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Housing Element and Fair Share Plan

Borough of Midland Park Bergen County, New Jersey

Prepared for the Borough of Midland Park Planning Board

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The original document was appropriately signed and sealed on June 16, 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 Midland Park.

This plan is designed to outline the manner in which the Borough will address its affordable housing obligations. As discussed in greater detail herein, 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)	54
Third Round Obligation (1999-2025)	198
Fourth Round Obligation (2025-2035)	155
Present Need (Rehabilitation) Obligation	0

Prior Round Obligation (1987-1999)

The Borough was assigned a Prior Round Obligation of fifty-four (54) affordable units. Based upon a vacant land adjustment (VLA) approved by COAH as part of its Second Round Substantive Certification, the Borough's realistic development potential (RDP) was established as thirteen (13) affordable units. This Prior Round RDP was fully satisfied through the components identified in Table 2 below. After applying these credits to the Borough's Prior Round Obligation, the Borough was left with an Unmet Need of forty-one (41) affordable units. This was addressed through the Third Round.

Table 2: 1987-2025 Affordable Housing Components

Component	Affordable Units	Status
Kentshire Apartments	35	Completed
Life Opportunities Unlimited	4	Completed
Eastern Christian Children's	4	Completed
Mill Gardens	10	Completed
West Bergen Mental Health I	7	Completed
West Bergen Mental Health II	4	Completed
West Bergen Mental Health III	4	Completed
Greenwood & Central Ave	3	Completed
Compliance Bonus	2	Completed
Total	73	Completed

Third Round Obligation

Pursuant to a Settlement Agreement signed with FSHC, the Borough had a Third Round RDP of zero (0) affordable units and an Unmet Need of two hundred and thirty-nine (239) affordable units. This Unmet Need was comprised of forty-one (41) affordable units of Unmet Need from the Prior Round and one hundred and ninety-eight (198) affordable units of Unmet Need from the Third Round.

As noted in Table 2, the Borough has approved seventy-one (71) affordable housing units which were eligible for two (2) bonus credits. Through the application of these units, the Borough satisfied its Prior Round Unmet Need (consisting of forty-one units) and was entitled to a sixteen (16) unit credit towards its Third Round Unmet Need. As a result, the Borough had a remaining Unmet Need of one hundred and eighty-two (182) affordable units. To partially address this need, the Borough adopted several affordable housing overlay zones which are identified in Table 3 as well as a municipal-wide mandatory setaside ordinance.

Since that time, the Borough has granted approval to one inclusionary multifamily development located in its overlay districts. This approval, which is discussed in greater detail in Section 4.2, will generate one (1) affordable unit upon construction. This reduces the Borough's Third Round Unmet Need from one hundred and eight-two (182) units to one hundred and eighty-one (181) affordable units.

Address	Block	Lot	Acreage	Density (du/ac)
55 Godwin Avenue	3	23.01	0.88	10
1 Godwin Avenue	3	24.01	0.89	10
31 Godwin Avenue	3	24.03	0.95	10
45 Godwin Avenue	3	24.04	0.32	10
60 Lake Avenue	3	1.01	0.49	10
54 Lake Avenue	3	1.02	0.29	10
72 Lake Avenue	3	2	0.42	10
80 Lake Avenue	3	3	0.34	10
27 Greenwood Avenue	32	2	0.59	18
17 Greenwood Avenue	32	3.02	0.22	18
11 Greenwood Avenue	32	3.03	0.23	18
18 Birch Street	32	3.04	0.21	18
85 Witte Drive	32	5.01	1.95	18
95 Greenwood Avenue	33	1	0.63	18
80 West Street	33	2	0.28	18
74 West Street	33	3	0.15	18
83 Greenwood Avenue	33	4	0.15	18
77 Greenwood Avenue	33	5	0.5	18
60 West Street	33	6	0.26	18
59 Greenwood Drive	33	7.01	2.41	18
176 Greenwood Avenue	36	1.01	1.92	18
156 Greenwood Avenue	36	1.02	1.92	18
140 Greenwood Avenue	36	2	1.15	18
301 Greenwood Avenue	52	1	1.74	18
187 Madison Avenue	53	1	0.35	18
179 Madison Avenue	53	2.01	0.11	18
175 Madison Avenue	53	2.02	0.11	18
312 Greenwood Avenue	53	2.03	0.22	18

Table 3: Overlay Parcels for Unmet Need

Address	Block	Lot	Acreage	Density (du/ac)
161 Madison Avenue	53	3	0.22	18
167 Madison Avenue	53	3.03	0.22	18
300 Greenwood Avenue	53	4	0.22	18

Fourth Round Obligation

The DCA calculated a Fourth Round Obligation of one hundred and fifty-five (155) affordable units for the Borough. Midland Park accepted this calculation by way of Resolution #049-2025 which was adopted on January 23, 2025. That same resolution noted that the Borough reserved the right to conduct a VLA analysis to determine its RDP. See Appendix A for a copy of this resolution.

An updated VLA was subsequently conducted for Midland Park. It finds that since the Borough last conducted a VLA for its prior HE&FSP, no new vacant land has been made available for development. This results in a RDP of zero (0) affordable units.

Nevertheless, Midland Park has remained diligent in planning for and approving affordable units throughout the Borough in appropriate locations. These components are identified in Table 4. As shown, these components comprise fifteen (15) affordable units.

Table 4: Affordable Components

Plan Component	Affordable Units
577 Godwin Avenue	1
Nouvelle, LLC	5
90 Midland Ave Redevelopment Area	5
Block 22 Site Overlay Site	4
Total	15

Accordingly, the remainder of the 2025 Housing Element and Fair Share Plan 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 Midland Park. It offers community overview of the Borough, as well as background information regarding its population, housing, and employment characteristics. It also provides projections of the Borough's housing stock and employment.

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 Round and Third Round Obligation as well as how it will address its Fourth Round Obligation.

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.

1.1: What is Affordable Housing?

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



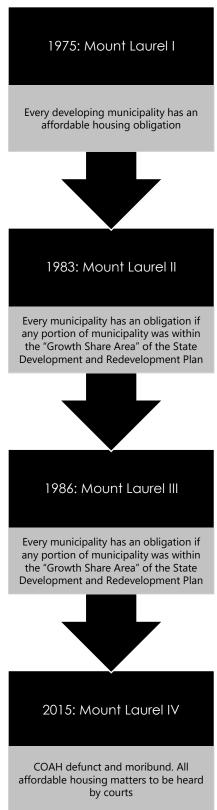
Regional income limitations are updated every year, with different categories established for varying household sizes. Table 5 identifies the 2024 regional income limits by household size for Region 1. As shown, a three-person family with a total household income of no greater than \$86,697 could qualify for affordable housing in the Borough's region.

Table 5: 2024 Affordable Housing Region 1	Income Limits by Household Size
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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. 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, alternative arrangements such as supportive housing or group homes, and age restricted housing.

1.2: 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.

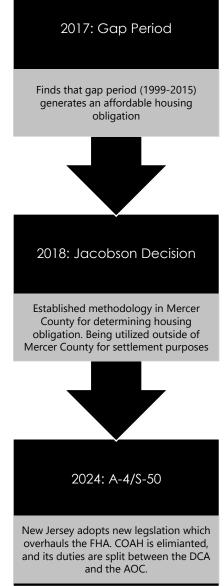
Accordingly, the Court refined this obligation to establish that every municipality had an obligation, although those within the growth area of the State Development and Redevelopment Plan (SDRP) had a greater obligation. The Court also called for the state legislature to enact legislation that would save municipalities from the burden of having the courts determine their affordable housing needs. The result of this decision was the adoption of the Fair Housing Act in 1985 as well as the creation of the New Jersey Council on Affordable Housing (COAH), which became the state agency responsible for overseeing the manner in which New Jersey's municipalities address their low and moderate income housing needs.

COAH proceeded to adopt regulations for the First Round obligation, which covered the years 1987 to 1993. It also established the Second Round housing-need numbers that cumulatively covered the years 1987 through 1999. Under both the First and Second Rounds, COAH utilized what is commonly referred to as the "Fair Share" methodology.

COAH utilized a different methodology, known as "Growth Share," beginning with its efforts to prepare Third Round housing-need numbers. The Third Round substantive and procedural rules were adopted in 2004. However, these regulations were challenged and in January 2007, the Appellate Division invalidated various aspects of them 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. These 2008 rules and regulations were subsequently challenged again, and in an October 2010 decision the Appellate Division invalidated the Growth Share methodology and also indicated that COAH should adopt regulations pursuant to the Fair Share methodology utilized in Rounds One and Two. The Supreme Court affirmed this decision in September 2013, which invalidated much of the third iteration of the Third Round regulations and sustained the invalidation of Growth Share. As a result, the Court directed COAH to adopt new regulations pursuant to the methodology utilized in Rounds One and Two.

Deadlocked with a 3-3 vote, COAH failed to adopt revised Third Round regulations in October 2014. Fair Share Housing Center (FSHC), who was a party in both the 2010 and 2013 cases, responded by filing a motion in aid of litigants' rights with the New Jersey Supreme Court. The Court heard the motion in January 2015 and issued its ruling on March 20, 2015. The Court ruled that COAH was



effectively dysfunctional, and consequently returned jurisdiction of affordable housing issues back to the trial courts where it had originally been prior to the creation of COAH in 1985.

This 2015 Court decision created a process in which municipalities may file a declaratory judgment action seeking a declaration that their HE&FSP is constitutionally compliant and receive temporary immunity from affordable housing builders' remedy lawsuits while preparing a new or revised HE&FSP to ensure their plan continues to affirmatively address their local housing need as may be adjusted by new housing-need numbers promulgated by the court or COAH

Subsequently, the Supreme Court ruled on January 18, 2017 that municipalities are also responsible for obligations accruing during the so-called "gap period," the period of time between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before calculated component of Present Need, 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).

