June | Sept | Dec | Average | Weekly | Annual | Total |
| Agriculture | . | . | . | . | . | . | . | . |
| Construction | 163 | 191 | 180 | 193 | 178 | \$1,114 | \$57,925 | \$10,305,899 |
| Manufacturing | 165 | 165 | 152 | 160 | 161 | \$1,227 | \$63,781 | \$10,258,092 |
| Wholesale Trade | 199 | 201 | 205 | 212 | 204 | \$1,156 | \$60,127 | \$12,285,987 |
| Retail Trade | 517 | 505 | 495 | 507 | 509 | \$685 | \$35,631 | \$18,145,039 |
| Transp/Warehousing | 19 | 20 | 25 | 29 | 23 | \$648 | \$33,683 | \$760,672 |
| Information | . | . | . | . | . | . | . | . |
| Finance/Insurance | 75 | 77 | 80 | 79 | 78 | \$1,456 | \$75,696 | \$5,879,025 |
| Real Estate | 36 | 37 | 38 | 38 | 37 | \$1,150 | \$59,792 | \$2,217,291 |
| Professional/Technical | 234 | 237 | 260 | 270 | 246 | \$1,320 | \$68,640 | \$16,856,756 |
| Management | . | . | . | . | . | . | . | . |
| Admin/Waste Remediation | 250 | 277 | 252 | 261 | 255 | \$860 | \$44,745 | \$11,409,897 |
| Education | 149 | 162 | 163 | 142 | 157 | \$524 | \$27,230 | \$4,279,702 |
| Health/Social | 414 | 413 | 442 | 502 | 438 | \$741 | \$38,514 | \$16,859,362 |
| Arts/Entertainment | 30 | 30 | 38 | 39 | 33 | \$362 | \$18,839 | \$623,249 |
| Accommodations/Food | 346 | 364 | 398 | 413 | 368 | \$612 | \$31,818 | \$11,722,282 |
| Other Services | 158 | 183 | 184 | 196 | 179 | \$488 | \$25,390 | \$4,540,516 |
| Unclassifieds | 41 | 51 | 62 | 75 | 54 | \$673 | \$35,007 | \$1,904,960 |
| Private Sector Totals | 2,916 | 3,036 | 3,087 | 3,230 | 3,037 | \$888 | \$46,156 | \$140,183,509 |
| Local Government Totals | 454 | 496 | 473 | 465 | 452 | \$1,178 | \$61,275 | \$27,665,538 |
| Federal Government Totals | 2 | 2 | 2 | 3 | 2 | \$1,228 | \$63,835 | \$148,949 |

Inflow/Outflow Job Counts

In accordance with 2021 estimates, there are 2,336 employed in the Borough of Palisades Park but do not live in the Borough. There are 5,985 individuals that live in Palisades Park but go elsewhere for work, and finally there 368 individuals who live and work within Palisades Park.

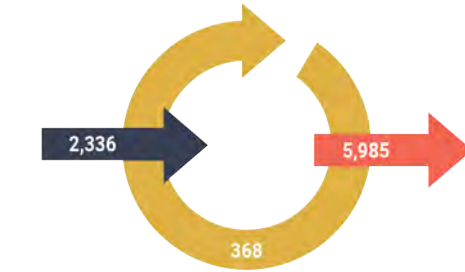
NJTPA's Employment Forecasts

The North Jersey Transportation Planning Association (NJTPA)'s 2050 Regional Transportation Plan Update includes an appendix of demographic forecasts for their entire region (14 counties total). NJTPA predicts Palisades Park will continue to grow in population, households, and employment rates over the next 30 years.

Generally, the NJTPA recognizes region-wide employment changes that affect its counties and municipalities. These regional predictions include:

- The long-standing trend of outward movement of jobs from the urban core is reversing.
- Companies that favored corporate campuses in suburban or rural areas in the 1980s are moving jobs back to the urban core and downtown areas, particularly walkable locations with transit access to attract and retain younger workers.
- Corporate leaders are seeking greater opportunities for creative collaboration, proximity to customers and business partners and centralization of operations.
- In coming decades, employment could expand in specialized high-tech manufacturing, such as robotics or 3-D printing, and undergo other technology-driven changes.

INFLOW/OUTFLOR JOB COUNTS



- 2,336** Employed in Palisades Park but do not live in Palisades Park
- 2,336** Live in Palisades Park but do not work in Palisades Park
- 368** Live and work in Palisades Park

- Accommodating this growth in demand will be a critical component of planning in the coming years for NJ TRANSIT Hudson Bergen Light Rail (HBLR), the PATH system, and NJ TRANSIT and privately-operated bus services.
- Projections for population and employment in Plan 2045 point to increases in travel demand on all aspects of the transportation network. The NJTPA forecasts that total non-agricultural employment in North Jersey will increase by about 0.4 percent annually, or about 14,000 jobs per year, while population growth will average about 0.5 percent annually, adding about one million residents by 2045.

LAND USE ANALYSIS

Introduction

The 21 Grand Avenue site is well positioned to take advantage of the many regional, sub-regional, and local offerings. From historic sites to vibrant downtown districts, major shopping destinations, cultural hubs, and large parks and recreation areas, the various analyses areas, which will be discussed further below, have something to excite just about anyone.

Regional

Within just a 15-minute drive from the site, visitors can access regional hubs, including the Shops at Riverside, the Hackensack Cultural Arts Center, Saddle River County Park, MetLife Stadium, and the Meadowlands Racetrack. The American Dream Mall in East Rutherford—which is located just 5.5 miles from the 21 Grand Avenue site—is not only known for its high-end luxury shopping options. Having easy access to the American Dream Mall also provides access to highly sought-out attractions and entertainment opportunities, such as the Sea Life Aquarium, indoor skiing and snowboarding, mini golf, an indoor amusement park and waterpark, go-karting, escape rooms, immersive art, and more.

Within a half-hour-drive from the site are even more opportunities. There are nine major parks and recreational areas located within 30-minutes of the

site, including Van Soun County Park (Bergen County’s most visited park) which houses the Bergen County Zoo. Other places of interest nearby include the Medieval Times Dinner and Tournament, Meadowlands Environment Center, Art Center of Northern New Jersey, and a plethora of shopping districts.

Expanding the driving time from the site to just 40 minutes opens up a world of opportunities for those looking to connect with nature. Camp Glen Gray offers summertime camping while the Campgaw Mountain Reservation offers wintertime skiing and snowboarding. Jersey City’s Powerhouse Arts District, which is regarded as one of the best art districts in the state of New Jersey, can be reached within just a 38-minute-drive of the site.

Shopping Destinations

Bergen County has seven major malls:

1. **The American Dream Mall (11 minutes from site)** in East Rutherford offers everything from high-end luxury shopping and restaurants and bars to entertainment options including mini golf, indoor skiing/snowboarding, a Ferris wheel, water park, immersive art, arcade, LEGOLAND Discovery Center, ropes course, NJ Hall of Fame, indoor theme park, competitive go-kart academy, indoor surfing and wave pool, escape room, and indoor ice skating. In addition, the mall offers events

| Regional Amenities by Category and Driving Distance from Site | | | | |
|---|------------------------|---------------------------|---------------------------|-----------|
| | Within 15 Min. of Site | Within 16-30 Min. of Site | Within 31-45 Min. of Site | Total |
| Shopping Destinations | 4 | 8 | 1 | 13 |
| Parks/Open Space | 2 | 7 | 5 | 14 |
| Entertainment/Attractions | 5 | 10 | -- | 15 |
| Art/Culture | 6 | 11 | 5 | 22 |
| Historic Sites | 1 | 7 | -- | 8 |
| College/University | 1 | 4 | 1 | 6 |
| Hospitals | 2 | 3 | -- | 5 |
| TOTAL | 21 | 50 | 12 | 83 |

such as their National Beach Day screening and craft for kids, concerts, character appearances, and performances like the Royal Canadian International Circus.

2. **The Shops at Riverside (15 minutes from site)** in Hackensack offers high-end luxury shopping (Louis Vuitton, Tiffany & Co., Jimmy Choo, etc.), an AMC Dine-In Theater, a full-service day space, and nine full-service restaurants referred to as “New Jersey’s Restaurant Row.”
3. **The Mitsuwa Marketplace (15 minutes from the site)** in Edgewater is the largest Japanese supermarket in the U.S., offering a variety of groceries, cosmetics, appliances, and other general goods. They also offer authentic Japanese dining.
4. **The Westfield Garden State Plaza (20 minutes from site)** in Paramus offers 217 stores (including luxury shopping), 49 dining options, and a cinema. The Garden Social program presents ticketed interactive DIY workshops, such as terrarium making and soy candle making, and the mall also hosts events such as a Sunday Farmers Market and the Bergen County Food and Wine Festival. Individual stores and restaurants offer other programming activities such as Zumba and bourbon tastings for charity.
5. **The Bergen Town Center (20 minutes from the site)** in Paramus offers a wide range of casual stores, services (such as phone repair), gyms, and big box stores including Lowe’s and Target in addition to an outlet store section. There are a few sit-down restaurants as well, including Bahama Breeze Island Grille and Miller’s Ale House. The shopping center also hosts events such as “story time with arts and crafts” and “autumn breeze yoga”.
6. **The Paramus Park Mall (25 minutes from site)** in Paramus offers over 100 stores and casual dining options. The mall hosts occasional events through

its tenants, such as the Movie House immersive walk-through experience.

7. **The Fashion Center (25 minutes from site)** in Paramus is a casual shopping center that offers stores like TJ Maxx, Best Buy, and Lord & Taylors in addition to an Applebee’s.

Bergen County also has a handful of vibrant downtown/main street shopping corridors:

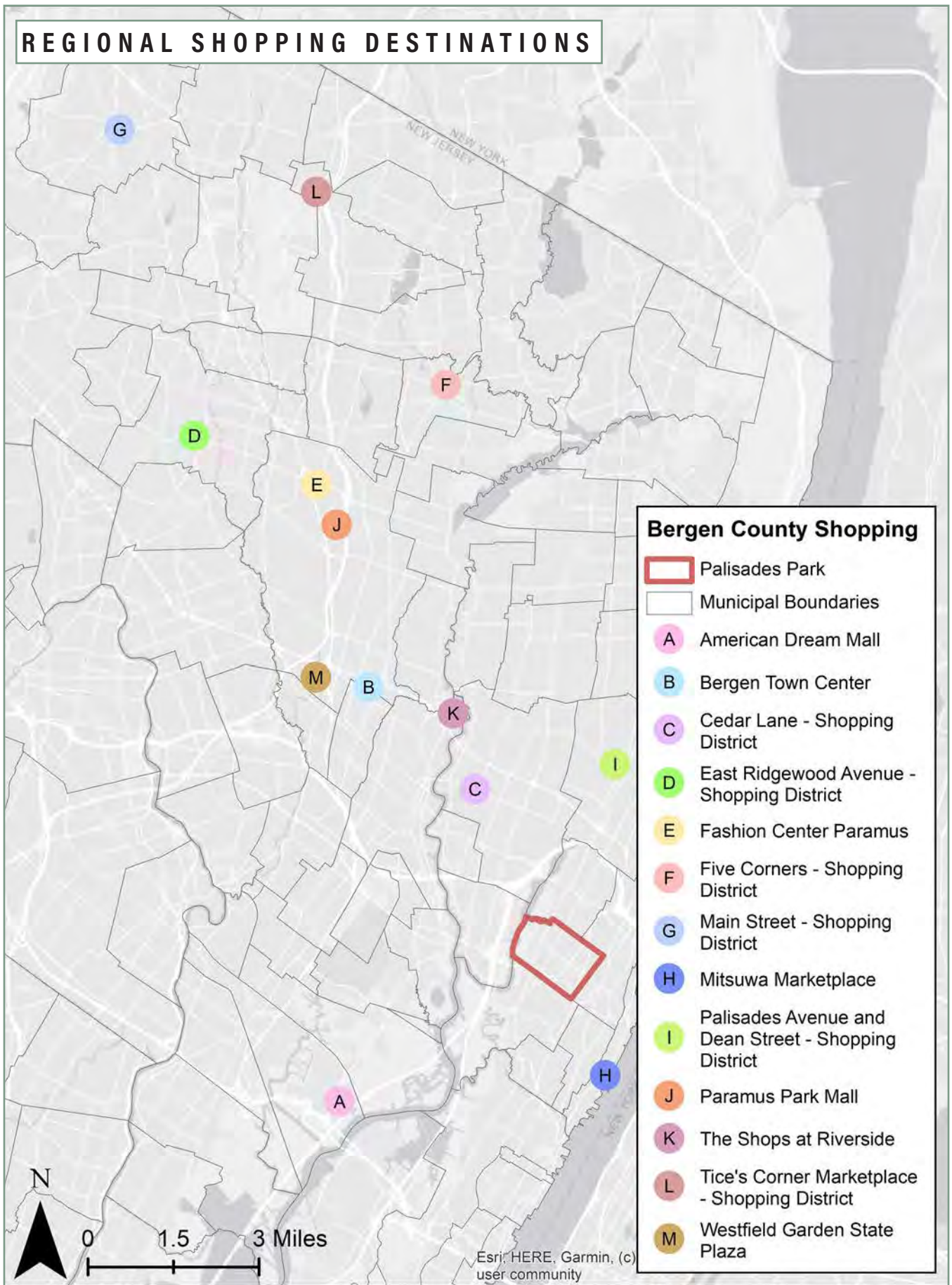
Cedar Lane Shopping District (15 minutes from site) in Teaneck is a quarter-mile stretch of specialty shops (bridal, guitar store, book store) and local restaurants and businesses. There is a meditation center, a cinema, a dance center, an event space, and much more.

Palisades Avenue Shopping District (20 minutes from site) in Englewood offers a half-mile stretch of shops and restaurants along E. Palisades Avenue, as well as a quarter-mile of shops along N. Dean Street and S. and N. Van Brunt Street. The Bergen Performing Arts Center is located here, across the street from Veteran’s Memorial Park and minutes away from MacKay Park.

Tice’s Corner Marketplace Shopping District (25 minutes from site) in Woodcliff Lake is an outdoor shopping center that offers 27 stores and dining locations including specialty retailers such as Anthropologie and Williams-Sonoma.

East Ridgewood Avenue Shopping District (30 minutes from site) in Ridgewood is a little over a quarter-mile long stretch of specialty shops and restaurants along E. Ridgewood Avenue, N. Broad Street, Chestnut Street, and Oak Street. The shopping district is centered by the Van Neste Square Memorial Park and has special destinations like Color Me Mine (a paint your own ceramics chain), Bow Tie Cinemas Warner Theater, the Panico Salon & Spa, a coworking space, and more.

Five Corners Shopping District (30 minutes from site) in Westwood is a shopping district at the intersection of Washington Avenue, Broadway, and Westwood Avenue in Westwood. It is anchored by the Westwood Train Station and Veteran’s Memorial Park, and offers



a wide variety of dining and shopping options. It also has businesses offering services such as Pilates, veterinary treatment, optical and dental treatment, and more.

Main Street Shopping District (35 minutes from site) in Ramsey is a little over a quarter-mile long stretch of shops and dining along E. Main Street. It is located near the Ramsey Train Station and offers everything from hardware and paint to a gourmet market and Irish tavern.

Proximity to NYC or Other Employment Hubs

Due to its proximity to major highways and public transportation, 21 Grand Avenue is conveniently located to a number of major employment hubs and employers. Of Palisade Park’s working population, 20.9% work in the educational services, health care, and social assistance industry, making it the largest industry for Palisades Park residents. Another 13.3% works in retail trade and 12.6% works in professional, scientific, management, and administrative and waste management services.¹

| Proximity to Major Cities and Employment Hubs | | | |
|---|-------------|------------------------|-------------------|
| City | Time by Car | Time by Public Transit | Time by Bike |
| Hoboken, NJ | 20 minutes | 1 hour 15 minutes | 1 hour |
| Manhattan, NYC, NY | 20 minutes | 1 hour | 1 hour 15 minutes |
| Newark, NJ | 25 minutes | 1 hour 15 minutes | 1 hour 30 minutes |
| Jersey City, NJ | 30 minutes | 1 hour | 1 hour |

| Proximity to Major Employers in Bergen/Hudson Counties | | | |
|--|-------------|------------------------|--------------|
| Company + Closest Location | Time by Car | Time by Public Transit | Time by Bike |
| Samsung <i>Ridgefield Park, NJ</i> | 10 minutes | 30 minutes | 15 minutes |
| Holy Name Medical Center <i>Teaneck, NJ</i> | 10 minutes | 45 minutes | 15 minutes |
| Dassault Falcon Jet <i>Little Ferry, NJ</i> | 10 minutes | 45 minutes | 30 minutes |
| Englewood Hospital and Medical Center <i>Englewood, NJ</i> | 15 minutes | 30 minutes | 30 minutes |
| Hackensack University Medical Center <i>Hackensack, NJ</i> | 15 minutes | 45 minutes | 30 minutes |
| Quest Diagnostics Headquarters <i>Secaucus, NJ</i> | 15 minutes | 45 minutes | 45 minutes |
| UBS Financial Services <i>Weehawken, NJ</i> | 15 minutes | 45 minutes | 45 minutes |
| CNBC <i>Englewood Cliffs</i> | 15 minutes | 1 hour | 30 minutes |
| LG North American Headquarters <i>Englewood Cliffs, NJ</i> | 15 minutes | 1 hour | 40 minutes |

¹ Source: 2021 ACS 5-Years Estimates Data Profiles

| Proximity to Major Employers in Bergen/Hudson Counties CONT. | | | |
|---|-------------|------------------------|--------------------|
| Company + Closest Location | Time by Car | Time by Public Transit | Time by Bike |
| The Realreal Inc. <i>Secaucus, NJ</i> | 15 minutes | 1 hour | 1 hour |
| Goya <i>Secaucus, NJ</i> | 15 minutes | 1 hour 30 minutes | 1 hour |
| Valley Health System <i>Ridgewood, NJ</i> | 20 minutes | 1 hour 15 minutes | 1 hour 15 minutes |
| Verisk Analytics <i>Jersey City, NJ</i> | 30 minutes | 1 hour | 1 hour |
| IPC Systems Holdings <i>Jersey City, NJ</i> | 30 minutes | 1 hour | 1 hour |
| Computershare Investor Services <i>Jersey City, NJ</i> | 30 minutes | 1 hour | 1 hour |
| Brown Brothers Harriman & Co. <i>Jersey City, NJ</i> | 30 minutes | 1 hour | 1 hour |
| Goldman Sachs <i>Jersey City, NJ</i> | 30 minutes | 1 hour | 1 hour 15 minutes |
| JP Morgan Chase Bank Corporate Office <i>Jersey City, NJ</i> | 30 minutes | 1 hour 15 minutes | 1 hour |
| Becton Dickinson <i>Franklin Lakes, NJ</i> | 30 minutes | 1 hour 45 minutes | 2 hours 15 minutes |
| Jaguar Land Rover North American Headquarters <i>Mahwah, NJ</i> | 30 minutes | 2 hours | 2 hours 15 minutes |
| KPMG <i>Montvale, NJ</i> | 30 minutes | 2 hours | 1 hour 45 minutes |
| BMW Group Engineering <i>Woodcliff Lake, NJ</i> | 30 minutes | N/A | 1 hour 45 minutes |
| Sharp Business Systems <i>Montvale, NJ</i> | 30 minutes | 2 hours 15 minutes | 1 hour 45 minutes |
| Konica Minolta Business Solutions <i>Ramsey, NJ</i> | 30 minutes | 2 hours 15 minutes | 2 hours |
| RWJBarnabas Health Headquarters <i>West Orange, NJ</i> | 30 minutes | 2 hours 15 minutes | 2 hours 15 minutes |
| Stryker <i>Mahwah, NJ</i> | 30 minutes | 2 hour 15 minutes | 2 hours 30 minutes |

Despite Palisades Park's close proximity to New York City, the vast majority (74%) of Palisades Park residents work in the state of New Jersey. 57% of those residents work within Bergen County, and 17% work within Palisades Park. 83% of Palisades Park residents commute outside of Palisades Park to other Bergen County municipalities for work. The average (mean) commute time is 34 minutes, in which commuters can reach large employment hubs and cities such as Hoboken, Newark, and Jersey City. 67% of Palisades Park residents drive to work, 21% use public transit, and 3% walk.

Regional Community Amenities / Facilities

21 Grand Avenue has access to a wide array of amenities and facilities within the region. This most notably includes: 14 parks and open spaces; 15 attractions and places of entertainment; 22 destinations with a focus on presenting and preserving art and culture; 8 historic sites; 6 colleges/universities; and 5 major hospitals and health centers.

The 10 regional amenities closest to the 21 Grand Avenue site are detailed in the table below.

Considering the large Korean-American population in Palisades Park, it is also worth noting that there are two centers dedicated to preserving, presenting, and providing education of Korean cultural activities within a 15-minute drive of the site: the Woorigarak Korean Cultural Art Center and the Sejong Cultural Education. Within 45 minutes from the site, one can access everything from comedy clubs to bowling alleys, bounce houses, museums, performance venues, art galleries, equestrian centers, mini golf, monuments and historic sites, farms, camping, aquariums and zoos, skiing, fishing, and so much more.

| Amenity Name | Type of Amenity | Driving Distance from Site (Minutes) |
|--|------------------------|--------------------------------------|
| Gethsemane Cemetery | Historic Site | 7 |
| Urban Air Trampoline and Adventure Park | Entertainment | 8 |
| Puffin Cultural Forum | Art/Culture | 9 |
| Hackensack Cultural Arts Center | Art/Culture | 10 |
| Holy Name Medical Center | Hospital | 10 |
| Aviation Hall of Fame | Attraction | 11 |
| MetLife Stadium | Attraction | 12 |
| Flat Rock Brook Nature Preservation | Parks/Open Space | 13 |
| American Dream Mall | Shopping/Entertainment | 13 |
| Garage Theatre at Becton Theatre | Art/Culture | 13 |

Sub-Regional

Not only is this area very well connected to the region, but it is tightly knit into the subregion as well. Looking to the municipalities neighboring Palisades Park—Ridgefield, Ridgefield Park, Leonia, and Fort Lee primarily, with some amenities falling in North Bergen, Fairview, Cliffside Park, Teaneck, and Edgewater—presents a wide variety unique assets as well as many businesses and services to meet every day needs. We note that the sub-region analysis excludes uses located within Palisades Park’s municipal boundaries.

Within a 20-minute drive from the 21 Grand Avenue site, one can reach 139 amenities ranging from shopping clusters to community facilities, schools and children’s programs, and more. Parks/Open Space and Fitness facilities (including gyms, yoga studios, and martial arts studios) make up a collective 40% of the evaluated amenities, possibly signaling the community’s value placed in physical activity and health. There are also a notable number of schools, child care facilities, and children’s programs and art/culture businesses in the sub-region. Over half (52%) of the evaluated amenities within the sub-region are located between 6-10 minutes from the site, 38% are located 11-20 minutes from the site, and only 10% are located within 5 minutes of the site.

Grocery Stores, Big Box Retail, Entertainment Hubs, Hotels, etc.

While there is a varied mix of amenities in the sub-region, the area is generally lacking access to grocery options, hotels/inns, and shopping clusters. We recorded a total of 10 grocery stores/pharmacies in the sub-region, the majority of which can be reached within 10 minutes. Of these, 4 are H Marts and 1 is the HanNam Mart, making 5 groceries in the area that primarily sell Asian groceries and goods.

The closest big box store to the site is the Walmart in North Bergen, which is a 10-minute drive from the site. The plaza the Walmart is located within also has a PetSmart, Five Below, T-Mobile, Dollar Magic Plus, and a variety of casual fast-food chains. The closest big box home improvement stores are the Lowe’s and Home Depot located together in North Bergen, approximately 12 minutes from the site. The closest Target is located within the Edgewater Commons in Edgewater, located 16 minutes from the site. The Edgewater Commons has other shopping and dining options, including a Sephora, Old Navy, Kay Jewelers, ACME, Outback Steakhouse, and a City MD amongst others. The subregion is limited in terms of hotels and inns. The closest locations are across Overpeck Creek

Sub-Regional Amenities by Category and Driving Distance from Site

| | Within 5 Min. of Site | | Within 6-10 Min. of Site | | Within 11-20 Min. of Site | | Total | |
|--|-----------------------|------------|--------------------------|------------|---------------------------|------------|------------|-------------|
| Shopping Destinations | – | | 5 | | 6 | | 11 | 8% |
| Parks/Open Space | 4 | | 13 | | 10 | | 27 | 19% |
| Entertainment/Attractions | 1 | | 4 | | 4 | | 9 | 6% |
| Art/Culture | 2 | | 8 | | 7 | | 17 | 12% |
| Groceries/Pharmacies | 1 | | 6 | | 3 | | 10 | 7% |
| Fitness | 1 | | 13 | | 15 | | 29 | 21% |
| Hotels/Inns | 1 | | 4 | | 4 | | 9 | 6% |
| School/Child Care/Kids Programs | 2 | | 12 | | 3 | | 17 | 12% |
| Community Facility | 2 | | 7 | | 1 | | 10 | 7% |
| TOTAL | 14 | 10% | 72 | 52% | 53 | 38% | 139 | 100% |

in Ridgefield Park and Teaneck, with a few options in northern Fort Lee as well near the George Washington Bridge.

Most of the entertainment opportunities in the sub-region are scattered throughout the aforementioned municipalities, with no central clusters. The Oaktree Mall Shopping Center in Fort Lee, located just east of the Palisades Park border, offers the closest “town center” or “downtown” to the site. Located 13 minutes from the site, the Oaktree Mall Shopping Center offers a walkable main street with outdoor shopping, a movie theatre, dining options, and apartments centered around Fort Lee Park.

Nearby entertainment options include, most notably, Field Station: Dinosaurs, the Overpeck Golf Course, 2 movie theaters, and 3 indoor golf simulators. The sub-region also has a variety of local arts organizations and galleries, including the Erika and David Boyd Sculpture Garden in Leonia and a handful of arts class/tutoring organizations. One such organization unique to the area is the International Chungang Dance Culture Research Institute, located 6 minutes from the site, which focuses on connecting the community through traditional Korean performing arts.

Sub-Regional Community Amenities and Facilities

There is a fair amount of community facilities and everyday amenities located within the sub-region of the site, including those below:

- **2 municipal pools** located in Ridgefield and Ridgefield Park, both within 7 minutes from the site;
- **4 public libraries** located in Ridgefield, Ridgefield Park, Leonia, and Fort Lee, all within 12 minutes of the site;
- **22 public parks**, recreation areas, and sports complexes including Hazard Beach, Palisades International Park, and the Ridgefield Park Nature Preserve, amongst others, all within 20 minutes of the site;

- **5 community centers/organizations** within 10 minutes of the site, including the Ridgefield Community Center, Ridgefield Park Senior Center, Korean American Senior Citizen’s Association of NJ, the Chinese-American Family Coalition, and the Fort Lee Community center; and
- **15 childcare centers** within 15 minutes from the site, in addition to 2 afterschool programs which include the Uhjin Place Academy (SAT afterschool tutoring) in Leonia and the R Child STEAM Center in Fort Lee.

Local

The Borough of Palisades Park has a wide variety of local amenities that help meet the everyday needs of the community. The table on the following page breaks out these amenity by category and distance in miles from the site. We note that this excludes the existing uses currently on the 21 Grand Avenue site.

What Exists on the Ground?

The top land uses in Palisades Park are restaurants and bars, beauty salons and spas, and professional services. Collectively these three categories make up more than half (57%) of the evaluated amenities in Palisades Park. The bulk of these uses are located along the Broad Avenue corridor, which serves as the primary commercial corridor in Palisades Park and is also what we are considering to be the Borough’s 1 shopping destination.

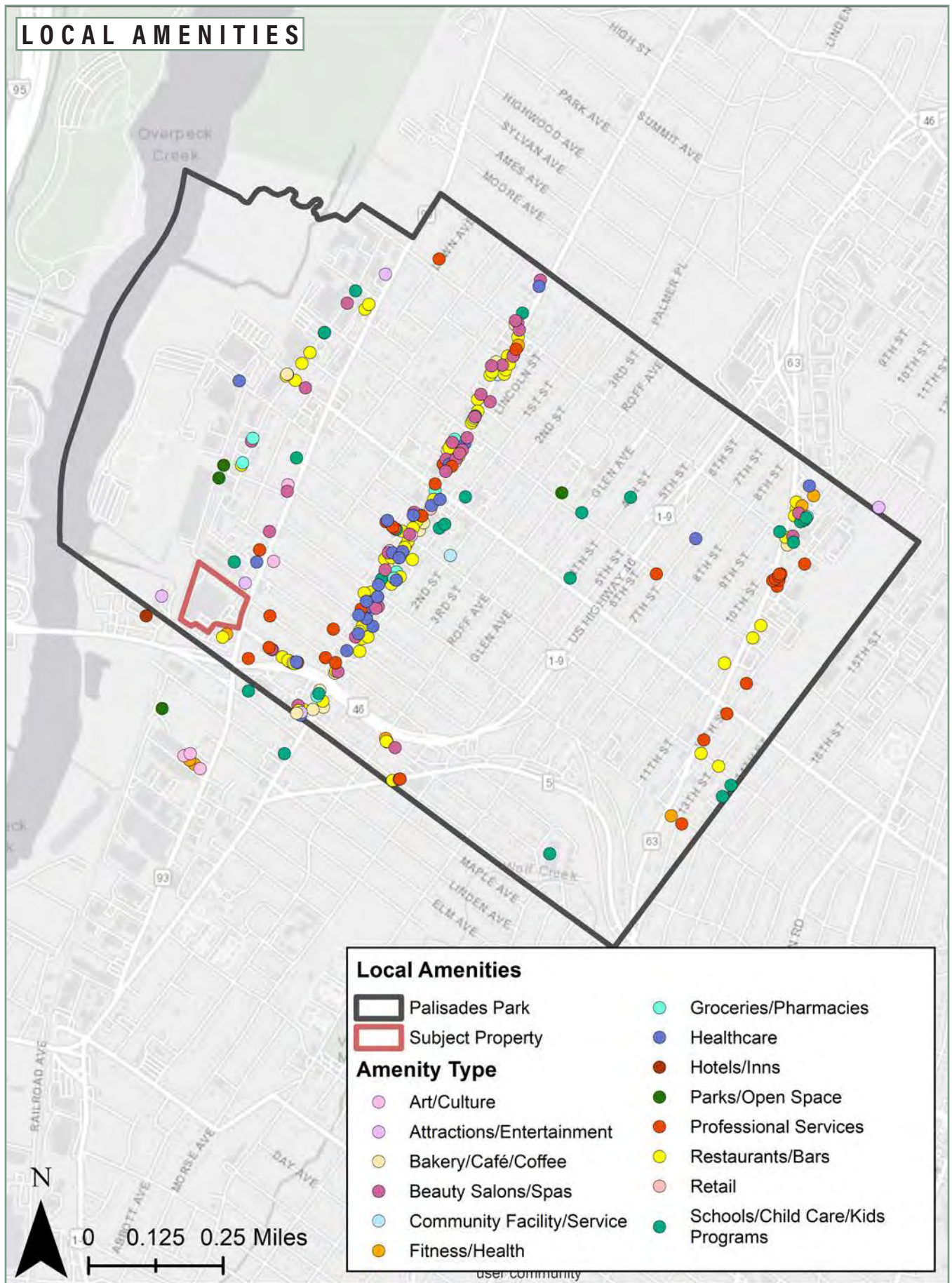
The center of the Broad Avenue Corridor is approximately 0.7 miles from the 21 Grand Avenue site and can be reached within 3 minutes by car and 15 minutes on foot. The restaurants, stores, and other businesses within the southern half of the corridor can be reached in a shorter amount of time. The Broad Avenue Corridor has a total of 32 retail stores, which include: 15 clothing and jewelry stores; 6 health and beauty stores; 6 home goods and book stores; 4 specialty stores, including a Verizon, flower shop, hardware store, and retail cannabis delivery store.

Local entertainment options are limited (2.4% of amenities), but include unique options such as a golf range, a pool hall, a table tennis club, and an internet gaming café amongst others. There are also a considerable number of karaoke venues in the local area, most of which are integrated into restaurants or bars. Only 2% of the local amenities are artistic or cultural in nature, but all of these businesses offer either educational programs or facilities that expand and support the artist community. These arts and culture organizations most notably include the Korean Traditional Music Learning Center, PEAK Performing Arts Center, and YS Music Rehearsal Studio.

The local health and fitness businesses are quite unique, offering everything from a typical gym to an aerial yoga studio, a fitness dance studio, and judo and kendo studios. The King Spa & Sauna is a Korean spa located on Commercial Avenue and is a significant attraction for bringing people into the Borough. The spa is currently under construction to add a 50,000 square-foot waterpark.

While there are 5 local businesses that sell groceries, the ShopRite of Palisades Park is the only full service grocery in the Borough. There are 29 healthcare offices in the Borough, many of which are located along the Broad Avenue corridor, including optometrists, dentists, and medical practitioners.

| Local Amenities by Category and Distance (Miles) from Site | | | | | | | | | | |
|--|-------------------------|-------------|-------------------------|--------------|-----------------------|--------------|----------------------------|--------------|------------|-------------|
| | Within 1/4 Mile of Site | | Within 1/2 Mile of Site | | Within 1 Mile of Site | | More than 1 Mile from Site | | Total | |
| Shopping Destinations | -- | -- | -- | -- | 1 | -- | -- | -- | 1 | 0.3% |
| Parks/Open Space | -- | -- | -- | -- | 2 | 2 | -- | -- | 4 | 1.4% |
| Entertainment/Attractions | 1 | -- | 2 | -- | 3 | 1 | -- | -- | 7 | 2.4% |
| Art/Culture | 1 | -- | 4 | -- | 1 | -- | -- | -- | 6 | 2.0% |
| Groceries/Pharmacies | -- | -- | 4 | -- | 7 | -- | -- | -- | 11 | 3.7% |
| Fitness/Health | 1 | -- | 2 | -- | 1 | 4 | -- | -- | 8 | 2.7% |
| Hotels/Inns | -- | -- | 1 | -- | -- | -- | -- | -- | 1 | 0.3% |
| Schools/Child Care/Kids Programs | -- | -- | 6 | -- | 11 | 10 | -- | -- | 27 | 9.2% |
| Community Facility/Services | -- | -- | -- | -- | 3 | 1 | -- | -- | 4 | 1.4% |
| Restaurants/Bars | 4 | -- | 40 | -- | 31 | 14 | -- | -- | 89 | 30.3% |
| Bakery/Café/Coffee | 5 | -- | 10 | -- | 10 | 1 | -- | -- | 26 | 8.8% |
| Beauty Salons/Spas | -- | -- | 11 | -- | 26 | 7 | -- | -- | 44 | 15% |
| Professional Services | 1 | -- | 6 | -- | 15 | 14 | -- | -- | 36 | 12.2% |
| Healthcare Offices | -- | -- | 12 | -- | 15 | 3 | -- | -- | 30 | 10.2% |
| TOTAL | 13 | 4.4% | 99 | 33.6% | 126 | 42.7% | 58 | 19.7% | 295 | 100% |



Existing Land Uses on the Subject Property

The building that currently exists at the 21 Grand Avenue property provides tenant spaces for a variety of uses. There are 15 businesses currently operating on the site, details of which are provided in the table below.

| Business Name | Type of Business | Category |
|--|------------------------------|----------------------|
| Allstate | Insurance | Professional Service |
| CK Rehab and Pain Clinic | Healthcare | Healthcare Office |
| Dazen Express | Delivery Service | Professional Service |
| Dongbu Tour & Travel | Tour Operator | Professional Service |
| Hope Packaging Corp. | Restaurant Supply Store | Other |
| Joon Architecture & Design | Architecture | Professional Service |
| Kaflin Kapla CPA, EA | Accounting | Professional Service |
| KCG Architects | Architecture | Professional Service |
| Kim Acupuncture | Healthcare | Healthcare Office |
| Seins Agency LLC -Sungeun Insurance Agency | Insurance | Professional Service |
| Smartcut Professional Tools, LLC | Stone Supplier | Other |
| State Recovery & Subpoena Service | Social Services Organization | Other |
| The Korean-American Association of NJ | Social Services Organization | Other |
| Young Saeng HERBS Acupuncture | Healthcare | Healthcare Office |
| Young Star School of Real Estate | Realty | Professional Service |

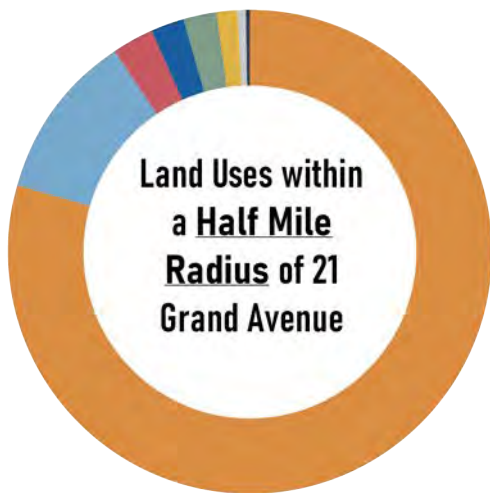
Existing Land Uses Within ¼ Mile and ½ Mile Radius of the Subject Property

Using MOD IV data, we evaluated the existing land uses within a ¼ mile and ½ mile radius of the 21 Grand Avenue site, including uses within Ridgefield to the south and Ridgefield Park across Overpeck Creek to the west.

Within ¼ mile radius, there are a total of 606 properties and the vast majority of these (75%) are classified as residential. The most commonly occurring classification excluding residential uses are commercial uses, which make up just 13% of the properties. 5% of these properties are classified as apartments, 3% are classified as industrial, and

another 3% are classified as vacant. The remaining classifications (public school, public, church, other exempt, class II railroad) either do not exist within the ¼ mile radius or make up less than 1% of the properties.

The ring that encapsulates the area outside the ¼ mile radius and within the ½ mile radius includes an additional 1,450 properties. Similar to the ¼ mile radius, a majority of these (81%) are classified as residential, with only 11% making up commercial properties. The remaining uses (vacant, industrial, apartment, public school, public, church, other exempt) each make up 2% or less of the total properties.



- Residential (1,636 sites)
- Commercial (230)
- Apartment (57)
- Industrial (45)
- Vacant (43)
- Public (30)
- Church (10)
- Other Exempt (3)
- Not Visible: Public School (1)
- Not Visible: Railroad (1)



- Residential (455 sites)
- Commercial (77)
- Apartment (30)
- Industrial (16)
- Vacant (19)
- Public (7)
- Other Exempt (1)
- Railroad (1)
- Not Visible: Public School (0)
- Not Visible: Church (0)

Local Community Amenities / Facilities (Schools, Community Centers, Parks/Open Space)

There are 4 community-oriented facilities located within less than 2 miles of the site, which include the Neighborhood Plus Foundation, the NJ Korean-American Mutual Aid Association, the Palisades Park Library, and an Elks Lodge. All of these facilities can be reached within a 10-minute drive.

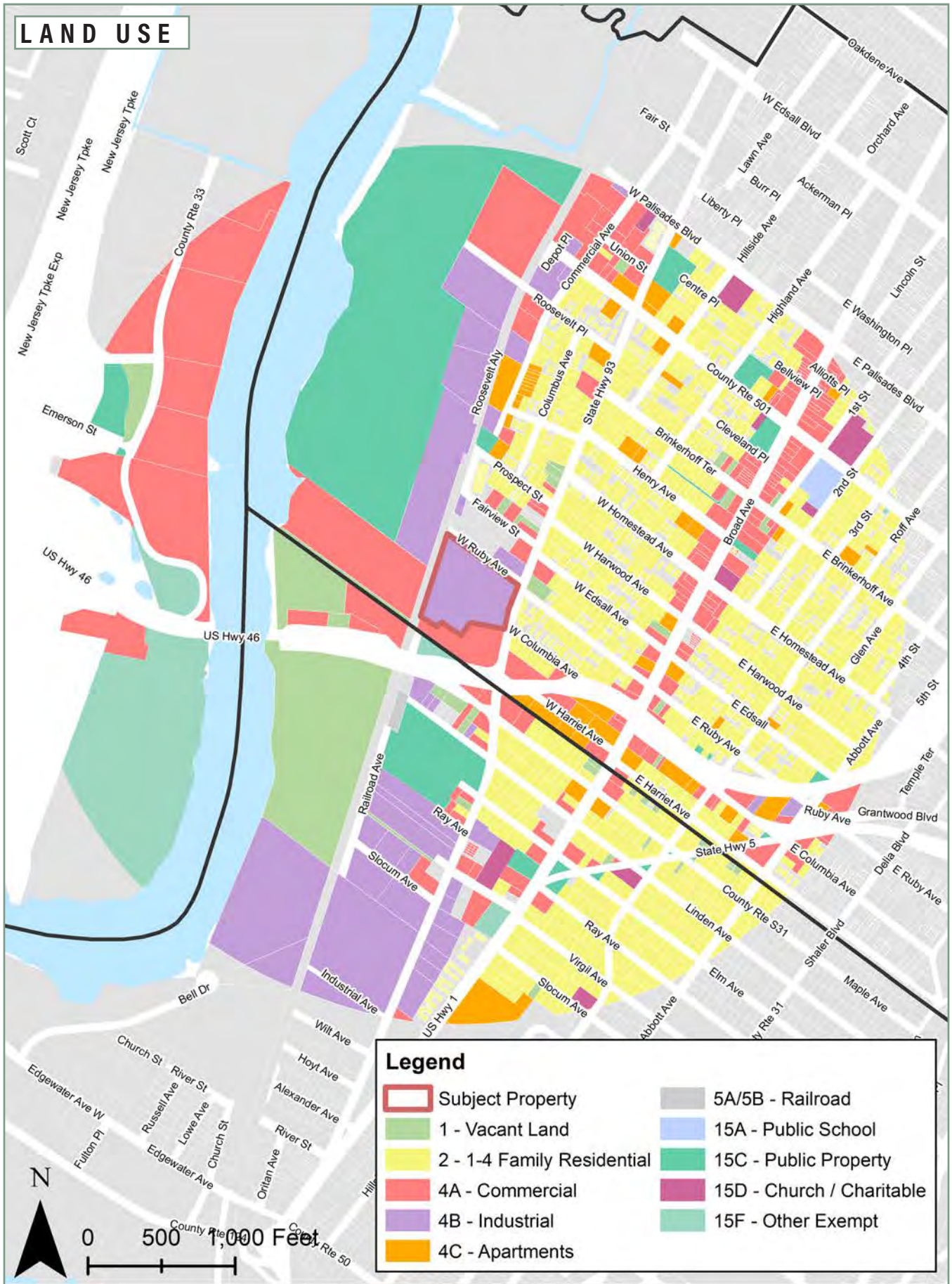
Within the local area, there are a total of 27 educational centers, whether those are preschools, tutoring programs, or traditional schools. This category of land use makes up approximately 9% of the uses we evaluated throughout Palisades Park, potentially indicating the local community's value on quality education and/or a general need for childcare. Only two of these locations are public schools, including one elementary school and one combined middle/high school. There is also one faith-based private elementary school, one driving school, 5 tutoring

businesses, 4 music/art instruction businesses, and 14 preschools.

All 11 grocery stores and pharmacies within Palisades are located within 1 mile of the site. The aforementioned ShopRite is located 0.7 miles from the 21 Grand Avenue site and can be reached within a 5-minute drive. There are also 4 specialty markets nearby, including a butcher/seafood supplier and an organic grocery store, as well as 6 pharmacies.

There are 4 public parks and recreation areas in Palisades Park, the farthest of which—Lindbergh Field—is just 1.1 miles from the site. Willis Park is located just over half a mile away from the site, and the Palisades Park Swim Club and the closest entrance to Overpeck County Party are located approximately 1.2 miles away. This entrance area has a soccer/football field, tennis courts, four ball fields, and a playground.

There are a total of 30 healthcare offices within Palisades Park, including optometrists, dentists, medical facilities, and an adult day care facility. The majority (90%) of these locations are located within 1 mile of the site.



Transportation

Due to nearby public transit and major highway systems, the Grand Avenue site is exceptionally well connected to surrounding municipalities, counties, lower New York state, and the state of New Jersey as a whole.

Bus Routes and Bus Stops

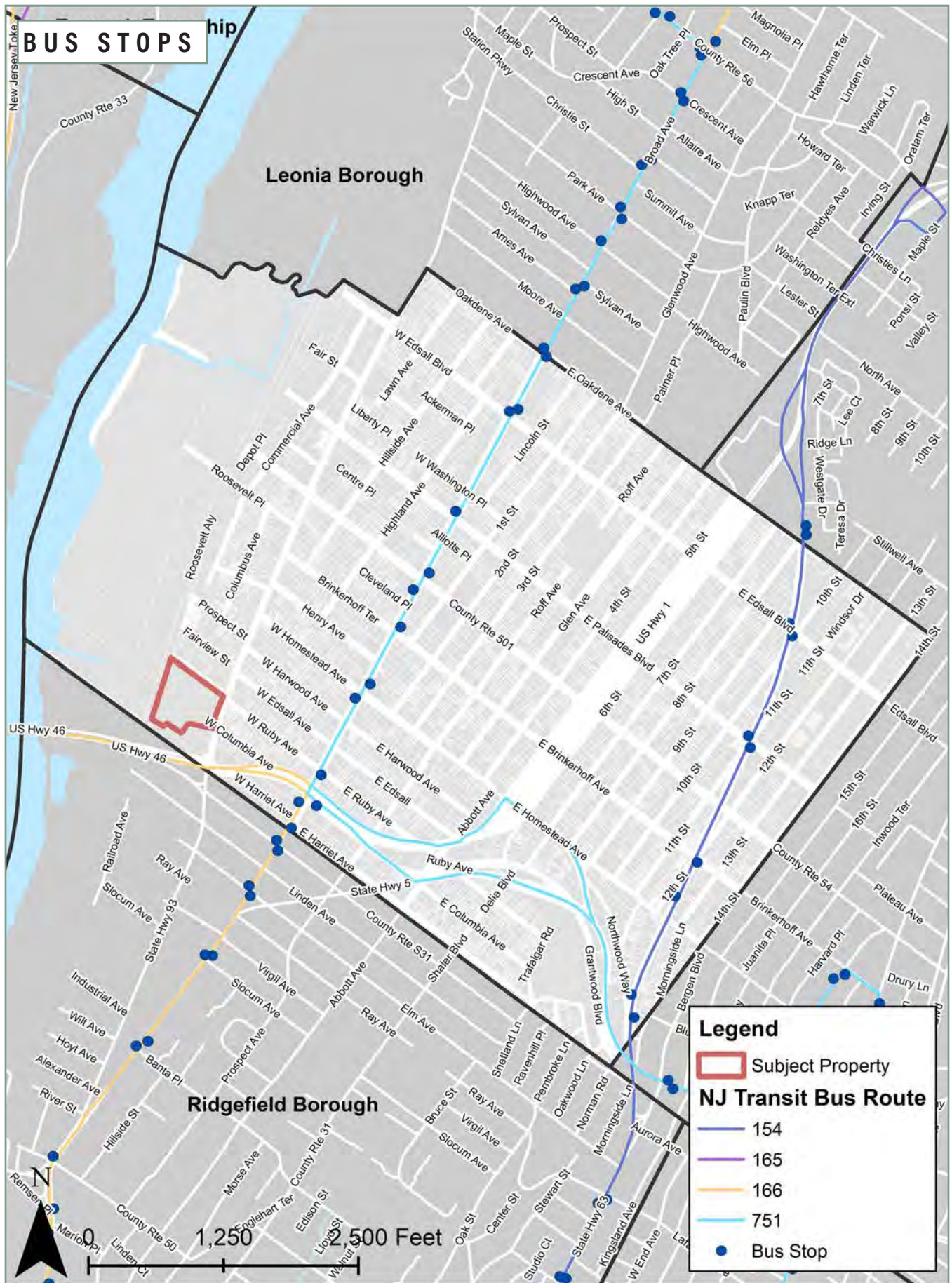
There are 4 New Jersey Transit bus routes that have stops in Palisades Park and the northernmost section of Ridgefield, including Routes 154, 165, 166, and 751. In addition, there are 3 private transportation services that run out of Palisades Park.

