



Master Plan Element

# Housing Element and Fair Share Plan

Adopted June 25, 2025

Borough of Saddle River | Bergen County, New Jersey

BA#: 4166.02







Community Planning  
Land Development and Design  
Landscape Architecture

B U R G I S  
A S S O C I A T E S , I N C .

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Borough of Saddle River  
Bergen County, New Jersey

Prepared for the Borough of Saddle River  
Planning Board

BA# 4166.02

The original document was appropriately signed and sealed on June 12, 2025 in accordance with  
Chapter 41 of Title 13 of the State Board of Professional Planners

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## Executive Summary

The 2025 Borough of Saddle River Housing Element and Fair Share Plan (HE&FSP) of the Master Plan is designed to address the way in which Saddle River will fulfill its affordable housing obligations. These obligations and the manner in which they are addressed are derived from a variety of sources, including regulatory provisions from the Council on Affordable Housing (COAH), prior settlement agreements with Fair Share Housing Center (FSHC), and the most recent legislation on the 4<sup>th</sup> Round of the affordable housing issue and associated calculations by the Department of Community Affairs (DCA).

These obligations are summarized as follows:

**Table 1: Affordable Housing Obligation Summary**

<b>Category</b>	<b>Obligation</b>
First and Second Round Obligation (1987-1999)	162 units
Third Round Obligation (1999-2025)	244 units reduced to 132 RDP units & 112 unit unmet need
Fourth Round Present Need (Rehabilitation) Obligation (2025-2035)	76 units reduced to 6 units through structural conditions survey
Fourth Round Prospective Need (Future Need) Obligation (2025 -2035)	249 units reduced to 6 RDP units and 243 unmet need

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The following summarizes how the Borough has addressed its affordable housing obligations in each round of the state's affordable housing process.

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### First and Second Round Obligations

The Borough of Saddle River has prepared a number of Housing Elements and Fair Share Plans over the years to affirmatively address its affordable housing obligations. With respect to the Borough's combined 1st and 2nd Round obligations, the Borough adopted a HE&FSP in 1994, which affirmatively addressed the entirety of its 1987-1999 pre-credited housing-need obligation of 162 units. This was accomplished through a combination of new construction family units, senior housing units, regional contribution agreements (RCAs) and bonus credits. The Plan's 1<sup>st</sup> and 2<sup>nd</sup> Round components that addressed this 162-unit obligation are noted in the accompanying table.

Table 2: 1st and 2nd Round Plan Components

Plan Component	Units/Credits	Status
Villa Marie Claire – Senior/Alternative Living Arrangement	18 units	Completed
Saddle River Properties  Block 1302 Lots 1, 3 and 4	57 family sale units  19 senior rental units  6 senior rental bonus credits	Completed
RCA – City of Passaic	18 units	Completed
RCA – Borough of Ridgefield	22 units	Completed
RCA – Borough of Ogdensburg	22 units	Completed
TOTAL UNITS	162 units	Completed
TOTAL OBLIGATION	162 units	Completed

### Third Round Obligation

A Settlement Agreement signed by the Borough and FSHC dated June 9, 2020 established for purposes of settlement the Borough's prospective need at 244 units for the 3<sup>rd</sup> Round. The Borough was also determined to have a 6 unit rehabilitation obligation.

A subsequent vacant land adjustment (VLA) and realistic development potential (RDP) analysis reduced the number to a 132-unit RDP and a 112-unit unmet need. The settlement identifies the way the Borough addresses this obligation. The following table identifies the Plan's sites that were adopted to address the RDP and unmet need components.



Table 3: Third Round Plan Components, Borough of Saddle River, New Jersey

Plan Component	Total Dwellings	Affordable Units/Credits	Status
<u>Prospective Round RDP Mechanisms:</u>			
E. Allendale Rd BI 1402 Lots 23, 24 & 25	60 (52 mkt rate 8 Affordable units)	8 units	Site plan filed.
Algonquin Trail BI 1603 Lots 1 & 2.01	60 (48 mkt rate & 12 affordable units)	12 units	Site plan filed. PH commenced 6/17/25
Choctau Trail BI 1601 Lots 10, 10.01 & 11	79 units of 111 unit, 100% affordable project	79 units assoc w/3 <sup>rd</sup> Round Plan + 32 bonus credits = 111 credits	Under construction
20 E. Allendale Rd BI 1605 Lot 1	23 units (100% affordable project)	23 units	Awaiting site plan filing
<u>Unmet Need Mechanisms</u>			
Boroline Rd BI 1302 Lots 1.02, 1.03 & 1.04	Overlay Zoning atop PUD zone	30 units/acre	site plan approved on Lot 1.04 w/conditions for 275 du incl 18 family AH units & 15 supportive housing units = 37 AH credits

The plan also included a mandatory set-aside ordinance requiring any additional new multifamily residential development of five units or more to include a minimum 20% affordable housing set-aside.

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#### Fourth Round Obligation

The Borough has a 4<sup>th</sup> Round prospective need of 249 units and a rehabilitation obligation of 75 units. A site inspection by the Borough construction official determined the Borough's rehabilitation obligation is actually 6 units. A vacant land analysis (VLA) was undertaken and a determination was made that the Borough's prospective need number is reduced to a realistic development potential (RDP) of 6 units. All of this is detailed in the body of this report.

The Borough's 4<sup>th</sup> Round Plan to address the 6 unit RDP is through a rezoning of property at 20-22 East Allendale Road (Block 1605 Lots 1 and 2), to enable it to be developed as a 42 unit 100 percent affordable project. The Michael's Organization, the developer of the Choctau Trail site noted above, shall be the developer of this property. Additionally, the remaining 32 affordable units on the Choctau Trail site (11 units provided less the 79 units that are allocated to the 3rd Round obligation as noted above) are allocated as 4<sup>th</sup> Round Unmet Need units.

### Structure of Report

This 2025 HE&FSP is divided into the following sections:

#### ❖ Section 1: Introduction

The first section of the 2025 HE&FSP introduces what constitutes affordable housing, identifies what affordable housing is, offers an overview of the history of affordable housing in the state, and explains the role of a housing element and fair share plan as a component of the municipal master plan.

#### ❖ Section 2: Housing Element

Section 2 contains the Housing Element for the Borough. It offers an overview of the community, with information regarding the Borough's existing land use, population, housing, and employment characteristics. It also provides a projection of the Borough's housing stock and employment projections through the 4<sup>th</sup> Round period.

#### ❖ Section 3: Fair Share Obligation

Next, Section 3 provides an overview of the Borough's fair share obligation. It includes a brief history of the methodologies utilized to calculate affordable housing obligations throughout the state.

#### ❖ Section 4: Fair Share Plan

Finally, Section 4 details the manner in which the Borough has addressed its prior obligations and how it will address its 4th Round prospective need obligations.

## Section 1: Introduction to Affordable Housing

The following section is an introduction to the issue of affordable housing. It identifies what affordable housing is, offers an overview of the history of affordable housing in the state, and explains the role of a housing element and fair share plan as a component of the municipal master plan.

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### What is Affordable Housing?

Affordable housing is income-restricted housing that is available for sale or for rent. Generally speaking, it is defined as housing for very-low, low-, and moderate-income households (noted below), although there are exceptions, such as specific types of special-needs housing. The categories are derived from the state's median regional income limits (which for the current year are noted in the table below).

New Jersey is segmented into six different affordable housing regions. Saddle River is located in Region 1 which includes Bergen, Hudson, Passaic, and Sussex Counties.



#### Moderate-Income Households

Earn 80% of the region's median income



#### Low-Income Households

Earn 50% of the region's median income



#### Very Low-Income Households

Earn 30% of the region's median income

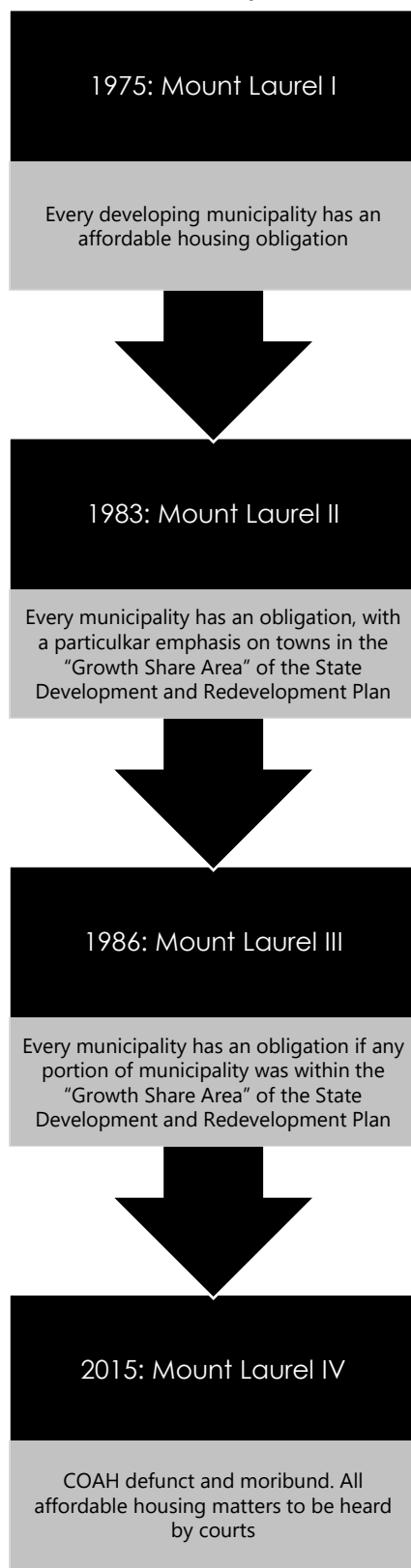
Regional income limitations are typically updated annually by the state, based on household size. The table below identifies the 2024 regional income limits by household size for Region 1. As an example, as shown, a three-person family with a household income of up to \$86,697 could qualify for affordable housing in this housing region.

Table 4: 2024 Affordable Housing Region 1 Income Limits by Household Size

INCOME LEVEL	2 PERSON	3 PERSON	4 PERSON	5 PERSON
MEDIAN	\$96,329	\$108,371	\$120,412	\$130,045
MODERATE	\$77,064	\$86,697	\$96,329	\$104,036
LOW	\$48,165	\$54,185	\$60,206	\$65,022
VERY-LOW	\$28,899	\$32,511	\$37,568	\$39,013

One of the most common forms of affordable housing is inclusionary development, in which a certain percentage of units within a multifamily or townhouse development are reserved for affordable housing. Nevertheless, affordable housing can be found in a variety of other forms, including but not limited to one hundred percent affordable housing developments, deed-restricted accessory apartments, assisted living facilities, alternating arrangements such as supportive housing or group homes, and age restricted housing.

