



# HOUSING ELEMENT

A MASTER PLAN REPORT

1968

**HOUSING ELEMENT  
&  
FAIR SHARE HOUSING PLAN**

**PART OF  
THE BOROUGH OF LITTLE FERRY  
MASTER PLAN**

PREPARED BY: DORRAM ASSOCIATES, INC.  
265A RTE. 46, TOTOWA, NJ 07512

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



*Peter B. Dorram*  
Peter B. Dorram, AICP, PP  
Licensed Professional Planner #92  
August 1, 1988

BOROUGH OF LITTLE FERRY, NEW JERSEY  
1988

BOROUGH COUNCIL

Louis A. Tedesco, Jr., Mayor  
Eugene Barden  
Dolores Dauenhauer  
Roberta Henriquez  
Robert Hrbek  
John Sarrao  
Robert Aitken

M. Robert DeCotiis, Esq., Borough Attorney  
Kenneth G. B. Job, P.E., Borough Engineer  
Marco Savino, Administrator

PLANNING BOARD

Jack Palmadesso, Chairman  
Jack Smith  
Robert Aitken  
Michael Ceglie  
Michael Balala  
George Georgeou  
Charles Figueroa  
Anthony Juchniewicz  
Kenneth Job  
Louis Tedesco  
\*  
Alternate:  
Wallace North  
\*

The help and cooperation of the above officials and many others at the Local, County and State levels is gratefully acknowledged by:

DORRAM ASSOCIATES INC., Planning Consultants  
265 - A Route 46  
Totowa, New Jersey 07512

HOUSING ELEMENT - MASTER PLAN REPORT

B O R O U G H O F L I T T L E F E R R Y , N E W J E R S E Y .

TABLE OF CONTENTS

INTRODUCTION.....	1
I. INVENTORY OF THE LITTLE FERRY HOUSING STOCK	2
OCCUPANCY.....	2
TYPE OF DWELLING UNITS.....	6
AGE AND CONDITION OF THE HOUSING STOCK.....	7
PURCHASE AND RENTAL VALUES.....	10
II. PROJECTION OF THE LITTLE FERRY HOUSING STOCK.....	16
III. MUNICIPAL DEMOGRAPHIC CHARACTERISTICS.....	17
AGE AND RACIAL CHARACTERISTICS.....	17
HOUSEHOLD CHARACTERISTICS.....	21
INCOME.....	23
IV. EXISTING AND FUTURE EMPLOYMENT CHARACTERISTICS.....	25
V. LITTLE FERRY'S HOUSING OBLIGATION.....	27
RENTAL AVAILABILITY.....	30
AFFORDABILITY.....	30
BEDROOM DISTRIBUTION.....	31
ACCESSORY APARTMENTS.....	32
VI. CONSIDERATION OF LANDS FOR LOW AND MODERATE INCOME HOUSING.....	33
APPENDIX.....	36

TABLES AND MAP

	<u>Page</u>
TABLE 1 LITTLE FERRY HOUSING CHARACTERISTICS.....	2
TABLE 2 CONDOMINIUM, COOPERATIVE AND HOMEOWNER ASSOCIATION REGISTRATIONS BY DWELLING UNIT.....	3
TABLE 3 CURRENT ESTIMATE OF THE HOUSING STOCK.....	4
TABLE 4 BUILDING PERMITS ISSUED IN LITTLE FERRY SINCE 1970.....	5
TABLE 5 1980 LITTLE FERRY HOUSING STOCK BY TYPE...	6
TABLE 6 YEAR ROUND HOUSING UNITS BY TENURE AND OCCUPANCY STATUS BY THE YEAR THE STRUCTURE WAS BUILT.....	7
TABLE 7 SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY HOUSEHOLD INCOME IN 1979 BY GROSS RENT AS PERCENTAGE OF INCOME.....	9
TABLE 8 SPECIFIED OWNER-OCCUPIED NONCONDOMINIUM HOUSING UNITS BY HOUSEHOLD INCOME IN 1979 BY SELECTED MONTHLY OWNER COSTS AS PERCENTAGE OF INCOME.....	9
TABLE 9 SPECIFIED OWNER-OCCUPIED NONCONDOMINIUM HOUSING BY VALUE IN 1980.....	10
TABLE 10 RESIDENTIAL SALES IN LITTLE FERRY.....	12
TABLE 11 RESIDENTIAL SALES IN LITTLE FERRY BY PRICE CATEGORY.....	13
TABLE 12 SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY CONTRACT RENT, 1980.....	14
TABLE 12A TRENDS IN DWELLING UNIT CHARACTERISTICS BOROUGH OF LITTLE FERRY, NJ 1940-1987.....	15
TABLE 13 HOUSING STOCK PROJECTIONS.....	16
TABLE 14A POPULATION TRENDS 1950-1980.....	17
TABLE 14B POPULATION TRENDS AND PROJECTIONS BERGEN COUNTY & LITTLE FERRY 1900-2000....	18

TABLE 15	POPULATION BY RACE OR ETHNIC IDENTIFICATION	20
TABLE 16	POPULATION BY AGE AND RACE OR ETHNIC IDENTIFICATION.....	20
TABLE 17	HOUSEHOLD CHARACTERISTICS, 1960-1980.....	22
TABLE 18	HOUSEHOLD CHARACTERISTICS IN LITTLE FERRY AND BERGEN COUNTY, 1980.....	22
TABLE 19	1979 HOUSEHOLD INCOME DISTRIBUTION.....	24
TABLE 20	EMPLOYMENT TRENDS IN LITTLE FERRY.....	26
TABLE 21	HOUSING NEED FOR LITTLE FERRY, NEW JERSEY.	29
TABLE 22	INCOME LIMITS FOR LOW AND MODERATE INCOME HOUSEHOLDS IN LITTLE FERRY, NEW JERSEY....	31

APPENDIX

TABLE 23	VACANT PARCELS IN LITTLE FERRY, NEW JERSEY	36 A
	LITTLE FERRY HOUSING STOCK - 1980	36 B

## I N T R O D U C T I O N

This Housing Element Report is the continuation of the 1985 Little Ferry master plan. It is designed to address the low moderate income needs of the municipality and to contain the information requested by the Fair Housing Act specifically N.J.S.A. 52: 27D-310.

The Municipal Land Use Law, amended in 1985 (C. 55:27D-310) requires the preparation and adoption of a municipal Housing Element by the Little Ferry Planning Board designed to achieve the goal of access to affordable housing to meet present and prospective housing needs.

The detailed discussion of Little Ferry's housing obligation and the detailed method for arriving at the municipality's housing need are presented in Chapter V, while the recommendations for the means to meet this need are in Chapter VI.

Analysis of the existing housing stock is predicated in the Land Use Law on the utilization of 1980 Census data. The housing situation in Little Ferry has not changed significantly since 1980, but it is appropriate to utilize many other data sources and projections, in addition to the 1980 Census, to compile a current picture of the existing housing situation. Many current questions concerning the housing stock in Little Ferry cannot, however, be answered until a comprehensive survey is again taken during the 1990 Census.

I. INVENTORY OF THE LITTLE FERRY HOUSING STOCK

A. OCCUPANCY

The total housing stock in Little Ferry has increased from 1,238 dwelling units in 1940 to 3,860 units in 1980, with the majority of the new construction having occurred during the 1960's and 1970's. In 1940, 49.4% of the Little Ferry housing stock was owner occupied, the same frequency at that time as the County norm. Forty years later, in 1980, this trend has slightly changed, to 43.9%, as the number of Little Ferry renters increased over the years with gradual urbanization. Meanwhile, the County norm changed in the opposite direction, with 64% owners, versus 34% renters, as the rural area, developed with little or no rentals.

