



# Fourth Round Housing Element and Fair Share Plan (2025-2035)

TOWNSHIP OF MONTCLAIR, ESSEX COUNTY, NEW JERSEY



Adopted May 19, 2025

Prepared by: Montclair Township Department of Planning &  
Community Development |

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

### Acknowledgements

#### Planning Board

Dr. Renee Baskerville, Mayor  
Geoffrey Borshof  
Keith Brodock, Chair  
Thamar Campbell  
Pierre Falaise  
Michael Graham, Vice Chair  
Anthony Ianuale  
Carmel Loughman, Councilor  
Jacob Nieman  
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#### Township Council

Dr. Renee Baskerville, Mayor  
Susan Shin Andersen, Deputy Mayor, and Councilor at Large  
Carmel Loughman, Councilor at Large  
Erik D'Amato, First Ward Councilor  
Eileen Birmingham, Second Ward Councilor  
Rahum Williams, Third Ward Councilor  
Aminah Toler, Fourth Ward Councilor  
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The original of this report has been signed and sealed in accordance with N.J.S.A. 13:41-1.2.



Janice E. Talley, P.P., AICP  
New Jersey Professional Planner License #5059

**RESOLUTION**  
**TOWNSHIP OF MONTCLAIR PLANNING BOARD**

**WHEREAS**, the Municipal Land Use Law, N.J.S.A. 40:55D-28(b)(3) requires a Housing Element of the municipal Master Plan to include, pursuant to the Fair Housing Act, N.J.S.A. 52:27D-310<sup>1</sup>, “residential standards and proposals for the construction and improvement of housing”; and

**WHEREAS**, in addition, the Fair Housing Act, N.J.S.A. 52:27D-310(10)(f) requires a Housing Element 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

(i.e., a “Fair Share Plan”); and

**WHEREAS**, the Planning Board of the Township of Montclair (“Board”) previously prepared and adopted multiple Housing Elements and Fair Share Plans, including several that were components of the Township of Montclair’s various petitions to the Council on Affordable Housing and the court, by which the Township of Montclair (“Township”) was granted substantive certifications; and

**WHEREAS**, on March 20, 2024, the New Jersey Legislature amended the Fair Housing Act, N.J.S.A. 52:27D-301 *et seq.* (the “Amendment”), and the Amendment among other things, addresses the going-forward municipal obligations for the Fourth Round period (2025-2035), contains a methodology for allocating Prospective Need across New Jersey’s different housing

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<sup>1</sup> “10. A municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing.”

regions, including Region 2, where the Township is located, and directs the New Jersey Department of Community Affairs (“DCA”) to preliminarily calculate a regional need and each municipality’s affordable housing obligations; and

**WHEREAS**, pursuant to N.J.S.A. 52:27D-304.1(f)(1), a municipality is required to adopt a binding resolution containing a “determination of present and prospective fair share obligation” and submit to the jurisdiction of the Affordable Housing Dispute Resolution Program in order to avoid the loss of immunity from the exclusionary zoning litigation (formerly referred to as a builder’s remedy lawsuit) immediately thereafter; and

**WHEREAS**, the Mayor and Council of the Township of Montclair adopted R-25-004, which determined that the Township of Montclair has a Present Need of 132 units and a Prospective Need of 0 units and filed this resolution with the Affordable Housing Dispute Resolution Program;<sup>2</sup> and

**WHEREAS**, the Board (and the Township) tasked the Township Department of Planning and Community Development and its Director, Janice Talley, to prepare a Housing Element and Fair Share Plan to comply with the Amendment and to incorporate the DCA’s calculation of Present Need and Prospective Need; and

**WHEREAS**, that Department drafted the “Montclair Fourth Round Housing Element and Fair Share Plan (2025-2035)” (the “Plan”) to address the Township’s Fourth Round affordable housing obligation which was considered by the Board with numerous suggestions and changes made by the Board; and

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<sup>2</sup> See Department of Consumer Affairs, Appendix A: Fourth Round Present Need and Prospective Need Obligations, “Fair Share Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background.” The Township is a Qualified Urban Aid Municipality; see *id.* at pp. 9-10.

**WHEREAS**, the Board determined to conduct a public hearing on the Plan and notice of the Board's hearing was given pursuant to the provisions of N.J.S.A. 40:55D-13; and

**WHEREAS**, the Board considered the Plan on the duly advertised and noticed hearing dates of May 5, 2025 and May 19, 2025; and

**WHEREAS**, the Plan acknowledges the following:<sup>3</sup>

As Montclair Township has fully met its affordable housing obligation, the [ ] Plan provides a housing policy framework with a variety of options to maintain the Township's existing supply of affordable housing and create new affordable housing as opportunities arise. The Township is under no obligation to create affordable housing. However, continuing to provide affordable housing in Montclair is still an important Township objective.

**WHEREAS**, in considering the Plan, the Board determined that the Plan will advance certain goals and objectives of the Municipal Land Use Law, among which are appropriately guiding the use of land and advancing the general welfare, and continuing to provide realistic opportunities for the development of low and moderate cost housing to fulfil the regional need.

**NOW, THEREFORE, BE IT RESOLVED** by the Planning Board of the Township of Montclair that all of the foregoing WHEREAS clauses are incorporated herein; and

**BE IT FURTHER RESOLVED** that the Board does hereby accept the DCA's Fourth Round affordable housing obligation of 132 units of Present Need and - 0 - units of Prospective Need; and

**WHEREAS**, the Board hereby adopts the Plan.

**BE IT FURTHER RESOLVED** that the Plan supersedes all prior Housing Element and Fair Share Plans adopted by the Board.

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<sup>3</sup> Plan, Executive Summary at p. 1.

