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2025 Housing Element & Fair Share Plan

Borough of Montvale

June 6, 2025

Prepared for:

Borough of Montvale

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2025 Housing Element & Fair Share Plan

Borough of Montvale

Bergen County, New Jersey

Adopted by the Planning Board: June 17, 2025

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

MPP-245

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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 Montvale's present need obligation as 30 and its prospective need obligation as 348. Municipalities were required to adopt a binding resolution outlining their present and prospective fair share obligations by January 31, 2025. On January 28, 2025, the Mayor and Council adopted Resolution No. 64-2025 accepting the DCA's calculation of the Borough's present need and correcting the developable land data regarding Montvale's prospective obligation. The modifications resulted in an adjusted Fourth Round Obligation (176), which was subject to any vacant land and/or durational adjustment. The Borough of Montvale also filed a "Complaint for a Declaratory Relief Pursuant to Directive #14-24" 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, the New Jersey Builder's Association ("NJBA"), SHG Montvale MG I, LLC, and Fair Share Housing Center ("FSHC") challenged the Borough's Fourth Round Obligation. Mediation was conducted over the course of several days, but ultimately the parties were unable to settle. A "session" was held on March 28, 2025. As it related to FSHC and the Borough, the only real disputed factor was the land capacity factor. In this regard, four "polygons" were in dispute.

On April 23, 2025 a "Program Recommendation Statement of Reasons" report was issued by Program Member Mendez, which set the Fourth Round Obligation at 255. However, this document was based on a flawed report prepared by Special Adjudicator Banisch. Mr. Banisch miscalculated the developable acreage and thus recommended an inflated Fourth Round Obligation. Mr. Banisch issued an amended report on April 25, 2025. Thereafter, on April 30, 2025, a "Supplemental Program Recommendation Statement of Reasons" report was issued by Program Member Mendez, which revised the Fourth Round Obligation to 237. However, as of June 4, 2025, the County Level Housing Judge has not entered an Order establishing the obligation.

FSHC objected to the revised report and submitted briefing to the trial court wherein it opined the number should not be 237 but should instead be 276 units (or alternatively the DCA number of 348).

On May 8, 2025, the Borough responded to FSHC's objection and noted that the Program Recommendations, when reviewed on parcel-by-parcel basis, do not support the number of 237. In this regard, the Special Adjudicator agreed with the Township's exclusion of three of the four polygons (though he did suggest a potential alternative treatment to the "hourglass" polygon) and the Court recommendation ultimately agreed with at least two of the four removals. The net impact of all of this is that the proper range of outcomes, mathematically, is 180-191 using the Borough's land capacity denominator or 187-208 if you inappropriately utilize FSHC's denominator. In short, the worst-case reading of the recommendation should be 208, not 237 and the most credible number begins with a 1 as shown in the following chart:

	DCA Workbook	Boro January '25 Submission	Add Church (Adjudicator Recommendation)	Add Hilton (Not Recommended by Adjudicator)	Add Non-Environmentally-Constrained Veolia (Not Recommended by Adjudicator)
Land Capacity Factor	1.91%	0.04%	0.09%	0.21%	0.61%
Montvale Acreage	37.787	0.804	0.804	1.804	4.124
Added acreage			1.00	2.320	7.735
Total Adjusted Acreage	37.787	0.804	1.804	4.124	11.859
Region 1 Acreage	1,980	1,943 ¹	1,944	1,946	1,954
Non-Residential Factor	0.55%	0.55%	0.55%	0.55%	0.55%
Income Factor	1.30%	1.30%	1.30%	1.30%	1.30%
Average Allocation Factor	1.26%	0.63%	0.65%	0.69%	0.82%
Prospective Need Obligation	348	176	180	191	228
FSHC Calculation (Kinsey Workbook)		178	187	208	276

This plan will use the range of 180-237 as a placeholder or proxy until the number is ultimately resolved.

Pursuant to NJSA 52-27D-304.1f.(1)(c), “(T)he decision shall be provided to the municipality and all parties that have filed challenges no later than March 31 of the year when the current round is expiring”. This text refers to the decision regarding the obligation. The Program and the Judiciary have failed to comply with the statutory deadlines to provide Montvale with its Fourth Round Obligation. Concurrently, the Judiciary has ignored the Borough’s request for an extension due to the fact that, as of June 4, 2025, the Borough does not know its Fourth Round Obligation. For purposes of this report, we have used 237 as a placeholder for the Fourth Round Obligation.

This is the Borough of Montvale’s Housing Element and Fair Share Plan (“HEFSP”) for the period between 2025 and 2035, known as the Fourth Round. Montvale seeks to voluntarily comply with its constitutional obligation to provide a realistic opportunity for affordable housing. This HEFSP is

¹ The Borough’s initial documents clearly reduced the regional acreage to 1,943 acres, despite the misrepresentation in FSHC’s brief: “Yet, despite making this huge reduction, Montvale did not reduce the developable land for Region 1 down from DCA’s 1,980 acres.” FSHC Brief at 5. FSHC made this argument at the Program and was corrected on the matter, already. To the extent FSHC attempts to relitigate allocation, the Borough’s papers to the Program squarely address the issue. See Edwards Cert. at **Exhibit C**.

prepared utilizing the Prior Round Rules², Third Round Rules³ (as applicable), 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)

Affordable Housing History

A summary of Montvale's historic affordable housing timeline is included below:

- **December 16, 1994** | Judgment of Compliance issued for the First Round by the Superior Court.
- **December 15, 2004** | COAH Issued Second Round Substantive Certification to the Borough via Resolution #250-99.
- **December 2, 2008** | Montvale petitioned COAH for Third Round Substantive Certification.
- **July 2, 2015** | Montvale 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.
- **November 14, 2017** | Montvale executed a Settlement Agreement with Fair Share Housing Center (see Appendix A).
- **November 14, 2017** | Montvale executed a Settlement Agreement with S. Hekemian Group, LLC, an intervenor (see Appendix B).
- **November 14, 2017** | Montvale executed a Settlement Agreement with Hornrock Properties, MPR, LLC, an intervenor.
- **November 14, 2017** | Montvale executed a Settlement Agreement with 2 Paragon Drive, LLC, an intervenor.
- **October 3, 2018** | Final Judgment of Compliance and Repose issued by Judge Farrington (see Appendix C).
- **January 28, 2025** | Resolution No. 64-2025 Committing to the Fourth Round Obligation approved by Council (see Appendix D).
- **January 30, 2025** | Complaint for a Declaratory Relief Pursuant to Directive #14-24 (see Appendix E).
- **April 30, 2025** | "Supplemental Program Recommendation Statement of Reasons issued by the Court on behalf of Program Member Mendez (see Appendix F).

² NJAC 5:91 (Procedural) and NJAC 5:93 (Substantive) Rules, which can be found at: [New Jersey Department of Community Affairs | Second Round Regulations](#)

³NJAC 5:96 (Procedural) and NJAC 5:97 (Substantive) Rules, which can be found at: <https://nj.gov/dca/dlps/hss/thirdroundregs.shtml>

- **May-June of 2025** | Briefing and further objection on the number, but no final Order issued by the Court as of the date of drafting this plan.