On March 20, 2024, the State of New Jersey adopted a package of affordable housing bills which overhauled the Fair Housing Act. This legislation ultimately eliminated COAH and split its duties and functions between the Department of Community Affairs (DCA) and the Administrative Office of the Courts (AOC).

The DCA was designated by the legislation as the entity responsible for calculating the state's regional needs as well as each municipality's present and prospective fair share obligations pursuant to the Jacobson Decision. However, the legislation makes clear that these numbers are advisory and that each municipality must set its own obligation number utilizing the same methodology. Meanwhile, the Affordable Housing Dispute Resolution Program (the "Program") within the AOC is tasked to handle any disputes regarding affordable housing obligations and plans.

1.3: 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,

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.

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 Fair Housing Act (FHA), which was adopted in 1985 and has been amended multiple times since then, establishes the required components of a HE&FSP. These are summarized as follows:

- 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 lowand 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 lowand 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.

Section 2: Housing Element

The following section provides the Housing Element for the Borough of Midland Park. It offers a community overview of the Borough, as well as background information regarding its population, housing, and employment characteristics. It also provides projections of the Borough's housing stock and its employment.

Information Regarding Data Sources

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

1. United States Decennial Census

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.

2. American Community Survey (ACS)

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.

3. New Jersey Department of Health

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. 4. New Jersey Department of Community Affairs (DCA)

> 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.

5. New Jersey Department of Labor and Workforce Development

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.

2.1: Community Overview

The Borough of Midland Park is located in the northwesterly portion of Bergen County. It is bounded by three (3) municipalities, including: the Borough of Waldwick to the north; the Village of Ridgewood to the east; and the Township of Wyckoff to the south and to the west.

The Borough has a land area of approximately 1.56 square miles, making it the fourteenth smallest municipality in Bergen County. As summarized in Table 6, the Borough is essentially a fully developed community with very little vacant land remaining for development.

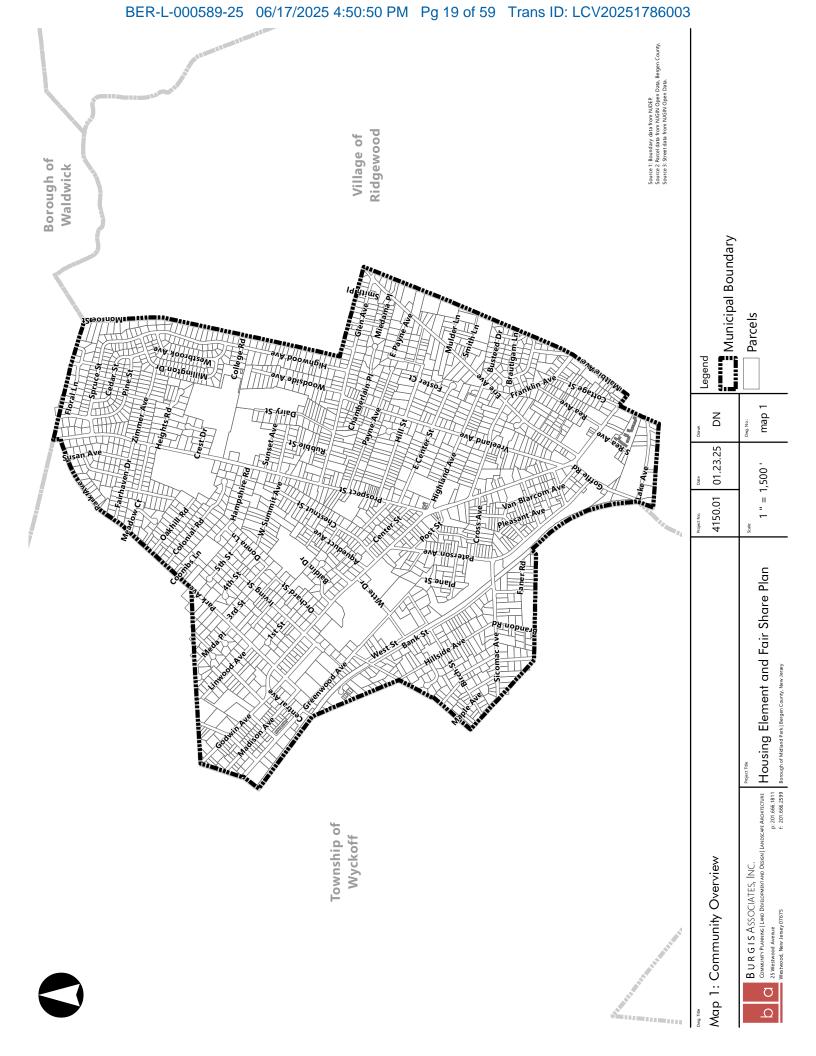
The majority of the Borough is primarily characterized by residential development. Oneand two-family dwellings and multifamily properties account for approximately 71.9% and 1.3% of the Borough's total parcel acreage, respectively. Conversely, commercial and light industrial uses respectively account for approximately 9.7% and 3.8% of the Borough's parcel acreage. Public properties, quasi-public properties, and houses of worship comprise an additional 7.8% of the Borough's parcel acreage. In comparison, vacant properties comprise only 0.5% of the Borough.

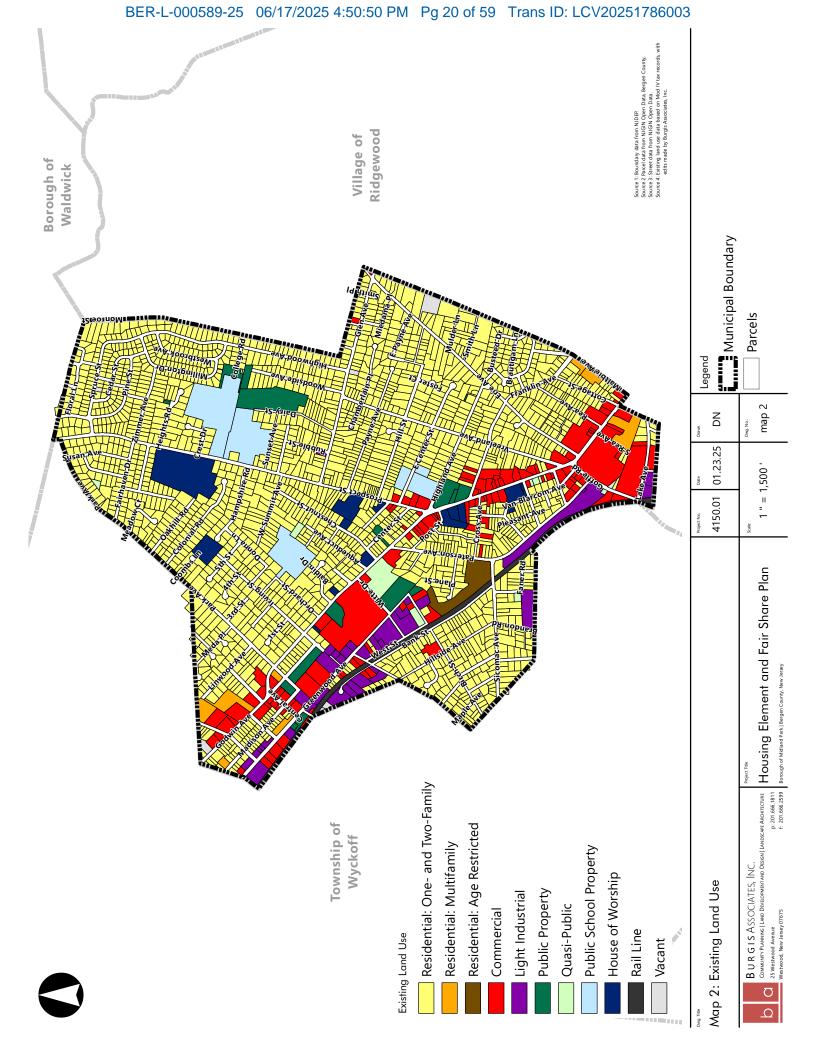
Land Use	Properties	% Properties	Acreage	% Acreage
Residential: Single Family	2,142	89.6%	609.9	71.9%
Residential: Multifamily	8	0.3%	11.2	1.3%
Residential: Age Restricted	1	0.0%	6.9	0.8%
Commercial	129	5.4%	82.4	9.7%
Light Industrial	36	1.5%	32.1	3.8%
Public Property	16	0.7%	25.3	3.0%
Quasi-Public Property	18	0.8%	23.3	2.8%
Public School Property	6	0.3%	35.8	4.2%
House of Worship	12	0.5%	7.3	0.8%
Rail Line	3	0.1%	10.1	1.2%
Vacant	20	0.8%	4.3	0.5%
Total	2,391	100.0%	849	100.0%

Table 6: Existing Land Uses

Source: ArcGIS Calculations

Regional access to the Borough is provided by several county and state roadways. Godwin Avenue, Goffle Road, Lake Avenue, and Glen Avenue are county roadways which provide access to the surrounding area. Linkages to the state's regional highway network are also provided by Route 17 and the Garden State Parkway in the Borough of Paramus to the east, Route 80 in the Township of Saddle Brook to the south, and Route 208 to the west which offers connectivity to Interstate 287 to the north.





2.2: Demographic and Population Data

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

Population Changes

The Borough experienced a rapid level of growth between 1900 and 1970, wherein its population increased approximately 505% from 1,348 people in 1900 to 8,159 people in 1970. However, this trend reversed after 1970 as the Borough began to experience consistent decreases in its population. Between 1970 and 2000, the Borough's population decreased approximately 14%. Since that time, the population of Midland Park has fluctuated between a low of 6,947 people and a high of 7,128 people. As indicated by the ACS, the Borough's estimated 2023 population was 6,996 people.

