

# 2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN  
WYCKOFF TOWNSHIP  
BERGEN COUNTY  
NEW JERSEY



ADOPTED BY THE PLANNING BOARD

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## TABLE OF CONTENTS

Introduction & Executive Summary .....	1
Affordable Housing in New Jersey.....	3
The Compliance Process.....	6
Affordability Requirements .....	7
Overview of Compliance Requirements.....	8
Affordable Housing in Wyckoff .....	10
Consideration of Lands Most Appropriate for Affordable Housing.....	11
Opportunity for Multigenerational Housing .....	12
Demographic, Housing & Employment Analysis .....	12
Affordable Housing Obligation & Satisfaction.....	12
Rehabilitation Obligation & Satisfaction .....	13
First & Second Rounds Obligation .....	14
Third Round Obligation .....	15
Fourth Round Obligation .....	15
Vacant Land Adjustment .....	16
Satisfaction of the RDP .....	18
Satisfaction of the Unmet Need .....	21
Consistency with the State Development and Redevelopment Plan .....	30
Affordable Housing Administration & Affirmative Marketing.....	30
Affordable Housing Trust Fund .....	31

### **Appendices**

1. Housing, Demographic & Employment Analysis



## 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 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 Wyckoff Township will satisfy its constitutional obligation.

Affordable housing in New Jersey is defined as units that 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. Wyckoff 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 Township’s application filing with the New Jersey Affordable Housing Dispute Resolution Program and the request for a Compliance Certification.



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

- Rehabilitation Obligation: 40  
The rehabilitation obligation can be defined as an estimate of the number of deteriorated units existing in Wyckoff that are occupied by low- and moderate-income households. This component is also referred to as the “present need”.
- First & Second Rounds Obligation: 221  
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: 640  
The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.
- Fourth Round Obligation: 334  
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”.

The Township’s rehabilitation obligation will be satisfied through continuation of the Interlocal Services Agreement with Bergen County Department of Community Development (BCCD).

The Township satisfied the first and second rounds obligation with a variety of family, senior and special needs units that offer for sale and for rent opportunities.

Vacant land adjustments are a compliance tool for municipalities whose obligations are outsized as compared to the availability of developable land. The Township received a vacant land adjustment for the previous rounds and continues the adjustment in the fourth round. The adjustment results in a realistic development potential (hereinafter “RDP”) and an unmet need. The RDP represents the portion of the new construction affordable housing obligation that can theoretically be addressed with inclusionary development (defined as a mix of market and affordable units) on lots identified as being developable in the vacant land analysis. The unmet need is calculated as the difference between the total obligation and the RDP.

The Township’s vacant land adjustment for the third round has an RDP of 46. There is no additional RDP attributable to the fourth round.

The Township’s RDP is satisfied with a combination of existing and planned inclusionary development. The unmet need is satisfied with overlay zoning throughout the Township that promotes inclusionary development.



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 Township 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 (NJDC 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. Wyckoff 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 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 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 housing 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. Wyckoff is in Region 1, which includes Bergen, Passaic, Hudson, 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 (Bergen, Passaic, Hudson, Sussex counties)					
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 the affordable units addressing the obligation of a round must be for rent.
- 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 households (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 affordable 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 WYCKOFF**

In October of 1992, Wyckoff was granted a six year Judgment of Repose against further Mount Laurel litigation as a result of its settlement of a lawsuit brought against the Township by the owner (Cervino) of what is now Turtle Creek and the preparation of a Housing Element and Fair Share Plan addressing all of the Township's affordable housing obligation that could not be met in the Turtle Creek development.

As part of the first round compliance plan, a vacant land analysis was conducted and later approved by Superior Court in 1992. The initial six-year Judgment of Repose was due to expire in October of 1998. Wyckoff prepared, adopted and submitted to COAH a new Housing Element and Fair Share Plan covering the Township's second round fair share obligation in July of 1998, before the expiration of its first round Judgment of Repose.



The second round plan addressed COAH's entire second round allocation. There was no need in the second round plan to invoke the first round vacant land adjustment, since the second round number was achievable without it. The Township's second round certification was extended by COAH through December 20, 2005, and Wyckoff adopted and submitted a Third Round Plan to COAH in November of 2005. COAH reviewed Wyckoff's Third Round Plan and requested additional information, which was provided to them, but did not complete the process of granting Substantive Certification to Wyckoff.

As a result of the September, 2008, amendments to COAH's Rules as well as the amendments to the Fair Housing Act adopted by the Legislature in June of 2008 and signed into law by the Governor in July of 2008, the Township revised its Third Round Housing Plan once again and resubmitted it to COAH by the December 31, 2008 deadline. Wyckoff twice petitioned COAH for substantive certification of its third round Housing Element and Fair Share Plan, once in December of 2005 and once in December of 2008. In both instances, the Rules on which the Township's plan was based were invalidated before COAH could act on Wyckoff's petition.

Wyckoff filed a request for a Declaratory Judgment on July 2, 2015, within the requisite period set by the Supreme Court. The Hon. Menelaos Toskos, J.S.C. granted Wyckoff immunity from builder's remedy lawsuits so that the Township could attempt to settle with FSHC on the extent of the Township's fair share obligation, as no methodology existed then for determining third round obligations. With the guidance of the Special Master, the settlement discussions were successfully concluded, resulting in an executed settlement agreement between Wyckoff and FSHC. A Fairness Hearing was conducted by Judge Toskos on July 18, 2018, following which, on July 23, 2018, Hon. Menelaos Toskos, J.S.C entered an Order approving the settlement, subject to several conditions, including the adoption of a revised third round Housing Plan.

The Township adopted a revised third round Housing Plan and submitted supplemental information to Superior Court. A Final Judgment of Compliance and Repose was issued on March 4, 2021 by the Hon. Gregg A. Padovano, J.S.C.

The Township adopted a resolution committing to the rehabilitation and fourth round obligations on January 21, 2025. The resolution committed to the DCA-calculated rehabilitation obligation but reduced the DCA-calculated fourth round obligation. The Township's submission received objections from the New Jersey Builder's Association and FSHC; however, the Township was able to settle with these parties on the fourth round obligation. On May 30, 2025, the Hon. Lina P. Corrison, J.S.C. issued an order establishing the Township's rehabilitation and fourth round obligations of 40 and 334, respectively.

## **CONSIDERATION OF LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING**

As part of this Plan, the Township considered land that is appropriate for the construction of low- and moderate-income housing. Wyckoff has limited capacity for future development due to its built-out conditions. Notwithstanding, one developer requested inclusion the Township's fourth round housing plan:



- Squaw Brook Church (Block 437, Lots 18, 19, 20.02): The developer of this vacant house of worship property contacted the Township seeking amended zoning to permit inclusionary townhouse development. The Township worked with this developer to amend the bulk standards; the site is included the Township’s unmet need.

A portion of Township’s housing stock may be appropriate for conversion or rehabilitation for affordable housing. Such conversions are most appropriate for Township units that are moderate in size, as opposed to those Township units that are very significant in size, to enable building and site maintenance costs that are proportionate to the household’s income. Group units and accessory apartments are also appropriate for many of Wyckoff’s single-family units, and attached and multi-family affordable housing developments may be appropriate where opportunities for such development or redevelopment arises (in addition to those areas which are already zoned for inclusionary development). The Township’s mandatory set-aside ordinance will capture such opportunities.

## **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 units of their extended families, thereby preserving and enhancing multigenerational family continuity. Township land use policies are not in conflict with this goals and much of the Township’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 & Satisfaction**

The rehabilitation obligation can be defined as an estimate of the number of deteriorated units existing in Wyckoff 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. The Township adopted a resolution committing to the rehabilitation obligation on January 21, 2025. The resolution committed to the DCA-calculated rehabilitation obligation. On May 30, 2025, the Hon. Lina P. Corrison, J.S.C. issued an order establishing the Township’s rehabilitation of 40.

The Township will address this obligation through continuation of Interlocal Services Agreement with Bergen County Department of Community Development (BCCD), which provides a no-interest loan to income-eligible homeowners to repair major systems in their home. The Township will address this obligation of 40 through participation in the Bergen County Housing Improvement Program, which provides a no-interest loan 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. The loans need not be repaid until the unit is sold or the title is transferred. Additionally, the Township will create a supplementary program that is available to rental units. This program will be operated by the Township’s administrative agent. All rehabilitated units will comply with the definition of a substandard unit in N.J.A.C. 5:93-5.2(b), which states, “a unit with health and safety code violations that require the repair or replacement of a major system.” Major systems include weatherization, roofing, plumbing, heating, electricity, sanitary plumbing, lead paint abatement and/or load bearing structural systems. All rehabilitated units shall meet the applicable construction code. Additionally, all rehabilitated units shall be occupied by low- or moderate-income households and subject to 10-year affordability controls, which shall be placed on the property in the form of a lien or deed restriction. The average hard cost will be at least \$10,000.

Wyckoff seeks relief from the rental component of the rehabilitation obligation, as set forth in N.J.A.C. 5:97-6.2(b)6. The request for relief is supported by the following:

- Extensive rental affordable housing constructed and permitted in the housing plan.
- 9.1% of the Township’s occupied housing units are for rent. This low percentage of units for rent will reduce demand for the program.
- The median income of renter households is \$93,523. These high incomes will also further reduce demand for the program as well as reduce eligibility.



## **First & Second Rounds Obligation & Satisfaction**

Wyckoff Township’s first and second rounds new construction obligation, also referred to as the prior round obligation, is 221. 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 Township’s obligation was published by COAH in 2008 and originally calculated in 1993-1994 pursuant to N.J.A.C 5:93.

The Township satisfied the first and second rounds obligation with a wide variety of housing types, including family, senior and special needs. The entire 221 obligation has been satisfied with constructed development, except for the Abma Farm tract. This tract has not yet developed for inclusionary residential development despite the existence of favorable zoning since the 1990's. This is because the Abma Farm property is still in active use as a family farm with a community-based commercial recreation function. At some point, when the family farm ceases to operate as such, it is expected that this property will develop in accordance with its zoning, but this may take some time.

<b>Satisfaction of the 221-unit First &amp; Second Rounds Obligation</b>					
<b>Development</b>	<b>Housing Type</b>	<b>Affordable Units</b>	<b>Bonus Credits</b>	<b>Total Credits</b>	<b>Status</b>
Barrister Farms	Family Sale	17	0	17	Constructed
Barrister Farms	RCA Payment	25	0	25	Completed
Snyder Farms	RCA Payment	9	0	9	Completed
Fieldstone Manor (Moss Type)	Family Rental	13	13	26	Constructed
Turtle Creek (Cervino)	Family Sale	4	0	4	Constructed
Windmill Farms Passaro Sheep Farm)	RCA Payment	8	0	8	Constructed
Wyckoff Commons (Jones)	Family Sale	2	0	2	Constructed
Wyckoff Commons (Jones)	RCA Payment	2	0	2	Completed
Abma Farm	Family Rental or Sale	36	0	36	Zoned



Satisfaction of the 221-unit First & Second Rounds Obligation					
Development	Housing Type	Affordable Units	Bonus Credits	Total Credits	Status
Boulder Run	Family Rental	16	16	32	Constructed
CHCC - Evergreen Court	Senior Rental	24	0	24	Constructed
CHCC - Longview	Assisted Living	12	0	12	Constructed
ECCR - Holly Lodge	Special Needs	4	4	8	Constructed
ECCR - Oak Lodge	Special Needs	4	4	8	Constructed
ECCR - Willow Lodge	Special Needs	4	4	8	Constructed
<b>Total</b>		<b>180</b>	<b>41</b>	<b>221</b>	

### Third Round Obligation

This obligation of 640 is defined as the new construction obligation for 1999-2025. The third round obligation was established by the Township’s 2018 Settlement Agreement with FSHC and was confirmed via an Order issued on July 23, 2018 by the Hon. Menelaos Toskos, J.S.C. ). This number reflects a 30% reduction in the third round fair share obligation of 914 units calculated by the expert for FSHC, David Kinsey, PhD, PP, FAICP, in May of 2016. The settlement number includes both the new construction obligation generated during the gap period (1999 to 2015) in addition to the prospective need for the period from 2015 to 2025.

### Fourth Round Obligation

Wyckoff’s fourth round obligation (also referred to as the prospective need) is 334. 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 Township adopted a resolution committing to the rehabilitation and fourth round obligations on January 21, 2025. The resolution committed to a reduced DCA-calculated fourth round obligation. The Township's submission received objections from the New Jersey Builder's Association and FSHC; however, the Township was able to settle with these parties on the fourth round obligation. On May 30, 2025, the Hon. Lina P. Corriston, J.S.C. issued an order establishing the Township's fourth round obligations of 334.

### **Vacant Land Adjustment**

A vacant land adjustment is available to those municipalities, such as Wyckoff, that cannot satisfy their entire affordable housing obligation using inclusionary housing due to a lack of vacant and developable land. The adjustment process is set forth in COAH's rules and is supplemented by related case law. More specifically, it is a downward adjustment of the obligation to reflect the number of affordable units a municipality could theoretically create through new inclusionary development on vacant or underutilized land, presuming a density and set-aside consistent with COAH's rules.