Municipal Summary

The Borough of Montvale is located in Bergen County and encompasses roughly four square miles. Montvale is suburban in character and has a small-town feel. The Borough's "downtown" is centered at the intersection of Railroad Avenue and West Grand Avenue. Other commercial "nodes" are located along DePiero Drive at The District and The Shoppes at DePiero Farm developments, Chestnut Ridge Road, Craig Road, Paragon Drive, and Summit Avenue. A small area of businesses is also located at the north end of Kinderkamack Road.

Montvale is surrounded by the Borough of Upper Saddle River, Borough of Woodcliff Lake, Borough of Park Ridge and Township of River Vale in New Jersey. North, across the state line, is Rockland County, New York. The municipality is served by the Pascack Valley passenger rail line, which connects the Borough to Spring Valley, New York and Hoboken, New Jersey. See the map on page 6 for Montvale's location within the region.

According to the Census, between 2010 and 2020, Montvale's population increased 7.55% (592 residents) from 7,844 to 8,436 residents.⁴ It should be noted that the Census estimated the Borough's population at 9,663 residents in 2024.⁵ Looking into the future, the North Jersey Transportation Planning Authority ("NJTPA") projects that the Borough will grow to 10,086 residents by the year 2050.⁶

Affordable Housing Obligation

The Borough of Montvale has accepted DCA's Rehabilitation Obligation of 30 units. The Borough's Prior Round Obligation ("PRO"), as indicated by its Second Round Substantive Certification, is 255. However, the Borough conducted a Vacant Land Adjustment ("VLA") analysis using tax data and environmental data to determine a Realistic Development Potential ("RDP") of 188 units, which was approved by COAH. The RDP subtracted from the PRO results in an Unmet Need of 67 units. However, in the 2017 FSHC Settlement Agreement the Borough agreed to satisfy the entire Prior Round Obligation.

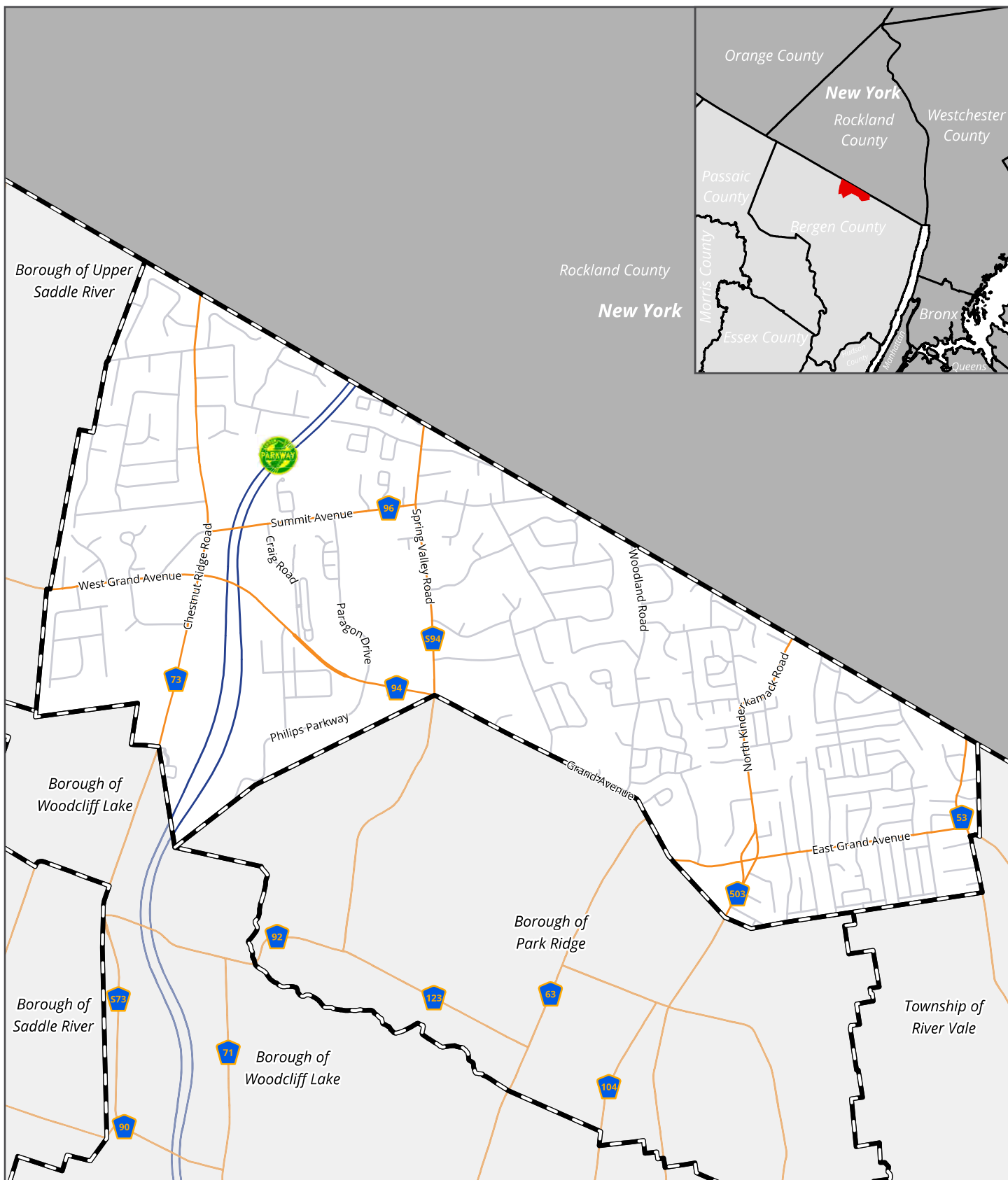
The Borough's Third Round Obligation ("TRO") was 542 units. Again, the Borough conducted a VLA analysis and determined an RDP of 181 units. This resulted in an Unmet Need of 361 units, which was approved by the Court (see Appendix A and Appendix C). It should be noted that the 2017 FSHC Settlement Agreement indicates that the Third Round Unmet Need is fully addressed through the overlay zones and the set-aside ordinance.

As of June 4, 2025 the County Level Housing Judge has not issued the Borough's Fourth Round Obligation. This report relies upon the April 30, 2025 recommendation issued by Program Member Mendez, as the outer limit of a credible range of outcomes between 180 and 237 as a **placeholder** until an Order is entered.

⁴ Information sourced from <https://data.census.gov/>, Decennial Census Table P1 (2010 & 2020), accessed September 12, 2024.

⁵ <https://www.census.gov/quickfacts/fact/table/montvaleboroughnewjersey/HSG010224>, accessed June 3, 2025.

⁶ Information sourced from NJTPA Plan 2050, Appendix E, "Demographic Forecasts", <https://www.njtpa.org/plan2050>, accessed October 31, 2024.



