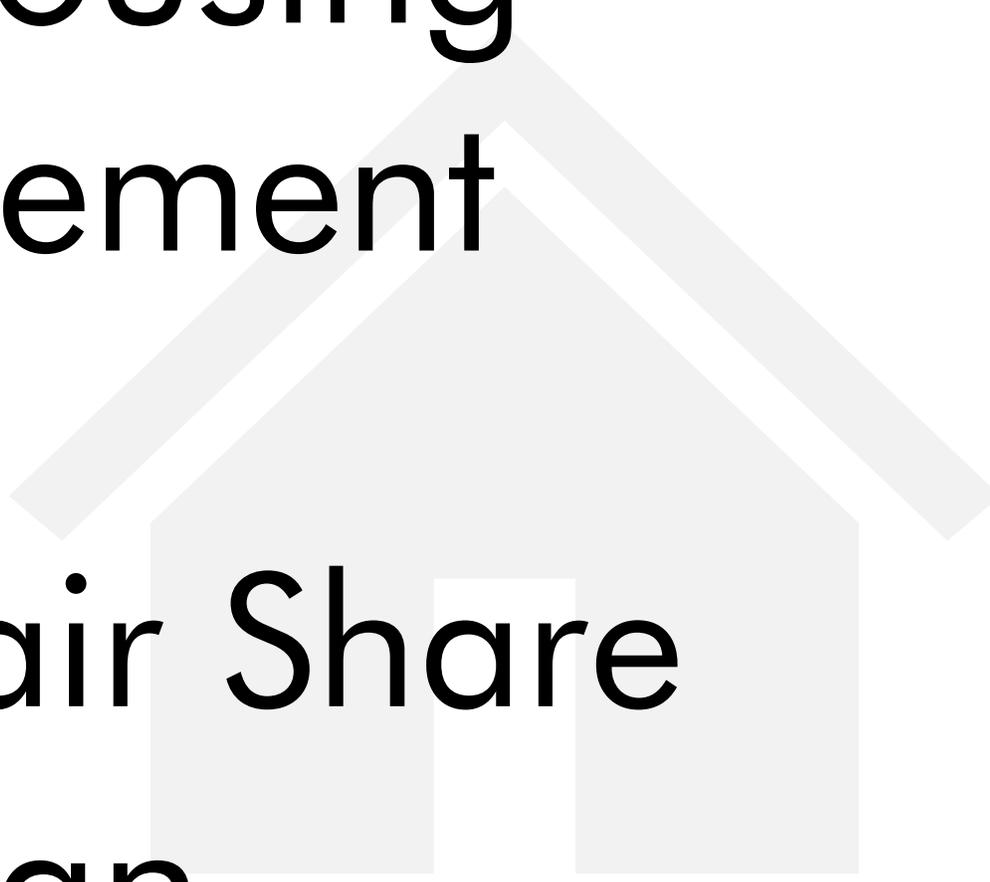
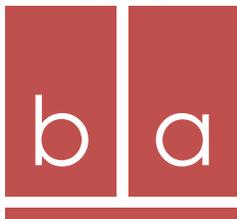


Amended Housing Element & Fair Share Plan



Borough of Tenafly
Bergen County | New Jersey
Adopted 02-11-26





Community Planning
Land Development and Design
Landscape Architecture

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Housing Element and Fair Share Plan

Borough of Tenafly
Bergen County, New Jersey

Prepared for the Borough of Tenafly
Planning Board

BA# 4168.04

The original document was appropriately signed and sealed on February 11, 2026 in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners

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Executive Summary

The following **2026 Housing Element and Fair Share Plan (HE&FSP) of the Master Plan** has been prepared for the Borough of Tenafly.

This plan is designed to outline the manner in which the Borough will address its affordable housing obligations. As discussed in greater detail herein, these obligations were derived from a variety of different sources including the Council on Affordable Housing (COAH), a prior settlement agreement with Fair Share Housing Center (FSHC), and most recently from calculations provided by the Department of Community Affairs (DCA) as well as a settlement agreement with FSHC dated January 7, 2026.

These obligations are summarized as follows:

Table 1: Affordable Housing Obligations Summary

Category	Obligation
Present Need (Rehabilitation) Obligation	10
Prior Round Obligation (1987-1999)	159
Third Round Obligation (1999-2025)	501
Fourth Round Obligation (2025-2035)	297

Prior Round Obligation

The Borough was assigned a Prior Round Obligation of one hundred and fifty-nine (159) affordable units. It subsequently received a Prior Round judgement of compliance and repose which established a realistic development potential (RDP) of thirty-eight (38) affordable units which was later adjusted to sixty-seven (67) affordable units. The Borough addressed this Prior Round RDP through the components identified in Table 2 below. As shown, these components comprised a total of seventy-six (76) credits. After applying these seventy-six (76) credits as well as thirty-five (35) existing credits of subsidized senior housing from the Tenafly Senior Housing site, the remaining Prior Round Unmet Need constituted forty-eight (48) affordable units.

Table 2: Prior Round RDP Components

Plan Component	Units	Rental Units	Applicable Rental Bonus	Unused Credits	Total Units/Credits
Accessory Apartments	10	0	0	0	10
Arc Group Home	5	5	^A 5	0	10
Brightview Tenafly Assisted Living	9	9	0	0	9
Tenafly Special Needs Housing	10	10	^A 10	0	20
The Plaza at Tenafly	17	0	0	0	17
The Crossings at Tenafly	9	5	^A 1	^B 4	10
Total	60	29	16	4	76

^A Rental bonus may only account for twenty-five (25%) percent (16 units) toward Prior Round RDP

^B Four bonus credits could not be applied from this development due to sixteen (16) unit constraint noted in Footnote A

Third Round Obligation

As per a settlement agreement with FSHC, the Borough was assigned a Third Round Obligation of five hundred and one (501) affordable units as well as a Third Round RDP of ten (10) affordable units. Pursuant to an amended settlement agreement, this Third Round RDP was later adjusted to forty-two (42) affordable units which was informed by a previously conducted vacant land adjustment (VLA) as well as four components which were anticipated to generate thirty-seven (37) affordable units. The Borough plans to address its Third Round RDP with the following components.

Table 3: Components to Address Third Round RDP

Component	Affordable Units	Bonus Credit	Total Credit	Unit Type
Tenaflly Senior Housing ¹	10	0	10	Extension of Controls
Piermont Road Site	7	0	7	Family
Serpentine Road Site	16	11	27	Family
West Railroad Avenue Site	3	0	3	Family
Total	36	11	47	

¹ 34 units were extended. Only 10 are applied to the Third Round due to a 25% cap.

The Borough has a remaining Third Round Unmet Need of five hundred and two (502) affordable units which is informed from the following:

- ❖ Remaining Prior Round Obligation. The Borough has a remaining Prior Round Unmet Need of forty-eight (48) affordable units.
- ❖ Third Round Obligation. The Borough has a Third Round obligation of five hundred and one (501) affordable units.
- ❖ Combined Prior and Third Round Obligation. The remaining Prior Round Unmet Need and the Third Round Obligation total five hundred and forty-nine (549) affordable units.
- ❖ Subtracting RDP Components. When subtracting the forty-seven (47) credits to be generated by the amended Third Round Components, the Borough has a remaining Unmet Need of five hundred and two (502) affordable units.

The components which were utilized by the 2023 Amendment to the 2018 HE&FSP to address the Borough's Unmet Need are identified in Table 4 on the following page. As shown, these components were originally contemplated to produce a total of two hundred and ten (210) units, including forty-four (44) affordable units. However, as discussed in the following subsection and in Section 4.3, the Borough proposes to increase the densities of several of these overlay districts.

Table 4: Third Round Unmet Need Components

Plan Component	Overlay District	Density (units/acre)	Total Units	Affordable Units
Harold Street	AHO-3	18	32	7
Riveredge Road/Tenaflly Road	AHO-5	15	14	3
South Summit Street/Riveredge Road	AHO-6	18	5	1
Riveredge Road/W. Railroad	AHO-6	18	5	1
Block 1305	AHO-7	15	32	7
Block 1306 Lot 1.01	AHO-8	15	8	2
Block 1308	AHO-7	15	75	15
Block 1302	AHO-7	15	39	8
Total			210	44

Fourth Round Obligation

The DCA calculated a Fourth Round Obligation of two hundred and ninety-seven (297) affordable units for the Borough. Despite finding errors in its land capacity factor, the Borough accepted the DCA’s calculations by way of Resolution #R25-72 which was adopted on January 21, 2025. That same resolution noted that the Borough reserved the right to conduct a VLA analysis to determine its RDP.

An updated VLA was subsequently conducted for Tenaflly. It finds that since the Borough last conducted a VLA for its prior Housing Element and Fair Share Plan, no new vacant land had been made available for development. However, one municipally-owned parking lot was found to have the potential to redevelop. This results in a RDP of two (2) affordable units.

The Borough will address this two-unit RDP through the Giesi 31 Central Avenue Site. As detailed herein, the site received preliminary and final site plan approval as well as “c” variance relief for a mixed use development consisting of 700 square feet of commercial space as well as ten (10) units, including two (2) affordable units. This component is currently under construction.

Table 5: Component to Address RDP

Plan Component	Total Units	Affordable Units
Giesi 31 Central Avenue Site	10	2
Total	10	2

This component leaves the Borough with an Unmet Need of two hundred and ninety-five (295) affordable units. After applying the remaining twenty-four (24) extended credits from Tenaflly Senior Housing, the Borough’s Unmet Need is further reduced to two hundred and seventy-one (271) affordable units. As per NJSA 52:27D-310.1 and its Settlement Agreement with FSHC, the Borough will address twenty-five percent (25%) of this Unmet Need which equates to sixty-eight (68) affordable units. It will do so in a two-part manner.

1. Fourth Round Unmet Need Components. To address a portion of this requirement, the existing and proposed components identified in Table 6 will be utilized. These components, which are discussed in greater detail in Section 4.3, can generate sixty (60) affordable units.
2. Third Round Unmet Need Components: Increased Densities. To address the remaining eight (8) unit Unmet Need requirement, the Borough will also increase the densities of its Third Round Unmet Need Overlay Zones as identified in Table 7. As shown, these increased densities can generate an additional eight (8) affordable units as otherwise contemplated in Table 4.

Table 6: Fourth Round Unmet Need Components

Plan Component	Status	Affordable Units
RRD North Summit Street Site	Site Plan Approved	17
Adoni West Railroad Avenue Site	Site Plan Approved	6
Dean Drive Site	Proposed	20
33 Engle Street	Proposed	2
West Clinton Avenue Overlay Site	Proposed	3
Block 1311 Overlay Site	Newly Proposed	3
Block 715 Overlay Site	Newly Proposed	3
Block 1707 Overlay Site	Newly Proposed	4
Block 1801 Overlay Site	Newly Proposed	2
Total		60

Table 7: Revised Third Round Unmet Need Components

Plan Component	Overlay District	Revised Density (units/acre)	Total Units	Affordable Units
Harold Street	AHO-3	19	35	7
Riveredge Road/Tenaflly Road	AHO-5	18	18	4
South Summit Street/Riveredge Road	AHO-6	18	5	1
Riveredge Road/W. Railroad	AHO-6	18	4	1
Block 1305	AHO-7	19	40	8
Block 1306 Lot 1.01	AHO-8	18	10	2
Block 1308	AHO-7	19	94	19
Block 1302	AHO-7	19	49	10
Total			254	52

Accordingly, the remainder of this 2026 HE&FSP is divided into the following sections:

❖ Section 1: Introduction

The first section of the 2026 HE&FSP provides an introduction to affordable housing. It summarizes what affordable housing is, offers an overview of the history of affordable housing in the state, and explains the role of a housing element and fair share plan.

❖ Section 2: Housing Element

Section 2 contains the Housing Element for the Borough of Tenafly. It offers a community overview of the Borough, as well as background information regarding its population, housing, and employment characteristics. It also provides projections of the Borough's housing stock and employment.

❖ Section 3: Fair Share Obligation

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

❖ Section 4: Fair Share Plan

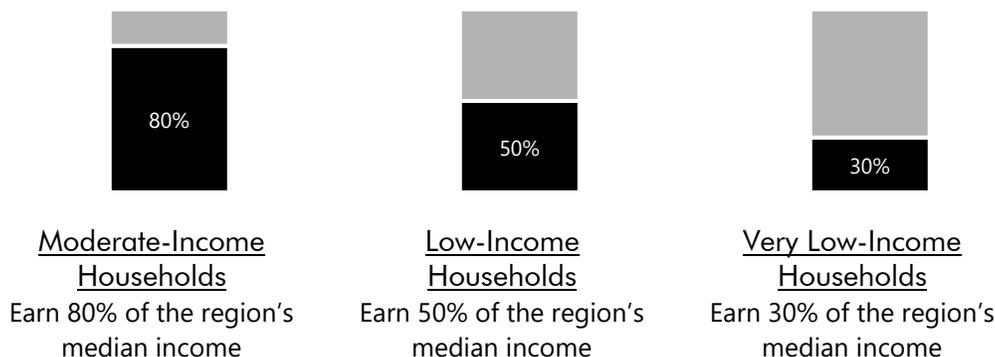
Finally, Section 4 details the manner in which the Borough has addressed its Prior Round and Third Round Obligation as well as how it will address its Fourth Round Obligation.

Section 1: Introduction

The following section provides an introduction to affordable housing. It summarizes what affordable housing is, offers an overview of the history of affordable housing in the state, and explains the role of a housing element and fair share plan.

1.1: What is Affordable Housing?

