

**RESOLUTION**

**PLANNING BOARD OF THE BOROUGH OF UPPER SADDLE RIVER**

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**IN THE MATTER OF THE 2026 AMENDED HOUSING  
ELEMENT AND FAIR SHARE HOUSING PLAN  
("AMENDED HEFSP")**

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**WHEREAS**, pursuant to *N.J.S.A. 40:55D-24*, the Planning Board is vested with authority and jurisdiction over the adoption and amendment of the municipal Master Plan; and

**WHEREAS**, pursuant to *N.J.S.A. 40:55D-28*, the municipal Master Plan is required to obtain a statement of objectives, principles, assumptions, policies, and standards upon which constituent proposals for the physical, economic, and social development of the municipality are based as well as a Land Use element; Housing Plan Element and a Fair Share Housing Plan; and

**WHEREAS**, N.J.A.C. 5:94-2.2(a) requires the adoption of the Housing Element by the Planning Board and endorsement by the Governing Body; and

**WHEREAS**, N.J.A.C. 5:94-4.1 requires the preparation of a Fair Share Plan by the Planning Board and endorsement by the Governing Body; and

**WHEREAS**, the Planning Board is desirous adopting a Housing Plan Element and a Fair Share Housing Plan known as the "2026 Amended Housing Element and Fair Share Plan, dated March 5, 2026"; and

**WHEREAS**, the aforesaid Housing Element and a Fair Share Housing Plan has been presented to the Planning Board by the Board's licensed professional planner, Joseph Burgis, PP, of Burgis Associates, Planning Consultants, maintaining offices at 25 Westwood Avenue, Westwood, New Jersey; and

**WHEREAS**, upon notice duly provided pursuant to *N.J.S.A. 40:55D-13*, the Planning Board of the Borough of Upper Saddle River held a public hearing on the Housing Element and Fair Share Plan on March 26, 2026; and

**WHEREAS**, the Planning Board has determined that the Housing Element and Fair Share Housing Plan presented to the Planning Board are consistent with the goals and objectives of the Borough's Master Plan and that the adoption and implementation of the Housing Element and Fair Share Plan are in the public interest and serve to protect the public health and safety and promote the general welfare.

**NOW THEREFORE, BE IT RESOLVED** that the Planning Board of the Borough of Upper Saddle River does hereby adopt the Housing Element and the Fair Share Housing Plan specified herein and which is made a part hereof, in full;

**BE IT FURTHER RESOLVED**, that the Board Clerk shall forward a copy of said Plan, together with this Resolution to the Mayor and Council of the Borough of Upper Saddle River and shall otherwise circulate, file and distribute same in accordance with law.

**BE IT FURTHER RESOLVED**, that the Board recommends that the Mayor and Council endorse the Plan and forward a copy of the Housing Element and Fair Share Housing Plan to the Council on Affordable Housing; the Bergen County Planning Board and the Office of State Planning.

**RESOLUTION**

**PLANNING BOARD OF THE BOROUGH OF UPPER SADDLE RIVER**

---

**IN THE MATTER OF THE 2026 AMENDED HOUSING  
ELEMENT AND FAIR SHARE HOUSING PLAN  
("AMENDED HEFSP")**

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	Motion	Second	Aye	Absent	Abstain
Mr. Fardanesh				X	
Mr. Preusch	X		X		
Mr. Richardi			X		
Mr. Donato				X	
Ms. Drennan					X
Ms. Fox			X		
Mr. Jacobs			X		
Mr. Wiederholz				X	
Mr. Putrino		X	X		

Dated: *March 26, 2026*

I hereby certify the foregoing is a true copy of the Resolution adopted by the Upper Saddle River Planning Board at their meeting held on March 26, 2026.

*Linda Marmora*  
 \_\_\_\_\_  
 Linda Marmora, Clerk

# 2026 Amended Housing Element & Fair Share Plan

PREPARED FOR:

Borough of Upper Saddle River Planning Board

BA: 4170.03

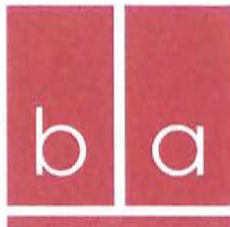
MARCH 5, 2026

ADOPTED: March 26, 2026



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





Community Planning  
Land Development and Design  
Landscape Architecture

**B U R G I S**  
ASSOCIATES, INC.

Principals:  
*Joseph H. Burgis PP, AICP*  
*Edward Snieckus, Jr. PP, LLA, ASLA*  
*David Novak PP, AICP*

# 2026 Amended Housing Element and Fair Share Plan

Borough of Upper Saddle River  
Bergen County, New Jersey

Prepared for the Upper Saddle River  
Planning Board

BA# 4170.03

The original document was appropriately signed and sealed on March 5, 2026 in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners.

A handwritten signature in black ink that reads "J H Burgis".

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Joseph H. Burgis, AICP, PP  
Professional Planner #2450

**Members of the Borough of Upper Saddle River**

Joseph Donato - Chairman  
Robert Richardi - Vice Chairman  
Arman Fardanesh - Mayor  
Councilwoman - Sarah Drennan  
Theodore Preusch - Borough Administrator  
Daria Fox  
Robert Jacobs  
Christian Wiederholz  
Michael Putrino - Alternate I

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**EXECUTIVE SUMMARY**

The 2026 Amended Borough of Upper Saddle River Housing Element and Fair Share Plan (Amended HE&FSP) of the Master Plan is designed to address how the Borough will fulfil its affordable housing obligations. These obligations and the way 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 New Jersey legislation on the 4<sup>th</sup> Round of the affordable housing issue and associated calculations provided by the Department of Community Affairs (DCA).

