

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN
BLOOMINGDALE BOROUGH
PASSAIC COUNTY
NEW JERSEY



ADOPTED BY THE PLANNING BOARD

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INTRODUCTION & EXECUTIVE SUMMARY

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I,” New Jersey municipalities have had a constitutional obligation to provide opportunities for creation of low and moderate housing units. This 1975 decision led to a body of case law, legislative changes and rulemaking by a state agency that, collectively, is now referred to as the “Mount Laurel Doctrine”. Through these actions, New Jersey municipalities have been assigned a specific number of affordable housing units that must be created or planned for creation to have “satisfied” their constitutional obligation, referred to as their affordable housing obligation. The purpose of this Housing Element and Fair Share Plan (hereinafter the “Plan”) is to present how Bloomingdale Borough will satisfy its constitutional obligation.

Affordable housing in New Jersey is defined as housing units which are reserved for households with incomes not more than 80% of the regional median income. Each affordable unit, depending on the age and type of housing, must remain reserved for low and moderate income households for up to 40 years and it is typically enforced by a deed restriction. Each affordable unit is eligible for one “credit” against the obligation and certain units are eligible for “bonus credits,” which provide more than one credit per unit. In addition to providing the minimum number of credits, municipalities must ensure diversity in the unit type (at least half of the units must be available to families and the remaining may be reserved for seniors and those with special needs), diversity in the level of affordability (very low, low and moderate income units), and diversity in the size of affordable units (one, two and three bedroom units).

Participation in this process, and therefore satisfaction of the affordable housing obligation, can be achieved voluntarily or involuntarily. However, voluntary compliance is heavily incentivized. Municipalities that do not successfully participate may be vulnerable to exclusionary zoning litigation, which is defined as litigation based on alleged noncompliance with the Fair Housing Act, or the Mount Laurel doctrine, and includes builder’s remedies. A builder’s remedy is a litigation tool that grants a developer the right to construct what is typically a multi-family development on land that was not zoned to permit the use or the residential density desired by the developer, provided a “substantial” percentage of the units are reserved for low and moderate income households. Bloomingdale seeks to avoid this possibility and has already taken substantial steps to do so.

This Plan supersedes all previously adopted housing plans and will serve as the foundation for the Borough’s application filing with the New Jersey Affordable Housing Dispute Resolution Program and the request for a Compliance Certification.



As detailed in this Plan, the Borough – like all New Jersey municipalities – has four components of its affordable housing obligation. Each component of the Borough’s obligation is identified below.

- Rehabilitation Obligation: 0 units
The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Bloomingdale that are occupied by low- and moderate-income households. This component is also referred to as the “present need”.
- First & Second Rounds Obligation: 168 units
The first and second rounds obligation can be defined as the cumulative 1987 through 1999 new construction affordable housing obligation. This component is also referred to as the “prior round” obligation.
- Third Round Obligation: 381
The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.
- Fourth Round Obligation: 310 units
The fourth round obligation can be defined as the 2025-2035 new construction affordable housing obligation. The current round of affordable housing, now the fourth round, is also referred to as the “prospective need”.

Given the 0-unit rehabilitation obligation, the Borough does not propose affordable housing strategies to satisfy this obligation.

The Borough’s first, second, third and fourth round obligations will be satisfied with a variety of existing and planned affordable housing developments with the remaining obligation satisfied with a durational adjustment.

Adoption of this Housing Element and Fair Share Plan and complete implementation of the strategies described above to meet the affordable housing obligation will yield a Compliance Certification and protect the Borough from builder’s remedy litigation through July 2035, the maximum time available.



AFFORDABLE HOUSING IN NEW JERSEY

In its landmark 1975 decision, now referred to as “Mount Laurel I,” the NJ Supreme Court ruled that developing municipalities have a constitutional obligation to provide variety and choice of housing types affordable to low- and moderate-income households. In its 1983 “Mount Laurel II” decision, the NJ Supreme Court extended the regional fair share obligation to all municipalities with any “growth area” as designated in the State Development Guide Plan (NJDCG 1978) and determined that each municipality would have to establish its fair share obligation and provide zoning strategies to create a realistic opportunity for fulfillment of the fair share obligation. Mount Laurel II also gave developers, under appropriate circumstances, the opportunity to secure a builder’s remedy. A builder’s remedy is a litigation tool that grants a developer the right to develop what is typically a multi-family development on land that was not zoned to permit the use or the residential density desired by the developer, provided a “substantial” percentage of the units are reserved for low and moderate income households. Bloomingdale seeks to avoid this possibility and has already taken substantial steps to do so.

In 1985, the Legislature enacted the Fair Housing Act in response to Mount Laurel II. The Fair Housing Act created the Council on Affordable Housing (hereinafter “COAH”) as an administrative alternative to compliance in a court proceeding. The Legislature conferred “primary jurisdiction” on COAH and charged COAH with promulgating regulations to establish housing regions, to estimate the state’s low- and moderate-income housing needs, set criteria and guidelines for municipalities to determine and satisfy their affordable housing obligation, and to create a process for the review and approval of appropriate housing elements and fair share plans. Approval of a municipal housing element and fair share plan by COAH was referred to as “substantive certification” and it provided protection from builder’s remedy litigation during the period which the housing element and fair share plan addresses (i.e. the round).

COAH created the criteria and guidelines for municipalities to determine and address their respective affordable housing obligation. COAH originally established a formula for determining municipal affordable housing obligation for the six-year period between 1987 and 1993 (*N.J.A.C. 5:92-1 et seq.*), which became known as the “first round.” These rules established the first round rehabilitation obligation (also referred to as the “present need”) and the first round new construction obligation.

The first round formula was superseded by COAH regulations in 1994 (*N.J.A.C. 5:93-1.1 et seq.*). The 1994 regulations recalculated a portion of the first round 1987-1993 affordable housing obligations for each municipality and computed the additional municipal affordable housing need from 1993 to 1999 using 1990 U.S. Census data. The regulations COAH adopted in 1994 to identify a municipality’s “cumulative” obligations for the first and second rounds are known as “the second round” regulations. Under regulations adopted for the third round, the obligation of municipalities to create new affordable housing for the first and second rounds was referred to as the “prior round” obligation.

On December 20, 2004, COAH’s first version of the third round rules became effective some five years after the end of the second round in 1999. At that time, the third round was defined as the time from 1999 to 2014 but condensed into an affordable housing delivery period from January 1, 2004 through



January 1, 2014. The third round rules marked a significant departure from the methods utilized in COAH's earlier rounds by creating a "growth share" approach that linked the production of affordable housing to residential and non-residential development within a municipality.

The growth share approach and the rules in which it was created, was the subject to significant litigation and was ultimately overturned by the New Jersey Appellate Court. On January 25, 2007, the New Jersey Appellate Court decision, In re Adoption of N.J.A.C. 5:94 and 5:95, 390 N.J. Super. 1, invalidated key elements of the first version of the third round rules, including the growth share approach. COAH issued revised rules on June 2, 2008 (as well as a further rule revision effective on October 20, 2008). Included in the 2008 rules was a recalculation of the cumulative first and second rounds obligation to account for updated data addressing secondary sources (filtering, demolitions, and residential conversions). Just as various parties challenged COAH's initial third round regulations, parties challenged COAH's 2008 revised third round rules. On October 8, 2010, the Appellate Division issued its decision, In re Adoption of N.J.A.C. 5:96 and 5:97, 416 N.J. Super. 462, with respect to the challenge to the second iteration of COAH's third round regulations. The Appellate Division upheld the COAH regulations that assigned rehabilitation and first and second rounds obligations to each municipality but invalidated the regulations by which the agency assigned housing obligations in the third round, finding that the Agency continued to utilize a growth share approach, albeit an amended approach.

COAH sought a stay from the NJ Supreme Court of the deadline to issue new third round housing rules set forth by the Appellate Division. Additionally, there were various challenges to the Appellate Division's 2010 decision. On September 26, 2013, the NJ Supreme Court upheld the Appellate Court decision in In re Adoption of N.J.A.C. 5:96 and 5:97 by New Jersey Council On Affordable Housing, 215 N.J. 578 (2013), and ordered COAH to prepare the necessary rules. Subsequent delays in COAH's rule preparation and ensuing litigation led to the NJ Supreme Court, on March 14, 2014, setting forth a schedule for adoption.

Although ordered by the NJ Supreme Court to adopt revised new rules on or before October 22, 2014, COAH deadlocked 3-3 at its October 20th meeting and failed to adopt the draft rules it had issued on April 30, 2014. In response, Fair Share Housing Center (hereinafter "FSHC") filed a motion in aid of litigant's rights with the NJ Supreme Court.

On March 10, 2015, the NJ Supreme Court issued a ruling on the Motion In Aid of Litigant's Rights (In re Adoption of N.J.A.C. 5:96 & 5:97, 221 NJ 1, aka "Mount Laurel IV"). This long-awaited decision provided a new direction for how New Jersey municipalities were to comply with the constitutional requirement to provide their fair share of affordable housing. The Court transferred responsibility to review and approve housing elements and fair share plans from COAH to designated Mount Laurel trial judges. The implication was that municipalities were required to apply to Superior Court with a Declaratory Judgement Action, instead of to COAH, if they wished to be protected from exclusionary zoning litigation, including builder's remedy. These trial judges, with the assistance of an appointed Special Adjudicator to the Court, reviewed municipal plans much in the same manner as COAH previously did.

While the NJ Supreme Court's decision set a process in motion for towns to address their third round obligations, it did not assign those obligations. Instead, the task was completed by the trial courts.



However, the NJ Supreme Court did direct that the method of determining municipal affordable housing obligations were to be “similar to” the methodologies used in the first and second round rules and municipalities should rely on COAH’s 1993 second round rules (*N.J.A.C. 5:93*) and certain components of COAH’s 2008 regulations that were specifically, as well as the Fair Housing Act (*N.J.S.A. 52:27D – 301 et seq.*), in their preparation of third round housing elements and fair share plans.

FSHC, a public interest advocacy organization in New Jersey devoted exclusively to promoting the production of housing affordable to low and moderate income households, was permitted to serve as an interested party in every municipal Declaratory Judgment Action. In this role the organization calculated municipal affordable housing obligations and offered to settle with municipalities. Such settlements addressed the municipal affordable housing obligation, compliance strategies and other terms intended to promote affordable housing production. Most municipalities that filed a Declaratory Judgment Action settled with FSHC, finding it to be in their best interest. The typical alternative to settlement with FSHC was conducting a trial in Superior Court to determine the municipal affordable housing obligation.

In addition to the State agency activity and judicial decisions through 2015, the New Jersey Legislature amended the Fair Housing Act in 2008 (P.L. 2008, c. 46, often referred to as the “Roberts Bill”, or “A500”). This amendment established a statewide 2.5% nonresidential development fee, prohibited new regional contribution agreements (hereinafter “RCAs”), required that 13% of all new affordable housing units be restricted to very low income households (30% of median income), and added a requirement that municipalities had to commit to spend development fees within four (4) years of the date of collection. Additionally, the Fair Housing Act was amended in 2013 (P.L. 2013, c. 6) to permit municipalities to enter into an agreement with a developer or development owner to provide a preference for veterans who served in time of war or other emergency to occupy up to 50% of the affordable units in a particular development. The preference is applicable to the first 90 of the 120 days of initial marketing and thereafter may on a special waiting list for future available affordable units in the development. These amendments to the Fair Housing Act are not promulgated in any valid COAH regulations.

On March 20, 2024, an amendment to the Fair Housing Act was adopted (P.L. 2024, c.2.). This amendment creates significant changes to the fourth round of affordable housing, and all subsequent rounds. Such changes include the process in which municipalities obtain protection from builder’s remedy litigation – including but not limited to the elimination of COAH and the creation of the Affordable Housing Dispute Resolution Program, the methodology to calculate municipal prospective need obligations, and the administration of affordable housing units. However, the Fair Housing Act does not create or direct the creation of new rules that would provide further guidance, instead it states municipalities shall rely on rules adopted by COAH, unless contradicted by statute or binding court decisions, for municipal crediting, adjustments and compliance strategies. One notable example of contradiction is the generation of and use of bonus credits. See the sections that follow for additional information regarding this amendment to the Fair Housing Act.

The Affordable Housing Dispute Resolution Program (hereinafter the “Program”) is a program within the judiciary made up of an odd number of Judges with a minimum of 3 and not to exceed 7. The Program,



in its discretion and in accordance with Rules of Court, may consult or employ services of one or more special adjudicators or staff to assist it in rendering determinations, resolving disputes, and facilitating communication among municipalities and interested parties. The Program is responsible for reviewing municipal affordable housing obligations, housing plans, and conducting mediation. However, final determinations of compliance, disputes, and other issues, as well as Court orders may only be issued by a County-level housing judge.