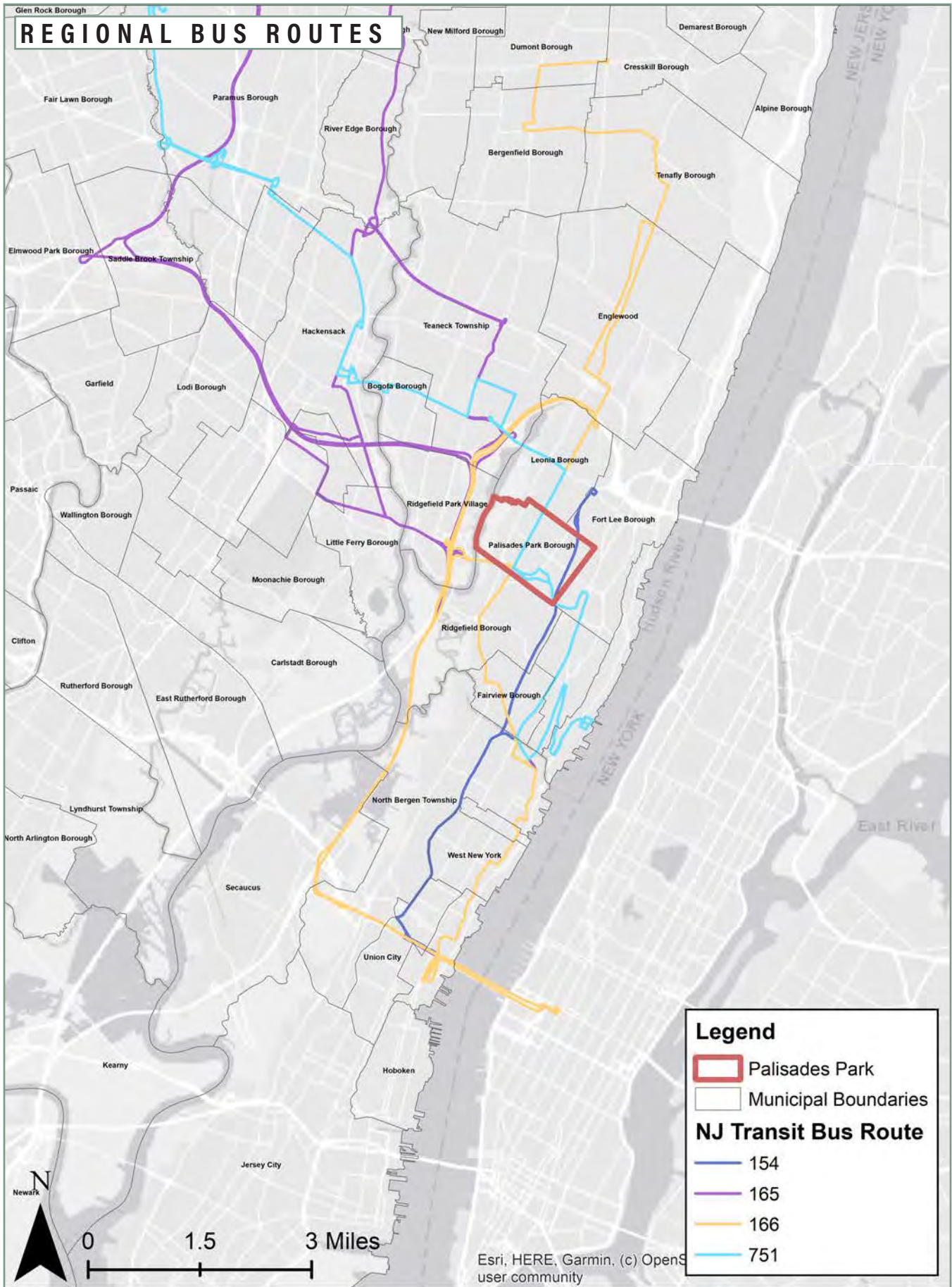
| Bus Transportation in Palisades Park, NJ | | | | |
|--|--|--------------------------------|--|--|
| Route | Distance of Nearest Stop from Site (Miles) | No. of Stops in Palisades Park | Terminuses | Description |
| NJ Transit 166 | 0.4 | 2 | Broad Ave. at Homestead Ave., Palisades Park -- Port Authority Bus Terminal, NYC | Runs south from Palisades Park through Cliffside Park, Fairview, North Bergen, Guttenberg, West New York, Union City, and Weehawken with a final destination at the Port Authority Bus Terminal in NYC. |
| NJ Transit 165 | 0.4 | 1 | Kinderkamack Rd. at High St., Oradell -- Port Authority Bus Terminal, NYC | Runs south from Oradell through Hackensack, Little Ferry, Palisades Park, Ridgefield, North Bergen, Union City, and Weehawken, ending at the Port Authority Bus Terminal in NYC. |
| NJ Transit 751 | 0.5 | 3 | Bergen Community College Ender Hall, Paramus -- Target at Edgewater Commons, Edgewater | Runs southeast, starting in Paramus and running through Rochelle Park, Hackensack, Teaneck, Palisades Park, Ridgefield, Fort Lee, and Edgewater, ending at the Edgewater Commons. The Target this route ends at is the closest Target location to the Grand Avenue site. |
| NJ Transit 154 | 1.3 | 2 | Bergen Blvd. at Oakdene Ave., Fort Lee -- Port Authority Bus Terminal, NYC | Runs south from Fort Lee, running through Cliffside Park, Fairview, North Bergen, Guttenberg, West New York, Union City, and Weehawken, ending at the Port Authority Bus Terminal in NYC. |

| Bus Transportation in Palisades Park, NJ CONT. | | | | |
|--|--|--------------------------------|--|--|
| Route | Distance of Nearest Stop from Site (Miles) | No. of Stops in Palisades Park | Terminuses | Description |
| Rockland Coaches Commuter Buses | 0.5 | 1 | Various | Rockland Coaches' private commuter service offers bus services throughout Bergen County, Rockland County in NY, and NYC. Routes 11A and 20 have stops in Palisades Park, which provides access to: the Port Authority Bus Station in NYC; 9 Rockland County, NY municipalities; and 19 Bergen County, NJ municipalities. These shuttles also provide access to two train stations: the Harrington Railroad Station and the Emerson Railroad Station. |
| King Spa & Sauna Shuttle | 0.6 | 1 | 1 W. 31st St. at 5th Ave., NYC -- King Spa & Sauna, Palisades Park | This free shuttle provides direct access between Manhattan and King Spa & Sauna in Palisades Park. The shuttle is open to anyone, but prioritizes King Spa & Sauna customers and operates on a first-come-first-served basis. Round trip service is not guaranteed, and the service runs on a limited schedule. |
| Flushing Shuttle | 0.3 | 1 | Palisades Park -- Flushing, Queens, NY | This private shuttle operated by Tourline Travel and Tours offers direct access between Flushing, Queens and Palisades Park for \$10 one-way. It is unclear if this shuttle is still operational, however. |

There are a total of 6 public transit bus stops in Palisades Park and 1 at the northern border of Ridgefield; 5 of these are located along Broad Avenue and are within a 20-minute walk of the site. New Jersey Transit operates 4 bus routes (154, 165, 166, and 751) that utilize these stops and provide access to a wide range of municipalities in south Bergen County

including Oradell, Hackensack, Edgewater, North Bergen, Weehawken, and more. While Routes 154, 165, and 166 provide access to New York City via the Port Authority Bus Terminal, Route 751 provides access to the Edgewater Commons southeast of Palisades Park, where the nearest Target and a cluster of other retail and dining options are located.





The private transportation options provided in Palisades Park are convenient for those who are looking to get to very specific areas. The Rockland Coaches commuter buses provide the widest range of destinations, but its reach is limited to specific municipalities within Bergen County, Rockland County in New York, and New York City. They also provide stops at two railroad stations: The Harrington Railroad Station and the Emerson Railroad Station. This is an ideal option for commuters looking for sub-regional and regional travel but is less beneficial for those looking to commute locally.

The King Spa & Sauna operates out of Palisades Park and offers a free shuttle service with direct transportation into Manhattan, but this is not necessarily a reliable transportation option. Priority on these shuttles is given to King Spa & Sauna

customers and operates on a first-come-first-served basis, although the businesses' website suggest that anyone is welcome to use the shuttle if there is room. This shuttle operates on a very limited schedule and roundtrip travel is not guaranteed. The final private transportation service is the Palisades-Flushing shuttle operated by Tourline Travel and Tour. This shuttle service offers direct transportation from Palisades Park to Flushing, Queens for just \$10. However, it is unclear if this shuttle service is still operational at the time of this report.

Train Routes and Stations

Although there are a number of New Jersey Transit train and light rail routes that run through Bergen County, there are none that directly service Palisades Park.

| Train and Light Rail Transportation Near Palisades Park | | | | |
|---|--|---|---|--|
| Line | Nearest Station from Site | Distance of Nearest Station from Site (Miles) | Terminuses | Description |
| NJ Transit Hudson Bergen Light Rail (HBLR) Line | Tonnelle Avenue Station, North Bergen | 4.5 | Tonnelle Avenue Station, North Bergen -- 1) Hoboken Terminal, Hoboken 2) West Side Avenue Station, Jersey City | Runs south from North Bergen with stops through Weehawken and Hoboken, ending at Hoboken Terminal. |
| NJ Transit Pascack Valley Train Line | 1) Teterboro Williams Avenue Station, Hasbrouck Heights 2) Essex Street Train Station, Hackensack | 1) 5.2 2) 5.6 | Spring Valley Station, NY -- Hoboken Terminal, Hoboken | Runs south from Spring Valley, New York through towns such as Montvale, Woodcliff Lake, Westwood, Oradell, Hackensack, and Wood-Ridge, and ending at Hoboken Terminal. |

The nearest light rail station is the Tonnelle Avenue Station located in North Bergen, approximately 4.5 miles from the Grand Avenue site, which is part of the Hudson Bergen Light Rail (HBLR) Line. On weekdays only, this line runs from Tonnelle Avenue to the Hoboken Terminal, providing connections to New York City via the PATH or to Bayonne via the North Jersey Coast Line. The Tonnelle Avenue station also extends south to West Side Avenue in Jersey City on a daily basis. Riders who board the light rail at Tonnelle Avenue can get off at Port Imperial, where NY Waterway Service provides a ferry into Manhattan.

The nearest train stations to the Grand Avenue site are the Teterboro Williams Avenue Station in Hasbrouck Heights, located approximately 5.2 miles away, and the Essex Street Train Station in Hackensack, located approximately 5.6 miles away. Both of these train stations can be reached within a 15-minute drive from the site and are part of the Pascack Valley Line, which provides access as far north as Orange and Rockfield Counties in New York and as far south as Hoboken.

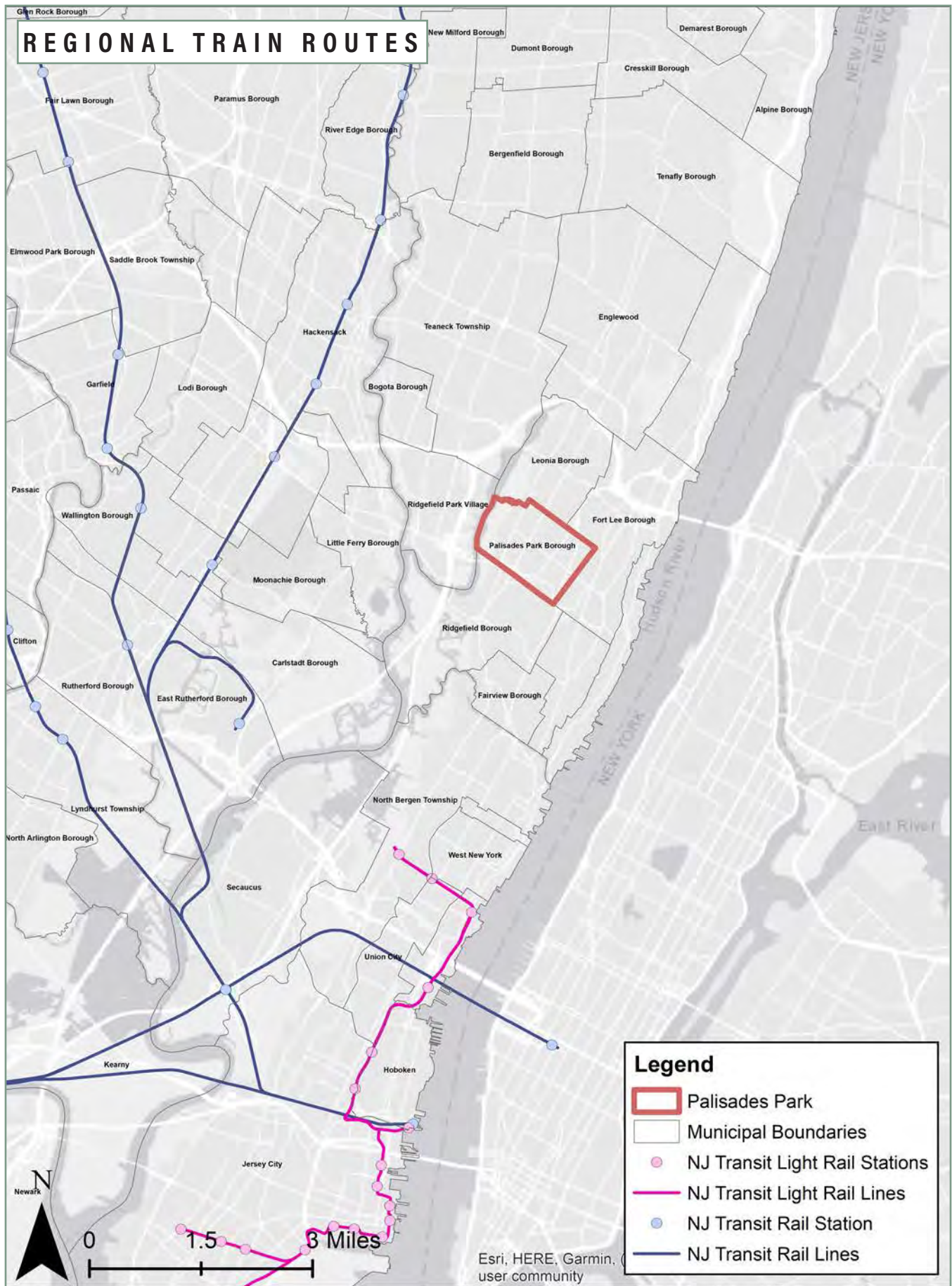
Two of the final and key stops along the Pascack Valley Line are Secaucus Junction and Hoboken Terminal. Once riders reach these stations, the destination options that riders can travel to are endless. Hoboken Terminal provides connections to the Bergen Line, Main Line, Montclair-Boonton Line, Morristown Line, and Gladstone Branch Line. Secaucus Junction provides a direct connection to New York Penn Station in Manhattan, the New Jersey Coast Line, Northeast Corridor Line, and Raritan Valley Line. Between these two stations, riders have the opportunity to travel to 15 counties in New Jersey, Rockland County and Orange County in New York, and the nearby metropolitan centers of New York City and Philadelphia, where Amtrak services provide an even further reach. Travelers passing through these two stations are connected to the region, state, and beyond.

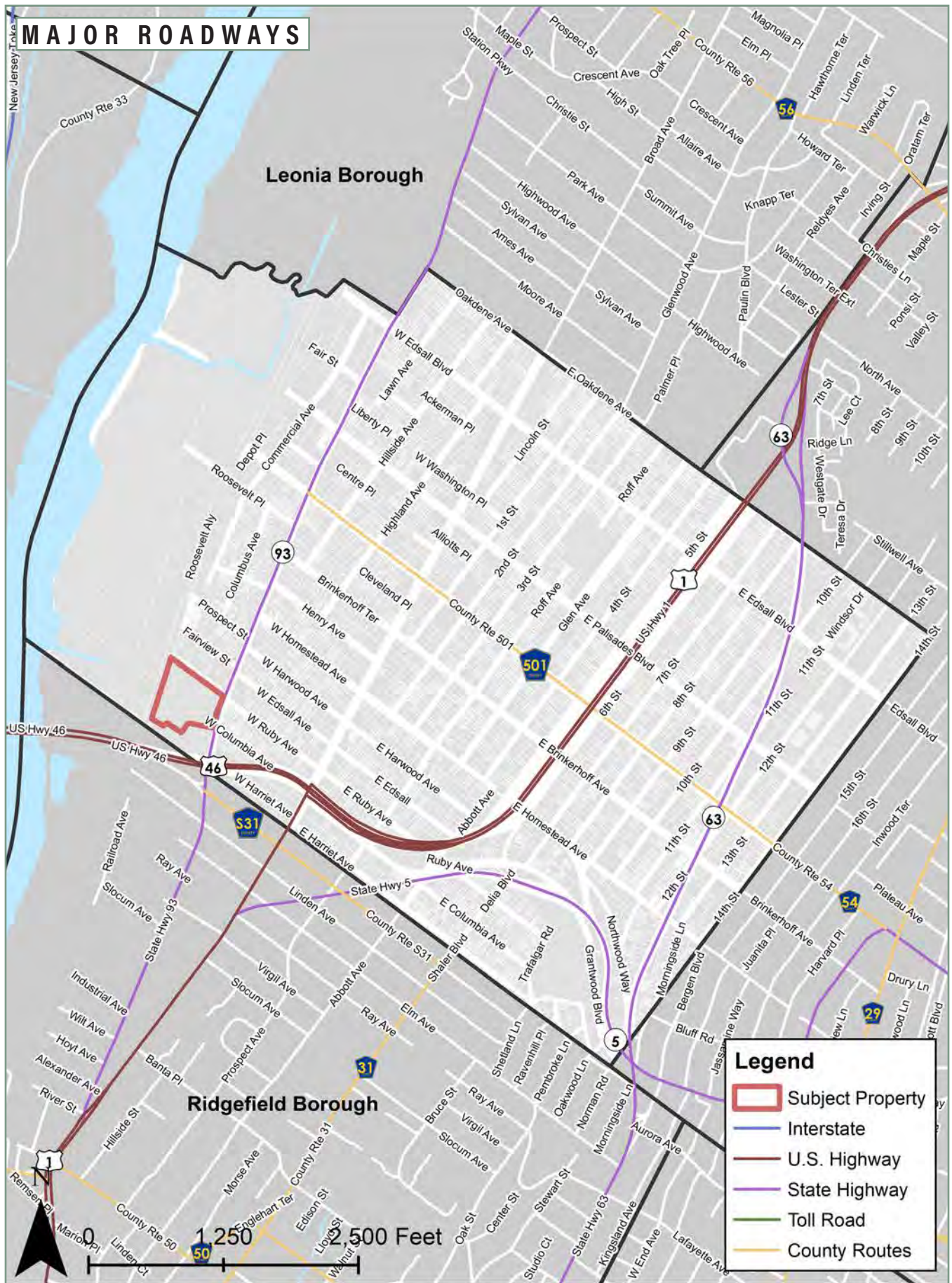
Major Commuter Roads and Circulation

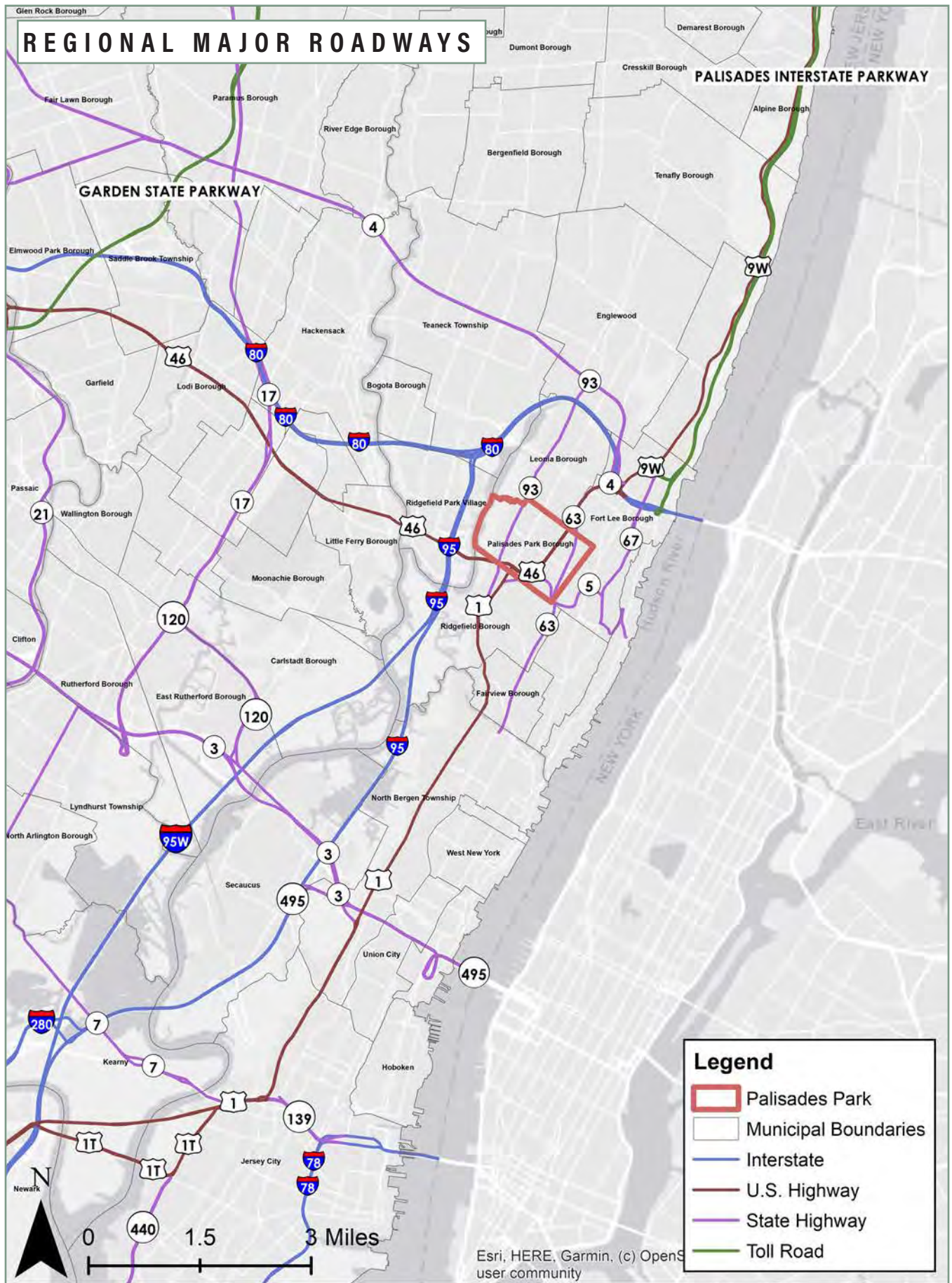
Palisades Park is well connected to the local area, sub-region, region, and beyond via the surrounding network of major roadways, listed in the chart below. This includes 3 interstate highways, 4 US routes, and 4 NJ routes. A description of the routes and their role in the region is discussed in the table on the following pages.

| Major Roadways Near Palisades Park | | | |
|-------------------------------------|-------------------|---|--|
| Roadway Name | Primary Direction | Terminuses | Role in Region |
| I-95 | N-S | Houlton, Maine -- Miami, FL | Serves a major interstate highway along the East Coast of the US. Within New Jersey, it connects the counties of Burlington, Mercer, Middlesex, Union, Essex, Hudson, and Bergen. Provides access into New York City via the I-95 extension to the George Washington Bridge. Provides access into neighboring states of Delaware, Pennsylvania, New York, Connecticut, and beyond. |
| I-80 | E-W | Teaneck, NJ -- San Francisco, CA | Serves as a major interstate highway in the US. Provides access into New York City from Bergen County, and runs through rural counties (Warren, Sussex), suburban counties (Morris), and urban counties (Passaic, Bergen). |
| Palisades Interstate Parkway | N-S | Fort Montgomery, NY -- Fort Lee, NJ | Serves as a major commuter road into New York City from Rockland and Orange Counties in NY and Bergen County in NJ. Connects with I-95, NJ 4, U.S. 1, U.S. 9, and U.S. 46 at the George Washington Bridge. |
| U.S. 9 | N-S | Champlain, NY -- Laurel, DE | Serves as a connector for New Jersey coastal towns, more urbanized areas such as Elizabeth and Jersey City, and Bergen Counties municipalities (Union City, North Bergen, Ridgefield, Palisades Park, Fort Lee) with New York City and New York State. Crosses the Hudson River at the George Washington Bridge. Runs concurrent with U.S. 1 between Woodbridge and southern New York. |
| U.S. 9W | N-S | Albany, NY -- Fort Lee, NJ | Serves as a westerly alternative to US 9, connecting Bergen County in New Jersey with New York State municipalities parallel to the Hudson River, such as Newburgh and Kingston, before ending in Albany. |
| U.S. 46 | E-W | Fort Lee, NJ -- Columbia, NJ | Serves as a connector for Northern Jersey and New York City, passing through New Jersey municipalities including Hackettstown, Netcong, Dover, Parsippany-Troy Hills, Wayne, Clifton, Ridgefield Park, Palisades Park, and Fort Lee before terminating on the George Washington Bridge. |

| Major Roadways Near Palisades Park CONT. | | | |
|--|-------------------|--|---|
| Roadway Name | Primary Direction | Terminuses | Role in Region |
| U.S. 1 | N-S | Fort Kent, ME -- Key West, FL | Serves as a connector throughout the state, passing through major cities like Trenton and New Brunswick, before merging US-9 around Woodbridge. From there, US 1-9 connects Elizabeth and Hoboken before connecting with the George Washington Bridge in Fort Lee. Provides access into New York City. |
| NJ Route 17 | N-S | Mawhwah, NJ -- North Arlington, NJ | Serves as a connector throughout Bergen County, passing through municipalities such as Rutherford, Hasbrouck Heights, Paramus, Ramsey, and Mahwah. At its northernmost end, it provides a connection to I-287 leading into Suffern, New York. |
| NJ Route 4 | E-W | Fort Lee, NJ Paterson, NJ | Serves as a connector between Bergen County and Passaic County, providing access from the George Washington Bridge to Paterson. Provides access into municipalities such as Paramus, Hackensack, Englewood, and Fort Lee. It is heavily used as a commuter, retail, and long-distance roadway. Connects with roads that lead into NYC and New York State. |
| NJ Route 93 | N-S | Englewood, NJ -- Ridgefield, NJ | Serves as a sub-regional connector between Ridgefield, Palisades Park, Leonie, and Englewood. Connects with NJ Route 4. |
| NJ Route 495 | E-W | Secaucus, NJ -- Weehawken, NJ | Serves as a connector between I-95 and the Lincoln Tunnel, providing access into New York City. |







Conclusion

Land Use Trends in Regions

The 21 Grand Avenue site is well connected to a wide range of amenities provided within the region, sub-region, and local area. The region is primarily characterized by its attractive shopping destinations, artistic and cultural experiences, entertainment and attractions, and outdoor recreational areas. These amenities draw in visitors from Bergen County, as well as neighboring counties in New Jersey and New York State.

The sub-region has a high number of fitness facilities, outdoor recreational areas, artistic and cultural experiences and education, and programs that serve K-12 students. As we zoom into the sub-region, we see that the amenities begin to closely reflect the demographics of the area, with a significant presence of amenities such as martial arts studios, cultural facilities dedicated to preserving and presenting traditional Korean culture, and specialty grocery stores selling Asian food and goods.

In terms of commercial development, the local area itself has a large number of restaurants and bars, primarily along the Broad Avenue corridor which serves as the Borough's commercial, shopping, and dining area. There are also a considerable number of beauty salons and spas, professional service offices, and healthcare providers in this area. The least occurring amenities in the local area are shopping destinations, hotels and inns, community facilities and services, and outdoor recreational areas. Overall, however, the dominant land use within the local area and across Palisades Park is one- and two-family housing.

Assets and Opportunities Available for Development of Subject Property

The 21 Grand Avenue site has a desirable location along I-80, with easy and quick access to surrounding municipalities and throughout Palisades Park. While the current uses on the site contribute to the local area's professional office space inventory—which

seems to be limited to just a few key spots throughout the Borough—there are other ways in which the site could be developed to fill some gaps within the community's amenities. Refocusing the use of the site to more active commercial uses, such as dining, entertainment, and shopping, has the potential to not only enhance the quality of life of the immediate community, but also provide Palisades Park with a new destination that has a regional draw.

When considering the specific uses that could be developed on site, it's important to analyze what is missing in the local area. Although Palisades Park has commercial activity along Broad Avenue, this corridor is structured linearly and does not have a centric plaza or common space to pull the community together. Furthermore, the number of community facilities within the Borough are quite limited. This is one of the top needs that the development of the site could provide for the community: a central area where the community can gather for events, artistic and cultural experiences, educational programs, or more simply for shopping, dining, and entertainment. There seems to be an emphasis within the sub-region and region on fitness activity, cultural preservation, and educational enhancement programs for K-12 students. The development of a central green or plaza on the site could easily be leveraged to provide specialty services such as yoga on the green, cultural family days that feature local organizations, or food festivals.

The Broad Avenue corridor has a large presence of local, small businesses that provide unique and niche shopping and dining opportunities but is lacking larger-scale retail. The site should be developed to include regional shopping and dining opportunities that enhance—but do not replace—the stores situated along Broad Avenue. This could include compact versions of big box stores, such as a small-format Target, or nationally-recognized stores with focuses in fashion, home and cooking, and technology. The site could follow a similar dining model to that of the Shops at Riverside, which brand their dining section as "New

Jersey's Restaurant Row". The site could focus on creating a Bergen County Restaurant Row, celebrating the diverse flavor palettes of the local area and sub-region. This retail gap also broadly applies to grocery stores in Palisades Park. With just one full-service grocery store in the Borough, it would be beneficial for the community to have another option in the Borough.

Furthermore, the site could be used to provide entertainment opportunities, which are limited within the local and sub-regional area. There are currently no facilities in the sub-regional and local areas that provide modern entertainment such as axe throwing, escape rooms, or virtual reality arcades. Even traditional forms of entertainment, such as bowling and movie theaters, are not very common in the sub-region and local area. Incorporating at least one modern entertainment option into the site would be beneficial for surrounding communities.

Lastly, the local area would also benefit from the development of new living and lodging options. The land uses within a half-mile of the site include 79.6% one- and two-family residential and just 2.8% apartment housing. This is a considerable gap within the local area, where low-density residential has historically been favored over multi-family housing. Similarly, the local area could benefit from a new hotel or inn. While there are a handful of options within the sub-region, there is just 1 hotel in the local area. The site could provide an alternative lodging option in order to provide a more varied mix of hotels in terms of quality, price point, and length of stay.

How Proposed Uses will Enhance and Support the Surrounding Community

The described potential uses of the site above suggest the development of a mixed-use center with retail and dining, entertainment, housing and lodging, and opportunities for community gathering. Such a development would have the potential to enhance the quality of life of the local community through the

provision of needed amenities. A mixed-use center at the 21 Grand Avenue site would provide a missing community gathering destination, where families, youth, and adults could have a safe and nearby space to spend time together. The site would benefit from the asset of being situated in a diverse community, which would open the opportunity for collaboration with local businesses and focused cultural celebrations that represent the community.

On a broader scale, such a development could also draw in a regional and sub-regional audience, generating revenue for the Borough and creating jobs for the local market. Having such a center within the local area could also help promote a more localized, circular economy for the area and retain the community's spending power. This development could also provide a more balanced and varied housing makeup in the local area through the provision of multi-family apartments, potentially with an affordable set-aside.

A modern, mixed-use development at the 21 Grand Avenue site presents a keen opportunity to enhance the local area, and provide a flourishing center of economic and communal activity that benefits the areas evaluated within this report and beyond.

Beyond the economic benefits of redeveloping the site, the owners of 21 Grand Avenue, the LEEMS Corporation, have been part of the Palisades Park community for over 20 years. During this time, they have successfully owned, managed, and operated properties and businesses throughout the Borough. They are residents of Palisades Park and have supported and worked with other local business owners to continuously strive for community-focused development. The goal of the redevelopment effort is to bring a center of activity to Palisades Park that will serve current and future residents, celebrate the Borough's diversity, introduce new and exciting retail and recreational opportunities, and create a cornerstone project that the community embraces.

DEVELOPMENT ANALYSIS

Introduction

The Development Analysis investigates construction and demolition trends for Palisades Park Borough (the “Borough”). The State of New Jersey Department of Community Affairs (DCA)’s “Building Permits: Yearly Summary Data” and “Demolition Permits Yearly Summary Data” formulate the basis for the analysis. Yearly data between 2000 and 2022 are presented and considered along with the most recent information from May of 2023.

Local construction officials issue building permits for new construction, additions, and alterations. Permits for additions authorize work that adds space to an existing structure, while alterations also are for work on existing buildings, but no new space is added. Examples of alterations include tenant fit-ups, new roofs, and repairs to existing structures. A demolition permit authorizes the removal of an existing building (i.e. residential or nonresidential structure). Per the DCA’s standards, dwelling units (i.e. house or apartment), are reported in the number of dwellings lost, while nonresidential demolitions are reported by the number of demolition permits issued.

Through its housing options, the proposal for 21 Grand Avenue will add to the Borough’s ongoing residential development. However, its multifamily proposal with mixed-use programming will diverge from the mostly 1&2 Family housing units built between 2000 and 2023. The 21 Grand Avenue site will attract residents and visitors alike to its restaurants, shops, and grocery options. Areas programmed for wellness, recreation, family entertainment, and other amenities will establish new, sustainable methods of economic and social development. The proposed hotel will be the first one constructed in Palisades Park in nearly 24 years. The 21 Grand Avenue proposal’s affordable units, long-term stay options, and corporate housing opportunities allow the Borough to welcome and accommodate a more inclusive demographic.

Residential

Between 2000 and May of 2023, 2,465 residential units were authorized by building permit within Palisades Park. During the same period, permits were issued for the demolition of only 746 housing units, resulting in a net growth of 1,719 units, signifying the residential growth the Borough has experienced over the last two decades. As discussed in the Demographics section of this report, the population of Palisades Park has grown over 18% since 2000, indicating the need for additional housing units.

While the majority of permits have been issued for one- and two-family development (1,449), there have been years where the Borough saw an influx in multifamily development, specifically in 2003, 2006, and 2019, during which the number of multifamily units authorized exceeded 50. However, the number of permits issued for multifamily units (520) represents only 21% of the overall number. Given the continued population growth within the Borough, and its current built-out nature, there will be little land left to continue the trend of one- and two-family construction while still allowing for growth. Multifamily development will likely become a more viable option if Palisades Park continues its upward population trajectory.

Multifamily development has seen almost no demolition, as only one unit can be attributed to a demolition permit, which was issued in 2004.

Mixed-use building permits have been rare for the Borough, with only 5 units authorized through permits in nearly 24 years. Similarly, there have been very few demolition permits issued: one in 2007.

Tables representing permits issued for new residential units and for the demolition of residential units can be found on the following pages.

| Housing Units AUTHORIZED by Building Permits, Palisades Park, 2000 - 2023 | | | | |
|--|-------------------------|--------------------|------------------|--------------------|
| Year | 1 & 2 Family | Multifamily | Mixed Use | Total Units |
| 2000 | - | - | - | 146 |
| 2001 | - | - | - | 122 |
| 2002 | - | - | - | 117 |
| 2003 | - | - | - | 106 |
| 2004 | 127 | 204 | 0 | 331 |
| 2005 | 203 | 30 | 0 | 233 |
| 2006 | 132 | 54 | 1 | 187 |
| 2007 | 70 | 7 | 1 | 78 |
| 2008 | 34 | 1 | 1 | 36 |
| 2009 | 18 | 2 | 0 | 20 |
| 2010 | 47 | 0 | 0 | 47 |
| 2011 | 54 | 5 | 0 | 59 |
| 2012 | 79 | 22 | 0 | 101 |
| 2013 | 68 | 0 | 0 | 68 |
| 2014 | 74 | 37 | 0 | 111 |
| 2015 | 68 | 22 | 0 | 90 |
| 2016 | 73 | 21 | 0 | 94 |
| 2017 | 75 | 24 | 0 | 99 |
| 2018 | 86 | 0 | 0 | 86 |
| 2019 | 66 | 78 | 0 | 144 |
| 2020 | 44 | 0 | 2 | 46 |
| 2021 | 46 | 0 | 0 | 46 |
| 2022 | 51 | 13 | 0 | 64 |
| 2023 (Year to Date, as of May) | 34 | 0 | 0 | 34 |
| TOTAL | 1,449 | 520 | 5 | 2,465 |

| Housing Units DEMOLISHED by Building Permits, Palisades Park, 2000 - 2023 | | | | |
|--|-------------------------|--------------------|------------------|--------------------|
| Year | 1 & 2 Family | Multifamily | Mixed Use | Total Units |
| 2000 | - | - | - | 53 |
| 2001 | - | - | - | 50 |
| 2002 | - | - | - | 32 |
| 2003 | - | - | - | 24 |
| 2004 | 48 | 1 | 0 | 49 |
| 2005 | 90 | 0 | 0 | 90 |
| 2006 | 52 | 0 | 0 | 52 |
| 2007 | 21 | 0 | 1 | 22 |
| 2008 | 17 | 0 | 0 | 17 |
| 2009 | 13 | 0 | 0 | 13 |
| 2010 | 23 | 0 | 0 | 23 |
| 2011 | 24 | 0 | 0 | 24 |
| 2012 | 28 | 0 | 0 | 28 |
| 2013 | 34 | 0 | 0 | 34 |
| 2014 | 39 | 0 | 0 | 39 |
| 2015 | 29 | 0 | 0 | 29 |
| 2016 | 0 | 0 | 0 | 0 |
| 2017 | 0 | 0 | 0 | 0 |
| 2018 | 41 | 0 | 0 | 41 |
| 2019 | 34 | 0 | 0 | 34 |
| 2020 | 24 | 0 | 0 | 24 |
| 2021 | 22 | 0 | 0 | 22 |
| 2022 | 28 | 0 | 0 | 28 |
| 2023 (Year to Date, as of May) | 18 | 0 | 0 | 18 |
| TOTAL | 585 | 1 | 1 | 746 |

Non-Residential

From 2000 to 2023, building permits were issued for 1,586,745 square feet of non-residential construction. The Department of Community Affairs provides data for non-residential development broken down into three categories: Office, Retail, and "Other." Of the 1,586,745 square feet, 356,032 square feet were for office development. No building permits were issued during this period for retail only.

The remaining 1,230,713 square feet are attributed to the "Other" category that is further broken down into various classes and subcategories. Most "other" development was for "multifamily/dormitories." It's noted that in this instance "Multifamily/Dormitories" accounts for apartments, dormitories, and other multifamily houses of three units or more. Additional development under "Other" in Palisades Park includes social gathering places and institutional buildings.

| Permits Issued for Non-Residential Construction by Square Feet: 2000-2023 Palisades Park | | | | |
|---|----------------|----------|------------------|------------------|
| Year | Office | Retail | Other | Total |
| 2000 | 0 | 0 | 48,002 | 48,002 |
| 2001 | 0 | 0 | 43,527 | 43,527 |
| 2002 | 20,028 | 0 | 79,809 | 99,837 |
| 2003 | 53,480 | 0 | 57,958 | 111,438 |
| 2004 | 102,662 | 0 | 468,127 | 570,789 |
| 2005 | 0 | 0 | 65,171 | 65,171 |
| 2006 | 2,000 | 0 | 120,890 | 122,890 |
| 2007 | 34,972 | 0 | 20,472 | 55,444 |
| 2008 | 72,400 | 0 | 7,457 | 79,857 |
| 2009 | 0 | 0 | 7,038 | 7,038 |
| 2010 | 28,944 | 0 | 0 | 28,944 |
| 2011 | 13,819 | 0 | 15,034 | 28,853 |
| 2012 | 0 | 0 | 36,912 | 36,912 |
| 2013 | 0 | 0 | 0 | 0 |
| 2014 | 15,575 | 0 | 36,390 | 51,965 |
| 2015 | 2 | 0 | 34,425 | 34,427 |
| 2016 | 0 | 0 | 30,003 | 30,003 |
| 2017 | 5,355 | 0 | 52,164 | 57,519 |
| 2018 | 0 | 0 | 1,659 | 1,659 |
| 2019 | 0 | 0 | 89,216 | 89,216 |
| 2020 | 6,795 | 0 | 4 | 6,799 |
| 2021 | 0 | 0 | 0 | 0 |
| 2022 | 0 | 0 | 16,455 | 16,455 |
| 2023 (Year to Date, as of May) | 0 | 0 | 0 | 0 |
| TOTAL | 356,032 | 0 | 1,230,713 | 1,586,745 |

The below table provides the breakdown for the "Other" category of permits. It is noted that "A-1" includes theaters and concert halls, and "Institutional" includes buildings for people who suffer from physical limitations because of age or health; buildings for people detained for penal or correction purposes. Includes: supervised residential homes for six or more people (group I-1); medical and nursing-care facilities (I-2); jails, reformatories, and asylums (I-3); and day care for six or more occupants (I-4).

| Permits Issued for "Other" Non-Residential Construction by Square Feet: 2000-2023 Palisades Park | | | | |
|--|--------------|-----------------------------|---------------|------------------------------------|
| Year | A-1 | Multifamily/ Dormitories | Institutional | Signs, Fences, Utility, & Misc. |
| 2000 | 0 | 48,002 | 0 | 0 |
| 2001 | 0 | 43,527 | 0 | 0 |
| 2002 | 0 | 79,809 | 0 | 0 |
| 2003 | 0 | 57,958 | 0 | 0 |
| 2004 | 0 | 468,127 | 0 | 0 |
| 2005 | 0 | 65,171 | 0 | 0 |
| 2006 | 8,754 | 112,136 | 0 | 0 |
| 2007 | 0 | 20,472 | 0 | 0 |
| 2008 | 0 | 7,457 | 0 | 0 |
| 2009 | 0 | 7,038 | 0 | 0 |
| 2010 | 0 | 0 | 0 | 0 |
| 2011 | 0 | 15,034 | 0 | 0 |
| 2012 | 0 | 36,912 | 0 | 0 |
| 2013 | 0 | 0 | 0 | 0 |
| 2014 | 0 | 36,390 | 0 | 0 |
| 2015 | 0 | 34,424 | 0 | 1 |
| 2016 | 0 | 30,002 | 0 | 1 |
| 2017 | 0 | 52,164 | 0 | 0 |
| 2018 | 0 | 1 | 1,658 | 0 |
| 2019 | 0 | 89,216 | 0 | 0 |
| 2020 | 0 | 4 | 0 | 0 |
| 2021 | 0 | 0 | 0 | 0 |
| 2022 | 0 | 16,455 | 0 | 0 |
| 2023 (Year to Date, as of May) | 0 | 0 | 0 | 0 |
| TOTAL | 8,754 | 1,220,299 | 1,658 | 2 |

THIS PAGE INTENTIONALLY LEFT BLANK

FISCAL IMPACT ANALYSIS

Introduction

This Fiscal Impact Analysis examines the mixed-use development proposed for 21 Grand Avenue (Block 505, Lot 1). The proposed development will contain 247 residential units, 113,753 square feet of retail space, and 76,622 square feet of hotel space. Of the 247 residential units, 20% (49 units) will be reserved for affordable housing. Of these 49 units, a maximum of 20% (9 units) are permitted to be one-bedroom and a minimum of 20% (10 units) must be three-bedroom. As such, the proposed development will create 10 affordable one-bedroom units, 30 affordable two-bedroom units, and 10 affordable three-bedroom units.

The net fiscal impact of the proposed development is estimated using an economic model known as the “Per Capita Method” which is based upon current municipal and school district budgets. For purposes of this report, only the portion of the municipal and school district budgets associated with the local tax levy are considered on the cost side. Revenues are not analyzed at this point because it is premature to consider the potential revenue to the Borough until a pro forma is reviewed and a PILOT application contemplated. All

expenditures and revenues associated with non-tax sources such as state aid and grants, among others, are not considered with this analysis. As part of the future discussions with the Borough, municipal hotel motel occupancy tax may be considered and analyzed.

The purpose of this report is to determine the approximate costs associated with the municipal and school district tax levies generated by the proposed development and eventually the cumulative fiscal impact of the development on the Borough of Palisades Park.

Fiscal Impact Analysis Methodology

The methodology used to determine the projected fiscal impact of these projects is the “Per Capita Method.” This method is a commonly accepted method that is suitable for analyzing individual developments. The process is taken from the “Development Impact Assessment Handbook” published by the Urban Land Institute. The method determines current public service costs on a per unit basis (i.e. per pupil for school district costs and per capita for municipal

Table 1 – Development Summary (Residential Component)

| Unit Type | Market Rate Units | Affordable Units | Total Units |
|--------------|-------------------|------------------|-------------|
| Studio + D | 36 | 0 | 36 |
| Studio | 35 | 0 | 35 |
| 1 BR | 71 | 9 | 80 |
| 1 BR + D | 36 | 0 | 36 |
| 2 BR | 20 | 30 | 50 |
| 3 BR | 0 | 10 | 10 |
| TOTAL | 198 | 49 | 247 |

Table 2 – Development Summary (Non-Residential Component)

| Business Type | # of Square Feet | # of Units |
|---------------|------------------|------------|
| Retail | 113,753 | - |
| Hotel | 76,622 | 107 |

costs). This method is based on demographic and municipal finance data that is readily available and is a simple and easily understood method of determining the potential fiscal impact of a development.

In this report, the portion of the municipal budget associated with the local tax levy for municipal purposes is used to determine per resident and per employee costs. There are other sources of revenue that contribute to the municipal budget and the associated costs, but this analysis assumes these figures will remain proportional.

Cost Parameters

Table 3 outlines the cost parameters for this fiscal impact analysis based on the 2022 Bergen County Abstract of Ratables, which contains the tax levy for municipal purposes and the details on the number of parcels and the assessed value of parcels in the Borough. These numbers are used to determine the share of local expenditures associated with residential and non-residential properties. Palisades Park District's User Friendly Budget for 2023-24 provides data on the number of pupils and the total school budget expenditures per pupil within the Borough.

Municipal Budget

The estimated share of the tax levy for municipal purposes associated with residential expenditures is based on the proportion of the Borough's land devoted to residential uses and the proportion of the assessed value associated with residential uses. Approximately 92% of the Borough's parcels are residential properties and approximately 83% of the Borough's assessed value is attributed to residential parcels. The accepted method of deriving the share of municipal expenditures associated with residential uses is to take the mean of the percentage of total parcels and the total assessed value. Based on this calculation, approximately 88% of municipal expenditures are associated with residential uses; the remainder is associated with non-residential uses. This figure is then divided by Borough population to determine the costs per capita

for residents. The estimated expenditure of the local tax levy for municipal purposes is approximately \$839 per resident. The remaining municipal expenditures associated with non-residential uses are then divided by the number of employees working within the Borough to determine the costs per capita for workers. The estimated expenditure of the local tax levy for municipal purposes is approximately \$573 per worker.

School Budget

For the purposes of this report, the impact of additional students generated by the proposed development is evaluated based on the local tax levy, which is approximately \$15,531 per student. As with the municipal budget, all costs and revenues associated with non-tax sources are assumed to be proportional and are not considered as part of this analysis.

Development Costs

The costs associated with the proposed development are calculated using the cost parameters obtained from the 2022 Bergen County Abstract of Ratables and the school district budget. In New Jersey, a standard reference used for fiscal impact analysis and population generation associated with residential development is "Who Lives in New Jersey Housing? Updated New Jersey Demographic Multipliers: The Profile of Occupants of Residential Development in New Jersey" (2018) by Alexandru Voicu and David Listokin, et al. The residential multipliers are based on research and are broken into different housing types (i.e., attached, detached, etc), tenure (owner vs. renter) and housing values (market rate above median vs. affordable), and their observed population generation.

