



Engineering
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2025 Housing Element & Fair Share Plan

Township of Mahwah

June 9, 2025

Prepared for:

Township of Mahwah

Prepared by:

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2025 Housing Element & Fair Share Plan

Township of Mahwah

Bergen County, New Jersey

Adopted by the Planning Board: June 23, 2025

Endorsed by the Council: June 23, 2025

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

MWT-0031

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I. Introduction

According to the New Jersey Fair Housing Act, a Housing Plan Element shall be designed to meet the municipality's fair share of its region's present and prospective housing needs, with particular attention to low- and moderate-income housing.

Affordable housing in New Jersey has a long, convoluted history dating back to 1975, when the New Jersey Supreme Court ruled that municipalities could not use their power to zone to exclude the region's low- and moderate-income households. This landmark decision is commonly referred to as Mount Laurel I, as the defendant was the Township of Mount Laurel. In 1983 the New Jersey Supreme Court decided what is commonly referred to as Mount Laurel II, wherein the Supreme Court created a quota system for growing municipalities and invented the "Builder's Remedy" as an enforcement mechanism. In response to the court decisions, the Fair Housing Act ("FHA") was adopted in 1985, which provided an administrative process for municipal compliance. The FHA also created the Council on Affordable Housing ("COAH"), which was responsible for promulgating municipal obligations, adopting regulations, and administering the compliance process. The first round of affordable housing spanned from 1987 to 1993. This was followed by the second round from 1993 to 1999.

The third round of affordable housing commenced in 1999, but COAH failed to establish new affordable housing obligations. Several lawsuits were filed between 2008 and 2015 regarding the obligation. Ultimately, on March 10, 2015, the Supreme Court ruled that COAH failed to act and as a result, the Courts assumed jurisdiction over the Fair Housing Act. The decision and accompanying Order divided municipalities into one of three categories – those that achieved Third Round Substantive Certification, those that filed or petitioned COAH and those that had never participated in the COAH process.

The transitional process created by the Supreme Court tracked the Fair Housing Act procedures for compliance. In this regard, the process permitted municipalities to file a Declaratory Judgment Action during a 30-day window between June 8 and July 8, 2015, that sought an adjudication as to their fair share. This would enable the municipality to comply voluntarily with its constitutional obligation to provide a realistic opportunity for the construction of its fair share of the regions' low- and moderate-income households.

On January 18, 2017, the Supreme Court ruled that municipalities are responsible for obligations accruing during the so-called "gap period," the period between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before-calculated component of Present Need (also referred to as Rehabilitation Obligation), which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

Between 2015 and 2024, towns that elected to voluntarily comply with their constitutional obligation participated in mediation sessions, reached settlement agreements, adopted Housing Element and Fair Share Reports, and most towns concluded the process with a judgment of repose and compliance. As a result of COAH's inability to function, the third round period spanned from 1999 to 2025.

Then, on March 20, 2024, Governor Murphy signed legislation that dramatically modified the State's affordable housing regulations. The 75-page bill, known as A4, abolished COAH, modified the process of affordable housing compliance, amended bonus credits, and, among other changes, set forth several important deadlines. P.L. 2024, c.2 ("Amended FHA") charged the Department of Community Affairs ("DCA") with the preparation of fourth round obligations and set forth aggressive timelines for compliance. In October of 2024, DCA published a report on its calculations of regional need and municipal present (Rehabilitation Obligation) and prospective (Fourth Round Obligation) fair share obligations. The Report is entitled "Affordable Housing Obligation of 2025-2035 (Fourth Round) Methodology and Background". The DCA calculated Mahwah's present need obligation as 36 and its prospective need obligation as 629. Municipalities were required to adopt a binding resolution outlining their present and prospective fair share obligations by January 31, 2025. On January 29, 2025, the Township Council adopted Resolution #091-25 accepting the DCA's calculations of the Township's present need obligation, but providing an alternative prospective obligation of 444, subject to vacant land, durational, and/or Highlands build-out adjustment. The Township of Mahwah also filed a Complaint for Declaratory Relief on January 30, 2025 as part of the compliance certification process outlined in the Director of the Administrative Office of the Courts Directive #14-24.

During the 30-day challenge window, four challenges were received from the New Jersey Builder's Association ("NJBA"), Mahwah Town Center Redevelopers ("MTCR"), Kenneth F. Cerullo, Esq. (an attorney who is a resident of Mahwah), and Fair Share Housing Center ("FSHC"). The Township mediated with FSHC, which resulted with the Township agreeing to a present need obligation of 36 units and a prospective need obligation of 495. NJBA, MTCR, and Mr. Cerullo indicated they would not object to these obligations. As a result, the Township Council adopted Resolution #159-25 on March 24, 2025, which commits to a present need obligation of 36 and a prospective need obligation of 495. A "Decision and Order" was entered on May 13, 2025 fixing the Fourth Round Obligation at 495.

This is the Township of Mahwah's Housing Element and Fair Share Plan ("HEFSP") for the period between 2025 and 2035, known as the Fourth Round. Mahwah seeks to voluntarily comply with its constitutional obligation to provide a realistic opportunity for affordable housing. This HEFSP is prepared utilizing the Prior Round Rules¹ and the amendments implemented in P.L. 2024, c.2. Each municipality in the State has a four-part obligation:

1. Rehabilitation Obligation
2. Prior (First and Second Round) Obligations (1987-1999)
3. Third Round Obligation (1999 – 2025)
4. Fourth Round Obligation (2025-2035)

¹ NJAC 5:91 (Procedural) and NJAC 5:93 (Substantive) Rules. They can be found at: [New Jersey Department of Community Affairs | Second Round Regulations](#)

Affordable Housing History

The Township of Mahwah has been active in all four rounds of affordable housing. A summary of Mahwah's historic affordable housing timeline is included below:

- **August 1, 1984** | Mahwah received a Judgment of Compliance and Repose from Judge Smith for the First Round.
- **December 11, 1995** | Mahwah adopted a 1987-1999 HEFSP for the Second Round and filed the plan with COAH without a petition.
- **September 25, 1997** | Mahwah petitioned COAH for Second Round Substantive Certification.
- **July 1, 1998** | Mahwah received Second Round Substantive Certification.
- **June 7, 2010** | Mahwah petitioned COAH for Third Round Substantive Certification.
- **July 6, 2015** | Mahwah filed a Declaratory Judgment Action seeking to comply with its constitutional mandate to provide affordable housing in accordance with the March 10, 2015 New Jersey Supreme Court Order.
- **March 29, 2018** | Mahwah signed a Settlement Agreement with intervenors Crossroads Developers Associates and Garden Crossroads, LLC (collectively known as "Crossroads").
- **March 30, 2018** | Mahwah signed a Settlement Agreement with John Merrill.
- **June 8, 2018** | Mahwah signed a Settlement Agreement with FSHC (see Appendix A.).
- **July 12, 2018** | Preliminary Judgment of Compliance and Repose issued by Judge Farrington.
- **July 30, 2018** | Amended Preliminary Judgment of Compliance and Repose issued by Judge Farrington, which corrected minor errors in the initial document.
- **December 18, 2020** | Final Judgment of Compliance and Repose issued by Judge Farrington (see Appendix B).
- **March 29, 2022** | Township signed a Memorandum of Agreement with Monarch Development Company JV, LLC.
- **July 19, 2022** | Amended Memorandum of Agreement with Monarch Development Company JV, LLC executed.
- **October 11, 2022** | Mahwah signed an Amended Settlement Agreement with FSHC (see Appendix C).
- **November 10, 2022** | Mahwah signed an Amended Crossroads Project Settlement Agreement.
- **January 2023** | Municipal Actions Settlement Agreement with Rio Vista Mahwah Homeowners Association, Inc., Darlington Village Condominium Association, Inc., Township of Mahwah, and Fyke Brook Estates, LLC executed.

- **February 17, 2023** | Order Approving Amendments to Settlement Agreements Between the Township of Mahwah and FSHC and Crossroads issued by Judge Farrington.
- **July 19, 2023** | Order Resolving Location of Affordable Housing Units Associated With the Crossroads Project issued by Judge Farrington.
- **February 20, 2024** | MTCR issues a letter indicating that Monarch (the operator of a multi-level senior care facility) had been “dissolved and divested” and that “MTCR cannot proceed with the development of what is now an unfinanceable assisted living facility without an operator, and the parties cannot agree on an alternative inclusionary development on the property”.
- **May 30, 2024** | Mahwah files Motion for Relief from Settlement in relation to its Agreement with Monarch/MTCR.
- **June 2024** | MTCR files Cross Motion for Relief from the same agreement noted above.
- **June 28, 2024** | Order issued by Judge Farrington granting the Township’s Motion for Relief from Settlement.
- **July 23, 2024** | Second Amendment to the Fair Share Housing Center Settlement Agreement executed (see Appendix D).
- **November 27, 2024** | Amended Final Judgment of Compliance and Repose issued by Judge Farrington (see Appendix E).
- **January 29, 2025** | Township Council adopted Resolution #091-25 Committing to Round 4 Present and Prospective Need Obligations (see Appendix F).
- **January 30, 2025** | Complaint for Declaratory Relief filed (see Appendix G).
- **February 26 – 28, 2025** | Challenges filed by NJBA, MTCR, Mr. Cerullo, and FSHC.
- **March 24, 2025** | Township Council adopted Resolution #159-25 Committing to Round 4 Present and Prospective Need Obligations in Agreement with FSHC (see Appendix H).
- **March 31, 2025** | Recommendation for “Decision and Order on Fair Share Obligation” entered by the Court on behalf of Program Member Bookbinder (see Appendix I).
- **May 13, 2025** | County Level Housing Judge Order entered (see Appendix PP).

Municipal Summary

The Township of Mahwah is a suburban community located in the northwest corner of Bergen County in northern New Jersey. Mahwah is slightly over 26 square miles in size and is adjacent to the New York border. The Ramapo River flows through the Township’s midsection in a northeasterly-southwesterly direction. Interstate 287, US State Highway Route 202, and New Jersey State Highway Route 17 all converge in the north-central part of the Township, just north of Ramapo College of New Jersey. Mahwah’s train station along Ramapo Avenue provides access via the Main/Bergen County and Port Jervis Lines of New Jersey Transit to Hoboken and Newark and New York City via Secaucus Junction. Mahwah is most heavily developed on the eastern side of Interstate 287 (“I-287”), whereas the western portion of the Township is largely forested and contains the

Ramapo Valley County Reservation area. The majority of lands west of I-287 are in the Highlands Preservation Area where development is severely limited, while all the land east of I-287 is in the Planning Area. See the map on page 6 for the locations of the Preservation and Planning Areas within Mahwah.

