



# City of Garfield

*New Jersey*

ADOPTED  
October 8, 2025



**2025 MASTER PLAN  
REEXAMINATION REPORT**





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**CITY OF GARFIELD**  
2025 MASTER PLAN REEXAMINATION

# 01

## INTRODUCTION

## **INTRODUCTION:**

The New Jersey Municipal Land Use Law (“MLUL”), grants substantial power to local planning boards to regulate land use and development. The foundation of this power is the ability to adopt a Master Plan.

A Master Plan is a broad, long-range plan intended to guide growth and development in a community over a period of years. A Master Plan provides the basis for zoning and planning decisions in a community. The plan oversees specific changes in land use, community facilities, parks, circulation, and many other local issues. The Master Plan documents the current conditions of the municipality and addresses those issues that may have an impact on the community.

The City of Garfield is preparing a Master Plan Reexamination based on the statutory requirements found in the MLUL, N.J.S.A. 40:55D-89, requiring a reexamination of the Master Plan every ten years. This ensures a periodic review of the pertinent data such as income and housing values, and a review of land use objectives.

The first master plan for the City of Garfield was adopted in 1980. Reexaminations were prepared in 1985, 1991, 1995, and 2009. The last master plan for Garfield was adopted in 2002. The most recent reexamination report was adopted in 2015. These prior efforts form the basis for this Master Plan Reexamination.

This plan will address the issues and challenges currently facing the City as well as significant redevelopment efforts

presently being undertaken, and guides the growth and development of the City over the course of the next six (6) to ten (10) years.

## **LEGAL REQUIREMENTS FOR PLANNING:**

The Municipal Land Use Law established the legal requirements and criteria for the preparation of a master plan, which may be adopted or amended by the Planning Board only after a public hearing. The plan must be reviewed or reexamined by the Planning Board at least once every ten (10) years. The MLUL identifies the required contents of a master plan and master plan reexamination. The Statute requires that the master plan reexamination include the following.

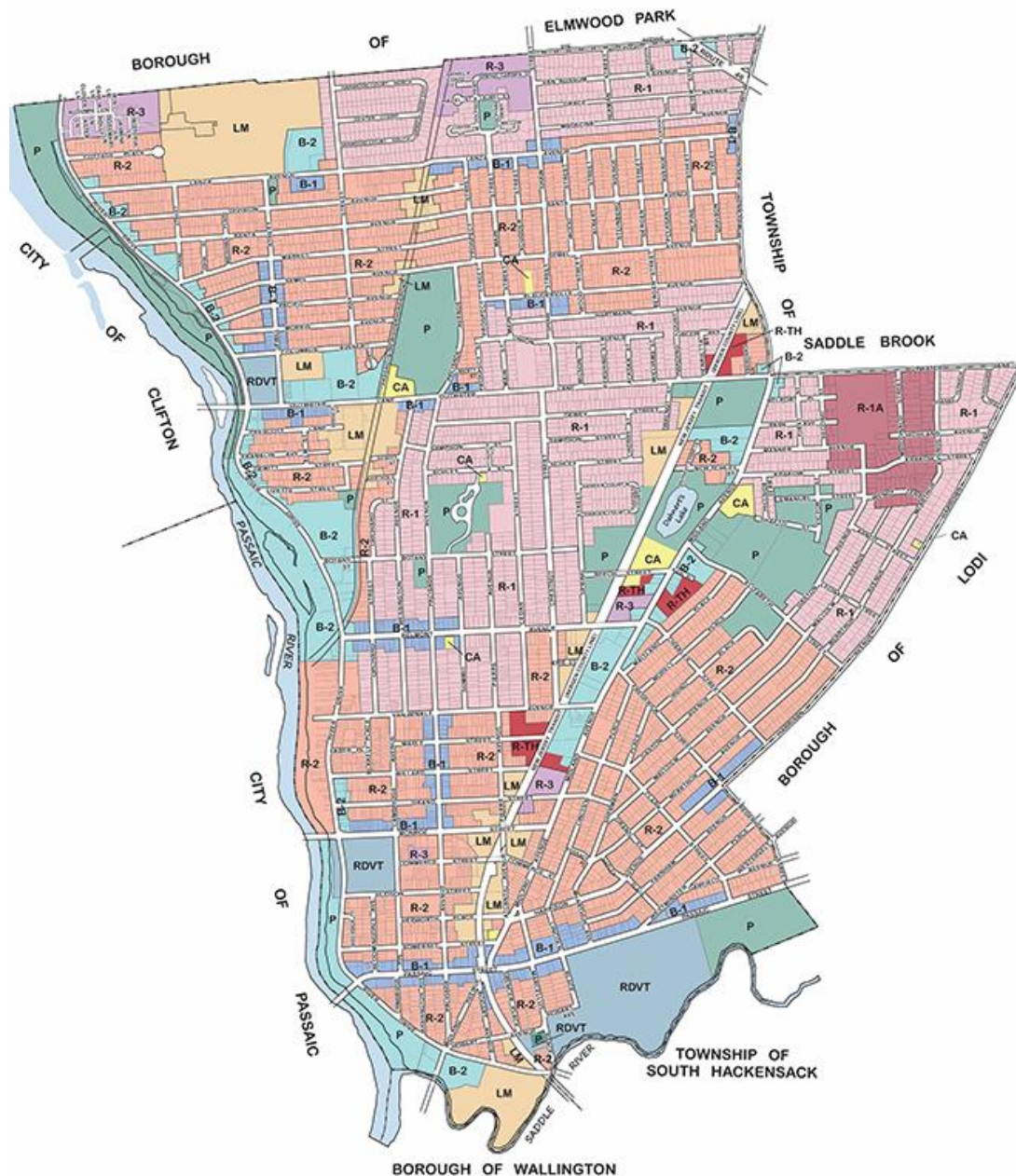
1. Identify the major problems and objectives relating to land development in the municipality occurring since the last master plan reexamination.
2. The extent to which problems and objectives have been reduced or have increased since the last reexamination.
3. The extent to which there have been significant changes in assumptions, policies and objectives forming the basis for the master plan or development regulations 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.

4. The specific changes recommended for the master plan or development regulations including underlying objective policies and standards, or whether a new plan or regulation should be prepared.

5. 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 seq.) 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 redevelopment plans of the municipality.

