

# Master Plan Amendment Amended Housing Plan Element and Fair Share Plan Round 4

**Borough of Oakland  
Bergen County, New Jersey**

**Amendment Prepared:**  
March 2026

**Prepared for:**  
Borough of Oakland Planning Board

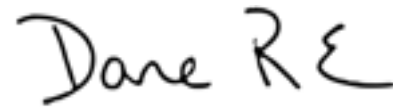
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Original Plan Adopted on June 23, 2025 by the Borough of Oakland Planning Board.  
Original Plan Endorsed on June 23, 2025 by the Oakland Borough Council.  
Amended Plan Adopted on March 12, 2026 by the Borough of Oakland Planning Board.  
Amended Plan Endorsed on March 12, 2026 by the Oakland Borough Council.

*The original of this document has been signed and sealed in accordance with Law.*

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# Housing Element

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The Borough of Oakland, Bergen County, adopted and endorsed a Housing Element and Fair Share Plan as an amendment to the municipal master plan in accordance with the New Jersey Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.) and the New Jersey Fair Housing Act 2 (N.J.S.A. 52:27D-301 et seq.) in June 2025.

The Municipal Land Use Law requires that a municipal master plan include a housing element to enable the municipality to exercise the power to zone and regulate land use. The housing element is adopted by the municipal planning board and endorsed by the municipal governing body, and is drawn to achieve the goal of meeting the municipal obligation to provide for a fair share of the regional need for affordable housing.

The adopted June 2025 Housing Element and Fair Share Plan (HEFSP) amends the Borough's master plan to address affordable housing planning requirements for the time period known as Round 4, which includes the decade between July 2025 and July 2035. It addresses the Borough's cumulative fair share obligation for the period from 1987 through 2035. This amended Housing Element and Fair Share Plan will replace the June 2025 adopted HEFSP.

## Affordable Housing in New Jersey

The Mt. Laurel II doctrine requires that all municipalities provide a realistic opportunity for their fair share of low and moderate income housing. The Oakland Fair Share Plan is the Borough's proposal for satisfying its share of the regional affordable housing needs under applicable affordable housing regulations.

This Plan provides the Borough's fair share obligation and details its strategies for addressing its present, prior, and prospective housing needs. The New Jersey Fair Housing Act established the New Jersey Council on Affordable Housing (COAH). COAH was responsible for developing rules and regulations on affordable housing, as well as approving municipalities' submitted affordable housing plans. The COAH approval process was known as Substantive Certification.

COAH adopted its first set of rules, known as 'Round 1,' for the period of 1987 through 1993. COAH 'Round 2' covered the 1993 to 1999 time period. These rounds are now combined and collectively referred to as the 'Prior Round,' which covers the 1987 to 1999 time period.

COAH adopted its first Round 3 rules in 2005. The Round 3 rules included a new methodology for calculating affordable housing, known as Growth Share. These rules were challenged, and the Appellate Division invalidated the Round 3 rules in 2007. COAH then adopted its second set of Round 3 rules in 2008; these rules also used the

Growth Share methodology and were found invalid by the Appellate Division in 2010. COAH was directed to prepare new rules that used the Prior Round methodologies of establishing the statewide and regional affordable housing obligation and assigning municipalities their fair share of the regional affordable housing obligations.

COAH prepared new rules in 2014, but failed to adopt them. In response, a motion was filed with the New Jersey Supreme Court to enforce litigant's rights in response to COAH's lack of action. On March 10, 2015 the Supreme Court issued its decision to enforce litigant's rights and established a procedure for municipalities to transition their COAH applications to the Courts.

The Supreme Court established a new procedure that requires participating towns, such as Oakland, to submit a Declaratory Judgment action. The Borough of Oakland filed its action of Declaratory Judgment with the Court on or about July 8, 2015.

Fair Share Housing Center (FSHC), a nonprofit affordable housing advocacy group, was considered an "interested party" in all municipal Declaratory Actions. FSHC and the Borough engaged in a mediation process under the supervision of the court-appointed Special Master. Oakland and FSHC also settled its affordable housing litigation. Oakland's Settlement Agreement is dated August 11, 2020.

#### Round 4 Affordable Housing

On March 20, 2024 Governor Murphy signed new legislation known as P.L.2024, c.2 that amended the state's Fair Housing Act and changed the affordable housing process in New Jersey.