The 1980 vacancy rate in Little Ferry was 2.7%, similar to Bergen County's rate. Presently, the demand for housing in Bergen County, and limited new construction of rental units, has lowered the current vacancy rate to one of its lowest levels in nearly half a century.

TABLE 1 LITTLE FERRY HOUSING CHARACTERISTICS

	<u>1940 - 1980</u>				
<u>LITTLE FERRY</u>	1940	1950	1960	1970	1980
Owner Occupied	612	930	1,338	1,623	1,696
Renter Occupied	588	525	572	1,438	2,055
% Renter	47.5%	35.4%	28.7%	44.3%	53.2%
Vacant	38	29	84	169	105
% Vacant	3.1%	2.0%	4.2%	5.2%	2.7%
Total Dwellings	1,238	1,484	1,994	3,243	3,860
Growth Rate	-	19.9%	34.4%	62.6%	19.0%

BERGEN COUNTY

Owner Occupied	57,337	104,578	165,883	189,265	196,422
Renter Occupied	53,109	52,835	64,695	90,360	103,988
% Renter	48.1%	33.6%	28.1%	32.3%	34.6%
% Vacant	4.5%	3.1%	2.6%	1.4%	2.0%
Total Dwellings	115,672	162,427	236,969	283,543	306,774
Growth Rate	-	40.4%	45.9%	19.7%	8.2%

SOURCE: US Bureau of the Census, 1940-80

Condominium or cooperative conversions have accounted for only 216 units in 1981. There were no further conversions since, because of the lack of suitable apartment complexes. New condominium construction since 1984 has consisted of four separate developments accounting for 144 new dwelling units. Of these four projects only one took place on vacant land. The other three consisted of the redevelopment of a bus garage, a home site, and a mixed use (an apartment over a store). It is predictable that future Little Ferry growth will consist mostly of redevelopment.

TABLE 2 CONDOMINIUM, COOPERATIVE AND HOMEOWNER ASSOCIATION REGISTRATIONS BY DWELLING UNIT  
LITTLE FERRY & BERGEN COUNTY, 1978-1986

YEAR	<u>CONVERSIONS</u>		<u>NEW CONSTRUCTION</u>	
	LITTLE FERRY	BERGEN COUNTY	LITTLE FERRY	BERGEN COUNTY
Pre 1978	0	162	0	3,863
1979	0	1,048	0	58
1980	0	2,938	0	480
1981	216	3,425	0	992
1982	0	2,340	0	565
1983	0	962	0	519
1984	0	989	108	527
1985	0	1,215	0	707
1986	0	436	36	107
Total	<u>216</u>	<u>13,382</u>	<u>144</u>	<u>7,818</u>

SOURCE: NJ Department of Community Affairs  
Bergen County Planning Board  
Housing Authority of Bergen County (HABC)

The current housing stock in Little Ferry as of July of 1987 is estimated to be 4,370 dwelling units, an increase of 510 units since 1980. A total of 537 new residential permits have been issued which were offset by 27 demolitions. The residential growth rate to date during the 1980's had been an impressive 13.2% when compared to a modest 3.0% for Bergen County.

There was only one site plan approved with construction anticipated during 1988-89. This is a small 8 unit condominium project on Main Street.

TABLE 3 CURRENT ESTIMATE OF THE HOUSING STOCK

	<u>LITTLE FERRY</u>	<u>BERGEN COUNTY</u>
1980 Housing Stock.....	3,860	306,774
Total Permits Issued, 1980-86..	537	+11,320
Conversions, New Units Created.	0	+ 729
Demolitions, 1980-86.....	- 27	- 1,403
Multi-Family Units Under construction.....	0	- 1,649
Mobile Homes Removed Since 1980	0	- 248
<hr/>		
Current Estimated Housing Stock -- 07/01/87.....	4,370	315,843
Net Change Since 1980.....	510	9,069
Growth Rate.....	+ 13.2%	+ 3.0%

Source: US Bureau of the Census  
NJ Department of Labor  
Bergen County Planning Board

A total of 1,021 new residential building permits have been issued in Little Ferry between 1970 and 1986. Multi-Family projects accounted for 42% of the total permits issued in Little Ferry during the last seventeen years. Single family homes, including some townhouses, accounted for 136 units, or 13% of the total. It must be noted that the NJ Department of Labor records townhouses in both the single family and multi-family category, depending on the presence of individual fire walls and has caused some confusion in the number of new multi-family units.

The largest number of annual new residential permits were issued during 1984. No significant potential residential expansion is anticipated in Little Ferry in the near future.

TABLE 4 BUILDING PERMITS ISSUED IN LITTLE FERRY SINCE 1970

<u>YEAR</u>	<u>TOTAL UNITS</u>	<u>1/TH FAMILY</u>	<u>2 - 4 FAMILY</u>	<u>5 + FAMILY</u>	<u>DEMOLI-TIONS</u>	<u>NET GAIN</u>
1986	48	38	10	0	6	42
1985	6	4	2	0	2	4
1984	444	2	10	432	9	435
1983	23	5	18	0	9	14
1982	4	0	4	0	0	4
1981	6	0	6	0	0	6
1980	6	0	6	0	1	5
1979	NA	NA	NA	NA	NA	NA
1978	14	2	12	0	} 19*	12*
1977	11	1	10	0		9*
1976	3	1	2	0		1*
1975	9	5	4	0		7*
1974	11	9	2	0		9*
1973	8	5	3	0		6*
1972	216	42	14	160		214*
1971	200	16	24	160	197*	
1970	12	6	6	0	9*	
<u>TOTAL</u>	<u>1,021</u>	<u>136</u>	<u>133</u>	<u>432</u>	<u>46</u>	<u>971</u>

SOURCE: NJ Department of Labor  
Bergen County Planning Board

NOTES: \* Demolitions during 1970-1978 are totaling -19 dwelling units, and are averaged accordingly.

B. TYPE OF DWELLING UNITS

In 1980, 1,207 residential units, or 31% of the Little Ferry housing stock were in single family detached structures, of which 95% were owner occupied. There was no vacancy rate among single family units, and the vacancy rate for the entire housing stock was only 0.2%. (See Table 5.) These are clear indications of a housing shortage.

Units in two-family structures numbered 958 accounting for 25%, or one-quarter of the Little Ferry housing stock, of which 456 were owner occupied, and 489 were renter occupied. There was no vacancy rate of two-family homes.

Structures with five units or more numbered 1,368 representing 35% of the Little Ferry housing stock, of which only 17 were owner occupied and 1,266 were rented. Here too the vacancy ratio of 0.5% was modest.

There is no substantial expansion of the housing stock anticipated in the near future.

TABLE 5      1980 LITTLE FERRY HOUSING STOCK BY TYPE

<u>UNITS IN</u> <u>STRUCTURE</u>	<u>OWNER</u> <u>OCCUPIED</u>	<u>RENTER</u> <u>OCCUPIED</u>	<u>VACANT</u>	<u>TOTAL</u> <u>HOUSING</u> <u>STOCK</u>
1 Family Detached	1,143	60	0	1,207
1 Family Attached	47	18	0	65
2 Family	456	489	0	958
3-4 Family	33	222	0	255
5 or More	17	1,266	7	1,368
Mobile Homes, Other	0	0	0	0
<u>TOTAL</u>	<u>1,696</u>	<u>2,055</u>	<u>7</u>	<u>3,860</u>

SOURCE: US Bureau of the Census, 1980.