## What is the History of Affordable Housing in New Jersey?



The history of affordable housing in New Jersey can be traced back to 1975, when the Supreme Court first decided in *So. Burlington Cty. NAACP v. Township of Mount Laurel* (known as Mount Laurel I) that every developing municipality in New Jersey had an affirmative obligation to provide for its fair share of affordable housing. In a subsequent decision in 1983 (known as Mount Laurel II), the Court acknowledged that the vast majority of municipalities had ignored their constitutional obligation to provide affordable housing.

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

COAH proceeded to adopt regulations for the First Round obligation, which covered the years 1987 to 1993. It also established the Second Round housing-need numbers that cumulatively covered the years 1987 through 1999. Under both the First and Second Rounds, COAH utilized what is commonly referred to as the "fair share" methodology. COAH utilized a different methodology, known as "growth share," beginning with its efforts to prepare Third Round housing-need numbers. The Third Round substantive and procedural rules were first adopted in 2004. These regulations were challenged and in January 2007, the Appellate Division invalidated various aspects of these rules and remanded considerable portions of the rules to COAH with the directive to adopt revised regulations.

In May 2008, COAH adopted revised Third Round regulations which were published and became effective on June 2, 2008. At the same time, COAH proposed amendments to the rules they had just adopted, which subsequently went into effect in October 2008. These 2008 rules and regulations were subsequently challenged, and in an October 2010 decision the Appellate Division invalidated the Growth Share methodology and indicated that COAH should adopt regulations pursuant to the Fair Share methodology utilized in Rounds One and Two. The Supreme Court affirmed this decision in September 2013, which invalidated much of the third iteration of the Third Round

regulations and sustained the invalidation of growth share. As a result, the Court directed COAH to adopt new regulations pursuant to the methodology utilized in Rounds One and Two.

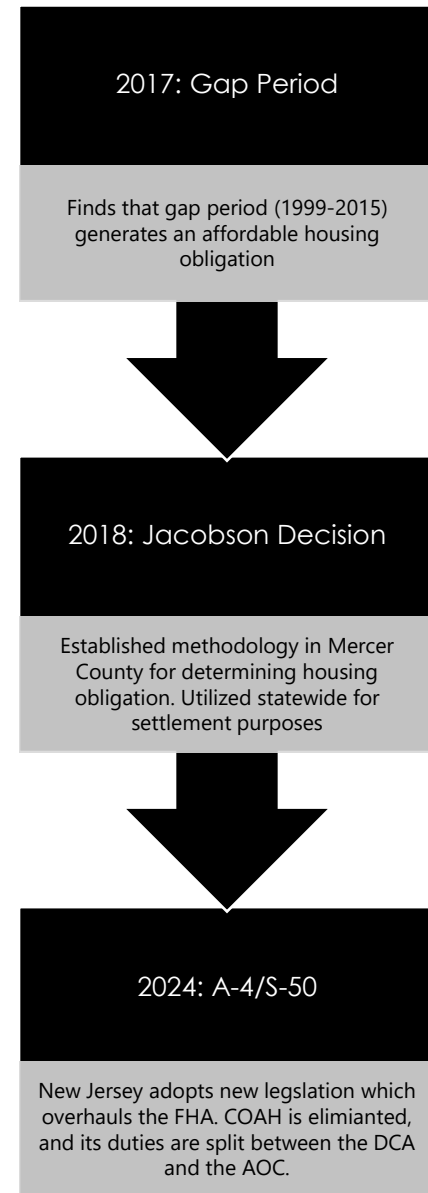
Deadlocked at a 3-3 vote, COAH failed to adopt newly revised Third Round regulations in October 2014. FSHC, who was a party in both the 2010 and 2013 cases, responded by filing a motion in aid of litigants' rights with the New Jersey Supreme Court. The Court heard the motion in January 2015, and issued its ruling on March 20, 2015. The Court ruled that COAH was effectively dysfunctional and consequently returned jurisdiction of affordable housing issues back to the trial courts where it had originally been prior to the creation of COAH in 1985.

This 2015 Court decision created a process whereby municipalities may file a declaratory judgment action seeking a declaration that their HE&FSP is constitutionally compliant and receive temporary immunity from affordable housing builders' remedy lawsuits while preparing a new or revised HE&FSP.

The Supreme Court subsequently ruled on January 18, 2017 that municipalities are also responsible for obligations accruing during the so-called "gap period," the period of time between 1999 and 2015 when COAH was not able to adopt 3<sup>rd</sup> Round regulations. The Court stated that the gap obligation should be calculated as a never-before calculated component of Present Need, which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

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

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



## What is a Housing Element and Fair Share Plan?

A Housing Element and Fair Share Plan (HE&FSP) serves as the blueprint for how a municipality will address its fair share of affordable housing. It is designed to help a community broaden the accessibility of affordable housing.

While technically a discretionary component of a municipal master plan, a HE&FSP is nevertheless effectively an obligatory plan element. As established by NJSA 40:55D-62a of the Municipal Land Use Law (MLUL), a municipality must have an adopted HE&FSP to enact a zoning ordinance. Thus, from a public policy perspective, a HE&FSP is an essential document that also ensures that the municipality has the right to zone. Moreover, without a HE&FSP, a municipality may be susceptible to a builder's remedy lawsuit in which a developer could file a lawsuit to have a specific piece of property rezoned to permit housing at higher densities than a municipality would otherwise allow, provided a certain percentage of units are reserved as affordable units.

**The Municipal Land Use Law (MLUL)** is the enabling legislation for municipal land use and development, planning, and zoning for the State of New Jersey.

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

1. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated.
2. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.
3. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age.
4. An analysis of the existing and probable future employment characteristics of the municipality.
5. A determination of the municipality's present and prospective fair share for 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.
6. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing.

7. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission.
8. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands conforming municipalities.
9. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.



## Section 2: Housing Element

The following section provides the housing element for the Borough of Saddle River. It offers an overview of its community, as well as back information regarding its population, housing, and employment characteristics. It also provides a projection of the Borough's housing stock and its employment projections.

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### 1. United States Decennial Census

The US Census is described in Article I, Section 2 of the Constitution of the United States, which calls for an enumeration of the people every ten years for the apportionment of seats in the House of Representatives. Since the time of the first Census conducted in 1790, it has become the leading source of data about the nation's people and economy. Please note that all incomes reported in the Census are adjusted for inflation.

### 2. American Community Survey (ACS)

The American Community Survey is a nationwide ongoing survey conducted by the US Census Bureau. The ACS gathers information previously contained only in the long form version of the decennial census, such as age, ancestry, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. It relies upon random sampling to provide ongoing, monthly data collection. Please note that all incomes reported in the ACS are adjusted for inflation.

### 3. New Jersey Department of Health

The New Jersey Department of Health is a governmental agency of the State of New Jersey. The department contains the Office of Vital Statistics and Registry, which gathers data regarding births, deaths, marriages, domestic partnerships, and civil unions.

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

The New Jersey Department of Community Affairs is a governmental agency of the State of New Jersey. Its function is to provide administrative guidance, financial support, and technical assistance to local governments, community development organizations, businesses, and individuals to improve the quality of life in New Jersey.

### 5. New Jersey Department of Labor and Workforce Development

The New Jersey Department of Labor and Workforce Development is a governmental agency of the State of New Jersey. One of its roles is to collect labor market information regarding employment and wages throughout the state.

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### 2.1: Community Overview

The Borough of Saddle River, located in northwestern Bergen County, occupies an area of approximately five square miles. It is bordered by seven municipalities, including Upper Saddle River to the north, Woodcliff Lake and Hillsdale to the east, Ho-Ho-Kus and Waldwick to the south, and Allendale and Ramsey to the west. Regional access to the Borough is provided by Route 17, which runs north-south through the western portion of the Borough.

Access is provided to the Borough by several County roadways including East and West Saddle River Roads, and State Highway Route 17, all of which provide north-south access to and from the municipality. Additionally, East Allendale Road provides east-west access through the community in the central portion of the Borough, extending from Chestnut Ridge Road westward into the adjoining Borough of Allendale. Other east-west roadways include Upper Cross Road and Lower Cross Road. Nearby is the Garden State Parkway, with access to that regional roadway available a short distance away in Woodcliff Lake.

The Borough is a fully developed municipality with little vacant land remaining for development. The majority of vacant land that is in the municipality is environmentally constrained and/or consists of isolated lots lacking street frontage or are too small to accommodate significant development.

The majority of the community is developed with single-family dwellings on minimum two acre lots, which is a function of the fact that nearly the entire municipality is served by septic systems and individual water wells. The municipality is also characterized by a small commercial district located around the intersection of East Allendale Road with East and West Saddle River Roads.

The distribution of existing development by acreage and percentage is shown on the accompanying table. The table details that nearly 80 percent of the municipality is developed residentially whereas less than 2 percent is developed each with commercial use, houses of worship and other charitable uses.

