

## **EXHIBIT B**



Borough of Glen Rock

Master Plan

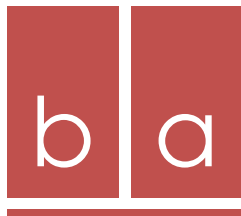
# Housing Element and Fair Share Plan

Adopted June 18, 2025

Borough of Glen Rock Planning Board







Community Planning  
Land Development and Design  
Landscape Architecture

B U R G I S  
A S S O C I A T E S , I N C .

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# Housing Element and Fair Share Plan

Borough of Glen Rock  
Bergen County, New Jersey

Prepared for the Borough of Glen Rock  
Planning Board

BA# 4141.10

The original document was appropriately signed and sealed on June 18, 2025 in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners.

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# Executive Summary

The following **2025 Housing Element and Fair Share Plan (HE&FSP) of the Master Plan** has been prepared for the Borough of Glen Rock. This plan is designed to outline the manner in which the Borough will address its affordable housing obligations. Ultimately, these obligations were derived from a variety of different sources, including the Council on Affordable Housing (COAH), a prior settlement agreement with Fair Share Housing Center (FSHC), and most recently from calculations provided by the Department of Community Affairs (DCA).

These obligations are summarized as follows:

Table 1: Affordable Housing Obligation Summary

Category	Obligation
Prior Round Obligation (1987-1999)	118
Third Round Obligation (1999-2025)	301
Fourth Round Obligation (2025-2035)	201 (DCA 222)
Present Need (Rehabilitation) Obligation	0

## Prior Round Obligation

The Borough was assigned a Prior Round Obligation of 118 units. The Borough's initial effort to address its Mount Laurel obligation was set forth in a substantive certification by COAH on February 26, 1990, whereby Glen Rock Housing and Fair Share Plan (HE&FSP), noted a low and moderate income housing obligation of 207 units which was reduced to 0 after a vacant land adjustment was granted as part of the first round certification. Following the time period of second round certification, Glen Rock submitted and received second round certification on October 2, 1996 which identified a second-round obligation of 118 units new construction and rehabilitation of 31 units. The Borough at that time received confirmation that they were entitled to a vacant land adjustment which identified again an RDP of 0 units while also granted a waiver from N.J.A.C. 5:93-4.1(b) from providing mechanisms to address unmet need. The borough also received 2 rehabilitation credits bringing the rehabilitation obligation to 29 units at the time.

The Prior Round Unmet Need of 118 units (i.e. the difference between its Prior Round Obligation of 118 units and its RDP of 0 units as noted above) was carried forward and addressed in the Third Round Obligation.

## Third Round Obligation

On March 10, 2008, in a case commonly referred to as Mount Laurel IV, the Supreme Court declared COAH moribund and established a procedure for municipalities to secure approval of a Housing Element and Fair Share Plan for Round 3. Glen Rock voluntarily participated in the new procedure to pursue approval of a Third-Round plan based on the laws established in Mount Laurel IV. Pursuant to a Settlement Agreement signed with FSHC on September 25, 2019, the Borough had a Third Round RDP of 26 units and a total



remaining Unmet Need from the Prior and Third Round of 393 units. This Unmet Need was comprised of 118 units of Unmet Need from the Prior Round and 301 units of Unmet Need from the Third Round (inclusive of the gap period).

The Borough has constructed 38 affordable housing units (and has 7 bonus credits), which are summarized in Table 19. The units constructed include most of the components proposed from the Third Round except for one project proposed at the time consisting of a 1-unit 100% affordable development proposal at the Municipal Annex site. This project has experienced several delays which are further detailed in the Fair Share Plan section of this plan. The Borough is still proposing this project regardless of these delays in the Fourth Round.

Even though this project is not yet realized, the Borough has satisfied its Third Round RDP 26 units and the required unit types and is entitled to a 19-unit excess credits towards its Third Round Unmet Need. In addition, the Borough approved 14 units from an overlay ordinance. As a result, the Borough has a remaining Third Round Unmet Need of 334 units after applying these credits. To contribute towards addressing Unmet Need, the Borough adopted and maintains several affordable housing overlay zones (see Table 20) as well as a municipal-wide mandatory set-aside and development fee ordinance.

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#### Fourth Round Obligation

Governor Murphy signed the A-40/S-50 Bill into law on March 20, 2024, after the Senate and Assembly adopted it. This legislation (FHA-2) amended the Fair Housing Act (FHA or the Act) by abolishing COAH and created a new process that involved the creation of a new entity known as the Affordable Housing Dispute Resolution Program (the Program), as well as the DCA and the Administrative Office of the Courts (AOC).

FHA-2 directed the DCA to calculate the Present Need (also referred to as the Rehabilitation obligation) and the Prospective Need (also known as the new construction obligation) for Round Four based upon the standards set forth in the Act. The DCA issued its report on October 18, 2024, and, in accordance with the Act, made clear that the obligations generated by the report were advisory only and non-binding. For Glen Rock, the DCA Report identified a Present Need of 0 and a Prospective Round Four Need of 222.

Since the DCA report is non-binding, each municipality had the opportunity to study and define why its obligations should be different based on the standards in the Act. The Township conducted such an analysis and determined that the DCA had made oversights in the Land Capacity Factor calculation, which is part of the formula that determines fair share obligations. The Township adopted a binding resolution on January 22, 2025, which committed to the 0-unit Present Need obligation identified by DCA, but identified a reduced Prospective Need obligation of 202 units due to the Borough's assessment of errors in DCA's report pertaining to Glen Rock Land Capacity Factor. Ultimately, the Borough's Prospective Need obligation was established at 201 affordable units by a Superior Court order issued on June 4, 2025.

The January 22, 2025 resolution further noted that the Borough reserved the right to seek an adjustment of its Fourth Round Prospective Need number based upon a lack of vacant, developable and suitable land. Accordingly, the Borough undertook a detailed Vacant Land Analysis through an analysis of numerous development proposals to determine if there were any changed circumstances since 2020, HE&FSP that would warrant a recalibration of Glen Rock's RDP. At this time, the Borough concludes that the aforementioned analysis did not identify any additional parcels that were not included in the Third Round Vacant Land Analysis therefore, the Third Round RDP of 26 does not change in the analysis of the Fourth Round RDP. This analysis is covered in more detail in Section 3.

Accordingly, the remainder of this 2025 HE&FSP is divided into the following sections:

❖ Section 1: Introduction

The first section of the 2025 HE&FSP provides an introduction to affordable housing. It summarizes what affordable housing is, offers an overview of the history of affordable housing in the state, and explains the role of a housing element and fair share plan.

❖ Section 2: Housing Element

Section 2 contains the Housing Element for the Borough of Glen Rock. It offers an overview of its community, as well as back information regarding its population, housing, and employment characteristics. It also provides a projection of the Borough's housing stock and its employment projections.

❖ Section 3: Fair Share Obligation

Next, Section 3 provides an overview of the Borough's fair share obligation. It includes a brief history of the methodologies utilized to calculate affordable housing obligations throughout the state.

❖ Section 4: Fair Share Plan

Finally, Section 4 details the manner in which the Borough has addressed its prior obligations and how it will address its Fourth Round prospective need obligations.

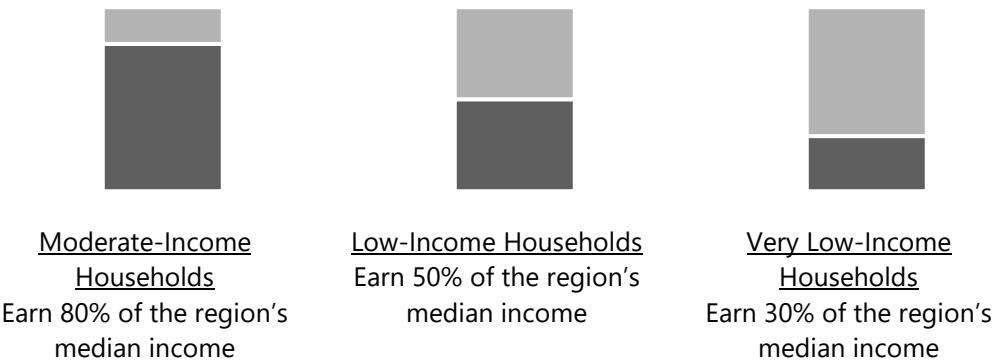
# Section 1: Introduction

The following section provides an introduction to affordable housing. It summarizes what affordable housing is, offers an overview of the history of affordable housing in the state, and explains the role of a housing element and fair share plan.

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## What is Affordable Housing?

Affordable housing is income-restricted housing that is available for sale or for rent. Most often, affordable housing is restricted to very-low, low-, and moderate-income households. These categories are derived from the state’s median regional income limits. New Jersey is delineated into six different affordable housing regions. Glen Rock is located in Region 1 which includes Bergen, Hudson, Passaic, and Sussex Counties.



Regional income limitations are typically updated every year, with different categories established for varying household sizes. The table below identifies the 2024 regional income limits by household size for Region 1. As shown, a three-person family with a total household income of no greater than \$86,697 could qualify for affordable housing in the Borough’s region.

Table 2: 2024 Affordable Housing Region 1 Income Limits by Household Size

Income Level	2 Person	3 Person	4 Person	5 Person
Median	\$96,329	\$108,371	\$120,412	\$130,045
Moderate	\$77,064	\$86,697	\$96,329	\$104,036
Low	\$48,165	\$54,185	\$60,206	\$65,022
Very-Low	\$28,899	\$32,511	\$37,568	\$39,013

One of the most common forms of affordable housing is inclusionary development, in which a certain percentage of units within a multifamily development are reserved for affordable housing. Nevertheless, affordable housing can be found in a variety of other forms, including but not limited to: one hundred percent affordable housing developments, deed-restricted accessory apartments, assisted living facilities, alternating arrangements such as supportive housing or group homes, and age restricted housing.

## What is the History of Affordable Housing in New Jersey?



The history of affordable housing in New Jersey can be traced back to 1975, when the Supreme Court first decided in *So. Burlington Cty. NAACP v. Township of Mount Laurel* (known as Mount Laurel I) that every developing municipality throughout New Jersey had an affirmative obligation to provide for its fair share of affordable housing. In a subsequent decision in 1983 (known as Mount Laurel II), the Court acknowledged that the vast majority of municipalities had ignored their constitutional obligation to provide affordable housing.

As such, the Court refined this obligation to establish that every municipality had an obligation, although those within the growth area of the State Development and Redevelopment Plan (SDRP) had a greater obligation. The Court also called for the state legislature to enact legislation that would save municipalities from the burden of having the courts determine their affordable housing needs. The result of this decision, along with the trial court decisions implementing this decision, resulted in the enactment of the New Jersey Fair Housing Act in 1985. This Legislation created the New Jersey Council on Affordable Housing (COAH), and assigned COAH primary jurisdiction to implement the policies embodied in that Legislation. To implement its policies, the Legislature charged COAH with adopting regulations from "time to time." Since a grant of substantive certification by COAH, like the entry of a Judgment of Repose from a court, gave municipalities only six years or protection, it was particularly important for COAH to adopt regulations from time to time. In this way, at any time, a municipality would have available to it a body of regulations by which it could determine its obligations and select from a menu of techniques to comply with its obligations.

In 1986, COAH adopted regulations for the First Round obligation, which covered the years 1987 to 1993. In 1994, COAH adopted Second Round regulations that established cumulative fair share

numbers for Rounds 1 and 2 (19870-1999). In 2004, COAH adopted the first set of Round 3 regulations. In contrast to the regulations in Rounds 1 and 2 that established fair shares based upon a determination of regions, the regional need and the allocation of the regional need, the Round 3 regulations took a “growth share” approach to determining a municipality’s fair share.

In January 2007, the Appellate Division invalidated various aspects of these rules and remanded considerable portions of the rules to COAH with the directive to adopt revised regulations.

In May 2008, COAH adopted revised Third Round regulations which were published and became effective on June 2, 2008. Coincident to this adoption, COAH proposed amendments to the rules they had just adopted, which subsequently went into effect in October 2008. The second iteration of the Round 3 regulations, like the first, relied on a growth share approach.

On October 2010, the Appellate Division invalidated the second version of the Round 3 regulations largely because COAH had once again taken a growth share approach. The Appellate Division gave COAH five months to adopt new regulations that established fair share obligations in the manner that it established regulations in Rounds 1 and 2 and not through growth share.

In September 2013, the Supreme Court decided the challenges to the Appellate Division’s rulings in October of 2010. The Supreme Court affirmed the Appellate Division’s decision and again gave COAH five months to adopt new regulations that established fair share obligations in the manner that it established regulations in Rounds 1 and 2 and not through growth share.

COAH proposed regulations similar to those it adopted in Rounds 1 and 2 to establish fair share obligations. It considered thousands of comments to its proposed regulations, and it scheduled a hearing to consider the adoption of Round 3 regulations. However, when it came time to vote on the regulations, COAH deadlocked 3-3. More importantly, COAH took no action in the wake of that deadlock to break the deadlock.