The downward adjusted obligation is known as the realistic development potential, or "RDP". Requesting this adjustment does not require the municipality to zone or build on the land identified as developable. Notwithstanding, the municipality's Housing Plan must identify compliance strategies that can produce enough affordable units and bonus credits to satisfy the RDP. The difference between the RDP and the calculated new construction obligation is referred to as the unmet need. COAH's rules, *N.J.A.C. 5:97-5.4(b)* or *N.J.A.C. 5:93-4.2(h)*, do not require any specific unmet need strategy. Instead, they state one or any combination of strategies may be required and do not provide a required quantity of strategies or affordable units. The strategies cited include accessory apartments, market to affordable, overlay zoning, redevelopment with affordable housing and adoption of a development fee ordinance. Unlike the RDP, the unmet need does not need to be fully satisfied; instead, the Township must create adequate opportunities for future affordable housing.

### ***Third Round Vacant Land Adjustment***

The Township's third round vacant land analysis was initially prepared in 2015. It was later amended and updated in response to comments received from counsel for the intervenor in the Township's Declaratory Judgment action. This vacant land analysis resulted in an RDP of 32.6. However, the Township evaluated additional developed or partially developed parcels of land that, if favorably zoned, might redevelop (with a small "r") for inclusionary residential purposes and yield affordable housing. These additional parcels increased the third round RDP to 46. It should be recognized that this vacant land adjustment is unusual in that it is partially generated by *developed* parcels and reflects the bonus credits that might be



generated. This unusual process was set forth in the 2018 Settlement Agreement with FSHC as well as the Order approving that Settlement Agreement, the Township's third round Housing Plans and the 2021 Final Judgment of Repose. See also the Township's 2018 third round Housing Plan and 2018 Settlement Agreement with FSHC for more information.

Those parcels and the RDP that might be generated by each site are described below.

- Block 259, Lot 2, located on Franklin Avenue. This lot is occupied by a gas station but is adjacent to a larger parcel that is included in the RDP calculation and appears on the "short list" (Block 259, Lot 1). While Block 259, Lot 2, is small (about one quarter acre), it adds valuable street frontage and a small additional amount of unconstrained acreage to Block 259, Lot 1. Together, these two lots encompass 3.35 acres, of which 1.85 acres are free of environmental constraints (in this case, wetlands).

Block 259, Lot 2, if developed at a density of 12 units per acre (the same density assigned in the RDP analysis to Block 259, Lot 1), would add less than one additional affordable unit to the RDP (0.6 units), but if developed in conjunction with Block 259, Lot 1, the overall affordable housing yield might be increased by a whole unit. Block 259, Lot 2 was thus added to the RDP calculation, increasing the RDP by one (1) unit.

- Block 216, Lots 17.01, 18 and 19, all located on Greenwood Avenue. These lots are all in separate ownership and total 23,400 square feet or .537 acres of land. Recently, the owners of two of these lots have inquired about the possibility of a rezoning as they are isolated from other single-family residential development. If these lots were to be rezoned so that, when assembled, they could be developed as one site with apartments at a density of 12 units per acre (along with a small commercial component), as many as 6 total apartments would be possible, of which one would be an affordable unit. Block 216, Lots 17.01, 18 and 19 was thus added to the RDP calculation, increasing the RDP by one (1) unit.

#### ***Fourth Round Vacant Land Adjustment***

The Township continues its vacant land adjustment into the fourth round since the fourth round obligation, as well as the previous rounds' obligations, exceeds the vacant and developable land available. Review of approvals issued by the Planning Board and Zoning Board, anticipated development and construction permits indicate there is no development activity that generates a fourth round RDP since the Township's third round RDP was last calculated. As such, the Township's RDP remains 46.



## Satisfaction of the RDP

The Township satisfies its RDP with a mix of family, special needs and senior units, the majority of which are constructed and provide rental housing.

<b>Satisfaction of the 46-unit RDP</b>					
<b>Development</b>	<b>Housing Type</b>	<b>Affordable Units</b>	<b>Bonus Credits</b>	<b>Total Credits</b>	<b>Status</b>
Block 259, Lots 1, 2	Family Rental	3	0	3	Zoned
Turtle Creek Condos	Extensions: Family Sale	2	0	2	Completed
Block 216, Lots 17.01, 18, 19	Family Rental	1	0	1	Zoned
Block 216, Lots 13.08, 13.09, 13.10	Family Rental	2	0	2	Zoned
ECCR Group Home	Special Needs	5	5	10	Constructed
United Way/Madeline	Special Needs	6	6	12	Constructed
Maple Lake (Sarna), Block 320, Lots 10.02, 11	Family Rental	9	1	10	Zoned
CHCC Evergreen Court	Senior Rental	6 (of 24)	0	6	Constructed
<b>Total</b>		<b>34</b>	<b>12</b>	<b>46</b>	

### Block 259, Lots 1, 2

Wyckoff addresses a portion of its 46 unit RDP through inclusionary residential development at a density of up to 12 units per acre on Lots 1 and 2 in Block 259. Development of Lots 1 and 2 in Block 259 will also include a first floor retail component, with the residential portion of the development confined to the upper level. At a 15% set-aside for rental affordable units, these two lots would yield approximately 22 total units, of which 3 would be affordable rental units. While the development is not yet built, the site conditions are unchanged from when the zoning was put in place. The density remains appropriate for when the property redevelops.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et



seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and. This strategy was approved in the Township's third round Judgment of Repose.

#### Turtle Creek Condos

The Township successfully extended the affordability controls on 2 units of affordable family (for sale) housing in the Turtle Creek Condominium development, earning it 2 affordable units/credits.

The affordable units are restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq. This strategy was approved in the Township's third round Judgment of Repose.

#### Block 216, Lots 17.01, 18, 19

The Township will address a portion of its 46 unit RDP through the rezoning of Block 216, Lots 17.01, 18 and 19, on Greenwood Avenue. These lots, which are currently in separate ownership, total 23,400 square feet or .537 acres of land, with no environmental constraints. The zoning allows, if assembled, the lots could be developed with apartments at a density of 12 units per acre (perhaps along with a small commercial component), yielding a total of six (6) apartments, of which one (1) would be an affordable rental unit, based on a 15 percent set-aside rate for rental affordable units. While the development is not yet built, the site conditions are unchanged from when the zoning was put in place. The density remains appropriate for when the property redevelops.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose.

#### Block 216, Lots 13.08, 13.09, 13.10

Wyckoff will address a portion of its 46 unit RDP through the rezoning of Block 216, Lots 13.08, 13.09 and 13.10 (formerly Block 216, Lots 12.01 and 13.04), encompassing a total of 2.39 acres of land. The original two lots were assembled and then re-subdivided for single-family residential development as a result of a 2008 settlement agreement with their owner, who was, at least at the time, also the owner of the Boulder Run Shopping Center. That settlement agreement resulted in 16 affordable family rental units being developed on the Boulder Run Shopping Center property (Block 216.01, Lot 24.01). The single-family lots across the street have remained undeveloped. The Township rezoned the lots to allow apartments to be developed above an appropriately sized commercial component, instead of the single-family homes for which they are currently zoned. The lots have no environmental constraints, but the permitted residential density will be subject to the limitations imposed by the commercial use and its



parking demands, which will constrain the overall size of the building that can be built, and this will determine how many apartments can be provided. It is currently anticipated that the yield would be about 12-18 apartment units, in addition to the ground floor commercial component, thus producing at least two (2) and perhaps as many as three (3) affordable rental units, using the 15 percent set-aside rate for affordable rental units. While the development is not yet built, the site conditions are unchanged from when the zoning was put in place. The density remains appropriate for when the property redevelops.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose.

#### ECCR Group Home

A five (5) bedroom group home is at 832 Mountain Avenue. It is operated by Eastern Christian Children's Retreat (ECCR), which also operates three (3) other group homes in Wyckoff (that were credited to the Prior Round). Despite its name, all the occupants of the ECCR facilities are aged 18 and over. This group home will yield 5 credits, one for each bedroom.

The group home will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose. Construction is complete.

#### United Way/Madeline

The Township has been working with United Way/Madeline Corporation to fund the establishment of a new six (6) bedroom group home on Block 238, Lot 2, a lot located at 370 Clinton Avenue and owned by the Township of Wyckoff. The development is constructed. The Township receives 6 credits, one for each bedroom, from this development.

The group home will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose. Construction is complete.

#### Maple Lake (Sarna)

As a result of a settlement with the Intervenor, a portion of the two lots owned by the intervenor (Block 320, Lots 10.02 and 11) will be rezoned to permit the construction of sixty (60) family luxury apartments or condominium units plus one (1) additional unit for the building superintendent. Of the sixty (60) units



to be sold or rented, 15% or 9 will be affordable family rental units (2 very low, 3 low and 4 moderate, distributed as evenly as possible among the required bedroom mix of 2 three-bedroom units, 1 one-bedroom unit and 6 two-bedroom units). The balance of the site will be acquired by Wyckoff Township as public open space. While the development is not yet built, the site conditions are unchanged from when the zoning was put in place. The density remains appropriate for when the property redevelops.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose.

### CHCC Evergreen Court

The Township has negotiated with Christian Health Care Center (CHCC) to place new UHAC-compliant 30 year deed restrictions on 24 units of independent living senior citizens housing on which the prior HUD contract has expired. This is in exchange for allowing CHCC to develop additional market-rate age restricted housing elsewhere on the CHCC campus (Vista project). Not all these credits will be eligible for inclusion in meeting the current fair share obligation, however, as they would exceed the 25 percent cap on age-restricted housing. Based on a 46 unit RDP, a maximum of 11 of these units could be credited, but the Township will be claiming credit for only 6 age-restricted units to maintain the required ratio of family and non-family (age-restricted and group home) units in its Plan. The remaining units will help to address the Unmet Need.

The affordable units are restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls and income distribution. This strategy was approved in the Township's third round Judgment of Repose. Construction is complete.

### **Satisfaction of the Unmet Need**

COAH's rules, *N.J.A.C. 5:97-5.4(b)* or *N.J.A.C. 5:93-4.2(h)*, do not require any specific unmet need strategy. Instead, they state one or any combination of strategies may be required and do not provide a required quantity of strategies or affordable units. The strategies cited include accessory apartments, market to affordable, overlay zoning, redevelopment with affordable housing and adoption of a development fee. Wyckoff relies upon 7 overlay zones, as well as the mandatory set-aside ordinance.

The Fair Housing Act, *N.J.S.A. 52:27D-310.1*, now states municipalities that receive a vacant land adjustment shall identify sufficient parcels to likely to redevelop during the current round to address at least 25% of the prospective need obligation that has been adjusted with realistic zoning or demonstrate why the municipality is unable to do so. Given the 334 fourth round obligation, this 25% requirement calls for 84 affordable units ( $.25(334)=83.5$ , rounded up to 84). The Township's fourth round unmet need



strategies provide realistic zoning that exceeds this requirement. The strategies permit 93 affordable units, well more than the 84 required, assuming the required 20% set-aside except for those strategies that permit a 15% set-aside.

The Township adopted 7 overlay zone zones and a mandatory set-aside ordinance to address the third round unmet need. The Township provides another 8 zoning strategies to meet the fourth round unmet need.

Third Round Unmet Need Strategies		
Development	Housing Type	Density
West Main Street	Family, multi-family Sale or rental	12 du/ac
Bergen Brick and Tile	Family, multi-family, mixed use Sale or rental	15 du/ac
Chevrolet Dealership and Adjacent	Family, multi-family, mixed use Sale or rental	16 du/ac
Wyckoff Shopping Center	Family, multi-family, mixed use Sale or rental	10 du/ac
Abma Farm Excess Credits	Family Sale or rental	n/a
CHCC Evergreen Court excess units	Senior Rental	n/a
Mandatory Set-aside Ordinance	Various	Various

West Main Street

Overlay zoning on several lots (Block 224, Lots 1.01, 2.01, 3, 4, 6.01, and 7, which are all developed, and Block 224, Lot 5.01, which is vacant), all located along the south side of West Main Street. The developed lots contain small industrial uses and parking that, in combination with Lot 5.01, might well be ready for privately initiated inclusionary residential redevelopment assuming the assemblage of the parcels. The lots to the west of these parcels are all residentially developed. These lots together total 4.0 net developable acres (nearly half of Lot 5.01 is constrained). If consolidated and redeveloped at a density of 12 units per acre, the total yield of all these lots, taken together, would be about 48 units, 10 of which would be affordable (based on a 20 percent set-aside, rounded up). To achieve this development and accommodate required parking, it may be necessary to permit parking within the building on the ground floor level with two stories of apartments above. It is intended that the third story be created within the



roof space over the second floor to reduce the appearance of height without sacrificing roof pitch, in consideration of the single-family homes to the west.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose.