6. Re-examination report required every ten (10) years.







**CITY OF GARFIELD**  
**2025 MASTER PLAN REEXAMINATION**

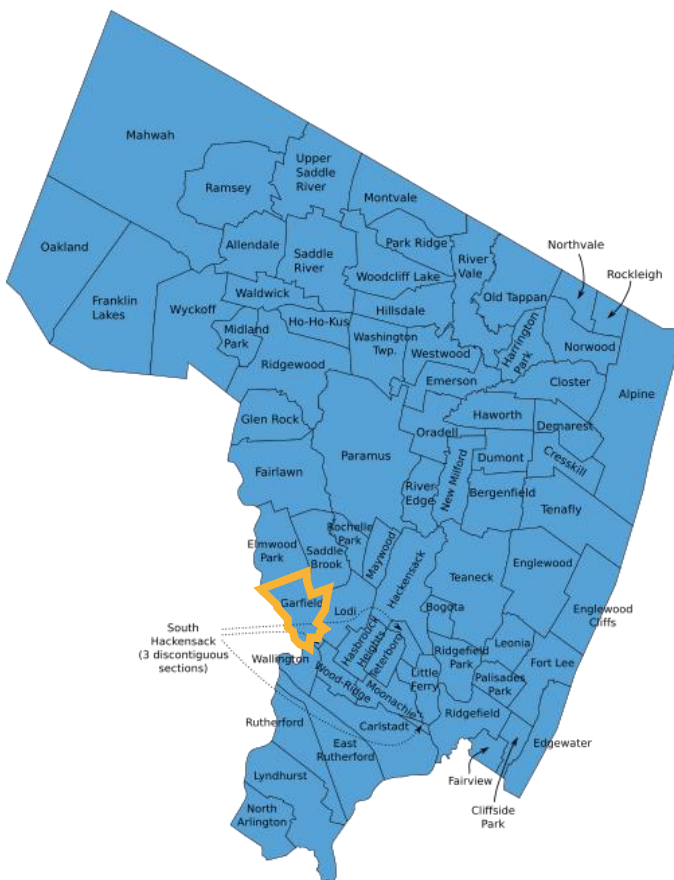
**02**

**LOCATION & ZONING**

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## CITY OVERVIEW:

Situated in southwestern Bergen County, the City of Garfield is bordered by the Borough of Lodi, the Township of Saddle Brook, the Borough of Elmwood Park, the Township of South Hackensack, the Borough of Wallington, the City of Clifton, and the City of Passaic. The City consists of a total area of 2.19 square miles, 2.11 square miles of land, and .08 square miles of water. The Passaic River creates the municipal and county border to the west. The image below illustrates the location of Garfield within Bergen County.



## HISTORY:

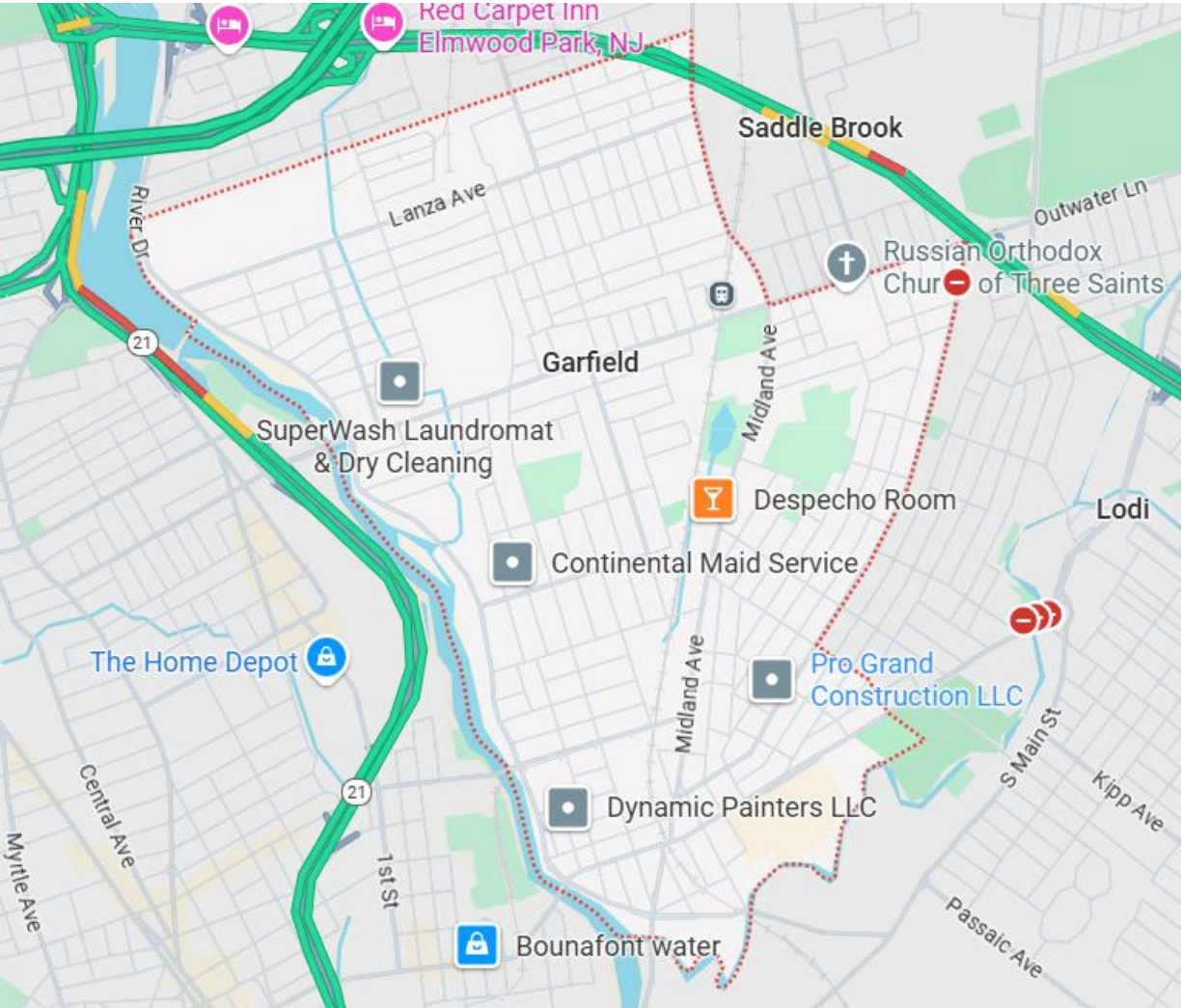
Garfield sits at the meeting of the Passaic and Saddle Rivers and was originally home to the Hackensack Clan of the Lenape Tribe. The last known Native resident was Nachpunck. In 1679, a large tract called Acqueyquinonke was purchased from the Lenape, covering land from the Saddle River to Glen Rock. Indigenous peoples built stone fishing dams along the rivers, traces of which remain.

Early settlers lived peacefully until the Revolutionary War, when George Washington's troops crossed nearby, destroying a bridge to slow the British. The British later camped near present-day Outwater Lane, now marked by monuments. Local hero Cornelius Van Vorst fought in the war.

In the 1800s, Abram Zabriskie developed riverfront mills and docks, and Garfield became known for its melons. Growth accelerated with railroads and industrial factories, including textile and chemical plants. Immigrant groups such as Italians, Slovaks, Russians, Poles, Hungarians, and later Hispanics shaped the city's neighborhoods.

Garfield became a borough in 1898 and a city in 1917. Today it covers over 1,333 acres with various public amenities and is governed by a City Manager and City Council.