Year	Population	Population Change	Percent Change
1900	1,348		
1910	2,001	653	48.4%
1920	2,243	242	12.1%
1930	3,638	1,395	62.2%
1940	4,525	887	24.4%
1950	5,164	639	14.1%
1960	7,543	2,379	46.1%
1970	8,159	616	8.2%
1980	7,381	-778	-9.5%
1990	7,047	-334	-4.5%
2000	6,947	-100	-1.4%
2010	7,128	181	2.6%
2020	7,014	-114	-1.6%
2023	6,996	-18	-0.3%

Table 7: Population Growth, 1900-2023

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

Age Characteristics

Overall, the median age of Midland Park residents is estimated to have increased from 38.8 years in 2000 to 42.7 years in 2023. The Borough's aging population is particularly evident when analyzing those residents aged 65 and over. In 2000, it was estimated that approximately 14.6% of the Borough's population was aged 65 and over. By 2023, this percentage is estimated to have increased to 21.9%. The total number of residents within this age cohort is also estimated to have increased 50.8% during that time period.

Meanwhile, the percentage of the Borough's population aged 19 years and younger decreased between 2000 and 2023. In 2000, it was estimated that 26.2% of the population was 19 years or younger. By 2023, this percentage is estimated to have decreased to 22.2%. Furthermore, the total number of residents within this age cohort decreased by approximately 14.7% during that time period.

		2000		2010		2023
Age Group	Number	Percent	Number	Percent	Number	Percent
Under 5	508	7.3%	401	5.6%	438	6.3%
5-9	484	7.0%	502	7.0%	354	5.1%
10-14	469	6.8%	526	7.4%	299	4.3%
15-19	359	5.2%	424	6.0%	461	6.6%
20-24	271	3.9%	274	3.9%	330	4.7%
25-29	353	5.1%	330	4.6%	327	4.7%
30-34	558	8.0%	376	5.3%	468	6.7%
35-39	640	9.2%	445	6.2%	532	7.6%
40-44	627	9.0%	625	8.8%	438	6.2%
45-49	524	7.5%	615	8.6%	308	4.4%
50-54	513	7.4%	572	8.0%	521	7.4%
55-59	358	5.2%	478	6.7%	459	6.6%
60-64	268	3.9%	418	5.9%	530	7.6%
65-69	262	3.8%	276	3.9%	433	6.2%
70-74	274	3.9%	217	3.0%	171	2.4%
75-79	218	3.1%	220	3.1%	260	3.7%
80-84	150	2.1%	200	2.8%	146	2.1%
85 and older	111	1.6%	229	3.2%	521	7.4%
Total		6,947		7,128		6,996
Median Age (years)		38.8		42.3		42.7

Table 8: Age Characteristics, 2000-2023

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

Household Tenure and Occupancy

Historically, the majority of the Borough's housing stock has been owner-occupied. Nevertheless, both the number and percentage of renter-occupied units has increased over the past several years. In 1990, an estimated 671 units (26.5%) of all units were renter-occupied units. By 2023, this has increased to an estimated 915 units (30.5%).

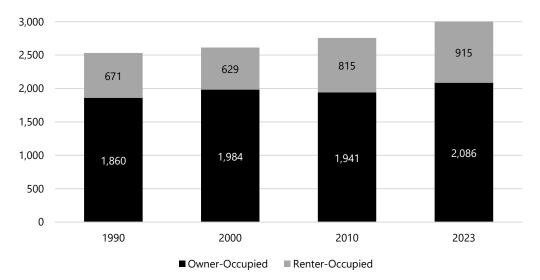


Figure 1: Owner-Occupied and Renter-Occupied Units, 1990-2023

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

Average Household Size

The Borough's average household size has generally decreased since 1990. As per the 2023 ACS, it is estimated that the average household size in the Borough was 2.32 people per unit.

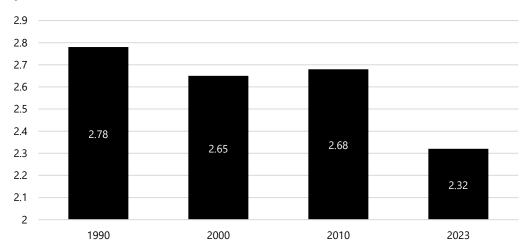


Figure 2: Household Sizes, 1990-2023

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

Household Income

Household incomes have increased throughout the Borough since 1999. This is particularly evident within upper-tier incomes. In 1999, those households making more than \$150,000 comprised approximately 10.9% of the Borough. By 2023, this percentage is estimated to have increased to 45.3%.

Overall, the Borough's median household income has historically been higher than median household incomes recorded by both Bergen County and the State of New Jersey as a whole. In addition, the Borough's estimated median household income increased approximately 86.2% between 1999 and 2023, which represents a slightly higher rate than that experienced by the County as a whole (78.9%).

Pursuant to the ACS, an estimated 1.5% of the Borough's population reported an income below the federal poverty line in 2023. This is below the County's estimated rate of 6.6%.

		1999 2010			2023	
Income Level	Households	Percent	Households	Percent	Households	Percent
Less than \$10,000	61	2.3%	163	6.1%	52	1.8%
\$10,000 to \$14,999	57	2.2%	58	2.2%	0	0.0%
\$15,000 to \$24,999	189	7.2%	58	2.2%	61	2.0%
\$25,000 to \$34,999	198	7.5%	129	4.8%	113	3.8%
\$35,000 to \$49,999	302	11.5%	287	10.8%	150	5.0%
\$50,000 to \$74,999	459	17.4%	422	15.9%	451	15.0%
\$75,000 to \$99,999	579	22.0%	402	15.1%	424	14.1%
\$100,000 to \$149,999	499	19.0%	589	22.2%	399	13.3%
\$150,000 to \$199,999	147	5.6%	296	11.1%	420	14.0%
\$200,000 or more	139	5.3%	255	9.6%	931	31.0%
Total	2,630	100.0%	2,659	100.0%	3,001	100.0%
Median Income		\$75,238	\$87,905			\$140,063
Bergen County		\$65,241		\$81,708		\$116,709

Table 9: Household Incomes, 1999-2023

Source: US Census Bureau; 2010 and 2023 American Community Survey 5-Year Estimates.

2.3: Inventory of Housing Stock

The following section provides an overview of the Borough's housing stock. It inventories several housing characteristics such as age, condition, purchase/rental value, and occupancy.

Number of Dwelling Units

Since 1990, the Borough's housing stock has experienced an estimated increase of approximately 19.0%. As of 2023, there are an estimated 3,112 housing units in the Borough.

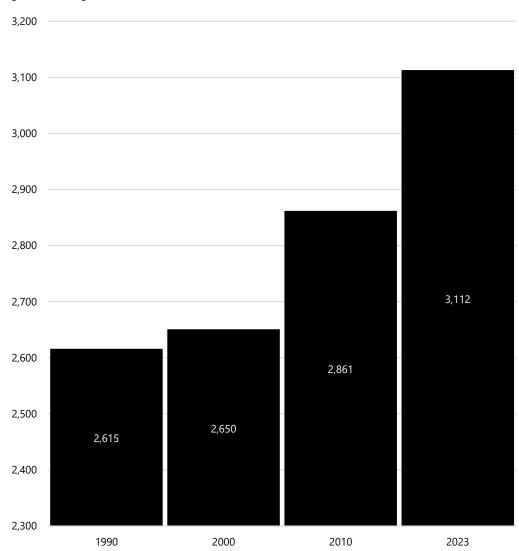


Figure 3: Housing Units, 1990-2023

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

Units in Structure for Occupied Units

Information regarding the number of dwelling units in different types of housing structures provides insights into the types of housing which exists throughout the Borough. Thus, the following table summarizes 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. However, between 2000 and 2023, the percentage of the Borough's housing stock of which these dwellings comprise is estimated to have decreased from 74.2% to 67.2%. Those buildings with twenty or more units represent the second largest housing category at 12.2%. Since 2000, it is estimated that this category of housing has experienced an increase of approximately 141.1%.

		2000		2010		2023
Units in Structure	Number	Percent	Number	Percent	Number	Percent
Single Family, Detached	1,949	73.5%	1,862	70.0%	2,090	67.2%
Single Family, Attached	18	0.7%	63	2.4%	94	3.0%
2 Units	395	14.9%	269	10.1%	247	7.9%
3 to 4 Units	76	2.9%	14	0.6%	273	8.8%
5 to 9 Units	0	0.0%	16	0.6%	0	0.0%
10 to 19 Units	54	2.0%	57	2.1%	27	0.9%
20 or More	158	6.0%	378	14.2%	381	12.2%
Other	0	0.0%	0	0.0%	0	0.0%
Total	2,650	100.0%	2,659	100.0%	3,112	100.0%

Table 10: Units in Structure, 2000-2023

Source: US Census Bureau; 2010 and 2023 American Community Survey Five-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 Midland Park.

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 twenty-three years, the median value of the Borough's owner-occupied housing stock is estimated to have increased approximately 128.5%, from \$256,500 in 2000 to \$586,200 in 2023. This represents a lower percentage increase than that of the County (145.8%) and the State (169.9%).

Until recently, the median contract rental value in the Borough has been higher than both Bergen County and the State of New Jersey. However, the 2023 ACS estimates that the median contract rent for the County has now surpassed that of the Borough's. Over the past twenty-three years, the Borough's median gross rent increased approximately 65.7%. This represents a lower percentage increase than that experienced by the County (99.9%) and the State (99.8%).