These obligations are summarized as follows:

**Table 1: Affordable Housing Obligation Summary**

Category	Obligation
First & Second Round Obligation (1987-1999)	206 units; reduced to 107 units through VLA/RDP
Third Round Obligation (1999-2025)	526 units; reduce to 78 units through VLA/RDP
Fourth Round Present Need (Rehabilitation) Obligation	0
Fourth Round Prospective Need (Future) Obligation (2025-2035)	233 units reduced to 0 units through VLA/RDP

First and Second Round Obligation

Upper Saddle River has prepared a number of Housing Elements and Fair Share Plans over the years to affirmatively address its affordable housing obligations. The Borough adopted a combined 1st and 2nd Round HE&FSP in 1998, which was prepared to address the Borough's 1987-1999 pre-credited housing-need obligation of 206 units. The Plan indicated the Borough was entitled to a Vacant Land Adjustment (VLA), but did address a significant portion of its affordable housing obligation through a regional contribution agreement with Jersey City, development of 106 affordable units in five different projects in the Borough, and 41 rental bonus credits for a total of 164 units of credit. The plan components are set forth in the accompanying Table 2. All components have been completed. Additionally, to address the Borough's unmet need of 42 units, the Borough adopted the following ordinances:

1. Block 1301 Lot 13 – Overlay Zone. The Borough adopted an overlay zone that established a maximum gross density of 20 units per acre on the 2.9-acre site developed with an office building in 1986. The Zone permits a maximum building height of 3 stories and requires an affordable housing set-aside of 20%.
2. Marron and Company Site (Block 1304 Lots 6, 9 and 10) – Overlay Zone. The Borough adopted an overlay zone that permits a gross density of 22 units per acre on this 4.9-acre tract. The

Zone permits a maximum building height not to exceed 2 ½ stories and requires an affordable housing set-aside of 20%.

3. Block 1304 Lot 7.01 – Overlay Zone. The Borough adopted an overlay zone that permits a maximum gross density of 20 units per acre. The Zone permits a maximum building height of 2 ½ stories and requires a 20% affordable housing set-aside.
4. Block 1301 Lots 1.04, 1.11, 1.15, 1.16, 1.18, 1.19, 1.20, 1.21, 1.22, 1.23, 1.24 and 1.25. The Borough adopted an overlay zone that permits a maximum gross density of 20 units per acre and 25 units per acre for tracts greater than 3 acres in area. The Zone requires a 20% affordable housing set-aside.
5. Mandatory Set-Aside Ordinance. The Borough adopted a mandatory affordable housing set-aside ordinance requiring new multifamily residential development of five units or more to include a minimum 20% affordable housing set-aside.

COAH granted substantive certification of the Plan in 2000.

**Table 2: 1987-1999 First and Second Round Affordable Housing Components**

<b>Component</b>	<b>Affordable Units</b>	<b>Status</b>
Regional Contribution Agreements:		
Jersey City RCA	17	Completed
Inclusionary Development		
Crescent Village	24	Completed
Pinnacle Properties	18	Completed
Lancaster	7	Completed
Porcelanosa	52 of 69	Completed
160-168 E. Crescent Ave	5 of 25	Completed
Rental Bonus Credits	41	Completed
<b>Total</b>	<b>164</b>	--
<b>Prior Round Unmet Need</b>	<b>42</b>	

Third Round Obligation

Pursuant to a Settlement Agreement signed with FSHC, the Borough had a Third Round affordable housing obligation of 526 units which, through the result of a vacant land adjustment, resulted in a Realistic Development Potential (RDP) of 78 units and a total Unmet Need of 444 units. The Borough's approved 3<sup>rd</sup> Round Plan notes that the unmet need mechanisms noted above reflect the Borough's unmet need policy for both the Prior Round and the Third Round.

**Table 3: 2015-2025 Third Round Affordable Housing Components**

<b>Component</b>	<b>Affordable Units</b>	<b>Status</b>
<b>Inclusionary Development:</b>		
Mack-Cali/Toll Brothers	22	Completed
172-176 E. Crescent Ave	3	Completed
160-168 E. Crescent Ave	20 of 25	Completed
Porcelanosa	17 of 69	Completed
Rental Bonus Credits	20	
<b>Total Units</b>	<b>82*</b>	
<b>Third Round Unmet Need</b>	<b>444</b>	

With crediting the Borough has achieved 4 more credits than called for through its RDP calculation.

Fourth Round Obligation

The Borough has a 4<sup>th</sup> Round rehabilitation obligation of zero and a prospective need of 233 affordable housing units. A vacant land adjustment analysis undertaken for the 4<sup>th</sup> Round indicates the Borough has a zero-unit RDP. To address the Borough’s 4<sup>th</sup> Round Unmet Need of 233, the Borough will undertake the following:

1. The Borough shall designate a site at 10 Mountainview Road as an inclusionary development site. This 18.8-acre parcel is presently developed with an office building. The Borough intends to pursue a non-condemnation Area in Need of Redevelopment designation for this site and prepare a redevelopment plan calling for the site’s redevelopment for inclusionary development at a density of 7.2 units per acre which is consistent with the surrounding multi-family residential densities. This would result in a total of 135 dwelling units on-site including 27 affordable units. Details associated with this site’s redevelopment as an inclusionary development with a 20 percent set-aside for affordable housing are set forth in the body of this report.
2. The Borough will amend the existing overlay zoning on Block 1301 Lot 13 and Block 1301 Lots 1.04, 1.11, 1.15, 1.16, 1.18, 1.19, 1.20, 1.21, 1.22, 1.23, 1.24 and 1.25 to increase the permitted densities, as set forth in the body of this report. These amendments will yield an additional 28 affordable housing units
3. The Borough will create new overlay zoning on Block 601 Lot 4, which will permit a gross density of 6 units per acre on this 6.42-acre tract. The overlay zone will require an affordable housing set-aside of 20%, thus resulting in a total of 8 affordable units on site.

## STRUCTURE OF REPORT

This 2026 Amended HE&FSP is divided into the following sections:

❖ Section 1: Introduction

The first section of the 2026 Amended 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

The following section introduces what constitutes 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.

### 1.1: 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. Upper Saddle River is located in Region 1 which includes Bergen, Hudson, Passaic, and Sussex Counties.