**BE IT FURTHER RESOLVED** that this Resolution and a copy of the Housing Element and Fair Share Plan that it hereby adopts shall be immediately transmitted to the Township of Montclair Council, with copies to the Township Clerk and Township Manager, with a recommendation that (1) the Township Council endorse the Housing Element and Fair Share Plan; and (2) make such filings as are required under the Fair Housing Act with the Affordable Housing Dispute Resolution Program as are necessary to implement the Township's Fourth Round Plan.

**BE IT FURTHER RESOLVED** that notice of this adoption shall be given to the Clerks of all adjoining municipalities and to the Essex County Planning Board and the Office of Planning Advocacy, with a copy of the Plan, as adopted, and this Resolution being provided to the Essex County Planning Board and Office of Planning Advocacy, and by publishing a notice of adoption in the Board's official newspaper. Executed on June 26, 2025.

  
\_\_\_\_\_  
JANICE TALLEY, Board Secretary

**R-25-161  
TOWNSHIP OF MONTCLAIR**

**RESOLUTION ENDORSING THE FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN FOR MONTCLAIR TOWNSHIP**

June 3, 2025

**WHEREAS**, the Mayor and Council of the Township of Montclair, in the County of Essex, adopted a binding resolution on January 7, 2025 that determined that Montclair’s Fourth Round present need is 132 units and prospective need is 0 units; and

**WHEREAS**, the Montclair Township Planning Board adopted the Fourth Round Housing Element and Fair Share Plan on May 19, 2025; and

**WHEREAS**, the Fourth Round Housing Element and Fair Share Plan documents that Montclair Township has fully satisfied its Third Round housing obligation and that excess credits from the Third Round fully address the Fourth Round present need of 132 units and that Montclair Township has fully satisfied its Fourth Round obligation; and;

**WHEREAS**, an updated Spending Plan for the Fourth Round obligation is provided but the ordinances to implement the Township’s affordable housing programs have not been amended because the proposed new Fair Housing Act Rules (N.J.A.C. 5:99) have not been adopted by the State of New Jersey; and

**WHEREAS**, the Township will revise its affordable housing requirements to reflect the State’s new regulations upon their adoption;

**NOW THEREFORE BE IT RESOLVED** that the Mayor and Council of the Township of Montclair, County of Essex, New Jersey hereby endorses the Housing Element and Fair Share Plan as adopted by the Planning Board, adopts the Fourth Round Spending Plan and directs the Township to file the Fourth Round Housing Element and Fair Share Plan with the Dispute Resolution Program for compliance certification pursuant to the provisions of N.J. Rev Stat § 52:27D-304.1 (2024).

<b>RECORD OF COUNCIL VOTE</b>						
<b>COUNCIL MEMBER</b>	<b>MOVANT</b>	<b>SECOND</b>	<b>YES</b>	<b>NO</b>	<b>ABSTAIN</b>	<b>ABSENT</b>
<b>Deputy Mayor Andersen</b>		✓	✓			
<b>Councilor Birmingham</b>	✓		✓			
<b>Councilor D’Amato</b>				✓		
<b>Councilor Loughman</b>			✓			
<b>Councilor Toler</b>				✓		
<b>Councilor Williams</b>			✓			
<b>Mayor Baskerville</b>			✓			

**I HEREBY CERTIFY** the foregoing to be a true copy of Resolution R-25-161 adopted by the Mayor and Council of the Township of Montclair, in the County of Essex, at its meeting held on June 3, 2025.

  
 Angelese Bermúdez Nieves, Township Clerk

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

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### EXECUTIVE SUMMARY

As Montclair Township has fully met its affordable housing obligation, the Fourth Round Fair Share Plan provides a housing policy framework with a variety of options to maintain the Township's existing supply of affordable housing and create new affordable housing as opportunities arise. The Township is under no obligation to create affordable housing. However, continuing to provide affordable housing in Montclair is still an important Township objective. A survey on affordable housing issued by the Township received over 1,700 responses<sup>1</sup>. Over 62% of respondents strongly agree that Montclair needs more affordable housing and 65% of those surveyed agreed that it is very important to prioritize affordable housing in Montclair's future development plans.

The 2025 Fair Share Plan continues to rely on the existing Inclusionary Zoning Ordinance (IZO), with minor modifications, to ensure that affordable housing continues to be built as a part of new development. One of the recommended changes to the IZO is to set aside 15% of the new units created for supportive housing. The Plan recommends that the Extension of Affordability Controls program be continued to ensure that existing affordable housing units are maintained, while a revised Home Improvement Program be reinstated to provide funds to make needed improvements to these units as well as those occupied by income-eligible families. The Plan identifies opportunities to create new affordable housing on Township-owned or leased land and properties owned by faith-based organizations. Finally, a new program is recommended to provide funding for construction of Accessory Dwelling Units that are deed-restricted for affordable housing.

The Fair Share Plan provides a flexible approach to creating affordable housing so that the Township can respond to opportunities that may arise. The Township should consider lost opportunities and cost before choosing any of these options. These opportunities may include:

- Continue the appropriate use of redevelopment to create opportunities for affordable housing.
- Properties owned by houses of worship as they consider adaptive reuse of underutilized buildings or development of excess land;
- Adaptive reuse of obsolete non-conforming uses in residential neighborhoods;
- Changes to use or occupancy of rooming houses; or
- Additional development on property owned by HOME Corp to create 100% affordable housing.

The Fair Share Plan addresses displacement by maintaining the local preference in marketing of affordable housing. In addition, the Plan seeks to preserve Naturally Occurring Affordable Housing (NOAH) by maintaining the size and scale of existing modest, worker-housing in the Township.