In response to the deadlock and the Supreme Court’s ruling that there would be consequences if COAH failed to adopt lawful Round 3 regulations, Fair Share Housing Center, who was a party in both the 2010 and 2013 cases, filed a motion in aid of litigants’ rights with the New Jersey Supreme Court.

The Court heard the motion on January 6, 2015, and issued its ruling on March 10, 2015. In that decision, commonly referred to as “Mount Laurel IV”, the Court ruled that COAH was “moribund” and consequently turned over the tasks of implementing the Fair Housing Act back to the trial courts where it had originally been prior to the creation of COAH in 1985. In addition, Mount Laurel IV created a process in which municipalities may secure protection from exclusionary zoning suits by filing a declaratory judgment action seeking a declaration that a Housing Element and Fair Share Plan is constitutionally compliant and applying for immunity while the court is processing the application for approval of a Housing Element and Fair Share Plan.

On January 18, 2017, the Supreme Court addressed an issue unresolved up to that point: namely, what if any is the responsibility of municipalities with respect to the so-called “gap period.” The gap period is the time between 1999 and 2015, when all agree Round 4 would commence. The Court expanded the obligation of municipalities to address the present and prospective needs by requiring them to accept an obligation for affordable housing for the gap period.

In Mount Laurel IV, the Supreme Court ended its opinion as follows:

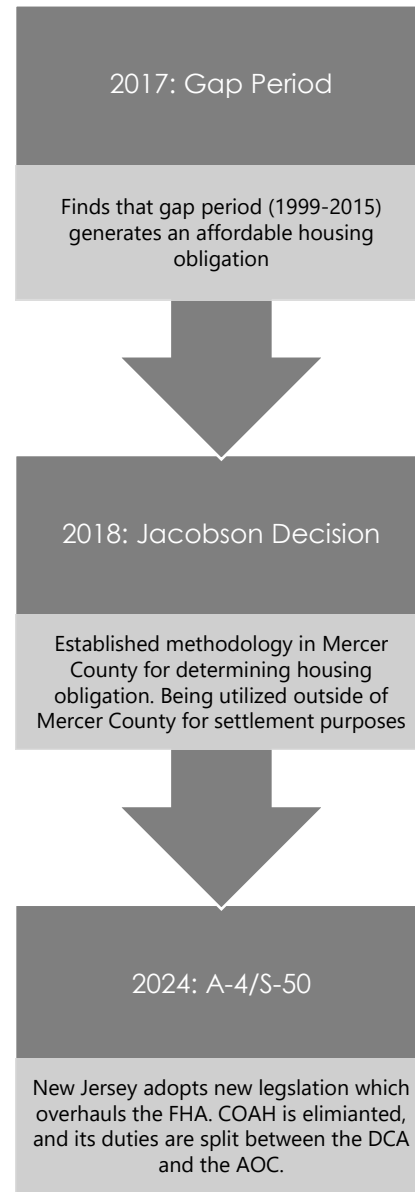
“It is our hope that an administrative remedy will again become an option for those proactive municipalities that wish to use such means to obtain a determination of their housing obligations and the manner in which those obligations can be satisfied.”

However, before COAH could be reconstituted and against the backdrop of litigation seeking to compel Governor Murphy to comply with the Fair Housing Act and nominate members to the COAH Board, the Senate President and Speaker of the House announced that there would be new legislation that would abolish COAH. That announcement was made in December of 2024.

On March 20, 2024, after enormous pressure was applied to support new legislation, the Legislature adopted, and the Governor signed an amendment to the Fair Housing Act to abolish COAH and make substantial changes. This plan refers to the Fair Housing act as amended as FHA II.

FHA II established standards for determining fair share obligations and assigned the DCA with the task of preparing a non-binding report setting forth the fair share of every municipality based on those standards. FHA II also created the Affordable Housing Dispute Resolution Program (the “Program”) and tasked the Program with trying to resolve disputes over the obligations generated by the fair share formula embedded in the Act in the first instances and then with the affordable housing plans municipalities adopted and endorsed to comply with their obligations in the second instance.

These regulations were challenged and in January 2007, the Appellate Division invalidated various aspects of these rules and remanded considerable portions of the rules to COAH with the directive to adopt revised regulations.



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## What is a Housing Element and Fair Share Plan?

A Housing Element and Fair Share Plan (HE&FSP) serves as the blueprint for how a municipality will address its fair share of affordable housing. It is designed to help a community broaden the accessibility of affordable housing.

While technically a discretionary component of a municipal master plan, a HE&FSP is nevertheless an effectively obligatory plan element. As established by NJSA 40:55D-62.a of the Municipal Land Use Law (MLUL), a municipality must have an adopted HE&FSP in order to enact its zoning ordinance.

Thus, from a public policy perspective, a HE&FSP is an essential community document. Moreover, without a HE&FSP, a municipality may be susceptible to a builder's remedy lawsuit in which a developer could file suit to have a specific piece of property rezoned to permit housing at higher densities than a municipality would otherwise allow, provided a certain percentage of units are reserved as affordable.

The **Municipal Land Use Law (MLUL)** is the enabling legislation for municipal land use and development, planning, and zoning for the State of New Jersey.

The current version of the Fair Housing Act – FHA II – requires a housing element to include the following components:

1. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated;
2. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
3. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
4. An analysis of the existing and probable future employment characteristics of the municipality;
5. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing;
6. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and 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;

7. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission;
8. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands conforming municipalities;
9. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

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### Glen Rock's Affordable Housing History

The following summarizes the Borough's numerous efforts to address affordable housing in Glen Rock as obtained from the narrative provided in the Borough's 2020 Housing Plan report.

The Borough of Glen Rock has prepared several Housing Elements and Fair Share Plans over the years to address its affordable housing obligations. As noted above, COAH had originally adopted a 'fair share' methodology to determine housing-need numbers for all municipalities in the state in 1987 and again in 1994.

The Borough's initial effort to address its Mount Laurel obligation was set forth in a substantive certification by COAH on February 26, 1990, whereby Glen Rock Housing and Fair Share Plan noted a low and moderate income housing obligation of 207 units which was reduced to 0 after a vacant land adjustment was granted as part of the first round certification. Following the time period of second round certification, Glen Rock submitted and received second round certification on October 2, 1996, which identified a second-round obligation of 118 units new construction and rehabilitation of 31 units. The Borough at that time received confirmation that they were entitled to a vacant land adjustment which identified again an RDP of 0 units while also granted a waiver from N.J.A.C. 5:93-4.1(b) from providing mechanisms to address unmet need. The borough also received 2 rehabilitation credits bringing the rehabilitation obligation to 29 units at the time.

The Borough of Glen Rock also prepared and submitted a series of Third Round plans to address the former criteria under growth share. The Borough adopted a Housing Element and Fair Share Plan to address the Third-Round obligation on November 3, 2005 which was submitted to COAH for certification. COAH subsequently issued a report on July 21, 2006 requesting additional information wherein the Borough responded with an amended plan on October 13, 2006.

The amended plan was not certified by COAH since there was litigation regarding the use of the growth share formulas. In 2010, the Appellate Division again invalidated COAH's revised Third Round rules, including the "growth share" methodology that COAH had



promulgated in 2007 to determine municipalities' fair share affordable housing obligations. This ruling established that the Housing Element and Fair Share Plan submitted by the Borough of Glen Rock in 2006, was invalid due to the change in the methodology to formulate a plan so the Borough awaited the production of new rules by which to address affordable housing need. On September 26, 2013, the Court affirmed the Appellate Division's decision striking down COAH's Third Round rules and ordered COAH to promulgate new regulations in accordance with its first and second round regulations.

It is evident by the efforts noted above that the Borough of Glen Rock has continuously strived to address their affordable housing requirements as determined by COAH. Irrespective of ongoing changes in these requirements that have been totally out of the control of the Borough, Glen Rock has actively sought to generate affordable housing using other mechanisms. The Borough received its final Judgment of Repose in Round 3, dated October 11, 2023, based upon the laws established by Mount Laurel IV. The Borough has actively managed spending to realize and establish locations where affordable housing can be established using their Affordable Housing Trust Fund (see the attached Spending Plan) and sought to incorporate affordable units through municipal board review of new applications for development.

## Section 2: Housing Element

The following section provides the housing element for the Borough of Glen Rock. It offers an overview of its community, as well as back information regarding its population, housing, and employment characteristics. It also provides a projection of the Borough's housing stock and its employment projections.

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### *Information Regarding Data Sources*

*The information contained in Section 2.2 entitled "Population Demographics," Section 2.3 entitled "Inventory of Housing Stock," Section 2.4 entitled "Employment Demographics," and Section 2.5 entitled "Housing & Employment Projections" was obtained from a variety of publicly available data sources. These are summarized below:*

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|--|--|
| <p>1. United States Decennial Census</p> <p>The US Census is described in Article I, Section 2 of the Constitution of the United States, which calls for an enumeration of the people every ten years for the apportionment of seats in the House of Representatives. Since the time of the first Census conducted in 1790, it has become the leading source of data about the nation's people and economy. Please note that all incomes reported in the Census are adjusted for inflation.</p>  | <p>4. New Jersey Department of Community Affairs (DCA)</p> <p>The New Jersey Department of Community Affairs is a governmental agency of the State of New Jersey. Its function is to provide administrative guidance, financial support, and technical assistance to local governments, community development organizations, businesses, and individuals to improve the quality of life in New Jersey.</p> |
| <p>2. American Community Survey (ACS)</p> <p>The American Community Survey is a nationwide ongoing survey conducted by the US Census Bureau. The ACS gathers information previously contained only in the long form version of the decennial census, such as age, ancestry, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. It relies upon random sampling to provide ongoing, monthly data collection. Please note that all incomes reported in the ACS are adjusted for inflation.</p> | <p>5. New Jersey Department of Labor and Workforce Development</p> <p>The New Jersey Department of Labor and Workforce Development is a governmental agency of the State of New Jersey. One of its roles is to collect labor market information regarding employment and wages throughout the state.</p>   |
| <p>3. New Jersey Department of Health</p> <p>The New Jersey Department of Health is a governmental agency of the State of New Jersey. The department contains the Office of Vital Statistics and Registry, which gathers data regarding births, deaths, marriages, domestic partnerships, and civil unions.</p>  |  |

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## 2.1: Community Overview

The Borough of Glen Rock is located in the northwesterly portion of Bergen County. It is bounded by five municipalities, including: the Village of Ridgewood to the north; the Borough of Paramus to the east; the Borough of Fair Lawn to the south, the Borough of Hawthorne to the southwest and the Township of Wyckoff to the northwest. The Borough is essentially a fully developed community with very little vacant land remaining for development.

The total land area of the Borough is 1464.6 acres (without streets/roads). The Borough currently contains 4,166 parcels. The majority of the Borough is primarily characterized by residential development. In fact, over 1,039.2 acres of the municipality's total land area (93.45 percent) consists of residential uses.

Commercial land uses account for a total of 63.6 acres, or approximately 2.47 percent of the Borough's total land use area. Industrial land use constitutes the largest commercial use with 110 parcels covering 83.6 acres.

Land uses under the Public/Semi-Public classification comprise the second largest land use category in Glen Rock, accounting for 280.4 acres, or 2.3 percent of the Borough's total land area. Semi-public land uses, including places of worship and other non-profit organizations, account for 0.38 percent of the Borough's total land area, while schools comprise an additional 1.78 percent.

The Borough contains one Class I rail line that traverses the Borough from North to South. The rail line covers more than 33 acres in the Borough.

Table 3: Existing Land Uses

Land Use		Acres	% of Total Acres	Parcels	% of Total Parcels
Residential	Low Density	1022.9	69.84%	3768	90.45%
	Multifamily	16.3	1.11%	125	3.00%
Commercial	Commercial	63.6	4.34%	103	2.47%
	Other	0.0	0.00%	0	0.00%
Public/Semi-Public	Municipal Property	196.2	13.40%	74	1.78%
	Public School	55.0	3.76%	6	0.14%
	Church & Charitable	29.2	1.99%	16	0.38%
Other	Vacant	8.6	0.59%	34	0.82%
	Industrial	20.0	1.37%	7	0.17%
	Rail/Utility	49.6	3.39%	23	0.55%
	Other Exempt	3.2	0.22%	10	0.24%

Source: ArcGIS Calculations

Regional access to the Borough is provided by several county and state roadways. Circulation north to south is provided by Maple Avenue (County Route 507), Harristown Road (County Route 128), Ackerman Avenue (Route 9A) and the Boulevard and Doremus Avenue which provide access to NJ State Route 208 from the south. Rock Road (County Route 134) and Grove Street with connections to Route 17 and Garden State Parkway in the Borough of Paramus to the east.



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## 2.2: Demographic and Population Data

Analyzing demographic and population data is a necessary and integral step in planning for the future needs and demands of a community. As such, the following section outlines the demographic changes experienced by the Borough of Glen Rock over the past several decades.

