

2025


Fourth Round Housing Element and Fair Share Plan

BOROUGH OF NORTHVALE | BERGEN COUNTY, NEW JERSEY

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ENDORSED BY THE COUNCIL:

PREPARED BY:



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Introduction

New Jersey's history in affordable housing can be tracked by to the first Supreme Court decision in 1975, Southern Burlington County NAACP v. the Township of Mount Laurel 67 N.J. 151 (1975) (known as Mount Laurel I). This historic case determined that every developing municipality through New Jersey had an affirmative obligation to provide its fair share of affordable housing. In 1983, the Supreme Court decided Southern Burlington County NAACP v. Township of Mount Laurel, 92 N.J. 158, 456 A.2d 390 (1983)(known as Mount Laurel II), which acknowledged that the vast majority of municipalities had not addressed their constitutional obligation to provide affordable housing and created the builder's remedy lawsuit, which allowed developers to sue non-compliant municipalities forcing them to accept their proposed projects at extremely high densities.

In response to an onslaught of builder's remedy lawsuits, the Legislature enacted the Fair Housing Act of 1985 (the "FHA"), which created the Council on Affordable Housing ("COAH") to review and approve municipal Housing Elements and Fair Share Plans. Every municipality in the State was required to provide a "realistic opportunity for a fair share of its region's present and prospective needs for housing low- and moderate-income families". Through this process, a Housing Element became a mandatory part of municipal master plan. In addition, a Fair Share Plan became the mandatory document that illustrates the means of achieving the affordable housing goals discussed more generally in the Housing Element.

To implement the FHA requirements, COAH adopted a series of regulations. First Round regulations were enacted in 1987. Second Round regulations were adopted by COAH in 1994. Third Round regulations were supposed to be adopted in 1999 when the Round 2 rules were set to expire, but the first iteration of Round 3 regulations were not adopted by COAH until 2004. After those regulations were invalidated by the courts, COAH adopted a second iteration of Third Round regulations in 2008. The second iteration of regulations were also invalidated by the Courts, and after COAH failed to adopt a third iteration of Third Round regulations in 2014, the Supreme Court issued In the Matter of the Adoption of N.J.A.C. 5:96 and 5:97 by the New Jersey Council on Affordable Housing, 221 N.J. 1 (2015) (Mount Laurel IV), in which it directed trial courts to assume COAH's functions and ruled that municipalities would have to get their Third Round Housing Elements and Fair Share Plans approved in the courts via the granting a Judgment of Compliance and Repose (JOR), rather than getting the plans approved by COAH.

Subsequently, on January 18, 2017, the Supreme Court decided In Re Declaratory Judgment Actions Filed by Various Municipalities, County of Ocean, Pursuant To The Supreme Court's Decision In In re Adoption of N.J.A.C. 5:96, 221 N.J. 1 (2015) ("Mount Laurel V"), which held 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).

In the Spring of 2024, the New Jersey Legislature passed, and Governor Murphy signed Law A4/S50 which amended the Fair Housing Act (N.J.S.A. 52:27D-301 et seq.)(hereinafter the "amendments" or the "Amended FHA"). The amendments provided direction and deadlines for how a municipality must meet its Fourth Round affordable housing obligations. This legislative effort was intended to create a more

efficient, open, and transparent process for the Fourth Round and all subsequent rounds. The amended FHA also permanently abolished COAH, and introduced a comprehensive structure for municipalities to meet their obligations before a new entity known as the Affordable Housing Dispute Resolution Program (hereinafter the "Program"), which consists of retired Mount Laurel judges and their Special Adjudicators, once known as Court Masters. The Program was created to approve Fourth Round Housing Elements and Fair Share Plans via the granting of a Compliance Certification, along with underlying orders to be entered into by the local vicinage trial court. The Program was also created to help municipalities mediate with objectors regarding their Fourth Round affordable housing obligations and the approval of the plans. The amended FHA also required the Department of Community Affairs (DCA) to take over the monitoring of affordable units in every municipality in the state, and to draft and release a report calculating non-binding Fourth Round municipal Present and Prospective Need obligation for every municipality in the state. The DCA released its Fourth Round numbers report in October of 2024. The amended FHA also ordered the New Jersey Housing and Mortgage Finance Agency (NJHMFA) to adopt new UHAC regulations. The amended FHA also changed the way municipalities receive bonus credits amongst other things.

