

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN
RIDGEWOOD VILLAGE
BERGEN COUNTY
NEW JERSEY

ADOPTED BY THE PLANNING BOARD

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INTRODUCTION & EXECUTIVE SUMMARY

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I,” New Jersey municipalities have had a constitutional obligation to provide opportunities for creation of low and moderate homes. 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 homes 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 Ridgewood Village will satisfy its constitutional obligation.

Affordable housing in New Jersey is defined as homes which are reserved for households with incomes not more than 80% of the regional median income. Each affordable home, 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 home is eligible for one “credit” against the obligation and certain homes are eligible for “bonus credits,” which provide more than one credit per home. In addition to providing the minimum number of credits, municipalities must ensure diversity in the home type (at least half of the homes 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 homes), and diversity in the size of affordable homes (one, two and three bedroom homes).

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 homes are reserved for low and moderate income households. Ridgewood 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 Village’s application filing with the New Jersey Affordable Housing Dispute Resolution Program and the request for a Compliance Certification.

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

- Rehabilitation Obligation: 4
The rehabilitation obligation can be defined as an estimate of the number of deteriorated homes existing in Ridgewood that are occupied by low- and moderate-income households. This component is also referred to as the “present need”.
- First & Second Rounds Obligation: 229
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: 664
The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.
- Fourth Round Obligation: 427
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”.

Vacant land adjustments are a compliance tool for municipalities whose obligations are outsized as compared to the availability of developable land. The Village received a vacant land adjustment for each previous round, 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 homes) 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 Village’s vacant land adjustment for the first, second and third rounds resulted in an RDP of 55. The RDP for the fourth round is 4.

The Village fully satisfies the rehabilitation obligation through participation in the Bergen County Housing Improvement Program.

The Village’s first, second, third and fourth round RDP will be satisfied with a variety of affordable housing developments, the majority of which are inclusionary family developments and all of which are constructed. The unmet need is satisfied with zoning throughout the Village 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 Village from builder’s remedy litigation through July 2035, the maximum time available.

AFFORDABLE HOUSING IN NEW JERSEY

In its landmark 1975 decision, now referred to as “Mount Laurel I,” the NJ Supreme Court ruled that developing municipalities have a constitutional obligation to provide variety and choice of housing types affordable to low- and moderate-income households. In its 1983 “Mount Laurel II” decision, the NJ Supreme Court extended the regional fair share obligation to all municipalities with any “growth area” as designated in the State Development Guide Plan (NJDCG 1978) and determined that each municipality would have to establish its fair share obligation and provide zoning strategies to create a realistic opportunity for fulfillment of the fair share obligation. Mount Laurel II also gave developers, under appropriate circumstances, the opportunity to secure a builder’s remedy. A builder’s remedy is a litigation tool that grants a developer the right to develop what is typically a multi-family development on land that was not zoned to permit the use or the residential density desired by the developer, provided a “substantial” percentage of the homes are reserved for low and moderate income households. Ridgewood 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 homes 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 homes 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 homes 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 homes. 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 homes 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 home 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. Ridgewood is in Region 1, which includes Passaic, Bergen, Hudson and Sussex counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of "low-income" households and are defined as those with incomes 30% or less than the regional median income.

The Uniform Housing Affordability Controls (hereinafter "UHAC") at N.J.A.C. 5:80-26.3(d) and (e) requires that the maximum rent for a qualified home 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 homes. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable homes 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 homes 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 affordable homes addressing the obligation of a round must be for rent.
- **Family Obligation.** Not less than 50% of affordable homes 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 homes 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 homes 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 Homes**
 - **Very Low Income Obligation.** Not less than 13% of affordable homes 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 homes are a subset of low income homes.
 - **Family Very Low Income Obligation.** Not less than 50% of the homes 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 homes in any development must be reserved for low income households (50% or less than the regional median income, which includes very low income households). The remaining may be available to moderate income households (51-80% of regional median income).
- **Bedroom Distribution of Affordable Homes**
 - The total bedrooms within the affordable homes in any development must be not less than twice the number of affordable homes. This requirement does not apply to the first, second or third round.
 - **Studio and 1-bedroom Homes.** Not more than 20% of homes in any development.
 - **2-bedroom Homes.** Not less than 30% of homes in any development.
 - **3-bedroom Homes.** Not less than 20% of homes 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 homes must be not less than the number of affordable homes.
 - Senior and supportive housing developments with 20 or more affordable homes shall have not less than 5% 2-bedroom and 3-bedroom affordable homes. 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 home.
 - Rental bonus credits (1.0) are only applicable to the first, second and third rounds.
 - The following development and home 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 home to an affordable home).
- 100% affordable developments: Homes within 100% development provided the municipality the land or a minimum of 3% of the development costs.
- The following development and home types are eligible for 0.5 bonus credit in the fourth round.
 - Partnership with non-profit.
 - Proximity to transit: homes within ½ mile of transit (rail, bus, ferry).
 - Senior: limited to 10% of the affordable age-restricted homes provided which is capped at 30% of the obligation.
 - Homes with at least three bedrooms above the minimum number required by the bedroom distribution.
 - Redevelopment for homes 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 homes above the 13% required.

AFFORDABLE HOUSING IN RIDGEWOOD

The Village of Ridgewood received first round substantive certification on May 16, 1990. The Village's First Round obligation, calculated at that time, was 526, composed of a new construction obligation of 497 and a rehabilitation obligation of 29. The Village received a first round vacant land adjustment resulted in a 0 RDP.

The Village received second round substantive certification on May 4, 2004. The Second Round obligation, calculated at that time, was 317, composed of a new construction obligation of 229 and a rehabilitation obligation of 88. As part of this substantive certification, COAH reviewed the previously issued vacant land adjustment to determine if or how amendment would be necessary. The State Agency found in its April 14, 2004 Report that the Village's RDP remained at 0. Pages 4-5 states the following:

The substantive certification granted by COAH on October 3, 1990 included a vacant land adjustment that resulted in a zero-unit RDP. Pursuant to N.J.A.C. 5:93-4.2(f), a

municipality that received an adjustment due to lack of vacant land in addressing its 1987-1993 affordable housing obligation is presumed to have addressed its RDP provided the municipality continues to implement the terms of its previous certification. COAH staff conducted a site visit on June 19, 2002 and observed that Ridgewood remains fully developed with the exception of park and recreation areas that fall within the allowances prescribed by N.J.A.C. 5:93-4.2(e) 4 and 5. Given this review in 2004, the Village has evaluated changes in land use that have occurred since then to determine if or how the RDP must be amended.

Upon the April 2014 release of COAH's draft substantive and procedural rules, N.J.A.C. 5:99 and N.J.A.C. 5:98 respectively, the Village began planning for how best to provide its fair share of affordable housing. To comply with the March 10, 2015 Mt. Laurel IV decision, the Village of Ridgewood petitioned the Superior Court on July 7, 2015, for a Declaratory Judgment and temporary immunity from builder's remedy suits. This action entered the Village into the process of determining its affordable housing obligation and how it would be satisfied. Additionally, the Village received immunity from builder's remedy litigation while doing so.

Four parties intervened in the Village's Declaratory Judgement: KS Broad Street, LLC, 257 Ridgewood Avenue, LLC, Ridgewood Dayton, LLC and Two Forty Associates, LLC. The Village did not enter into settlement agreements with the intervenors but rather negotiated revised zoning which later facilitated site plan approval to the four inclusionary housing developments. Each of these are constructed.

To avoid a lengthy trial on the Village's affordable housing obligation and, potentially, a second trial on how that obligation would be satisfied, the Village and FSHC executed a settlement agreement on December 12, 2018 that set forth the Village's affordable housing obligation and preliminary compliance plan. This Settlement Agreement was approved by the Honorable Christine A. Farrington, J.S.C. on March 8, 2019.

The Village adopted a third round housing plan June 16, 2020 and received a final Judgment of Compliance and Repose in September 2020 from the Hon. Christine Farrington, J.S.C.

The Village adopted a resolution committing to the rehabilitation and fourth round obligations on January 29, 2025. The Village's submission received no objections. On May 19, 2025, the Hon. Gregg A. Padovano, J.S.C. issued an order establishing the Village's rehabilitation and fourth round obligations of 0 and 427, respectively.

CONSIDERATION OF LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING

As part of this Plan, the Village considered land that is appropriate for the construction of low- and moderate-income housing. Ridgewood has limited capacity for future development due to its built-out conditions. Notwithstanding, a few developers contacted the Village to offer their property for inclusion the Village's fourth round housing plan. Each of these developers and their properties are identified below, along with the status of the property as per this housing plan.

1. Kensington, corners of North Maple, Franklin Avenue and Marshall Street (Block 3611, Lots 1, 19, 22): The developer contacted the Village seeking zoning to permit an assisted living development on the 1.25 acre property. Office uses currently occupy the property and it is within the B-2 district, which permits mixed-use inclusionary development. The property is included in the fourth round unmet need and the Village and developer agreed to zoning permitting the assisted living development. It is anticipated that approximately 125 assisted living beds will be constructed on the property.
2. 176 Chestnut Street (Block 2005, Lot 2): The developer contacted the Village seeking zoning that permits inclusionary development on the .46 acre property at a density of approximately 52 du/ac. The property is developed with an autobody and is within the C district, which permits commercial uses and prohibits residential use. The developer and Village were unable to agree to zoning parameters. The Village found the requested density and the resulting combination of setbacks, height and building size, was unable to be accommodated on the property in a manner that is appropriate for the location. As such, the requested density exceeded what was appropriate for the small lot given the character of the area and considering the Village's substantial other unmet need strategies. Notwithstanding, this property is within the fourth round unmet need strategy referred to herein as "Chestnut Street C-R-1 Inclusionary District" that permits multi-family inclusionary development at 45 du/ac.
3. 299 Goffle Road (Block 2507, Lot 187.01): The developer contacted the Village seeking zoning that permits inclusionary development as high as 29 du/ac on the 1.62 acre property. The property is developed with a single-family home and is within the R-2 district, which permits single-family residential uses. The Village found the requested density and the resulting combination of setbacks, height and building size, was unable to be accommodated on the site in a manner that is appropriate for the location. Contributing to these findings are the "L" shaped property configuration, easement which reduces developable land, and the setbacks and buffers necessary to account for the rear yards of single-family homes that abut the property. Notwithstanding, the property is included in the fourth round RDP as well as serving as a new unmet need strategy.
4. Village Ford, North Maple Avenue (Block 2904, Lots 19, 20, 21, 22, 23, 24, 25, 26, 27): The developer contacted the Village seeking amended zoning that permits inclusionary development on the 2.46 acre property at approximately 27 du/ac and no commercial use. The property is developed with a former auto dealership and is within the B-3 district, which permits mixed-use

inclusionary development. The property is already included in the third round unmet need and can be developed at 20 du/ac. The developer and Village were unable to agree to zoning parameters since the Village found that the increased density and residential-only use was without supporting justification and could not be accommodated in a manner that reflected the commercial and mixed-use character of the district. Since it is over 1 mile from the Village's downtown, this property is distinguishable from the other inclusionary and affordable housing developments which are significantly closer to the Village's train station and downtown, if not within it, or have a lower density than the request. The exceptions are the AH-3 district, which has a lower maximum density of 18 du/ac, the Valley Hospital, which has a lower maximum density of 13 du/ac but is also a very significant redevelopment opportunity of more than 15 acres, and the Goffle Road B-3 district which has a maximum density 20 du/ac (same zone district as the Village Ford site).

5. 560 Route 17 (Block 4704, Lot 6.01): The developer contacted the Village seeking zoning for increased density for inclusionary development on the 1.36 acre property. The property is developed with a nursery and is within the AH-3 district, which permits inclusionary development. The property is already included in the third round unmet need and can be developed at 18 du/ac. The developer and Village were unable to agree to zoning parameters since the Village found that increased density on the site could not be accommodated in a manner that is appropriate for the site given the adjacent residential uses and State Highway frontage, and the related need for setbacks and buffering due to these conditions. Also contributing to the Village's findings is the lot size coupled with its long and narrow configuration, thus further constraining site design options that could accommodate the necessary setbacks and buffering.