C. AGE AND CONDITION OF THE HOUSING STOCK

The Little Ferry housing stock has been built mostly since 1940, and is in fairly good condition. Pre-World War II housing, a total of 693 units, account for 28.2% of the housing stock. In 1980, the pre-war units were 64% owner occupied. Early post war construction, generally built in the 1940-1949 period, added only 245 units to the housing stock. New construction during this period accounted for a mere 6% of the total.

The next major building boom in Little Ferry occurred during the 1960's with 1,157 units added to the housing stock, representing 30% of the total as of 1980. Of the units built in the sixties, 65%, were rentals and 35% were owner occupied. A sign of urbanization.

By the end of the 1960's, much of Little Ferry's residential area was used up and increasingly less residential construction took place thereafter:

1970 - 74, 634 units, or 16.8% of the housing stock.  
 1975 - 78, 136 units, or 3.5% of the housing stock.  
 1978 - 80, 5 units, or 0.3% of the housing stock.

It is a reasonable expectation that during the near future, (the next six years) only modest amounts of residential construction will take place.

TABLE 6--YEAR ROUND HOUSING UNITS BY TENURE AND OCCUPANCY STATUS  
 BY THE YEAR THE STRUCTURE WAS BUILT

<u>BUILT</u>	<u>OWNER OCCUPIED</u>	<u>RENTER OCCUPIED</u>	<u>VACANT</u>	<u>TOTAL UNITS</u>	<u>% OF TOTAL</u>
1979-March, 1980	5	6	0	11	0.3%
1975-1978	58	64	14	136	3.5%
1970-1974	107	504	23	634	16.8%
1960-1969	355	746	56	1,157	30.2%
1950-1959	320	254	6	580	15.0%
1940-1949	158	84	3	245	6.3%
Pre 1940	693	397	0	1,090	28.2%

SOURCE: US Bureau of the Census, 1980

Substandard housing can be measured using Census data in several ways. Physically substandard housing in Little Ferry, includes 30 units without complete kitchen facilities in 1980, 128 units lacking central heating and 67 units lacking complete plumbing facilities for the exclusive use of the residents. The total number of substandard residential units is not, however, the total of the three categories, since units are frequently found with two or more deficiencies.

A specific estimate in 1980 for residential units in Little Ferry in need of rehabilitation due to physical deficiencies based on Census data would be about 50-150 units. The high land values in Little Ferry have resulted in the demolition of older residential structures for site assembly, or replacement - 46 units in 17 years. As a result, the number of potential structures in need of physical rehabilitation in Little Ferry is limited and a site specific survey would be required to identify the exact number of units and their location. On the whole the condition of the housing stock is good, and the above estimate of 50-150 units represent only 4% of the total.

Housing units which are overcrowded are also considered to be substandard, despite the potential lack of any other physical problem. In 1980, 129 occupied housing units in Little Ferry had more than 1.01 persons per room, of which 66% were renter occupied. Included in the total were 50 units where overcrowding was serious, exceeding 1.51 persons per room. The high cost of housing is the primary reasons for this housing problem.

Financial factors are, however, the most serious housing issues in Little Ferry. In 1980, 302 low income households and 80 moderate income households\* paid over 35% of their total income for rent in Little Ferry. Owner occupied households in the low or moderate income category with a cost imbalance in excess of 35% totalled 138 as of 1980. In total, 520 low and moderate income households living in Little Ferry paid more for their housing than the current HUD standard (30% of a renters income for rent) would permit and represent 13.8% of all occupied households in the Borough.

---

\*For limits of low and moderate income households, see Table 19.

The critical housing issue in Little Ferry today is the lack of vacant lands, and hence the price and availability of housing, not the quality of the existing housing stock. The lack of new rental housing during the Seventies and Eighties has expanded the need for housing assistance for low and moderate income households during a period of very limited housing resources.

TABLE 7 SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY HOUSEHOLD INCOME IN 1979 BY GROSS RENT AS PERCENTAGE OF INCOME (29)

	LESS THAN \$5,000	\$5,000 TO \$9,999	\$10,000 TO \$14,999	\$15,000 TO \$19,999	\$20,000 OR MORE
Less than 20 percent	0	0	8	86	839
20 to 24 percent	0	9	33	166	123
25 to 34 percent	0	11	163	131	16
35 percent or more	129	173	69	11	0
Not computed (31)	47	0	14	7	13

TABLE 8 SPECIFIED OWNER-OCCUPIED NONCONDOMINIUM HOUSING UNITS BY HOUSEHOLD INCOME IN 1979 BY SELECTED MONTHLY OWNER COSTS AS PERCENTAGE OF INCOME (32,33,34)

	LESS THAN \$5,000	\$5,000 TO \$9,999	\$10,000 TO \$14,999	\$15,000 TO \$19,999	\$20,000 OR MORE
Less than 20 percent	0	0	18	68	578
20 to 24 percent	0	6	11	35	65
25 to 34 percent	0	42	23	35	85
35 percent or more	31	58	12	31	6
Not computed	14	0	0	0	0

SOURCE: US Bureau of Census, 1980

D. PURCHASE AND RENTAL VALUES

In 1980, the Federal census reported that the median value of owner occupied noncondominium units in Little Ferry was \$65,300, lower than the \$76,500 reported for the County. Units valued by the resident owner in 1980 at less than \$50,000 totalled only 226, or 20% of the owner occupied noncondominium units limiting thereby somewhat the prospect that a moderate income household could afford to purchase a unit in Little Ferry.

The mean value, or average, for 1,118 owner occupied units in 1980 was \$67,524. Values have about doubled since 1980. The census did not ask cooperative owners as a specific group to estimate the value of their housing in 1980.

TABLE 9 SPECIFIED OWNER OCCUPIED NONCONDOMINIUM HOUSING  
BY VALUE IN 1980

<u>VALUE</u>	<u>NUMBER OF UNITS</u>
Less than \$10,000	
\$10,000 to \$14,999	1
\$15,000 to \$19,999	2
\$20,000 to \$24,999	3
\$25,000 to \$29,999	7
\$30,000 to \$34,999	16
\$35,000 to \$39,999	37
\$40,000 to \$49,999	160
\$50,000 to \$79,999	654
\$80,000 to \$99,999	153
\$100,000 to \$149,999	80
\$150,000 to \$199,999	4
\$200,000 or More	1
Median Value	<u>\$65,300</u>

	<u>UNITS</u>	<u>MEAN VALUE</u>
Noncondominium Owner Occupied	1,118	\$ 67,524
Condominium Owner Occupied	0	0
Vacant Noncondominium For Sale	2	55,000
Vacant Condominium For Sale	0	0

SOURCE: US Bureau of the Census, 1980

Residential sales reported by the NJ Department of the Treasury between non-related parties, excluding conversions, have ranged from a low of 14 sales in 1970, to 101 sales in 1985. The increase in the number of all sales in Bergen County reflects both economic conditions in New Jersey; the construction of new condominium units in 1984 and 1986, and an increasing frequency of resales in Little Ferry.

The value of recent sales has also increased dramatically. Prior to 1985, the NJ Department of the Treasury reported sales in only five major price categories. As of 1982, the majority of the sales in Little Ferry were in the \$50,000 to \$99,999 price range, reflecting the values reported by the 1980 Census during a period of economic recession and high interest rates.

By 1985, 101 sales were reported in Little Ferry, of which 74.3% were over \$75,000. In 1985, the sales data was revised by the Department of Treasury to include nine price categories and provides a realistic measure of the current real estate market. A total of 26 residential structures were sold in the Borough-for-under \$75,000 in 1985. Thus, lower income households had a limited prospect of buying a unit.