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<sup>1</sup> As of April 22, 2025

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

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### 1. INTRODUCTION

#### Overview

Affordable housing has been a hot button issue in the State of New Jersey since 1975 when the New Jersey Supreme Court decision (*Southern Burlington County N.A.A.C.P. v. Mount Laurel Township*, otherwise known as Mount Laurel 1) outlawed the use of zoning tools to prevent the construction of low- and moderate-income housing in municipalities, also known as exclusionary zoning. In 1983, the New Jersey Supreme Court further defined the affordable housing need in New Jersey in a decision, known as Mount Laurel 2, which created the basis for legislating affordable housing. In 1985, the Fair Housing Act was adopted by the State of New Jersey which created the Council on Affordable Housing (COAH) as the administrative agency to oversee municipal affordable housing activities.

The cumulative effect of these court decisions and legislation is a top-down affordable housing approach in which the State calculates each municipality's fair share obligation for affordable housing. These numbers have been revised three times, and each time municipalities have been required to adopt housing plans that address their local need. These are general referred to as the First Round (1986-1992), Second Round (1993 – 1999) and Third Round plans (2000 – 2025). New Jersey's affordable housing regulations, which are summarized in a recent NY Times article, have led to construction of more than 70,000 affordable housing units.

On March 20, 2024, Gov. Phil Murphy signed into law a new framework intended to guide towns toward meeting their Fourth-Round affordable housing obligations under the state's Mt. Laurel doctrine. This law officially abolished the New Jersey Council on Affordable Housing and streamlined the process for future rounds. It also established a new methodology for calculating regional and municipal affordable housing obligations and provided updates to affordability controls, trust fund regulations and enhanced reporting. The New Jersey Department of Community Affairs issued a report entitled "Affordable Housing Obligations for 2025 – 2035 (Fourth Round) Methodology and Background" that calculated Montclair Township's Fourth Round Present Need at 132 units and Prospective Need at 0 units. The present need has been addressed using excess credit from the Third Round, so Montclair's Fourth Round obligation is 0.

#### What is Affordable Housing?

Affordable housing is housing that is affordable to households earning less than 80% of the median gross household income for households of the same size within the housing region. In New Jersey, municipalities are required to adopt fair share plans that provide affordable housing for very-low-income, low-income and moderate-income households.

- **Very-low income households** are households earning equal to or less than 30% of the median gross household income for the housing region. A minimum of 13% of affordable units must be affordable to very-low-income households.
- **Low-income households** are households earning more than 30% and less than 50% of the median gross household income for the housing region. A minimum of 50% of affordable units must be affordable to low-income households.

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

- **Moderate-income households** are households earning more than 50% and less than 80% of the median gross household income for the housing region. A maximum of 50% of affordable units may be affordable to moderate-income households.

Montclair Township is in Housing Region 2 which includes Essex, Morris, Union, and Warren counties. Table 1 shows the current income range for eligible households in Region 2.

**Table 1: Maximum Gross Income by Household Size  
Housing Region 2\***

Household Size	Median HH Income	Very Low	Low	Moderate
1	\$90,591	\$27,177	\$45,296	\$72,473
2	\$103,533	\$31,060	\$51,766	\$82,826
3	\$116,475	\$34,942	\$58,237	\$93,180
4	\$129,416	\$38,825	\$64,708	\$103,533
5	\$139,769	\$41,931	\$69,885	\$111,816
6	\$150,123	\$45,037	\$75,061	\$120,098

\*As of April 2024

### Affordable Housing in Montclair

Montclair Township has long been at the forefront in the affordable housing arena. Concerns for affordable housing led to zoning changes that permitted multi-family housing and garden apartments during the post-WW II period. Over the years, the Township has invested time and money into redevelopment and rehabilitation programs to improve residential neighborhoods. In 2004, the Township approved an Affordable Housing Strategy that quantified the need for affordable housing (3,800 units for low- and moderate-income households) and created the rationale for the Township’s inclusionary zoning ordinance.

Montclair adopted a Housing Element and Fair Share Plan addressing the first round obligation in 1987 and a second Housing Element and Fair Share Plan in 1997 that addressed both the first and second round obligations. In 2008 (with an amendment in 2009), the Township adopted a third Housing Element and Fair Share Plan that addressed the Township’s third round obligation for affordable housing. COAH granted substantive certification of the 2009 Housing Element and Fair Share Plan in August 2009. The Township’s 2009 Housing Element and Fair Share Plan addressed an affordable housing obligation that included a present need (rehabilitation) component of 127 units and a prospective need obligation of 162 units.

The 2009 Fair Share Plan addressed the prospective need obligation through credits from existing affordable housing units in the Township and ensured continued production of affordable housing through the Township’s Inclusionary Zoning Ordinance (IZO), which required any new development project with a net increase of five or more units to set aside 20 percent of the total units as affordable housing onsite. Other programs included a market to affordable program and a housing rehabilitation program funded, in part, through the Housing Trust Fund. COAH approved Montclair’s initial Housing Trust Fund Spending Plan in 2002, with subsequent amendments in 2005, 2009, and 2012, and an

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

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amended Spending Plan was sanctioned by the Court in August 2018. The Township currently has over \$2 million in the Housing Trust Fund.

The Township has demonstrated leadership in the State through its commitment to providing housing for a diverse population, resulting in the creation of 804 affordable units over the past four decades. Key initiatives included:

- Securing over \$2 million in grant funding for affordable housing unit rehabilitation.
- Establishing a local rehabilitation program that successfully rehabilitated eight units.
- Extending affordability controls on 40 units nearing expiration.
- Creating 95 affordable housing units in redevelopment areas.
- Developing 16 affordable units through the Township's Inclusionary Zoning Ordinance.
- Funding a Market to Affordable program that resulted in 42 affordable units.
- Providing affordability assistance to 26 income-eligible households.
- Operating a Section 8 Rental Assistance Program.
- Loaning municipal funds to affordable housing developers.
- Donating municipal land for senior affordable housing development.
- Leasing municipal land for a homeless shelter.
- Facilitating the sale of NJ Transit property to affordable housing developers.