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



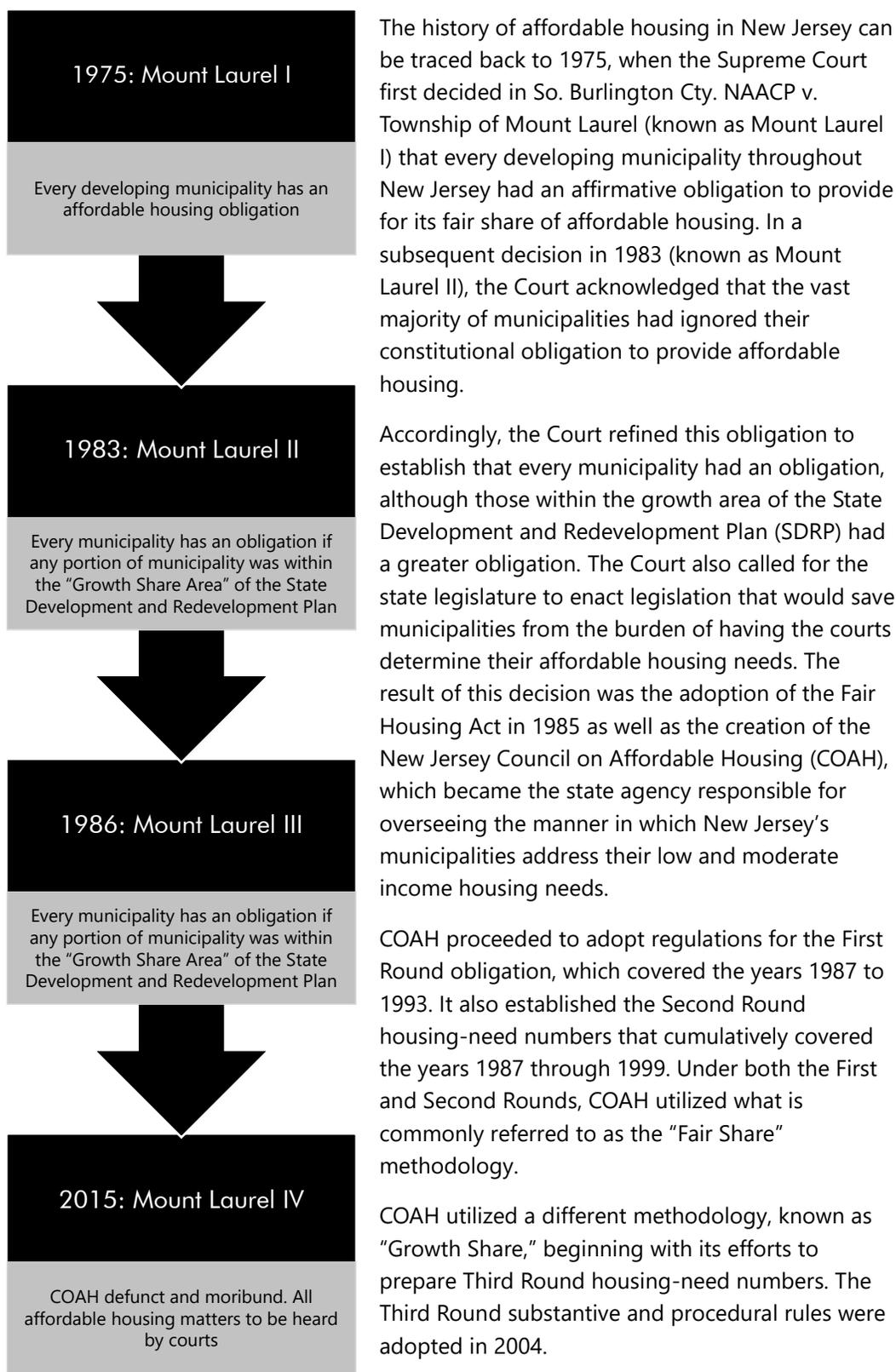
Regional income limitations are updated every year, with different categories established for varying household sizes. Table 8 identifies the 2024 regional income limits by household size for Region 1. As shown, a three-person family with a total household income of no greater than \$86,697 could qualify for affordable housing in the Borough's region.

Table 8: 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 development are reserved for affordable housing. Affordable housing can be found in a variety of other forms, including but not limited to: one hundred percent affordable housing developments, deed-restricted accessory apartments, assisted living facilities, alternative arrangements such as supportive housing or group homes, and age restricted housing.

1.2: What is the History of Affordable Housing in New Jersey?

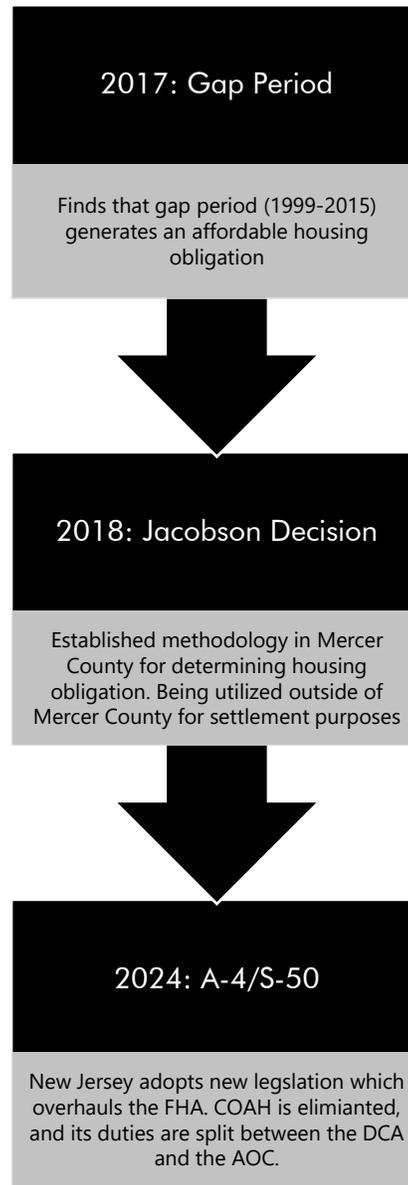


However, these regulations were challenged and in January 2007, the Appellate Division invalidated various aspects of them and remanded considerable portions of the rules to COAH with the directive to adopt revised regulations.

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

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

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



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

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

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

1.3: What is a Housing Element and Fair Share Plan?

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

While technically a discretionary component of a municipal master plan, a HE&FSP is nevertheless an effectively obligatory plan element. As established by NJSA 40:55D-62.a of the Municipal Land Use Law (MLUL), a municipality must have an adopted HE&FSP in order to enact its zoning ordinance.

Thus, from a public policy perspective, a HE&FSP is an essential community document. Moreover, without a HE&FSP, a municipality may be susceptible to a builder's remedy lawsuit in which a developer could file suit to have a specific piece of property rezoned to permit housing at higher densities than a municipality would otherwise allow, provided a certain percentage of units are reserved as affordable.

The **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 Tenafly. It offers a community overview of the Borough, as well as background information regarding its population, housing, and employment characteristics. It also provides projections of the Borough's housing stock and its employment.

Information Regarding Data Sources

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

- | | |
|--|--|
| <p>1. United States Decennial Census</p> <p>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.</p> | <p>4. New Jersey Department of Community Affairs (DCA)</p> <p>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.</p> |
| <p>2. American Community Survey (ACS)</p> <p>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.</p> | <p>5. New Jersey Department of Labor and Workforce Development</p> <p>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.</p> |
| <p>3. New Jersey Department of Health</p> <p>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.</p> | |

2.1: Community Overview

The Borough of Tenafly is located along the eastern border of Bergen County, immediately adjacent to the Hudson River. It is bounded by five (5) municipalities, including: the Borough of Alpine and the Borough of Cresskill to the north; the Borough of Bergenfield to the west; and the City of Englewood and the Borough of Englewood Cliffs to the south.

Tenafly has a total area of approximately 5.18 square miles, making it the twelfth largest municipality in Bergen County. As summarized in Table 9, Tenafly is essentially a fully developed community with very little vacant land remaining for development. The majority of the Borough is characterized by residential development which accounts for approximately 60.3% of its total parcel area.

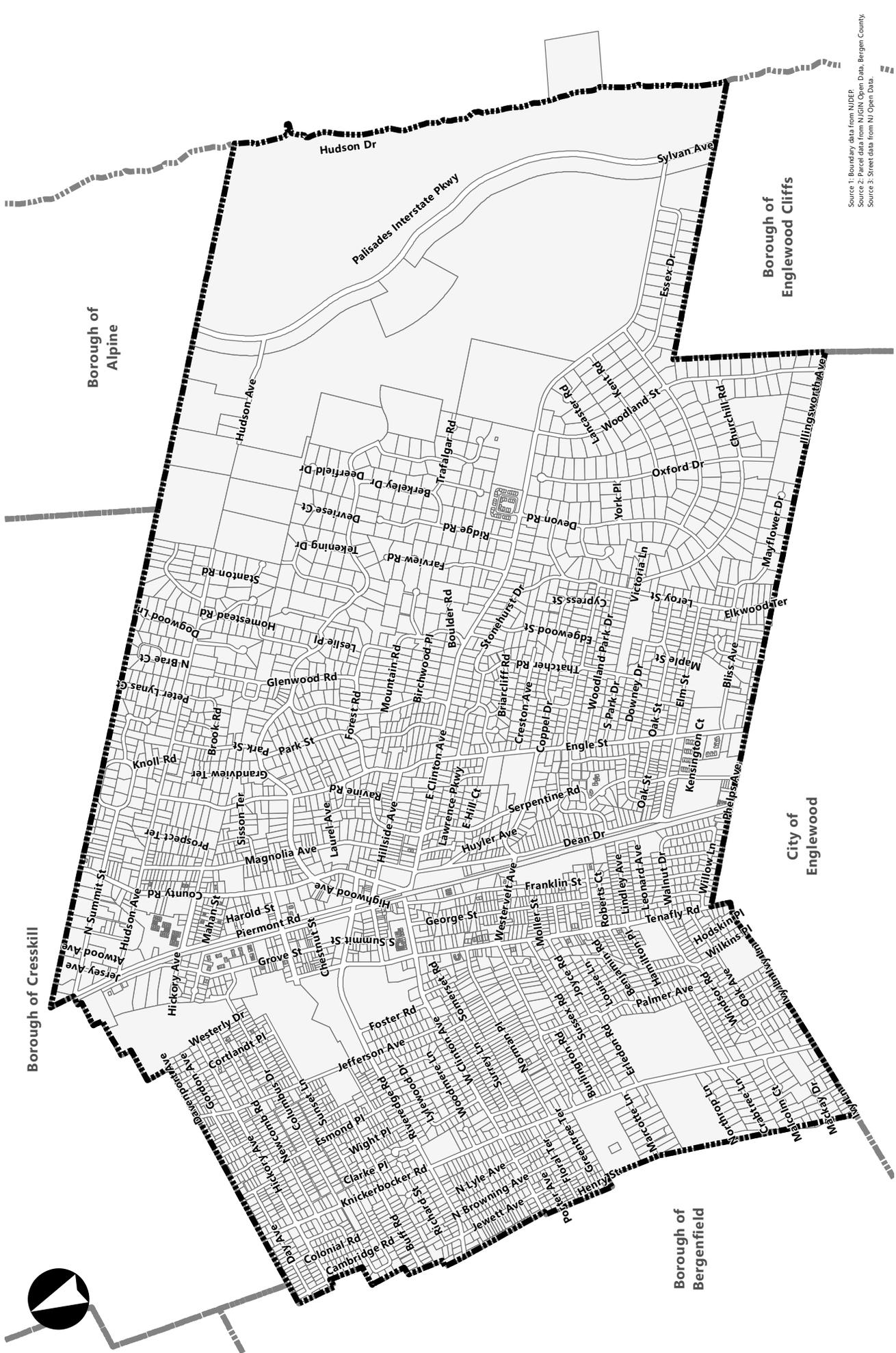
Commercial uses and light industrial uses approximately account for a combined 2.8% of the Borough's total parcel area. Commercial uses are largely concentrated in the Borough's downtown area, which is characterized by small retail and service establishments catering to the needs of the local populace. A mixed commercial and light industrial area is also located within the northerly portion of the Borough, in close proximity to the Borough of Cresskill.

In addition, there are more than six hundred and fifty (650) acres throughout the Borough dedicated to open space purposes. This is largely divided between the Tenafly Nature Center and the Palisades Interstate Parkway, both of which are located in the easterly portion of Tenafly.

Table 9: Existing Land Uses

Land Use	Parcels	% Parcels	Area	% Area
Residential: One and Two Family	4,193	92.6%	1,481.9	58.7%
Residential: Multifamily	17	0.4%	40.0	1.6%
Residential: Age Restricted/Assisted Living	3	0.1%	4.8	0.2%
Commercial	163	3.6%	66.5	2.6%
Light Industrial	8	0.2%	5.9	0.2%
House of Worship/Charitable Property	24	0.5%	82.3	3.3%
Public Property	31	0.7%	42.1	1.7%
Public School Property	6	0.1%	65.7	2.6%
Quasi-Public	4	0.1%	4.8	0.2%
Parks and Open Space	30	0.7%	653.6	25.9%
Golf Course	2	0.0%	40.0	1.6%
Cemeteries	3	0.1%	10.3	0.4%
Parking Lot	14	0.3%	6.4	0.3%
Railroad	1	0.0%	12.4	0.5%
Right-of-Way	1	0.0%	0.6	0.0%
Vacant	27	0.6%	6.1	0.2%
Total	4,526	100.0%	2,522.9	100.0%

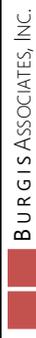
Source: ArcGIS Calculations



Source 1: Boundary data from NJDEP
 Source 2: Parcel data from NJGN Open Data, Bergen County
 Source 3: Street data from NJ Open Data

Dwg. Title

Map 1: Community Overview



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 Westwood, New Jersey 07675
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Housing Element and Fair Share Plan
 Borough of Tenafly | Bergen County, New Jersey

Project No.