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 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

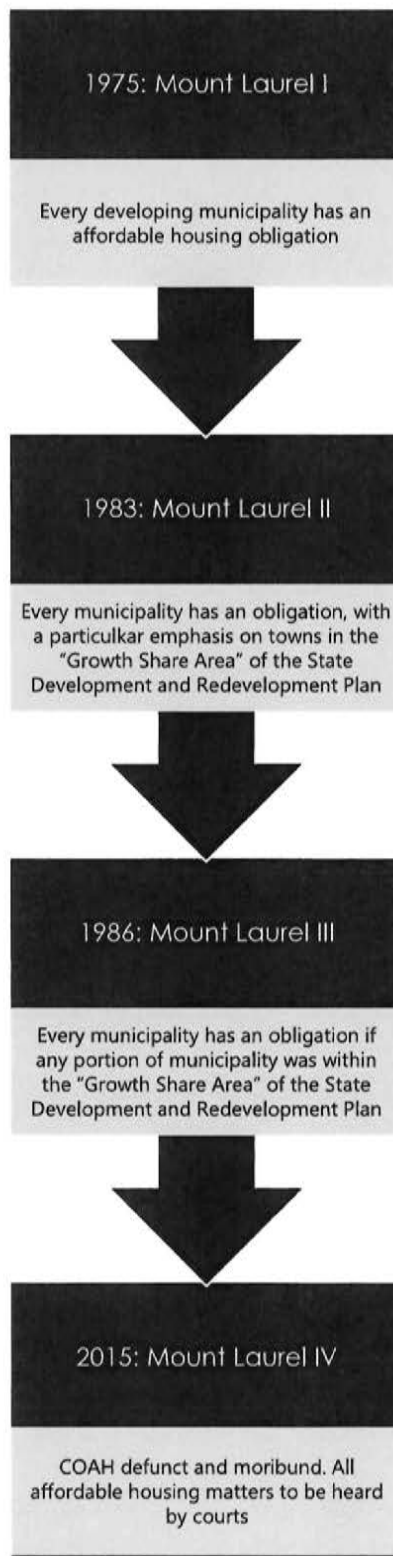
One of the most common forms of affordable housing is inclusionary development, in which a certain percentage of units within a multifamily or townhouse development are reserved for affordable housing. Nevertheless, affordable housing can be found in a variety of other forms, including but not limited 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.

1.2: 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 manner in which 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.

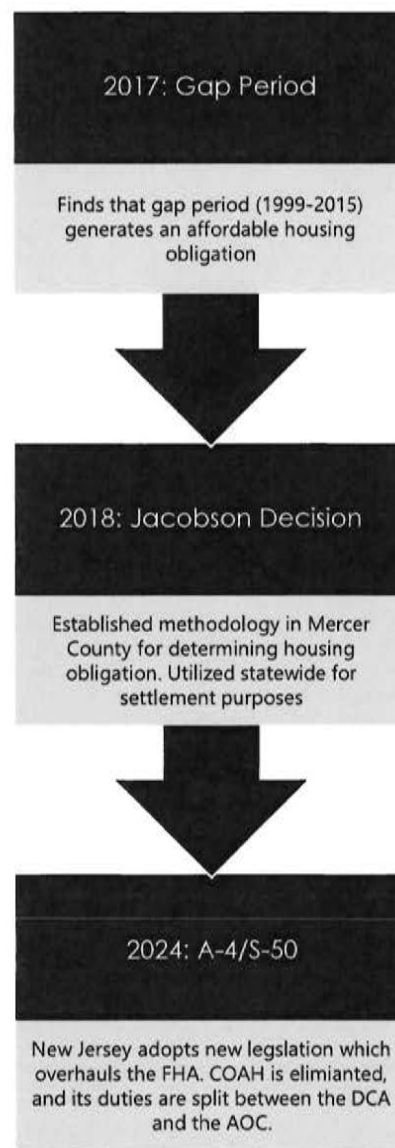


These regulations were challenged and in January 2007, the Appellate Division invalidated various aspects of these rules and remanded considerable portions of the rules to COAH with the directive to adopt revised regulations.

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 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 housing need as adjusted by new housing-need numbers promulgated by the court or COAH.



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 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.

### 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 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 represents the Borough's housing element of the Borough master plan. It offers an overview of the community's characteristics regarding existing land use, population, housing, and employment. It also provides a projection of the local housing stock and its employment projections.

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### *Information Regarding Data Sources*

*The information contained in Section 1.2 entitled "Population Demographics," Section 1.3 entitled "Inventory of Housing Stock," Section 1.4 entitled "Employment Demographics," and Section 1.5 entitled "Housing & Employment Projections" was obtained from a variety of publicly available data sources. These are summarized below:*

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#### 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.

#### 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.

#### 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.

#### 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.

#### 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.

### 2.1: Community Overview

Upper Saddle River occupies an area of 5.26 square miles (3,366 acres in the northernmost portion of Bergen County. It is bordered by New York State to the north and five New Jersey municipalities including the Boroughs of Montvale and Woodcliff Lake to the east; Saddle River to the south, and

Ramsey and the Township of Mahwah to the west. The Borough is essentially a fully developed community with scant vacant land remaining for development.

The Borough is predominantly a residential community, with a development pattern that consists primarily of detached single-family dwellings along with a number of townhouse and multi-family developments. Residential development accounts for 92 percent of the Borough's total land area. Commercial and industrial development, accounting for 3 percent of the Borough's land area, is concentrated for the most part along the Route 17 corridor in the southwesterly portion of the Borough. There are also nearly 2 percent of the land area devoted to municipal, public school, and church and charitable use. The following Table 4 and the Borough's accompanying Existing Land Use Map further illustrate the Borough's distribution of land uses.