The amended FHA also laid out the procedure to effectuate compliance with the Fourth Round of Affordable Housing (July 1, 2025 to July 1, 2035). Municipalities must complete a series of steps and, if the steps are timely completed, the municipality retains immunity from all exclusionary zoning lawsuits, including immunity from builder's remedy lawsuits. The steps are as follows:

1. **Establish Present and Prospective Need Obligation Numbers – January 31, 2025.** The legislation required municipalities to adopt a Present- and Prospective Need Obligation numbers by resolution by January 31, 2025.
2. **Period to Challenge Numbers – February 1, 2025 to February 28, 2025.** Interested parties can file a challenge to the municipality's adopted numbers.
3. **If Challenged, Numbers Reviewed and Settled – March 1, 2025 to April 1, 2025.** The Affordable housing Dispute Resolution program will review the municipality's proposed obligation numbers and review the challenge presented.
4. **Adoption and filing of a Fourth Round Housing Element and Fair Share Plan – June 30, 2025.** The HEFSP must contain several components which must provide a realistic opportunity for the development of affordable housing units that will satisfy the municipality's Rehabilitation, Prior Round, Third Round and Fourth Round affordable housing obligations. The statutory components of the Housing Element and Fair Share Plan include, among other things, an inventory of housing, demographic and employment analyses, and considerations of lands for suitable housing development. This document will also contain areas recommended for rezoning, redevelopment, or other land use strategies to effectuate such housing development. This document will address all of the statutory criteria required by the legislation to achieve conformance with this step.
5. **Challenges to the Fourth Round Housing Element and Fair Share Plan – August 31, 2025 to December 31, 2025.** Interested parties can file a challenge to the validity of the plan and the strategies to address the obligation contained therein- by August 31, 2025. Municipalities will have until December 31, 2025 to settle any challenge or provide an explanation as to why some or all the requested changes from the intervening party will not be made. If there is a settlement, it must be reviewed and approved by the Program, and then by the local vicinage Mount Laurel Judge for the county, who will issue an order approving the settlement and the equivalent of a

judgment of compliance and repose known as a Compliance Certification, which will grant a municipality immunity from all exclusionary zoning lawsuits until the end of the Fourth Round on June 30, 2035. If there is no settlement the Program will review the plan and issue a recommendation which goes to the Superior Court where the assigned Mount Laurel Judge for the county issues the Compliance Certification.

6. **Final Compliance Deadline – March 31, 2026.** The deadline for the Borough to adopt the implementing ordinances to align with the plan.

Municipal Summary

The Borough of Northvale is located in Bergen County, along the New York State border. Northvale encompasses roughly 1.2 square miles and has a small-town feel. The center of the Borough is located at the intersection of Paris Avenue and Livingston Street (County Route 505). The Borough is served by Coach USA bus service. The Local 20 line runs along Paris Avenue and connects the Borough to the Port Authority Bus Terminal and points north of Rockland County, New York.

Northvale is surrounded by the Borough of Norwood, Borough of Old Tappan and Borough of Rockleigh in Bergen County. To the north is Tappan in Rockland County, New York. Between 2010 and 2020, the Borough's population increased by 121 residents from 4,640 to 4,761.

Affordable Housing Obligation

On January 22, 2025, in response to the requirements of the amended FHA, the Borough memorialized Resolution #41-25 the Present Need (rehabilitation) Obligation of eight (8) and a Prospective Need Obligation of ninety-nine (99), which were the numbers calculated for the Borough's affordable housing planner. The resolution reserved the Borough's rights to a vacant land adjustment, durational adjustments, and all other applicable adjustments permitted in accordance with the act and COAH regulations. The Borough then filed a Declaratory Judgment Complaint on January 23, 2025 with the Program and the Court, along with the Borough's Fourth Round numbers resolution, and the local vicinage Court. However, the New Jersey Builder's Association ("NJBA") filed a challenge to the Borough's number. Northvale and the NJBA entered into a successful settlement conference to determine the Borough's affordable housing obligation of a **Present Need of eight (8) and a Prospective Need of one hundred and five (105)**.