#### Bergen Brick and Tile

Overlay zoning on the Bergen Brick and Tile Property (Block 202, Lot 78.01) that would permit mixed use development, with ground floor retail uses plus one story of apartments above that facing Wyckoff Avenue, and one level of parking within the building plus two stories of apartments in the rear. At a gross residential density of 15 units per acre, it is anticipated that this 2.0 acre site will yield a total of 30 apartments, of which 6 will be affordable, based on a 20 percent set-aside.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose.

#### Chevrolet Dealership and Adjacent

Overlay zoning on three properties, including a Chevrolet dealership and two large industrial properties located in the southwest corner of the Township (Block 517, Lot 3.01, and Block 516, Lots 6.03 and 6.04). Currently, the two industrial lots are actively used for industrial purposes (they are owned by Maarten's Farm, LLC, and Precision Multiple Controls), but in the future, they may no longer be so. If these sites were to be redeveloped for inclusionary residential development at a gross residential density of 16 units per acre, it is estimated that they would yield up to 270 total units, of which 54 would be affordable, based on a 20 percent set-aside. Wyckoff adopted an overlay zone on these properties to ensure that when redevelopment of these properties does occur, inclusionary development with family affordable housing will be produced. It is intended that Block 517, Lot 3.01, will include non-residential development on the ground floor facing Goffle Road. The building heights within the overlay zone are varied such that two or two and a half story buildings will be constructed adjacent to existing single-family dwellings at the perimeter of the overlay zone and that three story buildings will be constructed internally to the overlay zone. Intrinsic to the ability to redevelop these sites without undermining the surrounding single-family residential neighborhoods will be a strong set of buffering standards and a prohibition against access through any of the abutting residential cul-de-sac streets.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et



seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose.

#### Wyckoff Shopping Center

Overlay zoning on the Wyckoff Shopping Center property (Block 235, Lot 3). The rear of this 2.42 acre site is committed for use as parking for the adjacent park. If this property were permitted to have a full second story added to its roughly 28,000 square foot ground floor, with such second floor to be used only for apartments, it is estimated that 22 apartments could be created on the second floor, keeping the ground floor for the retail and service businesses that are currently permitted. A total of 22 apartments translates to a gross residential density of 10 units per acre calculated on just the 2.16 acre portion of the site that is used for commercial purposes (i.e., excluding the public parking area). An affordable housing yield of 5 affordable units is anticipated (based on a 20 percent set-aside, and rounding up). Wyckoff adopted an overlay zone on this property to ensure that should the owner/developer decide to add a full second story to the existing building or to a replacement building of similar size, inclusionary residential development with family affordable housing will be produced.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose.

#### Abma Farm Excess Credits

Excess credits from the eventual development of the Abma Farm site under its current inclusionary zoning. The Abma Farm (Block 202, Lot 4) is a 27.5 acre family-owned working farm that was zoned for inclusionary residential development as part of the Township's first round Housing Element and Fair Share Plan. It has sewer and water service. The property has retained its inclusionary residential zoning through the second round to this day, although it has not yet developed for this purpose. The Abma Farm encompasses farmland, a nursery and greenhouses and provides popular farm-related family entertainment opportunities throughout the year. The property has some environmental constraints to its development, in the form of wetlands and some steep slopes. Nevertheless, it can accommodate a substantial amount of inclusionary residential development, and when the owner is ready to develop it, the inclusionary zoning is in place. Any excess units created on this site that are not needed to fulfill the balance of the prior round obligation, will be applied to the Unmet Need.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township's third round Judgment of Repose.



CHCC Evergreen Court excess units

Eighteen (18) units of the 24 age-restricted units at CHCC that are not being used to address the RDP are available to address the unmet need, provided the number of age-restricted units applied against the Unmet Need does not exceed 25 percent of the portion of the Unmet Need that will be satisfied with other units and credits.

The affordable units will be restricted, regulated and administered consistent with the Township’s affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing. This strategy was approved in the Township’s third round Judgment of Repose.

Mandatory Set-aside Ordinance

This ordinance requires all multi-family residential development which is not currently permitted but receives approval for construction or new zoning to provide a 15% affordable housing set-aside where the affordable units are for rent and a 20% affordable housing set-aside where the affordable units are for sale. All affordable units shall be restricted, regulated and administered consistent with the Township’s affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This shall include but is not limited to income distribution, bedroom distribution, and phasing.

<b>Fourth Round Unmet Need Strategies</b>		
<b>Development</b>	<b>Housing Type</b>	<b>Density</b>
Squaw Brook Church	Family, townhouse and single-family Sale or rental	3 du/ac
168 & 174 Franklin Avenue	Family, townhouse and single-family Sale or rental	4.5 du/ac
B-1 District along Godwin Ave. and Franklin Ave.	Family, mixed-use, multi-family and townhouses Sale or rental	10 du/ac
B-2 District along Godwin Ave. and Crescent Ave.	Family, mixed-use, multi-family and townhouses Sale or rental	10 du/ac
825 Wyndham Court	Family, multi-family and townhouses Sale or rental	10 du/ac
139 Franklin Avenue	Family, townhouse and single-family Sale or rental	8 du/ac



Fourth Round Unmet Need Strategies		
Development	Housing Type	Density
Goffle Road Expanded Area	Family, mixed-use, multi-family and townhouses Sale or rental	10 du/ac
500 West Main Street	Family, multi-family and townhouses Sale or rental	10 du/ac
475 Lafayette Avenue	Family, townhouse and single-family Sale or rental	8 du/ac

Squaw Brook Church

This 6 ac. (approximately) property along Squaw Brook road is occupied by a vacant church (Block 437, Lots 18, 19, 20.02). The Township will rezone the property to permit townhouses and limited single-family homes at a density of 3 du/ac and an affordable housing set-aside of 20% set-aside for for-sale units and a 15% set-aside for rental units. The site has significant environmental constraints, including wetlands and flood hazard area, which constrain the development potential. The developer contacted the Township for inclusion in this Housing Plan and through those discussions, the ordinance (including the density) has been crafted to accommodate the requested inclusionary development.

The affordable units will be restricted, regulated and administered consistent with the Township’s affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.

168 & 174 Franklin Avenue

This 2.5 ac. (approximately) area along Franklin Avenue is occupied by single-family homes in disrepair and is in a single-family neighborhood. While wetlands and flood hazard area impact the rear of the property, the property can accommodate inclusionary townhouses and single-family homes at a density of 4.5 du/ac and an affordable housing set-aside of 20% set-aside for for-sale units and a 15% set-aside for rental units.

The affordable units will be restricted, regulated and administered consistent with the Township’s affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.



B-1 District along Godwin Ave. and Franklin Ave.

This 7.2 ac. (approximately) portion of the B-1 commercial district is occupied by various commercial uses and is proximate to other inclusionary districts as well as residential uses. Zoning will permit mixed-use inclusionary townhouses and multi-family development at a density of 10 du/ac and an affordable housing set-aside of 20% set-aside.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.

B-2 District along Godwin Ave. and Crescent Ave.

This 4.64 ac. (approximately) portion of the B-2 commercial district is occupied retail and commercial uses and is adjacent to single-family homes as well as commercial uses. Zoning will permit mixed-use inclusionary townhouses and multi-family development at a density of 10 du/ac and an affordable housing set-aside of 20% set-aside.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.

825 Wyndham Court (Block 203, Lot 3.04):

This 4.0 ac. (approximately) area is occupied by a commercial use but is adjacent to townhouses and single-family homes. While the northern portion modestly impacted by flood hazard area, the property can accommodate townhouse and multi-family development and will be zoned to permit a density of 10 du/ac and an affordable housing set-aside of 20% set-aside.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.

139 Franklin Avenue (Block 208, Lots 76, 77):

This 6.55 ac. (approximately) site is occupied by Wyckoff Assembly of God. It is adjacent to single family development. Zoning will permit townhouses and single-family development at a density of 8 du/ac and an affordable housing set-aside of 20% set-aside.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et



seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.

#### Goffle Road Expanded Area

This is a 4.27 ac. (approximately) area that is adjacent to an existing third round unmet need strategy. The property is occupied by various commercial and industrial uses. Zoning will permit mixed-use inclusionary townhouses and multi-family development at a density of 10 du/ac and an affordable housing set-aside of 20% set-aside.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.

#### 500 West Main Street (Block 222, Lot 1.01)

This 13.7 ac. (approximately) area is occupied by various commercial and industrial uses, but adjacent uses include single-family homes, townhouses and industrial uses. Zoning will permit mixed-use inclusionary townhouses and multi-family development at a density of 10 du/ac and an affordable housing set-aside of 20% set-aside.

The affordable units will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.

#### 475 Lafayette Avenue (Block 483, Lots 38.01, 46)

This 6.23 ac. (approximately) property is occupied by Abundant Life Reformed Church and parsonage and is surrounded by single-family homes. Zoning will permit inclusionary townhouses and single-family development at a density of 8 du/ac and an affordable housing set-aside of 20% set-aside.

The affordable homes will be restricted, regulated and administered consistent with the Township's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This includes but is not limited to affordability controls, income distribution, bedroom distribution and phasing.



### ***Distribution of Affordable Units***

In addition to meeting the total 46 RDP, the Township must also meet a rental obligation, maximum senior units, family obligation, and the very low income obligation.

#### **Maximum Bonus**

- Maximum bonus credits = equal to the rental obligation | 12 (see below)
- Maximum bonus credits for any increased RDP will be limited to 25% of the increased RDP. Bonus credits equal to the rental obligation are applicable because the RDP was generated in the second and third rounds.
- The RDP is satisfied with 12 bonus credits.

#### **Minimum Rental**

- Minimum rental units = 25% (units meeting the RDP) |  $.25 (46) = 11.5$ , rounded to up to 12
- The Township exceeds this requirement. None of the Township's unmet need strategies are restricted to for-sale units.

#### **Maximum Senior**

- Maximum age-restricted units = 30% (units meeting the RDP) (25% of the RDP the third round) |  $.25 (46) = 11.5$ , rounded down to 11.
- Only 6 units from the CHCC Evergreen Court development are reserved for seniors. None of the Township's unmet need strategies are restricted to seniors.

#### **Minimum Family**

- Minimum family units = 50% (units meeting the RDP) |  $.5 (33) = 17$
- The Township exceeds this requirement. None of the Township's unmet need strategies, except for carryover credits, are restricted to non-family units.

#### **Minimum Family Rental**

- Minimum family rental = 50% (rental obligation) |  $.5 (12) = 6$
- The Township exceeds this requirement. None of the Township's unmet need strategies are restricted to owner-occupied units and none are restricted to non-family units, except for carryover credits.



#### Minimum Very Low Income

- Minimum very low income units = 13% (fourth round units created or approved on or after July 1, 2008) |  $.13 (32) = 4.16$ , rounded up to 5
- This requirement is satisfied. All the developments contributing to this requirement will also satisfy it.

#### Minimum Family Very Low Income

- Minimum family very low income units = 50% (very low income obligation) |  $.5 (5) = 2.5$ , rounded up to 3
- This requirement is exceeded. All the developments contributing to this requirement will also satisfy it.

### **CONSISTENCY WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN**

The Township is in Planning Area 1, the Metropolitan Planning Area. Development and redevelopment with affordable housing is consistent with the goals and policies of the 2001 State Development and Redevelopment Plan. In fact, Planning Area 1 is a preferred location for affordable housing pursuant to 5:93-5.4.

### **AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING**

Wyckoff Township'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 Township's Affordable Housing Ordinance, Section 77 of the Township Code, governs the establishment of affordable units in the Township as well as regulating the occupancy of such units. The Township'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 Township 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 Township. 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 Township's housing region, Region 1 consisting of Bergen, Passaic, Hudson, Sussex counties.

The affirmative marketing plan provides regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and 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 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 approved by COAH on February 28, 2006 and adopted by the municipality on June 5, 2006. An amended ordinance (Ordinance No. 1866) was most recently adopted by the Township on November 20, 2018 and was subject to the July 23, 2018 Order Granting Conditional Compliance. The ordinance, which is Section 113 of the Township 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 1.5% 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 Township's Spending Plan discusses anticipated revenues, collection of revenues, and the use of revenues. Collected revenues are placed in the Township's Affordable Housing Trust fund and may be 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.