In the moderate price range, between \$50,000 and \$74,999, a total of 24 sales were reported in Little Ferry, compared to 49 sales over \$100,000 in 1985. As shown on Table 11, there were 11 sales in the \$150,000-\$199,999 price range. The data illustrates that Little Ferry has become a more expensive market, with few moderate income housing opportunities.

TABLE 10 RESIDENTIAL SALES IN LITTLE FERRY

Structures With Up to Four Dwelling Units

<u>YEAR</u>	<u>LITTLE FERRY</u>	<u>BERGEN COUNTY</u>	<u>PERCENT OF COUNTY</u>
1985	101	9,656	1.0%
1984	97	9,018	1.1%
1983	42	6,619	0.6%
1982	38	5,031	0.8%
1981	38	6,455	0.6%
1980	47	6,839	0.7%
1979		7,429	
1978	29	7,995	0.4%
1977	49	7,986	0.6%
1976	47	6,983	0.7%
1975	39	6,255	0.6%
1974	20	7,418	0.3%
1973	57	8,898	0.6%
1972	59	8,776	0.7%
1970	14	6,715	0.2%

SOURCE: NJ Department of the Treasury

Structures include all residential properties listed on the tax file including condominium sales, but excluding cooperative units sales. Sales also exclude transfers between family members and initial conversions.

TABLE 11      RESIDENTIAL SALES IN LITTLE FERRY  
BY PRICE CATEGORY

STRUCTURES WITH UP TO FOUR DWELLING UNITS

<u>YEAR</u>	<u>-\$30,000</u>	<u>\$30,000- 49,999</u>	<u>\$50,000- 74,999</u>	<u>\$75,000- 99,999</u>	<u>\$100,000+</u>	<u>TOTAL SALES</u>
1985	0	2	24	26	49	101
1984	0	0	52	20	25	97
1983	0	1	19	14	8	42
1982	0	1	14	16	7	38
1981	0	1	25	8	4	38
1980	0	4	29	6	8	47
1979	1	17	34	9	1	62
1978	0	8	17	3	1	29
1977	1	23	21	4	0	49
1976	2	25	15	5	0	47
1975	2	24	10	3	0	39
1974	3	12	5	0	0	20
1973						57
1972						59
1970	7	6	0	1	0	14
1985	\$100,000- 149,999	\$150,000 199,999	\$200,000 299,999	\$300,000 399,999	TOTAL SALES	
	38	11	0	0	101	

Total sales 1970-1985: 739.

SOURCE: NJ Department of the Treasury

In 1980, the median contract rent in Little Ferry was \$299, compared to only \$281 for Bergen County. Less than 64 units or 3.2% of the units in Little Ferry were rented for under \$150 per month, while 138 households paid over \$400 per month in 1980. The average price for a vacant apartment was \$308 in 1980. Although residential values have increased with the market in Little Ferry, rentals have been controlled by municipal ordinance for non-owner occupied structures of four units or more.

TABLE 12 SPECIFIED RENTER-OCCUPIED HOUSING UNITS  
BY CONTRACT RENT, 1980

<u>WITH CASH RENT:</u>	<u>NUMBER OF UNITS</u>
Less than \$50	2
\$50 to \$99	17
\$100 to \$119	24
\$120 to \$139	16
\$140 to \$149	5
\$150 to \$159	39
\$160 to \$169	21
\$170 to \$199	63
\$200 to \$249	301
\$250 to \$299	521
\$300 to \$399	843
\$400 to \$499	121
\$500 or More	17
MEDIAN CONTRACT RENT	\$ 299
NO CASH RENT	54

	<u>UNITS</u>	<u>MEAN CONTRACT RENT</u>
Renter Occupied	1,990	\$ 298
Vacant For Rent	64	\$ 308

SOURCE: US Bureau of the Census, 1980

TABLE 12A TRENDS IN DWELLING UNIT CHARACTERISTICS  
BOROUGH OF LITTLE FERRY, NJ 1940-1987

	<u>1940</u>	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1980</u>	<u>1987</u>
Vacant Dwelling Units	38	29	84	169	105	
Total Dwelling Units	1238	1484	1994	3230	3856	4370*
Owner Occupied	612	930	1338	1623	1696	
Renter Occupied	588	525	572	1438	2055	
Gross Vacancy Rate	3.1%	2.0%	4.2%	5.2%	2.7%	

---

SOURCE: U.S. Bureau of Census

\* Estimated by Bergen County Planning Board

II PROJECTION OF THE LITTLE FERRY HOUSING STOCK

The 1986 estimate for the Little Ferry housing stock is 4,370 units.

There are no major residential development applications in the process at the time of this writing. The Bergen County Planning Board housing stock projections are as follows:

TABLE 13 HOUSING STOCK PROJECTIONS  
LITTLE FERRY, NJ  
1986-2000

<u>YEAR</u>	<u>EST.</u>
1987	4,370
1990	4,450
2000	4,700

SOURCE: Bergen County Planning Board, 1986

Little Ferry is a fully developed community with very little vacant land. However, private site assembly and clearance of under utilized properties could take place, thereby, providing relatively new acreage for development. The potential, therefore, exists that additional residential construction may be proposed during the eighties. It is not likely, however, that any low or moderate income housing will be built by the private sector without extensive Federal or State assistance.

Mount Laurel II introduced the concept that 20% of any future development be set aside for low and moderate income housing. At the present time, it is not required in Little Ferry by local ordinance, court order or State statute.

### III MUNICIPAL DEMOGRAPHIC CHARACTERISTICS

#### A. AGE AND RACIAL CHARACTERISTICS

Little Ferry experienced its greatest population growth after the turn of the century, and then again in the 1950-ies and 1960-ies. The Borough's population doubled from 1,240 in 1900 to 2,540 by 1910. Then it increased from 5,000 in 1950 to 6,000 in 1960, and to 9,000 by 1970.

Bergen County as a whole, and most of its communities experienced a population decline during the 1970-1980 decade. Not so in Little Ferry, where some garden apartment developments, and a slow but steady flow of one-family housing construction maintained population growth. (See preceding Table 4).

At the same time the population composition changed in that the proportion of young people under 17 declined from 26% in 1950 to 21.6% by 1980, while the reverse trend held true for senior citizens whose proportionate share of the borough population increased from 6.9% to 10.2% during the same period.

TABLE 14A POPULATION TRENDS 1950-1980

	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1980</u>
Population	4,955	6,175	9,042	9,399
Age - 17	26.3%	31.3%	28.2%	21.6%
18-64	66.8%	60.3%	63.3%	68.2%
65 +	6.9%	8.4%	8.5%	10.2%
Median Age	33.3	32.9	30.2	32.9
Male				32.3
Female				33.5

TABLE 14B POPULATION TRENDS AND PROJECTIONS  
BERGEN COUNTY AND LITTLE FERRY, NJ, 1900-2000

YEAR	BERGEN COUNTY	PERCENT CHANGE	LITTLE FERRY	PERCENT CHANGE
1900	78,441		1,240	
1910	138,002	+75.9	2,541	+104.9
1920	210,643	+52.6	2,715	+ 6.8
1930	364,977	+73.3	4,155	+ 53.0
1940	409,646	+12.2	4,545	+ 9.4
1950	539,139	+31.6	4,955	+ 9.0
1960	780,255	+44.7	6,175	+ 24.6
1970	897,148	+14.9	9,042	+ 46.4
1980	845,385	- 5.8	9,399	+ 3.9
1986	Est. 841,277	- 0.4	10,225	+ 8.8
1990	Est. 850,300	+ 1.1	Est. 10,234	0.0
2000	Est. 878,700	+ 3.3	Est. 10,528	+ 2.9

NOTE: Source of 1930 - 1980 Data: U.S. Census of Population  
Source of 1986 - 2000 Projections; Bergen County  
Planning Board, 1987

The 1980 population by race in Little Ferry was predominantly white, with 8,964 residents, or 95.4% of the total. The second largest racial group was Black, with 117 residents in 1980, or 1.25% of the municipality. (See Table 15). The non-white population of Little Ferry numbers 435 persons and accounts for nearly 5% of the borough's population.