The Township of Mahwah is surrounded by Rockland County in New York to the north, the Boroughs of Upper Saddle River, Ramsey, and Allendale to the east, Township of Wyckoff and Townships of Franklin Lakes and Oakland to the south, and the Borough of Ringwood to the west. See the map on page 7.

Between 2010 and 2020, Mahwah's population decreased slightly by 1.6% from 25,890 in 2010 to 25,487 in 2020.² It should be noted that the 2023 American Community Survey ("ACS"), which is the most recent Survey available, estimates Mahwah's population at 25,375 residents, which represents a loss of 112 residents since the 2020 Census.³ The North Jersey Transportation Planning Authority ("NJTPA") projects that the Township will grow to 34,216 residents by the year 2050.⁴

Affordable Housing Obligation

The Township of Mahwah has committed to a Rehabilitation Obligation of 36 units. The Township's Prior Round Obligation ("PRO"), as confirmed by the 2018 FSHC Settlement Agreement (see Appendix A) is 350. Mahwah agreed to an 830-unit Third Round Obligation ("TRO"). Finally, the Township's Fourth Round Obligation ("FRO") is 495 (see Appendix H).

However, the Township is located within the Highlands Region and, in compliance with the Amended FHA, this Housing Element and Fair Share Plan incorporates the results of the Highlands Build-out analysis. The results of the build-out are in Chapter XI.

The chart below illustrates the Township's four-part obligation.

Affordable Housing Obligation

	Rehabilitation	Prior Round 1987 - 1999	Third Round 1999 - 2025	Fourth Round 2025 - 2035
Obligation	36	350	830	495
Highlands Build-Out	--	--	--	3
Build-Out Unmet Need	--	--	--	492

Township Goal

It is the overall goal of the HEFSP, in combination with the Land Use Plan, to provide the planning context in which access to low- and moderate-income housing can be provided in accordance with the requirements of the Amended Fair Housing Act and the laws of the State of New Jersey, while respecting the character, scale, density, and utility constraints of the Township of Mahwah. Furthermore, the Township's goal is to provide affordable housing compliant with the Highlands Regional Master Plan.

² Information sourced from <https://data.census.gov/>, accessed May 19, 2025.

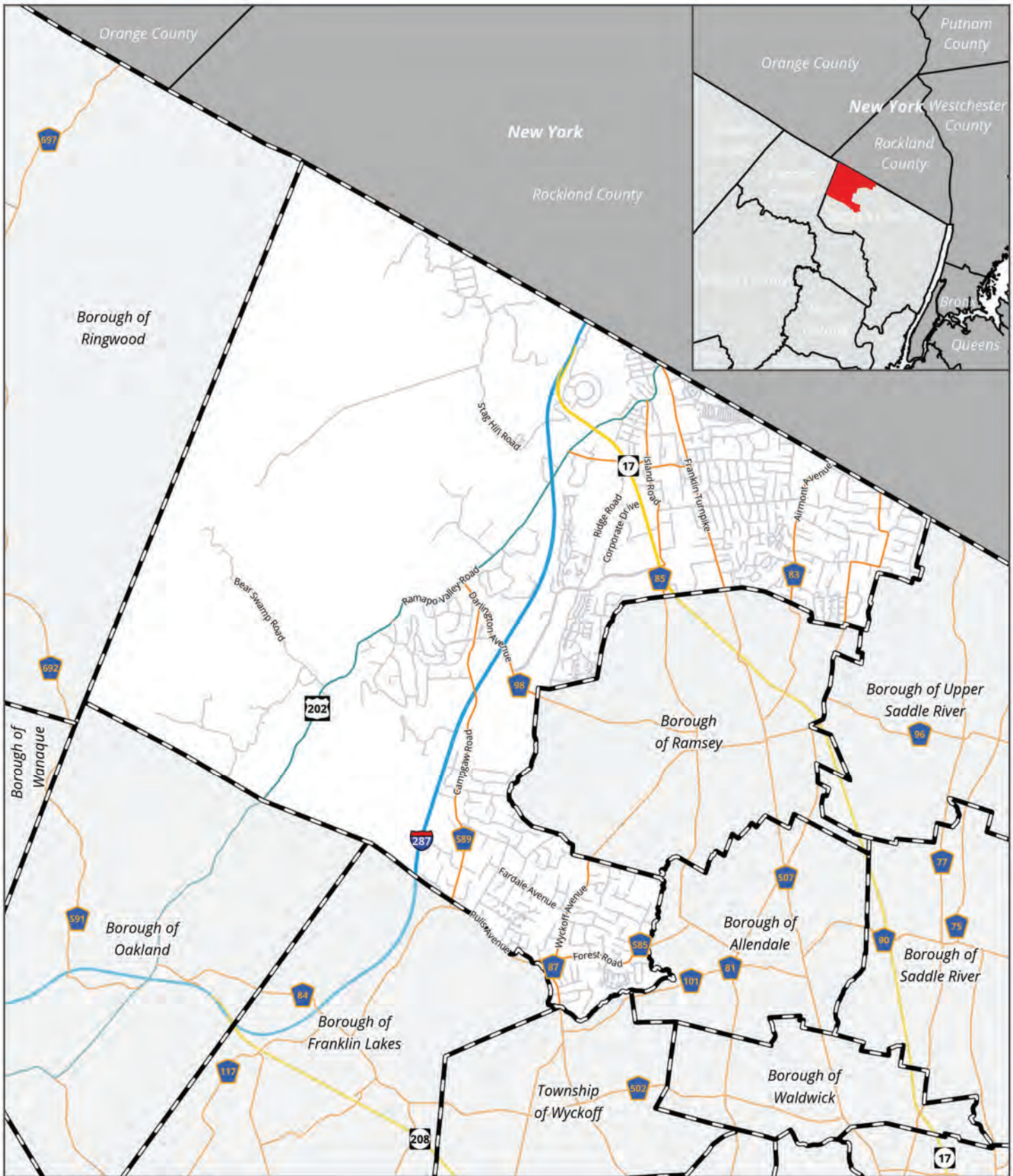
³ Ibid.

⁴ Information sourced from NJTPA Plan 2050, Appendix E, "Demographic Forecasts", <https://www.njtpa.org/plan2050>, accessed May 19, 2025.

0 0.6 1.2
1 inch = 1.2 miles



May 27, 2025
MWT0031



REGIONAL LOCATION
TOWNSHIP OF MAHWAH
 BERGEN COUNTY, NEW JERSEY

0 0.6 1.2
 1 inch = 1.2 miles



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This map was developed using GIS digital data from NJDEP, NJDOT, and NJGIN, but this secondary product has not been verified and is not state-authorized.

May 27, 2025
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HOUSING ELEMENT

Township of Mahwah

II. Content of Housing Element

The Amended Fair Housing Act requires that “the housing element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing”. As per the Municipal Land Use Law (“MLUL”), specifically NJSA 52:27D-310, a housing element must contain at least the following items:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose conducting this inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52-27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multi-generational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, C.120 (C.13-20-4), 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. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable

housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

- i. 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.

Chapters III. through IX. address a. through i. above except for the determination of the Township's affordable housing obligation (subsection e.) and the Highlands Council (subsection h.). Mahwah's four-part obligation is discussed in Chapter XI. Additionally, Mahwah is under the jurisdiction of the Highlands Council and, as a result, Chapter XV. is dedicated to Highlands Council compliance.

III. Mahwah's Population Demographics

The Township of Mahwah's population has seen steady growth since 1900. The population grew by over 50% in the 1900s, 1920s, and 1950s. Between 1940 and 2010, the Township grew by over 21,000 residents, or 662.5%, from 3,908 to 25,890. It should be noted that the Township's population increased more than the average rate in the 1980s with 5,778 new residents, and in the 1990s with 6,157 new residents. However, in the 2010s, Mahwah's population shrunk for the first time by 403 residents. The 2023 ACS estimates the population of Mahwah to be 25,375, which is 112 less than reported in the 2020 Census.

Population Growth

Year	Population	Change	Percent
1900	1,220	--	--
1910	1,881	661	54.2%
1920	2,081	200	10.6%
1930	3,536	1,455	69.9%
1940	3,908	372	10.5%
1950	4,880	972	24.9%
1960	7,376	2,496	51.1%
1970	10,800	3,424	46.4%
1980	12,127	1,327	12.3%
1990	17,905	5,778	47.6%
2000	24,062	6,157	34.4%
2010	25,890	1,828	7.6%
2020	25,487	-403	-1.6%

Source: Historical Population Trends in Bergen County, 1900-2020

<https://co.bergen.nj.us/planning-engineering-regional-planning-transportationdata-resources-and-technology/census-data>

The NJTPA projects that the Township's population will grow to 34,216 residents by 2050 from their baseline 2015 population of 26,289. This represents an increase of 7,927 residents, or an average increase of approximately 226 residents annually over 35 years. However, as noted above, the Township's estimated population according to the 2023 ACS is 25,487, which is 8,841 less residents than projected by the NJTPA. This translates to an average annual increase of approximately 327 residents over the next 27 years.