In addition to changes addressing the compliance process and elimination of COAH, the amendment also revised minimum affordability controls for rental units from 30 years to 40 years and those for extension of affordability controls from 30 years to as little as 20 years, provided the total control period is not less than 60 years. It also created new roles for the Department of Community Affairs (hereinafter “DCA”), including calculation of non-binding rehabilitation and prospective need affordable housing obligations, oversight and adoption of rules regulating municipal affordable housing trust funds, municipal housing liaisons and affordable housing administrative agents, as well as oversight of affordable unit administration. The amendment also directed the New Jersey Housing and Mortgage agency to revise the Uniform Housing Affordability Control Rules (*N.J.A.C. 5:80-26.1 et seq.*).

The Compliance Process

The first step in a municipality’s compliance process is to establish the affordable housing obligation. The first, second and third round obligations are already established by COAH or Superior Court, as applicable. Only the rehabilitation obligation and current prospective need, the fourth round obligation, are subject to the determination.

The methodology and formulas each municipality must rely upon to determine its rehabilitation, and fourth round obligation (as well as subsequent round obligations) are set forth within *N.J.S.A. 52:27D-304.1* thru *-304.3* of the Fair Housing Act. The March 8, 2018 unpublished decision of the Superior Court, Law Division, Mercer County, *In re Application of Municipality of Princeton* (“Jacobson Decision”) is also to be referenced as to datasets and methodologies that are not explicitly addressed in *N.J.S.A. 52:27D-304.3*. Notwithstanding the methodology set forth in the Fair Housing Act, the Act also required the DCA to release a non-binding report calculating obligations for each municipality in the State.

The following provides an overview of the process and deadlines associated with the fourth round.

- Establishing the Affordable Housing Obligation
 - October 20, 2024: DCA Regional and Municipal Fair Share Obligation Report Issued.
 - January 31, 2025: Deadline for municipalities to adopt a binding resolution committing to the affordable housing obligation and seeking a Compliance Certification through participation in the Program.



- February 28, 2025: Deadline for an interested party to challenge the municipality's determination of its obligation to the Program. It shall apply "an objective assessment standard".
- March 1, 2025: The municipality's determination of its obligation will be established by default if no challenge.
- March 31, 2025: The Program must issue a decision on the obligation challenge.
- Obtaining a Compliance Certification
 - June 30, 2025: Municipality shall adopt a Housing Plan and propose drafts of ordinances and resolutions to implement the plan.
 - August 31, 2025: Deadline for an interested party to file a challenge of the Housing Plan with the Program. If no challenge by this date the Program will begin review of the Housing Plan for consistency with the FHA.
 - December 31, 2025: Deadline for a municipality to settle any challenge or provide an explanation as to why it will not make all, or some of the changes brought by the challenge.
 - March 15, 2026: Municipality to amend the Housing Plan and implement the agreed upon revisions resulting from a challenge and adopt all pertinent ordinances. The Housing Plan and adopted ordinances shall be immediately filed with the Program.
- Ongoing Compliance
 - Midpoint (2030): Action by municipality or interested party filed to seek a realistic opportunity review of any developments that have not moved forward.

Affordability Requirements

Affordable housing is defined under New Jersey's Fair Housing Act as a dwelling, either for sale or rent, that is within the financial means of households of low- or moderate-income, as is measured within each housing region. Bloomingdale is in Region 1, which includes Passaic, Bergen, Hudson and Sussex counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of "low-income" households and are defined as those with incomes 30% or less than the regional median income.

The Uniform Housing Affordability Controls (hereinafter "UHAC") at N.J.A.C. 5:80-26.3(d) and (e) requires that the maximum rent for a qualified unit be affordable to households with incomes 70% or less than the median income for the region, provided the development includes 13% or more very low income units. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units must be affordable to households with incomes



70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income is defined using the federal income limits established by Department of Housing and Urban Development (hereinafter “HUD”) on an annual basis. In the spring of each year, HUD releases updated regional income limits, and it is from these income limits that the rents and sale prices for affordable units are derived. The following table reflects the 2025 affordable housing regional income limits for Region 1.

2025 Income Limits for Region 1					
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
Median	\$89,100	\$101,800	\$114,500	\$127,200	\$137,400
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: UHAC 2025 Affordable Housing Regional Income Limits by Household Size, Last updated May 5, 2025, by New Jersey Housing and Mortgage Finance Agency (NJHMFA).					

Overview of Compliance Requirements

There are extensive requirements that municipalities must ensure their affordable housing strategies satisfy to be eligible for a Compliance Certification. Furthermore, those requirements vary by round. The following provides a *brief and summarized* overview of the requirements.

- **Rental Obligation.** Not less than 25% of affordable units addressing the obligation of a round must be rental housing units.
- **Family Obligation.** Not less than 50% of affordable units addressing the obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- **Family Rental Obligation.** Not less than 50% of the units meeting the rental obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- **Senior Maximum.** Up to 30% of affordable units addressing the obligation of a round may be reserved for seniors. The maximum was 25% for the first, second and third rounds.



- **Income Distribution of Affordable Units**
 - **Very Low Income Obligation.** Not less than 13% of affordable units created or approved on or after July 1, 2008 must be reserved for very low income units (30% or less than the regional median income). Very low income units are a subset of low income units.
 - **Family Very Low Income Obligation.** Not less than 50% of the units meeting the very low income obligation must be available to families, meaning they are not restricted to a particular population.
 - **Low Income Obligation.** Not less than 50% of affordable units in any development must be reserved for low income households (50% or less than the regional median income, which includes very low income units). The remaining may be available to moderate income households (51-80% of regional median income).
- **Bedroom Distribution of Affordable Units**
 - The total bedrooms within the affordable units in any development must be not less than twice the number of affordable units. This requirement does not apply to the first, second or third round.
 - **Studio and 1-bedroom Units.** Not more than 20% of units in any development.
 - **2-bedroom Units.** Not less than 30% of units in any development.
 - **3-bedroom Units.** Not less than 20% of units in any development.
 - The above requirements do not apply to special needs housing or senior housing.
 - Senior developments are subject to a modified bedroom distribution such that the total bedrooms within the affordable units must be not less than the number of affordable units.
 - Senior and supportive housing developments with 20 or more affordable units shall have not less than 5% 2-bedroom and 3-bedroom affordable units. This requirement does not apply to the first, second or third round.
- **Bonus Credits**
 - No more than 25% of the obligation for each round.
 - Only one type of bonus credit may be applied to a unit.
 - Rental bonus credits (1.0) are only applicable to the first, second and third rounds.
 - The following unit types are eligible for 1.0 bonus credit in the fourth round.
 - Supportive and special needs. Note that special needs often receive credit for each bedroom.



- Market to affordable (conversion of a market rate unit to an affordable unit).
- 100% affordable developments: Units within 100% development provided the municipality the land or a minimum of 3% of the development costs.
- The following unit types are eligible for 0.5 bonus credit in the fourth round.
 - Partnership with non-profit.
 - Proximity to transit: units within ½ mile of transit (rail, bus, ferry).
 - Senior: limited to 10% of the affordable age-restricted units provided which is capped at 30% of the obligation.
 - Units with at least three bedrooms above the minimum number required by the bedroom distribution.
 - Redevelopment for units on land that was previously utilized for retail, office or commercial use.
 - Extension of affordability controls on rental housing only, provided the municipality funds the cost for the preservation.
 - Very Low-Income units above the 13% required.

AFFORDABLE HOUSING IN BLOOMINGDALE

The Borough previously received First Round Substantive Certification from the Council on Affordable Housing (“COAH”) on July 25, 1988. The Borough received Second Round Substantive Certification from COAH on December 6, 1995. The Borough was later subject to builder’s remedy litigation involving the Avalon Bay development and the Meer Tract, both of which are along Union Avenue. The Borough adopted a third round housing element and fair share plan in 2010; however, substantive certification was not received.

In response to the New Jersey Supreme Court’s decision of *In re N.J.A.C. 5:96 & 5:97 (“Mt. Laurel IV”)*, 221 N.J. 1 (2015); in July 2015 the Borough filed a declaratory judgment action in Superior Court seeking immunity from builder’s remedy litigation and a Judgment of Repose. On July 18, 2016 the Hon. Thomas F. Brogan, J.S.C. issued an Order Granting Third Round Substantive Certification to the Borough of Bloomingdale. This Order established the Borough’s third round obligation, found that the Borough “provided a valid basis for claiming a durational adjustment, and approved the stated affordable housing strategies”. The Order went on to state, “Pursuant to N.J.A.C. 5:93-4.3, the Borough will durationally adjust the remaining 457 units of its obligation until water or sewer becomes available and in doing so shall comply with the prior round regulations at N.J.A.C. 5:93-4.3.” One of the principal components of the Borough’s compliance plan was redevelopment of the Meer Tract.



The Borough entered into a Consent Order with Fair Share Housing Center (“FSHC”) that amended the manner in which the Meer tract would be redeveloped. This Consent Order was approved by the Hon. Thomas F. Brogan, J.S.C. on December 22, 2021.

The Borough adopted a resolution committing to the rehabilitation and fourth round obligations of 0 and 269 units, respectively, calculated by DCA on January 21, 2025. The Borough’s fourth round obligation, as stated in the resolution was a correction to the calculation of the prospective need as set forth by the Department of Community Affairs in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024 (hereinafter the “DCA Report”). The correction addressed the land capacity factor (hereinafter “LCF”); all other figures and calculations (regional need, income capacity factor, nonresidential valuation factor) used by Bloomingdale Borough to calculate the prospective need were consistent with the DCA Report. The Borough’s submission received objections from FSHC and the New Jersey Builder’s Association (“NJBA”). Mediation and a settlement conference between the Borough and FSHC, as well as the Hon. Thomas F. Brogan, J.S.C. was held on March 13, 2025. The Borough and FSHC settled the fourth round obligation; NJBA did not object to the settlement. On March 27, 2025, the Hon. Thomas F. Brogan, J.S.C. issued an order establishing the Borough’s rehabilitation and fourth round obligations of 0 and 310 units, respectively

CONSIDERATION OF LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING

As part of this Plan, the Borough considered land that is appropriate for the construction of low- and moderate-income housing. Bloomingdale has limited capacity for future development due to largely built-out conditions throughout the Borough and lack of wastewater (public sewer) facilities on those lands that are not developed. Also limiting developability in the Borough is the fact that most land is within the Highlands Preservation Area – 4,155 acres, or approximately 70% of Borough lands, are within the Preservation Area, 1,762 acres are within the Planning Area.

No developer identified land with a stated commitment to construct affordable housing. Notwithstanding the Borough finds that those lands that are within the sewer service and outside of the Highlands Preservation Area offer the best opportunity for affordable housing on suitable lots.

A portion of the Borough’s housing stock may be appropriate for conversion or rehabilitation for affordable housing given the largely typical home sizes and modest values compared to other areas of the County. Additionally, the Borough’s lack of wastewater facilities within the Preservation Area must be considered as it requires individual septic systems to serve the property, absent NJDEP approval for a public sewer or on-site treatment system. Notwithstanding, affordable single-family homes and group homes are appropriate in Bloomingdale and attached and multi-family affordable and inclusionary development may be appropriate where approval for the necessary wastewater facilities can be obtained.



OPPORTUNITY FOR MULTIGENERATIONAL HOUSING

The Fair Housing Act requires “an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission”. As of the date of this Housing Plan there have been no recommendations by the Multigenerational Family Housing Continuity Commission in which to provide an analysis. However, the Commission has the primary goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity. Borough land use policies are not in conflict with this goals and much of the Borough’s housing stock is large enough to accommodate multigenerational living.

DEMOGRAPHIC, HOUSING & EMPLOYMENT ANALYSIS

See Appendix 1 to the Housing Plan for this analysis.

AFFORDABLE HOUSING OBLIGATION & SATISFACTION

Fourth round housing plans must address four components of a municipality’s affordable housing obligation. These include the rehabilitation obligation to improve substandard housing occupied by low- and moderate-income households, the first and second round obligation of new construction from 1987 to 1999, third round obligation of new construction from 1999 to 2025, and the fourth round obligation of new construction from 2025 to 2035.

Rehabilitation Obligation: 0 units

The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Bloomingdale that are occupied by low- and moderate-income households. The Fair Housing Act, N.J.S.A. 52:27D-304.3.b., describes present need as being determined by “estimating the existing deficient housing units currently occupied by low- and moderate-income households within the municipality, following a methodology comparable to the methodology used to determine third round present need, through the use of datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof.” The DCA calculated municipal present need obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a rehabilitation obligation of 0-units for the Borough. This obligation was assigned by the Hon. Thomas F. Brogan, J.S.C via an Order dated March 27, 2025.