		2000		2010		2023
Value Range	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	0	0.0%	14	0.7%	24	1.1%
\$50,000 to \$99,999	0	0.0%	16	0.8%	0	0.0%
\$100,000 to \$149,999	47	2.6%	0	0.0%	0	0.0%
\$150,000 to \$199,999	313	17.5%	14	0.7%	0	0.0%
\$200,000 to \$299,999	899	50.3%	108	5.5%	72	3.5%
\$300,000 to \$499,999	500	28.0%	936	47.8%	566	27.2%
\$500,000 to \$999,999	29	1.6%	849	43.4%	1398	67.2%
\$1,000,000 or More	0	0.0%	22	1.1%	21	1.0%
Total	1,788	100.0%	1,959	100.0%	2,081	100.0%
Borough Median Value		\$256,500		\$484,100		\$586,200
Bergen County Median Value		\$250,300		\$482,300		\$615,300
New Jersey Median Value		\$170,800		\$357,000		\$461,000

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

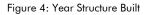
Table 12: Specified Renter Occupied Housing Units by Rent, 2000-2023

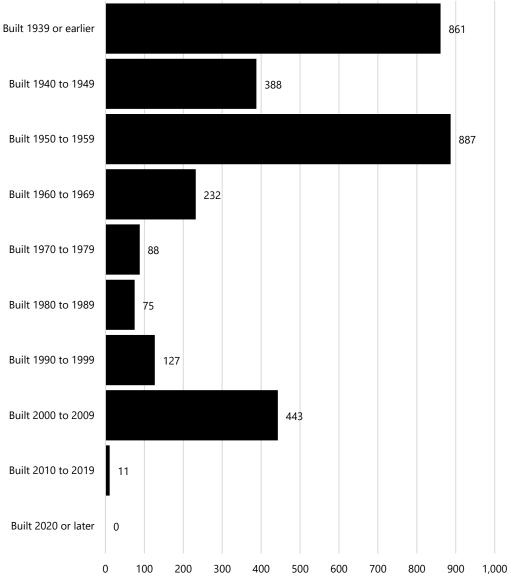
		2000		2010		2023
Value Range	Number	Percent	Number	Percent	Number	Percent
Less than \$200	14	2.2%	0	0.0%	0	0.0%
\$200 to \$299	12	1.9%	0	0.0%	0	0.0%
\$300 to \$499	0	0.0%	0	0.0%	0	0.0%
\$500 to \$749	81	12.9%	0	0.0%	0	0.0%
\$750 to \$999	170	27.0%	90	12.9%	0	0.0%
\$1,000 to \$1,499	269	42.7%	230	32.9%	259	28.3%
\$1,500 to \$1,999	63	10.0%	234	33.4%	431	47.1%
\$2,000 or more	0	0.0%	88	12.6%	225	24.6%
No Cash Rent	21	3.3%	58	8.3%	0	0.0%
Total	630	100.0%	700	100.0%	915	100.0%
Borough Median Value		\$1,044	·	\$1,502		\$1,730
Bergen County Median Value		\$872	\$1,236		\$1,743	
New Jersey Median Value		\$751		\$1,092		\$1,498

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

Year Structure Built

The following figure identifies the years in which the Borough's structures were built. As shown, the Borough has an older housing stock with nearly three-quarters (72.0%) of all dwellings constructed prior to 1960. Conversely, only 14.5% of the Borough's housing stock is estimated to have been constructed after 2000.





Source: 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 13 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	2,086	771
0.51 to 1.00	304	144
1.01 to 1.50	0	0
1.51 to 2.00	0	0
2.01 or More	0	0
Total	2,086	915

Source: 2023 American Community Survey Five-Year Estimates.

Table 14 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)

	Units with Complete Facilities	Units without Complete Facilities
Plumbing	3,001	0
Kitchen	3,001	0

Source: 2023 American Community Survey Five-Year Estimates.

2.4: Housing and Employment Projection

The following section identifies the extent to which housing and economic development have 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 2013, the Borough has annually issued an average of 1.8 and 1.5 building permits and demolition permits, respectively. This results in an average positive net of 0.2 permits annually. This limited amount of growth is reflective of the Borough's established development pattern.

		Building Permits					
Year	1 & 2 Family	Multifamily	Mixed Use	Total	Demos	Net	
2013	0	0	0	0	0	0	
2014	1	0	6	7	4	3	
2015	1	0	0	1	2	-1	
2016	1	0	0	1	0	1	
2017	1	0	0	1	0	1	
2018	6	0	0	6	1	5	
2019	1	0	0	1	2	-1	
2020	0	0	0	0	2	-2	
2021	1	0	0	1	3	-2	
2022	2	0	0	2	0	2	
2023	0	0	0	0	3	-3	
Total	14	0	6	20	17	3	

Table 15: Residential Building Permits and Demolition Permits

Source: Department of Community Affairs

Covered Employment

Figure 5 and Figure 6 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 5 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, however, employment in the Borough has increased. As of 2023, the Borough's reported covered employment was 3,361 individuals.

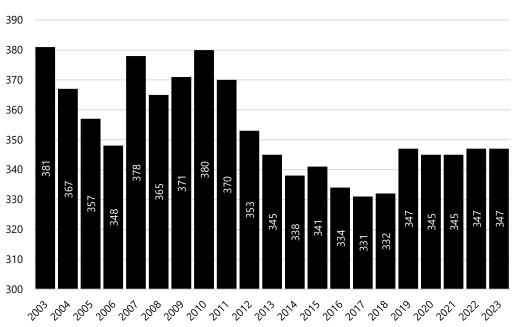


Figure 5: Covered Employment Units, 2003-2023

Source: Department of Labor and Workforce Development

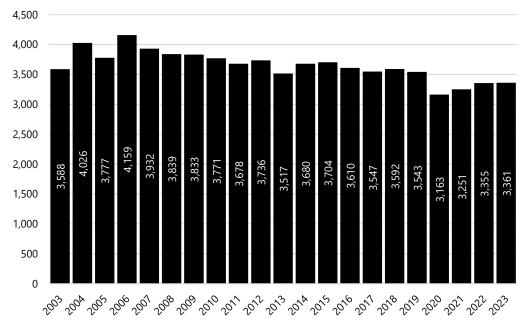


Figure 6: Covered Employment, 2003-2023

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.

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). This legislation eliminated the Council on Affordable Housing (COAH) and split its duties and functions between the Department of Community Affairs (DCA) and the Administrative Office of the Courts (AOC).

The DCA was designated as the entity responsible for calculating the state's regional needs. 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 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.

In addition to calculating each region's need, the DCA was also designated as 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 23, 2025, Midland Park adopted Resolution #049-2025 (see Appendix A) which accepted the DCA's present and prospective fair share obligation calculations for the Borough. These obligations are summarized below. That same resolution also noted that the Borough reserves 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.

Affordable Obligation	Units
Present (Rehabilitation Need) Obligation	0
Fourth Round Obligation (2025-2035)	155

Table 16: Summary of Fourth Round Obligation

3.2: Realistic Development Potential (RDP)

The Borough of Midland Park is a fully developed community and is therefore entitled to adjust its obligation in accordance with a procedure set forth in the FHA. Specifically, NJSA 52:27D-310.1 permits municipalities to perform a realistic development potential (RDP) analysis by seeking a vacant land adjustment (VLA).

A 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.

Prior Round RDP

Based upon a VLA approved by COAH as part of its Second Round Substantive Certification, the Borough's Prior Round RDP was established as thirteen (13) affordable units.

Third Round RDP

A VLA was conducted for the Borough's 2017 HE&FSP. This analysis identified twentyeight (28) vacant parcels which totaled 5.92 acres. Only one such parcel (ID #27) satisfied the minimum 0.83 acre threshold required under the Second Round Rules. However, this property had already been utilized to calculate the Borough's Prior Round RDP and was therefore excluded from counting towards the Borough's RDP again. Thus, the VLA ultimately determined that the Borough's RDP was zero (0) affordable units. This RDP was affirmed by the Settlement Agreement signed between Midland Park and FSHC.

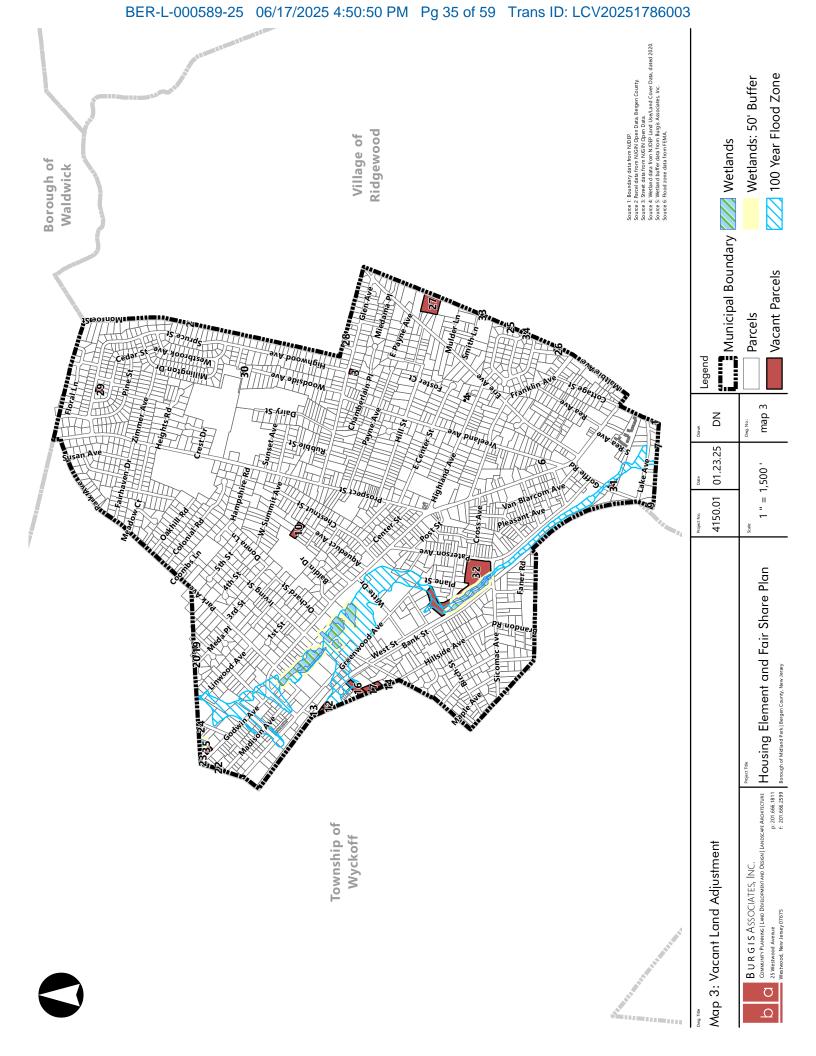
Fourth Round RDP

A new VLA has been conducted for the Borough. For the sake of continuity, it identifies those properties which were analyzed in the 2017 HE&FSP (utilizing the same identification numbers) as well as additional properties which were identified as vacant. 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 calculated.

