

**BOROUGH OF LITTLE FERRY**

**1995 RE-EXAMINATION OF THE  
1990 LITTLE FERRY MASTER PLAN**



**JUNE 1995**

BOROUGH OF LITTLE FERRY, NEW JERSEY  
1995

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RESOLUTION  
PLANNING BOARD  
BOROUGH OF LITTLE FERRY

Dated: June 28, 1995

WHEREAS, N.J.S.A. 40:55D-89 provides that periodically there shall be conducted a general reexamination of the Master Plan by the Planning Board which shall thereupon prepare and adopt by resolution a report on the findings of such reexamination, and

WHEREAS, such reexamination has been undertaken and the results thereof are contained in the report of Joseph K. Murphy, Community Planning Consultant and Licensed Professional Planner, entitled "1995 Master Plan Re Examination," and

WHEREAS, notice has been duly given of a public hearing on the adoption of the aforesaid report reexamination of the Master Plan of the Borough of Little Ferry,

NOW, THEREFORE, BE IT RESOLVED by the Planning Board of the Borough of Little Ferry that the aforesaid report, be and is hereby adopted as a supplement to the Master Plan of the Borough of Little Ferry.

Dated: June 28, 1995

Theresa Mickendrow (AS)

Theresa Mickendrow  
Planning Board Secretary

1995 MASTER PLAN REEXAMINATION  
BOROUGH OF LITTLE FERRY, N.J.

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# BOROUGH OF LITTLE FERRY MASTER PLAN REEXAMINATION

## PREFACE

The New Jersey Municipal Land Use Law stipulates a Master Plan reexamination at least every six years addressing the following items:

### MUNICIPAL LAND USE LAW (MLUL) CHAPTER 291, LAWS OF N.J. 1975

#### Article II Periodic Reexamination of Municipal Plans and Regulations

##### C.40:55D-89 Periodic examination.

The governing body shall, at least every six years, provide for a general reexamination of its master plan and development regulations by the planning board which shall prepare and adopt by resolution a report on the findings of such reexamination, a copy of which report and resolution shall be sent to the county planning board and the municipal clerk of each adjoining municipality. The first such reexamination shall have been completed by August 1, 1982. The next reexamination shall be completed by August 1, 1988. Thereafter, a reexamination shall be completed at least once every 6 years from the previous reexamination.

The reexamination report shall state:

a. The major problems and objectives relating to land development in the municipality at the time of the adoption of the last reexamination report.

b. The extent to which such problems and objectives have been reduced or have increased subsequent to such date.

c. The extent to which there have been significant changes in the assumptions, policies and objectives forming the basis for the master plan or development regulation as last revised, with particular regard to the density and distribution of population and land uses, housing conditions, circulation, conservation of natural resources, energy conservation, collection, disposition and recycling of designated recyclable materials, and changes in State, county and municipal policies and objectives.

d. The specific changes recommended for the

master plan or development regulations, if any, including underlying objectives, policies and standards, or whether a new plan or regulations, if any, including underlying objectives, policies and standards, or whether a new plan or regulations should be prepared.

e. The recommendations of the planning board concerning the incorporation of redevelopment plans adopted pursuant to the "Local Redevelopment and Housing Law". P.L.1992, c.79 (C.40A:12A-1 et al.) into the land use plan element of the municipal master plan, and recommended changes, if any, in the local development regulations necessary to effectuate the Amended by L.1992, c.79 & 50.

C.40:55D-89.1 Rebuttable Presumption for Failure to Adopt Reexamination Report.

The absence of the adoption by the planning board of a reexamination report pursuant to section 76 of the act (C.40:55D-89) shall constitute a rebuttable presumption that the municipal development regulations are no longer reasonable.

NOTE: Item e. above pertaining to a "Local Redevelopment and Housing Law" is not applicable to Little Ferry in that no redevelopment plans have been adopted pursuant to this Law.

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

Little Ferry's initial Master Plan was completed in 1964. Pursuant to the Municipal Land Use Law of 1975, the Planning Board adopted Master Plans in 1978, 1985 and most recently in 1990.

This Reexamination Report is intended to update, reaffirm and amend, where appropriate, the 1990 Master Plan. This report utilizes the 1990 Census data whereas the 1990 plan had to rely on the 1980 Census. The Housing Element reflects the 1990 Census Housing and Population statistics.

## RESPONSE TO THE MLUL REQUIREMENTS

The four MLUL requirements are briefly described below:

A. The major problems and objectives relating to land development at the time of the preparation of the last master plan included:

### 1990 Problems:

1. Little Ferry as a near fully developed community has little or no vacant land for development.
2. A considerable portion of the land area of Little Ferry is within a flood plain which complicates development and redevelopment.
3. The land uses along Route 46 contributed to problems.

### 1990 Objectives:

1. Whereas the planning board is aware that Little Ferry Borough is a fully developed community, and that development trends are for redevelopment, it is the purpose of the Master Plan to sustain and protect existing residential neighborhoods consisting of predominantly single and two family detached homes.

It is also the purpose of the Master Plan to help maintain the fine residential character of existing residential neighborhoods consisting of one and two family detached homes, and to protect such areas from the encroachment of non-residential uses.

2. It is the purpose of the master plan to encourage the development of a new, modern, Civic and Municipal Center in a park like setting, with adequate floor areas, parking space and good accessibility in Willow Lake Park.

This Civic Center is to provide for a new Municipal Building including all administrative functions; Police Headquarters; Municipal Court; Free Public Library, Health Center and other public

facilities.

A Civic Center Master Plan presenting a more detailed program as well as a site plan should be prepared as part of the Little Ferry Continuing Planning Program.

3. The number of senior citizens has grown since the completion of the last master plan, and so has the need for Senior Citizens Housing. It is expected that this trend will continue at least for the next 5-6 years. Therefore, it is the objective of this Master Plan, and its recommendation in recognition of the trend in growing numbers of Little Ferry senior citizens, and their needs, that a special site be set aside and earmarked for a potential future senior citizens project. This site as illustrated on the Land Use Plan diagram is planned in conjunction with the open space and recreation areas of Willow Lake Park at the southeasterly portion of the park area nearest Washington Avenue.

4. It is the purpose of the Master Plan to provide for local and regional needs by encouraging the development of new modern hotel, office and commercial developments on major arteries and in well accessible locations.

