



LAND USE & HOUSING





240 Main Street. Source: Bergen County Division of Economic Development

LAND USE & HOUSING

Bergen County is the most populous county in New Jersey (955,732 in 2020) and contains the greatest number of individual municipalities in the state with 70 municipalities across 246 square miles. The county contains a mix of landscapes, from highly urbanized, high-density places to quasi-rural locations and natural areas. The landscapes vary from the upland cliffs of the Palisades and the Ramapo rampart, to the wetlands of the Meadowlands of the Hackensack and Passaic River valleys. While automobile usage shaped many communities in the county resulting in larger lots and wider streets, numerous communities throughout the county developed earlier around rail stations and contain more compact building patterns.

In Bergen County, land use regulations are generally managed on the municipal level. The County Planning Act (N.J.S.A. 40:27-1, et. seq.) specifies that counties shall have jurisdiction and the authority to review and approve subdivisions and site plans affecting county road or drainage facilities. Regulating the uses and densities of development on land, however, is reserved to the municipalities. For 60 of Bergen County's 70 municipalities, land use is regulated through zoning at the local level. The remaining 10 municipalities are partially zoned at the local level and partially located within the New Jersey Meadowlands District where zoning is handled regionally by the New Jersey Sports and Exposition Authority (NJSEA). As a result, this Land Use Element seeks to provide a generalized vision for future development and preservation, with the goals, objectives and recommended action items of where the county can work with these entities to achieve this vision. Municipalities have the authority to address land use first, by establishing a blueprint for future action through their master plans, and then implementing these recommendations through zoning. The need for such zoning changes on the municipal level often arises from the master plan reexamination process, required by the Municipal Land Use Law to occur a minimum of once every 10 years, or through the redevelopment process. These processes provide municipalities with the opportunity to examine the applicability of their zoning and land use regulations. Evolving land use patterns, visualized through existing land uses and the types and locations of variance relief provided, can offer some indication of potential modifications.

This Element provides a generalized description of Bergen County's existing land uses and development patterns. Existing conditions come from the trends analyzed and described in the "Background, Process & Vision Statement" document which prefaces the County Master Plan. Finally, this Land Use Plan Element concludes with a set of Goals and Objectives based on the feedback gained through the public outreach and engagement process.

COUNTY PLANNING ACT

The authority to prepare a county master plan comes from the New Jersey County and Regional Planning Act, NJSA 40:27-1 et seq ("County Planning Act"), which permits counties to establish a planning board. Counties that establish a planning board are then subsequently required to prepare a master plan. In addition, the County Planning Act provides county planning boards some authority in reviewing and approving development applications, based on development regulations adopted by the county. Under the Act, county planning boards are required to review all subdivision applications within the county. For subdivisions affecting county road or drainage facilities, the County Planning Act authorizes county planning boards to approve, withhold approval, or disapprove. The act enables, but does not require, counties to review site plans along county roads or affecting county drainage facilities.



Source: Bergen County Division of Planning



NATURAL CONDITIONS

The following section provides a brief summary of the natural conditions that characterize Bergen County. Additional information on these topics can be found in the Environment and Natural Resources Element.



TOPOGRAPHY

The Northeastern Highlands region extends into Bergen County along the northwest border in **Mahwah** and **Oakland**; its topography is characterized by high hills, glacial lakes, and wetlands. The Palisades run along the county's border with the Hudson River from **Alpine** to **Edgewater**; this region is characterized by rocky hills and outcrops. Similar rocky conditions can be found in parts of **Mahwah**, **Oakland**, and **Franklin Lakes** at the northernmost extent of the Watchung Mountains. Most of the central part of the county is highly urbanized lowland area in the rolling plains between the Highlands and the Palisades, marked by numerous river valleys. The Hackensack Meadowlands in the southern portion of the county are at low elevation and are characterized by tidal marshlands.

SOIL CONDITIONS

In the Northeastern Highlands region, brown podzolic soils that vary in acidity is typical. Shallow soils are found along the Palisades; the soil there is thin, stony, and prone to erosion. Glacial deposits of sandstone, shale, and gneiss make up the soils in the central lowland part of the county. Soils in the Meadowlands are characterized by layers of clay, sand, and peat.