Given the 0 unit obligation, the Borough does not propose rehabilitation strategies. Notwithstanding, the Borough continues its participation in the Passaic County Housing Rehabilitation Program, which provides



financial assistance to income-eligible homeowners to repair major systems in their home. This County program is funded by the federal Community Development Block Grant (CDBG) program.

First & Second Rounds Obligation: 168 units

Bloomingtondale Borough's first and second rounds new construction obligation, also referred to as the prior round obligation, is 168 units. This obligation is defined as the cumulative new construction obligation from 1987 through 1999 (1987-1993 is the first round; 1993-1999 is the second round). The Borough's obligation was published by COAH in 2008 and originally calculated in 1993-1994 pursuant to N.J.A.C 5:93.

Third Round Obligation: 381 Units

This obligation is defined as the new construction obligation for 1999-2025. The third round obligation was assigned by the Hon. Thomas F. Brogan, J.S.C via an Order dated March 27, 2025. The Order notes the obligation is derived from a report prepared by Dr. David N. Kinsey, PhD, FAICP, *New Jersey Low and Moderate Income Housing Obligations for 1999-2015 Calculated Using the NJ COAH Prior Round (1987-1999) Methodology*, dated May 2016. This report calculated an obligation of 544 units for the Borough; the assigned obligation represents a 30% reduction.

Fourth Round Obligation: 310 units

Bloomingtondale's fourth round obligation (also referred to as the prospective need) is 310 units. This obligation is defined as the new construction obligation for 2025-2035. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes the obligation as a "projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L.2024, c. 2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations". The methodology to calculate the obligation begins with determining the need for affordable housing in which the municipality is located. That regional need is then allocated to each municipality in the region, excluding qualified urban aid municipalities, based on an average of three factors: 1) equalized nonresidential valuation factor, which serves as a proxy for the municipal share of the region's change in employment during the previous affordable housing round, 2) income capacity factor, which is the municipal share of the region's median household income, and 3) land capacity factor, which is the municipal share of the region's developable land.

The DCA calculated municipal fourth round obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a fourth round obligation of 434-units for the Borough. The Borough submitted a corrected obligation of 269 units with its January 21, 2025 resolution committing to an obligation and submission of a housing plan. Subsequent to mediation and a settlement conference, the Borough settled with FSHC on



the fourth round obligation. The settlement was approved on March 27, 2025 by the Hon. Thomas F. Brogan, J.S.C. via an order establishing the fourth round obligation of 310 units.

Satisfaction of the First, Second, Third and Fourth Rounds

The Borough has a variety of constructed or approved affordable housing developments that meet a portion of the new construction obligation, with the remaining obligation addressed via a durational adjustment. Additionally, the Borough's mandatory set-aside requirements will create affordable units.

Affordable Housing Developments				
Strategy	Housing Type	Affordable Units	Bonus Credits	Total Credits
Meer Tract	Family Rental	72	72	144
Avalon Bloomingdale	Family Rental	9	9	18
Center for Humanistic Change	Special Needs	5	5	10
Mountain Ridge	Family Sale	6	0	6
Gjoni Construction:120-124 Main Street	Family	3	0	3
46 Star Lake Road	Family	2	0	2
Health Center at Bloomingdale	Special Needs	12	0	12
Mandatory Set-aside Requirement	Family / Sale	Unknown	Unknown	Unknown
Total Units		109	86	195

Meer Tract

This development tract consists of 6 lots along Union Avenue, also known as County Route 511, northwest of the Van Dam Avenue intersection. The 6 lots consist of Block 5105, Lots 14.01, 53, 55, 58, 59, 61. The property is largely vacant although there are four single-family homes on the tract. The total lot area is 45.25 acres, although approximately 15.55 acres are developable as much of the site consists of steep slopes and minor areas of wetlands. The property has long been an inclusionary development site in the Borough, beginning with a development application in 2003. It was later the subject of a builder's remedy challenge in 2008 and subsequent site plan approval. Development of the site has not yet occurred.

Most recently, the Borough declared the site as an Area in Need of Redevelopment in 2023 (Lot 14.01 was designated in 2018) and adopted a Redevelopment Plan in 2024. Additionally, the Borough designated a redeveloper and will execute a Redevelopment Agreement in 2025. The Redevelopment Plan provides for



a mix of inclusionary residential development and nonresidential uses. While the Borough plans to amend the Redevelopment Plan in 2025, no changes to the residential component are planned.

The adopted Redevelopment Plan permits residential development consistent with the Consent Order approved by the Hon. Thomas F. Brogan, J.S.C. on December 22, 2021: not more than 500 residential units, of which 74 may be market-rate age-restricted units and not less than 72 units shall be affordable with the bedroom and income distribution as follows:

Number of Units	Income Distribution	Bedroom Distribution
5	1 very low, 2 low, 2 moderate	One-bedroom units
36	4 very low, 14 low, 18 moderate	Two-bedroom units
31	4 very low, 12 low, 15 moderate	Three-bedroom units

The affordable housing unit will be integrated with the market-rate units and will be distributed through the development, excluding the age-restricted component. Additionally, the affordable housing will be compliant with the "New Jersey Fair Housing Act," N.J.S.A 52:27D-301 et seq., as amended), the Uniform Housing Affordability Controls (UHAC), N.J.A.C. 5:80-26.1 et seq., the substantive rules of the Council on Affordable Housing N.J.A.C. 5:93 et seq., and all other applicable affordable housing regulations of the State of New Jersey.

In addition to the inclusionary development, the Redevelopment Plan also calls for a variety of commercial uses of not less than 10,000 s.f. as well as industrial development of not more than 380,000 s.f.

The site's longstanding history as an inclusionary development site and the recent Court Orders reflecting the site's inclusionary development confirm its suitability for affordable housing. Notwithstanding, the following addresses COAH's adopted rules stating that affordable housing sites must be "available, suitable, developable and approvable, as defined in N.J.A.C. 5:93-1" (N.J.A.C. 5:97-5.3(b)).

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

The Borough and property owner / redeveloper represent the site has a clear title and has no encumbrances which would preclude its development with market rate and affordable housing in accordance with the Agreement.

- "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.

A substantial portion of the tract is environmentally constrained with steep slopes and minor wetlands. However, these constrained areas do not preclude the development of inclusionary housing consistent with this Housing Plan. The majority of 15.55 developable acres are located proximate to Union Avenue, the area planned for development. The site is adjacent to compatible



land uses in that there are single-family homes, multi-family homes, and nonresidential uses proximate to the tract.

- “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 appears to be developable consistent with the Residential Site Improvement Standards, N.J.A.C. 5:21. The site does not contain any historic or architecturally important structures and is not within an historic district.

- In addition to determining whether the site and proposed development is suitable pursuant to the above definitions, COAH’s rules, in N.J.A.C. 5:93-5.4, provide guidance as to where in the state inclusionary housing is encouraged. COAH’s rules rely on the 2001 State Development and Redevelopment Plan (SDRP) for this guidance and state inclusionary housing in Planning Areas 1, 2, and Centers is encouraged. While the tract is in Planning Area 5, the Environmentally Sensitive Planning Area, it has a history of approvals for inclusionary development.

Avalon Bloomingdale

This development is located at 267 Union Avenue on Block 5013, Lot 67. The development includes 175 units, of which 9 are affordable family rental units. One unit is very low income, four units are low income, and four units are moderate income. Of the nine affordable units one is 1-bedroom, six are 2-bedroom units, and 3 are 3-bedroom units.

Center for Humanistic Change

This is a group home with 5 bedrooms located on Block 5053, Lot 1.

Mountain Ridge

The Mountain Ridge development is a built inclusionary housing development that includes 24 townhouses, of which 6 are affordable. The site is located Mountain Ridge Road on Block 3006, Lot 1 and consists of 9.2 acres accessible from Macopin Road. All the affordable units are family sale units, all of which have 2 bedrooms; there are 3 low income units and 3 moderate income units. The development was constructed in approximately 1998.



Gjoni: 120-124 Main Street

This recently approved mixed-use residential development will create 3 affordable housing units. This site is located at 120-124 Main Street on Block 5059, Lots 12-14 and is approximately 1.1 acres. The 2024 site plan approval permits construction of a mixed use development composed of 20 total units, of which 3 will be affordable. The 3 units will include one each of one-bedroom, 2-bedroom, and 3-bedroom unit.

46 Star Lake Road

This property received site plan approval in 2024 for a mixed use building consisting of 2 commercial spaces and 13 units, of which 2 will be affordable. The site is approximately 2.36 acres and is located at 46 Star Lake Road on Block 3035, Lot 33. The rear of the property is constrained with wetlands and flood hazard area; however, the front of the property, which is already developed, is sufficient for the approved inclusionary development.

Health Center at Bloomingdale

This development is a licensed health care facility located at 255 Union Avenue, Block 5073, Lot 70. The facility offers long term care and nursing, is licensed by DHS and includes 120 beds. These facilities, pursuant to N.J.S.A. 26:2H-12.16 and -12.18 of the Health Care Facilities Planning Act, are required to reserve 10% of their beds for Medicaid recipients. N.J.S.A. 26:2H-12.18 states “the 10% reserve requirement of this act shall be recognized to fulfill all or a portion, as applicable, of low and moderate income or Medicaid utilization requirements contained in municipal ordinances and shall satisfy all or a portion, as applicable, of low income housing requirements for assisted living residences or comprehensive personal care homes...”.

Mandatory Set-aside

The borough adopted mandatory affordable housing requirements for many of its zone districts. These ordinance standards require an affordable housing set aside of 15% or 20%, for rental and sale affordable units respectively, in the R-40-TH One Family Residential and Townhouse Zone, R-G Garden Apartment Zone, R-M In-Town & Apartment Zone, B-1 General Business Zone, B-1-A Commercial Zone, BCD Bloomingdale Center District Zone. Applicability of the ordinance is triggered with development of 5 or more units.

Durational Adjustment

Bloomingdale Borough lacks the wastewater facilities (public sewer and / or on-site treatment facilities) to fully address the remaining fourth round obligation. Such a scenario was anticipated by COAH and as such, a procedure for deferring a portion of a municipality’s obligation until if/when the sewer service is provided is set forth at N.J.A.C. 5:93-4.3(c). This procedure, referred to as a durational adjustment, requires a municipality demonstrate the lack of available sewer and set forth how the affordable housing



obligation will be addressed. As detailed herein, Bloomingdale Borough continues to qualify for a durational adjustment.

The Borough's durational adjustment was approved by Superior Court during the third round. The July 18, 2016 Order issued by the Hon. Thomas F. Brogan, J.S.C., Order Granting Third Round Substantive Certification to the Borough of Bloomingdale, states the Borough "provided a valid basis for claiming a durational adjustment, and approved the stated affordable housing strategies". The Order went on to state, "Pursuant to N.J.A.C. 5:93-4.3, the Borough will durationally adjust the remaining 457 units of its obligation until water or sewer becomes available and in doing so shall comply with the prior round regulations at N.J.A.C. 5:93-4.3." The 457 units did not reflect bonus credits, although the Order later acknowledged the Borough would be eligible for.

The durational adjustment is consistent with the Borough's location within the Highlands Region and its majority of land – 70% of the Borough (4,155 acres) within the Preservation Area.

The Borough is committed to fulfilling its affordable housing obligation should the availability of public sewer facilitate inclusionary development on sites that are suitable for affordable housing. Alternatively, the Borough will evaluate alternative types of affordable housing creation as such opportunities become available, including but is not limited to conversion of existing residences or other buildings to affordable housing and creation of small affordable housing developments that can be accommodated given the Borough's environmental constraints.

Bloomingdale will comply with the applicable COAH rules regarding durational adjustments to satisfy the remaining third round obligation. This means, as set forth in *N.J.A.C. 5:93-4.3*, the requirement to address the remaining fourth round obligation of 8 units is deferred until adequate wastewater facilities are made available. As such, the Borough commits to complying with the following, which is stated in, *N.J.A.C. 5:93-4.3*:

1. Notwithstanding the lack of adequate water and/or sewer at the time a municipality petitions for substantive certification, the municipality shall reserve and set aside new water and/or sewer capacity, when it becomes available, for low and moderate income housing, on a priority basis.
2. Municipal officials shall endorse all applications to the DEP or its agent to provide water and/or sewer capacity. Such endorsements shall be simultaneously submitted to the Council.
3. Where the DEP or its designated agent approves a proposal to provide infrastructure to a site for the development of low and moderate income housing identified in the housing element, the municipality shall permit such development; and
4. Where a municipality has designated sites for low and moderate income housing that lack adequate water and/or sewer and where the DEP or its designated agent approves a proposal to provide water and/or sewer to a site other than those designated for the development of low and moderate income housing in the housing element, the municipality shall amend its housing element and fair share housing ordinance to permit development of such site for low and moderate income housing. The amended housing element and fair share housing ordinance shall be submitted to the Council within 90 days of the site's approval by the DEP or its agent.