5. It is an objective of the Master Plan to remedy an already difficult traffic situation by recommending the development of a new by-pass road for industrial traffic by improving and extending Riser Road to connect from Route 46 to Redneck Avenue along the municipal boundary. The purpose of this new road link will be to help redistribute traffic loads from Route 46, and thus lessen congestion.

6. It is the purpose of the Master Plan to encourage the redevelopment of the Route 46 Highway frontage from the present used car lot, and other automotive uses, to a highway oriented office district providing for professional business and governmental offices, banks and savings and loan institutions.

7. The purpose of the Master Plan is to provide for the industrial and manufacturing needs of Little Ferry in planned industrial parks and planned industrial zones.

8. It is the purpose of the Master Plan also to plan for the research and development needs of the community in a planned research and development district.

9. It is the intent and recommendation of the Master Plan to encourage and assist the conservation and preservation of historic sites and structures.

10. It is the purpose of this Master Plan to assist achieving the goal of access to affordable housing to meet present and prospective needs, with particular attention to low and moderate income housing.

11. It is the intent of the Borough of Little Ferry Planning Board, that this Master Plan and the future development of the Borough be in harmony with the Master Plans of surrounding communities, the Bergen County Master Plan, and the State Development and Redevelopment Plan.

B. The extent to which such problems and objectives have been reduced or have increased subsequent to 1990:

Problems

1. There is even less vacant land in 1995 than was in 1990.

2. The flood plain mapping of Little Ferry has not changed.

3. Land Uses along Route 46 have not changed substantially, the shallow depth of lots acts as a retardant to Development.

Objectives

1. The maintaining and protection of existing residential neighborhoods remains a primary planning objective.

2. Encourage a new Civic and Municipal Center in Willow Lake Park. A new Center is regarded as desirable but flooding problems in the Park are a

deterrent and other possible sites are being explored.

3. Senior Citizen Housing in Willow Lake Park faces the same flooding deterrent.

4. Hotel and Office uses are now permitted conditional uses in the B-H Highway and Regional Business Zone.

5. The text of the 1990 Master Plan states: "This Master Plan also recommends the development of a new connector road between Route 46 and Redneck Avenue along Riser Road and the municipal boundary".

The purpose of this new road link will be to help redistribute traffic loads from Route 46, and thus lessen congestion, traffic hazards and accidents".

The status of this project was reviewed with the Bergen County planning staff in December, 1994 with the following information provided.

This project received engineering design funding during the 1970's and Azzolina Engineering Company was retained to do the design. Approximately \$280,000 was expended by the County and the design was about 80% complete when both Little Ferry and Moonachie opposed the project because of the threat of additional traffic from Teterboro. The project was dropped.

Little Ferry, Moonachie, Teterboro and the Port Authority would have to collectively and unanimously support this proposed Riser Road By-Pass before the County would consider resurrecting it.

This 1995 Reexamination Report recommends that this proposal be resurrected. It will be necessary for the Little Ferry Planning Board and elected officials to approach Moonachie, Teterboro and the Port Authority and lobby for new life for this project.

6. Another 1990 objective and Master Plan component was the development of the Losen Slote Creek Ecological Park with the HMDC financing. The improvements to this approximately 22 acre site has been completed. Little Ferry is currently pursuing adding 18 acres of wetlands to the Losen Slote Park.

C. 1995 Changes in assumptions, policies and objectives:

There have been some changes in the assumptions, policies and objectives expressed in the 1990 Master Plan. These changes are not significant enough to justify a complete new master plan. The 1990 Plan and the recommended changes in this report are not in conflict with the plans of contiguous municipalities. Bergen County does not have a contemporary plan. New Jersey adopted a State Development and Redevelopment Plan in 1992 with a new cross acceptance process to begin in 1996. The Hackensack Meadowlands Development Commission is currently reevaluating their plan.

THE NEW JERSEY STATE DEVELOPMENT AND REDEVELOPMENT  
PLAN

The New Jersey State Development and Redevelopment Plan prepared by the New Jersey State Planning Commission, June 12, 1992.

COMMUNITIES OF PLACE

The State Plan provides for five types of Centers: Urban Centers, Towns, Regional Centers, Villages and Hamlets. There are no Urban Centers, Villages or Hamlets within Bergen County. The Hackensack Meadowlands Development Commission area and the Pinelands area outside of the CAFRA area are not included in the types of centers identification. Little Ferry is not identified as either a Town or a Regional Center, but can apply for a designation.

The Statewide Policies pertaining to the Hackensack Meadowlands area are as follows:

HACKENSACK MEADOWLANDS

POLICY 1

Reliance on Plans and Regulations

For lands within the jurisdiction of the HMDC, the State Planning Commission shall rely on the plans and regulations of the HMDC to implement the objectives of the State Plan.

POLICY 2

Intergovernmental Coordination-State/State

Coordinate planning efforts to ensure that the HMDC Master Plan and the State Development and Redevelopment Plan are compatible concerning growth management objectives, with special emphasis placed on areas immediately adjacent to the Hackensack Meadowlands.

POLICY 3

Intergovernmental Coordination-State/Local

Coordinate planning efforts with the HMDC's constituent counties and municipalities to ensure that the HMDC Master Plan and county and local plans are compatible concerning growth management objectives with special emphasis on areas immediately adjacent to the Hackensack Meadowlands.

POLICY 4

Infrastructure Investment Prioritization

Ensure that designated growth areas within the HMDC's jurisdiction that are compatible with the State Development and Redevelopment Plan receive State infrastructure investment financing priority equal to that of other Centers or Metropolitan Planning Areas.

The State Development and Redevelopment Plan Prologue speaks of Communities of Place and provides the following definitions:

COMMUNITY OF PLACE means a dynamic, diverse, compact and efficient Center that has evolved and been maintained at a human scale, with an easily accessible central core of commercial and community services, residential units, and recognizable natural and built landmarks and boundaries that provide a sense of place and orientation.

COMMUNITY OF PLACE MUNICIPALITY means a municipality that:

- (1) displays a pattern of development that comports with the State Plan's Resource Planning and Management Structure;
- (2) maintains up-to-date plans that are consistent

with the Statewide Policies and other provisions of the State Development and Redevelopment Plan;

(3) has a housing element certified by the Council on Affordable Housing;

(4) maintains a realistic and up-to-date capital facility budget and program that will assure maintenance of adequate facility standards for all systems;

(5) uses a variety of tools to achieve natural resource protection;

(6) regularly reviews and maintains efficient regulatory and permitting systems, and works with other levels of government to improve the efficiency of its systems;

(7) funds planning at adequate levels; and

(8) uses a diverse set of tools to protect and enhance natural and cultural resources.