**MAP 3  
LOCAL ROADWAY SYSTEM**



## ZONING:

The City of Garfield has many distinct zoning districts within its boundaries. The districts include the following:

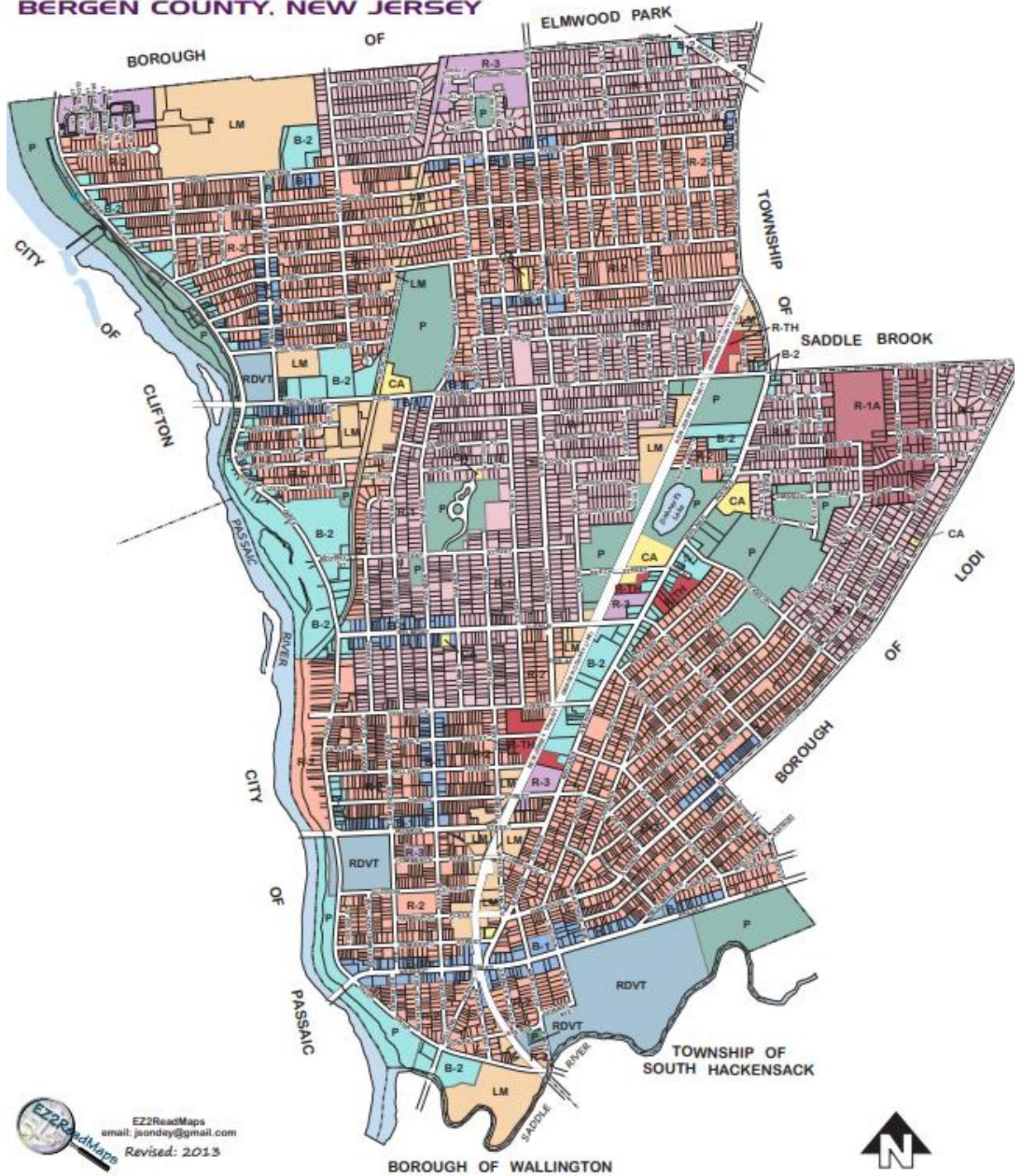
- R-1A Residential, one-family, low density
- R-1 Residential, one-family and two-family, low density
- R-2 Residential, multifamily, medium density
- R-TH Multifamily, medium density general or professional office, medium density
- R-3 Residential, high-rise, multifamily, high density
- B-1 Neighborhood retail
- B-2 General retail
- B-2D Designed shopping center
- LM Bulk commercial and light manufacturing
- I General industrial
- CA Commercial antenna

The districts are bounded and defined as shown on the map on the next page entitled “Zoning Map of the City of Garfield, N.J.”, revised 2013.

# Zoning Map

## CITY OF GARFIELD

### BERGEN COUNTY, NEW JERSEY



EZ2ReadMaps  
 email: jsonday@gmail.com  
 Revised: 2013



DISCLAIMER NOTE: Zoning Map created by EZ2ReadMaps is based upon a previous Master Plan by Burgis Associates, Inc. and is intended for general information purposes only. For specific Zoning/Lot requirements or questions please contact the Garfield Building Department directly.

#### LEGEND

<b>R-1A</b>	1-FAMILY, LOW DENSITY RESIDENTIAL	<b>R-3</b>	MULTIFAMILY, HIGH-RISE, HIGH DENSITY RESIDENTIAL	<b>B-2</b>	GENERAL RETAIL	<b>P</b>	PARKLAND
<b>R-1</b>	1 & 2- FAMILY RESIDENTIAL	<b>R-TH</b>	MULTIFAMILY, MEDIUM DENSITY RESIDENTIAL	<b>LM</b>	LIGHT MANUFACTURING	<b>RDVT</b>	REDEVELOPMENT AREAS
<b>R-2</b>	1 & 2 FAMILY, MULTIFAMILY, MEDIUM DENSITY RESIDENTIAL	<b>B-1</b>	NEIGHBORHOOD RETAIL	<b>CA</b>	COMMERCIAL ANTENNAS		

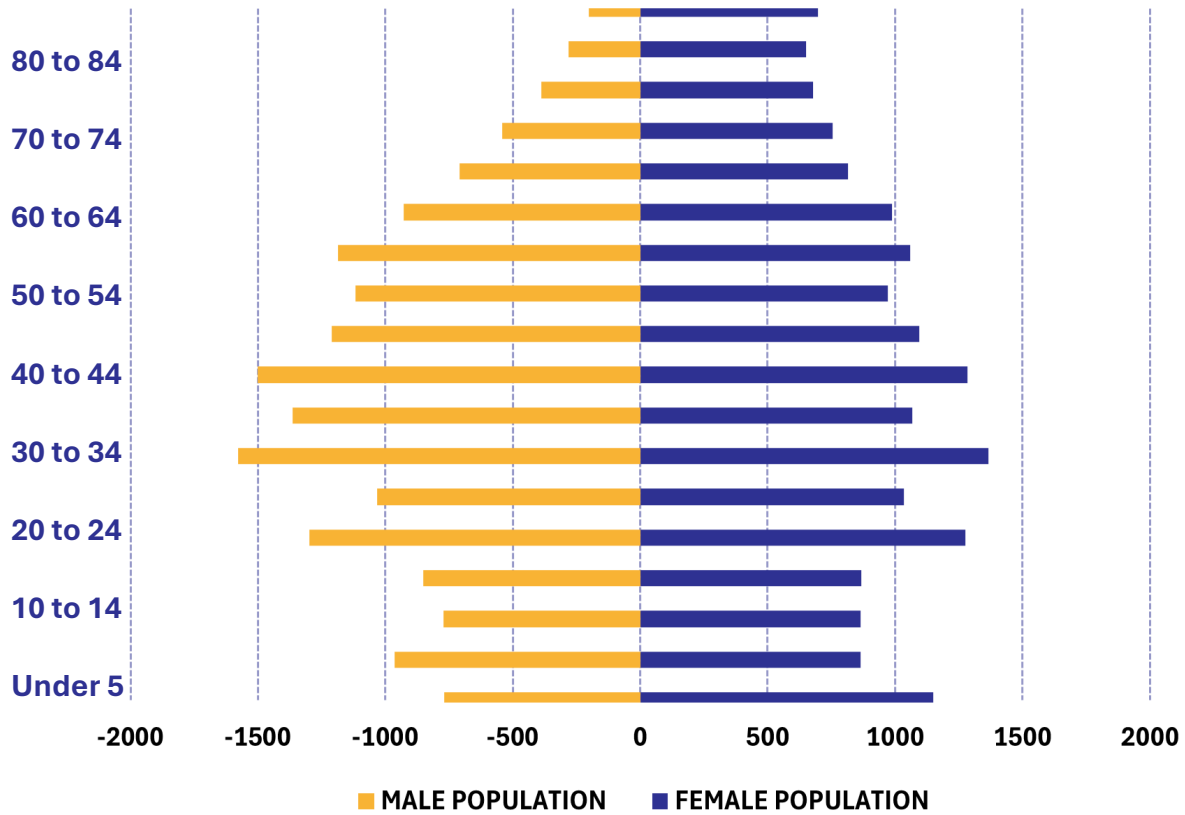
## DEMOGRAPHICS:

According to the Decennial Census, in the year 2020, the City of Garfield had a population of 32,655. Based on estimates from the American Community Survey (“ACS”), the City had a population of 32,502 in 2023. The population density of Garfield is approximately 15,746 people per square mile. The United States Postal Service delivers mail to one zip code in Garfield, 07026.

**CHART 1**  
**UNITED STATES CENSUS BUREAU POPULATION DATA**  
City of Garfield, Bergen County, New Jersey

Census Year	Population	Change from Previous Decade
1890	1,028	—
1900	3,504	+2,476
1910	10,213	+6,709
1920	19,381	+9,168
1930	29,739	+10,358
1940	28,044	-1,695
1950	27,550	-494
1960	29,253	+1,703
1970	30,797	+1,544
1980	26,803	-3,994
1990	26,727	-76
2000	29,786	+3,059
2010	30,487	+701
2020	32,655	+2,168

**CHART 2**  
**UNITED STATES CENSUS BUREAU POPULATION BY AGE AND SEX**  
 City of Garfield, Bergen County, New Jersey



**CHART 3**  
**US CENSUS POPULATION AGE DATA**  
 City of Garfield, Bergen County, New Jersey

	<b>GARFIELD</b>	<b>BERGEN COUNTY</b>	<b>NEW JERSEY</b>
<b>MEDIAN AGE</b>	39.0	42.1	40.1
<b>PERCENT OF POPULATION 65+</b>	14.5%	17.8%	16.8%
<b>CHILD DEPENDENCY RATIO</b> (# of children per 100 working-age adults)	29.8	34.4	35.8
<b>OLD-AGE DEPENDENCY RATIO</b> (# of people 65+ per 100 working age adults)	22.1	29.2	27.5
<b>AGE DEPENDENCY RATIO</b> (# of dependents per 100 working age adults)	51.9	63.6	63.3

**CHART 4**  
**US CENSUS SCHOOL ENROLLMENT DATA**  
 City of Garfield, Bergen County, New Jersey

<b>ENROLLMENT</b>	<b>2023</b>	<b>2020</b>
<b>Population 3 years and over enrolled in school</b>	6813	6971
<b>Nursery school, preschool</b>	570	490
<b>Kindergarten to 12th grade</b>	4314	4484
<b>Kindergarten</b>	355	395
<b>Elementary: grade 1 to grade 4</b>	1160	1449
<b>Elementary: grade 5 to grade 8</b>	1511	1347
<b>High school: grade 9 to grade 12</b>	1288	1293
<b>College, undergraduate</b>	1312	1657
<b>Graduate, professional school</b>	617	340
<b>Population enrolled in college or graduate school</b>	1929	1997
<b>Males enrolled in college or graduate school</b>	866	895
<b>Females enrolled in college or graduate school</b>	1063	1102

**CHART 5**  
**US CENSUS SELECTED ECONOMIC DATA**  
 City of Garfield, Bergen County, New Jersey

<b>MEDIAN HOUSEHOLD INCOME - 2023</b>	
<b>Garfield</b>	\$75,701
<b>Bergen County</b>	\$123,715
<b>New Jersey</b>	\$101,050
<b>PER CAPITA INCOME - 2023</b>	
<b>Garfield</b>	\$36,260
<b>Bergen County</b>	\$62,986
<b>New Jersey</b>	\$53,118

**CHART 6**  
**US CENSUS HOUSEHOLD SIZE**  
 City of Garfield, Bergen County, New Jersey

<b>HOUSEHOLD SIZE</b>	<b>OWNER-OCCUPIED</b>	<b>RENTER-OCCUPIED</b>
1-person household	807	1416
2-person household	1446	1786
3-person household	1229	1578
4-or-more-person household	1755	1524
<b>OCCUPIED HOUSING UNITS</b>	<b>5237</b>	<b>6304</b>

**CHART 7**  
**US CENSUS HOUSING UNIT DATA**  
 City of Garfield, Bergen County, New Jersey

<b>UNITS IN STRUCTURE</b>	<b>OWNER-OCCUPIED</b>		<b>RENTER-OCCUPIED</b>	
	ESTIMATE	PERCENT	ESTIMATE	PERCENT
1, detached	1994	38.1	526	8.3
1, attached	525	10.0	334	5.3
2 apartments	2408	46.0	3024	48.0
3 or 4 apartments	157	3.0	1126	17.9
5 to 9 apartments	52	1.0	444	7.0
10 or more apartments	69	1.3	850	13.5
Mobile home or other type of housing	32	0.6	0	0.0
<b>YEAR STRUCTURE BUILT</b>	<b>OWNER-OCCUPIED</b>		<b>RENTER-OCCUPIED</b>	
2020 or later	0		0	
2010 to 2019	250		122	
2000 to 2009	230		228	
1980 to 1999	320		744	
1960 to 1979	844		1665	
1940 to 1959	1909		2107	
1939 or earlier	1684		1438	

**CHART 8**  
**US CENSUS HOUSING UNIT DATA**  
 City of Garfield, Bergen County, New Jersey

<b>ROOMS</b>	<b>OWNER-OCCUPIED</b>	<b>RENTER-OCCUPIED</b>
<b>1 room</b>	0	0
<b>2 or 3 rooms</b>	250	122
<b>4 or 5 rooms</b>	230	228
<b>6 or 7 rooms</b>	320	744
<b>8 or more rooms</b>	844	1665

**CHART 9**  
**US CENSUS HOUSING UNIT DATA**  
 City of Garfield, Bergen County, New Jersey

<b>MEDIAN HOUSING VALUE</b>		
<b>Garfield</b>	<b>Bergen County</b>	<b>New Jersey</b>
\$454,300	\$593,200	\$427,600

**CHART 10**  
**US CENSUS DWELLING UNIT DATA**  
 City of Garfield, Bergen County, New Jersey

<b>Year</b>	<b>Total Dwelling Units</b>	<b>Numerical Change</b>	<b>Percentage Change</b>
<b>1960</b>	9,707	-	-
<b>1970</b>	11,003	1,296	13.4
<b>1980</b>	11,112	109	1
<b>1990</b>	11,458	346	3.1
<b>2000</b>	11,698	240	2.1
<b>2013</b>	11,668	-30	0.2
<b>2015</b>	11,987	319	2.7
<b>2020</b>	12,061	74	0.6
<b>2023</b>	12,234	173	1.4





## **CITY OF GARFIELD**

### **2025 MASTER PLAN REEXAMINATION**

The following section identifies the major problems and objectives relating to the City’s land use development at the time of its prior master planning documents, and how those problems and objectives have changed in the ensuing years.