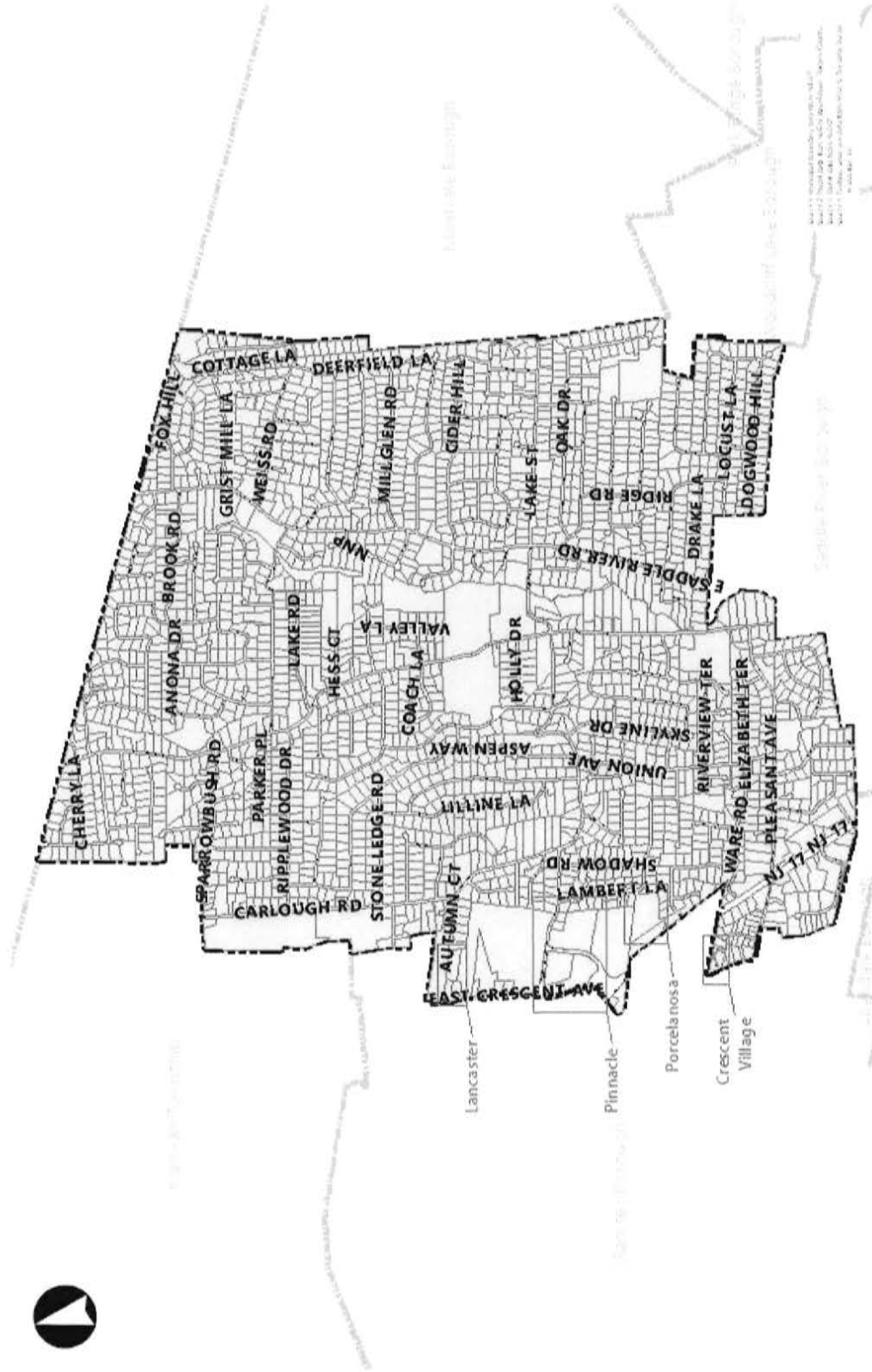
Regional access to the community is provided by several county and state roadways. Route 17 extends through the Borough and provides immediate access to Route 287 to the north as well as to the New York State Thruway. It also provides quick access to the central and southerly portions of the County. East and West Saddle River Roads provide north-south access to nearby municipalities, and Lake Street provides a regional east-west link to surrounding areas.

**Table 5: Existing Land Uses**

Land Use		Acres	% of Total Acres	Parcels	% of Total Parcels
Residential	Low Density	1136.22	56.98%	1884	74.9%
	Multifamily	6.20	0.31%	426	16.9%
	Multifamily Assisted Living	10.64	0.53%	1	0.0%
Commercial	Commercial	24.36	1.22%	41	1.6%
	Farm/Nursery/Golf Course	25.86	1.30%	9	0.4%
Public/Semi-Public	Municipal Property	241.15	12.09%	37	1.5%
	Public School	64.01	3.21%	6	0.2%
	Church & Charitable	21.77	1.09%	6	0.2%
Other	Vacant	25.30	1.27%	65	2.6%
	Industrial	104.40	5.24%	24	1.0%
	Rail	21.18	1.06%	9	0.4%
	Other Exempt	2.06	0.10%	7	0.3%

Source: ArcGIS Calculations

Map 1: Community Overview





## 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 over the past several decades.

This section provides demographic and socio-economic information for Upper Saddle River. This data is obtained from Decennial Census data 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. These 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. The information set forth below regards an assessment of population size, rate of population growth, age characteristics, as well as household size and income levels and related information. 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.

### **Inventory of Housing Stock**

This section of the Housing Element provides an inventory of the Borough’s housing stock, as required by the Municipal Land Use Law and the new legislation regarding affordable housing. 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.

#### 1. Number of Dwelling Units and Related Housing Data

As shown in the table below, the Borough’s housing stock grew by more than 6 percent between 1990 and 2000, from 2,410 units to 2,560 units. However, the rate of growth has slowed recently. Estimates for 2023 suggest that Upper Saddle River’s housing stock increased by only 2% since 2010.

Table 6: Dwelling Units (1980-2023)

Year	Total Dwelling Units	Numerical Change	Percentage Change
1980	2,330	280	13.7%
1990	2,410	80	3.4%
2000	2,560	150	6.2%
2010	2,668	108	4.2%
2023	2,715	47	2%

*Sources: 2003 Bergen County Data Book, U.S. Census – 1980, 1990 & 2000, 2010 & 2023 American Community Survey 5-Year Estimates.*

The following table provides additional detail regarding the tenure and occupancy of the Borough’s housing stock. As shown below, 87.4% of the Borough’s housing stock was estimated to be owner-occupied in 2023, down from more than 94.4% in 2000. This reduction is a function of multi-family rentals that have been built in the community over the last decade. The number of rental units increased

from 81 units in 2000 to an estimated 251 units in 2023, representing an increase in terms of the total housing stock from 3.2% to 9.2%.