Borough Goal

It is the overall goal of the Borough's Fourth Round Housing Element and Fair Share Plan is 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.

Content of Housing Element

The 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 MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- a. An inventory of the Borough’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 bases for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor’s office, including but not limited to the property records cards;
- b. 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 issues, 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.c2(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 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 recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021.c273(C.52:27D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to P.L.2024.c2(C.52:27D-304.1), and 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 the 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; andAn analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportations based on guidance and technical assistance from the State Planning Commission.

Inventory of Northvale's Housing Stock

The following housing data was sourced from the 2018-2023 five-year ACS estimates.

Housing Type

According to the 2023 ACS, there are 1,688 housing units in the Borough of Northvale. The Borough's housing stock includes single-family detached, single family attached (i.e. townhomes), multi-family dwellings, and mobile homes. Single-family detached dwellings total 1,329 or 78.7% of the Borough's housing stock. Single-family-attached homes comprise 35 or 2.1% of Northvale's housing stock. As the chart on the right indicates there are 88, two-unit dwellings and 130, 5 or more-unit buildings.

Housing Type by Units in Structure		
Unit Type	Number of Units	Percent
1-unit, detached	1,329	78.7%
1-unit, attached	35	2.1%
2 units	88	5.2%
3 or 4 units	106	6.3%
5 to 9 units	19	1.1%
10 to 19 units	58	3.4%
20 or more units	53	3.1%
Mobile home	0	0.0%
Other	0	0.0%
Total	1,688	100%

Source: 2023 ACS Table DP04

Occupancy Status

According to the 2023 ACS estimates, 77% of the Borough's occupied housing stock is owner occupied while 22.6% is renter occupied. The Borough's housing vacancy rate is estimated to be 0.8 in 2023. It is important to note that the 10 total vacant units in the Borough are for sale only.

The average household size in Northvale is 2.85 persons, while the average family size is 3.02 persons according to the 2023 ACS. See the table below for additional details.

Occupancy Status		
	Households	Percent
Occupied Total	1,678	99.4%
Owner Occupied	1,298	77.4%
Renter Occupied	380	22.6%
Vacant Total	10	0.6%
For rent	0	0.0%
Rented, not occupied	0	0.0%
For Sale only	10	1%
Sold, no occupied	0	0.0%
Seasonal	0	0.0%
Other	0	0.0%
Total	1,688	100%

Source: 2023 ACS tables DP04 & B25004

Value and Rent of Housing Stock

The ACS provides value estimates for owner-occupied housing units. Northvale's estimated 1,298 owner-occupied housing units, the majority of homes (61.9%) are valued at between \$500,000 to \$999,999 while there are no homes valued between \$150,000 to \$199,999. See the table below for details.

Value of Owner-Occupied Units		
Value	Number of Units	Percent
Less Than \$149,999	133	10.2%
\$150,000 to \$199,999	0	0.0%
\$200,000 to \$299,999	19	1.5%
\$300,000 to \$499,999	296	22.8%
\$500,000 to \$999,999	804	61.9%
\$1,000,000 or more	46	3.5%
Total	1,298	100.0%

Source: 2023 ACS table DP04

Over 32% of rentals in Northvale have rents priced between \$1,500 to \$1,999 per month. Units with rents of \$3,000 or more comprise only 8.1% of rentals in the Borough. See the table below for more information.

Cost of Rentals		
Cost	Number of Units	Percent
Less Than \$1,499	103	27.8%
\$1,500 to \$1,999	119	32.2%
\$2,000 to \$2,499	51	13.8%
\$2,500 to \$2,999	67	18.1%
\$3,000 or more	30	8.1%
Total	370	100%

Source: 2023 ACS table DP04

Condition of Housing Stock

The Census does not classify housing units as standard or substandard, but it can provide an estimate of substandard housing units that are occupied by low- and moderate-income households. The Appellate Division upheld COAH's use of three indicators to determine substandard housing in the State. Those three indicators are houses built before 1959 and which are overcrowded with more than one person per room. The second indicator is homes lacking complete plumbing and the third indicator are homes lacking kitchen facilities.