Distribution of Third & Fourth Round Units

In addition to meeting the total third and fourth round obligation, the Borough must also meet a rental obligation, maximum senior units, family obligation, very low income obligation, and maximum bonus credits, as set forth in the Fair Housing Act. These obligations may be amended should bonus credits be applied to the fourth round obligation.

Maximum Bonus

- Maximum bonus credits = 25% (obligation)
- The proposed bonus credits are well within the 25% maximum.

Minimum Rental

- Minimum rental units = 25% (units meeting the obligation)
- Eighty-six of the Borough's affordable housing units are confirmed for rent; the Gjoni and 46 Star Lake Road developments may also create rental affordable units. The remaining satisfaction is deferred, consistent with the durational adjustment.

Maximum Senior

- Maximum age-restricted units = 30% (units meeting the obligation)
- None of the Borough's affordable units are restricted to seniors. The remaining satisfaction is deferred, consistent with the durational adjustment.

Minimum Family

- Minimum family units = 50% (units meeting the obligation)
- Ninety-two of the 97 affordable units in the Borough are family units. The remaining satisfaction is deferred, consistent with the durational adjustment.

Minimum Family Rental

- Minimum family rental = 50% (rental obligation)
- Eighty-one of the 97 affordable units in the Borough are confirmed family rental units; the Gjoni and 46 Star Lake Road developments may also create rental affordable units. The remaining satisfaction is deferred, consistent with the durational adjustment.

Minimum Very Low Income

- Minimum very low income units = 13% (fourth round units created or approved on or after July 1, 2008)
- Avalon Bloomingdale includes one family very low income unit. The Meer tract will comply with this requirement. The remaining satisfaction is deferred, consistent with the durational adjustment.



Minimum Family Very Low Income

- Minimum family very low income units = 50% (very low income obligation)
- Avalon Bloomingdale includes one family very low income unit. The Meer tract will comply with this requirement. The remaining satisfaction is deferred, consistent with the durational adjustment.

CONSISTENCY WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN

The Borough is located within the highlands region and is subject to the Highlands Regional Master Plan. Of the Borough's 5,917 acres, 70% or 4,155 acres are within the Preservation Area; the Planning area consists of 1,762 acres. The Borough's affordable housing sites are within the Highlands Planning Area.

For the remaining obligation, the Borough seeks a durational adjustment. This strategy is consistent with the environmental sensitivity of its lands, as well as the statutory designation of Highlands Preservation area. Furthermore, the strategy is consistent with the lack of available public sewer service areas available for new inclusionary development. The Borough is committed to fulfilling its affordable housing obligation should the availability of public sewer facilitate inclusionary development on sites suitable for affordable housing.

AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING

Bloomingdale Borough's Affordable Housing Ordinance and affirmative marketing plan is in part, but will be further amended to be, consistent with the Fair Housing Act, the Uniform Housing Affordability Control Rules, *N.J.A.C. 5:80-26.1 et seq.*, and the Division of Local Planning Services Fair Housing Act Rules, *N.J.A.C. 5:99*. As of the adoption of this Housing Plan, the latter two are in the process of being amended.

The Borough's Affordable Housing Ordinance, Chapter 12 of the Borough Code governs the establishment of affordable units in the Borough as well as regulating the occupancy of such units. The Borough's Affordable Housing Ordinance addresses the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. All newly created affordable units, with limited exceptions, will comply with the affordability control period of 30 years for sale units or 40 years for rental units, as required by the Fair Housing Act and the Uniform Housing Affordability Control Rules.

The Borough created the position of the Municipal Housing Liaison and appointed a staff member to the position. The consultant affordable housing administrator overseeing any affordable housing development will conduct the administration and affirmative marketing of the applicable affordable housing sites. The affirmative marketing plan will be designed to attract buyers and/or renters of all



majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the Borough. Additionally, the affirmative marketing plan is intended to target those potentially eligible persons who are least likely to apply for affordable units and who reside in the Borough's housing region, Region 1 consisting of Passaic, Bergen, Hudson and Sussex Counties.

The affirmative marketing plan provides regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26.1 et seq. This plan must be adhered to by all private, non-profit, and municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit.

AFFORDABLE HOUSING TRUST FUND

A development fee ordinance creating a dedicated revenue source for affordable housing was adopted by the Borough on June 27, 2023. The ordinance, which is section 12-2 of Chapter 12 of the Borough Code creates a dedicated revenue source for affordable housing in the form of residential and nonresidential development fees and establishes and regulates the affordable housing trust fund. The ordinance requires residential development fees in the amount of 1% of the equalized assessed value of the residential development and nonresidential development fees in the amount of 2.5% of the equalized assessed value of the nonresidential development.

The Borough's Spending Plan discusses anticipated revenues, collection of revenues, and the use of revenues. Collected revenues are placed in the Borough's Affordable Housing Trust fund and may dispensed for the use of eligible affordable housing activities including, but not limited to:

- Rehabilitation program activities.
- New construction of affordable housing units and related development costs.
- Extension of expiring affordability controls.
- Purchase market rate units for conversion to affordable housing units.
- Extensions or improvements of roads and infrastructure directly serving affordable housing development sites.
- Acquisition and/or improvement of land to be used for affordable housing.
- Maintenance and repair of affordable housing units.
- Repayment of municipal bonds issued to finance low- and moderate-income housing activity.
- Any other activity as specified in the approved spending plan.



As required by the Fair Housing Act, the Borough will expend a portion of its collected development fees on affordability assistance to enhance affordability of affordable housing units. Additionally, no more than 20% of the revenues collected from development fees each year, shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a new construction program, a housing element and fair share plan, and/or an affirmative marketing program. As of the adoption of this Housing Plan the Borough has exceeded its permitted administrative expenditures and thus must refrain from using the Affordable Housing Trust Fund for that purpose until the 20% maximum is no longer exceeded.



APPENDIX 1:

HOUSING, DEMOGRAPHIC & EMPLOYMENT ANALYSIS

APPENDIX 1.

HOUSING, DEMOGRAPHIC & EMPLOYMENT ANALYSIS

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN

BLOOMINGDALE. BOROUGH

PASSAIC COUNTY

NEW JERSEY





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DEMOGRAPHIC ANALYSIS

Bloomington's population soared in the decades following the Second World War, doubling between 1940 and 1960, and tripling by 1970 (Table 1). Growth was particularly feverish during the 1950s, when the population rose from 3,251 to 5,293 residents, increasing by 62.8%. The population also rose by a brisk amount in the 1960s, jumping another 47.3%. The rate of population increases slowed during the 1970s, when the population only ticked up by 0.9%. The number of residents actually declined in the 1980s, sinking by 4.3%, before recovering during the 1990s, when Bloomington eked out a population gain of 1.1%. Growth has been minimal in the twenty-first century as well, with the municipality adding residents at a rates of 0.6% in the 2000s and 1.6% in the 2010s. As of 2020, the 7,777 residents called Bloomington home.

It is important to note that, while the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data was obtained from the 2019-2023 American Community Survey (ACS), a 5-year estimate of results from annual surveys that are averaged together.

Table 1: Population Trends (1940-2020)

Year	Bloomington		Passaic County		New Jersey	
	Total	% Change	Total	% Change	Total	% Change
1940	2,606	--	309,353	--	4,160,165	--
1950	3,251	24.8%	337,093	9.0%	4,835,329	16.2%
1960	5,293	62.8%	406,618	20.6%	6,066,782	25.5%
1970	7,797	47.3%	460,782	13.3%	7,171,112	18.2%
1980	7,867	0.9%	447,585	-2.9%	7,365,011	2.7%
1990	7,530	-4.3%	453,060	1.2%	7,730,188	5.0%
2000	7,610	1.1%	489,049	7.9%	8,414,350	8.9%
2010	7,656	0.6%	501,226	2.5%	8,791,894	4.5%
2020	7,777	1.6%	524,118	4.6%	9,288,944	5.7%

Source: Census Bureau, Decennial Census; NJ Dept. of Labor and Workforce Development

According to the American Community Survey, 7,686 persons lived in Bloomington as of 2023 (Table 2). Men slightly outnumber women, making up 50.7% of total residents, compared to 49.3% for men. The largest age group is composed of persons 35 to 54 years of age, with 29.3% of the population. For their part, younger adults, those 20 to 34 years of age, comprise 16.7% of the population. The borough has a sizable percentage of children and youths. Persons between 5 and 19 years of age make up 18.2% of the population while children under the age of 5 account for 4.0% of residents. A meaningful portion of the population is aging, with 31.7% of the population 55 years and older. Of this, 15.6% of the population is age 65 or older. The median age in Bloomington is 44.0, with a median age of 43.4 for men and 44.9 for women.

**Table 2: Population by Age and Sex**

Age Group	Total Population		Male		Female	
	Number	% of Population	Number	% of Population	Number	% of Population
Under 5 years of age	309	4.0%	150	3.8%	159	4.2%
5 to 19 years of age	1,397	18.2%	740	19.0%	657	17.3%
20 to 34 years of age	1,285	16.7%	575	14.8%	710	18.7%
35 to 54 years of age	2,253	29.3%	1,387	35.6%	866	22.9%
55 to 64 years of age	1,240	16.1%	639	16.4%	601	15.9%
65+ years of age	1,202	15.6%	406	10.4%	796	21.0%
Total	7,686	100.0%	3,897	100.0%	3,789	100.0%
Median age	44.0		43.4		44.9	

Source: Census Bureau, 2019-2023 5-Year American Community Survey

The community is aging, with the median age increasing in the last decade, rising from 38.9 to 44.0 years of age (Table 3). The second oldest age group, persons 55 to 64 years of age, swelled by 68.0% in the last decade. At the same time, most of the other age groups have decreased in size. For instance, population of persons 20 to 34 years of age dropped by 19.0% while the number of residents 35 to 54 years of age slipped by 3.9%. The cohort of children under the age of 5 declined more than any other age group, tumbling by 36.4%. The number of persons between 5 and 19 years of age actually increased, but only by 3.3%.

Table 3: Population Change by Age, 2013 to 2023

Age Group	2013		2023		Change, 2013 to 2023	
	2013	%, Total Population	2023	%, Total Population	Total Change	% Change
Under 5 years of age	486	6.3%	309	4.0%	-177	-36.4%
5 to 19 years of age	1,353	17.6%	1,397	18.2%	44	3.3%
20 to 34 years of age	1,587	20.6%	1,285	16.7%	-302	-19.0%
35 to 54 years of age	2,345	30.5%	2,253	29.3%	-92	-3.9%
55 to 64 years of age	738	9.6%	1,240	16.1%	502	68.0%
65+ years of age	1,184	15.4%	1,202	15.6%	18	1.5%
Total	7,693	--	7,686	--	-7	-0.1%
Median Age	38.9		44.0		5.1	13.1%

Source: 2009-2013, 2019-2023 5-Year American Community Survey



As of 2023, 3,023 households lived in Bloomingdale. (Table 4). One- and two-person households make up 29.4% and 33.0% of total households, respectively, close to the comparable percentages for the county, 28.6% and 33.9%, and marginally higher than the comparable statewide figures, 26.4% and 31.1%. The percentage of three- and four-person households is relatively low. Altogether, three- and four-person households account for 25.6% of households in Bloomingdale, compared to 29.5% in Passaic County and 32.4% in New Jersey. In contrast, the borough has a myriad of larger households. All told, 12.1% of households consist of five persons or more, compared to 8.0% in Passaic County and 10.2% in the Garden State. The median household size, 2.51 persons, is below the statewide median, 2.61 persons, and slightly higher than the county median of 2.55 persons.