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

### 2. DEMOGRAPHIC ANALYSIS

Montclair Township is a quintessential streetcar suburb, distinguished by a diverse array of neighborhoods with various housing types ranging from single-family homes to mid-rise apartment complexes. The Township boasts numerous historic and iconic structures in walkable neighborhoods that benefit from efficient public transportation access.

#### Population Characteristics

Montclair Township's population has remained relatively stable over the past six decades, ranging from a peak of 44,043 in 1970 to a low of 37,669 in 2010 as indicated in Table 2. Notably, the total population increased by 8.6 percent between 2010 and 2020, adding over 3,250 new residents. The Township's racial composition has undergone significant changes over the past two decades as shown in Tables 3 and 4. The Black/African American population decreased by over 900 people between 2010 and 2020, a 9 percent decline. This decrease is offset by an increase the population classified as Black and other races which gained 569 individuals. The Hispanic or Latino population experienced substantial growth, rising from 6.1% in 2010 to 9.5% in 2020, an increase of 1,603 individuals. The Asian population also exhibited considerable growth, increasing from 3.8% of the population in 2010 to 5.1% in 2020.

**Table 2: Population Trends 1950 – 2020  
Township of Montclair and Essex County**

Year	Montclair Township			Essex County		
	Total	Change		Total	Change	
		#	%		#	%
1960	43,129			923,545		
1970	44,043	914	2.1	932,526	8,981	1.0%
1980	38,321	-5,722	-13.0	851,304	-81,222	-8.7%
1990	37,729	-592	+1.5	778,206	-73,098	-9.0%
2000	38,977	1,248	3.3	793,633	15,427	2.0%
2010	37,669	-1,308	-3.4	783,969	-9,664	-1.2%
2020	40,921	3,252	8.6	800,501	16,532	2.1%

Source: U.S. Census Bureau – Decennial Census Data

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

**Table 3: Racial Characteristics  
Montclair Township, Essex County, New Jersey**

	2010		2020		Percent Change
<b>Total Population</b>	37,669		40,921		+9%
<b>Population of one race:</b>	35,974	95.5%	36,495	89.2%	+1%
<b>White alone</b>	23,416	62.2%	23,364	57.1%	0%
<b>Black or African American alone</b>	10,230	27.2%	9,326	22.8%	-9%
<b>American Indian/Alaska Native alone</b>	59	0.2%	80	0.2%	+36%
<b>Asian alone</b>	1,434	3.8%	2,068	5.1%	+44%
<b>Native Hawaiian/Pacific Islander alone</b>	9	0.0%	19	0.1%	+111%
<b>Some Other Race alone</b>	826	2.2%	1,638	4.0%	+98%
<b>Two or More Races</b>	1,695	4.5%	4,426	10.8%	+161%
<b>Black and other races</b>	979	2.6%	1,548	3.8%	+58%
<b>Hispanic/Latino</b>	2,296	6.1%	3,899	9.5%	+70%

Source: 2010 and 2020 ACS 5-Year Estimates Data Profile

**Table 4: Black and African American Population Trends  
Montclair Township, New Jersey**

Year	Total	Black Alone	Black and one or more races	Total Black	% Black	Percent Change
<b>1960</b>	43,129	10,385	NA	10,385	24.1%	
<b>1970</b>	44,043	12,251	NA	12,251	27.8%	+18%
<b>1980</b>	38,321	11,057	NA	11,057	28.9%	-10%
<b>1990</b>	37,729	11,697	NA	11,697	31.0%	+6%
<b>2000</b>	38,977	12,497	663	13,298	34.1%	+14%
<b>2010</b>	37,669	10,230	979	11,209	29.8%	-16%
<b>2020</b>	40,921	9,326	1,548	10,874	26.6%	-3%

Source: U.S. Census Bureau – Decennial Census Data

Montclair’s population base is aging, as indicated in Table 5. The percent of population aged 60 to 84 experienced the most significant growth between 2013 and 2023, increasing by over 2,000 people. This change reflects the aging of the baby boom generation. Similarly, the number of older school aged children (aged 10 – 19) also increased, adding 1,099 individuals over the same period.

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**Table 5: Population Characteristics**  
**Montclair Township, Essex County, New Jersey**

	2013		2023		Change	
	Number	Percent	Number	Percent	Number	Percent
<b>Population Total</b>	37,766		40,675		2,909	7.7%
<b>Under 5 years</b>	2,228	5.9%	2,305	5.7%	77	3.5%
<b>5 to 9 years</b>	2,984	7.9%	2,778	6.8%	-206	-6.9%
<b>10 to 14 years</b>	2,908	7.7%	3,417	8.4%	509	17.5%
<b>15 to 19 years</b>	2,719	7.2%	3,309	8.1%	590	21.7%
<b>20 to 24 years</b>	1,851	4.9%	1,587	3.9%	-264	-14.3%
<b>25 to 34 years</b>	3,965	10.5%	4,407	10.8%	442	11.1%
<b>35 to 44 years</b>	5,627	14.9%	5,671	13.9%	44	0.8%
<b>45 to 54 years</b>	6,458	17.1%	6,575	16.2%	117	1.8%
<b>55 to 59 years</b>	2,757	7.3%	2,352	5.8%	-405	-14.7%
<b>60 to 64 years</b>	1,888	5.0%	2,736	6.7%	848	44.9%
<b>65 to 74 years</b>	2,380	6.3%	3,485	8.6%	1,105	46.4%
<b>75 to 84 years</b>	1,397	3.7%	1,459	3.6%	62	4.4%
<b>85 years &amp; over</b>	604	1.6%	594	1.5%	-10	-1.7%