4168.04

Date

02.03.25

Drawn

DN

Legend



Municipal Boundary

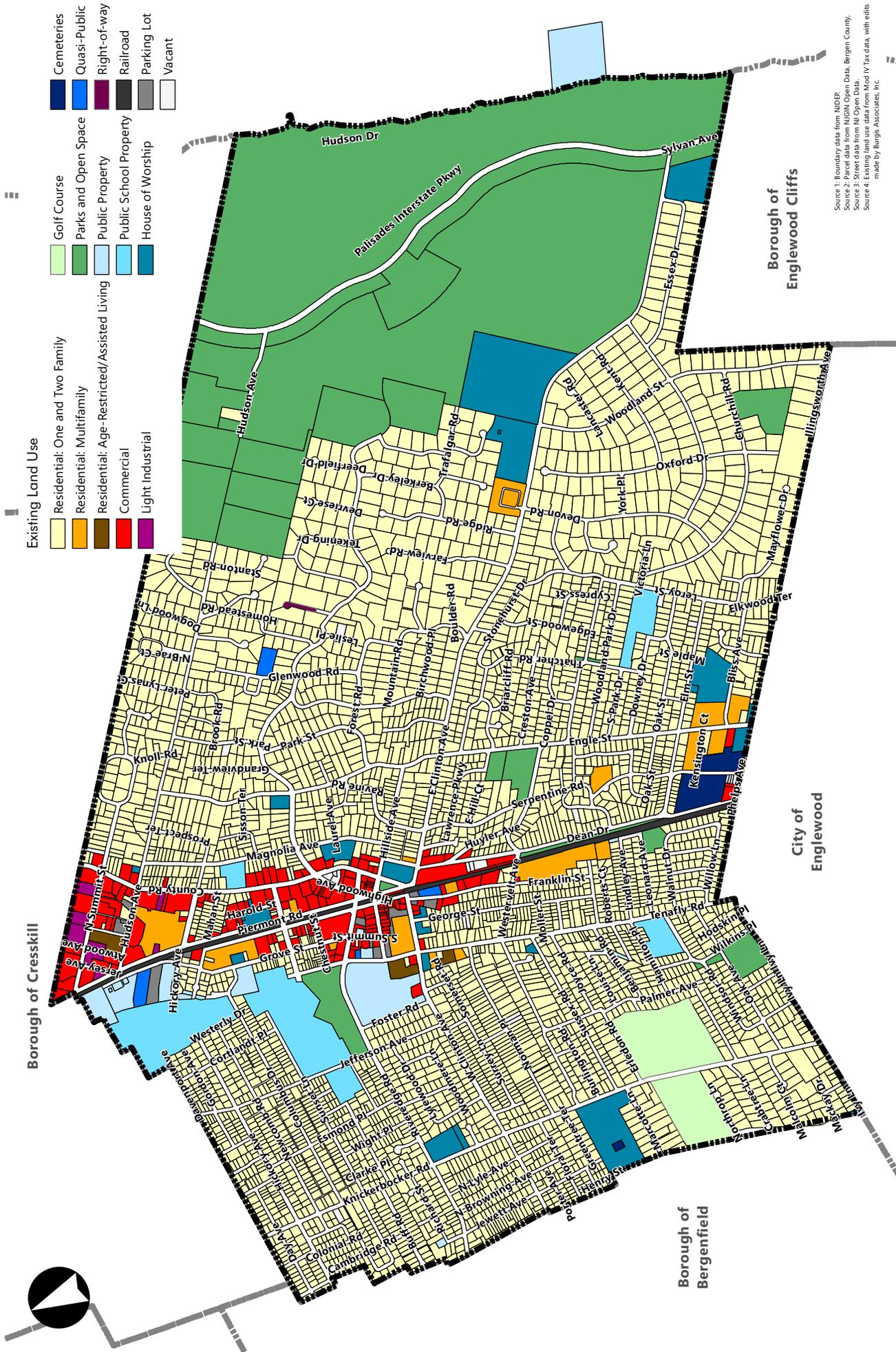
Parcels

Scale

1" = 1,800'

Dwg. No.

map 1



Source 1: Boundary data from NJDEP.
 Source 2: Parcel data from NJGIN Open Data, Bergen County.
 Source 3: Street data from NJ Open Data.
 Source 4: Existing land use data from Mod IV Tax data, with edits made by Burgis Associates, Inc.

Existing Land Use

- Residential: One and Two Family
- Residential: Multifamily
- Residential: Age-Restricted/Assisted Living
- Commercial
- Light Industrial
- Golf Course
- Parks and Open Space
- Public Property
- Public School Property
- House of Worship
- Cemeteries
- Quasi-Public
- Right-of-way
- Railroad
- Parking Lot
- Vacant

Map 2: Existing Land Use	Project No. 4168.04	Date 02.03.25	Drawn DN
	Scale 1" = 1,800'		Draw No. map 2
Housing Element and Fair Share Plan Borough of Tenafly Bergen County, New Jersey			
BURGIS ASSOCIATES, INC. COMMUNITY PLANNING LAND DEVELOPMENT AND DESIGN LANDSCAPE ARCHITECTURE p: 201.666.1811 f: 201.666.2599 25 Westwood Avenue Westwood, New Jersey 07675			
Legend		Municipal Boundary	

2.2: Demographic and Population Data

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

Population Changes

The Borough experienced a consistent level of growth between 1930 to 1960, wherein its population increased approximately 150%. Between 1950 and 1960 alone, Tenafly's population increased by nearly fifty percent. Nevertheless, this trend reversed during the 1970s and 1980s, which saw the Borough's population decline by 10.1% to 13,326 in 1990. By 2000, however, this trend reversed again and the Borough's population increased 3.6 percent to 13,806.

Between 2000 and 2020, the Borough's population is estimated to have increased approximately 11.6%. Since that time, however, the ACS indicates a slight decrease of approximately 1.0%. As of 2023, the ACS estimates that the Borough's population is approximately 15,252 people.

Due to recent approvals for multifamily developments throughout the community over the past several years, it is anticipated that the Borough's population will increase over the next several years.

Table 10: Population Growth, 1930-2023

Year	Population	Change	Percent Change
1930	5,669	-	-
1940	7,413	1,744	30.8%
1950	9,651	2,238	30.2%
1960	14,264	4,613	47.8%
1970	14,827	563	3.9%
1980	13,552	-1,275	-8.6%
1990	13,326	-226	-1.7%
2000	13,806	480	3.6%
2010	14,488	682	4.9%
2020	15,409	921	6.4%
2023	15,252	-157	-1.0%

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

Age Characteristics

Overall, the Borough’s median age increased slightly from 40.9 years in 2000 to 42.1 years in 2023. Nevertheless, Tenaflly is not aging as rapidly nor as dramatically as other municipalities throughout the state. This is particularly evident in its younger age cohorts.

The percentage of the Borough’s population aged nineteen and under has increased over the past twenty-three years. In 2000, an estimated 30.2% of the Borough’s population was aged nineteen and under. By 2023, this percentage slightly increased to an estimated 32.1%. Overall, the total number of residents in the age cohort is estimated to have increased approximately 17.3% during that same time period.

Meanwhile, the percentage of the Borough’s population aged sixty-five and over has decreased over the same time period. In 2000, an estimated 15.1% of the Borough’s population was aged sixty-five and over. By 2023, this percentage decreased to an estimated 12.9%. Overall, the total number of residents in this age cohort decreased by approximately 5.9% during that same time period.

Table 11: Age Characteristics, 2000-2023

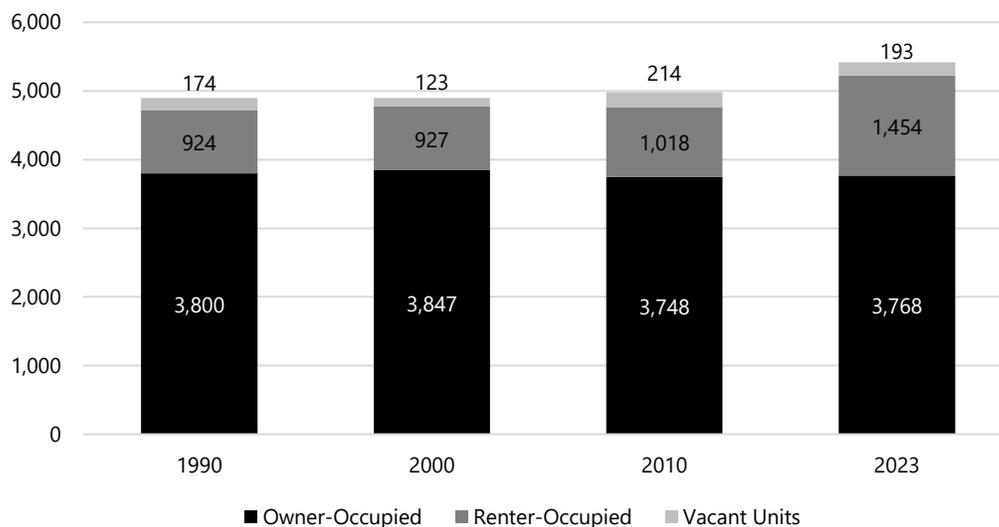
Age	2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent
Under 5	904	6.5%	728	5.0%	482	3.2%
5 to 19	3,275	23.7%	4,086	28.2%	4,417	29.0%
20 to 24	371	2.7%	424	2.9%	407	2.7%
25 to 34	1,000	7.2%	711	4.9%	708	4.6%
35 to 44	2,513	18.2%	2,209	15.2%	2,570	16.8%
45 to 54	2,232	16.2%	2,743	18.9%	2,611	17.1%
55 to 64	1,419	10.3%	1,634	11.3%	2,089	13.7%
65 to 74	1,064	7.7%	959	6.6%	1040	6.8%
75 to 84	734	5.3%	678	4.7%	537	3.5%
85 and over	294	2.1%	316	2.2%	391	2.6%
Total	13,806		14,488		15,299	
Median Age	40.9		41.8		42.1	

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

Household Tenure and Occupancy

Over the past twenty-three years, the total number and overall percentage of owner-occupied housing units is estimated to have decreased while the overall number and percentage of renter-occupied units is estimated to have increased. The 2023 ACS further estimates that the number of vacant units in the Borough has fluctuated between a low of 123 units and a high of 214 units during that same time period.

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

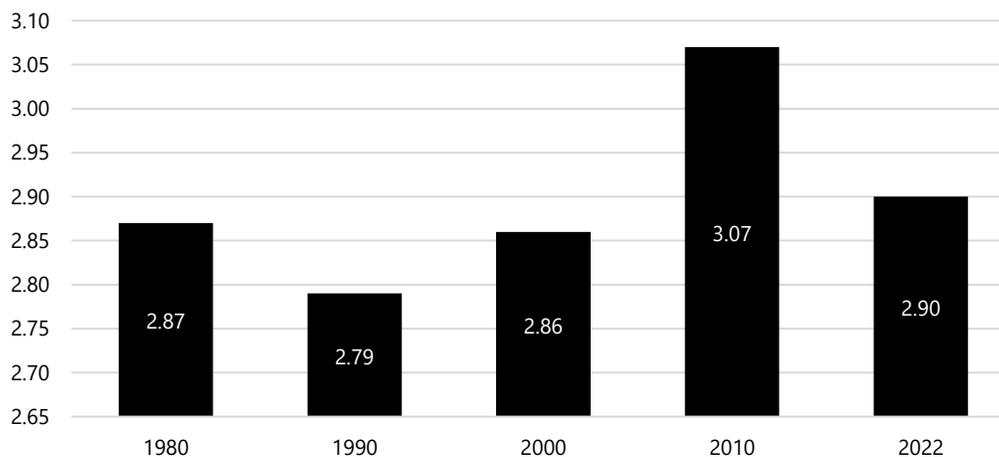


Source: US Census Bureau; 2022 American Community Survey Five-Year Estimate

Average Household Size

The Borough’s average household size has generally fluctuated since 1980. As per the 2023 ACS, it is estimated that the average household size in the Borough was 2.90 people per unit. This represents a decrease of approximately 5.5% since 2010.

Figure 2: Household Sizes, 1990-2023



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

Household Income

Households incomes have increased throughout the Borough since 1999. This is particularly evident in upper-tier incomes. In 1999, an estimated 30% of the Borough’s households reported an income of \$150,000 or more. By 2023, this percentage increased to approximately 65.7% of households.

Overall, the Borough’s median income increased approximately 202.7% over the past few decades, from \$68,742 per household in 1999 to \$208,088 per household in 2023. This represents a higher percentage increase experienced by the County as a whole (78.9%) during that same time period. The Borough’s median household income has also historically been higher than the County’s.

Pursuant to the ACS, an estimated 3.7% of the Borough’s population reported an income below the federal poverty line in 2023. This is below the County’s estimated rate of 6.6%.

Table 12: Household Incomes, 1999-2023

Income Level	1999		2010		2023	
	Households	Percent	Households	Percent	Households	Percent
Less than \$10,000	198	4.1%	112	2.40%	133	2.6%
\$10,000 to \$14,999	116	2.4%	39	0.80%	23	0.4%
\$15,000 to \$24,999	244	5.1%	110	2.40%	117	2.2%
\$25,000 to \$34,999	258	5.4%	148	3.20%	47	0.9%
\$35,000 to \$49,999	392	8.2%	422	9.10%	279	5.4%
\$50,000 to \$74,999	722	15.1%	791	17%	203	3.9%
\$75,000 to \$99,999	599	12.5%	376	8.10%	252	4.8%
\$100,000 to \$149,999	815	17.0%	605	13%	737	14.1%
\$150,000 to \$199,999	375	7.8%	492	10.60%	646	12.4%
\$200,000 or more	1,062	22.2%	1,550	33.40%	2,785	53.3%
Total	4,871	100.00%	4,645	100.00%	5,222	100.0%
Median Income	\$68,742		\$125,865		\$208,088	
Bergen County	\$65,241		\$81,708		\$116,709	

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

2.3: Inventory of Housing Stock

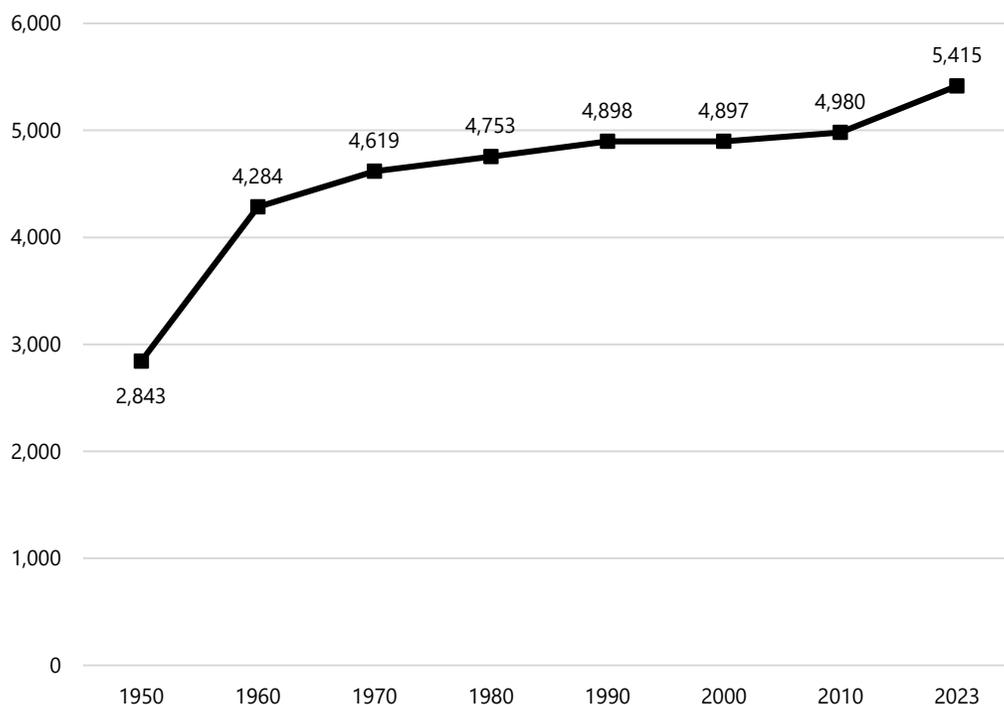
The following section provides an overview of the Borough’s housing stock. It inventories several housing characteristics such as age, condition, purchase/rental value, and occupancy.