Table 4: Household Size

Household Size	Bloomingdale		Passaic County		New Jersey	
	Total	%	Total	%	Total	%
1-person household	888	29.4%	12,836	28.6%	918,897	26.4%
2-person household	999	33.0%	15,218	33.9%	1,081,842	31.1%
3-person household	486	16.1%	7,211	16.0%	594,946	17.1%
4-person household	286	9.5%	6,089	13.5%	530,520	15.3%
5-person household	168	5.6%	2,258	5.0%	218,492	6.3%
6-person household	196	6.5%	927	2.1%	79,678	2.3%
7+-person household	0	0.0%	404	0.9%	53,980	1.6%
Total households	3,023	100.0%	44,943	100.0%	3,478,355	100.0%
Average Household Size	2.51		2.41		2.61	

Source: 2019-2023 5-Year American Community Survey

Family households account for a lower share of households in Bloomingdale than in either Passaic County or New Jersey. Altogether, family households comprise 63.3% of all households in the borough (Table 5). By comparison, family households compose 71.7% of households in Passaic County and 67.8% of households in New Jersey. The average family household in Bloomingdale has 3.24 persons, above the state average, 3.19 persons, but appreciably below the average for the county, 3.40 persons.

**Table 5: Family and Nonfamily Households**

Household Type	Bloomingtondale	Passaic County	New Jersey
Total family households	63.3%	71.7%	67.8%
Total nonfamily households	36.7%	28.3%	32.2%
Average household size, family households	3.24	3.40	3.19
Average household size, nonfamily households	1.19	1.21	1.22

Source: 2019-2023 5-Year ACS

Educational levels in Bloomingtondale are somewhat below those for New Jersey, but above average, compared to other Passaic County communities. Of all residents at least 25 years of age, 39.8% have at least a bachelor's degree while 14.5% possess a graduate or professional degree (Table 6). By contrast, 30.3% of residents in Passaic County have a bachelor's degree or higher while 17.1% have a graduate or professional degree. A sizable number of Bloomingtondale residents, 8.5%, do not have a high school diploma, compared to 12.8% in the county as a whole.

Table 6: Educational Attainment

Highest level of education	Bloomingtondale	Passaic County	New Jersey
Less than 9th grade	5.3%	8.4%	4.6%
9th to 12th grade, no diploma	3.2%	6.4%	4.7%
High school graduate (includes equivalency)	26.3%	33.7%	25.7%
Some college, no degree	21.3%	15.6%	15.3%
Associate's degree	4.1%	5.5%	6.7%
Bachelor's degree	25.3%	20.2%	25.8%
Graduate or professional degree	14.5%	10.1%	17.1%
High school graduate or higher	91.5%	85.1%	90.7%
Bachelor's degree or higher	39.8%	30.3%	42.9%

Source: 2019-2023 5-Year ACS

White persons who are not Hispanic account for roughly three-quarters of the population overall, or 74.9% (Table 7). For Passaic County, where non-Hispanic whites compose 52.5% of the population, this is a large population. In addition, whites who are Hispanic constitute 3.7% of residents, bringing the overall share of white residents up to 78.6%. Almost one in five residents is Hispanic, 19.1% in all, close to the respective shares in the county and state, 22.1% and 21.9%. Black residents comprise 5.1% of the community while Asian-Americans total 2.1% of the population, a relatively small percentage for Passaic



County, where 16.6% of the population is Asian-American. An additional 8.9% of persons are of multiple races.

Table 7: Race and Ethnicity

Race and Ethnicity	Bloomingtondale	Passaic County	New Jersey
<i>Non-Hispanic</i>	80.9%	77.9%	78.1%
White	74.9%	52.5%	51.9%
Black	3.9%	5.3%	12.3%
Asian	2.1%	16.6%	9.8%
Other Race Alone	0.0%	0.8%	0.8%
Two or more Races	0.0%	2.7%	3.2%
<i>Hispanic (All Races)</i>	19.1%	22.1%	21.9%
Hispanic, White	3.7%	6.3%	5.0%
Hispanic, Black	1.2%	0.4%	0.7%
Hispanic, Other	5.4%	6.7%	8.9%
Hispanic, Two or More Races	8.9%	8.6%	7.4%

Source: 2019-2023 5-Year ACS

SOCIOECONOMIC ANALYSIS

According to the most recent American Community Survey, just over a quarter of households, 25.5%, have an income of at least \$200,000 (Table 8). The median household income is \$126,221, surpassing the median for the state, \$101,050, and considerably higher than the Passaic County median of \$87,137. In all, 58.2% of Bloomingtondale households have an income of \$100,000 or higher. The borough has a smaller percentage of lower-income households relative to the county and state. In all, 20.7% of households in Bloomingtondale have an income of less than \$50,000 compared to 30.9% in Passaic County and 25.2% in New Jersey. As for those with the lowest incomes, 5.4% of households in the borough have an income less than \$25,000.

Table 8: Household Income

Household Income	Bloomingtondale	Passaic County	New Jersey
Less than \$25,000	5.4%	14.9%	11.9%
\$25,000-\$49,999	15.3%	16.0%	13.3%
\$50,000-\$99,999	21.0%	25.1%	24.3%
\$100,000-\$199,999	32.7%	28.4%	29.7%



Household Income	Bloomington	Passaic County	New Jersey
More than \$200,000	25.5%	15.8%	20.7%
Median Household Income	\$126,221	\$87,137	\$101,050
Mean Household Income	\$156,893	\$116,257	\$140,299

Source: 2019-2023 5-Year ACS

The poverty rate in Bloomington is higher than in New Jersey as a whole, 10.9% to 9.8% (Table 9). The child poverty rate is particularly severe, with almost one in four children living in poverty, or 24.2%. Poverty is less problematic among seniors, with a poverty rate of 7.0%, compared to 12.6% in Passaic County.

Table 9: Poverty Rate

Indicator	Bloomington	Passaic County	New Jersey
Poverty Rate, Overall	10.9%	13.7%	9.8%
Poverty Rate, Under 18 years old	24.2%	20.8%	13.3%
Poverty Rate, Seniors	7.0%	12.6%	9.5%

Source: 2019-2023 5-Year ACS

Over the past decade, the unemployment rate in Bloomington has generally hovered above statewide rate though below the rate for Passaic County. In 2013, the borough's unemployment rate stood at 8.6% (Table 10). In the years that followed, the rate has steadily ticked downward. By 2019, only 3.7% of the labor force in Bloomington were unemployed. Unemployment soared following the onset of the pandemic, when unemployment rate soared to 9.5%. After that, the labor market recovered and unemployment sank, reaching 4.2% in 2022 and 2023.

Table 10: Unemployment Rate

Year	Bloomington	Passaic County	New Jersey
2013	8.6%	10.1%	8.4%
2014	6.7%	8.2%	6.7%
2015	5.6%	7.0%	5.7%
2016	5.1%	6.1%	4.9%
2017	4.5%	5.6%	4.5%
2018	4.0%	4.9%	4.0%
2019	3.7%	4.2%	3.5%



Year	Bloomingtondale	Passaic County	New Jersey
2020	9.5%	12.1%	9.4%
2021	6.7%	8.7%	6.7%
2022	4.2%	4.8%	3.9%
2023	4.2%	5.5%	4.4%
<i>Source: NJ Dept. of Labor and Workforce Development</i>			

For-profit companies employ 78.0% of the borough's working population, significantly higher than the state- or countywide share (Table 11). Government workers account for 9.6% of employed residents while not-for-profit employees comprise 5.8%. Approximately, 6.6% of workers are self-employed, with 4.6% contractors and 2.0% owning their own business.

Table 51: Class of Worker

Class of Worker	Bloomingtondale	Passaic County	New Jersey
For-profit company employee	78.0%	73.1%	69.2%
Not-for-profit employee	5.8%	5.9%	7.6%
Government Worker	9.6%	12.0%	14.2%
Self-employed, business owner	2.0%	3.4%	3.9%
Self-employed, contractor	4.6%	5.5%	5.1%
<i>Source: 2019-2023 5-Year ACS</i>			

Employees working in management, business, science, and arts occupations comprise a similar portion of the employed population, 45.6 as they do statewide, 46.9% (Table 12). About one in four workers, 24.8% has a sales or office occupation, higher than the comparable shares for the state and county, 20.0% and 21.3%. The community also has a higher-than-average share of residents who work in natural resources, construction, and maintenance occupations, which account for 9.2% of the working population compared to 6.9% in the state overall. Bloomingtondale residents are less likely to have service occupations than their peers, with 12.7% working in service occupations compared to 17.4% of persons countywide. Similarly, only 7.8% of residents work in production, transportation, and material moving, less than half the share who work in those occupations countywide.

Table 62: Occupation

Occupation	Bloomingtondale	Passaic County	New Jersey
Management, business, science, and arts	45.6%	35.9%	46.9%
Service occupations	12.7%	17.4%	14.8%



Occupation	Bloomingtondale	Passaic County	New Jersey
Sales and office occupations	24.8%	21.3%	20.0%
Natural resources, construction, and maintenance occupations	9.2%	8.2%	6.9%
Production, transportation, and material moving	7.8%	17.2%	11.3%
Source: 2019-2023 5-Year ACS			

Bloomingtondale residents are employed in all the major industrial sectors, but the education and healthcare sectors are especially important. These sectors, so-called eds and meds, are especially critical for economic development in the twenty-first century. In all, 9.4% of the employed population works in the educational services sector, compared to 8.9% in New Jersey as a whole, while 15.9% works in the healthcare and social assistance sector, eclipsing the 13.3% statewide (Table 13). The construction and retail sectors also employ a higher share of residents in Bloomingtondale, 10.6% and 15.4%, compared to the wider county and state. A significant portion of the population also works in the professional, scientific, and management sector, 14.7%, above the percentage in Passaic County, 12.7%, and marginally below the share statewide, 15.4%.

Table 73: Industry

Industry	Bloomingtondale	Passaic County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.0%	0.2%	0.3%
Construction	10.6%	7.1%	6.4%
Manufacturing	7.3%	13.9%	9.8%
Wholesale trade	2.5%	4.0%	3.4%
Retail trade	15.4%	10.3%	8.7%
Transportation and warehousing, and utilities	4.5%	8.0%	6.9%
Information	2.3%	2.0%	2.9%
Finance and insurance, and real estate and rental and leasing	5.3%	7.2%	10.3%



Industry	Bloomingtondale	Passaic County	New Jersey
Professional, scientific, and management, and administrative and waste management services	14.7%	12.7%	15.4%
Educational services	9.4%	7.2%	8.9%
Health care and social assistance	15.9%	13.6%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	3.9%	5.5%	4.8%
Other services except public administration	5.5%	4.3%	3.5%
Public administration	2.8%	4.1%	5.3%

Source: 2019-2023 5-Year ACS

Wherever they work, Bloomingtondale residents tend to get there by car. More than three-quarters of the working population, 76.3%, drive to work alone (Table 14). A further 4.4% carpool, which means that 80.7% of the working population travels to work by car. A mere 1.8% use public transportation to get to the workplace. Fewer persons telecommute than they do elsewhere in the Garden State, with 13.2% working from home, which is still above the 10.3% who telecommute in Passaic County. Some residents walk to work, 1.9%, while, apparently, 2.4% take a cab, ride a motorcycle, or use some other means to get to their workplace.

Table 14: Means of Transport to Work

Means of Transport	Bloomingtondale	Passaic County	New Jersey
Drove alone	76.3%	66.5%	63.7%
Carpooled	4.4%	10.8%	7.7%
Public transportation	1.8%	7.0%	8.5%
Walked	1.9%	3.9%	2.6%
Bicycle	0.0%	0.1%	0.3%
Taxicab, motorcycle, or other means	2.4%	1.3%	2.1%
Worked from home	13.2%	10.3%	15.0%

Source: 2019-2023 5-Year ACS

Bloomingtondale residents who commute have an average trip to work of 28.8 minutes, below the statewide average of 30.9 minutes, but above the average countywide, 27.3 minutes (Table 15). Overall, 52.5% of



commuters have a trip to work that takes at least a half hour. A comparatively low percentage of Bloomingdale residents have a commute of less than 15 minutes, 19.0%, lower than the share in Passaic County and New Jersey. Another 13.1% have a commute of 15 to 19 minutes while 15.2% of Bloomingdale commuters have a commute that lasts between 20 and 30 minutes. A further 33.1% have a commute of between 30 and 44 minutes. Almost a fifth of Bloomingdale commuters have a trip to work of at least 45 minutes, or 19.4%, a total that includes the 8.1% with an hourlong commute or longer.

Table 15: Travel Time to Work

Travel Time	Bloomingdale	Passaic County	New Jersey
Less than 10 minutes	9.5%	8.5%	9.9%
10 to 14 minutes	9.5%	15.4%	11.5%
15 to 19 minutes	13.1%	15.1%	13.1%
20 to 29 minutes	15.2%	22.5%	19.6%
30 to 44 minutes	33.1%	21.0%	21.9%
45 to 59 minutes	11.3%	7.9%	9.9%
60 or more minutes	8.1%	9.5%	14.2%
Mean travel time to work (minutes)	28.8	27.3	30.9

Source: 2019-2023 5-Year ACS

Just over a third of Bloomingdale households, 34.9%, have three or more cars (Table 17). By comparison, 40.6% and 30.3% of households in the county and state, respectively, have three or more automobiles. An additional 43.4% of households have two motor vehicles. In other words, 78.3% of households have at least two cars, below the equivalent figure for Passaic County, 81.0%. A further 20.7% of households have one automobile while 1.0% do not have a car at all.