This section is an analysis of demographic information is obtained from the 2010 Decennial Census as well as the 2010 and 2023 American Community Survey (ACS) 5-year estimates. The ACS data consists of estimates based upon data averages across a five-year span, otherwise known as “period” estimates. They are not actual counts, rather they are representative of data collected over a period of time and thus may not be directly comparable to decennial census figures. For example, the 2023 ACS includes data collected from 2019, 2020, 2021, 2022 and 2023. The following provides an assessment of population size, rate of population growth, age characteristics, as well as household size and income levels. Each of these items is described in detail below. This information is vital for the Borough to carefully plan for the current and future needs of its residents and the community.

### Population Changes

The Borough experienced a slight decline in population from 1970 to the 1990s. The reduction in the population at that time could be attributable to the aging population and homes with children aging into adulthood and moving onto new locations. The Borough regained the losses by the year 2020 although is also experiencing loss of population more recently according to the ACS 2023 estimates

Table 44: Population Growth, 1950-2023

Year	Population	Population Change	Percent Change
1950	7,145		
1960	12,896	5,751	45%
1970	13,011	115	1%
1980	11,497	-1,514	-13%
1990	10,883	-614	-6%
2000	11,546	663	6%
2010	11,601	55	0%
2020	12,133	532	4%
2023	12,082	-51	4%

Source: US Census Bureau; 2020 Decennial Census, 2023 American Community Survey Five-Year Estimate

### Age Characteristics

As shown in the age distribution table below, the Borough's age characteristics show a slight increase in median age from 39.5 years in 2000 to 40 according to the 2023 ACS data. The largest age cohort in 2023 represented 19.4% of the population (45-54 age group) was also the largest cohort in 2010 (19.4%). The age groups showing declines between the 2010 census and the 2023 ACS data appear to be 25-34, 35-44, and 55-64.

Table 55: Age Characteristics, 2000, 2010 and 2023

Age Group	2000		2010		2023*	
	Pop	%	Pop	%	Pop	%
under 5	962	8.3%	703	6.1%	872	7.2%
5-14	1,987	17.2%	2,130	18.4%	2292	19.0%
15-24	897	7.8%	1,235	10.6%	1672	13.8%
25-34	954	8.3%	643	5.5%	466	3.9%
35-44	2,214	19.2%	1,643	14.2%	1586	13.1%
45-54	1,874	16.2%	2,253	19.4%	2347	19.4%
55-64	1,079	9.3%	1,494	12.9%	1300	10.8%
65-74	742	6.4%	729	6.3%	697	5.8%
75-84	644	5.6%	529	4.6%	606	5.0%
85+	193	1.7%	242	2.1%	244	2.0%
<b>Total</b>	<b>11,546</b>	<b>100</b>	<b>11,601</b>	<b>100</b>	<b>12,082</b>	<b>100</b>
<b>Median Age</b>	<b>39.5</b>		<b>40.8</b>		<b>40.0</b>	

Sources: U.S. Census; & 2023 American Community Survey 5-Year Estimates.



### Household Tenure and Occupancy

The data shown on the following table indicates that the breakdown between the share of owner occupied and rental occupied units has remained largely the same since 2010 with the majority of units being owner occupied. Housing vacancies have decreased over this time frame from 9.72% in 2010 to 5.30% in 2023.

Table 6: Owner-Occupied and Renter-Occupied Units, 2000-2023

	<b>2000</b>		<b>2010</b>		<b>2023*</b>	
<b>Category</b>	<b># of Units</b>	<b>%</b>	<b># of Units</b>	<b>%</b>	<b># of Units</b>	<b>%</b>
Owner Occupied	3,677	91.4%	3,612	90.0%	3,341	89.0%
Renter Occupied	300	7.5%	305	7.6%	337	8.9%
Vacant Units	47	1.2%	99	2.4%	77	2.1%
<b>Total</b>	<b>4,024</b>	<b>100</b>	<b>4,016</b>	<b>100</b>	<b>3,755</b>	<b>100</b>

Sources: U.S. Census; & 2023 American Community Survey 5-Year Estimates

### Average Household Size

The census data shown below presents how the Borough's average household size increased from 3.11 in 2010 to 3.3 in 2023 while the Bergen County average household size remained somewhat steady at 2.66 over the same time period. The total population increased from 2010 to 2023, while the number of households slightly increased over the same span according to the estimates.

Table 7: Average Household Sizes, 2010-2023

<b>Year</b>	<b>Total Population</b>	<b>Number of Households</b>	<b>Average Household Size Glen Rock</b>	<b>Average Household Size Bergen County</b>
2000	11,546	3,977	2.90	2.89
2010	11,601	3,708	3.11	2.63
2023*	12,082	3,755	3.30	2.66

Sources: U.S. Census; & 2023 American Community Survey 5-Year Estimates

### Household Income

The following data from the 1999 census and the 2023 ACS indicates that the median household income in Glen Rock increased more than 50% from 1999 to 2023 increasing from \$104,192 to \$210,369.



Table 8: Household Incomes, 1999-2023

Income Category	1999		2023*	
	Number	%	Number	%
less than \$10,000	77	1.9	40	1.1
\$10,000 to \$14,999	39	1.0	24	0.7
\$15,000 to \$24,999	169	4.3	17	0.5
\$25,000 to \$ 34,999	200	5.0	101	2.7
\$35,000 to \$ 49,999	254	6.4	63	1.7
\$50,000 to \$74,999	553	13.9	219	6.0
\$75,000 to \$99,999	570	14.4	204	5.5
\$100,000 to \$149,999	862	21.7	656	17.8
\$150,000 to \$199,000	557	14.0	374	10.2
\$200,000 or more	685	17.3	1980	53.8
Total	<b>3,966</b>	<b>100</b>	<b>3,678</b>	<b>100</b>
Median Income (Household)	<b>\$104,192</b>		<b>\$210,369</b>	

Source: US Census Bureau; 2023 American Community Survey 5-Year Estimates.

## 2.3: Inventory of Housing Stock

This section of the analysis provides an inventory of the Borough's housing stock. The inventory details housing characteristics such as age, condition, purchase/rental value and occupancy. It also details the number of affordable units available to low- and moderate-income households and the number of substandard housing units capable of being rehabilitated. As previously noted, the latest information from the American Community Survey consists of five-year estimates by the Census Bureau, not actual counts and may not be directly comparable to census figures.

### Number of Housing Units

As illustrated in the table below, the overall number of housing units within the Borough has continued to increase from the 1980s through 2010. Understandably, the slowest percentage increase in numbers was between 2000 and 2010 during the Great Recession. What seems to be an ACS estimation anomaly, the number of units decreases from 2010 to 2023 although it is unclear why this is the result in the data since it is very unlikely there was such a reduction in total housing units..

Table 9: Housing Units, 1970-2023

Year	Housing Units	Numerical Change	% Change
1970	3,749		
1980	3,777	28	0.7%
1990	3,963	186	4.9%
2000	4,024	61	1.5%
2010	4,016	-8	0.2%
2023*	3,755	-261	-0.6%

Source: US Census Bureau, 2023 ACS Five-Year Estimate

### Units in Structure for Occupied Units

Information regarding the number of dwelling units in housing structures provides insights into the types of housing which exist throughout the Borough. The following table offers insights into the unit-composition of the Borough's structures since 2000.

The Borough's housing stock has historically been comprised of single-family detached and attached dwellings. The 2023 ACS estimate data provided in the table below shows a total of 3,375 single-family detached dwellings which amount to 90 percent of all housing units in the Borough. This percentage is a decrease from 2010 when single-family dwellings accounted for approximately 92.7 percent. There was an increase from 2000 to 2023 in the number of structures containing 10 units or more which represents 2.8 percent of overall units.

Table 10: Units in Structure, 2000, 2010, 2023

Units in Structure	2000		2010*		2023**	
	No.	%	No.	%	No.	%
Single Family, Detached	3,751	93.2%	3,624	92.7%	3,375	89.9%
Single Family, Attached	94	2.3%	114	2.9%	127	3.4%
2	71	1.8%	73	1.9%	132	3.5%
3 or 4	26	0.6%	10	0.2%	6	0.2%
5 to 9	5	0.1%	0	0.0%	0	0.0%
10 to 19	0	0.0%	0	0.0%	31	0.8%
20+	77	1.9%	88	2.3%	74	2.0%
Mobile Home	0	0.0%	0	0.0%	10	0.3%
Other	0	0.0%	0	0.0%	0	0.0%

\* 2010 data is the average between January 2006 and December 2010.

\* 2022 data is the average between January 2018 and December 2022.

Sources: 2000 U.S. Census; 2010 and 2022 American Community Survey 5-Year Estimates.

### Purchase and Rental Value of Housing Units

The following two tables identify purchase values and rental values for the specified owner-occupied and renter-occupied units in Tenafly.

As shown in Table 11 the purchase values of the Borough's owner-occupied housing stock have typically exceeded those of the State of New Jersey and have been somewhat commensurate to those of Bergen County. Over the past thirteen years, the median value of the Borough's owner-occupied housing stock is estimated to have increased approximately 132%, from \$618,800 in 2010 to \$817,300 in 2023. This represents a lower percentage increase than that of the County (145.8%) and the State (169.9%).

The median contract rental value in the borough has typically remained higher than both Bergen County and the State of New Jersey. Over the past twenty-three years, the median gross rent increased approximately 61.3%. This represents a lower percentage increase than that experienced by the County (99.9%) and the State (99.8%).

Table 11: Value of Owner-Occupied Units, 2000-2023

		2010		2023
Value Range	Number	Percent	Number	Percent
Less than \$50,000	10	0.3%	31	0.9
\$50,000 to \$99,999	15	0.4%	18	0.5
\$100,000 to \$149,999	0	0.0%	88	2.6
\$150,000 to \$199,999	10	0.3%	21	0.6
\$200,000 to \$299,999	110	3.1%	11	0.3
\$300,000 to \$499,999	833	23.3%	184	5.5
\$500,000 to \$999,999	2382	66.7%	2033	60.9
\$1,000,000 or More	213	6.0%	955	28.6
Total	<b>3,573</b>	<b>100.0%</b>	3,341	100.0%
Township Median Value		\$618,800		\$817,300
Bergen County Median Value		\$482,300		\$615,300
New Jersey Median Value		\$357,000		\$461,000

Source: US Census Bureau; 2010 and 2023 American Community Survey Five-Year Estimates.

Table 12: Specified Renter Occupied Housing Units by Rent, 2000-2023

		2000		2010		2023
Value Range	Number	Percent	Number	Percent	Number	Percent
Less than \$200	0	0.0%	0	0.0%	0	0.0%
\$200 to \$299	0	0.0%	0	0.0%	0	0.0%
\$300 to \$499	0	0.0%	0	0.0%	0	0.0%
\$500 to \$749	16	6.5%	0	0.0%	0	0.0%
\$750 to \$999	47	19.2%	9	6.7%	0	0.0%
\$1,000 to \$1,499	144	51.0%	50	37.0%	17	5.1%
\$1,500 to \$1,999	60	14.3%	47	34.8%	173	51.3%
\$2,000 or more	-	-	-	-	147	43.6%
No Cash Rent	33	9%	29	21.5%	0	0.0%
Total	300	100.0%	135	100.0%	337	100.0%
Borough Median Value		\$1,188		\$1,425		\$1,938
Bergen County Median Value		\$872		\$1,236		\$1,743
New Jersey Median Value		\$751		\$1,092		\$1,498

Source: US Census Bureau; 2000, 2010 and 2023 American Community Survey Five-Year Estimates.

### Deficient Housing Units

Neither the Census nor the ACS classify housing units as deficient. However, the Fair Housing Act defines a “deficient housing unit” as housing which: is over fifty years old and overcrowded; lacks complete plumbing, or; lacks complete kitchen facilities.

Accordingly, the following tables are intended to provide insights into the extent to which the Borough has deficient housing units. Table examines the extent to which there is overcrowding in the Borough’s housing stock. Overcrowding is typically associated with housing units with more than one occupant per room. As shown, the estimated number of occupied housing units considered to be overcrowded is negligible

Table 13: Occupants Per Room (2023)

Occupants per Room	Owner-Occupied	Renter-Occupied
0.50 or Fewer	2,761	170
0.51 to 1.00	551	167
1.01 to 1.50	29	0
1.51 to 2.00	0	0
2.01 or More	0	0
Total	3,341	337

Source: 2023 American Community Survey Five-Year Estimates.

Table below identifies housing units with complete plumbing and kitchen facilities. As shown, all occupied units in the Borough were identified as having complete plumbing and kitchen facilities.

Table 14: Plumbing and Kitchen Facilities (2023)

	<b>Units with Complete Facilities</b>	<b>Units without Complete Facilities</b>
Plumbing	3669	0
Kitchen	3663	3

Source: 2023 American Community Survey Five-Year Estimates.

## 2.4: Housing and Employment Projection

The following section identifies the extent to which redevelopment housing and economic development has occurred in the community, which can assist in the determination of future residential and employment projections.