By age and race, very indicative differences exist between racial groups in Little Ferry. The White population is the largest and oldest group by far.

There are no Blacks over 65, and only 7 older persons among the other minorities, implying thereby that the non-white population of Little Ferry is rather young. The white population of Little Ferry has proportionately a smaller percentage of preschool children, and a larger percentage of senior citizens when compared with the other ethnic groups (See Table 16).

The statistics indicate a trend for the immigrating other than white population to be younger, with more young children.

TABLE 15 POPULATION BY RACE OR  
ETHNIC IDENTIFICATION, 1980

<u>LITTLE FERRY</u>	<u>RESIDENTS</u>	<u>PERCENTAGE</u>
White	8,964	95.37%
Black	117	1.25%
American Indian		
Japanese	79	0.84%
Chinese	15	0.16%
Filipino	25	0.27%
Korean	46	0.49%
Asian Indian	76	0.81%
Vietnamese		
Other	77	0.82%
<b>TOTAL</b>	<u>9,399</u>	<u>100.0%</u>

TABLE 16 POPULATION BY AGE AND RACE  
OR ETHNIC IDENTIFICATION

<u>AGE</u>	<u>WHITE</u>	<u>BLACK</u>	<u>AM. INDIAN, &amp; ASIAN, OTHER</u>	<u>TOTAL</u>
-5	421	7	45	473
5-17	1,514	4	39	1,558
18-64	6,082	106	226	6,414
65+	947		7	954
<b>TOTAL</b>	<u>8,964</u>	<u>117</u>	<u>317</u>	<u>9,399</u>

PERCENTAGE

-5	4.7%	6.0%	14.2%	5.0%
5-17	16.9%	3.4%	12.3%	16.6%
18-64	67.8%	90.6%	71.3%	68.2%
65+	10.6%		2.2%	10.2%
<b>TOTAL</b>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>

SOURCE: US Bureau of the Census, 1980

## B. HOUSEHOLD CHARACTERISTICS

The number of households in Little Ferry has increased from 1,902 in 1960 to 3,751 in 1980, an increase of about 51%. As Little Ferry changed from a small suburban community of single family home owners to a more urbanized small community including also multi-family apartment dwellers, the average household size declined from 3.52 persons per unit in 1960, to only 2.51 in 1980 (See Table 17). A most significant decline in 20 years.

In 1980, the household characteristics of Little Ferry were generally similar to Bergen County as a whole. Single person households accounted for 28.6% of the occupied housing stock in Little Ferry, compared to 20.1% in Bergen County. Female householders living alone were more common than male householders, in part due to the trend of women living longer than men. The two-person elderly households of Little Ferry at 19.2% were comparable to Bergen County's 17.3% (See Table 18).

Families are defined by the Census as two or more persons related by blood or marriage living together. Married couple families are the largest type of household in Little Ferry and Bergen County. They account for 56.9% of all households in Little Ferry, less than the County norm of 65.8%. Male householders with a child and no wife present, and female householders with a child and no husband present, are about the same in Little Ferry as in the County.

The differences between Little Ferry and the County are related to the type of housing available, the racial composition of the community and housing costs.

TABLE 17 HOUSEHOLD CHARACTERISTICS, 1960-1980

	<u>1960</u>	<u>1970</u>	<u>1980</u>
Households	1,902	3,061	3,751
Persons in Household	6,175	9,042	9,399
Persons/Household	3.52	2.95	2.51
Persons in Group Quarters	0	0	0

SOURCE: US Bureau of the Census, 1960-1980

TABLE 18 HOUSEHOLD CHARACTERISTICS IN LITTLE FERRY  
AND BERGEN COUNTY, 1980

<u>HOUSEHOLD TYPE</u>	<u>LITTLE FERRY</u>		<u>BERGEN COUNTY</u>	
One Person	1,073	28.6%	60,479	20.1%
Male	517	13.8%	21,544	7.2%
Female	556	14.8%	38,935	12.9%
Elderly, 1 Person	297	7.9%	24,169	8.0%
Two or More Persons	2,526	67.3%	231,642	77.1%
Married Couple Families	2,135	56.9%	197,596	65.8%
Other Families				
Male Householder, No Wife	108	2.9%	7,520	2.5%
Female Householder, No Husband	283	7.5%	26,526	8.8%
Elderly, 2+ Persons	721	19.2%	51,869	17.3%
Non-Family Households	152	4.1%	8,289	2.8%
Elderly, Non-Family	16	0.4%	1,230	0.4%
<u>TOTAL HOUSEHOLDS</u>	<u>3,751</u>		<u>300,410</u>	

SOURCE: US Bureau of the Census, 1980

### C. INCOME

The median family income for two or more persons related by blood or marriage was \$24,097 in 1979. A comparable figure for 1969, adjusted by using the Consumer Price Index (CPI) to 1979 dollars was \$23,516\*. As a result, the real income for families in Little Ferry increased by 2.5% over the decade and is fairly comparably to a 4.9% increase for Bergen County. The median household income for Little Ferry in 1979 was \$21,188 and represents all occupied housing units in the municipality. (See Table 19).

The mean, or average household income in 1979 was \$22,959. For renter occupied households in Little Ferry, the mean was \$21,372 compared to \$25,086 for owner occupied households. The average income differential between renters and owners in Little Ferry was only \$3,714, compared to \$13,861 for Bergen County.

In 1979, the income distribution for households can be summarized into four categories:

Lower income households, who earned an annual income below \$10,000, totalled 1,386, or 20.6% of all households in the Borough.

Moderate income households earned \$10,000-\$19,999 numbered 1,990, and represented 29.7% of the total.

Middle income ranged from \$20,000 to \$35,000 in 1979. In Little Ferry 1,465 households, or 39.6% can be classified as middle income.

Upper income households in Little Ferry totalled 558, or 15.1% and had an annual 1979 income in excess of \$35,000. Nearly two-thirds of the group had an annual income under \$25,000.

The New Jersey Department of the Treasury provides an additional source of current income data for homeowners. As reported on their New Jersey income tax return, the average gross income for Little Ferry homeowners in 1979 was \$18,015. This increased by 82% to \$32,764 in 1985. Elderly homeowners with limited income may be exempt from filing a New Jersey income tax return, so the average gross best represents working homeowners in the Borough.

---

\*Source: NJ Department of Labor.

TABLE 19      1979 HOUSEHOLD INCOME DISTRIBUTION

<u>INCOME</u>	<u>LOW</u>	<u>MODERATE</u>	<u>MIDDLE</u>	<u>HIGH</u>
Under \$5,000	264			
\$5,000-\$9,999	388			
\$10,000-\$14,999		412		
\$15,000-\$19,999		613		
\$20,000-\$22,499			364	
\$22,500-\$24,999			213	
\$25,000-\$29,999			510	
\$30,000-\$34,999			378	
\$35,000-\$39,999				210
\$40,000-\$49,999				210
\$50,000-\$74,999				105
\$75,000 plus				33
<u>TOTAL</u>	<u>652</u> 17.6%	<u>1,025</u> 27.7%	<u>1,465</u> 39.6%	<u>558</u> 15.1%

<u>1979</u>	<u>LITTLE FERRY</u>	<u>BERGEN COUNTY</u>
MEDIAN INCOME	\$21,188	\$24,056
MEAN INCOME	\$22,959	\$28,595
OWNER MEAN INCOME	\$25,086	\$33,256
RENTER MEAN INCOME	\$21,372	\$19,395

SOURCE: US Bureau of the Census

HOMEOWNER AVERAGE GROSS INCOME, 1977 AND 1985

	<u>LITTLE FERRY</u>	<u>BERGEN COUNTY</u>
1977	\$18,015	\$26,998
1985	\$32,764	\$56,013
% INCREASE	81.9%	107.5%

SOURCE: NJ Department of the Treasury

#### IV. EXISTING AND FUTURE EMPLOYMENT CHARACTERISTICS

The total male civilian labor force 16 years of age or older in Little Ferry was 3,104 men in 1980, of which 2,943 were employed and 161 were unemployed. The male unemployment rate was 5.18% higher than the 4.4% County norm.