A portion of Village's housing stock may be appropriate for conversion or rehabilitation for affordable housing. Given the prevalence of substantial home sizes, such conversions are most appropriate for Village homes that are moderate in size, such as but not limited to multi-family and attached homes, to enable building and property maintenance costs that are proportionate to the household's income. Notwithstanding, group homes may be appropriate for Ridgewood single-family homes and attached, and multi-family affordable and inclusionary development may be appropriate where new opportunities for such development or redevelopment arises. The Village'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 homes of their extended families, thereby preserving and enhancing multigenerational family continuity. Village land use policies are not in conflict with this goals and much of the Village'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 homes existing in Ridgewood that are occupied by low- and moderate-income households. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes present need as being determined by "estimating the existing deficient housing units currently occupied by low- and moderate-income households within the municipality, following a methodology comparable to the methodology used to determine third round present need, through the use of datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof." The DCA calculated municipal present need obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a rehabilitation obligation of 4 for the Village. This obligation was assigned by the Hon. Gregg A. Padovano, J.S.C via an Order dated May 19, 2025.

The Village will address this obligation 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 home is sold or the title is transferred. All rehabilitated homes will comply with the definition of a substandard home 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 homes shall meet the applicable construction code. Additionally, all rehabilitated homes 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.

The Village 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:

- Low obligation of only 4.
- Extensive rental affordable housing constructed and permitted in the housing plan.
- Approximately 16% of the Village's occupied homes are for rent (2023 American Community Survey, S25009). This low percentage of homes for rent will reduce demand for the program.
- The median household income for renter households is \$113,156 (2023 American Community Survey, S2503). These high incomes will reduce demand for the program as well as reduce eligibility.

First & Second Rounds Obligation

Ridgewood Village's first and second rounds new construction obligation, also referred to as the prior round obligation, is 229. 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 Village's obligation was published by COAH in 2008 and originally calculated in 1993-1994 pursuant to *N.J.A.C. 5:93*.

Third Round Obligation

This obligation of 664 is defined as the new construction obligation for 1999-2025. The third round obligation was assigned by the Hon Christine A. Farrington, J.S.C. via an Order dated March 8, 2019. The Order notes the obligation is a downward reduction from the obligation calculated in a report prepared by Dr. David N. Kinsey, PhD, FAICP, *New Jersey Low and Moderate Income Housing Obligations for 1999-2015 Calculated Using the NJ COAH Prior Round (1987-1999) Methodology*, dated May 2016.

Fourth Round Obligation

Ridgewood's fourth round obligation (also referred to as the prospective need) is 427. This obligation is defined as the new construction obligation for 2025-2035. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes the obligation as a "projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L.2024, c. 2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations". The methodology to calculate the obligation begins with determining the need for affordable housing in which the municipality is located. That regional need is then allocated to each municipality in the region, excluding qualified urban aid municipalities, based on

an average of three factors: 1) equalized nonresidential valuation factor, which serves as a proxy for the municipal share of the region's change in employment during the previous affordable housing round, 2) income capacity factor, which is the municipal share of the region's median household income, and 3) land capacity factor, which is the municipal share of the region's developable land.

The DCA calculated municipal fourth round obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a fourth round obligation of 427 for the Village. On May 19, 2025, the Hon. Gregg A. Padovano, J.S.C. issued an order establishing the Village's fourth round obligation 427.

Satisfaction of the First, Second & Third Rounds

The Village's obligation for these three rounds, 893, exceeds the amount of vacant and developable land. Consistent with this condition, the Village first received a vacant land adjustment from COAH for the first round, another for the second round, and again in the third round. Notwithstanding, the Village offers a variety of affordable homes for families, seniors and those with special needs.

First, Second and Third Rounds Vacant Land Adjustment

Municipalities, such as Ridgewood, that do not have adequate capacity of developable land to fulfil the entirety of the affordable housing obligation are eligible for an adjustment of the obligation. 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 homes a municipality could theoretically create through new inclusionary development on vacant or underutilized land, presuming a density and set-aside specified in 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 credits to satisfy the RDP. The difference between the RDP and the calculated new construction obligation is referred to as the unmet need. This portion of the obligation is addressed through more passive strategies such as overlay zoning or by-right zoning. Unlike the RDP, the unmet need does not need to be fully satisfied; instead, the Village must create adequate opportunities for future affordable housing.

The Village first received substantive certification on May 16, 1990 that included a vacant land adjustment with a 0 RDP. On May 4, 2004 the Village received second round substantive certification that reconfirmed the vacant land adjustment with a 0 RDP. The vacant land adjustment was updated as part of the 2018 Settlement Agreement with FSHC addressing the third round obligation.

The 2018 updated vacant land adjustment divided the combined Prior Round and Third Round obligations (229- and 664 respectively) into a 55 Realistic Development Potential and an 838 Unmet Need. This vacant land adjustment was performed consistent with the applicable COAH rules (*N.J.A.C. 5:93-4.2*) and reflected the amount of developable land in the Village, as defined by COAH, that could be theoretically

developed with inclusionary housing. A summary of the changes in land use that contribute to the increase in RDP to 55 is shown in the following table. Additional detail can be found in Exhibit A of the Village's 2018 Settlement Agreement with Fair Share Housing Center.

First, Second & Third Round RDP Calculation	
Development Name	RDP
2004 COAH-Certified RDP	0
Certificates of Occupancy	2
Approved Development Applications	49
Development Applications	4
RDP	55

Pursuant to the RDP adjustment calculation, the Village of Ridgewood's RDP is increased to 55 to reflect development that had occurred at that time, as well as a subdivision anticipated at that time.

Satisfaction of the First, Second & Third Rounds RDP

This RDP is addressed with a mix of housing types and developments throughout the Village. All affordable homes are constructed and occupied.

Satisfaction of the First, Second & Third Rounds 55 RDP				
Program	Development Type	Units	Bonus Credits	Total Credits
Ridgecrest Apartments	100% Age-Restricted Rental	12 (of 129)	0	12
Woodside Gardens	100% Family Sale	4	0	4
Broadway Condominiums	100% Family Sale	4	0	4
KS Broad	Inclusionary Special Needs Rental	9	9	18
The Enclave	Inclusionary Special Needs Rental	5 (of 6)	0	5
Ridgewood Dayton	Inclusionary Family Rental	7 (of 14)	5	12
Total		41	14	55

The third round housing plan identified a total of 71 credits contributing toward the 55 RDP. The surplus of 16 ($71-55=16$), and additional bonus credits as may be applicable, were recognized and stated they may be utilized to address any increase in the RDP above 55, provided the applicable crediting requirements herein and in *N.J.A.C. 5:93*, et seq., are met. This housing plan transfers the surplus credits to the fourth round.

Ridgecrest Apartments

This existing development, located at Block 2004, Lot 10.01, is a 100% affordable housing development consisting of 129 age-restricted homes. It has had effective affordability controls since it was completed and occupied in 1984. The site consists of 4.03 acres located at 7-11 Ridge Road in the Southwestern quadrant of the Village, a short walking distance from the Village's downtown area and the Ridgewood train station. The development is complete and occupied. This development received prior credit from COAH and the 2020 Judgment of Repose.

Twelve (12) of the 129 affordable homes in this development will contribute toward the RDP; the remaining homes will contribute toward the unmet need. These 12 homes fulfil the Village's maximum number of senior homes, which is 25% of the RDP ($55 \times .25 = 12.1$, rounded down).

Woodside Gardens

This development, located at Block 3906, Lot 3, is a 100% affordable housing development consisting of 4 family homes. The development administered by the Bergen County Housing Authority. The homes were constructed in 1980, and affordability controls have been in place since that time. The site consists of 0.35 acres and is located at 46-50 Leonard Place at the corner of South Broad Street in the southwestern quadrant of the Village. The development is established in a suburban residential neighborhood, primarily occupied by one to two family homes, and is a short driving distance from the Village's downtown amenities. The development is complete and occupied. This development received prior credit from COAH and the 2020 Judgment of Repose.

Broadway Condominiums

This development, located at Block 3905, Lot 19, is a 100% affordable housing development consisting of 4 family homes for sale. The site consists of 0.38 acres located at 308-316 South Broad Street in the Southeastern quadrant of the Village. The site is a short driving distance from the Village's downtown area and is near religious institutions, schools, and the Ridgewood train station. The development is complete and occupied. This development received prior credit from COAH and the 2020 Judgment of Repose.

KS Broad

This inclusionary zoning site, located at Block 2005, Lots 11-15, was a vacant lot formerly occupied by commercial uses. It consists of 2.01 acres located at 76 and 80 Chestnut Street at the corner of Franklin Avenue. It is in the heart of downtown Ridgewood, adjacent to the Ridgewood Train Station. KS Broad,

LLC, the developer, was an intervenor in the Village’s Declaratory Judgement. The Village did not enter into a settlement agreement with this developer, rather, the Village negotiated for revised zoning which later facilitated site plan approval of the inclusionary housing development. The Village rezoned the site and later issued a site plan approval on November 21, 2017 (Resolution was adopted on February 6, 2018) to permit up to a mixed use development with commercial uses on the first floor as well as 60 total homes and 9 affordable homes which will be provided off-site at the Enclave development. See the Enclave development for compliance information. Construction of the site is complete. This development received prior credit from the 2020 Judgment of Repose.

The Enclave

This development, located at 257 Ridgewood Avenue on Block 3703, Lots 4,6, and 8.01, redeveloped commercial uses. The existing three story building, formerly occupied by the commercial retailer Sealfons and now referred to locally as the “Sealfons Building”, was renovated, and the one story masonry building formerly occupied by Hallmark Floor Company was replaced. The site consists of 1.37 acres located at the northwest corner of East Ridgewood Avenue and North Maple Avenue. The site is in the downtown surrounded by shops and services. It is not far from the train station, municipal building, and public parks. While the developer was an intervenor, the Village did not enter into a settlement agreement with the developer of this site, rather, the Village negotiated for revised zoning which later facilitated site plan approval of the inclusionary housing development. The development is constructed.

The Village rezoned the site and later issued a site plan approval on October 18, 2017 (Resolution was adopted on February 6, 2018). The site received approval to renovate and expand the existing buildings and construct a new building, as well as associated parking and other improvements. Thirty-two (32) market rate multi-family homes and eight (8) homes of special needs housing, consisting of not less than 15 bedrooms, exist on the site. The special needs housing is licensed as group home bedrooms operated by the Bergen County United Way that are each eligible for affordable housing credits (*N.J.A.C. 5:93-5.8*).

The 15 special needs bedrooms provide a 15% affordable housing set-aside for the KS Broad site (Block 2005, Lot 11-15) as well as this site. The KS Broad site received approval from Ridgewood to enter into an agreement with the Enclave to provide off-site affordable housing. The homes are managed and administered by the Bergen County United Way. The affordable housing development meets the applicable requirements for affordable housing developments in the substantive rules, as well as the Uniform Housing Affordability Control rules (UHAC) (*N.J.A.C. 5:80-26.1 et seq.*). Fourteen (14) of the 15 homes at this site (all attributable to the KS Broad site and 5 of the 6 at The Enclave site) satisfy the third round RDP; the remaining satisfy a portion of the fourth round RDP. This development received prior credit from the 2020 Judgment of Repose.

Ridgewood Dayton

This inclusionary zoning site was a vacant lot, formerly the site of Brogan Cadillac, located at Block 3707, Lot 5.01, and Block 3905, Lot 1.01. It consists of 2.67 acres at 100-152 South Broad Street, which intersects with Essex Street and Leroy Place. The site is in the downtown section of the Village within walking

distance to the Ridgewood Train Station, public school and fitness centers. While the developer was an intervenor, the Village did not enter into a settlement agreement with the developer of this site, rather, the Village negotiated for revised zoning which later facilitated site plan approval of the inclusionary housing development. The Village rezoned the site and later issued a site plan approval on June 20, 2017 (Resolution adopted on October 3, 2017). The site received approval to construct a new building as well as associated parking and other improvements. The development is constructed. Seventy-nine (79) market rate multi-family rental homes and 14 affordable multi-family rental homes exist on the site. Each affordable rental home is eligible for affordable housing credits against the RDP (*N.J.A.C. 5:93-5.8*).