REGIONAL LOCATION
BOROUGH OF MONTVALE
 BERGEN COUNTY, NEW JERSEY

0 0.25 0.5
 1 inch = 0.5 miles



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

May 30, 2025
 MPP0245

Montvale remains a land-constrained town and thus conducted a Vacant Land Adjustment analysis using tax data and environmental data to determine an RDP of 3 for the Fourth Round. The RDP subtracted from the FRO results in a worst-case Unmet Need of 234.

The chart below illustrates the Borough’s four-part obligation. See Chapter XI. for a detailed discussion of the Fourth Round VLA.

Affordable Housing Obligation				
	Rehabilitation	Prior Round 1987 - 1999	Third Round 1999 - 2025	Fourth Round 2025 - 2035
Obligation	30	255	542	237*
RDP	-		181	3
Unmet Need	-		361	234

*Worst case placeholder until Order issued.

Borough 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 Fair Housing Act and the laws of the State of New Jersey, while respecting the character, scale, density, and utility capacities of the Borough of Montvale.

HOUSING ELEMENT

Borough of Montvale

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 multigenerational 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 Borough's affordable housing obligation (subsection e.) and the Highlands Council (subsection h.). Montvale's four-part obligation is discussed in Chapter XI. Additionally, Montvale is not within the jurisdiction of the Highlands Council and, as a result, subsection h. is not applicable.

III. Montvale's Population Demographics

The Borough of Montvale saw modest growth between 1900 and 1950. However, the population of the Borough exploded in the 1950s when the population nearly doubled from 1,856 residents to 3,699 residents. The Borough's population nearly doubled again in the 1960s to 7,327 residents. There was a small period of decline between 1970 and 1990. Since then, Montvale has seen a modest but steady rebound in growth with 1,490 new residents since the 1990s. However, the 2022 American Community Survey ("ACS") estimated the Borough's population at 8,413 residents, which is 23 less than reported during the 2020 Census. See the table below for details.

Population Growth

Year	Population	Change	Percent
1900	416	-	-
1910	522	106	25.5%
1920	779	257	49.2%
1930	1,243	464	59.6%
1940	1,342	99	8.0%
1950	1,856	514	38.3%
1960	3,699	1,843	99.3%
1970	7,327	3,628	98.1%
1980	7,318	-9	-0.1%
1990	6,946	-372	-5.1%
2000	7,034	88	1.3%
2010	7,844	810	11.5%
2020	8,436	592	7.5%

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 Plan 2050 projects that the Borough's population will grow to 10,086 residents by 2050 from their baseline 2015 population of 8,046. This represents an increase of 2,040 residents, or an average increase of approximately 58 residents annually over 35 years. It should be noted that the 2020 Decennial Census reported Montvale's population to be 8,436. Utilizing this population, the Borough would need to gain 1,650 residents over the next 30 years, which translates to approximately 55 residents annually over 30 years.

Population Projection

Year	Population	Change	Percent
2015	8,046	---	---
2020	8,436	390	4.8%
2050	10,086	1,650	19.6%

Source: NJTPA Plan 2050, Appendix E, Historical Population Trends in Bergen County 1900-2020

[https://www.njtpa.org/NJTPA/media/Documents/Planning/Plans-](https://www.njtpa.org/NJTPA/media/Documents/Planning/Plans-Guidance/Planning%20for%202050/draft%20final/E-2050-Demographic-Forecasts.pdf)

[Guidance/Planning%20for%202050/draft%20final/E-2050-Demographic-Forecasts.pdf](https://www.njtpa.org/NJTPA/media/Documents/Planning/Plans-Guidance/Planning%20for%202050/draft%20final/E-2050-Demographic-Forecasts.pdf)

Age Distribution of Population

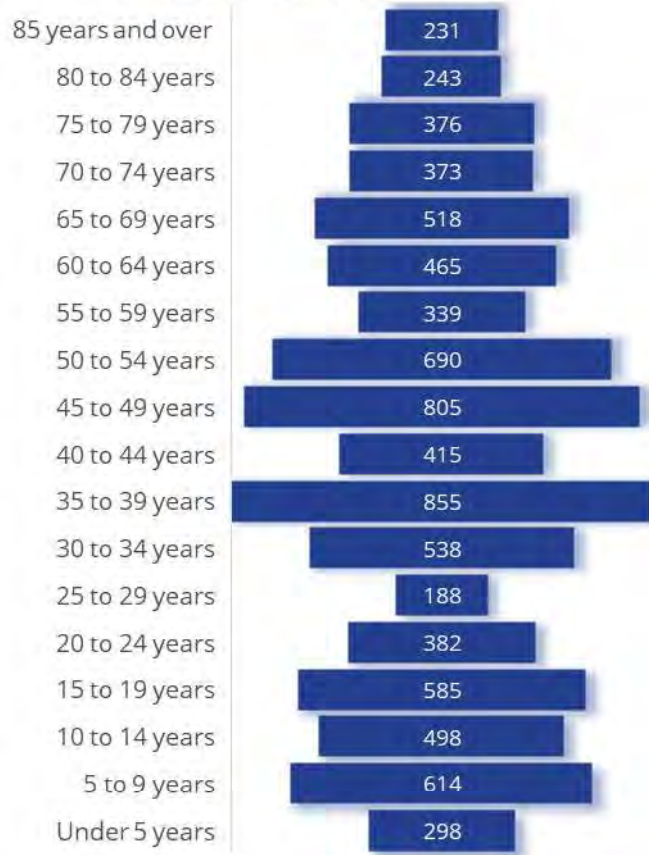
The 2022 ACS estimates 20.7% of Montvale's population was 65 years or older, while 23.7% of the population was 19 years or younger. The largest age cohort was those 35 to 39 years old, which contained an estimated 855 residents (10.2%). Residents aged 45 to 49 years comprised the second-largest cohort with 805 residents, followed by those aged 50 to 54 years with an estimated 690 residents. The 2022 ACS estimated the median age of Montvale's residents at 43.4 years. See the table and chart below for further details.

Population by Age Cohort

Age	Total	Percent
85 years and over	231	2.7%
80 to 84 years	243	2.9%
75 to 79 years	376	4.5%
70 to 74 years	373	4.4%
65 to 69 years	518	6.2%
60 to 64 years	465	5.5%
55 to 59 years	339	4.0%
50 to 54 years	690	8.2%
45 to 49 years	805	9.6%
40 to 44 years	415	4.9%
35 to 39 years	855	10.2%
30 to 34 years	538	6.4%
25 to 29 years	188	2.2%
20 to 24 years	382	4.5%
15 to 19 years	585	7.0%
10 to 14 years	498	5.9%
5 to 9 years	614	7.3%
Under 5 years	298	3.5%
Total	8,413	100%

Source: 2022 ACS Table S0101

Population by Age Cohort



Household Size & Type

According to the 2022 ACS, Montvale had 3,066 households. A majority were married-couple families, which comprised 65.7% of all households. Of those, 694 had children under 18 years old. Female householders with no spouse present comprised 18.8% of all households, while male householders with no spouse present comprised only 13.9%. Of all households with no spouse present, 197 had children under 18 (6.4%), while 558 were living alone (18.2%). See the table on the following page for complete details.