Number of Dwelling Units

Between 1950 and 2023, the number of dwelling units in the Borough is estimated to have increased approximately 90.5%, from 2,843 units in 1950 to 5,415 units in 2023.

Nevertheless, the largest percentage increase in the Borough’s housing stock took place between 1950 and 1960, wherein the number of units increased by 50.6%. Since that time, the growth rate of the Borough’s housing stock has slowed. The ACS estimates that between 2010 and 2023, the Borough’s housing stock increased by approximately 8.7%. This reduced rate can likely be attributed to the Borough’s fully developed nature.

Figure 3: Housing Units, 1950-2023



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

Units in Structure for Occupied Units

Information regarding the number of dwelling units in different types of housing structures provides insights into the types of housing which exists throughout the Borough. Thus, the following table summarizes the unit-composition of the Borough's structures since 2000.

As per the 2023 ACS, single-family detached dwellings account for an estimated 75.9% of the Borough's housing stock, down slightly from 81.0% in 2000. Single-family attached dwellings represent the second largest housing category at 6.1%. Those buildings with twenty or more units experienced an estimated increase of approximately 64.4% since 2000.

Table 13: Units in Structure, 2000-2023

Units in Structure	2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent
Single Family, Detached	3,966	81.0%	3,766	77.5%	4,110	75.9%
Single Family, Attached	140	2.9%	152	3.1%	331	6.1%
2 Units	332	6.8%	452	9.3%	298	5.5%
3 to 4 Units	88	1.8%	146	3.0%	122	2.3%
5 to 9 Units	98	2.0%	109	2.2%	138	2.5%
10 to 19 Units	110	2.2%	144	3.0%	86	1.6%
20 or More	163	3.3%	89	1.8%	268	5.0%
Other	0	0.0%	0	0.0%	62	1.1%
Total	4,897	100.0%	4,858	100.0%	5,415	100.0%

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

Purchase and Rental Value of Housing Units

The following two tables identify purchase values and rental values for owner-occupied and renter-occupied units in Tenafly, respectively.

As shown in Table 14, the overall median value of the Borough's owner-occupied housing increased substantially between 2000 and 2010, from \$403,600 to \$742,500. Since that time, the ACS estimates that the median value of the Borough's owner-occupied housing stock increased again, albeit at a slower rate. As of 2023, the ACS estimates that the median value of the Borough's owner-occupied housing is approximately \$974,300. This is higher than both Bergen County's and the State of New Jersey's estimated median values.

Similarly, the overall value of contract rents in the Borough has increased consistently since 2000. As of 2023, the ACS estimates that the median contract rent asked in the Borough is approximately \$2,913, which represents a 145.6% increase since 2000. Rents in the Borough have historically been higher than those estimated for Bergen County and the State as a whole.

Table 14: Value of Owner-Occupied Units, 2000-2023

Value Range	2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	26	0.7%	12	0.3%	0	0.0%
\$50,000 to \$99,999	9	0.3%	15	0.4%	19	0.5%
\$100,000 to \$149,999	17	0.5%	15	0.4%	20	0.5%
\$150,000 to \$199,999	145	4.1%	0	0.0%	7	0.2%
\$200,000 to \$299,999	769	21.7%	83	2.4%	127	3.4%
\$300,000 to \$499,999	1352	38.2%	536	15.6%	140	3.7%
\$500,000 to \$999,999	938	26.5%	1,978	57.4%	1,685	44.7%
\$1,000,000 or More	283	8.0%	805	23.4%	1770	47.0%
Total	3,539	100.0%	3,444	100.0%	3,768	100.0%
Borough Median Value	\$403,600		\$742,500		\$974,300	
Bergen County Median Value	\$250,300		\$483,300		\$615,300	
New Jersey Median Value	\$170,800		\$357,000		\$461,000	

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

Table 15: Specified Renter Occupied Housing Units by Rent, 2000-2023

Rent Range	2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent
Less than \$500	66	7.1%	43	4.3%	22	1.5%
\$500 to \$999	337	36.4%	81	8.1%	0	0.0%
\$1,000 to \$1,499	222	24.0%	177	17.8%	29	2.0%
\$1,500 to \$1,999	89	9.6%	101	10.1%	154	10.6%
\$2,000 to \$2,499	137	14.8%	47	4.7%	336	23.1%
\$2,500 to \$2,999	---	---	79	7.9%	173	11.9%
\$3,000 or more	---	---	469	47.1%	654	45.0%
No Rent paid	75	8.1%	0	0.0%	86	5.9%
Total	926	100.0%	997	100.0%	1,454	100
Median Rent	\$1,186		\$1,882		\$2,913	
Bergen County Median Rent	\$872		\$1,236		\$1,644	
New Jersey Median Value	\$751		\$1,092		\$1,498	

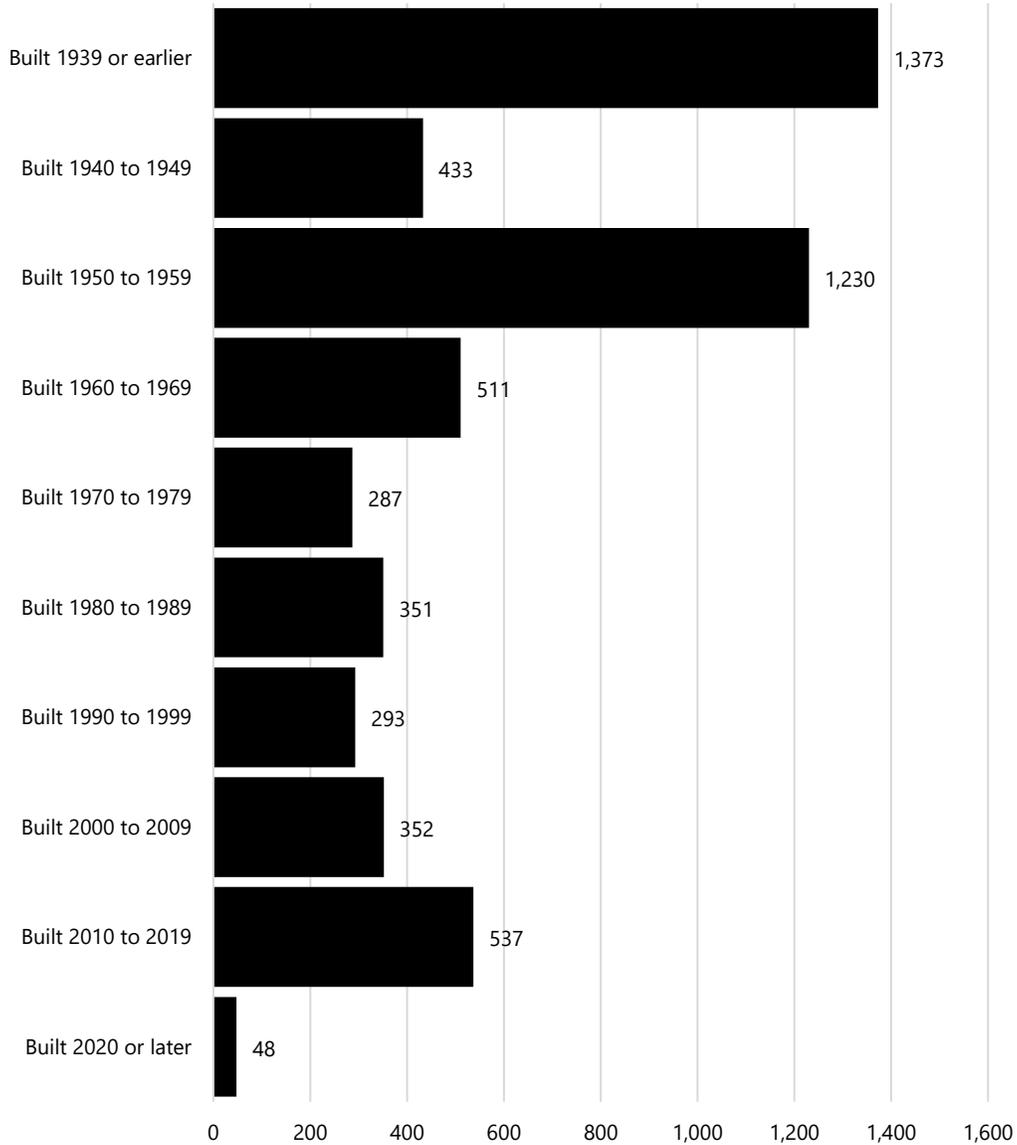
Source: US Census Bureau; 2010 and 2023 American Community Survey Five-Year Estimates.

Note: 2000 US Census provided different rental categories than 2023 ACS

Year Structure Built

The following figure identifies the years in which the Borough’s structures were built. As shown, the Borough has an older housing stock with more than half (56.1%) of all dwellings constructed prior to 1960. Conversely, only 10.8% of the Borough’s dwellings are estimated to have been constructed after 2010.

Figure 4: Year Structure Built



Source: 2023 American Community Survey Five-Year Estimates.

Deficient Housing Units

Neither the Census nor the ACS classify housing units as deficient. However, the Fair Housing Act defines a “deficient housing unit” as housing which: is over fifty years old and overcrowded; lacks complete plumbing, or; lacks complete kitchen facilities.

Accordingly, the following tables are intended to provide insights into the extent to which the Borough has deficient housing units. First, Table 16 examines the extent to which there is overcrowding in the Borough’s housing stock which is typically associated with housing units with more than one occupant per room. As shown, the estimated number of occupied housing units within the Borough considered to be overcrowded is negligible

Table 16: Occupants Per Room (2023)

Occupants per Room	Owner-Occupied	Renter-Occupied
0.50 or Fewer	3,171	874
0.51 to 1.00	597	529
1.01 to 1.50	0	21
1.51 to 2.00	0	30
2.01 or More	0	0
Total	3,768	1,454

Source: 2023 American Community Survey Five-Year Estimates.

Table 17 identifies housing units with and without complete plumbing and kitchen facilities. As shown, all occupied units in the Borough were identified as having complete kitchen facilities, while nearly all (99.8%) of occupied units have complete plumbing facilities.

Table 17: Plumbing and Kitchen Facilities (2023)

	Units with Complete Facilities	Units without Complete Facilities
Plumbing	5,214	8
Kitchen	5,222	0

Source: 2023 American Community Survey Five-Year Estimates.

2.4: Housing and Employment Projection

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

Recent Residential Development Activity

One way of examining the stability of a community’s housing stock is by comparing the number of residential building permits and demolition permits issued every year. Since 2000, the Borough has annually issued an average of 39.6 and 25.1 building permits and demolition permits, respectively. This results in an average positive net of 14.4 permits annually. This is reflective of the Borough’s established development pattern.

Table 18: Residential Building Permits and Demolition Permits

Year	Building Permits			Total	Demos	Net
	1 & 2 Family	Multifamily	Mixed Use			
2000*				30	24	6
2001*				31	20	11
2002*				54	26	28
2003*				24	18	6
2004	36	0	1	37	20	17
2005	48	0	0	48	36	12
2006	53	0	0	53	26	27
2007	35	147	0	182	26	156
2008	21	2	0	23	14	9
2009	14	12	0	26	19	7
2010	23	0	0	23	20	3
2011	22	0	0	22	27	-5
2012	22	0	0	22	18	4
2013	28	0	0	28	26	2
2014	29	0	0	29	35	-6
2015	32	0	0	32	36	-4
2016	35	0	0	35	12	23
2017	38	0	0	38	18	20
2018	39	0	0	39	52	-13
2019	46	0	0	46	38	8
2020	25	0	0	25	27	-2
2021	53	0	0	53	11	42
2022	21	0	0	21	25	-4
2023	30	0	0	30	30	0
Total	650	161	1	951	604	347

Source: Department of Community Affairs

* Data not broken down by category

Recent Multifamily Development Approvals

The Borough has approved several multifamily developments which may not be reflected in Table 18. These include the following. As shown, these developments comprise a total of one hundred and eighty-nine (189) residential units.

- ❖ 4.5-5 West Railroad Avenue. 4.5-5 West Railroad Avenue, which is identified by municipal tax records as Block 1011 Lot 19, received site plan approval in 2022 for a mixed-use development consisting of eighteen (18) residential units.
- ❖ 6 West Railroad Avenue. 6 West Railroad Avenue, which is identified by municipal tax records as Block 1011 Lot 18, received site plan approval in 2022 for a mixed-use development consisting of four (4) residential units.
- ❖ 11 West Railroad Avenue. 11 West Railroad Avenue, which is identified by municipal tax records as Block 1011 Lot 15, received site plan approval in 2022 for a mixed-use development consisting of five (5) residential units.
- ❖ 31 Central Avenue. 31 Central Avenue, which is identified by municipal tax records as Block 1104 Lots 7 and 8, received site plan approval in 2023 for a mixed-use development consisting of ten (10) residential units.
- ❖ 121-131 North Summit Street/145 Piermont Road. 121-131 North Summit Street/145 Piermont Road, which is identified by municipal tax records as Block 1301 Lots 2 and 13, received site plan approval in 2023 for a mixed-use development consisting of one hundred and twelve (112) residential units.
- ❖ 66 West Railroad Avenue. 66 West Railroad Avenue, which is identified by municipal tax records as Block 1104 Lot 4, received site plan approval for a mixed-use development consisting of forty (40) residential units.