The Census indicators available at the municipal level indicate a sound housing stock, as displayed by the following three (3) data tables. According to the 2023 ACS, all but .46% or 78 homes of occupied units within the Borough contain complete kitchen facilities.

Condition of Housing Stock		
Fuel Type	Number of Units	Percent
Lacking complete plumbing facilities	0	0.0%
Lacking complete kitchen facilities	78	4.6%
No telephone service available	0	0.0%
Total	1,678	4.6%

Source: 2023 ACS table DP04

Housing with 1.01 or more person per room is an index of overcrowding. In 2023, the ACS found that there were 35 occupied housing units within the Borough that were “overcrowded”. It should be noted that 97.9% of the housing units contained less than 1.00 persons per room.

Occupants Per Room		
Occupants	Number of Units	Percent
1.00 or less	1,643	97.9%
1.01 to 1.50	25	1.5%
1.51 or more	10	0.6%
Total	1,678	100%

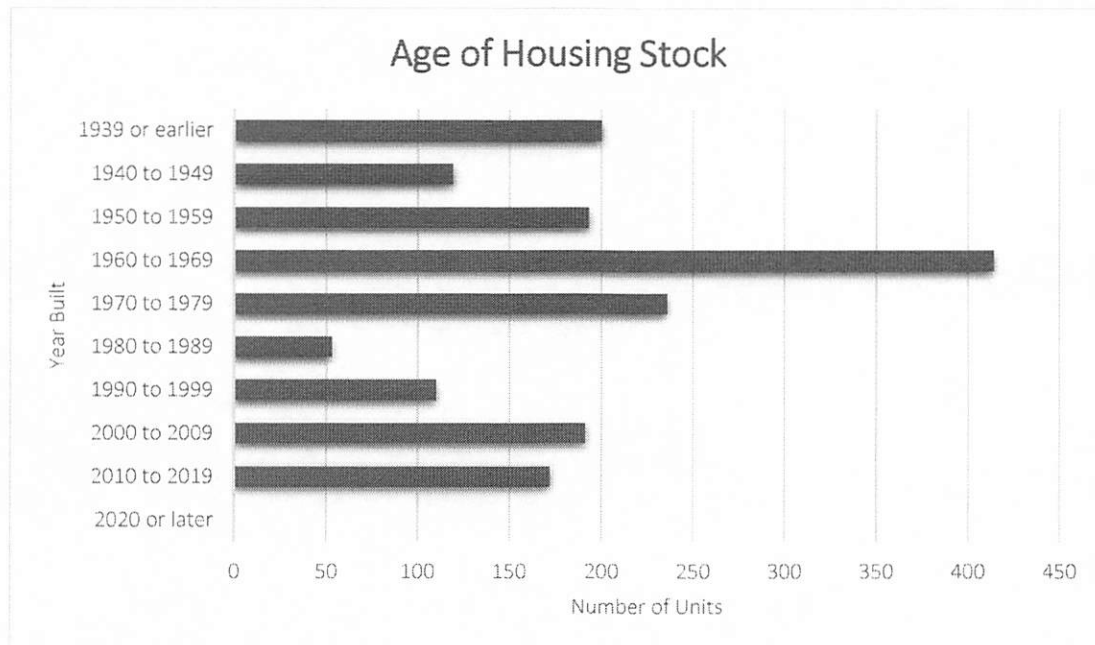
Source: 2023 ACS table DP04

Housing units built in 1975 or earlier are not flagged instead of units built in 1959 or earlier. Research has determined that units built 50 or more years ago are much more likely to be in substandard condition. Included in the rehabilitation calculation are overcrowded units and dilapidated housing. Overcrowded units are defined by the U.S. Department of Housing and Urban Development as those with more than one person living per room.