Population Projection

Year	Population	Change	Percent
2015	26,289	---	---
2020	25,487	-802	-3.1%
2050	34,216	8,729	34.2%

Source: NJTPA Plan 2050, Appendix E, 2050 Demographic Forecasts,

<https://www.njtpa.org/plan2050>; 2020 Census Table P1

Age Distribution of Population

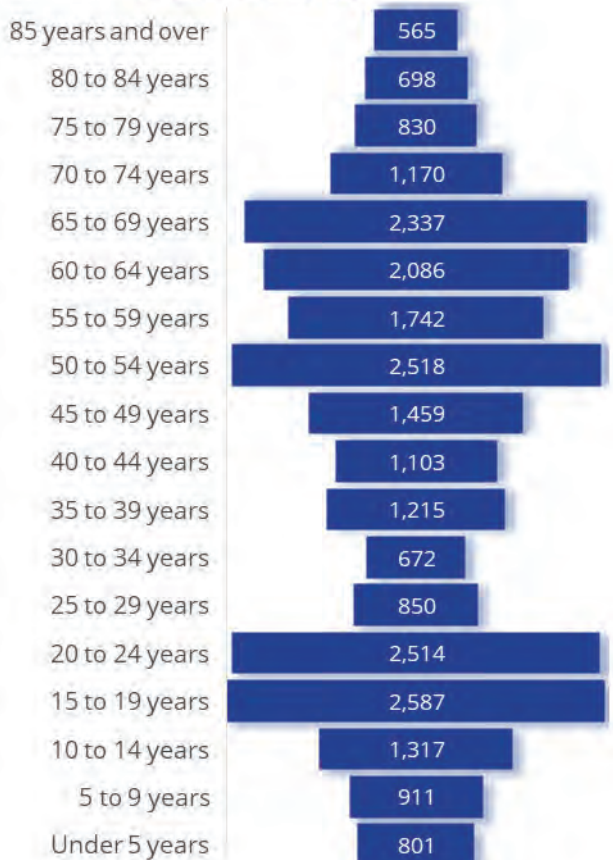
The 2023 ACS estimates 22.1% of Mahwah's population was 65 years or older (5,600) and 19 years or younger (5,616). The largest age cohort was estimated to be those aged 15 to 19 years, which comprised 10.2% (2,587) of the Township's population. Residents aged 50 to 54 years comprised the second-largest age cohort at 9.9% (2,518) of the population, followed closely by those aged 20 to 24 years also at 9.9% (2,514) of the population. The median age was estimated at 48.1 years in the 2023 ACS. See the table and chart below for further details.

Population by Age Cohort

Age	Total	Percent
85 years and over	565	2.2%
80 to 84 years	698	2.8%
75 to 79 years	830	3.3%
70 to 74 years	1,170	4.6%
65 to 69 years	2,337	9.2%
60 to 64 years	2,086	8.2%
55 to 59 years	1,742	6.9%
50 to 54 years	2,518	9.9%
45 to 49 years	1,459	5.7%
40 to 44 years	1,103	4.3%
35 to 39 years	1,215	4.8%
30 to 34 years	672	2.6%
25 to 29 years	850	3.3%
20 to 24 years	2,514	9.9%
15 to 19 years	2,587	10.2%
10 to 14 years	1,317	5.2%
5 to 9 years	911	3.6%
Under 5 years	801	3.2%
Total	25,375	100%

Source: 2023 ACS Table S0101

Population by Age Cohort



Household Size & Type

According to the 2023 ACS, Mahwah had 9,756 households. Most were married-couple households, which comprised over 57% of all households. Of those married-couples, 1,939 households had children under 18 years of age. Female householders with no spouse present comprised a quarter of all households, while male householders with no spouse present comprised only 14.4%. Of all households with no spouse present, 181 had children under the age of 18 (1.8%), while 3,159 were living alone (32.4%). See the table on the following page for complete details.

Household Type

Type	Number	Percent
Married-couple	5,576	57.2%
with children under 18	1,939	19.9%
Cohabiting couple	332	3.4%
with children under 18	29	0.3%
Male householder, no spouse	1,405	14.4%
with children under 18	21	0.2%
living alone	1,310	13.4%
Female householder, no spouse	2,443	25.0%
with children under 18	160	1.6%
living alone	1,849	19.0%
Total	9,756	100%

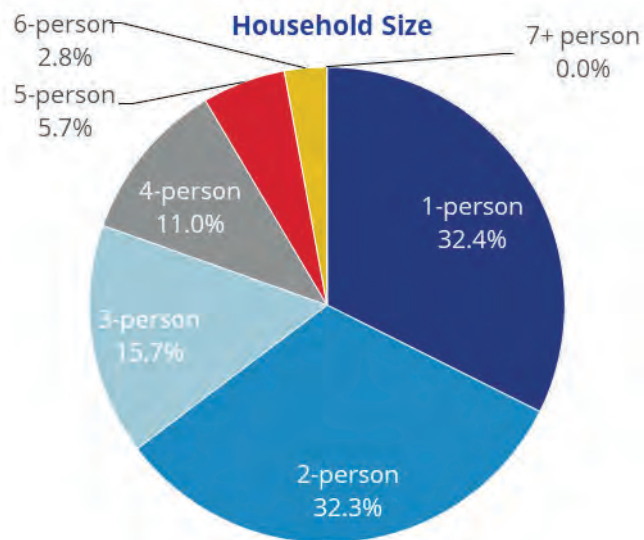
Source: 2023 ACS Table DP02

The most common household size in Mahwah was estimated to be one-person households, which comprised 32.4% of households in 2023. Two-person households comprised the second-largest number of households at 32.3%. Finally, three-person household comprised 15.7% of the 9,756 households in Mahwah. It should be noted that three households, contained seven or more people. The table and pie chart below graphically illustrate the household size composition in Mahwah. Additionally, the 2023 ACS estimated the average household size at 2.37 persons, which is less than reported in the 2010 Census (2.42 persons).

Household Size

Size	Total	Percent
1-person	3159	32.4%
2-person	3,153	32.3%
3-person	1535	15.7%
4-person	1075	11.0%
5-person	553	5.7%
6-person	278	2.8%
7+ person	3	0.0%
Total	9,756	100%

Source: 2023 ACS Table B11016



Income & Poverty Status

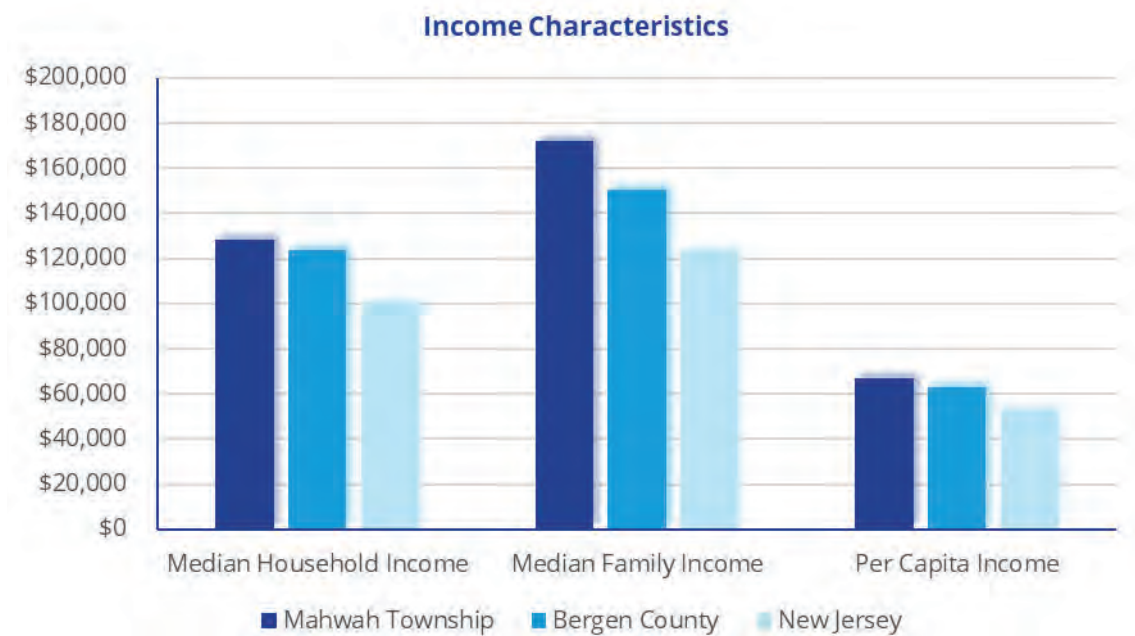
The 2023 ACS estimated the median household income for the Township of Mahwah to be \$128,125, which is \$4,410 more than Bergen County's and over \$27,000 more than the State's. Similarly, the median family income for Mahwah was estimated at \$171,825, which is over \$21,000 more than the County's and nearly \$48,000 greater than the State's. Finally, the Township's per capita income was

estimated at \$67,069, which is more than both the County's and the State's. Based on this data, residents of Mahwah are more well-off than the County and State as a whole. This is reflected in the poverty rates of individuals and families estimated in the 2023 ACS. Mahwah's poverty rate for individuals was estimated at 2.6%, which is less than the County's by 4.1% and less than the State's by 7.2%. Similarly, the Township's poverty rate for families was estimated at 1.5%, which is less than a third of County's and approximately 20% of the State's. The table and bar chart below provide a comparison between income and poverty characteristics.

Income and Poverty Characteristics

Income Type	Mahwah Township	Bergen County	New Jersey
Median Household Income	\$128,125	\$123,715	\$101,050
Median Family Income	\$171,825	\$150,475	\$123,892
Per Capita Income	\$67,069	\$62,986	\$53,118
Poverty Status (Percent of People)	2.6%	6.7%	9.8%
Poverty Status (Percent of Families)	1.5%	5.0%	7.0%

Source: 2023 ACS Table DP03



According to the 2023 ACS, 27.6% of households in Mahwah (2,689) earn over \$200,000 annually. Households earning \$100,000 or more annually were estimated to include 5,837 households or 59.8% of all households in Mahwah. Bergen County has an estimated 59% of households earning at least \$100,000 annually, including 28.4% earning more than \$200,000. Households in New Jersey earning \$100,000 or more according to the 2023 ACS included 50.5% of households. It should be noted that 17.4% of households in Mahwah earned less than \$50,000. See the table on the following page for additional details.

Household Income

Income Range	Mahwah Township		Bergen County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	290	3.0%	11,201	3.2%	140,262	4.0%
\$10,000 to \$14,999	78	0.8%	7,234	2.0%	99,362	2.9%
\$15,000 to \$24,999	337	3.5%	13,282	3.8%	175,402	5.0%
\$25,000 to \$34,999	308	3.2%	15,240	4.3%	184,753	5.3%
\$35,000 to \$49,999	681	7.0%	23,079	6.5%	276,601	8.0%
\$50,000 to \$74,999	1,091	11.2%	39,916	11.3%	448,192	12.9%
\$75,000 to \$99,999	1,134	11.6%	35,056	9.9%	397,939	11.4%
\$100,000 to \$149,999	1,790	18.3%	62,751	17.8%	627,526	18.0%
\$150,000 to \$199,999	1,358	13.9%	45,164	12.8%	407,723	11.7%
\$200,000 or more	2,689	27.6%	100,384	28.4%	720,595	20.7%
Total	9,756	100%	353,307	100%	3,478,355	100%

Source: 2023 ACS Table DP03

IV. Mahwah's Housing Demographics

Housing Type

The 2023 ACS estimated the Township's housing stock at 10,058 units. Single-family, detached dwellings comprised a plurality of the housing stock with 4,743 units or 47.2% of all dwellings. One-family attached dwellings (e.g. townhomes) comprised 2,189 units or 21.8% of the housing stock, while dwellings in buildings containing ten to 19 units comprised 955 units or 9.5% of the housing stock. The Township contains 2,101 multi-family units (20.9%), which are buildings containing five or more dwelling units. See the table below for details. Of the estimated 10,058 units in 2023, roughly 657 or 6.5% of the housing stock had been or was affordable.