Source: 2013 and 2023: ACS 5-Year Estimates Data Profile

### Household Characteristics

Our population is becoming increasingly affluent and educated. The median household income rose from \$74,894 in 2000 to \$166,765 by 2023. Conversely, the percentage of individuals living below the poverty line increased from 5.6% in 2000 to 6.6% in 2020. Household sizes are increasing, growing from 2.53 in 2000 to 3.09 in 2023. The disabled population increased slightly, adding between 200 and 300 individuals over the 20-year period. Between 1,300 and 1,500 people have a cognitive and/or ambulatory disability.



## Housing Element and Fair Share Plan Township of Montclair, New Jersey

**Table 6: Household Characteristics**  
**Montclair Township, Essex County, New Jersey**

	2000	2010	2020	2023
<b>Household Size</b>	2.53	2.57	2.71	2.61
<b>Median Household Income - NJ</b>	\$50,405	\$67,681	\$85,550	\$99,781
<b>Median Household Income - Montclair</b>	\$74,894	\$95,656	\$134,308	\$166,765
<b>Local Median Income vs State Median Income</b>	1.5%	1.4%	1.6%	1.7%
<b>Household Income - Montclair</b>				
Less than \$24,999	15.0%	10.7%	9.9%	8.3%
\$25,000 - \$34,999	7.8%	5.5%	4.8%	5.3%
\$35,000 - \$49,999	11.1%	8.2%	5.2%	4.7%
\$50,000 - \$74,999	15.8%	14.4%	10.0%	7.5%
\$75,000 - \$99,999	13.1%	11.9%	8.4%	8.5%
\$100,00 - \$149,999	15.7%	17.7%	17.4%	12.7%
\$150,000 - \$199,999	8.0%	8.8%	12.6%	11.1%
\$200,000 or more	13.1%	21.6%	31.8%	41.7%
<b>Percent below poverty level</b>	5.60%	7.00%	6.60%	NA
<b>With a Disability</b>	3,052	(X)	3,309	3,211
Hearing disability			748	659
Vision disability			698	391
Cognitive disability			1,506	1,490
Ambulatory disability			1,357	1,350
Self-care difficulty			582	601
Independent living difficulty			1,233	1,054

Source: Census Data 2000; ACS 5-Year Estimate Data Profile, 2010, 2020 and 2023

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

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### 3. HOUSING ANALYSIS

Montclair is fully developed, with over 60% of its land area comprised of single-family detached housing. Residential properties range from grand estates to modest apartments. Housing units come in all sizes, shapes, prices, and styles. They are located on quiet streets and on main streets. This variety appeals to a diverse population of singles, couples, families, seniors, and persons with disabilities, and is what attracts many people to the community. New housing units are added mostly through scattered site, infill development, demolition, or redevelopment of existing structures. The total number of housing units rose from 15,513 in 2010 to 16,053 in 2023, with 60% owner-occupied and 40% renter-occupied.

The proportion of owner to renter-occupied housing remained constant. Although many consider Montclair to be a predominantly one-family community, single family detached homes account for only 49% of the total occupied housing stock. The Township's housing stock includes a mix of multi-family housing types including duplexes, triplexes, quadplexes, garden apartment complexes and large apartment buildings. The number of housing units in large multi-family structures (20+ units) increased from 11% to 14%, adding an additional 445 units. Almost 60 percent of the housing units in the Township were built before 1940 and many of the Township's homes are in historic or proposed historic districts.

**Housing Element and Fair Share Plan  
Township of Montclair, New Jersey**

**Table 7: Housing Characteristics  
Montclair Township, Essex County, New Jersey**

	2010		2023	
	Number	Percent	Number	Percent
<b>Total housing units</b>	15,513		16,053	
<b>Occupied units</b>	14,520	93.6%	15,118	93.4%
<b>Owner-occupied</b>	8,714	60%	9,049	59.9%
<b>Renter-occupied</b>	5,806	40%	6,069	40.1%
<b>Building Type</b>				
<b>One detached</b>	7,555	48.7%	7,691	49.5%
<b>One attached</b>	320	2.1%	592	3.8%
<b>2-units</b>	2,018	13.0%	1,861	12.0%
<b>3-4 units</b>	1,879	12.1%	1,320	8.5%
<b>5-9 units</b>	1,169	7.5%	1,001	6.4%
<b>10 to 19 units</b>	779	5.0%	861	5.5%
<b>20+ units</b>	1,767	11.4%	2,212	14.2%
<b>Age of Unit</b>				
<b>2020 or later</b>	0		67	
<b>2010 to 2019</b>	0		716	2.8%
<b>2000 to 2009</b>	472	3.1%	646	3.8%
<b>1990 to 1999</b>	530	3.4%	309	2.3%
<b>1980 to 1989</b>	497	3.2%	583	3.4%
<b>1970 to 1979</b>	578	3.7%	901	4.7%
<b>1960 to 1969</b>	1,133	7.3%	1,120	8.0%
<b>1950 to 1959</b>	1,646	10.6%	1,371	9.2%
<b>1940 to 1949</b>	1,458	9.4%	894	5.9%
<b>1939 or earlier</b>	9,199	59.3%	9,446	59.8%