# 03

## **MAJOR PROBLEMS & OBJECTIVES**

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

NJSA 40:55D-89.a

*The extent to which such problems and objectives have been reduced or have increased subsequent to such date;*

NJSA 40:55D-89.b

**As part of the reexamination analysis, the MLUL requires an identification of the major land use problems and objectives that were outlined in the most recent adopted master plan or reexamination report.**

**The MLUL also required municipalities to track the extent to which those problems have been reduced or increased.**

**This section outlines the goals and objectives of the 2002 Master Plan and provides updates regarding them.**

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## **A. MAJOR PROBLEMS AND OBJECTIVES RELATING TO LAND DEVELOPMENT IN GARFIELD AT THE TIME OF THE LAST MASTER PLAN.**

The first master plan for the City of Garfield was adopted in 1980. Reexaminations were prepared in 1985, 1991, and 1995. The last master plan for Garfield was adopted in 2002. The most recent reexamination report was adopted in 2015.

### **The problems identified in the 2015 Reexamination Report:**

#### **1. Land Use Plan**

##### **a. Erosion of the City's Economic Base.**

This problem is one that has been documented by the 1980 master plan and reexamination reports adopted in 1985, 1991 and 1995. It is a problem addressed in the 1995 Land Use Element. The 2002 Master Plan also addressed this problem describing the majority of industrial sites in the City as being "obsolete". This decline of the City's industrial base is a region-wide problem that is a manifestation of larger economic trends as the country continues to transition away from an industrial economy to a service oriented economy.

**b. Incompatible Land Use Mix.** The 2002 Master Plan identified this issue as a major problem due to what was described as "a conglomeration of mixed lands uses in almost all sections of Garfield. This incompatible land use arrangement, without the necessary transition zones, reflects the need to pursue more compatible land use arrangements

through its master plan and zoning efforts."

##### **c. Development Intensity in Residential Neighborhoods.**

The 2002 Master Plan noted that many dwellings were being converted from single-family use to two-family use. This intensification of the housing stock resulted from the fact that the zoning standards applicable to two-family dwellings were the same as those applicable to single-family dwellings.

##### **d. Creation of Non-conforming Residential Lots.**

The 2002 Master Plan noted that many subdivisions which converted conforming residential lots to non-conforming residential lots were being approved. The Master Plan reiterated the need to base planning and zoning decisions on the goals, policies and objectives as articulated and adopted in the Master Plan.

##### **e. Redevelopment Opportunities.**

The 2002 Master Plan identified a need to focus land development concerns on locations within the City that will likely redevelop. The City is nearly fully developed with the remaining vacant parcels either environmentally constrained or small, scattered and isolated from each other. Redevelopment of previously developed parcels will be the means by which Garfield will experience adjustments in land use.

##### **f. Employment Characteristics.**

During the 1990's, the number of Garfield residents in covered employment declined from 7,333 in 1990 to 5,323 jobs in 1999. This represents a decline of covered employment of 27.4% during the

decade. The employment history during the 1990's is especially troubling when during the same time frame the population was increasing by 11%.

## 2. Recreation Plan Element

**a. Constraints on Expansion of Open Space and Recreational Amenities.** The developed nature of the City, compounded by the recent population growth, has meant increased resident demands for recreational services and few opportunities to increase the supply.

**b. Funding Partnerships for Recreational and Open Space.** The City recognizes the tremendous costs involved in obtaining, creating and operating recreational and open spaces are well beyond that which City residents can afford in the form of higher local tax payments. The City therefore seeks to forge long term partnerships with other levels of government and the private sector in order to improve resident's quality of life through improved and expanded open space and recreational amenities.

## 3. Major Land Issues Existing (2015)

**a. Rehabilitation of First Ward.** During the drafting of the 2015 Reexamination Report, there was ongoing redevelopment work occurring in the First Ward. Since 2015, redevelopment has resulted in new commercial, residential, and retail space near key transit stops.

**b. Continued Rehabilitation of Low- and Moderate-Income Households.** In 2015, affordable housing in the State of New Jersey was between the Second and Third Rounds. In 2013, the NJ Supreme Court

required COAH to rewrite its rules for the Third Round. The rules were released in 2015 but were never adopted by COAH. In 2015, COAH was declared moribund by the NJ Supreme Court. More affordable housing information can be found in the next section.

**c. Continued Redevelopment.** The 2015 Reexamination Report supported ongoing redevelopment in the City. While the report cited Jewell Street and the First Ward as major redevelopment areas, the City has also worked to improve storefronts, intensify transit-oriented development, and install public art.

**d. River Drive Rejuvenation, especially north of Belmont Ave.** River Road in Garfield, Bergen County, is a major commercial corridor that historically resisted city efforts to revitalize it. In 2015, the City wanted to promote a vibrant "restaurant row" along the east side of River Road, encouraging compatible commercial uses to support this.

**The OBJECTIVES identified in the 2015 Reexamination Report:**

1. To promote the continued maintenance and rehabilitation of the City's housing stock.
2. To maintain and enhance existing areas of stability in the community by encouraging the proper relationship between land uses and establishing areas with a uniformity of purpose.
3. Continue efforts to promote the revitalization of the commercial corridors by defining their functional role in the City through an appropriate mixture of activities and facilities to serve the community.
4. To provide a variety of recreational uses for all segments of the City's population. 5. To ensure that the City's zoning regulations are revised and upgraded in a comprehensive manner to implement the proposals as set forth in the master plan.

## **B. EXTENT TO WHICH SUCH PROBLEMS AND OBJECTIVES HAVE BEEN REDUCED OR HAVE INCREASED SINCE 2015**

### **LAND USE PLAN**

#### **PROBLEM NO. 1**

The previous reexamination reports and master plans have all identified a deteriorating economic base in the City of Garfield. The 2015 Reexamination Report identified this as a larger trend away from large industrial sites and economic changes.

#### **2025 Comments**

While the country has transitioned away from large industrial sites as primary means of economic output, many New Jersey municipalities have engaged in ongoing redevelopment and infill projects to accommodate smaller scale businesses.

If the City wants to support and strengthen its economic base, one place to look is incentives for small businesses, as well as redevelopment incentives. Review timelines and business licensing standards should be reviewed to ensure they accommodate business owners of all types. Retail and other commercial space should be preserved in all future redevelopment plans.

#### **PROBLEM NO. 2**

The previous reexamination report identifies a problem with having mixed land use across the City without the proper transition zones.

#### **2025 Comments**

Garfield's broad mixture of land uses does not constitute a problem in itself. Mixed land uses encourage pedestrian safety, shorter commute times, and overall greater accessibility for residents to move between home and the places they enjoy in the City.