The Fair Housing Act (FHA) Amendment ("FHA 2" or the "Act") eliminated the Council on Affordable Housing (COAH), directed the Department of Community Affairs (DCA) to prepare nonbinding affordable housing obligations, changed certain aspects of the vacant land process, eliminated and revised available bonus credits, and imposed strict deadlines on municipalities.

Pursuant to the FHA 2, municipalities were required to adopt a Housing Element and Fair Share Plan by June 30, 2025. Oakland's plan conforms to the requirements established in the legislation and FHA 2 and addresses Oakland's Prior Round, Round 3 and Round 4 affordable housing obligations. The Borough filed the adopted HEFSP with the Court on June 24, 2025. Four challenges were filed in response to the adopted HEFSP, which are briefly described below. As a result of the subsequent mediation process, the Borough agreed to make certain revisions to its 2025 plan, which are reflected in this Amended Housing Element and Fair Share Plan.

#### Ropper-Oakland LLC Challenge:

The challenge was originally filed on August 31, 2025, with a second submission consisting of a letter filed on December 18, 2025. The challenger owns the property known as Block 1802, Lot 1, located off of Terhune Street and Elm Street, which was included in the Borough's Round 3 Housing Element and Fair Share Plan. The

challenge recognizes that the property is located in the sewer service area but does not have sewer infrastructure.

*The Borough's response to the Ropper-Oakland LLC challenge is as follows:*

The site is situated in the RA-5AH Zone District, which permits inclusionary development resulting in 17 affordable units. The Borough is not proposing any zoning revisions in connection with the site because it is already zoned to allow for inclusionary development.

The Borough has participated in multiple mediation sessions and meetings in connection with the challenge. The Borough has an agreement "in principle" with the challenger that involves the project obtaining sewer service via the Oakwood Knolls Pump Station (OKPS) located on Oak Street. The OKPS will need to be upgraded, and various approvals will be needed for this upgrade to occur.

#### TDC Acquisition, LLC Challenge

This challenge was originally filed on August 28, 2025. The challenger is the owner of a grouping of properties known as Block 3301, Lot 2 and Block 3401, Lots 19, 40, 41, 42, 43, 11, 12, 57, and 58, all of which are also commonly known as the McBride or Hovan site. The combined acreage of all parcels approximates 66.9 acres. The challenge recognizes that the properties are not located within the sewer service area, and construction of an on-site waste management system is being proposed.

The properties are located in both the RC Residential Cluster and IP Industrial Park Zone Districts. The challenge references plans with an inclusionary development of up to 250 units, but Exhibit 2 to the challenge includes a plan prepared by Langan Engineering, entitled, "Oakland Shire Residential Development," that indicates 204 units.

A second submission was made on December 12, 2025, which references inclusionary development of 225 units, of which 45 would be affordable. The submission includes a July 18, 2025 memo from Langan Engineering stating that there are approximately 27.5 acres of developable land, and that a new LOI application would be prepared in connection with any proposed project.

*The Borough's response to the TDC Acquisition LLC challenge is as follows:*

The Borough recognizes that the property contains significant environmental constraints and that NJDEP approval would be needed in connection with the proposed development. Furthermore, the proposed on-site waste management system is needed for the site to be suitable.

The Borough participated both in meetings with the challenger and in mediation sessions with the challenger and the Special Adjudicator. As a result of the meetings, and in response to the challenger's request, the Borough has proposed a zoning ordinance to rezone the property for inclusionary development to a maximum of

240 residential units, of which 20% would be affordable units. The zoning ordinance is contained in Appendix C.

#### Leone Brothers Property, LLC Challenge

This challenge was originally filed on August 29, 2025, with subsequent submissions made on December 16, 2025. The challengers are the owners of a property on McCoy Road known as Block 4004, Lots 4 and 5. The properties are known as the “horse farm” and consist of approximately 10.5 acres. The challenge and its attachments indicate that the site could yield 80 or more housing units. While the property is not located within the approved sewer service area, the challenger states that sewer service can be provided via an adjacent property.