Housing Units in Structure

Structure	Number of Units	Percent
1-unit, detached	4,743	47.2%
1-unit, attached	2,189	21.8%
2 units	209	2.1%
3 or 4 units	658	6.5%
5 to 9 units	662	6.6%
10 to 19 units	955	9.5%
20 or more units	484	4.8%
Mobile Home	158	1.6%
Other (boat, RV, van, etc.)	0	0.0%
Total	10,058	100%

Source: 2023 ACS Table DP04

Occupancy Status

Of the 10,058 residential units, 9,756 units, or 97% of the housing stock, was occupied. This includes 7,934 owner-occupied units and 1,822 rental units. The 302 vacant units only included properties listed for rent, listed for sale, sold but not yet occupied, for seasonal use, and those classified as "other". However, ACS Table B25005 categorized 11 of the vacant units as "vacant – current residence elsewhere". See the table on the following page for details.

The 2023 ACS estimated the average household size in Mahwah was 2.37 persons, while the average family size was 3.03 persons. Comparing tenure, the average owner-occupied household was 2.46, while the average renter-occupied household was 1.99 persons.

Occupancy Status

Status	Units	Percent
Occupied Total	9,756	97.0%
Owner Occupied	7,934	81.3%
Renter Occupied	1,822	18.7%
Vacant Total	302	3.0%
For rent	50	16.6%
Rented, not occupied	0	0.0%
For Sale	52	17.2%
Sold, not occupied	22	7.3%
Seasonal	34	11.3%
For migrant workers	0	0.0%
Other	144	47.7%
Total	10,058	100%

Source: 2023 ACS Tables DP04 & B25004

Value & Rent of Housing Stock

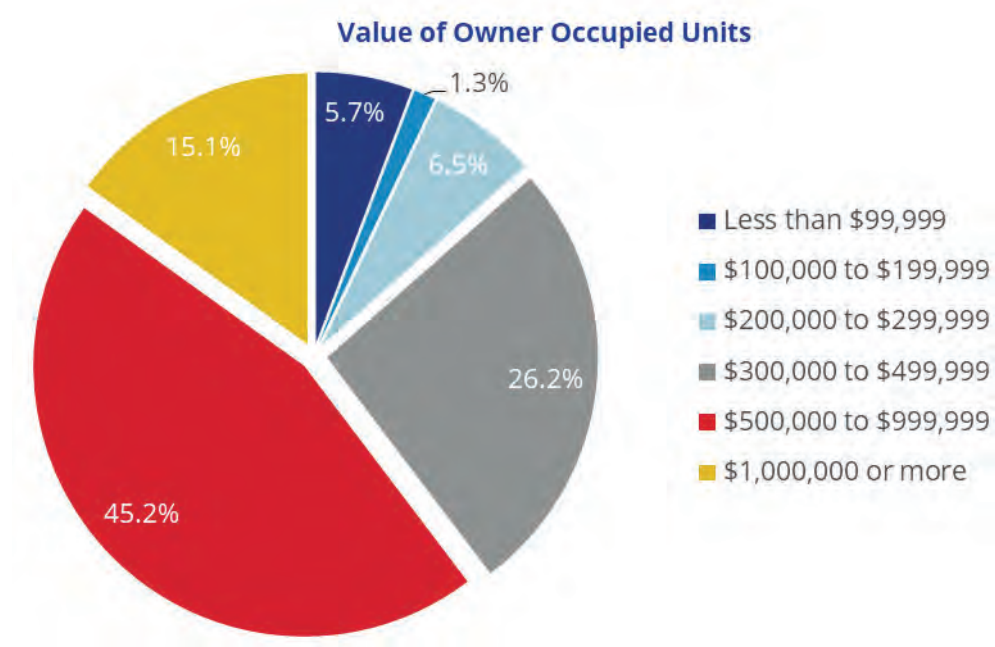
The 2023 ACS provides data regarding the value of owner-occupied housing units within Mahwah. According to the data, a plurality of homes in the Township were worth between \$500,000 and \$999,999 (45.2%). Homes worth between \$300,000 and \$499,999 comprised 26.2% of the owner-occupied housing units, while 15.1% of homes were estimated to be valued over \$1 million. The median home value estimated in the 2023 ACS was \$590,400. See the table below and chart on the following page.

Value of Owner Occupied Units

Value	Number of Units	Percent
Less than \$99,999	456	5.7%
\$100,000 to \$199,999	102	1.3%
\$200,000 to \$299,999	513	6.5%
\$300,000 to \$499,999	2,078	26.2%
\$500,000 to \$999,999	3,588	45.2%
\$1,000,000 or more	1,197	15.1%
Total	7,934	100%

Median Value \$590,400

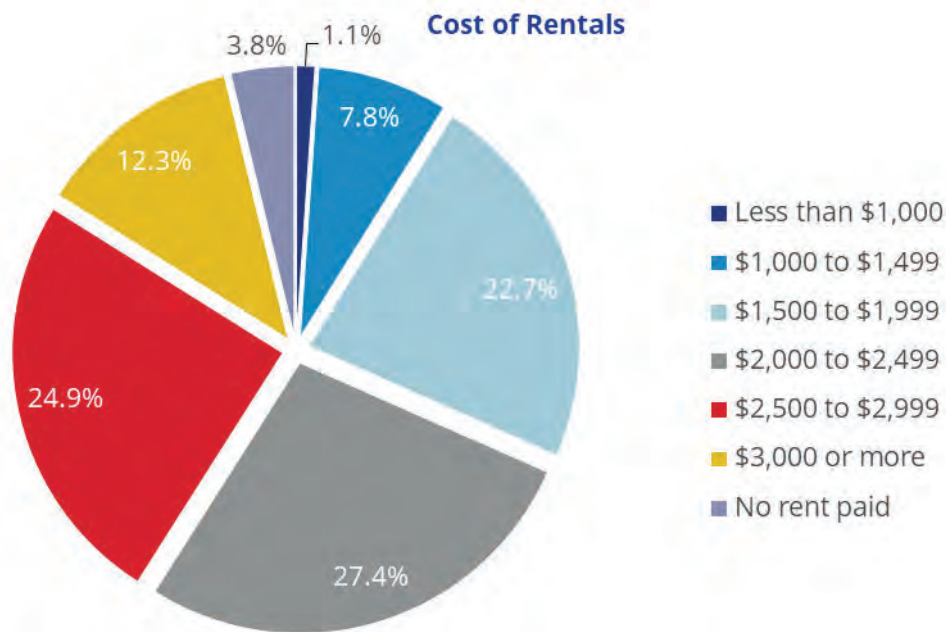
Source: 2023 ACS Table DP04



The median rent in the Township was estimated at \$2,301 per the 2023 ACS. Looking at the rent range for the Township, 499 rental units (27.4%) fell between \$2,000 and \$2,499 per month. Units that cost between \$2,500 and \$2,999 comprised 24.9% of rentals (454 units), while 22.7% (414 units) cost between \$1,500 and \$1,999 per month. Additionally, 20 units (1.1%) were estimated to cost less than \$1,000 per month. It should be noted that 69 rental units (3.8%) were estimated to have no rent. See the table below and chart on the following page for more information.

Cost of Rentals		
Cost	Number of Units	Percent
Less than \$1,000	20	1.1%
\$1,000 to \$1,499	142	7.8%
\$1,500 to \$1,999	414	22.7%
\$2,000 to \$2,499	499	27.4%
\$2,500 to \$2,999	454	24.9%
\$3,000 or more	224	12.3%
No rent paid	69	3.8%
Total	1,822	100%
Median (in dollars)		\$2,301

Source: 2023 ACS Table DP04



Condition and Age of Housing Stock

The Census does not classify housing units as standard or substandard, but it can provide an estimate of the substandard housing units that are occupied by low- and moderate-income households. However, most of the Census indicators available at the municipal level indicate a sound housing stock. Only six homes within Mahwah were estimated to lack complete plumbing facilities. Additionally, ten homes were estimated to lack complete kitchen facilities, while 18 homes were estimated to have “no fuel used” for heating (gas, liquid propane, electricity, solar, etc.).

Condition of Housing Stock

Condition	Number of Units	Percent
Lack of complete plumbing	6	0.0%
Lack of complete kitchen	10	0.0%
Lack of telephone service	46	0.5%
Lack of adequate heat	18	0.2%
Total Occupied Housing Units	9,756	0.7%

Source: 2023 ACS Table DP04

Housing with 1.01 or more persons per room (excluding bathrooms and kitchens) is an index of overcrowding as defined by the U.S. Department of Housing and Urban Development.⁵ According to the 2023 ACS, of the Township's 9,756 occupied housing units, only 50 (0.5%) contained 1.01 or more persons per room.

⁵ <https://www.hcd.ca.gov/planning-and-community-development/housing-elements/building-blocks/overpayment-payment-and-overcrowding#:~:text=The%20U.S.%20Census%20defines%20an,room%20are%20considered%20severely%20overcrowded>. Accessed April 17, 2025.