**Table 7: Housing Units by Tenure and Occupancy Status (1990 to 2023)**

Category	1990		2000		2010		2023	
	No. Units	Percent	No. Units	Percent	No. Units	Percent	No. Units	Percent
Owner-Occupied Units	2,224	92.3%	2,416	94.4%	2,279	85.4%	2,372	87.4%
Renter-Occupied Units	100	4.1%	81	3.2%	221	8.3%	251	9.2%
Vacant Units	86	3.6%	63	2.5%	168	6.3%	92	3.4%
<b>Total Units</b>	<b>2,410</b>	<b>100.0%</b>	<b>2,560</b>	<b>100.0%</b>	<b>2,668</b>	<b>100.0%</b>	<b>2,715</b>	<b>100.0%</b>

Sources: U.S. Census – 1990 & 2000 2010 & 2023 American Community Survey 5-Year Estimates.

## 2. Housing Characteristics

The following tables provide additional information on the characteristics of the Borough’s housing stock, including data on the number of units in structures and the number of bedrooms. As shown below, the housing stock is predominantly characterized by single-family detached units, which represented nearly 88.9% of all dwelling units in 2023. This is a decrease from previous periods and reflects the creation of additional multi-family units of varied housing types since 2000.

**Table 8: Units in Structure (1990 to 2023)**

Units in Structure	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-unit, detached	2,386	99.0%	2,493	97.4%	2,440	91.5%	2,414	88.9%
1-unit, attached	5	0.2%	8	0.3%	64	2.4%	191	7.0%
2 units	11	0.5%	29	1.1%	84	3.1%	0	0.0%
3 or 4 units	2	0.1%	15	0.6%	0	0.0%	29	1.1%
5 to 9 units	1	0.0%	8	0.3%	24	0.9%	18	0.7%
10 to 19 units	1	0.0%	0	0.0%	0	0.0%	49	1.8%
20 or more units	0	0.0%	0	0.0%	19	0.7%	14	0.5%
Mobile home	0	0.0%	7	0.3%	37	1.4%	0	0.0%
Boat, RV, van, etc.	4	0.2%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,410</b>	<b>100.0%</b>	<b>2,560</b>	<b>100.0%</b>	<b>2,668</b>	<b>100.0%</b>	<b>2,414</b>	<b>88.9%</b>

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.

**Table 9: Number of Bedrooms in Housing Units (1990 to 2023)**

Number of Bedrooms	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Zero	0	0.0%	0	0.0%	0	0.0%	0	0%
One	8	0.3%	8	0.3%	62	2.3%	0	0%
Two	115	4.8%	88	3.4%	126	4.7%	147	5%
Three	546	22.7%	643	25.1%	478	17.9%	636	23%
Four	1,198	49.7%	1,090	42.6%	1,141	42.8%	1,080	40%
Five or More	543	22.5%	731	28.6%	861	32.3%	852	31%
<b>Total</b>	<b>2,410</b>	<b>100.0%</b>	<b>2,560</b>	<b>100.0%</b>	<b>2,668</b>	<b>100.0%</b>	<b>2,715</b>	<b>100.0%</b>

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.

### 3. Housing Age

The following table details the age of the Borough’s housing stock. As shown, two-thirds of the Borough’s housing units were constructed prior to 1980; only 34.7% were built between 1980 and 2023.

**Table 10: Year Structure Built**

Year Built	Number of Units	Percent
2020 or Later	102	3.8%
2010 to 2019	108	4.0%
2000 to 2009	359	13.2%
1990 to 1999	208	7.7%
1980 to 1989	164	6.0%
1970 to 1979	352	13.0%
1960 to 1969	752	27.7%
1950 to 1959	455	16.8%
1940 to 1949	25	0.9%
1939 or earlier	190	7.0%
<b>Total</b>	<b>2,715</b>	<b>100.0%</b>

Sources: U.S. Census – 2023 American Community Survey 5-Year Estimates.

#### 4. Housing Conditions

An inventory of the Borough's housing conditions is presented in the following tables. The first table identifies the extent of overcrowding in the Borough, defined as housing units with more than one occupant per room. The data indicates that the number of occupied housing units considered overcrowded in 2023 is zero.

**Table 11: Occupants Per Room (1990 to 2023)**

Occupants Per Room	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1.00 or less	2,320	99.8%	2,497	100.0%	2,500	100.0%	2,623	100.0%
1.01 to 1.50	3	0.1%	0	0.0%	0	0.0%	0	0.0%
1.51 or more	1	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,324</b>	<b>100.0%</b>	<b>2,497</b>	<b>100.0%</b>	<b>2,500</b>	<b>100.0%</b>	<b>2,623</b>	<b>100.0%</b>

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.

The table below presents other key characteristics of housing conditions, including the presence of complete plumbing and kitchen facilities and the type of heating equipment used. As shown, all units in the Borough have complete kitchen facilities. No dwelling unit was determined to be lacking plumbing facilities, and every unit utilized standard heating facilities.

**Table 12: Equipment and Plumbing Facilities (190 to 2023)**

Facilities	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<u>Kitchen:</u> Complete Facilities	2,316	99.7%	2,497	100.0%	2,618	98.1%	2,623	100.0%
Lacking Complete Facilities	8	0.3%	0	0.0%	50	1.9%	0	0.0%
<u>Plumbing:</u> Complete Facilities	2,316	99.7%	0	0.0%	2,618	98.1%	2,623	100.0%
Lacking Complete Facilities	8	0.3%	0	0.0%	50	1.9%	0	0.0%
<u>Heating Equipment:</u> Standard Heating Facilities	2,316	99.7%	2,497	100.0%	2,500	100.0%	2,623	100.0%
Other Means, No Fuel Used	8	0.3%	0	0.0%	0	0.0%	0	0.0%

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.