*The Borough’s response to the Leone Brothers Property, LLC challenge is as follows:*

The Borough participated both in meetings with the challenger and in mediation sessions with the challenger and the Special Adjudicator. As a result, there is a settlement “in principle,” and the Borough has proposed a zoning ordinance to rezone the property for inclusionary development to a maximum of 85 residential units, of which 20% would be affordable units. In order for this to occur, the site would need to be added to the sewer service area and would need to connect to sewer infrastructure via an adjacent property. The zoning ordinance for the Leone Brothers property is contained in Appendix D.

#### Fair Share Housing Center Challenge

The Fair Share Housing Center (FSHC) challenge included several comments regarding the durational adjustment, which have been resolved.

## **Mandatory Contents of the Housing Element**

Pursuant to the New Jersey Fair Housing Act (FHA 2), “a municipality’s housing element shall 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.” The essential plan components are:

- 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;
- 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;
- An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;

- An analysis of the existing and probable future employment characteristics of the municipality;
- 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); and,
- 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;
- 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.52:27D-329.20);
- 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 P.L. 2024, 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
- 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.

This Housing Element and Fair Share Plan Amendment addresses the above requirements.

## **Analysis of Demographic, Housing, and Employment Characteristics**

As required by N.J.S.A. 52:27D-310, all housing elements must contain a discussion of the municipality's demographic, housing, and economic characteristics. The following subsections fulfill this requirement by providing a profile of information for the Borough of Oakland from the US Census Bureau, the New Jersey Department of Labor and Workforce Development, and the North Jersey Transportation Planning Authority.

### **Population Characteristics**

Table 1 shows the population trends for the Borough of Oakland and Bergen County from 1930 to 2020. As shown, Oakland's population increased by 12,013 residents during this period. The three greatest increases occurred in the periods from: 1950 to 1960, when the Borough's population increased by approximately 419.9 percent; 1940 to 1950, when there was an increase of approximately 95.0 percent; and between 1960 and 1970, when population increased by approximately 52.7 percent. There were decreases in population between 1970 and 1980, when the Borough's population decreased by about 6.8 percent; and 1980 and 1990, when the Borough's population decreased by about 10.8 percent.

Bergen County's population also increased over the period from 1930 to 2020. Indeed, the County's population increased by 590,755 residents over this period. As compared to the Borough, however, change in the County's population was never as great as in the Borough. Indeed, the maximum rate of change in the Borough's population was about 419.9 percent (between 1950 and 1960), but the change in the County's population never exceeded about 44.7 percent (also between 1950 and 1960) in any ten-year period.

**Table 1**  
POPULATION CHANGE, 1930 – 2020  
Borough of Oakland and Bergen County

**Borough of Oakland**

<u>Year</u>	<u>Population</u>	<u>Number</u>	<u>Change</u>	<u>Percent</u>
1930	735	-----		-----
1940	932	197		26.8
1950	1,817	885		95.0
1960	9,446	7,629		419.9
1970	14,420	4,974		52.7
1980	13,443	-977		-6.8
1990	11,997	-1,446		-10.8
2000	12,466	469		3.9
2010	12,754	288		2.3
2020	12,748	-6		0.0

**Bergen County**

<u>Year</u>	<u>Population</u>	<u>Number</u>	<u>Change</u>	<u>Percent</u>
1930	364,977	-----		-----
1940	409,646	44,669		12.2
1950	539,139	129,493		31.6
1960	780,255	241,116		44.7
1970	897,148	116,893		15.0
1980	845,385	-51,763		-5.8
1990	825,380	-20,005		-2.4
2000	884,118	58,738		7.1
2010	905,116	20,998		2.4
2020	955,732	50,616		5.6

**Sources:**

1930 - 1950: "Number of Inhabitants, New Jersey."

<https://www2.Census.Gov/library/publications/decennial/1950/population-volume-2/23024255v2p30ch1.pdf>. U.S. Census Bureau, 1950;

1940 - 2000: "New Jersey Population Trends 1790 to 2000." Division of Labor Market and Demographic Research New Jersey State Data Center, August 2001.