Table 16: Total Vehicles Available

Total Vehicles	Bloomingdale	Passaic County	New Jersey
No vehicle	1.0%	2.8%	6.4%
1 vehicle	20.7%	16.2%	23.3%
2 vehicles	43.4%	40.4%	39.9%
3 or more vehicles	34.9%	40.6%	30.3%

Source: NJ 2019-2023 5-Year ACS



HOUSING ANALYSIS

More than three-quarters of the population lives in owner-occupied units, 76.0% in all (Table 17). The remaining 24.0% live in renter-occupied housing. Rental units play a more integral role in Passaic County's housing market than in either the borough or state. Overall, 46.2% of the Passaic County population lives in rental housing.

Table 17: Tenure

Tenure	Bloomingtondale	Passaic County	New Jersey
Owner-Occupied	76.0%	53.8%	63.7%
Renter-Occupied	24.0%	46.2%	36.3%

Source: 2019-2023 5-Year ACS

According to the American Community Survey, only 3.1% of housing units in the borough are vacant (Table 18). The share of vacant units is close to the share countywide, where just 4.0% of homes are vacant. The availability of housing in the area, then, is tight, particularly compared to the wider state, where 7.9% of housing units are vacant.

Table 18: Occupancy Status

Occupancy Status	Bloomingtondale	Passaic County	New Jersey
Occupied	96.9%	96.0%	92.1%
Vacant	3.1%	4.0%	7.9%

Source: 2019-2023 5-Year ACS

Housing in Bloomingtondale is comprised largely of single-family residences (Table 19). To be precise, 69.3% of homes are detached one-family residences, with an additional 3.1% attached. In the broader state, single-family housing, detached and attached unit alike, accounts for 62.7% of the housing stock. Two-family residences account for 4.8% of homes while 5.3% are in buildings with 3 to 4 units. The borough does have a sizable share of multifamily units, defined as homes in buildings with 5 or more housing units or more. Overall, multifamily housing constitutes 17.6% of the housing stock. Buildings with 5 to 9 units comprise 3.1% of the housing stock while buildings with 10 to 19 units account for 20% of units. Most multifamily homes are in relatively large apartment buildings, with 6.1% of Bloomingtondale homes in buildings with 20 to 49 units and 6.4% in buildings with 50 units or more. An additional 1.8% of units are located in buildings of 20 units or more.

**Table 19: Units in Structure**

Housing Type	Bloomingtondale	Passaic County	New Jersey
1, detached	69.3%	41.7%	52.7%
1, attached	3.1%	6.0%	10.0%
2	4.8%	20.9%	8.6%
3 or 4	5.3%	10.1%	6.1%
5 to 9	3.1%	6.0%	4.7%
10 to 19	2.0%	4.3%	4.9%
20 to 49	6.1%	4.0%	4.2%
50 or more	6.4%	6.7%	7.9%
Mobile home	0.0%	0.3%	0.9%
Boat, RV, van, etc.	0.0%	0.1%	0.0%

Source: 2019-2023 5-Year ACS

Bloomingtondale homeowners overwhelmingly reside in one-family detached residences, totaling 94.6% of owner-occupied housing units (Table 20). One-family attached homes comprise 2.5% of owner-occupied units while two-family residences make up 1.1%. A tiny segment of the owner-occupied stock is in three- to four-unit buildings and multifamily developments, 0.9% apiece. One-family residences account for 14.9% of rental units, of which most are detached houses, or 10.2%. Two-family residences comprise 13.7% of rentals while three and four-family dwellings make up 15.8% of renter-occupied housing. Multifamily housing accounts for over half of the rentals in Bloomingtondale. Buildings of 5 to 9 units provide 6.9% of rental units while 6.6% of units are in buildings of 10 to 19 units. Buildings with 50 or more units are the most common building typology for rental housing, constituting 21.6% of units, trailed narrowly by buildings of 20 to 49 units, which contribute 20.6% of rentals in the borough.

Table 80: Units in Structure by Tenure

Housing Type	Bloomingtondale		Passaic County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	94.6%	10.2%	71.6%	8.5%	77.1%	11.7%
1, attached	2.5%	4.7%	7.5%	4.5%	10.2%	8.4%
2	1.1%	13.7%	12.2%	30.3%	4.6%	15.5%
3 or 4	0.9%	15.8%	1.8%	19.0%	1.7%	13.8%
5 to 9	0.9%	6.9%	1.4%	11.2%	1.4%	10.6%
10 to 19	0.0%	6.6%	1.7%	7.4%	1.2%	11.4%
20 to 49	0.0%	20.6%	1.5%	6.9%	1.0%	9.7%



Housing Type	Bloomingdale		Passaic County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
50 or more	0.0%	21.6%	2.0%	12.1%	1.8%	18.4%
Mobile home	0.0%	0.0%	0.3%	0.2%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2019-2023 5-Year ACS

Just over a quarter of homes were built before the 1940s, or 25.2% (Table 21). In fact, a considerable segment of the housing stock in Passaic County was built before World War II, 28.1% in all. An additional 32.2% of housing units are in buildings constructed between 1940 and 1980. The 1950s were a particularly active time for homebuilding in Bloomingdale, as 26.4% of housing in the borough dates to that decade. An additional 10.5% of homes were built in the 1960s while 7.5% were built in the 1970s. More recently, 21.9% of Bloomingdales have been built since in 1980 or later, with 9.2% constructed in the twenty-first century.

Table 91: Year Structure Built

Year Structure Built	Bloomingdale	Passaic County	New Jersey
Built 2020 or later	0.0%	0.4%	0.6%
Built 2010 to 2019	5.8%	3.2%	5.8%
Built 2000 to 2009	3.4%	5.6%	9.1%
Built 1990 to 1999	6.0%	5.4%	9.1%
Built 1980 to 1989	6.7%	7.2%	11.9%
Built 1970 to 1979	7.5%	8.8%	12.4%
Built 1960 to 1969	10.5%	12.6%	13.0%
Built 1950 to 1959	26.4%	17.6%	14.1%
Built 1940 to 1949	8.2%	11.2%	6.7%
Built 1939 or earlier	25.5%	28.1%	17.5%

Source: 2019-2023 5-Year ACS

Two- and three-bedroom homes provide the core of the housing stock. All told, 31.8% of Bloomingdale homes have two bedrooms while 30.2% have three bedrooms (Table 22). This parallels the housing supply for Passaic County, where 63.7% of homes have either two or three bedrooms. In addition, one-fifth of the homes in the borough have four bedrooms, 20.6%, while a small portion, 2.6%, have five bedrooms or more. The remaining 14.8% of homes have a single bedroom.

**Table 22: Number of Bedrooms, Housing Stock**

Total Bedrooms	Bloomingtondale	Passaic County	New Jersey
No bedroom	0.0%	3.5%	3.0%
1 bedroom	14.8%	14.9%	14.2%
2 bedrooms	31.8%	31.3%	25.5%
3 bedrooms	30.2%	32.4%	31.8%
4 bedrooms	20.6%	14.1%	19.7%
5 or more bedrooms	2.6%	3.8%	5.9%
Source: 2019-2023 5-Year ACS			

Some homes in Bloomingtondale are in substandard condition. For example, 2.2% of homes lack telephone service, more than double the statewide share (Table 23). Moreover, 0.8% of homes lack complete kitchen facilities, matching the percentage statewide. An estimated 3.8% of homes have overcrowded conditions, with more than one occupant per room, a figure slightly higher than in the state overall. Wood is the primary heating fuel in 3.9% of homes while coal or coke is used to heat 2.2% of housing units. It must be pointed out, however, that no homes lack a fuel for heating unlike 0.8% of New Jersey homes. The most commonly used heating fuel is natural gas supplied by a utility, which heats 71.0% of homes. Electricity heats 7.1% of households while oil is used in 6.4% of homes.

Table 23: Housing Quality Indicators

Home Heating Fuel	Bloomingtondale	Passaic County	New Jersey
Utility gas	71.0%	82.1%	73.3%
Bottled, tank, or LP gas	4.4%	2.4%	2.5%
Electricity	12.4%	9.6%	15.6%
Fuel oil, kerosene, etc.	6.1%	4.5%	6.8%
Coal or coke	2.2%	0.2%	0.0%
Wood	3.9%	0.3%	0.3%
Solar energy	0.0%	0.1%	0.2%
Other fuel	0.0%	0.3%	0.5%
No fuel used	0.0%	0.6%	0.8%
Lacking facilities			
Lacking complete plumbing facilities	0.0%	0.3%	0.3%
Lacking complete kitchen facilities	0.8%	1.0%	0.8%
No telephone service available	2.2%	0.8%	0.9%
Occupants Per Room			



Home Heating Fuel	Bloomingtondale	Passaic County	New Jersey
1.00 or less	96.2%	92.4%	96.3%
1.01 to 1.50	3.8%	5.3%	2.4%
1.51 or more	0.0%	2.3%	1.3%

Source: 2019-2023 5-Year ACS

Most householders moved into their home during the twenty-first century. In total, 73.2% of householders moved into their home in 2000 or later (Table 24). More than two in five householders, 41.1%, have moved into their dwelling since 2017, with 12.4% moving in between 2010 and 2017. Almost a fifth of householders, 19.6%, moved in between 2000 and 2009. The community has more long-time residents than other Passaic County municipalities. In all, 26.8% of householders moved into their home more than a quarter century ago, eclipsing the share in the county, where 21.4% of householders moved into their home in the twentieth century. Of these more established householders in Bloomingtondale, 14.0% moved into their home between 1990 and 1999 while 12.8% moved into their homes prior to 1990.

Table 24: Year Moved In

Year Moved In	Bloomingtondale	Passaic County	New Jersey
Moved in 2021 or later	9.4%	7.4%	8.3%
Moved in 2018 to 2020	31.7%	18.8%	20.6%
Moved in 2010 to 2017	12.4%	31.8%	28.6%
Moved in 2000 to 2009	19.6%	20.6%	19.2%
Moved in 1990 to 1999	14.0%	10.5%	11.4%
Moved in 1989 and earlier	12.8%	10.9%	11.9%

Source: 2019-2023 5-Year ACS

HOUSING MARKET ANALYSIS

Approximately 71.8% of Bloomingtondale homeowners have a mortgage while 28.2% do not (Table 25). The share of homeowners with a mortgage surpasses both the county- and statewide shares – 65.0% and 64.4% - by a considerable degree.

**Table 25: Mortgage Status**

Mortgage Status	Bloomingtondale	Passaic County	New Jersey
With a mortgage	71.8%	65.0%	64.4%
Without a mortgage	28.2%	35.0%	35.6%

Source: 2019-2023 5-Year ACS

Most Bloomingtondale homes have a value of at least \$300,000 and less than \$500,000, 70.2% in all (Table 26). Hence, the median home in the borough has a value of \$398,000. The median value is somewhat higher in the wider county and state, \$439,400 and \$427,600, respectively. At the high end of the market, 16.9% of homes have a value of \$500,000 or more. At the other end of the scale, 12.9% are valued below \$300,000, including 3.6% with a value of less than \$100,000.

Table 26: Home Values

Home Value	Bloomingtondale	Passaic County	New Jersey
Less than \$100,000	3.6%	3.4%	4.4%
\$100,000 to \$299,999	9.3%	14.9%	23.6%
\$300,000 to \$499,999	70.2%	46.6%	33.8%
\$500,000 to \$749,999	12.5%	27.4%	23.0%
\$750,000 to \$999,999	2.8%	6.0%	8.6%
\$1,000,000 or more	1.6%	1.7%	6.6%
Median home value	\$398,000	\$439,400	\$427,600

Source: 2019-2023 5-Year ACS

In the five years before the pandemic, the average price of homes sold in Passaic County and, by extension, Bloomingtondale, remained stable. In the borough, average annual prices fluctuated between a 2015 low of \$277,984, recorded in 2015, and a high of \$323,674, attained in 2016. Prices in Passaic County remained in a relatively tight range as well, hovering between \$324,025 and \$358,004. The pandemic reshaped the housing market. Since 2019, prices have steadily moved higher, climbing in Bloomingtondale by 53.7% over that time. As of 2024, the average price of a home sold in the community was \$473,813. This remains below the average countywide, \$528,713. In the borough, the number of home sales surged at the start of the pandemic, peaking in 2021, when 139 homes were sold. The current volume of home sales in the borough and Passaic County as a whole is in line with pre-pandemic levels.

