



BOROUGH OF WOODCLIFF LAKE FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

PREPARED BY DMR ARCHITECTS
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ADOPTED BY THE WOODCLIFF LAKE LAND USE BOARD
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Daniel Hauben

DANIEL HAUBEN, PP, AICP, LEED® GREEN ASSOCIATE™, DMR ARCHITECTS

DMR
ARCHITECTS

ACKNOWLEDGEMENTS

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Sal Princiotta, Board Attorney

Michael Neglia & Anthony Kurus (Neglia Engineering), Board Engineer

BOROUGH PROFESSIONALS AND PERSONNEL

Debbie Dakin, RMC, CMR, Clerk

Tomas Padilla, Borough Administrator

Wendy R. Quiroga, Counsel

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EXECUTIVE SUMMARY

This Fourth Round Housing Element and Fair Share Plan ("HEFSP" or "Plan") has been prepared for the Borough of Woodcliff Lake ("Borough" or "Woodcliff Lake") in Bergen County, New Jersey, in order to comply with its affordable housing obligation in accordance with the Fair Housing Act of 1985 (N.J.S.A. 52:27D-301 et seq.) ("FHA") as amended by the bill known as A4/S50 or P.L. 2024 c.2, signed in March of 2024.

An HEFSP is a document required by the FHA to be adopted by each municipality in the state to identify and address their respective, allocated need for safe and adequate housing for low- and moderate-income households. The HEFSP establishes the manner and means by which the Borough of Woodcliff Lake will satisfy its State-mandated affordable housing or fair share obligation as that obligation is established in the Settlement Agreement. The Fair Share obligation is comprised of three components:

- ▶ The Present Need obligation, which reflects the estimated number of housing units in the Borough which are occupied by low- and moderate-income households and are in deteriorated condition that can be corrected through rehabilitation. This obligation is also known as the "Rehabilitation Share", and the Borough's obligation for this component is **0** units.
- ▶ The "Fourth Round Prospective Need" obligation, which reflects the number of affordable units the Borough must create to address its share of the projected "regional" need for low- and moderate-income housing for the period running from July 1, 2025 to June 30, 2035. That number is **360** units.
- ▶ A "review" of the Borough's satisfaction of its Prospective Need obligations from the First, Second, and Third Rounds.

WHAT IS AFFORDABLE HOUSING

In 1975, the New Jersey Supreme Court ("Supreme Court") ruled in the case of Southern Burlington County NAACP v. The Township of Mount Laurel, now simply referred to as "Mount Laurel I", that every "developing" municipality in the State of New Jersey has a constitutional obligation to provide a reasonable opportunity for the construction of housing that is affordable to low- and moderate-income households. Eight years later, in 1983, the Supreme Court decided in what is known as "Mount Laurel II" that every municipality, regardless of its stage of development, must provide that opportunity for construction of affordable housing.

Two years after the Mount Laurel II decision, the New Jersey State Legislature adopted the Fair Housing Act which, among other things, created the Council on Affordable Housing ("COAH") to:

- ▶ Establish housing regions for calculation of housing need, qualifying incomes, housing cost, and other factors;
- ▶ Estimating low- and moderate-income housing needs;
- ▶ Establishing the rules and means by which each municipality may address its need; and
- ▶ Create a process for reviewing and "certifying" that need has been met.

The Fair Housing Act, when first adopted, identified only the income categories of "low" and "moderate" income households, but was updated to include the category of "very-low" income in 2008 as part of the legislation known as the "Roberts Bill", which made a number of changes to the Act. The three categories are defined in [Figure 1 - "Fair Housing](#)

Figure 1. Fair Housing Act Income Categories

Very-Low Income Household: Earns 30% or less of regional median income

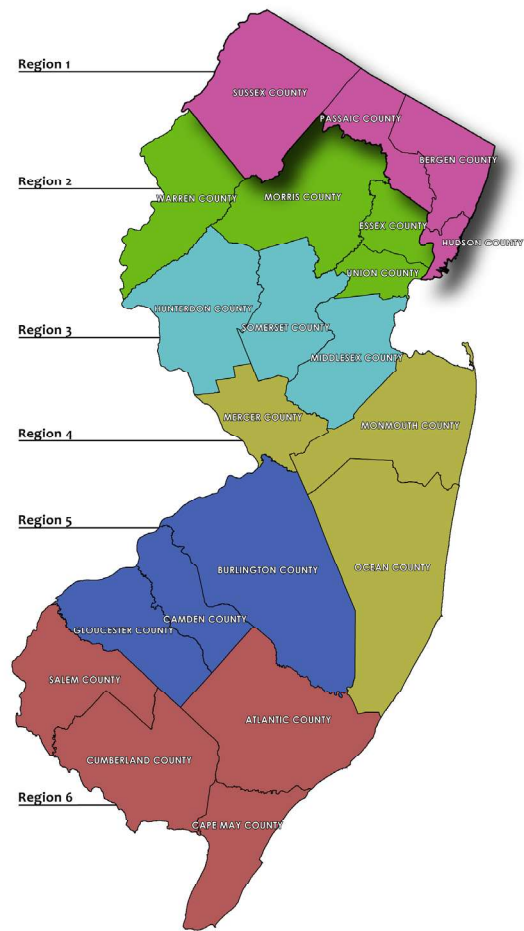
Low-Income Household: Earns 30% to 50% of Regional Median Income

Moderate Income Household: Earns 50% to 80% of Regional median Income

Act Income Categories" .

The values for what constitute very-low, low, or moderate income are based on the median incomes in COAH-defined "Regions". The Fair Housing Act tasked COAH with the delineation of these "Regions" having between two and four counties each which have "significant social, economic, and income similarities and which constitute to the greatest extent practicable the primary metropolitan statistical areas" reflected by the U.S. Census. [Map 1 - "COAH Region Map, with Region 1 highlighted, consisting of Bergen, Hudson, Passaic, and Sussex Counties"](#) shows the current housing regions.

The Fair Housing Act defers to HUD and other "recognized" standards to define what makes housing "affordable". HUD has, since the 1980s, considered housing to be affordable where the cost of such housing is less than 30% of the household's income. This rate has also been adopted by banks and other institutions as the threshold for "affordability". In practice, affordable housing in New Jersey must adhere to the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-26.1 et seq, which uses the 30% threshold for renter-household income and a 28% threshold for homeowner-household income. The UHAC also establishes additional standards to ensure that affordable housing units are available to households of various sizes and incomes and priced affordably, as shown in [Figure 2 - "Required Distributions"](#) and [Figure 3 - "Affordability Standards"](#)



Map 1. [COAH Region Map, with Region 1 highlighted, consisting of Bergen, Hudson, Passaic, and Sussex Counties](#)

NEW JERSEY MOUNT LAUREL HISTORY

FIRST AND SECOND ROUNDS

COAH published what has come to be known as its "first round" rules ([N.J.A.C. 5:92-1 et seq.](#)) to calculate the affordable housing need which municipalities would be required to address between 1987 and 1993, and established the acceptable means to address that need. The rules included a calculation of an existing need based on an estimate of substandard housing that was occupied by low- and moderate-income households (commonly referred to as "present need", as well as a projection of future demand for housing opportunities by low- and moderate-income households (commonly referred to as "prospective need" or "new construction obligation"). The income classifications were based on the income metrics established by the U.S. Department of Housing and Urban Development. The present need would be addressed by rehabilitating existing substandard housing and the prospective need would be addressed by creating new housing.

In 1994, COAH adopted [N.J.A.C. 5:93-1 et seq.](#) which retroactively recalculated the present and prospective needs for 1987 to 1993 and provided new calculations of those needs for the period of 1993 to 1999. While the rules at the time were considered to be COAH's "second round" of rules, the obligations calculated through those rules are referred to today as the "Prior Round" because the Second Round need numbers were recalculated and combined with the need calculated for 1987 to 1993.

THIRD ROUND RULES

While the Fair Housing Act required COAH to adopt new rules in 1999, COAH did not adopt its Third Round rules until 2004, meaning there had been a five year gap following the effective period of the Second Round rules and the creation of new rules and need calculations. The 2004-adopted rules, located at N.J.A.C. 5:94-1 and 5:95-1 et seq., calculated a need period extending from 1999 to 2014 in order to capture the five years when rules were not in place and to project Prospective Need over the next 10 years (In 2001 the Fair Housing Act was amended to extend the effective time frame of any future-adopted COAH rules from the original 6 years used in Rounds 1 and 2 to a period of 10 years).

The 2004-adopted Third Round rules used a new method called "Growth Share" for calculating municipal new-construction obligation. Growth Share tied each municipality's affordable housing obligation to actual residential and non-residential growth between 2004 to 2014. The New Jersey Appellate Court invalidated substantial portions of the Third Round rules, including the Growth Share methodology, in the January 25, 2007 decision In re Adoption of N.J.A.C. 5:94 and 5:95, and ordered COAH to adopt amendments to the rules within six (6) months.

COAH *did* adopt amended rules more than 15 months later on June 2, 2008 (N.J.A.C. 5:96 and 5:97), which used a modified Growth Share methodology establishing a need for the period of 1999-2018, which had to be addressed by 2018, and recalculating the Prior Round obligations and the means of addressing those obligations. Once again, however, the new rules were challenged and largely invalidated in 2010 due to the continued use of the Growth Share methodology to calculate municipal obligations despite the methodology being struck down in 2007.

COAH once more attempted to adopt Third Round rules in 2014. Draft rules were published in April 30 of that year and scheduled for a decision on adoption on October 20, 2014. At that October 20 meeting, COAH deadlocked in its vote to adopt the rules and did not reschedule to consider the rules again, effectively failing to adopt the new rules.

MOUNT LAUREL IV

After COAH failed to adopt its 2014 draft rules, Fair Share Housing Center, a prominent advocacy organization for the creation of affordable housing in New Jersey, filed with the New Jersey Supreme Court a motion in aid of litigant's rights. On March 10, 2015, the Supreme Court issued a ruling on that Motion In re Adoption of N.J.A.C. 5:96 & 5:97, which is now commonly referred to as "Mount Laurel IV", which transferred COAH's responsibilities to designated Mount Laurel trial judges. These responsibilities primarily consist of reviewing and approving municipal Housing Elements and Fair Share Plans. Additionally, the Mount Laurel IV decision directed municipalities to file Declaratory Judgments with those judges to seek to find themselves in compliance with their fair share obligations,

Figure 2. Required Distributions

Within and across all developments addressing the Borough's Prospective Need, the following ratios must be met:

Income Distribution: Income Categories as a % of affordable units

- Moderate Income: 50% or less
- Low Income: 37% or more
- Very-Low Income: 13% or more

Bedroom Distribution: Unit type as a % of affordable units (non-age-restricted development)

- One-Bedroom or Studios: 20% or less
- Two-Bedroom: At least 30%
- Three-Bedroom: At least 20%

Figure 3. Affordability Standards

Rentals Units:

- Maximum Rent: Affordable to 60% of RMI
- Average Rent: Affordable to 52% of RMI

For-Sale Units

- Maximum Rent: Affordable to 70% of RMI
- Average Rent: Affordable to 55% of RMI

RMI=Regional Median Income

and to prepare Housing Element and Fair Share Plans based on COAH's Second Round rules and those portions of COAH's 2008-adopted Third Round rules that were upheld by the Appellate Division in 2010.