The female labor force for all women 16 years of age or older in Little Ferry was only 53.8% of all women, due in part to a large elderly population. The number of employed women living in Little Ferry as of 1980, totalled 2,136, 120 were unemployed and the unemployment rate among women was 5.3%, the same as the County norm. Plant closings during 1980 in the Passaic River Corridor may have contributed to the unemployment rate for women in Little Ferry.

Private sector employment in Little Ferry has increased from 2,812 jobs, or 1.0% of all private sector jobs in Bergen County in 1972, to 8,095 jobs, or 2.1% of the County total in 1986. Little Ferry was the thirty third largest employment center in the County as of 1986.

Site Plan approvals in the commercial/hotel and office categories by the County Planning Board since 1976 have totalled 29,500 square feet of new commercial space; 22,100 square feet of office space, and 311,700 square feet of industrial floor space. The trend had been for industrial developments more so than for office, or commercial space. One of the reasons for this is the shallow depth of the B-N Neighborhood Business Zone along Route 46.

TABLE 20 EMPLOYMENT TRENDS IN LITTLE FERRY

<u>PRIVATE SECTOR EMPLOY- MENT TRENDS IN LITTLE FERRY</u>			<u>COMMERCIAL/HOTEL; OFFICE AND IND. SITE PLAN APPROVALS, LITTLE FERRY (000's of new square feet)</u>		
<u>Jobs in Sept.</u>	<u>% County</u>	<u>Commercial /Hotel</u>	<u>Office</u>	<u>Ind.</u>	
1972	2,812	1.0%	-	-	-
1973	2,996	1.0%	-	-	-
1974	2,909	0.9%	-	-	-
1975	2,957	1.0%	0	0	0
1976	3,145	1.1%	0	0	4.8
1977	3,011	1.0%	3.5	0	0
1978	2,996	0.9%	0	0	28.1
1979	-	-	0	0.6	28.2
1980	2,662	0.8%	2.9	0	0
1981	2,557	0.8%	0	0	0
1982	2,706	0.8%	0.8	1.5	0
1983	2,734	0.8%	0	0	19.0
1984	2,921	0.8%	9.3	0	72.8
1985	2,939	0.8%	0	0	88.6
1986	3,062	0.8%	0	0	71.2
1987	-	-	13.0	20.0	0
Pre 1988*	-	-	0	0	0
Pending 1988*			13.9	38.4	0.7
<hr/>					
TOTAL CHANGE					
1972-86	250	8.9%			
TOTAL SITE					
PLANS APPROVED					
			29.5	22.1	311.7

SOURCES: NJ Department of Labor, 1972-1984  
Bergen County Planning Board, 1976-1986

## V. LITTLE FERRY'S HOUSING OBLIGATION

The Municipal Land Use Law requires Little Ferry to determine its present and prospective fair share for low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing. (52:27D-310e).

The calculation of fair share housing obligations in New Jersey has progressed from the original Mount Laurel II decision by the New Jersey Supreme Court to the current standard established by the Council on Affordable Housing (COAH) created by the Fair Housing Act of July 2, 1985.

Little Ferry's low and moderate income housing obligation using the COAH standards is 187 dwelling units during the 1987-1993 period. Fair share housing obligations are derived from Census statistics and will be recalculated throughout New Jersey in 1993.

The indigenous need in Little Ferry of 140 units represents the number of existing households in the community which require assistance as of 1980. The housing problem can range from physical deterioration to financial need, therefore, a variety of housing programs can be utilized to address the need. The Council on Affordable Housing has established the standard that the 140 indigenous units should be the minimum number to be assisted in the hope that all existing housing needs can be addressed prior to the next census and will not be included in future housing calculations. (See Table 21).

The second type of housing need in Little Ferry is 108 units for relocated existing housing from other areas of New Jersey. The need to relocate existing housing in New Jersey has been created by the significant deterioration of the central cities and a need to build new units for some of that population.

The COAH allocation of the need was based on existing employment and job growth. Little Ferry has experienced the growth of only 250 new jobs since 1972, and needs to provide low and moderate income housing for some of those wage earners.

The final type of housing need in Little Ferry is a prospective or future housing need of 21 units. The COAH calculation is based on the concept that a fair share of the future population growth in New Jersey will live in Little Ferry, and therefore, a need exists to provide housing in all income categories in addition to market housing during the next six years.

The challenge for the community is to insure that low and moderate income units will be built, in addition to market housing during the next six years.

The total housing need in Little Ferry for indigenous housing, relocated existing housing and prospective housing need was 269 units. A number of credits are permitted as shown on Table 21, including filtering, residential conversions and spontaneous rehabilitation. Little Ferry has not built any units of public housing since 1980 which results in the final calculation of 187 low and moderate income units to be provided during the 1987-1993 period.

TABLE 21 HOUSING NEED FOR LITTLE FERRY, NEW JERSEY  
1987-1993

	<u>UNITS</u>
A. Indigenous Housing Need	140
B. Reallocated Existing Housing Need	108
C. Prospective Housing Need	<u>21</u>
Sub-Total	269
D. Municipal Modifications (COAH)	
1. Demolitions	+32
2. Filtering	-77
3. Residential Conversions	-28
4. Spontaneous Rehabilitation	-10
E. Municipal Pre-Credit Need	187
F. Municipal Credits	
Public Housing or Senior Citizen Housing Built Since 1980	0
G. Little Ferry's Low & Moderate Income Housing Need	<u>187</u>
H. 20 Percent Cap the final housing need shall not exceed 20% of the existing municipal housing stock	N/A

SOURCE: New Jersey Council on Affordable Housing  
Standards May 1, 1986.

The Little Ferry Housing Element has been prepared in compliance with the Municipal Land Use Law and is a required municipal Master Plan Element in 1988. Although the plan is not proposed for submission to the Council on Affordable Housing, as yet, it is useful to review some of the COAH's requirements to understand the character of the low and moderate income units which should be built to meet the existing and prospective needs in Little Ferry.

#### Rental Availability

If the fair share number after credits and less indigenous need is 125 or more, the municipality must provide for a rental housing component equal to 20 percent of its fair share obligation in the housing element. (COAH) accordingly:  $187 - 140 = 47$ . Therefore, Little Ferry would not be required to provide rental units.

COAH will grant a 1.33 percent credit during the 1987-1993 period for each low and moderate income rental unit constructed and occupied in the community. Little Ferry could reduce its total housing obligation of 187 units to 175 units if 20 percent of the original total were rental.

(187 units x .20 = 37.4 rental units)  
 (37 rental units x 1.33 = 49 units)  
 (49 units - 37 rental units = 12 credits)

It should be noted that the COAH standards are subject to change and modifications are expected. The purpose of the regulations is to insure that some rental units will be built.