The potential addition of employees to the Borough for the non-residential component of the development is projected using two sources: the 2006 edition of "Who Lives in New Jersey Housing?" and the US Energy Information Administration "Commercial Buildings Energy Consumption Survey (CBECS)." ¹

1. <https://www.eia.gov/consumption/commercial/data/2012/bc/cfm/pba2.php>

| Table 3 – Fiscal Impact Parameters | |
|--|-----------------|
| 1. Parcel Analysis* | |
| # of Residential (Class 2 & 4C) Parcels | 3,919 |
| Total # of Parcels (Class 1 - 4C) | 4,248 |
| Percent of Parcels that are Residential | 92.26% |
| 2. Property Value Analysis* | |
| Total \$ of Residential (Class 2 & 4C) Parcels | \$2,877,907,800 |
| Total \$ of Parcels (Class 1 - 4C) | \$3,467,855,500 |
| Percent of Property Value that is Residential | 82.99% |
| 3. Share of Residential Expenditures* | |
| Estimated Share of Residential (Average of 1 and 2) | 87.62% |
| 4. Total Municipal Expenditures* | |
| Total Municipal Budget | \$19,253,402 |
| Est. Residential Share of Municipal Budget | \$16,870,147.62 |
| Est. Non-Residential Share of Municipal Budget | \$2,383,254.38 |
| 5. Municipal Cost per Resident | |
| 2022 Municipal Population** | 20,106 |
| 2022 Municipal Property Tax Supported Cost Per Resident | \$839.06 |
| 6. Municipal Cost per Worker | |
| 2023 Local Employment*** | 4,158 |
| 2022 Municipal Property Tax Supported Cost per Worker | \$573.17 |
| 7. Municipal Cost per Pupil | |
| 2022 Total School Enrollment**** | 1,768 |
| Actual 2022 Cost per Pupil (As Indicated in School Budget)**** | \$15,531.00 |

*NJ Department of Community Affairs

**US Census Quickfacts, Palisades Park Borough, New Jersey

***ESRI Business Analyst - Data Axle Population Forecasts

****Palisades Park School District

Residential

The 2018 New Jersey Demographic Multipliers report contains regional data, but the statewide data offers a more fine-grained analysis of housing types and tenure and offers a larger sample size. For this report, three tables are used to determine the number of residents and school aged children for each unit type (shown in Table 4). There are multipliers for total residents living in market rate units in buildings with greater than 50 units, multipliers for total school aged children in market rate units in buildings with greater than 50 units, and multipliers for total residents and total school aged children in multifamily affordable housing units. This report uses the total number of school children, rather than the number of public-school children, to provide a slightly more conservative analysis.

| Unit Type | Total Population | Total Students |
|--|------------------|----------------|
| Studio Market <i>(Multifamily 50+ Units, Rent - All Values)</i> | 1.392 | 0.02 |
| 1-BR Market <i>(Multifamily 50+ Units, Rent - All Values)</i> | 1.392 | 0.02 |
| 2-BR Market <i>(Multifamily 50+ Units, Rent - All Values)</i> | 2.243 | 0.02 |
| 1-BR Affordable <i>(Multifamily 5+ Units, Rent)</i> | 1.392 | 0.088 |
| 2-BR Affordable <i>(Multifamily 5+ Units, Rent)</i> | 2.511 | 0.439 |
| 3-BR Affordable <i>(Multifamily 5+ Units, Rent)</i> | 3.591 | 1.229 |

The following tables show the number of residents and the number of school aged children generated by each development based on the unit type and the appropriate multipliers. The multipliers differentiate between “school-aged” children and “public school” children. For purposes of this analysis, the larger multiplier for “school-aged” children is used to present a more conservative analysis. The costs associated with the population are based on the municipal cost of services associated with residential development and the cost per pupil is based on the municipal tax levy in the school budget.

| Project Information | | Project-Generated Population | | Project-Generated Costs | |
|--------------------------|------------|------------------------------|-----------|-------------------------|---------------------|
| Unit Type | # of Units | Residents | Pupils | Residents | Pupils |
| Market Rate Units | | | | | |
| Studio + D | 36 | 50 | 1 | \$41,953.02 | \$15,531.00 |
| Studio | 35 | 49 | 1 | \$41,113.96 | \$15,531.00 |
| 1-BR | 71 | 99 | 1 | \$83,066.98 | \$15,531.00 |
| 1-BR + D | 36 | 50 | 1 | \$41,953.02 | \$15,531.00 |
| 2 BR | 20 | 45 | 3 | \$37,757.72 | \$46,593.00 |
| Affordable Units | | | | | |
| 1-BR | 9 | 13 | 1 | \$10,907.98 | \$15,531.00 |
| 2-BR | 30 | 75 | 13 | \$62,929.53 | \$201,903.00 |
| 3-BR | 10 | 36 | 12 | \$30,206.17 | \$186,372.00 |
| Total | | | | | |
| ALL UNITS | 247 | 417 | 33 | \$349,888.17 | \$512,523.00 |

Non-Residential

The non-residential cost impact for the municipality is generated based on the per capita expenditure per worker in the Borough. The 2006 NJ employment estimation numbers are approximately double the 2012 EIA CBECS numbers. Table 6 shows the multipliers associated with general retail and hotel / general lodging. The CBECS also has a separate category for "Food Service." A future iteration of this analysis could take a more fine-grained approach to the potential employment generation.

Both multipliers are more than a decade old and reflect pre-COVID conditions. The following analysis uses the mid-point between the multipliers to take a middle of the road view between the more conservative 2006 numbers and the lesser 2012 numbers.

The project-generated number of workers is derived by multiplying the square footage of the non-residential land use by the multipliers contained in Table 6. The mid-point between the values is used as explained above. The projected number of workers is then multiplied by the per capita municipal cost of \$573.17 per worker to generate the projected cost.

| Table 6 – Multipliers for Non-Residential Development | | | |
|---|--------------------------------|-----------------------------------|---|
| Business Type | Workers per 1,000 SF (2006 NJ) | Workers per 1,000 SF (2012 CBECS) | Midpoint between 2006 NJ and 2012 CBECS |
| Retail (General) | 1.67 | 0.83 | 1.25 |
| Hotel | 0.79 | 0.39 | 0.59 |
| Food Service | - | 1.76 | - |

| Table 7 – Development Costs – Non-Residential | | | |
|---|----------------|-------------------------------|-------------------------|
| Project Information | | Project-Generated Population* | Project-Generated Costs |
| Business Type | # of SF | Workers | Workers |
| Retail | 100,868 | 126 | \$72,219.42 |
| Hotel | 76,622 | 46 | \$26,365.97 |
| Food Hall | 12,885 | 23 | \$13,182.91 |
| TOTAL | 190,375 | 195 | \$111,768.30 |

*The project-generated population is assumed to be the mid-point of the 2006 NJ data and 2012 EIA data, which diverge substantially.

Municipal Cost Summary

The total estimated cost to the Borough of Palisades Park includes a line item for costs potentially accrued by the municipality for the general provision of services to residents and non-residential uses in the municipality and a separate line item for impact on the school district budget. Based on the best available information to estimate the number of new residents, school children, and workers, the development will cost the municipality approximately \$458,000 per year, and the school district approximately \$513,000 per year.

Since the analysis does not consider the existing cost of services that are provided to the non-residential development on the subject property, it can be assumed to be a conservative calculation.

A future analysis of revenues will be considered to balance the anticipated cost to the Borough with the increase in ratables that will result in a substantially higher tax levy and/or PILOT maintenance charge. While not quantified yet in this report, a basic estimate of the potential municipal revenue demonstrates that the project will generate a surplus for the Borough.

| Table 8 – Annual Costs | | | |
|---|-----------|-----------------|-----------|
| | Municipal | School District | Total |
| Residential Component | | | |
| Added Costs | \$349,888 | \$512,523 | \$862,411 |
| Non-Residential Component | | | |
| Added Costs | \$108,330 | \$0 | \$108,330 |
| Total (Residential and Non-Residential Components) | | | |
| Added Costs | \$458,218 | \$512,523 | \$970,741 |

REVIEW OF EXISTING PLANNING DOCUMENTS

The following section provides a review of existing planning documents within the Borough as well as the neighboring communities of Ridgefield, Ridgefield Park, Leonia, and Fort Lee. Regional planning documents are also considered from entities including NJ Transit, Bergen County Together North Jersey, and the North Jersey Transportation Planning Authority. While zoning predominantly happens on a local level in New Jersey, adjacent and regional planning efforts can have implications on local land and development projects. A review of these documents and efforts can provide valuable insight into local and regional land use trends and context for municipal planning initiatives.

Palisades Park Documents

This Report notes that, with the exception of Stormwater Management Plans the Borough of Palisades Park has not updated their Master Plan documents since 2000. While much of the data in those plans will be predominately out of date as it relates to modern conditions, it's relevant to take note of those documents' analysis and recommendations and identify relevant consistencies with 21 Grand's proposal.

Palisades Park Master Plan Housing Plan Element (2000)

In 1990, the Borough's Fair Share obligation was 222 units; by 1994 due to COAH reductions in obligations and a judge trial, the total calculated need became 28 units. Property considered appropriate inclusionary housing included the "Rosenshein Tract" along portions of Grand Avenue and Broad Avenue. Additional vacant land in the eastern portion of the Borough, along Interstate 46, is noted in this Plan Element as another potential section to meet established obligations.

The Rosenshein Tract was designed to accommodate 204 units in the early 2000s. At that time, developers were to either construct units or provide \$10,000 per affordable unit to be used for rehabilitation of existing units.

- An assemblage of lots totaling 16.45 acres in size, is the largest vacant land parcel of land in Palisades Park. This site is divided into three parcels by the presence of an extensive freshwater wetland that runs through the center of the tract from north to south. The resulting breakdown of property is as follows:
 - One wetland site of 9.95 acres
 - Two uplands sites
 - » 2.58-acres in the southwest corner of the tract on the western side of the of block bounded by Twelfth and Thirteenth Streets, Edsall and Palisades Boulevards, all of which are unimproved in this area. (140 units)
 - » 1.06-acres in the northeast corner of the block bounded by Thirteenth and Fourteenth Streets, Edsall and Palisades Boulevards, all of which are unimproved in this area. (64 units)

Relevance to 21 Grand Avenue

The 21 Grand Avenue project site has always been within the M-1 Industry District and has had no previous participation in an affordable housing obligation. Pursuant to the Judge Jacobson Opinion, it is likely the Borough currently has a Prospective Need obligation of over 400 affordable units. At this point, it is unclear what a path forward for the Borough will be in terms of its affordable obligation, but the project site at 21 Grand Avenue will be able to contribute to any future need the Borough is assigned.

Palisades Park Master Plan Reexamination Report (2000)

Major Problems and Objectives Relating to Land Development in Palisades Park at the Time of the 1993 Master Plan

- Development Pattern
 - Palisades Park is nearly fully developed and is characterized by mature residential

neighborhoods, a relatively compact commercial district, and a distinct industrial area. To maintain the Borough's uniform land use arrangement, the following issues were identified:

- » Need to reinforce boundaries between residential and non-residential growth, particularly at the edge of commercial areas encroaching upon residential areas.
- » Desire to retain the detached single- and two- family residential community character while identifying areas that can be redeveloped to serve residents' changing needs.

Extent to which Problems and Objectives have been Reduced or have Increased since 1993

- Development Pattern
 - The western industrial area of the Borough has a varied character that likely will continue to change. The northernmost stretch of the M-1 District along Commercial Avenue consists of older buildings located close to the street with parking provided along the road and no curbs.
 - The other sections of the M-1 District that are still primarily industrial are an area to the west side of the railroad south of Roosevelt Street and an area between Fairview Street, Grand Avenue, and the southern corner of the Borough.
 - The M-1 District on the west side of Commercial Avenue between West Central Boulevard and the Borough Department of Public works facility has a mix of industrial and commercial with some residential uses.

Specific Changes Recommended for the Master Plan for Development Regulation

- The M-1 Industrial District should be examined to determine possible changes that would enhance areas with existing stable industrial uses while encouraging productive reuse

of areas that are for other purposes. For example, the central portion of the M-1 District roughly between West Palisades Boulevard and Roosevelt Street encompasses a new supermarket and numerous retail and office buildings. The zoning for this area should be changed from industrial to commercial either through outright rezoning or as a permitted conditional use.

Relevance to 21 Grand Avenue

The development pattern of Palisades Park remains largely the same since the 2000 Master Plan Reexamination Report, leaving room for improvements and modernization to the site to serve the Borough's changing needs.

Additionally, several goals listed within the 2000 Reexamination Plan are still relevant to the 21 Grand Avenue project. The Plan advocates for separating "incompatible land uses," and alludes to a desire to explore the potential of mixed-use programming.

- **Goal 2:** To ensure that any prospective development and/or redevelopment is responsive to the Borough's environmental features and can be accommodated within the community's infrastructure development.
- **Goal 4:** To provide a variety of housing types and densities and balanced housing supply, in appropriate locations to serve the Borough and region.
- **Goal 6:** To preserve and enhance the Borough's commercial areas by defining their functional role in the Borough and enhancing the quality of life within the commercial center through an appropriate mixture of activities and provide suitable parking facilities to serve the businesses in the commercial district.

Palisades Park Municipal Stormwater Management Plan (2005)

Prepared by Neglia Engineering Associates on March 30, 2005, this Municipal Stormwater Management Plan (MSWMP) presents the official strategy for the Borough to address stormwater-related impacts.

The goals of the MSWMP are as follows:

- Reduce flood damage, including damage to life and property;
- Minimize, to the extent practical, any increase in stormwater runoff from any new development;
- Reduce soil erosion from any development or construction project;
- Assure the adequacy of existing and proposed culverts and bridges, and other in-stream structures;
- Maintain groundwater recharge;
- Prevent, to the greatest extent feasible, an increase in nonpoint pollution;
- Maintain the integrity of stream channels for their biological functions, as well as for drainage;
- Minimize pollutants in stormwater runoff from new and existing development to restore, enhance, and maintain the chemical, physical, and biological integrity of the waters of the state, to protect public health, to safeguard fish and aquatic life and scenic and ecological values, and to enhance the domestic, municipal, recreational, industrial, and other uses of water; and
- Protect public safety through proper design and operation of stormwater basins.

Information regarding stormwater management around Overpeck Creek in the Borough remains relevant to the 21 Grand Avenue proposal, as this site sits directly across from the Creek's extensive park network.

- The Borough of Palisades Park is located within the Hackensack and Pascack Watershed Management Area (WMA5). In addition, there are two HUC14s within the Borough. They are as follows:
 - 02030103180040 – Overpeck Creek
 - 02030103180050 – Hackensack River (Bellmans Creek to Fort Lee Road)
- Overpeck Creek is not categorized as a Category One (C-1) Stream by the NJDEP. This watercourse does not flow to a reservoir utilized for drinking water.
- The Overpeck Creek is moderately impaired based on AMNET (Ambient Macroinvertebrate Network) data. Water quality chemical data [shows] that the instream water quality constituent frequently exceed the state's criteria. This means that [the] NJDEP is required to develop a Total Maximum Daily Load (TMDL) for these pollutants for each waterway. It is on Sublist 3 for Benthic Macroinvertebrates

Palisades Park Stormwater Management Report (2020)

Appendix B of the Report from Matrix New World Engineering, Land Surveying, and Landscape Architecture, P.C., revised June 10, 2020, contains a web soil survey around the 21 Grand Avenue project proposal site. The soil survey declared the project site as "UR" or urban land.

Across from the project proposal, where the current 21 Golf Range exists and into the greenery along Overpeck Creek, the hydrologic soil is classified as "UdoB," or Udorthents, organic substratum, with 0 to 8 percent slopes. Given a Group D rating, these define soils having a very slow infiltration rate (high runoff potential) when thoroughly wet. These consist chiefly of clays that have a high shrink-swell potential, soils that have a high-water table, soils that have a claypan or clay layer at or near the surface, and soils that are shallow over nearly impervious material. These soils have a very slow rate of water transmission.

Palisades Park Stormwater Control Amendment (2021)

Ordinance #2021-2, entitled “Stormwater Control,” has been effective as of March 23, 2021 in the Borough. This ordinance fully replaced the former Article XIX of the Code of the Borough of Palisades Park, bringing the Borough Ordinance up-to-date with NJDEP regulations as of 2021.

Relevance of Stormwater Management Documents to 21 Grand Avenue

The various stormwater management documents that have been prepared for Palisades Park will have a direct impact on 21 Grand Avenue as they not only provide valuable information and data relating to the topography of the project site, but they also support the project through the goals and objectives relating to stormwater control.

Neighboring Municipality Documents

Borough of Ridgefield

Overpeck Creek Strategic Revitalization Plan (2008)

Confirming Overpeck Creek as an area of redevelopment, this report prepared by Heyer, Gruel, and Associates was written to identify challenges and opportunities to future development of the area; it provides several development scenarios that can serve as a catalyst for future discussion with the public, property owners, and prospective redevelopers in the area. The plan also serves as a framework for future discussions with state agencies including NJTRANSIT, NJDOT, and NJDEP.

Large-scale economic and physical changes occurring at that time within the Borough, Region, and State include the following:

- **The economic and physical ramifications of the deindustrialization and the evolution**

of services and distribution as major employers. Buildings and districts that once housed manufacturing centers have become obsolete and must be adapted and retooled to become productive to meet new economic opportunities.

- **The trend towards reclaiming former industrial waterfronts into places to live, work and play.** The waterfront areas along New Jersey’s industrial waterfront represent some of the State’s most desirable land with a high degree of development potential.
- **Activation of the Northern Branch for Passenger Service:** New Jersey Transit is planning to activate passenger service along the Northern Branch line in the Borough of Ridgefield.

Overpeck Creek Strategic Revitalization Plan Vision:

- The Overpeck Creek Strategic Revitalization Plan seeks to transform the underutilized, physically isolated, and deteriorated properties in the Overpeck Creek Area into a highly integrated, multi-functional Area that is economically profitable, socially stimulating, and environmentally profitable for all residents of the Borough of Ridgefield.
- The Overpeck Creek Area has lost two large industrial users within the last decade, and it is likely that more industrial uses will continue to leave.
- The post-industrial success of the Borough of Ridgefield will be significantly determined by how well the Borough can adapt its waterfront, which will require clean industries, safe neighborhoods, and physical amenities.
- A major component of a re-imagined Overpeck Creek Area is an active and lively waterfront accessible and attractive to the Borough’s residents.

Borough of Ridgefield Master Plan Reexamination Report (2009)

Major Problems and Objectives Relating to Land Development in Ridgefield at the Time of the 2003 Reexamination Report

- Guiding multi-family residential uses to areas appropriate for such uses
- Redevelopment of Aging Commercial and Industrial Areas

Extent to which Problems and Objectives have been Reduced or have Increased since 2003

- Guiding multi-family residential uses to areas appropriate for such uses
- Redevelopment of Aging Commercial and Industrial Areas

Village of Ridgefield Park

Challenger Road South Redevelopment Plan (2019)

The portion of Palisades Park that is adjacent to the Village of Ridgefield Park lies north of Route 46 along Overpeck Creek. The entirety of the boundary between the municipalities is separated by the Creek. The goals and objectives of this Ridgefield Park Plan are relevant to the construction of the 21 Grand Avenue project and future (waterfront) redevelopment in Palisades Park Borough.

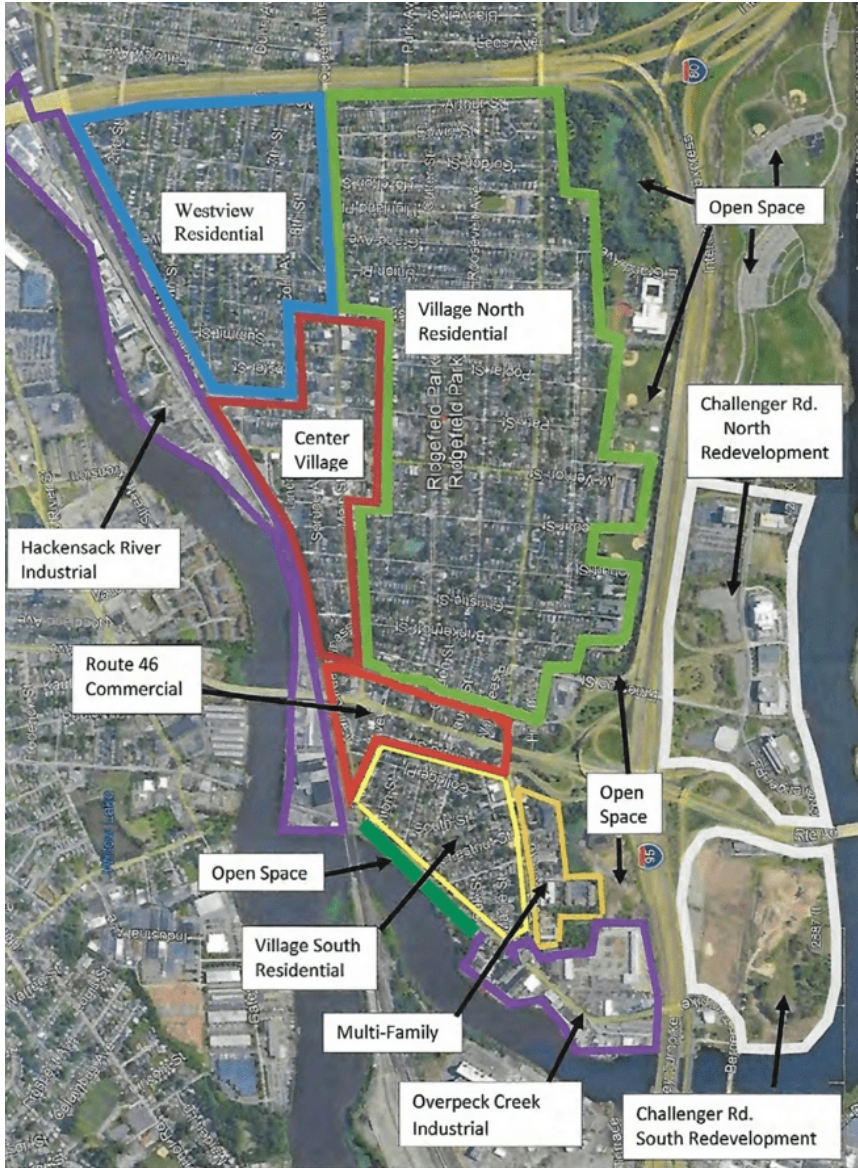
Site Map of Ongoing Development in Ridgefield Park.
Source: Kenneth Ochab Associates.

Village of Ridgefield Park Master Plan (2022)

Possessing a similar waterfront context as the 21 Grand Avenue proposal, both the Corporate Park/Challenger Road North and Skymark/Challenger Road South redevelopment properties are comprehensive case studies. Both consider how to design creatively and thoughtfully within a post-COVID-19 world, where mixed-use programming and

transportation connections are relative to the lifestyle of all. In Ridgefield Park, both Municipal and State legislators had exercised their opinions and need for redevelopment, as outlined below.

- Fulfilling Aging Land Parcels / Corporate Park / Challenger Road North
 - The Village has sold several land parcels in the Corporate Park. The redevelopment plan for these properties encourages a wide range of uses including residential, office and commercial development. The Village has the opportunity to shape the continued development of the park through site design and creative land use practices. Samsung has its North American headquarters in the park which also contains a Hilton Garden Inn hotel and an AMC movie theatre. A new 550-unit residential project has recently been approved in this redevelopment district.
- Skymark / Challenger Road South Revisited
 - This property has conceptual approval for a mixed use, new town style development in conformance with the redevelopment plan for this property. A significant infrastructure investment is required to support the redevelopment plan. Recent events have resulted in a rethinking of the viability of the redevelopment plan. Despite the Village's objections, the State of New Jersey, N.J. Transit, exercised its eminent domain powers and seized the redevelopment area from the Village.
 - The Master Plan should study the impact of the proposed transit bus garage and the effect it may have on the overall tax base of the Village as well as the effects of the loss of largest income producing property in the town.
 - The most recent concept is to provide sufficient land area for a new New Jersey Transit bus garage and maintenance facility and to provide sufficient area for warehouse distribution space. However,



Ridgefield Park, Neighborhood Areas
Source: Ridgefield Park 2022 Master Plan

N.J. Transit has indicated it will need the bus facility and warehouse area for its bus garage. The concept would include a significant habitat buffer area to protect the bald eagle nesting site along Overpeck Creek.

Living in a Post Coronavirus World

The coronavirus redefined conventional standards of our culture in the context of working, learning, and food delivery. Although vaccines and boosters have been provided across the world, the pandemic

has left a mark on human behavior. Ridgefield Park’s Master Plan outlines thoughtful areas of discussion in the planning of future residential, retail/commercial, and open space. Although written for 2022, their emphasis on living near retail, having flexible home learning space, and ease of access to open space and waterfront areas are applicable to the 21 Grand Avenue proposal. Specific suggestions and objectives are presented below:

- Residential
 - Greater home access to food and purveyor services, (storage and parking reqs.) particularly in multi-family development projects.
 - Larger residential spaces to accommodate “work at home” and “learn at home” environments. More space for entertainment and recreation as both turn towards home-based activity.
 - Living closer to retail services and sitting services within walking distance in neighborhoods that are “self-sustaining” with goods and services within close proximity to the residential areas they serve.
 - Assess how to integrate the proposed housing on Challenger Road into the fabric of the Village setting. The alternative is to create an “old town” and “new town” approach to these areas separated by the Overpeck Creek.
- Retail/Commercial
 - The reduction in small shops as the “big box” and on-line sales dominate the

retail markets. The viability of the Main Street retail complex could be at risk. Can planning help them find a niche in the market demand spectrum?

- Preserve the character of the existing downtown area while promoting additional retail and commercial opportunities to the downtown area.
- Look at redevelopment or rehabilitation techniques that could provide additional multifamily housing on Main Street or its environs.
- Support the continuation of the retail area success through proper site design, amenities, promoting cultural events and activities and establishing the downtown area "Sense of Place."
- Review the demand for parking in the downtown area and recommend any off-street parking areas that could support retail business.
- Open Space and Culture
 - The demand for open space will also increase significantly as people look for more recreational space within multi-family development and more expansive recreational and passive open space areas to avoid crowding conditions. For Ridgefield Park, the riverfronts may be the best opportunity to increase the amount of open space and the quality of life in addition to neighborhood parks.
 - Establish a pedestrian network to connect neighborhoods and the downtown Village.
 - Plan a waterfront corridor to support resiliency in the Hackensack River and Overpeck Creek areas. Connect the waterfront open space corridor to the County Park system at Challenger Road.

Leonia

Leonia Master Plan Reexamination (2020)

Past Issues and Recommendations Since the 2002 Master Plan and 2010 Reexamination Report

- Land Use
 - LU-4: Retail/Commercial Zones
 - » Streetscape and Façade Design Criteria
 - **The Issue:** The Borough recognizes that the Broad Avenue corridor is characterized by some deteriorating elements and poor aesthetic features. The Borough seeks to revitalize and redevelop this area through the appropriate redevelopment mechanisms that are available to public and private redevelopment interests. The Borough's policy is to provide a comprehensive and coordinated long-range plan to guide the growth, development and physical improvements which are necessary to ensure the continued vitality of this area, including specialized area and bulk regulatory controls, signage and lighting provisions, parking, and landscape features.
- Economic Development
 - ED-1: Economic Development Focus Areas
 - » Grand Avenue
 - **The Issue:** Amend Zoning Ordinance and Zoning Map to provide for commercial uses along the west side of Grand Avenue.
 - **What has Changed:** The western side of Grand Avenue north of Fort Lee Road is a part of a redevelopment study area to determine whether to designate the area as an Area in Need of



Source: Bergen County

Redevelopment. Areas further south of Grand Avenue have also been identified as parts of the Borough that could accommodate a higher intensity of use, especially as it relates to land uses across the border in Palisades Park. Zoning changes should be made that reflect the determination of an Area in Need of Redevelopment and further changes that could include more commercial uses.

- Sustainability
 - S-5: Green Space
 - » Park Connections
 - **The Issue:** Create connections between walking paths, such as between the Highwood Hills Natural Area and Overpeck Park walking path. Work with Fort Lee Borough to connect to Palisades Park.
 - **What has Changed:** The Borough's 2019 Bike Routes Plan detailed routes that would connect Overpeck Park to the George Washington Bridge. The Borough should implement some of the recommendations from this plan and add on to this plan to connect the route to Palisades Park.
 - S-7: Transportation
 - » Northern Branch Corridor
 - **The Issue:** Develop mixed-use opportunities near the proposed commuter rail station if the Northern Branch Light Rail is advanced.
 - **What has Changed:** As of writing, the Northern Branch Extension project is still in the development stage with no timeline for when the line would be constructed. The Borough should still be proactive in planning for transit-oriented development to take advantage

of the added connectivity should the Hudson Bergen Light Rail be extended.

- » Increase Walkability through Mixed-Use Development
 - **The Issue:** Promote mixed-use development along existing Broad Ave and Fort Lee Road commercial areas that encourages people to walk between destinations, rather than drive.
- Housing
 - HP-1: Affordable Housing and COAH
 - » Development near Grand Avenue
 - **The Issue:** The 2010 Reexamination Report recommended investigating the inclusion of mixed-use development in close proximity to Grand Avenue and Fort Lee Road in Leonia. Such development should require that a certain percentage of the new residential units in the project be set-aside for low and moderate-income households.

Leonia Master Plan (2022)

Below are applicable goals from the Master Plan, categorized by Element.

Land Use Element Goals

- Maintain the character of established neighborhoods in the Borough
 - Promote greater diversity of housing options while maintaining existing character of Borough's residential neighborhoods.
- Promote growth in appropriate areas that meet current and future land use trends
 - Encourage mixed-use development opportunities in commercial district to promote more vibrant downtown area.
 - Utilize redevelopment designation to provide greater housing options and meet

future affordable housing obligations in the Willow Tree Road/Fort Lee Road/Grand Avenue corridor.

- Promote transit-oriented development at potential light rail station on Fort Lee Road in the redevelopment areas.
- Review zoning districts regulations to align land uses with the Borough’s development goals
 - Consider allowing for greater densities west of Grand Avenue to allow for uses such as senior housing, mixed-use development and other uses.

Circulation Element Goals

- Encourage mobility by all modes
 - Coordinate with Bergen County and NJ Transit to expand and diversify the types of public transportation available to Borough residents.
 - Where they can be accommodated, develop new bicycle and pedestrian facilities along Borough roadways.
 - Improve pedestrian safety at signalized intersections and at other areas of safety concern.
- Strengthen connections to the Borough’s historic assets, parks and community facilities
 - Develop programs which encourage residents to walk and bike locally to key locations in the Borough.
 - Coordinate with Bergen County on greenway connections to regional points of interest.

Economic Development Element Goals

- Maintain attractive and thriving business and commercial districts.
- Create a diverse and unique economic development environment.

Open Space, Parks, and Recreation Element Goals

- Provide close-to-home park and recreation opportunities for residents.

- Provide for park, recreational, and open space facilities that are accessible to all residents of all ages and abilities and provide a variety of activities and amenities.

Fort Lee

Borough of Fort Lee Master Plan Reexamination Report (2021)

Major Problems and Objectives Relating to Land Development in Ridgefield at the Time of the 2011 Reexamination Report

- Promote Appropriate Commercial Development
- Promote Compatibility with Planning Efforts of Other Jurisdictions

Specific Changes Recommended for the Master Plan or Development Regulations

- The Borough should continue to pursue new and improved open spaces, recreational facilities, street trees when feasible, and meaningful landscaping on new developments throughout the Borough, in areas ranging from low-density residential neighborhoods to high-intensity downtown commercial corridors.
- The Borough should develop and implement Complete Streets policies in partnership with the North Jersey Transportation Planning Authority and other entities to support a safe, diverse range of transportation options.
 - “Complete Streets” are defined as, “streets designed for all users, all modes of transportation, and all ability levels. They balance the needs of drivers, pedestrians, bicyclists, transit riders, emergency responders, and goods movement based on local context.”

The above-mentioned new objectives relate the 21 Grand Avenue proposal to its neighboring municipality and explores a scope of comprehensive pedestrian support. Planning and being mindful of smart growth strategies consider needs of residents and visitors to Palisades Park.

Regional Documents

Hudson-Bergen Light Rail Extension: Northern Branch Corridor Project (2007-present)

Despite its high-density development patterns, Southeast Bergen County is currently not serviced by passenger rail. However, a proposed extension of NJ Transit's Hudson-Bergen Light Rail would expand rail service to proposed stations in Leonia, Palisades Park, and Ridgefield.

Initially proposed in 2007, the Northern Branch Corridor extension to the Hudson-Bergen Light Rail (HBLR) has been received with excitement and urgency but has also experienced long-term pauses in its development. Under the overarching authority of the Federal Transit Administration (FTA) and based in northeastern Hudson and southeastern Bergen Counties, this NJ Transit light-rail improvement would restore passenger rail service on an existing freight rail line. It would span a nine-mile route from the current Hudson-Bergen Light Rail terminus at Tonnelle Avenue in Hudson County north to a new terminus at Englewood Hospital in Bergen County. Stops in between these termini pass through Hudson Heights, Cliffside Park, Ridgefield, Fort Lee, Leonia, and Englewood.

The overall purpose of the project is to improve mobility within Hudson and Bergen Counties, alleviate some traffic congestion, and support continued economic growth by connecting Jersey City in Hudson County to Englewood in Bergen County.

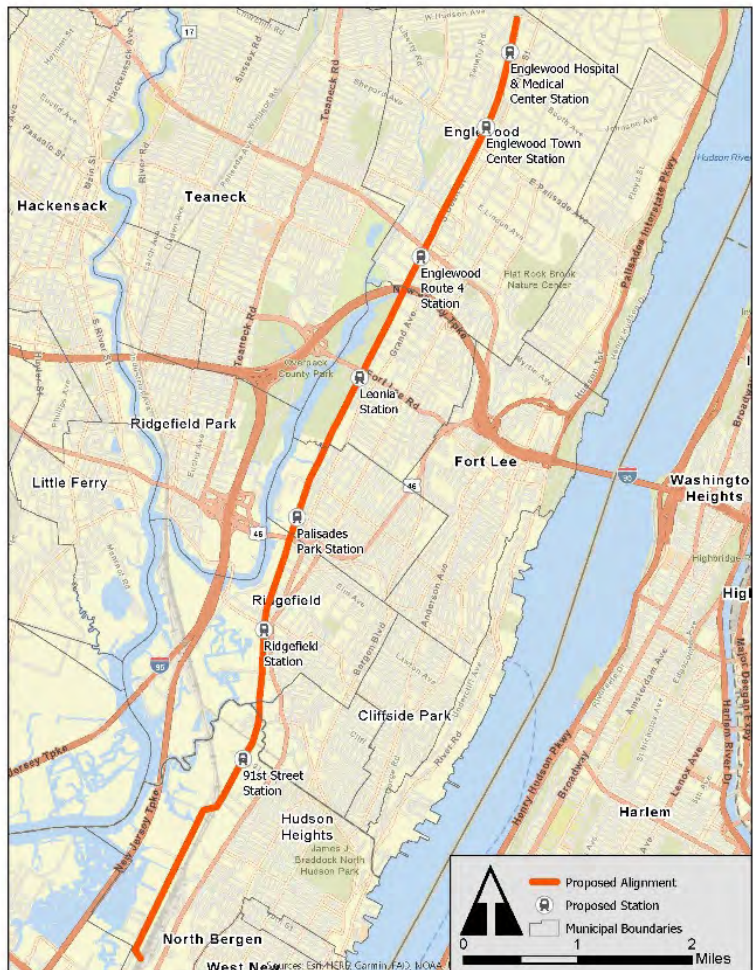
According to the project website, the milestones which are completed to date for the estimated \$1.281 billion proposal are as follows:

- Issuance of Notice of Intent to prepare an Environmental Impact Statement (EIS) – **Completed October 2, 2007**
- Scoping – **Completed November 7, 2007**

- Official Notice of Availability of a Draft EIS published in the Federal Register (FR) beginning both the public comment period and a concurrent CAA Section 309 Review – **Completed December 23, 2011**
- Official Notice of Availability of a Supplemental Draft EIS published in the FR – **Completed March 24, 2017**

The project timetable notes that overall efforts had been paused between January of 2018 and Summer of 2022. The following objectives were targeted to be completed in 2018, but never met their target date:

- Official Notice of Availability of a Final EIS published in the FR beginning both the public review period and concurrent CAA Section 309 Review
- Issuance of Lead Agency Record of Decision



Proposed HBLR Northern Branch Corridor Stations
 Source: NJ Transit

The past year has nonetheless proved to be a turnaround for the project. According to Donald Burns, the Director of Planning and Program Development for the USDOT FTA Region 2, the FTA awarded NJ TRANSIT \$592,000 through its discretionary Transit-Oriented Development Pilot Program to support the study of a comprehensive, corridor-wide plan for the Northern Branch Corridor in 2022. FTA expects to obligate this funding by the end of September and provide technical assistance to NJ TRANSIT with future planning studies along the corridor. They expect NJ TRANSIT to start the Northern Branch corridor study in the fall of 2023.

Comments from Local Legislators:

"This federal grant to study equitable transit-oriented development along the proposed nine-mile extension of the Hudson-Bergen Light Rail (HBLR) extension into Bergen County will allow for engagement by local residents, businesses, and stakeholders to ensure a well-planned project that meets the needs of the communities," said Assemblyman Clinton Calabrese. "The extension will give commuters in southeast Bergen County critically needed additional mass transportation options, which will help reduce traffic, increase home values, and enhance and revitalize downtown business districts. Hudson County has enjoyed these benefits from the HBLR for over twenty years and we look forward to the extension of the line bringing these same benefits to southeast Bergen County."

"There is no transportation project more important in the State of New Jersey than the construction of the Northern Branch of the Hudson-Bergen Light Rail," said Assemblywoman Ellen J. Park. "I am glad to see all aspects of the light rail's impact are being studied in a way that will guarantee the greatest possible benefit to both the passengers and our surrounding communities."

The Northern Branch extension of the HBLR into Bergen County will further NJ TRANSIT's 10-Year Strategic Plan goals of powering a stronger and fairer economy and

promoting a more sustainable future. The one-block proximity of the 21 Grand Avenue site to the proposed Palisades Park station activates its potential as a hub for transit-oriented redevelopment. Coordination with this NJ TRANSIT extension will remain relevant throughout the entire project management of the site.

Bergen County Multi-Jurisdictional Hazard Mitigation Plan (2015, Revised 2020)

2015 Palisades Park Overview

The 2015 Bergen County Multi-Jurisdictional All-Hazards Mitigation Plan was prepared by the County's Office of Emergency Management; in it the Borough of Palisades Park identified 10 Critical Facilities and 5 Historic and Cultural Resources within its boundaries.

2020 Community Profile & Asset Inventory

Changes in Population / Vulnerable Populations

Palisades Park Borough has and continues to experience a steady increase in residents since the 1960s. Since the prior 2015 Hazard Mitigation Plan, the municipality experienced a 3.9% population increase.

According to the 2017 American Community Survey 5-year estimates, 8.1% of Bergen County's civilian noninstitutionalized population has a disability (75,029 people). Of that population, 41,279 people have a disability and are 65 years old or older. People over the age of 65 and civilians with disabilities are examples of vulnerable populations in the county and are most at risk to both human and natural-based hazards.

Vulnerability in the minority status and language category is clustered in the southeastern and eastern portions of the county and gradually dissipates as the census tracts move into more rural areas. These areas also correspond with the denser, more urban parts of the county and relate to areas of socioeconomic vulnerability. The census tracts with the highest minority status and language vulnerabilities are in Ridgefield, Ridgefield Park, Fairview, Cliffside

Park, Palisades Park, Fort Lee, Leonia, Englewood, Teterboro, South Hackensack, Hackensack, Lodi, Garfield, and Bergenfield. The estimate of Socially Vulnerable Populations in 2017 for Palisades Park was 3,571 residents.

New Residential Construction

Building permit data from 2007-2017 was obtained from the New Jersey Department of Community Affairs (DCA). The highest number of approved permits was in Southeast Bergen, with a total of 9,537 permits from 2007-2017. Southeast Bergen also has the highest permit numbers for seven of the 11 years from 2007-2017. As in the 2015 Bergen County HMP, these municipalities are Edgewater, Cliffside Park, Palisades Park and Fort Lee. In 2017, 198 Building Permits were issued in Palisades Park.

If the proposed new development is located within the coastal erosion-susceptible and hazard areas, there is a potential increase in risk to life, property, and the environment. However, new construction will be required to meet current standards which are designed to provide increased protection compared to existing development in the area.

Major Factors Influencing Future Growth and Development Patterns

According to the 2020 Multi-Jurisdictional Hazard Mitigation Plan, the community is not aware of any specific major site development applications in the next five years, especially in SFHAs. However, the average annual (1997-2017) residential units authorized by building permit is 115 units per year.

2020 Risk Assessment

The most essential takeaways from the Risk Assessment which relate to the context of the land surrounding the 21 Grand Avenue project site are outlined below:

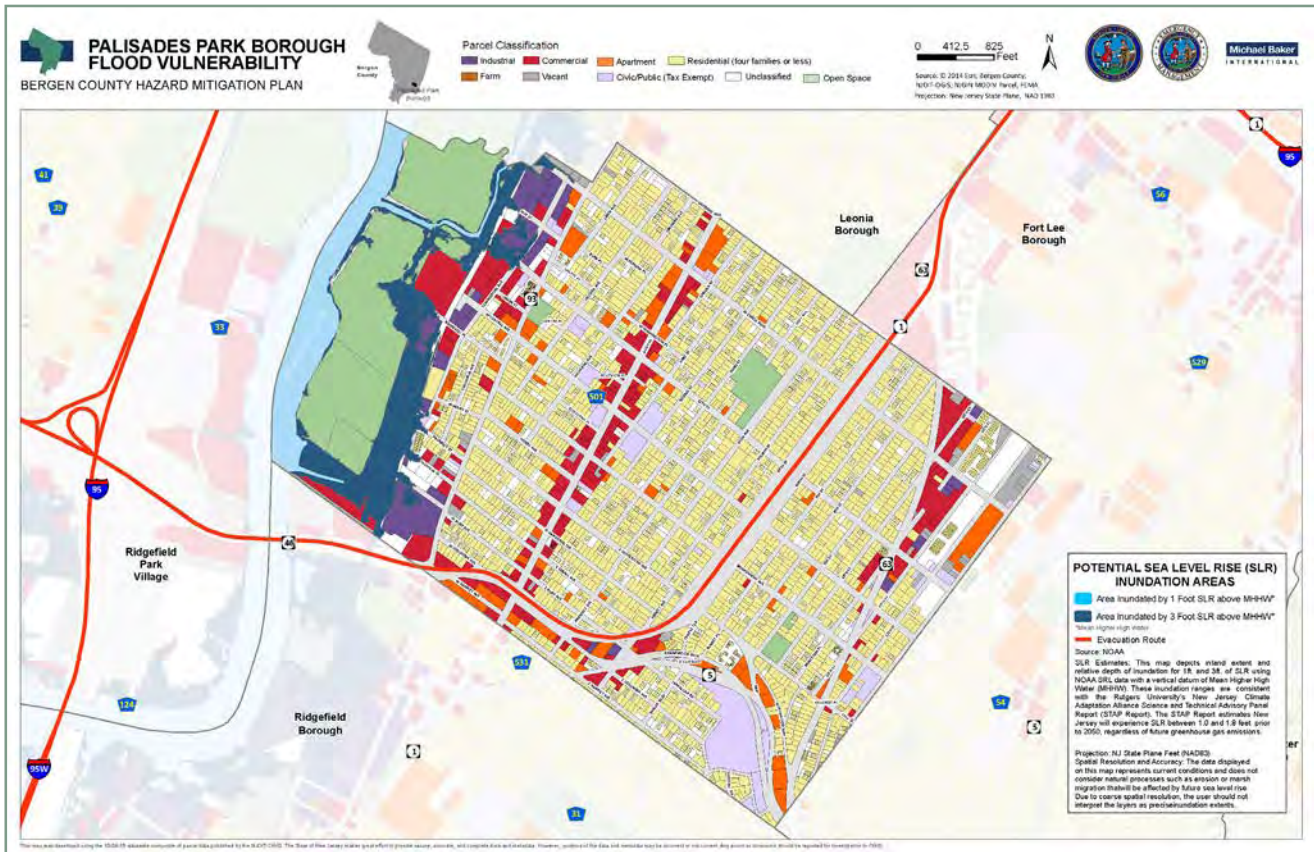
- Of the five historic and cultural resources within the Borough, four are at risk of dam failure; the replacement cost value (RCV) of these resources is \$1,955,070.67.

- Of the 820.86 acres of Palisades Park's Municipal Land Area, 141.78 acres or 17.2% fall within the Special Flood Hazard Area (SFHA); an additional 91.65 acres or 11.2% are classified within "A" zones (i.e. these areas have a 1% annual chance of flooding, and therefore a 25% chance over the life of a 30-year mortgage).
- Within the Palisades Park Borough, 14% of the land falls within moderate and low designations for hazard of wildfire; further, 4% of the Land Area can be categorized as areas of extreme, very high, or high risk for wildfires.

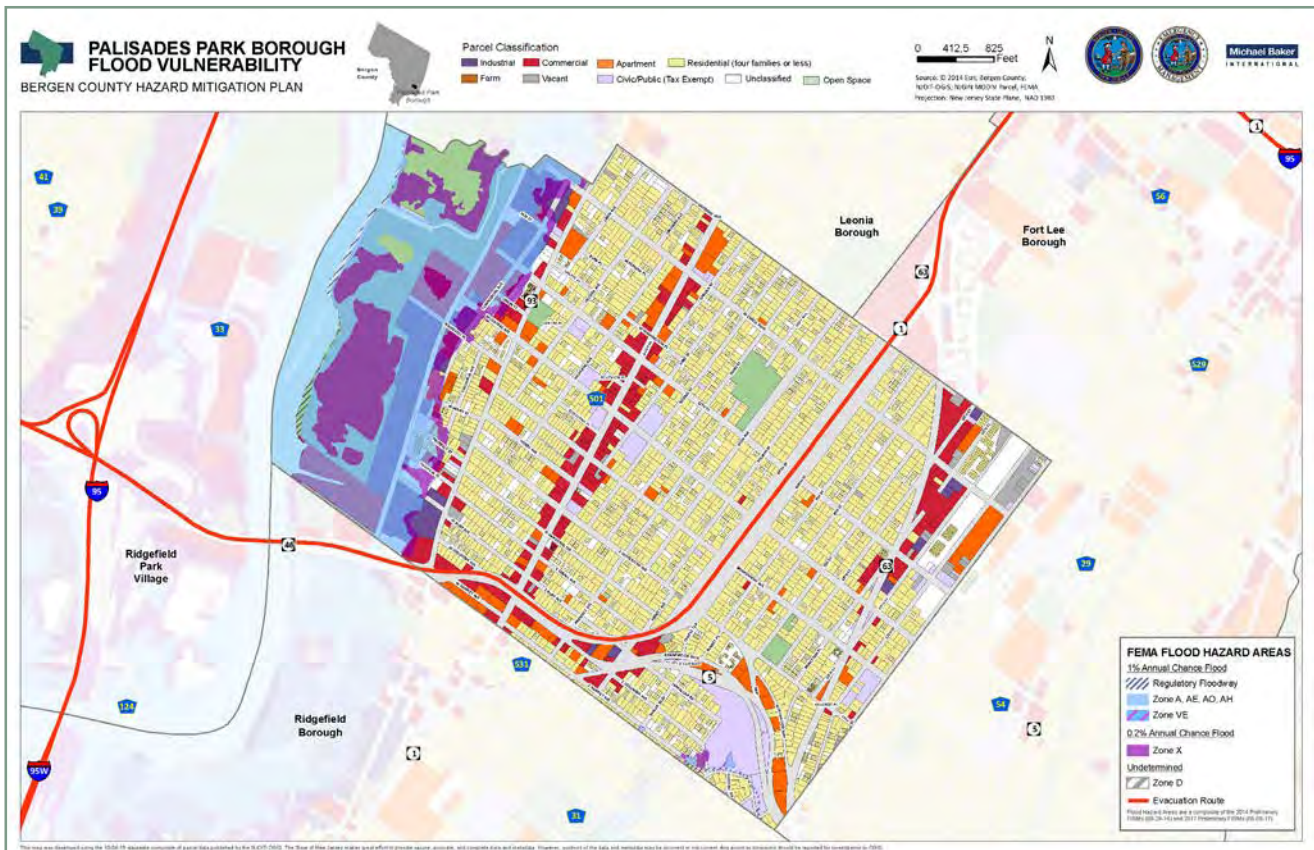
2020 Capability Assessment

The most essential takeaways from the Capability Assessment which relate to Hazard Management Planning with the Borough are as follows:

- As a municipality, Palisades Park has established a Capital Improvements Plan, an Economic Development Plan, and a Transportation Plan, but not a Disaster Recovery Plan. Resiliency is not addressed in the previous Master Plan.
- As a municipality, Palisades Park has enacted a Floodplain Ordinance and a Natural Hazard Ordinance, but not a Post-Disaster Recovery Ordinance.
- As a municipality, Palisades Park has named a Chief Building Official, a Floodplain Administrator, an Emergency Manager, a Community Planner, and a Civil Engineer, but not a GIS Coordinator.
- As a municipality, Palisades Park has initiated Maintenance Programs to Reduce Risk and published Hazard Data/Information. At the time of the report, a Mitigation Planning Committee and network for Grant Writing had not been established.
- As a municipality, Palisades Park has created Local Citizen Groups. Safety Related School programs or an official Computer Emergency Readiness Team (CERT) have not been established.



2020 Map of Potential Sea Level Rise (SLR) Inundation Areas within Palisades Park.



2020 Map FEMA Flood Hazard Areas within Palisades Park.
 Source: 2020 Bergen County Hazard Mitigation Plan

2020 Palisades Park Flooding Assessment

The most recent 2020 update, generated by Michael Baker International, demonstrates that flooding has been an ongoing issue for the Borough; sites near Overpeck Creek such as the 21 Grand Avenue proposal must be mindful of flooding patterns and predictions. Long-term planning and design logistics for sites of redevelopment will be mindful of rising sea levels. Rutgers University’s New Jersey Climate Adaptation Alliance Science and Technical Advisory Panel Report (STAP Report) estimates that New Jersey will experience SLR between 1.0 and 1.8 feet prior to 2050, regardless of future greenhouse gas emissions.

According to the maps devised by Michael Baker International, portions of the project site fall within zones of a 1% Annual Chance Flood, as well as a 0.2% Annual Chance Flood. Further, the northwest section of the project’s block, along W. Ruby Avenue and the old Conrail Northern Rail of New Jersey, are denoted as areas to be inundated by 3-foot SLR above Mean Higher High Water (MHHW) (i.e. the average of the higher high water height of each tidal day observed over the 19-year National Tidal Datum Epoch). For the entire Borough, the RCV for Critical Facilities at Risk of 3 feet of Sea Level Rise is \$7,478,117.18, and General Building Stock is \$4,812,447.55.