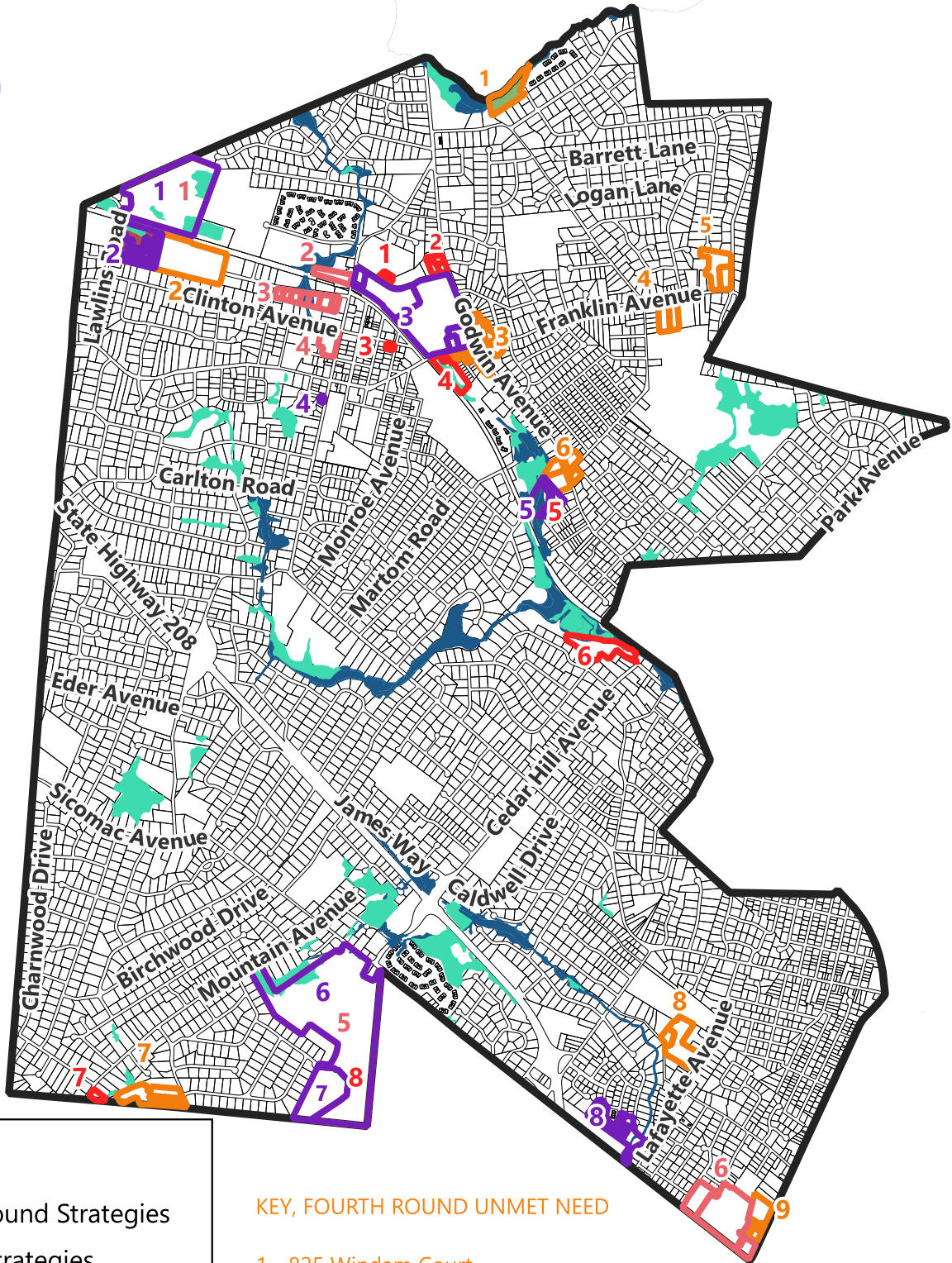
- Repayment of municipal bonds issued to finance low- and moderate-income housing activity.
- Any other activity as specified in the approved spending plan.

As required by the Fair Housing Act, the Township will expend a portion of its collected development fees on affordability assistance to enhance affordability of affordable units. Additionally, no more than 20% of the revenues collected from development fees 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.

**KEY, 1ST & 2ND ROUND**  
 1 - Abma  
 2 - Fieldstone Manor  
 3 - Residences at Boulder Run  
 4 - Wyckoff Commons  
 5 - Turtle Creek  
 6 - CCHC - Evergreen Court/Longview  
 7 - Easter Christian Children's Retreat: Willow Lodge, Oak Lodge, Holly Lodge  
 8 - Barrister Run

**KEY, THIRD ROUND RDP**  
 1 - B216, L17.01,18,19  
 2 - B216, L13.08,13.09,13.10  
 3 - B238, L2  
 4 - B259, L1,2  
 5 - B293, L16.02  
 6 - B320, L10.02,11  
 7 - B437, L2  
 8 - B443, L49.03

**KEY, THIRD ROUND UNMET NEED**  
 1 - B202, L4  
 2 - B202, L78.01  
 3 - B224, L1.01, 2.01,3,4,5.01,6,  
 4 - B235, L3  
 5 - B443, L49.03  
 6 - B516, L6.03,6.04, B517, L3.01



**Legend**

- First and Second Round Strategies
- Third Round RDP Strategies
- Third Round Unmet Need Strategies
- Fourth Round Unmet Need
- Municipal Boundary
- Wetlands
- Flood Hazard Areas

**KEY, FOURTH ROUND UNMET NEED**

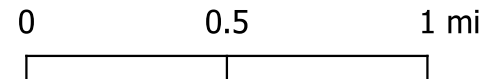
- 1 - 825 Windam Court
- 2 - 500 West Main Street
- 3 - Godwin Ave & Franklin Ave B-1 District
- 4 - 168, 174 Franklin Ave
- 5 - 139 Franklin Ave
- 6 - Godwin Ave & Crescent Ave B-2 District
- 7 - Squaw Brook Road Church
- 8 - 475 Lafayette Ave Road
- 9 - Goffle Ave Area



**AFFORDABLE HOUSING STRATEGIES  
 FOURTH ROUND HOUSING PLAN**

TOWNSHIP OF WYCKOFF | BERGEN COUNTY

DATA SOURCES: Flood Zones, FEMA;  
 Other GIS Data, NJ DEP



# APPENDIX 1.

## HOUSING, DEMOGRAPHIC & EMPLOYMENT ANALYSIS

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN

TOWNSHIP OF WYCKOFF

BERGEN COUNTY

NEW JERSEY





## TABLE OF CONTENTS

Table 1: Population Trends (1920-2020).....	1
Table 2: Population by Age and Sex .....	2
Table 3: Population Change by Age, 2013 to 2023.....	2
Table 4: Household Size .....	3
Table 5: Family and Nonfamily Households .....	3
Table 6: Educational Attainment.....	4
Table 7: Race and Ethnicity .....	4
Table 8: Household Income.....	5
Table 9: Poverty Rate .....	6
Table 10: Unemployment Rate.....	6
Table 11: Class of Worker.....	7
Table 12: Occupation .....	7
Table 13: Industry.....	8
Table 14: Quarterly Census of Employment and Wages, 2023, Wyckoff.....	9
Table 15: Means of Transport to Work .....	10
Table 16: Travel Time to Work .....	10
Table 17: Total Vehicles Available .....	11
Table 18: Total Population in Occupied Units by Tenure .....	11
Table 19: Occupancy Status .....	12
Table 20: Vacancy Status.....	12
Table 21: Units in Structure.....	13
Table 22: Units in Structure by Tenure.....	13
Table 23: Year Structure Built.....	14
Table 24: Number of Bedrooms, Housing Stock.....	15
Table 25: Rooms Per Housing Unit.....	15
Table 26: Housing Quality Indicators.....	16
Table 27: Year Moved In.....	17
Table 28: Mortgage Status .....	17



Table 29: Home Values .....	18
Table 30: Home Sales .....	18
Table 31: Residential Tax Assessments .....	19
Table 32: Burden of Housing Costs, All Households.....	19
Table 33: Burden of Housing Costs, Owner-Occupied Housing .....	20
Table 34: Monthly Costs, Homeowners with a Mortgage.....	20
Table 35: Monthly Costs, Homeowners without a Mortgage .....	21
Table 36: Burden of Housing Costs, Renter-Occupied Housing .....	21
Table 37: Gross Rent .....	22
Table 38: Total Housing Permits Issued Per Year, 2004-2023 .....	22
Table 39: Total Housing Permits Issued by Type, 2004-2023.....	23
Table 40: Certificates of Occupancy, 2014-2023.....	24
Table 41: Demolition Permits, 2004-2023.....	25
Table 42: Net Housing Permits, 2004-2023.....	26
Table 43: Building Permits, Nonresidential Construction, 2004-2023 .....	27
Table 44: Long-term Population, Household and Employment Forecasts .....	28



## DEMOGRAPHIC ANALYSIS

The largest population increases in Wyckoff’s history came in the middle of the twentieth century. The number of residents jumped in the 1940s, increasing by 45.3%. Growth accelerated even more during the 1950s, when the population of the community doubled, rising to 11,205 persons, a 100.4% increase. Population growth continued during the 1960s, with the community added residents at an 43.1% clip. The influx of residents suddenly came to an end in the 1970s. At this time, an exodus of residents occurred from Bergen County, which experienced a population decline of 5.9%. For its part, Wyckoff’s population dropped by 8.5% during the 1970s and 0.8% in the 1980s. The population rebounded in the 1990s, when it grew by 7.4%, before stagnating once again, with a tepid increase of 1.1% in the first decade of the twenty-first century followed by a net decrease of residents in the 2010s, when the number of residents slipped by 0.7%. This put the population of the municipality at 16,585 persons.

It should be noted here that, although the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data contained herein comes from the 2019-2023 American Community Survey (ACS), which is calculated as a 5-year estimate.

**Table 1: Population Trends (1920-2020)**

Year	Wyckoff		Bergen County		New Jersey	
	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade
1940	3,847	--	409,646	--	4,160,165	--
1950	5,590	45.3%	539,139	31.6%	4,835,329	16.2%
1960	11,205	100.4%	780,255	44.7%	6,066,782	25.5%
1970	16,039	43.1%	898,012	15.1%	7,171,112	18.2%
1980	15,500	-3.4%	845,385	-5.9%	7,365,011	2.7%
1990	15,372	-0.8%	825,380	-2.4%	7,730,188	5.0%
2000	16,508	7.4%	884,118	7.1%	8,414,350	8.9%
2010	16,696	1.1%	905,116	2.4%	8,791,894	4.5%
2020	16,585	-0.7%	955,732	5.6%	9,288,944	5.7%

*Source: Census Bureau, Decennial Census; NJ State Data Center, NJ Dept. of Labor and Workforce Development*

Table 2 shows the population cohorts for Wyckoff as of 2023. There are more women living in Wyckoff than men, with the former comprising 52.0% of the population to 48.0% for the latter (Table 2). The median resident is 47.4 years of age. The 35-to-54 age group, those most likely to be raising children, is the largest age group, accounting for almost a quarter of the population, or 24.6%. Interestingly, younger adults, those between the ages of 20 and 34, make up only 9.6% of the population. The community has an appreciable number of children and youths. Persons 5 to 19 years of age comprise 21.3% of the population while children under the age of 5 total 4.7% of residents. The second-largest cohort are



persons 65 years of age and older, who number 21.4% of persons living in Wyckoff. Persons 55 to 64 years of age make up the remaining 18.4% of residents.

**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	799	4.7%	506	6.3%	293	3.3%
5 to 19 years of age	3,599	21.3%	1,737	21.5%	1,862	21.2%
20 to 34 years of age	1,617	9.6%	852	10.5%	765	8.7%
35 to 54 years of age	4,141	24.6%	1,853	22.9%	2,288	26.1%
55 to 64 years of age	3,106	18.4%	1,456	18.0%	1,650	18.8%
65+ years of age	3,604	21.4%	1,681	20.8%	1,923	21.9%
<b>Total</b>	<b>16,866</b>	<b>100.0%</b>	<b>8,085</b>	<b>100.0%</b>	<b>8,781</b>	<b>100.0%</b>
<b>Median Age</b>	<b>47.4</b>		<b>45.6</b>		<b>48.6</b>	

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

Population trends show an aging community. Table 3 illustrates the changes among the various cohorts between 2013 and 2023. During that time, the two oldest cohorts increased by 1,510 persons. At the same time, the rest of the population decreased by 1,431 persons. The population of 35-to-54 year old population has actually fallen since 2013, decreasing by 17.6%, while the number of persons between 20 and 34 years of age dropped by 13.1%. At the same time, the population of persons 5 to 19 years of age sank by 8.6%. The upshot of these shifts is that the median age increased from 44.0 to 47.4 years of age.

**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	762	4.5%	799	4.7%	<b>37</b>	<b>4.9%</b>
5 to 19 years of age	3,936	23.4%	3,599	21.3%	<b>-337</b>	<b>-8.6%</b>
20 to 34 years of age	1,861	11.1%	1,617	9.6%	<b>-244</b>	<b>-13.1%</b>
35 to 54 years of age	5,028	30.0%	4,141	24.6%	<b>-887</b>	<b>-17.6%</b>
55 to 64 years of age	2,394	14.3%	3,106	18.4%	<b>712</b>	<b>29.7%</b>
65+ years of age	2,806	16.7%	3,604	21.4%	<b>798</b>	<b>28.4%</b>
<b>Median age</b>	<b>44.0</b>		<b>47.4</b>		<b>3.4</b>	<b>7.7%</b>

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

Wyckoff is home to 5,897 households in all. Households in Wyckoff are relatively large compared to the rest of the state. The average household size for the community is 2.79 persons, eclipsing the respective



averages for Bergen County and New Jersey, 2.67 and 2.61 persons (Table 4). All told, 11.2% of households consist of five persons or more. By comparison, only 10.2% of households in Bergen County and New Jersey alike have so many persons. Three- and four-person households make up a relatively large portion of the community, or 35.4% of households. The community has an ample number of two-person households as well, totaling 34.5% in all. One-person households, though, are relatively uncommon, accounting for only 19.0% of all households, compared to 24.0% in Bergen County overall.