### Recent Residential Development Activity

One way of examining the stability of a community's housing stock is by comparing the number of residential building permits issued for new construction as well as demolition permits issued every year. Since 2016, the Borough has annually issued an average of 8.8 and 6.1 building permits and demolition permits, respectively. This results in an average positive net of 3.0 permits annually. This is reflective of the Borough's established development pattern.

Table 15: Residential Building Permits and Demolition Permits

	<b>Building Permits</b>				
<b>Year</b>	<b>1 &amp; 2 Family</b>	<b>Multifamily</b>	<b>Total</b>	<b>Demos</b>	<b>Net</b>
2016	6	0	6	5	1
2017	10	0	10	3	7
2018	11	0	11	14	-3
2019	8	0	8	4	4
2020	8	0	8	7	1
2021	8	0	8	6	2
2022	14	2	16	10	6
2023	6	0	6	0	6
<b>Total</b>	<b>71</b>	<b>2</b>	<b>73</b>	<b>49</b>	<b>24</b>

Source: Department of Community Affairs

### Covered Employment

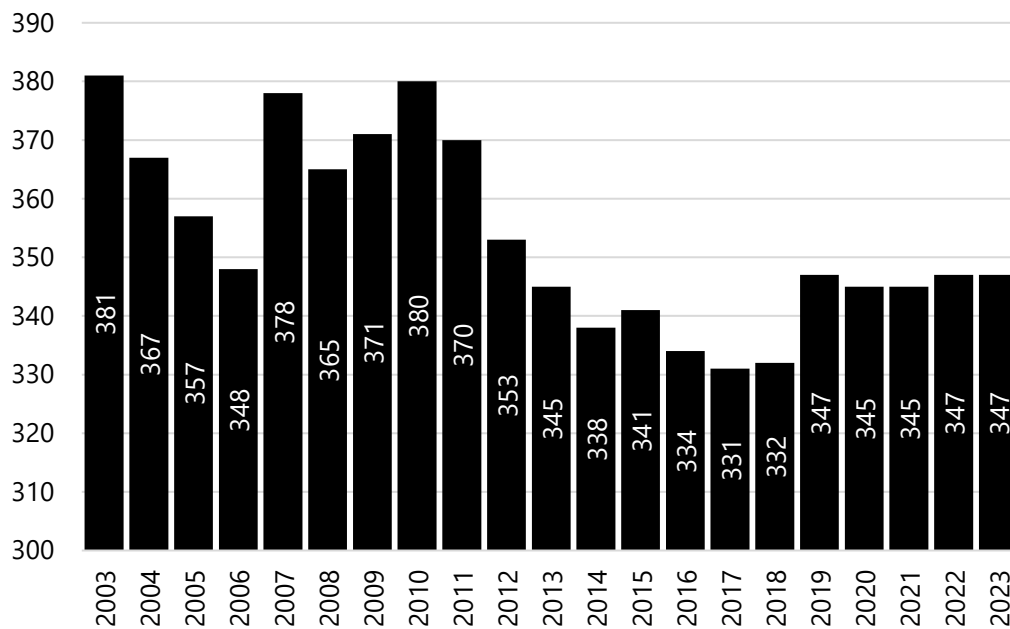
Figure 1 and Figure 2 below provide data on the Borough's covered employment trends between 2004 and 2023, as reported by the New Jersey Department of Labor and Workforce Development. "Covered employment" refers to any employment covered

under the Unemployment and Temporary Disability Benefits Law. Generally, nearly all employment in the state is considered to be “covered employment.”

Figure 1 depicts the number of reported “employment units” within the Borough. An “employment unit” is defined as an individual or organization which employs one or more workers. As shown, the Borough experienced a fairly consistent loss of employment units between 2003 and 2018. Since that time, however, the number of employment units has remained relatively stable. As of 2023, there were a reported 347 employment units in the Borough.

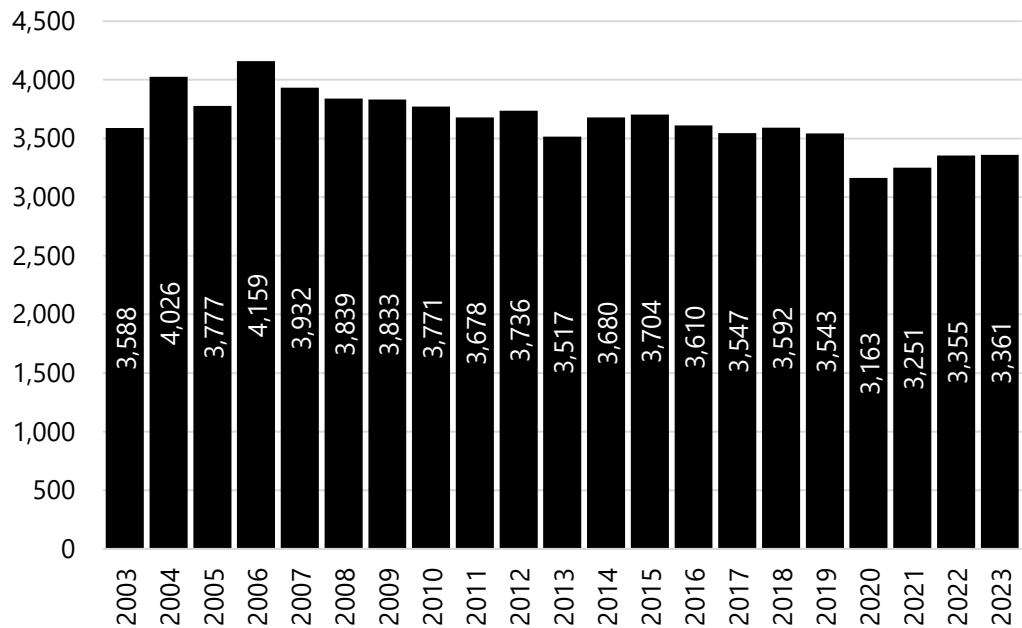
Similarly, employment levels have typically decreased since 2005. The most dramatic decrease occurred between 2019 and 2020, wherein employment in the Borough decreased by a reported 10.7%. This may be attributed to COVID-19 pandemic. Since that time, employment in the Borough has increased. As of 2023, the Borough’s reported covered employment was 3,361 individuals.

Figure 1: Covered Employment Units, 2003-2023



Source: Department of Labor and Workforce Development

Figure 2: Covered Employment, 2003-2023



Source: Department of Labor and Workforce Development

# Section 3: Fair Share Obligation

The following section provides an overview of the Borough’s fair share obligation. It includes a brief overview of the methodology utilized to calculate affordable housing obligations throughout the state.

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## 3.1: Summary of Fair Share Obligation

On March 20, 2024, the State of New Jersey adopted a package of affordable housing bills which overhauled the Fair Housing Act (FHA).

The FHA now designates the Department of Community Affairs (DCA) as the entity responsible for calculating the state’s regional needs. Specifically, NJSA 52:27D-304.2 establishes the methodology to be utilized by the DCA to determine the state’s regional prospective needs of low- and moderate-income housing for the ten-year period spanning from July 1, 2025 to June 30, 2035. In summary, the projected household change for this period is estimated by establishing the household change experienced in each region between the most recent federal decennial census and the second-most recent decennial census. This household change, if positive, is then to be divided by 2.5 to estimate the number of low- and moderate-income homes needed to address low- and moderate-income household change in the region for the next ten years. This methodology resulted in a statewide prospective need of 84,698 low- and moderate-income units.

Furthermore, the DCA is also the entity responsible for calculating each municipality’s present and prospective fair share obligations. However, the FHA makes clear that these calculations are advisory and that each municipality must set its own obligation number utilizing the same methodology.

On January 22, 2025, Glen Rock adopted Resolution #57-25 (see Appendix) which accepted the DCA’s present and identified an adjustment to the prospective fair share obligation calculations for the Borough. As noted earlier, the Borough’s Prospective Need obligation was established at 201 affordable units by a Superior Court order issued on June 4, 2025. The Borough did reserve the right to conduct a vacant land adjustment (VLA) to determine its realistic development potential (RDP). This is discussed in greater detail in the next subsection.

Table 166: Summary of Fair Share Obligation-Fourth Round

Affordable Obligation	Units
Present (Rehabilitation Need) Obligation	0
Fourth Round Obligation (2025-2035)	201



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### 3.2: Realistic Development Potential (RDP)

The Borough of Glen Rock is a fully developed community and received a series of approvals to adjust its obligation in accordance with a procedure set forth in the FHA. Specifically, N.J.S.A. 52:27D-310.1 permits municipalities to perform a realistic development potential (RDP) analysis by seeking a vacant land adjustment (VLA).

An RDP analysis is intended to determine which sites in a municipality are most likely to develop for low- and moderate-income housing. Municipalities may present documentation that eliminates a site or part of a site from its inventory of vacant land. Such eliminating factors include: lands dedicated for public uses other than housing since 1997; park lands or open space; vacant contiguous parcels in private ownership of a size which would accommodate fewer than five housing units; historic and architecturally important sites listed on the State Register of Historic Places or the National Register of Historic Places; preserved architectural lands; sites designated for active recreation; and environmentally sensitive lands.

A VLA was previously conducted for the Borough's 2020 HE&FSP. This analysis identified privately-owned and publicly owned vacant sites in the Borough, which encompass a total of 19.89 acres. Of this total, 8.47 acres are comprised of vacant sites that are minimally 0.83 acres. The analysis then evaluated each site identified including the presence of environmental constraints (wetlands, steep slopes, riparian zones, and flood plains), pursuant to the applicable regulations at NJAC 5:93-4.2. This review of the applicable environmentally sensitive features identified that only one vacant site, containing 0.71 acres, was applicable for the calculation in the VLA.

As required by the applicable regulations in order to fully evaluate the development potential of the Borough, during negotiations of the Third Round settlement agreement, the analysis of additional sites either having the potential to redevelop or to be included for development were identified during the negotiations of the settlement agreement. The properties that were identified included four properties. A minimum presumptive density of twelve (12) dwelling units per acre was imposed on the 0.71 acres of vacant land plus the 4 areas noted above. The result totaled an RDP of 25.8 which is required to be rounded upward to 26 units.

A new review VLA has been conducted for the Borough. For the sake of continuity, it includes many of the properties which were analyzed in the 2020 HE&FSP and one additional lot not included. Next, wetland, steep slope, and floodplain information pursuant to the applicable regulations were applied to these vacant sites. The remaining acreage of sites, minimally 0.83 acres in size, was then recalculated.

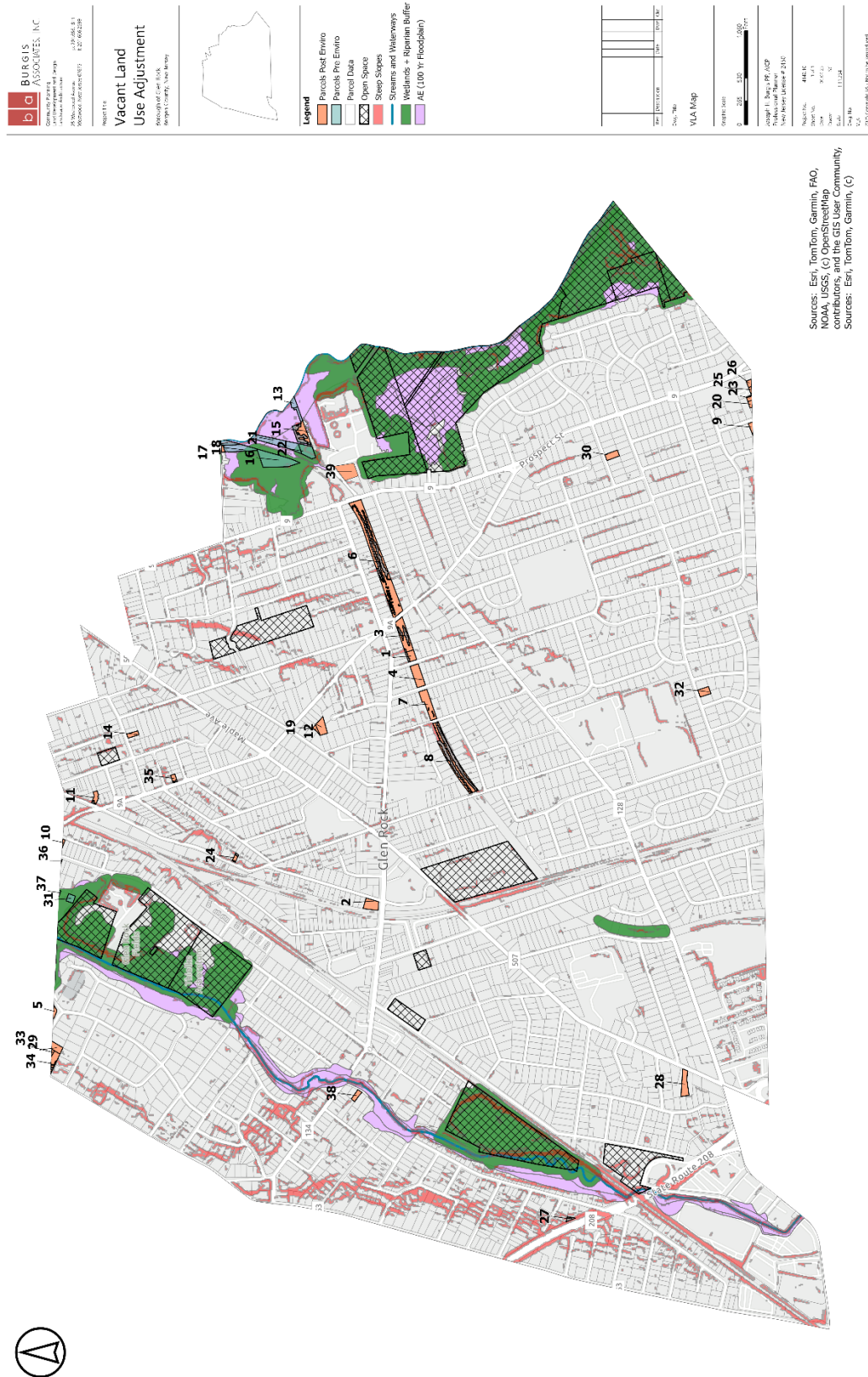
This analysis revealed that there are no newly vacant properties which meet the aforementioned 0.83-acre threshold. Therefore, the Borough's RDP for the Fourth Round is zero affordable units. A copy of the VLA can be found in Table 17.