The analysis revealed that there are no newly vacant properties which meet the aforementioned 0.83 acre threshold. Therefore, the Borough's RDP remains as zero (0) affordable units. A copy of the VLA can be found in Table 17.

ID #	Block	Lot	Address	Developable Area (ac)	Comments
1	1	1	49 Lake Ave	0.05	Does not meet 0.83 acre threshold.
2	10.21	16.01	198 & 202 Spruce St (Rear)	0.12	Does not meet 0.83 acre threshold.
3	11	5	133 Glen Ave	0.25	Does not meet 0.83 acre threshold.
4	15	20.01	Highland Ave	0.06	Does not meet 0.83 acre threshold.
6	17	3.02	29 Vreeland Ave	0.04	Does not meet 0.83 acre threshold.
7	2.01	3	Lake Ave	0.01	Does not meet 0.83 acre threshold.
8	2.03	1	225 Goffle Road	0.02	Does not meet 0.83 acre threshold.
9	2.03	1.01	218 Goffle Road	0.07	Does not meet 0.83 acre threshold.
	2.05	1.01		0.07	Developed with a parking lot.
10	25	33	Aqueduct Ave	0.63	Does not meet 0.83 acre threshold. Developed with water infrastructure
12	34	1	278 Newtown Road	0.16	Constrained by 100-year flood zone Does not meet 0.83 acre threshold.
13	34	1.01	276 Newtown Road	0.14	Does not meet 0.83 acre threshold.
14	34	3.04	184 Hillside Ave	0.20	Backyard of residential property in Wyckoff. Does not meet 0.83 acre
					threshold.
15	34	3.05	139 Hillside Ave	0.20	Backyard of residential property in Wyckoff. Does not meet 0.83 acre threshold.
16	34	3.06	190 Bank St	0.49	Developed with vehicular storage yard. Constrained by 100-year flood zone. Does not meet 0.83 acre threshold.
17	34	3.08	190 Hillside Ave	0.28	Backyard of residential property in Wyckoff. Does not meet 0.83 acre threshold.
19	44.01	3.02	27 Deerfield Rd	0.13	Rear yard of property in Wyckoff. Does not meet 0.83 acre threshold.
20	44.02	1	64 Meda Pl	0.01	Yard of property located in Wyckoff. Does not meet 0.83 acre threshold.
21	54	1	727 Godwin Ave	0.05	Does not meet 0.83 acre threshold.
22	54	3	196 Madison Ave	0.20	Does not meet 0.83 acre threshold.
23	55	10	724 Godwin Ave	0.15	Does not meet 0.83 acre threshold.
24	55	2	105 Midland Ave	0.17	Side yard of residence in Wyckoff. Does not meet 0.83 acre threshold.
25	7.01	18.02	Elmsley Ct (REAR)	0.17	Does not meet 0.83 acre threshold.
26	7.03	1.01	108 Maltbie Ave	0.15	Developed with a single-family dwelling. Lot size does not meet 0.8 acre threshold.
27	7	8	264 Erie Ave	1.62	Property had previously been counted towards a Prior Round RDP
28	9.02	1	414 Van Dyke Ave	0.04	Lot size does not meet 0.83 acre threshold.
29	10.12	6	57 Spruce St	0.16	Does not meet 0.83 acre threshold.
30	10	3.04	College Rd	0.09	Does not meet 0.83 acre threshold.
31	3	10	59 Goffle Rd	0.37	Does not meet 0.83 acre threshold.
32	26.01	27	187 Paterson Ave	0.00	Common element for multifamily development.
33	7.01	16	Smith Lane	0.01	Does not meet 0.83 acre threshold.
33 34	7.01	30	92 Busteed Dr	0.01	Side yard of property in Ridgewood
					Does not meet 0.241 acre threshold
35	55	8	714 Godwin Ave	0.25	Constrained by wetlands/buffer. Developed with a 100% affordable housing building.

Table 17: Vacant Land Adjustment



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)	54
Third Round Obligation (1999-2025)	198
Fourth Round Obligation (2025-2035)	155
Present Need (Rehabilitation) Obligation	0

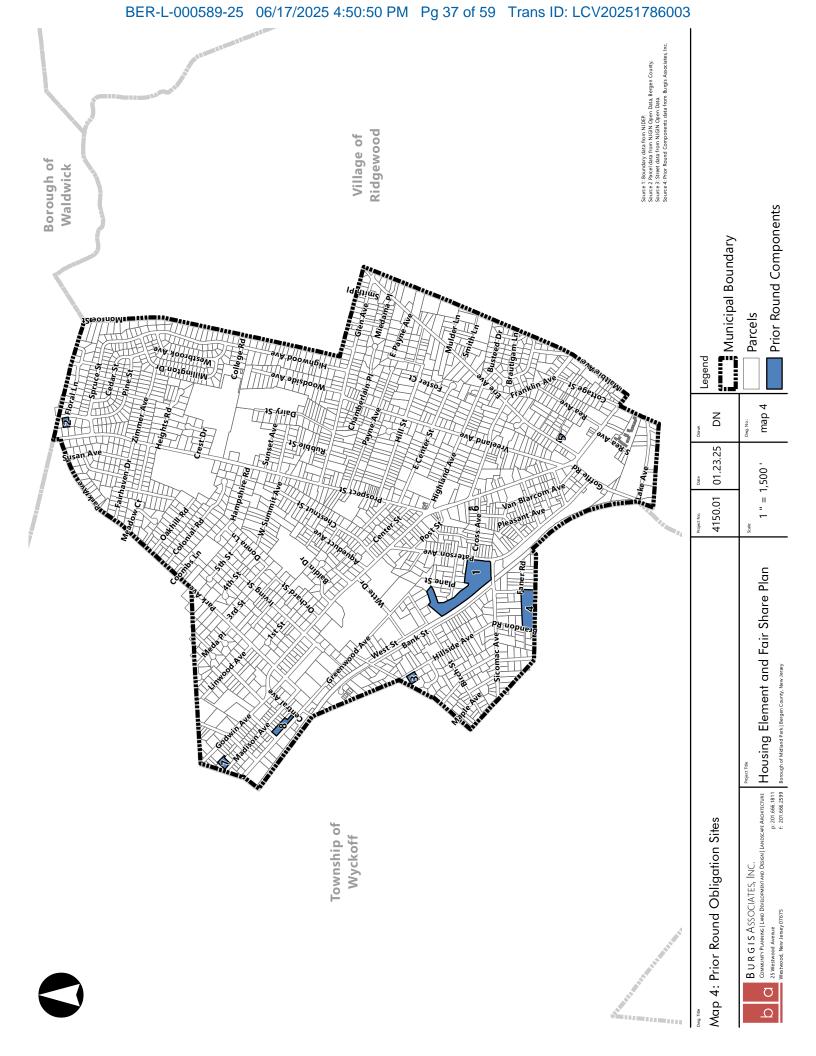
4.1: Prior Round Obligation

The Borough was assigned a Prior Round Obligation of fifty-four (54) affordable units. Based upon a VLA approved by COAH as part of its Second Round Substantive Certification, the Borough's RDP was established as thirteen (13) affordable units. This Prior Round RDP was fully satisfied through the components identified in Table 19 below. The location of these developments are also identified in Map 4.

The Prior Round Unmet Need of forty-one (41) affordable units (i.e. the difference between its Prior Round Obligation of fifty-four units and its RDP of thirteen units) was addressed in the Third Round Obligation.

ID	Component	Affordable Units	Status
1	Kentshire Apartments	35	Completed
2	Life Opportunities Unlimited	4	Completed
3	Eastern Christian Children's	4	Completed
4	Mill Gardens	10	Completed
5	West Bergen Mental Health I	7	Completed
6	West Bergen Mental Health II	4	Completed
7	West Bergen Mental Health III	4	Completed
8	Greenwood & Central Ave	3	Completed
	Compliance Bonus	2	Completed
	Total	73	Completed

Table 19: 1987-2025 Affordable Housing Components



4.2: Third Round Obligation

Pursuant to a Settlement Agreement signed with FSHC, the Borough had a Third Round RDP of zero (0) affordable units and an Unmet Need of two hundred and thirty-nine (239) affordable units. This Unmet Need was comprised of forty-one (41) affordable units of Unmet Need from the Prior Round and one hundred and ninety-eight (198) affordable units of Unmet Need from the Third Round.