URBAN CENTER means a City of Statewide importance; a large settlement that has a high intensity of populations and mixed land uses including industrial, commercial, residential and cultural uses: the historical foci for growth in the major urban areas of New Jersey. (The eight identified Urban Centers are Atlantic City, Camden, Elizabeth, Jersey City, New Brunswick, Newark, Paterson and Trenton).

TOWN means a center that has an urban density (over 1,000 persons per square mile) and interrelated mixed uses, as described in the State Plan. This term does not necessarily refer to the form of incorporation of a municipality.

The identified existing towns in Bergen County are: Bergenfield, Cliffside Park/Fairview, Edgewater, Ho-Ho-Kus, Lyndhurst, Oakland, Oradell, Ridgefield Park, River Edge, Teterboro, Waldwick and Westwood.

REGIONAL CENTER means an existing settlement or a location for development within a Corridor Region along or near a transportation corridor. It is the focus of high intensity, mixed-use development, with an urban density (over 1,000 persons per square mile) and an emphasis on employment. It has a compact character and possesses sufficient density and adequate design to support pedestrian mobility and public transportation services. It is an existing or planned (new) Regional Center, possessing substantial market demand to enable

it to function as a magnet to attract development from within the corridor and from surrounding areas, without competing with Urban Centers.

The identified existing Regional Centers in Bergen County are: Elmwood Park/Saddle Brook, Englewood, Fair Lawn, Fort Lee, Garfield/Lodi, Hackensack, Montvale/Park Ridge/Woodcliff Lake, Paramus/Maywood/Rochelle Park, Ridgewood, Rutherford/Carlstadt/East Rutherford/Wallington/Wood-Ridge, Teaneck.

Only a part of Little Ferry, 401.84 acres or 38.7% of the total 1,039 acres, is within the Hackensack Meadowlands Development Commission (HMDC) area. It is recommended that Little Ferry contact the Office of State Planning (tele. 609-292-3732) and request that a regional representative meet with the Planning Board and other officials. Little Ferry would likely meet all the criteria for being named a town and a state representative could explain the steps necessary to obtain the center designation. At some point in the future Little Ferry could be looking for State assistance in one or more of the eight fundamental goals of the State Development and Redevelopment Plan. These eight goals are:

- Revitalize urban centers and areas;
- Conserve natural resources;
- Promote beneficial economic growth, development and renewal;
- Protect the environment;
- Provide adequate public services at a reasonable cost;
- Provide adequate housing at a reasonable cost;
- Preserve and enhance historic, cultural, open space and recreational lands and structures; and
- Ensure sound and integrated planning statewide.

Being an officially designated center can only enhance the possibility of receiving State aid.

## 1995 BACKGROUND FOR CHANGES TO THE PLAN AND DEVELOPMENT REGULATIONS

The Land Use Element and the Zoning Regulations

are designed to facilitate an orderly and compatible distribution of the varying land uses found in any community. The quality of private sector development is especially important because this provides the Real Property Tax Base that generates the funds to operate local government and the public schools.

Taxable property is placed in the categories of vacant land, residential (one, two, three and four family structures), commercial, industrial and apartments (five-family structures or more). The following table details Little Ferry's 1994 assessed value for these categories.

<u>Property Classification</u>	<u>1994 Assessment</u>	<u>Percent of Total Value</u>	<u>Number of Parcels</u>
Vacant Land	6,751,200	1.12	58
Residential (4 Families or less)	362,562,700	59.92	2245
Commercial	73,429,200	12.13	117
Industrial	89,641,700	14.81	81
Apartment	72,693,700	12.01	24
Totals:	<u>605,078,500</u>	<u>99.99</u>	<u>2525</u>

Source: Tax Assessor, Borough of Little Ferry

The residential land use category accounts for 60% of Little Ferry's tax base and emphasizes the need to maintain and protect residential neighborhoods as stated in the Plan's objectives.

The Municipal Land Use Law in describing the Land Use Plan Element of the Master Plan includes this language: C40:55D-28 (2)(u) "showing the existing and proposed location, extent and intensity of development of land to be used in the future for varying types of residential, commercial, industrial, agricultural, recreational, educational and other public and private purposes or combination of purposes; and stating the relationship thereof to the existing and any proposed zone plan and zoning ordinance;

C.40:55D-62 Power to zone.

a. The governing body may adopt or amend a zoning ordinance relating to the nature and extent of the uses of land and of buildings and structures thereon. Such ordinance shall be

adopted after the planning board has adopted the land use plan element and the housing plan element of a master plan and all of the provisions of such zoning ordinance or any amendment or revision thereto shall either be substantially consistent with the land use plan element and the housing plan element of the master plan or designed to effectuate such plan elements; provided that the governing body may adopt a zoning ordinance or amendment or revision thereto which in whole or part is inconsistent with or not designed to effectuate the land use plan element and the housing plan element, but only by affirmative vote of a majority of the full authorized membership of the governing body with the reasons of the governing body for so acting set forth in a resolution and recorded in its minutes when adopting such a zoning ordinance; and provided further that, notwithstanding anything aforesaid, the governing body may adopt an interim zoning ordinance pursuant to subsection 77b. (C.40:55D-90b.) of this act.

The Master Plan reexamination process affords the opportunity to review both the land use plan and the zoning ordinance and assure that they are substantially consistent. Consistency should also be a factor within the content of both the plan and the zoning.

There are some existing discrepancies between the zoning text and the zoning map. The first information is from the text and the second information is from the legend on the zoning map.