Occupants Per Room

Occupants	Number of Units	Percent
1.00 or less	9,706	99.5%
1.01 to 1.50	22	0.2%
1.51 or more	28	0.3%
Total	9,756	100%

Source: 2023 ACS Table DP04

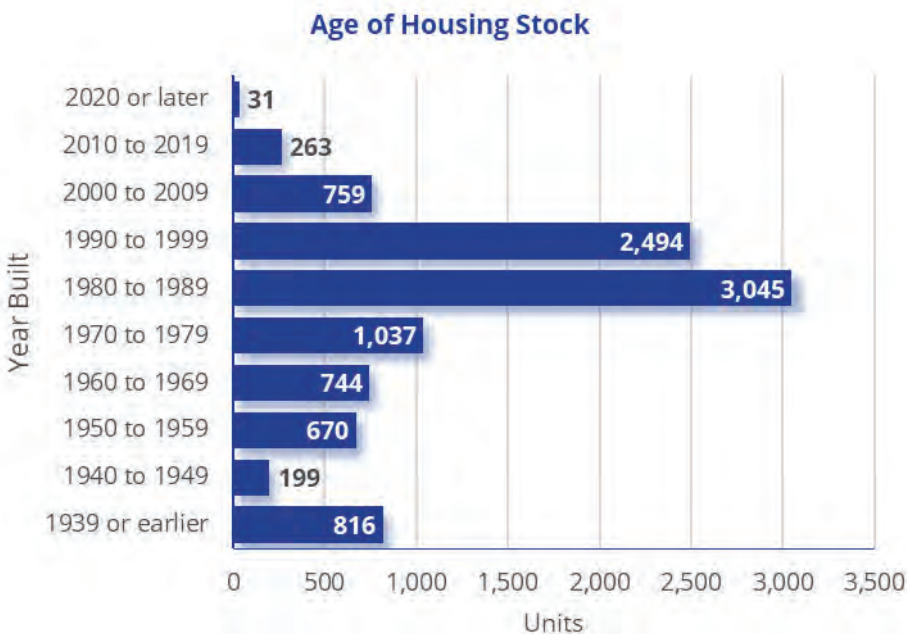
The table below and bar graph on page 21 provide the 2023 ACS estimates for the age of housing units in Mahwah. An estimated 2,429 units, or 24.2%, of the Township's housing stock were constructed prior to 1970. Over 30% of housing units were constructed in the 1980s, while nearly a quarter were constructed during the 1990s. During these two decades, over 55% of the Township's housing stock was constructed. Since 2000, residential development in the Township has declined with only 263 units (2.6%) constructed in the 2010s. See the table below and chart on the following page for more details. The Township's Rehabilitation Obligation is 36 units, reflecting the relatively good condition of these older homes.

It should be noted that the "2020 or later" line item may be inaccurate. The New Jersey Department of Community Affairs' ("DCA"), Division of Codes and Standards website provides data on building permits, certificates of occupancy, and demolition permits for both residential and non-residential development. We have reviewed the data from the State for 2020 through 2024 and only 19 certificates of occupancy have been issued for new residential units since the beginning of 2020.

Age of Housing Stock

Year Built	Number of Units	Percent
1939 or earlier	816	8.1%
1940 to 1949	199	2.0%
1950 to 1959	670	6.7%
1960 to 1969	744	7.4%
1970 to 1979	1,037	10.3%
1980 to 1989	3,045	30.3%
1990 to 1999	2,494	24.8%
2000 to 2009	759	7.5%
2010 to 2019	263	2.6%
2020 or later	31	0.3%
Total	10,058	100%

Source: 2023 ACS Table DP04



V. Mahwah's Employment Demographics

The 2023 ACS estimated that Mahwah had 14,290 residents over the age of 16 in the workforce. Of those, 13,500 (94.5%) were employed, which translates to a 5.5% unemployment rate. A majority of workers were private wage and salary worker (74.7%). However, 13% were workers employed by the government and 6.5% were self-employed. See the table below for details.

Class of Workers

Class	Workers	Percent
Private wage and salary workers	10,671	74.7%
Government workers	1,856	13.0%
Self-employed workers	922	6.5%
Unpaid family workers	51	0.4%
Total employed residents	13,500	94.5%
Total unemployed residents	790	5.5%
Total residents in workforce	14,290	100%

Source: 2023 ACS Table DP03

Occupational Characteristics

The 2023 ACS estimated 7,663 workers were employed in the management, business, science, and arts fields, which represents 56.8% of the Township's employed residents. Sales and office workers totaled 23.5% of employed residents, while 9.2% were employed in service positions. See the table below for details.

Occupation of Employed Population

Occupation	Workers	Percent
Management, business, science, & arts	7,663	56.8%
Service	1,239	9.2%
Sales & office	3,167	23.5%
Natural resources, construction, & maintenance	633	4.7%
Production, transportation, & material moving	798	5.9%
Total	13,500	100%

Source: 2023 ACS Table DP03

Employment Projections

NJTPA's Plan 2050 estimates that the number of available jobs in Mahwah will increase from 14,775 reported in 2015 to 17,273 in 2050. This represents an increase of 2,498 jobs, or an average annual increase of 71.4 jobs. However, as detailed in the following section, the New Jersey Department of Labor and Workforce Development estimated a total of 16,318 jobs in Mahwah in 2023, which is 955 less than projected by NJTPA. This translates to an average annual increase of only 35.4 jobs.

Employment Projection

Year	Jobs	Change	Percent
2015	14,775	---	---
2050	17,273	2,498	16.9%

Source: NJTPA Plan 2050, Appendix E, 2050 Demographic Forecasts, <https://www.njtpa.org/plan2050>

In-Place Employment By Industry

New Jersey's Department of Labor and Workforce Development ("NJDLWD") is the entity that reports on employment and wages within the State of New Jersey through the Quarterly Census of Employment and Wages ("QCEW"). The latest Municipal Report was completed in 2023. According to the data, there were 9,772 private sector jobs within the Township, which were provided by an average of 804 employers. It should be noted that the Municipal Report redacted data from multiple private-sector industries for not meeting publication standards (agriculture, utilities, manufacturing, etc.) The "Private Sector Total" row in the table on the following page provides the totals for the reported data only. However, the 2023 QCEW document reported that Mahwah had an average of 14,641 private-sector jobs provided by 889 employers, including the redacted data. Additionally, the QCEW data indicates there were 1,677 public sector jobs provided by 13 employers. This totals 16,318 and 902 employers within the Township. It should be noted that, the QCEW data reflects employment within Mahwah, regardless of where the employee lives.

Based on the 2023 QCEW data provided, the wholesale trade industry contained the largest number of jobs in the Township with an average of 2,241 jobs (19.6%). These jobs were provided by 88 employers (third-highest). The professional/technical industry had the largest number of employers (132), but the fifth-highest number of average jobs (936). The accommodations/food industry had the second-highest number of jobs and eighth-highest number of employers with an average of 1,165 jobs (10.2%) and 59 employers (7.2%). The retail trade industry had the third-highest number of jobs with an average of 1,036 jobs provided by the seventh-highest number of employers (61). In the public sector, the 2023 QCEW Municipal Report indicated that there was one federal government employer, which had an average of 87 employees and two state government employers, which had an average of 876 jobs. This included one state government education employer providing 874 jobs. Additionally, there were ten local government employers providing an average of 714 jobs, including seven local government education employers providing an average of 469 jobs. See the table on the following page for data on each industry sector.

Private and Public Sector Employment (2023)

Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Agriculture	-	-	-	-	-
Utilities	-	-	-	-	-
Construction	78	9.5%	523	4.6%	\$74,049
Manufacturing	-	-	-	-	-
Wholesale Trade	88	10.8%	2,241	19.6%	\$99,668
Retail Trade	61	7.5%	1,036	9.0%	\$59,104
Transportation/Warehousing	29	3.5%	808	7.1%	\$51,320
Information	-	-	-	-	-
Finance/Insurance	51	6.2%	602	5.3%	\$104,176
Real Estate	31	3.8%	94	0.8%	\$76,693
Professional/Technical	132	16.2%	936	8.2%	\$138,535
Management	8	1.0%	290	2.5%	\$146,385
Admin/Waste Remediation	67	8.2%	1,030	9.0%	\$60,652
Education	13	1.6%	203	1.8%	\$34,180
Health/Social	92	11.3%	536	4.7%	\$38,161
Arts/Entertainment	-	-	-	-	-
Accommodations/Food	59	7.2%	1,165	10.2%	\$34,815
Other Services	65	8.0%	283	2.5%	\$36,948
Unclassifieds	30	3.7%	25	0.2%	\$51,086
Private Sector Total	804	98%	9,772	85%	\$98,020
Federal Government	1	0.1%	87	0.8%	\$71,585
State Government	2	0.2%	876	7.7%	\$80,423
State Government Education	1	0.1%	874	7.6%	\$80,351
Local Government	10	1.2%	714	6.2%	\$82,200
Local Government Education	7	0.9%	469	4.1%	\$84,015
Public Sector Total	13	1.6%	1,677	14.6%	\$79,715

Source: The table values above are sourced from the NJDLWD's QCEW 2023 Municipal Report. It is noted that this Report has redacted multiple private sector industries for not meeting the publication standard. Therefore, the Private Sector Totals row has been calculated by this office using the published numbers.

Travel Time to Work

The 2023 ACS collected data regarding employed resident's commute time. The most common commute time was between 30 and 34 minutes, which was made by 1,717 workers (17%). A commute between ten and 14 minutes followed close behind with 1,556 workers (15.4%). Rounding off the top three was a commute of 60 to 89 minutes, which was reported by 1,140 workers (11.3%). The mean travel time was estimated at 30.7 minutes. It should be noted that 1,587 workers (15.7%) reported a commute of more than one hour. Additionally, 2,903 workers, or 15.7% of the Township's employed residents, reported working from home. See the table and chart on the following page for additional details.

Commute Time

Travel Time (minutes)	Workers	Percent
Less than 5	120	1.2%
5 to 9	1,070	10.6%
10 to 14	1,556	15.4%
15 to 19	904	8.9%
20 to 24	959	9.5%
25 to 29	770	7.6%
30 to 34	1,717	17.0%
35 to 39	344	3.4%
40 to 44	444	4.4%
45 to 59	647	6.4%
60 to 89	1,140	11.3%
90 or more	447	4.4%
Total	10,118	100.0%

Source: 2023 ACS Table B08303



VI. Projection of Housing Stock

As per the MLUL, specifically NJSA 52:27D-310, a housing element must contain 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.

The DCA Division of Codes and Standards' website provides data on building permits, certificates of occupancy, and demolition permits for both residential and non-residential development through the New Jersey Construction Reporter. This database contains permit and certificate of occupancy information that is submitted by municipal construction officials across the State each month. The Construction Reporter has information dating back to 2000, which can be used to show the Borough's historic development trends. However, data from 2013 and onward was reviewed to determine more recent trends.

As shown in the table below, the issuance of residential certificates of occupancy has fluctuated between one and 19 certificates in the last 12 years. However, a majority of the certificates of occupancy (55.8%) were issued in 2016 through 2018. Since 2020, the Township has issued 19 certificates of occupancy, including eight in 2023. Since 2013, a total of 47 demolition permits were issued, which equates to a net development of 39 residential units in the past 12 years.