The Borough has approved seventy-one (71) affordable housing units which were eligible for two (2) bonus credits. These credits are summarized in Table 19. Through the application of these units, the Borough satisfied its Prior Round Unmet Need (consisting of forty-one units) and is entitled to a sixteen (16) unit credit towards its Third Round Unmet Need. As a result, the Borough has a remaining Unmet Need of one hundred and eighty-two (182) units. To partially address this need, the Borough adopted several affordable housing overlay zones which are identified in Table 20 as well as a municipalwide mandatory set-aside ordinance.

Since that time, the Borough has granted approval to one inclusionary multifamily development located in its overlay districts. This approval, which is discussed in greater below, will generate one (1) affordable unit upon completion. This reduces the Borough's Third Round Unmet Need from one hundred and eight-two (182) units to one hundred and eighty-one (181) affordable units.



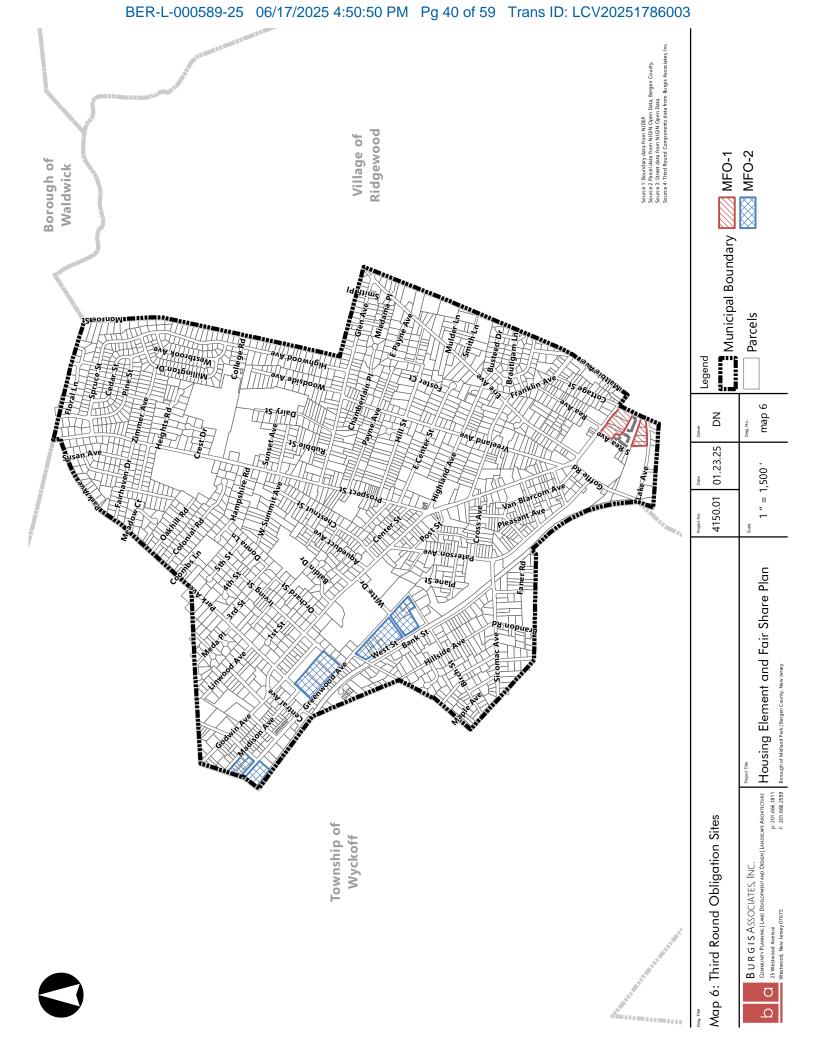
72 Lake Avenue

Map 5: 72 Lake Avenue (scale: 1" = 300')

The 72 Lake Avenue Site is located in the southeasterly portion of the Borough, near the intersection of Lake Avenue and Mountain Avenue. The site, which is identified by municipal tax records as Block 3 Lot 2, is located in the MFO-1 Overlay Zone District. On December 12, 2018 the site received bifurcated density and associated variance relief for the construction of six (6) townhouse units, including one (1) affordable unit. Subsequently, site plan approval was granted for this development on August 14, 2019. A copy of the approving resolution can be found in Appendix B.

Address	Block	Lot	Acreage	Density (du/ac)
55 Godwin Avenue	3	23.01	0.88	10
1 Godwin Avenue	3	24.01	0.89	10
31 Godwin Avenue	3	24.03	0.95	10
45 Godwin Avenue	3	24.04	0.32	10
60 Lake Avenue	3	1.01	0.49	10
54 Lake Avenue	3	1.02	0.29	10
72 Lake Avenue	3	2	0.42	10
80 Lake Avenue	3	3	0.34	10
27 Greenwood Avenue	32	2	0.59	18
17 Greenwood Avenue	32	3.02	0.22	18
11 Greenwood Avenue	32	3.03	0.23	18
18 Birch Street	32	3.04	0.21	18
85 Witte Drive	32	5.01	1.95	18
95 Greenwood Avenue	33	1	0.63	18
80 West Street	33	2	0.28	18
74 West Street	33	3	0.15	18
83 Greenwood Avenue	33	4	0.15	18
77 Greenwood Avenue	33	5	0.5	18
60 West Street	33	6	0.26	18
59 Greenwood Drive	33	7.01	2.41	18
176 Greenwood Avenue	36	1.01	1.92	18
156 Greenwood Avenue	36	1.02	1.92	18
140 Greenwood Avenue	36	2	1.15	18
301 Greenwood Avenue	52	1	1.74	18
187 Madison Avenue	53	1	0.35	18
179 Madison Avenue	53	2.01	0.11	18
175 Madison Avenue	53	2.02	0.11	18
312 Greenwood Avenue	53	2.03	0.22	18
161 Madison Avenue	53	3	0.22	18
167 Madison Avenue	53	3.03	0.22	18
300 Greenwood Avenue	53	4	0.22	18

Table 20: Overlay Parcels for Unmet Need



4.3: Fourth Round Obligation

Midland Park adopted Resolution #049-2025 which establishes its affordable housing obligations for the Fourth Round. A copy of this resolution can be found in Appendix A. As noted in that resolution, the Borough accepted the DCA's Fourth Round Obligation calculation of one hundred and fifty-five (155) affordable units. That same resolution also noted that the Borough reserved the right to conduct a VLA to determine its RDP.

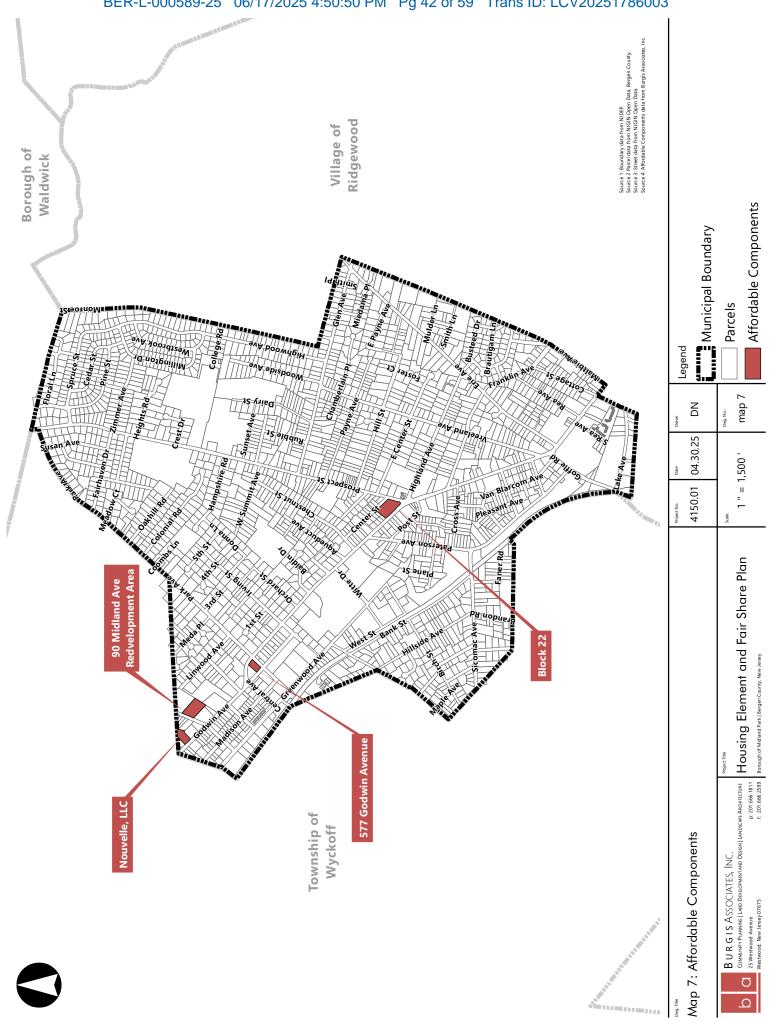
Accordingly, as discussed in Section 3.2, the Borough prepared a new VLA for the Fourth Round. The analysis revealed that there are no newly vacant properties which meet the aforementioned 0.83 acre threshold. Therefore, the Borough's Fourth Round RDP is zero (0) affordable units.

Nevertheless, Midland Park has remained diligent in planning for and approving affordable units throughout the Borough in appropriate locations. These components are identified in Table 21. As shown, these components comprise fifteen (15) affordable units.

The locations of these components are identified on Table 21 and are discussed in greater detail on the following pages.

Table 21: Affordable Components

Plan Component	Affordable Units
577 Godwin Avenue	1
Nouvelle, LLC	5
90 Midland Ave Redevelopment Area	5
Block 22 Site	4
Total	15



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577 Godwin Avenue



Map 8: 577 Godwin Avenue (scale: 1" = 300')

The 577 Godwin Avenue Site is located in the westerly portion of the Borough, near the intersection of Godwin Avenue and Park Avenue. It is identified by municipal tax records as Block 41 Lot 2.