Given that the Supreme Court did not establish the affordable housing obligations that each municipality would be required to address, there had been much debate in the years following the Mount Laurel IV decision as to how to calculate municipal present and prospective need obligations in a manner that complies with that decision as well as Appellate Division decisions that had invalidated earlier versions of the Third Round rules. Numbers had been offered by experts recruited by Fair Share Housing Center, a consortium of municipalities, and even the Courts.

Figure 4. Builder's Remedy

Defined at N.J.S.A. 52:27D-328 as "a court imposed remedy for a litigant who is an individual or a profit-making entity in which the court requires a municipality to utilize zoning techniques such as mandatory set-asides or density bonuses which provide for the economic viability of a residential development by including housing which is not for low and moderate income households."

As an intervenor recognized by the Courts in the affordable housing matters, Fair Share Housing Center (FSHC) has played a key role in municipalities' Declaratory Judgment actions to be certified as compliant with their affordable housing obligation. As a result, municipalities have been required to enter into Settlement Agreements with FSHC as part of their compliance actions.

On March 8, 2018, The Honorable Judge Mary Jacobson of the Superior Court of New Jersey Law Division in Mercer County published her opinion in the Matters of the Municipality of Princeton and the Township of West Windsor settling on a methodology for establishing the affordable housing obligations of municipalities in the vicinage containing Mercer County. Judges across New Jersey have since accepted and adopted her opinion and it has served as the basis for affordable housing settlement agreements since that time. Up until that point, most Settlement Agreements sought to find a middle ground between the affordable housing obligation calculations offered by the various "numbers" experts.

Historically, a municipality that prepared a Housing Element and Fair Share Plan for compliance with the Fair Housing Act would prepare and submit a Plan to COAH pursuant to COAH's rules and seek "substantive certification", a documented determination by COAH that a municipality's HEFSP complies with COAH's regulations and the FHA. Substantive certification would have the affect of protecting municipality's from "builder's remedy" lawsuits, defined in [Figure 4 - "Builder's Remedy"](#). Rather than seeking substantive certification, a municipality currently participating in the affordable housing compliance process is seeking a Judgment of Compliance from the Court stating that the municipality has adopted an HEFSP and any ordinances and resolutions required to implement that HEFSP according to the Supreme Court's Mount Laurel IV decision, which has the same affect as substantive certification.

FOURTH ROUND RULES

On March 20, 2024, Governor Phil Murphy signed into law the bill known as A4/S50, which amended the Fair Housing Act ("FHA" or "Act") to abolish the Council on Affordable Housing ("COAH") and set forth the processes by which municipal affordable housing obligations will be determined and satisfied for the Fourth Affordable Housing Round (beginning on July 1, 2025 and terminating on June 30, 2035) and beyond.

The Bill tasked the New Jersey Department of Community Affairs ("DCA") with determining municipal affordable housing obligations for the Fourth Round by October 20, 2024, and required municipalities to declare their affordable housing obligations by binding resolution no later than January 31, 2025, and to adopt their HEFSPs by June 30, 2025, along with draft implementing ordinances, adopted resolutions, and supporting documents. Ordinances are to be adopted by March 16, 2026. Due to the short timeframe provided by the State to prepare a compliant plan, the Borough reserves the

right to amend this plan as needed following the June 30, 2025 deadline.

The Bill also created a new body called the Affordable Housing Dispute Resolution Program (Program) which will be responsible for reviewing plans for consistency with the Fair Housing Act and handling challenges to municipalities' stated housing obligations or to their affordable housing plans.

THE AFFORDABLE HOUSING OBLIGATION

The Borough's obligation consists of two components:

- The "Prospective Need" new construction obligation reflecting the need for affordable housing projected between 2025 and 2035; and
- The "Present Need" or "Rehabilitation" obligation, reflecting the number of estimated housing units in the municipality that are substandard and occupied by low- and moderate-income households.

The Plan must also review the Borough's satisfaction of its new construction obligation for the previous three rounds.

DETERMINING PROSPECTIVE NEED

Prospective Need obligations are calculated at the housing Region level and allocated to the municipalities within the region based on household income, non-residential property values, and land use factors that reflect the municipality's wealth, job opportunities, and land availability. These obligations are required to be addressed through the creation of new affordable units, the renewal of affordability controls on existing affordable housing units (Figure 6 - "Affordability Controls"), or the creation of zoning or redevelopment plans that provide for a realistic opportunity create affordable housing units.

The NJ DCA published its non-binding calculations of the Prospective and Present Needs for every municipality in New Jersey on October 18, 2024, based upon the methodology prescribed in A4/S50. The DCA determined that the Borough had a zero (0) unit Present Need, meaning that the Borough is not obligated to fund a low-income housing rehabilitation program between 2025 and 2035. The DCA also estimated the Borough's Prospective Need obligation at 423 units.

BOROUGH'S DECLARED NUMBER

The Borough reviewed the methodology used by the DCA in achieving the 423-unit estimate, and determined that the DCA's GIS-based analysis of vacant and developable land, which accounted for regulatory buffers required around Category-One water bodies in NJ DEP rules, only applied those buffers to rivers, streams, and other linear water bodies, and did *not* apply those buffers to water bodies like lakes, reservoirs, or ponds. Consequently, the DCA did not account for nearly 20 acres of land around the Woodcliff Lake Reservoir and other category-one waters in the Borough that fall within the 300-foot riparian buffers required around those bodies.

Additionally, on December 12, 2024, nearly two months after the DCA published its calculation and

Figure 5. 4th Round Housing Plan Ratios

The affordable housing development and units addressing the Borough's Prospective Need Obligation must also comply with the following ratios:

Family Unit: Affordable units that are available to families (i.e. units that are not age-restricted or for persons with special needs) must comprise at least half of:

- All affordable units
- All rental units
- All very-low income units

Rental Minimum: At least 25% of affordable units shall be rentals;

Age-Restricted Maximum: Not more than 30% of affordable units

Transitional Housing: Not more than 10% of the obligation

Very-Low Income Units: At least 13% of affordable units

Figure 6. Affordability Controls

Controls by deed restriction, contract, or other legal or binding means which ensure that housing units remain affordable to low- and moderate-income households over a certain period of time in accordance with the Fair Housing Act and applicable regulations.

methodology, the U.S. Census Bureau published American Community Survey data one-year newer than the data utilized by the DCA in its analysis of household income in the Borough relative to incomes elsewhere in the Region.

Applying the corrected vacant and developable acreage of 15.1 acres, compared to 34.9 acres calculated by DCA, and up-to-date American Community Survey data on household income, reduces the Borough's regional Prospective Need allocation from the 423 units calculated by **DCA to 329 units**, which the Borough declared as its Fourth Round Prospective Need obligation by resolution adopted on January 27, 2025.

CHALLENGE AND SETTLED NUMBER

The Borough's declared Prospective Need was challenged by the New Jersey Builders' Association and Fair Share Housing Center, along with dozens of other towns that also sought to correct the Prospective Need calculated by the DCA. In a mediation conference held before the Honorable Ronald E. Bookbinder, A.J.S.C. (Retired) on March 14, 2025, the Borough and Fair Share Housing Center agreed to set Woodcliff Lake's **Prospective Need at 360 units**. More information can be found in Appendix 4.

SATISFACTION OF THE PROSPECTIVE NEED

Satisfaction of the Prospective Need is subject to certain restrictions and minimum requirements, some of which are detailed in [Figure 5 - "4th Round Housing Plan Ratios"](#).

The Fourth Round Rules allow municipalities to claim a number of bonus credits equal to not more than 25% of the Prospective Need for the units from the types of projects listed below. Bonuses are per unit falling into the respective category:

- Special Needs/Supportive Housing - 1 bonus credit per bedroom
- Non-Profit Partnership - 0.5 bonus credits per affordable unit
- Transit Oriented (0.5 mile from public transit stop) - 0.5 bonus credits per affordable unit
- Age-Restricted Units - 0.5 bonus credits per age-restricted affordable unit available for up to 10% of the age-restricted units.
- Surplus Very-Low Income Units - 0.5 bonus credits per affordable unit
- Surplus Three-Bedroom Units - 0.5 bonus credits per surplus 3-BR unit
- Redevelopment of commercial properties - 0.5 bonus credits per affordable unit
- Extension of Affordability Controls - 1 bonus credit per affordable unit with extended controls
- Municipally-Sponsored Development (contribute lands or funds equal to at least 10% of cost of constructing a 100% affordable development - 1 bonus credits per affordable unit with extended controls
- Market-to-Affordable Program - 1 bonus credit per affordable unit

WHAT IS A HOUSING ELEMENT AND FAIR SHARE PLAN

A Housing Element and Fair Share Plan is a document required by the New Jersey Fair Housing Act of 1985 ("FHA") to be adopted by each municipality in the state to identify and address their respective, allocated need for safe and adequate housing for low- and moderate-income households.

As the next section of this report discusses, the "need" and the manner in which that "need" can be addressed had historically been promulgated by the Council on Affordable Housing (COAH), an entity created by the Fair Housing Act in 1985.

However, A4/S50 (P.L. 2024, c.2.) amended the Fair Housing Act and other statutes such that it disbanded COAH, restructured the jurisdictional regime for the administration of the affordable housing process, and established the Fair Housing Act as the regulatory document for calculating and addressing the affordable housing obligation. Where the amended Fair Housing Act falls short in outlining the means of determining and satisfying a municipality's responsibilities, it permits municipalities, the Courts, and developers to rely on previously accepted and upheld practice and rules to fill in the gaps in the statute. See "[Figure 8. Section 24 of P.L. 2024, c.2 \(Section 311.m of the Fair Housing Act\)](#)" on page 11.

The affordable housing "need" identified and addressed in this Plan is comprised of the Present Need and Fourth Round Prospective Need for 2025 to 2035, and is based on the methodology detailed in A4/S50, which largely codifies the methodology approved by the Honorable Mary C. Jacobson of Mercer County in 2018 to resolve disputes over the methodology to determine Third Round housing needs in the absence of COAH or legislative intervention.

Figure 7. Required HEFSP Contents

- Inventory of municipal housing stock and occupant characteristics;
- Demographic analysis;
- Analysis of existing and 10-year projected employment characteristics;
- 10-year housing stock projection;
- Determination of municipal present and prospective needs for low- and moderate-income housing;
- Consideration of lands most appropriate for the construction of low- and moderate-income housing and/or identification of existing structures appropriate to convert to low- and moderate-income housing;
- Analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multi-generational family continuity;
- 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

Figure 8. Section 24 of P.L. 2024, c.2 (Section 311.m of the Fair Housing Act)

- All parties shall be entitled to rely upon regulations on municipal credits, adjustments, and compliance mechanisms adopted by the Council on Affordable Housing unless those regulations are contradicted by statute, including but not limited to P.L.2024, c.2 (C.52:27D-304.1 et al.), or binding court decisions.