WATER SUPPLY

Many Bergen County municipalities receive up to a quarter of their drinking water from the New Jersey Highlands Region; in Southwest Bergen, that number increases to nearly 75 percent.¹ The Oradell Reservoir, the Wanaque Reservoir, and other surface and groundwater resources provide drinking water for much of the county; these supplies require replenishment from rainfall. Veolia North America (formerly SUEZ North America and before that, United Water New Jersey), the largest water provider in Bergen County, relies on the Oradell, Woodcliff Lake and Lake Tappan reservoirs in Bergen County and the Lake DeForest Reservoir in Rockland County, New York, all of which fall within the Hackensack River watershed.²

FLOOD PLAIN AREAS

From the river corridors of the Highlands and northern parts of the county, the Pascack Valley and Hackensack River corridor in the central part of the county, to the lowland marshes of the Meadowlands region, nearly every municipality in Bergen County contains special flood hazard areas as mapped by the Federal Emergency Management Agency (FEMA). The Palisades serve as a protective buffer from the Hudson River for most of Bergen County, except for **Edgewater**, where flooding can be exacerbated by tidal forces. While the county does not contain any Coastal “VE” zones (Special Flood Hazard Area Velocity zones), where flooding is compounded by wave action, it is impacted by riverine flooding and pooling. This includes instances where heavy rains cause streams and rivers to exceed their natural or constructed channels, overflowing into nearby low-lying areas. The 2021 impacts from Hurricane Ida showed that everything from small streams to larger rivers, like the Ramapo, Passaic, Hackensack, and Saddle, can quickly expand beyond their banks and cause significant damage during heavy rain storms.



Hackensack Meadowlands. Source: Bergen County Division of Planning



Hackensack Meadowlands. Source: Colliers Engineering & Design

MARSHES

The Hackensack Meadowlands once contained vast hardwood swamps, forests, and marshes. Development of significant portions of this region in the 19th and 20th centuries led to protections of the remaining marshlands by the state and federal government due to the environmental benefits provided by these landscapes. Riparian wetlands are also common in the Highlands region of the county.

WOODLANDS

Despite significant urbanization over the past century, Bergen County still contains large tracts of deciduous forest area, particularly in the County’s Highlands and Palisades regions, including **Alpine**, **Tenafly**, and **Oakland**, and **Mahwah**. These forests provide habitat for native species and protect water quality, in addition to providing some of the county’s most scenic recreational resources.

EXISTING LAND USE CONDITIONS

The New Jersey Department of Environmental Protection (NJDEP) produces a Land Use/Land Cover dataset, providing a generalized snapshot of development trends over time. Initially developed in 1986, the department has since released datasets for 1995, 2002, 2007 and 2012. The 26-year period from 1986 to 2012 suggests that the proportion of urban, or developed land, has not changed significantly in Bergen County, and has remained at around 70 percent, with minor fluctuations to the amount of lands identified as agricultural, barren (non-vegetated lands, but not developed), water, wetlands, and forest. The Existing Land Use Map in this section provides a generalized snapshot of land use in Bergen County, prepared using property tax classification data, NJDEP Land Use/Land Cover data, and aerial imagery. Below is a map showing the geographic sectors of Bergen County, followed by a narrative description of the existing land use profile for each region.



George Washington Bridge. Source: Donna Brennan, Bergen County

SOUTHWEST BERGEN

The 12 municipalities in Southwest Bergen are characterized by a dense population center, an industrial base, and the extensive marshlands that characterize the Meadowlands. The Hackensack River forms the eastern border, and the Passaic River Valley forms the western border of the sector.

A large portion of the land in Southwest Bergen is utilized for industrial uses, which are situated mainly in the eastern portion of the sector. Most of the existing residential land is situated west of the Pascack Valley Line and New Jersey State Route 17 (NJ-17), with additional residential clusters located in **Little Ferry**, **Moonachie**, and **South Hackensack**. Notably, some of the county's industrial areas have been transformed to commercial uses, such as Teterboro's recent redevelopment of the former Bendix Aviation manufacturing facility into the Teterboro Landing commercial center.