The affordable housing development meets the applicable requirements affordable housing developments in the substantive rules, as well as the Uniform Housing Affordability Control rules (UHAC) (*N.J.A.C. 5:80-26.1 et seq.*). Seven (7) of the 14 home satisfy the third round RDP; the remaining 7 homes satisfy a portion of the fourth round RDP. This development received prior credit from the 2020 Judgment of Repose.

Satisfaction of the Third Round Unmet Need

The RDP of 55, subtracted from the agreed upon combined First, Second and Third Rounds Obligation of 893, results in an Unmet Need of 838. The Village applies surplus affordable homes and will adopt zoning amendments, as well as a mandatory set-aside ordinance, to satisfy the unmet need. These developments received prior credit from the 2020 Judgment of Repose.

Ridgecrest Apartments

The site, Block 2004 Lot 10.01, is a 4.03 acre tract that consists of an existing age-restricted housing development along Ridge Road (7-11 Ridge Road) in the R-1 zone. Twelve (12) of the 129 homes in this prior round cycle development contribute toward the third round RDP. The remaining 117 homes contribute toward the third round unmet need.

234 South Broad Street

The site, Block 3905 Lot 11, is a 0.52-acre tract that consists of an existing special needs facility operated by West Bergen Mental Healthcare along South Broad Street (234 S Broad Street) in the AH-1 zone. The Village will utilize the 10 homes in this special needs facility against the unmet need.

Downtown B-1 & B-2 Districts

This 78.25 acre area permits inclusionary housing at a maximum density of 18 du/ac with an affordable housing set-aside of 15% where the affordable homes are for rent and 20% where the affordable homes are for sale. Fractional set-aside requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater. The area consists of mixed-use retail and service business uses along Franklin Avenue. All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

This strategy has not yielded affordable homes. It should be noted that little substantial redevelopment has occurred or been requested in this area since the zoning was adopted. Notwithstanding, the Village will adjust the zoning to increase the incentive for construction of affordable housing. See the Fourth Round Unmet Need Strategies for additional information.

AH-3 District

This 5.40 acre area creates a new mixed-use Affordable Housing District along Ridge Road. The zoning in the district on Block 4704, Lots 6.01, 7.04, and 15 permits inclusionary housing at a graduated maximum density of 14-18 du/ac and an affordable housing set-aside of 15% where the homes are for rent and 20% where the homes are for sale. Fractional set-aside requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater. The graduated maximum densities are as follows:

- .50 ac and smaller: 14 du/ac
- .51 ac - 1.25 ac: 16 du/ac
- 1.26 ac and greater: 18 du/ac

All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

This strategy has not yielded affordable homes. It should be noted that the businesses existing at the time the zoning was adopted remain in place.

North Maple Avenue & Goffle Road B-3 Districts

This 7.99 acre area permits a mix of nonresidential uses and inclusionary housing at a graduated maximum density of 12-20 du/ac and an affordable housing set-aside of 15% where the affordable homes are for rent and 20% where the affordable homes are for sale. Fractional set-aside requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater. The area consists of commercial retail and service business uses along North Maple & Goffle Road. The graduated maximum densities are as follows:

- .25 ac and less: 12 du/ac
- .26 - .50 ac: 16 du/ac
- .51 - 1.00 ac: 18 du/ac
- 1.01 ac or greater: 20 du/ac

All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

This strategy has not yielded affordable homes. It should be noted that little substantial redevelopment has occurred or been requested in this area since the zoning was adopted. The Village finds that the zoning in place remains appropriate for the character of the area and the need for affordable housing. This is particularly so given the small lots and modest sized buildings in the area, as well as its distance of over 1 mile from the downtown.

Valley Hospital Campus

A redevelopment plan was adopted for the site located at 223 North Van Dien Avenue, Block 3301 Lot 51, in the H zone. The redevelopment plan, which is an overlay to the H district, permits inclusionary housing at a density of 13 du/ac, with not less than 40 family rental affordable homes.

All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

This strategy has not yielded affordable homes. While the hospital has vacated the property, there remain some medical related uses on the site as the Hospital begins the reuse and redevelopment process. No changes are proposed for the site. The Village finds that the zoning in place remains appropriate for the character of the area and the need for affordable housing.

Mandatory Set-aside Ordinance

The Village adopted a mandatory set-aside ordinance that requires, where via use variance, rezoning, or redevelopment, the Village permits multi-family housing with 5 homes or greater that an affordable housing set-aside will be imposed on the development. The Ordinance require a 15% set-aside where the affordable homes are for rent and 20% set-aside where the affordable homes are for sale. Fractional set-aside requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater. All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

Distribution of First, Second and Third Round Affordable Homes

In addition to meeting the total 55 RDP, the Village must also meet a rental obligation, maximum senior homes, family obligation, and the very low income obligation.

Minimum Rental = 14 homes

- $.25 \text{ (RDP)} = 14 \text{ homes}$ | $.25 \text{ (55)} = 13.75$, rounded up to 14
- This obligation is satisfied with Ridgecrest Apartments, KS Broad, The Enclave and Ridgewood Dayton. All the Village's affordable homes that are constructed and satisfy a portion of the unmet need are for rent. None of the Village's unmet need zoning strategies are limited to owner occupied homes.

Maximum Senior = 13 homes

- $.25 \text{ (RDP)} = 13 \text{ homes}$ | $.25 \text{ (55)} = 13.75$, rounded down to 13
- The Village uses 12 homes at the Ridgecrest Apartments. The remaining homes in the Ridgecrest apartments which satisfy the unmet need represent far less than 25%.

Minimum Family = 21 homes

- $.50 \text{ (homes meeting the RDP)} = 21 \text{ homes}$ | $.50 \text{ (41)} = 20.5$, rounded up to 21
- This requirement is satisfied with Woodside Gardens, Broadway Condominiums and Ridgewood Dayton. None of the Village's unmet need zoning strategies are limited to non-family homes. The remaining homes in the Ridgecrest apartments which satisfy the unmet need represent a fraction of the unmet need.

Minimum Family Rental: 7 homes

- $.50 \text{ (rental obligation)} = 7 \text{ homes}$ | $.50 \text{ (14)} = 7$
- This obligation is satisfied with Ridgewood Dayton. None of the Village's unmet need zoning strategies are limited to owner occupied or non-family homes. The remaining homes in the Ridgecrest apartments which satisfy the unmet need represent a fraction of the unmet need.

Minimum Very Low Income = 5 homes

- $.13 \text{ (homes created or approved on or after July 1, 2008)} = 5 \text{ homes}$ | $.13 \text{ (21)} = 2.73$, rounded up to 3
- The developments contributing to this calculation include KS Broad, The Enclave and Ridgewood Dayton. The Village's unmet need zoning strategies will include the required very low income homes.

Minimum Family Very Low Income = 5 homes

- .50 (very low income obligation) = 5 homes | .50 (3) = 1.5, rounded up to 2
- This requirement is satisfied by Ridgewood Dayton. None of the Village's unmet need zoning strategies are limited to non-family homes. The Village's unmet need zoning strategies will include the required very low income homes.

Satisfaction of the Fourth Round

The Village 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.

Fourth Round Vacant Land Adjustment

A fourth round RDP is calculated separate from the previous rounds due to revised standards in the Fair Housing Act which are only applicable to the fourth round and subsequent rounds. Review of approvals issued by the Planning Board and Zoning Board, anticipated development and construction permits indicate there is no development activity that has occurred since the Village's third round RDP was calculated that is eligible to generate a fourth round RDP. One site has become available for development that qualified for RDP generation. This property owner contacted the Village in hopes of being included in this housing plan. The Village recognizes this site, which is an oversized single-family home lot, is being offered available for inclusionary development, and as a result now generates RDP. The table that follows calculates the Village's fourth round RDP of 4.

Fourth Round RDP Calculation					
Address	Block / Lot	Total Area	Developable Area	Density	RDP
299 Goffle Road	Block 2507, Lot 187.01	1.62 ac.	1.62 ac.	13	4.21

Satisfaction of the Fourth Round RDP

The Village is addressing its RDP obligation with a mix of home types and developments throughout the Village. All affordable homes are constructed and occupied.

Satisfaction of the Fourth Round 4 RDP				
Program	Development Type	Units	Bonus Credits	Total Credits
The Enclave	Inclusionary Special Needs	1 (of 6)	0	1
Ridgewood Dayton	Inclusionary Family Rental	7 (of 14)	1	8
Two Forty Associates	Inclusionary Family Rental	7	0	7
Total		15	1	16
			Surplus	12

These surplus credits shall be utilized to satisfy an increased fourth round RDP or will be carried forward to the fifth round, as may be appropriate and to the extent the homes meet the applicable rules.

The Enclave

One (1) of the affordable homes in this development satisfies a portion of the fourth round RDP. The remaining homes satisfy a portion of the first, second and third rounds RDP.

Ridgewood Dayton

Seven (7) of the 14 affordable homes in this development satisfy a portion of the fourth round RDP. The remaining homes satisfy a portion of the first, second and third rounds RDP. As a former car dealership, this site is eligible for bonus credits up to the maximum permitted (25% of 4 RDP = 1).

Two-Forty Associates

This inclusionary zoning site is a 1.246 acre vacant parcel located at 150-174 Chestnut street, Block 2005, Lot 3, which intersects with Robinson Lane. The development is constructed on a site that is near restaurants, shopping, and the Ridgewood train station in the downtown area.

While the developer was an intervenor, the Village did not enter into a settlement agreement with the developer of this site, rather, the Village negotiated for revised zoning which later facilitated site plan approval of the inclusionary housing development. The Village rezoned the site and later issued a site plan approval on April 4, 2017 (Resolution adopted on June 20, 2017). The site received approval to construct a new building as well as associated parking and other improvements. Thirty-five (35) market rate multi-family rental homes and seven (7) affordable multi-family rental homes are constructed on the site for a total of forty-two (42) homes.

The affordable homes are composed of 1 very low-income one-bedroom home, 2 two-bedroom low income homes, 2 two-bedroom moderate income homes, 1 three-bedroom low income home, and 1 three-bedroom moderate income home. The development complies with the Village code and the Uniform Housing Affordability Control rules at *N.J.A.C. 5:80-26.1 et seq.*, including but not limited to 30 year affordability controls.

Satisfaction of the Fourth Round Unmet Need

The Village has several strategies newly planned or amended to address the fourth round unmet need. The Village's unmet need strategies create realistic zoning for more than 25% of its fourth round unmet need ($.25 (423) = 105.75$, rounded up to 106). None of the Village's fourth round unmet need strategies are limited to owner occupied homes; only the Kensington assisted living development is limited to non-family units.

Fourth Round Unmet Need Strategies						
Program	Area	Density	Affordable Set-aside	Anticipated Third Round Affordable Homes*	Anticipated Fourth Round Affordable Homes	Additional Affordable Homes
Kensington Assisted Living	1.25 ac	n/a	10%	n/a	Approx.12	Approx. 12
Chestnut Street C-R-1 Inclusionary	4.18 ac	30 du/ac	20%	n/a	25	25
Downtown B1 & B2 Inclusionary	78.25 ac	20 du/ac	20%	211	313	102
299 Goffle Road Inclusionary	1.62	13 du/ac	20%	n/a	4	4
Mandatory Set-aside Ordinance	Village-wide	n/a	20%	n/a	n/a	n/a
Total				211	354	143

*assumes a 15% set-aside

Kensington

This strategy applies to a 1.25 acre tract at the corners of North Maple, Franklin Avenue and Marshall Street (Block 3611, Lots 1, 19, 22). Office uses currently occupy the property and it is within the B-2 district, which permits mixed-use inclusionary development. As noted herein, the developer contacted the Village seeking zoning to permit an assisted living development. The Village and developer worked together to agree on realistic zoning for the development of an assisted living facility on the property that will accommodate approximately 125 assisted living beds.