**Table 4: Household Size**

Household Size	Wyckoff		Bergen County		New Jersey	
	Total	%	Total	%	Total	%
1-person	1,121	19.0%	84,720	24.0%	918,897	26.4%
2-person	2,033	34.5%	107,385	30.4%	1,081,842	31.1%
3-person	941	16.0%	65,235	18.5%	594,946	17.1%
4-person	1,144	19.4%	60,083	17.0%	530,520	15.3%
5-person	548	9.3%	24,662	7.0%	218,492	6.3%
6-person	64	1.1%	7,815	2.2%	79,678	2.3%
7-person household or more	46	0.8%	3,407	1.0%	53,980	1.6%
<b>Total households</b>	<b>5,897</b>	<b>100.0%</b>	<b>353,307</b>	<b>100.0%</b>	<b>3,478,355</b>	<b>100.0%</b>
<b>Average household size</b>	<b>2.79</b>		<b>2.67</b>		<b>2.61</b>	

*Source: 2019-2023 5-Year American Community Survey*

Wyckoff is a place rich in family, with family households accounting for 78.9% of all households in the township (Table 5). Statewide, family households constitute only 67.8% of households. In Wyckoff, family households consist of 3.22 persons on average, marginally higher than the county and state average, 3.19 persons for each. The average nonfamily household, though, consists of only 1.11 persons, smaller than the average nonfamily household in Bergen County or New Jersey.

**Table 5: Family and Nonfamily Households**

Household Type	Wyckoff	Bergen County	New Jersey
Total family households	78.9%	71.5%	67.8%
Total nonfamily households	21.1%	28.5%	32.2%
Average household size, family households	3.22	3.19	3.19
Average household size, nonfamily households	1.11	1.20	1.22

*Source: 2019-2023 5-Year ACS*

Wyckoff residents have exceptionally high rates of educational attainment. Of all residents at least 25 years of age, 67.3% have at least a bachelor’s degree while 28.0% have a graduate or professional degree (Table 6). These figures surpass those of Bergen County, where 52.6% and 21.3% of residents have at least



a bachelor’s degree and graduate degree, respectively. In all, 97.5% have earned a high school diploma. Given the strong relationship between educational attainment and income, the high levels of education play a major role in shaping the township’s economy.

**Table 6: Educational Attainment**

Highest level of education	Wyckoff	Bergen County	New Jersey
Less than 9th grade	2.0%	4.0%	4.6%
9th to 12th grade, no diploma	0.4%	3.1%	4.7%
High school graduate (includes equivalency)	14.5%	20.1%	25.7%
Some college, no degree	9.4%	13.5%	15.3%
Associate's degree	6.4%	6.7%	6.7%
Bachelor's degree	39.3%	31.3%	25.8%
Graduate or professional degree	28.0%	21.3%	17.1%
<b>High school graduate or higher</b>	<b>97.5%</b>	<b>92.9%</b>	<b>90.7%</b>
<b>Bachelor's degree or higher</b>	<b>67.3%</b>	<b>52.6%</b>	<b>42.9%</b>

*Source: 2019-2023 5-Year ACS*

Most residents are white, but not Hispanic, or 85.5% of the population (Table 7). This is well in excess of the comparable figure for Bergen County, where 52.5% of the population is white and not Hispanic. Another 1.3% of the community is Hispanic and white. Overall, 6.8% of the community is Hispanic, a relatively low percentage for a state where 21.9% of residents are Hispanic. Asian-Americans comprise 5.3% of residents, just over half the share statewide, 9.8%. Black residents only total 0.8% of the community, a fraction of the population share statewide, 13.0%. Persons of multiple races make up 6.6% of residents.

**Table 7: Race and Ethnicity**

Race and Ethnicity	Wyckoff	Bergen County	New Jersey
Non-Hispanic (All Races)	93.2%	77.9%	78.1%
White	85.5%	52.5%	51.9%
Black	0.8%	5.3%	12.3%
Asian	5.3%	16.6%	9.8%
Other Race Alone	0.1%	0.8%	0.8%
Two or more Races	1.5%	2.7%	3.2%
Hispanic (All Races)	6.8%	22.1%	21.9%
Hispanic, White	1.3%	6.3%	5.0%
Hispanic, Black	0.0%	0.4%	0.7%



Race and Ethnicity	Wyckoff	Bergen County	New Jersey
Hispanic, Other	0.4%	6.7%	8.9%
Hispanic, Two or More Races	5.1%	8.6%	7.4%

*Source: 2019-2023 5-Year ACS*

## SOCIOECONOMIC ANALYSIS

Household incomes are relatively high compared to other communities. According to the most recent American Community Survey, 49.0% of households have an income of at least \$200,000 (Table 8). As such, the median household income is \$196,632, almost double the figure for New Jersey, \$101,050. For its part, the mean household income for households in the township is 268,613. Given the upward skew of the mean, it’s reasonable to conclude that Wyckoff is home to a small number of extraordinarily high-earning households. Another 28.9% of households have an income between \$100,000 and \$199,999. Altogether, 77.9% of households have an income of \$100,000 or greater. As for those with fewer means, 10.6% of households have an income less than \$50,000. This is well below the figure in the larger county and state, 19.8% and 25.2%, respectively.

**Table 8: Household Income**

Household Income	Wyckoff	Bergen County	New Jersey
Less than \$25,000	5.0%	9.0%	11.9%
\$25,000-\$50,000	5.6%	10.8%	13.3%
\$50,000-\$100,000	11.5%	21.2%	24.3%
\$100,000-\$200,000	28.9%	30.6%	29.7%
More than \$200,000	49.0%	28.4%	20.7%
<b>Median Household Income</b>	<b>\$196,632</b>	<b>123,715</b>	<b>\$101,050</b>
<b>Mean Household Income</b>	<b>\$268,613</b>	<b>169,191</b>	<b>\$140,299</b>

*Source: 2019-2023 5-Year ACS*

The poverty rate for Wyckoff is only 2.4% (Table 9). This is well below the county poverty rate of 6.7%. Seniors in Wyckoff have a slightly higher risk of poverty, with a poverty rate of 3.0%. The poverty rate for seniors is even higher in the county as a whole, 8.3%. The community fares better on child poverty, with only 1.5% of persons under the age of 18 living in poverty, compared to 7.5% for Bergen County and 13.3% for New Jersey.



**Table 9: Poverty Rate**

Poverty Status	Wyckoff	Bergen County	New Jersey
Poverty Rate, Overall	2.4%	6.7%	9.8%
Poverty Rate, Under 18 years of age	1.5%	7.5%	13.3%
Poverty Rate, Seniors	3.0%	8.3%	9.5%

*Source: 2019-2023 5-Year ACS*

Over the past decade, the municipal unemployment rate stayed consistently below the state- and countywide rates. The unemployment rate trended downward throughout the 2010s, reaching a low of 2.3% in 2019. The unemployment rate subsequently shot up to 7.4% in 2020, with the advent of Covid, before tapering back down to 3.0% in 2022. Even then, Wyckoff withstood the economic disruption from the pandemic far better than the rest of the county and state, where the unemployment rate spiked respectively to 9.2% and 9.4% in 2020. The data indicate that employment and, by extension, household finances are relatively stable.

**Table 10: Unemployment Rate**

Year	Wyckoff	Bergen County	New Jersey
2013	5.7%	6.8%	8.4%
2014	4.3%	5.4%	6.7%
2015	3.8%	4.6%	5.7%
2016	3.5%	4.1%	4.9%
2017	3.1%	3.8%	4.5%
2018	2.6%	3.3%	4.0%
2019	2.3%	2.8%	3.5%
2020	7.4%	9.2%	9.4%
2021	5.4%	6.3%	6.7%
2022	3.0%	3.5%	3.9%
2023	3.2%	3.9%	4.4%

*Source: NJ Dept. of Labor and Workforce Development*

For-profit companies employ 64.0% of the township’s working population, higher than the share at the state- or county-level (Table 11). The municipality also has a high percentage of self-employed residents, 15.7% in all. By comparison, only 11.5% of the employed population in Bergen County and 9.0% in New Jersey is self-employed. The relatively high share of self-employed residents suggests the presence of entrepreneurs and workers with specialized talent who can work for themselves. An additional 12.4% of employed residents are government workers. Non- and not-for-profit employees account for 7.9% of working residents.



**Table 51: Class of Worker**

Class of Worker	Wyckoff	Bergen County	New Jersey
For-profit company employee	64.0%	67.9%	69.2%
Not-for-profit employee	7.9%	8.1%	7.6%
Government Worker	12.4%	12.5%	14.2%
Self-employed, business owner	8.3%	5.5%	3.9%
Self-employed, contractor	7.4%	6.0%	5.1%

*Source: 2019-2023 5-Year ACS*

Data for various occupation types reinforces how relatively skilled the Wyckoff workforce is compared to overall population. Irrespective of the industry, 64.2% of the employed population of Wyckoff works in a management, business, science, or arts position (Table 12). These are individuals who possess the specialized level of skills and knowledge required for these roles. Workers in positions that require fewer skills compose a relatively small share of the working population. Only 4.7% of Wyckoff workers work in production, transportation, and moving, compared to 8.6% in Bergen County and 11.3% in New Jersey. Similarly, 3.6% of residents work in natural resources, construction, and maintenance, below the respective shares for the county and state, 5.2% and 6.9%. Workers in service occupations comprise 8.5% of the employed population, which is, again, below the figures for Bergen County and New Jersey

**Table 62: Occupation**

Occupation	Wyckoff	Bergen County	New Jersey
Management, business, science, and arts	64.2%	53.3%	46.9%
Service occupations	8.5%	12.4%	14.8%
Sales and office occupations	19.0%	20.4%	20.0%
Natural resources, construction, and maintenance occupations	3.6%	5.2%	6.9%
Production, transportation, and material moving	4.7%	8.6%	11.3%

*Source: 2019-2023 5-Year ACS*

Wyckoff residents are employed in all of the major industrial sectors, but the professional, scientific, and management sector is especially critical to the local economy. This sector employs 17.3% of Wyckoff's employed population, significantly higher than the county- and statewide rates, 16.4% and 15.4%, respectively. (Table 13) According to the US Bureau of Labor Statistics, these are "activities that require a high degree of expertise and training" and encompass professions as disparate as the law, accounting, and engineering. The financial sector also figures prominently. Of working residents, 13.9% work in the finance, insurance, and real estate sector, compared to 10.3% statewide. The community also has a higher-than-average share of residents who work in the educational services and information sectors, 13.0% and 3.2%. Significantly, a large number of residents work in the healthcare sector, a critical



component of the twenty-first century. In all, 15.3% of the employed population work in the healthcare sector, compared to 13.3% statewide.

**Table 73: Industry**

Industry	Wyckoff	Bergen County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.2%	0.1%	0.3%
Construction	4.4%	5.2%	6.4%
Manufacturing	5.8%	9.3%	9.8%
Wholesale trade	4.3%	4.3%	3.4%
Retail trade	7.8%	8.6%	8.7%
Transportation and warehousing, and utilities	1.7%	5.5%	6.9%
Information	3.2%	3.1%	2.9%
Finance and insurance, and real estate and rental and leasing	13.9%	12.0%	10.3%
Professional, scientific, and management, and administrative and waste management services	17.3%	16.4%	15.4%
Educational services	13.0%	8.8%	8.9%
Health care and social assistance	15.9%	14.4%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	4.6%	4.9%	4.8%
Other services except public administration	4.4%	3.8%	3.5%
Public administration	3.5%	3.7%	5.3%

*Source: 2019-2023 5-Year ACS*

As of 2023, 5,853 persons worked in Wyckoff, according to the US Department of Labor’s Quarterly Census of Employment and Wages (Table 14). Of this, 5,365 persons worked for private sector employers while 488 persons worked in the public sector. Healthcare and social assistance account for a significant share of jobs, with 1,384 healthcare workers based in Wyckoff. The community is also home to a large number of retail jobs as well, accounting for 872 workers in all. Accommodations and food services is the third largest sector by employment, representing 500 workers, but paying far lower wages, with an average annual income of \$29,339. The construction sector is also integral to the economy, with an estimated 361 workers based in the municipality at an average salary of \$76,026. Most public sector workers work for the school district and local government agencies, which employ an estimated 454 workers.