However, industrial and commercial sites should be developed and designed in a way conducive to free enjoyment and overall public health. The City should consider looking at use and design standards that can mitigate the impacts of seemingly incompatible uses. The City should investigate how current zoning regulations can be amended to meet the needs of its residents and businesses without major rezoning initiatives. Uses should not be arbitrarily excluded from certain areas where they can be regulated appropriately.

#### **PROBLEM NO. 3**

The previous reexamination report identifies the 2002 concern about more intense development occurring in residential districts. This was because the residential zoning district's bulk requirements were the same for single-family and two-family dwellings.

#### **2025 Comments**

While the 2015 Reexamination Report identified stricter lot area requirements to separate the districts, current housing trends indicate that residential zoning requirements should be relaxed. Housing affordability is an issue for Garfield

residents, and conversions should be permitted if they meet design standards. The City should also consider the density in the R-1 and R-2 zones. The zones currently permit multi-family residential in addition to one- and two-family residential. The intensity of multi-family housing within the predominantly one- and two-family areas of the R-1 and R-2 zones is not appropriate. Given the nature of existing development and infrastructure, the City should consider amended the permitted uses in these zones.

Redevelopment plans should include a diversity of housing types to ensure affordability for residents. The City can regulate housing design aesthetics, as well as the development standards that shape how housing units are used.

#### **PROBLEM NO. 4**

The previous reexamination reports also identified the creation of small non-conforming lots as an issue in the City. Using the criteria they were given, planning and zoning board members were obligated, or inclined, to approve smaller, non-conforming lots.

#### **2025 Comments**

All developments, subdivisions, site plans, and other zoning actions should reflect the goals and objectives found within the City’s Master Plan. The legality of codifying such criteria should be reviewed by the City Attorney.

Regarding the smaller, non-conforming lots, the usability of these lots should be

analyzed. If the only issue with the lots is their legality, the City could consider creating a smaller lot residential district to permit these non-conforming lots. Smaller lots and structures that do not affect the public health, safety, and welfare of Garfield residents can serve as a pathway to homeownership for many.

#### **PROBLEM NO. 5**

Previous reexamination reports also identified redevelopment as a problem but probably viewed such problem as an opportunity. With the City of Garfield being almost fully developed, the redevelopment of vacant and underutilized properties is shaping the most visible changes to the City’s physical character.

#### **2025 Comments**

Since the 2015 Reexamination Report, there have been many redevelopment projects approved and constructed, as discussed in further detail on page 45. The City should continue to consider redevelopment plans and hold them to high standards, ensuring they are consistent with the City’s goals and objectives.

#### **PROBLEM NO. 6**

Employment demographics rapidly changed for the City in the 1990s, as they also did in 2020, following the COVID-19 pandemic. Changing employment demographics as of today is discussed in greater detail below.

## 2025 Comments

The COVID-19 pandemic led to a pronounced but short-term disruption in Garfield’s employment landscape, in line with regional and national patterns (New Jersey Department of Labor and Workforce Development [NJDOLE], 2022; U.S. Bureau of Labor Statistics [BLS], 2023). During 2020, unemployment rates increased sharply as service, hospitality, and retail sectors faced mandatory closures and consumer declines; as lockdowns eased, construction and logistics jobs have recovered more rapidly than consumer-facing sectors (NJDOLE, 2022).

By 2023–2025, overall labor force participation and employment rates in Garfield have rebounded close to pre-pandemic levels, aided by state and federal recovery measures, though persistent weaknesses continue in hospitality and retail (BLS, 2023). Disparities during this recovery persist, with women and workers in lower-wage, in-person jobs experiencing longer-term workforce exit and greater job insecurity, a pattern seen statewide and in similar urban municipalities (Pew Research Center, 2022; NJDOLE, 2022).

The City should seek to address these labor changes, including wage disparities and job security, by planning and zoning for businesses of all types and sizes. To create vibrant economies, cities must first support diverse land uses, building types, and businesses.

## RECREATION PLAN

### PROBLEM NO. 7

The previous reexamination report identified recreational opportunity as a problem facing Garfield residents. Garfield is nearly fully developed but continues to grow in population.

### 2025 Comments

The lack of recreation infrastructure is an issue for a developed city like Garfield. Recreation results in better health and social outcomes, and play is integral to the City’s younger residents.

Recreation can be active and passive. Passive recreation occurs when there is enough space and safety to walk, bike, and run throughout the entire City. Redevelopment plans should account for safe streetscapes, potential set-asides for recreational use, or simply installing play equipment.

For more active recreation, like organized sports, swimming, and lifting weights, the City should consider how joint-use and licensing agreements may add to the City’s supply of recreational space. School districts and civic groups can be key partners in this effort.

### PROBLEM NO. 8

Previous master plans and reexamination reports have identified a key barrier in creating additional recreational space: funding.

### 2025 Comments

The City should continue seeking partnerships with public and private to

fund investments in recreation. There should be continued cooperation and partnership with Bergen County and the Bergen County Open Space Trust Fund. The City should continue to leverage partnerships when seeking Green Acres funding from the State. Lastly, the City should continue to work with its partners and the Department of Community Affairs in obtaining Local Recreation Improvement Grants (LRIG).

## **2015 MAJOR LAND ISSUES**

### **PROBLEM NO. 9**

The previous reexamination report identified the First Ward as in need of rehabilitation. This was seen as progress towards revitalizing the Passaic Avenue corridor.

#### **2025 Comments**

Since 2015, the First Ward has gone through much redevelopment:

- Adoption of the April 2021 Neighborhood Revitalization Plan and River to Rail Neighborhood Plan
- Transforming the former Vornado site into a commercial center with Walmart, various retail stores, and services.
- Converting the former Garden State Paper Company site into a residential development featuring 187 townhomes and 102 apartments called Signature Place.

- Redeveloping the former Samuel Hird Factory site with a mix of retail outlets, restaurants, banks, and services.
- Cleaning and redeveloping the former Sketchley Services Plant into 74 apartments near the Plauderville train station.

Redevelopment plans and studies continue for the area.

### **PROBLEM NO. 10**

The previous reexamination report listed the continued rehabilitation of Low- and Moderate-Income Households as an issue for the City. This was prior to release of Third and Fourth Round affordable housing obligation numbers.

#### **2025 Comments**

According to Garfield's Fourth Round Fair Share Plan, the Housing Authority of the City of Garfield has provided rehabilitation to 171 units since the Third Round. This number, and recognition by the Department of Housing and Urban Development (HUD) as a high performing Public Housing Authority, reflects the City's ongoing commitment to rehabilitating affordable housing units.

### **PROBLEM NO. 11**

The previous reexamination report identified continued redevelopment as a problem or opportunity for the City. This specific issue was in regard to the Jewell Street Redevelopment District and the Meridia Garfield 99 residential redevelopment.

## 2025 Comments

The Jewell Street Redevelopment District now consists of a mix of retail, office, gas, and food uses. In 2022, Jewell Street Park reopened following significant redesign. Improvements continue to be made to the park and the surrounding area in 2025.

### **PROBLEM NO. 12**

The previous reexamination report also identified the rejuvenation of River Drive north of Belmont Avenue as a key issue facing the City. In 2015, the City was proposing the east side of the roadway as a “restaurant row”.