The assisted living will restrict not less than 10% of the beds for low and moderate income households, consistent with NJ licensing requirements for assisted living facilities. Additionally, all applicable affordable housing requirements will be met, including, but not limited to affordability controls of not less than 40 years and affirmative marketing.

Chestnut Street

The Village will create the C-R-1 district, which is a modified version of the adjacent C-R district to several properties along Chestnut Street totaling approximately 4.2 acres. This district will permit mixed use inclusionary development at a density of 30 du/ac and a set-aside of 20%. Fractional set-aside requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater. Permitted uses will include those permitted in the C district, consistent with the existing zoning as well as the adjacent C-R district, and multi-family inclusionary development. The area is occupied with a variety of commercial uses, including a body shop, baker, Village Street Department and pet supply store. This district includes the property at 176 Chestnut Street for which a developer had sought inclusionary development.

All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

Downtown B1 & B2 Districts

The Village will modify this third round inclusionary strategy applying to 78.25 acres to better promote affordable housing. The permitted density will increase from 18 du/ac to 20 du/ac and the affordable housing set-aside will be 20% for rental and sale affordable homes (an increase from 15% for rental homes). Complementary adjustments to bulk standards, such as FAR, will also be applied. Fractional set-aside requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater.

All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

299 Goffle Road

This 1.62 acre property is the subject of a new district, the TO-1 Townhouse Overlay district that predominantly permits townhouses. This housing type is largely not found in Ridgewood as most homes are single-family detached – 80.9% are single-family detached, 2.4% are single-family attached and no category (5-9 units in a structure, 50 or more units in a structure, etc.) exceeds 4%. Permitted uses include townhouses, stacked townhouses, and limited single-family detached homes. The permitted density is 13 du/ac and the affordable housing set-aside is 20%. Fractional set-aside requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater.

All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

Mandatory Set-aside Ordinance

The Village adopted a mandatory set-aside ordinance that requires, where via use variance, rezoning, or redevelopment, the Village permits multi-family housing with 5 homes or greater that an affordable housing set-aside will be imposed on the development. The Ordinance requires a 20% set-aside of affordable homes (an increase from 15% for affordable rental homes). Fractional set-aside requirements shall be rounded down where the fraction is .49 or less and rounded up for those .50 or greater. All affordable homes shall be restricted, regulated and administered consistent with the Village'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 affordability controls, income distribution, bedroom distribution, and phasing.

Distribution of Fourth Round Homes

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

Maximum Bonus

- Maximum bonus credits = 25% (RDP) | $.25 (4) = 1$
- The proposed bonus credits are within the 25% maximum.

Minimum Rental

- Minimum rental homes = 25% (homes meeting the RDP) | $.25 (3) = .75$, rounded up to 1
- All homes meeting the RDP are family rental homes. None of the unmet need strategies are limited to owner-occupied homes.

Maximum Senior

- Maximum age-restricted homes = 30% (homes meeting the RDP) | $.3 (3) = 1$
- None of the Village's homes meeting the RDP are restricted to seniors. Only the Kensington assisted living development, which will satisfy a fraction of the unmet need, is restricted to seniors.

Minimum Family

- Minimum family homes = 50% (homes meeting the RDP) | $.5 (4) = 1$
- All homes meeting the RDP are family rental homes. Only the Kensington assisted living development, which will satisfy a fraction of the unmet need, are non-family homes.

Minimum Family Rental

- Minimum family rental = 50% (rental obligation) | $.5 (1) = .5$, rounded up to 1
- All the homes meeting the RDP are family rental homes. Only one unmet need strategy, the Kensington assisted living development will provide non-family rental homes. None of the unmet need strategies are limited to owner-occupied homes.

Minimum Very Low Income

- Minimum very low income homes = 13% (fourth round homes created or approved on or after July 1, 2008) | $.13 (3) = .39$, rounded up to 1
- The Two-Forty Associates development includes one (1) very low income family rental home. The unmet need strategies will also provide 13% very low income homes, as is required.

Minimum Family Very Low Income

- Minimum family very low income homes = 50% (very low income obligation) | $.5 (1) = .5$, rounded up to 1
- The Two-Forty Associates development includes one (1) very low income family rental home. Only one unmet need strategy, the Kensington site, will provide senior homes. None The unmet need strategies will also provide 13% very low income homes, as is required.

CONSISTENCY WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN

The Village is in Planning Area 1, the Metropolitan Planning Area. Development and redevelopment with affordable housing in this Planning Area 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 *N.J.A.C. 5:93-5.4*.

AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING

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

The Village 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 homes located in the Village. Additionally, the affirmative marketing plan is intended to target those potentially eligible persons who are least likely to apply for affordable homes and who reside in the Village's housing region, Region 1 consisting of Passaic, Bergen, Hudson and Sussex Counties.

The affirmative marketing plan provides regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and 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 home.

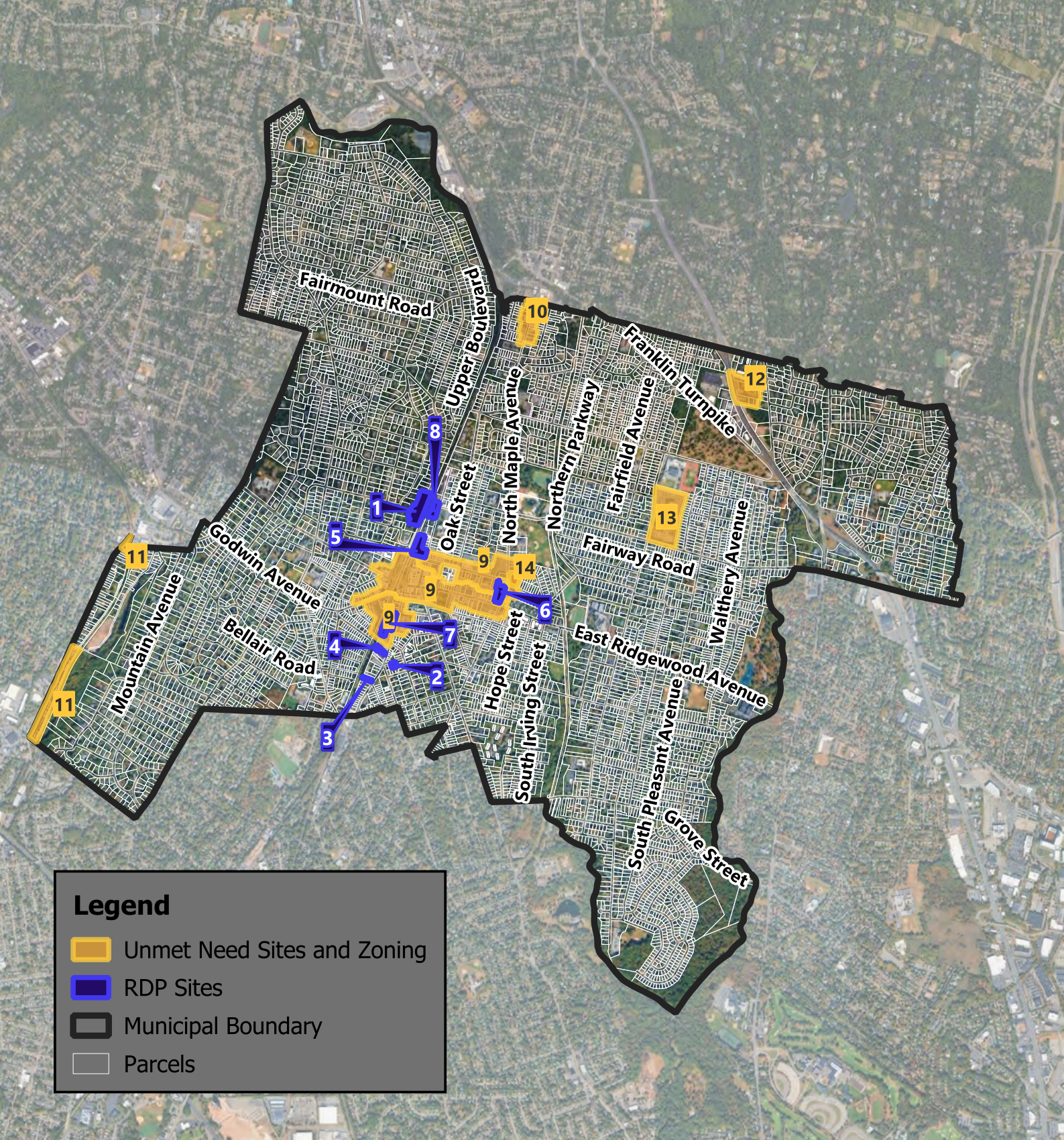
AFFORDABLE HOUSING TRUST FUND

A development fee ordinance creating a dedicated revenue source for affordable housing was first approved by COAH on March 21, 2001 and most recently approved by Superior Court on October 23, 2024 as part of the Village's Final Judgement of Compliance and Repose. The ordinance, which is Section 190-144 of the Village 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 Village's Spending Plan discusses anticipated revenues, collection of revenues, and the use of revenues. Collected revenues are placed in the Village's Affordable Housing Trust fund and may dispensed for the use of eligible affordable housing activities including, but not limited to:

- Rehabilitation program activities.
- New construction of affordable homes and related development costs.
- Extension of expiring affordability controls.
- Purchase market rate homes for conversion to affordable homes.
- 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 homes.
- 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 Village will expend a portion of its collected development fees on affordability assistance to enhance affordability of affordable homes. Additionally, no more than 20% of the revenues collected from development fees each year, shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a new construction program, a housing element and fair share plan, and/or an affirmative marketing program.



RDP SITES

1. Ridgecrest Apartments
2. Woodside Gardens
3. Broadway Condominiums
4. 234 South Broad Street
5. KS Broad
6. The Enclave
7. Ridgewood Dayton
8. Two Forty Associates

UNMET NEED SITES AND ZONING

9. Downtown B-1 and B-2 District
10. North Maple Ave B-3 District
11. Goffle Road B-3 District
12. AH-3 District
13. Valley Hospital Campus
14. Kensington Assisted Living



AFFORDABLE HOUSING STRATEGIES FOURTH ROUND HOUSING PLAN

VILLAGE OF RIDGEWOOD | BERGEN COUNTY

DATA SOURCES: Basemap, Google Earth; GIS Data, NJ DEP



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APPENDIX 1.

HOUSING, DEMOGRAPHIC & EMPLOYMENT ANALYSIS

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN

VILLAGE OF RIDGEWOOD

BERGEN COUNTY

NEW JERSEY





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DEMOGRAPHIC ANALYSIS

Ridgewood began to see significant development in the late 19th and early 20th centuries. By 1920, 7,580 persons called the community home. The Jazz Age brought a surge of new residents, with the population increasing by 60.8% during the 1920s. People continued to arrive even during the Great Depression as the number of residents climbed by 22.6% during the 1930s. After a 16.9% increase in the 1940s, the municipality's last decade of breakneck growth came in the 1950s, when suburbanization propelled Ridgewood's population to 25,391 persons, a 45.2% rise. Population growth slowed during the 1960s, with the community only adding residents at an 8.5% clip. Ridgewood's population actually declined in each of the next two decades, a time when Bergen County suffered from a similar exodus of residents, with the Village's population dropping by 8.5% during the Seventies and 4.2% in the Eighties. The population rebounded somewhat in the 1990s, when it grew by 3.2%, before stagnating once again, with an anemic 0.1% in the first decade of the twenty-first century. In the 2010s, the community enjoyed its most robust growth in the last 50 years, when it added 1,021 residents on net, a 4.1% advance. This put the population of the municipality at 25,979 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	Ridgewood		Bergen County		New Jersey	
	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade
1920	7,580	--	210,703		3,155,900	
1930	12,188	60.8%	364,977	73.2%	4,041,334	28.1%
1940	14,948	22.6%	409,646	12.2%	4,160,165	2.9%
1950	17,481	16.9%	539,139	31.6%	4,835,329	16.2%
1960	25,391	45.2%	780,255	44.7%	6,066,782	25.5%
1970	27,547	8.5%	898,012	15.1%	7,171,112	18.2%
1980	25,208	-8.5%	845,385	-5.9%	7,365,011	2.7%
1990	24,152	-4.2%	825,380	-2.4%	7,730,188	5.0%
2000	24,936	3.2%	884,118	7.1%	8,414,350	8.9%
2010	24,958	0.1%	905,116	2.4%	8,791,894	4.5%
2020	25,979	4.1%	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 Ridgewood as of 2023. The population is evenly balanced between the sexes, with men numbering 50.3% of the population while women total 49.7% of all residents. Persons between the ages of 35 and 54 are the largest age group, representing 30.8% of the community in all. This cohort typically includes many parents and, unsurprisingly, those 5 to 19 years of age make up the second largest cohort, with 25.6% of residents. Children under the age of 5 constitute 5.4% of the population. Similarly, there are relatively few young adults, as persons between the ages of 20 and 34 comprise only 11.4% of community members. As for older residents, just over one in four residents is 55 years of age and older, or 26.4% of total residents. Of this, 55 to 64 years of age accounting for 12.8% of residents while 13.6% of community members are 65 years of age and older. Overall, the municipality has a median age of 41.1 years of age.