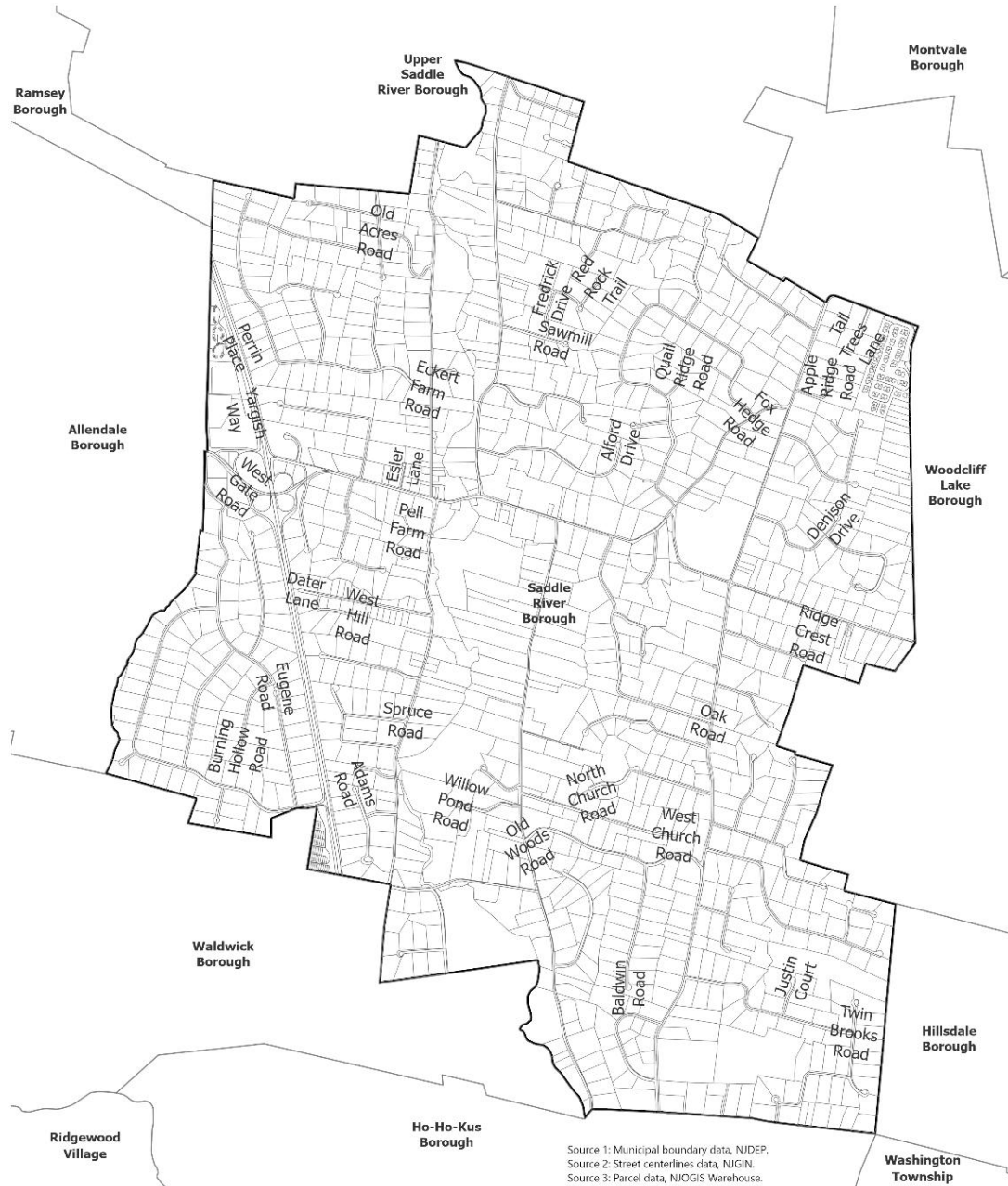
The following two maps depict the Borough's road network (Community Overview Map) and distribution of uses (Existing Land Use Map).

Table 5: Existing Land Uses

Land Use		Acres	% of Total Acres
Residential	Low Density	2459.4	76.5%
	Multifamily	8.0	0.3%
	Multifamily Assisted Living	3.8	0.1%
Commercial	Commercial	41.6	1.3%
	Farm/Nursery	101.6	3.2%
Public/Semi-Public	Municipal Property	53.9	1.6%
	Public Streets	308.0	9.6%
	Public School	34.2	1.1%
	Church & Charitable	38.3	1.2%
Other	Vacant	133.5	4.1%
	Other Exempt	32.3	1.0%
Total		3,214.6	100.0%

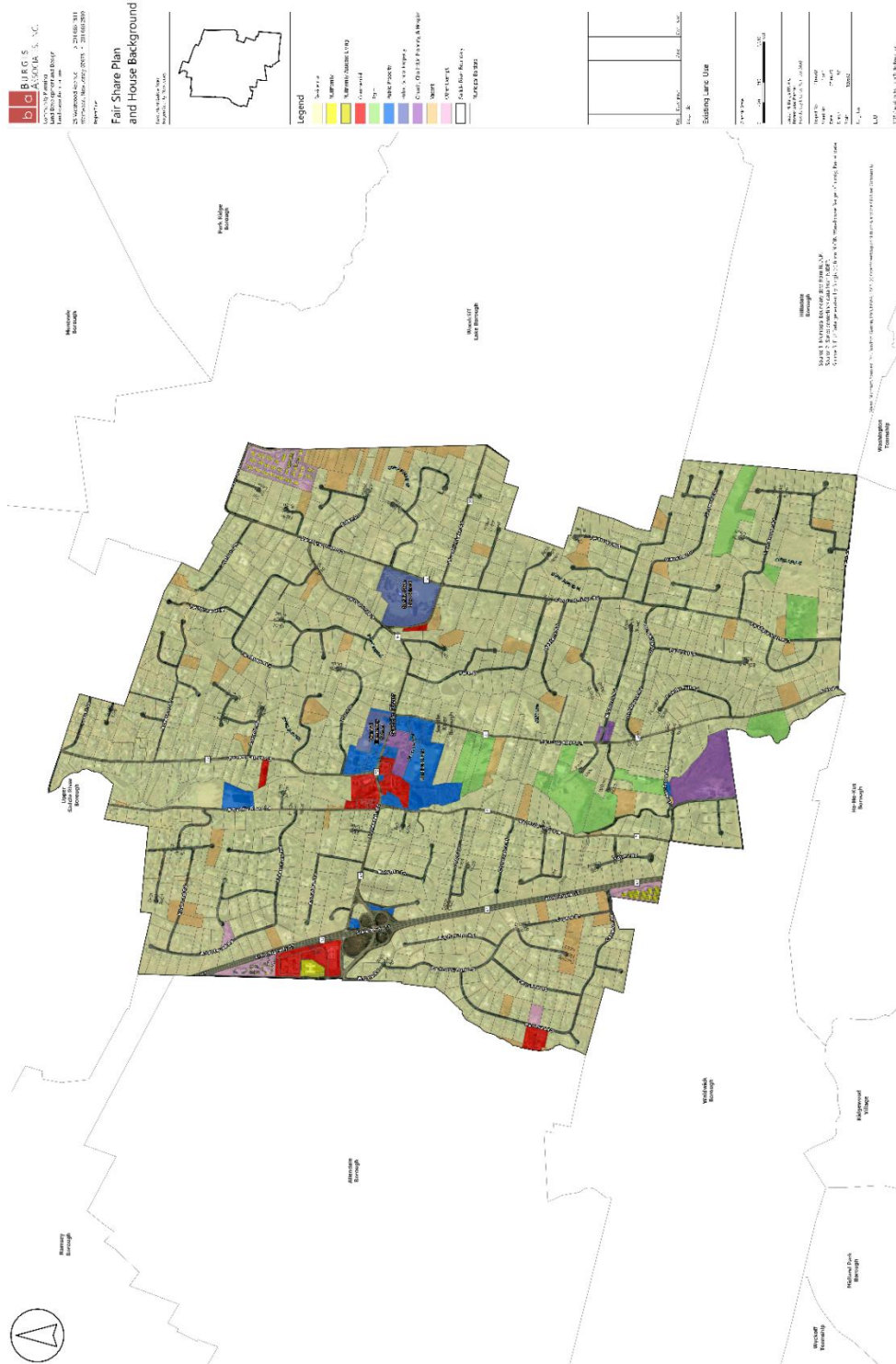
Source: ArcGIS Calculations

**Map 1: Community Overview**



<p>Map Title</p> <p><b>Community Overview</b></p>	<p>Legend</p> <ul style="list-style-type: none"> <li>Parcels</li> <li>Municipal Borders</li> <li>Saddle River Boundary</li> <li>NJ Roads</li> </ul>	<p>Area (sq. ft.)</p> <p>4166.02</p>	<p>Date</p> <p>04.08.25</p>	<p>County</p> <p>SC</p>
<p><b>BURGIS ASSOCIATES, INC.</b>  <small>COMMUNITY DEVELOPMENT • LAND DEVELOPMENT • LAND DESIGN • LANDSCAPE ARCHITECTURE</small>                      33 Westwood Avenue                      Westwood, New Jersey 07675                      P: 201.666.1811                      F: 201.666.2594</p>	<p>Project Title</p> <p><b>Housing Element and Fair Share Plan</b></p> <p><small>Borough of Saddle River, Bergen County, New Jersey</small></p>	<p>Scale</p> <p>1:24,345</p> <p><small>2024 COPIING: IT&amp;A - NOTED TO SC APPROVED</small></p>	<p>Map No.</p> <p>CO</p>	

Map 2: Existing Land Use



## 2.2: Demographic and Population Data

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

This section is an analysis of demographic information is obtained from the 2010 Decennial Census as well as the 2010 and 2023 American Community Survey (ACS) 5-year estimates. The ACS data consists of estimates based upon data averages across a five-year span, otherwise known as "period" estimates. They are not actual counts, rather they are representative of data collected over a period of time and thus may not be directly comparable to decennial census figures. For example, the 2023 ACS includes data collected from 2019, 2020, 2021, 2022 and 2023. The following provides an assessment of population size, rate of population growth, age characteristics, as well as household size and income levels. Each of these items is described in detail below. This information is vital for the Borough to carefully plan for the current and future needs of its residents and the community.

### Population Changes

The following table depicts the changes in the local population going back to 1950, at which time there were only 1,003 residents in Saddle River. The most recent available data (2023) suggests the Borough's population is 3,358 residents.

**Table 6: Population Growth, 1950-2023**

Year	Population	Population Change	Percent Change
1950	1,003		
1960	1,776	773	77.1%
1970	2,437	661	37.2%
1980	2,763	326	13.4%
1990	2,950	187	6.8%
2000	3,201	251	8.5%
2010	3,137	-64	-2.0%
2020	3,180	43	1.4%
2023	3,358	178	5.6%

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

### Age Characteristics

The Borough's characteristics are shown in the table below. The data indicates the Borough population is generally older, consistent with the state's suburban trends. The Borough's median age of 52.1 years reflects a significant increase since 2010, and is higher than the County average.

Table 7: Age Characteristics, 2010-2023

Age Group	2010		2023	
	Pop	%	Pop	%
Under 5	135	4.3%	78	2.3%
5 to 9	269	8.6%	178	5.3%
10 to 14	182	5.8%	150	4.5%
15 to 19	264	8.4%	204	6.1%
20 to 24	130	4.1%	166	4.9%
25 to 34	202	6.4%	209	6.2%
35 to 44	325	10.4%	427	12.7%
45 to 54	424	13.5%	441	13.1%
55 to 59	235	7.5%	304	9.1%
60 to 64	281	9.0%	335	10.0%
65 to 74	347	11.1%	475	14.1%
75 to 84	252	8.0%	196	5.8%
85 +	91	2.9%	195	5.8%
Total	3,137	100%	3,358	100%
Median Age	47		52.1	

Sources: 2010 & 2023 American Community Survey 5-Year Estimates.



### Household Tenure and Occupancy

The data shown on the following table provides a breakdown between the number of owner occupied and rental occupied units. The data indicates the relative percentages has remained unchanged since 2010., with the percent of owner-occupied units and renter-occupied units holding firm at 85% and 15%, respectively.