Historic Trend of Residential Certificates of Occupancy & Demolition Permits (2013-2024)

	'13	'14	'15	'16	'17	'18	'19	'20	'21	'22	'23	'24	Total
COs Issued	1	7	9	19	17	12	2	1	1	4	8	5	86
Demolitions	5	6	9	0	2	6	3	3	2	2	7	2	47
Net Development	-4	1	0	19	15	6	-1	-2	-1	2	1	3	39

Source: NJDCA, Construction Reporter - Housing Units Certified and Demolition Permits, Yearly Summary Data

As of the spring of 2025, the Township had 13 open building permits for residential construction, which were all for single-family homes (which includes two group homes). There are 83 units with approvals, but do not have building permits issued yet. There is one home with a pending development application. The Township estimates 95 units from future projects, all of which are either inclusionary or 100% affordable. Finally, looking at historic development patterns shown in the previous table, the Township anticipates 33 single-family dwellings to be constructed between now and 2025. The table on the following page illustrates the projected development.

Projection of Residential Development

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Projected Development	0	2	4	3	2	3	5	2	4	3	5	33
Approved Development with Permits Issued and Under Construction												28
1 Bramshill Drive	1											1
7 Washington Lane	1											1
10 Tudor Road	1											1
15 North Hillside Avenue	1											1
17 North Hillside Avenue	1											1
24 Jahn Court (Group Home)	1											1
27 Avenue A	1											1
40 Peterson Place	1											1
42 Stag Hill Road (Group Home)		1										1
70 Island Road	15											15
76 Bramshill Drive	1											1
195 Stag Hill Road	1											1
796 Wyckoff Avenue	1											1
800 Wyckoff Avenue	1											1
Approved Development, Permits Not Yet Issued												83
46 Strong Street (Group Home)		1										1
109 Cedar Hill Avenue (Block 70, Lot 37)			6									6
191 Island Road		1										1
457 Ridge Road (Crossroads)			37	38								75
Pending Development Applications												1
Forest Road (Block 161, Lot 5)			1									1
Future Projects												95
1 Fyke Road							25					25
111 Cedar Hill Avenue (Block 70, Lot 38)			1									1
111 Franklin Turnpike (Block 70, Lot 40)				20								20
Block 82									49			49
Total	27	5	49	61	2	3	30	2	53	3	5	240

Of the 240 new residential units projected to be built between now and 2035, 119 are anticipated to be reserved for low- and moderate-income households. See the table on the following page.

Projection of Affordable Units

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Approved Development with Permits Issued and Under Construction												17
24 Jahn Court (Group Home)	1											1
42 Stag Hill Road (Group Home)		1										1
70 Island Road	15											15
Approved Development, Permits Not Yet Issued												81
46 Strong Street (Group Home)		1										1
109 Cedar Hill Avenue (Block 70, Lot 37)			6									6
457 Ridge Road (Crossroads)			37	37								74
Future Projects												21
1 Fyke Road							5					5
111 Cedar Hill Avenue (Block 70, Lot 38)			1									1
111 Franklin Turnpike (Block 70, Lot 40)				4								4
Block 82									11			11
Total	16	2	44	41	0	0	5	0	11	0	0	119

VII. Capacity for Fair Share

This chapter of the HEFSP provides the following information as required by the rules:

- The Township's capacity to accommodate its affordable housing needs.
- A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing.
- Lands of developers who have expressed a commitment to provide low- and moderate-income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

Land Capacity

Mahwah's capacity to accommodate its present and prospective affordable housing need is determined by three components – available land, water availability/capacity, and sewer availability/capacity. Note that land development is limited by parcel size, easements (conservation, sewer, water, etc.), municipal regulations, and a variety of environmental features. Additionally, the Township is located within the Highlands Region and is a fully-conforming municipality. Therefore, development within Mahwah is also controlled and limited by the Highlands Regional Master Plan (see Appendix J). In total, 13,574.5 acres of Mahwah, or 81.95% of the Township's 16,564.22 acres, are encumbered by at least one environmentally sensitive area. Environmental constraints within the Township of Mahwah include:

- Waterbodies – 383.76 acres (2.32% of the Township's area), which includes various lakes and ponds such as Bear Swamp Lake, Darlington Lake, Dators Pond, MacMillan Reservoir, Scarlet Oak Pond, and Silver Lake and rivers such as the Mahwah River and Ramapo River.
- 300-foot Category 1 ("C1") stream buffer – 1,742.25 acres (10.54% of the Township's area)
- Wetlands – 1,201.97 acres (7.26% of the Township's area)
- 50-ft Wetlands Buffer (excluding wetlands area) – 107.87 acres (0.65% of the Township's area)
- 150-foot Wetlands Buffer (excluding wetlands area) – 2,327.41 acres (14.32% of the Township's area)
- FEMA Special Flood Hazard Area Zones A and AE – 964.3 acres (5.82% of the Township's area), including 633.11 acres within the Floodway
- Slopes greater than 15% - 6,218.33 acres (37.54% of the Township's area)
- State Threatened species habitat (Landscape Rank 3) – 78.66 acres (0.47% of the Township's area)
- State Endangered species habitat (Landscape Rank 4) – 2,372.95 acres (14.33% of the Township's area)

- Federal Listed species habitat (Landscape Rank 5) – 7,526.81 acres (45.44% of the Township’s area)
- Vernal Habitat – 447.47 acres (2.7% of the Township’s area)
- Potential Vernal Habitat – 2,219.16 acres (13.4% of the Township’s area)
- Highlands Open Water Protection Area (“OWPA”) – 7,526.81 acres (48.85% of the Township’s area)
- Highlands Riparian Area – 5,664.85 acres (34.2% of the Township’s area)

The maps on pages 31 and 32 illustrates these environmental constraints. Furthermore, as described in Chapter XI., the Township has prepared a Highlands Build-Out study and determined the build-out to be 3 affordable units for the Township.

Utility Capacity

The Crossroads, Ridge Road, 1 Fyke Road, 70 Island Road, and the Block 70 affordable housing sites have access to water and sewer utilities. There is sufficient overall water and sewer capacity to serve the proposed development for each of these sites. However, to determine if infrastructure upgrades are required, the Township would need to perform a detailed study of the affordable housing sites and their surrounding utility infrastructure. The study would need to include sanitary sewer and water service reports for each development, the condition, size, location and existing capacities and pressures would need to be determined.⁶

Block 82, Lots 1 and 3 through 30 have access to water and sewer utilities as well as the area identified for an overlay zone along Franklin Turnpike. 46 Strong Street will be served by water and sewer utilities as well.

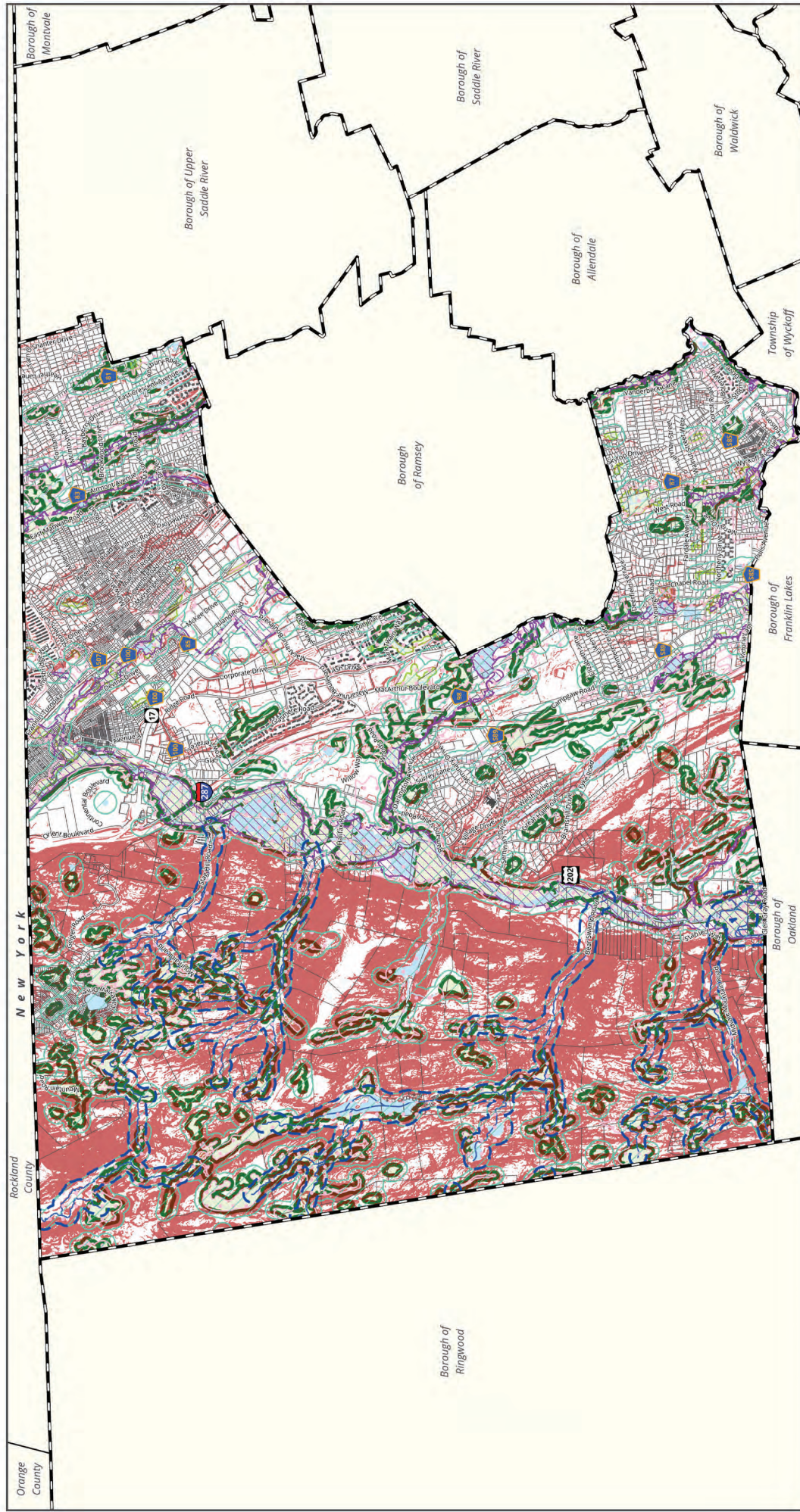
42 Stag Hill Road will be served by a well and septic. 24 Jahn Court will be served by public water and a septic system.