The table and bar graph on the following page provide the 2023 ACS data on the age of housing stock. Approximately 68.7% of Northvale’s housing stock was built before 1975. Units built before 1975 are a factor in the determination of each municipality’s rehabilitation share. In Northvale’s 1,162 units were constructed prior to 1975. The Borough’s Rehabilitation obligation is 0 units, reflecting the relatively good condition of these older homes. Approximately, 414 housing units in the Borough were constructed in the 1960s. Close behind the 1960s homes, with 236 housing units are the housing units constructed in the 1970s. As the table and bar graph illustrate, building completely stopped in 2020.

Age of Housing Stock		
Year Built	Number of Units	Percent
Built 2020 or later	0	0.0%
Built 2010 to 2019	172	10.2%
Built 2000 to 2009	191	11.3%
Built 1990 to 1999	110	6.5%
Built 1980 to 1989	53	3.1%
Built 1970 to 1979	236	14.0%
Built 1960 to 1969	414	24.5%
Built 1950 to 1959	193	11.4%
Built 1940 to 1949	119	7.0%
Built 1939 or earlier	200	11.8%
Total	1,688	100%

Source: 2023 ACS Table DP04



Projection of Housing Stock

As per the MLUL specifically N.J.S.A 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, considering, but not necessarily limited to construction permits issued, approvals of applications for development, and probable residential development of lands.

The Department of Community Affairs' Division of Codes and Standards website provides data on Certificates of Occupancy and demolition permits for both residential and non-residential development. Within the Division of Codes and Standards website is the New Jersey Construction Reporter, which contains building permit, certificate of occupancy (hereinafter "CO"), and demolition data that is submitted by municipal construction officials within the State each month. The New Jersey Construction Reporter has information dating back to 2000, which can be used to show the Borough's historic development trends.

As shown in the table below, 8 new homes were built and issues COs between 2013 and 2023 while 22 were demolished. As shown in the table below, the greatest numbers of certificates of occupancy were issued between 2020 and 2022.

Historic Trends of Residential COs and Demolition Permits												
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
COs Issued	1	8	41	1	2	3	1	48	71	50	2	228
Demolitions	0	2	1	0	2	3	1	1	2	10	0	22
Total	1	10	42	1	4	6	2	49	73	60	2	30

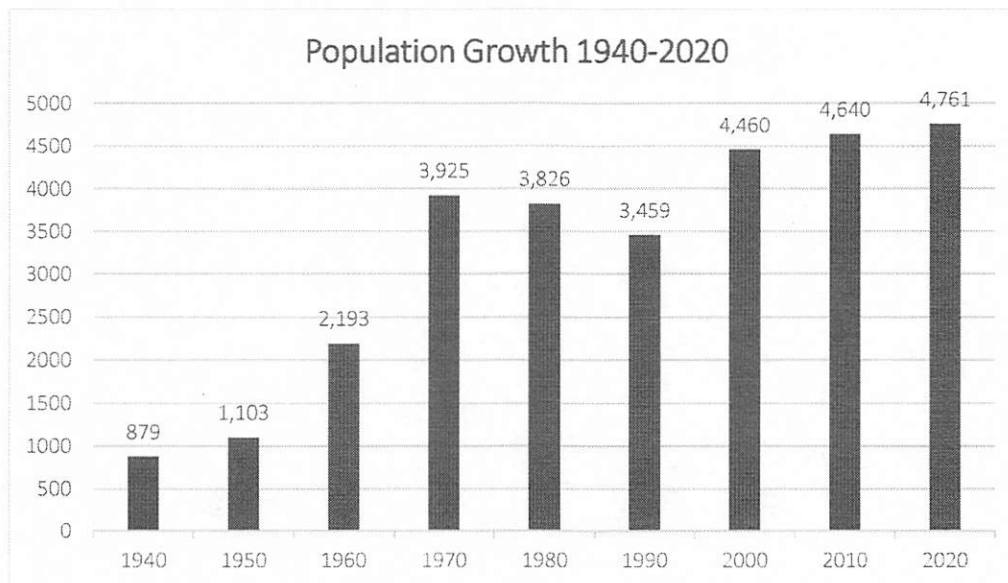
Source: New Jersey Construction Reporter from the NJ DCA

Northvale's Population Demographics

Northvale's population experienced growth from 1940 until a slight decrease of 2.5% in 1980. From 1990 to 2020 there has been a steady increase in population. The 2020 US Census Bureau reports the Borough's population to be 4,761 people. Please see the table to the right and chart below for additional information. It shall be noted that the five-year American Community Survey (hereinafter "ACS") data from the US Census Bureau provided estimates of population, housing and employment estimates between the major Census reports each decade. In an effort to display the most up to date information, the data used in this report is source from the 2018-2022 five-year ACS estimates.