Household Type

Type	Number	Percent
Married-couple family	2,014	65.7%
<i>with children under 18</i>	694	22.6%
Cohabiting couple	50	1.6%
<i>with children under 18</i>	40	1.3%
Male householder, no spouse	425	13.9%
<i>with children under 18</i>	144	4.7%
<i>living alone</i>	189	6.2%
Female householder, no spouse	577	18.8%
<i>with children under 18</i>	53	1.7%
<i>living alone</i>	369	12.0%
Total	3,066	100%

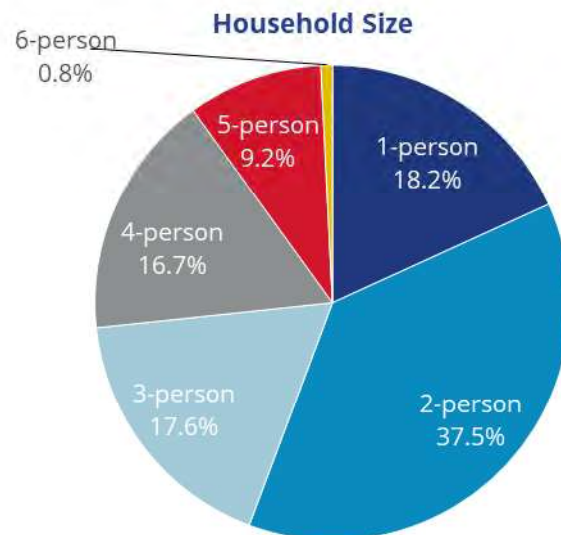
Source: 2022 ACS Table DP02

The ACS also provides data on household size. Two-person households, which comprised 37.5% of Montvale's households, were estimated to be the most common household size according to the 2022 ACS. Second-most common were one-person households, representing 18.2% of all households. Finally, three-person households comprised 17.6% of the 3,066 households in Montvale. It should be noted that 10%, or 306 households, contained five or more people. The table and pie chart below graphically illustrate the household size composition in Montvale. Additionally, the 2022 ACS estimated the average household size at 2.74 persons, which is slightly less than reported in the 2010 Census (2.82 persons).

Household Size

Size	Total	Percent
1-person	558	18.2%
2-person	1,150	37.5%
3-person	540	17.6%
4-person	512	16.7%
5-person	282	9.2%
6-person	24	0.8%
7+ person	0	0.0%
Total	3,066	100%

Source: 2022 ACS Table B11016



Income & Poverty Status

The 2022 ACS estimated the median household income for the Borough of Montvale to be \$175,179, which is \$56,000+ higher than Bergen County's and \$78,000+ more than the State's. Similarly, the median family income for Montvale was estimated at \$186,493, which is \$42,000+ greater than the

County's and \$101,000+ greater than the State's. Finally, the Borough's per capita income was estimated at \$74,722, which is more than the County's and State's per capita income.

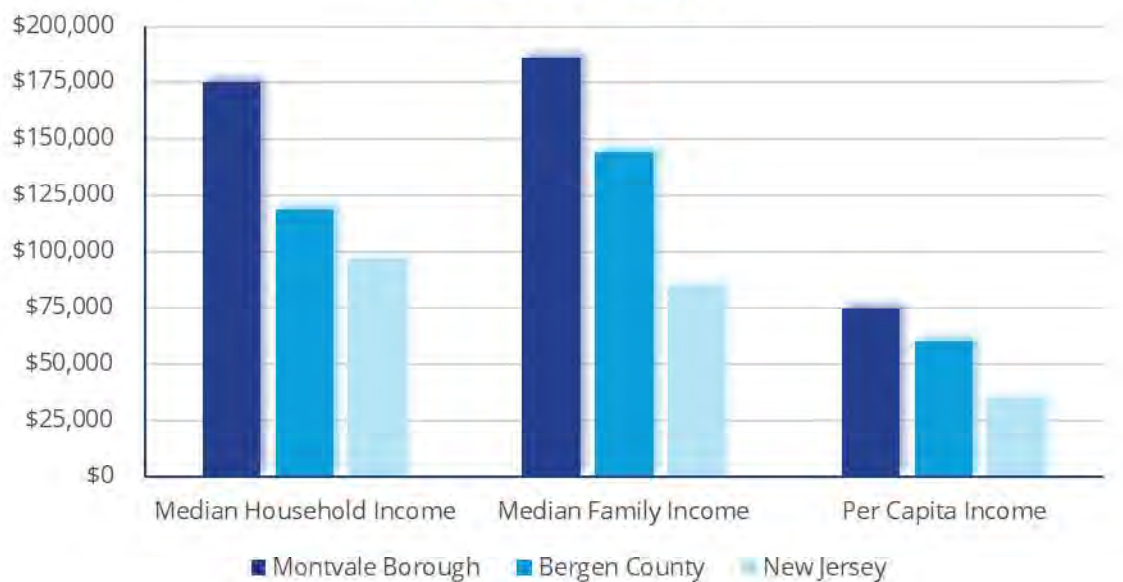
Montvale's poverty rate for individuals was estimated at only 3.4%, which is half of the County's rate of 6.8% and significantly less than the State's rate of 9.8%. Similarly, the Borough's poverty rate for families was estimated at 4.3%, which is less than the County's rate of 5.2% and the State's rate of 6.9%. The table and bar chart below provide a comparison between income and poverty characteristics.

Income and Poverty Characteristics

Income Type	Montvale Borough	Bergen County	New Jersey
Median Household Income	\$175,179	\$118,714	\$97,126
Median Family Income	\$186,493	\$144,348	\$84,904
Per Capita Income	\$74,722	\$60,222	\$34,858
Poverty Status (Percent of People)	3.4%	6.8%	9.7%
Poverty Status (Percent of Families)	4.3%	5.2%	6.9%

Source: 2022 ACS Table DP03

Income Characteristics



According to the 2022 ACS, more than 43% of households in Montvale (1,322) earn over \$200,000 annually. Households earning \$150,000 to \$199,999 comprised 14.1% of households (432). In total, almost 70% or 2,140 households in Montvale had an annual income of \$100,000 or more. Only 57.2% of households in Bergen County and only 48.8% of households in New Jersey earned \$100,000 or more according to the 2022 ACS. It should be noted that 15.8% of households in Montvale earned less than \$50,000. See the table on the following page for additional details, which also compares the income ranges with Bergen County and New Jersey.

Household Income

Income Range	Montvale Borough		Bergen County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	71	2.3%	11,292	3.2%	139,920	4.1%
\$10,000 to \$14,999	49	1.6%	7,640	2.2%	102,608	3.0%
\$15,000 to \$24,999	89	2.9%	14,611	4.2%	185,476	5.4%
\$25,000 to \$34,999	165	5.4%	17,170	4.9%	196,998	5.7%
\$35,000 to \$49,999	111	3.6%	24,037	6.9%	281,264	8.2%
\$50,000 to \$74,999	183	6.0%	40,351	11.5%	455,543	13.2%
\$75,000 to \$99,999	258	8.4%	35,009	10.0%	397,730	11.6%
\$100,000 to \$149,999	386	12.6%	62,655	17.9%	620,335	18.0%
\$150,000 to \$199,999	432	14.1%	45,184	12.9%	396,837	11.5%
\$200,000 or more	1,322	43.1%	92,894	26.5%	661,451	19.2%
Total	3,066	100%	350,843	100%	3,438,162	100%

Source: 2022 ACS Table DP03

IV. Montvale's Housing Demographics

Housing Type

The 2022 ACS estimated the Borough's housing stock at 3,123 units, which is comprised primarily of single-family dwellings (62.9%). There were also 269 units in structures containing three or four units, commonly known as triplexes or quadruplexes and 208 units in two-unit structures (duplexes). The Borough contained 437 single-family attached dwellings (e.g. townhomes) and 246 dwelling units in structures with five or more units. See the table below for details. Of the estimated 3,123 units in 2022, 153 or 4.9% of the housing stock were affordable.