**Table 8: Owner-Occupied and Renter-Occupied Units, 2010-2023**

	<b>2010</b>		<b>2023</b>	
<b>Category</b>	<b># of Units</b>	<b>%</b>	<b># of Units</b>	<b>%</b>
Owner Occupied	939	85.05%	1,174	85.57%
Renter Occupied	165	14.95%	198	14.43%
Vacant Units	100	8.3%	123	8.2%
<b>Total</b>	<b>1,204</b>	<b>100%</b>	<b>1,495</b>	<b>100%</b>

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

### Average Household Size

The census data shown below identifies the Borough's average household size between 2010 and 2023, when the figure decreased from 2.84 persons in 2010 to 2.42 persons per household in 2023. This is slightly lower than the Bergen County average household size which remained steady at 2.66 over the same time period..

**Table 9: Average Household Sizes, 2010-2023**

<b>Year</b>	<b>Total Population</b>	<b>Number of Households</b>	<b>Average Household Size Saddle River</b>	<b>Average Household Size Bergen County</b>
2010	3,137	1,104	2.84	2.69
2023	3,358	1,372	2.42	2.66

*Sources: 2010 & 2023 American Community Survey 5-Year Estimates.*

### Household Income

The following data from the 2010 census and the 2023 ACS indicate that the median household income in Saddle River increased more than 50% from 1999 to 2023, increasing from \$97,197 to \$236,985 during that period of time.



Table 10: Household Income, 2010-2023

Income Category	2010		2023*	
	Number	%	Number	%
less than \$10,000	0	0%	48	3.5%
\$10,000 to \$14,999	22	2%	40	2.9%
\$15,000 to \$24,999	114	10%	17	1.2%
\$25,000 to \$ 34,999	44	4%	44	3.2%
\$35,000 to \$ 49,999	86	8%	51	3.7%
\$50,000 to \$74,999	114	10%	48	3.5%
\$75,000 to \$99,999	176	16%	73	5.3%
\$100,000 to \$149,999	68	6%	204	14.9%
\$150,000 to \$199,000	101	9%	64	4.7%
\$200,000 or more	379	34%	783	57.1%
Total	1,104	100%	1,372	100.0%
Median Income (Household)	\$97,197		\$236,985	

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

### 2.3: Inventory of Housing Stock

This section of the analysis provides an inventory of the Borough's housing stock. The inventory details housing characteristics such as age, condition, purchase/rental value and occupancy. It also details the number of affordable units available to low- and moderate-income households and the number of substandard housing units capable of being rehabilitated. As previously noted, the latest information from the American Community Survey consists of five-year estimates by the Census Bureau, not actual counts and may not be directly comparable to census figures.

#### Number of Housing Units

As illustrated in the table below, the overall number of housing units within the Borough has continued to increase from the 1980s through 2023. Recent data suggests there are 1,495 housing units in the Borough.

Table 11: Housing Units, 1980-2023

Year	Housing Units	Numerical Change	% Change
1980	904	--	--
1990	1,072	168	18.6%
2000	1,183	111	10.4%
2010	1,204	21	1.8%
2023	1,495	291	24.2%

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

Units in Structure for Occupied Units; Purchase and Rental Value of Housing Units; Specified Renter Occupied Housing Units by Rent, 2010-2023; Deficient Housing Units

The following tables provide additional information on the characteristics of the Borough's housing stock, including data on the number of units in structures, housing values, and housing deficiencies.

Table 12: Units in Structure, 2010-2023

Units in Structure	2010		2023	
	No.	%	No.	%
Single Family, Detached	1009	83.8%	1253	83.8%
Single Family, Attached	79	6.6%	125	8.4%
2	19	1.6%	11	0.7%
3 or 4	0	0.0%	0	0.0%
5 to 19	0	0.0%	0	0.0%
20 +	97	8.1%	106	7.1%
Mobile Home	0	0.0%	0	0.0%
Other	0	0.0%	0	0.0%

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

Table 13: Value of Owner-Occupied Units, 2010-2023

		2010		2023
Value Range	Number	Percent	Number	Percent
Less than \$50,000	11	1.2%	40	3.4%
\$50,000 to \$99,999	0	0.0%	0	0.0%
\$100,000 to \$149,999	47	5.0%	12	1.0%
\$150,000 to \$199,999	10	1.1%	9	0.8%
\$200,000 to \$299,999	27	2.9%	10	0.9%
\$300,000 to \$499,999	10	1.1%	19	1.6%
\$500,000 to \$999,999	118	12.6%	39	3.3%
\$1,000,000 or More	716	76.3%	1045	89.0%
Total	<b>939</b>	100.0%	1174	3.4%
Township Median Value		+\$1,000,000		+\$2,000,000
Bergen County Median Value		\$482,300		\$593,200
New Jersey Median Value		\$357,000		\$427,600

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

Table 14: Specified Renter Occupied Housing Units by Rent, 2010-2023

		2010		2023
Value Range	Number	Percent	Number	Percent
Less than \$500	0	0.0%	23	11.6%
\$500 to \$999	40	26%	0	0.0%
\$1,000 to \$1,499	18	12%	34	17.2%
\$1,500 to \$1,999	97	63%	37	18.7%
\$2,000 to \$2,499			0	0.0%
\$2,500 to \$2,999			0	0.0%
\$3,000 or more			51	25.8%
No Cash Rent	10	X	23	X
Total	155	100.0%	145	100.0%
Borough Median Value		\$1,906		\$1,709
Bergen County Median Value		\$1,236		\$1,863
New Jersey Median Value		\$1,092		\$1,653

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

With respect to deficient housing units, it is noted that the Fair Housing Act defines a “deficient housing unit” as housing which: is over fifty years old and overcrowded; lacks complete plumbing, or they lack complete kitchen facilities. According to the following tables, none of the units in the Borough are deficient.

Table 15: Occupants Per Room (2023)

Occupants per Room	Owner-Occupied	Renter-Occupied
0.50 or Fewer	1073	121
0.51 to 1.00	101	77
1.01 to 1.50	0	0
1.51 to 2.00	0	0
2.01 or More	0	0
Total	1,174	198

Source: 2023 American Community Survey Five-Year Estimates.

Table 16: Plumbing and Kitchen Facilities (2023)

	Units with Complete Facilities	Units without Complete Facilities
Plumbing	1,372	0
Kitchen	1,341	0

Source: 2023 American Community Survey Five-Year Estimates.

## 2.4: Housing and Employment Projection

The following section identifies the extent to which housing and economic development has occurred in the community, which can assist in the determination of future residential and employment projections.

### Recent Residential Development Activity

One way of examining the stability of a community's housing stock is by comparing the number of residential building permits issued for new construction as well as demolition permits issued every year. Since 2013, the Borough has annually issued an average of 2.5 and 3.6 building permits and demolition permits, respectively. This results in an average negative net of -1.1 permits annually. This is reflective of the Borough's established development pattern.

Table 17: Residential Building Permits and Demolition Permits

Year	Building Permits				Demos	Net
	1 & 2 Family	Multifamily	Mixed Use	Total		
2013	2	0	0	2	7	-5
2014	3	0	0	3	9	-6
2015	0	0	0	0	6	-6
2016	3	0	0	3	1	2
2017	1	0	0	1	7	-6
2018	3	0	0	3	2	1
2019	3	0	0	3	4	-1
2020	1	0	0	1	1	0
2021	4	0	0	4	2	2
2022	4	0	0	4	0	4
2023	3	0	0	3	0	3
Total	27	0	0	27	39	-12

Source: Department of Community Affairs

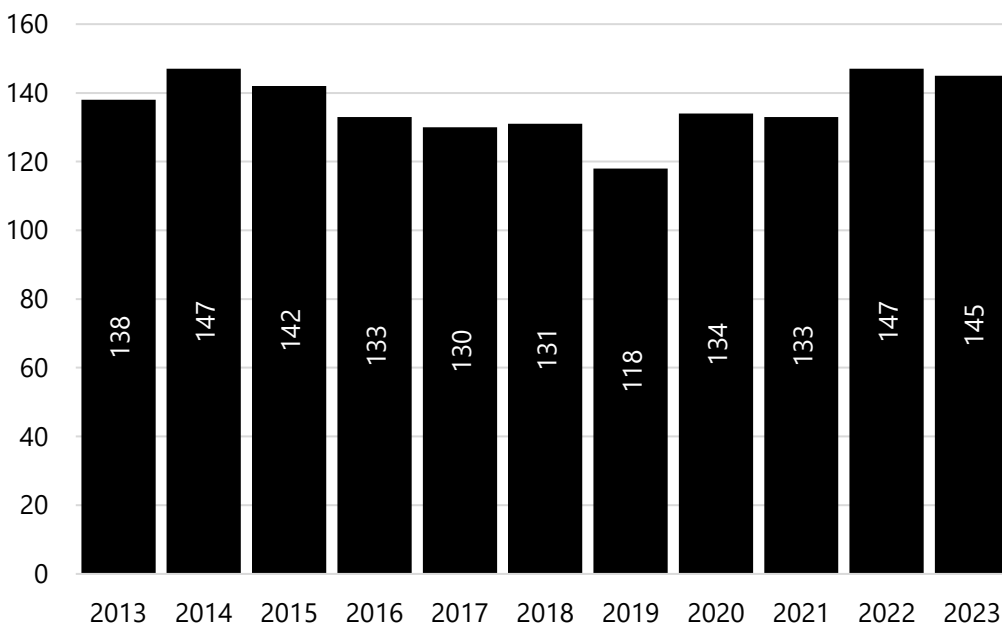
### Covered Employment

**Error! Reference source not found.** and Figure 2 below provide data on the Borough's covered employment trends between 2004 and 2023, as reported by the New Jersey Department of Labor and Workforce Development. "Covered employment" refers to any employment covered under the Unemployment and Temporary Disability Benefits Law. Generally, nearly all employment in the state is considered to be "covered employment."

**Error! Reference source not found.** depicts the number of reported "employment units" within the Borough. An "employment unit" is defined as an individual or organization which employs one or more workers. As shown, the Borough experienced a fairly consistent number of employment units over the last decade, dipping slightly around 2019. Since that time, the number of employment units has increased steadily. As of 2023, there were a reported 145 employment units in the Borough.