On November 8, 2017, the site received site plan approval as well as variance relief to convert an existing commercial building into two (2) residential units as well as to construct an additional building with four (4) residential units for a total of six (6) residential units. Of these, one (1) unit was designated as an affordable housing unit subject to all of the provisions and requirements of the ordinances of Midland Park. A copy of the approving resolution can be found in Appendix C-1.

This development has been completed and is presently occupied.

Nouvelle, LLC



Map 9: Nouvelle, LLC (scale: 1" = 300')

The Nouvelle, LLC site is located in the westerly portion of the Borough, near Midland Park's shared municipal border with the Borough of Wyckoff. The site, which is identified by municipal tax records as Block 55 Lot 8, is located at 714 Godwin Avenue.

On March 29, 2023, the site received site plan approval as well as "d(1)" use variance relief for the construction of a 100% affordable housing building consisting of four (4) very-low income units to be reserved for veterans. Amended site plan approval was subsequently granted on October 9, 2024 to increase the number of affordable units from four (4) to five (5). A copy of the latest approving resolution can be found in Appendix C-2.

This development is completed and is presently occupied.

90 Midland Ave Redevelopment Area



Map 10: 90 Midland Ave Redevelopment Area (scale: 1" = 300')

The 90 Midland Ave Redevelopment Area is located in the westerly portion of the Borough, near the intersection of Godwin Avenue and Midland Avenue. It is identified by municipal tax records as Block 45 Lot 9.01.

On October 10, 2024, the Borough adopted Ordinance #14-2024 which established the MARD 90 Midland Avenue Redevelopment District. The intent of this redevelopment district is to encourage the development of an attractive, high-quality inclusionary multifamily housing development which shall be designed to maintain and enhance the residential character of the Borough, contribute to a greater variety of housing types to encourage a balanced housing supply, and help address the Borough's goals of supporting affordable housing.

Accordingly, the district permits a multifamily inclusionary density at a density not to exceed twenty-one (21) units per acre with a required affordable housing set-aside of fifteen percent (15%) for rental units and twenty percent (20%) for sale units. The Borough anticipates that the site will be developed with twenty-eight (28) total units of which at least five (5) will be affordable. A copy of the approving ordinance can be found in Appendix C-3. A concept plan can be found in Appendix C-4.

The site presents a realistic opportunity for the production of affordable housing. Specifically, the site is:

- 1. <u>*Approvable*</u>. The Borough has already adopted a redevelopment plan ordinance for the site.
- 2. <u>Available</u>. There are no known title issues which would prohibit the development of this site.
- 3. <u>Developable</u>. The site is located in a water and sewer service area. It has also been granted NJDEP approvals.
- 4. <u>Suitable</u>. The site is located in close proximity to nearby commercial areas and other multifamily developments.

Block 22 Site



Map 11: Block 22 Site (scale: 1" = 300')

The Block 22 Site is located in the south-central portion of the Borough, near the intersection of Godwin Avenue and Prospect Street. It is identified by municipal tax records as Block 22 Lots 1, 2, 3, 4, 5, 10, 11, 12, and 13. Lot 1 is presently developed with a plumbing, heating, and air conditioning servicing company, while the remaining lots are developed with residential dwellings. The site has an overall area of 57,845 square feet (1.33 acres) and is irregular in shape.

The Borough proposes to establish a new MFO-3 Multifamily Overlay 3 Zoning District to encompass the subject site. This overlay district will permit multifamily developments at a density not to exceed 18 units per acre, with a required affordable housing set-aside of 15% for rental units and 20% for sale units. The Borough anticipates that the site can be developed with twenty-three (23) total units of which at least four (4) will be affordable. A copy of a draft ordinance can be found in Appendix C-5. Note that the provisions contained in this ordinance are in draft form and are therefore subject to change. In addition, a concept plan can be found in Appendix C-6.

The site presents a realistic opportunity for the production of affordable housing. Specifically, the site is:

- 1. <u>Approvable</u>. The Borough has already prepared a draft zoning ordinance for this site which it will adopt following the adoption of the HE&FSP.
- 2. <u>Available</u>. 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. <u>Suitable</u>. The site is located in close proximity to nearby commercial areas, community resources including the municipal building, the library, and Highlands School, as well as NJ Transit bus stops.

4.4: Present Need Obligation

The Borough was assigned a Present Need (Rehabilitation) Obligation of zero (0) affordable units. Thus, no action is needed on this item at this time.

4.5: Other Provisions

The following additional requirements are noted:

- 1. *Fourth Round Bonuses*. Fourth Round bonuses will be applied in accordance with NJAC 52:27d-311.k.
- 2. <u>Very-Low Income and Low-Income Units</u>. At least fifty percent (50%) of the units addressing the Fourth Round Obligation shall be affordable to very-low income and low-income households with the remainder affordable to moderate-income households. A minimum of thirteen percent (13%) of the affordable units will be made available to very low income households, defined as households earning thirty percent (30%) or less of the regional median income by household size.
- 3. <u>Rental Component</u>. At least twenty-five percent (25%) of the Fourth Round Obligation shall be met through rental units, including at least half in rental units available to families.
- 4. *Families*. At least half of the units addressing the Fourth Round must be available to families.
- 5. <u>Age-Restricted Cap</u>. The Borough shall comply with the age-restricted cap of thirty percent (30%) and will not request a waiver of this requirement. This shall be understood to mean that in no circumstances may the municipality claim credit towards its fair share obligation for age-restricted units that exceed thirty percent (30%) of all units developed or planned to meet its cumulative Prior Round, Third Round, and Fourth fair share obligations.
- 6. <u>Development Fees</u>. 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. It is recognized that the Borough must devote at least thirty percent (30%) of the revenues collected from development fees to render units more affordable, as per N.J.A.C. 5:93-8.16.M.
- 7. <u>Existing Housing Trust Fund</u>. As per the Borough's Spending Plan (see Appendix L), the Borough proposes to reserve any remaining funds for emergent opportunities. An emergent opportunity is defined as "a circumstance that has arisen whereby affordable housing will be able to be produced through a delivery mechanism not originally contemplated by or included in a fair share plan that has been the subject of compliance certification." It is offered for consideration that the Borough could utilize a portion of this fund to collaborate in a public/private partnership with the developer of a group home/assisted living facility to realize affordable units.

4.6: Consistency with State Planning Initiatives

As noted in Section 1, a 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 yet 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.

Appendices

Appendix A: January Resolution

BOROUGH OF MIDLAND PARK RESOLUTION #049-2025 JANUARY 23, 2025

RESOLUTION OF THE BOROUGH OF MIDLAND PARK, COUNTY OF BERGEN, STATE OF NEW JERSEY COMMITTING TO ROUND 4 PRESENT AND PROSPECTIVE NEED AFFORDABLE HOUSING OBLIGATIONS

WHEREAS, the Borough of Midland Park, County of Bergen, State of New Jersey, (hereinafter, "Midland Park") has a demonstrated history of voluntary compliance with its constitutional affordable housing obligations; and

WHEREAS, on March 20, 2024, Governor Phil Murphy signed into law P.L. 2024, c.2, an Amendment to the 1985 Fair Housing Act (hereinafter "Amended FHA" or "Act"); and

WHEREAS, the Amended FHA requires the Department of Community Affairs ("DCA") to provide an estimate of the fair share affordable housing obligations of all municipalities on or before October 20, 2024 based upon the criteria on the Amended FHA; and

WHEREAS, the DCA issued a report on October 18, 2024 ("DCA Report") wherein it reported its estimate of the fair share affordable housing obligation for all municipalities based upon its interpretation of the standards in the Act; and

WHEREAS, the DCA Report calculates Midland Park's Round 4 (2025-2035) fair share affordable housing obligations as follows: a Present Need (Rehabilitation) Obligation of 0 and a Prospective Need (New Construction) Obligation of 155; and

WHEREAS, the Amended FHA provides that the DCA Report is non-binding, thereby inviting municipalities to demonstrate that the Amended FHA would support revised calculations of Round 4 fair share affordable housing obligations; and

WHEREAS, the Amended FHA gives municipalities the opportunity to propose a different fair share affordable housing obligation from those reported by the DCA on October 18, 2024 based upon the standards in Sections 6 and 7 of the Act; and

WHEREAS, the Amended FHA further provides that "[a]ll parties shall be entitled to rely upon regulations on municipal credits, adjustments, and compliance mechanisms adopted by the Council on Affordable Housing ("COAH") unless those regulations are contradicted by statute, including the Act, or binding court decisions" (N.J.S.A 52:27D-311 (m)); and

WHEREAS, COAH regulations empower municipalities to secure vacant land adjustments, durational adjustments and other adjustments; and

Borough of Midland Park Resolution #049-2025 January 23, 2025 Page 2 of 4

WHEREAS, Midland Park has accepted the Present Need (Rehabilitation) Obligation of 0 as reported by the DCA in its October 18, 2024 Report; and

WHEREAS, Midland Park has accepted the Prospective Need Obligation of 155 as reported by the DCA in its October 18, 2024 Report; and

WHEREAS, the Amended FHA provides that: "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 the Act; and

WHEREAS, Midland Park's calculation of need is entitled to a "presumption of validity" because it complies with Sections 6 and 7 of the Act and the October 18, 2024 DCA Report ; and

WHEREAS, in addition to setting forth its Round 4 fair share affordable housing obligations for the reasons summarized above, substantial activity has occurred and is ongoing that warrants the reservation of certain rights to avoid any claim that it has waived them; and