Housing Units in Structure

Structure	Number of Units	Percent
1-unit, detached	1,963	62.9%
1-unit, attached	437	14.0%
2 units	208	6.7%
3 or 4 units	269	8.6%
5 to 9 units	90	2.9%
10 to 19 units	156	5.0%
20 or more units	0	0.0%
Mobile Home	0	0.0%
Other (boat, RV, van, etc.)	0	0.0%
Total	3,123	100%

Source: 2022 ACS Table DP04

Occupancy Status

Of the 3,123 residential units, 3,066 units, or 98.2% of the housing stock, was occupied. This includes 2,576 owner-occupied units and 490 rental units. The 57 vacant units only include properties classified as "other" vacant. See the table on the following page for details.

Occupancy Status

Status	Units	Percent
Occupied Total	3,066	98.2%
Owner Occupied	2,576	84.0%
Renter Occupied	490	16.0%
Vacant Total	57	1.8%
For rent	0	0.0%
Rented, not occupied	0	0.0%
For Sale	0	0.0%
Sold, not occupied	0	0.0%
Seasonal	0	0.0%
For migrant workers	0	0.0%
Other	57	100.0%
Total	3,123	100%

Source: 2022 ACS Tables DP04 & B25004

The 2022 ACS estimated the average household size in Montvale at 2.74 persons, while the average family size was 3.05 persons. Comparing tenure, the average owner-occupied household was 2.85 persons, while the average renter-occupied household was 2.19 persons.

Value & Rent of Housing Stock

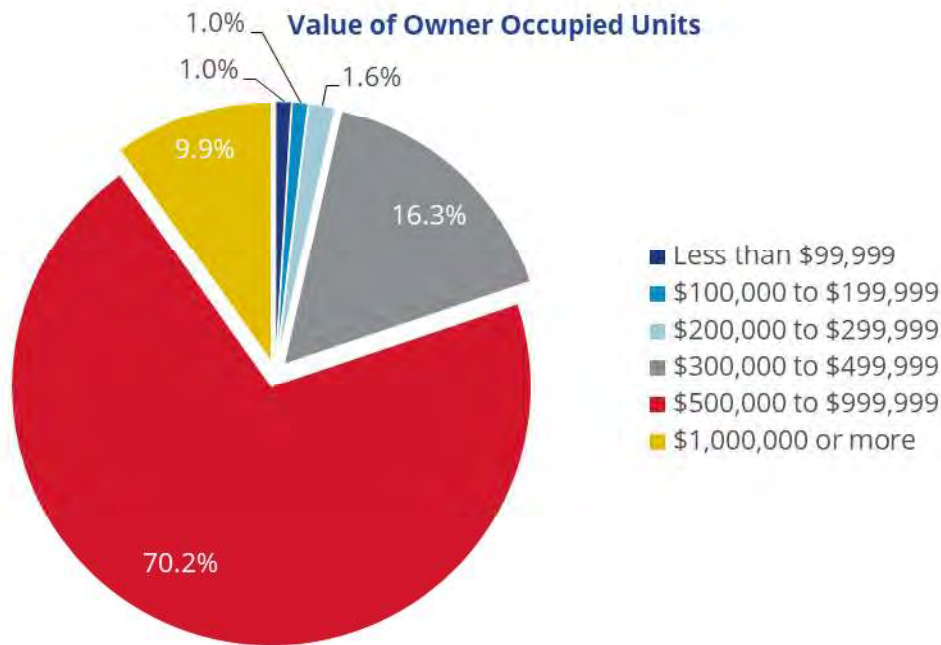
The 2022 ACS provided data regarding the value of owner-occupied housing units within Montvale. According to the data, a majority of homes in the Borough are worth between \$500,000 and \$999,999 (70.2%). Homes worth \$1 million or more comprised nearly 10% of the Borough's owner-occupied housing stock. It should be noted that only 92 homes (3.6%) in Montvale were estimated to be worth less than \$300,000. The median home value estimated in the 2022 ACS was \$673,700. See the table below and chart on the following page.

Value of Owner Occupied Units

Value	Number of Units	Percent
Less than \$99,999	25	1.0%
\$100,000 to \$199,999	25	1.0%
\$200,000 to \$299,999	42	1.6%
\$300,000 to \$499,999	420	16.3%
\$500,000 to \$999,999	1,809	70.2%
\$1,000,000 or more	255	9.9%
Total	2,576	100%

Median Value \$673,700

Source: 2022 ACS Table DP04

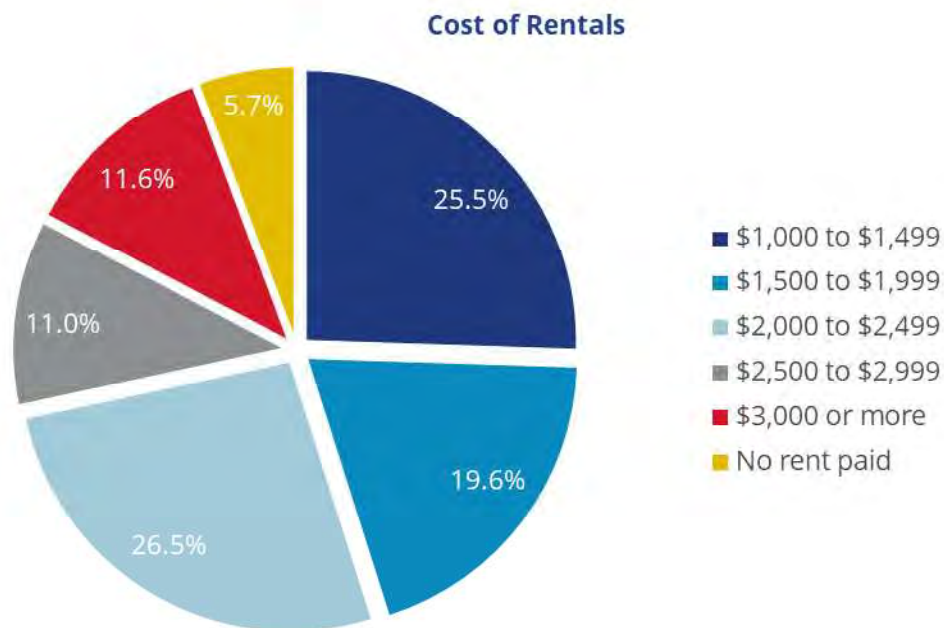


The median rent in the Borough was estimated at more than \$2,000 per the 2022 ACS. Looking at the rent range for the Borough’s 490 rental units, 26.5% cost between \$2,000 and \$2,499 per month (130 units). Similarly, 125 units (25.5%) cost between \$1,000 and \$1,499 per month. There was an estimated 57 units that rent for \$3,000 or more per month. 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	0	0.0%
\$1,000 to \$1,499	125	25.5%
\$1,500 to \$1,999	96	19.6%
\$2,000 to \$2,499	130	26.5%
\$2,500 to \$2,999	54	11.0%
\$3,000 or more	57	11.6%
No rent paid	28	5.7%
Total	490	100%
Median (in dollars)		\$2,038

Source: 2022 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. Most of the Census indicators available at the municipal level indicate a sound housing stock within Montvale. According to the 2022 ACS, only 17 of the Borough's occupied dwelling units lack complete plumbing facilities, while no occupied units lack complete kitchen facilities or adequate heat.