Source: 2010 and 2023: ACS 5-Year Estimates

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

### Existing Land Use Map, 2022



#### Township of Montclair: Land Use

- Single Family Residential
- Two Family Residential
- Multifamily Residential
- Commercial
- Mixed Use (Residential/Commercial)
- Industrial
- Institutional
- Open Urban Land
- Transportation

Land Use Data and Map prepared by the Montclair Township Department of Planning and Community Development, September 2024  
Other data provided by the New Jersey Office of GIS

Use Type	Acres of Use	Percentage of Total Land Area in Tax Lots
Single Family Residential	2,012.74	60.3%
Two Family Residential	233.55	7.0%
Multifamily Residential	235.84	7.1%
Commercial	118.54	3.6%
Industrial	2.08	0.1%
Institutional	240.42	7.2%
Mixed Use	23.07	0.7%
Open Urban Land	398.57	11.9%
Transportation	70.00	2.1%
<b>Total Land Area of Tax Lots</b>	<b>3,336.70</b>	<b>100.0%</b>

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

### Substandard Housing

The New Jersey Department of Community Affairs (DCA) uses several indicators from the US Census to determine substandard housing conditions, including building age, overcrowding and the lack of complete plumbing and kitchen facilities. Overcrowding is defined as more than 1 person per room. Overcrowding in Montclair increased by 21 units in the last decade. Overcrowding is also considered a measure of affordability because adding roommates is often used to meet housing costs. The number of units lacking complete plumbing has decreased, as has the number of units lacking a complete kitchen. It is important to note that the number of units lacking complete kitchen and plumbing facilities include rooming units which legally permitted in Montclair. Also, one or two roomers who do not have cooking or kitchen facilities and who pay rent to a family occupant are permitted.

**Table 8: Housing Conditions**  
Montclair Township, Essex County, New Jersey

	2010		2023	
	Number	Percent	Number	Percent
<b>Total housing units</b>	15,513		16,053	
<b>Units with more than 1 person per room</b>	174	1.1	195	1.2
<b>Units lacking complete plumbing</b>	69	0.4	32	0.1
<b>Units lacking complete kitchen</b>	149	0.9	103	0.6

Source: ACS 5-Year Estimate Data Profile, 2010 and 2023

### Housing Affordability

High housing costs are a serious problem, particularly for lower-income households and households of color. While higher interest rates have cooled the homebuying market, and many apartments under construction continue to supply the rental market, the surge in the prices of gas, food, and other necessities has made matters worse for lower-income households. The nation’s housing stock is in dire need of investment to meet the demands of a rapidly aging population and the threats posed by climate change.

As in several other metropolitan Newark/New York suburbs, Montclair’s housing values are high and have remained high since the mid-1990s, with the notable exception of the 2008 housing crisis. As indicated in Tables 9 and 10, the median value of a house was \$601,100 in 2010 and the median monthly contract rent was \$1,281. By 2023, the median value of a single-family home was \$850,700 and the median monthly contract rent was \$2,045 per the 2023 American Community Survey. When coupled with high real estate taxes (2024 tax rate is \$3.403 per \$100 assessed value which is currently estimated at 61.52% market value), the purchase of a single-family home in Montclair is out of reach for a significant segment of the population.

State and federal regulations define affordable housing as housing that costs no more than 30% of household income. Some can easily pay a higher percentage towards housing, but those with limited incomes cannot. The rents and mortgage payments associated within these incomes for Montclair, which is in Housing Region 2, is shown in Tables 11. This illustrates how the currently market rate rent of \$2,045 is not affordable for almost all low-income and very low-income households.

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

Renters are particularly cost burdened in Montclair. In 2023 over 47.5% of renters are cost-burdened and pay more than 30 percent of their income towards housing as shown in Table 12. This is a significant increase from 2010 when 41.9% of renter households paid more than 30% of income for housing.

**Table 9: Gross Rent  
Montclair Township, New Jersey**

Gross Rent	2010		2023	
	Number	Percent	Number	Percent
<b>Occupied units paying rent</b>	5,621		5,927	
<b>Less than \$500</b>	308	5.4%	138	2.3%
<b>\$500 to \$999</b>	1,079	19.2%	317	5.3%
<b>\$1,000 to \$1,499</b>	2,304	41.0%	705	11.9%
<b>\$1,500 or more</b>	1,930	34.3%		
<b>\$1,500 to \$1,999</b>			1,672	28.2%
<b>\$2,000 to \$2,499</b>			1,472	24.8%
<b>\$2,500 to \$2,999</b>			551	9.3%
<b>\$3,000 or more</b>			1,072	18.1%
<b>Median (dollars)</b>		\$1,281		\$2,045
<b>No rent paid</b>	185		142	

Source: ACS 5-Year Estimate Data Profile, 2010 and 2023

**Table 10: Housing Values  
Montclair Township, New Jersey**

	2010		2023	
	Number	Percent	Number	Percent
<b>Owner-occupied units</b>	8,714		9,049	
<b>Less than \$50,000</b>	55	0.6%	97	1.1%
<b>\$50,000 to \$99,999</b>	41	0.5%	0	0.0%
<b>\$100,000 to \$149,999</b>	59	0.7%	47	0.5%
<b>\$150,000 to \$199,999</b>	121	1.4%	6	0.1%
<b>\$200,000 to \$299,999</b>	762	8.7%	241	2.7%
<b>\$300,000 to \$499,999</b>	2,097	24.1%	1,457	16.1%
<b>\$500,000 to \$999,999</b>	4,483	51.4%	4,106	45.4%
<b>\$1,000,000 or more</b>	1,096	12.6%	3,095	34.2%
<b>Median (dollars)</b>		\$601,100		\$850,700