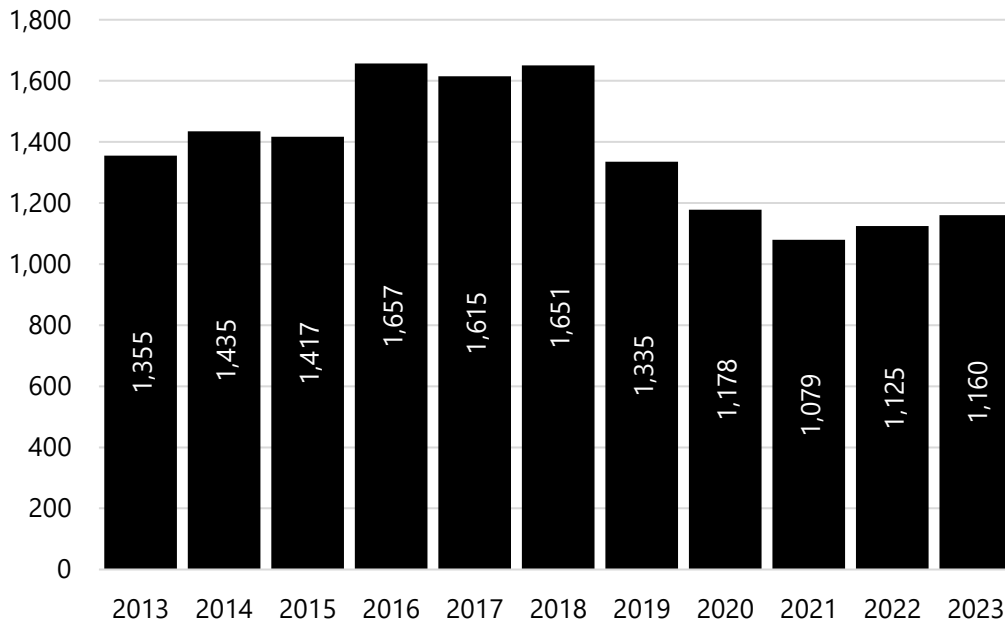
Similarly, employment levels have decreased from 2018 to 2021, as employment decreased by a reported 34.7%. Since that time, employment in the Borough has slightly increased. As of 2023, the Borough's reported covered employment was 1,160 individuals.

**Figure 1: Covered Employment Units, 2013-2023**



Source: Department of Labor and Workforce Development

Figure 2: **Covered Employment, 2013-2023**



Source: Department of Labor and Workforce Development

## Section 3: Fair Share Obligation

The following section provides an overview of the Borough's fair share obligation. It includes a brief overview of the methodology utilized to calculate affordable housing obligations throughout the state.

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### 3.1: Summary of Fair Share Obligation

On March 20, 2024, the State of New Jersey adopted a package of affordable housing bills which overhauled the Fair Housing Act (FHA).

The FHA now designates the Department of Community Affairs (DCA) as the entity responsible for calculating the state's regional needs. Specifically, NJSA 52:27D-304.2 establishes the methodology to be utilized by DCA to determine the state's regional prospective needs of low- and moderate-income housing for the ten-year period spanning from July 1, 2025 to June 30, 2035. In summary, the projected household change for this period is estimated by establishing the household change experienced in each region between the most recent federal decennial census and the second-most recent decennial census. This household change, if positive, is then to be divided by 2.5 to estimate the number of low- and moderate-income homes needed to address low- and moderate-income household change in the region for the next ten years. This methodology resulted in a statewide prospective need of 84,698 low- and moderate-income units.

Furthermore, the DCA is also the entity responsible for calculating each municipality's present and prospective fair share obligations. However, the FHA makes clear that these calculations are advisory and that each municipality must set its own obligation number utilizing the same methodology.

On January 23, 2025, Saddle River adopted Resolution #049-2025 (see Appendix) which accepted DCA's present and prospective fair share obligation calculations for the Borough. These obligations are summarized below. That same resolution also noted that the Borough reserves the right to conduct a vacant land adjustment (VLA) to determine its realistic development potential (RDP). This is discussed in greater detail in the next subsection.

**Table 18: Summary of Fair Share Obligation**

Affordable Obligation	Units
Present (Rehabilitation Need) Obligation	76
Fourth Round Obligation (2025-2035)	249

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### 3.2: Realistic Development Potential (RDP)

The Borough of Saddle River is a fully developed community and is therefore entitled to adjust its obligation in accordance with a procedure set forth in the FHA. Specifically, NJSA 52:27D-310.1 permits municipalities to perform a VLA and associated RDP analysis due to its developer character and lack of vacant, developable land.

The RDP analysis is intended to determine which sites in a municipality are most likely to develop for low- and moderate-income housing. Municipalities may present documentation that eliminates a site or part of a site from its inventory of vacant land. Such eliminating factors include: lands dedicated for public uses other than housing since 1997; park lands or open space; vacant contiguous parcels in private ownership of a size which would accommodate fewer than five housing units; historic and architecturally important sites listed on the State Register of Historic Places or the National Register of Historic Places; preserved agricultural lands; sites designated for active recreation; and environmentally sensitive lands.

A VLA was previously conducted for the Borough's 2020 HE&FSP, which indicated the Borough was entitled to a 33 unit RDP. In response, FSHC submitted an expert report including a vacant land analysis finding that the Borough's RDP was 221 units. Ultimately, as set forth in the Settlement Agreement between the Borough and FSHC, as amended, all parties agreed – for the sole purposes of settlement – to accept an RDP for the Borough of 132 units, as shown in the accompanying table.



**Table 19: Calculation of RDP For 3<sup>rd</sup> Round Settlement**

(1) Vacant Properties Contributing to RDP

Block	Lot	Address	Acreage	Density	Total Yield	RDP
1105	24	65 Fox Hedge Road	1.35	6	8.1	2
1105	27.07	10 Red Rock Trail	2.26	6	13.6	3
1202	20	15 Charlden Drive	4	6	24	5
1202	32.03	2A Apple Ridge Road	2.23	6	13.4	3
1301	31	37 West Wildwood Road	1.65	6	9.9	2
1301	32	35 West Wildwood Road	1.73	6	10.4	2
1303	12	59 Stony Ridge Road	2.1	6	12.6	3
1303	13	58 Stony Ridge Road	2.1	6	12.6	3
1402	23.02	12 Alford Drive	2.23	6	13.4	3
1402	26.10	18 Alford Drive	2.06	6	12.4	2
1402	26.11	15 Fox Hedge Road	1.31	6	7.9	2
1402	38.01	11 Bayberry Drive	2	6	12	2
1402	38.02	11 Bayberry Drive	3.01	6	18.1	4
1402	46.03	204 E Saddle River Road	2.5	6	15	3
1611	4	18 Big Ramapo Road	1.96	6	11.8	2
1611	4.02	14 Big Ramapo Road	2.1	6	12.6	3
1611	4.05	6 Burning Hollow	0.89	6	5.3	1
1701	19	17 Westerly Road	1.92	6	11.5	2
1701	35.01	19 N. Church Road	2.17	6	13	3
1801	11.03	7 Willow Pond Road	2	6	12	2
1803	3	11 Spruce Road	2.01	6	12.1	2
1807	14	1 Eugene Road	1.98	6	11.9	2
1808	6	14 Eugene Road	2.03	6	12.2	2
1808	10	6 Eugene Road	1.99	6	11.9	2
1808	12	2 Eugene Road	2.06	6	12.4	2
2003	1	6 Old Woods Road	1.95	6	11.7	2
2003	23	29 Chestnut Ridge Road	2.37	6	14.2	3
2003	41	14 E. Saddle River Road	4.05	6	24.3	5
2102	21	157 Mill Road	16.5	6	99	20

(2) Properties in Plan Contributing to RDP

Block	Lot	Name			Yield	RDP
1402	23-25	SRI Realty Site			60	12
1603	1,2	SRI Realty Site (also B 1602, L 1)			60	12
1601	10, 10.01, 11	100% Affordable site			80	16

**TOTAL RDP****132 UNITS**

A new VLA has been conducted for the Borough for the 4<sup>th</sup> Round. For the sake of continuity, the accompanying table and mapping identifies both the lots identified above as contributing towards the 3<sup>rd</sup> Round RDP and the three lots (identified in **bold** in the table) that contribute towards the 4<sup>th</sup> Round 6 unit RDP.

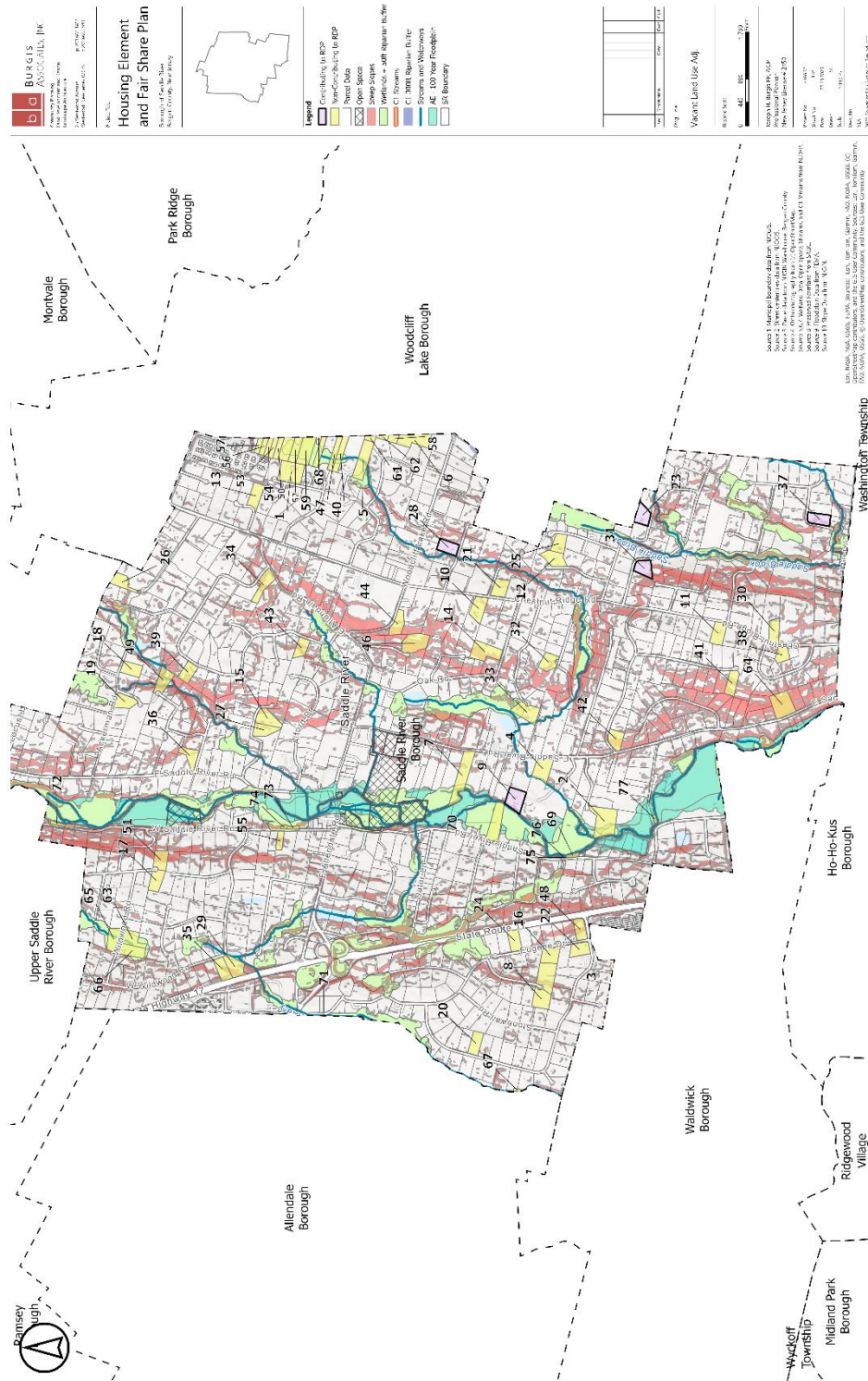
**Table 20: Vacant Land Adjustment/RDP Depicting 3<sup>rd</sup> and 4<sup>th</sup> Round Contributing Sites (4<sup>th</sup> Round Contributing Site in Bold)**