ABOUT WOODCLIFF LAKE

Woodcliff lake is a suburban community in central Bergen County with a population of 6,128 as of the 2020 Decennial Census, over an area of 3.55 total square miles. The Borough is named for the large drinking water reservoir on the east side of town, which is controlled by a water utility. The Garden State Parkway runs north to south through the western part of the Borough. Also in the western part of the Borough are large commercial properties that include the North American BMW Headquarters, the headquarters of Party City, Sunrise assisted living, and the Tice Corner shopping center.

The Borough's land area is largely occupied by large-lot single-family dwellings, although there are apartment and townhouse developments in the northwest portion of the Borough, and some apartment buildings and businesses on Broadway on the east side of town. The Borough also enjoys the privilege of having an active NJ Transit Passenger Rail station at the intersection of Broadway and Woodcliff Avenue.

AFFORDABLE HOUSING HISTORY

The Borough received substantive certification in 1993 for a plan to settle a Builder's Remedy Lawsuit.

Woodcliff Lake participated in the Second and Third affordable housing rounds. It was granted substantive certification in 2002 for the Second Round, and attempted to comply with the COAH's 2008 iteration of its Third Round housing rules. As those rules were invalidated, Woodcliff Lake found itself in the same position as virtually every other community in the State when, on March 10, 2015, the NJ Supreme Court declared every municipality non-compliant unless they obtain substantive certification through the Courts.

The Borough entered into a Settlement Agreement in November 9, 2017 with Fair Share Housing Center to identify its affordable housing obligation and adopted its Third Round Housing Element and Fair Share Plan on June 18, 2018. An amendment to the Third Round Plan was adopted in 2023 to account for development at 188 Broadway that necessitated a change to the 2018-adopted plan. Implementing ordinances were adopted between 2018 and 2023.

WHAT IS "AFFORDABLE" IN WOODCLIFF LAKE

Woodcliff Lake is located in Housing Region 1, which includes Bergen, Hudson, Passaic, and Sussex Counties. Whereas COAH has historically had the responsibility of annually publishing "income limits" establishing the maximum very-low, low-, and moderate-income household incomes based on household size in each region, as well as the maximum value of assets qualifying households may own, that responsibility now falls with the New Jersey Housing and Mortgage Finance Agency ("HMFA"). Income limits are generally calculated based on HUD's methodology for calculating its own income limits.

Chart 1 - "2024 Region 1 Income Limits" summarizes the maximum incomes for very-low, low, and moderate income households in Region 1 by household size as published for the year 2025 by HMFA.

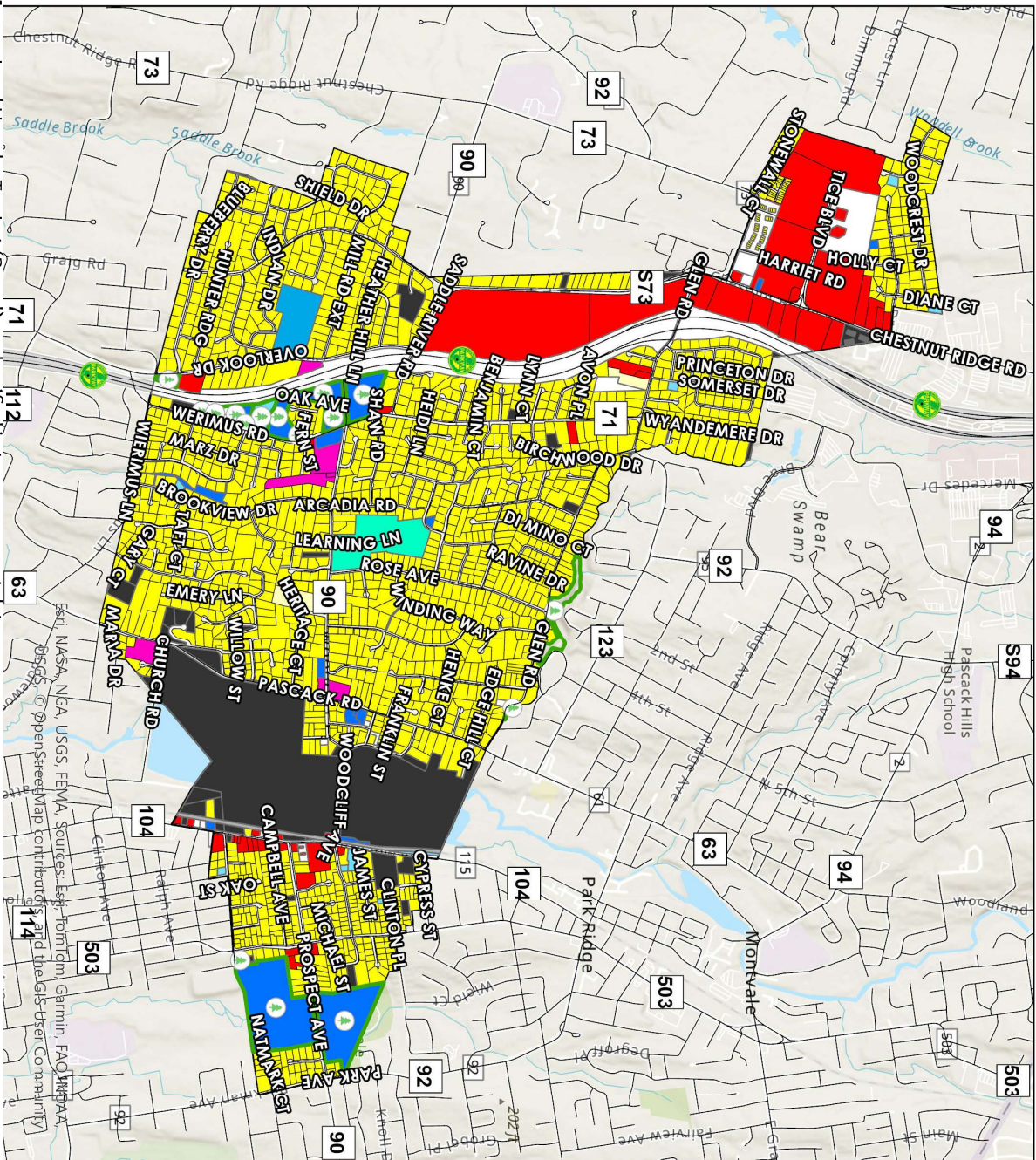
Chart 1. 2025 Region 1 Income Limits

HOUSEHOLD INCOME CATEGORY	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON
MODERATE	\$71,280	\$81,440	\$91,600	\$101,760	\$109,920
LOW	\$44,550	\$50,900	\$57,250	\$63,600	\$68,700
VERY-LOW	\$26,730	\$30,540	\$34,350	\$38,160	\$41,220

Source: NJHMFA 2025 UHAC Affordable Regional Income Limits

Based on the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-26.3, the "gross" rent for affordable units, which means the rents and any utilities and services (example: trash, gas, electric, water/sewer) included therein, cannot exceed 30% of gross incomes for households at the 30% of regional median income level for very-low income units, 50% of regional median income level for

LAND USE BY PARCEL ACCORDING TO PROPERTY TAX ASSESSOR



- Assessed Land Use**
- 1- to 4-Family Dwellings
 - Agricultural
 - Church & Charitable
 - Commercial
 - No Data
 - Other Tax Exempt Properties
 - Other School Property
 - Public Property
 - Public School
 - Railroad
 - Vacant
 - Open Space

Map 2. Land Uses by Tax Lot (Parcel) as classified in tax assessment data.



low-income units, or 60% of regional median income for moderate income units.

The UHAC limits the highest affordable-unit sales price to that which is affordable to moderate income households earning 70% of regional median income. Affordability for for-sale / homeowner units are more variable than rental units as they depend upon current mortgage rates, homeowner insurance rates, and homeowner association or condominium fees, but are not affected by utilities. Additionally, unlike affordable rents, which are based upon 30% of gross household income, sales prices are considered to be affordable when the costs of the mortgage, insurance, and HOA/Condo fees are less than or equal to 28% of gross household income.

As of the writing of this Plan, the HMFA has not yet published calculators, like those previously provided by COAH or the Affordable Housing Professionals of New Jersey, to assist in calculating affordable rents or sales prices. However, based on the guidelines for affordability as a percentage of household income, affordable monthly renter and homeowner costs for a 1, 2, or 3 bedroom unit would be as follows. See [Chart 2 - "2025 Region 2 Affordable Rents"](#) and [Chart 3 - "2025 Region 2 Affordable Monthly Costs for Homeowners"](#).

Chart 2. 2025 Region 1 Affordable Rents

HOUSEHOLD INCOME CATEGORY	1-BEDROOM (1.5-PERSON H.H.)	2-BEDROOM (3-PERSON H.H.)	3-BEDROOM (4.5-PERSON H.H.)
MODERATE (60% RMI)	\$1,432	\$1,718	\$1,985
LOW	\$1,193	\$1,431	\$1,654
VERY-LOW	\$716	\$859	\$992

Source: NJHMFA 2025 UHAC Affordable Regional Income Limits

Chart 3. 2025 Region 1 Affordable Monthly Costs for Homeowners

HOUSEHOLD INCOME CATEGORY	1-BEDROOM (1.5-PERSON H.H.)	2-BEDROOM (3-PERSON H.H.)	3-BEDROOM (4.5-PERSON H.H.)
MODERATE (70% RMI)	\$1,559	\$1,870	\$2,161
LOW	\$1,114	\$1,336	\$1,544
VERY-LOW	\$668	\$802	\$926

Source: NJHMFA 2025 UHAC Affordable Regional Income Limits

WOODCLIFF LAKE BOROUGH DEMOGRAPHICS AND HOUSING STOCK

INTRODUCTION

This section of the Housing Element and Fair Share Plan is intended to provide the following information required at N.J.S.A. 52:27D-310:

- ▶ An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated;
- ▶ A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- ▶ An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age; and
- ▶ An analysis of the existing and probable future employment characteristics of the municipality.

The data in this section represents the most recent data publicly available from standard and typical data sources used in preparing Housing Elements, including from the 2019-2023 Five-year American Community Survey (ACS) data published by the U.S. Census Bureau, Longitudinal Employer Household Data (LEHD) published by the U.S. Census Bureau, and labor statistics published by the New Jersey Department of Labor and Workforce Development (LWD), which are standard data sources for use in preparing this section. Due to statistical methods used to create some of these data sources, there may be actual or perceived discrepancies between the story told by the data versus true "on the ground" conditions.