S134-4. Establishment of zones (Amended 11-6-85 by Ord. No. 666-24-85; 3-3-87 by Ord. No. 711-01-87)

The Borough is hereby divided into the classes of zones listed below:

- R-A One-Family Residential Zone
- R-B One- and Two-Family Residential Zone
- R-M Multifamily Residential Zone
- R-LD Low Density Residential District (within Hackensack Meadowland Development Commission's jurisdiction)
- B-N Neighborhood Business Zone
- B-H Highway and Regional Business Zone
- I-R Restricted Industrial Zone
- I-G General Industrial Zone
- R&D Research and Development Zone
- P Public Facilities Zone
- W-R Waterfront Recreation Zone

## ZONE USE LEGEND - ZONING MAP

R-A One Family Residential Zone  
R-B One & Two Family Residential Zone  
R-M Multifamily Residential Zone  
B-N Neighborhood Business Zone  
B-H Highway & Regional Business Zone  
B-N General Business Zone  
Marshland Preservation  
I-R Restricted Industrial Zone  
I-G General Industrial Zone  
Public Utilities  
P Public Facilities Zone  
W-R Waterfront Recreation Zone

The Map legend has a B-N General Business Zone and a Marshland Preservation designation. Neither of these zones have been established nor is there a public utilities zone. The public utilities zone is superimposed over a part of the Bergen County Utilities Authority land at the south end of the Borough.

An R-LD Low-Density Residential District and a R& D Research and Development Zone have been established in the text but are not reflected on the zoning map.

The Little Ferry graphic Land Use Plans for 1985 and 1990 are identical. There are some discrepancies between the zoning map and the land use plan. There is also a discrepancy between the Little Ferry zoning and the HMDC zoning at the intersection of Industrial Avenue and Washington Avenue.

## 1995 RECOMMENDED CHANGES TO THE 1990 GRAPHIC LAND USE PLAN

1. The seven Major Plan Elements listed on the graphic plan were discussed earlier and are briefly summarized as follows:

a) 1, 2 & 3 Highway & Regional Business Conditional Use: Mid-rise Hotel and Office. The B-H Highway and Regional Business Zone Regulations were amended in 1991 and hotels and offices are conditionally permitted uses. Height is limited to two stories and 30 feet.

b) 4 & 5 Senior Citizen Housing and a Civic and Municipal Center located within Willow Lake Park. Alternative sites are being evaluated because of the flood prone nature of the park.

c) 6 Losen Slote Mun. Ecological Park. This project has been completed.

d) 7 Little Ferry By-Pass (Riser Road). Little Ferry, Moonachie, Teterboro and the Port Authority will have to unanimously approve this project and petition Bergen County to resurrect it.

2. The graphic 1990 Land Use Plan is to be amended as follows:

a) The business areas along a part of Main Street, Liberty Street and Washington Avenue are to be extended to mirror the B-N General Business Zone mapping on the Zoning Map.

b) The One & Two Family Residential land use on the west side of Mehrhof Road between Prospect Avenue and Columbus Avenue is to be changed to One Family Residential.

c) The Waterfront Recreation & Marina designation superimposed over the 4.794 acre site along the Hackensack River to the east of the southern end of Mehrhof Road is to be changed to General Industrial. This change makes the land use consistent with both the Little Ferry and HMDC zoning maps.

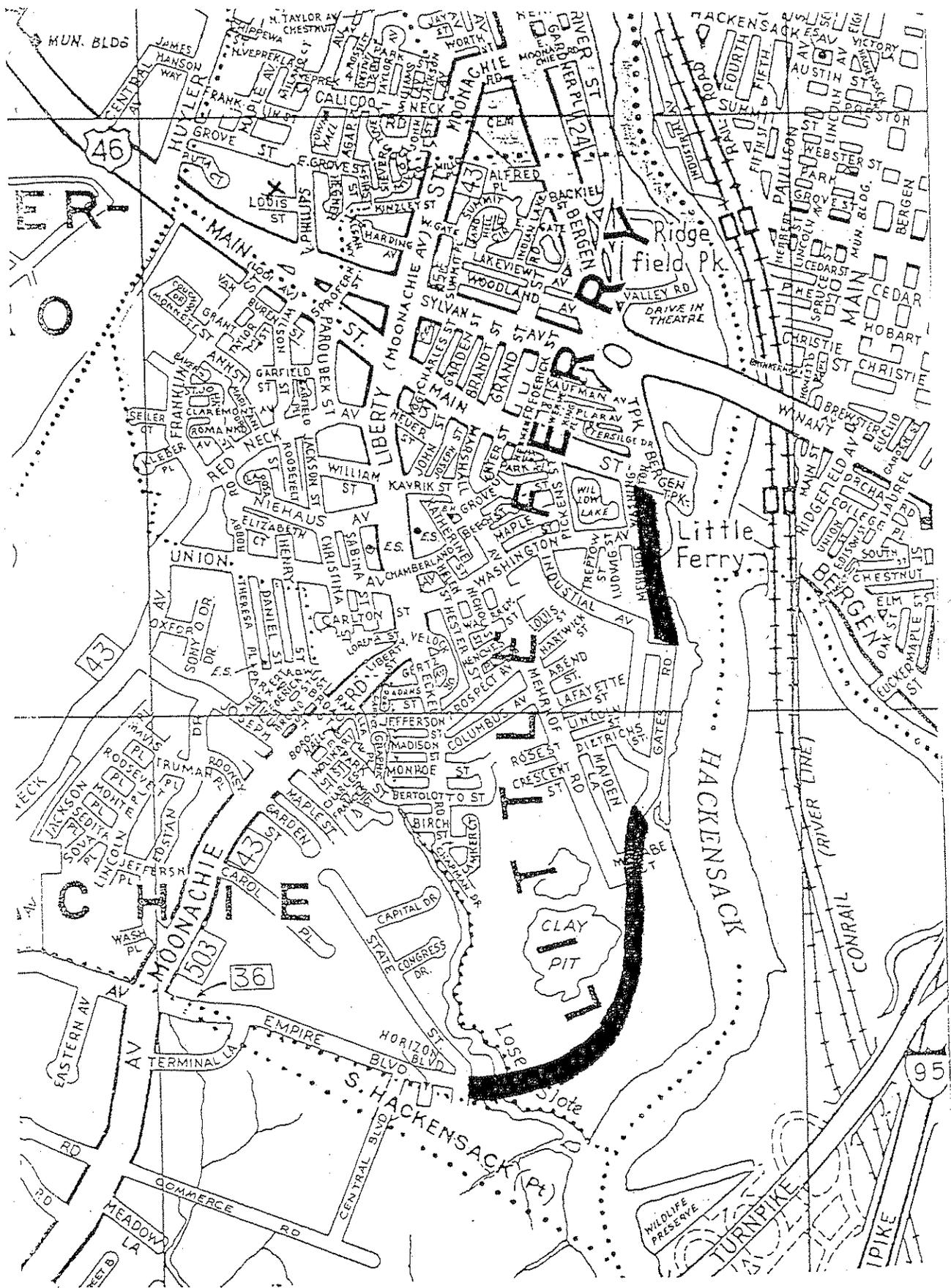
d) The One & Two Family Residential designation to the east of the residential properties on Maiden Lane is to be changed to General Industrial which is also consistent with the Little Ferry and HMDC zoning maps.

e) The Business designation on the south side of Main Street, just west of Paroubek Street, is to be changed to One & Two Family Residential to be consistent with the Little Ferry Zoning Map.