**Table 84: Quarterly Census of Employment and Wages, 2023, Wyckoff**

Sector	Total Workers	Average Annual Income
FEDERAL GOVT	34	\$79,526
LOCAL GOVT AND EDUCATION	454	\$74,432
Agriculture	.	.
Utilities	.	.
Construction	361	\$76,026
Manufacturing	74	\$59,190
Wholesale Trade	156	\$104,102
Retail Trade	872	\$38,005
Transportation and Warehousing	35	\$47,197
Information	50	\$173,677
Finance and Insurance	136	\$113,064
Real Estate	50	\$53,587
Professional, Scientific, and Technical Services	201	\$112,627
Administrative, Support, and Waste Services	301	\$58,609
Education	226	\$22,825
Health Care and Social Assistance	1,384	\$75,561
Arts and Entertainment	83	\$20,782
Accommodations and Food	500	\$29,339
Other Services	780	\$31,795
Unclassified	.	.
<b>PRIVATE SECTOR TOTALS</b>	<b>5,365</b>	<b>\$58,090</b>

*Source: QCEW, NJ Dept. of Labor and Workforce Development*

Most Wyckoff residents travel to work by car. Approximately 62.8% of the working population drives to work alone while another 4.4% carpool. A sizable segment of the labor force, 6.3%, uses public transportation to get to work. Even so, this is less than the comparable figure for Bergen County, a place well-served by mass transit and where 11.2% of workers commute via public transportation. Critically, a quarter of employed residents telecommute, or 25.1%, and far surpassing the respective state- and countywide shares, 15.0% and 16.1%. Work from home is feasible for the many self-employed residents of Wyckoff, not to mention the many professional and management workers who inhabit the township. A small percentage of workers, 1.2%, walk to work, so presumably some businesses are located within walking distance of residential neighborhoods.



**Table 15: Means of Transport to Work**

Means of Transport	Wyckoff	Bergen County	New Jersey
Drove alone	62.8%	60.6%	63.7%
Carpooled	4.4%	7.2%	7.7%
Public transportation	6.3%	11.2%	8.5%
Walked	1.2%	2.5%	2.6%
Bicycle	0.0%	0.2%	0.3%
Taxicab, motorcycle, or other means	0.3%	1.8%	2.1%
Worked from home	25.1%	16.3%	15.0%

*Source: 2019-2023 5-Year ACS*

Many workers who do commute have slightly longer trips than persons commuting from other New Jersey communities. The mean travel time for commuters living in the township is 31.6 minutes, higher than the New Jersey mean, 30.9 minutes (Table 15). In general, commuters in Bergen County tend to have slightly longer commutes, with a mean travel time of 31.3 minutes. All told, 46.5% of Wyckoff commuters have a commute of at least a half hour. A comparatively low percentage of Wyckoff residents have a commute of less than 15 minutes, 18.3%, less than in either Bergen County or New Jersey. Another 35.1% of Wyckoff have a commute of between 15 and 30 minutes while a further 19.6% have a commute lasting between 30 and 45 minutes. Just over a tenth of commuters, 10.8% have a trip to work of between 45 and 59 minutes, while 16.1% of commuters have a trip to work of an hour or more.

**Table 16: Travel Time to Work**

Travel Time	Wyckoff	Bergen County	New Jersey
Less than 10 minutes	10.0%	10.2%	9.9%
10 to 14 minutes	8.3%	11.6%	11.5%
15 to 19 minutes	16.1%	12.1%	13.1%
20 to 24 minutes	14.0%	12.4%	12.9%
25 to 29 minutes	5.0%	6.6%	6.7%
30 to 34 minutes	11.0%	13.2%	13.7%
35 to 44 minutes	8.6%	7.2%	8.2%
45 to 59 minutes	10.8%	9.9%	9.9%
60 or more minutes	16.1%	16.7%	14.2%
<b>Mean travel time to work (minutes)</b>	<b>31.6</b>	<b>31.3</b>	<b>30.9</b>

*Source: 2019-2023 5-Year ACS*



Roughly three in eight households in Wyckoff, 37.5%, have three or more cars (Table 17). This percentage is significantly higher than the comparable figures for the county and state, 29.7% and 30.3%. An additional 48.8% of households have two automobiles. In other words, 86.3% of households possess two or more cars. By comparison, only 72.0% of Bergen County households and 70.2% in New Jersey as a whole have two cars or more. As for the remaining households in the community, approximately one-eight, 12.7%, have one motor vehicle while 1.0% do not have a car at all.

**Table 17: Total Vehicles Available**

Total Vehicles	Wyckoff	Bergen County	New Jersey
No vehicle	1.0%	4.0%	6.4%
1 vehicle	12.7%	24.0%	23.3%
2 vehicles	48.8%	42.3%	39.9%
3 or more vehicles	37.5%	29.7%	30.3%

*Source: NJ 2019-2023 5-Year ACS*

## HOUSING ANALYSIS

Homeownership is the predominant form of tenure in Wyckoff. That is, 93.3% of residents live in owner-occupied housing units (Table 18). The remaining 6.7% of the populace are rental tenants. The tenure data for Wyckoff stand in stark contrast to Bergen County and New Jersey, where only 65.4% and 63.7% of the population lives in owner-occupied housing.

**Table 18: Total Population in Occupied Units by Tenure**

Tenure	Wyckoff	Bergen County	New Jersey
Owner-Occupied	93.3%	65.4%	63.7%
Renter-Occupied	6.7%	34.6%	36.3%

*Source: 2019-2023 5-Year ACS*

There are relatively few vacant housing units in Wyckoff. To be precise, 6.1% of housing units in the municipality are vacant (Table 19). The community actually has a higher percentage of vacant housing than Bergen County, where 4.1% of units are vacant. The statewide rate, 7.9%, is appreciably higher than the respective municipal and county figures.



**Table 19: Occupancy Status**

Occupancy Status	Wyckoff	Bergen County	New Jersey
Occupied	93.9%	95.9%	92.1%
Vacant	6.1%	4.1%	7.9%

*Source: 2019-2023 5-Year ACS*

Houses for sale account for an estimated 7.6% of housing vacancies while 15.2% of vacant homes have been sold (Table 20). The latter in particular is indicative of a hot housing market. In addition, 5.0% of vacant units are for rent while 7.0% have already been leased, but have not yet been occupied. Housing units used for recreational or seasonal use also account for 5.8% of vacant units, close to the percentage in Bergen County, 4.9%. The remaining 58.5% of units are vacant for other reasons.

**Table 20: Vacancy Status**

Vacancy Status	Wyckoff	Bergen County	New Jersey
For rent	5.0%	29.4%	16.0%
Rented, not occupied	7.9%	4.7%	2.7%
For sale only	7.6%	12.5%	6.4%
Sold, not occupied	15.2%	10.2%	4.1%
For seasonal, recreational, or occasional use	5.8%	4.9%	43.7%
For migrant workers	0.0%	0.0%	0.0%
Other vacant	58.5%	38.2%	27.1%

*Source: 2019-2023 5-Year ACS*

The housing stock in Wyckoff is composed predominantly of single-family homes. To be exact, 85.9% of homes are detached one-family residences, with a further 7.2% of units single-family attached (Table 21). This is a far greater share of the housing stock than elsewhere in Bergen County, where one-family detached units represent a narrow majority of the total housing stock, or 53.2%. Attached one-family units account for an even greater share of the statewide housing stock, with 10.0% of all units.

Two-family residences account for 2.5% of homes while 0.3% are in buildings with 3 or 4 dwellings. The remainder of the housing stock is situated in multifamily buildings, typically defined in New Jersey as a building with five or more housing units. Of this, 1.5% of housing in Wyckoff is in buildings between 5 and 20 units; 1.9% is located in multifamily buildings of between 20 and 49 units; and 0.8% is comprised of units in apartment buildings with 50 units or more. Multifamily housing makes up a far larger share countywide, accounting for 22.1% of housing in Bergen County.



**Table 21: Units in Structure**

Housing Type	Wyckoff	Bergen County	New Jersey
1, detached	85.8%	53.2%	52.7%
1, attached	7.2%	6.0%	10.0%
2	2.5%	12.6%	8.6%
3 or 4	0.3%	5.5%	6.1%
5 to 9	1.2%	3.3%	4.7%
10 to 19	0.3%	3.7%	4.9%
20 to 49	1.9%	4.6%	4.2%
50 or more	0.8%	10.5%	7.9%
Mobile home	0.0%	0.4%	0.9%
Boat, RV, van, etc.	0.0%	0.0%	0.0%

*Source: 2019-2023 5-Year ACS*

The scarcity of multifamily housing is a major reason why so few renters live in Wyckoff. Buildings with five or more housing units provide for 50.6% of the state’s rental housing (Table 22). Single-family residences account for a smaller percentage of rental housing in New Jersey, with 11.7% of rental units located in one-family attached residences and 8.4% in one-family attached residences. The split is different for Wyckoff, where detached one-family homes account for a majority of renter-occupied units, 51.3%. Two-unit structures contain 14.0% of rental housing in the township. Approximately a third of the rental units in Wyckoff are in multifamily buildings. Building of between 5 and 9 units account for 9.6% of rental homes while structures with 10 to 19 units comprise 3.4% of the rental stock. As for larger apartment buildings, buildings with 20 to 49 units constitute almost a fifth of all rental units, 19.3%, while buildings with 50 units or more comprise only a small share, 2.4%.

**Table 92: Units in Structure by Tenure**

Housing Type	Wyckoff		Bergen County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	92.1%	40.1%	75.9%	12.3%	77.1%	11.7%
1, attached	6.3%	11.2%	6.2%	5.7%	10.2%	8.4%
2	1.1%	14.0%	7.1%	22.4%	4.6%	15.5%
3 or 4	0.4%	0.0%	1.4%	13.4%	1.7%	13.8%
5 to 9	0.0%	9.6%	0.8%	7.9%	1.4%	10.6%
10 to 19	0.0%	3.4%	1.1%	8.6%	1.2%	11.4%
20 to 49	0.0%	19.3%	1.7%	9.9%	1.0%	9.7%
50 or more	0.1%	2.4%	5.2%	19.5%	1.8%	18.4%



Housing Type	Wyckoff		Bergen County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Mobile home	0.0%	0.0%	0.4%	0.4%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%

*Source: 2019-2023 5-Year ACS*

As mentioned above, much of Wyckoff’s historical population growth came in the middle of the twentieth century. It should be no surprise, then, that a majority of Wyckoff homes were constructed between 1940 and 1970 (Table 23). While 5.3% of homes were built in the 1940s, development did not begin in earnest until the 1950s, when 20.8% of residences were erected. The 1960s left the largest legacy in terms of housing as over a quarter of Wyckoff homes were built in that decade. Housing construction occurred steadily in the subsequent decades of the twentieth century, with 8.3% of homes built in the 1970s, 9.8% in the 1980s, and 7.1% in the 1990s. As for the twenty-first century, 11.5% of housing units have been built since 2000.

**Table 103: Year Structure Built**

Year Structure Built	Wyckoff	Bergen County	New Jersey
Built 2020 or later	0.7%	0.7%	0.6%
Built 2010 to 2019	4.9%	5.0%	5.8%
Built 2000 to 2009	5.9%	5.8%	9.1%
Built 1990 to 1999	7.1%	5.7%	9.1%
Built 1980 to 1989	9.8%	8.2%	11.9%
Built 1970 to 1979	8.3%	9.4%	12.4%
Built 1960 to 1969	25.6%	14.1%	13.0%
Built 1950 to 1959	20.8%	21.0%	14.1%
Built 1940 to 1949	5.3%	10.7%	6.7%
Built 1939 or earlier	11.6%	19.4%	17.5%

*Source: 2019-2023 5-Year ACS*

Homes in Wyckoff are large relative to the housing stock in the rest of the county and state. Overall, almost three-fifths of homes in the township, or 59.2%, have four bedrooms or more (Table 24). This figure easily eclipses the respective shares for New Jersey and Bergen County, 25.6% and 27.2%. Another 28.7% of Wyckoff homes have three bedrooms. Only 12.1% of residences have two bedrooms or less. In contrast, 41.8% of homes in Bergen County have two bedrooms or less, while statewide, the figure is 42.7%,



**Table 24: Number of Bedrooms, Housing Stock**

Total Bedrooms	Wyckoff	Bergen County	New Jersey
No bedroom	1.4%	3.0%	3.0%
1 bedroom	4.2%	15.9%	14.2%
2 bedrooms	6.5%	22.9%	25.5%
3 bedrooms	28.7%	31.0%	31.8%
4 bedrooms	44.7%	19.9%	19.7%
5 or more bedrooms	14.5%	7.3%	5.9%

*Source: 2019-2023 5-Year ACS*

The bevy of large houses in Wyckoff also shows up in the rooms per housing unit data. Almost two-fifths of homes in Wyckoff, 39.3%, have nine rooms or more (Table 25). Overall, the median home in Wyckoff has 8 rooms. Countywide, the median number of rooms is 6.4, with only 16.1% of residences having 9 units or more. At the state level, the median number of rooms is 5.7 while only 15.2% of housing units have 9 rooms or more. The data do indicate a scarcity of homes of moderate size. Homes with five rooms or less account for just 12.5% of units in the township compared to 45.3% of units countywide. The community’s single-family character and high incomes surely contribute to the expansiveness of the homes built in the township.