Covered Employment

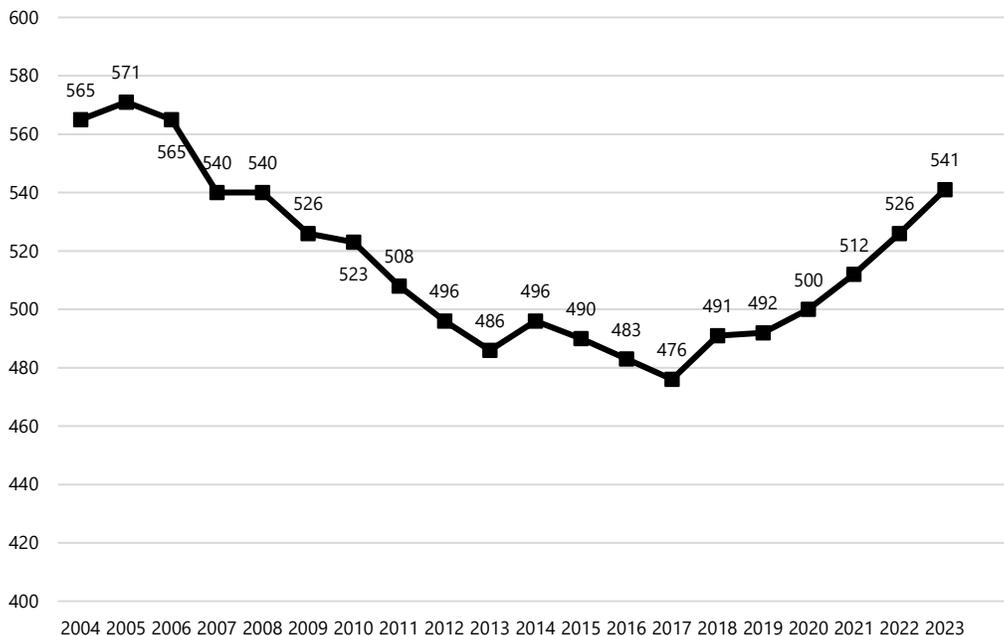
Figure 8 and Figure 9 provide data on the Borough's covered employment trends between 2004 and 2023, as reported by the New Jersey Department of Labor and Workforce Development. "Covered employment" refers to any employment covered under the Unemployment and Temporary Disability Benefits Law. Generally, nearly all employment in the state is considered to be "covered employment."

Figure 8 depicts the number of reported "employment units" within the Borough. An "employment unit" is defined as an individual or organization which employs one or more workers. As shown, the Borough experienced a fairly consistent loss of employment units between 2005 and 2017. Since that time, however, the number of employment units have increased approximately 13.7%. As of 2023, there were a reported 541 employment units in the Borough.

While the Borough may have generally experienced a decrease of employment units between 2005 and 2017, Figure 9 suggests it actually experienced an increase in employment during that same time frame. Ironically, as the number of employment units increased since 2017, employment levels decreased continually between 2017 and 2020.

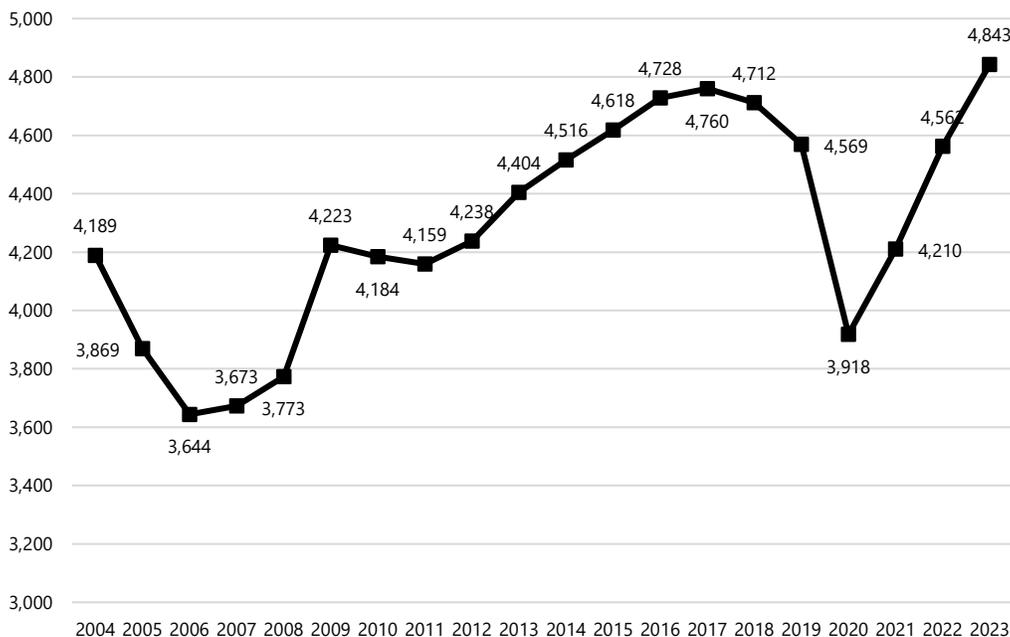
Since that time, however, employment has increased by approximately 23.6%. As of 2023, the Borough's reported covered employment was 4,843 individuals.

Figure 5: Covered Employment Units, 2004 to 2023



Source: Department of Labor and Workforce Development

Figure 6: Average Covered Employment, 2004 to 2023



Source: Department of Labor and Workforce Development

Section 3: 4th Round Obligation

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

3.1: Summary of Fourth Round Obligation

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

The DCA was designated as the entity responsible for calculating the state’s regional needs. NJSA 52:27D-304.2 establishes the methodology to be utilized by the DCA to determine the state’s regional prospective needs of low- and moderate-income housing for the ten-year period spanning from July 1, 2025 to June 30, 2035. In summary, the projected household change for this period is estimated by establishing the household change experienced in each region between the most recent federal decennial census and the second-most recent decennial census. This household change, if positive, is then 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 was also designated as the entity responsible for calculating each municipality’s present and prospective fair share obligations. However, the FHA makes clear that these calculations are advisory and that each municipality must set its own obligation number utilizing the same methodology.

On January 21, 2025, Tenafly adopted Resolution #R25-72 which established its affordable housing obligations for the Fourth Round. A copy of this resolution is located in Appendix A. Despite finding flaws in its land capacity factor, the Borough accepted the DCA’s Fourth Round Obligation calculation of two hundred and ninety-seven (297) affordable units. 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 herein.

Furthermore, Resolution #R25-72 adjusted the Borough’s Present Need Obligation from sixty-one (61) to ten (10) affordable units based upon a Structural Conditions Survey. This is also discussed in greater detail herein.

Table 19: Summary of Fair Share Obligation

Affordable Obligation	Units
Present (Rehabilitation Need) Obligation	10
Prospective Need	297

3.2: Present Need Obligation and Structural Conditions Survey

The following is noted regarding the Borough's Present Need Obligation and Structural Conditions Survey.

Present Need Obligation

As per the adopted legislation, a municipality's Present Need Obligation is determined "by estimating the deficient housing units occupied by low- and moderate-income households in the region, following a methodology similar to the methodology used to determine third round municipal present need, through the use of most recent datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof."

The "Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background" workbook released by the DCA (herein referred to as the "DCA Workbook" or the "Workbook") notes that the Present Need calculations used three (3) factors to calculate its present need: the number of housing units lacking complete kitchen facilities; the number of units lacking complete plumbing facilities; and the number of overcrowded units.

The analysis employed by the DCA utilizes data from HUD's Comprehensive Housing Affordability Strategy (CHAS) dataset, which has municipal-level data on the number and percentage of low- and moderate-income households from a special tabulation of the US Census's American Community Survey (ACS) data. Utilizing the methodology outlined in the Workbook, the DCA calculated a Present Need of sixty-eight (68) affordable units for the Borough.

Structural Conditions Survey

However, as per NJAC 5:93-5.2, "each municipality shall be provided with the Council's estimate for substandard units occupied by low and moderate income households. This estimate shall be the municipality's indigenous need, unless the municipality or an objector performs the Council's Structural Conditions Survey (see Appendix C, incorporated herein by reference). Where the municipality or objector performs the Structural Conditions Survey, the Council shall review the results of the data collected and shall modify the indigenous need if it determines a modification is warranted."

Appendix C to COAH's Round 2 rules (5:93) sets forth the guidelines for the preparation of a Structural Conditions Survey. As set forth therein, the first step in the process is for the Construction Official (or their designee) to conduct an exterior survey to determine the number of substandard units in the municipality. The second step is to estimate the number of substandard units occupied by low- and moderate-income households. To calculate this estimate, Appendix C states that "the Council will rely on census information that is available from the Public Use Micro-Data Sample (PUMS)."

In regard to the first step, the Borough's Construction Official conducted a survey on December 11, 2024. As per that survey, the Construction Official observed thirteen (13) structures being in need of repair. See Appendix C for a copy of this survey.

The next step is to estimate the number of those surveyed substandard units which are occupied by low- and moderate-income households. However, in calculating the Round 4 Present Need obligations, the DCA did not rely upon PUMS data for determining the percentage of substandard units occupied by low- and moderate-income households. Rather, the DCA relied upon HUD's Comprehensive Housing Affordability Strategy (CHAS) dataset for this estimate. Separate percentages were calculated for overcrowded units and units lacking complete plumbing or kitchen facilities.

The entirety of the Present Need calculated for the Borough consisted of overcrowded units. The data employed by the DCA found that ninety-two (92) units were overcrowded, and it was estimated by the DCA that 74.0% of these units were overcrowded by low- and moderate-income households.

When applying this same percentage to the units identified by the Structural Conditions survey, a total of ten (10) units are in need of rehabilitation.

3.3: Realistic Development Potential

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

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

Prior Round RDP

The Borough received a Prior Round judgement of compliance and repose which established a RDP of thirty-eight (38) affordable units which was later adjusted to sixty-seven (67) affordable units.

Third Round RDP

A VLA was conducted for the Borough's 2018 HE&FSP. This analysis identified sixteen (16) vacant parcels which totaled 6.37 acres of vacant land in the Borough. A total of 4.05 acres were comprised of vacant sites that were minimally 0.83 acres, all of which were devoid of the aforementioned constraints. Pursuant to the applicable regulations, a minimum presumptive density of six units per acre was imposed on these 4.05 acres. A twenty percent (20%) set-aside was then imposed on that calculation. This formula resulted in a RDP of five (5) affordable units.

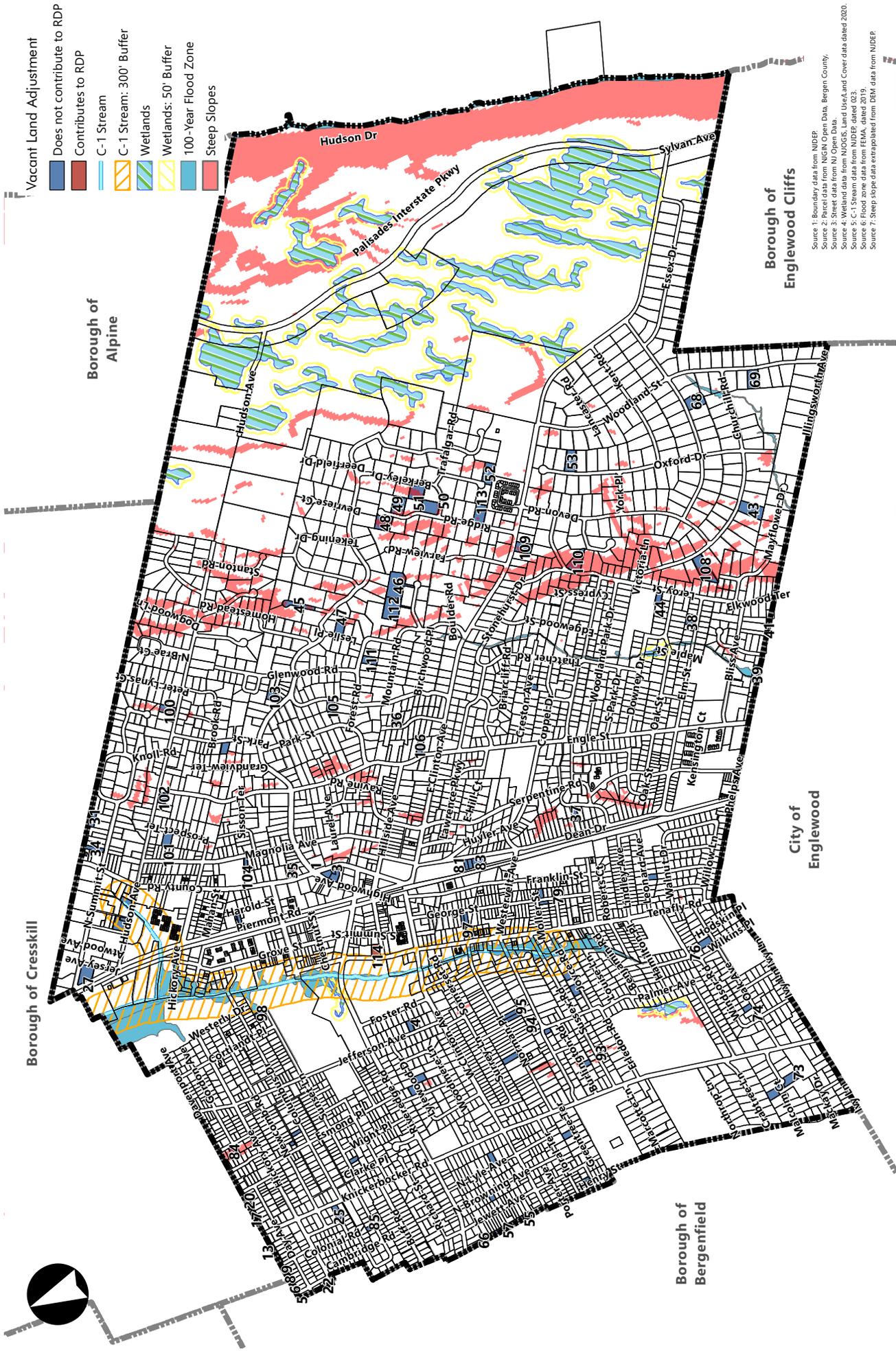
Subsequently, and pursuant to an amended settlement agreement and a 2023 amendment to the Borough's HE&FSP, this RDP of five (5) affordable units was combined with an RDP of thirty-seven (37) units which was comprised of four separate components: the Dean Drive Site; the Piermont Road Site; the Serpentine Road Site; and the West Railroad Avenue Site. This resulted in a total Third Round Prospective Need RDP of forty-two (42) units.