Table 17: Vacant Land Adjustment

ID#	Block	Lot	Lot Area Pre-Enviro (AC)	Lot Area Post Enviro (ac)	Comments	New Applied Density	New RDP @ 20% (units)
1	80	9	0.15	0.15	Non-Contributing to RDP	0.00	0.00
2	127	17	0.16	0.00	Non-Contributing to RDP	0.00	0.00
3	23	14	0.16	0.14	Non-Contributing to RDP	0.00	0.00
4	49	8	0.29	0.25	Non-contributing to RDP	0.00	0.00
5	238	26	0.09	0.09	Non-Contributing to RDP	0.00	0.00
6	49	6	0.23	0.23	Non-Contributing to RDP	0.00	0.00
7	128.04	1	0.26	0.21	Non-Contributing to RDP	0.00	0.00
8	238	23	0.07	0.07	Non-Contributing to RDP	0.00	0.00
9	26	8	0.11	0.09	Non-Contributing to RDP	0.00	0.00
10	42	8	0.01	0.01	Non-Contributing to RDP	0.00	0.00
11	21	19	0.14	0.14	Non-Contributing to RDP	0.00	0.00
13	37	24.02	0.09	0.06	Non-Contributing to RDP	0.00	0.00
14	128.03	1	0.84	0.64	Property owned by PSE&G for OH Lines	0.00	0.00
15	127	24	0.45	0.00	Non-Contributing to RDP	0.00	0.00
16	121	22	0.07	0.07	Non-Contributing to RDP	0.00	0.00
17	128.05	1	0.57	0.57	Property owned by PSE&G for OH Lines	0.00	0.00
18	48	1	0.09	0.08	Non-Contributing to RDP	0.00	0.00
19	238	24	0.08	0.07	Non-Contributing to RDP	0.00	0.00
20	128.02	1	3.59	2.58	Property owned by PSE&G for OH Lines	0.00	0.00

ID#	Block	Lot	Lot Area Pre-Enviro (AC)	Lot Area Post Enviro (ac)	Comments	New Applied Density	New RDP @ 20% (units)
21	128.06	1	0.65	0.64	Property owned by PSE&G for OH Lines	0.00	0.00
22	87	3	0.06	0.02	Non-Contributing to RDP	0.00	0.00
23	227	7	0.25	0.25	Changed to Class 2	0.00	0.00
24	129	21	0.58	0.05	Non-Contributing to RDP		
25	127	19	0.83	0.36	Non-contributing to RDP	0.00	0.00
26	46	7	0.16	0.00	Non-Contributing to RDP	0.00	0.00
27	221	7	0.24	0.24	Changed to Class 2		
28	49	7	0.04	0.04	Non-Contributing to RDP	0.00	0.00
29	46	8	0.02	0.00	Non-Contributing to RDP	0.00	0.00
30	129	19	1.24	0.00	Non-Contributing to RDP	0.00	0.00
31	121	16	0.37	0.37	Non-Contributing to RDP	0.00	0.00
32	128.07	1	1.91	0.93	Property owned by PSE&G for OH Lines	0.00	0.00
33	127	23	0.90	0.00	Non-Contributing to RDP	0.00	0.00
34	129	20	0.20	0.00	Non-Contributing to RDP	0.00	0.00
35	40	13	0.04	0.04	Non-Contributing to RDP	0.00	0.00
36	238	25	0.04	0.04			
37	241	1	0.09	0.09	Non-Contributing to RDP	0.00	0.00
38	181	3.02	0.45	0.45	Non-contributing to RDP	0.00	0.00
39	127	2.02	1.37	1.37	Third Round RDP- lot area counted as lot 2 before subdivision	0.00	0.00
<b>Total</b>						<b>0.00</b>	<b>0.00</b>

## Map 2: Vacant Land Adjustment Map



## Section 4: Fair Share Plan

The following Fair Share Plan outlines the components and mechanisms the Borough will utilize to address its affordable housing obligations. These obligations are summarized as follows:

Table 18: Affordable Housing Obligation Summary

Category	Obligation
Prior Round Obligation (1987-1999)	118
Third Round Obligation (1999-2025)	301
Fourth Round Obligation (2025-2035)	201 (DCA 222)
Present Need (Rehabilitation) Obligation	0

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### 4.1: Prior Round Obligation

The Borough's initial effort to address its Mount Laurel obligation was set forth in a substantive certification by COAH on February 26, 1990, whereby Glen Rock Housing and Fair Share Plan noted a low and moderate income housing obligation of 207 units which was reduced to 0 after a vacant land adjustment was granted as part of the first round certification. Following the time period of second round certification, Glen Rock submitted and received second round certification on October 2, 1996 which identified a second-round obligation of 118 units new construction and rehabilitation of 31 units. The Borough at that time received a confirmation that they were entitled to a vacant land adjustment which identified again an RDP of 0 units while also granted a waiver from N.J.A.C. 5:93-4.1(b) from providing mechanisms to address unmet need. The borough also received 2 rehabilitation credits bringing the rehabilitation obligation to 29 units at the time.

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### 4.2: Third Round RDP and Unmet Need Obligation

Pursuant to a Settlement Agreement signed with FSHC and approved by Superior Court, the Borough had a Third Round RDP of 26 units and a total Unmet Need of 393 units. This Unmet Need was comprised of 118 units of Unmet Need from the Prior Round and 301 units of Unmet Need from the Third Round (inclusive of the gap period).

The Borough has constructed 34 affordable housing units (plus 7 bonus credits), which are summarized in Table 14 below. Through the application of these units, the Borough satisfied its RDP of 26 units and realized 8 excess credits which it can apply to Unmet Need.

Table 19: Plan Components Addressing Third Round 26 unit RDP

Plan Component	Units	Rental Bonus	Total	Status
<b>For Sale Family Units</b>				
Trafalgar Square – 471 Doremus Avenue (B 43, L 1)	2	N/A	2	Completed
<b>Alternative Living Arrangements (Group Homes)</b>				
Spectrum for Living 343 Highwood Avenue (B 17, L 15)	6	6	12	Completed
Spectrum for Living 641 Lincoln Avenue (B 76, L 14)	6	1 *	7	Completed
Life Opportunities 34 Valley Road (B 109, L 15)	3	-	3	Completed
BCUW/Madeline 15 Bradford Street (B 101, L 2)	4	-	4	Completed
Reed Next, Inc. 11 Jerome Avenue (B137, L18)	4	-	4	Completed
<b>100% Affordable Family Rental (Nouvelle LLC)</b>				
261 Rock Road- (B 107, L 1)	11	-	11	Completed
23 Kenmore Place- (B 81, L 1)	2	-	2	Completed
<b>Total (41-26 unit RDP=15 surplus credits)</b>	<b>38</b>	<b>7</b>	<b>45</b>	

\*25% maximum bonus cap reached.

In addition, to the 19 surplus credits noted above, the Borough has approved a mixed-use inclusionary development at Glen Rock Mall containing 14 affordable units which coincide with AHO-1 Overlay Zone. This development is currently under construction. As a result, the Borough has a total of 33 units to apply to the Unmet Need. The Borough also adopted an affordable housing overlay zones (identified in Table 20 below) and a municipal-wide mandatory set-aside ordinance.

Table 20: Overlay Parcels for Unmet Need

Plan Component	Total Credits	Status/ Surplus
<b>Plan Surplus:</b>		
<u>Third Round Surplus</u> - 15 units available	<b>19</b>	Developed
<b>Overlay Zoning:</b>		
<u>AHO-1 Overlay Zone-1</u> : Block 55 Lot 2-7 & 24	<b>14</b>	Approved
<u>AHO-2 Overlay Zone</u> : Block 111, 112, 115, 116, varied lots	<b>Up to 33</b>	Zoned







The FHA-2 requires that in addressing prior round obligations, the municipality shall “demonstrate how any sites that were not built in the prior rounds continue to present a realistic opportunity, which may include proposing changes to the zoning on the site to make its development more likely, and which may also include the dedication of municipal affordable housing trust fund dollars or other monetary or in-kind resources.” While the unmet need is commonly held to a lesser opportunity standard than addressing RDP the Borough has zoned some significant areas to support addressing some of this need.

Accordingly, the following unbuilt components from the Third Round Obligation are discussed.

Map 4: Block 111 Lots 1, 1.01, 1.02 thru 6, Block 112, Lots 1 thru 12, Block 115 Lots 13 thru 24 and Block 116 Lots 1 thru 5.



Source: NJ GeoWeb website aerial 2020 lot lines are approximate.

The parcels noted in these zones above are located in the central area of the Borough, encompassing the majority of the Rock Road C-2 zone commercial area. They comprise a collective area of approximately 8.42 acres.



These properties are located in the Affordable Housing Overlay Zone -2 (AHO-2) District, the purpose of which is to create a realistic opportunity for housing that is affordable to low- and moderate-income households in a mixed-use environment. The zones permit a density of 20 units per acre with an affordable housing set-aside of either twenty percent for for-sale units or for-rent units.

While this component has not yet been constructed, the area continues to present a realistic opportunity for the production of affordable housing. Specifically, the site remains:

1. Approvable. The Borough has already approved an overlay zoning district for the site permitting inclusionary mixed use multifamily development.
2. Available. There are no known title issues which would prohibit the development of this site.
3. Developable. The site is located in a water and sewer service area
4. Suitable. The site is located in the Borough's downtown, commercial shopping centers, another multifamily use, and numerous NJ Transit bus stops in the surrounding area.

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#### 4.3: Fourth Round RDP Obligation

As established in Section 3.2 of this plan, Glen Rock does not have an additional RDP obligation in the Fourth Round since there were no additional parcels that qualify as vacant or tracts that were developed with additional residential development that would qualify as a "changed circumstance". The Borough will continue to pursue the development of affordable housing specifically the creation of a 2-bedroom very low income unit at the Borough Annex property located on North Maple Avenue in accordance with the Borough's Spending Plan. Further the Borough will continue to implement the zoning permitted in the AHO-2 zone for mixed use development.

We note that FHA-2 includes language which requires VLA municipalities to satisfy at least 25 percent of their Fourth Round RDP obligation through redevelopment. Specifically, amended Section 1 of P.L.1995, c.231 (C.52:27D-310.1) of FHA-2 states:

*Any municipality that receives an adjustment of its prospective need obligations for the fourth round or subsequent rounds based on a lack of vacant land shall as part of the process of adopting and implementing its housing element and fair share plan identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25 percent of the prospective need obligation that has been adjusted, and adopt realistic zoning that allows for such adjusted obligation, or demonstrate why the municipality is unable to do so.*

For the Fourth Round, Glen Rock "prospective need obligation that has been adjusted" (i.e., its RDP obligation) is zero units. As such, the Borough has a potential redevelopment obligation of zero units, as 25 percent of 0 is 0. As identified in Table 15 above, the Borough has affirmatively zoned for sites that would redevelop through the Unmet Need

mechanisms in place during the Third Round. This is particularly evident in the current ongoing construction at Glen Rock Mall property.

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#### 4.4: Present Need Obligation

The Borough was assigned a Present Need (Rehabilitation) Obligation of zero units. Nevertheless, the Borough will continue to participate in the Bergen County Housing Improvement Program.