HOUSING CHARACTERISTICS

Chart 4 - "Housing Units in Woodcliff Lake Borough by Type of Structure, Tenure and Occupancy Status in 2023" displays the total number of housing units in the Borough broken down by tenure type (renter or owner) and the type of building containing the housing unit(s). More than eight out of every ten (84%) of the housing units is in a detached single-family house, typical for suburban communities in New Jersey. Just shy of 6% of the housing units are in apartment buildings with 20 or more units. The 2023 ACS data shows vacancy rates of 3% for detached single-family houses and 0% for buildings with 2 units. The vacancy rate was 16.4% for all other unit types. Worth noting is that 92.5% of the Borough's single-family housing stock is owner occupied while the two-unit stock consists of 100% rentals.

Chart 4. Housing Units in Woodcliff Lake Borough by Type of Structure, Tenure, and Occupancy Status in 2023

TYPE OF BUILDING/STRUCTURE	TOTAL UNITS	PERCENT OF TOTAL	OWNER OCCUPIED	RENTER OCCUPIED	NOT OCCUPIED
1, DETACHED	1,870	84%	1,730	79	61
1, ATTACHED	74	3%	74	0	0
2 UNITS	52	2%	0	52	0
3 OR 4	0	0%	0	0	0
5 TO 9	0	0%	0	0	0
10 TO 19	97	4%	68	29	0
20 TO 49	10	0%	10	0	0
50 OR MORE	118	5%	0	81	37
MOBILE HOME	0	0%	0	0	0
BOAT, RV, VAN, ETC.	0	0%	0	0	0
TOTAL	2,221 (100%)	100%	1,882 (84.7%)	241 (10.9%)	98 (4.4%)

Source: 2023 American Community Survey - 5 year estimate (B25024, B25032)

Chart 5. Housing Units in Woodcliff Lake Borough by Year Built and Tenancy Type in 2023

Chart 5 - "Housing Units in Woodcliff Lake Borough by Year Built and Tenancy Type in 2023" breaks down the number of housing units occupied in 2023 by the time period in which they were built, as well as whether the units were owner or renter occupied. The chart shows that only 8.71% of units are in structures built in 1939 or earlier, while 22.57% were built between 1940 and 1959 and nearly 30% were built between 1960 and 1979. Nearly a quarter (23.7%) of housing units were built between 1990 and 2009, while only 7.49% of units have been built since 2010. More than half (54%) of the renter occupied housing stock was constructed prior to 1959 when over 54% of the entire renter housing stock was constructed. This is reflected in the median year of construction of renter occupied units (1958) compared with the median year of construction for owner occupied units (1969).

YEAR BUILT	OCCUPIED UNITS	PERCENT OF TOTAL	OWNER	RENTER
2020 OR LATER	23	1.08%	23	0
2010 TO 2019	136	6.41%	85	51
2000 TO 2009	274	12.91%	274	0
1990 TO 1999	229	10.79%	170	59
1980 TO 1989	167	7.87%	167	0
1970 TO 1979	151	7.11%	151	0
1960 TO 1969	479	22.56%	479	0
1950 TO 1959	340	16.02%	284	56
1940 TO 1949	139	6.55%	116	23
1939 OR EARLIER	185	8.71%	133	52
(%) OF TOTAL	2,123	100.00%	1,882	241
MEDIAN YEAR	1968		1969	1958

Source: 2023 American Community Survey - 5 year estimate (B25035, B25036, B25037)

Chart 6. Housing Units in Woodcliff Lake Borough by Number of Rooms in a Unit in 2023

ROOMS	# OF UNITS	%
1 ROOM	37	1.67%
2 ROOMS	33	1.49%
3 ROOMS	78	3.51%
4 ROOMS	45	2.03%
5 ROOMS	115	5.18%
6 ROOMS	220	9.91%
7 ROOMS	281	12.65%
8 ROOMS	257	11.57%
9+ ROOMS	1,155	52.00%
TOTAL	2,221	100%
MEDIAN # OF ROOMS	9	

Source: 2023 American Community Survey - 5 year estimate (DP04)

Chart 6 - "Housing Units in Woodcliff Lake Borough by Number of Rooms in a Unit in 2023" shows the number of units in Woodcliff Lake by their number of rooms. The most common configuration is 9 rooms which constitutes 52% of the total units. Less than 9% of units have fewer than five rooms. The median room count of nine rooms reflects the solid upper middle-income nature of Woodcliff Lake.

Chart 7 - "Housing Units in Woodcliff Lake Borough by Number of Bedrooms In 2023" indicates that over half of the housing units in Woodcliff Lake have 4 or more bedrooms (63.3%) and another 21.52% have 3 bedrooms, consistent with the predominantly single-family nature of the Borough's housing stock.

Chart 7. Housing Units in Woodcliff Lake Borough by Number of Bedrooms in 2023

BEDROOMS	# OF UNITS	%
EFFICIENCY	37	1.67%
1 BEDROOM	81	3.65%
2 BEDROOMS	219	9.86%
3 BEDROOMS	478	21.52%
4 BEDROOMS	819	36.88%
5 BEDROOMS	587	26.43%
5 OR MORE BEDROOMS	1036	11.6%
TOTAL	2,221	100%

Source: 2023 American Community Survey - 5 year estimate (DP04)

Chart 8. Housing Units in Woodcliff Lake Borough by Value

Chart 8 - "Housing Units in Woodcliff Lake Borough by Value" compares the estimated housing values in 2015 and 2023 according to American Community Survey data. The majority of home values was between \$500,000 and \$999,999 in both 2015 (52.6%) and 2023 (59.67%). The median home value was \$736,600 in 2015, which equates to \$944,455 in 2023 dollars. The median home value in 2023 was \$901,800, meaning that the "real", or inflation-adjusted median home value, declined from 2015 to 2023.

HOUSING UNIT VALUE	2015 UNITS	%	2023 UNITS	%
LESS THAN \$50,000	39	1.4%	0	0.00%
\$50,000-\$99,000	18	0.5%	0	0.00%
\$100,000-\$149,000	0	1.0%	23	1.22%
\$150,000-\$199,000	31	0.6%	16	0.85%
\$200,000-\$299,000	19	3.6%	8	0.43%
\$300,000-\$499,000	226	33.7%	55	2.92%
\$500,000-\$999,999	1,183	52.6%	1,123	59.67%
\$1,000,000 OR MORE	331	6.6%	657	34.91%
TOTAL	1,847	100.00%	1,882	100.00%
MEDIAN (NOMINAL)	\$736,600	(X)	\$901,800	(X)
MEDIAN (REAL, 2023)	\$944,455			

Source: 2015 and 2023 American Community Survey - 5 year estimate (DP04, B25075)

Chart 9 - "Housing Units in Woodcliff Lake Borough, Bergen County, and New Jersey by Gross Rent in 2023" compares gross rent payments in Woodcliff Lake Borough, the entirety of Bergen County, and the State of New Jersey in 2023. Housing costs for renters in Woodcliff Lake are generally higher than those across Bergen County and the rest of the state. The median rent in Woodcliff Lake was \$2,629 compared to \$1,863 for Bergen County and \$1,653 for New Jersey. Over 54% of renters pay more than \$2,500 each month in Woodcliff Lake versus 22.55% in Bergen County and 14.34% across New Jersey; while 0% pay less than \$1,500 per month in Woodcliff Lake versus 25.86% in Bergen County and 41.26% across New Jersey.

Chart 9. Housing Units in Woodcliff Lake Borough, Bergen County, and New Jersey by Gross Rent in 2023

GROSS RENT	WOODCLIFF LAKE BOROUGH		BERGEN COUNTY		NEW JERSEY	
	UNITS	%	UNITS	%	UNITS	%
LESS THAN \$500	0	0.00%	3,870	3.27%	76,830	6.27%
\$500 TO \$999	0	0.00%	5,086	4.29%	106,648	8.70%
\$1,000 TO \$1,499	0	0.00%	21,678	18.30%	322,368	26.29%
\$1,500 TO \$1,999	62	33.51%	39,395	33.25%	349,936	28.54%
\$2,000 TO \$2,499	23	12.43%	21,731	18.34%	194,492	15.86%
\$2,500 TO \$2,999	29	15.68%	11,103	9.37%	82,425	6.72%
\$3,000 OR MORE	71	38.38%	15,614	13.18%	93,469	7.62%
MEDIAN DOLLARS	\$2,629	(X)	\$1,863	(X)	\$1,653	(X)
NO CASH RENT	56	(X)	3,907	(X)	36,705	(X)
TOTAL OCCUPIED RENTAL UNITS	185	(X)	118,477	(X)	1,226,168	(X)

Source: 2023 American Community Survey - 5 year estimate (DP04, B25063)

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Chart 10. Housing Units in Woodcliff Lake Borough by Tenure and by Monthly Cost of Housing as a Percentage of Household Income in 2023

Chart 10 - "Housing Units in Woodcliff Lake Borough by Tenure and by Monthly Cost of Housing as a Percentage of Household Income in 2023"

Housing is considered to be affordable if costs associated with occupying that housing unit are lower than 28% of gross household income for owner occupied units and 30% of gross household income for renter occupied units¹. Households paying more than 30% of their gross income for housing are considered to be "cost burdened", and households paying more than 50% of their gross income for housing are considered to be "severely cost burdened".

MONTHLY COST AS % OF INCOME	OWNER	PERCENT	RENTER	PERCENT	ALL	PERCENT
LESS THAN 10.0 %	288	15.30%	0	0.00%	288	13.57%
10.0 TO 14.9 %	239	12.70%	0	0.00%	239	11.26%
15.0 TO 19.9 %	330	17.53%	0	0.00%	330	15.54%
20.0 TO 24.9 %	457	24.28%	0	0.00%	457	21.53%
25.0 TO 29.9 %	91	4.84%	0	0.00%	91	4.29%
30.0 TO 34.9 %	86	4.57%	23	9.54%	109	5.13%
35.0 TO 39.9 %	58	3.08%	51	21.16%	109	5.13%
40.0 TO 49.9 %	65	3.45%	0	0.00%	65	3.06%
50.0 % OR MORE	245	13.02%	111	46.06%	356	16.77%
NOT COMPUTED	23	1.22%	56	23.24%	79	3.72%
TOTAL H.H.	1,882	100.00%	241	100.00%	2,123	100.00%
TOTAL COST BURDENED	454	24.12%	185	76.76%	530	24.96%

Source: 2023 American Community Survey - 5 year estimate (B25070, B25091)

Chart 10 shows that 24.96% of households in Woodcliff Lake are cost burdened, including 16.77% who are severely cost burdened. The rates are higher among renters where 76.76% are cost burdened including 46.06% who are severely cost burdened.

POPULATION AND HOUSEHOLD CHARACTERISTICS

Chart 11 - "Population Changes in Woodcliff Lake Borough, Bergen County, and New Jersey between 2000 and 2023" compares the population change over the last two-and-a-half decades in Woodcliff Lake, Bergen County and New Jersey. The trend across the three jurisdictions between 2000 and 2023 has been different with Woodcliff Lake growing the least (6.1%), Bergen County growing by 8.0% and the State growing 10.1%. Between 2000 and 2015 Woodcliff Lake grew only 1.27%, Bergen County grew 4.77% and the State grew by 5.82%. Woodcliff Lake, however, grew faster than the County and State since 2015; between 2015 and 2023, Woodcliff Lake grew 4.8%, Bergen County grew 3.1% and the State grew 4.1%.