<https://www.nj.gov/labor/labormarketinformation/assets/PDFs/census/2kpub/njsdcp3.pdf>;

2010: 2010 U.S. Census (Table P3); and,

2020: 2020 U.S. Census (Table DP1)

## Population Composition by Age

Table 2 shows population by age cohort in the Borough of Oakland during 2010 and 2020. As can be seen, the population decreased by 6 residents or less than 0.0 percent between 2010 and 2020. The three age-cohort with the largest decreases were 5-14, which decreased by 495 residents or about 24.4 percent; 35-44, which decreased by 436 residents or about 22.8 percent; and 45-54, which decreased by 488 residents or about 20.2 percent. The three age cohorts with the largest increases were: 15-24, which increased by 456 residents or 33.7 percent; 65-74, which increased by 271 residents or 29.5 percent; and 55-64, which increased by 470 residents or 29.0 percent. The change in all other age cohorts was less than  $\pm 20$  percent.

**Table 2**  
POPULATION BY AGE  
Borough of Oakland

Age Group	2010 Population		2020 Population		Change 2010-2020	
	Persons	Percent	Persons	Percent	Persons	Percent
Under 5	679	5.3	630	4.9	-49	-7.2
5-14	2,032	15.9	1,537	12.1	-495	-24.4
15-24	1,352	10.6	1,808	14.2	456	33.7
25-34	937	7.3	1,112	8.7	175	18.7
35-44	1,912	15.0	1,476	11.6	-436	-22.8
45-54	2,414	18.9	1,926	15.1	-488	-20.2
55-64	1,621	12.7	2,091	16.4	470	29.0
65-74	918	7.2	1,189	9.3	271	29.5
75-84	592	4.6	631	4.9	39	6.6
85+	297	2.3	348	2.7	51	17.2
<b>TOTALS</b>	<b>12,754</b>	<b>100.0</b>	<b>12,748</b>	<b>100.0</b>	<b>-6</b>	<b>&lt; 0.0</b>

*Sources:*

2010: 2010 U.S. Census (Table PCT12); and,

2020: U.S. Census (Table DP1)

Table 2 shows considerable growth and decline in several age cohorts. The effects of the change in the distribution of Oakland’s population among age cohorts can be summarized in the change in the median age of the Borough’s population, which increased by one (1.0) year, from 42.8 years to 43.8 years, in the period from 2010 to 2020. This represents an increase of about 2.3 percent. By comparison, the median age of Bergen County’s population increased by approximately 0.9 years, from 41.1 years to 42.0 years, which equates to an increase of about 2.2 percent. Table 3 summarizes the distribution of the Borough’s and County’s populations among age cohorts and the change in the median age of said populations.

**Table 3**  
**PERCENTAGE POPULATION DISTRIBUTION, 2010 & 2020**  
**Borough of Oakland and Bergen County**

<u>Age Group</u>	<b>2010 Percentage of Population</b>		<b>2020 Percentage of Population</b>	
	<u>Borough</u>	<u>County</u>	<u>Borough</u>	<u>County</u>
Under 5	5.3	5.6	4.9	5.0
5-14	15.9	12.9	12.1	12.0
15-24	10.6	11.6	14.2	12.0
25-34	7.3	11.6	8.7	11.8
35-44	15.0	14.3	11.6	13.2
45-54	18.9	16.3	15.1	14.0
55-64	12.7	12.7	16.4	14.3
65+	14.2	15.1	17.0	17.7
<b>TOTALS</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Median Age	42.8	41.1	43.8	42.0

*Sources:*

2010: 2010 U.S. Census (Tables PCT12, P13)

2020: 2020 U.S. Census (Tables DP1, P13)

## Existing Housing Characteristics

### Type of Household

A household is a group of people who occupy a housing unit as their usual place of residence. As shown in Table 4, there were 4,356 households in the Borough of Oakland in 2020. The majority, or approximately 84.3 percent, of households consisted of two or more persons. The remaining 15.7 percent of households consisted of one person. Table 4 provides additional details on the types of households in Oakland Borough during 2020.

**Table 4**  
TYPES OF HOUSEHOLDS, 2020

#### Borough of Oakland

<u>Type of Households</u>	<u>Total</u>	<u>Number in Subgroup</u>	<u>Percent of Total</u>
<b>TOTAL HOUSEHOLDS</b>	<b>4,356</b>		
<b>One Person</b>		<b>684</b>	<b>15.7</b>
Male Householder	277		6.4
65 years or older	101		2.3
Female Householder	407		9.3
65 years or older	241		5.5
<b>Two or More Persons</b>		<b>3,672</b>	<b>84.3</b>
<i>Married Couple Families</i>	2,985		68.5
With Own Children Under 18	1,309		30.1
<i>Cohabiting Couple</i>	147		3.4
With Own Children Under 18	34		0.8
<i>Male Householder Not living alone</i>	189		4.3
With Own Children Under 18	34		0.8
<i>Female Householder Not living alone</i>	351		8.1
With Own Children Under 18	121		2.8