Appropriate Locations for Affordable Housing

Land that is most appropriate for the construction of low- and moderate-income housing includes the following sites:

1. 1 Fyke Road – this site is comprised of Block 21, Lots 21, 22, and 23. The Township adopted Ordinance 2002 on March 20, 2023, which created the MF-1, Multi-Family-1, Zone District.
2. 70 Island Road – the Township adopted Ordinance 1870 on June 27, 2019, which rezoned the property to the MF-2, Multi-Family-2, Zone District. A 100% affordable development is presently under construction.
3. 457 Ridge Road – this site is known as Block 139, Lot 41. The Township adopted Ordinance 2003 on March 20, 2012, which created the MF-3, Multi-Family-3, Overlay, District. This site has received Board approval.

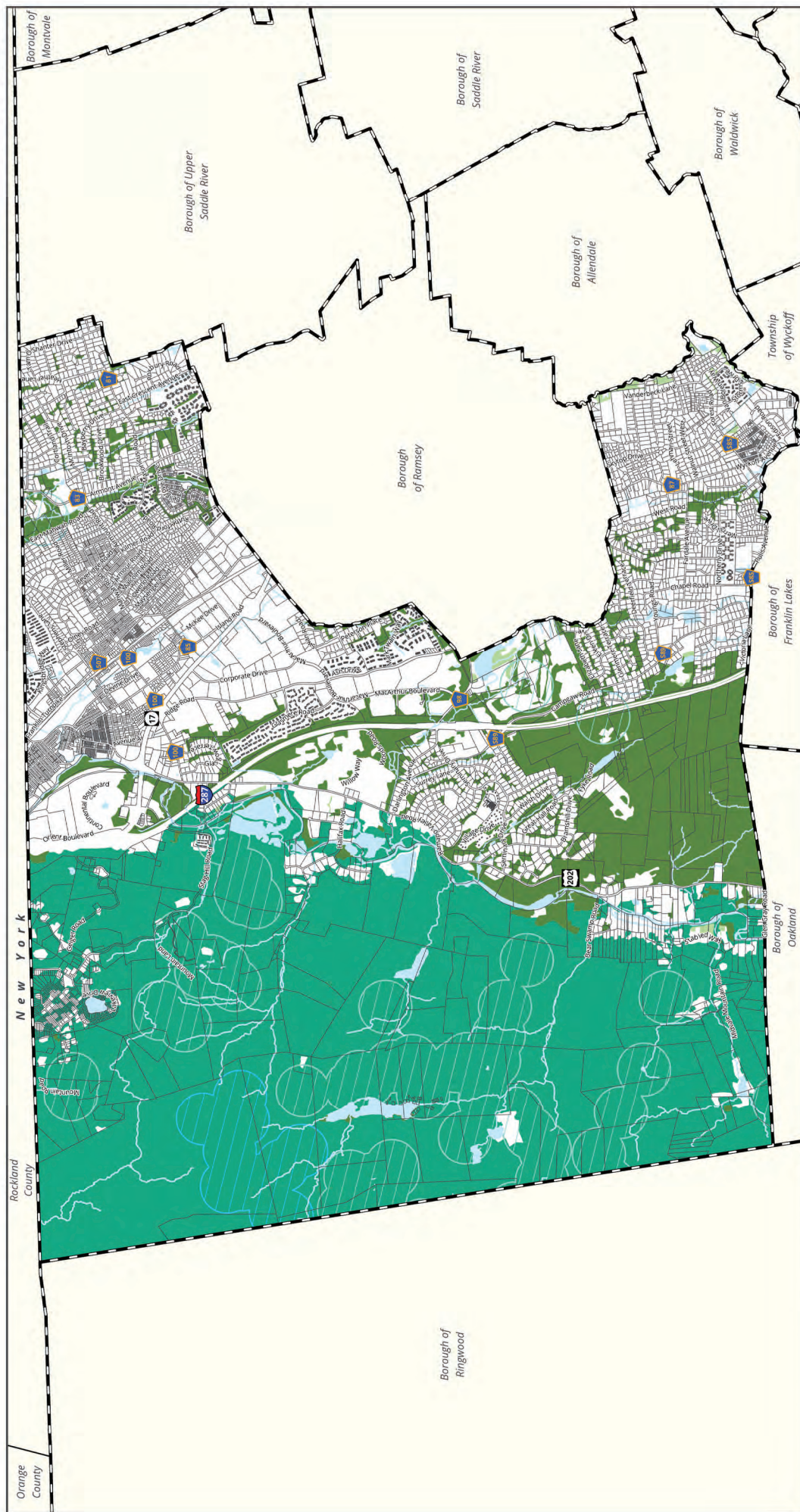
⁶ Email from Michael Kelly, Township Engineer on May 21, 2025.



- Legend**
- Municipal Boundary
 - Parcels
 - Category 1 (C1) Streams
 - Non-C1 Streams
 - Waterbodies
 - 300-ft C1 Water Buffer
 - Highlands Open Water Protection Area
 - Highlands Riparian Area
 - Wetlands
 - 50-ft Wetlands Buffer
 - 150-ft Wetlands Buffer
 - FEMA Special Flood Hazard Area
 - Slopes greater than 15%

ENVIRONMENTAL CONSTRAINTS
TOWNSHIP OF MAHWAH
 BERGEN COUNTY, NEW JERSEY

May 27, 2025
 MW70031



- Legend**
- Municipal Boundary
 - Parcels
 - CT and Non-CT Streams
 - Waterbodies
 - Landscape Rank**
 - State Threatened Species
 - State Endangered Species
 - Federal Listed
 - Vernal Pool Habitats**
 - Confirmed Vernal Habitat
 - Potential Vernal Habitat

NJDEP THREATENED & ENDANGERED SPECIES
TOWNSHIP OF MAHWAH
BERGEN COUNTY, NEW JERSEY

4. Block 70, Lots 37 and 38 – these two properties are located along Cedar Hill Avenue. The Township adopted the Block 70 Redevelopment Plan via Ordinance 2028 on April 22, 2024, which rezoned the properties to allow for 100% affordable housing development. Lot 37 has received Planning Board approval to construct a 100% affordable housing development.
5. Block 70, Lots 40 – this parcel is located at the intersection of Franklin Turnpike and Cedar Hill Avenue. The Township adopted the Block 70 Redevelopment Plan via Ordinance 2028 on April 22, 2024, which rezoned the property to allow for inclusionary housing development and non-residential uses.
6. 42 Stag Hill Road - this site is known as Block 2, Lot 15. The property will be used to create a community residence (also known as a group home), which is permitted pursuant to the Municipal Land Use Law. This site has received Board approval and building permits.
7. 24 Jahn Court – this site is known as Block 152, Lot 68.01. New Concepts for Living is in the process of constructing a community residence (also known as a group home) on this site, which is permitted pursuant to the Municipal Land Use Law.
8. 46 Strong Street – this site is known as Block 167, Lot 45.02. Hope Christian will be building a community residence (also known as a group home) on this site, which is permitted pursuant to the Municipal Land Use Law.
9. Block 82, Lots 1 and 3 through 30. The Township adopted the Redevelopment Plan for Block 82, Lots 1 and 3 through 30 via Ordinance 1985 on October 27, 2022. The document was amended via Ordinance 2009 on July 17, 2023 and via Ordinance 2039 on September 9, 2024. This Redevelopment Plan permits commercial and multi-family uses at a maximum density of 14 units per acre.
10. Franklin Turnpike – Block 71, Lots 6 through 22 have been identified by the Township as appropriate for overlay zoning to permit mixed-use development with an affordable housing set-aside.

The locations above are described in detail in Chapter XII.

Potential Affordable Housing Developers

Beyond the developments described above, three letters have been submitted by May 28, 2025 seeking inclusion in the Township's HEFSP, the letters are summarized below:

1. On October 21, 2024, Antimo DelVecchio, Esq. submitted a letter on behalf of SHG Franklin Lakes, LLC ("SHG"). The letter indicates that SHG is the contract purchaser of property located on Wyckoff Avenue known as Block 170, Lot 10.01 and Block 180, Lot 1.01, which are located in the G180-General Industrial Zone. The letter indicates the lots total 7.3 acres in size. The letter does not indicate what the contract purchaser seeks to build, it does not indicate the total number of units requested, nor does it include a concept plan.

As shown by the map on page 35, these sites are located between Wyckoff Avenue and the Hohokus Brook. A tributary of the Brook flows through the center of Lot 10.01. Areas adjacent to the Brook contain wetlands, which have an associated 50-foot buffer. Additionally, a majority of Lot 10.01 is within FEMA's Special Flood Hazard Area, while the flood zone encompasses the southern and western sides of Lot 1.01. Slopes greater than

15% are present on both properties, primarily near the banks of the Hohokus Brook and the right-of-way. The Highlands OWPA and Riparian Area encompass the entirety of Lot 10.01 and over 99% of Lot 1.01. See the map on page 35 to view the environmental constraints on these sites. It should be noted that GIS parcel data illustrates Block 170, Lot 11, which is assessed with Lot 10.01 and Block 180, Lot 2, which is assessed with Lot 1.01.

Based on the significant environmental constraints present on both properties and the fact that Mahwah is fully conforming with the Highlands RMP, it is unclear what could be built on either of the sites.

Mahwah considered this site pursuant to its obligation to do so but, after consideration, elected to comply in the manner described in this HEFSP.