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#### 4.5: Other Provisions

The following additional requirements are noted:

1. Fourth Round Bonuses. Fourth-Round bonuses will be applied in accordance with N.J.A.C. 52:27d-311.k.
2. Very-Low Income and Low-Income Units. At least 50 percent of the units addressing the Fourth Round Prospective Need obligation shall be affordable to very low-income and low-income households with the remainder affordable to moderate-income households. A minimum of 13 percent of the affordable units will be made available to very low-income households, defined as households earning 30 percent or less of the regional median income by household size.
3. Rental Component. At least 25 percent of the Fourth Round Prospective Need obligation shall be met through rental units, including at least half in rental units available to families.
4. Families. At least half of the actual units created to address the Fourth Round Prospective Need obligation must be available to families.
5. Age-Restricted Cap. No more than 30 percent of all units developed or planned to meet the Fourth Round Prospective Need obligation shall be met with age-restricted units.
6. Development Fees. The Borough will continue to impose development fees as permitted by COAH's prior round rules. The funds generated by the collection of development fees will be applied directly towards any activity approved by State regulations for addressing the municipal fair share.

Table 217: RDP 26 Unit Analysis of Minimum and Maximum Requirements

Requirement	Requirement	Developed
Max. Age Restricted Units	6	0
Min. Rental Units	7	32
Min Rental Units Available to Families	4	13
Max. Rental Bonus Credits	7	7
Min. Units Available to Families	10	15
Min. Affordable Units Very Low Income	3	6
Min. Affordable Units to Very Low-Families	2	2

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#### 4.6: Consistency with State Planning Initiatives

As noted in Section 1, an HE&FSP must also include:

- ❖ An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, and;
- ❖ An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Accordingly, the following subsection analyzes the consistency of this HE&FSP to the above referenced state planning initiatives.

##### Multigenerational Family Housing Continuity Commission

The Multigenerational Family Housing Continuity Commission was established by the State of New Jersey in 2021. As noted in NJSA 52:27D-329.20, one of the primary duties of the Commission is to "prepare and adopt recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas."

As of the date of this HE&FSP, the Multigenerational Family Housing Continuity Commission has not et adopted any recommendations.

### State Development and Redevelopment Plan

As established by NJSA 52:18A-200(f), the purpose of the State Development and Redevelopment Plan (SDRP) is to “coordinate planning activities and establish Statewide planning objectives in the following areas: land use, housing, economic development, transportation, natural resource conservation, agriculture and farmland retention, recreation, urban and suburban redevelopment, historic preservation, public facilities and services, and intergovernmental coordination.”

As such, the SDRP establishes a number of goals and strategies related to a number of different topics, including economic redevelopment. One such goal is to revitalize existing urban centers by directing growth and development to those areas. Specifically, the SDRP seeks to revitalize the State’s cities and towns by protecting, preserving, and developing the valuable human and economic assets in cities, town, and other urban areas.

As indicated by the SDRP’s Policy Map, the entirety of the Borough is located in the PA-1 Metropolitan Planning Area, wherein development and redevelopment is intended to be directed. The intent of this Planning Area is to:

- ❖ Provide for much of the state’s future redevelopment;
- ❖ Revitalize cities and towns;
- ❖ Promote growth in compact forms;
- ❖ Stabilize older suburbs;
- ❖ Redesign areas of sprawl; and;
- ❖ Protect the character of existing stable communities.

Accordingly, this HE&FSP is consistent with the intents of the PA-1. Specifically, it is designed to encourage redevelopment and growth in a compact form, while also protecting the character of the existing community.

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### 4.7: Crediting Documentation and Ongoing Compliance

The Borough of Allendale is following the applicable requirements regarding unit monitoring and reporting. Specifically, the Borough completed the statutorily required updates to its housing project status report by the DCA deadline of February 15, 2025. These updates are included in the State’s new Affordable Housing Monitoring System and should be considered to fulfill the Borough obligation to specify the creditworthiness of all existing affordable units. Further, all crediting documentation submitted to and approved by the Court as part of the Borough’s Third Round Housing Element and Fair Share Plan remains on file with and accessible from the Court. All other crediting documentation, for plan components that were not part of the Borough’s Third Round HE&FSP, is included in the appendices of this plan.

# Appendices

1. Draft Resolutions Adopting and Endorsing Housing Element and Fair Share Plan
2. Endorsing Resolution No. 25-71 Committing to Comply to Fourth-Round Present and Prospective Need.
3. Superior Court Decision and Order Fixing Municipal Obligations
4. Third Round Settlement Agreement
5. Third Round Vacant Land Adjustment Table
6. Existing Affordable Housing Mandatory Set-Aside Ordinance
7. Existing/Adopted Chapter 230 Article XXVI (Affordable Housing) of Borough Code
8. Existing/Adopted Chapter 230 (Development Fees) of Borough Code
9. Existing/Adopted Chapter 230, Article XVA, AHO-1 Affordable Housing Overlay-I District of Borough Code.
10. Existing/Adopted Chapter 230, Article XVA AHO-2 Affordable Housing Overlay-II District of Borough Code.
11. Administrative Agent Manual and Affirmative Marketing Plan
12. Fourth Round Spending Plan

## **Appendix**

1. Draft Resolutions Adopting and Endorsing Housing Element and Fair Share Plan

**BOROUGH OF GLEN ROCK PLANNING BOARD  
BERGEN COUNTY, NEW JERSEY**

**Resolution No:**

**Offered by Planning Board Member:** Coll

**Seconded by Planning Board Member:** Tryforos

**RESOLUTION OF THE BOROUGH OF GLEN ROCK PLANNING BOARD  
ADOPTING THE BOROUGH'S FOURTH ROUND HOUSING ELEMENT AND FAIR  
SHARE PLAN**

**WHEREAS**, the New Jersey Supreme Court declared that the discriminatory use of zoning powers was illegal and provided, as a matter of constitutional law, that each developing municipality “must, by its land use regulations, make realistically possible the opportunity for an appropriate variety and choice of housing for all categories of people who may desire to live there, of course including those of low and moderate income,” In Re Adoption of N.J.A.C. 5:96 and 5:97 by the New Jersey Council on Affordable Housing, 221 N.J. 1, 6 (2015) (“**Mount Laurel IV**”), citing S. Burlington County NAACP v. Township of Mount Laurel (“**Mount Laurel I**”), 67 N.J. 151, 179, 187, appeal dismissed and cert. denied, 423 U.S. 808, 96 S. Ct. 18, 46 L. Ed. 2d 28 (1975), and that this constitutional obligation requires that towns must provide “a realistic opportunity for the construction of [their] fair share of the present and prospective regional need for low and moderate income housing,” Id., citing S. Burlington County NAACP v. Township of Mount Laurel (“**Mount Laurel II**”), 92 N.J. 158, 205 (1983), (together with Mount Laurel I, the “**Mount Laurel Doctrine**”); and

**WHEREAS**, pursuant to Mount Laurel IV, the Borough of Glen Rock (the “**Borough**”) filed a declaratory judgment action on July 6, 2015, entitled “In the Matter of the Application of the Borough of Glen Rock” Docket No. BER-L-6276-15, seeking a judicial declaration that its Housing Element and Fair Share Plan (“**3rd Round HEFSP**”) satisfied the “fair share” of the regional need for very low - low- and moderate-income housing, pursuant to the Mount Laurel Doctrine; and

**WHEREAS**, that culminated in a settlement agreement with Fair Share Housing Center (“**FSHC**”) on September 25, 2019; and

**WHEREAS**, on October 11, 2023, the Court entered a Final Judgment of Compliance and Repose, granting the Borough immunity from Builder’s Remedy lawsuits until July 2, 2025; and

**WHEREAS**, on March 20, 2024, Governor Murphy signed P.L.2024, c.2. (hereinafter “**A4**”) into law, amending the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 to -329 (the “**Act**”) and establishing a new framework for determining and enforcing municipalities’ affordable housing obligations under the Mount Laurel doctrine for the years 2025 – 2035 (the “**Fourth Round**”); and

**WHEREAS**, A4 required the New Jersey Department of Community Affairs (the “**DCA**”) to produce non-binding estimates of need for present and prospective need for low- and moderate-income housing in each municipality for the Fourth Round on or before October 20, 2024; and

**WHEREAS**, on October 18, 2024, in furtherance of such requirement, the DCA issued a report entitled “Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background” (the “**DCA Report**”) which report established the final calculation and obligations for each municipality in New Jersey, including the Borough; and

**WHEREAS**, the DCA Report calculated the Borough’s Fourth Round obligation as follows: a Present Need or Rehabilitation (“**Present Need**”) Obligation of 0 and a Prospective Need or New Construction Obligation (“**Prospective Need**”) of 222; and

**WHEREAS**, on January 22, 2025, the Borough Council adopted Resolution No. 57-25 (the “**Binding Resolution**”), accepting the “present need” but seeking a downward deviation from “prospective need” obligation as set forth in the DCA Report to a “prospective need” of 201 units based on the recommendation of Edward Snieckus, Jr., PP, LLA, ASLA of Burgis Associates, Inc. (the “**Borough Planner**”); and

**WHEREAS**, pursuant to the Administrative Directive #14-24, dated December 13, 2024 (the “**Directive**”), implementing the Affordable Housing Dispute Resolution Program (the “**Program**”) on January 23, 2025, the Borough filed a declaratory judgment action in the Superior Court of Bergen County, bearing Docket No. BER-L-561-25 (the “**Declaratory Judgment Action**”); and

**WHEREAS**, the filing of the Declaratory Judgment Action, in accordance with the Act and the Directive, gave the Borough continued immunity from Builder’s Remedy lawsuits, which continues to be in full force and effect; and

**WHEREAS**, the New Jersey Builders Association filed a challenge to the Declaratory Judgment Action as an interested party, disputing the Borough’s calculation of its prospective need; and

**WHEREAS**, on June 4, 2025, the Honorable Gregg A. Padovano, J.S.C., the designated Mount Laurel Judge for the Bergen Vicinage, entered an order (the “**Order**”) setting the Borough’s Present Need Obligation as 0 and the Prospective Need Obligation as 201, as set forth in the Binding Resolution; and

**WHEREAS**, the Borough Planner prepared a Housing Element and Fair Share Plan for the Fourth Round, dated June 5, 2025 (the “**Fourth Round HEFSP**”), consistent with the obligation set forth in the Binding Resolution and as upheld by the Order, which addresses the Borough’s Present Need and Prospective Need Obligations for the Fourth Round; and



**WHEREAS**, pursuant to N.J.S.A. 40:55D-28, the Borough of Glen Rock Planning Board (the “**Planning Board**”) is charged with the preparation and adoption of the Borough’s Master Plan, which includes the Fourth Round HEFSP; and

**WHEREAS**, on June 18, 2025, after providing notice in accordance with the Municipal Land Use Law, specifically N.J.S.A. 40:55D-13, the Planning Board held a public hearing to review the Fourth Round HEFSP; and

**WHEREAS**, after review and consideration of the Fourth Round HEFSP and presentation by the Borough Planner, the Planning Board has determined it is consistent with the goals and objectives of the Borough’s current Master Plan, and further determined adoption of the same is in the best interest of the Borough; and

**WHEREAS**, upon adoption of the Fourth Round HEFSP, the Planning Board Secretary is hereby directed to transmit the same to the Clerk of the Borough for consideration of endorsement by the Borough Council.

**NOW THEREFORE BE IT RESOLVED** the Borough of Glen Rock Planning Board, in the County of Bergen, State of New Jersey, hereby adopts the Fourth Round Housing Element and Fair Share Plan, dated June 5, 2025, and attached hereto as Exhibit A.

I certify that the foregoing Resolution was duly adopted by the Borough of Glen Rock Planning Board on June 18, 2025.