Condition of Housing Stock

Condition	Number of Units	Percent
Lack of complete plumbing	17	0.0%
Lack of complete kitchen	0	0.0%
Lack of telephone service	0	0.0%
Lack of adequate heat	0	0.0%
Occupied Housing Units	3,066	0.0%

Source: 2022 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.⁷ According to the 2022 ACS, 31 of the Borough's 3,066 occupied housing units contained more than 1.01 persons per room.

⁷ <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 May 12, 2025.

Occupants Per Room

Occupants	Number of Units	Percent
1.00 or less	3,035	98.99%
1.01 to 1.50	14	0.46%
1.51 or more	17	0.55%
Occupied Housing Units	3,066	100%

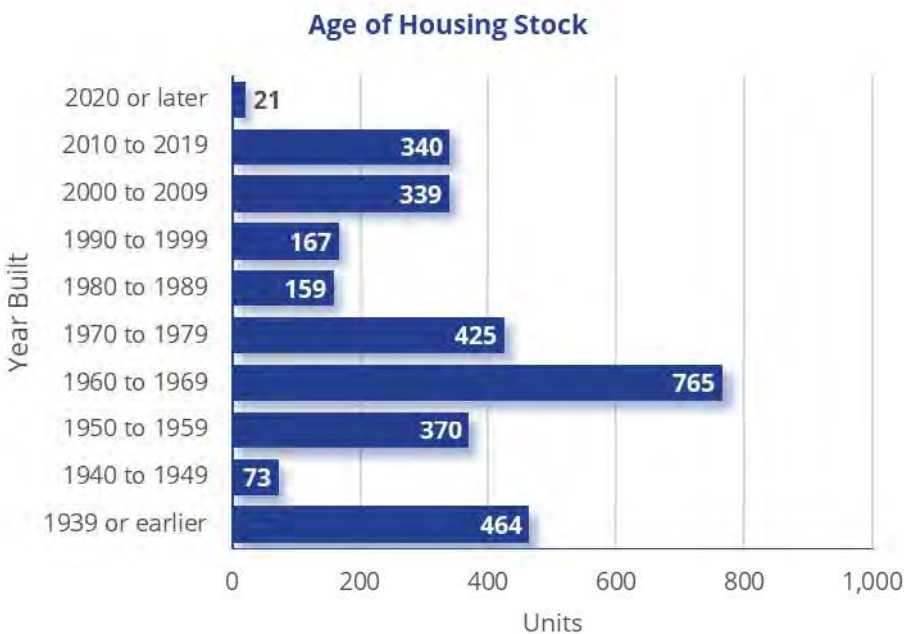
Source: 2022 ACS Table DP04

The table below and bar graph on following page provide the 2022 ACS estimates for the age of housing units in Montvale. An estimated 2,097 units, or 67.1%, of the Borough's housing stock were constructed prior to 1980. This includes the 24.5% of the housing stock constructed in the 1950s. Additionally, almost 15% of homes were constructed in 1939 or earlier. Residential development has increased since 1980 with 326 homes constructed in the 1980s and 1990s, followed by 679 homes during the 2000s and 2010s. According to the ACS, 21 homes have been constructed between 2020 and 2022. The Borough's Rehabilitation Obligation is 30 units, reflecting the relatively good condition of these older homes.

Age of Housing Stock

Year Built	Number of Units	Percent
1939 or earlier	464	14.9%
1940 to 1949	73	2.3%
1950 to 1959	370	11.8%
1960 to 1969	765	24.5%
1970 to 1979	425	13.6%
1980 to 1989	159	5.1%
1990 to 1999	167	5.3%
2000 to 2009	339	10.9%
2010 to 2019	340	10.9%
2020 or later	21	0.7%
Total	3,123	100%

Source: 2022 ACS Table DP04



V. Montvale's Employment Demographics

The 2022 ACS estimated that Montvale had 4,336 residents over the age of 16 in the workforce. Of those, 4,210 (97.1%) were employed, which translates to a 2.9% unemployment rate. A majority of workers were private wage and salary worker (77.2%). However, 14.1% were workers employed by the government and 5.8% were self-employed. See the table below for details.

Class of Workers		
Class	Workers	Percent
Private wage and salary workers	3,347	77.2%
Government workers	612	14.1%
Self-employed workers	251	5.8%
Unpaid family workers	0	0.0%
Total employed residents	4,210	97.1%
Total unemployed residents	126	2.9%
Total residents in workforce	4,336	100%

Source: 2022 ACS Table DP03

Occupational Characteristics

The 2022 ACS estimated 2,444 workers were employed in management, business, science, and arts fields, which represents 58.1% of the Borough's employed residents. Sales and office workers totaled just under a quarter of employed residents, while 10.7% were employed in service positions. See the table below for details.

Occupation of Employed Population		
Occupation	Workers	Percent
Management, business, science, & arts	2,444	58.1%
Service	451	10.7%
Sales & office	1,022	24.3%
Natural resources, construction, & maintenance	214	5.1%
Production, transportation, & material moving	79	1.9%
Total	4,210	100%

Source: 2022 ACS Table DP03

Employment Projections

NJTPA's Plan 2050 estimates that the number of available jobs in Montvale will increase from 10,479 reported in 2015 to 10,916 in 2050. This represents an increase of 437 jobs, or an average annual increase of 13 jobs.

Employment Projection

Year	Jobs	Change	Percent
2015	10,479	---	---
2050	10,916	437	4.2%

Source: NJTPA Plan 2050, Appendix E

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"). According to the 2022 Municipal Report, there were 4,338 private sector jobs within Montvale, which were provided by an average of 286 employers. It should be noted that the Municipal Report redacted data from multiple private-sector industries for not meeting publication standards (mining, manufacturing, professional/technical, etc.). The "Private Sector Total" row in the table on the following page provides the totals for the reported data only. However, the 2022 QCEW document reported that Montvale had an average of 9,096 private-sector jobs provided by 456 employers, including the redacted data. It should be noted that the QCEW data reflects employment within Montvale, regardless of where the employee lives.