The Together North Jersey (TNJ) Plan (2015, Updated 2022)

Together North Jersey’s (TNJ) The Plan is a guidance document funded by the U.S. Department of Housing and Urban Development’s (HUD) Sustainable Communities Regional Planning grant and executed by a coalition of varied key stakeholders known as “Together North Jersey.” Published in 2015, the Plan aims to support multi-jurisdictional planning efforts in Northern New Jersey by addressing multiple issues and challenges and recognizing their interdependent challenges. Palisades Park, driven by the 21 Grand Avenue project, could be equipped to follow neighboring municipalities in expanding Transit-

Oriented Development. In its vision for the future, The Plan asserts that a sustainable North Jersey region is competitive, efficient, livable, and resilient. The 15 updated key focus areas under their respective theme are outlined below:

- Competitive
 - Make it easier for businesses to locate, expand, and succeed in the region
 - Support the region’s workers and their families
 - Support and build great places
- Efficient
 - Focus development and redevelopment in places with existing infrastructure
 - Connect people and places with safe, convenient, and reliable transportation
- Livable
 - Create places across the region that support economically vibrant and socially diverse communities
 - Expand and diversify the region’s house supply to meet current and future demand
 - Address barriers to housing mobility, increase access to opportunity, and affirmatively further fair housing policies region-wide
 - Create a system of public education that prepares all students for the 21st-century economy
 - Improve health outcomes for our region’s residents
 - Revitalize and strengthen communities through arts, culture, and history
- Resilient
 - Enhance the resiliency of the region’s communities and infrastructure
 - Transition to a Clean Energy Economy
 - Manage water systems to improve water quality and supply
 - Employ a sustainable materials management approach to advance the “3-R’s” – Reduce, Reuse, and Recycle

NJTPA Regional Transportation Plan 2045: Connecting North Jersey (2017)

The NJTPA is the federally authorized Metropolitan Planning Organization (MPO) for the 13-county northern New Jersey region. The purpose of the MPO is to oversee and provide guidance over the use of federal funds on local transit projects. In doing so, the agency must ensure the funding is spent cost-efficiently on projects that improve mobility, support economic progress, and safeguard the environment. The NJTPA's Regional Transportation Plan has a vision to make the regions transit more efficient, livable, and resilient. The NJTPA adopted the Regional Transportation Plan 2045: Connecting North Jersey on November 13, 2017.

Plan 2045 focuses on meeting these challenges, preserving, and enhancing the region's existing transportation assets—roads, bridges, rail lines, port facilities and more—and making cost-effective use of transportation funding. The plan also reflects input from citizens throughout North Jersey. During an extensive public engagement process, the NJTPA heard that people want walkable communities, more transit options, more reliable commute times, better access to jobs and other opportunities and more. Projects such as the 21 Grand Avenue proposal can offer residents an introduction to this more sustainable lifestyle.

NJTPA Goals

- Protect and improve natural ecosystems, the built environment and quality of life.
- Provide affordable, accessible, and dynamic transportation systems responsive to all current and future travelers.
- Retain and increase economic activity and competitiveness.
- Enhance system coordination, efficiency, overall safety and connectivity for people and goods across all modes of travel.

- Maintain a safe, secure, and reliable transportation system in a state of good repair.
- Create great places through select transportation investments that support the coordination of land use with transportation systems.
- Create great places through select transportation investments that support the coordination of land use with transportation systems.

Bergen County Parks Master Plan (2019)

Overpeck Park has been a staple of inclusive planning since February 2002, when the Department of Parks and Recreation began plans for a baseball field for children who use wheelchairs. The field was designed to have a cushioned, flat terrain with no bumps, ruts, rocks, or grass where a wheelchair could get stuck or roll over. Bases would be painted directly onto the synthetic turf to eliminate any barriers to those with difficulty walking. The bases were large enough to accommodate wheelchairs and visible to those with visual impairments, and dugouts, stands, and restrooms were wheelchair accessible. Believed to be the first completely usable facility in the State for youngsters with all types of disabilities, it was designed to enable kids to fully participate no matter what their ability, so they didn't have to feel left out.

Overpeck Park as an Anchor Park

Originally envisioned as the "Central Park of New Jersey," Overpeck Park is a regional destination for a wide range of passive and active recreation, as well as medium-scale events. Overpeck is the largest park in closest proximity to the densely populated southern portion of Bergen County. It is an urban style, heavily used, diverse park of 834 acres, with vibrant social interactions, large events, sport attractions, and nature recreation opportunities.

It is divided into eight activity areas spanning almost three miles, bisected by Overpeck Creek. Located

less than four miles from northern Manhattan, it is easily accessible from the George Washington Bridge. Regional access is supported by the proximity of two interstate highways, I-95/New Jersey Turnpike and I-80. Given its location, the park attracts visitors from both New Jersey and New York. Overpeck boasts a wide range of attractions and amenities, including walking trails, a golf course, an equestrian center, an amphitheater, a boat launch, and multiple sports fields and courts.

Beyond athletics, Overpeck Park has a Social/Cultural emphasis. The proximity of the new 21 Grand Avenue Proposal to Overpeck Park offers the project an opportunity to support a wider range of arts and culture-based programming within the County, which could expand into the Park itself. Suggestions that have been encouraged within Bergen County in recent years include the following:

- Food and Cultural Festivals
- Outdoor concerts
- Fairs
- Movie Nights
- Public Art Exhibition
- Fitness Activities / Wellness Space
- Storytelling / Educational Space

NJTPA Plan 2050: Transportation. People. Opportunity. (2021)

Overall Tenants

- **Transportation**, underpinning the regional economy, must be more efficient, safer, more responsive to changing needs and conditions and environmentally sustainable.
- **People**, in all the region's communities, must be the focus of transportation policy and investments, aimed at equitably enhancing options and access and removing barriers.
- **Opportunity**, in all its facets—for realizing healthy and fulfilling lifestyles, for expanding jobs and commerce, for enhancing access to

education, housing, and other needs—must continue to be pursued as the ultimate goal of all transportation policy and investment.

Guidance for Long-Range Planning

This plan builds upon NJTPA's previous long-range plan, Plan 2045, which was adopted by the NJTPA Board of Trustees in November 2017. This plan carries forward key guidance for shaping the future of transportation. Planning goals which were originally formulated in the 1990s and later expanded set directions for this plan and the work of the NJTPA:

- Protect and improve natural ecosystems, the built environment and quality of life.
- Provide affordable, accessible, and dynamic transportation systems responsive to all current and future travelers.
- Retain and increase economic activity and competitiveness.
- Enhance system coordination, efficiency, safety and connectivity for people and goods across all modes of travel.
- Maintain a safe, secure, and reliable transportation system in a state of good repair.
- Create great places through select transportation investments that support the coordination of land use with transportation systems.
- Improve overall system safety, reducing serious injuries and fatalities for all travelers on all modes.

A Future Vision

Further, the NJTPA 2050 Plan fulfills federal requirements for MPOs like the NJTPA, which must update long-range plans every four years as a condition to receive federal transportation funding. This requirement in federal law (23 CFR 450) reflects the need for transportation investments to be based on a "continuing, cooperative, and comprehensive" (3C) planning process that provides "for the development of an integrated multimodal transportation system..."

to facilitate the safe and efficient movement of people and goods in addressing current and future transportation demand.” It recognizes that infrastructure improvements made today can last and serve the public for a generation or more to come.

The COVID-19 pandemic presented challenges which require changes regarding how transportation is planned, financed, and managed. A combination of physical, social, and environmental factors, these relevant realities to the 21 Grand Avenue project are below:

- Some employers have come to rely on remote work arrangements, resulting in fewer commuters, which has reduced revenues, particularly for transit.
- The pandemic greatly increased e-commerce, adding delivery traffic to local roads, challenging freight logistics and altering industrial real estate markets.
- People have rediscovered streets in their communities for dining, recreation, and other activities, giving new impetus to “complete streets” designs that serve all modes and people.
- More people have been walking, biking and using other “active” transportation to get around, reducing dependence on vehicles and encouraging residents to spend more time shopping and socializing in their communities.

Bergen County Master Plan (2023)

Land Use & Housing

Palisades Park is located in the Southeast section of Bergen County, along with Cliffside Park, Edgewater, Fairview, Fort Lee, Leonia, Palisades Park, Ridgefield, and Ridgefield Park. Southeast Bergen is characterized by a high-density land use pattern, containing the highest population densities in Bergen County. In this area, the cliffs of the Palisades run north-south along the banks of the Hudson River. Palisades Interstate Park and Overpeck County Park represent two of the major public spaces in this area.

Moving west from the Hudson River waterfront, development densities gradually diminish, but are still higher than in other parts of the county. For this reason, the 21 Grand Avenue proposal proves impactful for both the Municipality and a County striving to be an example of sustainable growth; as Bergen is mature in terms of its development pattern, future growth will primarily occur through redevelopment and infill. Nearly every goal established in the County Master Plan’s Land Use Element is applicable to the vision behind the to the 21 Grand Avenue proposal.

Bergen County Goals and Objectives: Land Use

- **Goal #1: Become the model for smart growth and sustainable development both in New Jersey and in the region**
 - Objective 1.3: Balance new development and redevelopment with access to parks and open space
- **Goal #2: Advance the redevelopment of brownfields & underutilized sites (“Grayfields”)**
 - Objective 2.1: Encourage development and investment in areas with existing infrastructure, supporting redevelopment of brownfield sites through traditional development or locally designated redevelopment/rehabilitation areas, and Transit Oriented Developments (TODs).
 - Objective 2.2: Capitalize on the high value of the scarce remaining developable land
- **Goal #3: Limit sprawl development patterns which increase vehicle traffic and congestion**
 - Objective 3.2: Continue to support small businesses, entrepreneurs, and start-ups which traditionally seek out downtown locations. Support should range from start-up assistance to finding brick-and-mortar locations in targeted downtowns that show potential for activity.
 - Objective 3.3: Facilitate multijurisdictional coordination between the New Jersey Sports and Exhibition Authority (NJSEA), NJ Transit, and constituent municipalities in furthering transit connectivity and intensified development near destination land uses.

- **Goal #4: Encourage a wide variety of housing types, range of densities, and price points**
 - Objective 4.1: Encourage municipalities to welcome more mixed-use projects
 - Objective 4.2: Help municipalities identify how to seamlessly integrate a more diverse housing stock into a community (e.g. “Missing Middle” Housing)

Future Land Use and Housing Trends: Important Redevelopment Considerations

- “In contrast to previous decades, and to other counties in the state, the future guiding focus for planning should shift from anticipating new growth in undeveloped areas to managing and improving existing development and its supportive infrastructure through redevelopment, community rehabilitation and beautification, and other enhancements.”
- “In meeting the demands of the modern customer, municipalities should critically examine their land use regulations to ensure that, where appropriate, they permit some degree of flexibility to capture new, or at least new mixes of, uses that appeal to a broader array of users.”
- “As an increasing proportion of people are working from home. Increased adoption of such work environments may reduce the need for large office spaces, while also reducing the amount of traffic during regular peak commute periods. It may also spur local development pressures for amenity spaces and neighborhood-oriented retail spaces that cater to these daytime remote workers.”
- “Providing transit options that include more than just the automobile for residents and businesses is another recent trend. Communities must evaluate how they approach development in a way that ensures that everyday tasks do not require the use of an automobile. A car-free lifestyle is a luxury for some and a necessity for others.”

Economic Vitality

- **Goal #1: Maximize job creation and investment by facilitating economic development**
 - Objective 1.1: Maximize job creation and investment by facilitating economic development
 - Objective 1.3: Promote new development in strategic locations
 - Objective 1.4: Forecast future trends and conditions
- **Goal #2: Encourage redevelopment and revitalization of underutilized sites**
 - Objective 2.1: Incentivize redevelopment
 - Objective 2.2: Work with property owners and developers to overcome obstacles
 - Objective 2.3: Redevelop brownfields and other high-priority sites
- **Goal #3: Improve transportation opportunities and commuting options**
 - Objective 3.1: Eliminate transportation barriers to economic activity
 - Objective 3.2: Increase access to transportation centers
- **Goal #5: Market and Promote Bergen County**
 - Objective 5.1: Promote the county as a place to do business
 - Objective 5.3: Provide convenient access to information

Many industries, including food service businesses, high-tech development offices, and other specialized niches often benefit and see operations cost savings from clustering. To promote these industry clusters, the county and its municipalities may benefit from studying zoning districts and existing land use patterns to see where such clusters have organically arisen, and where towns may wish to strategically revise their zoning to accommodate these uses. Examples of strategic location factors include:

- Access to freight rail and highways

- Access to navigable waterways
- Availability of land less suitable for other land uses (brownfield sites, closed landfills, etc.)
- Access to supply chain/logistics and ancillary businesses.

The county can facilitate economic development by providing a wider range of mobility choices for employees of all economic levels. The county is currently contemplating a “Complete Streets” policy for future planning and funding of County roads which, upon implementation, should facilitate a higher rate of pedestrian, bike, and multi-modal transit use.

Open Space, Agriculture, Parks, & Recreation

- **Goal #1: Preserve and Balance Open Space**
 - Objective 1.1: Underserved Areas
- **Goal #2: Improve Access and Connectivity**
 - Objective 2.6: Transit Connections
 - Objective 2.9: Future (Transportation) Trends
- **Goal #9: Develop a Sustainable Business Model**

Work with municipalities and public transit providers to ensure safe pedestrian access to parks from nearby bus stops and rail stations. Providing sidewalks and crosswalks along these routes will help to ensure the safe arrival of visitors utilizing public transit. Bicycle share programs at local train stations could provide an opportunity for transit users to access parks more easily, especially if marked bicycle trails are provided along the route.

Transportation & Mobility

- **Goal #1: Increase the provision, efficiency and use of mass transit**
 - Objective 1.1: Establish new passenger rail services
 - Objective 1.4: Facilitate safe multi-modal connections to transit
 - Objective 1.5: Encourage transit-oriented development

- **Goal #3: Increase opportunities for and encourage safe walking and bicycling**
 - Objective 3.3: Include bicycle and pedestrian facilities in new developments
 - Objective 3.5: Increase and improve pedestrian and bicycle access to transit

Presently, one of the few elements missing in many of Bergen County’s existing commercial and downtown areas is the availability of residential opportunities. Apartments and condominiums in downtowns, whether in underutilized space over stores and offices, or mid-rise residential buildings tucked between and amongst commercial areas, provide not only an opportunity to live within walking distance of mass transit, but can offer attractive housing options for those not interested in, or unable to afford, home ownership.

Connecting bicyclists and pedestrians to transit means providing safe, easy, and convenient access to transit stations and stops from where people live, work, and play. The increasing popularity of bike sharing programs may be another area to provide convenient access to transit and opportunity for businesses/retail within the 21 Grand Avenue site. Grant funding opportunities exist that could seek to establish a demonstration project in a community with a downtown transit station.

Sustainability

- **Goal #4: Promote Public Health and Wellness**
 - Objective 4.1: Provide access to exercise and recreation opportunities
- **Goal #5: Embrace Sustainable Economic Development**
 - Objective 5.1: Pursue development strategies that are attractive to businesses, residents and visitors
 - Objective 5.2: Promote Bergen County’s natural amenities
 - Objective 5.4: Support resilient and green infrastructure that responds to the needs of residents, businesses, and visitors

As described in the Land Use and Housing Element, development trends in Bergen County have shown a notable shift from single-family to multi-unit housing over the last decade. Corporate offices and retail centers have started considering downtown settings, in contrast to earlier preferences for suburban office and retail parks. Other desirable characteristics have shifted to include on-site access to mass transit, proximity to major highways and arterial roads, proximity to international airports, creative options to foster connectivity between buildings and facilities (including bike lanes, light rail, bus, and sidewalks), commitments to sustainability, and access to recreational opportunities.

Access to parks provides residents and visitors with scenic and recreational amenities in addition to the ecosystem services provided by natural lands. Just as important as the parks themselves are the bicycle and pedestrian connections between parks and other destinations which provide people with the ability to enjoy parks without having to drive and expand their open space and recreation opportunities by allowing them to enjoy two or more facilities without the additional roadway traffic and parking demands.

A proposal such as the one for 21 Grand Avenue is fitting to the aspirations laid out in the Bergen County Master Plan; it reinforces the municipality's strengths, but also mitigates its challenges and weaknesses by means of critical examination.

State Documents

New Jersey State Development and Redevelopment Plan (2001)

In reviewing components of the New Jersey State Development and Redevelopment Plan, the following information pertains to development and redevelopment policies for urban areas.

- State Plan Goals and Policies include the following:
 - Revitalize the State's Cities and Town Centers

- Promote Beneficial Economic Growth
- Protect the Environment, Prevent and Clean up Pollution
- Provide Adequate Public Facilities and Services at Reasonable Cost
- Increase Energy Efficiencies and Reduce Greenhouse Gas Emissions
- The State Plan Policy Map (SPPM):
 - Recognizes that New Jersey requires different approaches in its Metropolitan, Suburban, Rural and Environmentally Sensitive Planning Areas. The New Jersey State Development and Redevelopment Plan adopted by the State Planning Commission places the 21 Grand Avenue project site and majority of the Palisades Park Borough within the "Planning Area 1 - the Metropolitan Planning." Portions of the Borough along Overpeck Creek and portions of W. Ruby Avenue are classified under "Planning Area Parks and Natural Areas."
 - » "The Metropolitan Planning Area: This Planning Area includes a variety of municipalities that range from large Urban Centers to 19th century towns shaped by commuter rail and post-war suburbs. The Communities in this Planning Area have strong ties to major metropolitan centers – New York/Newark/ Jersey City metropolitan region; the Philadelphia/ Camden/ Trenton Metropolitan Region; and on a smaller scale the Easton/Phillipsburg Metropolitan Region."
 - In the Metropolitan Planning Area, the State Plan's intent is to do the following:
 - » Provide for much of the State's future development and redevelopment;
 - » Revitalize Cities and Towns;
 - » Take advantage of increased densities and compact building design;
 - » Encourage distinctive, attractive neighborhoods with a strong sense of place;

- » Provide for mixed-use concentrations of residential and commercial activity;
- » Create a wide range of residential housing opportunities and choices with income mix;
- » Provide for a variety of multi-modal transportation alternatives;
- » Prioritize clean-up and redevelopment of brownfields and greyfields sites;
- » Create cultural centers of state-wide significance;
- » Re-design any existing areas of low-density sprawl.

NJ TRANSIT Strategic Plan (2021)

In June of 2021, NJ Transit adopted their first 10-year Strategic Plan and five-year Capital Plan. The Strategic Plan is structured on five values, Teamwork, Stewardship, Transparency and Accountability, Inclusion, and Innovation. Additionally, the Strategic Plan identifies five Goals, which are as follows:

- **Goal 1: Ensure the reliability and continued safety of our transit system.**
 - Strategy 1.1: Create a safe and healthy riding experience for our customers
 - Strategy 1.2: Invest in targeted rail infrastructure programs to reduce delays and alleviate capacity constraints
 - Strategy 1.3: Take a leadership role in expanding Trans-Hudson capacity
 - Strategy 1.4: Provide more reliable bus service along congested corridors
 - Strategy 1.5: Enhance fleet reliability through replacement and preventative maintenance programs
 - Strategy 1.6: Rehabilitate and expand the network of bus garages to support fleet expansion and upgrades
 - Strategy 1.7: Invest in critical safety infrastructure and programs
- **Goal 2: Deliver a high-quality experience for all our customers, with their entire journey in mind.**
 - Strategy 2.1: Improve information flow to and from customers
 - Strategy 2.2: Enhance stations and shelters
 - Strategy 2.3: Integrate and facilitate customer payments
 - Strategy 2.4: Expand Mobility-as-a-Service and innovative mobility approaches
 - Strategy 2.5: Provide the safest and most secure environment for customers, employees and the communities we serve
- **Goal 3: Power a stronger and fairer economy for all communities in the region.**
 - Strategy 3.1: Modernize the bus network to help us meet growing demand and improve service quality
 - Strategy 3.2: Support economic growth by introducing new and more-frequent service in underserved areas
 - Strategy 3.3: Develop innovative methods to ensure all customers can access mobility services
 - Strategy 3.4: Use our purchasing power to promote equitable, local economic development
- **Goal 4: Promote a more sustainable future for our planet.**
 - Strategy 4.1: Partner with communities and developers to encourage Transit-Oriented Development (TOD)
 - Strategy 4.2: Convert to 100 percent clean energy by 2050
 - Strategy 4.3: Enhance the system's resilience to extreme climate events
- **Goal 5: Build an accountable, innovative and inclusive organization that delivers for New Jersey.**
 - Strategy 5.1: Become a better business partner
 - Strategy 5.2: Reflect the needs of our customers, employees and the communities we serve

- Strategy 5.3: Streamline procurement processes to accelerate projects
- Strategy 5.4: Invest in and develop our people
- Strategy 5.5: Increase transparency to hold ourselves accountable
- Strategy 5.6: Strengthen organizational resilience and safety programs
- Strategy 5.7: Leverage technology to improve operations and customer experience

Each Goal of the Strategic Plan has a variety of strategies to meet those Goals. Most of the Goals and Strategies are general and all-encompassing, not specific to a certain municipality or County. However, several Strategies include transit improvements that would affect the existing system in Bergen County and reflect upon Palisades Park's transit.

For example, Strategy 3.2, "Support economic growth by introducing new and more-frequent service in underserved areas," calls for the expansion of the Hudson-Bergen Light Rail system by constructing the abovementioned nine-mile extension to Englewood Hospital and Medical Center. Palisades Park would be included in one of the main seven stops. Strategy 4.1, "Partner with communities and developers to encourage Transit-Oriented Development (TOD)," encompasses an important potential connection for the 21 Grand Avenue site; its amenities and proximity to the proposed Northern Branch railway station will provide reliable infrastructure and enjoyable programming for residents and visitors alike.

THIS PAGE INTENTIONALLY LEFT BLANK

APPENDIX A

Palisades Park Zoning Charts

ZONING

300 Attachment 1

SCHEDULE I

**Schedule of District Use Regulations
 Borough of Palisades Park, New Jersey**

No building or premises shall be erected, altered or used except for uses designated for each district as follows:

| Zoning District | Permitted Uses | Conditional Uses |
|------------------------|---|--|
| A | 1. Townhouses 2. Community residences, subject to § 300-19 | 1. Public utility installation |
| AA | 1. 1-family detached dwelling 2. 2-family dwelling 3. Places of worship, convents, Sunday school buildings 4. Public and parochial schools 5. Public parks and playgrounds 6. Professional office in a 1-family dwelling when conducted by a resident thereof 7. Governmental buildings and uses, public library 8. Customary accessory uses 9. Community residences, subject to § 300-19 10. Duplexes, subject to § 300-24.3 [Added 3-16-2004 by Ord. No. 1426; amended 4-19-2005 by Ord. No. 1443] | 1. Public utility installation |
| E | 1. Multifamily dwellings for housing of senior citizens 2. Community residences, subject to § 300-19 | |
| B-1 | 1. Retail stores and shops where products to be sold are stored within a fully enclosed building 2. Business and professional offices 3. Banks, savings and loan institutions, trust companies, except drive-in facility 4. Eating and/or drinking establishment, including fast-food restaurants, as defined in Article II | 1. Public utility installation 2. Drive-in banking facility |

PALISADES PARK CODE

| Zoning District | Permitted Uses | Conditional Uses |
|------------------------|--|-----------------------------|
| | 5. Personal service establishments, including tailor, shoe repair, barbershop, beauty shop, travel agency and appliance repair, but not including public garages 6. Bakery where products prepared are retailed on the premises 7. Fully enclosed theater 8. House of worship 9. Business school 10. Municipal governmental building, library, firehouse 11. Dry-cleaning drop, laundromat 12. Club, lodge, meeting hall 13. Art gallery, studio for dancing, photography, sculpture, music, physical self-defense 14. Assembly, finishing, processing or repairing of products where such goods are sold at retail on the premises, provided that: A. Such assembly, finishing, processing or repairing shall be done by no more than 2 persons so employed at any 1 time and shall be clearly incidental to the retail activity on the premises; and B. No material or goods shall be stored outdoors. 15. Customary accessory uses, including off-street parking 16. Child-care centers, subject to § 300-20 | |
| B-2 | 1. All uses permitted in the B-1 district 2. Showroom for the sale of new automobiles; the sale of used automobiles and the servicing of vehicles shall be permitted as an accessory use to a showroom 3. Newspaper office, publishing, job printing 4. Funeral parlor 5. Telephone exchange 6. 1- and 2-family dwelling, subject to the requirements of the AA District 7. Child-care centers, subject to § 300-20 | 1. The same as B-1 District |

ZONING

**Zoning
District**
M-1

Permitted Uses

1. Office building and office use
2. Research laboratory

3. Warehouse except for storage of materials expressly prohibited by this chapter

4. Public utility building and structure
5. Eating and drinking establishment, including fast-food restaurants, as defined in Article II
6. Municipal, county, state or federal building, park or recreation facility
7. General manufacturing plant or establishment for processing, assembly or fabricating, provided that there is not resulting noxious or offensive odor, dust, gas or noise, smoke, vibration, heat, vapor or glare beyond the boundary of the lot on which such use is located, and provided further that such use is not expressly prohibited by this chapter
8. Wholesale business
9. Business or technical school
10. Shop
11. Printing, publishing, engraving
12. Sale of lumber and building supplies; the bulk storage of material shall be screened from view of adjacent residential districts and public streets
13. Funeral parlor, undertaking establishment
14. Retail sale of products, provided that not more than 25% of the total floor area of the building is used for retail sales, and provided that the off-street parking requirements of this chapter are complied with

Conditional Uses

1. Public garage
2. Adult entertainment, subject to § 300-41
3. Establishments which have as their primary purpose the playing of pool, video or arcade games, bowling or movie theater, or other centers for the entertainment of the public, subject to § 300-41.1 [Added 6-20-2000 by Ord. No. 1353]

PALISADES PARK CODE

**Zoning
District**
M-C

Permitted Uses

1. All uses permitted in the M-1 District
2. Gymnasium, bowling alley, ice-skating rink, indoor tennis courts, racquetball or similar recreation sport, fully enclosed theater auditorium
3. Animal hospital, but not including kennels
4. Retail shopping center consisting of a store or group of stores having a gross floor area of not less than 20,000 square feet
5. Showroom for the sale of new automobiles. The sale of used automobiles and the servicing of vehicles shall be permitted as an accessory use to a showroom.

Conditional Uses

ZONING

300 Attachment 2

SCHEDULE I-A

**Schedule of Prohibited Uses
Borough of Palisades Park, New Jersey
[Amended 9-25-2018 by Ord. No. 2018-14; 4-27-2021 by Ord. No. 2021-4]**

Any use not specifically permitted in a district established by this chapter is hereby specifically prohibited.

- A. Without limiting the generality of the foregoing prohibition and for the purposes of clarification, the following uses are specifically listed as prohibited uses in all districts:
- (1) All processes of manufacturing, treatment or assembly, the operation of which, by reason of odor, noise, dust, smoke or glare, constitutes a nuisance or inflicts demonstrable damage to neighboring property, or any process of manufacturing, assembly or treatment which shall constitute any undue hazard, whether by fire, explosion, chemical poison, radiation or otherwise.
 - (2) Motels, motor courts, motor lodges, motor hotels, tourist camps, tourist courts and structures of a similar character intended for a similar use, by whatever name the same may be called, whether one or more stories in height; in addition, trailer camps or trailer or mobile home parks are prohibited.
 - (3) Commercial car wash facilities.
 - (4) Junkyards, automobile storage or wrecking yard or yards for the sorting or baling of scrap metal or waste material.
 - (5) Outdoor storage of contractor's equipment, including motorized vehicles of all types.
 - (6) Storage or display as a business of new or used motor vehicles, trailers, campers, motor homes or mobile homes except new or used motor vehicles as an accessory use in conjunction with an authorized new car showroom or dealership.
 - (7) All signs not expressly related to the premises on which it is located or otherwise permitted by this chapter.
 - (8) Any use that has the character of or is similar to a carnival, circus, bazaar, carousel, roller coaster, merry-go-round, Ferris wheel, midway, sideshow or miniature golf, except that such uses may be permitted by the governing body for a specified period when operated by and for the benefit of a public, semipublic, civic, educational, charitable or religious organization.

PALISADES PARK CODE

- (9) Gasoline filling station and auto repair.
 - (10) Marijuana establishments, prohibition. The operation of medicinal and retail marijuana establishments, which includes retail marijuana and/ or marijuana paraphernalia stores, marijuana cultivation facilities, marijuana products manufacturing facilities, and marijuana testing facilities and the operation of retail marijuana social clubs are prohibited within the Borough of Palisades Park and, therefore, all activities related to the abovementioned retail uses such as, but not limited to, cultivation, extraction, manufacturing, processing, storing, laboratory testing, labeling, transporting, delivering, dispensing, transferring and distributing are expressly prohibited within the Borough of Palisades Park.
- B. The following are specifically listed as prohibited uses in the M-1 or M-C District:
- (1) Blast furnace.
 - (2) Crematory.
 - (3) Fertilizer manufacturer.
 - (4) Grease, lard, fat or tallow rendering or refining.
 - (5) Incinerators.
 - (6) Manufacture of glue, size or gelatin, where the processes include the refining and rendering from fish or animal refuse.
 - (7) Manufacture and/or storage of poison gasses.
 - (8) Metal foundries.
 - (9) Slaughterhouses.
 - (10) All processes of manufacture, assembly or treatment which include fireworks, explosives or the storage of crude oil or any volatile products or other highly inflammable liquids above ground in tanks greater than 1,000 gallons.

Borough of Palisades Park, NJ

□ 300-41.5. Multifamily residential in M-1 District. [Added 8-8-2016 by Ord. No. 2016-13]

- A. Purpose. The purpose of this section is to provide a broad range of multifamily residential development as infill residential development in strategic locations within the Borough of Palisades Park.
- B. Definitions. As used in this section, the following terms shall have the meanings indicated:
- MIDRISE, MULTIFAMILY RESIDENTIAL DEVELOPMENT Ñ A multifamily residential building with three to five stories and more than four dwelling units.
- C. Accessory uses.
- (1) Signs in accordance with Borough ordinance requirements.
 - (2) Off-street parking and off-street parking facilities.
 - (3) Private recreational facilities, such as but not limited to swimming pools, tennis courts, indoor fitness centers and recreational areas, provided that these uses shall be noncommercial.
 - (4) Accessory uses customarily incidental to the permitted principal use.
- D. Bulk regulations.
- (1) Lot area: 40,000 square feet minimum.
 - (2) Lot width: 200 feet minimum.
 - (3) Lot depth: 200 feet minimum.
 - (4) Front yard setback: 20 feet minimum.
 - (5) Side yard setback: 15 feet minimum.
 - (6) Rear yard setback: 30 feet minimum.
 - (7) Building height: maximum of five stories to include up to two stories of parking and three stories of residences with a maximum height of 50 feet.
 - (8) Building coverage: 60% maximum.
 - (9) Impervious surface coverage: 80% maximum.
 - (10) Open space: 20% minimum. At least 50% of the required front yard and rear yard shall be landscaped with a mixture of trees, shrubs, flowers and grass.
- E. Unit distribution. There shall be no maximum density. The following unit distribution shall apply:
- (1) Maximum of 75% one-bedroom units.

Borough of Palisades Park, NJ

□ 300-41.5

□ 300-41.5

- (2) Minimum of 20% two-bedroom units.
 - (3) Maximum of 10% three-bedroom units.
- F. Off-street parking. Off-street parking requirements shall be in accordance with the New Jersey Residential Site Improvement Standards (RSIS) and shall be as specified for garden apartments as follows:
- (1) Per one-bedroom unit: 1.8 spaces;
 - (2) Per two-bedroom unit: 2.0 spaces; and
 - (3) Per three-bedroom unit: 2.1 spaces.

ZONING

300 Attachment 3

SCHEDULE II
Schedule of Area, Bulk and Yard Requirements
Borough of Palisades Park, New Jersey

| Zone | Minimum Lot Area (square feet) | Minimum Lot Frontage (feet) | Minimum Front Yard (feet) | Minimum Side Yard | | Minimum Rear Yard (feet) | Maximum Building Height (stories/feet) | Maximum Coverage (percent) | Density (units per acre) |
|------|--------------------------------|-----------------------------|---------------------------|-------------------|------|--------------------------|--|----------------------------|--------------------------|
| | | | | One | Both | | | | |
| AA | 5,000 | 50 | Note 1 | 5 | 14 | 25 | 2½/25 | 40 | -- |
| E | 33,750 | 200 | 2.5 | 25 | 50 | 25 | 5/65 | 38.5 | -- |
| B-1 | -- | -- | Note 2 | Note 3 | | 15 | 3/35 | 85 | -- |
| B-2 | -- | -- | Note 4 | Note 3 | | 15 | 3/35 | 50 | -- |
| M-1 | -- | -- | 15 | 10 | 20 | 15 | 3/35 | 50 | -- |
| M-C | -- | -- | 15 | 10 | 20 | 15 | 3/35 | 50 | -- |
| A | 15,000 | 50 | 15 | 10 | 20 | 15 | 2½/25 | 40 | 30 |

NOTES:

Note 1: The setback shall be the average of the existing setback of residences on the same side of the street within the same block, except that the setback in no case need exceed 35 feet nor shall be less than 20 feet.

Note 2: The setback shall not be less than the average setback of existing buildings on the side of the street within the same block.

Note 3: No side yard is required except:

- 1) If such yard abuts a street, such side yard shall be the same as required for the front yard.
- 2) If such side yard abuts a residential district, such side yard shall adhere to the buffer strip requirements of this chapter.
- 3) If such side yard is used as access to off-street parking, such driveway shall not be less than twelve (12) feet in width.

Note 4: The required front yard shall be not less than the average of the setback of existing buildings on the same side of the street within the same block, except that in no case shall any building be located closer than fifteen (15) feet to the right-of-way line of a state highway or county road.

ZONING

300 Attachment 4

SCHEDULE III

**Schedule of Off-Street Parking Requirements
Borough of Palisades Park, New Jersey**

| Use | Minimum Number of Required Spaces |
|---|---|
| One-family dwelling | 1 per unit, which shall be enclosed |
| Two-family dwelling | 1 per unit, which shall be enclosed |
| Retail store or shop, personal service establishment | 1 per 200 square feet of floor area |
| Office building or office use | 1 per 200 square feet of floor area |
| Medical office building or use | 1 per 150 square feet of floor area (minimum 7 spaces per doctor) |
| Bank, savings and loan institution, trust company | 1 per 100 square feet of floor area |
| Eating and/or drinking establishment | 1 for each 2.5 seats |
| Automobile showroom for the sale of new automobiles | 6 clearly marked for customer use, plus 1 for each 700 square feet of floor area |
| Public garage, repair garage | 3 clearly marked for customer use, plus 1 for each 700 square feet of floor area |
| Gasoline service station | 1 per 1,000 square feet of lot area |
| Funeral home | 10 for each parlor |
| Nursing or convalescent home | 1 for each 3 beds, plus 1 per employee |
| Church or similar place of worship | 1 for each 3.5 seats (Each 20 inches of pew or bench space shall be equal to 1 seat.) |
| Hospital | 1.2 per bed |
| School (public, parochial or private): | 2 per classroom |
| Below high school level, including nursery school and day school | |
| High school level | 1 per 5 students |
| Business school | 1 for each student, plus 1 for each employee |
| Skating rink | 1 per 75 square feet of skating area |
| Bowling alley | 6 per alley |
| Research, experimental or testing laboratory, manufacturing or industrial use | 1 per 400 square feet of floor area |
| Wholesale business, lumber and building materials yard, animal hospital | 1 per 700 square feet of floor area |
| Office use within a laboratory, manufacturing, industrial, wholesale or | 1 per 200 square feet of office floor area |

PALISADES PARK CODE

| Use | Minimum Number of Required Spaces |
|---|--|
| warehouse building | |
| Auditorium, theater, gymnasium, tennis court and similar use, club, lodge, meeting hall or similar place of public assembly | 1 per 3.5 seats or 1 for each 2 registered members, whichever is greater (If the above is not applicable, 1 for each 3.5 persons is permitted under maximum occupancy under the Fire Prevention Code.) |
| Other uses | Unless otherwise specifically specified, business uses in the B-1 and B-2 Districts shall provide 1 for each 200 square feet of floor area |

See Article IV for further off-street parking regulations.

APPENDIX C

DEP Due Diligence Summary

4.0 Stormwater & Grading Assessment

The below summary highlights the stormwater management and grading impacts associated with the proposed development. Based on a high-level review of the existing drainage patterns, it is anticipated majority of the parking lot runoff flows overland towards the on-site drainage inlet located along the southern property line ultimately discharging to the manmade ditch behind the adjacent development. Similarly, the northern parking lot runoff is captured on-site drainage inlets and ultimately discharge to the manmade ditch along the western property line. Existing roof drains discharge at grade and flow directly to the on-site drainage inlets.

A preliminary meeting with the Borough's Engineer and further review of the adjacent commercial development is recommended in order to determine the best stormwater management approach moving forward, the potential for off-site improvements (easements, structures, etc.), and any additional approvals or permits required for the project.

Stormwater Management & Grading Impacts:

1. **Stormwater Approach** – the project is anticipated to be Major Development as the site is disturbing more than one acre of land and adding more than one-quarter acre of new motor vehicle surfaces.
 - a. Groundwater Recharge –not anticipated as the project site is located within PA-1 and it's fully developed.
 - b. Water Quality – We anticipate water quality treatment will be required as a result of adding more than 0.25 acres of motor vehicle surfaces. We anticipate structural and/or non-structural BMP practices will be required to provide water quality treatment of the new motor vehicle surfaces. We recommend proposing NJDEP approved MTDs within the underground parking area which may require removal of some parking spaces.
 - c. Quantity Regulations – We are required to meet quantity regulations as we are determined to be a major development. We recommend implementing green roofs on the proposed roofs and open spaces areas in order to meet curve-under-curve requirements instead of reduction requirements. If the proposed green roof systems do not provide enough runoff reduction, we would need to implement BMPs to meet the reduction requirements.
2. **Stormwater Connection** – based on an initial review of the existing drainage patterns, it is anticipated the majority of runoff flows overland and is collected within the existing on-site drainage system ultimately discharging to the manmade ditch behind the adjacent property to the south and along the western property line. Under proposed conditions, we anticipate the stormwater outfall from the building to discharge into the existing manmade ditch. We recommend keeping the stormwater outfall within the limits of the property, so no permits are required with Conrail Northern railroad. Based on the pre-application meeting with the NJDEP, we do not anticipate a riparian zone associated with the ditch in the rear, but it should be noted, if there is a riparian zone, a permit would be required for the disturbance within the riparian zone for the stormwater discharge point.
3. **Topography** – under existing conditions the site has an approximate 16-foot grade change sloping away from Grand Avenue towards the Conrail Northern Railroad. We recommend raising the ground floor level to the best extent feasible in order to increase the floor-to-floor height and in order to raise the lower level 2 outside the flood hazard area which is currently elevation 8 FT (NAVD88). We also recommend working with the architect and landscape architect for the required floor to floor heights for any stormwater management features needed (green roof systems or MTDs).

5.0 NJDEP Assessment

Environmental Impacts:

1. **Wetlands** – based on available mapping (NJGeoWeb) there are no wetlands located on-site.
2. **Waterways/Riparian Zones** – based on available mapping (NJGeoWeb) there is an existing drainage ditch that runs along Conrail Railroad. Based on historical mapping, it appears the drainage ditch was made when Conrail Railroad was constructed, therefore it is assumed to be a manmade ditch. Following the new NJDEP regulations, we prepared a tributary drainage analysis which showed the ditch drains less than 50 acres. Therefore, the ditch is anticipated to be regulated and does not have a flood hazard area or riparian zone associated with it. Per the NJDEP preapplication meeting on October 18th 2023, the NJDEP preliminarily agreed with our interpretation but recommended we submit for a FHA verification to confirm no riparian zone.

3. **Floodplain Review (FHA)** – based on the FEMA mapping (firm panel 34003C0257) the property is located within the tidal floodplain. Per FEMA mapping, the tidal flood elevation on site is 8.0 feet (NAVD88). Any portion of the building located below elevation 9.0 feet (NAVD88) will need to be either wet flood-proofed or dry flood-proofed per NJDEP standards. Proposed parking garages can be wet flood-proofed however, any retail/commercial areas must be dry flood-proofed. The NJDEP is working on new regulations to raise the tidal flood elevation by 5 feet. We anticipate the new regulations to be adopted sometime next year. We would recommend submitting for an FHA IP and be deemed complete prior to the new regulations to save cost of dry and wet proofing measure on-site.

6.0 Utility Services Assessment

The below summary highlights the utility authorities servicing the subject property:

Utility Services Summary:

1. **Water Service (Veolia)** – under existing conditions, there is a 24-inch water main along Grand Avenue and a water main along West Ruby Avenue. We anticipate the proposed project will require multiple connections to Grand Avenue and West Ruby Avenue, but the proposed connections need to be coordinated with the project MEP for final locations and sizes. In order to begin the review process and receive final determination on capacity and the scope of improvements associated with the proposed water service we will need to file plans, fire sprinkler calculations and provide corresponding application and escrow fees for the applicable authorities. We anticipate that based on the proposed uses a BWSE permit will be necessary. However, Veolia has a master permit with the NDJEP therefore, only a submission to Veolia water will be needed.
2. **Sewer Service (DPW & BCUA)** – we have obtained the sewer authority BCUA confirmation of the service availability to the wastewater treatment service. Under existing conditions, there is a municipal 12-inch clay sewer main along Grand Avenue and a municipal 8-inch clay sewer main along West Ruby Avenue. We anticipate the proposed project will require multiple connections to Grand Avenue and West Ruby Avenue, but the proposed connections need to be coordinated with the MEP for final locations and sizes. Based on the size and scope of the proposed development, we anticipate the Department of Public Works will require a flow metering analysis and pipe capacity analysis for the existing sanitary mains along Grand Avenue and West Ruby Avenue. In addition, based on the scale of the development the Department of Public Works may require the existing 8-inch clay sewer main along West Ruby Avenue to be increased in size. In order to begin the review process with the DPW & BCUA and receive final determination on capacity and the scope of improvements associated with the proposed sewer service we will need to file plans, sanitary sewer calculations and provide corresponding application and escrow fees for the applicable authorities. We anticipate that based on the proposed uses a TWA permit will be necessary, please see item number 4 below for your reference.
3. **Gas & Electric Service (PSE&G)** – we have obtained the gas & electric authority confirmation of the service availability along Grand Avenue, West Ruby Avenue, and utility easement along the western property line. The scope of improvements, connections, and any potential fees will depend on the building loads calculated by the Architect/MEP. We recommended coordinating locations of transformers early on in the design process. In addition, we recommend evaluating proposed driveways located along access alley to the western property line due to existing utility corridor with utility poles and overhead lines which may need to be relocated.
4. **Treatment Works Approval** – the project will be required to obtain NJDEP approval for the proposed sanitary flow generated by the proposed developments which is anticipated to be greater than 8,000 GPD. In order to begin the review process and receive final determination on capacity and the scope of improvements associated with the proposed sewer service we will need to file plans, associated sewer calculations and provide corresponding application and escrow fees for the applicable authorities. The TWA submission process will initially require signoff from the Palisades Park DPW and BCUA (see number 2 above), following approval from both agencies, submission to the NJDEP approval would be the final step.

Site suitability Analysis for DRC Development (59 Broad Avenue) and Hillcrest Builders (450 East Edsall Boulevard) provided by the developer's attorney Daniel L. Steinhagen, Esq. of Beattie Padovano, LLC which states that the sites are available, suitable, developable and approvable, as defined in N.J.A.C. 5:93.

We believe that DRC and Hillcrest sites meet the "ables" test as follows:

1. The sites are "available" because they have clear title that are free of encumbrances that would otherwise preclude development for low and moderate income housing.
2. The sites are "approvable" because they can be developed in a manner consistent with the rules and regulations of all agencies with jurisdiction over the site. Neither site is located within the Highlands or Pinelands, neither is located in a Freshwater wetlands or flood hazard area, and we believe that NJDOT and local approval can be secured for the DRC project as designed, provided that there are no site distance interferences from adjacent developments (though it is my understanding that the HJ Lee settlement authorizes a 37-foot tall building with no setback to West Columbia Avenue and 3.5 feet off the common property line shared with DRC where no affordable units are to be constructed, which could be an issue that will need to be studied once a plan for that site is provided to us).
3. The sites are "developable" as they do have access to water and sewer infrastructure. I am awaiting receipt of the site plans that were presented to the Board of Adjustment so that I can provide you with the exact details of the line size and location, but there no scarce resource order has been entered, and we are unaware of any issues that would preclude sewer and water service for these projects. The Borough sends its sewerage to the BCUA plant in Little Ferry and water from Veolia we'd get Will Serve letters as part of the land use process.
4. Although I am not a planner, it appears that the sites are "suitable" for multifamily housing.
 1. Adjacent to compatible land uses:
 1. The Hillcrest site is adjacent to the Borough's multifamily zones from its prior builder's remedy and close in proximity to the 8-story Trio apartments located to the south that were constructed as a result of that rezoning. To the north is a large townhouse development. Neighborhood retail uses are several blocks away, and there is a bus stop within 500 feet of the site at the intersection of East Edsall Boulevard and Bergen Boulevard
 2. The DRC site is adjacent to other residential uses, and is in close proximity to existing multifamily uses located on both sides of US Route 46. Another site in the Borough's affordable housing compliance plan – with 80% more density – is to be located approximately 300 feet northeast of the DRC site. Neighborhood retail uses are within walking distance on Broad Avenue, and there is a bus stop within 500 feet of the site at the intersection of Broad Avenue and West Columbia Avenue.
 2. Access to appropriate streets – both the Hillcrest and DRC sites have frontage on improved municipal streets.
 3. Consistency with the environmental policies in *N.J.A.C. 5:93-4*

1. Neither site is in the Pinelands, regulated by the DEP or the Meadowlands Commission (now NJSEA)
2. Neither site is encumbered by wetlands
3. Neither site is encumbered by steep slopes in excess of 20%, which is the regulated slope disturbance limit set by Section 300-24(D) of the Borough's Zoning Ordinance

Site suitability Analysis for DRC Development (59 Broad Avenue) and Hillcrest Builders (450 East Edsall Boulevard) provided by the developer's attorney Daniel L. Steinhagen, Esq. of Beattie Padovano, LLC which states that the sites are available, suitable, developable and approvable, as defined in N.J.A.C. 5:93.

We believe that DRC and Hillcrest sites meet the "ables" test as follows:

1. The sites are "available" because they have clear title that are free of encumbrances that would otherwise preclude development for low and moderate income housing.
2. The sites are "approvable" because they can be developed in a manner consistent with the rules and regulations of all agencies with jurisdiction over the site. Neither site is located within the Highlands or Pinelands, neither is located in a Freshwater wetlands or flood hazard area, and we believe that NJDOT and local approval can be secured for the DRC project as designed, provided that there are no site distance interferences from adjacent developments (though it is my understanding that the HJ Lee settlement authorizes a 37-foot tall building with no setback to West Columbia Avenue and 3.5 feet off the common property line shared with DRC where no affordable units are to be constructed, which could be an issue that will need to be studied once a plan for that site is provided to us).
3. The sites are "developable" as they do have access to water and sewer infrastructure. I am awaiting receipt of the site plans that were presented to the Board of Adjustment so that I can provide you with the exact details of the line size and location, but there no scarce resource order has been entered, and we are unaware of any issues that would preclude sewer and water service for these projects. The Borough sends its sewerage to the BCUA plant in Little Ferry and water from Veolia we'd get Will Serve letters as part of the land use process.
4. Although I am not a planner, it appears that the sites are "suitable" for multifamily housing.
 1. Adjacent to compatible land uses:
 1. The Hillcrest site is adjacent to the Borough's multifamily zones from its prior builder's remedy and close in proximity to the 8-story Trio apartments located to the south that were constructed as a result of that rezoning. To the north is a large townhouse development. Neighborhood retail uses are several blocks away, and there is a bus stop within 500 feet of the site at the intersection of East Edsall Boulevard and Bergen Boulevard
 2. The DRC site is adjacent to other residential uses, and is in close proximity to existing multifamily uses located on both sides of US Route 46. Another site in the Borough's affordable housing compliance plan – with 80% more density – is to be located approximately 300 feet northeast of the DRC site. Neighborhood retail uses are within walking distance on Broad Avenue, and there is a bus stop within 500 feet of the site at the intersection of Broad Avenue and West Columbia Avenue.
 2. Access to appropriate streets – both the Hillcrest and DRC sites have frontage on improved municipal streets.
 3. Consistency with the environmental policies in *N.J.A.C. 5:93-4*

1. Neither site is in the Pinelands, regulated by the DEP or the Meadowlands Commission (now NJSEA)
2. Neither site is encumbered by wetlands
3. Neither site is encumbered by steep slopes in excess of 20%, which is the regulated slope disturbance limit set by Section 300-24(D) of the Borough's Zoning Ordinance

SITE SUITABILITY ANALYSIS

*59 Broad Avenue
Block 613, Lot 18
Borough of Palisades Park, Bergen County, NJ*

Prepared For:

***BROAD & EDSALL, LLC
125 W. Central Blvd. #107
Palisades Park, NJ 07650***

By:



Harry N. Tuvell, P.E., P.P.
NJPP #3847

November 20, 2024

SITE SUITABILITY ANALYSIS

**59 Broad Avenue
Palisades Park, New Jersey
Block 613 Lot 18**

The subject site is located at the southwest corner of the intersection of Broad Avenue and West Edsall Avenue. The subject site currently has 1-story structure containing auto body repair garage and an office. The site is located in B1 zone.