  
Secretary, Borough of Glen Rock Planning Board

**Exhibit A**

**Fourth Round Housing Element and Fair Share Plan**

## **Appendix**

2. Endorsing Resolution No. 25-71 Committing to Comply to Fourth-Round Present and Prospective Need.

**BOROUGH OF GLEN ROCK  
BERGEN COUNTY, NEW JERSEY**

**Resolution No: 57-25**  
**Offered by Council Member Gilbreath**  
**Seconded by Council Member Gilligan**

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**RESOLUTION OF THE BOROUGH OF GLEN ROCK  
ESTABLISHING THE BOROUGH'S FOURTH ROUND PRESENT AND  
PROSPECTIVE AFFORDABLE HOUSING OBLIGATIONS**

**WHEREAS**, the New Jersey Supreme Court declared that the discriminatory use of zoning powers was illegal and provided, as a matter of constitutional law, that each developing municipality “must, by its land use regulations, make realistically possible the opportunity for an appropriate variety and choice of housing for all categories of people who may desire to live there, of course including those of low and moderate income,” In Re Adoption of N.J.A.C. 5:96 and 5:97 by the New Jersey Council on Affordable Housing, 221 N.J. 1, 6 (2015) (“**Mount Laurel IV**”), citing S. Burlington County v. NAACP v. Township of Mount Laurel (“**Mount Laurel I**”), 67 N.J. 151, 179, 187, appeal dismissed and cert. denied, 423 U.S. 808, 96 S. Ct. 18, 46 L. Ed. 2d 28 (1975), and that this constitutional obligation requires that towns must provide “a realistic opportunity for the construction of [their] fair share of the present and prospective regional need for low and moderate income housing,” Id., citing S. Burlington County NAACP v. Township of Mount Laurel (“**Mount Laurel II**”), 92 N.J. 158, 205 (1983), (together with Mount Laurel I, the “**Mount Laurel Doctrine**”); and

**WHEREAS**, pursuant to Mount Laurel IV, the Borough of Glen Rock (the “**Borough**”) filed a declaratory judgment action on July 6, 2015, entitled “In the Matter of the Application of the Borough of Glen Rock” Docket No. BER-L-6276-15, seeking a judicial declaration that its Housing Element and Fair Share Plan (“**3rd Round HEFSP**”) satisfied the “fair share” of the regional need for very low - low- and moderate-income housing, pursuant to the Mount Laurel Doctrine; and

**WHEREAS**, that culminated in a settlement agreement with Fair Share Housing Center (“**FSHC**”) on September 25, 2019; and

**WHEREAS**, on October 11, 2023, the Court entered a Final Judgment of Compliance and Repose, granting the Borough immunity from Builder’s Remedy lawsuits until July 2, 2025; and

**WHEREAS**, on March 20, 2024, Governor Murphy signed P.L.2024, c.2. (hereinafter “**A4**”) into law, amending the New Jersey Fair Housing Act, N.J.S.A. 52:27D-301 to -329 (the “**Act**”) and establishing a new framework for determining and enforcing municipalities’ affordable housing obligations under the Mount Laurel doctrine for the years 2025 – 2035 (the “**Fourth Round**”); and

**WHEREAS**, A4 required the New Jersey Department of Community Affairs (the “DCA”) to produce non-binding estimates of need for present and prospective need for low- and moderate-income housing in each municipality for the Fourth Round on or before October 20, 2024; and

**WHEREAS**, on October 18, 2024, in furtherance of such requirement, the DCA issued a report entitled “Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background” (the “DCA Report”) which report established the final calculation and obligations for each municipality in New Jersey, including the Borough; and

**WHEREAS**, the DCA Report calculated the Borough’s Fourth Round obligation as follows: a Present Need or Rehabilitation (“**Present Need**”) Obligation of 0 and a Prospective Need or New Construction Obligation (“**Prospective Need**”) of 222; and

**WHEREAS**, the Borough has determined to accept its Present Need Obligation of 0; and

**WHEREAS**, the Borough’s Affordable Housing Planner, Edward Snieckus, Jr., PP, LLA, ASLA of Burgis Associates, Inc. (the “**Affordable Housing Planner**”) has reviewed the DCA Report, specifically the data utilized by the DCA to determine the Borough’s calculated share of the land capacity with regard to the determination of the Borough’s Prospective Need;

**WHEREAS**, the Affordable Housing Planner determined the DCA mapping was overinclusive and included properties in the calculation of the land capacity factor which are not developable, including properties located inside floodways and properties not suitable for development due to narrow area and proximity to the railroad; and

**WHEREAS**, when these properties were removed from Borough’s weighted land area, the amount of developable space in the Borough was adjusted from 6.539 acres to 2.075 acres, resulting in an adjustment of the Borough’s calculated share of the region’s land capacity from .33% to .11%; and

**WHEREAS**, when this correction is made, the Borough’s Prospective Need Obligation is adjusted to 201 units; and

**WHEREAS**, upon the advice of its Affordable Housing Planner and other professionals, the Borough accepts a Prospective Need Obligation of 201 units; and

**WHEREAS**, the Affordable Housing Planner produced a report summarizing his findings, which is attached hereto as Exhibit A; and

**WHEREAS**, Section 3 of A4 provides “the municipality’s determination of its fair share obligation shall have a presumption of validity, if established in accordance with sections 6 and 7” of A4; and

**WHEREAS**, the Affordable Housing Planner utilized the formulas established in Sections 6 and 7 of A4, and provided in the DCA published worksheet, to recalculate the Borough's Fourth Round Prospective Need Obligation to 201 units; and

**WHEREAS**, A4 provides that a municipality shall adopt a binding resolution determining the present and prospective fair share obligation no later than January 31, 2025; and

**WHEREAS**, the Borough's calculation of need is entitled to a "presumption of validity" as it complies with Sections 6 and 7 of A4; and

**WHEREAS**, the Borough specifically reserves the right to adjust the Fourth Round Obligation based the following adjustments or others identified during the process of promulgating a Fourth Round Housing Element and Fair Share Plan ("**4th Round HEFSP**"): 1) a "windshield survey" or similar survey which accounts for a lower estimate of present need; 2) a Vacant Land Adjustment predicated upon a lack of vacant, developable and suitable land; 3) a Durational Adjustment (whether predicated upon lack of sewer or lack of water or both); 4) an adjustment to the Land Capacity factor; and/or 5) an adjustment predicated upon regional planning entity formulas, inputs, or considerations, including, but not limited to the County and State Regional Master Plan; and

**WHEREAS**, in addition to the foregoing, the Borough specifically reserves all rights and positions, without prejudice, to revoke this resolution and commitment in the event of a successful challenge to A4 in the context of Borough of Montvale, et al. v. State of New Jersey, Docket No. MER-L-1778-24 or any other such action challenging A4 or calculations of Fourth Round Present or Prospective Obligations, or any legislation adopted and signed into law by the Governor of New Jersey altering the deadlines and/or requirements of A4; and

**WHEREAS**, in addition to the foregoing, nothing in A4 requires or can require an increase in the Borough's Fourth Round Present or Prospective Need Obligations based on a successful downward challenge of any other municipality in the region since the plain language and clear intent of A4 is to establish, for example, unchallenged numbers by default on March 1, 2025; and

**WHEREAS**, pursuant to the Administrative Directive #14-24, dated December 13, 2024 (the "**Directive**"), implementing the Affordable Housing Dispute Resolution Program (the "**Program**"); a municipality seeking certification with the Act, shall file an action in the form of a declaratory judgment complaint in the county in which the municipality is located; and

**WHEREAS**, the Borough authorizes the filing of a declaratory judgment action pursuant to the Directive within forty-eight hours after the adoption of this resolution to seek compliance with the Act; and

**WHEREAS**, the Borough further authorizes its professionals to prepare the 4th Round HEFSP and present the same for adoption prior to June 30, 2025; and

**WHEREAS**, in light of the above, the Borough finds it is in the best interest of the Borough to declare its Fourth Round Present and Prospective Need Obligations, authorize the filing of a declaratory judgment action pursuant to the Directive, and direct its professionals to prepare a 4th Round HEFSP, all in accordance with A4,

**NOW THEREFORE BE IT RESOLVED** by the Borough Council of the Borough of Glen Rock, in the County of Bergen, New Jersey, as follows:

**Section 1.** The foregoing recitals are hereby incorporated by reference as if fully set forth herein.

**Section 2.** The Borough's Fourth Round obligation is adopted as follows: a Present Need or Rehabilitation Obligation of 0 and a Prospective Need or New Construction Obligation of 201, as described above, and subject to all reservations of rights, including but not limited to:

- A. The right to adjust the number based on one or any of the following: a windshield survey, vacant land assessment, durational adjustments, variations in the Land Capacity Factor, and/or regional planning inputs; and
- B. The right to revoke this resolution in the event of a successful legal challenge to A4 or the Act, any legislative changes to A4 and signed into law by the Governor, or to the calculations of Fourth Round Present or Prospective Obligations.

**Section 3.** The Borough authorizes its professionals to file a declaratory judgment action within forty-eight hours after the adoption of this resolution in order to comply with the Directive.

**Section 4.** The Borough further authorizes its professionals to prepare the 4th Round HEFSP and present the same for adoption prior to June 30, 2025.


**Section 5.** This resolution shall take effect immediately.

ROLL CALL:

Council Member Martin - yes  
Council Member Orlich - yes  
Council Member Coll - yes

Council Member Gilbreath -yes  
Council Member Gilligan - yes  
Council Member Rozanski -yes

I, the Borough Clerk of the Borough of Glen Rock, hereby certify that this is a true copy of a resolution passed by the Council of the Borough of Glen Rock at a meeting held this 22<sup>nd</sup> day of January, 2025.

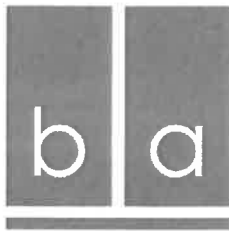
  
Jacqueline Scalia, Borough Clerk

# **EXHIBIT A**



# Fourth Round Present and Prospective Need Analysis

Borough of Glen Rock  
Bergen County, New Jersey



Community Planning  
Land Development and Design  
Landscape Architecture

B U R G I S  
A S S O C I A T E S , I N C .

Principals:  
*Joseph H. Burgess PP, AICP*  
*Edward Snieckus, Jr. PP, LLA, ASLA*  
*David Novak PP, AICP*

# Fourth Round Present and Prospective Need Analysis

Borough of Glen Rock  
Bergen County, New Jersey

Prepared for the Borough of Glen Rock  
Mayor and Council

BA# 4173.15

The original document was appropriately signed and sealed on January 15, 2025, in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners

Joseph H. Burgess, AICP, PP  
Professional Planner #2450

Edward J. Snieckus Jr. PP, LLA, ASLA  
Professional Planner #5442



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## Executive Summary

The following Present and Prospective Need Analysis has been prepared for the Borough of Glen Rock in Bergen County, New Jersey.

By way of background, Governor Murphy signed A-40/S-50 into law on March 20, 2024 after the Senate and Assembly adopted it. This legislation (hereinafter "Amended FHA" or "Act") overhauled the Fair Housing Act (FHA) by abolishing the Council on Affordable Housing (COAH) and created a new process that involved the Department of Community Affairs (DCA) and the Administrative Office of the Courts (AOC).

The Amended FHA directed the New Jersey Department of Community Affairs ("DCA") to report the present need (also referred to as the rehab obligation) and the prospective need for Round Four based upon the standards set forth in the Act. The DCA issued its report on October 18, 2024; and, in accordance with the Act, made clear that the report was advisory only. For Glen Rock, the DCA Report identifies a Present Need of 0 and a Prospective Round Four Need of 222.

Since the DCA report is non-binding, each municipality has the opportunity to study and define why its obligations should be different based on the standards in the Act. However, the municipality must adopt a binding resolution by January 31, 2025, identifying the present and prospective need obligation to which it is committing.

As to the Round Four Prospective Need of 222 units that the DCA reported on October 18, 2024, the methodology used to determine a municipality's prospective fair share obligation requires an initial determination of the regional prospective need. The region that Glen Rock is in consists of all municipalities in Bergen, Passaic, Hudson and Sussex counties. To determine a municipality's share of the regional need, the Act requires a calculation of three factors: (1) the equalized nonresidential valuation factor; (2) the income capacity factor; and (3) the land capacity factor. The Act then requires these three factors to be averaged and applied to the regional need to determine the share of the regional need for each municipality that is not a Qualified Urban Aid Municipality ("QUAM").

The Borough does not dispute the DCA's calculation of the Equalized Nonresidential Valuation Factor or the Income Capacity Factor. However, the Borough does dispute the calculation of the Land Capacity Factor. More specifically, the Borough accepts the DCA's invitation to examine the Land Capacity Factor and the lands that the DCA deemed developable for purposes of calculating this factor.

**Recommendation:** For the reasons set forth herein, the DCA was overinclusive. Once appropriate corrections are made to the land that is developable, the Borough's Prospective Need Obligation should be adjusted from the 222 figure the DCA reported to 201 units. Based upon the findings in this report, the following summarizes the comparison of the three allocation factors as adjusted by the analysis provided herein.

Table 1: Summary of Adjusted Factors

	Equalized Nonresidential Valuation Factor	Income Capacity Factor	Land Capacity Factor
DCA Analysis	0.35%	1.72%	0.33%
Borough Analysis	0.35%	1.72%	0.11%

Furthermore, as to the Present Need (also known as the rehab obligation), the Borough of Glen Rock finds that the methodology and the data utilized by the DCA to calculate its Present Need Obligation acceptable at 0 units for Round Four.

Accordingly, the remainder of this Prospective Needs Analysis is divided into the following sections:

- ❖ Section 1: Present Need
- ❖ Section 2: Equalized Nonresidential Valuation Factor
- ❖ Section 3: Income Capacity Factor
- ❖ Section 4: Land Capacity Factor

## Section 1: Present Need

The following section reviews the Borough's Present Need as calculated by the DCA.

### 1.1: Present Need Background

As per the adopted legislation, a municipality's Present Need obligation shall be determined:

*"by estimating the deficient housing units occupied by low- and moderate-income households in the region, following a methodology similar to the methodology used to determine third round municipal present need, through the use of most recent datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof."*

The "Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background" workbook released by the DCA (herein referred to as the "DCA Workbook" or the "Workbook") noted that the Present Need calculations used three factors to calculate its present need: the number of housing units lacking complete kitchen facilities, the number of units lacking complete plumbing facilities, and the number of overcrowded units.