**Table 27: Home Sales**

Year	Bloomingdale		Passaic County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	61	\$277,984	2,555	\$334,274
2016	56	\$323,674	2,878	\$324,025
2017	84	\$298,637	2,954	\$344,674
2018	77	\$289,994	3,151	\$355,815
2019	95	\$308,197	3,375	\$358,004
2020	85	\$332,538	3,116	\$371,938
2021	139	\$369,688	4,751	\$406,623
2022	109	\$423,118	5,001	\$448,659
2023	78	\$455,087	3,558	\$475,928
2024	67	\$473,813	2,907	\$528,713

Source: NJ Division of Taxation, NJ Treasury

Assessed values have remained fairly stable over the past decade. The average home assessment, which was \$254,853 in 2016, had increased only marginally by 2024, rising to \$255,878 (Table 28). Average home assessments have advanced somewhat more in the rest of Passaic County. Whereas, in 2016, the average Passaic County home had an assessed value of \$230,412, by 2024, it had climbed to \$247,074.

Table 28: Residential Tax Assessments

Year	Total Lots, Bloomingdale	Average Assessment	Total Lots, Passaic County	Average Assessment
2016	2,455	\$254,833	108,394	\$230,412
2020	2,457	\$255,575	108,975	\$246,458
2024	2,452	\$255,878	108,811	\$247,074

Source: NJ Division of Taxation, NJ Treasury

Given the rise in home values, the cost of housing may become of increasingly serious concern in the years to come. Housing is generally considered to be affordable if the amount of rent, mortgage, and other essential costs consume less than 30% of a household's income. If a household spends more than 30% of its income on housing, it is considered cost-burdened. Data from the American Community Survey indicate that more than a third of Bloomingdale households, 35.1%, spend 30% or more of their income on housing, close to the percentage statewide, 35.7% (Table 29). An additional 18.1% of households spend between 20% and 29% of income on housing costs. As for households that can better afford housing, 44.7% of households spend less than 20% of their income on housing.

**Table 29: Burden of Housing Costs, All Households**

Housing Costs as % of Household Income	Bloomingtondale	Passaic County	New Jersey
Less than 20% of household income	44.7%	33.5%	39.3%
20 to 29% of household income	18.5%	21.2%	22.9%
30% or more of household income	35.1%	42.8%	35.7%
Zero or negative income	0.6%	1.3%	1.1%
No cash rent	1.1%	1.1%	1.1%

Source: 2019-2023 5-Year ACS

Homeowners are under less financial strain than renters. Of all homeowners, 28.7% spend at least 30% of their income on housing (Table 30). This is lower than the percentage for Passaic County, 34.2%, but slightly above the share statewide, 28.5%. Another 20.1% of households expend between 20 to 29% of their income on housing while just over half of households, 50.3%, expend less than 20% of their income on housing costs.

Table 100: Burden of Housing Costs, Owner-Occupied Housing

Housing Costs as % of Household Income	Bloomingtondale	Passaic County	New Jersey
Less than 20% of household income	50.3%	43.5%	48.1%
20 to 29% of household income	20.1%	22.0%	22.7%
30% or more of household income	28.7%	34.2%	28.5%
Zero or negative income	0.9%	0.3%	0.6%

Source: 2019-2023 5-Year ACS

The median homeowner with a mortgage spends \$2,792 a month on housing costs (Table 31). This is close to the median monthly cost statewide, \$2,787, but below the Passaic County median of \$2,947. All told, 81.9% of households with a mortgage spend at least \$2,000 on housing costs per month. A sizable share of households with a mortgage, 39.2%, spend at least \$3,000 a month on housing costs. An additional 6.7% of households expend between \$1,500 and \$1,999 a month while 8.0% expend \$1,000 and \$1,499. The remaining 3.5% of households with a mortgage have less than \$500 in monthly housing costs.

**Table 31: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Bloomingtondale	Passaic County	New Jersey
Less than \$500	3.5%	0.4%	0.4%
\$500 to \$999	0.0%	1.0%	1.8%
\$1,000 to \$1,499	8.0%	3.0%	6.6%
\$1,500 to \$1,999	6.7%	9.6%	13.7%
\$2,000 to \$2,499	16.6%	16.7%	17.7%
\$2,500 to \$2,999	26.1%	21.5%	17.0%
\$3,000 or more	39.2%	47.7%	42.7%
Median monthly housing cost	\$2,792	\$2,947	\$2,787

Source: 2019-2023 5-Year ACS

Monthly housing costs are necessarily lower, if relatively high for those households without a mortgage. These expenditures go towards taxes, insurance payments, utilities, and other fees. In all, 86.5% of households without a mortgage pay \$1,000 per month or more in housing costs (Table 32). By comparison, only 67.1% of New Jersey homeowners without a mortgage allocate at least \$1,000 a month towards housing costs. In Bloomingtondale, the median homeowner without a mortgage expends \$1,466 a month on housing costs. This surpasses the comparable figures for the county and state, \$1,399 and \$1,205, respectively. Of the remaining households without a mortgage, 2.9% spend between \$800 and \$999 every month to pay for housing, 3.7% spend between \$600 and \$799 per month, and 6.9% spend between \$400 and \$599 on a monthly basis.

Table 32: Monthly Costs, Homeowners without a Mortgage

Monthly housing costs	Bloomingtondale	Passaic County	New Jersey
Less than \$250	0.0%	2.1%	1.9%
\$250 to \$399	0.0%	1.7%	2.6%
\$400 to \$599	6.9%	2.5%	5.0%
\$600 to \$799	3.7%	3.1%	8.8%
\$800 to \$999	2.9%	8.2%	14.6%
\$1,000 or more	86.5%	82.4%	67.1%
Median monthly housing costs	\$1,466	\$1,399	\$1,205

Source: 2019-2023 5-Year ACS

Housing costs put an even greater strain on renters in New Jersey, where 48.3% of renting households are cost-burdened (Table 33). In Bloomingtondale, just under half of renting households in Bloomingtondale are cost-burdened, or 49.7%. A further 14.8% of households spend between 20% and 29% of their income on



housing costs while 32.0% of renting households spend less than 20% of their income on housing costs. Renters in the borough under less financial strain than their peers in the rest of Passaic County, where 52.4% of all households in renter-occupied housing are cost-burdened.

Table 33: Burden of Housing Costs, Renter-Occupied Housing

Housing Costs as % of Household Income	Bloomingtondale	Passaic County	New Jersey
Less than 20% of household income	32.0%	22.4%	23.8%
20 to 29% of household income	14.8%	20.4%	23.1%
30% or more of household income	49.7%	52.4%	48.3%
Zero or negative income	0.0%	2.3%	1.9%
No cash rent	3.5%	2.4%	2.9%

Source: 2019-2023 5-Year ACS

The median gross rent in Bloomingtondale, \$1,772, is relatively high compared to the rest of Passaic County, where the median rent is \$1,553 (Table 34). A small number units, 4.5%, have of \$3,000 or more, while 20.3% of units have a rent between \$2,000 and \$2,999. More than half of the rentals in the borough, 55.3% have a rent between \$1,500 and \$1,999. The remaining 19.9% of units have a rent between \$1,000 and \$1,499.

Table 34: Gross Rent

Gross Rent	Bloomingtondale	Passaic County	New Jersey
Less than \$500	0.0%	6.9%	6.3%
\$500 to \$999	0.0%	8.0%	8.7%
\$1,000 to \$1,499	19.9%	31.5%	26.3%
\$1,500 to \$1,999	55.3%	34.1%	28.5%
\$2,000 to \$2,499	6.4%	13.6%	15.9%
\$2,500 to \$2,999	13.9%	3.7%	6.7%
\$3,000 or more	4.5%	2.3%	7.6%
Median rent	\$1,772	\$1,553	\$1,653

Source: 2019-2023 5-Year ACS



DEVELOPMENT TRENDS

In the last 20 years, Borough staffers have approved building permits on average for the construction of 11 housing units annually (Table 35). For the last 10 years, the Borough has approved building permits on average for 3 housing units per year.

Table 35: Total Housing Permits Issued Per Year, 2004-2023

Year	Bloomingtondale	Passaic County	New Jersey
2004	2	1,325	39,238
2005	2	867	39,688
2006	1	1,138	32,048
2007	4	913	25,948
2008	1	462	16,338
2009	2	193	11,145
2010	1	380	11,885
2011	2	344	11,882
2012	7	327	15,270
2013	169	658	18,795
2014	0	333	22,896
2015	1	300	19,503
2016	2	437	24,170
2017	1	351	25,961
2018	9	311	26,048
2019	1	793	30,770
2020	5	1,021	26,680
2021	3	757	30,044
2022	2	827	31,792
2023	3	579	21,682
10-Year Average	3	571	25,955
20-Year Average	11	616	24,089

Source: NJ Dept. of Community Affairs

Altogether, 218 housing units have been permitted in Bloomingtondale since 2004 while 12,316 units have been permitted countywide over that span (Table 36). Multifamily development is responsible for most of the units permitted in the last 20 years, 182 units in all, with 168 units permitted in 2013. On average, 9.1 multifamily units have been permitted per year in the last two decades, with an average of 1.6 units per year since 2014. Bloomingtondale officials have also approved building permits for 32 one- and two-



family residences over the last twenty years. This equates to an average of 1.6 units permitted annually over that time, while, over the last ten years, an average of 1.9 one- and two-family units have been permitted annually. It should also be mentioned that the Borough has approved building permits for 4 mixed-use units since 2004.

Table 36: Total Housing Permits Issued by Type, 2004-2023

Year	Bloomingdale			Passaic County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	1	0	1	586	733	6	27,103	11,383	752
2005	2	0	0	493	370	4	26,715	12,687	286
2006	1	0	0	541	588	9	20,090	11,760	198
2007	4	0	0	402	507	4	14,235	11,553	160
2008	1	0	0	181	279	2	8,960	7,102	276
2009	2	0	0	88	105	0	6,776	4,309	60
2010	0	0	1	73	306	1	6,934	4,733	218
2011	1	0	1	97	243	4	6,236	5,184	462
2012	0	6	1	77	248	2	6,700	8,527	43
2013	1	168	0	134	521	3	9,666	8,998	131
2014	0	0	0	66	267	0	10,678	11,909	309
2015	1	0	0	77	223	0	9,470	9,989	44
2016	2	0	0	66	363	8	8,885	15,217	68
2017	1	0	0	96	102	153	9,201	16,146	614
2018	1	8	0	151	159	1	9,026	16,811	211
2019	1	0	0	115	678	0	8,954	21,762	54
2020	5	0	0	78	943	0	8,673	17,950	57
2021	3	0	0	310	447	0	10,479	19,471	94
2022	2	0	0	142	685	0	9,163	21,913	716
2023	3	0	0	156	423	0	9,552	11,538	592
10-Year Average	1.9	0.8	0.0	126	429	16	9,408	16,271	276
20-Year Average	1.6	9.1	0.2	196	410	10	11,375	12,447	267

Source: NJ Dept. of Community Affairs

Since 2004, the Borough has permitted the demolition of 17 housing units (Table 37). The demolition permits were mostly for one- and two-family homes, but also for units in mixed-use buildings. In all, demolition permits were approved for 12 one- and two-family residences and 5 mixed-use units. On



average, demolition permits were approved at a rate of 0.6 units per year since 2004. The rate at which demolition permits have been issued has slowed in the last ten years, with a demolition permit approved at a rate of 0.2 units per year.

Table 37: Demolition Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	2	0	0	2
2005	3	0	0	3
2006	2	0	0	2
2007	2	0	0	2
2008	0	0	1	1
2009	1	0	2	3
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	0	0	1	1
2017	0	0	0	0
2018	0	0	1	1
2019	0	0	0	0
2020	0	0	0	0
2021	0	0	0	0
2022	0	0	0	0
2023	2	0	0	2
Total	12	0	5	17
10-Year Average	0.2	0	0.2	0.4
20-Year Average	0.6	0	0.25	0.85

Source: NJ Dept of Community Affairs

Adjusting for demolition, the municipality has permitted, on net, an average of 10.05 housing units annually since 2004 and 2.3 housing units annually since 2014 (Table 38). In the last 20 years, the Borough has approved on average a net increase of 3.85 one- and two-family units, 9.1 multifamily units, and -0.25 mixed-use units per year.