Based on the 2022 QCEW data provided, the administration/waste remediation industry had the largest number of employers and employed the third-most workers in the Borough with an average of 635 jobs (14.6%) provided by 44 employers (15.4%). The wholesale trade industry had an average of 1,226 jobs (highest) provided by 41 employers (second highest). There was an average of 771 jobs in the retail trade industry, provided by 21 employers. In the public sector, the 2022 QCEW Municipal Report indicated that there was one federal government employer, which had an average of 16 jobs and four local government employers, which had an average of 499 jobs. This included two local government education employers providing an average of 344 jobs. See the table on the following page for data on each industry sector.

Private and Public Sector Employment (2022)

Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Mining	-	-	-	-	-
Construction	26	9.1%	220	5.1%	\$82,378
Manufacturing	-	-	-	-	-
Wholesale Trade	41	14.3%	1,226	28.3%	\$129,906
Retail Trade	21	7.3%	771	17.8%	\$33,080
Transportation/Warehousing	6	2.1%	83	1.9%	\$37,936
Information	14	4.9%	121	2.8%	\$131,125
Finance/Insurance	32	11.2%	330	7.6%	\$154,403
Real Estate	24	8.4%	175	4.0%	\$80,721
Professional/Technical	-	-	-	-	-
Management	-	-	-	-	-
Admin/Waste Remediation	44	15.4%	635	14.6%	\$57,924
Education	-	-	-	-	-
Health/Social	-	-	-	-	-
Arts/Entertainment	-	-	-	-	-
Accommodations/Food	34	11.9%	505	11.6%	\$28,613
Other Services	27	9.4%	249	5.7%	\$74,474
Unclassifieds	17	5.9%	23	0.5%	\$57,354
Private Sector Total	286	100%	4,338	100%	\$118,649
Federal Government	1	20.0%	16	3.1%	\$69,240
Local Government	4	80.0%	499	96.9%	\$79,800
Local Government Education	2	40.0%	344	66.8%	\$80,101
Public Sector Total	5	100%	515	100%	\$76,380

Source: The table values above are sourced from the NJDLWD's QCEW 2022 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.

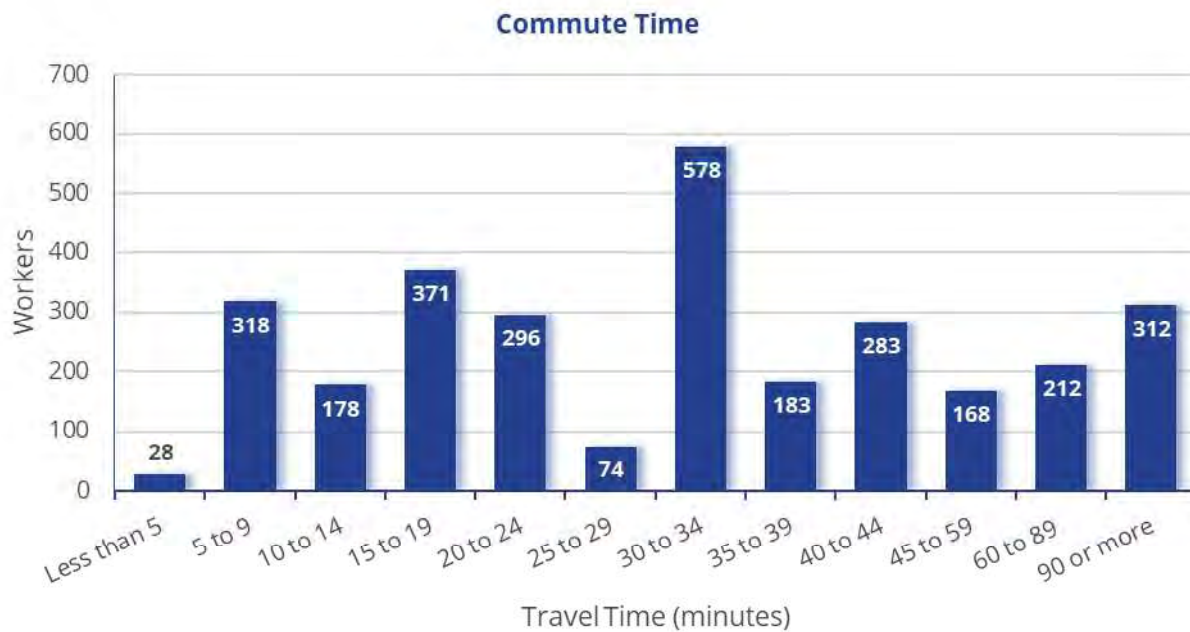
Travel Time to Work

The 2022 ACS collected data regarding employed resident's commute time. The most common commute time was between 30 and 34 minutes, which was made by 578 workers (19.3%). Commutes of 15 to 19 minutes were made by 371 workers or 12.4% of employed residents. Finally, the third-most common commute was 90 minutes or more, which was made by 312 workers (10.4%). The mean travel time was estimated at 34.9 minutes reflecting the varying commute times of Borough residents. It should be noted that 1,062 workers, or 25.2% of all the Borough's employed residents, reported they worked from home. See the table and chart on the following page for additional details.

Commute Time

Travel Time (minutes)	Workers	Percent
Less than 5	28	0.9%
5 to 9	318	10.6%
10 to 14	178	5.9%
15 to 19	371	12.4%
20 to 24	296	9.9%
25 to 29	74	2.5%
30 to 34	578	19.3%
35 to 39	183	6.1%
40 to 44	283	9.4%
45 to 59	168	5.6%
60 to 89	212	7.1%
90 or more	312	10.4%
Total	3,001	100.0%

Source: 2022 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 ("CO"), and demolition permits for both residential and non-residential development through the New Jersey Construction Reporter. This database contains permit and CO 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, residential COs vary from year to year. Between 2013 and 2021, the number of COs issued ranged from four (2021) to 60 (2016). In 2022, 322 COs were issued, a majority of which were for the residential portion of the North Market mixed-use development. Additionally, in 2024, 190 COs were issued, a majority of which were for the recently completed inclusionary multi-family residential development known as Woodland Square at Montvale. It should be noted that of the 821 COs issued during this 12-year period, 675 or 82.2%, were for multi-family units, while only 146 (17.8%) were for one or two-family units. During the same time period, 27 demolition permits were issued. Therefore, there was a net gain of 794 units in the Borough over the 12-year period. Based on the DCA data, the number of residential units in the Borough of Montvale has significantly increased during the past ten years, particularly since 2022.

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	20	20	43	60	33	15	31	21	4	332	52	190	821
Demolitions	2	4	3	0	2	1	10	1	0	2	1	1	27
Net Development	18	16	40	60	31	14	21	20	4	330	51	189	794

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

Projecting into the future, the Borough presently has eight detached single-family homes that have been approved, have active permits, and are under construction. Additionally, a six-unit, 100% affordable rental project by Nouvelle, LLC received approval from the Planning Board on December 19, 2023 and has received its building permits. The existing building has been demolished to make way for the new development and a CO is anticipated to be issued in 2027. There is also a pending 8-lot subdivision application before the Planning Board. Furthermore, 42 units are anticipated to be constructed at 1 Glenview Road, which was included in the Borough's Third Round Settlement Agreement with FSHC. The Borough also projects 18 units at 7 E. Grand Avenue. Projected development was based on historic development patterns as shown in the table above.