Fourth Round RDP

A new VLA has been conducted for the Borough. This analysis first identified those properties in the Borough which have a vacant tax assessment. Next, wetland, steep slope, and floodplain information pursuant to the applicable regulations were applied to these vacant sites. The remaining acreage of sites minimally 0.83 acres in size was then calculated. The analysis revealed that there are no newly vacant properties which meet the aforementioned 0.83 acre threshold.

However, the Borough found one (1) municipally owned parking lot which has the potential to be redeveloped. This parking lot, which is identified by municipal tax records as Block 1009 Lot 9, is located at the corner of Tenafly Avenue and Washington Road. Pursuant to Bergen County tax records, this site has an area of approximately 0.462 acres. A presumptive density of fifteen (15) units per acre was applied to this site; this presumptive density is based upon the AHO-5 Overlay District which is the nearest overlay zoning district. This results in a RDP of **two (2) affordable units**.

A copy of the VLA can be found in Appendix D.



Source 1: Boundary data from NJDEP
 Source 2: Parcel data from NJCN Open Data, Bergen County
 Source 3: Street data from NJ Open Data
 Source 4: Wetland data from NJDEP, Land Use/Land Cover data dated 2020
 Source 5: C-1 Stream data from NJDEP, dated 2023
 Source 6: Flood zone data from FEMA, dated 2019
 Source 7: Steep slope data extrapolated from DEM data from NJDEP

		<p>Map 3: Vacant Land Adjustment</p>	
<p>Housing Element and Fair Share Plan Borough of Teahly Bergen County, New Jersey</p>		<p>Project Title</p>	
<p>Project No. 4168.04</p>	<p>Date 12.18.25</p>	<p>Drawn DN</p>	<p>Draw No. map 3</p>
<p>Scale 1" = 1,800'</p>		<p>Legend</p> <ul style="list-style-type: none"> Municipal Boundary Parcels 	

Section 4: Fair Share Plan

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

Table 20: Affordable Housing Obligation Summary

Category	Obligation
Present Need (Rehabilitation) Obligation	10
Prior Round Obligation (1987-1999)	159
Third Round Obligation (1999-2025)	501
Fourth Round Obligation (2025-2035)	297

4.1: Prior Round Obligation

The Borough was assigned a Prior Round Obligation of one hundred and fifty-nine (159) affordable units and subsequently a Prior Round judgement of compliance and repose which established a realistic development potential (RDP) of thirty-eight (38) affordable units which was later adjusted to sixty-seven (67) affordable units. The Borough addressed this Prior Round RDP through the components identified in Table 21. As shown, these components comprised a total of seventy-six (76) credits. After applying those seventy-six (76) credits as well as thirty-five (35) existing credits of subsidized senior housing from the Tenafly Senior Housing site, the remaining Prior Round unmet need constituted forty-eight (48) affordable units.

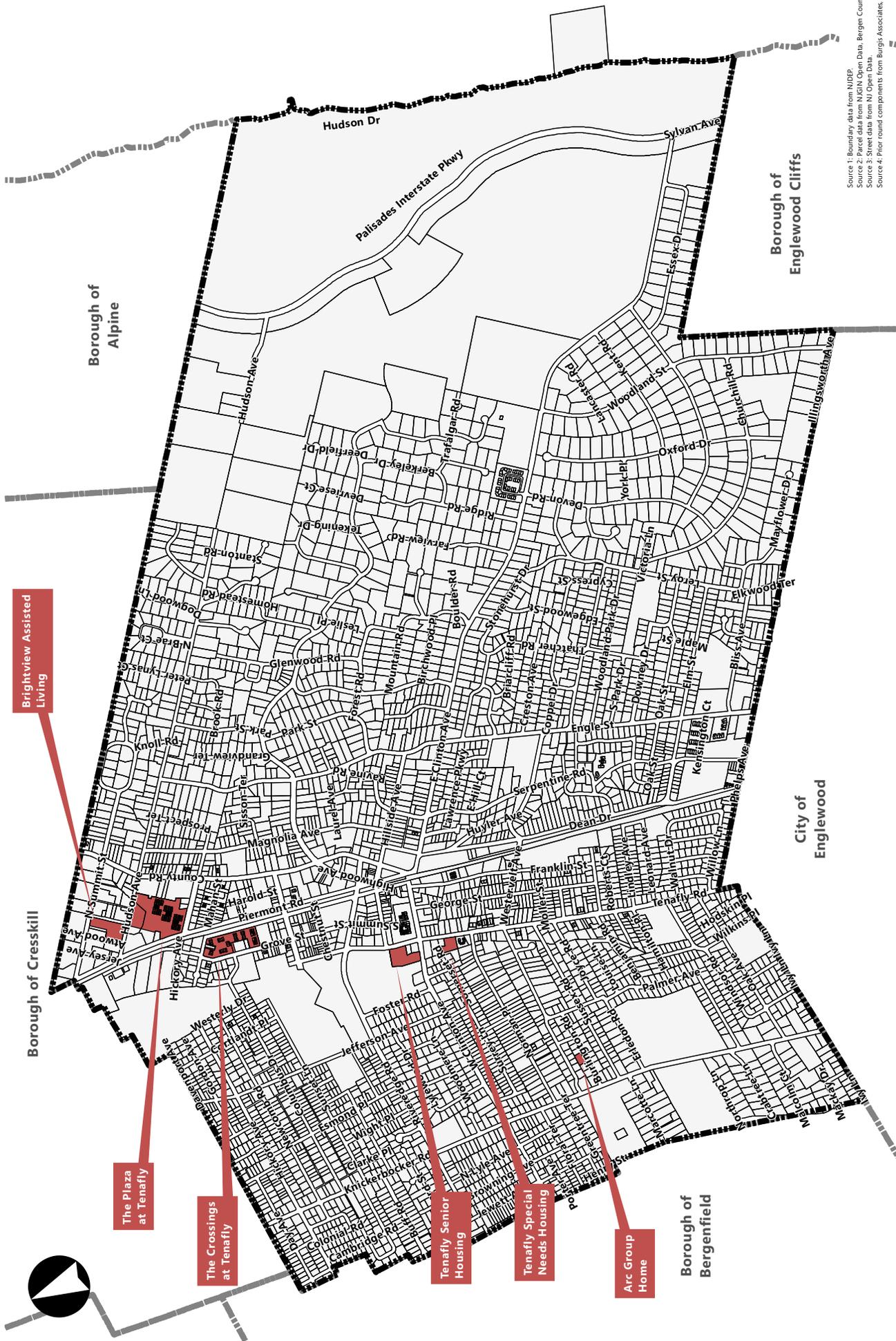
Table 21: Prior Round RDP Components

Plan Component	Units	Rental Units	Applicable Rental Bonus	Unused Credits	Total Units/Credits
Accessory Apartments	10	0	0	0	10
Arc Group Home	5	5	^A 5	0	10
Brightview Tenafly Assisted Living	9	9	0	0	9
Tenafly Special Needs Housing	10	10	^A 10	0	20
The Plaza at Tenafly	17	0	0	0	17
The Crossings at Tenafly	9	5	^A 1	^B 4	10
Total	60	29	16	4	76

^A Rental bonus may only account for twenty-five (25%) percent (16 units) toward Prior Round RDP

^B Four bonus credits could not be applied from this development due to sixteen (16) unit constraint noted in

Footnote A



Source 1: Boundary data from NJDEP.
 Source 2: Parcel data from NJGN Open Data, Bergen County.
 Source 3: Street data from NJ Open Data.
 Source 4: Prior round components from Burgis Associates, Inc.

Project No.	4168.04
Date	02.03.25
Drawn	DN
Scale	1" = 1,800'
Draw No.	map 4
Map 4: Prior Round Components BURGIS ASSOCIATES, INC. COMMUNITY PLANNING LAND DEVELOPMENT AND DESIGN LANDSCAPE ARCHITECTURE p: 201.666.1811 25 Westwood Avenue Westwood, New Jersey 07675 f: 201.666.2599	
Housing Element and Fair Share Plan Borough of Tenafly Bergen County, New Jersey	

4.2: Third Round Obligation

Pursuant to a Settlement Agreement signed with FSHC, the Borough had a Third Round Prospective Need Obligation of five hundred and one (501) affordable units. As discussed in the prior section, the 2018 HE&FSP initially established a Third Round Prospective Need RDP of ten (10) affordable units. This was later adjusted in a Revised Settlement Agreement to forty-two (42) units, which was informed by:

- ❖ A VLA analysis which generated a RDP of five (5) units;
- ❖ The Dean Drive Site which generated a RDP of eleven (11) units;
- ❖ The Serpentine Road Site which generated a RDP of sixteen (16) units, and;
- ❖ The West Railroad Avenue Site which generated a RDP of three (3) units.

The Borough proposes to address its Third Round RDP through the components identified in Table 22 below. As shown, these components generate forty-eight (48) credits.

Table 22: Components to Address Third Round RDP

Component	Affordable Units	Bonus Credit	Total Credit	Unit Type
Tenaflly Senior Housing ¹	10	0	10	Extension of Controls
Piermont Road Site	7	0	7	Family
Serpentine Road Site	16	11	27	Family
West Railroad Avenue Site	3	0	3	Family
Total	36	11	47	

¹ 34 units were extended. Only 10 are applied to the Third Round due to a 25% cap.

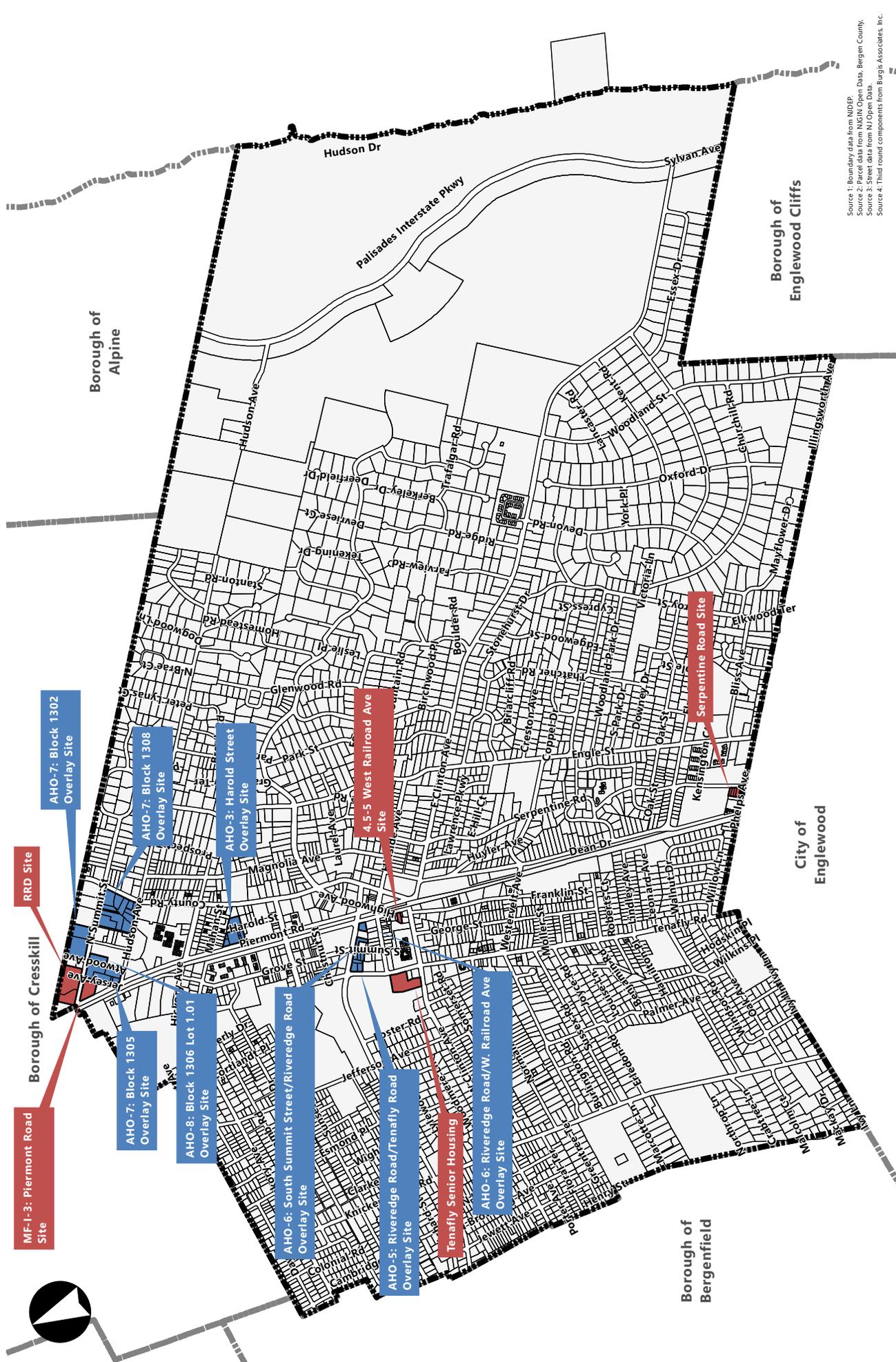
In addition to the above, the Borough has a remaining Third Round Unmet Need of five hundred two (502) affordable units which is informed from the following:

- ❖ Remaining Prior Round Obligation. As discussed herein, the Borough has a remaining Prior Round Unmet Need Obligation of forty-eight (48) affordable units.
- ❖ Third Round Obligation. The Borough has a Third Round obligation of five hundred and one (501) affordable units.
- ❖ Combined Prior and Third Round Obligation. The remaining Prior Round Unmet Need Obligation and the Third Round Obligation total five hundred and forty-nine (549) affordable units.
- ❖ Subtracting RDP Components. When subtracting the forty-seven (47) credits to be generated by the amended Third Round Components, the Borough has a remaining Unmet Need of five hundred and two (502) affordable units.