Chart 11. Population Changes in Woodcliff Lake Borough, Bergen County, and New Jersey between 2000 and 2023

LOCATION	2000	2015	00 - '15 CHANGE	2023	15' - '23 CHANGE	00' TO 23' CHANGE
WOODCLIFF LAKE BOROUGH	5,745	5,818	1.27%	6,097	4.8%	6.1%
BERGEN COUNTY	884,118	926,330	4.77%	954,717	3.1%	8.0%
NEW JERSEY	8,414,350	8,904,413	5.82%	9,267,014	4.1%	10.1%

Source: 2000 and 2010 Decennial Census, 2023 American Community Survey

¹ "Gross" income: Income before taxes and other paycheck deductions

Chart 12. Population Age Distribution in 2015 and 2023.

Chart 12 - "Population Age Distribution in 2015 and 2023." shows the age distribution of individuals living in Woodcliff Lake, and the change in age distribution between 2015 and 2023. The Borough, like many other communities over the last decade, saw a decline in school age children and a bump in the number of children younger than five, due to later-in-life family starting trends among Millennials and other young adult generations. The result is a modest increase of 2.2 years in the median age of Woodcliff Lake residents.

AGE GROUP (YEARS OLD)	2015	% OF TOTAL	2023	% OF TOTAL	CHANGE
UNDER 5	192	3.30%	359	5.89%	86.98%
5 TO 9	522	8.97%	334	5.48%	-36.02%
10 TO 14	426	7.32%	275	4.51%	-35.45%
15 TO 19	468	8.04%	628	10.30%	34.19%
20 TO 24	167	2.87%	232	3.81%	38.92%
25 TO 34	274	4.71%	283	4.64%	3.28%
35 TO 44	712	12.24%	920	15.09%	29.21%
45 TO 54	1,119	19.23%	1,137	18.65%	1.61%
55 TO 59	623	10.71%	511	8.38%	-17.98%
60 TO 64	344	5.91%	435	7.13%	26.45%
65+	971	16.69%	983	16.12%	1.24%
TOTAL	5,818	100.00%	6,097	100.00%	4.80%
MEDIAN AGE (YEARS OLD)	46.8	(X)	49.00	(X)	(X)

Source: 2015 and 2023 American Community Survey - 5 year estimate (DP04, B25075)

Chart 13 - "Households in Woodcliff Lake Borough by Type"

breaks down households in Woodcliff Lake by type (married, single, etc.). The Census Bureau defines a household as consisting of "all the people who occupy a given housing unit including related family members and unrelated people, if any, such as lodgers, foster children, wards, or employees". A person living alone or a group of unrelated people sharing a housing unit is also counted as a household. The count of households excludes group quarters.

Chart 13. Households in Woodcliff Lake Borough by Type

HOUSEHOLD TYPE	2015		2023	
	# OF HOUSE-HOLDS	%	# OF HOUSE-HOLDS	%
MARRIED COUPLE	1,520	72.80%	1,738	81.87%
WITH CHILD UNDER 18	675	32.33%	819	38.58%
COHABITANT COUPLE	(X)	(X)	23	1.08%
WITH CHILD UNDER 18	(X)	(X)	0	0.00%
NON-FAMILY HOUSEHOLD	390	18.68%	0	0.00%
SINGLE MALE	32	1.53%	162	7.63%
WITH CHILD UNDER 18	21	1.01%	0	0.00%
SINGLE FEMALE	146	6.99%	200	9.42%
WITH CHILD UNDER 18	14	0.67%	7	0.33%
LIVING ALONE	379	18.15%	312	14.70%
65 AND OLDER	233	11.16%	171	8.05%
TOTAL	2,088	100.00%	2,123	100.00%

Source: 2015 and 2023 American Community Survey (DP02)

Married couples made up 72.80% of households in Woodcliff Lake in 2015 and 81.87% in 2023. Roughly one-third of these married households had children younger than 18 years living at home in 2015 and 38.58% in 2023. Single female households outnumbered single male households in both 2015 and 2023. Seniors over 65 living alone was 11.16% in 2015 and 8.05% in 2023.

Chart 14 - "Average Household Size in Woodcliff Lake" shows that average household size has decreased slightly for owner occupied households (from 2.99 to 2.96) while renter occupied households increased in size (from 2.74 to 2.83) between 2015 and 2023. Overall average household size increased from 2.74 to 2.83.

Chart 14. Average Household Size in Woodcliff Lake

HOUSEHOLD TYPE	AVERAGE HH SIZE	
	2015	2023
OWNER	2.99	2.96
RENTER	1.6	1.81
ALL HOUSEHOLDS	2.74	2.83

Source: 2015 and 2023 American Community Survey (DP02, DP04)

ECONOMIC CHARACTERISTICS

Chart 15 - "Households in Woodcliff Lake by Income (2023)" shows that 22.66% of households in Woodcliff Lake earned less than \$100,000 a year in 2023 and over 54% earned more than \$200,000. The median household income was \$211,233 in 2023, which was much higher than the New Jersey household median income of \$99,781.

Chart 15. Households in Woodcliff Lake by Income (2023)

HOUSEHOLD INCOME	# OF HOUSEHOLDS	%
LESS THAN \$10,000	39	1.84%
\$10,000 TO \$14,999	0	0.00%
\$15,000 TO \$24,999	80	3.77%
\$25,000 TO \$34,999	56	2.64%
\$35,000 TO \$49,999	20	0.94%
\$50,000 TO \$74,999	93	4.38%
\$75,000 TO \$99,999	193	9.09%
\$100,000 TO \$149,999	324	15.26%
\$150,000 TO \$199,999	163	7.68%
\$200,000 OR MORE	1,155	54.40%
MEDIAN INCOME	\$211,233	(X)

Source: 2022 American Community Survey - 5 year estimate (DP03)

Chart 16 - "Poverty Rates in Woodcliff Lake, Bergen County, and New Jersey" shows the distribution of individuals and families living below the poverty level. Woodcliff Lake has a much lower poverty rate for both individuals and families than Bergen County and the State. The poverty rate for individuals is about one-third of that of the County and one-fifth of that of the State and the poverty rate for families is approximately one-fourth of that of the County and one-fifth of that of the State.

Chart 16. Poverty Rates in Woodcliff Lake, Bergen County, and New Jersey

LOCATION	INDIVIDUAL POVERTY	FAMILY POVERTY
WOODCLIFF LAKE BOROUGH	2.10%	1.30%
BERGEN COUNTY	6.70%	5%
NEW JERSEY	9.7%	6.8%

Source: 2023 American Community Survey - 5 year estimate (DP03)

Chart 17 - "Employed Woodcliff Lake Residents by Sector" shows the number of employed Woodcliff Lake residents by sector as defined by the North American Industrial Classification System (NAICS). The most represented industries of resident employment in Woodcliff Lake are the professional, scientific, management administration and waste management industries at 34.01%. Education, Health Care and Social Assistance is the next most represented industry at 19.34% followed by Finance/insurance, real estate at 13.19%.

Chart 17. Employed Woodcliff Lake Residents by Sector

SECTOR	NUMBER	PERCENT
AGRICULTURE, FORESTRY, MINING, FISHING & HUNTING	0	0.00%
CONSTRUCTION	63	2.32%
MANUFACTURING	175	6.45%
WHOLESALE TRADE	99	3.65%
RETAIL TRADE	137	5.05%
TRANSPORTATION, WAREHOUSING, UTILITIES	180	6.63%
INFORMATION	60	2.21%
FINANCE/INSURANCE, REAL ESTATE	358	13.19%
PROFESSIONAL, SCIENTIFIC, MANAGEMENT, ADMINISTRATION, WASTE MGMT.	923	34.01%
EDUCATION, HEALTH CARE, SOCIAL ASSISTANCE	525	19.34%
ARTS, ENTERTAINMENT, RECREATION, HOSPITALITY	49	1.81%
OTHER SERVICES	121	4.46%
PUBLIC ADMIN	24	0.88%
TOTAL EMPLOYED WORKFORCE	2,714	100.00%

Source: 2023 American Community Survey - 5 year estimate (DP03)

Chart 18 - "Employed Woodcliff Lake Residents by Occupation Category" shows the number of employed Woodcliff Lake residents by "Occupation", which describes the nature of the jobs performed. The leading occupation was Management, Business, Science and Arts at 69.75% followed by Sales and Office occupations at 19.45%. The remaining three occupation groups are all clustered at around 3 to 4%.

Chart 18. Employed Woodcliff Lake Residents by Occupation Category

OCCUPATION CATEGORY	NUMBER	PERCENT
MANAGEMENT, BUSINESS, SCIENCE, ARTS	1,893	69.75%
SERVICE	100	3.68%
SALES AND OFFICE	528	19.45%
NATURAL RESOURCES, CONSTRUCTION, MAINTENANCE	106	3.91%
PRODUCTION, TRANSPORTATION, MATERIALS	87	3.21%
TOTAL EMPLOYED WORKFORCE	2,714	100.00%

Source: 2023 American Community Survey - 5 year estimate (DP03)

Chart 19 - "Labor Force and Unemployment Rates Since 2015" This chart provides estimates on number of employed persons, unemployed persons and the unemployment rate in Woodcliff Lake from 2015 through 2023 from the New Jersey Department of Labor and Workforce Development. The lowest unemployment rate occurred in 2019 when it was 2.2%. The highest rate of unemployment was in 2020 at 7.0% during the Covid pandemic. By 2023 the unemployment rate had recovered to 3.0%. Between 2015 and 2023 the workforce in Woodcliff Lake increased by slightly more than 200 people (7.0%).

Chart 19. Labor Force and Unemployment Rates Since 2015

YEAR	LABOR FORCE	EMPLOYED PERSONS	UNEMPLOYED PERSONS (#)	UNEMPLOYMENT RATE (%)
2015	2,920	2,825	95	3.3
2016	2,918	2,829	89	3.1
2017	2,974	2,888	86	2.9
2018	3,002	2,921	81	2.7
2019	3,058	2,992	66	2.2
2020	2,961	2,753	208	7.0
2021	2,981	2,830	151	5.1
2022	3,070	2,987	83	2.7
2023	3,124	3,031	93	3.0

Source: NJ Department of Labor and Workforce Development Annual Average Labor Estimates by Municipality

Chart 20 - "Mode of Commute for Employed Residents of Woodcliff Lake Borough, Bergen County and New Jersey" shows the means of commuting to work for employed residents at the local, County, and State level in 2023. More Woodcliff Lake residents drove alone or carpooled to work (70.8%) than County (67.5%) or State (69.8%) residents. The percentage of Woodcliff Lake residents who took public transportation to work was less than the County percentage but slightly higher than the State percentage. The percentage of Woodcliff Lake residents who worked from home (19.4%) was higher than the percentage of County residents who worked from home (18.6%) or State residents (16.70%).