#### 1995 RECOMMENDED TRAFFIC CIRCULATION ADDITIONS TO THE LAND USE PLAN - GATES ROAD

a. The industrial traffic in the southeastern sector of Little Ferry is funneled into Washington Avenue via Gates Road and Industrial Avenue. It is recommended that Gates Road be extended to the north to connect with Bergen Turnpike at Main Street with a reconstruction of the Main Street, Bergen Turnpike intersection. (The northerly extension of Gates Road would absorb Mehrhoff Lane and the north-south leg of Washington Avenue).

b. Extend Gates Road to the south and west to connect with



PROPOSED GATES ROAD EXTENSIONS

Empire Blvd. in Moonachie. This proposal coupled with Gates Road extended to the north would provide a by-pass and eliminate some of the congestion on Liberty Street. The Bergen County Utilities Authority now has a road that bridges Losen Slote and connects with Empire Blvd. The implementation of this proposal requires the approval and cooperation of the BCUA.

HACKENSACK MEADOWLANDS DEVELOPMENT COMMISSION (HMDC)

a. Both of the above traffic circulation proposals are within the HMDC area of Little Ferry and the HMDC expects to complete a review of their plan and zoning in 1995. It is recommended that the two proposals - Gates Road north and Gates Road south - be brought to the attention of the HMDC with the thought that they might be integrated into their plan. Facilitating traffic flow and preventing traffic congestion is one of the purposes of the Commission.

b. The 1990 Master Plan included the following text in the Community Facilities Element:

"It is also recommended that the two nearby clay pits, which at present are part of Bergen County Utilities Authority (BCUA) properties be similarly leased by HMDC and be incorporated in the Ecological Park. These two pits serve as rather large Retention Ponds, and have rather clear waters. As many as 15 different kinds of ducks and geese have been sighted on these ponds, which would be excellent as a bird sanctuary, with fine potentials for bird watching. This use would be in perfect harmony with the other passive recreation uses contemplated for this park".

This park proposal is reflected on the graphic 1990 Land Use Plan.

This area of Little Ferry has also been zoned Park and Recreation by the HMDC.

It is recommended that Little Ferry and HMDC collaborate in bringing the traffic and park proposals before the BCUA.

In the past the BCUA has expressed legitimate concerns about insurance liability and expansion design flexibility. It can do no harm to ask them to take a fresh look at these proposals.

c. There are three areas of inconsistency between the HMDC zoning map and Little Ferry's map. The HMDC map has a Light Industrial & Distribution B zone superimposed over the corner lots at the intersection of Industrial and Washington Avenues.

The Little Ferry zoning places these lots in a B-N Neighborhood Business Zone which reflects the land use on the lots - a bank and a small retail mall. These uses are permitted in the HMDC's Service-highway commercial zone but neither lot meets the minimum 20,000 square feet lot area.

Lot 2.05 in Block 107 is also zoned Light Industrial & Distribution B which is appropriate for the major part of the lot but not for the 50 foot wide extension to Maiden Lane. This part of the lot should be zoned Low Density Residential. Little Ferry's zoning for this 50 foot wide strip is R-B. Under no circumstances should industrial traffic have mid-block access to Maiden Lane.

### 1995 RECOMMENDED ZONING CHANGES

A) It is recommended that the R-B One and Two Family Residential Zone be amended to delete "A two family dwelling, not to exceed one (1) such dwelling on each lot" as a permitted use and make a two-family dwelling a conditionally permitted use in the R-B Zone. Area and yard requirements can remain as amended through Ordinance #864-6-93. An applicant's failure to meet the conditions would then require a d. variance hearing by the Board of Adjustment. A d. variance requires enhanced proofs and an affirmative vote of at least five members of the Board. The threat of overcrowding and inadequate parking justifies closer scrutiny of two family dwellings.

B) It is recommended that the area and lot width requirements of the B-N Neighborhood Business Zone be increased to at least 10,000 square feet of lot area and to a lot width of 100 feet. The current zoning of 5,000 square feet and 50 feet in width precludes on-site parking.

C) The R-M Multifamily zone regulations contains the only reference to parking area aisle widths. This is a design factor in all zones where site plan approval is required. It is recommended that Schedule B Off-Street Parking Schedule (Minimum) be supplemented by adding the following:

(a) Each off-street parking space shall be a minimum of ten by eighteen (10 X 18) feet. Note: The 10 X 18 space is consistent throughout the districts but the definition of a parking space on page 13412.1 specifies a minimum length of 20 feet. This should be changed to 18 feet).

(b) All parking areas shall be designed for ninety-degree parking with aisles having a minimum width of twenty-four (24) feet, except that where there is a limited amount of space available for parking, the Planning Board may permit sixty-degree-angle parking, with aisles having a minimum width of twenty (20) feet. A through traffic movement is required for 60-degree parking.

(c) Front yard parking shall be prohibited.

(d) All parking areas shall be paved and curbed.

D) "Site development plan approval is required for all zones in the Borough, except the one and two family residential zone". This is the opening statement in Article V Site Plan Review. It is recommended that this be changed to read as follows:

A. When required, Site development plan approval is required for all new development, additions to existing development exceeding 100 square feet and any change of occupancy except that one and two family dwelling structures are excluded from this requirement.

E) It is recommended that Article V - Site Plan Review - Section 134-68, B, Objectives, be supplemented by adding a new (8) to call attention to the need to implement the State's Mandatory Source Separation and Recycling Act and Little Ferry's Ord. No. 756-06-88 "Mandatory Recycling of Waste Materials"

(8) The provision of a designated area or areas for the storage and separation of recyclable materials in a way that will facilitate their collection and implement Ord. No. 756-06-88, "Mandatory Recycling of Waste Materials".