ID #	Block	Lot	Address	Developable Area (ac)	Comments
1	1202	20	15 CHARLDEN DRIVE	3.74	Contributed to prior round RDP.
2	1801	11.03	7 WILLOW POND RD	3.39	Contributed to prior round RDP.
3	1807	7.02	33 BURNING HOLLOW ROAD	3.29	Merged with adjacent developed lot.
4	1801	4.01	103 E. SADDLE RIVER ROAD	3.04	Contributed to prior round RDP.
5	1502	12	CHESTNUT RIDGE RD-REAR	3.04	Lot landlocked between developed properties.
6	1502	15	CHESTNUT RIDGE RD-REAR	3.03	Lot landlocked between developed properties.
7	1607	21.01	131 E. SADDLE RIVER ROAD	2.83	Contributed to prior round RDP.
8	1807	7.01	30 BURNING HOLLOW ROAD	2.52	Merged with adjacent developed lot.
9	1801	1	107 E. SADDLE RIVER ROAD	2.49	Does not front on road.
10	1702	10	103 CHESTNUT RIDGE ROAD	2.36	Contributed to RDP last round.
11	2003	23	29 CHESTNUT RIDGE ROAD	2.35	Contributed to RDP last round.
12	1901	6	14 WINDING WAY	2.31	Not vacant. In-situ verification revealed single-family residential development.
13	1202	32.03	2A APPLE RIDGE ROAD	2.22	Merged with adjacent developed lot.
14	1702	16	55 OAK ROAD	2.18	Merged with adjacent developed lot.
15	1402	38.02	11 BAYBERRY DR	2.17	Contributed to RDP last round.
16	1807	7.03	5 EUGENE ROAD	2.16	Merged with adjacent developed lot.
17	1303	12	59 STONY RIDGE ROAD	2.07	Contributed to RDP last round.
18	1105	51	34 ACKERMAN ROAD	2.04	Lot does not qualify for RDP Analysis. Developed with entry drive to support developed lot 53 in block 1105.
19	1105	49	26 ACKERMAN ROAD	2.03	Merged with adjacent developed lot.
20	1806	14	12 CAMERON ROAD	2.02	Merged with adjacent developed lot.
21	1901	1	104 CHESTNUT RIDGE ROAD	2.01	Not vacant, building on site.
22	1807	14	1 EUGENE ROAD	1.95	Contributed to RDP last round.
23	1901	23	23 WERIMUS BROOK ROAD	1.95	Not vacant. Existing dwelling removed and new dwelling under construction.

24	1808	6	14 EUGENE ROAD	1.89	Contributed to RDP last round.
25	1901	13	19 OLD FARMS ROAD	1.89	Not vacant. In-situ verification revealed single-family residential development.
26	1201	1	35 COLTSFOOT GLEN	1.89	Merged with adjacent developed lot.
27	1402	38.01	11 BAYBERRY DRIVE	1.89	Contributed to RDP last round.
<b>28</b>	<b>1703</b>	<b>28</b>	<b>7 RIDGE CREST ROAD</b>	<b>1.85</b>	<b>Contributed towards 4<sup>th</sup> Round RDP</b>
29	1301	32	35 WEST WILDWOOD ROAD	1.83	Contributed to RDP last round.
30	2102	28	14 CHESTNUT RIDGE ROAD	1.81	Not vacant. Development under construction.
<b>31</b>	<b>2101</b>	<b>4</b>	<b>7 GLENWOOD DRIVE</b>	<b>1.72</b>	<b>Contributed towards 4<sup>th</sup> Round RDP</b>
32	1701	35.01	19 NORTH CHURCH ROAD	1.70	Contributed to RDP last round.
33	1701	19	17 WESTERLY ROAD	1.70	Contributed to RDP last round.
34	1403	9	110 FOX HEDGE ROAD	1.68	Merged with adjacent developed lot.
35	1301	31	37 WEST WILDWOOD ROAD	1.64	Contributed to RDP last round.
36	1105	34.01	7 SAW MILL ROAD	1.53	Merged with adjacent developed lot.
<b>37</b>	<b>2101</b>	<b>30</b>	<b>63 TWIN BROOKS ROAD</b>	<b>1.49</b>	<b>Contributed towards 4<sup>th</sup> Round RDP</b>
38	2004	4	13 CHESTNUT RIDGE ROAD	1.41	Merged with adjacent developed lot.
39	1105	24	65 FOX HEDGE ROAD	1.38	Contributed to RDP last round.
40	1502	9	CHESTNUT RIDGE RD-REAR	1.35	Merged with adjacent developed lot.
41	2003	47.08	22 BALDWIN ROAD	1.33	
42	2003	1	6 OLD WOODS ROAD	1.30	Contributed to RDP last round.
43	1402	26.11	15 FOX HEDGE RD	1.25	Contributed to RDP last round.
44	1702	3	16 WOODCLIFF LAKE ROAD	1.19	Contributed to RDP last round.
45	1202	12	CHESTNUT RIDGE RD-REAR	1.17	Lot does not qualify for RDP Analysis. Lot landlocked between developed properties
46	1702	35	5 TANBARK TRAIL	1.13	Lot does not qualify for RDP Analysis. Merged with adjacent developed lot
47	1502	8	CHESTNUT RIDGE RD-REAR	1.09	Changed to Class 2
48	1808	12	2 EUGENE ROAD	1.05	Contributed to RDP last round.
49	1105	27.04	16 RED ROCK TRAIL	0.97	Contributed to RDP last round.
50	1202	11	CHESTNUT RIDGE RD-REAR	0.97	Lot landlocked between developed properties.
51	1303	13	58 STONY RIDGE ROAD	0.96	Contributed to RDP last round.
52	1202	13	CHESTNUT RIDGE RD-REAR	0.86	Lot landlocked between developed properties.
53	1202	10	CHESTNUT RIDGE RD-REAR	0.83	Lot landlocked between developed properties.
54	1202	9	CHESTNUT RIDGE RD-REAR	0.76	Does not meet 0.83 acre threshold.

55	1603	1	167 WEST SADDLE RIVER RD.	0.74	Does not meet 0.83 acre threshold.
56	1202	8	CHESTNUT RIDGE RD-REAR	0.72	Does not meet 0.83 acre threshold.
57	1202	7	CHESTNUT RIDGE RD-REAR	0.68	Changed to Class 3B.
58	1502	14	CHESTNUT RIDGE RD-REAR	0.63	Does not meet 0.83 acre threshold.
59	1202	14	CHESTNUT RIDGE RD-REAR	0.56	Does not meet 0.83 acre threshold.
60	1202	16	CHESTNUT RIDGE RD-REAR	0.51	Does not meet 0.83 acre threshold.
61	1502	11	CHESTNUT RIDGE RD-REAR	0.51	Does not meet 0.83 acre threshold.
62	1502	13	CHESTNUT RIDGE RD-REAR	0.41	Does not meet 0.83 acre threshold.
63	1303	4	18 WILDWOOD ROAD	0.32	Does not meet 0.83 acre threshold.
64	2003	41	14 E. SADDLE RIVER ROAD	0.31	Does not meet 0.83 acre threshold.
65	1301	15	19 WILDWOOD ROAD	0.25	Does not meet 0.83 acre threshold.
66	1303	3	20 WILDWOOD ROAD	0.21	Changed to Class 2
67	1805	23	NEAR-ALLENDAL PRO	0.19	Does not meet 0.83 acre threshold.
68	1202	15.01	CHESTNUT RIDGE RD-REAR	0.12	Does not meet 0.83 acre threshold.
69	1801	31	64 WEST SADDLE RIVER RD.	0.06	Does not meet 0.83 acre threshold.
70	1607	29	92 WEST SADDLE RIVER RD.	0.04	Does not meet 0.83 acre threshold.
71	1608	1	1 WEST GATE ROAD	0.01	Does not meet 0.83 acre threshold.
72	1102	25	230 WEST SADDLE RIVER RD.	0.00	Does not meet 0.83 acre threshold.
73	1401	23	164 WEST SADDLE RIVER RD.	0.00	Does not meet 0.83 acre threshold.
74	1401	24	166 WEST SADDLE RIVER RD.	0.00	Changed to Class 2.
75	1801	32	1A ADAMS ROAD	0.00	Does not meet 0.83 acre threshold.
76	1801	33	68 WEST SADDLE RIVER RD.	0.00	Does not meet 0.83 acre threshold.
77	2002	2	20 LOWER CROSS ROAD	0.00	Does not meet 0.83 acre threshold.
78	1601	9.01	25 EAST ALLENDALE ROAD	X	Site in development. Not mapped.
79	2004	8	12 WOODFIELD LANE	X	Not applicable, due to environmental constraints.

Map 3: Vacant Land Adjustment



## Section 4: Fair Share Plan

The following Fair Share Plan outlines the components and mechanisms the Borough will utilize to address its affordable housing obligations. These obligations include are summarized as follows:

**Table 21: Affordable Housing Obligation Summary**

Category	Obligation
1 <sup>st</sup> and 2nd Round Obligation (1987-1999)	162 units
3rdRound Obligation (1999-2025)	244 units reduced to 132 RDP units and 112 unit unmet need
4thRound Obligation (2025-2035)	249 units reduced to 6 unit RDP and 243 unit unmet need
Present Need (Rehabilitation) Obligation	76 units reduced to 6 units through structural conditions survey

### 4.1: Prior Round Obligations and Status

The Borough was assigned an initial 1<sup>st</sup> and 2<sup>nd</sup> Round affordable housing obligation of 162 units. As detailed in Table 1 above, the Borough affirmatively addressed the entirety of that obligation through a 100 percent affordable housing development, senior/alternative living arrangements, and three Regional Contribution Agreements. All of these projects have been completed.