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	1,402	5.4%	791	6.0%	611	4.7%
5 to 19 years of age	6,688	25.6%	3,612	27.6%	3,076	23.7%
20 to 34 years of age	3,059	11.7%	1,504	11.5%	1,555	12.0%
35 to 54 years of age	8,019	30.8%	3,995	30.5%	4,024	31.0%
55 to 64 years of age	3,350	12.8%	1,673	12.8%	1,677	12.9%
65+ years of age	3,558	13.6%	1,530	11.7%	2,028	15.6%
Total	26,076	100.0%	13,105	100.0%	12,971	100.0%
Median Age	41.1		39.8		42.2	

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

Persons between 20 and 34 years of age is the fastest growing age group in Ridgewood. Between 2013 and 2023, the population of this cohort increased by 18.9% (Table 3). This is an encouraging sign for the community's long-term growth. The two oldest age groups in Ridgewood also grew by comparatively large amounts (Table 3). The number of seniors, commonly defined as those 65 years of age and older, swelled by 14.5%. For its part, the population of persons between the ages of 55 and 64 rose by 7.5%. One cohort that saw a decline were those between the ages of 35 and 54 years of age, whose population fell by 3.1%. At the same time, the number of children under the age of 5 declined by 3.6%. Given the increase in the 20-to-34 population, however, it is possible that the number of children born in Ridgewood will increase in the coming years. For its part, the population of persons between 5 and 19 years of age crept up in the last decade by 1.6%. The population swings of the various age groups in Ridgewood ultimately cancelled each other out, as the median age remained constant from 2013 to 2023 at 41.1 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	1,454	5.8%	1,402	5.4%	-52	-3.6%
5 to 19 years of age	6,583	26.2%	6,688	25.6%	105	1.6%
20 to 34 years of age	2,572	10.2%	3,059	11.7%	487	18.9%
35 to 54 years of age	8,275	32.9%	8,019	30.8%	-256	-3.1%
55 to 64 years of age	3,115	12.4%	3,350	12.8%	235	7.5%
65+ years of age	3,118	12.4%	3,558	13.6%	440	14.1%
Median age	41.1		41.1		0.0	0.0%

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

Ridgewood is home to 8,816 households in all. Households in Ridgewood are relatively large compared to the rest of the state. The average household size for the community is 2.94 persons, eclipsing the respective averages for Bergen County and New Jersey, 2.67 and 2.61 persons (Table 3). All told, 13.8% 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 38.1% of households. The community has an ample number of two-person households as well, totaling 32.0% in all. One-person households, though, are relatively uncommon, accounting for only 16.1% of all households, compared to 24.0% in Bergen County overall.

Table 4: Household Size

Household Size	Ridgewood		Bergen County		New Jersey	
	Total	%	Total	%	Total	%
1-person	1,420	16.1%	84,720	24.0%	918,897	26.4%
2-person	2,817	32.0%	107,385	30.4%	1,081,842	31.1%
3-person	1,438	16.3%	65,235	18.5%	594,946	17.1%
4-person	1,924	21.8%	60,083	17.0%	530,520	15.3%
5-person	812	9.2%	24,662	7.0%	218,492	6.3%
6-person	398	4.5%	7,815	2.2%	79,678	2.3%
7-person household or more	7	0.1%	3,407	1.0%	53,980	1.6%
Total households	8,816	100.0%	353,307	100.0%	3,478,355	100.0%
Average household size	2.94		2.67		2.61	

Source: 2019-2023 5-Year American Community Survey



Ridgewood is a place rich in family, with family households accounting for 79.0% of all households in the village (Table 5). Statewide, family households constitute only 67.8% of households. These households consist of 3.31 persons on average, somewhat higher than the county and state average, 3.19 persons for each. The average household size for nonfamily households in Ridgewood is relatively high, 1.40 persons. In contrast, the average household size for nonfamily households is 1.22 persons in Bergen County and New Jersey overall. The large percentage of family households, along with the large size of family and nonfamily households alike, should buoy population growth in the years to come.

Table 5: Family and Nonfamily Households

Household Type	Ridgewood	Bergen County	New Jersey
Total family households	79.0%	71.5%	67.8%
Total nonfamily households	21.0%	28.5%	32.2%
Average household size, family households	3.31	3.19	3.19
Average household size, nonfamily households	1.40	1.20	1.22

Source: 2019-2023 5-Year ACS

Ridgewood residents have exceptionally high rates of educational attainment. Of all residents at least 25 years of age, a stunning 80.6% have at least a bachelor's degree while 37.4% have a graduate or professional degree (Table 6). Even for Bergen County, where 57.6% of residents have at least a bachelor's degree, these figures stand out. In all, 98.2% 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 village's economy.

Table 6: Educational Attainment

Highest level of education	Ridgewood	Bergen County	New Jersey
Less than 9th grade	1.3%	4.0%	4.6%
9th to 12th grade, no diploma	0.5%	3.1%	4.7%
High school graduate (includes equivalency)	7.0%	20.1%	25.7%
Some college, no degree	6.1%	13.5%	15.3%
Associate's degree	4.6%	6.7%	6.7%
Bachelor's degree	43.2%	31.3%	25.8%
Graduate or professional degree	37.4%	21.3%	17.1%
High school graduate or higher	98.3%	92.9%	90.7%
Bachelor's degree or higher	80.6%	52.6%	42.9%

Source: 2019-2023 5-Year ACS



White persons who are not Hispanic account for approximately two-thirds of the population, or 67.1% (Table 7). This surpasses the percentage for Bergen County, where 50.6% of the population is white and not Hispanic. Another 2.8% of the community is Hispanic and white. Asian-Americans constitute the largest minority group in the municipality, or 16.4% of residents. This is on par with the percentage for Bergen County, 16.6%. In contrast, Blacks make up a relatively modest percentage of the population, 2.3%, compared to Bergen County, where 6.0% of persons are Black. Persons of multiple races constitute 9.6% of residents, just under the 11.3% tallied for Bergen County. About one in ten persons is Hispanic, 10.2%, less than half the share for the county, 22.1%.

Table 7: Race and Ethnicity

Race and Ethnicity	Ridgewood	Bergen County	New Jersey
Non-Hispanic (All Races)	89.8%	77.9%	78.1%
White	67.1%	52.5%	51.9%
Black	2.2%	5.3%	12.3%
Asian	16.4%	16.6%	9.8%
Other Race Alone	0.4%	0.8%	0.8%
Two or more Races	3.6%	2.7%	3.2%
Hispanic (All Races)	10.2%	22.1%	21.9%
Hispanic, White	2.8%	6.3%	5.0%
Hispanic, Black	0.1%	0.4%	0.7%
Hispanic, Other	1.4%	6.7%	8.9%
Hispanic, Two or More Races	6.0%	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, 53.8% of households have an income of at least \$200,000 (Table 8). As such, the median household income is \$217,250, almost double the figure for Bergen County, \$123,715. For its part, the mean household income for households in the borough is 288,861. Given the upward skew of the mean, it's reasonable to conclude that Ridgewood is home to a small number of extraordinarily high-earning households. Another 26.9% of households have an income between \$100,000 and \$199,999. Altogether, 80.7% of households have an income of \$100,000 or greater. As for those with fewer means, 9.7% 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	Ridgewood	Bergen County	New Jersey
Less than \$25,000	4.6%	9.0%	11.9%
\$25,000-\$49,999	5.1%	10.8%	13.3%
\$50,000-\$99,999	9.5%	21.2%	24.3%
\$100,000-\$199,999	26.9%	30.6%	29.7%
\$200,000 or more	53.8%	28.4%	20.7%
Median Household Income	\$217,250	123,715	\$101,050
Mean Household Income	\$288,861	169,191	\$140,299

Source: 2019-2023 5-Year ACS

The poverty rate for Ridgewood is only 3.7% (Table 9). This is well below the county poverty rate of 6.7%. Seniors in Ridgewood are especially vulnerable to poverty, with a poverty rate of 6.1%. 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 3.0% 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	Ridgewood	Bergen County	New Jersey
Poverty Rate, Overall	3.7%	6.7%	9.8%
Poverty Rate, Under 18 years of age	3.0%	7.5%	13.3%
Poverty Rate, Seniors	6.1%	8.3%	9.5%

Source: 2019-2023 5-Year ACS

Over the past decade, Ridgewood workers have had an easier time finding jobs than their compatriots in the rest of the county and state. During this time, the municipal unemployment rate stayed consistently below the state- and countywide rates. In the 2010s, the unemployment rate trended downward, reaching a low of 2.1% in 2019. The unemployment rate subsequently shot up to 6.1% in 2020, with the advent of Covid, before tapering back down to 4.9% in 2021. Even then, Ridgewood 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	Ridgewood	Bergen County	New Jersey
2013	5.4%	6.8%	8.4%
2014	4.1%	5.4%	6.7%
2015	3.6%	4.6%	5.7%
2016	3.2%	4.1%	4.9%
2017	3.0%	3.8%	4.5%
2018	2.4%	3.3%	4.0%
2019	2.1%	2.8%	3.5%
2020	6.1%	9.2%	9.4%
2021	4.9%	6.3%	6.7%
2022	2.5%	3.5%	3.9%
2023	3.0%	3.9%	4.4%

Source: NJ Dept. of Labor and Workforce Development

For-profit companies employ 69.3% of the village'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, 10.6% in all. Even so, this is edged by the percentage countywide, or 11.5%. 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 13.0% of employed residents are government workers, just above the share for Bergen County, 12.5%. Non- and not-for-profit employees make up a relatively high percentage of the workforce, or 7.2%.

Table 51: Class of Worker

Class of Worker	Ridgewood	Bergen County	New Jersey
For-profit company employee	69.3%	67.9%	69.2%
Not-for-profit employee	7.2%	8.1%	7.6%
Government Worker	13.0%	12.5%	14.2%
Self-employed, business owner	6.4%	5.5%	3.9%
Self-employed, contractor	4.2%	6.0%	5.1%

Source: 2019-2023 5-Year ACS

Data for various occupation types (Table 12) reinforces how relatively skilled the Ridgewood workforce is compared to overall population. Irrespective of the industry, 70.3% of the employed population of Ridgewood works in a management, business, science, or arts position. 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 3.6% of Ridgewood workers work in production, transportation, and moving, compared to 8.6% in Bergen County and 11.3% in New Jersey. Similarly, a mere 0.8% of residents work in natural resources, construction, and maintenance, far less than the share in the county and state, 4.9% and 6.9%, respectively. Workers in service occupations comprise 9.7% of the employed population, well under the respective totals for the county and state.