## BOROUGH OF LITTLE FERRY HOUSING ELEMENT

The New Jersey Municipal Land Use Law was amended in 1985 to incorporate a Housing Element into municipal Master Plans. The statutory requirement is as follows:

### 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 of 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.

## INTRODUCTION

The statistics in this Housing Element report are predominantly derived from the U.S. Bureau of the Census, 1990 Census of Population and Housing, Summary Tape File 3; prepared by: New Jersey State Data Center, New Jersey Department of Labor, May 1992 and the PLANNER'S DATA BOOK FOR BERGEN COUNTY compiled by the Bergen County Department of Planning and Economic Development.

The tables often refer to households, family households and nonfamily households. Each occupied dwelling unit is a household. A family is two or more persons related by blood, marriage or adoption occupying a dwelling unit. The terms dwelling unit and housing unit are used interchangeably.

### INVENTORY OF THE HOUSING STOCK

Table. 1 DWELLING UNITS and POPULATION TRENDS 1940-1990

<u>Year</u>	<u>Total Dwelling Units</u>	<u>% Change</u>	<u>Total Population</u>	<u>% Change</u>
1940	1,238		4,545	
1950	1,484	+ 19.9	4,955	+ 9.0
1960	1,994	+ 34.4	6,175	+ 24.6
1970	3,243	+ 62.6	9,064	+ 46.4
1980	3,860	+ 19.0	9,399	+ 3.7
1990	4,427	+ 14.7	9,989	+ 6.3

The 20 year period, 1950-1970, demonstrates a phenomenal growth with housing inventory more than doubling (+ 1,759 dwelling units) and the population increasing by 4,109 or 82.9%.

Table 2. INVENTORY OF THE HOUSING STOCK BY AGE AND OCCUPANCY

<u>Year Built</u>	<u>Total Units</u>	<u>%</u>	<u>Vacant Units</u>	<u>--- Occupied Units ---</u>		
				<u>Total</u>	<u>Owner</u>	<u>Renter</u>
1989 to March 1990	12	0.3%	5	7	0	7
1985 to 1988	469	10.6%	48	421	116	305
1980 to 1984	264	6.0%	58	206	53	153
1970 to 1979	554	12.5%	0	554	356	198
1960 to 1969	1,464	33.1%	183	1,281	376	905
1950 to 1959	722	16.3%	25	697	330	367
1940 to 1949	331	7.5%	0	331	247	84
Before 1940	611	13.8%	14	597	455	142

Median year built 1964

CONDITION OF THE HOUSING STOCK

The 1960 Census was the last to do a qualitative enumeration of the physical conditions of the housing stock including dilapidated and deteriorated units. The 1990 Census reported 12 occupied dwelling units lacking complete plumbing facilities. The Council on Affordable Housing (COAH) in its Mount Laurel/Housing Element Status dated July 20, 1994 quantified actual deteriorated units in Little Ferry at 28 with rehabilitation anticipated for four units.

Table 3. VALUE OF SPECIFIED OWNER OCCUPIED HOUSING UNITS

	Units	%
Less than \$ 15,000	13	1.1%
\$ 15,000 - 19,999	0	0.0%
\$ 20,000 - 24,999	0	0.0%
\$ 25,000 - 29,999	0	0.0%
\$ 30,000 - 34,999	0	0.0%
\$ 35,000 - 39,999	0	0.0%
\$ 40,000 - 44,999	0	0.0%
\$ 45,000 - 49,999	0	0.0%
\$ 50,000 - 59,999	0	0.0%
\$ 60,000 - 74,999	0	0.0%
\$ 75,000 - 99,999	41	3.5%
\$100,000 - 124,999	116	9.8%
\$125,000 - 149,999	109	9.2%
\$150,000 - 174,999	225	19.1%
\$175,000 - 199,999	221	18.7%
\$200,000 - 249,999	260	22.0%
\$250,000 - 299,999	130	11.0%
\$300,000 - 399,999	51	4.3%
\$400,000 - 499,999	14	1.2%
\$500,000 or more	0	0.0%
<b>Total</b>	<b>1,180</b>	<b>100%</b>
Mean value:		
Mortgaged	\$209,933	
No mortgage	\$169,246	
All units	\$193,589	
Median value	\$184,700	

Table 4. GROSS RENT - SPECIFIED RENTER OCCUPIED HOUSING UNITS

<u>With cash rent:</u>	<u>Units</u>
\$ 0 - \$ 99	0
\$ 100 - \$149	0
\$ 150 - \$199	10
\$ 200 - \$249	27
\$ 250 - \$299	18

<u>With cash rent:</u>	<u>Units</u>
\$ 300 - \$349	22
\$ 350 - \$399	14
\$ 400 - \$449	23
\$ 450 - \$499	80
\$ 500 - \$549	87
\$ 550 - \$599	252
\$ 600 - \$649	212
\$ 650 - \$699	291
\$ 700 - \$749	177
\$ 750 - \$999	754
\$1000 or more	125
No cash rent	69
Total	2,161
Median gross rent	\$703

Table 5. BEDROOMS BY GROSS RENT - SPECIFIED RENTER-OCCUPIED HOUSING UNITS

	---- Number of Bedrooms ----			
	None	1	2	3+
With cash rent:				
\$ 0 - \$199	0	10	0	0
\$ 200 - \$299	18	18	9	0
\$ 300 - \$499	42	41	43	13
\$ 500 - \$749	229	598	160	32
\$ 750 - \$999	39	330	346	39
\$1000 or more	0	9	31	85
No cash rent	0	4	34	31

Table 6. OCCUPANCY CHARACTERISTICS BY UNITS IN STRUCTURE

<u>Units in Structure</u>	<u>Total Units</u>	<u>%</u>	<u>Vacant Units</u>	--- Occupied Units ---		
				<u>Total</u>	<u>Owner</u>	<u>Renter</u>
1, detached	1,279	28.9%	7	1,272	1,138	134
1, attached	116	2.6%	15	101	55	46
2	985	22.2%	50	935	456	479
3 or 4	235	5.3%	32	203	17	186
5 to 9	138	3.1%	0	138	17	121
10 to 19	699	15.8%	66	633	97	536
20 to 49	744	16.8%	141	603	55	548
50 or more	131	3.0%	11	120	53	67
Mobile home or trailer	0	0.0%	0	0	0	0
Other	100	2.3%	11	89	45	44
Total	4,427	100.0%	333	4,094	1,933	2,161

(Note: The total of 2,161 renter occupied units in the table above coincides with the number of units in the gross rent table. However, the 1,933 owner occupied units totaled above

is considerably higher than the 1,180 owner occupied units with a reported value).