5. Purchase and Rental Values

As shown in the following table, 15.9% of Upper Saddle River’s rental housing stock had monthly rents under \$1,000 in 2000. By 2023, 95.6% of rents are greater than \$1,500, with the median rent reported at \$3,500+. There was a significant decrease in the percentage of households that paid no cash rent from 2010 to 2023; 18.1% in 2010 compared to 0.0% in 2023. The Borough’s median rent is higher than the median monthly rent of Bergen County as a whole (\$1,863).

**Table 13: Gross Rent of Renter-Occupied Housing Units (1990 to 2023)**

Gross Rent	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$200	8	8.7%	0	0.0%	0	0.0%	0	0.0%
\$200 to \$299	0	0.0%	0	0.0%	0	0.0%		
\$300 to \$499	0	0.0%	0	0.0%	0	0.0%		
\$500 to \$749	8	8.7%	0	0.0%	0	0.0%	0	0.0%
\$750 to \$999	17	18.5%	13	15.9%	0	0.0%		
\$1,000 to \$1,499	59	64.1%	7	8.5%	53	24.0%	11	4.4%
\$1,500 or More	---	0.0%	62	75.6%	128	57.9%	240	95.6%
No Cash Rent	0	0.0%	0	0.0%	40	18.1%	0	0.0%
<b>Total</b>	<b>92</b>	<b>100.0%</b>	<b>82</b>	<b>100.0%</b>	<b>221</b>	<b>100.0%</b>	<b>251</b>	<b>100.0%</b>
Median Gross Rent	\$1,220		\$1,929		\$2,000+		\$3,500+	
Bergen County Median Gross Rent	\$662		\$872		\$1,236		\$1,863	

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.  
 Note: 1990 US Census did not include a “\$1,500 or More” gross rent category

The table below shows that approximately 66.2% of Upper Saddle River’s owner-occupied units had a value of \$1,000,000 or more in 2023. The Borough’s median value in 2023 was 4 times the County’s median value in 2000, and 2 times higher than the County median in 2023.

**Table 14: Value of Owner-Occupied Housing Units (1990 to 2023)**

Value Range	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	3	0.1%	11	0.5%	0	0.0%	10	0.4%
\$50,000 to \$99,999	1	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,000 to \$149,999	9	0.4%	8	0.3%	40	1.8%	20	0.8%
\$150,000 to \$199,999	10	0.5%	15	0.6%	15	0.6%	0	0.0%
\$200,000 to \$299,999	119	5.7%	106	4.6%	12	0.5%	0	0.0%
\$300,000 to \$499,999	1011	48.8%	639	27.6%	104	4.6%	24	1.0%
\$500,000 to \$999,999	919	44.4%	1,383	59.7%	1195	52.4%	748	31.5%
\$1,000,000 or More	---	0.0%	155	6.7%	913	40.1%	1,570	66.2%
<b>Total</b>	<b>2,072</b>	<b>100.0%</b>	<b>2,317</b>	<b>100.0%</b>	<b>2,279</b>	<b>100.0%</b>	<b>2,372</b>	<b>100.0%</b>
<b>Median Value</b>	<b>\$479,200</b>		<b>\$603,900</b>		<b>\$938,000</b>		<b>\$1,101,800</b>	
<b>Bergen County Median Value</b>	<b>\$227,700</b>		<b>\$250,300</b>		<b>\$482,300</b>		<b>\$593,200</b>	

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.  
 Note: 1990 US Census did not include a "1,000,000 or More" Value Range

**6. Number of Affordable to Low- and Moderate-Income Households**

Upper Saddle River is placed in COAH Housing Region 1, which is comprised of Bergen, Passaic, Hudson and Sussex counties. Based on the current regional income limits prepared by Affordable Housing Professionals of New Jersey, the median household income for a three-person household is approximately \$85,637. A three-person moderate-income household, defined as 80% of the median income, would have an income not exceeding \$68,510.

An affordable sales price for a three-person moderate-income household earning 80% of the median income is estimated at approximately \$150,000. This estimate is based on the UHAC affordability controls outlined in N.J.A.C. 5:80-26.3. In 2023, the percentage of housing units in the Borough valued at less than \$150,000 was 0.12%. For renter-occupied housing, an affordable monthly rent for a three-person household is estimated at approximately \$1,890. According to the most recent ACS data, approximately 4.4% of the Borough's rental units had a gross rent less than \$1,500.

**7. Substandard Housing Capable of Being Rehabilitated**

The number of units in a community that are in need of rehabilitation and are not likely to experience "spontaneous rehabilitation" has been provided by the Mercer County Trial. Upper Saddle River's rehabilitation share is zero units.

**Population Analysis**

The MLUL requires that Housing Element provides data on the municipality’s population, including population size, age and income characteristics.

**1. Population Size**

As seen in the table below, the Borough experienced its greatest population growth in the 1960s and 1970s. Between 1980 and 1990, the Borough’s population shrank by nearly 10%. Nevertheless, since that time the Borough has experienced a continual population increase. By 2023, the Borough’s population was estimated to be approximately 8,354 persons.

**Table 15: Population Growth (1920 to 2023)**

Year	Population	Population Change	Percent Change
1920	251	-	-
1930	347	96	38.2%
1940	510	163	47.0%
1950	706	196	38.4%
1960	3,570	2,864	405.7%
1970	7,949	4,379	122.7%
1980	7,958	9	0.1%
1990	7,198	-760	-9.6%
2000	7,741	543	7.5%
2010	8,208	467	6.0%
2023	8,354	146	1.8%

*Sources: U.S. Census; 2023 American Community Survey.*

**2. Age Characteristics**

The Borough’s age characteristics are outlined in the table below. As shown, the age of Borough’s population has relatively remained consistent since 1990. Upper Saddle River’s median age has increased slightly since 1990 from 40.1 to 41.7 years in 2023. The number of children under the age of 19 years has been increasing since 1990 from 19% of the Borough’s population to more than 28.6% in 2023.