Table 62: Occupation

Occupation	Ridgewood	Bergen County	New Jersey
Management, business, science, and arts	70.3%	53.3%	46.9%
Service occupations	9.7%	12.4%	14.8%
Sales and office occupations	15.5%	20.4%	20.0%
Natural resources, construction, and maintenance occupations	0.8%	5.2%	6.9%
Production, transportation, and material moving	3.6%	8.6%	11.3%

Source: 2019-2023 5-Year ACS

Ridgewood 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 20.6% of Ridgewood'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, 15.6% 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, 11.7% and 4.9%. In general, the working population is employed in industries that require high skills and specialized talent.

Table 73: Industry

Industry	Ridgewood	Bergen County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.0%	0.1%	0.3%
Construction	1.8%	5.2%	6.4%
Manufacturing	7.9%	9.3%	9.8%



Industry	Ridgewood	Bergen County	New Jersey
Wholesale trade	2.6%	4.3%	3.4%
Retail trade	6.9%	8.6%	8.7%
Transportation and warehousing, and utilities	2.6%	5.5%	6.9%
Information	4.9%	3.1%	2.9%
Finance and insurance, and real estate and rental and leasing	15.6%	12.0%	10.3%
Professional, scientific, and management, and administrative and waste management services	20.6%	16.4%	15.4%
Educational services	11.7%	8.8%	8.9%
Health care and social assistance	10.0%	14.4%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	7.6%	4.9%	4.8%
Other services except public administration	4.6%	3.8%	3.5%
Public administration	3.1%	3.7%	5.3%
Source: 2019-2023 5-Year ACS			

As of 2023, 13,577 persons worked in Ridgewood, according to the US Department of Labor's Quarterly Census of Employment and Wages (Table 14). Of this, 11,320 persons worked for private sector employers while 2,257 persons worked in the public sector. The healthcare and social assistance account for almost a majority of private sector employees in Ridgewood, 47.2%, or 5,341 workers. These workers are relatively well-paid as well, earning an average salary of \$90,321. Accommodations and food services firms are the second largest sector by employment, employing 887 workers, but paying far lower wages, with an average annual income of \$30,056. The professional, scientific, and technical services sector is also integral to the economy, with an estimated 623 workers based in the municipality at an average salary of \$122,847. Retail, financial, real estate, and waste remediation firms also employ a relatively high number of workers. Some of these jobs are high-paying and whose workers can afford to live in Ridgewood. Others pay modest wages, and so workers have to commute from communities they can afford.



Table 84: Quarterly Census of Employment and Wages, 2023, Ridgewood

Sector	Total Workers	Average Annual Income
FEDERAL GOVT TOTALS	56	\$69,214
LOCAL GOVT TOTALS	1,333	\$77,884
LOCAL GOVT EDUCATION	868	\$80,162
Construction	153	\$66,383
Manufacturing	68	\$66,002
Wholesale Trade	.	.
Retail Trade	621	\$36,287
Transportation/Warehousing	26	\$32,920
Information	.	.
Finance/Insurance	311	\$164,344
Real Estate	296	\$81,773
Professional/Technical	623	\$122,847
Management	29	\$107,812
Administration/Waste Remediation	302	\$93,966
Education	225	\$44,311
Healthcare/Social Assistance	5,341	\$90,621
Arts/Entertainment	.	.
Accommodations/Food Services	887	\$30,056
Other Services	826	\$28,029
Unclassified	40	\$61,413
PRIVATE SECTOR TOTALS	11,320	\$95,770

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

An outsize share of the employed population, 28.6%, works from home (Table 15). This greatly outpaces the share for Bergen County, 16.3%, and is almost double the percentage statewide, 15.0%. A majority of working residents, 54.5%, get to work by car, including 50.1% who drive to work alone. Yet, Ridgewood residents are less likely to drive or carpool than their peers elsewhere in Bergen County, as 67.8% of the employed population in the county get to work by car. Mass transit riders make up a relatively large portion of the working population, 12.2%, surpassing the respective state- and countywide shares, 8.5% and 11.2%. Some workers walk to work, 2.7% in all, slightly eclipsing the Bergen County rate, 2.5%.



Table 15: Means of Transport to Work

Means of Transport	Ridgewood	Bergen County	New Jersey
Drove alone	50.1%	60.6%	63.7%
Carpooled	4.4%	7.2%	7.7%
Public transportation	12.2%	11.2%	8.5%
Walked	2.7%	2.5%	2.6%
Bicycle	0.3%	0.2%	0.3%
Taxicab, motorcycle, or other means	1.7%	1.8%	2.1%
Worked from home	28.6%	16.3%	15.0%

Source: 2019-2023 5-Year ACS

Ridgewood commuters endure longer travel times than those commuting from elsewhere. A sizable percentage, 26.0%, have commutes of an hour or longer, almost twice the statewide percentage, 14.0% (Table 16). Another 7.9% have a commute that lasts at least 45 minutes while a further 14.4% have a commute that lasts a minimum of 30 minutes. All told, 47.3% of Ridgewood commuters have a commute of at least 30 minutes. While this is close to the figure for Bergen County, 47.0%, Ridgewood commuters require more time to get to work on average, 35.6 minutes, compared to 31.3 minutes for Bergen County commuters overall. Clearly, the segment of working residents with very long commutes is inflating the community's average. Some residents have a relatively short commute, as 36.4% have a commute of less than 20 minutes, with 26.1% of residents able to get to work in less than a quarter of an hour.

Table 16: Travel Time to Work

Travel Time	Ridgewood	Bergen County	New Jersey
Less than 10 minutes	14.8%	10.2%	9.9%
10 to 14 minutes	11.3%	11.6%	11.5%
15 to 19 minutes	10.3%	12.1%	13.1%
20 to 24 minutes	11.7%	12.4%	12.9%
25 to 29 minutes	3.7%	6.6%	6.7%
30 to 34 minutes	9.4%	13.2%	13.7%
35 to 44 minutes	5.0%	7.2%	8.2%
45 to 59 minutes	7.9%	9.9%	9.9%
60 or more minutes	26.0%	16.7%	14.2%
Mean travel time to work (minutes)	35.6	31.3	30.9

Source: 2019-2023 5-Year ACS



Just over three in ten households in Ridgewood, 31.4% have at least three cars (Table 17). This is just above the comparable figures for the county and state, 29.7% and 30.3%. An additional 47.7% of households have two automobiles. In other words, 79.1% of households possess a minimum of two cars. By comparison, only 72.0% of Bergen County households and 70.2% in New Jersey as a whole have two cars or more. A further 18.1% of households have one automobile while 2.8% have no cars at all.

Table 17: Total Vehicles Available

Total Vehicles	Ridgewood	Bergen County	New Jersey
No vehicle	2.8%	4.0%	6.4%
1 vehicle	18.1%	24.0%	23.3%
2 vehicles	47.7%	42.3%	39.9%
3 or more vehicles	31.4%	29.7%	30.3%

Source: NJ 2019-2023 5-Year ACS

HOUSING ANALYSIS

There are 8,743 housing units in Ridgewood. Homeownership is the predominant form of tenure in Ridgewood. That is, 85.6% of residents live in owner-occupied housing units (Table 18). The remaining 14.4% of the populace are rental tenants. The municipality's owner-occupied share is far higher than the share statewide, 63.7%. It also greatly exceeds the share for Bergen County, 65.4%.

Table 18: Tenure

Tenure	Ridgewood	Bergen County	New Jersey
Owner-Occupied	85.6%	65.4%	63.7%
Renter-Occupied	14.4%	34.6%	36.3%

Source: 2019-2023 5-Year ACS

There are few vacant housing units in Ridgewood or, indeed, Bergen County, more generally. To be specific, 3.8 of housing units in the municipality are vacant whereas only 4.1% are vacant countywide (Figure 19). The municipal and county percentages are greatly outstripped by statewide figure, 7.9%. While the low vacancy rate surely boosts home values, it shows that housing in Bergen County is very hard to come by. Housing experts generally consider a vacancy rate of approximately 7% to be optimal in the sense that vacant housing units find buyers and renters in a timely manner while the cost of housing remains relatively stable.



Table 19: Occupancy Status

Occupancy Status	Ridgewood	Bergen County	New Jersey
Occupied	96.2%	95.9%	92.1%
Vacant	3.8%	4.1%	7.9%

Source: 2019-2023 5-Year ACS

Houses for sale represent an estimated 12.3% of housing vacancies while 23.9% have been sold, but the new owners have not yet moved in (Table 20). The latter in particular is indicative of a hot housing market. In addition, 24.3% of vacant units are for rent while 9.1% have already been leased, but have not yet been occupied. Housing units used for recreational or seasonal use also account for 5.4% of vacant units, close to the percentage in Bergen County, 4.9%. Meanwhile, one in four homes is vacant for other reasons.

Table 20: Vacancy Status

Vacancy Status	Ridgewood	Bergen County	New Jersey
For rent	24.3%	29.4%	16.0%
Rented, not occupied	9.1%	4.7%	2.7%
For sale only	12.9%	12.5%	6.4%
Sold, not occupied	23.1%	10.2%	4.1%
For seasonal, recreational, or occasional use	5.4%	4.9%	43.7%
For migrant workers	0.0%	0.0%	0.0%
Other vacant	25.1%	38.2%	27.1%

Source: 2019-2023 5-Year ACS

The housing stock in Ridgewood is composed predominantly of single-family homes, 83.3% (Table 21). This is higher than the share reported for Bergen County and New Jersey, 59.2% and 62.7%, respectively. Almost all of the one-family residences are detached homes, which account for 80.9% of housing, with an additional 2.4% of units one-family attached residences. Two-family residences account for 3.4% of homes while three- and four-family dwellings comprise another 2.5% of housing units. The remainder of the housing stock, 10.8%, is located in multifamily buildings, typically defined in New Jersey as a building with five or more housing units. Of this, 2.1% of housing units are found in buildings with 5 to 9 units, 2.5% in buildings of 10 to 19 units, and 3.4% in buildings of 20 units or more. Apartment buildings with 50 units or more compose 2.8% of the housing stock. Apartment buildings are less ubiquitous compared to the rest of the state. In Bergen County, for instance, apartment buildings with 20 or more units provide 15.1% of total housing units while, in New Jersey, apartment buildings of at least 20 units provide 12.1% of units, overall.



Table 21: Units in Structure

Housing Type	Ridgewood	Bergen County	New Jersey
1, detached	80.9%	53.2%	52.7%
1, attached	2.4%	6.0%	10.0%
2	3.4%	12.6%	8.6%
3 or 4	2.5%	5.5%	6.1%
5 to 9	2.1%	3.3%	4.7%
10 to 19	2.5%	3.7%	4.9%
20 to 49	3.4%	4.6%	4.2%
50 or more	2.8%	10.5%	7.9%
Mobile home	0.1%	0.4%	0.9%
Boat, RV, van, etc.	0.0%	0.0%	0.0%

Source: 2019-2023 5-Year ACS

The predominance of one-family homes is one reason why so few renters live in the municipality. In total, single-family structures compose only a fifth of the renter-occupied housing stock statewide (Table 22). In Ridgewood, that number is somewhat higher, with one-family residences accounting for almost a third of all rental housing, or 32.0%. Of this, 24.2% are in one-family detached residences while 7.8% are in one-family attached dwellings. Two-unit structures comprise 15.1% of rentals while three- and four-unit structures contain 9.3% of rentals. As for multifamily buildings, 43.6% of rental units are in buildings with 5 housing units or more. This is appreciably less than the statewide and countywide shares of 50.1% and 49.9%, respectively.

Single-family detached houses compose the bulk of the owner-occupied housing stock, as is the case in the rest of New Jersey. Specifically, 93.0% of owner-occupied units in the Ridgewood are one-family detached dwellings as are 75.9% of owner-occupied units in Bergen County and 77.1% of units statewide. The remaining 7.0% of owner-occupied units are scattered among a variety of building typologies. One-family attached dwellings account for 1.4%, while two-family dwellings make up 1.3%, while three- and four-family structures comprise 1.1%. Multifamily buildings make up a tiny segment of owner-occupied housing Ridgewood, 3.0%.