Table 7. RENT AND INCOME

Household Income in 1989 by Gross Rent as a Percentage of Household Income in 1989 (Specified renter-occupied housing units)

<u>Income</u>	---- Percentage of Household Income ----					<u>Not Computed</u>
	<u>0-19%</u>	<u>20-24%</u>	<u>25-29%</u>	<u>30-34%</u>	<u>35%+</u>	
<\$10,000	0	0	0	0	115	57
\$10,000-19,999	0	0	0	26	121	24
\$20,000-34,999	20	96	210	60	199	27
\$35,000-49,999	254	190	112	18	17	0
\$50,000 +	502	113	0	0	0	0

Table 8. Age of Householder by Gross Rent as a Percentage of Household Income in 1989 (Specified renter-occup. hsnq. unts.)

<u>% of Income</u>	-- Age of Householder --	
	<u>15-64</u>	<u>65 +</u>
Less than 20 %	739	37
20 - 24 %	399	0
25 - 29 %	315	7
30 - 34 %	104	0
35 + %	356	96
Not computed	90	18

Table 9. OWNER COSTS AND INCOME

Household Income in 1989 by Selected Monthly Owner Costs as a Percentage of Household Income in 1989 (Specified owner-occupied housing units)

<u>Household Income</u>	---- Percentage of Income ----					<u>Not Computed</u>	<u>Total</u>
	<u>0-19%</u>	<u>20-24%</u>	<u>25-29%</u>	<u>30-34%</u>	<u>35%+</u>		
Less than \$10,000	0	0	0	0	37	13	50
\$10,000 - 19,999	0	13	34	8	16	0	71
\$20,000 - 34,999	140	18	23	21	40	0	242
\$35,000 - 49,999	83	10	3	25	79	0	200
\$50,000 or more	400	80	58	56	23	0	617

Table 10. Age of Householder by Selected Monthly Owner Costs as a Percentage of Household Income in 1989 (Specified owner-occupied housing units)

% of Income	Age of Householder		
	Total	15 - 64	65 +
0 - 19 %	623	404	219
20 - 24 %	121	99	22
25 - 29 %	118	94	24
30 - 34 %	110	102	8
35 + %	195	158	37
Not computed	13	5	8
Total	1,180	862	318

LOW AND MODERATE INCOMES

The Council on Affordable Housing is a nine member bipartisan body appointed by the Governor with the advice and consent of the Senate. The members represent the interests of municipal government, the providers and users of affordable housing and the general public. COAH's primary responsibilities are to establish housing regions, quantify regional housing need and provide guidelines for municipalities to use in addressing their fair share. Bergen, Hudson, Passaic and Sussex Counties comprise COAH's Region 1. The table below reports the median, moderate and low income levels by household size.

Table 11. COUNCIL ON AFFORDABLE HOUSING (COAH)  
1994 REGIONAL MEDIAN INCOME  
(Adopted 7/20/94)

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	
Region 1 (Bergen, Hudson, Passaic, Sussex)	Median	36,911	42,184	47,457	52,730	56,948	61,167	65,385	69,604
	Moderate	29,529	33,747	37,966	42,184	45,558	48,934	52,308	55,683
	Low	18,456	21,092	23,729	26,365	28,474	30,584	32,693	34,802

A frequently quoted financial rule of thumb indicates that a family of four can afford 2.75 times their income to purchase a dwelling unit.

Low income family of four - \$26,365 X 2.75 = \$72,500.

Moderate income family of four - \$42,184 X 2.75 = \$116,000.

Referring back to Table 3, there might be approximately 100 owner occupied units that could be considered affordable for a moderate income family of four. There were 13 units with a value of less than

\$15,000 and these would likely fall into a substantial category.

Theoretically a family of four can afford up to 30% of their income, excluding utilities, for rent.

Low income - \$26,365 X 30% divided by 12 = \$660 per month.

Moderate income - \$42,184 X 30% divided by 12 = \$1,055 per month.

Referring back to Table 4 there are rental units within Little Ferry that would be available to low and moderate income families.

### HOUSING STOCK PROJECTIONS

The 1990 Census reported a total of 4,427 dwelling units, an increase of 567 units from those reported in the 1980 Census. A comparable increase by the year 2,000 is unlikely. Vacant developable land within Little Ferry is minimal.

The New Jersey State Planning Commission instituted a Cross Acceptance process involving individual municipalities and the County planning staff during the late 1980's. The Cross Acceptance between Little Ferry and the Bergen County Department of Planning and Economic Development produced a population and housing growth capacity based on vacant land, zoning and planning policies. For the year 2010 a population of 12,295 (+ 2,936 from 1990) and a housing unit inventory of 5,750 (+ 1,323 from 1990) appeared possible. The 2010 figures are not represented as projections or forecasts.

The lack of vacant land for residential development will likely preclude the magnitude of growth that evolved during the Cross Acceptance process.

### DEMOGRAPHIC CHARACTERISTICS

Little Ferry has experienced a population increase during each decade of this century.

Table 12. Twentieth Century Growth

Year:	<u>1900</u>	<u>1910</u>	<u>1920</u>	<u>1930</u>	<u>1940</u>	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1980</u>	<u>1990</u>
Population:	1240	2541	2715	4155	4545	4955	6175	9064	9399	9989

Little Ferry has an area of 1,039 acres (1.62 square miles) and a population density of 9.61 persons per acre. The overall Bergen County density is 5.42 persons per acre. Cliffside park with its many high rise apartment buildings has a density of 33.21 persons per acre and is the most densely populated community in the County.

Table 13. 1990 Population by Age Groups and Sex

<u>Age</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>
0- 4	585	318	267
5-17	1,195	632	563
18-24	1,003	459	544
25-44	4,001	1,973	2,028
45-64	2,147	1,101	1,046
65+	1,058	458	600
Total	9,989	4,941	5,048
Median age	34.4	34.2	34.6

The 9,989 Little Ferry residents reported in the 1990 Census all resided in one of 4,109 households. There were no residents reported in group quarters. Family households accounted for 8,282 persons and there were 1,707 persons in Nonfamily households. There was a total of 2,639 Family households and 1,470 Nonfamily households.