Source: 2020 U.S. Census (Table DP1)

**Household Size**

Table 5 provides further details on household size in the Borough of Oakland during 2020. As shown, the most frequent household size was two persons, which accounted for 31.0 percent of all households in Oakland and 29.1 percent of all households in Bergen County. The average household size in Oakland was 2.87, which is 0.17 more than the average household size of 2.70 in Bergen County during 2020.

**Table 5**  
HOUSEHOLD SIZE, 2020  
Borough of Oakland & Bergen County

Household Size	<u>Borough of Oakland</u>		<u>Bergen County</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1 Person	684	15.7	84,254	24.0
2 Persons	1,350	31.0	102,218	29.1
3 Persons	849	19.5	63,130	18.0
4 Persons	967	22.2	61,107	17.4
5 Persons	362	8.3	26,098	7.4
6+ Persons	144	3.3	13,857	4.0
<b>TOTALS</b>	<b>4,356</b>	<b>100.0</b>	<b>350,664</b>	<b>100.0</b>
<b>Average Household Size</b>	<b>2.87</b>		<b>2.70</b>	

Source: 2020 U.S. Census (Tables H12, DP1)

## Per Capita and Household Income

Table 6 displays the per capita income, median household income, and population poverty status of Oakland, Bergen County and the State of New Jersey. This data is derived from the 2023 American Community Survey Five-Year Estimates and represents estimated average conditions over the five-year period ending in 2023.

As shown in Table 6, Oakland had a higher per capita income at \$64,120 than in Bergen County and New Jersey, where the per capita incomes were \$62,968 and \$53,118, respectively. Oakland also had a higher median household income at \$162,862 than Bergen County and New Jersey, where the median household incomes were \$123,715 and \$101,050, respectively. Additionally, the Borough had just 3.2 percent of its population living below poverty status, which is lower than the 6.7 percent and 9.8 percent exhibited by Bergen County and New Jersey, respectively.

**Table 6**

PER CAPITA AND HOUSEHOLD INCOME; POVERTY STATUS 2023  
Borough of Oakland, Bergen County & New Jersey

	<u>Per Capita Income</u>	<u>Median Household Income</u>	<u>Percentage of Population Below Poverty Status</u>
<b>Borough of Oakland</b>	\$64,120	\$162,862	3.2
<b>Bergen County</b>	\$62,968	\$123,715	6.7
<b>New Jersey</b>	\$53,118	\$101,050	9.8

*Source:* 2023 American Community Survey 5-Year Estimates (Tables BP19301, S1901 and S1701)

**Family Income Distribution**

Table 7 details family income for the Borough and County as represented by 2023 American Community Survey Five-Year Estimates. Approximately 85.6 percent of Oakland’s families earned \$75,000 or more. By comparison, just 77.6 percent of Bergen County’s families earned \$75,000 or more.

**Table 7**  
FAMILY INCOME DISTRIBUTION, 2023  
Borough of Oakland & Bergen County

<u>Income Levels</u>	<u>Borough</u>		<u>County</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Less than \$10,000	13	0.4	4,882	1.9
\$10,000 - \$14,999	5	0.1	2,555	1.0
\$15,000 - \$24,999	34	1.0	6,022	2.4
\$25,000 - \$34,999	63	1.8	7,350	2.9
\$35,000 - \$49,999	99	2.8	12,602	5.0
\$50,000 - \$74,999	294	8.4	23,286	9.2
\$75,000 - \$99,999	265	7.6	23,706	9.4
\$100,000 - \$149,999	522	14.9	45,647	18.1
\$150,000 - \$199,999	794	22.6	36,887	14.6
\$200,000 or more	1,420	40.5	89,702	35.5
<b>TOTALS</b>	<b>3,509</b>	<b>100.0</b>	<b>252,639</b>	<b>100.0</b>

Source: 2023 American Community Survey 5-Year Estimates (Table DP03)

## Housing Affordability

Table 8 identifies the maximum income limits for low, very low- and moderate-income households in Housing Region 1. All of Bergen, Hudson, Passaic and Sussex counties are in Housing Region 1.