Population Growth		
Year	Population	Percent Change
1940	879	%
1950	1,103	25.5%
1960	2,193	98.8%
1970	3,925	79.0%
1980	3,826	- 2.5%
1990	3,459	-9.6%
2000	4,460	28.9%
2010	4,640	4.0%
2020	4,761	2.6%

Source: US Census Bureau, 2000, 2010, 2020



Age Distribution of Population

The 2023 ACS estimates that 18% of the population is 65 years or older while the percentage of children aged 19 or younger comprised 26.9% of the Borough's population. Residents aged 45 to 54 years old comprised the largest age cohort with approximately 17.6% of residents fall in this category. The ACS indicates that the Borough's median age was 43.9 years old. See the table on the next page for additional details.

Population By Age Cohort		
Age	Total	Percent
Under 5 years	235	4.9%
5 to 9 years	193	4.0%
10 to 14 years	364	7.6%
15 to 19 years	496	10.4%
20 to 24 years	235	4.9%
25 to 34 years	407	8.5%
35 to 44 years	560	11.7%
45 to 54 years	843	17.6%
55 to 59 years	307	6.4%
60 to 64 years	284	5.9%
65 to 74 years	486	10.2%
75 to 84 years	295	6.2%
85 years and over	77	1.6%
Total	4,782	100%

Source: 2023 ACS Table DP05

Household Size and Type

According to the 2023 ACS estimates, Northvale contains 1,678 households. The Borough had a total of 1,484 or 88.4%, family households. Married-couple families with children under 18 comprised 53.6% of households within the Borough, whereas 16.9% were non-family households in 2023. Non-family households include persons living alone or a householder who is not related to any of the other persons sharing their home.

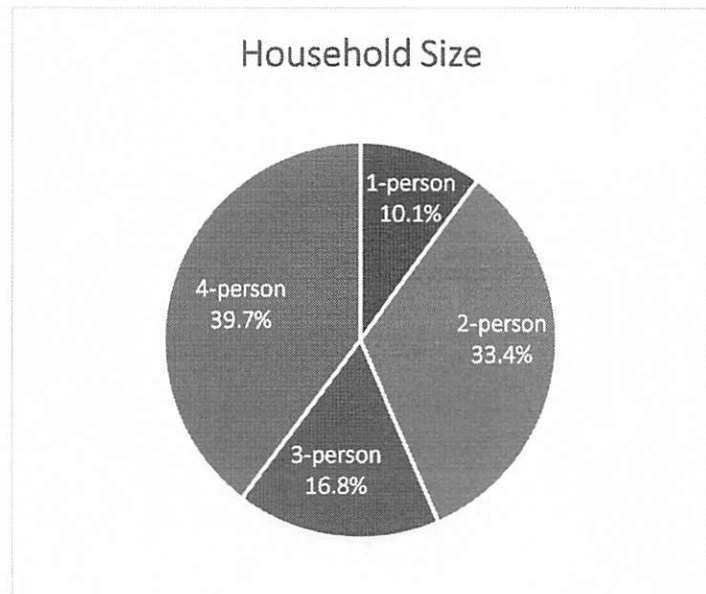
Household Type and Size		
Type	Number	Percent
Family Households	1,484	88.4%
Married couple family	1,148	77.4%
with children under 18	615	53.6%
Male Householder, no spouse	168	11.3%
Female Householder, no spouse	168	11.3%
Non-family Households	194	16.9%
Total	1,678	100%

Source: 2023 ACS Table S1101

As illustrated in the table below, the most common household size within Northvale in 2023 was a 4 or more-person household, which totaled 39.7%. Second most common was a 2-person household with 33.4% of all households. Households of 3-persons comprised 16.8% of all households within the Borough. The average household size in 2023 was 2.85 persons according to the ACS.