Table 92: Units in Structure by Tenure

Housing Type	Ridgewood		Bergen County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	93.0%	24.2%	75.9%	12.3%	77.1%	11.7%
1, attached	1.4%	7.8%	6.2%	5.7%	10.2%	8.4%



Housing Type	Ridgewood		Bergen County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
2	1.3%	15.1%	7.1%	22.4%	4.6%	15.5%
3 or 4	1.1%	9.3%	1.4%	13.4%	1.7%	13.8%
5 to 9	0.9%	8.6%	0.8%	7.9%	1.4%	10.6%
10 to 19	0.2%	9.1%	1.1%	8.6%	1.2%	11.4%
20 to 49	0.6%	14.6%	1.7%	9.9%	1.0%	9.7%
50 or more	1.3%	11.3%	5.2%	19.5%	1.8%	18.4%
Mobile home	0.2%	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

A considerable portion of the housing stock was constructed before 1940 (Table 28). To be more precise, 37.3% of units are in buildings built prior to 1940, almost twice the share in Bergen County overall, 19.4%. The financial outlay needed to maintain buildings of this age can dissuade investment in residential properties. Older housing units are also more likely to lack essential facilities and meet the needs of its residents. An additional 47.9% of housing units are in buildings constructed between 1940 and 1970. In other words, 85.2% of homes in Ridgewood were built more than 50 years ago. Another 4.4% of homes were constructed in the 1970s while a further 4.8% were built in the 1980s. Housing construction in the city occurred at the slowest rate in the 1990s, as only 3.0% of units date from that decade. A limited number of homes, 5.6%, have been constructed since 1990. a

Table 103: Year Structure Built

Year Structure Built	Ridgewood	Bergen County	New Jersey
Built 2020 or later	1.5%	0.7%	0.6%
Built 2010 to 2019	1.7%	5.0%	5.8%
Built 2000 to 2009	1.1%	5.8%	9.1%
Built 1990 to 1999	1.3%	5.7%	9.1%
Built 1980 to 1989	4.8%	8.2%	11.9%
Built 1970 to 1979	4.4%	9.4%	12.4%
Built 1960 to 1969	13.3%	14.1%	13.0%
Built 1950 to 1959	21.9%	21.0%	14.1%
Built 1940 to 1949	12.7%	10.7%	6.7%
Built 1939 or earlier	37.3%	19.4%	17.5%

Source: 2019-2023 5-Year ACS



Homes in Ridgewood are large relative to the housing stock in the rest of the county and state. Overall, 52.3% of homes in the municipality have four bedrooms or more (Table 24). This surpasses the respective figures for New Jersey and Bergen County, 25.6% and 27.2%. Another 28.4% of homes have three bedrooms. Only 19.4% 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	Ridgewood	Bergen County	New Jersey
No bedroom	0.7%	3.0%	3.0%
1 bedroom	9.1%	15.9%	14.2%
2 bedrooms	9.6%	22.9%	25.5%
3 bedrooms	28.4%	31.0%	31.8%
4 bedrooms	37.7%	19.9%	19.7%
5 or more bedrooms	14.6%	7.3%	5.9%

Source: 2019-2023 5-Year ACS

Relatively few housing units in the municipality lack essential facilities. For example, a mere 0.1% of homes lack complete kitchen facilities (Table 26). Moreover, no homes in Ridgewood lack complete plumbing facilities, according to the Census Bureau. A small percentage, 0.4%, lack telephone service, but not as high as the respective shares for the county and state, 0.8% and 0.9%. Some households have overcrowded conditions, where the number of occupants exceeds the number of rooms, 1.2% in all. Again, this is eclipsed by the shares for New Jersey and Bergen County, 3.7% and 3.4%. Natural gas supplied by a utility is the most widely used heating fuel, warming 84.7% of homes. Electricity is used by 9.3% of households while oil heats 4.2% of home. A small percentage of households, 0.8%, lack any fuel to heat their home.

Table 26: Housing Quality Indicators

Home Heating Fuel	Ridgewood	Bergen County	New Jersey
Utility gas	84.7%	77.0%	73.3%
Bottled, tank, or LP gas	0.7%	2.7%	2.5%
Electricity	9.3%	14.9%	15.6%
Fuel oil, kerosene, etc.	4.2%	3.9%	6.8%
Coal or coke	0.0%	0.0%	0.0%
Wood	0.1%	0.0%	0.3%
Solar energy	0.0%	0.1%	0.2%



Home Heating Fuel	Ridgewood	Bergen County	New Jersey
Other fuel	0.2%	0.6%	0.5%
No fuel used	0.8%	0.7%	0.8%
Lacking facilities			
Lacking complete plumbing facilities	0.0%	0.3%	0.3%
Lacking complete kitchen facilities	0.1%	0.7%	0.8%
No telephone service available	0.4%	0.8%	0.9%
Occupants Per Room			
1.00 or less	98.8%	96.6%	96.3%
1.01 to 1.50	1.2%	2.0%	2.4%
1.51 or more	0.0%	1.4%	1.3%

Source: 2019-2023 5-Year ACS

Ridgewood residents moved to the community in waves that mirror the patterns for Bergen County as a whole. Approximately 5.3% of householders have moved to the village between 2021 and 2023, just under the 7.7% for the county as a whole (Table 27). A further 18.6% of householders moved between 2018 and 2020 while 28.5% arrived between 2010 and 2017. Almost a quarter of householders, 19.0%, moved into their residence between 2000 and 2009. All told, 71.4% of householders moved into their home in the twenty-first century. This is marginally lower than for Bergen County as a whole, where 74.2% of householders have moved into their home since 2000. An additional 15.2% of householders moved into their home during the 1990s, while the remaining 13.3% moved into their residence prior to 1990.

Table 27: Year Moved In

Year Moved In	Ridgewood	Bergen County	New Jersey
Moved in 2021 or later	5.3%	7.7%	8.3%
Moved in 2018 to 2020	18.6%	18.1%	20.6%
Moved in 2010 to 2017	28.5%	28.8%	28.6%
Moved in 2000 to 2009	19.0%	19.6%	19.2%
Moved in 1990 to 1999	15.2%	12.0%	11.4%
Moved in 1989 and earlier	13.3%	13.8%	11.9%

Source: 2009-2013 5-Year ACS



HOUSING MARKET ANALYSIS

A relatively high percentage of homeowners in Ridgewood, 70.4%, have a mortgage (Table 28). This exceeds the figure for Bergen County, 62.2%, by some distance. Only 29.6% of homeowners in Ridgewood do not have a mortgage.

Table 28: Mortgage Status

Mortgage Status	Ridgewood	Bergen County	New Jersey
With a mortgage	70.4%	62.2%	64.4%
Without a mortgage	29.6%	37.8%	35.6%

Source: 2019-2023 5-Year ACS

Homes values in Ridgewood are lofty relative to other communities (Table 29). Overall, 36.2% homes are valued in excess of \$1,000,000, almost three times the share for Bergen County, 13.2%, and almost six times the statewide share of 6.6%. An additional 29.5% are valued at \$750,000 or above. In other words, 65.7% 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 homes have a value between \$500,000 and \$749,999. As for the remaining homes, only 9.0% 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 Ridgewood, \$882,700, far outstrips the median in county and state alike, \$593,200 and \$427,600.

Table 29: Home Values

Home Value	Ridgewood	Bergen County	New Jersey
Less than \$100,000	2.4%	3.0%	4.4%
\$100,000 to \$299,999	2.9%	7.1%	23.6%
\$300,000 to \$499,999	3.7%	26.9%	33.8%
\$500,000 to \$749,999	25.4%	35.0%	23.0%
\$750,000 to \$999,999	29.5%	14.8%	8.6%
\$1,000,000 or more	36.2%	13.2%	6.6%
Median home value	\$882,700	\$593,200	\$427,600

Source: 2019-2023 5-Year ACS

In the five years preceding the pandemic, the price of homes remained steady, confined to a narrow range between \$831,250, and \$881,420 (Table 30). That changed with the onset of Covid and the mass adoption of telecommuting, as demand for homes in Bergen County surged. In Ridgewood, more than 300 homes



were sold in 2020, 2021, and 2022. Home sales tailed off in 2023 and 2024 as fewer homeowners put their properties on the market. Demand remained strong, though, which sent sales prices soaring. By 2024, the average price of a home in Ridgewood hit \$1,257,380. A similar trend occurred in the rest of Bergen County, which had an average sales price of \$790,381.

Table 30: Home Sales

Year	Ridgewood		Bergen County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	298	\$881,420	6,659	\$531,621
2016	301	\$831,250	7,240	\$542,180
2017	315	\$847,041	7,478	\$551,413
2018	305	\$842,562	7,220	\$557,781
2019	286	\$877,502	7,134	\$564,353
2020	309	\$852,247	6,078	\$576,109
2021	372	\$904,418	8,976	\$632,342
2022	319	\$1,018,591	8,254	\$710,851
2023	189	\$1,085,590	5,998	\$745,400
2024	188	\$1,257,380	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 Ridgewood was \$710,168. In other words, the average residential assessment remains lower than the average sales price of Ridgewood homes in 2015. 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, Ridgewood	Average Assessment	Total Lots, Bergen County	Average Assessment
2016	7,441	\$693,904	250,060	\$466,051
2020	7,428	\$701,977	251,684	\$489,055
2024	7,440	\$710,168	253,254	\$550,530

Source: NJ Division of Taxation, NJ Treasury

Ridgewood 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 30.5% of Ridgewood households cost-burdened compared to 35.2% in Bergen County (Table 32). Another 23.0% of households spend between 20% and 29% of their income on housing. Almost half of the households in the community expend less than 20% of their income on housing, surpassing the countywide figure of 41.9%. Given how steep home values in Ridgewood are, the comparatively lighter cost burden can be attributed to the fruitful incomes earned by the community's residents.

Table 32: Burden of Housing Costs, All Households

Housing Costs as % of Household Income	Ridgewood	Bergen County	New Jersey
Less than 20% of household income	46.0%	41.9%	39.3%
20 to 29% of household income	23.0%	21.6%	22.9%
30% or more of household income	30.2%	34.5%	35.7%
Zero or negative income	0.3%	0.7%	1.1%
No cash rent	0.6%	1.2%	1.1%

Source: 2019-2023 5-Year ACS

Homeowners are under less financial strain than renters. Of all homeowners, 28.1% spend at least 30% of their income on housing (Table 33). Of the remaining households, 50.1%, spend less than 20% of their income on housing, somewhat more than in Bergen County as a whole, while an additional 21.6% of Ridgewood 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 HH Income	Ridgewood	Bergen County	New Jersey
Less than 20% of household Income	50.1%	47.6%	48.1%
20 to 29% of household income	21.6%	22.3%	22.7%
30% or more of household income	28.1%	29.5%	28.5%
Zero or negative income	0.3%	0.6%	0.6%

Source: 2019-2023 5-Year ACS

In terms of monthly costs, 91.4% 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 lofty that the Census simply lists a median monthly cost of '\$4,000+' by default. Steep housing costs are a deeply concerning issue for the entire state of New Jersey, 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	Ridgewood	Bergen County	New Jersey
Less than \$500	0.1%	0.4%	0.4%
\$500 to \$999	1.7%	1.3%	1.8%
\$1,000 to \$1,499	0.8%	2.4%	6.6%
\$1,500 to \$1,999	1.6%	5.0%	13.7%
\$2,000 to \$2,499	1.6%	9.8%	17.7%
\$2,500 to \$2,999	2.9%	14.8%	17.0%
\$3,000 or more	91.4%	66.3%	42.7%
Median monthly housing cost	\$4,000+	\$3,470	\$2,787

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, 89.7% of Ridgewood 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 Ridgewood is the Census assigned default, '\$1,500+'. Of remaining households, 1.2% spend between \$800 and \$1,000 per month on housing, 3.6% spend between \$600 and \$800 a month, while 5.6% 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	Ridgewood	Bergen County	New Jersey
Less than \$250	4.6%	2.2%	1.9%
\$250 to \$399	0.0%	2.1%	2.6%
\$400 to \$599	1.0%	2.5%	5.0%
\$600 to \$799	3.6%	2.9%	8.8%
\$800 to \$999	1.2%	6.4%	14.6%
\$1,000 or more	89.7%	83.9%	67.1%
Median monthly housing costs	\$1,500+	\$1,475	\$1,205

Source: 2019-2023 5-Year ACS

Housing costs put a greater financial strain on renters, with 41.2% of households in renter-occupied housing spending at least 30% of their income on housing (Table 36). Even so, renters in Ridgewood can better afford their units than their peers in the rest of Bergen County, where 56.0% of renters are cost-



burdened. Roughly three in ten households in renter-occupied housing, 30.5%, spend between 20% and 29% of their income on housing while a further 24.5% 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	Ridgewood	Bergen County	New Jersey
Less than 20% of household income	24.5%	18.9%	23.8%
20 to 29% of household income	30.2%	18.8%	23.1%
30% or more of household income	41.1%	54.8%	48.3%
Zero or negative income	0.1%	1.2%	1.9%
No cash rent	4.0%	6.3%	2.9%

Source: 2019-2023 5-Year ACS

Relative to other communities, the gross rent for units in Ridgewood is quite high. To be precise, 32.5% of renting households pay \$3,000 or more in rent, well above the percentage in Bergen County, 13.2% (Table 37). What's more, 31.5% of households pay between \$2,000 and \$2,999 in rent per month. In other words, 64.0% of renting households have a rent of at least \$2,000. In comparison, only 40.9% of households in Bergen County have a rent of at least \$2,000. The median rent in Ridgewood is correspondingly high, \$2,340, while countywide, the median is \$1,863, itself higher than the median for New Jersey overall, \$1,653.