The subject site is available, suitable, developable and approvable consistent with N.J.A.C. 5:93-4.

1. Available Site

The subject site is 100% owned by Broad & Edsall, LLC. The site has clear title and is free of encumbrances which could preclude development of multi-family housing with an inclusionary affordable housing component and is available for such use.

2. Suitable Site

The property is located at the corner with current frontage on Broad Avenue. The property has vehicular access from both Broad Avenue and West Edsall Avenue.

The site is surrounded by the following uses:

North: commercial building with office on Broad Avenue

East: multi-family residential apartment buildings on Broad Avenue

South: multi-family residential apartment building on Broad Avenue

West: duplex and single-family residential buildings on West Edsall Avenue

3. Developable Site

The subject site is developable as it has access to appropriate utilities, including water, gas, electric and sewer infrastructure and is consistent with the applicable areawide water quality management plan.

4. Approvable Site

The subject site is located on Broad Avenue, a mixed-used neighborhood, with many multi-family residential buildings. Broad Avenue also provides many public transportation options. The site is approvable as it may be developed for low and moderate income housing in a manner consistent with the rules and regulations of all applicable agencies with jurisdiction over the site.

SITE SUITABILITY ANALYSIS

*18-20 West Ruby Avenue
Block 617, Lot 16
Borough of Palisades Park, Bergen County, NJ*

Prepared For:

*HJLEE HOLDINGS, LLC
125 W. Central Blvd. #107
Palisades Park, NJ 07650*

By:



Harry N. Tuvell, P.E., P.P.
NJPP #3847

November 20, 2024

SITE SUITABILITY ANALYSIS

18-20 West Ruby Avenue Palisades Park, New Jersey Block 617 Lot 16

The subject site is located on south side of West Ruby Avenue approximately 200 ft from the southwest corner of the intersection of Broad Avenue and West Ruby Avenue. The subject site currently has 2-story two-family residential building with a detached garage. The site is located in AA zone.

The subject site is available, suitable, developable and approvable consistent with N.J.A.C. 5:93-4.

1. Available Site

The subject site is 100% owned by HJLee Holdings, LLC. The site has clear title and is free of encumbrances which could preclude development of multi-family housing with an inclusionary affordable housing component and is available for such use.

2. Suitable Site

The property has current frontage on West Ruby Avenue. The property has vehicular access from West Ruby Avenue.

The site is surrounded by the following uses:

North: duplex and single-family residential buildings on West Ruby Avenue

East: duplex residential building and a parking lot of an office building

South: West Columbia Avenue and the ramp to Route 46

West: duplex and single-family residential buildings

3. Developable Site

The subject site is developable as it has access to appropriate utilities, including water, gas, electric and sewer infrastructure and is consistent with the applicable areawide water quality management plan.

4. Approvable Site

The subject site is located on West Ruby Avenue with single and multi-family residential buildings. The site is located just about 200 feet off of Broad Avenue which provides many public transportation options. The site is approvable as it may be developed for low and moderate income housing in a manner consistent with the rules and regulations of all applicable agencies with jurisdiction over the site.

Appendix E

Affordable housing Mixed-Use Development Overlay Zone (AHMUD)

Borough of Palisades Park

Ordinance No. [Number]

AN ORDINANCE CREATING AN AFFORDABLE HOUSING AND MIXED-USE DEVELOPMENT OVERLAY ZONE (AHMUD)

WHEREAS, the Borough of Palisades Park has a constitutional obligation to provide a realistic opportunity for the construction of affordable housing under the New Jersey Supreme Court’s Mount Laurel Doctrine and the Fair Housing Act, N.J.S.A. 52:27D-301 et seq.; and

WHEREAS, the Borough also seeks to enhance the economic vitality of specific commercial corridors, particularly along Grand Avenue and Commercial Avenue, by encouraging mixed-use development; and

WHEREAS, the Borough’s Master Plan and Housing Element & Fair Share Plan support the development of affordable housing as part of the Borough’s compliance with its affordable housing obligations; and

WHEREAS, the Borough desires to create an Affordable Housing and Mixed-Use Development Overlay Zone (AHMUD) to promote developments with a 20% set-aside for affordable housing units, while also requiring ground-floor commercial uses in specific areas to serve both residential and commercial needs;

NOW, THEREFORE, BE IT ORDAINED by the Borough Council of the Borough of Palisades Park, County of Bergen, and State of New Jersey as follows:

Section 1. Title

This Ordinance shall be known and cited as the "Affordable Housing and Mixed-Use Development” Overlay Zone Ordinance of Palisades Park."

Section 2. Purpose

The purpose of this Ordinance is to create an Affordable Housing and Mixed-Use Development Overlay Zone (AHMUD) to encourage the development of affordable housing units and require commercial uses on the ground floor along designated commercial corridors. This Overlay Zone is intended to balance affordable housing needs with economic development objectives, particularly in areas where mixed-use developments will contribute to the vitality of the community.

Section 3. Applicability

The Affordable Housing and Mixed-Use Development Overlay Zone (AHMUD) applies to properties within the following designated areas, as indicated on the Borough Zoning Map:

1. **Grand Avenue Corridor** (properties fronting Grand Avenue between [insert boundary points]).
2. **Commercial Avenue Corridor** (properties fronting Commercial Avenue between [insert boundary points]).

The AHMUD applies as an overlay zoning district, allowing developers to pursue mixed-use development under this ordinance while preserving the underlying zoning for other forms of development.

[Insert Map]

Section 4. Permitted Uses

Within the Affordable Housing and Mixed-Use Overlay Zone, the following uses are permitted:

1. **Ground Floor Commercial Uses:**
 - Retail and commercial establishments, including but not limited to grocery stores, cafes, pharmacies, and boutiques.
 - Professional and personal services, such as offices, salons, and fitness centers.
 - Financial Services (banks, savings and loans and credit unions)
 - Food and beverage services, such as restaurants and coffee shops.
 - Eating/Drinking Establishments (including microbreweries, distilleries, and micro-wineries) and Outdoor Dining
 - Art galleries, cultural facilities, and community spaces.
 - Overnight Lodging and Hotel
 - Entertainment-Movie theaters, theaters
 2. **Upper-Floor Residential Uses:**
 - Multifamily residential dwellings (apartments and townhouses).
 - Live/Work Units
 3. **Upper-Floor Office Uses:**
 - Professional, governmental and business offices.
 4. **Accessory Uses:**
 - Parking, recreational areas, and facilities for residents and commercial tenants.
-

Section 5. Affordable Housing Set-Aside Requirement

1. **Mandatory Set-Aside:** Any residential component of a development within the AHMUD Overlay Zone with five (5) or more dwelling units shall set aside a minimum of twenty percent (20%) of the total number of dwelling units as affordable housing units in accordance with New Jersey's affordable housing requirements.
 2. **Phasing Requirement:** Construction of affordable units shall be phased alongside market-rate units in accordance with the Uniform Housing Affordability Controls (UHAC), N.J.A.C. 5:80-26.1 et seq., ensuring that affordable units are issued certificates of occupancy proportionately within each phase of development.
 3. **Affordability Controls:** All affordable units created under this Ordinance shall comply with affordability controls as per the New Jersey Council on Affordable Housing (COAH) or any successor agency, and the Uniform Housing Affordability Controls (UHAC), N.J.A.C. 5:80-26.1 et seq.
-

Section 6. Ground Floor Commercial Requirement

1. **Commercial Requirement along Grand Avenue and Commercial Avenue:**
 - o Developments fronting Grand Avenue and Commercial Avenue are required to include commercial uses on the ground floor to promote a vibrant streetscape and provide services to residents and the surrounding community.
 2. **Minimum Commercial Space:**
 - o Ground floor commercial space shall occupy at least 30% of the building footprint along these corridors.
 3. **Design Standards for Commercial Facades:**
 - o Ground floor facades must have transparent glass covering at least 60% of the street-facing facade area to encourage pedestrian engagement and visibility of commercial activities.
 - o Ground floor entrances must be directly accessible from the public sidewalk along the primary street.
-

Section 7. Density and Bulk Standards

1. **Maximum Residential Density:** [TBD] dwelling units per acre.
2. **Minimum Lot Size:** [TBD].
3. **Maximum Building Height:** 6 stories or 72 feet.

4. **Building Width¹ (max.):** 250'
5. **Building Depth (max.):** 250'
6. **Building Placement:**
 - Front Primary Street Setback (min./max.): 20'/30'
 - Front Secondary Street Setback (min./max.): 15'/20'
 - Side Interior/Common Lot Line (min./max.): 0'/30'
 - Rear Setback Common Lot Line (min.): 30'
7. **Maximum Building Coverage:** 80%.
8. **Maximum Lot Coverage:** 90%.
9. **Parking Requirements:** Parking shall comply with the Residential Site Improvement Standards (RSIS), N.J.A.C. 5:21.
10. **Parking Placement:**
 - Primary Street Setback (min.): 30'
 - Secondary Street Setback (min.): 10'
 - Side Setback: Interior/Common Lot Line (min.): 10'
 - Rear Setback (min.): 10'
 - Vehicular Access²: Secondary Street

Section 8. Design Standards

1. **Architectural Design:** Buildings within the AHMUD Overlay Zone must have a cohesive design with an emphasis on creating a welcoming streetscape. Ground floor commercial spaces should be inviting, with large windows, attractive signage, and outdoor seating where appropriate.

Section 9. Landscaping and Open Space Requirements

2. A minimum of **10% of the total lot area** must be dedicated to landscaped open space.
 - a) **Landscaping:** A landscape plan shall include a mix of trees, shrubs, and ground cover to enhance the visual appeal and buffer any adjacent residential uses.

¹ Buildings wider than 150 ft. must be designed to read as a series of buildings no wider than 100 ft. Each

² New curb-cuts are not permitted on Primary Streets, except where there is no alley or Secondary or side street to provide access.

- b) **Open Space and Recreation:** Developments should provide common open space and recreational areas such as playgrounds, walking paths, or seating areas to serve the residents of the development.
-

Section 10. Affordable Housing Unit Distribution

1. **Distribution of Affordable Units:** Affordable units shall be integrated with market-rate units throughout the development and not concentrated in a single area or building.
 2. **Bedroom Mix:** The bedroom mix of affordable units must comply with UHAC requirements, providing a mix of unit types to accommodate diverse household sizes.
-

Section 11. Administration and Compliance

The administration of affordable units shall be in compliance with COAH or its successor agency, as well as with any designated affordable housing administrative agent. Compliance with this Ordinance shall be monitored by the Borough's Affordable Housing Liaison or designee.

Section 12. Severability

If any section, paragraph, subdivision, clause, or provision of this Ordinance shall be deemed invalid by a court of competent jurisdiction, such judgment shall not affect or invalidate the remainder of this Ordinance but shall be confined to the part directly involved in the controversy in which such judgment shall have been rendered.

Section 13. Effective Date

This Ordinance shall take effect upon final passage and publication as provided by law.

Appendix F

Affordable Housing and Mandatory Set-Aside Ordinance

Palisades Park, New Jersey
ORDINANCE NO. 2024-

**AN ORDINANCE OF THE BOROUGH OF PALISADES PARK, COUNTY OF BERGEN AND STATE OF
NEW JERSEY AMENDING THE CODE OF THE BOROUGH OF PALISADES PARK, CHAPTER 123
ENTITLED DEVELOPMENT AND AFFORDABLE HOUSING**

WHEREAS, ...

WHEREAS, the Palisades Park Borough Planning Board will adopt a Housing Element and Fair Share Plan pursuant to the Municipal Land Use Law at N.J.S.A. 40:55D-1, et seq. The Housing Element and Fair Share Plan will be endorsed by the Borough Council. This Article implements and incorporates the Housing Element and Fair Share Plan and addresses the requirements of N.J.A.C. 5:93-1, et seq., as amended and supplemented, N.J.A.C. 5:80-26.1, et seq., as amended and supplemented, and the New Jersey Fair Housing Act of 1985.

NOW, THEREFORE, BE IT ORDAINED, by the Mayor and Council of the Borough of Palisades Park, Bergen County, New Jersey, that the General Legislation set forth in Chapter 123 entitled Development and Affordable Housing of the Code of the Borough of Palisades Park (the “Code”) are hereby amended, modified and supplemented as follows:

Section I.

Article 3, entitled “Affordable Housing and Mandatory Set-Aside,” is hereby created and added as follows:

ARTICLE 3
AFFORDABLE HOUSING AND MANDATORY SET-ASIDE

§ 35-1301. Purpose and Applicability

- A. The Code of the Borough of Palisades Park is hereby amended to include provisions addressing Palisades Park’s constitutional obligation to provide for its fair share of very low-, low- and moderate-income housing, as directed by the Superior Court and consistent with N.J.A.C. 5:93-1, et seq., as amended and supplemented, N.J.A.C. 5:80-26.1, et seq., as amended and supplemented, and the New Jersey Fair Housing Act of 1985. This Article is intended to provide assurances that very low-, low- and moderate-income units (“affordable units”) are created with controls on affordability over time and that very low-, low- and moderate-income households shall occupy those units. This Article shall apply except where inconsistent with applicable law.

- B. The provisions of this Article shall apply to all affordable housing developments and affordable housing units that currently exist and that are proposed to be created within the

Borough of Palisades Park pursuant to the Borough's most recently adopted Housing Element and Fair Share Plan.

- C. Moreover, this Article shall apply to all developments that contain very low-, low- and moderate-income housing units, including any currently unanticipated future developments that will provide very low-, low- and moderate-income housing units and including any developments funded with low-income housing tax credits.

§ 35-1302. Definitions.

The following terms, when used in this article, shall have the meanings given in this section:

ACT — Shall mean the Fair Housing Act of 1985, P.L. 1985, c. 222 (N.J.S.A. 52:27D-301 et seq.).

ADAPTABLE — Shall mean constructed in compliance with the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7.

ADMINISTRATIVE AGENT — Shall mean the entity designated by the Borough to administer affordable units in accordance with this Article, N.J.A.C. 5:93, and UHAC (N.J.A.C. 5:80-26).

AFFIRMATIVE MARKETING — Shall mean a regional marketing strategy designed to attract buyers and/or renters of affordable units pursuant to N.J.A.C. 5:80-26.15.

AFFORDABILITY AVERAGE — Shall mean the average percentage of median income at which new restricted units in an affordable housing development are affordable to very low-, low- and moderate-income households.

AFFORDABLE — Shall mean a sales price or rent level that is within the means of a very low-, low-, or moderate-income household as defined in N.J.A.C. 5:93-7.4, and in the case of an ownership unit, that the sales price for the unit conforms to the standards set forth in N.J.A.C. 5:80-26.6, as may be amended and supplemented, and, in the case of a rental unit, that the rent for the unit conforms to the standards set forth in N.J.A.C. 5:80-26.12, as may be amended and supplemented.

AFFORDABLE HOUSING DEVELOPMENT — Shall mean a development included in or approved pursuant to the Housing Element and Fair Share Plan or otherwise intended to address the Borough's fair share obligation, and includes, but is not limited to, an inclusionary development, a municipal construction project or a 100% affordable housing development.

AFFORDABLE HOUSING PROGRAM(S) — Shall mean any mechanism in a municipal fair share plan prepared or implemented to address a municipality's fair share obligation.

AFFORDABLE UNIT — Shall mean a housing unit proposed or created pursuant to the Act and approved for crediting by the Court and/or funded through an affordable housing trust

fund.

AGE-RESTRICTED UNIT — Shall mean a housing unit designed to meet the needs of, and exclusively for, the residents of an age-restricted segment of the population such that:

- A. All the residents of the development wherein the unit is situated are 62 years of age or older; or
- B. At least 80% of the units are occupied by one person that is 55 years of age or older; or
- C. The development has been designated by the Secretary of the United States Department of Housing and Urban Development as "housing for older persons" as defined in Section 807(b)(2) of the Fair Housing Act, 42 U.S.C. § 3607.

AGENCY — Shall mean the New Jersey Housing and Mortgage Finance Agency established by P.L. 1983, c. 530 (N.J.S.A. 55:14K-1 et seq.).

ALTERNATIVE LIVING ARRANGEMENT – Shall mean a building in which households live in distinct bedrooms, yet share kitchen and plumbing facilities, central heat and common areas. Alternative living arrangements include, but are not limited to, transitional facilities for the homeless; Class A, B, C, D, and E boarding homes as regulated by the New Jersey Department of Community Affairs; residential health care facilities as regulated by the New Jersey Department of Health; group homes for the developmentally disabled and mentally ill as licensed and/or regulated by the New Jersey Department of Human Services; and congregate living arrangements.

ASSISTED LIVING RESIDENCE — Shall mean a facility that is licensed by the New Jersey Department of Health and Senior Services to provide apartment-style housing and congregate dining and to assure that assisted living services are available when needed for four or more adult persons unrelated to the proprietor and that offers units containing, at a minimum, one unfurnished room, a private bathroom, a kitchenette and a lockable door on the unit entrance.

CERTIFIED HOUSEHOLD — Shall mean a household that has been certified by an Administrative Agent as a very low-income household, low-income household or moderate-income household.

COAH OR THE COUNCIL – Shall mean the New Jersey Council on Affordable Housing established under the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301, et seq.).

DCA — Shall mean the State of New Jersey Department of Community Affairs.

DEFICIENT HOUSING UNIT — Shall mean a housing unit with health and safety code violations that require the repair or replacement of a major system. A major system includes weatherization, roofing, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement and/or load-bearing structural systems.

DEVELOPER — Shall mean any person, partnership, association, company, or corporation that is 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 to contract or purchase, or other person having an enforceable proprietary interest in such land.

DEVELOPMENT — Shall mean the division of a parcel of land into two or more parcels, the construction, reconstruction, conversion, structural alteration, relocation, or enlargement of any use or change in the use of any building or other structure, or of any mining, excavation or landfill, and any use or change in the use of any building or other structure, or land or extension of use of land, for which permission may be required pursuant to N.J.S.A. 40:55D-1 et seq.

DEVELOPMENT FEE — Shall mean money paid by a developer for the improvement of property as authorized by Holmdel Builder's Association v. Holmdel Township, 121 N.J. 550 (1990) and the Fair Housing Act of 1985, N.J.S.A. 52:27d-301, et seq., and regulated by applicable COAH Rules.

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 (N.J.S.A. 54:1-35a through 54:1-35c).

FAIR SHARE PLAN – Shall mean the plan that describes the mechanisms and the funding sources, if applicable, by which a municipality proposes to address its affordable housing obligation as established in the Housing Element, including the draft ordinances necessary to implement that plan, and addresses the requirements of N.J.A.C. 5:93.

FHA – Shall mean the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 et seq.

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.

HOUSING PLAN ELEMENT – Shall mean the portion of the Borough's Master Plan required by the Municipal Land Use Law (MLUL), N.J.S.A. 40:55D-28b(3) and other legislation.

INCLUSIONARY DEVELOPMENT — Shall mean a development containing both affordable units and market-rate units. This term includes, but is not limited to new construction, the conversion of a nonresidential structure to residential use and the creation of new affordable units through the gut rehabilitation or reconstruction of a vacant residential structure.

INCOME — Shall include revenue and receipts, actual or fairly imputed, from all sources, including but not limited to wages, interest, dividends, social security, pensions, government benefits, alimony, child support and rents from income property.

INITIAL RENTAL — Shall mean the first transfer of occupancy from a developer to a qualified renter.

INITIAL SALE — Shall mean the first transfer of title of a unit from a developer to a qualified buyer.

LOW-INCOME HOUSEHOLD — Shall mean a household with a total gross annual household income equal to 50% or less of the regional median household income by household size for the applicable housing region.

LOW-INCOME UNIT — Shall mean a restricted unit that is affordable to a low-income household.

MAJOR SYSTEM — Shall mean the primary structural, mechanical, plumbing, electrical, fire protection, or occupant service components of a building which include, but are not limited to, weatherization, roofing, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement or load-bearing structural systems.

MARKET-RATE UNITS — Shall mean housing not restricted to very low-, low- and moderate-income households that may sell or rent at any price.

MEDIAN INCOME — Shall mean the median income by household size for the applicable housing region, as adopted annually by COAH or a successor entity approved by the Court.

MODERATE-INCOME HOUSEHOLD — Shall mean a household with a total gross annual household income in excess of 50% but less than 80% of the regional median household income by household size for the applicable housing region.

MODERATE-INCOME UNIT — Shall mean a restricted unit that is affordable to a moderate-income household.

MUNICIPAL HOUSING LIAISON — Shall mean a municipal employee responsible for oversight of the municipal affordable housing program, including overseeing the administration of affordability controls, the Affirmative Marketing Plan, monitoring and reporting, and supervising any contracted Administrative Agent.

NONEXEMPT SALE — Shall mean any sale or transfer of ownership other than the transfer of ownership between husband and wife; the transfer of ownership between former spouses ordered as a result of a judicial decree of divorce or judicial separation, but not including sales to third parties; the transfer of ownership between family members as a result of inheritance; the transfer of ownership through an executor's deed to a Class A beneficiary and the transfer of ownership by court order.

PRESENT NEED — Shall mean an estimate of low- and moderate-income households living in substandard housing as calculated through the use of census surrogates.

PRIOR ROUND HOUSING OBLIGATION — Shall mean the 1987 – 1999 fair share based on N.J.A.C. 5:93-1.

RANDOM SELECTION PROCESS — Shall mean a process by which currently income-eligible households are selected for placement in affordable housing units such that no preference is given to one applicant over another except for purposes of matching household income and size with an appropriately priced and sized affordable unit (e.g., by lottery).

REGIONAL ASSET LIMIT — Shall mean the maximum housing value in each housing region affordable to a four-person household with an income at 80% of the regional median as defined by duly adopted Regional Income Limits published annually by COAH or a successor entity.

REHABILITATION — Shall mean the repair, renovation, alteration or reconstruction of any building or structure, pursuant to the Rehabilitation Subcode, N.J.A.C. 5:23-6.

RENT — Shall mean the gross monthly cost of a rental unit to the tenant, including the rent paid to the landlord, as well as an allowance for tenant-paid utilities computed in accordance with allowances published by DCA for its Section 8 program. In assisted living residences, rent does not include charges for food and services.

RESTRICTED UNIT — Shall mean a dwelling unit, whether a rental unit or an ownership unit, that is subject to the affordability controls of N.J.A.C. 5:80-26.1, as may be amended and supplemented, but does not include a market-rate unit financed under UHORP or MONI.

SUPERIOR COURT — Shall mean the Superior Court of New Jersey.

THIRD ROUND HOUSING OBLIGATION — Shall mean the 1999 – 2025 housing obligation as determined by the Superior Court.

BOROUGH — Shall mean the Borough of Palisades Park.

BOROUGH COUNCIL — Shall mean the Borough Council of the Borough of Palisades Park.

UHAC — Shall mean the Uniform Housing Affordability Controls set forth in N.J.A.C. 5:80-26, *et seq.*

VERY LOW-INCOME HOUSEHOLD — Shall mean a household with a total gross annual household income equal to 30% or less of the regional median household income by household size for the applicable housing region.

VERY LOW-INCOME UNIT — Shall mean a restricted unit that is affordable to a very low-income household.

VETERAN'S PREFERENCE — Shall mean a preference for very-low-, low- and moderate-income housing that is permitted by law for people that have served in the military, pursuant

to Section 311.11(j). of the FHA, which allows for a municipality to enter into an agreement with a developer to provide a preference for affordable housing to low- and moderate-income veterans who served in time of war or other emergency as defined in section 1 of P.L.1963, c. 171 (C.54:4-8.10), of up to fifty percent (50%) of the affordable units in a particular project. N.J.S.A. 52:27D-311.11(j).

WEATHERIZATION — Shall mean building insulation (for attic, exterior walls and crawl space), siding to improve energy efficiency, replacement storm windows, replacement storm doors, replacement windows and replacement doors, and is considered a major system for purposes of the rehabilitation program.

§ 35-1303. Rehabilitation.

- a. Palisades Park's rehabilitation program shall be designed to renovate deficient housing units occupied by very low-, low- and moderate-income households such that, after rehabilitation, these units will comply with the New Jersey State Housing Code pursuant to N.J.A.C. 5:28.
 1. All rehabilitated rental and owner-occupied units shall remain affordable to very low-, low-, and moderate-income households for a period of 10 years (the control period). For owner-occupied units, the control period will be enforced with a lien and for renter-occupied units the control period will be enforced with a deed restriction.
 2. Units in a Rehabilitation Program shall be administered in accordance with the following:
 - (a) If a unit is vacant, upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit to be rented to a very low-, low-, or moderate-income household at an affordable rent and affirmatively marketed pursuant to N.J.A.C. 5:93-9 and UHAC.
 - (b) If a unit is renter-occupied, upon completion of the rehabilitation, the maximum rate of rent shall be the lesser of the current rent or the maximum permitted rent pursuant to N.J.A.C. 5:93-9 and UHAC.
 - (c) Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:93-9 or the standards issued by a New Jersey administrative agency with proper authority to issue such standards.
 - (d) Applicant and/or tenant households shall be certified as income-eligible in accordance with N.J.A.C. 5:93-9 and UHAC, except that households in owner-occupied units shall be exempt from the regional asset limit.

§ 35-1304. Mandatory Affordable Housing Set-Aside.

- a. A mandatory affordable housing set-aside requirement shall apply beginning with the effective date of this ordinance to any new multifamily and single-family attached residential

development, including the residential portion of a mixed-use project, which consists of five (5) or more new residential units and any property in the Borough of Palisades Park that is currently zoned for nonresidential uses that is subsequently rezoned for residential purposes or receives a zoning change or a variance to permit residential development, or receives a zoning change or a density variance to permit higher residential development. The set-aside shall be twenty percent (20%) where the affordable units are provided for sale and fifteen percent (15%) where the affordable units are provided for rental.

1. All affordable housing controls and standards are subject to the rules of the Council on Affordable Housing ("COAH") or any subsequent state agency, or as approved by the Court. The development, marketing and sale of the affordable units shall be pursuant to applicable state regulations and the applicable provisions of this article, and any subsequent amendments thereto.
2. This requirement shall not impose any obligation on a development, or the nonresidential portion of a mixed-use development, that is subject to the Statewide Non-Residential Development Fee Act, N.J.S.A. 40:55D-8.1 *et seq.*
3. All subdivision and site plan approvals of qualifying developments shall be conditioned upon compliance with the provisions of the mandatory affordable housing set-aside.
4. No subdivision shall be permitted or approved for the purpose of avoiding compliance with the mandatory affordable housing set-aside. A developer may not, for example, subdivide a project into two lots and then plan each of them to produce a number of units below the threshold. The approving authority may impose any reasonable conditions to ensure such compliance.
5. The mandatory affordable housing set-aside shall not give any developer the right to any rezoning, variance, redevelopment designation or redevelopment or rehabilitation plan approval, or any other such relief, or establish any obligation on the part of the municipality to grant such rezoning, variance, redevelopment designation, redevelopment or rehabilitation plan approval, or other such or further relief.
6. The requirements of this set-aside shall not apply to residential expansions, additions, renovations, replacements, or any other type of residential development that does not result in a net increase in the number of dwellings of 15 or more.

§ 35-1305. Inclusionary Development.

- a. Set-aside. For inclusionary projects in which the very low-, low- and moderate-income units are to be offered for sale, the appropriate set-aside percentage is 20 percent; for projects in which the very low, low and moderate units are to be offered for rent, the appropriate set-aside percentage is 15 percent.
- b. Phasing. Inclusionary developments shall be subject to the following schedule, except where an alternate phasing schedule has been incorporated into a development or redevelopment

agreement. Should a developer wish to modify this schedule, such modification must be reviewed and approved by Fair Share Housing Center and the Special Court Master prior to execution of a development or redevelopment agreement.

| Maximum Percentage of Market-Rate Units Completed | Minimum Percentage of Low- and Moderate-Income Units Completed |
|---|--|
| 25 | 0 |
| 25+1 | 10 |
| 50 | 50 |
| 75 | 75 |
| 90 | 100 |

- c. Fractional Units. In the event the number of affordable housing units to be provided includes a fraction, the number shall be rounded up if the fractional amount is 0.5 or greater and rounded down if the fractional amount is less than 0.5. For inclusionary projects, the developer shall provide a payment in lieu of constructing affordable units for the fraction of a unit less than 0.5. The payment in lieu shall be based on the amounts established in N.J.A.C. 5:97-6.4(c) as increased by updated development cost documentation on file in the Borough.
- d. Off-site Units. At the Borough’s sole discretion, a developer may arrange to provide some or all required affordable units at a different site than the market-rate units. In such instances, the developer shall be subject to the following provisions:
 - 1. All provisions governing the provision of affordable units off-site shall be set forth in a developer’s agreement.
 - 2. The calculation of the required affordable housing set-aside shall be done based on the total of all market-rate units being provided on-site plus the required affordable units being provided off-site.

Example: A developer proposes 20 market-rate for-sale units, and wishes to provide the required four affordable units off-site. The mandatory set-aside in that case shall be 20% of 24 units, or 4.8 units, with the fraction subject to the fractional payment-in-lieu provisions in Subparagraph 35-1305.c. above.
 - 3. Unless otherwise specified in the developer’s agreement, the affordable units must be provided according to the phasing schedule in Subparagraph 35-1305.b. above.
- e. Payments in Lieu of Construction. No developer may make a payment in lieu of constructing affordable units, except for fractional units as provided for in Subparagraph 35-1305.c., above.

- e. Nothing in this Article precludes the municipality from imposing an affordable housing set-aside in accordance with applicable law in a development not required to have a set-aside pursuant to this Article.
- f. Design:
 - 1. Integration of Affordable Units. In inclusionary developments, to the extent possible, very low-, low- and moderate-income units shall be integrated with the market units, and not situated so as to be concentrated in separate building(s) or in separate area(s) or floor(s), or in less desirable locations, than the other units in the development. In buildings with multiple dwelling units, this shall mean that the very low-, low- and moderate-income units shall be generally distributed within each building with market units.
 - 2. In inclusionary developments, the residents of the affordable units shall have full and equal access to all of the amenities, common areas, and recreation areas and facilities as the residents of the market-rate units.
 - 3. In inclusionary developments, the very low-, low- and moderate-income units shall be no less than the largest minimum bedroom and unit square footages required under the DCA Balanced Housing and HMFA Low Income Housing Tax Credit program for bedroom sizes and unit sizes in affordable units of the same bedroom number.

§ 35-1306. New construction.

- a. Low/moderate split and bedroom distribution of affordable housing units:
 - 1. The fair share obligation shall be divided equally between low- and moderate-income units, except that where there is an odd number of affordable housing units, the extra unit shall be a low-income unit. At least 13% of all restricted rental units within each bedroom distribution shall be very low-income units (affordable to a household earning 30% or less of regional median income by household size). The very low-income units shall be counted as part of the required number of low-income units within the development.
 - 2. In each affordable development, at least 50% of the restricted units within each bedroom distribution shall be very low- or low-income units.
 - 3. Affordable developments that are not age-restricted shall be structured in conjunction with realistic market demands such that:
 - i. The combined number of efficiency and one-bedroom units shall be no greater than 20% of the total low- and moderate-income units;

- ii. At least 30% of all low- and moderate-income units shall be two-bedroom units;
 - iii. At least 20% of all low- and moderate-income units shall be three-bedroom units; and
 - iv. The remaining units may be allocated among two- and three-bedroom units at the discretion of the developer.
4. Affordable developments that are age-restricted shall be structured such that the number of bedrooms shall equal the number of age-restricted low-and moderate-income units within the inclusionary development. This standard may be met by having all one-bedroom units or by having a two-bedroom unit for each efficiency unit.

b. Accessibility requirements:

1. The first floor of all restricted townhouse dwelling units and all restricted units in all other multistory buildings shall be subject to the technical design standards of the Barrier Free Subcode, N.J.A.C. 5:23-7 and the following:
2. All restricted townhouse dwelling units and all restricted units in other multistory buildings in which a restricted dwelling unit is attached to at least one other dwelling unit shall have the following features:
 - (a) An adaptable toilet and bathing facility on the first floor; and
 - (b) An adaptable kitchen on the first floor; and
 - (c) An interior accessible route of travel on the first floor; and
 - (d) An adaptable room that can be used as a bedroom, with a door or the casing for the installation of a door, on the first floor; and
 - (e) An interior accessible route of travel between stories within an individual unit, except that if all of the terms of Subsection B(2)(a) through (d) above have been satisfied, an interior accessible route of travel shall not be required between stories within an individual unit; and
 - (f) An accessible entranceway as set forth at P.L. 2005, c. 350 (N.J.S.A. 52:27D-311a et seq.) and the Barrier Free Subcode, N.J.A.C. 5:23-7, or evidence that the Borough has collected funds from the developer sufficient to make 10% of the adaptable entrances in the development accessible:
 - i. Where a unit has been constructed with an adaptable entrance, upon the request of a disabled person who is purchasing or will reside in the dwelling

unit, an accessible entrance shall be installed.

- ii. To this end, each builder of income-restricted units shall deposit funds into the Borough's Affordable Housing Trust Fund sufficient to install accessible entrances in 10% of the affordable units that have been constructed with adaptable entrances.
- iii. The funds deposited under Subsection (f)[ii] above shall be used by the Borough for the sole purpose of making the adaptable entrance of an affordable unit accessible when requested to do so by a person with a disability who occupies or intends to occupy the unit and requires an accessible entrance.
- iv. The developer of the restricted units shall submit a design plan and cost estimate for the conversion of adaptable to accessible entrances to the Construction Official of the Borough.
- v. Once the Construction Official has determined that the design plan to convert the unit entrances from adaptable to accessible meets the requirements of the Barrier Free Subcode, N.J.A.C. 5:23-7, and that the cost estimate of such conversion is reasonable, payment shall be made to the Borough's Affordable Housing Trust Fund in the care of the Borough Treasurer who shall ensure that the funds are deposited into the Affordable Housing Trust Fund and appropriately earmarked.

(g) Full compliance with the foregoing provisions shall not be required where an entity can demonstrate that it is "site impracticable" to meet the requirements. Determinations of site impracticability shall be in compliance with the Barrier Free Subcode, N.J.A.C. 5:23-7 and N.J.A.C. 5:97-3.14.

c. Income limits; maximum rents and sales prices:

1. In establishing rents and sales prices of affordable housing units, the Administrative Agent shall follow the procedures set forth in UHAC, utilizing the most recently published regional weighted average of the uncapped Section 8 income limits published by HUD and the calculation procedures as approved by the Court and detailed below:
 - (a) Regional income limits shall be established for the region in which the Borough is located (in this case, 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 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 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% 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% 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% 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 are the result of applying the percentages set forth in paragraph (a) above to HUD's determination of median income for the current fiscal year, 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) In establishing sale prices and rents of affordable housing units, the Borough's administrative agent shall follow the procedures set forth in UHAC, utilizing the regional income limits established pursuant to the process defined above.
 - (i) The resale prices of owner-occupied very low-, low- and moderate-income units may increase annually based on the percentage increase in the regional median income limit for each housing region determined pursuant to the above methodology. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.
 - (ii) The rent levels of very low-, low- and moderate-income units may be increased annually based on the percentage increase in the Housing Consumer Price Index for the Northeast Urban Area, upon its publication for the prior calendar year. This increase shall not exceed nine percent in any one year. Rents for units constructed pursuant to low income housing tax credit regulations shall be indexed pursuant to the regulations governing low income housing tax credits.

- 2. The maximum rent for restricted rental units within each affordable development shall

be affordable to households earning no more than 60% of median income, and the average rent for restricted rental units shall be affordable to households earning no more than 52% of median income.

3. The developers and/or municipal sponsors of restricted rental units shall establish at least one rent for each bedroom type for both low-income and moderate-income units, provided that at least 13% of all low- and moderate- income rental units shall be affordable to very low-income households earning no more than 30% of median income, which very low-income units shall be part of the low-income requirement.
4. The maximum sales price of restricted ownership units within each affordable development shall be affordable to households earning no more than 70% of median income, and each affordable development must achieve an affordability average of 55% for restricted ownership units. In achieving this affordability average, moderate-income ownership units must be available for at least three different sales prices for each bedroom type. Low-income ownership units must be available for at least two different sales prices for each bedroom type.
5. In determining the initial sales prices and rent levels for compliance with the affordability average requirements for restricted units other than assisted living facilities and age-restricted developments, the following standards shall be used:
 - (a) A studio shall be affordable to a one-person household;
 - (b) A one-bedroom unit shall be affordable to a one-and-one-half-person household;
 - (c) A two-bedroom unit shall be affordable to a three-person household;
 - (d) A three-bedroom unit shall be affordable to a four-and-one-half-person household; and
 - (e) A four-bedroom unit shall be affordable to a six-person household.
6. In determining the initial sales prices and rents for compliance with affordability average requirements for restricted units in assisted living facilities and age-restricted developments the following standards shall be used:
 - (a) A studio shall be affordable to a one person household;
 - (b) A one-bedroom unit shall be affordable to a one and one-half person household; and
 - (c) A two-bedroom unit shall be affordable to a two-person household or to two one-person households.

7. The initial purchase price for all restricted ownership units shall be calculated so that the monthly carrying cost of the unit, including principal and interest (based on a mortgage loan equal to 95% of the purchase price and the Federal Reserve H.15 rate of interest), taxes, homeowner and private mortgage insurance and condominium or homeowners' association fees do not exceed 28% of the eligible monthly income of the appropriate size household as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the price shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
8. The initial rent for a restricted rental unit shall be calculated so as not to exceed 30% of the eligible monthly income of the appropriate size household, including an allowance for tenant-paid utilities, as determined under N.J.A.C. 5:80-26.4, as may be amended and supplemented; provided, however, that the rent shall be subject to the affordability average requirement of N.J.A.C. 5:80-26.3, as may be amended and supplemented.
9. 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.
10. The rent of very low-, low- and moderate-income units may be increased annually based on the permitted percentage increase in the Housing Consumer Price Index for the United States. This increase shall not exceed 9% in any one year. Rents for units constructed pursuant to low-income housing tax credit regulations shall be indexed pursuant to the regulations governing low-income housing tax credits.

§ 35-1307. Utilities.

- a. Affordable units shall utilize the same type of heating source as market units within an inclusionary development.
- b. Tenant-paid utilities included in the utility allowance shall be set forth in the lease and shall be consistent with the utility allowance approved by DCA for its Section 8 program.

§ 35-1308. Occupancy standards.

In referring certified households to specific restricted units, the Administrative Agent shall, to the extent feasible and without causing an undue delay in the occupancy of a unit, strive to:

- a. Provide an occupant for each bedroom;
- b. Provide children of different sexes with separate bedrooms;
- c. Provide separate bedrooms for parents and children; and

- d. Prevent more than two persons from occupying a single bedroom.

§ 35-1309. Control periods for restricted ownership units and enforcement mechanisms.

- a. Control periods for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.5, as may be amended and supplemented, and each restricted ownership unit shall remain subject to the requirements of this article for a period of at least 30 years, until the Borough takes action to release the unit from such requirements; prior to such action, a restricted ownership unit must remain subject to the requirements of N.J.A.C. 5:80-26.1, as may be amended and supplemented.
- b. The affordability control period for a restricted ownership unit shall commence on the date the initial certified household takes title to the unit.
- c. Prior to the issuance of the initial certificate of occupancy for a restricted ownership unit and upon each successive sale during the period of restricted ownership, the Administrative Agent shall determine the restricted price for the unit and shall also determine the non-restricted, fair market value of the unit based on either an appraisal or the unit's equalized assessed value without the restrictions in place.
- d. At the time of the initial sale of the unit, the initial purchaser shall execute and deliver to the Administrative Agent a recapture note obligating the purchaser (as well as the purchaser's heirs, successors and assigns) to repay, upon the first nonexempt sale after the unit's release from the restrictions set forth in this article, an amount equal to the difference between the unit's non-restricted fair market value and its restricted price, and the recapture note shall be secured by a recapture lien evidenced by a duly recorded mortgage on the unit.
- e. The affordability controls set forth in this article shall remain in effect despite the entry and enforcement of any judgment of foreclosure with respect to restricted ownership units.
- f. A restricted ownership unit shall be required to obtain a continuing certificate of occupancy or a certified statement from the Construction Official stating that the unit meets all code standards upon the first transfer of title following the removal of the restrictions provided under N.J.A.C. 5:80-26.5(a), as may be amended and supplemented.

§ 35-1310. Price restrictions for restricted ownership units; homeowners' association fees; resale prices.

Price restrictions for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, including:

- a. The initial purchase price for a restricted ownership unit shall be approved by the Administrative Agent.

- b. The Administrative Agent shall approve all resale prices, in writing and in advance of the resale, to assure compliance with the foregoing standards.
- c. The master deeds of inclusionary developments shall provide no distinction between the condominium or homeowners' association fees and special assessments paid by low- and moderate-income purchasers and those paid by market purchasers.
- d. The owners of restricted ownership units may apply to the Administrative Agent to increase the maximum sales price for the unit on the basis of anticipated capital improvements. Eligible capital improvements shall be those that render the unit suitable for a larger household or the addition of a bathroom. See § 35-1313.

§ 35-1311. Buyer income eligibility.

- a. Buyer income eligibility for restricted ownership units shall be in accordance with N.J.A.C. 5:80-26.1, as may be amended and supplemented, such that very low-income ownership units shall be reserved for households with a gross household income less than or equal to 30% of median income, low-income ownership units shall be reserved for households with a gross household income less than or equal to 50% of median income and moderate-income ownership units shall be reserved for households with a gross household income less than 80% of median income.
- b. Notwithstanding the foregoing, the Administrative Agent may, upon approval by the Borough Council, and subject to the Court's approval, permit a moderate-income purchaser to buy a low-income unit if and only if the Administrative Agent can demonstrate that there is an insufficient number of eligible low-income purchasers in the housing region to permit prompt occupancy of the unit and all other reasonable efforts to attract a low-income purchaser, including pricing and financing incentives, have failed. Any such low-income unit that is sold to a moderate-income household shall retain the required pricing and pricing restrictions for a low-income unit.
- c. A certified household that purchases a restricted ownership unit must occupy it as the certified household's principal residence and shall not lease the unit; provided, however, that the Administrative Agent may permit the owner of a restricted ownership unit, upon application and a showing of hardship, to lease the restricted unit to another certified household for a period not to exceed one year.
- d. The Administrative Agent shall certify a household as eligible for a restricted ownership unit when the household is very low-income household, a low-income household, or a moderate-income household, as applicable to the unit, and the estimated monthly housing cost for the particular unit (including principal, interest, taxes, homeowner and private mortgage insurance and condominium or homeowners' association fees, as applicable) does not exceed 33% of the household's eligible monthly income.

§ 35-1312. Limitations on indebtedness secured by ownership unit: subordination.

- a. Prior to incurring any indebtedness to be secured by a restricted ownership unit, the owner shall apply to the Administrative Agent for a determination, in writing, that the proposed indebtedness complies with the provisions of this section, and the Administrative Agent shall issue such determination prior to the owner incurring such indebtedness.
- b. With the exception of a first purchase money mortgage, neither an owner nor a lender shall at any time cause or permit the total indebtedness secured by a restricted ownership unit to exceed 95% of the maximum allowable resale price of the unit, as such price is determined by the Administrative Agent in accordance with N.J.A.C. 5:80-26.6(b).

§ 35-1313. Capital improvements to ownership units.

- a. The owners of restricted ownership units may apply to the Administrative Agent to increase the maximum sales price for the unit on the basis of capital improvements made since the purchase of the unit. Eligible capital improvements shall be those that render the unit suitable for a larger household or that add an additional bathroom. In no event shall the maximum sales price of an improved housing unit exceed the limits of affordability for the larger household.
- b. Upon the resale of a restricted ownership unit, all items of property that are permanently affixed to the unit or were included when the unit was initially restricted (for example, refrigerator, range, washer, dryer, dishwasher, wall-to-wall carpeting) shall be included in the maximum allowable resale price. Other items may be sold to the purchaser at a reasonable price that has been approved by the Administrative Agent at the time of the signing of the agreement to purchase. The purchase of central air conditioning installed subsequent to the initial sale of the unit, and not included in the base price, may be made a condition of the unit resale, provided the price, which shall be subject to ten-year, straight-line depreciation, has been approved by the Administrative Agent. Unless otherwise approved by the Administrative Agent, the purchase of any property other than central air conditioning shall not be made a condition of the unit resale. The owner and the purchaser must personally certify at the time of closing that no unapproved transfer of funds for the purpose of selling and receiving property has taken place at the time of or as a condition of resale.

§ 35-1314. Control periods for restricted rental units.

- a. Control periods for restricted rental units shall be in accordance with N.J.A.C. 5:80-26.11, as may be amended and supplemented, and each restricted rental unit shall remain subject to the requirements of this article for a period of at least 30 years, until the Borough takes action to release the unit from such requirements. Prior to such action, a restricted rental unit must remain subject to the requirements of N.J.A.C. 5:80-26.1, as may be amended and supplemented.
- b. Deeds of all real property that include restricted rental units shall contain deed restriction

language. The deed restriction shall have priority over all mortgages on the property, and the deed restriction shall be recorded by the developer or seller with the records office of the County of Bergen. A copy of the filed, recorded document shall be provided to the Administrative Agent within 30 days of the receipt of a certificate of occupancy.

- c. A restricted rental unit shall remain subject to the affordability controls of this article despite the occurrence of any of the following events:
 - 1. Sublease or assignment of the lease of the unit;
 - 2. Sale or other voluntary transfer of the ownership of the unit; or
 - 3. The entry and enforcement of any judgment of foreclosure on the property containing the unit.

§ 35-1315. Rent restrictions for rental units; leases.

- a. A written lease shall be required for all restricted rental units, except for units in assisted living residences, and tenants shall be responsible for security deposits and the full amount of the rent as stated on the lease. A copy of the current lease for each restricted rental unit shall be provided to the Administrative Agent.
- b. No additional fees or charges shall be added to the approved rent (except, in the case of units in an assisted living residence, to cover the customary charges for food and services) without the express written approval of the Administrative Agent.
- c. Application fees (including the charge for any credit check) shall not exceed 5% of the monthly rent of the applicable restricted unit and shall be payable to the Administrative Agent to be applied to the costs of administering the controls applicable to the unit as set forth in this article.
- d. The Borough of Palisades Park's Rent Control Ordinance (Chapter 15) shall not be applicable to any affordable rental units in the Borough.

§ 35-1316. Tenant income eligibility.

- a. Tenant income eligibility shall be in accordance with N.J.A.C. 5:80-26.13, as may be amended and supplemented, and shall be determined as follows:
 - 1. Very low-income rental units shall be reserved for households with a gross household income less than or equal to 30% of the regional median household income by household size.
 - 2. Low-income rental units shall be reserved for households with a gross household income less than or equal to 50% of the regional median household income by

household size.

3. Moderate-income rental units shall be reserved for households with a gross household income less than 80% of the regional median household income by household size.
- b. The Administrative Agent shall certify a household as eligible for a restricted rental unit when the household is a very low-income household, low-income household or a moderate-income household, as applicable to the unit, and the rent proposed for the unit does not exceed 35% (40% for age-restricted units) of the household's eligible monthly income as determined pursuant to N.J.A.C. 5:80-26.16, as may be amended and supplemented; provided, however, that this limit may be exceeded if one or more of the following circumstances exists:
1. The household currently pays more than 35% (40% for households eligible for age-restricted units) of its gross household income for rent, and the proposed rent will reduce its housing costs;
 2. The household has consistently paid more than 35% (40% for households eligible for age-restricted units) of eligible monthly income for rent in the past and has proven its continuing ability to pay;
 3. The household is currently in substandard or overcrowded living conditions;
 4. The household documents the existence of assets with which the household proposes to supplement the rent payments; or
 5. The household documents reliable anticipated third-party assistance from an outside source such as a family member in a form acceptable to the Administrative Agent and the owner of the unit.
- c. The applicant shall file documentation sufficient to establish the existence of the circumstances in Subsections b.1. through b.5. above with the Administrative Agent, who shall counsel the household on budgeting.

§ 35-1317. Requirements for Alternative Living Arrangements

- a. The administration of an alternative living arrangement shall be in compliance with N.J.A.C. 5:93-5.8 and UHAC, with the following exceptions:
 1. Affirmative marketing (N.J.A.C. 5:80-26.15), provided, however, that the units or bedrooms may be affirmatively marketed by the provider in accordance with an alternative plan approved by the State licensing/funding agency (i.e., DHS);
 2. Affordability average and bedroom distribution (N.J.A.C. 5:80-26.3).