## 2025 Comments

Redevelopment of former industrial sites has introduced new housing such as the Signature Place community with 187 townhomes and 102 apartments, along with commercial amenities. Also, the "River to Rail" initiative launched around 2021 aimed to revitalize the corridor between River Drive and the Plauderville rail station, enhancing walkability and economic opportunities. Past and present environmental remediation of industrial sites is ensuring the City is utilizing land appropriately while protecting the health and wellbeing of Garfield residents.



**CITY OF GARFIELD**  
2025 MASTER PLAN REEXAMINATION

**04**

**SIGNIFICANT CHANGES**

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*The extent to which there have been significant changes in the assumptions, policies, and objectives forming the basis for the master plan or development regulations as last revised, with particular regard to the density and distribution of population and land use, housing conditions, circulation, conservation of natural features, energy conservation, collection, disposition and recycling of designated recyclable, and changes in State, County, and municipal policies and objectives;*

*NJSA 40:55D-89.C*

**The MLUL requires that municipalities acknowledge change. One of the required components of a reexamination report is to “identify the extent to which there have been significant changes in the assumptions, policies, and objectives which form the basis of their master plans and development regulations”.**

**Since the City adopted its 2015 Reexamination Report, there have been significant changes across the local, county, and state levels. These changes could potentially shape the landscape of Garfield.**

**The following section discusses those changes.**

### **C. EXTENT TO WHICH THERE HAVE BEEN SIGNIFICANT CHANGES IN THE ASSUMPTIONS, POLICIES, AND OBJECTIVES FORMING THE BASIS OF THE MASTER PLAN**

The last Master Plan Reexamination in 2015 identified a number of changes in the underlying assumptions which affect the policies and objectives of the Master Plan. While some of these still remain valid, additional changes have occurred that affect Garfield. These changes since that time that affect Garfield are as follows:

#### **1. United States Decennial Census**

The U.S. Bureau of the Census has published updated housing, demographic, and economic data since the 2015 Reexamination. These changes should be reflected in the City's Master Plan Reexamination. Data after 2020 is also available, efforts should be made to incorporate any data available since the 2020 Census.

#### **2. American Community Survey (ACS)**

The American Community Survey is a nationwide ongoing survey conducted by the U.S. Census Bureau. It relies on random sampling to provide ongoing, monthly data collection.

#### **3. 2023 Bergen County Master Plan**

On April 11, 2023, Bergen County adopted a new County Master Plan. This plan recognizes the City of Hackensack as Bergen County's center for development and a major employment center. All changes within the Master Plan that

pertain to the City should be incorporated into all future development.

#### **4. Affordable Housing**

In 2008, the Council on Affordable Housing (COAH) adopted revised Third Round or "Growth Share" regulations which were published and became effective on June 2, 2008. COAH proposed amendments to the rules they had just adopted which went into effect in October 2008. These 2008 rules and regulations were subsequently challenged. The Appellate Division invalidated the Growth Share methodology utilized in Rounds One and Two.

Six years later in 2014, COAH became deadlocked with a 3-3 vote and failed to adopt its newly revised Third Round regulations. The Fair Share Housing Center (FSHC), a nonprofit affordable housing advocacy group who was a party in the 2008, 2010, and 2013 cases, responded by filing a motion in aid of litigants' rights with the New Jersey Supreme Court. The Court heard the motion in January 2015 and issued its ruling on March 20, 2015. The ruling stated COAH was effectively dysfunctional and consequently returned jurisdiction of affordable housing issues back to the trial courts where it had been originally been prior to the creation of COAH in 1985. This is commonly identified as the Mt. Laurel IV decision.

Subsequently, the New Jersey Supreme Court issued an additional decision on January 17, 2017 regarding the "gap period". The Supreme Court found that the "gap period" (1999-2015), generated an

affordable housing obligation which must be addressed under the Present Need Obligation. The municipal affordable housing obligation was now comprised of four parts including Present Need (rehabilitation), Prior Round (1987-1999), Gap Present Need (1999-2015), and Prospective Round (2015-2025).

Legislation designed to address New Jersey's Fourth Round affordable housing cycle made its way through the Legislature and was passed in the Assembly on February 12, 2024. On March 20, 2024, Governor Phil Murphy signed into law Bill A4/ S50 which passed the Legislature as well as other pieces of affordable housing legislation. The new legislation substantially revises the Fair Housing Act governing housing for low-income and moderate-income families in New Jersey. The new law is intended to streamline compliance and reduce the delays for the construction of new affordable housing, and to provide municipalities and developers with more certainty to enable smarter planning for the location of affordable housing. In addition, the new legislation provides aggressive deadlines which each municipality must comply with to obtain immunity.

The City adopted a binding resolution on January 21, 2025 which committed the City to DCA's present and prospective need obligations. On May 5th, 2025, an order of the Court found the present and prospective need to be recalculated, reported and uncontested as zero for rehabilitation and zero for prospective need for the Fourth Round Housing cycle.

The City Attorney reported this order as incorrect, as the DCA had determined a rehabilitation need of 322 units.

The City of Garfield Planning Board voted to approve the Fourth Round Housing Element and Fair Share Plan (HEFSP) on June 26, 2025, via Resolution PB-02-2025. The City's adopted HEFSP confirmed a rehabilitation obligation of 322 and a prospective need obligation of 0.

## **5. Cannabis / CREAMM**

The State passed the Cannabis Regulatory Enforcement Assistance, and Marketplace Modernization (CREAMM) Act in 2021. This allows for the legal sales and use of cannabis and cannabis products for residents over the age of twenty-one. The CREAMM Act further establishes six different classes of cannabis licenses. The Act permits municipalities to enact and amend ordinances or regulations to prohibit operation of any one or more class of cannabis licenses within the jurisdiction.

The City opted into legislation on September 13, 2022, with Ordinance No. 2956. This ordinance permitted businesses with a Class 1, Class 2, Class 3, Class 4, or Class 5 adult-use license to operate within the City under specific standards.

## **6. Local Redevelopment and Housing Law (LRHL)**

The Local Redevelopment and Housing Law (LRHL) was amended in 2019 to expand the eligibility criteria for redevelopment areas. The amendment specifically broadened criterion (b) to

include certain commercial properties such as shopping malls, office parks, and similar buildings. It now covers properties where retail uses, shopping malls, or office parks have been discontinued or abandoned, as well as buildings with significant vacancies lasting at least two consecutive years. This change allows municipalities to designate these types of properties as in need of redevelopment and apply redevelopment incentives accordingly.

### **7. Electric Vehicles/Make Ready Spaces**

The State adopted legislation in 2021 requiring most new developments throughout New Jersey to incorporate

Electric Vehicle Supply/Service Equipment (EVSE) and Make-Ready parking spaces. The LRHL was also amended to require redevelopment plans to identify proposed locations for zero-emission vehicle fueling and charging infrastructure within the project area. Residential Site Improvement Standards (RSIS) were also updated to reflect these changes.

### **8. COVID-19 Pandemic and Its Effects**

The COVID-19 pandemic deeply affected Garfield's social, political, and economic systems. Socially, it worsened public health challenges and increased demand for support services, especially in vulnerable communities. Small businesses struggled with closures. The pandemic exposed inequalities but also highlighted the city's need for resilience and strategic planning in health crises, shaping ongoing recovery efforts.