#### Affordability

Municipal housing elements shall provide that the average price of low and moderate income units within an inclusionary development are to be affordable to persons at 57.5 percent of the median income of the County. (COAH) The COAH distribution of units by income for 187 low and moderate income households in Little Ferry would be as follows based on the 1985 Median Household Income for Bergen County of \$36,400.

TABLE 22 INCOME LIMITS FOR LOW AND MODERATE INCOME HOUSEHOLDS  
IN LITTLE FERRY, NEW JERSEY, 1985

COAH STANDARD	1985 INCOME MINIMUM    MAXIMUM	MAXIMUM MONTHLY HOUSING COST	MAXIMUM HOUSING MORTGAGE
LOW INCOME			
9 units/40.0-42.5%	\$14,560 - 15,470	\$ 361	\$ 38,675
27 units/42.6-47.9%	\$15,506 - 17,290	\$ 403	\$ 43,225
57 units/47.6-50.0%	\$17,326 - 18,200	\$ 425	\$ 45,500
MODERATE INCOME			
9 units/50.1-57.5%	\$18,236 - 20,930	\$ 488	\$ 52,325
10 units/57.6-64.5%	\$20,966 - 23,478	\$ 548	\$ 58,695
10 units/64.6-68.5%	\$23,514 - 24,934	\$ 582	\$ 62,335
10 units/68.6-72.5%	\$24,970 - 26,390	\$ 616	\$ 65,975
19 units/72.6-77.5%	\$26,426 - 28,210	\$ 658	\$ 70,525
36 units/77.6-80.9%	\$28,246 - 29,120	\$ 677	\$ 72,800
187 units			

NOTE: 28 percent of gross income assumed to be an acceptable housing expense.

Bedroom Distribution

The COAH standards permit only a maximum of 20 percent of the units to be reserved for any specific age group. Little Ferry has a slightly higher than average need for senior citizen housing and could adopt a municipal standard not exceeding 30 percent. Small units which are not reserved for the elderly can also be occupied by some older residents, but the design and/or funding would have to permit occupancy by any income eligible household.

The COAH standards on the bedroom distribution for low and moderate income units is as follows:

Studios	20% maximum
One Bedroom Units	50% maximum
Two Bedroom Units	35% minimum
Three Bedroom Units	15% minimum

### Accessory Apartments

The COAH standards permit accessory apartments to qualify if a municipality provides zoning for the creation of such units with a ten year affordability control. An accessory apartment is usually defined as a small one-bedroom or studio unit which occupies no more than 25% of the living area in an existing single family home. This variation of two-family zoning does not permit any exterior indication of the accessory apartment, such as two front doors or two mail boxes. Pre-existing illegal apartments do not qualify and major restrictions such as limiting the residence of the apartment to a family member (mother-daughter units) would not qualify.

Accessory apartments are just one technique which can be used to secure some new low and moderate income units in Little Ferry. Alternative sites for new residential construction are discussed in section VI following.

VI. CONSIDERATION OF LANDS FOR LOW AND MODERATE  
INCOME HOUSING

The Municipal Land Use Law requires that Little Ferry give consideration to lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing. (52:27D-310f).

The COAH regulations provide for an adjustment to a municipality's relocated existing housing need and prospective housing need based on the availability of vacant lands suitable for development. The 1988 Land Use Survey conducted by Dorram Associates, Inc. indicated that only twenty-five (25) acres in 41 building lots of vacant land exist in Little Ferry. (See Table 23).

A detailed listing of the 41 vacant parcels -- as of 1988 -- comprising this acreage is presented in Appendix Table 23. From this tabulation, it can be noted that only 4 parcels are 2 acres or larger, and that none are larger than 4.6 acres. The larger cluster of vacant lots in the Mehrhof Road area -- Block 106 13-G; 107-2 A,B,C,D,G & F -- totaling 8.37 acres are situated within a Light Industrial Zone - B within the Hackensack Meadowlands Development Commission Zoned area where residential uses are not permitted. The usefulness and appropriateness of these lots for low and moderate income housing, abutting the 160 acre Bergen County Utilities Authority county-wide sewerage collection and treatment facility is questionable.

The other vacant lots in Block 32, Lots 15, 16 & 12-A; Block 36B, Lot 10, totaling 8.28 acres north of Redneck Avenue are each partly in the Flood Zone, as determined by HUD.

Thus, there are no remaining vacant parcels, 2 acres or larger, in Little Ferry, that are residentially zoned, not in the Flood Zone, and are otherwise suitable for inclusionary zoning.

Inclusionary zoning is a technique which permits a high residential density if the developer provides twenty percent of the units for low and moderate housing.

The majority of the existing vacant sites in Little Ferry are either undersized, small parcels, zoned for one or two-family housing in existing residential neighborhoods, or commercial properties in established business districts. None of the sites listed on Appendix Table 23 are flawless and suitable for zoning designation as a low and moderate income housing site. Future development in Little Ferry will consist of private redevelopment requiring expensive land acquisition and clearance on underdeveloped acreage. The best alternative for the Borough is not the designation of specific sites for low and moderate income housing -- because there are no such suitable sites -- but adoption of a blanket zoning ordinance requiring that all new residential development in excess of two units will reserve twenty percent of the development for low and moderate income housing. An ordinance of this type has been adopted in Bloomingdale, New Jersey, and is very effective when dealing with use variances and requests for zone changes. Further, the ordinance could specify up to 30% of the units be reserved for senior citizens.

Little Ferry could further identify the Bergen County Housing Authority to be the official recipient of all future low and moderate income units built in the Borough.

A second alternative for Little Ferry would be to require a surcharge for every square foot of new non-residential floor space over a specific minimum to be deposited in a housing trust fund. The Township of Teaneck adopted such a requirement in 1987 for their Planned Unit Residential Development District. The ordinance permits the construction of 235 dwelling units and 50,000 square feet of non-residential space. The affordable housing contribution required will be \$600,000 by ordinance. This fee could also have been expressed as a fixed fee per square foot of non-residential space developed.

Branchburg Township in Somerset County has also established by ordinance a development fee for all site plan and subdivision approvals for use in their Affordable Housing Program. The development fees are modest, reflecting the rural character of the community and lower housing costs. Little Ferry could develop its own fee schedule based on anticipated housing costs in Central Bergen County as a means of securing funds for housing programs needed by its residents.

A third alternative for consideration in Little Ferry will be an ordinance designed to maintain the Borough's stock of affordable housing during the conversion process. Two variations are possible. One would require at least twenty percent of the units to remain occupied by low and moderate income residents after the conversion process is completed. The second variation is an ordinance under consideration in the Township of Teaneck which would grant the municipality the right to purchase, at an insider's price, up to ten percent of the vacant apartments and units not purchased by tenants of complexes undergoing conversion into co-operatives or condominiums. In Little Ferry, the rental housing in the Borough provides most of the available moderate income housing and should be protected.

The Borough of Little Ferry should be encouraged to work with the County Housing Authority to apply for any Federal housing assistance that might become available in the future. Successful low and moderate income projects are usually a combination of many funding sources and although Federal assistance is very limited at the present time, it should not be overlooked.

The Bergen County Community Development Program is another resource with some funding. A County-wide program does exist to provide technical assistance and seed money to housing sponsors. In addition, the Community Development office manages the County's Home Improvement Program which offers low income homeowners low interest loans and grants for necessary repairs and improvements, which may qualify for rehabilitation.