Projection of Residential Development

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Projected Development		4	5	3	2	4	5	2	4	3	5	37
Approved Development with Permits Issued and Under Construction												14
1 Deepwood Lane	1											1
1 Wedgehill Lane	1											1
3 Deepwood Lane	1											1
3 Wedgehill Lane	1											1
4 Deepwood Lane	1											1
26 Huff Terrace	1											1
28 Sheppard Drive	1											1
135 Upper Saddle River Road	1											1
26 North Kinderkamack Road		6										6
Pending Board Applications												8
55-61 Magnolia Avenue				8								8
Future Projects												60
1 Glenview Road						42						42
7 E. Grand Avenue					18							18
Total	8	10	5	11	20	46	5	2	4	3	5	119

Of the 119 new residences projected to be built between now and 2035, 33 are anticipated to be reserved for low- and moderate-income households. See the table below for further details.

Projection of Affordable Units

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Approved Development												6
26 North Kinderkamack Road		6										6
Future Projects												27
1 Glenview Road						9						9
7 E. Grand Avenue					18							18
Total	0	6	0	0	18	9	0	0	0	0	0	33

VII. Capacity for Fair Share

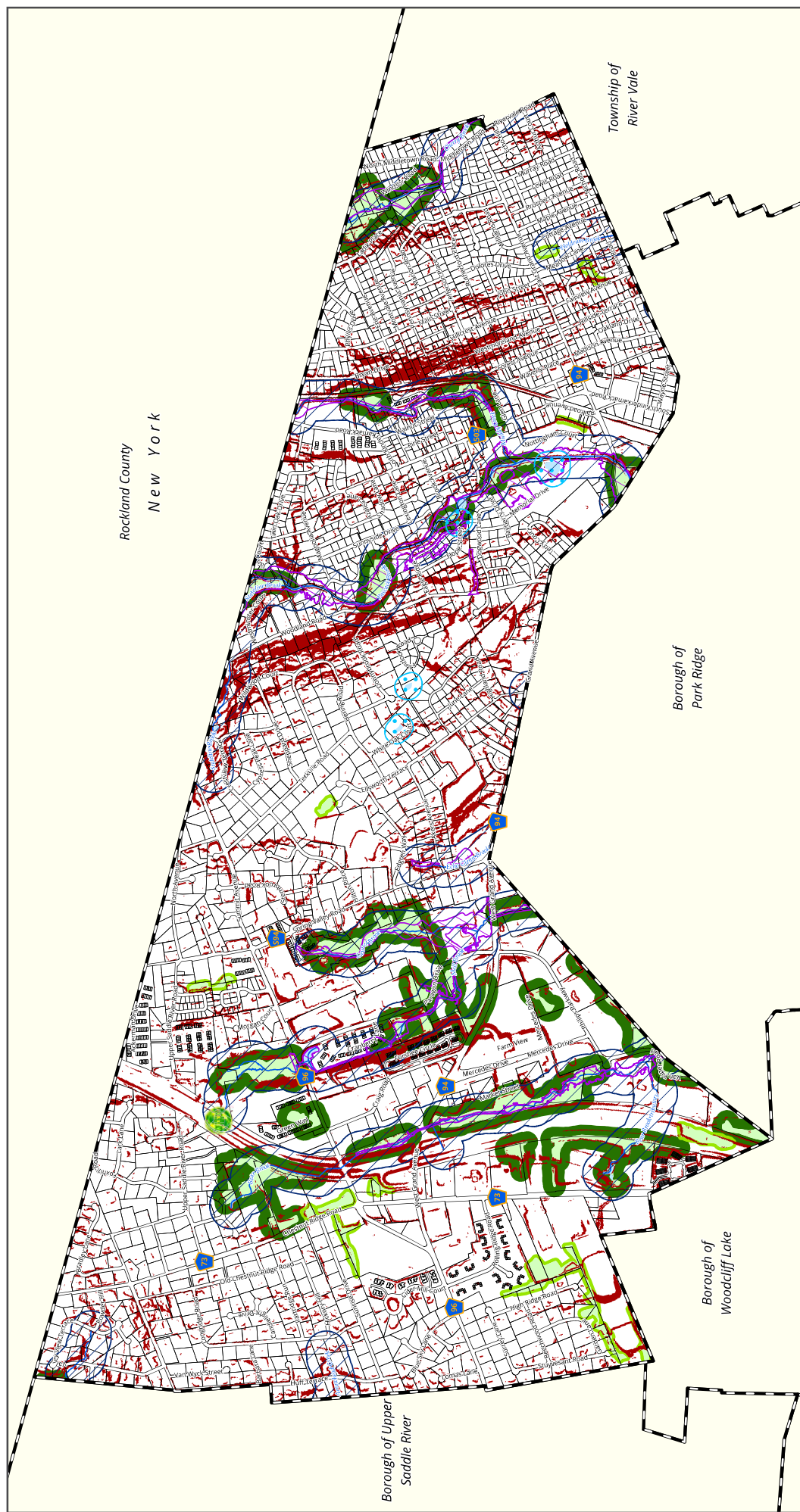
This chapter of the HEFSP provides the following information as required by the rules:

- The Borough'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

Montvale's capacity to accommodate its present and prospective affordable housing need is determined by three components – available land, water capacity, and sewer availability and capacity. Note that land development is limited by environmental features, parcel size, easements (conservation, sewer, water, etc.), and municipal regulations. In total, 1,065.0 acres of Montvale, or 41.26% of the Borough's 2,581.1 acres, are encumbered by at least one environmentally sensitive area. Environmental constraints within the Borough of Montvale include:

- Waterbodies – 9.68 acres (0.38% of the Borough's area), which includes 6.6 acres of the Pascack Brook
- 300-foot C1 stream buffer – 570.29 acres (22.09% of the Borough's area)
- 150-foot Riparian Buffer – 14.1 acres (0.55% of the Borough's area)
- Wetlands – 99.52 acres (3.86% of the Borough's area)
- 150-foot Wetlands Buffer (excluding wetlands area) – 245.72 acres (9.52% of the Borough's area)
- 50-foot Wetlands Buffer (excluding wetlands area) – 25.34 acres (0.98% of the Borough's area)
- FEMA Special Flood Hazard Area Zone AE – 89.41 acres (3.46% of the Borough's area), including 51.1 acres within the Floodway
- Slopes greater than 15% - 326.96 acres (12.67% of the Borough's area)
- State Threatened species habitat (Landscape Rank 3) – 227.22 acres (8.8% of the Borough's area)
- State Endangered species habitat (Landscape Rank 4) – 76.0 acres (2.94% of the Borough's area)
- Confirmed Vernal Pool Habitat – 69.81 acres (2.7% of the Borough's area)



ENVIRONMENTAL CONSTRAINTS
BOROUGH OF MONTVALE
BERGEN COUNTY, NEW JERSEY

May 30, 2025
MPP0245