Household Size		
Size	Total	Percent
1-person	169	10.1%
2-person	561	33.4%
3-person	282	16.8%
4 or more person	666	39.7%
Total	1,678	100%

Source: 2023 ACS Table S2501



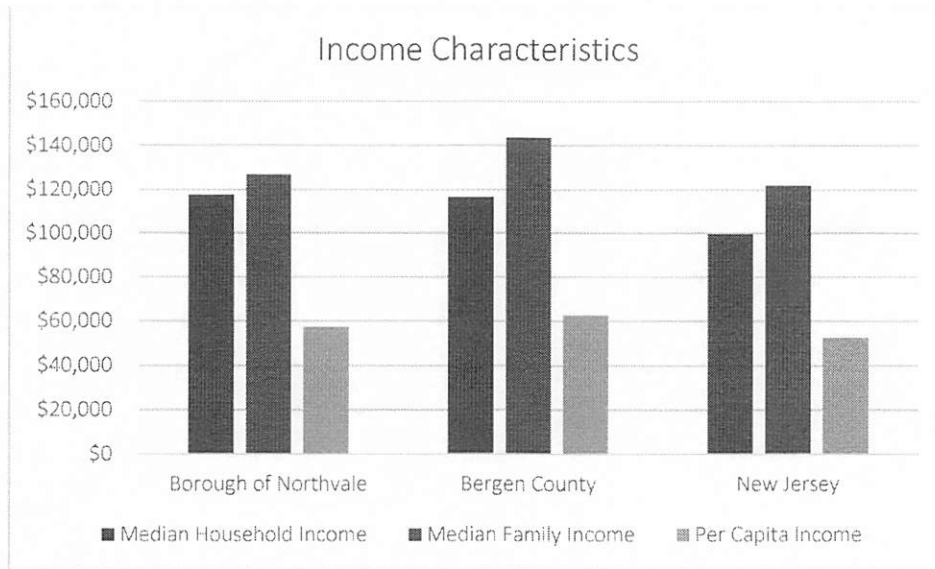
Income and Poverty Status

The ACS estimates that the median household, for the Borough of Northvale slightly exceeds the incomes for Bergen County and New Jersey. Northvale's median household income was \$117,717, compared to \$116,709 and \$99,781 for the State. The median family income in the borough is \$16,907 less than the county and approximately \$4,961 greater than the State's. The median per capita income is slightly less than the county. However, the Borough's median per capita income is greater than the State's.

Individual poverty is at 3.7% in Northvale compared to 6.6% in the County and 9.7% in the State. See the table and chart below and on the next page for additional details.

Income Characteristics			
Income type	Borough of Northvale	Bergen County	New Jersey
Median Household Income	\$117,717	\$116,709	\$99,781
Median Family Income	\$126,905	\$143,812	\$121,944
Per Capita Income	\$57,360	\$62,627	\$52,583
Poverty Status (Percent of People)	3.7%	6.6%	9.7%
Poverty Status (Percent of Families)	3.2%	5.1%	7.1%

Source: 2023 ACS table S1901, B19301, S1701, S1702



According to the 2023 ACS data, a majority of households (28.2%) in Northvale earn more than \$200,000 per year. This compares to 27% of households in the County and 20.4% of households in the State. On the opposite end of the spectrum, 17.6% of households earn \$50,000 or less per year compared to 20.4% in the County and 25.3% in the State.