**Table 38: Net Housing Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	-1	0	1	0
2005	-1	0	0	-1
2006	-1	0	0	-1
2007	2	0	0	2
2008	1	0	-1	0
2009	1	0	-2	-1
2010	0	0	1	1
2011	1	0	1	2
2012	0	6	1	7
2013	1	168	0	169
2014	0	0	0	0
2015	1	0	0	1
2016	2	0	-1	1
2017	1	0	0	1
2018	1	8	-1	8
2019	1	0	0	1
2020	5	0	0	5
2021	3	0	0	3
2022	2	0	0	2
2023	1	0	0	1
Total	20	182	-1	201
10-Year Average	7	0.8	-0.2	2.3
20-Year Average	3.85	9.1	-0.25	10.05

Source: NJ Dept of Community Affairs

Since 2004, only a meager amount of nonresidential construction has occurred in Bloomingdale. During that time, no retail construction has occurred in the borough (Table 39). In most years, no office construction has been permitted either. A spate of office construction did occur between 2010 and 2012, when 25,298 square feet of office space was permitted. Aside from this, office construction was only permitted in 2004, 2007, and 2017. On average, 1,930 square feet of office space has been permitted per year. Some construction activity has occurred for other nonresidential uses. Overall, 1,520 square feet of other types of nonresidential construction have been permitted per year.

**Table 39: Building Permits Nonresidential Construction, 2004-2023**

Year	Bloomingdale			Passaic County		
	Office	Retail	Other*	Office	Retail	Other*
2004	960	0	0	244,519	23,041	1,128,374
2005	0	0	0	166,613	5,990	593,490
2006	0	0	1,120	449,734	240,201	746,466
2007	9,336	0	0	282,204	517,164	565,981
2008	0	0	6,000	277,094	144,393	139,181
2009	0	0	6,000	202,302	8,386	272,455
2010	5,600	0	377	417,496	12,768	427,764
2011	1,809	0	1,625	178,042	112,884	81,268
2012	17,889	0	2,492	355,689	36,043	117,360
2013	0	0	8,019	121,323	28,344	934,225
2014	0	0	668	112,301	254,294	1,785,771
2015	0	0	1,186	239,108	177,368	77,636
2016	0	0	1,740	232,600	13,455	984,995
2017	3,010	0	300	472,240	6,863	535,196
2018	0	0	198	385,653	39,614	1,077,737
2019	0	0	672	541,273	22,398	1,606,756
2020	0	0	0	407,563	59,186	924,395
2021	0	0	0	325,175	17,606	776,242
2022	0	0	0	401,307	670	352,499
2023	0	0	0	337,674	98,085	766,718
20-Year Average	1,930	0	1,520	307,496	90,938	694,725
*Excludes multifamily and dormitories						
Source: NJ Dept. of Community Affairs						



PLANNING PROJECTIONS

Passaic County is served by the North Jersey Transportation Planning Authority (NJTPA), one of New Jersey's three metropolitan planning organizations. NJTPA calculates population and employment projections to anticipate the long-range planning needs of the North Jersey portion of the New York metropolitan area.

The agency anticipates that growth in Bloomingdale and Passaic County will slightly exceed growth in the wider NJTPA region (Table 40). Specifically, Bloomingdale is projected to have an annualized growth of 0.48% for households and 0.44% for population between 2015 and 2050. As projected, 8,974 residents and 3,531 households would live in the borough by 2050. The forecast growth is somewhat lower for Passaic County, whose population NJTPA expects to grow by 92,054 persons and 33,092 households by 2050. This represents an annualized growth rate of 0.52% for households and 0.483% for population. The growth rates for the county and borough outpace the growth rates expected for NJTPA's jurisdiction overall, 0.46% and 0.42%, respectively. The agency also projects employment growth in Bloomingdale to occur at a faster clip than in the region overall, with an annualized growth rate of 0.53%, equating to a projected employment of 1,806 total workers by 2050.

Table 40: Long-term Population, Household and Employment Forecasts

Metric	Bloomingdale	Passaic County	NJTPA
2015 Population	7,697	507,574	6,688,013
2050 Population	8,974	599,628	7,743,120
Annualized % Change 2015-2050	0.44%	0.48%	0.42%
2015 Household	2,991	170,943	2,444,799
2050 Household	3,531	204,845	2,868,943
Annualized % Change 2015-2050	0.48%	0.52%	0.46%
2015 Employment	1,501	181,477	2,910,458
2050 Employment	1,806	206,083	3,375,651
Annualized % Change 2015-2050	0.53%	0.36%	0.42%

Source: NJTPA



APPENDIX 2:

AFFORDABLE HOUSING MAPS

APPENDIX 2.

AFFORDABLE HOUSING MAPS

2025 FOURTH ROUND HOUSING PLAN

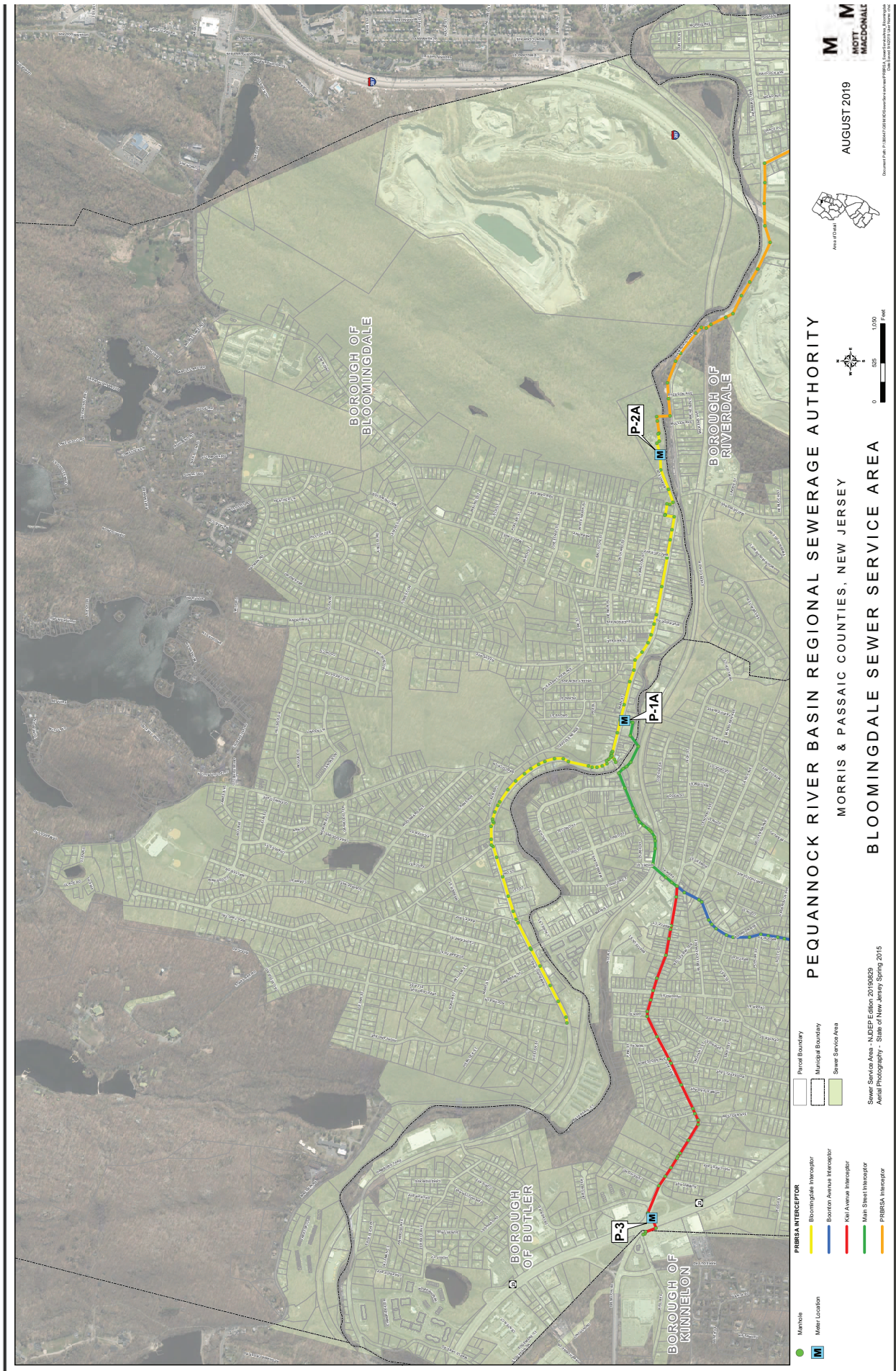
HOUSING ELEMENT & FAIR SHARE PLAN

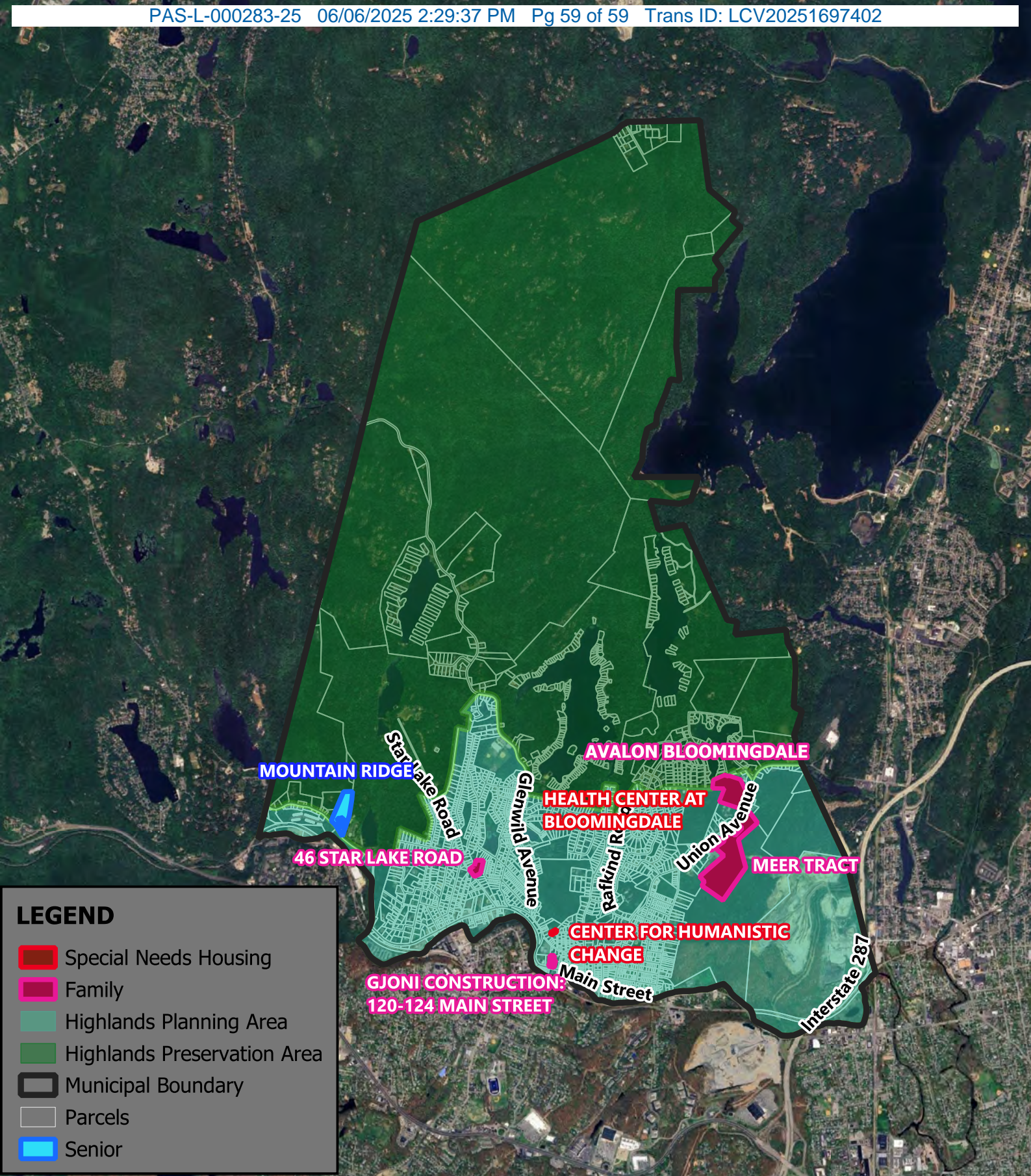
BLOOMINGDALE. BOROUGH

PASSAIC COUNTY

NEW JERSEY







AFFORDABLE HOUSING SITES FOURTH ROUND HOUSING PLAN

BOROUGH OF BLOOMINGDALE | PASSAIC COUNTY
Basemap, Google Earth; GIS Data, NJ DEP



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