Oakland is in Housing Region 1. As of 2025, the median household income for a three-person household in Housing Region 1 was \$114,500. A three-person moderate income household, defined as a household with an income in excess of 50 percent but less than 80 percent of the median income, would have an income that does not exceed \$91,600. A four-person low-income household, defined as a household with income equal to or less than 50 percent but more than 30 percent of the median income, would have an income that does not exceed \$63,600. A two-person very low-income household, defined as a household with an income equal to 30 percent or less of the median income, would have an income that does not exceed \$30,540. Finally, the 1.5 person, three-person and 4.5-person columns are used for calculating the pricing for one-, two- and three-bedroom affordable units.

**Table 8**  
2025 REGIONAL INCOME LIMITS  
HOUSING REGION 1

<u>Household Size</u>	<u>Median Income</u>	<u>Moderate Income</u>	<u>Low Income</u>	<u>Very Low Income</u>
1 Person	\$89,100	\$71,280	\$44,550	\$26,730
1.5 Person	\$95,450	\$76,360	\$47,725	\$28,635
2 Person	\$101,800	\$81,440	\$50,900	\$30,540
2.5 Person	\$108,150	\$86,520	\$54,075	\$32,445
3 Person	\$114,500	\$91,600	\$57,250	\$34,350
4 Person	\$127,200	\$101,760	\$63,600	\$38,160
4.5 Person	\$132,300	\$105,840	\$66,150	\$39,690
5 Person	\$137,400	\$109,920	\$68,700	\$41,220
6 Person	\$147,600	\$118,080	\$73,800	\$44,280
7 Person	\$157,800	\$126,240	\$78,900	\$47,340
8 Person	\$168,000	\$134,400	\$84,000	\$50,400

*Source:* 2025 Affordable Housing Regional Income Limits by Household Size, Prepared by Affordable Housing Professionals of New Jersey (AHPNJ) – May 16, 2025.

**Housing Unit Data**

In 2020, there were 4,561 housing units in Oakland, of which 4,356 or 95.5 percent were occupied. By comparison, the County had 367,383 housing units, of which 350,664 or 95.4 percent were occupied.

As shown in Table 9, owner-occupied housing stock comprised a greater percentage of the Borough’s housing stock than in the County’s housing stock. In 2020, approximately 91.2 percent of the Borough’s housing stock was owner-occupied, versus 63.1 percent of the County’s housing stock.

**Table 9**  
HOUSING UNIT DATA, 2020  
Borough of Oakland & Bergen County

	<u>Borough</u>		<u>County</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<b>Unit Type</b>				
Occupied	4,356	95.5	350,664	95.4
Vacant, Seasonal & Migratory	205	4.5	16,719	4.6
<b>TOTALS</b>	<b>4,561</b>	<b>100.0</b>	<b>367,383</b>	<b>100.0</b>
<b>Owner vs Renter Occupied Units</b>				
Owner Occupied	3,974	91.2	221,274	63.1
Renter Occupied	382	8.8	129,390	36.9
<b>TOTALS</b>	<b>4,356</b>	<b>100.0</b>	<b>350,664</b>	<b>100.0</b>

Source: 2020 U.S. Census (Table DP1)

## Year Householder Moved into Unit

Table 10 provides the year the current householders moved into the Oakland and Bergen County homes. As shown, 64.7 percent of the Borough’s households moved into their current residences during or after 2000, compared to 74.2 percent countywide. Approximately 32.6 percent of the Borough’s households and 25.8 percent of the County’s households moved into their residences before 2000.

**Table 10**  
YEAR HOUSEHOLDER MOVED INTO UNIT, 2023  
Borough of Oakland & Bergen County

<u>Year Householder Moved into Unit</u>	<u>Borough</u>		<u>County</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2021 or later	256	5.8	27,042	7.7
2010 - 2020	1,852	42.1	165,730	46.9
2000 - 2009	856	19.5	69,267	19.6
1990 - 1999	689	15.7	42,548	12.0
1989 or earlier	742	16.9	48,720	13.8
<b>TOTALS</b>	4,395	100.0	353,307	100.0

*Source:* 2023 American Community Survey 5-Year Estimates (Table DP04)