**Table 16: Age Characteristics (1990 to 2023)**

Age	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 5 years	420	5.8%	579	7.5%	417	5.1%	598	7.2%
5 to 19 years	948	13.2%	1,449	18.7%	2,251	27.4%	1,792	21.5%
20 to 24 years	959	13.3%	566	7.3%	281	3.4%	506	6.1%
25 to 34 years	700	9.7%	494	6.4%	345	4.2%	755	9.0%
35 to 44 years	1,234	17.1%	1,491	19.3%	1,135	13.8%	882	10.6%
45 to 54 years	1,277	17.7%	1,358	17.5%	1,664	20.3%	1,432	17.1%
55 to 64 years	998	13.9%	884	11.4%	1,037	12.6%	1,260	15.1%
65 to 74 years	464	6.4%	585	7.6%	627	7.6%	713	8.5%
75 to 84 years	172	2.4%	260	3.4%	335	4.1%	276	3.3%
85 years and over	26	0.4%	75	1.0%	116	1.4%	140	1.7%
<b>Total</b>	<b>7,198</b>		<b>7,741</b>		<b>8,208</b>		<b>8,354</b>	
<b>Median Age</b>	<b>40.1</b>		<b>40.1</b>		<b>42.9</b>		<b>41.7</b>	

Source: U.S. Census – 1990, 2000, 2010; 2023 American Community Survey.

### 3. Average Household Size

The average household size for the Borough has remained stable at 3.1 persons per household over the past few decades.

**Table 17: Average Household Size (1960 to 2023)**

Year	Total Population	Number of Households	Average Household Size
1960	3,570	960	3.72
1970	7,949	2,002	3.97
1980	7,958	2,277	3.49
1990	7,198	2,324	3.1
2000	7,741	2,497	3.1
2010	8,208	2,639	3.1
2023	8,354	2,623	3.18

Sources: U.S. Census – 1990, 2000, 2010; 2023 American Community Survey

#### 4. Household Income

Detailed household income figures are shown in the table below. As shown, 82.8% of the Borough's households had an income of \$100,000 or more in 2023, which represents a slight increase from 2010. The Borough's median household income in 2023 of \$246,713 was nearly double the median household income of Bergen County as a whole.

**Table 18: Household Income (2010 & 2023)**

Income Category	2010		2023	
	Number	Percent	Number	Percent
Less than \$10,000	19	1%	59	2.2%
\$10,000 to \$14,999	14	1%	11	0.4%
\$15,000 to \$24,999	44	2%	17	0.6%
\$25,000 to \$34,999	80	3%	10	0.4%
\$35,000 to \$49,999	86	3%	90	3.4%
\$50,000 to \$74,999	109	4%	167	6.4%
\$75,000 to \$99,999	240	10%	96	3.7%
\$100,000 to \$149,999	468	19%	358	13.6%
\$150,000 to \$199,999	325	13%	316	12.0%
\$200,000 or more	1,115	45%	1,499	57.1%
<b>Total</b>	<b>2,500</b>	<b>100.0%</b>	<b>2,623</b>	<b>100.0%</b>
<b>Median Household Income</b>	<b>\$175,399</b>		<b>\$246,713</b>	
<b>Bergen County Median</b>	<b>\$81,004</b>		<b>\$123,715</b>	

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

#### 5. Housing Cost-Burden

Households that pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Despite Upper Saddle River's affluence, the data from the 2023 ACS reveals that approximately 33.9% of owner-occupied households and 59.36% of rental households had housing costs of 30% or more.

**Table 19: Housing Cost as Percentage of Income (2010 & 2023)**

Percentage of Income	2010				2023			
	Owner-occupied		Renter		Owner-occupied		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 20 percent	896	39.32%	77	34.84%	1,251	52.7%	67	26.69%
20 to 29 percent	466	20.45%	70	31.67%	318	13.4%	35	13.94%
30 percent or more	917	40.24%	34	15.38%	803	33.9%	149	59.36%
Occupied Units	2,279	100.0%	221	100.0%	2,372	100.0%	251	100.0%

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

**2.3 Employment Analysis**

The MLUL requires that the Housing Element includes data on employment levels in the community. The following tables present information on the Borough’s employment characteristics.

**1. Employment Status**

The following table provides information on the employment status of Borough residents age 16 and over. The unemployment rate in 2023 was 5.1%. This was equal to twice the 2023 unemployment rate of Bergen County (3.9%).

**Table 20: Employment Status, Population 16 and Over (1990 to 2023)**

Employment Status	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
In labor force	3,679	64.5%	3,523	62.7%	3,457	60.3%	4,220	64.3%
Civilian labor force	3,668	64.3%	3,523	62.7%	3,457	60.3%	4,220	64.3%
Employed	3,568	62.5%	3,376	60.1%	3,359	58.6%	3,887	59.2%
Unemployed	100	1.8%	147	2.6%	98	1.7%	333	7.9%
% of civilian labor force	-	2.7%	-	4.2%	-	2.8%	-	-
Armed Forces	11	0.2%	0	0.0%	0	0.0%	0	0.0%
Not in labor force	2,029	35.5%	2,096	37.3%	2,278	39.7%	2,345	35.7%
Total Population 16 and Over	5,708		5,619		5,735		6,565	

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.

2. Employment Characteristics of Employed Residents

The following two tables detail information on the employment characteristics of employed Upper Saddle River residents. Table 21 details occupation characteristics, while Table 22 details industry characteristics.

**Table 21: Employed Residents Age 16 and Over, By Occupation (1990 to 2023)**

Occupation	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional and related occupations	1,886	52.9%	2,057	60.9%	1,817	54.1%	2661	68.5%
Service Occupation	249	7.0%	123	3.6%	208	6.2%	308	7.9%
Sales and Office Occupations	1,125	31.5%	986	29.2%	1,184	35.2%	713	18.3%
Farming, fishing and forestry occupations	56	1.6%	0	0.0%	89	2.6%	134	3.4%
Construction, extraction and maintenance	152	4.3%	127	3.8%				
Production, transportation and material moving occupations	100	2.8%	83	2.5%	61	1.8%	71	1.8%
<b>Total</b>	<b>3,568</b>	<b>100.0%</b>	<b>3,376</b>	<b>100.0%</b>	<b>3,359</b>	<b>100.0%</b>	<b>3,887</b>	<b>100.0%</b>

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.