- b. With the exception of units established with capital funding through a 20-year operating contract with the Department of Human Services, Division of Developmental Disabilities, alternative living arrangements shall have at least 30-year controls on affordability in accordance with UHAC, unless an alternative commitment is approved by the Court.
- c. The service provider for the alternative living arrangement shall act as the Administrative Agent for the purposes of administering the affirmative marketing and affordability requirements for the alternative living arrangement.

§ 35-1318. Municipal Housing Liaison.

- a. The Borough of Palisades Park shall appoint a specific municipal employee to serve as a Municipal Housing Liaison responsible for overseeing the Borough's affordable housing program, including overseeing the administration of affordability controls on affordable units, and the affirmative marketing of available affordable units in accordance with the Borough's Affirmative Marketing Plan, fulfilling monitoring and reporting, and supervising any contracted Administrative Agent. The position of Municipal Housing Liaison for the Borough was previously established by Ordinance No. 1279-11-09, which establishment is reiterated here. Compensation shall be fixed by the Governing Body at the time of appointment of the Municipal Housing Liaison. The Municipal Housing Liaison shall be appointed by resolution of the governing body and may be a full- or part-time municipal employee. The Municipal Housing Liaison shall be approved by the Superior Court and shall be duly qualified through a training program sponsored by Affordable Housing Professionals of New Jersey before assuming the duties of Municipal Housing Liaison.
- b. The Municipal Housing Liaison shall be responsible for oversight and administration of the affordable housing program for Palisades Park, including the following responsibilities which may not be contracted out to the Administrative Agent:
 - 1. Serving as Palisades Park's primary point of contact for all inquiries from the state, affordable housing providers, Administrative Agents and interested households;
 - 2. Monitoring the status of all restricted units in Palisades Park's Fair Share Plan;
 - 3. Compiling, verifying, submitting and posting all monitoring reports as required by the Court and by this Ordinance;
 - 4. Coordinating meetings with affordable housing providers and Administrative Agents, as needed; and
 - 5. Attending continuing education opportunities on affordability controls, compliance monitoring and affirmative marketing at least annually and more often as needed.

§ 35-1319. Administrative Agent.

Subject to the approval of the Superior Court, the Borough shall designate one or more Administrative Agent(s) to administer and to affirmatively market the affordable units constructed in the Borough in accordance with UHAC and this Ordinance. An operating manual for each affordable housing program shall be provided by the Administrative Agent(s) to be adopted by resolution of the Borough Council and subject to approval of the Superior Court. The operating manual(s) shall be available for public inspection in the office of the Borough Clerk, in the office of the Municipal Housing Liaison, and in the office(s) of the Administrative Agent(s). The Municipal Housing Liaison shall supervise the work of the Administrative Agent(s).

An Administrative Agent shall be an independent entity serving under contract to and reporting to the municipality. ***The fees of the Administrative Agent shall be paid by the owners of the affordable units for which the services of the Administrative Agent are required.*** The Administrative Agent shall perform the duties and responsibilities of an Administrative Agent as set forth in UHAC, including those set forth in N.J.A.C. 5:80-26.14, 5:80-16 and 5:80-18 thereof, which includes:

- a. Affirmative marketing.
 1. Conducting an outreach process to affirmatively market affordable housing units in accordance with the Affirmative Marketing Plan of the Borough and the provisions of N.J.A.C. 5:80-26.15;
 2. Notifying the following entities of the availability of affordable housing units in the Borough of Palisades Park: Fair Share Housing Center, the New Jersey State Conference of the NAACP, the Latino Action Network, Bergen County NAACP, Bergen County Urban League, Bergen County Housing Coalition, the New Jersey Housing Resource Center, and the Supportive Housing Association; and
- b. Household certification.
 1. Soliciting, scheduling, conducting and following up on interviews with interested households;
 2. Conducting interviews and obtaining sufficient documentation of gross income and assets upon which to base a determination of income eligibility for a very low-, low- or moderate-income unit;
 3. Providing written notification to each applicant as to the determination of eligibility or non-eligibility;

4. Requiring that all certified applicants for restricted units execute a certificate substantially in the form, as applicable, of either the ownership or rental certificates set forth in Appendices J and K of N.J.A.C. 5:80-26.1 *et seq.*;
 5. Creating and maintaining a referral list of eligible applicant households living in the housing region and eligible applicant households with members working in the housing region where the units are located (Housing Region 1) comprising Bergen, Passaic, Hudson, and Sussex Counties;
 6. Employing a random selection process as provided in the Affirmative Marketing Plan of the Borough when referring households for certification to affordable units; and
 7. Providing counseling or contracting to provide counseling services to very low-, low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements, and landlord/tenant law.
- c. Affordability controls.
1. Furnishing to attorneys or closing agents forms of deed restrictions and mortgages for recording at the time of conveyance of title of each restricted unit;
 2. Creating and maintaining a file on each restricted unit for its control period, including the recorded deed with restrictions, recorded mortgage and note, as appropriate;
 3. Ensuring that the removal of the deed restrictions and cancellation of the mortgage note are effectuated and properly filed with the Bergen County Clerk's office after the termination of the affordability controls for each restricted unit;
 4. Communicating with lenders regarding foreclosures; and
 5. Ensuring the issuance of continuing certificates of occupancy or certifications pursuant to N.J.A.C. 5:80-26.10.
- d. Resales and re-rentals.
1. Instituting and maintaining an effective means of communicating information between owners and the Administrative Agent regarding the availability of restricted units for resale or re-rental; and
 2. Instituting and maintaining an effective means of communicating information to very low-, low- and moderate-income households regarding the availability of restricted units for resale or re-rental.

e. Processing requests from unit owners.

1. Reviewing and approving requests for determination from owners of restricted units who wish to take out home equity loans or refinance during the term of their ownership that the amount of indebtedness to be incurred will not violate the terms of this article;
2. Reviewing and approving requests to increase sales prices from owners of restricted units who wish to make capital improvements to the units that would affect the selling price, such authorizations to be limited to those improvements resulting in additional bedrooms or bathrooms and the depreciated cost of central air-conditioning systems;
3. Notifying the municipality of an owner's intent to sell a restricted unit; and
4. Making determinations on requests by owners of restricted units for hardship waivers.

f. Enforcement.

1. Securing annually from the municipality a list of all for-sale affordable housing units for which tax bills are mailed to absentee owners, and notifying all such owners that they must either move back to their unit or sell it;
2. Securing from all developers and sponsors of restricted units, at the earliest point of contact in the processing of the project or development, written acknowledgement of the requirement that no restricted unit can be offered, or in any other way committed, to any person, other than a household duly certified to the unit by the Administrative Agent;
3. The posting annually in all rental properties, including legal two-family homes, of a notice as to the maximum permitted rent for affordable units, together with the telephone number of the Administrative Agent where complaints of excess rent or other charges can be made;
4. Sending annual mailings to all owners of affordable dwelling units, reminding them of the notices and requirements outlined in N.J.A.C. 5:80-26.18(d)4;
5. Establishing a program for diverting unlawful rent payments to the municipality's Affordable Housing Trust Fund; and
6. Creating and publishing a written operating manual for each affordable housing program administered by the Administrative Agent, to be approved by the Borough Council and the Court, setting forth procedures for administering the affordability controls.

g. Additional responsibilities:

1. The Administrative Agent shall have the authority to take all actions necessary and

appropriate to carry out its responsibilities, hereunder.

2. The Administrative Agent shall prepare monitoring reports for submission to the Municipal Housing Liaison in time to meet the Court-approved monitoring and reporting requirements in accordance with the deadlines set forth in this Article.
3. The Administrative Agent shall attend continuing education sessions on affordability controls, compliance monitoring, and affirmative marketing at least annually and more often as needed.

§ 35-1320. Affirmative marketing requirements.

- a. The Borough shall adopt by resolution an Affirmative Marketing Plan, subject to approval of the Court, that is compliant with N.J.A.C. 5:80-26.15 and the FHA, as may be amended and supplemented.
- b. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer, sponsor or owner of affordable housing. The Affirmative Marketing Plan is intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs marketing activities toward Housing Region 1, comprising the counties of Bergen, Hudson, Passaic, and Sussex, and is required to be followed throughout the period of restriction.
- c. The borough of Palisades Park hereby provides that households that live or work in Housing Region 1 shall be selected for an affordable housing unit before households from outside 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.
- d. 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), FSHC, the New Jersey State Conference of the NAACP, the Latino Action Network, Bergen County NAACP, Bergen County Urban league, Bergen County Housing Coalition, Supportive Housing Association and the New Jersey Housing Resource Center, <https://www.nj.gov/njhrc/>, in accordance with applicable law, and shall, as part of its regional affirmative marketing strategies during its implementation of this plan, provide notice to those organizations of all available affordable housing units. The Borough also agrees to require any other entities, including developers or persons or companies retained to do affirmative marketing, to comply with this subsection.
- e. The municipality has the ultimate responsibility for adopting the Affirmative Marketing Plan and for the proper administration of the Affirmative Marketing Program, including initial sales and rentals and resales and re-rentals. The Administrative Agent designated by the Borough of Palisades Park shall implement the Affirmative Marketing Plan to assure the

affirmative marketing of all affordable units.

- f. In implementing the Affirmative Marketing Plan, the Administrative Agent shall provide a list of counseling services to very low-, low- and moderate-income applicants on subjects such as budgeting, credit issues, mortgage qualification, rental lease requirements, and landlord/tenant law.
- g. The Affirmative Marketing Plan shall describe the media to be used in advertising and publicizing the availability of housing. In implementing the Affirmative Marketing Plan, the Administrative Agent shall consider the use of language translations where appropriate.
- h. The affirmative marketing process for available affordable units shall begin at least four months (120 days) prior to the expected date of occupancy.
- i. Applications for affordable housing shall be available in several locations, including, at a minimum, the County Administration Building and/or the County Library for each county within the housing region; the municipal administration building and the municipal library in the municipality in which the units are located; and the developer's rental office. Applications shall be mailed to prospective applicants upon request. The costs of advertising and affirmative marketing of the affordable units shall be the responsibility of the developer, sponsor or owner.
- j. In addition to other affirmative marketing strategies, the Administrative Agent shall provide specific notice of the availability of affordable housing units in Palisades Park, and copies of the application forms, to the following entities: Fair Share Housing Center, the New Jersey State Conference of the NAACP, the Latino Action Network, Bergen County NAACP, Bergen County Urban League, Bergen County Housing Coalition, the New Jersey Housing Resource Center, and the Supportive Housing Association.

§ 35-1321. Enforcement of affordable housing regulations.

- a. Upon the occurrence of a breach of any of the regulations governing the affordable unit by an owner, developer or tenant, the Borough shall have all remedies provided at law or equity, including but not limited to foreclosure, tenant eviction, a requirement for household recertification, acceleration of all sums due under a mortgage, recuperation of any funds from a sale in violation of the regulations, injunctive relief to prevent further violation of the regulations, entry on the premises, and specific performance.
- b. After providing written notice of a violation to an owner, developer or tenant of a very low-, low- or moderate-income unit and advising the owner, developer or tenant of the penalties for such violations, the municipality may take the following action(s) against the owner, developer or tenant for any violation that remains uncured for a period of 60 days after service of the written notice:
 - 1. The Borough may file a court action in Superior Court pursuant to N.J.S.A. 2A:58-11 alleging a violation or violations of the regulations governing the affordable housing

unit. If the owner, developer or tenant is adjudged by the Court to have violated any provision of the regulations governing affordable housing units, the owner, developer or tenant shall be subject to one or more of the following penalties, at the discretion of the Superior Court:

- (a) A fine of not more than \$500 per day or imprisonment for a period not to exceed 90 days, or both, provided that each and every day that the violation continues or exists shall be considered a separate and specific violation of these provisions and not a continuation of the initial offense;
 - (b) In the case of an owner who has rented a very low-, low- or moderate-income unit in violation of the regulations governing affordable housing units, payment into the Borough of Palisades Park Affordable Housing Trust Fund of the gross amount of rent illegally collected;
 - (c) In the case of an owner who has rented a very low-, low- or moderate-income unit in violation of the regulations governing affordable housing units, payment of an innocent tenant's reasonable relocation costs, as determined by the Superior Court.
2. The Borough may file a court action in the Superior Court seeking a judgment that would result in the termination of the owner's equity or other interest in the unit, in the nature of a mortgage foreclosure. Any such judgment shall be enforceable as if the same were a judgment of default of the first purchase money mortgage and shall constitute a lien against the very low-, low- or moderate-income unit.
- (a) The judgment shall be enforceable, at the option of the Borough, by means of an execution sale by the Sheriff, at which time the very low-, low- and moderate-income unit of the violating owner shall be sold at a sale price which is not less than the amount necessary to fully satisfy and pay off any first purchase money mortgage and prior liens and the costs of the enforcement proceedings incurred by the municipality, including attorney's fees. The violating owner shall have his right to possession terminated as well as his title conveyed pursuant to the Sheriff's sale.
 - (b) The proceeds of the Sheriff's sale shall first be applied to satisfy the first purchase money mortgage lien and any prior liens upon the very low-, low- and moderate-income unit. The excess, if any, shall be applied to reimburse the Borough for any and all costs and expenses incurred in connection with either the court action resulting in the judgment of violation or the Sheriff's sale. In the event that the proceeds from the Sheriff's sale are insufficient to reimburse the Borough in full as aforesaid, the violating owner shall be personally responsible for the full extent of such deficiency, in addition to any and all costs incurred by the municipality in connection with collecting such deficiency. In the event that a surplus remains after satisfying all of the above, such surplus, if any, shall be placed in escrow by the Borough for the owner and shall be held in such escrow for a maximum period of two years or until such earlier time as the owner shall make a claim with the

municipality for such. Failure of the owner to claim such balance within the two-year period shall automatically result in a forfeiture of such balance to the municipality. Any interest accrued or earned on such balance while being held in escrow shall belong to and shall be paid to the Borough, whether such balance shall be paid to the owner or forfeited to the municipality.

- (c) Foreclosure by the Borough due to violation of the regulations governing affordable housing units shall not extinguish the restrictions of the regulations governing affordable housing units as the same apply to the very low-, low- and moderate-income unit. Title shall be conveyed to the purchaser at the Sheriff's sale, subject to the restrictions and provisions of the regulations governing the affordable housing unit. The owner determined to be in violation of the provisions of this plan and from whom title and possession were taken by means of the Sheriff's sale shall not be entitled to any right of redemption.
- (d) If there are no bidders at the Sheriff's sale, or if insufficient amounts are bid to satisfy the first purchase money mortgage and any prior liens, the Borough may acquire title to the very low-, low- and moderate-income unit by satisfying the first purchase money mortgage and any prior liens and crediting the violating owner with an amount equal to the difference between the first purchase money mortgage and any prior liens and costs of the enforcement proceedings, including legal fees and the maximum resale price for which the very low-, low- and moderate-income unit could have been sold under the terms of the regulations governing affordable housing units. This excess shall be treated in the same manner as the excess which would have been realized from an actual sale as previously described.
- (e) Failure of the very low-, low- and moderate-income unit to be either sold at the Sheriff's sale or acquired by the municipality shall obligate the owner to accept an offer to purchase from any qualified purchaser which may be referred to the owner by the municipality, with such offer to purchase being equal to the maximum resale price of the very low-, low- and moderate- income unit as permitted by the regulations governing affordable housing units.
- (f) The owner shall remain fully obligated, responsible and liable for complying with the terms and restrictions of governing affordable housing units until such time as title is conveyed from the owner.

§ 35-1322. Appeals.

Appeals from all decisions of an Administrative Agent appointed pursuant to this article shall be filed, in writing, with the Superior Court.

§ 35-1323. Monitoring and Reporting Requirements

The Borough of Palisades Park shall comply with the following monitoring and reporting requirements regarding the status of the implementation of its Court-approved Housing Element and Fair Share Plan:

- A. Beginning on August 2, 2023, and on every anniversary of that date through July 1, 2025, the Township agrees to provide annual reporting of its Affordable Housing Trust Fund activity to the New Jersey Department of Community Affairs, Committee 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 (FSHC) and posted on the municipal website, using forms developed for this purpose by the New Jersey Department of Community Affairs (NJDCA), Committee on Affordable Housing (COAH), or Local Government Services (NJLGS). The reporting shall include an accounting of all Affordable Housing Trust Fund activity, including the source and amount of funds collected and the amount and purpose for which any funds have been expended.
- B. Beginning on August 2, 2023, and on every anniversary of that date through July 27, 2025, the Township 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 COAH or any other forms endorsed by the Special Master and FSHC.
- C. For the midpoint realistic opportunity review due on July 1, 2020, as required pursuant to N.J.S.A. 52:27D-313, the Borough posted on its municipal website, with copies provided to Fair Share Housing Center, a status report as to its implementation of its Plan and an analysis of whether any unbuilt sites or unfulfilled mechanisms continue to present a realistic opportunity. The posting invited any interested party to submit comments to the municipality, with copies provided to Fair Share Housing Center, regarding whether any sites no longer present a realistic opportunity and should be replaced. Any interested party could by motion request a hearing before the Court regarding these issues.
- D. By September 2, 2025, and every third year thereafter, as required by N.J.S.A. 52:27D-329.1, the Township will post on its municipal website, with a copy provided to FSHC, a status report as to its satisfaction of its very low income requirements, including its family very low income requirements. Such posting shall invite any interested party to submit comments to the municipality and FSHC on the issue of whether the municipality has complied with its very low income and family very low income housing obligations.

Section III.

Severability. If any article, section, subsection, sentence, clause or phrase of this Ordinance is, for any reason, held by a court of competent jurisdiction to be unconstitutional or invalid, such decision shall not affect the remaining portions of this

Ordinance and they shall remain in full force and effect and shall be deemed valid and effective.

Inconsistencies. In the event of any inconsistencies between the provisions of this Ordinance and any prior ordinance of the municipality, the provisions hereof shall be determined to govern and those inconsistent provisions shall be repealed to the extent of such inconsistency.

Effective Date and Scope. This Ordinance shall immediately take effect upon its passage and publication, and as otherwise provided for by law. The provisions of this Ordinance shall be applicable within the entire municipality upon final adoption and shall become a part of the Code once completed and adopted.

INTRODUCED the _____ day of _____, 2024.

ADOPTED the _____ day of _____, 2024.

Appendix G

Draft ADU Ordinance

BOROUGH OF PALISADES PARK

BERGEN COUNTY, NEW JERSEY

ORDINANCE #

AN ORDINANCE CREATING ARTICLE __ OF THE CODE OF THE BOROUGH OF

**PALISADES PARK ENTITLED " __ " ZONING TO PERMIT ACCESSORY
DWELLING UNITS AS AN ACCESSORY USE FOR ONE AND TWO FAMILY
DWELLINGS IN THE AA ZONES**

(date of introduction)

(date of public hearing)

(date of amendment and re-introduction)

(date of second public hearing)

WHEREAS, the Borough of Palisades Park is an aspirational and diverse community with numerous parks and recreational opportunities, a wide variety of transportation options, an abundance of cultural activities and restaurants, a well-regarded school system, and a wide range of municipal services; and

WHEREAS, those very same qualities have put considerable financial pressure on many residents as housing costs rise and the competition for available homes and apartments remains high which has made it difficult for low, moderate, and middle-income households to find housing that is attainable and sustainable over time; and

WHEREAS, older residents for example may be living on a fixed income are thereby especially at risk and face the possibility of having to leave the Borough, taking with them a lifetime of experiences that benefit the entire community; and

WHEREAS, also people with disabilities may face considerable challenges when finding adaptive housing and risk having to live away from family and trusted support networks in order to find appropriate living environments; and

WHEREAS, accessory dwelling units (ADU) are a partial but important solution to these challenges that require no or little investment by the Borough and limited municipal infrastructure development and will increase options available to tenants, provide additional income for homeowners, create additional living options for residents aging in place, offer more options for caregivers, increase tax revenue, and other public health, safety, and welfare benefits.

NOW, THEREFORE BE IT ORDAINED by the Borough of Palisades Park, Bergen County, New Jersey, that Borough of Palisades Code §300 Zoning is hereby amended to establish new requirements for accessory dwelling units:

1. Article III General Regulations and Accessory buildings and uses 300-15

A. Purpose and Intent. The Borough of Palisades Council finds and declares, but not limited to, that the purpose of this ordinance is to:

1. Provide citizens with the opportunity to retain their homes, and to age in place, and create adaptive living environments for people living with disabilities.
2. Increase the supply of attainable housing within developed properties while putting minimal pressure on town services such as schools and infrastructure.
3. Integrate these housing units, subject to the terms described herein, within existing neighborhoods respecting the character of the neighborhood.
4. Provide flexible housing options for residents, in keeping with the goals of the Master Plan, that respond to changing family needs, smaller households, and increasing housing costs.
5. Codify the requirements and process to ensure that existing accessory dwelling units are legal and meet the town's safety codes.
6. Other possible, health, safety, and welfare benefits.

B. Definitions

“Accessory Dwelling Unit” (ADU) means a residential living unit on the same parcel as a one or, two family dwelling with complete independent living facilities, including a kitchen and bathroom, for one or more persons. It may take various forms: a detached unit; a unit that is part of an accessory structure, such as a detached garage; or a unit that is part of an expanded or remodeled dwelling.

“Living Area” means the interior habitable area of a dwelling unit, including basements and attics, but does not include a garage or any accessory structure.

“Primary Dwelling Unit” means the original living unit in a one-family home and the larger living unit in a, two family home. The permissible size of an ADU will be based on the size of the primary dwelling unit.

“Zoning Officer” means the local official who is responsible for processing and approving or denying applications to develop ADUs.

C. Where Permitted. ADUs shall be a permitted accessory use on lots containing one and two family dwellings in the ___zone districts.

D. Standards. Only One ADU shall be a permitted on a lot located in the ___ zones in the Borough. Then, if the Zoning Officer finds that the following conditions have been met:

1. Either the ADU or the Primary Dwelling Unit shall be the primary domicile of the person(s) who or entity that own(s) the property. In the case of a multi-family structure two-family home, the primary domiciles of the owner must be one of the dwelling units or the ADU.
2. No more than three (3) persons shall occupy an ADU.
3. In no case shall the ADU's living area be more than 40% of that of the Primary Dwelling Unit up to a maximum of 800 square feet; nor less than 300 square feet; nor have more than two (2) bedrooms and no more than three rooms, excluding the kitchen and bathroom.
4. Detached ADU's shall comply with the requirements for accessory structures in the applicable zone district and the requirements of Borough of Palisades Park Code § ____.
5. All ADU's shall comply with existing Borough Ordinances, Zoning Ordinances, and the New Jersey Uniform Construction Code (UCC) and related public, health, safety, and welfare regulations.
6. There shall be no more than one ADU per lot.
7. The ADU shall be used only for residential purposes for one and two family. ("Family" is defined under Borough of Palisades Park Zoning Ordinance § ____.)
8. For adaptive reuse projects, ADU's that are fully handicapped accessible under New Jersey's Barrier Free Sub Codes shall be granted an increase of 5% of the total maximum floor area allowed for the ADU.
9. For new construction, adherence to the New Jersey Barrier Free Sub Codes is required.
10. An ADU that is attached to the principal one or, two dwelling shall utilize the same complementary exterior materials and colors as the principal single-family dwelling. The ADU shall harmonize with the architectural and landscaping character of its neighborhood.
11. With respect to new construction, the external entrance to the ADU shall not face the same street as the external entrance to the principal dwelling unit if such external entrance to the ADU is visible from the street.
12. Short-term rentals shall not be permitted in ADUs. A short-term rental is defined as a rental of all or part of a residential dwelling for a duration of occupancy of less than 30 days. A minimum rental term of 6 months is required for tenants in ADUs.
13. At least one off-street parking space shall be provided for an ADU.
14. No window in a ADU that faces another residential property may be located within six feet of a property line.

E. Procedures.

1. A new ADU may not be created nor can an existing ADU be legalized until the Zoning Officer determines that it meets the following requirements for designation:
 - a. An application for a Zoning Permit on a form prescribed by the Borough of Palisades Park Construction Department is

submitted with pertinent data such as the names and addresses of the owners, and an identification, by street number and lot and block designation, of the residence involved.

- b. For detached ADU's and ADUs that involve construction of an addition, the application shall be accompanied by a recent survey of the property, prepared by a licensed engineer or land surveyor, depicting the boundaries of the lot and all existing structures and improvements on the property, as well as applicable County, State, and Federal regulations.
 - c. The application shall also be accompanied by a proposed floor plan which shall be drawn by a licensed architect or engineer, if reasonably required by the Construction Official, depicting all proposed interior and exterior changes to the residence and ADU, including the relation of the ADU to the primary dwelling unit, the location of any proposed additional exterior doors, and any proposed modifications to the existing sanitary disposal system or water lines. All proposed changes and/or additions as continually noted herein must comply with the Uniform Construction Code (UCC).
 - d. Within twenty (20) business days after the application for an ADU is deemed complete, the Zoning Officer shall schedule a meeting with the applicant. Within twenty (20) business days from the meeting with the applicant, the Zoning Officer shall render a final decision and notify the applicant by regular mail and email whether the proposed ADU may be deemed permitted.
2. All ADUs must file a deed notice with the County Clerk clearly indicating the presence of the ADU and the limitations of its use.
 3. A Certificate of Occupancy cannot be issued until the deed notice is filed.
 4. If the Zoning Officer approves the proposed ADU the applicant must commence construction within one year of the Zoning Officer's determination, or the Zoning Officer may revoke the Permit. An applicant unable to commence construction of an ADU within said one year of the Zoning Officer's determination may appeal to the Zoning Officer for an extension of time for one year for good cause shown.
 5. If the Zoning Officer denies the proposed ADU, the applicant may appeal the decision of the Zoning Officer to the Township Zoning Board of Adjustment within forty-five (45) days of the receipt of the denial from the Zoning Officer. Thereafter, the appeal shall be deemed untimely.
 6. Construction of the ADU.
 - a. The applicant constructing an approved ADU must comply with all existing procedures established by the Building Department regarding applications, permits, fees, and inspections, except that the applicant must schedule a final inspection with the

Construction Official and the Fire Official within thirty (30) days from when construction of the ADU is complete. A copy of the lease must be provided if the ADU is being rented.

- b. The Construction Official and Fire Official shall conduct a physical inspection of the Primary Dwelling Unit and the ADU to determine whether the construction complies with the terms on which the approval was given. If the Construction Official and Fire Official determine that the construction complies with Township Ordinances and the Uniform Construction Code, (s)he shall issue a Certificate of Occupancy for the ADU upon the payment of a fee based on the current fee schedule for such issuance. If the construction does not comply with the terms of the approval, within five (5) business days the applicant shall be sent written notification describing the non-compliance. The applicant may cure the non-compliant items and submit proof of compliance to the Construction Official and the Fire Official for reconsideration.
7. Owner's Annual Affidavit of Continued Compliance
 - a. On or before January 1 of every year, starting with the first January following the issuance of the initial Certificate of Occupancy for an ADU, the Owner to whom the Certificate of Occupancy was issued shall file an affidavit in the form prescribed by the Borough of Palisades Park Building Department, stating that there has been no change in the conditions upon which the ADU was originally approved and that the owner continues to reside in either the Primary Residence or the ADU.
 - b. If the Owner fails to file the affidavit as herein required, the Certificate of Occupancy issued for the ADU shall automatically be revoked within thirty (30) days, and the Construction Official shall so notify the Owner and the tenant, if any, in writing, of the revocation.
 - c. Any continued occupancy of the ADU following notice of revocation of the Certificate of Occupancy shall subject the Owner to a fine of two hundred fifty (\$250) for the first thirty (30) days in which the ADU continues to be occupied. Thereafter, the fine shall be up to one hundred (\$100) dollars per day for each day that the ADU continues to be occupied, subject to a maximum of three thousand (\$3,000) dollars for each subsequent 30-day period following the first month.
 - d. The Certificate of Occupancy for the ADU may be reinstated once the required affidavit is filed and approved by the Borough of Palisades Park Building Department.
 8. Transfer of the Property Lot
 - a. If the Owner of the property in which an ADU is permitted transfers title to the Property, the new Owner shall apply, as

herein, for a Certificate of Continued Use of the ADU upon the terms and conditions contained herein. Such new application shall be filed within sixty (60) days of the transfer of the Property.

- b. Upon the Construction Official determining that there have been no changes in condition, the Construction Official shall issue an amended Certificate of Continued Use for the ADU upon the payment of a fee based on the current fee schedule for such issuance.
 - c. An ADU may not be sold independent of the Primary Residence.
 - d. When listing the Property for sale with an approved ADU, the owner of the Property shall disclose to all prospective buyers that the property contains an approved ADU housing condition.
 - e. The Township shall confirm same on the Certificate of Continued Use.
9. Inspections as noted above before the Borough's Certificate of Occupancy for the ADU is granted, the Borough Construction Official and Fire Official shall have the right to conduct inspections to determine compliance with the provisions of this Ordinance, as well as issuance of state work orders in case of non-compliance.

| ROLL CALL VOTE ON ADOPTION | | | | | | |
|---|---------------|---------------|------------|-----------|----------------|---------------|
| COUNCIL MEMBER | MOVANT | SECOND | YES | NO | ABSTAIN | ABSENT |
| Mayor Chong Paul Kim | | | | | | |
| Council President Suk 'John' Kim | | | | | | |
| Councilor Sang H. Lee | | | | | | |
| Councilor Youbong Won-Yoon | | | | | | |
| Councilor Stephanie S. Jang | | | | | | |
| Councilor Michael Vietri | | | | | | |
| Councilor Jason Kim | | | | | | |

I HEREBY CERTIFY the foregoing to be a true copy of ordinance ____ adopted as amended by the Mayor and Council of the Borough of Palisades Park, in the County of Bergen, at its meeting held on _____.

Appendix H

Resolution Appointing Municipal Housing Liaison

Interlocal Services Agreement for Municipal Housing Liaison Services

Interlocal Services Agreement for Administration of Affordable Housing

Resolution Adopting Affirmative Marketing Plan

Affirmative Marketing Plan

RESOLUTION APPOINTING A MUNICIPAL HOUSING LIAISON

Borough of Palisades Park, Bergen County

WHEREAS, the Governing Body of the Borough of Palisades Park is currently proceeding before Judge Christine Farrington in a pending matter before the Superior Court, Bergen County, seeking approval of the Borough's Housing Element and Fair Share Plan for the Third Round; and

WHEREAS, the Borough of Palisades Park's Fair Share Plan promotes an affordable housing program pursuant to the Fair Housing Act (N.J.S.A. 52:27D-301, et. seq.) and the Council on Affordable Housing's (COAH) Third Round Substantive Rules (N.J.A.C. 5:94-1, et. seq.); and

WHEREAS, pursuant to N.J.A.C. 5:94-7 and N.J.A.C. 5:80-26.1 et. seq., the Borough of Palisades Park is required to appoint a Municipal Housing Liaison for the administration of *the Borough of Palisades Park's* affordable housing program to enforce the requirements of N.J.A.C. 5:94-7 and N.J.A.C. 5:80-26.1 et. seq.; and

WHEREAS, the Borough of Palisades Park has amended Chapter 123 entitled Development and Affordable Housing to provide for the appointment of a Municipal Housing Liaison to administer the Borough of Palisades Park's affordable housing program.

NOW THEREFORE BE IT RESOLVED, by the Governing Body of the Borough of Palisades Park in the County of Bergen County, and the State of New Jersey that *[insert name of municipal employee]* is hereby appointed by the Governing Body of the Borough of Palisades Park as the Municipal Housing Liaison for the administration of the affordable housing program, pursuant to and in accordance with Chapter 123, Article II, Sections 123-13 through 123-15 of the Borough of Palisades Park's Code.

[insert name]
Municipal Clerk

**INTERLOCAL SERVICES AGREEMENT BY AND BETWEEN
BOROUGH OF PARAMUS AND BOROUGH OF PALISADES PARK
FOR MUNICIPAL HOUSING LIASON OF AFFORDABLE HOUSING**

THIS INTER-LOCAL SERVICES AGREEMENT is made on this 26rd day of November , 2024 (the “Agreement”) by and between the **BOROUGH OF PARAMUS**, a municipal corporation of the State of New Jersey in the County of Bergen with municipal offices located at Borough Hall, 1 Jockish Square Paramus, New Jersey 07652 ("Paramus"), and the **BOROUGH OF PALISADES PARK**, a municipal corporation of the State of New Jersey in the County of Bergen, with municipal offices located at 275 Broad Avenue, Palisades Park, New Jersey 07650 (“Palisades Park”);

WITNESSETH:

WHEREAS, each of the parties hereto is a municipality located in Bergen County and is a body politic and corporate of the State of New Jersey, authorized by law to enter into an agreement with another municipality to provide jointly for any lawful service to and for the residents of the respective municipalities pursuant to the provisions of the “Uniform Shared Services and Consolidation Act,” N.J.S.A. 40A:65-1 et seq.; and

WHEREAS, Paramus and Palisades Park each have respective obligations to report on affordable housing activity have a Municipal Housing Liaison (MHL).

Serving as the municipality's primary point of contact for affordable housing Overseeing the monitoring and reporting on the status of proposed and completed affordable housing units.

Ensuring an administrative agent is assigned to each affordable project and overseeing compliance of administrative agent. Coordinating meeting with developers, providers, municipal officials and administrative agents as necessary.

WHEREAS, Paramus and Palisades Park desire to enter into an Agreement pursuant to which Paramus will provide Municipal Housing Liaison services for Palisades Park's affordable housing programs. Shall maintain its approved status during the term of this agreement. Overseeing the Administrative Agent's responsibility for compliance with the rules and regulations of the Council on Affordable Housing ("COAH") and the construction, management and oversight of the renting of affordable housing units located in Palisades Park;

WHEREAS, Paramus and Palisades Park are each located in Bergen County and within New Jersey Affordable Housing Region I as designated and defined by COAH; and

WHEREAS, the New Jersey Fair Housing Act, N.J.S.A 52:27D-301 et seq. (the "Fair Housing Act") recognizes and encourages municipalities to cooperate with and work together to achieve the goal of the Fair Housing Act.

NOW, THEREFORE, in consideration of the mutual promises, agreements and other considerations made by each. Paramus and Palisades Park do agree as follows:

Paramus shall recommend to Palisades Park such measures as are necessary in Paramus' reasonable judgment. to comply with Palisades Park's obligation to provide its fair share of the regional affordable housing obligation including changes to Palisades Park's current ordinances and fair share plan,

Palisades Park shall pay to Paramus the sum of **Fifteen Thousand and 00/100THS (\$15,000.00) Dollar per annum (the "Annual Payment"). \$10,000.00 to the Administrative Agent and \$5,000.00 to the Borough of Paramus.** A The first quarterly installment of the Annual Payment shall be made to Paramus within thirty (30) days of the date of execution and delivery of this Agreement and each subsequent quarterly installment of the Annual Payment shall be made as scheduled by the respective Administrators for both Palisades Park and Paramus, the intent being to schedule the quarterly installment payments as convenient to both parties.

Palisades Park shall also compensate Paramus at the rate of Eighty-Five and 00/100THS (\$85.00) Dollars per hour (the "Hourly Payment") (subject to an annual increase of two (2%) per cent per annum) for each hour, or fraction thereof, that Paramus, or any individual or entity employed by Paramus. Pursuant to this agreement provides or performs any services for Palisades Park pursuant to this Agreement, Paramus shall request payment of the Hourly Rate by providing invoices to Palisades Park on a monthly basis which invoices shall set forth entries identifying the services provided, who provided those services and the total number of hours spent on the providing of those services. (i.e. twelve full months from the Effective Date and each anniversary thereafter) without the express consent of Palisades Park.

Palisades Park shall be solely responsible and obligated for payment of any and all other costs and expenses associated with Palisades Park's affordable housing programs (which may be from the Affordable Housing Trust Fund to the extent permitted by law), which costs and expenses shall include but not be limited to professional fees, clerical expenses and disbursements.

Paramus represents and warrants to Palisades Park as follows:

The purposes of the Borough of Paramus Municipal Housing Liaison, include overseeing affordable housing services and the promotion of the principles underlying the Federal Fair Housing laws and the Fair Housing Act and has knowledge of and familiarity of those laws;

Borough of Paramus Municipal Housing Liaison has been approved by DCA to act as the Municipal Housing Liaison;

Paramus Affordable Housing which maintains offices at the 105 N Farview Ave, Paramus NJ 07652 in Paramus. has administered Paramus' affordable housing programs since approximately 1992.

Paramus acknowledges that Palisades Park has relied upon the truthfulness of these representations in the execution and delivery of this Agreement

1. This Agreement shall commence on the date of adoption of the authorizing resolution of this Agreement by the respective Governing Bodies of Paramus and Palisades Park, whichever shall last occur _____. This Agreement shall automatically be deemed extended unless terminated by either party upon thirty (30) days' notice delivered prior to the annual anniversary, as set forth in the Commencement Notice. In such event the parties hereto shall have no further obligation to the others.

2. Paramus shall indemnify and hold Palisades Park harmless from any and all claims, losses or liabilities arising out of the gross negligence or willful misconduct of Paramus' employees or agents in the performance of their duties pursuant to this Agreement.

3. The modification, amendment, supplementation or waiver of any of the time and provisions of this Agreement or consent to any departure from the terms and provisions herein by the parties shall not be effective unless in writing and duly authorized and executed by both parties.

4. This Agreement supersedes any and all prior agreements, representations, negotiate terms in conflict with the terms set forth herein, by and between the parties hereto relating to the subject matter hereof and constitutes the entire agreement between the parties.

5. Any notice, request or consent required to be given under this Agreement shall be in writing and shall be given by personal delivery, by national overnight courier (such as UPS and Federal Express), by electronic communication and/or by telecopier with a confirmation in the event of electronic or telecopier delivery, immediately followed by national overnight courier to the following:

To Paramus: Paramus Borough Clerk
Paramus Borough Hall
1 Jockish Square
Paramus, New Jersey 07652

To Palisades Park: Palisades Park Borough Clerk
Palisades Park Borough Hall
275 Broad Avenue
Palisades Park, New Jersey 07650
with a copy to the Borough Attorney of record

Notice shall be deemed to have been delivered upon receipt. Either party may, upon providing ten (10) days written notice to the other party pursuant to this agreement, change the individual and/or address to which notices shall thereafter be given.

6. Neither party may assign this Agreement, and any purported assignment shall be null and void ab initio and an event of default hereunder, unless such party shall first have obtained the consent of the other party which consent may be withheld in the consenting party's sole and absolute discretion.

7. This Agreement shall be deemed to have been made in the State of New Jersey and shall be governed by and construed in accordance with the laws of the State of New Jersey, and no choice of law doctrine shall be used to apply the law of any state other than the State of New Jersey, The parties hereby irrevocably consent and submit to the exclusive jurisdiction of the Superior Court of New Jersey, Bergen County vicinage, for all purposes under this Agreement and the parties waive any defense to the assertion of such jurisdiction based on inconvenient forum or lack of personal and/or subject matter jurisdiction.

8. The parties shall have the right, in the sole and absolute discretion, to waive any of the terms of this Agreement which are strictly for their respective benefits. Unless otherwise specifically provided herein, any such waiver shall be effective and binding Only if made in writing and delivered to the other Party. No waiver by either party or any failure or refusal

by the other party to imply with its obligations hereunder shall be deemed a waiver of any other or subsequent failure or refusal by the other party to so comply.

9. The terms, conditions, covenants and provisions of this Agreement shall be deemed to be severable. If any clause provision of this Agreement shall be deemed to be invalid, or unenforceable by a court of competent jurisdiction or by operation of any applicable law, the same shall be deemed to be severable and shall not affect the validity, legality and enforceability of any other clause or provision herein, but such other clauses or provisions shall remain in full force and effect, unless such provisions shall relate to any of the terms that are of the essence of this agreement.

The parties shall have the right, in the sole and absolute discretion, to waive any of the terms of this Agreement which are strictly for their respective benefits. Unless otherwise specifically provided herein, any such waiver shall be effective and binding Only if made in writing and delivered to the otter Party. No waiver by ether party or any failure or refusal by the other party to imply with its obligations hereunder shall be deemed a waiver of any other or subsequent failure or refusal by the other party to so comply.

10. The terms, conditions, covenants and provisions of this Agreement shall be deemed to be severable. If any clause provision of this Agreement shall be deemed to be invalid, or unenforceable by a court of competent jurisdiction or by operation of any applicable law, the same shall be deemed to be severable and shall not affect the validity, legality and enforceability of any other clause or provision herein, but such other clauses or provisions shall remain in full force and effect, unless such provisions shall relate to any of the terms that are of the essence of this agreement.

11. (a) This Agreement shall not affect the existing rights of the parties except as expressly provided for within this Agreement,

(b) The provisions of this Agreement represent the joint agreement of the parties and this Agreement shall therefore be construed

fairly as to both parties and no presumption or inference shall be made in favor of or against either of the parties based on which party, or representative of a party, drafted this Agreement or any portion hereof.

(c) Neither of the parties to this Agreement intends by this Agreement to create any agency relationship other than that which may be specifically required by the "Uniform Shared Services and Consolidation Act," N.J.S.A. 40A:65-1 et seq. for the limited purpose of performing the obligations of either party pursuant to this Agreement.

(d) To the extent that this Agreement constitutes a delegation of authority to Paramus by Palisades Park, this Agreement shall not be construed to delegate any authority other than the authority to perform the services described in this Agreement.

(e) This Agreement shall be binding upon and inure to the benefit of the parties and each of their respective successors, heirs and permitted assigns.

(f) This Agreement may be executed in counterparts, which, when taken together, shall be deemed to be an integrated document. The parties further agree that faxed and/or electronic, including but not limited to PDF, signatures are acceptable and shall be binding and enforceable with the same force and effect as an original signature.

IN WITNESS WHEREOF, the parties have hereunto caused this agreement to be signed by their proper corporate officers and caused their proper corporate seals to be hereunto affixed on the date set forth above.

ATTEST:

**INTERLOCAL SERVICES AGREEMENT BY AND BETWEEN
BOROUGH OF PARAMUS AND BOROUGH OF PALISADES
PARK
FOR ADMINISTRATION OF AFFORDABLE HOUSING**

THIS INTER-LOCAL SERVICES AGREEMENT is made on this 26th day of November , 2024 (the “Agreement”) by and between the **BOROUGH OF PARAMUS**, a municipal corporation of the State of New Jersey in the County of Bergen with municipal offices located at Borough Hall, 1 Jockish Square Paramus, New Jersey 07652 ("Paramus"), and the **BOROUGH OF PALISADES PARK**, a municipal corporation of the State of New Jersey in the County of Bergen, with municipal offices located at 275 Broad Avenue, Palisades Park, New Jersey 07650 (“Palisades Park”);

WITNESSETH:

WHEREAS, each of the parties hereto is a municipality located in Bergen County and is a body politic and corporate of the State of New Jersey, authorized by law to enter into an agreement with another municipality to provide jointly for any lawful service to and for the residents of the respective municipalities pursuant to the provisions of the “Uniform Shared Services and Consolidation Act,” N.J.S.A. 40A:65-1 et seq.; and

WHEREAS, Paramus and Palisades Park each have respective obligations to provide and administer affordable housing programs for the purpose of providing their requited fair share of the regional present and prospective need for families at low- and moderate-income levels; and

WHEREAS, Paramus and Palisades Park desire to enter into an Agreement pursuant to which Paramus will provide administrative services for Palisades Park's affordable housing programs, which services will include

serving as the administrative agent for Palisades Park, [assuming responsibility for compliance with the rules and regulations of the Council on Affordable Housing (“COAH”) and the construction, management and oversight of the renting of affordable housing units located in Palisades Park; and]

WHEREAS, Paramus and Palisades Park are each located in Bergen County and within New Jersey Affordable Housing Region I as designated and defined by COAH; and

WHEREAS, the New Jersey Fair Housing Act, N.J.S.A 52:27D-301 et seq. (the “Fair Housing Act”) recognizes and encourages municipalities to cooperate with and work together to achieve the goal of the Fair Housing Act.

NOW, THEREFORE, in consideration of the mutual promises, agreements and other considerations made by each. Paramus and Palisades Park do agree as follows:

1. Paramus shall provide administrative services for Palisades Park's affordable housing programs as follows:
 - a. Palisades Park shall appoint and designate Paramus and Paramus shall accept such appointment and designation and shall serve, as the administrative agent for all affordable housing programs maintained and operated by Palisades Park as contemplated and required by the Fair Housing Act and the rules and regulations of COAH. subject to all applicable case law governing affordable housing (collectively, the "COAH Rules");

- b. Paramus, shall be responsible for the oversight and management of affordable housing units in Palisades Park, which shall include the construction of new affordable housing units, including both units that shall be listed for sale and units which shall be made available to rent, and the renting of both new and currently existing affordable housing units In Palisades Park consistent with all relevant Affordable Housing.

- e. Paramus shall recommend to Palisades Park such measures as are necessary in Paramus' reasonable judgment. to comply with Palisades Park's obligation to provide its fair share of the regional affordable housing obligation including changes to Palisades Park's current ordinances and fair share plan,

Notwithstanding, Palisades Park shall promptly designate a municipale housing liaison in consultation with Paramus.

2. Paramus shall have the right to subcontract with any entities as may be required to provide services that Paramus is required to perform pursuant to this Agreement and/or to carry out the purposes of this Agreement, including Paramus Affordable Housing Corporation, to serve as the administrative agent for Palisades Park as contemplated by, and provided for within, this Agreement.

3. The Borough of Palisades Park shall pay to Paramus the sum of Forty Thousand and 00/100THS (\$40,000.00) Dollar per annum (the “Annual Payment”) in quarterly installments with \$15,000.00 of said fee being paid to the Borough of Paramus Director of Affordable Housing through the Borough

of Paramus payroll. A The first quarterly installment of the Annual Payment shall be made to Paramus within thirty (30) days of the date of execution and delivery of this Agreement and each subsequent quarterly installment of the Annual Payment shall be made as scheduled by the respective Administrators for both Palisades Park and Paramus, the intent being to schedule the quarterly installment payments as convenient to both parties.

4. Palisades Park shall also compensate Paramus at the rate of Eighty-Five and 00/100THS (\$85.00) Dollars per hour (the "Hourly Payment") (subject to an annual increase of two (2%) per cent per annum) for each hour, or fraction thereof, that Paramus, or any individual or entity employed by Paramus. Pursuant to this agreement provides or performs any services for Palisades Park pursuant to this Agreement, Paramus shall request payment of the Hourly Rate by providing invoices to Palisades Park on a monthly basis which invoices shall set forth entries identifying the services provided, who provided those services and the total number of hours spent on the providing of those services (i.e. twelve full months from the Effective Date and each anniversary thereafter) without the express consent of Palisades Park.

5. Palisades Park shall be solely responsible and obligated for payment of any and all other costs and expenses associated with Palisades Park's affordable housing programs (which may be from the Affordable Housing Trust Fund to the extent permitted by law), which costs and expenses shall include but not be limited to professional fees, clerical expenses and disbursements.

6. Paramus represents and warrants to Palisades Park as follows:

(i) The purposes of the Borough of Paramus Administrative Agent, include the providing and administering of affordable housing services and the promotion of the principles underlying the Federal Fair Housing laws and the Fair Housing Act and has knowledge of and familiarity of those laws;

(ii) Borough of Paramus Administrative Agent has been approved by COAH to act as an administrative agent for the administering of municipal affordable housing programs shall maintain its approved status during the term of the agreement;

(v) Paramus Affordable Housing Department which maintains offices at the 105 N Farview Ave, Paramus NJ 07652 in Paramus acknowledges that Palisades Park has relied upon the truthfulness of these representations in the execution and delivery of this agreement.

7. This Agreement shall commence on the date of adoption of the authorizing resolution of this Agreement by the respective Governing Bodies of Paramus and Palisades Park, whichever shall last occur (the "Effective Date").

This Agreement shall automatically be deemed extended unless terminated by either party upon thirty (30) days' notice delivered prior to the annual anniversary as set forth in the Commencement Notice. In such event the parties hereto shall have no further obligation to the others.

8. Paramus shall indemnify and hold Palisades Park harmless from any and all claims, losses or liabilities arising out of the gross negligence or willful misconduct of Paramus' employees or agents in the performance of their duties pursuant to this Agreement.

9. The modification, amendment, supplementation or waiver of any of the time and provisions of this Agreement or consent to any departure from the

terms and provisions herein by the parties shall not be effective unless in writing and duly authorized and executed by both parties.

10. This Agreement supersedes any and all prior agreements, representations, negotiations and verbal or written communications as to those

terms in conflict with the terms set forth herein, by and between the parties hereto relating to the subject matter hereof and constitutes the entire agreement between the parties.

11. Any notice, request or consent required to be given under this Agreement shall be in writing and shall be given by personal delivery, by national overnight courier (such as UPS and Federal Express), by electronic communication and/or by telecopier with a confirmation in the event of electronic or telecopier delivery, immediately followed by national overnight courier to the following:

To Paramus: Paramus Borough Clerk
Paramus Borough Hall
1 Jockish Square
Paramus, New Jersey 07652
with a copy to the Borough Attorney of record

To Palisades Park: Palisades Park Borough Clerk
Palisades Park Borough Hall
275 Broad Avenue
Palisades Park, New Jersey 07650
with a copy to the Borough Attorney of record

Notice shall be deemed to have been delivered upon receipt. Either

patty may, upon providing ten (10) days written notice to the other party pursuant to this agreement, change the individual and/or address to which notices shall thereafter be given.