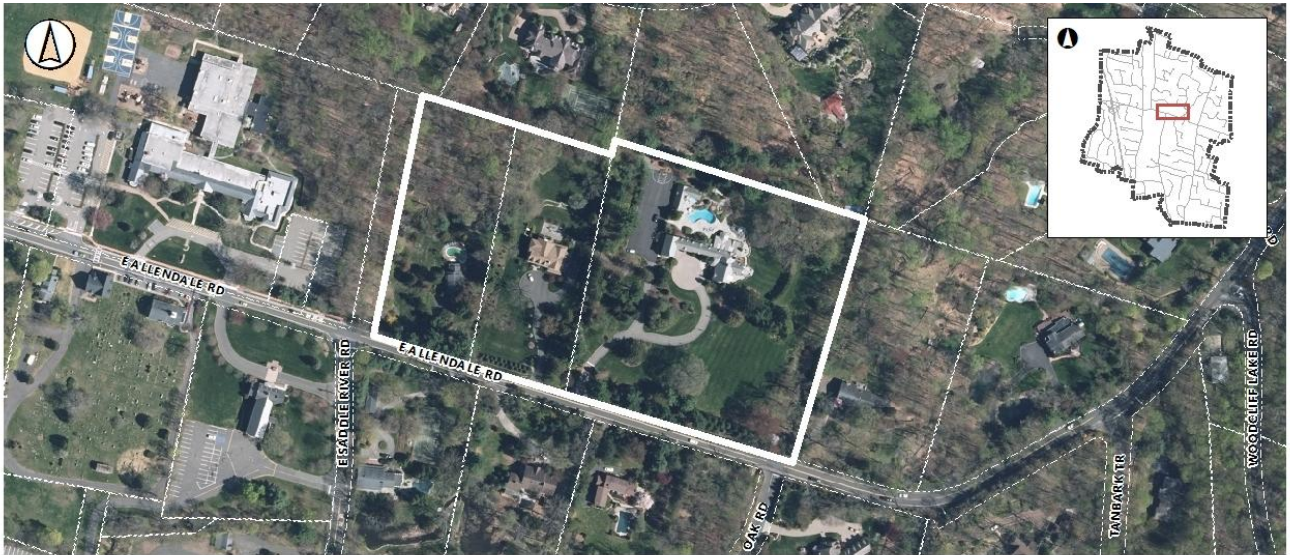
The Borough's 3<sup>rd</sup> Round affordable housing obligation of 244 units was reduced to 132 unit RDP as part of a settlement with FSHC.. As detailed in Table 2 above, the Borough affirmatively addressed the entirety of that RDP obligation through two 100 percent affordable housing developments and two inclusionary developments. As detailed in Table 2, construction has commenced on the Choctau development, site plans have been filed on the two inclusionary developments with one project scheduled for a public hearing commencing in June, 2025. Additionally, as noted in Table 2 the Borough has approved a 275 unit development that is earmarked to address a portion of the Borough's unmet need.

The new affordable housing legislation requires comment on each of the plan components designed to address the municipal affordable housing obligation, to ensure that each component continues to represent a reasonable opportunity to achieve affordable housing. The following is noted in this regard.

1. Block 1402 Lots 23, 24, and 25. This 10.25-acre property, commonly referred to as the 'O'Donnell Property', is located immediately to the east of the Wandell School, on the northerly side of E. Allendale Road. The site encompasses three lots, one of which is the 'O'Donnell' lot and two lots to the west of that lot, all of which are developed with detached single-family



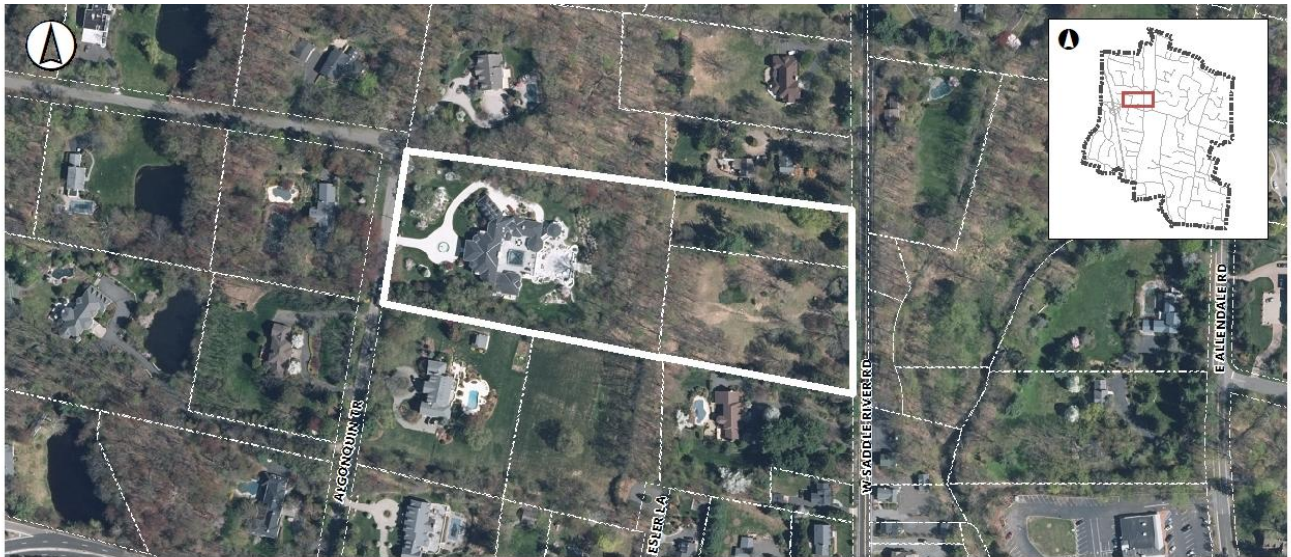
dwelling. The 3<sup>rd</sup> Round calls for this site to be developed with a maximum of sixty dwellings, consisting of eight affordable units and fifty-two market rate units, representing a density of 5.85 dwelling units per acre. The intent of this designation is to have this site developed consistent with the Borough's Ordinance No. 20-992 Townhouse Inclusionary Housing District 1 regulations. The applicant has recently filed their site plan for approval of this project, and it is anticipated that hearing s may commence in July 2025.



2. Block 1603 Lots 1 & 2.01: This 7.2 acre site is located on the easterly side of Algonquin Trail and extends as a through lot eastward to West Saddle River Road, The 3<sup>rd</sup> Round Plan calls for a maximum of sixty dwellings on this site, inclusive of twelve affordable units and forty-eight market rate units, representing a density of 8.3 dwelling units per acre. The intent of this designation is to have this site developed consistent with the Borough's recently adopted Ordinance No. 20-993 Townhouse Inclusionary Housing District 2 regulations.

The applicant has filed a site plan for development of this site. The public hearing on this matter is scheduled to commence on June 17, 2025.





3. Block 1601 Lots 10, 10.01 & 11: This property on Choctau Tail, is on the north side of E. Allendale Road, east of Route 17. The 3<sup>rd</sup> Round Plan provides for 88 of this project's 111 dwellings, all of which are to be affordable units (and which may include special needs units) to be associated with the 3<sup>rd</sup> Round, with the remainder to be related to the 4<sup>th</sup> Round. The three lots encompass a total area of 7.18 acres in size, yielding a density of 12.2 dwelling units per acre. The intent of this site's affordable housing designation is to have this site developed consistent with the Borough's recently adopted Ordinance No. 20-1000 Affordable Housing - 3 regulations. This site has received site plan approval in September 2021 and construction has commenced, as reflected in the accompanying site photo and the following photo depicting construction.







4. Overlay Zone: Block 1302 Lots 1.02, 1.03 and 1.04. In addition to the above plan components, the 3<sup>rd</sup> Round HE&FSP calls for an overlay zone on property along Boroline Road identified as Block 1302 Lots 1.02, 1.03 and 1.04. These parcels occupy an area of approximately 20 acres and are developed with an extended stay hotel, assisted living, and an office building. The intent of the Plan is to retain the underlying Planned Unit Development zoning on these sites and also allow multi-family residential development at thirty units per acre as an overlay zone. The overlay zone will require a 20% set-aside for affordable housing.

To date, Lot 1.04 (the southerly lot in the picture below) has received site plan approval with conditions, this past year for 275 dwellings inclusive of a 20 percent set-aside for affordable housing. Construction has not yet commenced.



#### 4.2 4<sup>th</sup> Plan Components

The HE&FSP identifies the manner in which the Borough's fair share affordable housing obligations – inclusive of its 6 unit RDP obligation and a 6-unit rehabilitation obligation, are addressed below.

1. Rehabilitation Obligation. As established in a previous section of this plan, Saddle River's Rehabilitation obligation is 6 units. The Borough plans to address this obligation through participation in the Bergen County Housing Rehabilitation Program and/or, as determined to be necessary, the establishment of a municipal Rehabilitation Program to rehabilitate at least 6 units in the Borough and will utilize funds obtained from Saddle River's affordable housing trust

fund.

In order to fully satisfy its rehabilitation obligation, the Borough will commit \$20,000 per unit. This will require a total contribution of \$120,000. Pursuant to COAH's rules that allow municipalities to utilize money collected from development fees for this purpose, the Township shall set aside the required \$120,000 from its affordable housing trust fund account to be made available to income-qualified households to participate in the program, one-third of which will be made available within the first year following approval of this plan. The Spending Plan included in the Appendix of this document demonstrates sufficient funding to satisfy the Borough's 6-unit Rehabilitation obligation.

2. Prospective Need Obligation. The Borough will satisfy its 6 unit RDP obligation with a 42 unit 100 percent proposed affordable housing development at 20-22 East Allendale Road. The property is identified as Block 1605 Lots 1 and 2. The Michaels Organization, who is developing the Choctau Road site noted above, will be the developer of this property. The following is noted with respect to this development:
  - a. One of the two lots that comprise this prospective development is at Block 1605 Lot 1. This 1.06 acre property, at 20 E. Allendale Road, is located on the south side of E. Allendale Road, opposite Choctau Trail. It is also immediately to the east of Route 17. This lot was included as a 3<sup>rd</sup> Round site, calling for 23 units to be constructed, all of which were to be affordable units (and which were also allowed to include special needs units). The anticipated development would have thus resulted in a density of 21.6 dwelling units per acre. This lot had received Planning Board approval of a site plan for a 23 unit development, consistent with the AH-3 zoning regulations, in September 2020.
  - b. The Borough has now adjusted its planning such that the adjoining Lot 2 in Block 1605 is to be included in an enlarged Affordable Housing Zone, enabling a total of 42 units on 1.54 acres. This represents a density of 27.2 units per acre.

The accompanying map depicts the location of this tract.