**Table 22: Employed Residents Age 16 and Over, by Industry (1990 to 2023)**

Industry	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture, forestry, fishing, hunting and mining	56	1.6%	0	0.0%	17	0.5%	0	0.0%
Construction	123	3.4%	156	4.6%	123	3.7%	182	4.7%
Manufacturing	182	5.1%	318	9.4%	366	10.9%	122	3.1%
Wholesale trade	118	3.3%	314	9.3%	225	6.7%	213	5.5%
Retail trade	194	5.4%	295	8.7%	377	11.2%	309	7.9%
Transportation and warehousing, and utilities	87	2.4%	51	1.5%	47	1.4%	92	2.4%
Information	0	0.0%	162	4.8%	94	2.8%	200	5.1%

Industry	1990		2000		2010		2023	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Finance, insurance, real estate and rental and leasing	324	9.1%	588	17.4%	686	20.4%	491	12.6%
Professional, scientific, management, administrative and waste management services	1,220	34.2%	564	16.7%	560	16.7%	1151	29.6%
Educational, health and social services	484	13.6%	654	19.4%	553	16.5%	637	16.4%
Arts, entertainment, recreation, accommodation and food services	83	2.3%	113	3.3%	196	5.8%	376	9.7%
Other services	683	19.1%	91	2.7%	46	1.4%	55	1.4%
Public administration	14	0.4%	70	2.1%	69	2.1%	59	1.5%
<b>Total</b>	<b>3,568</b>	<b>100.0%</b>	<b>3,376</b>	<b>100.0%</b>	<b>3,359</b>	<b>100.0%</b>	<b>3,887</b>	<b>100.0%</b>

Sources: U.S. Census – 1990 & 2000; 2010 & 2023 American Community Survey 5-Year Estimates.

#### 2.4: Housing and Employment Projections

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

##### 1. Probable Future Employment and Regional or Community Factors Impacting Upon Future Municipal Employment

Employment has fluctuated over the past ten years in the Borough, between a high of 4,938 in 2015 and a low of 2,319 in 2021 in the midst of the COVID pandemic. The number of jobs in the Borough has remained low since that time. As of 2023, there were a reported 2,743 jobs in the Borough, which represents a decrease of 44% since 2015. This is the result of both Pearson Education vacating its offices at One Lake Street the vacation of the building at 10 Mountainview Road as well as the devastating effects of the COVID-19 pandemic. Assuming the current climate continues and recognizing the limited availability of vacant land for new non-residential development, only minor changes in employment characteristics are anticipated.

**Table 23: Covered Employment Trends 2014 to 2023**

Year	Number of Jobs	Change in Number of Jobs	Percent Change
2014	4,917	-	-
2015	4,938	21	0.4%
2016	4,695	-243	-5.2%
2017	4,081	-614	-15.0%
2018	3,733	-348	-9.3%
2019	3,148	-585	-18.6%
2020	2,648	-500	-18.9%
2021	2,319	-329	-14.2%
2022	2,579	260	10.1%
2023	2,743	164	6.0%

*Sources: Department of Labor and Workforce Development*

## 2. Projection of the Municipality's Housing Stock

With limited acreage remaining in the municipality that may be developed for residential use, it is anticipated that the Borough's residential growth shall remain modest, as reflected in the recent annual data shown on the following table.

**Table 24: Trend in Residential Development**  
Analysis of Certificates of Occupancy and Demolition Permits, 2004 to 2023

Year	COs Issued	Demo Permits Issued	Net Growth
2004	22	33	-11
2005	15	35	-20
2006	14	24	-10
2007	14	16	-2
2008	8	8	0
2009	11	7	4
2010	7	9	-2
2011	3	4	-1
2012	2	5	-3
2013	6	16	-10
2014	3	19	-16
2015	6	3	3
2016	8	0	8
2017	5	0	5
2018	5	6	-1
2019	3	5	-2
2020	0	0	0
2021	0	6	-6
2022	47	8	39
2023	50	8	42
20 YR Total	229	212	17
20 YR Average	11.45	10.6	-
Yearly Average			0.85

*Sources: New Jersey Department of Community Affairs*

## 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.

### 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 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 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, their 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 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.

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, the Borough adopted Resolution #47-25 (see Appendix for copy) which accepted DCA's present need number but sought to reduce its prospective fair share obligation need number to 201. These obligations are summarized below. That same resolution also noted that the Borough reserved the right to conduct a vacant land adjustment to determine its realistic development potential. This is discussed in greater detail in the next subsection.

Table 25: Summary of Fair Share Obligation

<b>Affordable Obligation</b>	<b>Units</b>
Present (Rehabilitation Need) Obligation	0
Fourth Round Obligation (2025-2035)	DCA: 233; USR sought adjustment to 201

### 3.2: Realistic Development Potential (RDP)

Upper 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 an RDP analysis by preparing a VLA.

An 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.

The Borough's 2020 Third Round affordable housing obligation is informed by a VLA and the imposition of an RDP analysis, which was undertaken pursuant to COAH's Second Round Rules, N.J.A.C. 5:93-4.2. In accordance with those regulations, the VLA first identified all vacant parcels of minimally .83 acres in size based on COAH's minimum presumptive density of 6 units per acre. Next, environmental constraints were imposed such as wetlands, steep slopes, and flood plains pursuant to the applicable regulations. The remaining developable acreage was then calculated in determining the Borough's RDP.

The vacant land analysis revealed that there are 45.47 total acres of qualifying developable land in the Borough which meet the minimum criteria to be considered as a site contributing to RDP. It was therefore concluded that the Borough has an RDP of 78 units, and this was agreed to by the Borough, Court Special Master and FSHC following a thorough review of property in the Borough. This VLA is shown on an accompanying table.

A new VLA has been conducted for the Borough. The analysis revealed that there are no newly vacant properties which meet the aforementioned 0.83 acre threshold. Therefore, the Borough's RDP for the 4<sup>th</sup> Round is zero affordable units.