12. Neither party may assign this Agreement, and any purported assignment shall be null and void ab initio and an event of default hereunder, unless such party shall first have obtained the consent of the other party which consent may be withheld in the consenting party's sole and absolute discretion.

13. This Agreement shall be deemed to have been made in the State of New Jersey and shall be governed by and construed in accordance with the laws of the State of New Jersey, and no choice of law doctrine shall be used to apply the law of any state other than the State of New Jersey. The parties hereby irrevocably consent and submit to the exclusive jurisdiction of the Superior Court of New Jersey, Bergen County vicinage, for all purposes under this Agreement and the parties waive any defense to the assertion of such jurisdiction based on inconvenient forum or lack of personal and/or subject matter jurisdiction.

14. The parties shall have the right, in the sole and absolute discretion, to waive any of the terms of this Agreement which are strictly for their respective benefits. Unless otherwise specifically provided herein, any such waiver shall be effective and binding Only if made in writing and delivered to the otter Party. No waiver by ether party or any failure or refusal by the other party to imply with its obligations hereunder shall be deemed a waiver of any other or subsequent failure or refusal by the other party to so comply.

15. The terms, conditions, covenants and provisions of this Agreement shall be deemed to be severable. If any clause provision of this Agreement shall be deemed to be invalid, or unenforceable by a court of competent

jurisdiction or by operation of any applicable law, the same shall be deemed to be severable and shall not affect the validity, legality and enforceability of any other clause or provision herein, but such other clauses or provisions shall remain in full force and effect, unless such provisions shall relate to any of the terms that are of the essence of this agreement.

16. (a) This Agreement shall not affect the existing rights of the parties except as expressly provided for within this Agreement,

(b) The provisions of this Agreement represent the joint agreement of the parties and this Agreement shall therefore be construed fairly as to both parties and no presumption or inference shall be made in favor of or against either of the parties based on which party, or representative of a party, drafted this Agreement or any portion hereof.

(c) Neither of the parties to this Agreement intends by this Agreement to create any agency relationship other than that which may be specifically required by the "Uniform Shared Services and Consolidation Act," N.J.S.A. 40A:65-1 et seq. for the limited purpose of performing the obligations of either party pursuant to this Agreement.

(d) To the extent that this Agreement constitutes a delegation of authority to Paramus by Palisades Park, this Agreement shall not be construed to delegate any authority other than the authority to perform the services described in this Agreement.

(e) This Agreement shall be binding upon and inure to the benefit of the parties and each of their respective successors, heirs and assigns.

(f) This Agreement may be executed in counterparts, which, when taken together, shall be deemed to be an integrated document. The parties further agree that faxed and/or electronic, including but not limited to PDF, signatures are acceptable and shall be binding and enforceable with the same force and effect as an original signature.

IN WITNESS WHEREOF, the parties have hereunto caused this agreement to signed by their proper corporate officers and caused their proper corporate seals to be hereunto affixed on the date set forth above.

ATTEST:

**BOROUGH OF PALISADES PARK
BERGEN COUNTY, NEW JERSEY**

**RESOLUTION ADOPTING AN AFFRIMATIVE MARKETING PLAN FOR THE
BOROUGH OF PALISADES PARK**

WHEREAS, in accordance with applicable Committee on the New Jersey Uniform Housing Affordability Controls (“UHAC”) N.J.A.C. 5:80-26., et seq., the Borough of Palisades Park is required to adopt by resolution an Affirmative Marketing Plan to ensure that all affordable housing units created, including those created by rental apartments are affirmatively marketed to very low, low- and moderate-income households of the Borough of Palisades Park.

NOW, THEREFORE, BE IT RESOLVED, that the Mayor and Committee of the Borough of Palisades Park, County of Bergen, State of New Jersey, do hereby adopt the following Affirmative Marketing Plan:

Affirmative Marketing Plan

- A. All affordable housing units in the Borough of Palisades Park shall be marketed in accordance with the provisions herein unless otherwise provided in N.J.A.C. 5:93-1, et seq. This Affirmative Marketing Plan shall apply to all developments that contain or will contain very low, low or moderate-income units, including those that are part of the Borough’s prior round obligation and its current Fair Share Plan, and those that may be constructed in future developments not yet anticipated by the Fair Share Plan.

- B. The Affirmative Marketing Plan shall be implemented by an Administrative Agent designated by and/or under contract with the Borough of Palisades Park. All the costs of advertising and affirmatively marketing affordable housing units shall be borne by the developers/sellers/owners of the affordable unit(s).

- C. In implementing the Affirmative Marketing Plan, the Administrative Agent, acting on behalf of the Borough, shall undertake all the following strategies:

1. Review, approve and ensure that the developers/sellers/owners publish at least one advertisement in a newspaper of general circulation within the housing region.
2. Broadcast of one advertisement by a radio or television station broadcasting throughout the housing region.
3. At least one additional regional marketing strategy using one of the other sources listed below at Section E of this plan.

D. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer or sponsor of affordable housing. The Affirmative Marketing Plan is also intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward Housing Region 1 in which the Borough is located and covers the entire period of deed restriction for each restricted housing unit.

E. The Affirmative Marketing Plan is a continuing program intended to be followed throughout the entire period of restrictions and shall meet the following requirements:

1. All newspaper articles, announcements and requests for applications for very low, low, and moderate-income units shall appear in the Star Ledger.

The primary marketing shall take the form of at least one press release and a paid display advertisement in the above newspaper during the first week of the marketing program. 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 publication to the Administrative Agent. All press releases and advertisements must be approved in advance by the Borough's Administrative Agent.

Advertisements will also be placed on the following websites:

New Jersey Housing Resource Center (NJHRC) - <http://www.njhrc.gov>

Affordable Homes New Jersey - <https://www.affordablehomesnewjersey.com/>

Advertisements posted to NJHRC will occur on or before the earlier of:

- (1) at least 60 days prior to conducting a lottery of the applicants; or
- (2) within one day following when the owner, developer, property manager, or other administrative entity provides any information regarding how to apply for units to prospective applicants or solicits any applications from potential applicants through any other means.

The posting on NJHRC shall include, at a minimum:

- i. The date that the affordable housing units are expected to be completed,
- ii. The date of the lottery,
- iii. The number of affordable housing units,
- iv. An accounting of how many of the affordable housing units will be available to very low-, low-, and moderate-income households, and
- v. Each bedroom size that will be available.

2. The advertisement shall include a description of the:

- i. Street address(es) of the units;
- ii. Directions to the units;
- iii. Range of prices for the units;
- iv. Number of bedrooms in the affordable units (bedroom mix);
- v. Maximum income permitted to qualify for the units;
- vi. Location of applications;
- vii. Business hours when interested households may obtain an application;
- viii. Application fees, if any;
- ix. Number of units currently available; and
- x. Anticipated dates of availability.

3. Newspaper advertisements, announcements and information on where to request applications for very low, low, and moderate-income housing shall also appear in the following daily newspapers:

- a. Star Ledger
- b. The Record
- c. The Jersey Journal
- d. Herald News
- e. New Jersey Herald

4. Advertisements on where to request applications for very low, low, and moderate-income housing shall be broadcast on the following Cable TV & Radio Stations:

- a. 89.1 FM Radio

5. Applications shall be mailed or emailed by the Administrative Agent to the prospective applications upon request. However, when on-line preliminary applications are utilized, if prospective applicants do not have internet access, they will be given a phone number to call the Administrative Agent, who will then enter all pre-application information online during the phone call. Locations of applications, brochures, and flyers to affirmatively market the program are listed in attached Appendix II. Also, information on how to apply shall be made available at the developer's sales/rental office and shall be mailed or emailed to prospective applicants upon request.

6. The Administrative Agent shall develop, maintain and regularly 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 contacts that will reach out to groups that are least likely to apply for housing within the region, including major regional employers. Please see Appendix I for a complete list.
 - i. Quarterly information shall be sent to each of the following agencies with are quest for publication in their journals and for circulation among their members:

Liberty Board of Realtors in Hudson County
Greater Bergen Association of Realtors
North Central Jersey Association of Realtors

- ii. Quarterly information shall be sent to the administrators of each of the following agencies in each of the counties and requests to post same shall be sent to the administrators of each of the following agencies within the counties of Bergen, Hudson, Passaic, and Sussex:

Welfare or Social Service Board
Rental Assistance Office (local office of DCA)
Offices on Aging or Division of Senior Services
Housing Authority
Community Action Agencies
Community Development Departments

iii. Quarterly information shall be sent to the chief personnel administrators of all the major employers within the region as listed in attached Appendix I in accordance with the Region 1 Affirmative Marketing Plan.

iv. Quarterly information and copies of any press releases and advertisements of the availability of very low, low and moderate-income housing shall be sent to the following additional community and regional organizations:

Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002)

New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd.
#775, Brigantine, NJ 08203)

The Latino Action Network (P.O. Box 943, Freehold, NJ 07728)

Bergen County Chapter of the NAACP (P.O. Box 1136, Teaneck, NJ,
07665)

Bergen County Urban League (96 Engle St, Englewood, NJ, 07631)

Bergen County Housing Coalition (392 Main St., Hackensack, NJ, 07601)

Supportive Housing Association (185 Valley St., South Orange, NJ, 07079)

v. The Administrative Agent will also provide specific direct notice to the following community and regional organizations whenever affordable housing units become available in the Borough to the organizations including, but not limited to those listed below (see Appendix I for full list):

Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002)

New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd.
#775, Brigantine, NJ 08203)

The Latino Action Network (P.O. Box 943, Freehold, NJ 07728)

Bergen County Chapter of the NAACP (P.O. Box 1136, Teaneck, NJ,
07665)

Bergen County Urban League (96 Engle St, Englewood, NJ, 07631)

Bergen County Housing Coalition (392 Main St., Hackensack, NJ, 07601)

Supportive Housing Association (185 Valley St., South Orange, NJ, 07079)

7. A random selection method to select occupants of very low, low and moderate-income housing will be used by the Borough's Administrative Agent in conformance with N.J.A.C. 5:80-26.16(I).
8. 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 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.
9. Whenever appropriate, 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.
10. 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.
11. The implementation of the Affirmative Marketing Plan shall continue until all very low, low and moderate-income housing units are initially occupied and for as long as affordable units exist that remain deed restricted and for which the occupancy or re-occupancy of units continues to be necessary. Please note that in addition to complying with this Borough-wide Affirmative Marketing Plan that the Administrative Agent shall also review and approve a separate Affirmative Marketing Plan for every new affordable development in Palisades Park that is subject to N.J.A.C. 5:80-26.1 et seq. That document shall be completed by the owner/developer and will be compliant with the Borough's Affirmative Marketing Plan as presented herein, and incorporate development specific details and permitted options, all subject to the Administrative Agent's review and approval. The development specific affirmative marketing plans will use the standard form for Region 1, which is attached hereto as Appendix III.

12. The Administrative Agent shall provide the Municipal Housing Liaison with the information required to comply with monitoring and reporting requirements pursuant to N.J.A.C.5:80-26-1, et seq. and the Order granting the Borough a Final Judgment of Compliance and Repose.

BE IT FURTHER RESOLVED that the appropriate Borough officials and professionals are authorized to take all actions required to implement the terms of this Resolution.

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

APPROVED this _____ day of _____, 202_.

ATTEST:

Sophia Jang, Borough Clerk

Appendix I – Palisades Park Affirmative Marketing Plan - Major Employers

| Business Name | Address 1 | City | State | Zip | County |
|---------------------------------------|------------------------|------------------|--------------|------------|---------------|
| Becton Dickinson & Company | 1 Becton Dr. | Franklin Lakes | NJ | 07417 | Bergen |
| Bergen County | 1 Bergen County Plaza | Hackensack | NJ | 07601 | Bergen |
| Pearson Educational In. | 221 River St. Fl 2 | Hoboken | NJ | 07030 | Bergen |
| Marcal Paper Mills, Inc. | 1 Market St. | Elmwood Park, | NJ | 07407 | Bergen |
| Merck Medco Managed Care LLC | 100 Parsons Pond Dr. | Franklin Lakes | NJ | 07417 | Bergen |
| AT&T Wireless Services, Inc. | 15 E. Midland Ave | Paramus | NJ | 07652 | Bergen |
| Great Atlantic & Pacific Tea Co. | 8000 Lake Street | Ramsey | NJ | 07446 | Bergen |
| Inserra Supermarkets, Inc. | 20 Ridge Rd. | Mahwah, | NJ | 07430 | Bergen |
| Valley Health System | 2223 N. Van Dien Ave. | Ridgewood | NJ | 07450 | Bergen |
| United States Postal Service | 226 State St. | Hackensack | NJ | 07601 | Bergen |
| Bergen Regional Medical Center | 230 E. Ridgewood Ave | Paramus, | NJ | 07652 | Bergen |
| Society of the Valley Hospital | 233 N. Van Dien Avenue | Ridgewood | NJ | 07450 | Bergen |
| Hackensack University Med. Ctr. | 30 Prospect Ave | Hackensack | NJ | 07601 | Bergen |
| Englewood Hospital &Med. Ctr. | 350 Engle St. | Englewood | NJ | 07631 | Bergen |
| Bergen County Community College | 400 Paramus Rd | Paramus | NJ | 07652 | Bergen |
| Ridgewood Board of Education | 49 Cottage Pl. | Ridgewood | NJ | 07652 | Bergen |
| Aramark Services Management of NJ | 50 Route 120 | East Rutherford | NJ | 07083 | Bergen |
| Howmedica Osteoncs Corp | 59 Route 17 | Allendale | NJ | 07401 | Bergen |
| Doherty Enterprises | 7 Pearle Court | Allendale | NJ | 07401 | Bergen |
| Holy Name Hospital | 718 Teaneck Rd | Teaneck | NJ | 07666 | Bergen |
| Conopco Inc | 800 Sylvan St | Englewood Cliffs | NJ | 07632 | Bergen |
| Paramus Board of Education | 99 Century Rd. | Paramus | NJ | 07652 | Bergen |
| United Parcel Service General Service | | Mahwah, | NJ | 07430 | Bergen |
| Quest Diagnostics Inc. | One Malcolm Dr. | Teterboro, | NJ | 07608 | Bergen |
| Insurance Service Office, Inc. | 545 Washington Blvd. | Jersey City | NJ | 07310 | Hudson |
| Stevens Institute of Technology | | Hoboken | NJ | 07030 | Hudson |
| NJ Transit Corp. | 1 Hudson Pl | Hoboken | NJ | 07030 | Hudson |
| Credit Suisse First Boston LLC | 1 Pershing Plaza | Jersey City | NJ | 07399 | Hudson |

| | | | | | |
|--|-------------------------|---------------|----|-------|--------|
| CGI North America | 100 Burma Rd | Jersey City | NJ | 07305 | Hudson |
| Goya Foods-Attn Public Relations | | Secaucus | NJ | 07094 | Hudson |
| New Jersey Transit Corp. | 1148 Newark Turnpike | Kearny | NJ | 07032 | Hudson |
| Marsh USA Inc. | 121 River Street | Hoboken | NJ | 07032 | Hudson |
| St. George Trucking and Warehousing | 123 Pennsylvania Ave. | Kearny | NJ | 07032 | Hudson |
| US News Report LLC | 125 Theodore Conrad Dr. | Jersey City | NJ | 07305 | Hudson |
| Christ Hospital | 176 Palisade Ave | Jersey City | NJ | 07306 | Hudson |
| Broadridge Financial Solutions | 2 Gateway Center | Newark | NJ | 07102 | Hudson |
| Ritter Sysco Food Service | 20 Theodore Conrad Dr. | Jersey City | NJ | 07305 | Hudson |
| Cristi Cleaning Service | 204 Paterson Pland Rd | Union | NJ | 07087 | Hudson |
| Bowne Business Communications Inc | 215 County Ave. | Secaucus | NJ | 07094 | Hudson |
| The Port Authority of NY&NJ | 241 Erie St. | Jersey City | NJ | 07310 | Hudson |
| National Retail Systems, Inc | 2820 16th St | North Bergen | NJ | 07047 | Hudson |
| Bayonne Hospital | 28th St | E Bayonne | NJ | 07002 | Hudson |
| St Mary Hospital | 308 Willow Ave | Hoboken | NJ | 07030 | Hudson |
| Langer Transport Corp | 420 Rt 440 | Jersey City | NJ | 07305 | Hudson |
| United Services Inc | 462 Forest St. | Kearny | NJ | 07032 | Hudson |
| United Parsel Service | 492 County Ave | Secaucus | NJ | 07094 | Hudson |
| Jersey City Medical Center | 50 Grand St | Jersey City | NJ | 07302 | Hudson |
| North Hudson Community Action Corp | 5301 Broadway | West New York | NJ | 07093 | Hudson |
| JP Morgan Chase Bank | 575 Washington Blvd. | Jersey City | NJ | 07310 | Hudson |
| Liz Claiborne Inc. | 5901 W Side Ave | North Bergen | NJ | 07047 | Hudson |
| Palisades General Hospital | 7600 River Rd. | North Bergen | NJ | 07047 | Hudson |
| United States Postal Service | 80 County Rd | Jersey City | NJ | 07097 | Hudson |
| Lord Abbot & Company | 90 Hudson St | Jersey City | NJ | 07302 | Hudson |
| Meadowlands Hospital Medical Center | Meadowlands Parkway | Secaucus | NJ | 07094 | Hudson |
| Port Imperial Ferry Corp. | Pershing Rd. | Weehawken | NJ | 07086 | Hudson |
| IMTT | 250 East 22nd Street | Bayonne | NJ | 07002 | Hudson |
| Maidenform Inc. | 154 Avenue E | Bayonne | NJ | 07002 | Hudson |
| Bayonne Medical Center | 29th Street | Bayonne | NJ | 07002 | Hudson |
| Liberty Board of Realtors in Hudson Cty. | 110 A Meadowlands Pkwy | Secaucus | NJ | 07094 | Hudson |

| | | | | | |
|--|-----------------------|--------------|----|-------|---------|
| Toys R Us Headquarters- Public Relations | | Wayne | NJ | 07470 | Passaic |
| Aerospace Nylok Corp | 11 Thomas Rd | Hawthorne | NJ | 07506 | Passaic |
| YMCA | 128 Ward St | Paterson | NJ | 07505 | Passaic |
| GAF Materials Corp | 1361 Alps Rd | Wayne | NJ | 07470 | Passaic |
| Valley National Bank Headquarters | 1455 Valley Rd | Wayne | NJ | 07470 | Passaic |
| Boys & Girls Club of Hawthorne | 1 Downes Way | Hawthorne | NJ | 07506 | Passaic |
| BAE Systems | 150 Parish Dr. | Wayne | NJ | 07470 | Passaic |
| Beth Israel Hospital | 201 Lyons Ave. | Newark | NJ | 07102 | Passaic |
| St. Mary's Hospital | 211 Pennington Ave | Passaic | NJ | 07055 | Passaic |
| Health Center at Bloomindale | 255 Union Ave | Bloomindale | NJ | 07403 | Passaic |
| Sommers Plastic Product Co. | 835 Bloomfield Ave | Clifton | NJ | 07012 | Passaic |
| Aero Manufacturing | 310 Allwood Rd. | Clifton | NJ | 07011 | Passaic |
| YMCA | 45 River Dr. | Passaic | NJ | 07055 | Passaic |
| St. Joseph's Hospital | 703 Main St | Paterson | NJ | 07503 | Passaic |
| Habitat for Humanity | P.O. Box 2585 | Paterson | NJ | 07505 | Passaic |
| United way of Passaic County | 301 Main Street | Paterson | NJ | 07505 | Passaic |
| Newton Memorial Hospital | 175 High St. | Newton, | NJ | 07860 | Sussex |
| Ames Rubber Corp | 19 Ames Blvd | Hamburg | NJ | 07419 | Sussex |
| Hopatcong Board of Education | 2 Windsor | Hopatcong | NJ | 07843 | Sussex |
| Saint Clare's Hospital | 20 Walnut St | Sussex | NJ | 07461 | Sussex |
| Mountain Creek Resorts | 200 State Rt 94 | Vernon | NJ | 07462 | Sussex |
| Selective Insurance | 40 Wantage Ave | Branchville | NJ | 07826 | Sussex |
| Vernon Township Board of Education | 539 State Rt. 515 | Vernon | NJ | 07462 | Sussex |
| Andover Subacute and Rehab Center | 99 Mulford Rd, Bldg 2 | Andover | NJ | 07821 | Sussex |
| County of Sussex | One Spring St | Newton, | NJ | 07860 | Sussex |
| Greater Bergen Assoc. of Realtors | 411 Route 17 South | Hackensack | NJ | 07601 | Bergen |
| Kraft Foods Nabisco Brand Bakery | | Fair Lawn | NJ | 07410 | Bergen |
| Rockland Electric Co. /Comm Relations | | Saddle River | NJ | 07458 | Bergen |
| PSE&G | | Newark | NJ | 07101 | Passaic |
| Bergen Town Center/Mgmt Office | | Paramus | NJ | 07652 | Bergen |
| Shops at Riverside/Mgmt Office | | Hackensack | NJ | 07601 | Bergen |
| Willow brook Mall / Mgmt Office | | Wayne | nj | 07470 | Passaic |

| | | | | | |
|--|--------------------------------|------------------|----|-------|----------|
| Newport Center / Mgmt Office | | Jersey City | NJ | 07310 | Hudson |
| Rockaway Town Square/Mgmt Office | | Rockaway | NJ | 07866 | Sussex |
| Garden State Plaza/Mgmt Office | | Paramus | NJ | 07652 | Bergen |
| Fashion Center / Mgmt Office | | Ridgewood | NJ | 07652 | Bergen |
| Unilever United States / Community Relations | | Englewood Cliffs | NJ | 07632 | Bergen |
| Hertz / Community Relations | | Park Ridge | NJ | 07656 | Bergen |
| UPS / Community Relations | | Mahwah, | NJ | 07430 | Bergen |
| Wakefern Food Corp / Community Relations | | Newark | NJ | 07105 | Essex |
| Ramapo Indian Hills Regional HS | District Business Admin | Oakland | NJ | 07436 | Bergen |
| Ramapo College | President | Mahwah, | NJ | 07430 | Bergen |
| Fairleigh Dickinson University | President | Teaneck | NJ | 07666 | Bergen |
| Bergen Community College | President | Paramus | NJ | 07652 | Bergen |
| Berkley College | President | Paramus | NJ | 07652 | Bergen |
| Eastwick College | President | Ramsey | NJ | 07446 | Bergen |
| Lincoln Tech Headquarters | President | West Orange | NJ | 07052 | Bergen |
| Lincoln Tech Mahwah | | Mahwah, | NJ | 07430 | Bergen |
| Montclair University | President | Upper Montclair | NJ | 07043 | Essex |
| NJIT | President | Newark | NJ | 07102 | Essex |
| St. Peter's University | President | Jersey City | NJ | 07306 | Hudson |
| University of Phoenix | | Jersey City | NJ | 07306 | Hudson |
| Hudson County Community College | President | Jersey City | NJ | 07310 | Hudson |
| Hudson County Community College | President | Union City | NJ | 07087 | Hudson |
| Berkley College | President | Woodland Park | NJ | 07424 | Hudson |
| VA NJ Health Care System | 151 Knollcroft Rd, Bldg. 53 | Lyons | NJ | 07939 | Somerset |

**APPENDIX II – Palisades park Affirmative Marketing Plan – County Administration
Offices/Libraries/Religious Buildings**

| Business Name | Address 1 | City | State | Zip | County |
|--|--|----------------|--------------|------------|---------------|
| Community Health Law Project | 185 Valley Street | South Orange | NJ | 07030 | Essex |
| United Cerebral Palsy of Hudson County | 1005 Washington Street | Hoboken | NJ | 07030 | Hudson |
| The Waterfront Project | 404 Hudson Street | Hoboken | NJ | 07030 | Hudson |
| The Boys and Girls Club of Hudson County | 123 Jefferson Street | Hoboken | NJ | 07030 | Hudson |
| The Jubilee Center | 601 Jackson Street | Hoboken | NJ | 07030 | Hudson |
| Hoboken Family Planning | 124 Grand Street | Hoboken | NJ | 07030 | Hudson |
| Hudson County Housing Resource Center | 857 Bergen Avenue Suite 2 | Jersey City | NJ | 07306 | Hudson |
| North Hudson Community Action Corp | 800 31 Street | Union City | NJ | 07087 | Hudson |
| Bergen County Cultural Affairs | 1 Bergen County Plaza | Hackensack | NJ | 07601 | Bergen |
| Children's Aid & Family Services | 200 Robin Rd. | Paramus | NJ | 07652 | Bergen |
| Bergen County Community Action | 241 Moore St, #1 | Hackensack | NJ | 07601 | Bergen |
| Bergen County Dept. of Human Services | One Bergen County Plaza, 2nd Floor | Hackensack | NJ | 07601 | Bergen |
| Bergen County Board of Social Services | 216 State Highway #17 North | Rochelle Park | NJ | 07662 | Bergen |
| Housing Authority of Cliffside Park | 500 Gorge Road /Gerlad Calabrese Complex | Cliffside Park | NJ | 07010 | Bergen |
| Housing Authority of Edgewater | 300 Undercliff Avenue | Edgewater | NJ | 07020 | Bergen |
| Housing Authority of Englewood | 111 W St # 1 | Englewood | NJ | 07631 | Bergen |
| Housing Authority of Fort Lee | 1403 Teresa Drive | Fort Lee | NJ | 07024 | Bergen |
| Housing Authority of Garfield | 71 Daniel P Conte Ct. | Garfield | NJ | 07026 | Bergen |
| Housing Authority of Hackensack | 65 1st Street | Hackensack | NJ | 07601 | Bergen |
| Housing Authority of Lodi | 50 Brookside Ave | Lodi | NJ | 07644 | Bergen |
| Bergen County Housing Authority | One Bergen County Plaza | Hackensack | NJ | 07601 | Bergen |

| | | | | | |
|--|------------------------------|-------------|----|-------|---------|
| Urban League of Bergen County | 96 Engle Street | Englewood | NJ | 07631 | Bergen |
| Family Promise of Bergen County | 100 Dayton Street | Ridgewood | NJ | 07450 | Bergen |
| SonRise Development Corp | 351 Englewood Avenue | Englewood | NJ | 07631 | Bergen |
| Catholic Charities (Diocese of Newark) | 321 Central Avenue | Newark | NJ | 07103 | Essex |
| Episcopal Community Development Inc | 31 Mulberry Street | Newark | NJ | 07102 | Essex |
| NJ Citizen Action | 625 Broad Street | Newark | NJ | 07102 | Essex |
| NJ Family Care-Paterson Regional Office | 100 Hamilton Plaza | Paterson | NJ | 07505 | Passaic |
| Hudson County Dept. of Family Services Division of Welfare | 257 Cornelison Ave | Jersey City | NJ | 07302 | Hudson |
| Hoboken Shelter | 300 Bloomfield Ave | Hoboken | NJ | 07030 | Hudson |
| C-Line Community Outreach Services | 450 Martin Luther King Drive | Jersey City | Nj | 07302 | Hudson |
| West Hudson Family Success Center | 402 Kearny Ave | Kearny | Nj | 07032 | Hudson |
| North Hudson Community Action Corp | 800 31 Street | Union City | NJ | 07087 | Hudson |
| Sussex County Div. of Social Services | 83 Spring Street, Suite 203 | Newton | NJ | 07860 | Sussex |
| First Call for Help | 857 Bergen Avenue Suite 2 | Jersey | NJ | 07302 | Hudson |
| Hudson County Welfare Dept. | 257 Cornelison Ave | Jersey City | NJ | 07302 | Hudson |
| Community Development Agency of Guttenberg | 6608 Park Avenue | Guttenberg | NJ | 07093 | Hudson |
| Community development Agency of Hoboken | 94 Washington St. | Hoboken | NJ | 07030 | Hudson |
| Community Development of Jersey City | 30 Montgomery Street | Jersey City | NJ | 07302 | Hudson |
| Community Development of Union City | 3715 Palisade Avenue | Union City | NJ | 07087 | Hudson |
| Housing Authority of Guttenberg | 6900 Broadway | Guttenberg | NJ | 07093 | Hudson |
| Housing Authority of Harrison | 788 Harrison Ave | Harrison | NJ | 07029 | Hudson |
| Housing Authority of Hoboken | 400 Harrison St. | Hoboken | NJ | 07030 | Hudson |

| | | | | | |
|---|--------------------------------|---------------|----|-------|---------|
| Housing Authority of Jersey City | 400 US 1 | Jersey City | NJ | 07306 | Hudson |
| Housing Authority of North Bergen | 6121 Grand Ave #1 | North Bergen | NJ | 07047 | Hudson |
| Housing Authority of Secaucus | 700 County Road 653 | Secaucus | NJ | 07094 | Hudson |
| Housing Authorities of Union City | 3715 Palisade Avenue | Union City | NJ | 07087 | Hudson |
| Housing Authorities of Weehawken | 525 Gregory Ave | Weehawken | NJ | 07086 | hudson |
| Housing Authorities of West New York | 6100 Adams Street | West New York | NJ | 07093 | Hudson |
| Urban League of Hudson County (Jersey City) | 253 Martin Luther King Dr | Jersey City | NJ | 07305 | Hudson |
| Fairmont Housing Corp | 270 Fairmont Avenue | Jersey City | NJ | 07306 | Hudson |
| Jersey City Episcopal CDC | 118 Summit Ave | Jersey City | NJ | 07304 | Hudson |
| Monticello Community Development Corp | 99 Monticello Ave. | Jersey City | NJ | 07304 | Hudson |
| St. Joseph House | 81 York Street | Jersey City | NJ | 07302 | Hudson |
| SERV Behavioral Health | 20 Scotch Rd. | West Trenton | NJ | 08628 | Mercer |
| Passaic County Social Services | 114 Prospect St, #1 | Passaic | NJ | 07055 | Passaic |
| Passaic County Office of Aging | 1310 State Route 23 | Wayne | NJ | 07470 | Passaic |
| Chabad Center | 194 Ratzer Rd | Wayne | NJ | 07470 | Passaic |
| Passaic County Admin. Building | 401 Grand St. | Paterson | NJ | 07505 | Passaic |
| Passaic County Board of Social Services | 80 Hamilton St | Paterson | Nj | 07505 | Passaic |
| Passaic County Senior Center | 900 Clifton Ave Barn C | Clifton | NJ | 07011 | Passaic |
| Passaic County Senior Services | 930 Riverview Drive, Suite 200 | Totowa | NJ | 07512 | Passaic |
| Passaic Division of Family Services | Passaic County Admin Bldg. | Paterson | NJ | 07505 | Passaic |
| Housing Authorities of Paterson | 60 Van Houten Street | Paterson | NJ | 07505 | Passaic |
| Housing Authorities of Passaic | 52 Aspen Place | Passaic | NJ | 07055 | Passaic |
| Passaic County Office on Aging | 930 Riverview Drive, Suite 200 | Totowa | NJ | 07512 | Passaic |
| NJ Community Development Corp | 32 Spruce Street | Paterson | NJ | 07501 | Passaic |

| | | | | | |
|---|---------------------------------------|--------------|----|-------|----------|
| Catholic Family & Community Services | 24 DeGrasse Street | Paterson | NJ | 07505 | Passaic |
| Paterson Habitat for Humanity | 146 North 1st Street | Paterson | NJ | 07509 | Passaic |
| St Paul's Community Development Corp | 456 Van Houten Street | Paterson | NJ | 07501 | Passaic |
| Fair Share Housing Center | 510 Park Blvd | Cherry Hill | NJ | 08002 | Camden |
| Sussex County Office on Aging | 1 Cochran Plaza | Newton | NJ | 07860 | Sussex |
| Northwest NJ Community Action Program | 350 Marshall St | Phillipsburg | NJ | 08865 | Warren |
| Jersey City Affordable Housing Coalition | P.O. Box 15623 | Jersey City | NJ | 07305 | Hudson |
| Bayonne Economic Opportunity Foundation | 555 Kennedy Blvd. | Bayonne, | NJ | 07002 | Hudson |
| Rental Assistance Office | 438 Summit Ave #4 | Jersey City | NJ | 07305 | Hudson |
| Birth Haven Inc - Tina Magarino | | Newton | NJ | 07860 | Sussex |
| Bergen County Chapter of the NAACP | P.O. Box 1136 | Teaneck | NJ | 07666 | Bergen |
| Latino Action Network | | Freehold | NJ | 07728 | Monmouth |
| Wyckoff Family YMCA | Exec. Director | Wyckoff | NJ | 07481 | Bergen |
| YMCA Ridgewood | Executive Director | Ridgewood | NJ | 07450 | Bergen |
| YMCA Glen Rock | Executive Director | Glenrock | NJ | 07452 | Bergen |
| YMCA of Greater Bergen County | Executive Director | Hackensack | NJ | 07601 | Bergen |
| American Veterans Society 30 | | Nutley | NJ | 07110 | Bergen |
| Veterans of Foreign Wars | | Passaic | Nj | 07055 | Passaic |
| American Legion Saddle Brook | | Saddle Brook | NJ | 07663 | Bergen |
| Passaic County Civic League | | Paterson | NJ | 07514 | Passaic |
| Newark Liberty International/Port Authority | | Newark | NJ | 07105 | Essex |
| Hudson Transit Lines/NJ Transit | Office of Gov't & Community Relations | Newark | NJ | 07105 | Essex |
| Wyckoff Post Office | | Wyckoff | NJ | 07481 | Bergen |
| Christian Health Care Center | Executive Director | Wyckoff | NJ | 07481 | Bergen |
| Eastern Christian Children's Retreat | Executive Director | Wyckoff | NJ | 07481 | Bergen |
| Supportive Housing Assoc | 185 Valley Street | South Orange | NJ | 07079 | Essex |

| | | | | | |
|---------------------------------|-----------------|------------|----|-------|--------|
| Bergen County Housing Coalition | 392 Main Street | Hackensack | NJ | 07601 | Bergen |
|---------------------------------|-----------------|------------|----|-------|--------|

LIBRARIES

| | | | | | |
|---------------------------------------|-------------------------|-----------------|----|-------|--------|
| Lodi Memorial Library | 1 Memorial Drive | Lodi | NJ | 07644 | Bergen |
| Harrington Public Library | 10 Hering Street | Harrington | NJ | 07640 | Bergen |
| Mahwah Free Public Library | 100 Ridge Rd. | Mahwah | NJ | 07430 | Bergen |
| Tenafly Free Public Library | 100 Riveredge Rd. | Tenafly | NJ | 07670 | Bergen |
| Fair Lawn Public Library | 10-01 Fair Lawn Avenue | Fair Lawn | NJ | 07410 | Bergen |
| Ridgefield Public Library | 107 Cedar St | Ridgefield Park | NJ | 07660 | Bergen |
| Paramus Library | 116 E Century Rd. | Paramus | NJ | 07652 | Bergen |
| Montvale Free Public Library | 12 Mercedes Dr. | Montvale | NJ | 07645 | Bergen |
| Ridgewood Public Library | 125 N. Maple Avenue | Ridgewood | NJ | 07450 | Bergen |
| East Rutherford Memorial Library | 143 Boiling Springs Ave | East Rutherford | NJ | 07073 | Bergen |
| Washington Twp. Public Library-Bergen | 144 Woodfield Rd. | Washington Twp. | NJ | 07676 | Bergen |
| Rutherford Free Public Library | 150 Park Avenue | Rutherford | NJ | 07070 | Bergen |
| Rochelle Park Public Library | 151 W. Passaic Street | Rochelle Park | NJ | 07662 | Bergen |
| Dixon Homestead Library | 180 Washington Ave. | Dumont | NJ | 07628 | Bergen |
| Waldwick Public Library | 19 E. Prospect St. | Waldwick | NJ | 07463 | Bergen |
| Norwood Public Library | 198 Summit St. | Norwood | NJ | 07648 | Bergen |
| Oakland Public Library | 2 Municipal Plaza | Oakland | NJ | 07436 | Bergen |
| Emerson Public Library | 20 Palisade Ave | Emerson | NJ | 07630 | Bergen |
| New Milford Library | 200 Dahlia Dr | New Milford | NJ | 07646 | Bergen |
| Wyckoff Free Public Library | 200 Woodland Avenue | Wyckoff | NJ | 07481 | Bergen |
| Elmwood Park Public Library | 210 Lee Street | Elmwood Park | NJ | 07407 | Bergen |
| North Arlington Public Library | 210 Ridge Road | North Arlington | NJ | 07031 | Bergen |
| Fairview Free Public Library | 213 Anderson Ave | Fairview | NJ | 07022 | Bergen |
| Leonora Borough Library | 227 Fort Lee Rd | Leonora | NJ | 07605 | Bergen |

| | | | | | |
|---------------------------------------|------------------------|--------------------|----|-------|--------|
| Wood-Ridge Memorial Library | 231 Hackensack St | Wood-Ridge | NJ | 07075 | Bergen |
| Little Ferry Library | 239 Liberty St | Little Ferry | NJ | 07643 | Bergen |
| Paramus City Public Library | 239 W Midland Ave | Paramus | NJ | 07652 | Bergen |
| Upper Saddle River Public Library | 245 Lake St | Upper Saddle River | NJ | 07458 | Bergen |
| Midland Park Memorial Library | 250 Godwin Ave | Midland Park | NJ | 07432 | Bergen |
| Palisades Park Library | 257 2nd St. | Palisades Park | NJ | 07650 | Bergen |
| Johnson Free Public Library | 274 Main St. | Hackensack | NJ | 07601 | Bergen |
| Closter Borough Public Library | 280 High St | Closter | NJ | 07624 | Bergen |
| Ramsey Free Public Library | 30 Wyckoff Ave | Ramsey, | NJ | 07446 | Bergen |
| Haworth Municipal Library | 300 Haworth Ave | Hawthorne | NJ | 07641 | Bergen |
| Englewood Public Library | 31 Engle St. | Englewood | NJ | 07631 | Bergen |
| Glen Rock Public Library | 315 Rock Rd | Glenrock | NJ | 07452 | Bergen |
| Hasbrouck Heights Free Public Library | 320 Boulevard | Hasbrouck Heights | NJ | 07604 | Bergen |
| Fort Lee Free Public Library | 320 Main St | Fort Lee | NJ | 07024 | Bergen |
| Saddle Brook Library | 340 Mayhill St. | Saddle Brook | NJ | 07663 | Bergen |
| Lyndhurst Free Public Library | 355 Valley Brook Ave | Lyndhurst | NJ | 07071 | Bergen |
| Oradell Public Library | 375 Kinderkamack Rd | Oradell | NJ | 07649 | Bergen |
| Bogota Borough Library | 375 Larch Avenue, #2 | Bogota | NJ | 07603 | Bergen |
| River Vale Public Library | 412 River Vale Rd | River Vale | NJ | 07675 | Bergen |
| William E Dermody Free Public Library | 420 Hackensack St | Carlstadt | NJ | 07072 | Bergen |
| Maywood Library | 459 Maywood Avenue | Maywood | NJ | 07607 | Bergen |
| Franklin Lakes Free Public Library | 470 Dekorte Dr. | Franklin Lakes | NJ | 07417 | Bergen |
| Edgewater Public Library | 49 Park Ave | Westwood | NJ | 07675 | Bergen |
| Bergenfield Public Library | 50 W. Clinton Ave | Bergenfield | NJ | 07621 | Bergen |
| Garfield Free Public Library | 500 Midland Avenue | Garfield | NJ | 07026 | Bergen |
| Lee Memorial Library | 500 W. Crescent Avenue | Allendale | NJ | 07401 | Bergen |
| Cliffside Park Free Public Library | 505 Palisades Ave | Cliffside Park | NJ | 07010 | Bergen |
| Hillsdale Public Library | 509 Hillsdale Ave | Hillsdale | NJ | 07401 | Bergen |
| Park Ridge Free Public Library | 51 Park Avenue | Park Ridge | NJ | 07656 | Bergen |

| | | | | | |
|--|---------------------------------|---------------|----|-------|---------|
| Ridgefield Public Library | 527 Morse Avenue | Ridgefield | NJ | 07657 | Bergen |
| Cresskill Borough Public Library | 53 Union Ave. | Cresskill | NJ | 07626 | Bergen |
| Old Tappan Free Public Library | 56 Russell Ave | Old Tappan | NJ | 07675 | Bergen |
| River Edge Public Library | 685 Elm Avenue | River Edge | NJ | 07661 | Bergen |
| Teaneck Public Library | 840 Teaneck Rd. | Teaneck | NJ | 07666 | Bergen |
| North Bergen Free Public Library | 8411 Bergenline Ave | North Bergen | NJ | 07047 | Bergen |
| Demarest Public Library | 90 Hardenburgh Ave | Demarest | NJ | 07627 | Bergen |
| HoHoKus Public Library | 91 Warren Ave | HoHoKus | NJ | 07423 | Bergen |
| John F Kennedy Memorial Library | 92 Hathaway St | Wallington | NJ | 07057 | Bergen |
| Northvale Public Library | 116 Paris Ave | Northvale | NJ | 07647 | Bergen |
| Jersey City Free Public Library | 472 Jersey Ave | Jersey City | NJ | 07302 | Hudson |
| Union City Free Public Library | 324 43rd St | Union City | NJ | 07087 | Hudson |
| West New York Public Library | 425 60th St | West New York | NJ | 07093 | Hudson |
| Harrison Public Library | 415 Harrison Ave | Harrison | NJ | 07029 | Hudson |
| Hoboken Public Library | 500 Park Avenue | Hoboken | NJ | 07030 | Hudson |
| Bayonne Free Public Library | 697 Ave. C | Hoboken | NJ | 07002 | Hudson |
| North Bergen Free Public Library | 8411 Bergenline Ave | North Bergen | NJ | 07047 | Hudson |
| Story Court Branch Library Bayonne Free Public Library | | Bayonne | NJ | 07002 | Hudson |
| Glenn D. Cunningham Branch | Jersey City Free Public Library | Jersey City | NJ | 07305 | Hudson |
| Greenville Public Library Jersey City Free Public Library | | Jersey City | NJ | 07305 | Hudson |
| Lafayette Branch Library, Jersey City Free Public Library | | Jersey City | NJ | 07305 | Hudson |
| Marian Branch Library | | Jersey City | NJ | 07302 | Hudson |
| Kearny Public Library | Town of Kearny | Kearny | NJ | 07032 | Hudson |
| Secaucus Public Library | town of Secaucus | Secaucus | NJ | 07032 | Hudson |
| Weehawken Free Public Library | Township of Weehawken | Weehawken | NJ | 07086 | Hudson |
| Preakness Branch Library | 1006 Hamburg Tpke | Wayne | NJ | 07470 | Passaic |
| Bloomington Public Library | 101 Hamburg Turnpike | Bloomington | NJ | 07403 | Passaic |
| Jefferson Township Public Library | 1031 Weldon Rd | Oak Ridge | NJ | 07438 | Passaic |

| | | | | | |
|---|-----------------------------|----------------|----|-------|---------|
| North Haledon Free Public Library | 129 Overlook Ave | North Haledon | NJ | 07508 | Passaic |
| Ringwood Public Library | 145 Skylands Rd | Ringwood | NJ | 07546 | Passaic |
| Passaic Public Library | 195 Gregory Ave | Passaic | NJ | 07055 | Passaic |
| Paterson Free Public Library | 250 Broadway | Paterson | NJ | 07505 | Passaic |
| Clifton Public Library | 292 Piaget Ave | Clifton | NJ | 07011 | Passaic |
| Emanuel Einstein Public Library | 333 Wanaque Ave | Pompton Lakes | NJ | 07442 | Passaic |
| Louis Bay 2nd Library | 345 Lafayette Avenue | Hawthorne | NJ | 07506 | Passaic |
| Totowa Branch Library | 405 Union Ave | Paterson | NJ | 07512 | Passaic |
| Passaic County Library- Allwood branch | 44 Lyall Rd. | Clifton | NJ | 07011 | Passaic |
| Wayne Public Library | 475 Valley Rd. | Wayne | NJ | 07470 | Passaic |
| Pequannock Township Public Library | 477 Newark Pompton Tpke | Pompton Plains | NJ | 07444 | Passaic |
| Haledon Public Library | 510 Belmont Ave | Haledon | NJ | 07508 | Passaic |
| Dwight D. Eisenhower Library | 537 Totowa Rd | Totowa | NJ | 07512 | Passaic |
| Wanaque Free Public Library | 616 Ringwood Ave | Wanaque | NJ | 07465 | Passaic |
| Alfred H. Bauman Library-West Paterson | 7 Brophy Lane | Woodland Pk | NJ | 07424 | Passaic |
| Little Falls Public Library | 8 Warren St | Little Falls | NJ | 07424 | Passaic |
| Reid Memorial Branch Library | 80 Third St | Passaic | NJ | 07055 | Passaic |
| South Paterson Branch Library | 930 Main St. | Paterson | NJ | 07503 | Passaic |
| Passaic County Community College, Attn: Steven Roase, President | | Paterson | NJ | 07505 | Passaic |
| West Paterson Free Public Library | McBride Avenue & Brophy La. | W. Paterson | NJ | 07424 | Passaic |
| William Paterson College of NJ, Attn: Kathleen Waldron, President | | Wayne | NJ | 07424 | Passaic |
| West Milford Library | 1470 Union Valley Rd. | West Milford | Nj | 07480 | Passaic |
| Pompton Lakes Borough Free Public Library | 333 Wanaque Avenue | Pompton Lakes | NJ | 07442 | Passaic |
| Sussex County Library | 125 Morris Turnpike | Newton | NJ | 07860 | Sussex |
| Sparta Public Library | 22 Woodport Rd | Sparta | NJ | 07871 | Sussex |

Hudson County Library 25 Journal Sq. Jersey City NJ 07306 Hudson

RELIGIOUS BUILDINGS

| Business Name | Address 1 | City | State | Zip | County |
|---------------------------------------|----------------------|--------------|--------------|------------|---------------|
| Fair Lawn Jewish Center | 1010 Norma Ave | Fair Lawn | NJ | 07410 | Bergen |
| All Saints Church | 12 W. Central Ave | Bergenfield | NJ | 07621 | Bergen |
| First Congregational Church | 131 Pascack Rd | Park Ridge | NJ | 07656 | Bergen |
| New Synagogue of Ft. Lee | 1585 Center Ave | Fort Lee | NJ | 07024 | Bergen |
| Emerson Bible Church | 162 Linwood Ave | Emerson | NJ | 07603 | Bergen |
| Archdiocese of Newark | 171 Clifton Ave | Newark | NJ | 07104 | Bergen |
| Assembly of God - NJ | 167 Palisade Ave | Bogota | NJ | 07603 | Bergen |
| Calvary United Methodist | 185 Madison Ave | Dumont | NJ | 07628 | Bergen |
| Our Lady of Mercy | 2 Fremont Ave | Park Ridge | NJ | 07656 | Bergen |
| Holy Trinity Roman Catholic Church | 2367 Lemoine Rd | Fort Lee | NJ | 07024 | Bergen |
| Calvary Baptist Church | 245 Passaic St | Garfield | NJ | 07026 | Bergen |
| Assumption Church | 29 Jefferson Ave | Emerson | NJ | 07630 | Bergen |
| Christ Lutheran Church | 357 N Farview Avenue | Paramus | NJ | 07652 | Bergen |
| Bergen Bible Baptist Church | 364 Garibaldi Avenue | Lodi | NJ | 07644 | Bergen |
| Church of God | 400 Godwin Ave | Midland Park | NJ | 07432 | Bergen |
| United Methodist Church | 430 Main St | Fort Lee | NJ | 07024 | Bergen |
| Armenian Apostolic Church | 461 Bergen Blvd. | Ridgefield | NJ | 07657 | Bergen |
| Immaculate Heart of Mary Church | 47 Island Rd | Mahwah | NJ | 07430 | Bergen |
| Annunciation Roman Catholic Church | 50 W. Midland Avenue | Paramus | NJ | 07652 | Bergen |
| Congregation B'Nai Israel | 53 Palisade Ave. | Emerson | NJ | 07630 | Bergen |
| Church of the Atonement | 97 Highwood Avenue | Tenafly | NJ | 07670 | Bergen |
| Lutheran Social Ministries of NJ | 3 Manhattan Drive | Burlington | NJ | 08016 | |
| Sephardic Congregation of Teaneck | 1425 Essex Rd | Teaneck | NJ | 07666 | Bergen |
| Bethany Church / Pastor James Wyckoff | | Wyckoff | NJ | 07481 | Bergen |

| | | | | | |
|---|-----------------------|-----------|----|-------|--------|
| Bergen Christian Testimony Church | Pastor Lee | Wyckoff | NJ | 07481 | Bergen |
| Faith Community Christian Reformed Church | Pastor Van Dyke | Wyckoff | NJ | 07481 | Bergen |
| Advent Lutheran Church | Pastor Tietmeyer | Wyckoff | NJ | 07481 | Bergen |
| Grace United Methodist Church | Rev. Bostwick | Wyckoff | NJ | 07481 | Bergen |
| Abundant Life Reformed Church | Rev. Jacobsen | Wyckoff | NJ | 07481 | Bergen |
| Wyckoff Assembly of God | Pastor Kenyon Wyckoff | Wyckoff | NJ | 07481 | Bergen |
| Cornerstone Christian Church | Pastor Provencher | Wyckoff | NJ | 07481 | Bergen |
| Beth Rishon Synagogue | Rabbi Emert | Wyckoff | NJ | 07481 | Bergen |
| St Elizabeth Roman Catholic Church | Rev. Weiner | Wyckoff | NJ | 07481 | Bergen |
| Hawthorn Gospel Church | Pastor Minnema | Hawthorne | NJ | 07506 | Bergen |
| Saint Barswno Syriac Orthodox Church | Rev Father Asmar | Wyckoff | NJ | 07481 | Bergen |

Appendix III. Palisades Park Borough Affirmative Marketing Form

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.)