Table 37: Gross Rent

Gross Rent	Ridgewood	Bergen County	New Jersey
Less than \$500	3.4%	3.3%	6.3%
\$500 to \$999	1.0%	4.3%	8.7%
\$1,000 to \$1,499	1.5%	18.3%	26.3%
\$1,500 to \$1,999	30.0%	33.3%	28.5%
\$2,000 to \$2,499	20.7%	18.3%	15.9%
\$2,500 to \$2,999	10.8%	9.4%	6.7%
\$3,000 or more	32.5%	13.2%	7.6%
Median rent	\$2,340	\$1,863	\$1,653

Source: 2019-2023 5-Year ACS



DEVELOPMENT TRENDS

In the last 20 years, Village staffers have approved building permits on average for the construction of 20 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 29 housing units approved per year. The average, however, is inflated by the permitting of 207 homes in 2018. Since 2014, the median number of building permits approved in a year is for 10 housing units.

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

Year	Ridgewood	Bergen County	New Jersey
2004	17	2,334	39,238
2005	10	2,765	39,688
2006	11	1,689	32,048
2007	9	2,745	25,948
2008	5	851	16,338
2009	3	544	11,145
2010	14	879	11,885
2011	11	1,903	11,882
2012	13	2,054	15,270
2013	13	1,557	18,795
2014	10	1,620	22,896
2015	12	1,213	19,503
2016	10	2,584	24,170
2017	11	2,059	25,961
2018	207	2,366	26,048
2019	9	3,249	30,770
2020	10	1,609	26,680
2021	10	2,588	30,044
2022	5	4,232	31,792
2023	9	1,804	21,682
10 YEAR AVG	29	2,332	25,955
20-YEAR AVG	20	2,032	24,089

Source: NJ Dept. of Community Affairs

Altogether, 399 housing units have been permitted in Ridgewood 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. Since 2014, more multifamily homes have been permitted, with an average of 20 units permitted annually since 2014, compared to 9 one-and two-family homes per year. These metrics, however, are heavily skewed by the multifamily homes permitted in 2018. Aside from this, multifamily development in Ridgewood has been nonexistent. In contrast, multifamily development has been responsible for most of the housing production in Bergen County, accounting for 58.7% of all units permitted countywide.

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

Year	Ridgewood			Bergen County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	17	0	0	1275	794	265	27,103	11,383	752
2005	10	0	0	1494	1239	32	26,715	12,687	286
2006	11	0	0	1194	489	6	20,090	11,760	198
2007	9	0	0	949	1786	10	14,235	11,553	160
2008	5	0	0	629	196	26	8,960	7,102	276
2009	3	0	0	327	215	2	6,776	4,309	60
2010	14	0	0	430	444	5	6,934	4,733	218
2011	11	0	0	389	1128	386	6,236	5,184	462
2012	13	0	0	410	1640	4	6,700	8,527	43
2013	13	0	0	582	972	3	9,666	8,998	131
2014	10	0	0	764	739	117	10,678	11,909	309
2015	12	0	0	773	438	2	9,470	9,989	44
2016	10	0	0	832	1748	4	8,885	15,217	68
2017	11	0	0	765	1177	117	9,201	16,146	614
2018	6	201	0	786	1564	16	9,026	16,811	211
2019	9	0	0	713	2524	12	8,954	21,762	54
2020	10	0	0	632	969	8	8,673	17,950	57
2021	10	0	0	841	1688	59	10,479	19,471	94
2022	5	0	0	876	2991	365	9,163	21,913	716
2023	8	1	0	690	1113	1	9,552	11,538	592
Total	197	202	0	15,351	23,854	1,440	227,496	248,942	5,345
10-Year Average	9	20	0	767	1,495	70	9,408	16,271	276
20-Year Average	10	10	0	768	1,193	72	11,375	12,447	267

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. The multifamily tally consists entirely of units certified in 2020 and 2021.

Table 40: Certificates of Occupancy, 2014-2023

Year	Ridgewood			Bergen County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2014	5	0	0	425	928	5	8,158	5,042	55
2015	11	0	0	579	762	5	8,308	7,010	72
2016	8	0	0	749	837	10	7,912	7,073	38
2017	8	0	0	691	1,214	21	7,511	8,955	259
2018	6	0	0	563	1,594	21	7,164	9,861	293
2019	4	0	0	466	916	83	5,309	11,097	389
2020	9	93	0	317	944	4	5,716	9,755	54
2021	8	48	0	268	1,277	5	4,818	12,801	24
2022	6	0	0	527	312	0	5,167	10,545	66
2023	3	0	0	516	720	1	6,983	11,568	17
10-Year Average	7	14	0	510	950	16	6,705	9,371	127

Source: NJ Dept. of Community Affairs

Table 41 contains the data for demolition permits for the last two decades. Since 2004, the Village has approved demolition permits for 9.6 housing units per year on average, or 191 units in total. Of this, demolition permits were approved for 181 one- and two-family homes in addition to 10 mixed-use homes. The rate of demolition permits has ticked downward in the last ten years, reaching an average of 9.3 units annually.

Table 131: Demolition Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	6	0	6	12
2005	14	0	0	14
2006	6	0	3	9
2007	7	0	0	7
2008	7	0	0	7
2009	5	0	0	5



Year	1-2 Family	Multifamily	Mixed-Use	Total
2010	11	0	0	11
2011	8	0	1	9
2012	10	0	0	10
2013	14	0	0	14
2014	7	0	0	7
2015	9	0	0	9
2016	11	0	0	11
2017	12	0	0	12
2018	7	0	0	7
2019	11	0	0	11
2020	11	0	0	11
2021	8	0	0	8
2022	7	0	0	7
2023	10	0	0	10
Total	181	0	10	191
10-Year Average	9.3	0	0	9.3
20-Year Average	9.05	0	0.5	9.6

Source: NJ Dept of Community Affairs

Adjusting for demolition, the municipality has permitted, on net, an average of 10.35 housing units annually since 2004 and 20 housing units annually since 2014 (Table 42). Excluding the multifamily project approved in 2018, the Village permitted a net increase of 8 housing units.

Table 142: Net Housing Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	11	0	-6	5
2005	-4	0	0	-4
2006	5	0	-3	2
2007	2	0	0	2
2008	-2	0	0	-2
2009	-2	0	0	-2
2010	3	0	0	3



Year	1-2 Family	Multifamily	Mixed-Use	Total
2011	3	-1	-1	1
2012	3	0	0	3
2013	-1	0	0	-1
2014	3	0	0	3
2015	3	0	0	3
2016	-1	0	0	-1
2017	-1	0	0	-1
2018	-1	201	0	200
2019	-2	0	0	-2
2020	-1	0	0	-1
2021	2	0	0	2
2022	-2	0	0	-2
2023	-2	1	0	-1
Total	16	202	-10	208
10-Year Average	-0.2	20.2	0	20
20-YEAR Average	0.8	10.05	-0.5	10.35

Source: NJ Dept of Community Affairs

Office development in Ridgewood has declined, compared to the years prior to the global financial crisis. In the last twenty years, Ridgewood has permitted the construction of 5,731 square feet of office space on average per year (Table 43). The last year in which office construction occurred was 2016. Meanwhile, no retail development has occurred in Ridgewood in the last two decades. The municipality has seen a steady stream of other types of nonresidential development. These are grouped by NJ DCA into an 'Other' classification. Looking at these uses alone, officials have issued building permits on average for 17,496 square feet of nonresidential space per year.

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

Year	Ridgewood			Bergen County		
	Office	Retail	Other	Office	Retail	Other
2004	5,380	0	18,956	667,773	44,912	1,353,273
2005	59,497	0	4,526	1,098,512	713,712	1,916,750



Year	Ridgewood			Bergen County		
	Office	Retail	Other	Office	Retail	Other
2006	6,788	0	146,671	897,543	194,868	1,477,442
2007	0	0	7,665	865,896	131,131	1,566,882
2008	1,288	0	10,753	1,041,289	208,089	1,167,252
2009	4,551	0	7,467	237,494	228,352	552,581
2010	0	0	29,999	242,640	268,097	611,511
2011	1	0	44,443	951,488	125,069	499,599
2012	10,000	0	3,621	460,202	64,699	918,843
2013	2,285	0	7,528	487,125	216,651	599,116
2014	16,448	0	3,663	536,266	507,398	1,171,882
2015	1	0	7,022	203,726	187,982	1,014,899
2016	8,376	0	6,644	647,791	125,966	2,919,099
2017	0	0	6,669	1,036,690	279,629	1,061,228
2018	1	0	8,964	548,474	201,638	1,130,689
2019	0	0	5,859	179,519	41,151	2,854,711
2020	0	0	3,997	177,944	189,047	1,834,484
2021	0	0	7,287	658,822	25,434	1,805,067
2022	0	0	9,690	757,070	80,869	1,984,115
2023	0	0	8,488	490,857	15,246	1,905,338
20-Year Average	5,731	0	17,496	609,356	192,497	1,417,238

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 Ridgewood's growth to follow a similar trajectory as Bergen County and the state. That is, the agency presently forecasts Ridgewood's population to grow at a 0.46% annual rate between 2015 and 2050, marginally above the 0.45% and 0.42% forecast for the county and for NJTPA's jurisdiction overall (Table 44). Should this transpire, 29,855 persons will live in Ridgewood by 2050. NJTPA anticipates



that households will increase at a slightly faster rate for Ridgewood, or 0.50%, with 10,108 households living in the municipality by 2050. Again, the MPO expects growth in Ridgewood to occur at a faster rate than in the county and the NJTPA region overall, 0.44% and 0.46%, respectively. The agency expects employment growth to be slower, 0.37%, and slightly lower than the comparable rates for the county and region, 0.39% and 0.42%.

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

	Ridgewood	Bergen County	NJTPA
Population, 2015	25,421	926,330	6,688,013
Population, 2050	29,855	1,083,869	7,743,120
Annualized % Population Change 2015-2050	0.46%	0.45%	0.42%
Households, 2015	8,497	339,063	2,444,799
Households, 2050	10,108	395,182	2,868,943
Annualized % Household Change 2015-2050	0.50%	0.44%	0.46%
Employment, 2015	11,417	421,284	2,910,458
Employment, 2050	13,005	483,298	3,375,651
Annualized % Employment Change 2015-2050	0.37%	0.39%	0.42%

Source: NJTPA