Table 14. Persons in Household

1 person	1,237
2 persons	1,262
3 persons	690
4 persons	556
5 persons	259
6 persons	70
7 or more persons	35
Total Households	4,109

Table 15. Household Type by Age of Householder

	<u>Family Hholds</u>	<u>Non-Family Hholds</u>
15 - 24 years	46	114
25 - 34 years	673	454
35 - 44 years	595	338
45 - 54 years	454	170
55 - 64 years	486	184
65 - 74 years	291	96
75 + years	94	114

Table 16. Income Characteristics in 1989  
Median, Mean and per Capita Income

	<u>Little Ferry</u>		<u>Bergen County</u>	
	<u>Median</u>	<u>Mean</u>	<u>Median</u>	<u>Mean</u>
Households	\$44,905	\$49,456	\$49,249	\$63,934
Families	\$51,598	\$56,954	\$57,640	\$73,889
Non-Families	\$31,593	\$35,196	\$25,865	\$34,469
Per Capita	\$20,553		\$24,080	

Table 17. Income Characteristics in 1989  
Family and Nonfamily Households

<u>Income</u>	<u>Family</u>	<u>Nonfamily</u>
Less than \$5,000	57	55
\$5,000 - 9,999	37	118
\$10,000 - 14,999	47	92
\$15,000 - 24,999	186	245
\$25,000 - 34,999	362	339
\$35,000 - 49,999	541	318
\$50,000 - 74,999	850	231
\$75,000 - 99,999	364	43
\$100,000 - 149,999	134	15
\$150,000 Plus	61	14

Based on 1989 income data the 1990 Census reported a total of 437 residents below poverty status, 203 male and 234 female. There were 108 youngsters, age 17 and under in this category along with 72 persons age 65 and over. Forty-five persons age 65 and over were receiving public assistance.

The population under 18 years of age has declined as a percentage of the population from 31.3% in 1960 to 18.1% in 1990. The population, 65 years of age and older, has increased from 8.4% in 1960 to 10.9% in 1990.

#### EMPLOYMENT CHARACTERISTICS

The 1990 Census reported a total civilian labor force of 6,179 with 5,799 employed and 380 unemployed in March, 1990. Eight residents were in the Armed Forces. The civilian labor force consisted of 3,424 males and 2,763 females. The 1980 Census reported 5,078 employed residents.

Table 18. Class of Worker

Private for profit wage and salary	4,563
Private not-for-profit wage and salary	273
Local government	433
State government	127
Federal government	77
Self-employed	326
Unpaid family	0

The County's PLANNER'S DATA BOOK reports the number of retail, wholesale and service industries by firms from 1967 to 1987 in five year increments. Retail firms dropped from 94 to 69. Wholesale firms increased from 19 to 31. Service industry firms rose from 20 in 1967 to 50 in 1987.

Table 19. Little Ferry private sector employment covered by unemployment compensation.

<u>Year</u>	<u>Number of Employees</u>
September, 1981	2,557
September, 1986	3,062
September, 1989	3,137
September, 1990	3,119
September, 1991	2,923
September, 1992	2,668

Private sector employment covered by unemployment compensation peaked in 1989. The September, 1992 figure (the latest available) shows the drop in jobs to 2,668 reflecting the nationwide recession.

The Cross Acceptance process included "Employment Growth Capacity" and did not foresee the employment consequences of the recession. A figure of 3,765 jobs for 1990 and 5,645 jobs for the year 2010 were listed. These figures were not presented as projections.

Little Ferry is substantially developed with little land available for development that would offer new long term job opportunities.

Additional new employment opportunities are dependent on economic forces working on a regional and national level.

#### FAIR SHARE HOUSING

The table and information below is Little Ferry's Mount Laurel/Housing Element status as of July 20, 1994.

COAH HOUSING CALCULATIONS: 1987-1993		COAH HSING CALCULATIONS: 1993-1999	
Indigenous Housing Need	140du	Actual Deteriorated Units	28du
Reallocated Present Housing	108du	Indigenous Housing Need	28du
Prospective Housing Need	21du	Reallocated Present Housing	32du
Municipal Modifications (COAH)	-83du	Present Need 1993	59du
COAH Pre-Credit Housing Need	187du	Prospective Housing Need	22du
		Total Need 93-99	81du
COAH CERTIFICATION: 1987-1993		Prior Cycle Prospective	14du
Date	to	Demolitions	7du
COAH Need	du	Filter	-32du
Credits	du	Conversion	-15du
Adjustments	du	Rehabilitation	-4du
Fair Share	du	Pre-Credited Need	51du
Rehabilitation	du	Reductions	0du
Pew Construction	du	Credits	0du
Rent	du	20% Cap	0du
RCA's	du	Calculated Need	51du
		Vacant Land	
TOTAL CURRENT MUNICIPAL HOUSING OBLIGATION	51 du	COURT ORDERS	du
		Date	to

The above report establishes Little Ferry's calculated need as 51 dwelling units.

## Capacity to Accommodate the Present and Prospective Housing Needs

Little Ferry's fiscal capacity, like most New Jersey municipalities, precludes new construction of low and moderate income housing.

Both the 1985 and 1990 Master Plans support the concept of a 40-50 unit Senior Citizens Housing Development in the southeast corner of Willow Lake Park along Washington Avenue. This Master Plan continues this recommendation. Federal and/or State financial subsidies will be necessary to implement such a project.

The R-A One-Family Residential Zone and the R-B One and Two-Family Residential Zones in Little Ferry's Zoning do permit a second dwelling unit within a structure owned by a senior citizen and where one unit is occupied by a senior citizen tenant.

### Lands that are most appropriate for Construction of Low and Moderate Income Housing.

The 1988 Little Ferry Housing Element pointed out that there are no remaining vacant parcels, two acres or larger, in Little Ferry, that are residentially zoned, not in the Flood Zone, and are otherwise suitable for inclusionary zoning. These circumstances have not changed.

### Consideration of Existing Structures for Conversion to Low and Moderate Income Housing

Little Ferry does not have old non-residential structures within residential zones that would lend themselves to adaptive residential reuse.

### Consideration of Rehabilitation for Low and Moderate Income Housing

Little Ferry encourages qualifying residential property owners to participate in the Bergen County Home Improvement Program with the aim being to rehabilitate dwelling units.

### Consideration of Lands of Developers Who Have Expressed a Commitment to Provide Low and Moderate Income Housing

No developer has come forward with land available to construct low and moderate income housing.