1. (83 Centre Place)

| | | | |
|---|--|---|--|
| 1a. Administrative Agent Name, Address, Phone Number PARAMUS AFFORDABLE HOUSING Laura Mongello 105 North Farview Avenue Paramus, NJ 07652 | | 1b. Development or Program Name, Address 83 Centre Place Palisades Park, NJ 07650 | |
| 1c. Number of Affordable Units: 8 Number of Rental Units: 8 Number of For-Sale Units: 0 | 1d. Price or Rental Range From \$378.00 To \$771.00 | 1e. State and Federal Funding Sources (if any) | |
| 1f. <input checked="" type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted | 1g. Approximate Starting Dates 2017 Advertising: During Construction Occupancy: Following Completion | | |
| 1h. County Bergen, Hudson, Passaic, Sussex | | 1i. Census Tract(s): 041100. Bl: 203 Lot: 10.02 | |
| 1j. Managing/Sales Agent's Name, Address, Phone Number PARAMUS AFFORDABLE HOUSING Laura Mongello, AA 105 North Farview Avenue Paramus, NJ 07652 201-265-2100 ext. 2220 affordablehousing@paramus.org | | | |

2. (555 10th Street)

| | | | |
|---|---|---|--|
| 2a. Administrative Agent Name, Address, Phone Number | | 2b. Development or Program Name, Address | |
| PARAMUS AFFORDABLE HOUSING Laura Mongello 105 North Farview Avenue Paramus, NJ 07652 | | 555 10 th Street Palisades Park, NJ 07650 | |
| 2c. | 2d. Price or Rental Range | 2e. State and Federal Funding Sources (if any) | |
| Number of Affordable Units:1 Number of Rental Units: 24 Number of For-Sale Units: 0 | From \$378.00 To \$771.00 | | |
| 2f. | 2g. Approximate Starting Dates 2017 | | |
| <input checked="" type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted | Block 416 Lot 1.1 Advertising: During Construction Occupancy: Following Completion | | |
| 2h. County | | 2i. Census Tract(s): | |
| Bergen, Hudson, Passaic, Sussex | | | |
| 2j. Managing/Sales Agent's Name, Address, Phone Number | | | |
| PARAMUS AFFORDABLE HOUSING Laura Mongello, AA 105 North Farview Avenue Paramus, NJ 07652 201-265-2100 ext. 2220 affordablehousing@paramus.org | | | |
| 2k. 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.

The Administrative Agent will assign random numbers to each applicant through a computerized random number generator.

After the list of applications submitted during the initial lottery period is exhausted, the priority of preliminary applications is established by the date of the household submitted their primary application (Interest Date).

In addition to the random number assigned to the household and/or the interest date, there are other factors impacting waiting priority which are described below.

- Household Size: Whenever possible, there will be at least one person for each bedroom. If the waiting list is exhausted and there are no in or out region households with a person for each bedroom size, units will be offered to smaller sized households that do not have a person for each bedroom. 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.

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 | | | |

| | | | |
|---|---|--|---------------------------------|
| X | At start of Affirmative Marketing Period | NJHRC.gov | Entire State |
| X | Once at the start of the affirmative marketing process | New Jersey Herald | Sussex County |
| X | Once at the start of the affirmative marketing process | The Jersey Journal | Hudson County |
| X | Once at the start of the affirmative marketing process | Herald News | Passaic County |
| X | Once at the start of the affirmative marketing process | Star-Ledger | Northern and Central New Jersey |
| X | Once at the start of the affirmative marketing process with additional monthly advertising if necessary | Affordablehomesnewjersey.com | |

TARGETS PARTIAL HOUSING REGION 1

| | | | |
|-----------------|---|------------|--------|
| Daily Newspaper | Once at the start of the affirmative marketing process with additional monthly advertising if necessary | The Record | Bergen |
|-----------------|---|------------|--------|

| | DURATION & FREQUENCY OF OUTREACH | NAMES OF REGIONAL RADIO STATION(S) | BROADCAST AREA |
|--|----------------------------------|------------------------------------|----------------|
|--|----------------------------------|------------------------------------|----------------|

TARGETS ENTIRE HOUSING REGION 1

| | | | |
|----------|--|---------|-------------------------|
| Radio/TV | | | |
| X | | 89.1 FM | Bergen, Hudson, Passaic |

3d. 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))

See Appendix I of the Borough of Palisades Park Affirmative Marketing Plan

3e. 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)

See Appendix I of the Borough of Palisades Park Affirmative Marketing Plan

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) – See Appendix II of the Borough of Palisades Park Affirmative Marketing Plan |
| 4b. Municipality in which the units are located (list municipal building, address, contact person) Borough of Palisades Park 275 Broad Ave Palisades Park, NJ 07650 Laura Mongello, AA |
| 4c. Sales/Rental Office for units (if applicable) n/a |
| |

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 Laura Mongello | |
| Administrative Agent | |
| _____ | |
| Signature | Date |

Palisades Park Affirmative Marketing Plan

November 2024

Appendix I – Palisades Park Affirmative Marketing Plan - Major Employers

| Business Name | Address 1 | City | State | Zip | County |
|---------------------------------------|------------------------|------------------|--------------|------------|---------------|
| Becton Dickinson & Company | 1 Becton Dr. | Franklin Lakes | NJ | 07417 | Bergen |
| Bergen County | 1 Bergen County Plaza | Hackensack | NJ | 07601 | Bergen |
| Pearson Educational In. | 221 River St. Fl 2 | Hoboken | NJ | 07030 | Bergen |
| Marcal Paper Mills, Inc. | 1 Market St. | Elmwood Park, | NJ | 07407 | Bergen |
| Merck Medco Managed Care LLC | 100 Parsons Pond Dr. | Franklin Lakes | NJ | 07417 | Bergen |
| AT&T Wireless Services, Inc. | 15 E. Midland Ave | Paramus | NJ | 07652 | Bergen |
| Great Atlantic & Pacific Tea Co. | 8000 Lake Street | Ramsey | NJ | 07446 | Bergen |
| Inserra Supermarkets, Inc. | 20 Ridge Rd. | Mahwah, | NJ | 07430 | Bergen |
| Valley Health System | 2223 N. Van Dien Ave. | Ridgewood | NJ | 07450 | Bergen |
| United States Postal Service | 226 State St. | Hackensack | NJ | 07601 | Bergen |
| Bergen Regional Medical Center | 230 E. Ridgewood Ave | Paramus, | NJ | 07652 | Bergen |
| Society of the Valley Hospital | 233 N. Van Dien Avenue | Ridgewood | NJ | 07450 | Bergen |
| Hackensack University Med. Ctr. | 30 Prospect Ave | Hackensack | NJ | 07601 | Bergen |
| Englewood Hospital &Med. Ctr. | 350 Engle St. | Englewood | NJ | 07631 | Bergen |
| Bergen County Community College | 400 Paramus Rd | Paramus | NJ | 07652 | Bergen |
| Ridgewood Board of Education | 49 Cottage Pl. | Ridgewood | NJ | 07652 | Bergen |
| Aramark Services Management of NJ | 50 Route 120 | East Rutherford | NJ | 07083 | Bergen |
| Howmedica Osteoncs Corp | 59 Route 17 | Allendale | NJ | 07401 | Bergen |
| Doherty Enterprises | 7 Pearle Court | Allendale | NJ | 07401 | Bergen |
| Holy Name Hospital | 718 Teaneck Rd | Teaneck | NJ | 07666 | Bergen |
| Conopco Inc | 800 Sylvan St | Englewood Cliffs | NJ | 07632 | Bergen |
| Paramus Board of Education | 99 Century Rd. | Paramus | NJ | 07652 | Bergen |
| United Parcel Service General Service | | Mahwah, | NJ | 07430 | Bergen |
| Quest Diagnostics Inc. | One Malcolm Dr. | Teterboro, | NJ | 07608 | Bergen |
| Insurance Service Office, Inc. | 545 Washington Blvd. | Jersey City | NJ | 07310 | Hudson |
| Stevens Institute of Technology | | Hoboken | NJ | 07030 | Hudson |
| NJ Transit Corp. | 1 Hudson Pl | Hoboken | NJ | 07030 | Hudson |
| Credit Suisse First Boston LLC | 1 Pershing Plaza | Jersey City | NJ | 07399 | Hudson |

| | | | | | |
|--|-------------------------|---------------|----|-------|--------|
| CGI North America | 100 Burma Rd | Jersey City | NJ | 07305 | Hudson |
| Goya Foods-Attn Public Relations | | Secaucus | NJ | 07094 | Hudson |
| New Jersey Transit Corp. | 1148 Newark Turnpike | Kearny | NJ | 07032 | Hudson |
| Marsh USA Inc. | 121 River Street | Hoboken | NJ | 07032 | Hudson |
| St. George Trucking and Warehousing | 123 Pennsylvania Ave. | Kearny | NJ | 07032 | Hudson |
| US News Report LLC | 125 Theodore Conrad Dr. | Jersey City | NJ | 07305 | Hudson |
| Christ Hospital | 176 Palisade Ave | Jersey City | NJ | 07306 | Hudson |
| Broadridge Financial Solutions | 2 Gateway Center | Newark | NJ | 07102 | Hudson |
| Ritter Sysco Food Service | 20 Theodore Conrad Dr. | Jersey City | NJ | 07305 | Hudson |
| Cristi Cleaning Service | 204 Paterson Pland Rd | Union | NJ | 07087 | Hudson |
| Bowne Business Communications Inc | 215 County Ave. | Secaucus | NJ | 07094 | Hudson |
| The Port Authority of NY&NJ | 241 Erie St. | Jersey City | NJ | 07310 | Hudson |
| National Retail Systems, Inc | 2820 16th St | North Bergen | NJ | 07047 | Hudson |
| Bayonne Hospital | 28th St | E Bayonne | NJ | 07002 | Hudson |
| St Mary Hospital | 308 Willow Ave | Hoboken | NJ | 07030 | Hudson |
| Langer Transport Corp | 420 Rt 440 | Jersey City | NJ | 07305 | Hudson |
| United Services Inc | 462 Forest St. | Kearny | NJ | 07032 | Hudson |
| United Parsel Service | 492 County Ave | Secaucus | NJ | 07094 | Hudson |
| Jersey City Medical Center | 50 Grand St | Jersey City | NJ | 07302 | Hudson |
| North Hudson Community Action Corp | 5301 Broadway | West New York | NJ | 07093 | Hudson |
| JP Morgan Chase Bank | 575 Washington Blvd. | Jersey City | NJ | 07310 | Hudson |
| Liz Claiborne Inc. | 5901 W Side Ave | North Bergen | NJ | 07047 | Hudson |
| Palisades General Hospital | 7600 River Rd. | North Bergen | NJ | 07047 | Hudson |
| United States Postal Service | 80 County Rd | Jersey City | NJ | 07097 | Hudson |
| Lord Abbot & Company | 90 Hudson St | Jersey City | NJ | 07302 | Hudson |
| Meadowlands Hospital Medical Center | Meadowlands Parkway | Secaucus | NJ | 07094 | Hudson |
| Port Imperial Ferry Corp. | Pershing Rd. | Weehawken | NJ | 07086 | Hudson |
| IMTT | 250 East 22nd Street | Bayonne | NJ | 07002 | Hudson |
| Maidenform Inc. | 154 Avenue E | Bayonne | NJ | 07002 | Hudson |
| Bayonne Medical Center | 29th Street | Bayonne | NJ | 07002 | Hudson |
| Liberty Board of Realtors in Hudson Cty. | 110 A Meadowlands Pkwy | Secaucus | NJ | 07094 | Hudson |

| | | | | | |
|--|-----------------------|--------------|----|-------|---------|
| Toys R Us Headquarters- Public Relations | | Wayne | NJ | 07470 | Passaic |
| Aerospace Nylok Corp | 11 Thomas Rd | Hawthorne | NJ | 07506 | Passaic |
| YMCA | 128 Ward St | Paterson | NJ | 07505 | Passaic |
| GAF Materials Corp | 1361 Alps Rd | Wayne | NJ | 07470 | Passaic |
| Valley National Bank Headquarters | 1455 Valley Rd | Wayne | NJ | 07470 | Passaic |
| Boys & Girls Club of Hawthorne | 1 Downes Way | Hawthorne | NJ | 07506 | Passaic |
| BAE Systems | 150 Parish Dr. | Wayne | NJ | 07470 | Passaic |
| Beth Israel Hospital | 201 Lyons Ave. | Newark | NJ | 07102 | Passaic |
| St. Mary's Hospital | 211 Pennington Ave | Passaic | NJ | 07055 | Passaic |
| Health Center at Bloomindale | 255 Union Ave | Bloomindale | NJ | 07403 | Passaic |
| Sommers Plastic Product Co. | 835 Bloomfield Ave | Clifton | NJ | 07012 | Passaic |
| Aero Manufacturing | 310 Allwood Rd. | Clifton | NJ | 07011 | Passaic |
| YMCA | 45 River Dr. | Passaic | NJ | 07055 | Passaic |
| St. Joseph's Hospital | 703 Main St | Paterson | NJ | 07503 | Passaic |
| Habitat for Humanity | P.O. Box 2585 | Paterson | NJ | 07505 | Passaic |
| United way of Passaic County | 301 Main Street | Paterson | NJ | 07505 | Passaic |
| Newton Memorial Hospital | 175 High St. | Newton, | NJ | 07860 | Sussex |
| Ames Rubber Corp | 19 Ames Blvd | Hamburg | NJ | 07419 | Sussex |
| Hopatcong Board of Education | 2 Windsor | Hopatcong | NJ | 07843 | Sussex |
| Saint Clare's Hospital | 20 Walnut St | Sussex | NJ | 07461 | Sussex |
| Mountain Creek Resorts | 200 State Rt 94 | Vernon | NJ | 07462 | Sussex |
| Selective Insurance | 40 Wantage Ave | Branchville | NJ | 07826 | Sussex |
| Vernon Township Board of Education | 539 State Rt. 515 | Vernon | NJ | 07462 | Sussex |
| Andover Subacute and Rehab Center | 99 Mulford Rd, Bldg 2 | Andover | NJ | 07821 | Sussex |
| County of Sussex | One Spring St | Newton, | NJ | 07860 | Sussex |
| Greater Bergen Assoc. of Realtors | 411 Route 17 South | Hackensack | NJ | 07601 | Bergen |
| Kraft Foods Nabisco Brand Bakery | | Fair Lawn | NJ | 07410 | Bergen |
| Rockland Electric Co. /Comm Relations | | Saddle River | NJ | 07458 | Bergen |
| PSE&G | | Newark | NJ | 07101 | Passaic |
| Bergen Town Center/Mgmt Office | | Paramus | NJ | 07652 | Bergen |
| Shops at Riverside/Mgmt Office | | Hackensack | NJ | 07601 | Bergen |
| Willow brook Mall / Mgmt Office | | Wayne | nj | 07470 | Passaic |

| | | | | | |
|--|--------------------------------|------------------|----|-------|----------|
| Newport Center / Mgmt Office | | Jersey City | NJ | 07310 | Hudson |
| Rockaway Town Square/Mgmt Office | | Rockaway | NJ | 07866 | Sussex |
| Garden State Plaza/Mgmt Office | | Paramus | NJ | 07652 | Bergen |
| Fashion Center / Mgmt Office | | Ridgewood | NJ | 07652 | Bergen |
| Unilever United States / Community Relations | | Englewood Cliffs | NJ | 07632 | Bergen |
| Hertz / Community Relations | | Park Ridge | NJ | 07656 | Bergen |
| UPS / Community Relations | | Mahwah, | NJ | 07430 | Bergen |
| Wakefern Food Corp / Community Relations | | Newark | NJ | 07105 | Essex |
| Ramapo Indian Hills Regional HS | District Business Admin | Oakland | NJ | 07436 | Bergen |
| Ramapo College | President | Mahwah, | NJ | 07430 | Bergen |
| Fairleigh Dickinson University | President | Teaneck | NJ | 07666 | Bergen |
| Bergen Community College | President | Paramus | NJ | 07652 | Bergen |
| Berkley College | President | Paramus | NJ | 07652 | Bergen |
| Eastwick College | President | Ramsey | NJ | 07446 | Bergen |
| Lincoln Tech Headquarters | President | West Orange | NJ | 07052 | Bergen |
| Lincoln Tech Mahwah | | Mahwah, | NJ | 07430 | Bergen |
| Montclair University | President | Upper Montclair | NJ | 07043 | Essex |
| NJIT | President | Newark | NJ | 07102 | Essex |
| St. Peter's University | President | Jersey City | NJ | 07306 | Hudson |
| University of Phoenix | | Jersey City | NJ | 07306 | Hudson |
| Hudson County Community College | President | Jersey City | NJ | 07310 | Hudson |
| Hudson County Community College | President | Union City | NJ | 07087 | Hudson |
| Berkley College | President | Woodland Park | NJ | 07424 | Hudson |
| VA NJ Health Care System | 151 Knollcroft Rd, Bldg. 53 | Lyons | NJ | 07939 | Somerset |

**APPENDIX II – Palisades park Affirmative Marketing Plan – County Administration
Offices/Libraries/Religious Buildings**

| Business Name | Address 1 | City | State | Zip | County |
|--|--|----------------|--------------|------------|---------------|
| Community Health Law Project | 185 Valley Street | South Orange | NJ | 07030 | Essex |
| United Cerebral Palsy of Hudson County | 1005 Washington Street | Hoboken | NJ | 07030 | Hudson |
| The Waterfront Project | 404 Hudson Street | Hoboken | NJ | 07030 | Hudson |
| The Boys and Girls Club of Hudson County | 123 Jefferson Street | Hoboken | NJ | 07030 | Hudson |
| The Jubilee Center | 601 Jackson Street | Hoboken | NJ | 07030 | Hudson |
| Hoboken Family Planning | 124 Grand Street | Hoboken | NJ | 07030 | Hudson |
| Hudson County Housing Resource Center | 857 Bergen Avenue Suite 2 | Jersey City | NJ | 07306 | Hudson |
| North Hudson Community Action Corp | 800 31 Street | Union City | NJ | 07087 | Hudson |
| Bergen County Cultural Affairs | 1 Bergen County Plaza | Hackensack | NJ | 07601 | Bergen |
| Children's Aid & Family Services | 200 Robin Rd. | Paramus | NJ | 07652 | Bergen |
| Bergen County Community Action | 241 Moore St, #1 | Hackensack | NJ | 07601 | Bergen |
| Bergen County Dept. of Human Services | One Bergen County Plaza, 2nd Floor | Hackensack | NJ | 07601 | Bergen |
| Bergen County Board of Social Services | 216 State Highway #17 North | Rochelle Park | NJ | 07662 | Bergen |
| Housing Authority of Cliffside Park | 500 Gorge Road /Gerlad Calabrese Complex | Cliffside Park | NJ | 07010 | Bergen |
| Housing Authority of Edgewater | 300 Undercliff Avenue | Edgewater | NJ | 07020 | Bergen |
| Housing Authority of Englewood | 111 W St # 1 | Englewood | NJ | 07631 | Bergen |
| Housing Authority of Fort Lee | 1403 Teresa Drive | Fort Lee | NJ | 07024 | Bergen |
| Housing Authority of Garfield | 71 Daniel P Conte Ct. | Garfield | NJ | 07026 | Bergen |
| Housing Authority of Hackensack | 65 1st Street | Hackensack | NJ | 07601 | Bergen |
| Housing Authority of Lodi | 50 Brookside Ave | Lodi | NJ | 07644 | Bergen |
| Bergen County Housing Authority | One Bergen County Plaza | Hackensack | NJ | 07601 | Bergen |

| | | | | | |
|--|------------------------------|-------------|----|-------|---------|
| Urban League of Bergen County | 96 Engle Street | Englewood | NJ | 07631 | Bergen |
| Family Promise of Bergen County | 100 Dayton Street | Ridgewood | NJ | 07450 | Bergen |
| SonRise Development Corp | 351 Englewood Avenue | Englewood | NJ | 07631 | Bergen |
| Catholic Charities (Diocese of Newark) | 321 Central Avenue | Newark | NJ | 07103 | Essex |
| Episcopal Community Development Inc | 31 Mulberry Street | Newark | NJ | 07102 | Essex |
| NJ Citizen Action | 625 Broad Street | Newark | NJ | 07102 | Essex |
| NJ Family Care-Paterson Regional Office | 100 Hamilton Plaza | Paterson | NJ | 07505 | Passaic |
| Hudson County Dept. of Family Services Division of Welfare | 257 Cornelison Ave | Jersey City | NJ | 07302 | Hudson |
| Hoboken Shelter | 300 Bloomfield Ave | Hoboken | NJ | 07030 | Hudson |
| C-Line Community Outreach Services | 450 Martin Luther King Drive | Jersey City | Nj | 07302 | Hudson |
| West Hudson Family Success Center | 402 Kearny Ave | Kearny | Nj | 07032 | Hudson |
| North Hudson Community Action Corp | 800 31 Street | Union City | NJ | 07087 | Hudson |
| Sussex County Div. of Social Services | 83 Spring Street, Suite 203 | Newton | NJ | 07860 | Sussex |
| First Call for Help | 857 Bergen Avenue Suite 2 | Jersey | NJ | 07302 | Hudson |
| Hudson County Welfare Dept. | 257 Cornelison Ave | Jersey City | NJ | 07302 | Hudson |
| Community Development Agency of Guttenberg | 6608 Park Avenue | Guttenberg | NJ | 07093 | Hudson |
| Community development Agency of Hoboken | 94 Washington St. | Hoboken | NJ | 07030 | Hudson |
| Community Development of Jersey City | 30 Montgomery Street | Jersey City | NJ | 07302 | Hudson |
| Community Development of Union City | 3715 Palisade Avenue | Union City | NJ | 07087 | Hudson |
| Housing Authority of Guttenberg | 6900 Broadway | Guttenberg | NJ | 07093 | Hudson |
| Housing Authority of Harrison | 788 Harrison Ave | Harrison | NJ | 07029 | Hudson |
| Housing Authority of Hoboken | 400 Harrison St. | Hoboken | NJ | 07030 | Hudson |

| | | | | | |
|---|--------------------------------|---------------|----|-------|---------|
| Housing Authority of Jersey City | 400 US 1 | Jersey City | NJ | 07306 | Hudson |
| Housing Authority of North Bergen | 6121 Grand Ave #1 | North Bergen | NJ | 07047 | Hudson |
| Housing Authority of Secaucus | 700 County Road 653 | Secaucus | NJ | 07094 | Hudson |
| Housing Authorities of Union City | 3715 Palisade Avenue | Union City | NJ | 07087 | Hudson |
| Housing Authorities of Weehawken | 525 Gregory Ave | Weehawken | NJ | 07086 | hudson |
| Housing Authorities of West New York | 6100 Adams Street | West New York | NJ | 07093 | Hudson |
| Urban League of Hudson County (Jersey City) | 253 Martin Luther King Dr | Jersey City | NJ | 07305 | Hudson |
| Fairmont Housing Corp | 270 Fairmont Avenue | Jersey City | NJ | 07306 | Hudson |
| Jersey City Episcopal CDC | 118 Summit Ave | Jersey City | NJ | 07304 | Hudson |
| Monticello Community Development Corp | 99 Monticello Ave. | Jersey City | NJ | 07304 | Hudson |
| St. Joseph House | 81 York Street | Jersey City | NJ | 07302 | Hudson |
| SERV Behavioral Health | 20 Scotch Rd. | West Trenton | NJ | 08628 | Mercer |
| Passaic County Social Services | 114 Prospect St, #1 | Passaic | NJ | 07055 | Passaic |
| Passaic County Office of Aging | 1310 State Route 23 | Wayne | NJ | 07470 | Passaic |
| Chabad Center | 194 Ratzler Rd | Wayne | NJ | 07470 | Passaic |
| Passaic County Admin. Building | 401 Grand St. | Paterson | NJ | 07505 | Passaic |
| Passaic County Board of Social Services | 80 Hamilton St | Paterson | Nj | 07505 | Passaic |
| Passaic County Senior Center | 900 Clifton Ave Barn C | Clifton | NJ | 07011 | Passaic |
| Passaic County Senior Services | 930 Riverview Drive, Suite 200 | Totowa | NJ | 07512 | Passaic |
| Passaic Division of Family Services | Passaic County Admin Bldg. | Paterson | NJ | 07505 | Passaic |
| Housing Authorities of Paterson | 60 Van Houten Street | Paterson | NJ | 07505 | Passaic |
| Housing Authorities of Passaic | 52 Aspen Place | Passaic | NJ | 07055 | Passaic |
| Passaic County Office on Aging | 930 Riverview Drive, Suite 200 | Totowa | NJ | 07512 | Passaic |
| NJ Community Development Corp | 32 Spruce Street | Paterson | NJ | 07501 | Passaic |

| | | | | | |
|---|---------------------------------------|--------------|----|-------|----------|
| Catholic Family & Community Services | 24 DeGrasse Street | Paterson | NJ | 07505 | Passaic |
| Paterson Habitat for Humanity | 146 North 1st Street | Paterson | NJ | 07509 | Passaic |
| St Paul's Community Development Corp | 456 Van Houten Street | Paterson | NJ | 07501 | Passaic |
| Fair Share Housing Center | 510 Park Blvd | Cherry Hill | NJ | 08002 | Camden |
| Sussex County Office on Aging | 1 Cochran Plaza | Newton | NJ | 07860 | Sussex |
| Northwest NJ Community Action Program | 350 Marshall St | Phillipsburg | NJ | 08865 | Warren |
| Jersey City Affordable Housing Coalition | P.O. Box 15623 | Jersey City | NJ | 07305 | Hudson |
| Bayonne Economic Opportunity Foundation | 555 Kennedy Blvd. | Bayonne, | NJ | 07002 | Hudson |
| Rental Assistance Office | 438 Summit Ave #4 | Jersey City | NJ | 07305 | Hudson |
| Birth Haven Inc - Tina Magarino | | Newton | NJ | 07860 | Sussex |
| Bergen County Chapter of the NAACP | P.O. Box 1136 | Teaneck | NJ | 07666 | Bergen |
| Latino Action Network | | Freehold | NJ | 07728 | Monmouth |
| Wyckoff Family YMCA | Exec. Director | Wyckoff | NJ | 07481 | Bergen |
| YMCA Ridgewood | Executive Director | Ridgewood | NJ | 07450 | Bergen |
| YMCA Glen Rock | Executive Director | Glenrock | NJ | 07452 | Bergen |
| YMCA of Greater Bergen County | Executive Director | Hackensack | NJ | 07601 | Bergen |
| American Veterans Society 30 | | Nutley | NJ | 07110 | Bergen |
| Veterans of Foreign Wars | | Passaic | Nj | 07055 | Passaic |
| American Legion Saddle Brook | | Saddle Brook | NJ | 07663 | Bergen |
| Passaic County Civic League | | Paterson | NJ | 07514 | Passaic |
| Newark Liberty International/Port Authority | | Newark | NJ | 07105 | Essex |
| Hudson Transit Lines/NJ Transit | Office of Gov't & Community Relations | Newark | NJ | 07105 | Essex |
| Wyckoff Post Office | | Wyckoff | NJ | 07481 | Bergen |
| Christian Health Care Center | Executive Director | Wyckoff | NJ | 07481 | Bergen |
| Eastern Christian Children's Retreat | Executive Director | Wyckoff | NJ | 07481 | Bergen |
| Supportive Housing Assoc | 185 Valley Street | South Orange | NJ | 07079 | Essex |

| | | | | | |
|---------------------------------|-----------------|------------|----|-------|--------|
| Bergen County Housing Coalition | 392 Main Street | Hackensack | NJ | 07601 | Bergen |
|---------------------------------|-----------------|------------|----|-------|--------|

LIBRARIES

| | | | | | |
|---------------------------------------|-------------------------|-----------------|----|-------|--------|
| Lodi Memorial Library | 1 Memorial Drive | Lodi | NJ | 07644 | Bergen |
| Harrington Public Library | 10 Hering Street | Harrington | NJ | 07640 | Bergen |
| Mahwah Free Public Library | 100 Ridge Rd. | Mahwah | NJ | 07430 | Bergen |
| Tenafly Free Public Library | 100 Riveredge Rd. | Tenafly | NJ | 07670 | Bergen |
| Fair Lawn Public Library | 10-01 Fair Lawn Avenue | Fair Lawn | NJ | 07410 | Bergen |
| Ridgefield Public Library | 107 Cedar St | Ridgefield Park | NJ | 07660 | Bergen |
| Paramus Library | 116 E Century Rd. | Paramus | NJ | 07652 | Bergen |
| Montvale Free Public Library | 12 Mercedes Dr. | Montvale | NJ | 07645 | Bergen |
| Ridgewood Public Library | 125 N. Maple Avenue | Ridgewood | NJ | 07450 | Bergen |
| East Rutherford Memorial Library | 143 Boiling Springs Ave | East Rutherford | NJ | 07073 | Bergen |
| Washington Twp. Public Library-Bergen | 144 Woodfield Rd. | Washington Twp. | NJ | 07676 | Bergen |
| Rutherford Free Public Library | 150 Park Avenue | Rutherford | NJ | 07070 | Bergen |
| Rochelle Park Public Library | 151 W. Passaic Street | Rochelle Park | NJ | 07662 | Bergen |
| Dixon Homestead Library | 180 Washington Ave. | Dumont | NJ | 07628 | Bergen |
| Waldwick Public Library | 19 E. Prospect St. | Waldwick | NJ | 07463 | Bergen |
| Norwood Public Library | 198 Summit St. | Norwood | NJ | 07648 | Bergen |
| Oakland Public Library | 2 Municipal Plaza | Oakland | NJ | 07436 | Bergen |
| Emerson Public Library | 20 Palisade Ave | Emerson | NJ | 07630 | Bergen |
| New Milford Library | 200 Dahlia Dr | New Milford | NJ | 07646 | Bergen |
| Wyckoff Free Public Library | 200 Woodland Avenue | Wyckoff | NJ | 07481 | Bergen |
| Elmwood Park Public Library | 210 Lee Street | Elmwood Park | NJ | 07407 | Bergen |
| North Arlington Public Library | 210 Ridge Road | North Arlington | NJ | 07031 | Bergen |
| Fairview Free Public Library | 213 Anderson Ave | Fairview | NJ | 07022 | Bergen |
| Leonora Borough Library | 227 Fort Lee Rd | Leonora | NJ | 07605 | Bergen |

| | | | | | |
|---------------------------------------|------------------------|--------------------|----|-------|--------|
| Wood-Ridge Memorial Library | 231 Hackensack St | Wood-Ridge | NJ | 07075 | Bergen |
| Little Ferry Library | 239 Liberty St | Little Ferry | NJ | 07643 | Bergen |
| Paramus City Public Library | 239 W Midland Ave | Paramus | NJ | 07652 | Bergen |
| Upper Saddle River Public Library | 245 Lake St | Upper Saddle River | NJ | 07458 | Bergen |
| Midland Park Memorial Library | 250 Godwin Ave | Midland Park | NJ | 07432 | Bergen |
| Palisades Park Library | 257 2nd St. | Palisades Park | NJ | 07650 | Bergen |
| Johnson Free Public Library | 274 Main St. | Hackensack | NJ | 07601 | Bergen |
| Closter Borough Public Library | 280 High St | Closter | NJ | 07624 | Bergen |
| Ramsey Free Public Library | 30 Wyckoff Ave | Ramsey, | NJ | 07446 | Bergen |
| Haworth Municipal Library | 300 Haworth Ave | Hawthorne | NJ | 07641 | Bergen |
| Englewood Public Library | 31 Engle St. | Englewood | NJ | 07631 | Bergen |
| Glen Rock Public Library | 315 Rock Rd | Glenrock | NJ | 07452 | Bergen |
| Hasbrouck Heights Free Public Library | 320 Boulevard | Hasbrouck Heights | NJ | 07604 | Bergen |
| Fort Lee Free Public Library | 320 Main St | Fort Lee | NJ | 07024 | Bergen |
| Saddle Brook Library | 340 Mayhill St. | Saddle Brook | NJ | 07663 | Bergen |
| Lyndhurst Free Public Library | 355 Valley Brook Ave | Lyndhurst | NJ | 07071 | Bergen |
| Oradell Public Library | 375 Kinderkamack Rd | Oradell | NJ | 07649 | Bergen |
| Bogota Borough Library | 375 Larch Avenue, #2 | Bogota | NJ | 07603 | Bergen |
| River Vale Public Library | 412 River Vale Rd | River Vale | NJ | 07675 | Bergen |
| William E Dermody Free Public Library | 420 Hackensack St | Carlstadt | NJ | 07072 | Bergen |
| Maywood Library | 459 Maywood Avenue | Maywood | NJ | 07607 | Bergen |
| Franklin Lakes Free Public Library | 470 Dekorte Dr. | Franklin Lakes | NJ | 07417 | Bergen |
| Edgewater Public Library | 49 Park Ave | Westwood | NJ | 07675 | Bergen |
| Bergenfield Public Library | 50 W. Clinton Ave | Bergenfield | NJ | 07621 | Bergen |
| Garfield Free Public Library | 500 Midland Avenue | Garfield | NJ | 07026 | Bergen |
| Lee Memorial Library | 500 W. Crescent Avenue | Allendale | NJ | 07401 | Bergen |
| Cliffside Park Free Public Library | 505 Palisades Ave | Cliffside Park | NJ | 07010 | Bergen |
| Hillsdale Public Library | 509 Hillsdale Ave | Hillsdale | NJ | 07401 | Bergen |
| Park Ridge Free Public Library | 51 Park Avenue | Park Ridge | NJ | 07656 | Bergen |

| | | | | | |
|---|---------------------------------|---------------|----|-------|---------|
| Ridgefield Public Library | 527 Morse Avenue | Ridgefield | NJ | 07657 | Bergen |
| Cresskill Borough Public Library | 53 Union Ave. | Cresskill | NJ | 07626 | Bergen |
| Old Tappan Free Public Library | 56 Russell Ave | Old Tappan | NJ | 07675 | Bergen |
| River Edge Public Library | 685 Elm Avenue | River Edge | NJ | 07661 | Bergen |
| Teaneck Public Library | 840 Teaneck Rd. | Teaneck | NJ | 07666 | Bergen |
| North Bergen Free Public Library | 8411 Bergenline Ave | North Bergen | NJ | 07047 | Bergen |
| Demarest Public Library | 90 Hardenburgh Ave | Demarest | NJ | 07627 | Bergen |
| HoHoKus Public Library | 91 Warren Ave | HoHoKus | NJ | 07423 | Bergen |
| John F Kennedy Memorial Library | 92 Hathaway St | Wallington | NJ | 07057 | Bergen |
| Northvale Public Library | 116 Paris Ave | Northvale | NJ | 07647 | Bergen |
| Jersey City Free Public Library | 472 Jersey Ave | Jersey City | NJ | 07302 | Hudson |
| Union City Free Public Library | 324 43rd St | Union City | NJ | 07087 | Hudson |
| West New York Public Library | 425 60th St | West New York | NJ | 07093 | Hudson |
| Harrison Public Library | 415 Harrison Ave | Harrison | NJ | 07029 | Hudson |
| Hoboken Public Library | 500 Park Avenue | Hoboken | NJ | 07030 | Hudson |
| Bayonne Free Public Library | 697 Ave. C | Hoboken | NJ | 07002 | Hudson |
| North Bergen Free Public Library | 8411 Bergenline Ave | North Bergen | NJ | 07047 | Hudson |
| Story Court Branch Library Bayonne Free Public Library | | Bayonne | NJ | 07002 | Hudson |
| Glenn D. Cunningham Branch | Jersey City Free Public Library | Jersey City | NJ | 07305 | Hudson |
| Greenville Public Library Jersey City Free Public Library | | Jersey City | NJ | 07305 | Hudson |
| Lafayette Branch Library, Jersey City Free Public Library | | Jersey City | NJ | 07305 | Hudson |
| Marian Branch Library | | Jersey City | NJ | 07302 | Hudson |
| Kearny Public Library | Town of Kearny | Kearny | NJ | 07032 | Hudson |
| Secaucus Public Library | town of Secaucus | Secaucus | NJ | 07032 | Hudson |
| Weehawken Free Public Library | Township of Weehawken | Weehawken | NJ | 07086 | Hudson |
| Preakness Branch Library | 1006 Hamburg Tpke | Wayne | NJ | 07470 | Passaic |
| Bloomington Public Library | 101 Hamburg Turnpike | Bloomington | NJ | 07403 | Passaic |
| Jefferson Township Public Library | 1031 Weldon Rd | Oak Ridge | NJ | 07438 | Passaic |

| | | | | | |
|---|-----------------------------|----------------|----|-------|---------|
| North Haledon Free Public Library | 129 Overlook Ave | North Haledon | NJ | 07508 | Passaic |
| Ringwood Public Library | 145 Skylands Rd | Ringwood | NJ | 07546 | Passaic |
| Passaic Public Library | 195 Gregory Ave | Passaic | NJ | 07055 | Passaic |
| Paterson Free Public Library | 250 Broadway | Paterson | NJ | 07505 | Passaic |
| Clifton Public Library | 292 Piaget Ave | Clifton | NJ | 07011 | Passaic |
| Emanuel Einstein Public Library | 333 Wanaque Ave | Pompton Lakes | NJ | 07442 | Passaic |
| Louis Bay 2nd Library | 345 Lafayette Avenue | Hawthorne | NJ | 07506 | Passaic |
| Totowa Branch Library | 405 Union Ave | Paterson | NJ | 07512 | Passaic |
| Passaic County Library- Allwood branch | 44 Lyall Rd. | Clifton | NJ | 07011 | Passaic |
| Wayne Public Library | 475 Valley Rd. | Wayne | NJ | 07470 | Passaic |
| Pequannock Township Public Library | 477 Newark Pompton Tpke | Pompton Plains | NJ | 07444 | Passaic |
| Haledon Public Library | 510 Belmont Ave | Haledon | NJ | 07508 | Passaic |
| Dwight D. Eisenhower Library | 537 Totowa Rd | Totowa | NJ | 07512 | Passaic |
| Wanaque Free Public Library | 616 Ringwood Ave | Wanaque | NJ | 07465 | Passaic |
| Alfred H. Bauman Library-West Paterson | 7 Brophy Lane | Woodland Pk | NJ | 07424 | Passaic |
| Little Falls Public Library | 8 Warren St | Little Falls | NJ | 07424 | Passaic |
| Reid Memorial Branch Library | 80 Third St | Passaic | NJ | 07055 | Passaic |
| South Paterson Branch Library | 930 Main St. | Paterson | NJ | 07503 | Passaic |
| Passaic County Community College, Attn: Steven Roase, President | | Paterson | NJ | 07505 | Passaic |
| West Paterson Free Public Library | McBride Avenue & Brophy La. | W. Paterson | NJ | 07424 | Passaic |
| William Paterson College of NJ, Attn: Kathleen Waldron, President | | Wayne | NJ | 07424 | Passaic |
| West Milford Library | 1470 Union Valley Rd. | West Milford | Nj | 07480 | Passaic |
| Pompton Lakes Borough Free Public Library | 333 Wanaque Avenue | Pompton Lakes | NJ | 07442 | Passaic |
| Sussex County Library | 125 Morris Turnpike | Newton | NJ | 07860 | Sussex |
| Sparta Public Library | 22 Woodport Rd | Sparta | NJ | 07871 | Sussex |

Hudson County Library 25 Journal Sq. Jersey City NJ 07306 Hudson

RELIGIOUS BUILDINGS

| Business Name | Address 1 | City | State | Zip | County |
|---------------------------------------|----------------------|--------------|--------------|------------|---------------|
| Fair Lawn Jewish Center | 1010 Norma Ave | Fair Lawn | NJ | 07410 | Bergen |
| All Saints Church | 12 W. Central Ave | Bergenfield | NJ | 07621 | Bergen |
| First Congregational Church | 131 Pascack Rd | Park Ridge | NJ | 07656 | Bergen |
| New Synagogue of Ft. Lee | 1585 Center Ave | Fort Lee | NJ | 07024 | Bergen |
| Emerson Bible Church | 162 Linwood Ave | Emerson | NJ | 07603 | Bergen |
| Archdiocese of Newark | 171 Clifton Ave | Newark | NJ | 07104 | Bergen |
| Assembly of God - NJ | 167 Palisade Ave | Bogota | NJ | 07603 | Bergen |
| Calvary United Methodist | 185 Madison Ave | Dumont | NJ | 07628 | Bergen |
| Our Lady of Mercy | 2 Fremont Ave | Park Ridge | NJ | 07656 | Bergen |
| Holy Trinity Roman Catholic Church | 2367 Lemoine Rd | Fort Lee | NJ | 07024 | Bergen |
| Calvary Baptist Church | 245 Passaic St | Garfield | NJ | 07026 | Bergen |
| Assumption Church | 29 Jefferson Ave | Emerson | NJ | 07630 | Bergen |
| Christ Lutheran Church | 357 N Farview Avenue | Paramus | NJ | 07652 | Bergen |
| Bergen Bible Baptist Church | 364 Garibaldi Avenue | Lodi | NJ | 07644 | Bergen |
| Church of God | 400 Godwin Ave | Midland Park | NJ | 07432 | Bergen |
| United Methodist Church | 430 Main St | Fort Lee | NJ | 07024 | Bergen |
| Armenian Apostolic Church | 461 Bergen Blvd. | Ridgefield | NJ | 07657 | Bergen |
| Immaculate Heart of Mary Church | 47 Island Rd | Mahwah | NJ | 07430 | Bergen |
| Annunciation Roman Catholic Church | 50 W. Midland Avenue | Paramus | NJ | 07652 | Bergen |
| Congregation B'Nai Israel | 53 Palisade Ave. | Emerson | NJ | 07630 | Bergen |
| Church of the Atonement | 97 Highwood Avenue | Tenafly | NJ | 07670 | Bergen |
| Lutheran Social Ministries of NJ | 3 Manhattan Drive | Burlington | NJ | 08016 | |
| Sephardic Congregation of Teaneck | 1425 Essex Rd | Teaneck | NJ | 07666 | Bergen |
| Bethany Church / Pastor James Wyckoff | | Wyckoff | NJ | 07481 | Bergen |

| | | | | | |
|---|-----------------------|-----------|----|-------|--------|
| Bergen Christian Testimony Church | Pastor Lee | Wyckoff | NJ | 07481 | Bergen |
| Faith Community Christian Reformed Church | Pastor Van Dyke | Wyckoff | NJ | 07481 | Bergen |
| Advent Lutheran Church | Pastor Tietmeyer | Wyckoff | NJ | 07481 | Bergen |
| Grace United Methodist Church | Rev. Bostwick | Wyckoff | NJ | 07481 | Bergen |
| Abundant Life Reformed Church | Rev. Jacobsen | Wyckoff | NJ | 07481 | Bergen |
| Wyckoff Assembly of God | Pastor Kenyon Wyckoff | Wyckoff | NJ | 07481 | Bergen |
| Cornerstone Christian Church | Pastor Provencher | Wyckoff | NJ | 07481 | Bergen |
| Beth Rishon Synagogue | Rabbi Emert | Wyckoff | NJ | 07481 | Bergen |
| St Elizabeth Roman Catholic Church | Rev. Weiner | Wyckoff | NJ | 07481 | Bergen |
| Hawthorn Gospel Church | Pastor Minnema | Hawthorne | NJ | 07506 | Bergen |
| Saint Barswno Syriac Orthodox Church | Rev Father Asmar | Wyckoff | NJ | 07481 | Bergen |

Appendix III. Palisades Park Borough Affirmative Marketing Form

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.)

1. (83 Centre Place)

| | | | |
|---|--|---|--|
| 1a. Administrative Agent Name, Address, Phone Number PARAMUS AFFORDABLE HOUSING Laura Mongello 105 North Farview Avenue Paramus, NJ 07652 | | 1b. Development or Program Name, Address 83 Centre Place Palisades Park, NJ 07650 | |
| 1c. Number of Affordable Units: 8 Number of Rental Units: 8 Number of For-Sale Units: 0 | 1d. Price or Rental Range From \$378.00 To \$771.00 | 1e. State and Federal Funding Sources (if any) | |
| 1f. <input checked="" type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted | 1g. Approximate Starting Dates 2017 Advertising: During Construction Occupancy: Following Completion | | |
| 1h. County Bergen, Hudson, Passaic, Sussex | | 1i. Census Tract(s): 041100. Bl: 203 Lot: 10.02 | |
| 1j. Managing/Sales Agent's Name, Address, Phone Number PARAMUS AFFORDABLE HOUSING Laura Mongello, AA 105 North Farview Avenue Paramus, NJ 07652 201-265-2100 ext. 2220 affordablehousing@paramus.org | | | |

2. (555 10th Street)

| | | | |
|---|---|---|--|
| 2a. Administrative Agent Name, Address, Phone Number | | 2b. Development or Program Name, Address | |
| PARAMUS AFFORDABLE HOUSING Laura Mongello 105 North Farview Avenue Paramus, NJ 07652 | | 555 10 th Street Palisades Park, NJ 07650 | |
| 2c. | 2d. Price or Rental Range | 2e. State and Federal Funding Sources (if any) | |
| Number of Affordable Units:1 Number of Rental Units: 24 Number of For-Sale Units: 0 | From \$378.00 To \$771.00 | | |
| 2f. | 2g. Approximate Starting Dates 2017 | | |
| <input checked="" type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted | Block 416 Lot 1.1 Advertising: During Construction Occupancy: Following Completion | | |
| 2h. County | | 2i. Census Tract(s): | |
| Bergen, Hudson, Passaic, Sussex | | | |
| 2j. Managing/Sales Agent's Name, Address, Phone Number | | | |
| PARAMUS AFFORDABLE HOUSING Laura Mongello, AA 105 North Farview Avenue Paramus, NJ 07652 201-265-2100 ext. 2220 affordablehousing@paramus.org | | | |
| 2k. 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.

The Administrative Agent will assign random numbers to each applicant through a computerized random number generator.

After the list of applications submitted during the initial lottery period is exhausted, the priority of preliminary applications is established by the date of the household submitted their primary application (Interest Date).

In addition to the random number assigned to the household and/or the interest date, there are other factors impacting waiting priority which are described below.

- Household Size: Whenever possible, there will be at least one person for each bedroom. If the waiting list is exhausted and there are no in or out region households with a person for each bedroom size, units will be offered to smaller sized households that do not have a person for each bedroom. 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.

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 | | | |

| | | | |
|---|---|--|---------------------------------|
| X | At start of Affirmative Marketing Period | NJHRC.gov | Entire State |
| X | Once at the start of the affirmative marketing process | New Jersey Herald | Sussex County |
| X | Once at the start of the affirmative marketing process | The Jersey Journal | Hudson County |
| X | Once at the start of the affirmative marketing process | Herald News | Passaic County |
| X | Once at the start of the affirmative marketing process | Star-Ledger | Northern and Central New Jersey |
| X | Once at the start of the affirmative marketing process with additional monthly advertising if necessary | Affordablehomesnewjersey.com | |

TARGETS PARTIAL HOUSING REGION 1

| | | | |
|-----------------|---|------------|--------|
| Daily Newspaper | Once at the start of the affirmative marketing process with additional monthly advertising if necessary | The Record | Bergen |
|-----------------|---|------------|--------|

| | DURATION & FREQUENCY OF OUTREACH | NAMES OF REGIONAL RADIO STATION(S) | BROADCAST AREA |
|--|----------------------------------|------------------------------------|----------------|
|--|----------------------------------|------------------------------------|----------------|

TARGETS ENTIRE HOUSING REGION 1

| | | | |
|----------|--|---------|-------------------------|
| Radio/TV | | | |
| X | | 89.1 FM | Bergen, Hudson, Passaic |

3d. 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))

See Appendix I of the Borough of Palisades Park Affirmative Marketing Plan

3e. 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)

See Appendix I of the Borough of Palisades Park Affirmative Marketing Plan

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) – See Appendix II of the Borough of Palisades Park Affirmative Marketing Plan |
| 4b. Municipality in which the units are located (list municipal building, address, contact person) Borough of Palisades Park 275 Broad Ave Palisades Park, NJ 07650 Laura Mongello, AA |
| 4c. Sales/Rental Office for units (if applicable) n/a |
| |

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 Laura Mongello | |
| Administrative Agent | |
| _____ | |
| Signature | Date |