Chart 20. Mode of Commute for Employed Residents of Woodcliff Lake Borough, Bergen County, and New Jersey

MODE OF TRANSPORT	WOODCLIFF LAKE	BERGEN COUNTY	NEW JERSEY
DROVE ALONE	64.10%	58.90%	61.50%
CARPOOLED	6.70%	8.60%	8.30%
PUBLIC TRANSPORTATION	8.40%	9.30%	8.00%
WALKED	0.90%	2.70%	3.00%
OTHER MEANS	0.40%	2.00%	2.50%
WORKED FROM HOME	19.40%	18.60%	16.70%
MEAN COMMUTE TIME (MINUTES)	31	30.4	30.3

Source: 2023 American Community Survey - 5 year estimate (DP03)

Employees who work in Woodcliff Lake that were covered by Unemployment Insurance are reflected in Chart 21 - "Number of Employees in Woodcliff Lake Borough Covered by Unemployment

Insurance in 2023 “. Employees covered by unemployment insurance represent approximately 95% of all workers in the state of New Jersey. This chart indicates that there were 5,474 private sector employees employed by 311 firms and another 223 employees employed by federal and local government and 147 employed in local education. The highest annual wage was enjoyed by those employed in the Finance/ Insurance sector (\$183,340) followed by the Professional/Technical sector (\$154,866). The lowest average annual wage was in the Education sector (\$25,934). However, there were only 8 employees in this sector. More representative was the average annual wage of \$31,118 for the 121 employees in the Accommodations/ Food sector. The average annual wage for all employees in Woodcliff Lake in 2023 was \$139,160.

Chart 21. Number of Employees in Woodcliff Lake Covered by Unemployment Insurance in 2023

EMPLOYMENT SECTOR	2023 AVERAGE NUMBER OF EMPLOYERS / FIRMS	2023 AVERAGE NUMBER OF EMPLOYEES	AVERAGE ANNUAL WAGES IN 2023
FEDERAL GOVERNMENT	1	1	\$73,561
LOCAL GOVERNMENT (INCLUDING EDUCATION)	2	222	\$70,799
LOCAL PUBLIC EDUCATION ONLY	1	147	\$69,352
RETAIL TRADE	28	513	\$54,379
INFORMATION	12	158	\$139,902
FINANCE/INSURANCE	24	178	\$183,340
PROFESSIONAL / TECHNICAL	54	538	\$154,866
ADMINISTRATION / WASTE REMEDIATION	24	209	\$110,805
EDUCATION	4	8	\$25,934
HEALTH / SOCIAL SERVICES	53	676	\$75,119
ACCOMMODATIONS / FOOD	13	121	\$31,118
OTHER	23	94	\$112,468
UNCLASSIFIED	7	11	\$93,059
PRIVATE SECTOR TOTAL	311	5,474	\$145,686
ALL TOTALS	315	5,844	\$139,160

Source: NJ LWD 2023 Covered Employment - Annual Municipal Data By Sector

HOUSING, EMPLOYMENT, AND POPULATION PROJECTIONS

The North Jersey Transportation Planning Authority (NJTPA) publishes demographic forecasts for future population, households, and employment levels in north Jersey municipalities. In 2021 NJTPA published the forecasts shown in [Chart 22 – “Projection of Population, Households, Employment from 2015 – 2050”](#). The NJTPA's projections for Woodcliff Lake Borough's population in 2023 was very accurate with actual population exceeding NJTPA's projections by only 24 people or 0.4%. The actual employment levels in 2023 were 4.6% more than projected. NJTPA projects a 2050 population for Woodcliff Lake of 7,087 (annualized rate of change of 0.5%), 2,315 households, and 5,903 jobs. In 2035, the year the Fourth Affordable Housing Round ends, NJTPA projects a population of 6,473 in Woodcliff Lake across 2,254 households.

Chart 22. Projection of Population, Households, Employment from 2015-2050

DEMO YEAR	WOODCLIFF LAKE BOROUGH					
	2015 ACTUAL	2023 PROJECTED	2023 ACTUAL	2035 PROJECTED*	2050 PROJECTED	ANNUALIZED RATE OF CHANGE
POPULATION	5,882	6,121	6,097	6,473	7,087	0.50%
HOUSEHOLDS	1,940	2,019	2,123	2,254	2,315	0.50%
EMPLOYMENT	5,495	5,584	5,844	5,986	5,903	0.20%

Source: NJTPA Municipal Demographics Forecast, 2023

*Based on 2023 actual data

The HEFSP is required to include a projection of the number of housing units to be constructed in a municipality during the Third Round based on known factors including historic development patterns and pending development applications. [Chart 23 – “Housing Projections Through 2025”](#) reports building permit data collected from the local building department. Based on this data the Borough issued 145 residential construction permits along with 34 residential demolition permits for a net gain of 111 residential units over the ten year period ending in 2024.

Chart 23. Housing Projections Through 2025

YEAR	PERMITS ISSUED	DEMOS	DIFFERENCE
2014	19	2	17
2015	7	1	6
2016	14	12	2
2017	39	3	36
2018	25	3	22
2019	21	3	18
2020	4	1	3
2021	6	1	5
2022	4	4	0
2023	3	2	1
2024	3	2	1
TOTAL	145	34	111
10 YR AVG.	14.5	3.4	11.1

Source: Woodcliff Lake Building Department

CONSIDERATION OF LANDS

The Fair Housing Act requires the HEFSP to include "A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing".

In identifying lands appropriate for construction of low- and moderate-income housing to address its Fourth Round Obligation, the Borough considered lands proposed for inclusionary development by their owners or interested developers. These interested developers or properties include the following:

240 BROADWAY

This 4.9 acre property was the subject of a development application seeking use, height and density variance relief under section 70.d of the MLUL to develop a 41 unit development consisting of 39 townhouse and apartment units and two (2) single-family lots. The development would be required to include an affordable housing set-aside.

FORMER HILTON PROPERTY

A 20-acre tract on Tice Boulevard in the northwest part of the Borough has been vacated, and developers have approached the Borough with a proposal to redevelop the site with inclusionary housing at a density of eight (8) dwelling units per acre, similar to the density of surrounding multi-unit developments in Woodcliff Lake. The Borough has conducted an investigation to designate the site as an area in need of redevelopment, with the intention of adopting a Redevelopment Plan to provide inclusionary housing toward the Borough's Fourth Round housing obligation.

BMW PROPERTY

BMW recently expanded its facilities on the south side of its campus on Chestnut Ridge Road, in the Borough's west side, and has been gradually transferring its workforce and operations out of the facilities on the northern half of the campus. The Borough has conducted an investigation to designate the northern part of the campus as an area in need of redevelopment, with the intention of adopting a Redevelopment Plan to provide inclusionary housing toward the Borough's Fourth Round housing obligation.

100 TICE BOULEVARD - BLOCK 301, LOT 3.05 (APPENDIX 6)

The Borough received a letter, dated April 9, 2025, requesting the inclusion of a proposed 168- to 188-unit inclusionary project in the Borough's Fourth Round Plan. The project would involve the converting the building that formerly housed the headquarters of the recently bankrupt Party City corporation to a 100- to 120-unit apartment building and constructing another 68 townhouses around the building. The developer, SIG 100 Tice, LLC, also requested a long-term tax exemption by designation of the building as an area in need of redevelopment.

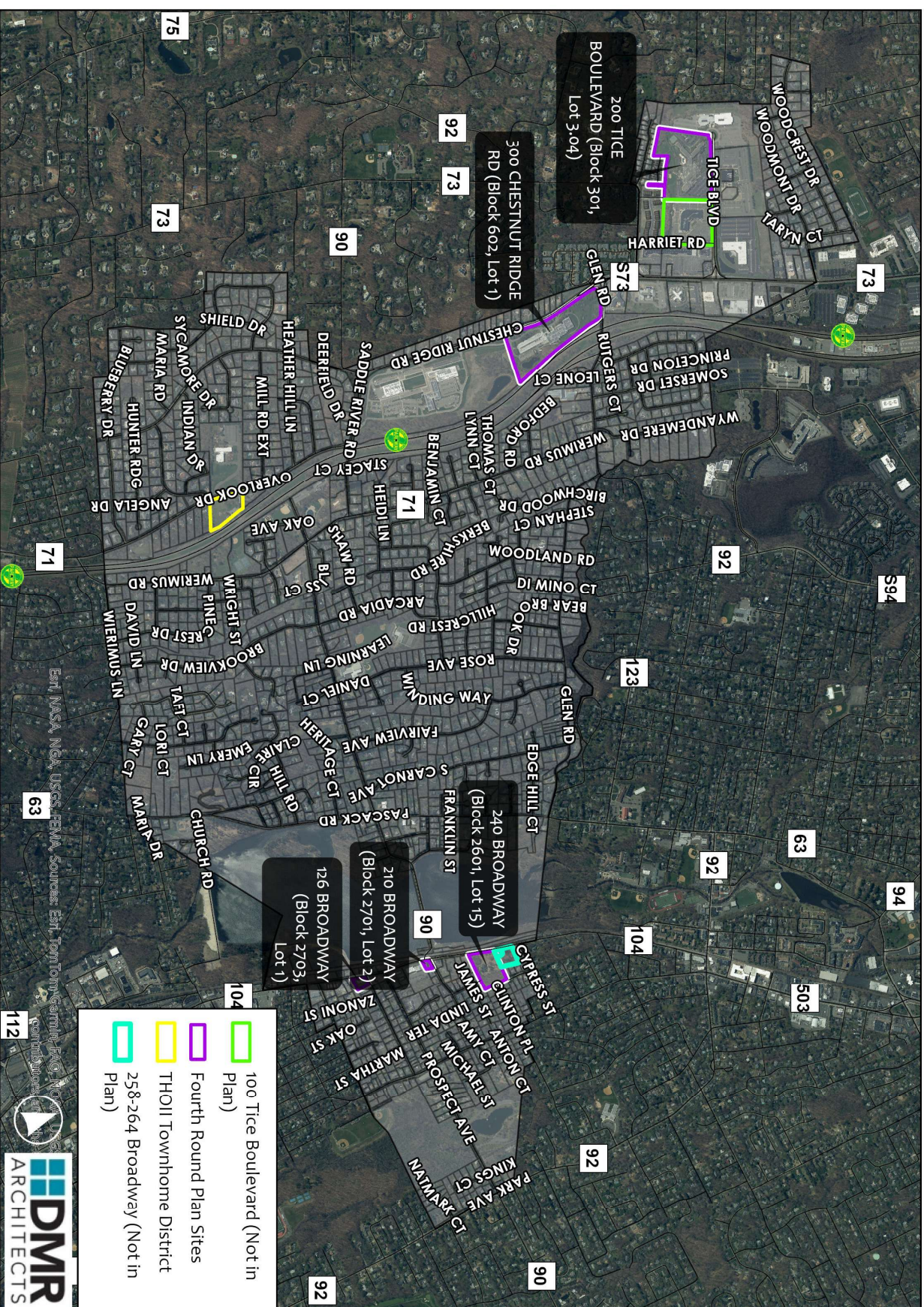
The Borough has determined this site should not be rezoned for residential use, and has elected to exclude the site from its Fourth Round Plan for the following reasons:

- Unlike the neighboring Hilton site, 100 Tice Boulevard has been recently renovated and continues to be viable for commercial purposes, and is also not likely to meet the threshold to be designated as an area in need of redevelopment;
- The design and densities requested are excessive and unsuitable for the site;
- The Borough desires for the site to continue to be used for commercial purposes and the Borough has not received any indication that the site is not viable for commercial purposes;

258-264 BROADWAY - BLOCK 2601, LOTS 16 AND 17 (APPENDIX 6)

The Borough received a letter, dated May 29, 2025 indicating the intent of a prospective developer to develop the property, which is adjacent to the 240 Broadway development site. The letter did not include a concept plan nor an indication of the number of units or density proposed for the site. Given the lack of detail and the late submission of the letter, the Borough did not have time to consider the site for its plan. However, the Borough will initiate discussions to consider the role the site may play in a future amendment of the plan. 264 Broadway, the vacant portion of the tract, contributes toward the Borough's realistic development potential which is satisfied by the projects listed in this plan. 258 Broadway contains a dwelling.