Garfield is improving post-pandemic by expanding affordable healthcare and community support through projects like the Unity Health Partnership wellness center and Garfield Engagement Center.





## **CITY OF GARFIELD**

### **2025 MASTER PLAN REEXAMINATION**

The following section offers specific changes recommended for the City’s master plan and land use regulations.

# **05**

## **SPECIFIC CHANGES**

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*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 should be prepared.*

*NJSA 40:55D-89.D*

**The previous sections of this report identified major planning issues which were discussed in prior Reexamination Reports and the significant changes that took place on the local, county, and state levels.**

**Utilizing the prior sections, this section will offer recommendations and changes to the City's master plan and zoning ordinances.**

**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 SHOULD BE PREPARED;**

**1. Revise the Garfield Zoning Map.** The Zoning Map currently features classifications such as Parkland and Redevelopment that are not officially listed in the City’s Zoning Ordinance; these unofficial designations should be removed for clarity. Enhancing the map’s graphic quality and ensuring that zoning information is more accessible and user-friendly will also make it easier for residents, developers, and officials to understand and use.

**2. Revise the Garfield Zoning Ordinance.** As for the Zoning Ordinance itself, some zones referenced in the ordinance, like the Industrial (I) district and the B-2D district, do not correspond to any areas shown on the Zoning Map. Sections of the ordinance that establish rules for these nonexistent zones, including Sections 341-24, 341-40, and 341-21, should be deleted. A thorough review of the ordinance is needed to eliminate any inconsistencies with the Zoning Map or internal contradictions.

The city’s schedule of regulations for bulk, height, and other requirements lacks standards for the R-3 zone and the Commercial Antennas (CA) district. The governing body should address this either by adding specific standards for these zones or by removing these zones from the

ordinance, amending the map to reassign the affected properties.

The ordinance establishes unique bulk and setback requirements for service stations in the B-2 zone without explaining the reason for these differences. This section of the text should be revised to clearly justify and define these requirements, perhaps making service stations conditionally permitted uses with explicit criteria.

The permitted uses in several zones should be amended. The R-1 and R-2 zones currently permit multi-family residential. However, these two zones are predominantly one- and two-family homes and multi-family residential is too intense and incompatible for these zones. Additionally, the B-1 Zone permitted uses should be revised to remove uses that are not compatible with the zone or no longer common in modern cities. The B-1 Zone should also be amended to included uses such as healthcare facilities.

Finally, the city has not yet implemented several recommendations from the 2002 Master Plan. For example, the plan suggested that parks and playgrounds become permitted uses in the R-1 and R-2 zones, and that the boundaries of the R-TH zone be redrawn to include only medium-density multifamily residential structures, with single-family and two-family dwellings removed from permitted uses in this zone. These recommendations remain outstanding.

### **3. Continued Redevelopment Effort**

The City should continue its redevelopment and remediation efforts. Since 2015, Garfield has increasingly intensified redevelopment, ensuring growth even within limited available space. Time and efficiency should not be championed over resident voices. Special attention should be paid to the sustainability of redevelopment over the next few generations.

**4. Draft a New Comprehensive Master Plan.** The City has not adopted a new master plan since 2002. Since 2002, only two reexamination reports, including this one, have been drafted by the City. A new master plan would allow the City to articulate its goals, identity, and opportunities for the future in a more comprehensive way than reexamination reports.

A new master plan would also allow the City to address broader changes in planning practice and establish consistency with state, county, and other relevant plans.

A new land use element within the master plan can be a catalyst for new land use regulations that reflect the current needs of the City. A new master plan can also be a tool to incorporate ideas and issues specific to Garfield, including the importance of recreation and the City's vibrant history.



**CITY OF GARFIELD**  
2025 MASTER PLAN REEXAMINATION

**06**

**REDEVELOPMENT**

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*Recommendations concerning the incorporation of redevelopment plans into the Land Use Plan Element and recommended changes in the local development regulations necessary to effectuate the redevelopment plans of the municipality.*

*NJSA 40:55D-89.E*

**Identification of redevelopment opportunities apparent since the last Master Plan Reexamination.**

**E. THE RECOMMENDATIONS OF THE PLANNING BOARD CONCERNING THE INCORPORATION OF REDEVELOPMENT PLANS ADOPTED PURSUANT TO THE “LOCAL REDEVELOPMENT AND HOUSING LAW” 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 REDEVELOPMENT PLANS OF THE MUNICIPALITY.**

The redevelopment process includes certain well-defined steps which must be followed so that the designation is well thought out and can be used “legally” to turnaround property conditions. The steps are found in the Local Redevelopment and Housing Law (LRHL) N.J.S.A. 40A:12A-1 et seq.

With the redevelopment designation in place, a municipality can move forward with the redevelopment plan and redevelopment plan ordinance.

The Garfield Redevelopment Agency was created to transform old, worn-out, and underused properties in the city into more useful places. The Agency has completed several projects. For example, the old Vornado site on Passaic Street is now an outdoor shopping center with stores like Walmart, Applebee’s, McDonald’s, Burlington Coat Factory, Marshalls, PetSmart, Ulta, GNC, Five Below, My Doc Urgent Care, Carters/Oshkosh, and Supercuts.

The site that used to be the Garden State Paper Company on River Drive has been

turned into a residential area called Signature Place, with 187 townhomes and 102 apartments.

The former Samuel Hird Factory site, located between River Drive, Outwater Lane, Jewell Street, and Columbus Avenue, now includes a Wawa convenience store and gas station, Investors Bank, a Verizon dealer, For You clothing store, Wingstop, King of Falafel & Shawarma, Linwood Pizza, and Huddle House.

Lastly, the old Sketchley Services Plant on Cherry Street has been cleaned of environmental hazards and now has 74 apartments near the Plauderville train station.

These projects show how the Redevelopment Agency works to change industrial or commercial spaces that were previously aged, contaminated, or underused into places where people can shop, live, and work.

Additional redevelopment efforts currently underway include the following.

The former Kalama Chemical Site, located at the intersection of Monroe Street and River Drive, has gone through an extensive environmental cleanup, which is still ongoing. The Redevelopment Agency is working to attract new commercial development to this site.

Another project is the Passaic Street River to Rail redevelopment. This area covers the Passaic Street corridor from the intersection of River Drive and Passaic Street to the intersection of Marselus Place and Passaic Street and has been

discussed in various redevelopment plans. A grant was obtained to build a new streetscape for this commercial and residential area. The original grant of \$800,000 was increased to \$1.1 million to cover the reconstruction. After the streetscape improvements are finished, Bergen County will repave Passaic Street.

The City of Garfield is working with the New Jersey Schools Development Authority (SDA) on redeveloping Woodrow Wilson School No. 5. The old school was demolished in 2024 to build a new 125,000-square-foot elementary school for about 850 students. A \$69.5 million contract was awarded for construction, which is expected to finish by September 2027. While the SDA leads the project, the City and school district remain involved to ensure it meets community needs.



**CITY OF GARFIELD**  
2025 MASTER PLAN REEXAMINATION

**07**

**APPENDIX**

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