**Table 25: Rooms Per Housing Unit**

Total Rooms	Wyckoff	Bergen County	New Jersey
1 room	1.4%	2.7%	2.7%
2 rooms	1.1%	3.6%	3.0%
3 rooms	2.1%	11.3%	10.5%
4 rooms	3.9%	14.0%	15.2%
5 rooms	4.0%	13.7%	15.8%
6 rooms	11.3%	15.7%	15.4%
7 rooms	15.3%	12.5%	12.0%
8 rooms	21.6%	10.4%	10.4%
9 rooms or more	39.3%	16.1%	15.2%
<b>Median rooms</b>	<b>8.0</b>	<b>6.4</b>	<b>5.7</b>

*Source: 2019-2023 5-Year ACS*

Some households occupy homes in substandard condition. For instance, 1.0% of residential units lack complete kitchen facilities, slightly higher than the percentage in Bergen County (Table 26). Meanwhile, 0.3% of homes lack telephone service while 0.2% lack complete plumbing facilities. Moreover, no homes in Wyckoff lack complete plumbing facilities. Still, few households, 0.1% in all, live in overcrowded



conditions, with more than one occupant per room. Moreover, no households lack fuel to heat their home, according to the American Community Survey. Natural gas supplied by a utility is the most widely used heating fuel, warming 91.9% of homes. Electricity is used by 5.2% of households while oil heats 2.1% of homes.

**Table 26: Housing Quality Indicators**

Home Heating Fuel	Wyckoff	Bergen County	New Jersey
Utility gas	91.9%	77.0%	73.3%
Bottled, tank, or LP gas	0.7%	2.7%	2.5%
Electricity	5.2%	14.9%	15.6%
Fuel oil, kerosene, etc.	2.1%	3.9%	6.8%
Coal or coke	0.0%	0.0%	0.0%
Wood	0.0%	0.0%	0.3%
Solar energy	0.0%	0.1%	0.2%
Other fuel	0.2%	0.6%	0.5%
No fuel used	0.0%	0.7%	0.8%
<b>Lacking facilities</b>			
Lacking complete plumbing facilities	0.2%	0.3%	0.3%
Lacking complete kitchen facilities	1.0%	0.7%	0.8%
No telephone service available	0.3%	0.8%	0.9%
<b>Occupants Per Room</b>			
1.00 or less	99.9%	96.6%	96.3%
1.01 to 1.50	0.1%	2.0%	2.4%
1.51 or more	0.0%	1.4%	1.3%

*Source: 2019-2023 5-Year ACS*

Long-time residents form a sizable segment of the community (Table 26). A noteworthy 35.9% of householders moved into their residence before 2000, compared to 25.8% in Bergen County. By extension, 64.1% of householders in Wyckoff moved into their home in the twenty-first century, less than the 73.7% for Bergen County. While a sizable number of householders have moved into their homes in the last 15 years, 39.1%, this is below the respective percentages for New Jersey and Bergen County, 57.5% and 54.6% of householders have moved into their homes in the last fifteen years.



**Table 27: Year Moved In**

Year Moved In	Wyckoff	Bergen County	New Jersey
Moved in 2021 or later	4.7%	7.7%	8.3%
Moved in 2018 to 2020	14.1%	18.1%	20.6%
Moved in 2010 to 2017	20.3%	28.8%	28.6%
Moved in 2000 to 2009	25.0%	19.6%	19.2%
Moved in 1990 to 1999	18.3%	12.0%	11.4%
Moved in 1989 and earlier	17.6%	13.8%	11.9%

*Source: 2009-2013 5-Year ACS*

## HOUSING MARKET ANALYSIS

Approximately 63.6% of Wyckoff homeowners have a mortgage while 36.4% do not (Table 28). The percentage of homeowners who have a mortgage is slightly higher than the share countywide, where 62.2% of homeowners have a mortgage.

**Table 28: Mortgage Status**

Mortgage Status	Wyckoff	Bergen County	New Jersey
With a mortgage	63.6%	62.2%	64.4%
Without a mortgage	36.4%	37.8%	35.6%

*Source: 2019-2023 5-Year ACS*

Home values in Wyckoff are steep compared to most other communities in New Jersey (Table 29). Overall, 39.3% homes are valued in excess of \$1,000,000, approximately three times the share for Bergen County, 13.2%, and roughly six times the statewide share of 6.6%. An additional 29.2% are valued at \$750,000 or above. In other words, 68.5% of owner-occupied residences are valued at \$750,000 or above. By comparison, only 28.0% of owner-occupied homes in Bergen County have a value of at least \$750,000. Another 25.4% of Wyckoff homes have a value between \$500,000 and \$749,999. Only one in ten homes have a value of less than \$500,000, well below the corresponding figures for the county and state, 37.0% and 61.8%, respectively. Needless to say, the median home value in Wyckoff, \$908,900, far outstrips the median in county and state alike, \$593,200 and \$427,600.



**Table 29: Home Values**

Home Value	Wyckoff	Bergen County	New Jersey
Less than \$100,000	2.5%	3.0%	4.4%
\$100,000 to \$299,999	1.5%	7.1%	23.6%
\$300,000 to \$499,999	6.0%	26.9%	33.8%
\$500,000 to \$749,999	21.4%	35.0%	23.0%
\$750,000 to \$999,999	29.2%	14.8%	8.6%
\$1,000,000 or more	39.3%	13.2%	6.6%
<b>Median home value</b>	<b>\$908,900</b>	<b>\$593,200</b>	<b>\$427,600</b>

*Source: 2019-2023 5-Year ACS*

In the five years preceding the pandemic, the price of homes remained steady, fluctuating between \$749,772 and \$812,283 (Table 30). That changed with the onset of Covid and the mass adoption of telecommuting, as demand for homes in Bergen County surged. While home sales in Wyckoff rose after 2020, they did not soar to the extent it did in other communities. All the same, the surge in home prices affected Wyckoff as well. In a five-year period, the average sales price in Wyckoff climbed from \$770,169 in 2019 to \$941,272 in 2024, a 24.9% gain. Over the same period, the average sales price in Bergen County jumped by 40.1%.

**Table 30: Home Sales**

Year	Wyckoff		Bergen County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	130	\$749,772	6,659	\$531,621
2016	162	\$760,051	7,240	\$542,180
2017	173	\$812,283	7,478	\$551,413
2018	175	\$755,726	7,220	\$557,781
2019	190	\$770,169	7,134	\$564,353
2020	123	\$776,961	6,078	\$576,109
2021	250	\$818,684	8,976	\$632,342
2022	233	\$885,195	8,254	\$710,851
2023	130	\$935,468	5,998	\$745,400
2024	84	\$941,272	4,914	\$790,381

*Source: NJ Division of Taxation, NJ Treasury*



In spite of home prices skyrocketing, homeowners have not yet been hit with higher property tax bills. As of 2024, the average assessed value of for residential lots in Wyckoff was \$810,110 This marks a net increase of \$31,769, a relatively modest increase. Over the same period, the average home assessment in Bergen County increased from \$466,051 to \$550,530.

**Table 111: Residential Tax Assessments**

Year	Total Lots, Wyckoff	Average Assessment	Total Lots, Bergen County	Average Assessment
2016	5,543	\$778,341	250,060	\$466,051
2020	5,535	\$794,026	251,684	\$489,055
2024	5,535	\$810,110	253,254	\$550,530

*Source: NJ Division of Taxation, NJ Treasury*

Wyckoff residents are somewhat better situated to meet the cost of housing than their peers in the rest of Bergen County. The share of households that are deemed cost-burdened, those spending 30% or more of household income on housing costs, is below the share in the wider county, with 27.6% of Wyckoff households cost-burdened compared to 34.5% in Bergen County (Table 32). Another 19.6% of households spend between 20% and 29% of their income on housing. More than half of the households in the community, 50.5%, expend less than 20% of their income on housing, surpassing the countywide figure of 41.9%. Given how steep home values in Wyckoff are, the comparatively lighter cost burden is surely due to the high incomes earned by residents in the community.

**Table 32: Burden of Housing Costs, All Households**

Housing Costs as % of Household Income	Wyckoff	Bergen County	New Jersey
Less than 20% of household income	50.5%	41.9%	39.3%
20 to 29% of household income	19.6%	21.6%	22.9%
30% or more of household income	27.6%	34.5%	35.7%
Zero or negative income	0.9%	0.7%	1.1%
No cash rent	1.4%	1.2%	1.1%

*Source: 2019-2023 5-Year ACS*

Homeowners are under less financial strain than renters. Of all homeowners, 25.5% spend at least 30% of their income on housing (Table 33). Of the remaining households, 53.3%, spend less than 20% of their income on housing, somewhat more than in Bergen County as a whole, while an additional 20.2% of Wyckoff homeowners allocate between 20% and 29% of their income towards the cost of housing.



**Table 123: Burden of Housing Costs, Owner-Occupied Housing**

Housing Costs as % of Household Income	Wyckoff	Bergen County	New Jersey
Less than 20% of household Income	53.3%	47.6%	48.1%
20 to 29% of household income	20.2%	22.3%	22.7%
30% or more of household income	25.5%	29.5%	28.5%
Zero or negative income	1.0%	0.6%	0.6%

*Source: 2019-2023 5-Year ACS*

In terms of monthly costs, 83.4% of households with a mortgage pay \$3,000 or more on housing (Table 34). This exceeds the rate for Bergen County, or 66.3%. Housing costs are so steep that the Census simply lists a median monthly cost of ‘\$4,000+’ by default. Housing is expensive throughout the Garden State, where the median monthly cost for homeowners with a mortgage is \$2,767. In Bergen County, the median cost for homes with a mortgage is \$3,470 per month.

**Table 34: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Wyckoff	Bergen County	New Jersey
Less than \$500	1.2%	0.4%	0.4%
\$500 to \$999	1.4%	1.3%	1.8%
\$1,000 to \$1,499	1.6%	2.4%	6.6%
\$1,500 to \$1,999	2.6%	5.0%	13.7%
\$2,000 to \$2,499	5.5%	9.8%	17.7%
\$2,500 to \$2,999	4.4%	14.8%	17.0%
\$3,000 or more	83.4%	66.3%	42.7%
<b>Median monthly housing cost</b>	<b>\$4,000+</b>	<b>\$3,470</b>	<b>\$2,787</b>

*Source: 2019-2023 5-Year ACS*

Monthly housing costs are necessarily lower for those households without a mortgage. Still, housing costs are relatively high for these households as well. These expenditures go towards taxes, insurance payments, utilities, and other fees. In all, 93.0% of Wyckoff households without a mortgage pay \$1,000 per month or more in housing costs (Table 35). This exceeds the countywide share of 83.9% and the statewide share of 67.1%. Here, too, the median cost per month for Wyckoff is the Census assigned default, ‘\$1,500+’. Of remaining households, 3.8% of spend between \$800 and \$1,000 per month on housing, 1.3% spend between \$600 and \$800 a month, while 3.1% spend less than \$600 a month on housing. The latter figure contrasts greatly with the county and state, where the comparable rates are 6.8% and 9.5%, respectively.



**Table 35: Monthly Costs, Homeowners without a Mortgage**

Monthly housing costs	Wyckoff	Bergen County	New Jersey
Less than \$250	0.5%	2.2%	1.9%
\$250 to \$399	0.2%	2.1%	2.6%
\$400 to \$599	1.1%	2.5%	5.0%
\$600 to \$799	1.3%	2.9%	8.8%
\$800 to \$999	3.8%	6.4%	14.6%
\$1,000 or more	93.0%	83.9%	67.1%
<b>Median monthly housing costs</b>	<b>\$1,500+</b>	<b>\$1,475</b>	<b>\$1,205</b>

*Source: 2019-2023 5-Year ACS*

Housing costs put a greater financial strain on renters, with 48.7% of households in renter-occupied housing spending at least 30% of their income on housing (Table 36). Even so, renters in Wyckoff can more comfortably bear the cost of housing than their peers elsewhere in Bergen County, where 54.8% of renters are cost-burdened. Another 18.8% of households spend between 20% and 29% of their income on housing while a further 22.8% spending less than 20% of their income on housing costs.

**Table 36: Burden of Housing Costs, Renter-Occupied Housing**

Housing Costs as % of Household Income	Wyckoff	Bergen County	New Jersey
Less than 20% of household income	22.8%	18.9%	23.8%
20 to 29% of household income	13.3%	18.8%	23.1%
30% or more of household income	48.7%	54.8%	48.3%
Zero or negative income	0.0%	1.2%	1.9%
No cash rent	15.2%	6.3%	2.9%

*Source: 2019-2023 5-Year ACS*

Relative to other communities, the gross rent for units in Wyckoff is quite high. To be precise, 28.0% of renting households pay \$3,000 or more in rent, more than twice the percentage in Bergen County, 13.2% (Table 37). Moreover, 24.3% of households pay between \$2,000 and \$2,999 in rent per month. In other words, over half of households in renter-occupied housing have a rent of at least \$2,000. In comparison, only 40.9% of households in Bergen County have a rent of \$2,000 or more. Hence, the median rent in Wyckoff is relatively high, \$2,092, whereas countywide, the median is \$1,863, which, in turn, is higher than the median in New Jersey, \$1,653.