**Block 1605 Lots 1 and 2**

Pursuant to the applicable COAH regulations as set forth in N.J.A.C 5:93-1.3, an analysis was undertaken to determine that this tract addresses the applicable 'approvable', 'available', 'developable', and 'suitable', criteria, as follows, and as detailed below:

"Approvable site" means a site that may be developed for low and moderate income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low and moderate income housing.

"Available site" means a site with clear title, free of encumbrances which preclude development for low and moderate income housing.

"Developable site" means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by DEP.

"Suitable site" means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

These criteria are all affirmed by the sites' location and physical characteristics, as noted below.

1. Available: This site is free of encumbrances which would otherwise preclude its development for low and moderate income housing. A title search indicates there are no encumbrances that would adversely impact the ability to develop the site as contemplated herein. Additionally, in this case a developer has expressed interest in developing the site for 42 dwelling units on-site. Furthermore, it is our understanding that there is clear title to the property.

2. Approvable: The site is approvable, as reflected in the fact that the Borough has already rezoned a portion of the property for 23 affordable units and is intending to extend that zoning to the adjoining lot and increase the total yield to 42 units. A review of site conditions reveals the two lots are readily developable to accommodate that number of units.
3. Developable: The site is developable, as reflected in the fact that the bulk of the property was already deemed developable.
4. Suitable: This site is also suitable for the intended development. As previously noted, the site is located immediately to the south of property already being developed for multi-family housing, and the Borough's commercial business district is nearby and to the east of the site. It fronts on a County road that provides direct access to the regional road network, with access to Route 17 to the west. This property is also near to Borough recreation facilities.

With respect to issues of land use compatibility, it is noteworthy that often, compatibility is viewed as consisting of the same land uses and densities as the surrounding development pattern. However, in the context of affordable housing, issues of compatibility and density must be viewed more broadly than that. The reason for this is simple. The New Jersey Supreme ruled in Mt Laurel II that every municipality has a constitutional obligation to provide affordable housing within its community, and that parenthetically requires higher density development. Without accepting this construct, If compatibility was limited to the same land uses and densities, those municipalities whose development pattern historically was limited to large lot single-family development would be allowed to continue to impose what the Court has deemed to be exclusionary zoning practices. And that is precisely what the Courts have struck down.

COAH addressed this when they adopted regulations that stated that they shall consider both the character of the area and the need to provide affordable housing when determining the suitability of a site, and identified densities of six to eight dwelling units per acre as a minimum presumptive density for affordable housing.

In summary, the analysis reveals the applicable criteria are met. An aerial map of the site is provided below.

The following identifies preliminary area and bulk requirements for this site's development. These regulations are preliminary and may be modified as the developer completes the plan for the site's development.

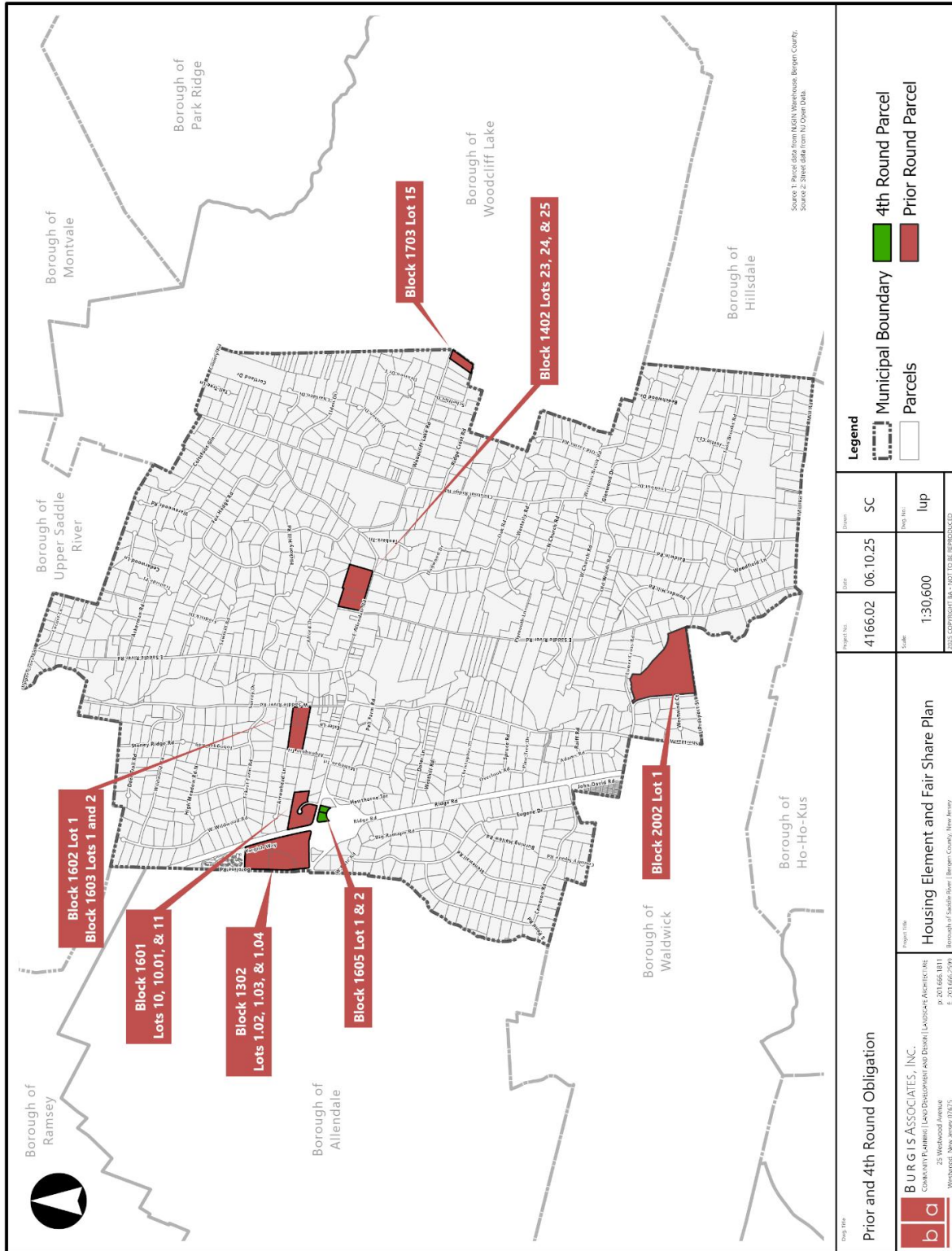
Table 22: Preliminary Draft Zoning Regulations for 20-22 East Allendale Road

Requirements	Proposed Standard
Min. Lot Area (ac)	15
Minimum Setback from External Lot Lines (ft): Front Yard Side Yard Rear Yard	50 30 30
Minimum Setback from Internal Roadways (ft)	20
Minimum Distance between buildings (ft):	20
Minimum Open Space (%)	40
Minimum Accessory Building Setback (ft) to: Principal Building Front Lot Line Other Lot Lines	15 50 15
Maximum Density (units/ac)	27.5
Maximum Building Coverage (%)	35
Maximum Impervious Coverage (%)	60
Maximum Building Length (ft)	180
Minimum Parking Standards	Pe RSIS
Maximum Building Height (st/ft)	3/38

All of the sites identified above are shown on the accompanying map on the following page.

3. Unmet Need Units. This plan calls for 79 of the 111 affordable units on the Choctau Trail site to be allocated to the 3<sup>rd</sup> Round. The remaining 32 units (111 units provided less the 79 units that are allocated to the 3<sup>rd</sup> Round obligation as noted above) are allocated as 4<sup>th</sup> Round Unmet Need units.

Map 4: Prior Round Components



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#### 4.6: Consistency with State Planning Initiatives

As noted in Section 1, a HE&FSP must also include:

- ❖ An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, and;
- ❖ An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Accordingly, the following subsection analyzes the consistency of this HE&FSP to the above referenced state planning initiatives.

##### Multigenerational Family Housing Continuity Commission

The Multigenerational Family Housing Continuity Commission was established by the State of New Jersey in 2021. As noted in NJSA 52:27D-329.20, one of the primary duties of the Commission is to “prepare and adopt recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas.”

As of the date of this HE&FSP, the Multigenerational Family Housing Continuity Commission has not et adopted any recommendations.

##### State Development and Redevelopment Plan

As established by NJSA 52:18A-200(f), the purpose of the State Development and Redevelopment Plan (SDRP) is to “coordinate planning activities and establish Statewide planning objectives in the following areas: land use, housing, economic development, transportation, natural resource conservation, agriculture and farmland retention, recreation, urban and suburban redevelopment, historic preservation, public facilities and services, and intergovernmental coordination.”

As such, the SDRP establishes a number of goals and strategies related to a number of different topics, including economic redevelopment. One such goal is to revitalize existing urban centers by directing growth and development to those areas. Specifically, the SDRP seeks to revitalize the State’s cities and towns by protecting, preserving, and developing the valuable human and economic assets in cities, town, and other urban areas.

As indicated by the SDRP’s Policy Map, the entirety of the Borough is located in the PA-1 Metropolitan Planning Area, wherein development and redevelopment is intended to be directed. The intent of this Planning Area is to:

- ❖ Provide for much of the state’s future redevelopment;
- ❖ Revitalize cities and towns;
- ❖ Promote growth in compact forms;



- ❖ Stabilize older suburbs;
- ❖ Redesign areas of sprawl; and;
- ❖ Protect the character of existing stable communities.

Accordingly, this HE&FSP is consistent with the intents of the PA-. Specifically, it is designed to encourage redevelopment and growth in a compact form, while also protecting the character of the existing community.

## Appendices

- A-1: Complaint for Declaratory relief Pursuant to AOC Directive #14-24
- A-2: Borough Resolution #53-25 Committing to DCA's Fair Share Numbers
- A-3: Affirmative Fair Housing Marketing Plan Form
- A-4: Borough Resolution Adopting Affirmative Marketing Plan
- A-5: Borough Resolution Requesting Court to review and Approve Amended Spending Plan
- A-6: Borough Amended Spending Plan
- A-7: Townhouse Inclusionary Housing District Zone Regulations (TIHD-1 Zone)
- A-8: Townhouse Inclusionary Housing District Zone Regulations (TIHD-2 Zone)
- A-9: Affordable Housing 3 District Regulations (AH-3 Zone)
- A-10: Affordable Housing 4 District Regulations (AH-4 Zone)
- A-11: Affordable Housing Overlay district -5 (AHO-5 Zone)
- A-12: Affordable Housing Settlement Agreement Between Borough of Saddle River & FSHC (6/9/20)
- A-13: Affordable Housing Settlement Agreement Between Borough, FSHC & SRI (2/10/20)