The analysis employed by DCA utilizes data from HUD's Comprehensive Housing Affordability Strategy (CHAS) dataset, which has municipal-level data on the number and percentage of low- and moderate-income households from a special tabulation of the US Census's American Community Survey (ACS) data. For a full explanation of how this data was utilized, see the DCA Workbook.

The DCA determined by the Borough's Present Need number is 0 units and is acceptable to the Borough of Glen Rock.

## Section 2: Equalized Nonresidential Valuation Factor

The following section reviews the equalized nonresidential valuation factor calculated by the DCA. The following is summarized:

1. The Borough finds that the methodology utilized by the DCA to calculate its nonresidential valuation factor is acceptable.
2. The Borough's change in equalized nonresidential valuation between 1999 and 2023 is \$ 113,073,017.
3. This results in the Borough's calculated share of the region's equalized nonresidential valuation of 0.35%.

### 2.1: Basis of Calculation

As per the adopted legislation, a municipality's equalized nonresidential valuation factor shall be determined as follows:

*"To determine this factor, the changes in nonresidential property valuations in the municipality, since the beginning of the round preceding the round being calculated, shall be calculated using data published by the Division of Local Government Services in the department. For the purposes of such, the beginning of the round of affordable housing obligations preceding the fourth round shall be the beginning of the gap period in 1999. The change in the municipality's nonresidential valuations shall be divided by the regional total change in the nonresidential valuations to determine the municipality's share of the regional change as the equalized nonresidential valuation factor."*

### 2.2: Analysis of Calculation

The calculation conducted by the DCA determined that the Borough has a 0.35% share of the region's equalized nonresidential valuation.

Table 2: DCA Equalized Nonresidential Valuation Calculation Summary

Year	Non-equalized Nonresidential Valuation	Equalization Ratio	Equalized Nonresidential Valuation
1999	\$95,727,900	0.8829	\$108,424,397
2023	\$171,306,100	0.7734	\$221,497,414
<i>Difference</i>			<i>\$113,073,017</i>

Source: DCA Fair Share Housing Obligations for 2025-2035 (Fourth Round) Workbook

The Borough has reviewed the methodology and data utilized by the DCA for this calculation. The methodology employed by the DCA is appropriate, the Borough finds that the equalization ratios employed by the DCA are accurate.



## Section 3: Income Capacity Factor

The following section reviews the income capacity factor calculated by the DCA. It finds that the data and methodology utilized by the DCA relating to the Borough's income capacity factor are both acceptable.

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### 3.1: Basis of Calculation

As per the adopted legislation, a municipality's income capacity factor shall be determined by calculating the average of the following measures:

*"The municipal share of the regional sum of the differences between the median municipal household income, according to the most recent American Community Survey Five-Year Estimates, and an income floor of \$100 below the lowest median household income in the region; and*

*"The municipal share of the regional sum of the differences between the median municipal household incomes and an income floor of \$100 below the lowest median household income in the region, weighted by the number of the households in the municipality."*

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### 3.2: Analysis of Calculation

The calculation conducted by the DCA determined that the Borough has a 1.72% share of the region's income capacity factor. Table 3 below summarizes the methodology utilized by the DCA to determine this share.

The Borough has reviewed the data and the methodology utilized by the DCA for this calculation and finds both to be acceptable.

Table 3: Income Capacity Factor

Number of Households	Median household income in the past 12 months (in 2022 inflation-adjusted dollars) *	\$100 Below Regional Median HH Income Floor	Diff. from Median Household Income Floor with Household Weight	HH Weighted Income Difference % of Region Total	Diff from Median Household Income Floor	Income Difference % of Region Total	Income Capacity Factor
3,652	\$ 202,586	\$51,992	549,969,288	1.6%	\$ 150,594	1.8%	1.72%

## Section 4: Land Capacity Factor

The DCA issued the data and mapping that was the basis for the land capacity factor on November 27<sup>th</sup>, over a month after the DCA deadline to issue its non-binding numbers under the Amended FHA.

The link to the DCA GIS data, and the description section

(<https://njdca.maps.arcgis.com/home/item.html?id=12acdf0a5104f8f8a2f604e96063e74>)

includes the following language:

"The land areas identified in this dataset are based on an the best available data using publicly available data enumerated in N.J.S.A. 52:27D-304.3c.(4) to estimate the area of developable land, within municipal and regional boundaries, that may accommodate development. It is important to note that the identified areas could be over or under inclusive depending on various conditions and that municipalities are permitted to provide more detailed mappings as part of their participation in the Affordable Housing Dispute Resolution Program." (underlined for emphasis)

The areas identified as developable in the DCA's calculation of the Land Capacity factor is overinclusive. Accordingly, the land capacity allocation factor should be adjusted from 6.539 to 2.075 acres. When this correction is made, Glen Rock's Round Four Prospective Need number should be 201 instead of the 222-unit figure identified by DCA.

While the basis for removing land treated as developable in the DCA's calculation is set forth below, it is important to note that the analysis to correct the land allocation factor is different than the analysis to use the determine a municipality's entitlement to vacant land adjustment. While the analysis to correct the Land Capacity factor focuses on developable land, the analysis to support a vacant land adjustment focuses on land suitable for inclusionary development. Therefore, just because a site was not removed for purposes of calculating the land capacity factor has no bearing on whether it should be removed to calculate entitlement to a vacant land adjustment.

In this regard, the Borough secured court approval of a vacant land adjustment in Round 3 and will necessarily seek an adjustment in Round Four in conjunction with its preparation of a Housing Element and Fair Share Plan. Nothing herein should be construed as a waiver of those rights that are explicitly reserved.

An analysis of the lands identified by the DCA as being "developable" revealed several inaccuracies. In summary, these inaccuracies generally included lands which were: artifacts of error as described by the DCA; located on developed properties or those inaccessible due to environmental constraints; located on open space or common element properties; located on properties presently under construction; and located on properties with active site plan or approvals. Correcting these inaccuracies adjusts the Borough's weighted land area from 6.539 acres to 2.075 acres. This results in an adjustment of the Borough's calculated share of the region's land capacity from 0.33% to 0.11%.

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#### 4.1: Basis of Calculation

As per the adopted legislation, a municipality's income capacity factor shall be determined by:

*"estimating the area of developable land in the municipality's boundaries, and regional boundaries, that may accommodate development through the use of the 'land use / land cover data' most recently published by the Department of Environmental Protection, data from the American Community Survey and Comprehensive Housing Affordability Strategy dataset thereof, MOD-IV Property Tax List data from the Division of Taxation in the Department of the Treasury, and construction permit data from the Department of Community Affairs and weighing such land based on the planning area type in which such land is located. After the weighing factors are applied, the sum of the total developable land area that may accommodate development in the municipality and in the region shall be determined. The municipality's share of its region's developable land shall be its land capacity factor. Developable land that may accommodate development shall be weighted based on the planning area type in which such land is located."*

The legislation identifies the primary data sources and weighing factors to utilize in calculating a municipality's land capacity factor. However, unlike the equalized nonresidential valuation factor and the income capacity factor, the legislation did not establish a delineated process to combine the aforementioned data sources into one comprehensive and coherent formula.

The DCA subsequently released a workbook entitled "Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background" (herein referred to as the "DCA Workbook" or the "Workbook") which established that department's interpretation on how to calculate the land capacity factor. In summary, that workbook identified the following steps:

1. First, the DCA divided the weighing regions established by the legislation by municipality.
2. Next, land use/land cover areas were used to identify vacant, developable lands. The workbook identifies the codes and descriptions of the land use/land cover data used in this process. In short, they include: cropland and pastureland; orchards/vineyards/nurseries/horticultural areas; deciduous forest areas; coniferous forest areas; plantations; mixed forest areas; old field areas; phragmites dominate old field areas; deciduous brush/shrubland; coniferous brush/shrubland; mixed deciduous/coniferous brush/shrubland; severe burned upland vegetation; and undifferentiated barren lands.
3. These initial vacant, developable lands were then refined to remove rights-of-way as well as developed properties. For the latter, the DCA utilized MOD-IV tax data

and selected underlying tax parcels with property class codes for residential, commercial, industrial, apartment, railroad, and school.

4. Construction permit data was then analyzed to capture more recent development activities that may not have otherwise been reflected by the land use/land cover data or MOD-IV tax data.
5. Other limiting factors were utilized to remove initial vacant, developable lands. These include: open space, preserved farmland, category 1 waterways and wetlands (and associated buffers based on special area restrictions), steep slopes exceeding 15 percent, and open waters.
6. Due to limitations resulting from inconsistencies between data sources, the resulting DCA mapping included instances of small land areas caused by an incongruous alignment of geospatial layers. To eliminate these "slivers" of leftover land, DCA eliminated any segment with an area of less than 2,500 square feet. This presumed that a sliver with a minimum dimension of 25 by 100 feet could be a developable property
7. Finally, the resulting land area for each municipality was summed with the resulting land areas for all other municipalities within each housing region to then determine the municipal percentage of land capacity for the housing region.

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#### **4.2: Analysis of Calculation**

The calculation conducted by the DCA determined that the Borough has 6.539 acres of developable land which accounts for a 0.33% share of the region's land capacity factor. Overall, the Borough finds the general methodology utilized by the DCA to calculate its land capacity factor acceptable. However, an analysis of the DCA's resultant mapping discovered the following:

1. Several of the lands identified as "developable" by the DCA represent slivers which "are considered artifacts of error that are common when overlaying polygons and vectors from non-coincident data sources." The DCA initially tried to eliminate these slivers by deleting any feature parts with an area of less than 2,500 square feet.
  2. Other lands identified as "developable" by the DCA are located on properties with development. To eliminate "developable" lands on developable properties, the DCA had removed any lands where the underlying tax parcels had property class codes for residential, commercial, industrial, apartments, railroad, and school. However, the property classifications identified by the DCA did not account for houses of worship, properties developed with nonprofit facilities, and residential dwellings with associated farmland.
  3. Several lands identified as "developable" by the DCA were in fact located on open space, common elements for homeowner's associations, or properties containing infrastructure (e.g. detention basins, utility improvements, rights-of-way, etc.).
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4. Some developable areas did not account for areas restricted by regulated 100-year floodway areas of streams and other mapped watercourses.
5. There were several instances of lands identified as “developable” by the DCA being located on properties which are presently under construction. This is likely due to a lag in construction permit reporting.
6. Finally, lands identified as “developable” by the DCA are located on properties with active site plan or general development plan (GDP) approvals which are no longer available for development.

These discrepancies are summarized in Table 4 utilizing the Land Capacity Analysis and are detailed in Appendix A of this analysis. Removing these lands would adjust the Borough’s weighted land area from 6.539 acres to 2.075 acres. This results in an adjustment of the Borough’s calculated share of the region’s land capacity from 0.33% to 0.11%.

Irrespective of the land capacity factor analysis established herein, the Borough reserves the right to conduct a vacant land adjustment (VLA) to determine its realistic development potential (RDP) at a later date.

Table 4: Summary of Land Capacity Factor Analysis

ID#	Shapefile Object ID*	Block	Lot	Initial Weighted Area* (acres)	Review	Status	Weighted Area Recalculated* (acres)
1	27230	190	1	0.6353	Vacant developable municipal owned limited frontage in floodplain with 11,500 sf in floodway	Partial Include area outside floodway	0.3713
2	27234	84	1	0.2293	Vacant developable municipal owned	Include	0.2293
3	27229	203	1	1.4227	Vacant developable municipal owned	Exclude	0.0000
4	27231	173	11	0.2849	Narrow 25 feet or less in width, vacant minimal to no frontage adjacent to railroad, Undevelopable	Exclude	0.0000
5	27234	2203	11	1.1322	Narrow, vacant adjacent to railroad, frontage limited by steep slopes and underpass retaining wall. Undevelopable	Exclude	0.0000
6	27235	127	16	2.3170	Vacant municipally owned completely in the 100 yr floodplain and 41,000+/- sf in the regulatory floodway	Partial Include area outside floodway	1.3753
7	27236	129	12	0.0986	Municipal owned although upland and isolated	Include	0.0986
8	27237	129	21	0.2613	Not developable parcel almost completely in floodway and completely in the 100 yr floodplain of Ho-Ho-Kus Brook leaving minimal area. Undevelopable	Exclude	0.0000
					<b>Total</b>		<b>2.0745</b>

\* Object ID and area computations identified were obtained from the NJDCA published Vacant and Developable Land Analysis.

## Appendix A: Land Capacity Factor Details

The following illustrations show in more detail the specific mapping of all the various land capacity areas as identified in the DCA analysis provided through the Land Capacity Analysis for P.L. 2024, c.2. They are obtained from the web based ARCGIS online mapping utilizing feature layers (hosted) by NJDCA and incorporating other layer features available through NJDEP and ARCGIS Online services.