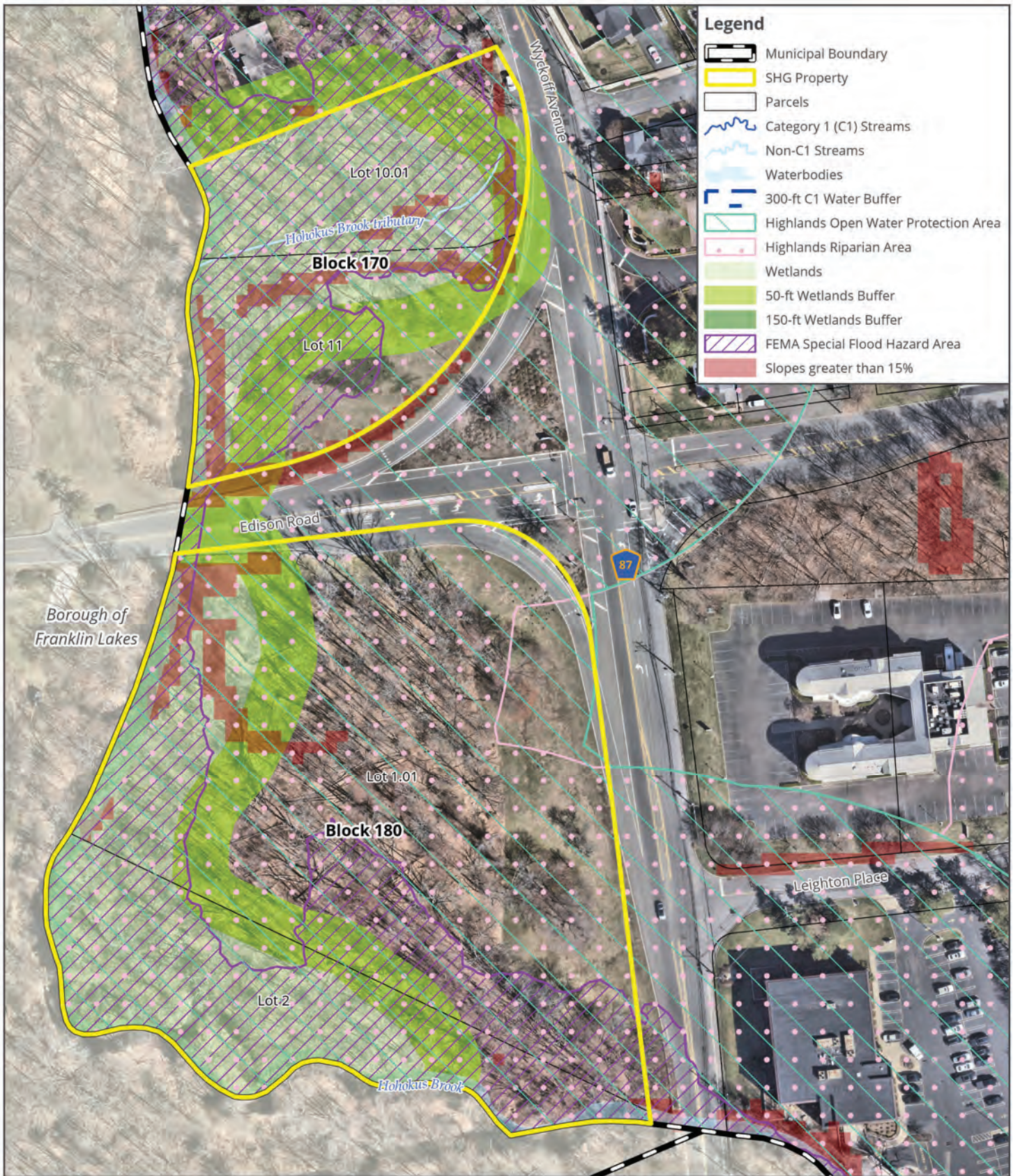
2. On October 28, 2024, Peter Flannery, Esq. submitted a letter on behalf of MTCR. The letter indicates that MTCR owns 3.786 acres across Block 82, Lots 1 and 3 through 30. According to the letter, the existing 14 units to the acre has "proven to be insufficient to provide for an economically feasible inclusionary development on the Property". As a result, the letter indicates that a greater density is required to make an inclusionary development economically feasible. The letter does not indicate what the property owner seeks to build, it does not specify the total number of units requested, nor does it include a concept plan. Finally, no pro-forma was included to verify the claim that the existing density is not economically viable.

Mahwah is committed to seeing this portion of the Township redeveloped. In fact, on November 7, 2024, the Township Council adopted a Redevelopment Area with Condemnation: Determination of Need Study via Resolution 402-24. The Study found that Lots 1, 4, 8, 10, and 30 qualified as an Area in Need of Redevelopment and designated said sites as a Condemnation Redevelopment Area. MTCR has appealed the Council decision, and it is anticipated that a trial will be held in the summer of 2025.

3. On May 27, 2025 Christopher Minks, Esq. emailed a letter on behalf of Russo Acquisitions, LLC. The letter indicates that Russo is a prospective contract vendee of Block 135, Lot 59 known as 997 MacArthur Boulevard. The letter indicates the site contains 6.75 acres of developable land. According to the letter the developer seeks to build an inclusionary development with a 20% set-aside. The letter does not indicate the total number of units requested, nor does it include a concept plan.

As shown by the map on page 36, the majority of the site is forested. The Highlands Council will not permit the site to be clear cut.

Without additional information from the property owner regarding the density and type of units proposed and input from the Highlands Council on what amount of development could be located on the site, Mahwah declines to include the site in this document.



ENVIRONMENTAL CONSTRAINTS - SHG PROPERTY
BLOCK 170, LOTS 10.01 & 11 AND BLOCK 180, LOTS 1.01 & 2
TOWNSHIP OF MAHWAH
BERGEN COUNTY, NEW JERSEY

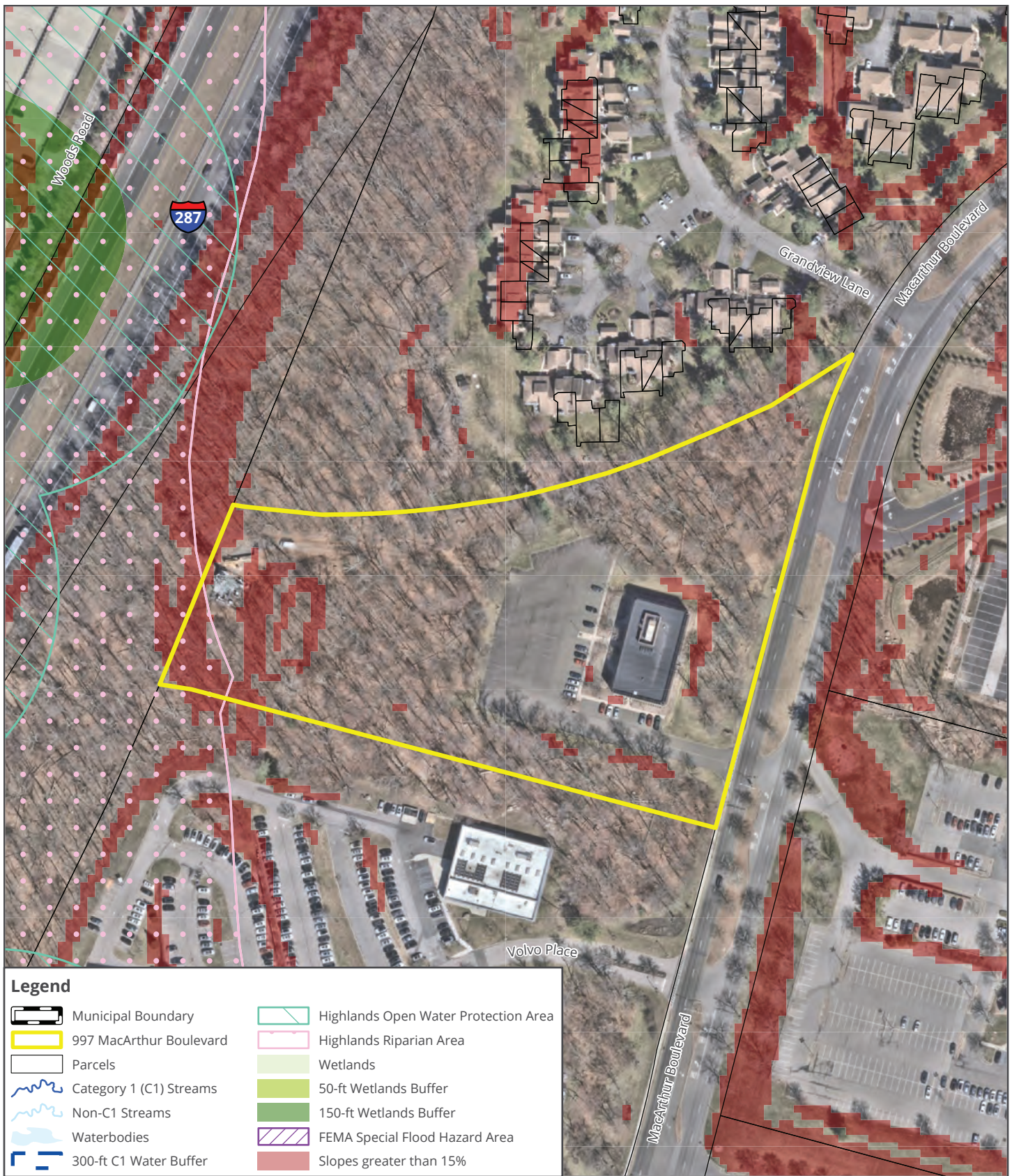
0 60 120
 1 inch = 120 feet



Colliers
 Engineering
 & Design

This map was developed using GIS digital data from FEMA, Highlands Council, NJDEP, NJDOT, and NJGIN, but this secondary product has not been verified and is not state-authorized. Aerial image sourced from NearMap, dated March 19, 2025.

May 27, 2025
 MWT0031



ENVIRONMENTAL CONSTRAINTS - 997 MACARTHUR BOULEVARD

BLOCK 135, LOT 59
TOWNSHIP OF MAHWAH
BERGEN COUNTY, NEW JERSEY

0 90 180
1 inch = 180 feet



This map was developed using GIS digital data from FEMA, Highlands Council, NJDEP, NJDOT, and NJGIN, but this secondary product has not been verified and is not state-authorized. Aerial image sourced from NearMap, dated March 19, 2025.

May 29, 2025
MWT0031

In addition to the three submitted letters, Crossroads Companies has verbally communicated their desire to be included in the Township's HEFSP. Crossroads Companies is the contract purchaser of a portion of Block 132, Lot 4. The site currently contains a restaurant, which is to be retained. Crossroads Companies seeks to cut clear the 2+/- acre forested portion of the property and has submitted a concept plan for 118 units in a five-story building. The site is adjacent to commercial uses on three sides and single-family detached homes on the fourth side. The proposed concept translates to 59 units to the acre.

Mahwah considered this site pursuant to its obligation to do so but, after consideration, elected to comply in the manner described in this HEFSP.

Anticipated Development Patterns

Anticipated land use patterns within the Township of Mahwah will follow the established zoning map (shown on the following page). The Township has a variety of zoning districts; including residential districts, commercial districts, industrial and office districts, conservation and open space districts, a public education district, a cemetery district, a mixed-use district, a mixed-use overlay district, and three Redevelopment Areas.

The only change to the zoning map will be the creation of an overlay district on Block 71, Lots 6 through 22.