Household Income						
	Borough of Northvale		Bergen County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less Than \$10,000	18	1.1%	12,831	3.6%	152,153.70	4.3%
\$10,000 to \$14,999	54	3.2%	8,198	2.3%	99,076.80	2.8%
\$15,000 to \$24,999	42	2.5%	14,257.52	4.0%	180,461.30	5.1%
\$25,000 to \$34,999	29	1.7%	14,257.52	4.0%	183,999.80	5.2%
\$35,000 to \$49,999	153	9.1%	23,168.47	6.5%	279,538.10	7.9%
\$50,000 to \$74,999	285	17.0%	40,633.93	11.4%	467,076.30	13.2%
\$75,000 to \$99,999	168	10.0%	38,851.74	10.9%	410,461	11.6%
\$100,000 to \$149,999	285	17.0%	64,871.72	18.2%	640,460.07	18.1%
\$150,000 to \$199,999	172	10.3%	43,129	12.1%	403,384.10	11.4%
\$200,000 or more	473	28.2%	96,238.26	27.0%	721,845.20	20.4%
Total	1,678	100%	356,438	100%	3,538,457	100%

Source: 2023 ACS table S1901

Northvale's Employment Demographics

This chapter provides a snapshot of employment within Northvale, including the types of industries within the community. The 2023 ACS estimates that Northvale has 2,486 residents in the labor force. The labor force consists of approximately 94.6% employed person and 5.4% unemployed persons.

The majority of works within the Borough are reported to be private wage and salary workers. Just over 1,907 or 81.1% of those employed fall into this category. Approximately 15.6% of workers are government employees and 3.3% are self-employed. The ACS estimates 0 workers are unpaid family workers.

Class of Worker		
Class of Worker	Number of Workers	Percent
Private wage and salary workers	1,907	81.1%
Government workers	367	15.6%
Self-employed in own not incorporated business workers	78	3.3%
Unpaid family workers	0	0.0%
Total Employed Residents	2,352	94.6%
Total Unemployed Residents	134	5.4%
Total Residents in the Workforce	2,486	100%

Source: 2023 ACS Table DP03

Occupational Characteristics

The ACS estimates that 54.6% of the Borough's residents are employed in management, business, science, and arts occupations. The sales and office occupations employ 392 residents, or 16.7%, of the working population. Service occupations employs 11% or 258 residents. Natural resources, construction, and maintenance occupations employs 230 residents or 9.8% and production, transportation, and material moving occupations employs 187 residents and 8% of the working population.

Employed Civilian Population By Occupation (Age 16 Years or Older)				
Occupation	Borough of Northvale		Bergen County	
	Total	Percent	Total	Percent
Management, business, science, and arts occupations	1,285	54.6%	263,942	53.3%
Service occupations	258	11.0%	61,574	12.4%
Sales and office occupations	392	16.7%	101,185	20.4%
Natural resources, construction, and maintenance occupations	230	9.8%	25,740	5.2%
Production, transportation, and material moving occupations	187	8.0%	42,480	8.6%
Total	2,352	100%	494,921	100%

Source: 2023 ACS Table DP03

Employment Projections

The NJTPA estimates that employment within the Borough will grow by 103 jobs by 2050. In order to achieve this projection, Northvale would need to create 11.28 new jobs per year during the 35-year period.

Employment Projections			
Year	Jobs	Change	Percent
2015	3,617	---	---
2050	4,012	395	0.3%

Source: NJTPA Plan 2050, Appendix E; NJTAP Plan 2040, Appendix A (for 2020 data)

Employment by Professions

According to the 2023 ACS there were 2,352 persons in the labor force in the Borough of Northvale and 134 were unemployed. Educational services, and health care and social assistance made up the largest component of the workforce with 701 persons or 29.8%. The second largest cohort is professional, scientific, and management, and administrative and waste management services with 385 persons or 16.4%.

Employed Person by Profession		
Occupation	Number of Persons	Percent
Agriculture, forestry, fishing and hunting, and mining	5	0.2%
Construction	136	5.8%
Manufacturing	325	13.8%
Wholesale trade	137	5.8%
Retail trade	111	4.7%
Transportation and warehousing, and utilities	64	2.7%
Information	54	2.3%
Finance and insurance, and real estate and rental and leasing	88	3.7%
Professional, scientific, and management, and administrative and waste management services	385	16.4%
Educational services, and health care and social assistance	701	29.8%
Arts, entertainment, and recreation, and accommodation and food services	151	6.4%
Other services, except public administration	66	2.8%
Public administration	129	5.5%
Total	2,352	100%

Source: 2023 ACS Table DP03