WHEREAS, the process established by the Amended FHA creates an opportunity to object by interested parties opposing the obligations to which a municipality commits, thereby creating the potential for litigation over the obligations of the municipality; and

WHEREAS the court approved a vacant land adjustment (hereinafter, "VLA") and a realistic development potential (hereinafter, "RDP") for Midland Park in Round 3; and

WHEREAS, because there has been no material change in vacant land in Midland Park since the approval of its VLA and RDP, and because Midland Park provided a realistic opportunity for the satisfaction of its RDP approved by the Court in Round 3, Midland Park is entitled to a VLA in Round 4 and a minimal RDP in Round 4 that will be fully addressed and included in the HEFSP it submits by the June 30, 2025 deadline; and

WHEREAS, the Amended FHA requires municipalities to adopt a binding resolution no later than January 31, 2025 as to its obligations; and

WHEREAS, in light of the above, Midland Park finds that it is in its best interest to declare its obligations in accordance with this binding resolution in accordance with the Act; and

WHEREAS, in addition to the above, the Director issued Directive #14-24, dated December 13, 2024, and made the Directive available later in the week that followed; and

WHEREAS, pursuant to Directive #14-24, a municipality seeking compliance certification with the Act shall file an action in the form of a declaratory judgment complaint. within 48 hours after adoption of the municipal resolution of fair share obligations, or by February 3, 2025, whichever is sooner; and

Borough of Midland Park Resolution #049-2025 January 23, 2025 Page 2 of 4

WHEREAS, Midland Park seeks a compliance certification with the Act and, therefore, directs its Affordable Housing Counsel to file a declaratory relief action within 48 hours of the adoption of this resolution.

NOW, THEREFORE, BE IT RESOLVED on this 23rd day of January, 2025 by the Governing Body of the Borough of Midland Park, County of Bergen, State of New Jersey, as follows:

1. The preamble of this resolution is incorporated into the operative clauses of this resolution as if set forth in full.

2. For the reasons set forth in this resolution and its attachments, Midland Park commits to a Round 4 Present Need (Rehabilitation) Obligation of 0 and a Round 4 Prospective Need (New Construction) obligation of 155, as set forth in the October 18, 2024 DCA Report and in the Exhibit to this Resolution, subject to all reservations of all rights, which specifically include, without limitation, the following:

a) The right to a vacant land adjustment, durational adjustments, and all other applicable adjustments permitted in accordance with the Act and COAH regulations;

b) The right to comply with the NJILGA Legislation if enacted, including the right to adjust its fair share obligations;

c) The right to adjust its fair share obligation in the event of any future legislation that adjusts the fair share obligations that the DCA reported on October 18, 2024;

d) The right to adjust its fair share obligations based upon any ruling in the Montvale Litigation or other litigation; and

e) The right to adjust its fair share obligations in the event of a third party challenge to the fair share obligations and Midland Park's response thereto.

3. Midland Park hereby directs its Affordable Housing Counsel to file a declaratory judgment complaint in the appropriate venue within 48 hours after adoption of this resolution attaching this resolution.

4. Midland Park hereby authorizes its Affordable Housing Counsel to file this resolution with the Program or any other such entity as may be determined to be appropriate.

5. This resolution shall take effect immediately, according to law.

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Borough of Midland Park Resolution #049-2025 January 23, 2025 Page 2 of 4

) endy Martin

Mayor Harry Shortwa

Wendy Martin, Borough Clerk

Member	Motion	Second	Aye	Nay	Abstain	Absent
Iannone			~			
Sansone			~			
Braunius		V	~			
DeBlasio			\checkmark			
DeLuca	\checkmark		~			
Peet			~			

CERTIFICATION

The undersigned, Municipal Clerk for the Borough of Midland Park, County of Bergen, State of New Jersey, hereby certifies the foregoing to be a true copy of a Resolution adopted by the Governing Body of the Borough of Midland Park on January 23, 2025.

Wendy Martin, Municipal Clerk

Appendix B: 72 Lake Avenue Resolution

ZONING BOARD OF ADJUSTMENT BOROUGH OF MIDLAND PARK

RE: 72 Lake Avenue, LLC 72 Lake Avenue Block 3, Lot 2 R-2/MFO-1 Overlay Zone District

RESOLUTION

WHEREAS, 72 Lake Avenue, LLC (the "Applicant") filed an Application with the Midland Park Zoning Board of Adjustment (the "Board") seeking preliminary and final site plan approval so as to allow the construction of a townhouse development with affordable units at 72 Lake Avenue, Block 3, Lot 2; and

WHEREAS, by way of a bifurcated Application, the Board previously heard the Applicant's Application for density variance pursuant to <u>N.J.S.A.</u> 40:55D-70.1(d)(5) and related bulk variances and granted the same at its Public Hearing on November 14, 2018 and approving Resolution dated December 12, 2018; and

WHEREAS, the December 12, 2018 approving Resolution and conditions therein, is incorporated herein at length as the conditions of such Resolution remain in effect; and

WHEREAS, the Applicant now seeks preliminary and final site plan approval with regard to the Application; and

WHEREAS, Public Hearings were held with respect to the site plan application on July 10, 2019; and

WHEREAS, the Applicant's Notice of Public Hearing has been served on all required parties and published in accordance with the requirements of the Municipal Land Use Law; and

WHEREAS, the Board has considered the Application and supporting documents submitted by the Applicant as they relate to the applicable provisions of the Midland Park Ordinance; and

WHEREAS, the Board has considered the following exhibits and testimony presented at the Public Hearing:

Bifurcated Application

1. The Applicant previously received approval for variances for density, side yard setback, buffer, lot area, and fence height, from the Board on November 14, 2018 and by way of memorializing resolution dated December 12, 2018.

Applicant's Exhibits

- A-1: Preliminary and Final Site Plan 72 Lake, Avenue LLC, by Robert J. Weismann, PE & LS, pages 1 through 6, with last revision date June 6, 2019;
- A-2: Landscape Plan prepared by Ken Steenstra Landscaping, Inc. dated May 29, 2019;
- A-3: Letter from Architect Mark Braithwaite to Assistant Fire Chief dated July 9, 2019;
- A-4: Photo of proposed under stairs trash and recycling storage;
- A-5: Architectural plans by Mark Braithwaite dated May 7, 2019, sheets A1 through A4 plus cover sheet.

Board's Exhibits

- B-1: Reports from Board's Engineer, Richard Wostbrock last updated June 13, 2019;
- B-2: Report from Police Chief dated June 27, 2019;

B-3: Report from Fire Prevention dated July 3, 2019.

Testimony

May 9, 2018

2. The Board first heard testimony from the Applicant's professional engineer, Robert Weissman. Mr. Weissman testified that the planned drainage improvements for the site would improve the runoff (there would be a decrease in water runoff) and storm management for the site. He further stated that he could comply with all the recommendations and requirements of the Board's Engineer with respect to drainage.

3. Mr. Weissman testified that the Applicant would meet any requirements imposed by the Board's Engineer with regard to lighting.

4. Mr. Weissman further testified that plans would be amended to show a proposed 6-foot solid fence. He also stated that 3 trees would be removed from the site and that the requirements of the soil movement ordinance would be met.

5. Mr. Weissman testified that there would be a pole mounted transformer in front of the development and the utilities would run underground to the buildings. Landscaping would be planted to screen the utility meters.

6. Mr. Weissman stated that the fire department's request with regard to the location and number of fire hydrants would be met. He further stated that there was no proposal for a generator on the site, and he again testified that the Applicant could meet and accommodate any and all requirements of Mr. Wostbrock's report.

7. Mr. Weissman stated that his plans would be corrected to show middle unit 3 as the affordable unit.

8. Mr. Weissman testified that trash cans and recycling would be stored under the stairs when questioned by Board Member Braunius. He further testified that a knox box would be provided.

9. A homeowner's association would be responsible for the maintenance and repair of the sanitary sewer line which will be connected to the existing line in Lake Avenue.

10. The Applicant agreed to remove the berm on the eastern side of the property so that the same does not interfere with fire department ladder access. In connection with removing the berm, the Applicant agreed to increase the size of the proposed trees to 9 to 10 feet in height and would plant emerald green arborvitae if required by the Board's Engineer.

11. The Applicant agreed to consider and install shoebox type light fixtures if required by the Board's Engineer.

12. Resident Trish Williams of 54 Lake Avenue questioned the amount of soil to be moved and how it would it affect the site conditions. She also questioned the number of trees to be removed and the type of fencing proposed as well as the status of Bergen County's approval. Her questions were addressed and answered by the Applicant. The Applicant will meet the requirements of the soil movement ordinance, and the Applicant is proposing a solid 6-foot PVC fence. The Applicant would be required to secure site plan approval from Bergen County in the future.

13. The Board next heard testimony from the Applicant's architect, Mark Braithwaite. Mr. Braithwaite testified that firewalls would go all the way to the rafters. Sprinklers would be installed within the proposed buildings and that the third floor would be used for storage if desired by residents to be accessed by way of an access panel.

14. Mr. Braithwaite further confirmed that the trash would be stored under the stairs.

15. Board Member Braunius asked if the utility meters could go under the stairwells. This idea and/or suggestion was rejected by the Applicant.

16. Mr. Wostbrock questioned and suggested and the Applicant agreed, that the building height would be clarified to be no more than 36 feet and the same would be reflected on the plans.

17. The Applicant agreed that the changes would be made to the site plans and architectural plans to be consistent with Mr. Wostbrock's comments and requirements as outlined in his letters and comments.

Findings of the Board

18. The Board finds the testimony of the Applicant's professionals, Robert Weissman and Mark Braithwaite to be credible. The Board finds that the Applicant will meet and address the concerns and requirements of the Board members and the Board's professional engineer.

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