The components which were utilized by the 2023 Amendment to the 2018 HE&FSP to address the Borough’s Unmet Need are identified in Table 23. As shown, these components produce a total of two hundred and ten (210) units, including forty-four (44) affordable units. However, as discussed in Section 4.3, the Borough proposes to increase the densities of these overlay districts.

Table 23: Third Round Unmet Need Components

Plan Component	Overlay District	Density (units/acre)	Total Units	Affordable Units
Harold Street	AHO-3	18	32	7
Riveredge Road/Tenafly Road	AHO-5	15	14	3
South Summit Street/Riveredge Road	AHO-6	18	5	1
Riveredge Road/W. Railroad	AHO-6	18	5	1
Block 1305	AHO-7	15	32	7
Block 1306 Lot 1.01	AHO-8	15	8	2
Block 1308	AHO-7	15	75	15
Block 1302	AHO-7	15	39	8
Total			210	44



Source 1: Boundary data from NDEP.
 Source 2: Parcel data from MGIN Open Data, Bergen County.
 Source 3: Street data from NJ Open Data.
 Source 4: Third round components from Burgis Associates, Inc.

Project No.	4168.04
Date	12.18.25
Drawn	DN
Scale	1" = 1,800'
Dwg. No.	map 5
Map 5: Third Round Components BURGIS ASSOCIATES, INC. COMMUNITY PLANNING LAND DEVELOPMENT AND DESIGN LANDSCAPE ARCHITECTURE p: 201.666.1811 25 Westwood Avenue Westwood, New Jersey 07675 f: 201.666.2599	
Project Title Housing Element and Fair Share Plan Borough of Tenafly, Bergen County, New Jersey	

Third Round RDP Components

The following components are to be employed to address the Borough's Third Round RDP.

Tenafly Senior Housing



Map 6: Tenafly Senior Housing (scale: 1" = 300')

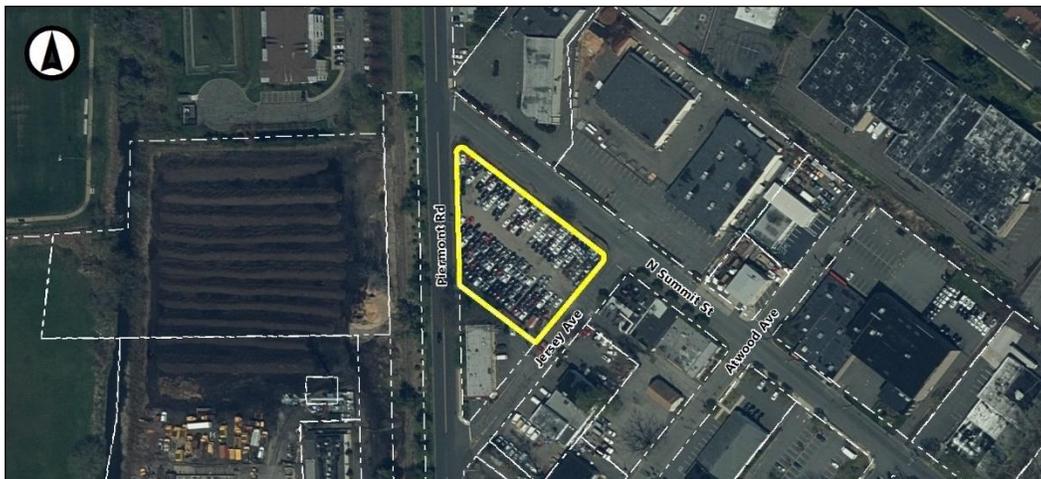
The Tenafly Senior Housing Site is identified by municipal tax records as Block 1008 Lot 2. It is located at the intersection of West Clinton Avenue and Tenafly Road.

The Tenafly Senior Housing Site was constructed in 1983 as a Federal Housing Administration Section 202 senior housing project. The facility consists of thirty-four (34) units occupied by very-low, low- and moderate-income senior households.

The Borough has adopted an ordinance which authorized an amendment to the tax abatement agreement by and between the Borough and Tenafly Senior Housing. A copy of this ordinance can be found in Appendix E. In short, this ordinance extended the property's Payment in Lieu of Taxes (PILOT). In partial consideration of the term of the PILOT, Tenafly Senior Housing agreed to a recording of an affordable housing deed restriction for the term of the PILOT. A copy of the draft recording can be found in Appendix F.

Since the Third Round regulations only permitted twenty-five percent (25%) of a municipality's obligation to be addressed by age-restricted units, the Borough will apply ten (10) of these thirty-four (34) units towards its Third Round RDP obligation. The remaining twenty-four (24) units will be utilized in the Fourth Round.

Piermont Road Site



Map 7: Piermont Road Site (scale: 1" = 300')

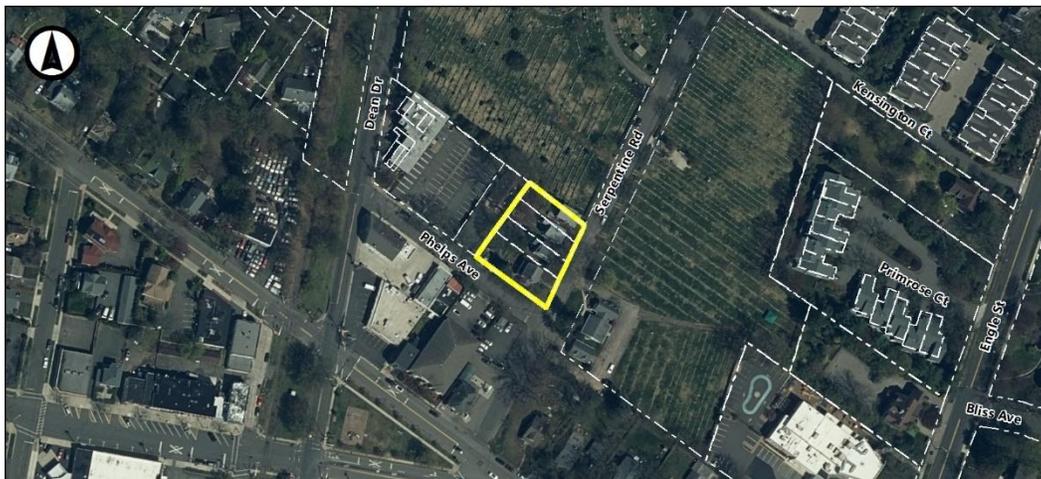
The Piermont Road Site is identified by municipal tax records as Block 1304 Lot 2. It is located at the intersection of Piermont Road and North Summit Street. The site has an area of approximately 0.90 acres.

Pursuant to the Borough's 2018 HE&FSP and Settlement Agreement, the site was placed in the Multi-Family Inclusionary Housing District 3 (MF-I-3) District. The purpose of this district is to encourage the production of very-low, low- and moderate-income housing units. Accordingly, the district permits multifamily uses at a maximum density of thirty-five units per acre with a required affordable housing set-aside of either twenty percent for for-sale units or fifteen percent for-rent units. This permits the development of thirty-two total units, including seven affordable units.

For new HE&FSPs, the revised legislation requires that in addressing prior round obligations, the municipality shall "demonstrate how any sites that were not built in the prior rounds continue to present a realistic opportunity, which may include proposing changes to the zoning on the site to make its development more likely, and which may also include the dedication of municipal affordable housing trust fund dollars or other monetary or in-kind resources." While this component has not yet been constructed, the site continues to present a realistic opportunity for the production of affordable housing. Specifically, the site remains:

1. Approvable. The Borough has already adopted a zoning ordinance permitting inclusionary developments with a required affordable housing set-aside.
2. Available. There are no known title issues which would prohibit the development of this site.
3. Developable. The site is located in a water and sewer service area.
4. Suitable. The site is located in close proximity to other multifamily developments including the Plaza at Tenafly. It is also located in close proximity to the Borough's downtown.

Serpentine Road



Map 8: Serpentine Road Site (scale: 1" = 300')

The Serpentine Road site is located near the southerly portion of the Borough, immediately adjacent to its shared municipal border with the City of Englewood. On April 13, 2017, the Borough obtained approval to utilize up to \$1,300,000 from its Affordable Housing Trust Fund to acquire Block 715 Lots 11, 12, and 13. The 2018 HE&FSP noted that the Borough intended to work with a nonprofit organization to develop five units of either special needs or veterans housing through the construction of new units or the rehabilitation of the existing structures on site.

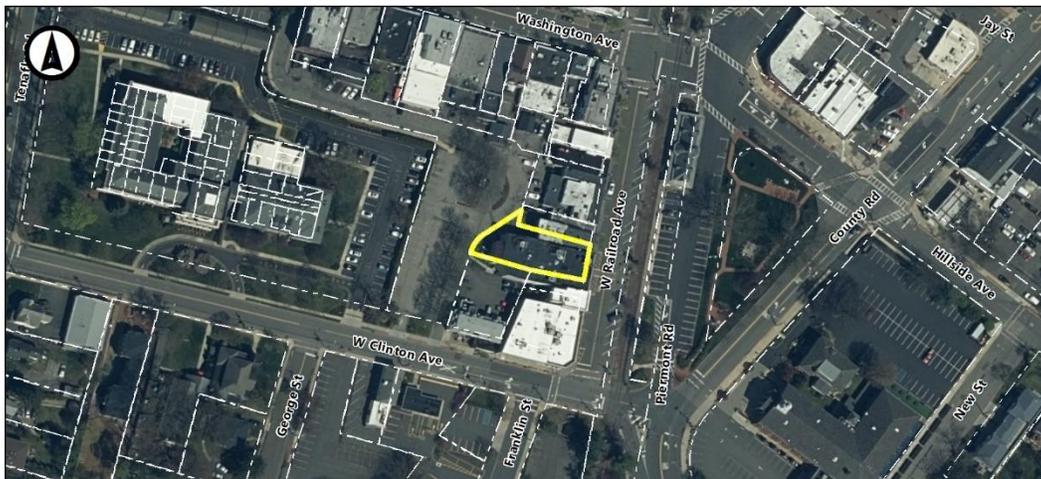
On September 1, 2020, the Borough received further approval to allocate an additional \$600,000 for the purchase of Block 715 Lot 14. As noted in that approval, the property is immediately adjacent to the three aforementioned lots and, as a result, its acquisition increased the total acreage of the project area thus enabling the potential development of additional affordable units. The Borough ultimately acquired this property by way of Ordinance #20-24, which was adopted on December 21, 2020.

As per the 2023 Amendment to the 2018 HE&FSP, the Borough plans to partner with Bergen County's United Way for the construction of a sixteen unit affordable development consisting of family units. To assist with the construction of this development, the Borough has allocated an additional \$200,000 from its affordable housing trust fund to subsidize a portion of the project.

For new HE&FSPs, the revised legislation requires that in addressing prior round obligations, the municipality shall "demonstrate how any sites that were not built in the prior rounds continue to present a realistic opportunity, which may include proposing changes to the zoning on the site to make its development more likely, and which may also include the dedication of municipal affordable housing trust fund dollars or other monetary or in-kind resources." While this component has not yet been constructed, the site continues to present a realistic opportunity for the production of affordable housing. Specifically, the site remains:

1. Approvable. The Borough adopted Ordinance No. 23-25 on November 20, 2023 which permits a 100% affordable housing multifamily development. See Appendix G for a copy of the adopted ordinance.
2. Available. There are no known title issues which would prohibit the development of this site.
3. Developable. The site is located in a water and sewer service area.
4. Suitable. The site is located in close proximity to other multifamily developments, commercial uses, and a NJ Transit bus stop.

4.5-5 West Railroad Avenue Site



Map 9: 4.5-5 West Railroad Avenue Site (scale: 1" = 250')

The 4.5-5 West Railroad Avenue Site is located near the center of the Borough's downtown. It is identified by municipal tax records as Block 1011 Lot 19. The site has an area of approximately 0.22 acres.

On October 26, 2022, the site received preliminary and final site plan approval as well as "c" variance relief for a mixed use development consisting of 1,116 square feet of commercial space as well as eighteen residential units, including three affordable units. See Appendix H for a copy of the approving resolution.

While this component has not yet been constructed, the site continues to present a realistic opportunity for the production of affordable housing. Specifically, the site remains:

1. Approvable. The site has already received site plan approval from the Borough's Planning Board.
2. Available. There are no known title issues which would prohibit the development of this site.
3. Developable. The site is located in a water and sewer service area.
4. Suitable. The site is located near the center of the Borough's downtown and is in close proximity to several NJ Transit bus stops.

Unmet Need Components

As already noted, the components which were utilized by the 2023 Amendment to the 2018 HE&FSP to address the Borough's Unmet Need are identified in Table 24. As shown, these components produce a total of two hundred and ten (210) units, including forty-four (44) affordable units. However, as discussed in Section 4.3, the Borough proposes to increase the densities of these overlay districts.

Table 24: Third Round Unmet Need Components

Plan Component	Overlay District	Density (units/acre)	Total Units	Affordable Units
Harold Street	AHO-3	18	32	7
Riveredge Road/Tenafly Road	AHO-5	15	14	3
South Summit Street/Riveredge Road	AHO-6	18	5	1
Riveredge Road/W. Railroad	AHO-6	18	5	1
Block 1305	AHO-7	15	32	7
Block 1306 Lot 1.01	AHO-8	15	8	2
Block 1308	AHO-7	15	75	15
Block 1302	AHO-7	15	39	8
Total			210	44

4.3: Fourth Round Obligation

As previously noted, Tenafly adopted Resolution #R25-72 which establishes its affordable housing obligations for the Fourth Round. A copy of this resolution is located in Appendix A. Despite finding flaws in its land capacity factor, the Borough accepted the DCA's Fourth Round Obligation calculation of two hundred and ninety-seven (297) affordable units. 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).