Source: ACS 5-Year Estimate Data Profile, 2010 and 2023

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

**Table 11: Affordable Housing Income Limits for Region 2, April 2024**

Household Income	Household Size					
	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
<b>Income Limits</b>						
Median Income	\$86,680	\$99,063	\$111,446	\$123,829	\$133,735	\$143,642
Moderate Income	\$69,344	\$79,251	\$89,157	\$99,063	\$106,988	\$114,913
Low Income	\$43,340	\$49,532	\$55,723	\$61,914	\$66,868	\$71,821
Very Low Income	\$26,004	\$29,719	\$ 33,434	\$37,149	\$40,121	\$43,092
<b>Max. Rent or Mortgage Payment</b>						
Median Income	\$2,167	\$2,477	\$2,786	\$3,096	\$3,343	\$3,591
Moderate Income	\$1,734	\$1,981	\$2,229	\$2,477	\$2,675	\$2,873
Low Income	\$1,084	\$1,238	\$1,393	\$1,548	\$1,672	\$1,796
Very Low Income	\$ 650	\$ 743	\$ 836	\$ 929	\$1,003	\$1,077

\*Region 2 includes Essex, Morris, Union, and Warren counties.

**Table 12: Selected Monthly Housing Costs as a Percentage of Household Income  
Montclair Township, New Jersey**

	2010		2023	
	Number	Percent	Number	Percent
<b>MORTGAGE AS A PERCENT OF HOUSEHOLD INCOME</b>				
Housing units' w/mortgage	6,605		6,171	
Less than 20.0%	1,882	28.5%	2,859	46.3%
20.0 to 24.9%	903	13.7%	1,086	17.6%
25.0 to 29.9%	1,068	16.2%	673	10.9%
30.0 to 34.9%	594	9.0%	272	4.4%
35.0% or more	2,158	32.7%	1,281	20.8%
Not computed	27		48	
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME</b>				
<b>Renter-Occupied Units</b>				
Less than 15.0%	747	13.5%	803	13.7%
15.0 to 19.9%	896	16.2%	751	12.8%
20.0 to 24.9%	851	15.4%	900	15.4%
25.0 to 29.9%	713	12.9%	616	10.5%
30.0 to 34.9%	463	8.4%	324	5.5%
35.0% or more	1,851	33.5%	2,462	42.0%
Not computed	285		213	

Source: 2010 and 2021: ACS 5-Year Estimates Data Profile – SELECTED HOUSING CHARACTERISTICS

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

### Affordable Housing in Montclair

Montclair Township has been proactive in maintaining and expanding its affordable housing inventory and currently has 804 affordable housing units created through a variety of programs as summarized in Table 13. This inventory includes both rental and for-sale units and are described in more detail below.

**Table 13: Affordable Housing Inventory Summary**

Housing Program	Number of Units
Redevelopment	95
Inclusionary Development	16
100% Affordable Housing	6
Market to Affordable Program	42
Prior Cycle Credits	213
Senior Housing	299
Alternative Living Arrangements	90
Units with Extended Affordability Controls	43
<b>Total</b>	<b>804</b>

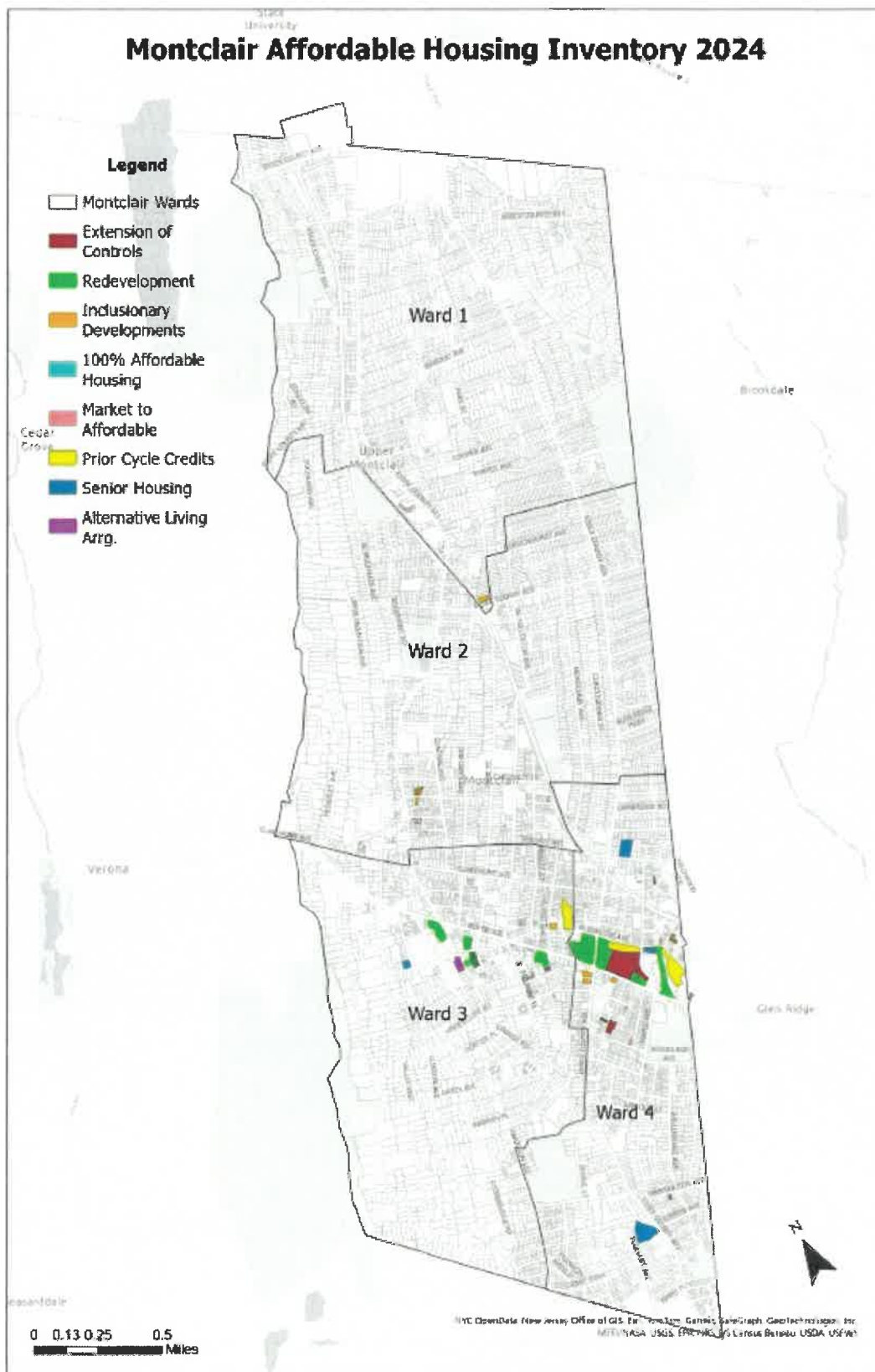
In 2018, the Township’s affordable housing ordinance was amended to include a local preference for all affordable units created through the Township’s affordable housing programs. This was approved as part of the Consent Order from the Superior Court which recognized that the Township is losing its racial diversity, particularly its historic Black/African-American population, because of the increased cost of housing and that a local preference for affordable housing will help maintain its racial and economic diversity.