\*\*\*

# APPENDIX

TABLE 23 VACANT PARCELS IN LITTLE FERRY, NEW JERSEY - 1988

MAP #	BLOCK	LOT(S)	AREA	STREET FRONTAGE	ZONE	DEVELOPMENT PROPOSALS	HOUSING POTENTIALS	COMMENTS
1	50	23-A, 24, 25, 26	0.79	LIBERTY ST.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
2	76	5	0.30	LIBERTY ST.	B-G, GENERAL BUSINESS	-	TOO SMALL	-
3	47A	41-A	0.90	REDNECK AVE.	R-A, ONE FAMILY RESIDENTIAL	-	TOO SMALL	-
4	38	29	0.80	REDNECK AVE.	B-G, GENERAL BUSINESS	-	VACANT LOT WITH HOUSING POTENTIAL WHEN COUPLED WITH LOTS 23 & 24. ADJACENT TO TH'S; HAS REDEVELOPMENT POTENTIAL IN CONJUNCTION WITH LOT 29, BLOCK 38.	LOTS 29, 23, 24 ARE IN FLOOD ZONE A-4, SEE HUD MAP BY FEDERAL EMERGENCY MANAGEMENT AGENCY. LOTS 23 & 24 ARE HOME SITES. WHEN CLEARED THE 3 LOTS TOGETHER HAVE POTENTIAL FOR SENIOR CITIZENS HOUSING NEAR ROUTE 46. VACANT OLD HOME
5	38	23, 24	1.67	MAIN ST.	R-M, MULTI-FAMILY RESIDENTIAL	-		
6	49	13-A	0.50	REDNECK AVE.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
7	58	1-B	0.66	JACKSON ST.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
8	67C	3	0.15	DANIEL ST.	R-A, ONE FAMILY RESIDENTIAL	-	TOO SMALL	-
9	36	13	0.22	SAINT JOHN ST.	R-A, ONE FAMILY RESIDENTIAL	-	TOO SMALL	-
10	58	9	0.21	LIBERTY ST.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
11	32	15, 16, 12-A	3.68	ANN ST., TAYLOR ST.	R-A, ONE FAMILY RESIDENTIAL	-	VACANT PARCEL SURROUNDED BY ONE FAMILY HOMES	PARTLY IN FLOOD ZONE AS PER HUD MAP
12	36B	10	4.60	REDNECK AVE.	P, PUBLIC FACILITIES	-	VACANT PARCEL SURROUNDED BY ONE FAMILY HOMES	PARTLY IN FLOOD ZONE AS PER HUD MAP
13	77	20-A	0.28	HESTER ST.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
14	94	1	0.22	PROSPECT AVE.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
15	39	33, 34	0.37	MAIN ST.	B-G, GENERAL BUSINESS	-	TOO SMALL	-
16	16	5, 6, 7, 8, 9, 10	0.34	MAIN ST.	B-N, NEIGHBORHOOD BUSINESS	-	TOO SMALL	-
17	18	29	0.09	BRANDT ST.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
18	21A	41-1-A, 41-1-B, 41-1-C	0.64	FREDERICK ST.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
19	24	8, 8-A	0.29	MAIN ST.	R-B, ONE & TWO FAMILY RESIDENTIAL	-	TOO SMALL	-
20	106	13-C	1.71	MEHRHOF ROAD	P, PUBLIC FACILITIES	-	WITHIN HACKENSACK MEADOWLANDS DEVELOPMENT COMMISSION ZONING IN LIGHT INDUSTRIAL ZONE-B RESIDENTIAL USES NOT PERMITTED. PRIOR DEVELOPMENT PROPOSALS HAD FAILED BECAUSE OF NEIGHBORHOOD OBJECTIONS.	
21	107	2-F	2.24	MAIDEN LANE	R-B, ONE & TWO FAMILY RESIDENTIAL	-		
22	107	2-G	1.57	GATES ROAD	R-B, ONE & TWO FAMILY RESIDENTIAL	-		
23	107	2-A, 2-B, 2-C, 2-D	2.85	GATES ROAD	R-B, ONE & TWO FAMILY RESIDENTIAL	-		

TOTAL ACREAGE: 25.18

SOURCE: DAI SURVEY, JUNE 1988



5) OCCUPIED HOUSING UNITS WITH ONE OR MORE PERSONS 65 YEARS AND OVER BY TENURE BY AGE OF HOUSEHOLDER

	<u>TOTAL</u>	<u>RENTER OCCUPIED</u>	<u>OWNER OCCUPIED</u>
Householder:			
Under 65 Years	163	33	130
65 Years and Over	567	202	365

6) OCCUPIED HOUSING UNITS BY TENURE, BY RACE OF HOUSEHOLDER

	<u>TOTAL</u>	<u>RENTER OCCUPIED</u>	<u>OWNER OCCUPIED</u>
White	3,550	1,873	1,677
Black	76	76	0
Asian and Pacific Islander	89	78	11
Other	36	28	8

7) OCCUPIED HOUSING UNITS BY TENURE, BY PERSONS IN UNIT

	<u>TOTAL</u>	<u>RENTER OCCUPIED</u>	<u>OWNER OCCUPIED</u>
1 Person	1,073	885	188
2 Persons	1,211	726	485
3 Persons	572	235	337
4 Persons	511	137	374
5 Persons	240	52	188
6 or More Persons	144	20	124
Median Persons In Unit	2.16	N/A	

8) PERSONS IN OCCUPIED HOUSING UNITS BY TENURE BY UNITS IN STRUCTURE (12)

	<u>TOTAL</u>	<u>OWNER</u>	<u>RENTER</u>
1 Detached.....	3,875	3,738	137
1 Attached.....	120	98	22
2.....	2,588	1,487	1,101
3 And 4.....	574	84	490
5 Or More.....	2,254	51	2,203
Mobile Home Or Trailer (25)	0	0	0

9) MEAN NUMBER OF PERSONS PER OCCUPIED HOUSING UNIT..... 2.51

10) MEDIAN NUMBER OF ROOMS IN YEAR-ROUND HOUSING UNITS (4)..... 4.2

11) SPECIFIED RENTER-OCCUPIED PAYING CASH RENT AND VACANT-FOR-RENT HOUSING UNITS BY OCCUPANCY STATUS

	<u>RENTER OCCUPIED</u>	<u>VACANT FOR RENT</u>
Total	2,342	24
Mean Contract Rent	\$ 256	\$ 279

12) OWNER OCCUPIED NON-CONDOMINIUM HOUSING UNITS BY VALUE

Less Than \$10,000	-
\$10,000 to \$14,999	1
\$15,000 to \$19,999	2
\$20,000 to \$24,999	3
\$25,000 to \$29,999	7
\$30,000 to \$34,999	16
\$35,000 to \$39,999	37
\$40,000 to \$49,999	160
\$50,000 to \$79,999	654
\$80,000 to \$99,999	153
\$100,000 to \$149,999	80
\$150,000 to \$199,999	4
\$200,000 or More	1
MEDIAN VALUE.....	\$65,300

13) SPECIFIED RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT (29)

Less than \$60	0
\$60 to \$79	0
\$80 to \$99	0
\$100 to \$119	8
\$120 to \$149	27
\$150 to \$169	8
\$170 to \$199	40
\$200 to \$249	112
\$250 to \$299	331
\$300 to \$349	560
\$350 to \$399	575
\$400 to \$499	240
\$500 or More	92
Median	\$ 342
Mean	\$ 345
No Cash Rent	55

# MUNICIPAL LAND USE LAW

## CHAPTER 291, LAWS OF N.J. 1975

### \* ADDENDUM \*

#### C. 52:27D-310 Mandatory Contents of Housing Element.

A municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing, and shall contain at least:

a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income household and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;

b. A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the next six years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;

c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;

d. An analysis of the existing and probable future employment characteristics of the municipality;

e. A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing; and

f. A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing.

L. 1985, c. 222, § 10, eff. July 2, 1985.

Source: New.