Accordingly, the Borough prepared a new VLA for the Fourth Round. The analysis revealed that there are no newly vacant properties which meet the aforementioned 0.83 acre threshold. However, the Borough found one (1) municipally owned parking lot which has the potential to be redeveloped. This parking lot, which is identified by municipal tax records as Block 1009 Lot 9, is located at the corner of Tenafly Avenue and Washington Road. Pursuant to Bergen County tax records, this site has an area of approximately 0.462 acres. A presumptive density of fifteen (15) units per acre was applied to this site; this presumptive density is based upon the AHO-5 Overlay District which is the nearest overlay zoning district. This results in a RDP of **two (2) affordable units**. A copy of the VLA can be found in Appendix D.

The Borough will address this two-unit RDP through the Giesi 31 Central Avenue Site. As detailed herein, the site received preliminary and final site plan approval as well as "c" variance relief for a mixed use development consisting of 700 square feet of commercial space as well as ten (10) units, including two (2) affordable units. This component is currently under construction.

Table 25: Component to Address Fourth Round RDP

Plan Component	Total Units	Affordable Units
Giesi 31 Central Avenue Site	10	2
Total	10	2

This component leaves the Borough with an Unmet Need of two hundred and ninety-five (295) affordable units. After applying the remaining twenty-four (24) extended credits from Tenafly Senior Housing, the Borough’s Unmet Need is further reduced to two hundred and seventy-one (271) affordable units. As per NJSA 52:27D-310.1 and its Settlement Agreement with FSHC (see Appendix B), the Borough will address twenty-five percent (25%) of this Unmet Need which equates to sixty-eight (68) affordable units. It will do so in a two-part manner.

1. Fourth Round Unmet Need Components. To address a portion of this requirement, the existing and proposed components identified in Table 26 will be utilized. These components, which are discussed in greater detail herein, can generate sixty (60) affordable units.
2. Third Round Unmet Need Components: Increased Densities. To address the remaining eight (8) unit Unmet Need requirement, the Borough will also increase the densities of its Third Round Unmet Need Overlay Zones as identified in Table 27. As shown, these increased densities can generate an additional eight (8) affordable units as otherwise contemplated in Table 24.

These components are all identified in Map 10.

Table 26: Fourth Round Unmet Need Components

Plan Component	Status	Affordable Units
RRD North Summit Street Site	Site Plan Approved	17
Adoni West Railroad Avenue Site	Site Plan Approved	6
Dean Drive Site	Proposed	20
33 Engle Street	Proposed	2
West Clinton Avenue Overlay Site	Proposed	3
Block 1311 Overlay Site	Newly Proposed	3
Block 715 Overlay Site	Newly Proposed	3
Block 1707 Overlay Site	Newly Proposed	4
Block 1801 Overlay Site	Newly Proposed	2
Total		60

Table 27: Revised Third Round Unmet Need Components

Plan Component	Overlay District	Revised Density (units/acre)	Total Units	Affordable Units
Harold Street	AHO-3	19	35	7
Riveredge Road/Tenafly Road	AHO-5	18	18	4
South Summit Street/Riveredge Road	AHO-6	18	5	1
Riveredge Road/W. Railroad	AHO-6	18	4	1
Block 1305	AHO-7	19	40	8
Block 1306 Lot 1.01	AHO-8	18	10	2
Block 1308	AHO-7	19	94	19
Block 1302	AHO-7	19	49	10
Total			254	52



Source 1: Boundary data from NDEP.
 Source 2: Parcel data from NGIN Open Data, Bergen County.
 Source 3: Street data from NJ Open Data.
 Source 4: Fourth round components from Burgis Associates, Inc.

- Fourth Round Components
- █ Fourth Round RDP Need Sites
 - █ Fourth Round Unmet Need Sites
 - █ Third Round Overlay Zones
- Borough
Alpint

<p>Map 10: Fourth Round Components</p> <p>BURGIS ASSOCIATES, INC. COMMUNITY PLANNING LAND DEVELOPMENT AND DESIGN LANDSCAPE ARCHITECTURE 25 Westwood Avenue Westwood, New Jersey 07675 P: 201.666.1811 F: 201.666.2599</p>	<p>Housing Element and Fair Share Plan Borough of Tenafly Bergen County, New Jersey</p>	<p>Project No.: 4168.04 Date: 12.22.25 Drawn: DN Date: 12.22.25 Drawn No.: map 10</p>	<p>Legend</p> <ul style="list-style-type: none"> Municipal Boundary Parcels
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Fourth Round RPD Components

The following components are to be employed to address the Borough's Fourth Round RDP.

Giesi 31 Central Ave Site



Map 11: Giesi 31 Central Ave Site (scale: 1" = 200')

The Giesi 31 Central Avenue Site is located in the north-central portion of the Borough, at the intersection of Central Avenue and West Railroad Avenue. The site, which is identified by municipal tax records as Block 1104 Lots 7 and 8, is located at 27-31 Central Avenue.

On January 10, 2024, the site received preliminary and final site plan approval as well as "c" variance for a mixed use development consisting of 700 square feet of commercial space as well as ten (10) affordable units, including two (2) affordable units. See Appendix I for a copy of the approving resolution.

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

1. Approvable. The Borough has already granted preliminary and final site plan approval as well as "c" variance relief for the development.
2. Available. There are no known title issues which would prohibit the development of this site.
3. Developable. The site is located in a water and sewer service area
4. Suitable. The site is located in close proximity to nearby commercial areas including the Borough's downtown, other multifamily developments, and NJ Transit bus stops.

This component is intended to address the Borough's two-unit RDP and reduces its Unmet Need to two hundred and ninety-five (295) affordable units.

Fourth Round Unmet Need Components

The following components are to be employed to address the Borough's Fourth Round Unmet Need.

Tenafly Senior Housing



Map 12: Tenafly Senior Housing (scale: 1" = 300')

The Tenafly Senior Housing Site is identified by municipal tax records as Block 1008 Lot 2. It is located at the intersection of West Clinton Avenue and Tenafly Road.

The Tenafly Senior Housing Site was constructed in 1983 as a Federal Housing Administration Section 202 senior housing project. The facility consists of thirty-four (34) units occupied by very-low, low- and moderate-income senior households.

The Borough has adopted an ordinance which authorized an amendment to the tax abatement agreement by and between the Borough and Tenafly Senior Housing. A copy of this ordinance can be found in Appendix E. In short, this ordinance extended the property's Payment in Lieu of Taxes (PILOT). In partial consideration of the term of the PILOT, Tenafly Senior Housing agreed to a recording of an affordable housing deed restriction for the term of the PILOT. A copy of the draft recording can be found in Appendix F.

As noted in the prior subsection, the Borough will apply ten (10) of the thirty-four (34) credits towards its Third Round RDP obligation. The remaining twenty-four (24) will be utilized in the Fourth Round.

This component is intended to reduce the Borough's Unmet Need Obligation from two hundred and ninety-five (295) affordable units to two hundred and seventy-one (271) affordable units.

RRD North Summit Street Site



Map 13: RRD North Summit Street Site (scale: 1" = 400')

The RRD North Summit Street Site is located in the northerly portion of the Borough, near its shared municipal border with the Borough of Cresskill. The site, which is identified by municipal tax records as Block 1301 Lots 1 and 3, is located at 121-131 North Summit Street.

On May 24, 2023, the site received preliminary and final site plan approval as well as "c" variance relief for a mixed use development consisting of 2,470 square feet of retail space as well as one hundred and twelve (112) multifamily units, including seventeen (17) affordable units. See Appendix J for a copy of the approving resolution.

Adoni West Railroad Avenue Site

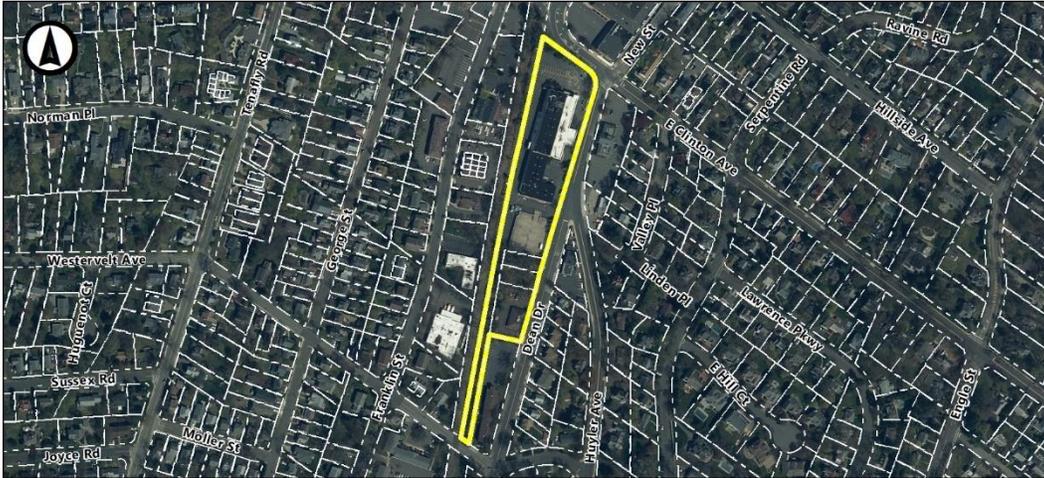


Map 14: Adonie West Railroad Ave Site (scale: 1" = 300')

The Adoni West Railroad Avenue Site is located in the north-central portion of the Borough, to the north of the intersection of Central Avenue and West Railroad Avenue. The site, which is identified by municipal tax records as Block 1104 Lot 4, is located at 66 West Railroad Avenue.

On July 24, 2024, the site received preliminary and final site plan approval as well as "c" variance for a mixed use development consisting of 2,588 square feet of retail space and forty (40) residential units, including six (6) affordable units. See Appendix K for a copy of the approving resolution.

Dean Drive Site



Map 15: Dean Drive Site (scale: 1" = 650')

The Dean Drive site is located between 123 and 145 Dean Drive. It is identified by municipal tax records as Block 906 Lots 1, 2, 3, and 4.

The 123-145 Dean Drive Redevelopment Plan was adopted on July 18, 2022. This plan enables the redevelopment of the site as a hotel and assisted living/congregate care facility. Ten percent (10%) of the assisted living/congregate care facility's beds are required to be set-aside as affordable, provided that no fewer than eleven (11) beds are reserved as such. This redevelopment area was designed as an overlay district, thus preserving the underlying zone which permits mixed use development.

The Borough now proposes to change the redevelopment plan to permit an inclusionary multifamily development consisting of one hundred (100) residential uses, of which twenty (20) units shall be affordable. See Appendix L for a copy of this draft ordinance. Note that this ordinance is in draft form and may be refined at a future date.

33 Engle Street Site

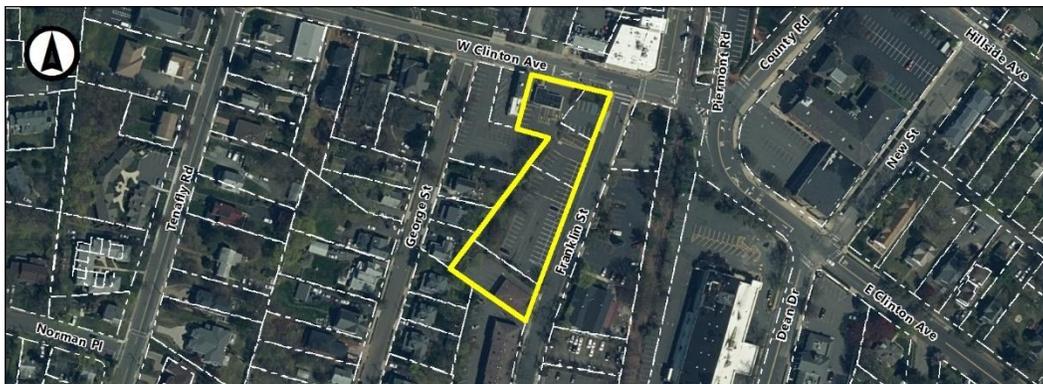


Map 16: 33 Engle Street Site (scale: 1" = 300')

The 33 Engle Street Site is located in the southerly portion of the Borough, to the south of the intersection of Engle Street and Elm Street. The site, which is identified by municipal tax records as Block 2006 Lot 7, is located at 33 Engle Street. It has an area of 0.75 acres and is somewhat rectangular in shape.

The Borough has rezoned this property from the R-7.5 District to a new MF-I-2 District which will permit multifamily development at a density not to exceed 12 units per acre. This will permit the development of eight (8) multifamily units, including two (2) affordable units. See Appendix M for a copy of this ordinance.

West Clinton Avenue Overlay Site



Map 17: West Clinton Ave Site (scale: 1" = 350')

The West Clinton Avenue Overlay Site is located near the center of the Borough's downtown. The site, which is identified by municipal tax records as Block 904 Lots 3, 4, 5, and 6, is located at the intersection of West Clinton Avenue and Franklin Street. It has a collective area of approximately 1.28 acres and is irregular in shape.

The Borough has adopted a new AHO-9 Affordable Housing Overlay District to encapsulate this site. This overlay district will permit the development of thirteen (13) multifamily units, including three (3) affordable units. It will also permit a small-scale commercial development along West Clinton Avenue. See Appendix N for a copy of this ordinance.

Block 1311 Overlay Site



Map 18: Block 1311 Overlay Site (scale: 1" = 250')

The Block 1311 Overlay Site is located near the north-central portion of the Borough, to the north of the Borough's downtown. The site, which is identified by municipal tax records as Block 1311 Lots 7, 8, 9, and 10, is located at the intersection of County Road and Prospect Terrace. It has a collective area of approximately 0.77 acres and is irregular in shape.

The Borough proposes establishing a new AHO-11 Affordable Housing Overlay Zone District, No. 11 to encapsulate this site. This overlay district will permit the development of approximately fifteen (15) total units including three (3) affordable units. See Appendix O for a copy of this draft ordinance.

Block 715 Overlay Site



Map 19: Proposed Block 715 Overlay Site (scale: 1" = 200')

The Block 715 Overlay Site is located near the southerly portion of the Borough, near its shared municipal border with the Borough of Englewood. The site, which is identified by municipal tax records as Block 715 Lots 15 and 16, is located at the intersection of Dean Drive and Ivy Lane. It has a collective area of approximately 0.78 acres and is irregular in shape.

The Borough proposes establishing a new AHO-11 Affordable Housing Overlay Zone District, No. 11 to encapsulate this site. This overlay district will permit the development of approximately fifteen (15) total units including three (3) affordable units. See Appendix O for a copy of this draft ordinance.