LANDS CONSIDERED AND FOURTH ROUND PLAN SITES



Map 3. Lands Considered for Affordable Housing

FAIR SHARE PLAN

Woodcliff Lake's Fourth Round Housing Element and Fair Share Plan lays out the Borough's plan to satisfy its **360-unit Prospective Need** (new construction obligation) for the years 2025 to 2035. The Fair Housing Act allows municipalities to seek an adjustment to their prospective need based upon an analysis of available vacant land, commonly referred to as a "vacant land adjustment".

VACANT LAND ADJUSTMENT (APPENDIX 5)

The Township is eligible for a vacant land adjustment, which permits it over the next 10 years to address a smaller number than the 360-unit Prospective Need. The vacant land analysis identifies a Realistic Development Potential (RDP) of **66 units**. The RDP is, traditionally, satisfied by using a combination of zoning, development, and housing programs that have a high likelihood of being fully implemented/developed within the 10-year housing round.

The analysis begins with an identification of vacant public and private land, based upon the criteria identified in the rules. Properties or portions thereof may then be shown to be unavailable or undevelopable based on the presence of deed restrictions, designation of land for open space purposes, the presence of environmental constraints, and other conditions. The municipality then calculates what is called a "Realistic Development Potential" (RDP) by applying an appropriate density to the available vacant lands to calculate the total number of units that can be created, and assuming that 20% of those units could be affordable based on standard set-asides.

The analysis is a theoretical exercise; none of the lands identified as vacant are required to provide for affordable housing, as long as a suitable mechanism to create the affordable housing units is provided for.

The Amended FHA, specifically N.J.S.A. 52:27D-310.1, added a new requirement for towns seeking a VLA. The statute now requires towns to "identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25 percent of the prospective need obligation that has been adjusted and adopt realistic zoning that allows for such adjusted obligation, or demonstrate why the municipality is unable to do so".

This language has been subject to a variety of

Figure 9. Vacant Land Adjustment

Vacant land is previously defined in the rules of the now defunct Council on Affordable housing as "undeveloped and unused land area" which has clear title and is free of encumbrances which preclude development for low- and moderate-income housing.

The following categories of land can be excluded from the inventory of vacant land (N.J.S.A. 52:27D-310.1):

- Local government owned land restricted by resolution prior to 1/1/1997 for public purposes other than housing;
- Land listed in the municipal master plan as being dedicated, by easement or otherwise, for purposes of conservation, park lands or open space and which is owned, leased, licensed, or in any manner operated by a county, municipality or tax-exempt, nonprofit organization including a local board of education, or by more than one municipality by joint agreement;
- Any vacant contiguous parcels of land in private ownership of a size which would accommodate fewer than five housing units based on appropriate housing densities;
- Sites listed on the State Register of Historic Places or National Register of Historic Places prior to the date of filing a housing element and fair share plan;
- Preserved agricultural lands;
- Sites designated for active recreation that are designated for recreational purposes in the municipal master plan; and
- Environmentally sensitive lands where development is prohibited by any State or federal agency, including, but not limited to, the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, c.120 (C.13:20-4), for lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities.

interpretations, particularly as to what the “prospective need obligation that has been adjusted” or the “adjusted obligation” refers to. Woodcliff Lake understands the “adjusted obligation” to mean the “RDP”, which would mean that 25% of the RDP (or 17 units) to be satisfied through redevelopment, rather than development on vacant land.

Notwithstanding, the Borough is aware that there are other interpretations of the statute's 25% rule which would require the Borough to plan to create affordable housing units in excess of the RDP over the next 10 years and beyond. This Plan has been prepared to comply with all known interpretations of the vacant land adjustment requirements, providing for a total of 140 credits. The Borough reserves the right to amend this Plan should the Affordable Housing Dispute Resolution Program or a court of competent jurisdiction clarify the proper interpretation of N.J.S.A. 52:27D-310.1.

PRIOR ROUND PLANS & MECHANISMS

The Borough adopted a Third Round Housing Element and Fair Share Plan in 2018 that not only addressed the Third Round obligation but also revisited the mechanisms crafted for addressing the prior round obligations.

The Borough reduced its First Round obligation from 193 units to 82 units in 1993 through a vacant land adjustment, and addressed that obligation through a Regional Contribution Agreement with Paterson for 39 units and the construction of 40 rental and for-sale units at the projects known as Broadway Village and Centennial Way.

In 1999 the Borough petitioned for substantive certification of a Second Round plan that reduced the 170-unit Prospective Need at the time to 82-units, once again. It was able to claim credit from the projects mentioned in the previous paragraph toward that obligation. The Borough met its unmet need¹ obligation by adopting a development fee ordinance and adopting overlay zones on Broadway.

The Third Round Prospective Need was adjusted to 29 units through an updated vacant land adjustment as approved by the Courts, and the Borough addressed that obligation by extending controls on five (5) affordable housing units at the Centennial Court site and by zoning for 16 affordable units at Block 2602, Lots 1, 2 and 9, also referred to as the North Broadway site.

The Borough was also required to plan for its “unmet need” of 357 units, representing the difference between the 29-unit realistic development potential and the 386-unit Prospective Need. That unmet need was satisfied through overlay zoning on several properties, as well as the continuance of the overlay zones adopted for Second Round unmet need compliance, and the adoption of a Borough-wide set-aside requirement for developments resulting in five or more new units. The Borough also settled with the owner of a 7-acre property on Old Pascack Road, known as the Rosengren Site, to permit the creation of five three-unit townhouse buildings. The status of the mechanisms satisfying the Third Round RDP and Unmet Need are as follows:

CENTENNIAL COURT EXTENSIONS OF CONTROLS (BLOCK 302, LOTS 1.1 TO 1.22)

The Third Round Plan proposed to use affordable housing trust funds and a portion of a \$600,000 settlement payment from the Rosengren townhouse development to extend controls on the 22 affordable units at the Centennial Court development, which were created in 1995 and which had 20-year controls. The Third Round Plan anticipated counting eight (8) extended controls toward satisfaction of the 29-unit RDP, and would continue to offer funds to owners of the affordable units to extend controls as part of its plan to address unmet need. Between 2018 and 2019, the Borough extended controls on 15 of the 22 units at Centennial Court.

¹ Unmet Need = Prospective Need minus RDP

NORTH BROADWAY 100% AFFORDABLE PROJECT (BLOCK 2602, LOTS 1, 2, AND 9)

The Third Round Plan contemplated a 16-unit, 100% affordable family housing development on Borough-owned property at 230 Broadway to be funded in part a \$600,000 payment from the Rosengren townhouse development into the affordable housing trust fund. In 2023, the Borough entered into an agreement with a redeveloper of a residential multi-unit project at 188 Broadway to make a \$300,000 payment in-lieu of creating affordable housing, which is being used to add eight (8) special needs bedrooms to the 230 Broadway project, for a total of 24 affordable units. Applications for the 24-unit, 100% affordable development, with 16 family units and 8 special needs units, were submitted in 2025.

TEVA SITE OVERLAY ZONE (BLOCK 402, LOT 2)

As an unmet need mechanism, the Borough adopted an overlay zone in 2018 (Ordinance 18-11) to allow for the redevelopment or reuse of the then-vacant Teva office building for a 100-unit age-restricted housing project with a 15% or 20% set-aside (tenure based). The building has since been re-tenanted with an office user; however, the potential for the site to be redeveloped for housing remains in place.

VFW PROPERTY (BLOCK 25, LOT 1)

Zoning is in place (Ordinance 18-10) which would require the VFW property to be reused or redeveloped for as many as 12 affordable rental units for veterans and their families at such time that site ceases to operate in its current capacity as a VFW facility.

AHO AFFORDABLE HOUSING OVERLAY ZONE (BLOCK 2303, LOTS 6,7)

These lots, which are occupied and used by Comfort Auto Rental, a commercial business, continue to have overlay zoning that would permit inclusionary development with a 20% set-aside. The site continues to be used for commercial purposes.

The Borough's Third Round mechanisms to address the 29-unit Realistic Development Potential (increased to **43 units in its 2023-amended Housing Plan**) are either completed or substantially in progress. Unmet Need mechanisms, by their very nature, need not be complete or substantially progressed at the time of the Fourth Round provided that there continues to be a realistic opportunity for the creation of affordable housing at the identified Unmet Need sites, which there is.

FOURTH ROUND

The Borough completed a Vacant Land Analysis which identified a Realistic Development Potential (**RDP**) of **66 units**, which must be addressed with projects or zoning that have a realistic possibility of producing affordable housing units during the 10-year affordable housing round. The rules of the Council on Affordable Housing (COAH) at N.J.A.C. 5:97-5.3(b) required fair share plans to demonstrate that sites intended for inclusionary development are "available, suitable, developable and approvable, as defined in N.J.A.C. 5:93-1". Operating on the presumption that those rules continue to be valid, the "suitability analysis", as it has historically been referred, for each site is below:

240 BROADWAY - BLOCK 2601, LOT 15 (APPENDIX 7)

An "d" variance application was approved by the Woodcliff Lake Land Use Board on January 28, 2025 at the above stated address, consisting of 39 apartments and townhouses and two (2) single-family dwellings, having an affordable housing set-aside of seven (7) units. The site is within a half mile of the Woodcliff Lake NJ Transit Passenger Rail station, and is therefore eligible for 0.5 bonus credits for every unit, for a total of **10 credits (7 units + 3 bonus credits)**.

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

The developer of the approved application has control over the site, and there are no known encumbrances that would preclude completion of the project with an affordable housing set-aside.