In 2022, the Township adopted a Rent Control Ordinance to limit the annual increase in rents on certain rental units in the Township and in 2023, the Township adopted a new Accessory Dwelling Unit ordinance with more flexibility for owners of one- and two- family homes to provide accessory dwelling units and continuing to expand the inventory of affordable housing.

Other State-wide changes affecting housing affordability include the Senior Freeze Program and Stay NJ. The Senior Freeze program encourages seniors to remain in their homes if they want but may discourage some seniors from downsizing to smaller homes since their local property tax payment is frozen when they turn 65. The Stay NJ program allows eligible seniors to receive a reimbursement of 50% of their property tax bill, up to a maximum of \$13,000. For the 2024 benefit year, the cap is set at \$6,500.



# Housing Element and Fair Share Plan Township of Montclair, New Jersey



## Housing Element and Fair Share Plan Township of Montclair, New Jersey

### Inclusionary Development

Montclair Township's Inclusionary Zoning Ordinance (IZO) was first adopted in 2006 and amended in 2009. The original ordinance required that one in every seven units be affordable. In September 2009, the set aside ratio was increased to 20 percent to coincide with the State's growth share approach to affordable housing. The IZO has resulted in development of 16 units of affordable housing scattered across the Township.



Figure 1: The Westerly at 256 Park Street which contains two affordable rental units.



Figure 2: Development at 192 - 194 Bloomfield Avenue created one affordable unit.

**Table 14: Affordable Units Created through Inclusionary Zoning**

	Total	Status	Type	Exp.	Very-Low		Low			Mod		
					1 BR	2 BR	1 BR	2 BR	3 BR	1 BR	2 BR	3 BR
24 Elm Street	1	Complete	Rental	2039							1	
192-194 Bloomfield Ave	1	Complete	Rental	2047			1					
Bay Street Commons	1	Complete	Sales	2044			1					
58 James Street	1	Complete	Sales	2049							1	
256 Park Street	2	Complete	Rental	2050				1		1		
7 Sylvan Place*	2	Complete	Rental	2052				1	1			
57 James Street	1	UC	Rental	2052				1				
161-167 Glenridge Ave	2	UC	Rental						1			1
10 Elm Street	4	UC	Rental									
627 Valley Road	1	Approved	Rental									
<b>Total</b>	16						2	3	2	1	2	1

\*Offsite affordable housing approved through the site plan approval for 369-373 Bloomfield Avenue.

## Housing Element and Fair Share Plan Township of Montclair, New Jersey

### Redevelopment

The Township’s inclusionary zoning requirements are also reflected in the Township’s redevelopment plans. Redevelopment plans include an affordable housing set aside requirement that ranges between 10 percent and 20 percent. A total of 95 affordable units have been created through redevelopment.



Figure 3: Two South Willow which contains twenty affordable rental units.

**Table 15: Affordable Units Created through Redevelopment**

Project	Total	Status	Type	Exp.	Very-Low			Low			Mod		
					1 BR	2 BR	3 BR	1 BR	2 BR	3 BR	1 BR	2 BR	3 BR
Siena (101)	10	Complete	Sales	2038				3	2		3	2	
Alister (163)	17	Complete	Rental	2039	2	2					3	5	
Valley & Bloom (262)	26	Complete	Rental	2045		3	3	5	3	2	7	3	
Montclarion II* (40)	2	Complete	Rental	2049				1					1
The Vestry (46)	8	Complete	Rental	2050	1			2	1	1	1	1	2
2 South Willow (200)	20	Complete	Rental	2051	1	1	5	3			6	4	
The Clair (40)	4	Complete	Rental	2054		1			1	1	1		
59 Church Street (74)	8	UC	Rental			1		2	1	1	2	1	
<b>Total</b>	<b>95</b>				<b>4</b>	<b>8</b>	<b>11</b>	<b>15</b>	<b>6</b>	<b>17</b>	<b>22</b>	<b>7</b>	

\*This project provided for a total of 8 affordable units, including extending the affordability controls of 6 low-income units in Montclarion I when the controls expired in 2019.