**Table 37: Gross Rent**

Gross Rent	Wyckoff	Bergen County	New Jersey
Less than \$500	0.0%	3.3%	6.3%
\$500 to \$999	11.5%	4.3%	8.7%
\$1,000 to \$1,499	25.8%	18.3%	26.3%
\$1,500 to \$1,999	10.4%	33.3%	28.5%
\$2,000 to \$2,499	12.6%	18.3%	15.9%
\$2,500 to \$2,999	11.7%	9.4%	6.7%
\$3,000 or more	28.0%	13.2%	7.6%
<b>Median rent</b>	<b>\$2,092</b>	<b>\$1,863</b>	<b>\$1,653</b>

*Source: 2019-2023 5-Year ACS*

## DEVELOPMENT TRENDS

In the last 20 years, Township staffers have approved building permits on average for the construction of 21 housing units annually (Table 38). On an average basis at least, the rate at which permitting has occurred has picked up in the last decade, with building permits for 27 housing units approved per year. The average, however, is inflated by the permitting of 207 homes in 2019. Since 2014, the median number of building permits approved in a year is for 8 housing units.

**Table 38: Total Housing Permits Issued Per Year, 2004-2023**

Year	Wyckoff	Bergen County	New Jersey
2003	8	1,291	35,165
2004	17	2,334	39,238
2005	17	2,765	39,688
2006	17	1,689	32,048
2007	17	2,745	25,948
2008	29	851	16,338
2009	5	544	11,145
2010	12	879	11,885
2011	7	1,903	11,882
2012	8	2,054	15,270



Year	Wyckoff	Bergen County	New Jersey
2013	14	1,557	18,795
2014	11	1,620	22,896
2015	5	1,213	19,503
2016	14	2,584	24,170
2017	12	2,059	25,961
2018	7	2,366	26,048
2019	207	3,249	30,770
2020	6	1,609	26,680
2021	9	2,588	30,044
2022	7	4,232	31,792
2023	3	1,804	21,682
<b>10-Year Average</b>	<b>27</b>	<b>2,262</b>	<b>25,304</b>
<b>20-Year Average</b>	<b>21</b>	<b>1,997</b>	<b>24,617</b>

*Source: NJ Dept. of Community Affairs*

Altogether, 424 housing units have been permitted in Wyckoff since 2004 while 40,675 units have been permitted countywide (Table 39). A similar number of one-to-two-family homes and multifamily units have been permitted since 2004. On average, 10 one- and two-family units and 10 multifamily units were permitted annually in the last twenty years in addition to 1 mixed-use unit per year. Since 2014, more multifamily homes have been permitted, with an average of 20 units permitted annually since 2014, compared to 8 one-and two-family homes per year. These metrics, however, are heavily skewed by the large number of multifamily homes permitted in 2019. If these units were excluded, there would have been no multifamily buildings constructed in the township. In contrast, multifamily development has been responsible for most of the housing production in Bergen County, accounting for 58.6% of all units permitted countywide.

**Table 39: Total Housing Permits Issued by Type, 2004-2023**

Year	Wyckoff			Bergen County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	16	0	1	1275	794	265	27,103	11,383	752
2005	17	0	0	1494	1239	32	26,715	12,687	286
2006	17	0	0	1194	489	6	20,090	11,760	198
2007	17	0	0	949	1786	10	14,235	11,553	160
2008	12	0	17	629	196	26	8,960	7,102	276
2009	5	0	0	327	215	2	6,776	4,309	60



Year	Wyckoff			Bergen County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2010	12	0	0	430	444	5	6,934	4,733	218
2011	7	0	0	389	1128	386	6,236	5,184	462
2012	8	0	0	410	1640	4	6,700	8,527	43
2013	14	0	0	582	972	3	9,666	8,998	131
2014	10	0	1	764	739	117	10,678	11,909	309
2015	5	0	0	773	438	2	9,470	9,989	44
2016	14	0	0	832	1748	4	8,885	15,217	68
2017	12	0	0	765	1177	117	9,201	16,146	614
2018	7	0	0	786	1564	16	9,026	16,811	211
2019	7	199	1	713	2524	12	8,954	21,762	54
2020	6	0	0	632	969	8	8,673	17,950	57
2021	9	0	0	841	1688	59	10,479	19,471	94
2022	6	0	1	876	2991	365	9,163	21,913	716
2023	3	0	0	690	1113	1	9,552	11,538	592
<b>Total</b>	<b>204</b>	<b>199</b>	<b>21</b>	<b>15,351</b>	<b>23,854</b>	<b>1,440</b>	<b>227,496</b>	<b>248,942</b>	<b>5,345</b>
<b>10-Year Average</b>	<b>8</b>	<b>20</b>	<b>0</b>	<b>767</b>	<b>1,495</b>	<b>70</b>	<b>9,408</b>	<b>16,271</b>	<b>276</b>
<b>20-Year Average</b>	<b>10</b>	<b>10</b>	<b>1</b>	<b>768</b>	<b>1,193</b>	<b>72</b>	<b>11,375</b>	<b>12,447</b>	<b>267</b>

*Source: NJ Dept. of Community Affairs*

A similar pattern can be seen in the certificate of occupancy data (Table 40). As with building permits, certificates of occupancy were given more frequently for multifamily housing than they were for 1- and 2-bedroom units. On average, 20 multifamily units and 7 one- and two-family residential units have been certified annually in the last decade.

**Table 40: Certificates of Occupancy, 2014-2023**

Year	Wyckoff			Bergen County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2014	10	0	0	425	928	5	8,158	5,042	55
2015	13	0	1	579	762	5	8,308	7,010	72
2016	6	0	0	749	837	10	7,912	7,073	38
2017	9	0	0	691	1,214	21	7,511	8,955	259



Year	Wyckoff			Bergen County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2018	9	0	0	563	1,594	21	7,164	9,861	293
2019	10	0	0	466	916	83	5,309	11,097	389
2020	8	0	0	317	944	4	5,716	9,755	54
2021	6	199	1	268	1,277	5	4,818	12,801	24
2022	1	0	0	527	312	0	5,167	10,545	66
2023	0	0	0	516	720	1	6,983	11,568	17
<b>10-Year Average</b>	<b>7</b>	<b>20</b>	<b>0</b>	<b>510</b>	<b>950</b>	<b>16</b>	<b>6,705</b>	<b>9,371</b>	<b>127</b>

*Source: NJ Dept. of Community Affairs*

Table 41 contains the data for demolition permits for the last two decades. Since 2004, the Township has approved demolition permits for 9.15 housing units per year on average, or 183 units in total. Of this, demolition permits were approved for 174 one- and two-family homes in addition to 9 mixed-use homes. The rate of demolition permits has ticked downward in the last ten years, reaching a yearly average of 7.3 units.

**Table 131: Demolition Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	0	0	5	5
2005	12	0	3	15
2006	18	0	0	18
2007	16	0	1	17
2008	11	0	0	11
2009	2	0	0	2
2010	14	0	0	14
2011	11	0	0	11
2012	5	0	0	5
2013	12	0	0	12
2014	11	0	0	11
2015	7	0	0	7
2016	12	0	0	12
2017	11	0	0	11
2018	3	0	0	3
2019	9	0	0	9



Year	1-2 Family	Multifamily	Mixed-Use	Total
2020	2	0	0	2
2021	10	0	0	10
2022	5	0	0	5
2023	3	0	0	3
<b>Total</b>	<b>174</b>	<b>0</b>	<b>9</b>	<b>183</b>
<b>10-Year Average</b>	<b>7.3</b>	<b>0</b>	<b>0</b>	<b>7.3</b>
<b>20-Year Average</b>	<b>8.7</b>	<b>0</b>	<b>0.45</b>	<b>9.15</b>

*Source: NJ Dept of Community Affairs*

Adjusting for demolition, the municipality has permitted, on net, an average of 12.05 housing units annually since 2004 and 20.8 housing units annually since 2014 (Table 42). Excluding the multifamily project approved in 2018, the Township permitted a net increase of 42 housing units.

**Table 142: Net Housing Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	16	0	-4	12
2005	5	0	-3	2
2006	-1	0	0	-1
2007	1	0	-1	0
2008	1	0	17	18
2009	3	0	0	3
2010	-2	0	0	-2
2011	-4	0	0	-4
2012	3	0	0	3
2013	2	0	0	2
2014	-1	0	1	0
2015	-2	0	0	-2
2016	2	0	0	2
2017	1	0	0	1
2018	4	0	0	4
2019	-2	199	1	198
2020	4	0	0	4
2021	-1	0	0	-1



Year	1-2 Family	Multifamily	Mixed-Use	Total
2022	1	0	1	2
2023	0	0	0	0
<b>Total</b>	<b>30</b>	<b>199</b>	<b>12</b>	<b>241</b>
<b>10-Year Average</b>	<b>0.6</b>	<b>19.9</b>	<b>0.3</b>	<b>20.8</b>
<b>20-Year Average</b>	<b>1.5</b>	<b>9.95</b>	<b>0.6</b>	<b>12.05</b>

*Source: NJ Dept of Community Affairs*

Wyckoff has seen a steady stream of office construction has occurred in Wyckoff since 2004. On average, Township staffers have permitted the construction of 2,535 square feet of office space on average per year (Table 43). In total, more retail space has been constructed in the community than office space in the last twenty years, with an average of 11, 016 square feet of retail space permitted annually. The retail data, however, is distorted by a few large projects. In seventeen of the last twenty years, no retail construction has occurred. A sizable amount of construction has occurred for other types of nonresidential uses. To be precise, an average of 17,051 square feet of nonresidential construction has been permitted, not including office, retail, and multifamily development.

**Table 153: Building Permits, Nonresidential Construction, 2004-2023**

Year	Wyckoff			Bergen County		
	Office	Retail	Other	Office	Retail	Other
2004	6,683	0	59,242	667,773	44,912	1,353,273
2005	7,264	0	68,546	1,098,512	713,712	1,916,750
2006	5,813	5,536	47,081	897,543	194,868	1,477,442
2007	245	0	34,542	865,896	131,131	1,566,882
2008	0	112,395	6,634	1,041,289	208,089	1,167,252
2009	3,410	0	5,274	237,494	228,352	552,581
2010	3,848	40,302	27,955	242,640	268,097	611,511
2011	0	0	21,566	951,488	125,069	499,599
2012	1,877	0	2,189	460,202	64,699	918,843
2013	0	0	4,319	487,125	216,651	599,116
2014	2,880	0	18,103	536,266	507,398	1,171,882
2015	0	0	5,048	203,726	187,982	1,014,899
2016	3,488	0	6,639	647,791	125,966	2,919,099
2017	7,433	62,089	4,785	1,036,690	279,629	1,061,228



Year	Wyckoff			Bergen County		
	Office	Retail	Other	Office	Retail	Other
2018	2,007	1	3,771	548,474	201,638	1,130,689
2019	2,263	1	2,928	179,519	41,151	2,854,711
2020	100	0	1,424	177,944	189,047	1,834,484
2021	0	0	8,681	658,822	25,434	1,805,067
2022	0	0	2,434	757,070	80,869	1,984,115
2023	3,380	0	9,851	490,857	15,246	1,905,338
<b>20-Year Average</b>	<b>2,535</b>	<b>11,016</b>	<b>17,051</b>	<b>609,356</b>	<b>192,497</b>	<b>1,417,238</b>

*Source: NJ Dept. of Community Affairs*

## PLANNING PROJECTIONS

Bergen 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 expects Wyckoff’s growth to follow a similar trajectory as Bergen County and the state. That is, the agency presently forecasts Wyckoff’s population to grow at a 0.36% annual rate between 2015 and 2050, somewhat below the 0.45% and 0.42% forecast for the county and for NJTPA’s jurisdiction overall (Table 44). Should this transpire, 19,321 persons will live in Wyckoff by 2050. NJTPA anticipates that households will grow at the same pace, 0.36%, with 6,436 households living in the municipality by 2050. Again, the MPO expects household growth in Wyckoff to occur at a slower pace compared to the county and NJTPA region as a whole, 0.44% and 0.46%, respectively. Interestingly, the agency expects employment growth to be significantly faster, 0.51%, eclipsing Bergen County and the greater NJTPA region, which are forecast to grow by 0.39% and 0.42%, respectively.

**Table 44: Long-term Population, Household and Employment Forecasts**

	Wyckoff	Bergen County	NJTPA
Population, 2015	17,020	926,330	6,688,013
Population, 2050	19,321	1,083,869	7,743,120
<b>Annualized % Population Change 2015-2050</b>	<b>0.36%</b>	<b>0.45%</b>	<b>0.42%</b>



	Wyckoff	Bergen County	NJTPA
Households, 2015	5,678	339,063	2,444,799
Households, 2050	6,436	395,182	2,868,943
<b>Annualized % Household Change 2015-2050</b>	<b>0.36%</b>	<b>0.44%</b>	<b>0.46%</b>
Employment, 2015	5,165	421,284	2,910,458
Employment, 2050	6,165	483,298	3,375,651
<b>Annualized % Employment Change 2015-2050</b>	<b>0.51%</b>	<b>0.39%</b>	<b>0.42%</b>

*Source: NJTPA*