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

The site fronts upon Broadway, which provides direct access to the NJ Transit Passenger Rail Station at the intersection with Woodcliff Avenue. It is surrounded by a variety of uses, including single-family dwellings and commercial businesses. The site is partially within a 300-foot C1 riparian buffer from the Woodcliff Lake Reservoir across Broadway; however, the approved site plan is designed with that buffer in mind.

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

The site is served by public water and sewer.

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

The site is developable consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21.

HILTON REDEVELOPMENT PLAN - 200 TICE BOULEVARD - BLOCK 301, LOT 3.04 (APPENDIX 8)

The Borough is considering designation of the former Hilton hotel property at 200 Tice Boulevard as an area in need of redevelopment based upon the recommendation of the Planning Board. A draft ordinance is in process, which will serve as the basis for the use, bulk, and design standards that will be incorporated into an adopted Redevelopment Plan at a later time. The ordinance reflects a conceptual plan provided to the Borough by Garden Homes, which has control over the site, and allows for **30 affordable housing units for families**. The units are eligible for the redevelopment bonus of 0.5 bonus credits per unit.

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

The anticipated redeveloper, Garden Homes, has control over the property, and the Borough is not aware of any encumbrances that would preclude inclusionary housing on the site.

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

The site fronts upon Tice Boulevard, which provides access to several office complexes as well as the Tice's Corner Shopping Center at the intersection with Chestnut Ridge Road. The site is surrounded on three sides by office uses, while it shares its southern boundary with a multi-unit residential complex on Centennial Way.

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

The site is served by public water and sewer.

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

The site is developable consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21.

BMW REDEVELOPMENT PLAN - 300 CHESTNUT RIDGE ROAD- BLOCK 602, LOT 1 (APPENDIX 9)

The Borough is considering the designation of a portion of the former BMW Headquarters building at the above location as an area in need of redevelopment based upon the recommendation of the Planning Board. A conceptual site plan, prepared on behalf of Russo Development, has been prepared proposing 390 units including 329 apartments and 61 townhouses, which is the subject of negotiations. Regardless of the final unit configuration, the site will provide a minimum of **68 affordable units**.

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

The anticipated redeveloper, Russo/Woodmont, has control over the property, and the Borough is not aware of any encumbrances that would preclude inclusionary housing on the site.

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

The site has its primary frontage on Chestnut Ridge Road, which runs north-to-south through the far west side of Woodcliff Lake and links the site to single-family neighborhoods to the south and offices, shopping, and apartments to the north. It is bounded at its east side by the Garden State Parkway, to the south by additional BMW facilities, to the west by single-family residences across Chestnut Ridge Road, and to the north by an assisted living facility across Glen Road. The site contains wetlands and an existing water retention pond on its southeast side.

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

The site is served by public water and sewer.

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

The site is developable consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21.

126 BROADWAY - BLOCK 2703, LOT 1 (APPENDIX 10)

The property in question is a former gas station which has been vacant for several years. An application has been received by Woodcliff Lake’s Land Use Board which would result in the redevelopment of the property with an inclusionary eight (8) unit multi-family development that would include **two (2) affordable units**.

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

There are no known encumbrances that would preclude completion of the project with an affordable housing set-aside.

- *“Suitable site” means a site that is adjacent to compatible land uses, has access to appropriate*

streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

The site fronts upon Broadway, which provides direct access to the NJ Transit Passenger Rail Station at the intersection with Woodcliff Avenue. It is surrounded by a variety of uses, including single-family dwellings, other multi-family developments, and commercial businesses. There are no known environmental obstacles to redevelopment.

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

The site is served by public water and sewer.

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

The site is developable consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21.

THE WATERFRONT REST HOME (APPENDIX 11)

The Waterfront Rest Home is an existing boarding house licensed by the NJ Department of Community Affairs, consisting of 15 rooms of which two (2) are occupied by staff and 13 are available for residents. It has an authorized capacity of 20 persons. Section 311.e of the Fair Housing Act, as amended by P.L. 2024, c.2, authorizes municipalities to seek credit for transitional housing, which includes boarding houses, for up to 10% of the “fair share obligation”.

THO II OVERLAY ZONE (APPENDIX 12)

The THO II Townhouse Overlay Zone was created in 2022 on Block 908, Lot 2 (88 Overlook Drive), an agricultural site that recently let its farmland preservation designation expire. The zoning permits the creation of townhouses, which would be required to include a set-aside under the borough-wide set-aside mandate.

BOROUGH-WIDE SET-ASIDE MANDATE

The Borough added Article V to its Zoning Ordinance (Chapter 380 of the Borough Code) to incorporate standards for the creation of affordable housing. It included a Borough-wide mandatory set-aside requirement (Section 380-15.D(1)) which requires any development that results in a net increase of five (5) dwellings to set aside 20% of all units for low- and moderate-income households (Ordinance 23-15). Consequently, any multi-family development approved in an area of the Borough where inclusionary zoning standards are not in place, such as through “d” variance relief, will be required to provide affordable housing.

Chart 24. Fourth Round Compliance Mechanisms

PROJECT / SITE	TYPE	STATUS	TOTAL UNITS	AFFORDABLE UNITS	BONUS TYPE	BONUS RATIO	BONUSES	TOTAL CREDITS
240 BROADWAY	Family rentals	Approved	41	7	Transit/ Redevelopment	0.5	3	10
HILTON REDEVELOPMENT	Family Sale	Site Designated	147	30	Transit/ Redevelopment	0.5	13	43
BMW REDEVELOPMENT	Family Mixed	Site Designated	TBD	≥68	Transit/ Redevelopment	0.5	0	≥68
126 BROADWAY	Family Rental	Pending Approval	8	2	Transit/ Redevelopment	0.5	0	2
BOARDING HOUSE	Transitional	Existing	13	13		0	0	13
THOII	Family Sales	Zoned	20	4		0	0	4
TOTAL CREDITS TOWARD RDP							16	≥140

Chart 25. Required Minimums and Maximums

REQUIREMENT	FORMULA		MAXIMUM/MINIMUM AMOUNT	PROVIDED
SENIOR MAXIMUM	30% of Affordable Units		25% x 124	37 units
BONUS CREDIT MAXIMUM	25% x Realistic Development Potential		25% x 66	16 bonus credits
FAMILY MINIMUM	50% of Affordable Units		50% x 124	62 units
TRANSITIONAL HOUSING MAX.	10% of Fair Share Obligation		10% x 140	14 units
				13 units

REHABILITATION

The Fourth Round affordable housing obligations calculated by the NJ DCA concluded that Woodcliff Lake has a zero (0) unit Present Need, which is the obligation that can be addressed by funding a rehabilitation program for substandard housing occupied by income-qualified homeowners and renters. Having no obligation, the Borough is not required to fund a rehabilitation program. However, qualified Borough residents qualify for housing rehabilitation assistance through the Bergen County HIP Home Improvement Program.

OTHER HEFSP REQUIREMENTS

ADMINISTRATION AND MARKETING OF AFFORDABLE HOUSING

The Woodcliff Lake adopted its Affordable Housing and Development Fee Ordinances initially in 1995 (Ordinance 95-6) as part of its compliance with COAH's Second Round rules. The ordinance was updated on June 17, 2019 (Ord. 19-05) as part of its Third Round compliance, and additional amendments will be made to the Ordinance to reference the applicable sections of the Fair Housing Act, P.L. 2024, c.2, and - should they be adopted - the draft rules under consideration by the NJ DCA and the NJ HMFA at N.J.A.C. 5:99-1 et seq. and 5:80-26.1 et seq, at such time that those draft regulations are finalized and adopted.

Figure 10. Specific Entities for Marketing

- ▶ The Fair Share Housing Center
- ▶ The New Jersey State Conference of the NAACP,
- ▶ Bergen County Housing Coalition
- ▶ Urban League of Bergen County
- ▶ The Latino Action Network
- ▶ Housing Resource Center @ NJHMFA
- ▶ The Supportive Housing Association

The Borough previously appointed an Administrative Agent to administer affordable housing units created by inclusionary or municipally-sponsored housing development. In certain cases, a developer may have an in-house Agent who will coordinate with the Borough's Agent and its Municipal Housing Liaison. Facilities serving adults with special needs are typically administered by the NJ Division of Developmental Disabilities.

COST GENERATION

The Fair Housing Act requires the Fair Share Plan to detail efforts by the municipality to eliminate features of municipal land use ordinances and regulations that generate unnecessary or prohibitive costs on builders of inclusionary or affordable housing. The Borough has or will facilitate the creation of the affordable housing units identified in this Plan by adopting zoning ordinances and redevelopment plans (for eligible sites) which reasonably accommodate the developments conceptually agreed upon between the parties. Tax abatements and payments in-lieu of taxes for eligible developers will also reduce cost barriers to the creation of the affordable units in this Plan.

MULTIGENERATIONAL FAMILY HOUSING CONSISTENCY

The Multigenerational Family Housing Continuity Commission was established by the State of New Jersey in 2021. As noted in N.J.S.A. 52:27D-329.20, one of the primary duties of the Commission is to "prepare and adopt recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas." As of the date of this HEFSP, the Multigenerational Family Housing Continuity Commission has not yet adopted any recommendations.

STATE DEVELOPMENT & REDEVELOPMENT PLAN CONSISTENCY, AND SEWER & WATER

The sites included and proposed to satisfy the Fourth Round Prospective Need are located in Planning Area 1 - Metropolitan Planning Area, which is the priority area for the creation of inclusionary housing through redevelopment of non-residential development. Some of the sites are in proximity to public transit, supporting multi-modal transportation, and all of the sites are located outside of environmentally constrained or sensitive areas, or will be designed in accordance with NJ DEP regulations to mitigate environmental concerns. All of the sites are in approved sewer service areas. The Borough has sufficient water and sewer capacity to service all of the projects in this Plan.

CONCLUSION

This 2025 Fourth Round Housing Element and Fair Share Plan prepared for and adopted by the Borough of Woodcliff Lake, Bergen County, New Jersey, complies with P.L. 2024, c.2, the Fair Housing Act of New Jersey, and all applicable regulations. It also maintains consistency and compliance with the Settlement Agreement entered into between the Borough and Fair Share Housing Center on November 6, 2017, amended on December 14, 2022.

The Plan provides a realistic opportunity for the creation of affordable housing in Woodcliff Lake through 2035 and beyond, through zoning, redevelopment planning, and cooperation with developers interested in providing their fair share of affordable housing. The Plan provides opportunities for 140 affordable units, well in excess of the 66-unit Realistic Development Potential identified through a vacant land adjustment, complying with all known interpretations of the Fourth Round vacant land adjustment rules. The Borough also continues to comply with its Affordable Housing obligation for the years 1987 to 2025.

The Appendices to this HEFSP include other required components of the Plan including the Spending Plan, adopting and endorsing resolutions, documentation of the creditworthiness of the affordable housing mechanisms, and documentation concerning the affirmative marketing and administration of the Borough's affordable housing program.