Commercial uses are scattered throughout the Sector, with clusters around main corridors including NJ-3 and NJ-17. Major public and quasi-public parcels are represented by the New Jersey Sports and Exposition Authority in **East Rutherford** and **Lyndhurst**, including the sports complex and Richard W. DeKorte Park, respectively, as well as the Port Authority of NY and NJ at Teterboro Airport.

SOUTHEAST BERGEN

The 8 municipalities in Southeast Bergen are characterized by a high-density land use pattern. While not the most populated region, Southeast Bergen contains the highest population density in the county, with approximately 11,000 people per square mile.

In this area, the Palisades run north-south along the banks of the Hudson River. Development is heavily concentrated along the Palisades. **Fort Lee**, **Cliffside Park**, and **Edgewater**, which are located directly across from New York City via the George Washington Bridge, have substantial high-rise and high-density residential uses near the Hudson River. Public lands and commercial development are also common along the Hudson River. Palisades Interstate Park and Overpeck County Park represent two of the major public spaces in this area.

East of the Northern Branch rail line lies residential land with corridors of commercial uses along County Routes 501 (CR-501) and CR-505, and NJ-63 and NJ-67. Commercial and industrial uses are also common along U.S. Route -1&9 (US-1&9) and NJ-93 through **Ridgefield** and **Fairview**, and along Interstate Route 95 (I-95). Industrial and public land lies between the Northern Branch rail line and I-95. A large residential cluster exists west of I-95 in **Ridgefield Park**.

CENTRAL BERGEN

Central Bergen comprises 14 municipalities and contains the largest proportion of the population in Bergen County, at just over 305,000 residents per the 2020 Census. This region is characterized by an older suburban land use pattern that includes residential development on smaller lots. **Fair Lawn's** Radburn neighborhood is an example of one of the "Garden Cities" prototypical of early 20th century planning, which sought to remedy the perceived problems of industrial cities by creating a "healthy" alternative with a mix of housing types, separated pathways for automobiles and pedestrians, and surrounded by parks and farms. **Paramus** is the regional shopping hub of Bergen County with several million square feet of commercial shopping. **Hackensack** is historically the center of the county's development and operations and serves as the county seat.

Central Bergen contains a mix of different residential housing types, from suburban large-lot single family to more compact typologies that include smaller-lot single family, two-family and multifamily. Large nodes of commercial uses are located along the corridors of NJ-4 and NJ-17. Some industrial uses can be found along these corridors as well as along I-80 in **Elmwood Park** and **Saddle Brook**. Industry is prevalent in **Lodi** at the intersection of I-80 and NJ-17. Commercial uses and public lands are common along CR-503, and the office parks near the junction of Passaic Street/Paramus Road with the Garden State Parkway and NJ-4. Although most municipalities are predominantly residential, **Hackensack** has a mixture of apartments, commercial areas, public property and industry. **Hackensack's** commercial core, located in its downtown along Main Street, was the historic commercial center of the county. Public land and quasi-public properties are situated along the Saddle River and Hackensack River, including the Hackensack River County Park and the Saddle River County Park.

NORTHERN VALLEY

The 15 municipalities of the Northern Valley are characterized by a suburban land use pattern that includes residential development on large lots and lower population density than other areas of the county.

The Northern Valley is mostly residential and public in nature. Quasi-public open space can be found in **Harrington Park**, and surrounding areas, where Veolia North America (formerly SUEZ) owns and operates the Oradell Reservoir. A significant amount of public property and other quasi-public uses in **Alpine** runs along the state border and the Hudson River continuing through **Tenafly** and **Englewood Cliffs** along the Palisades Interstates Parkway. Commercial nodes exist in **Englewood** and **Closter**, especially along the corridors of CR-501, Teaneck Road in **Teaneck**, and Washington Avenue in **Bergenfield** and **Dumont**. Industry is concentrated in **Northvale**, **Norwood**, and **Englewood**.

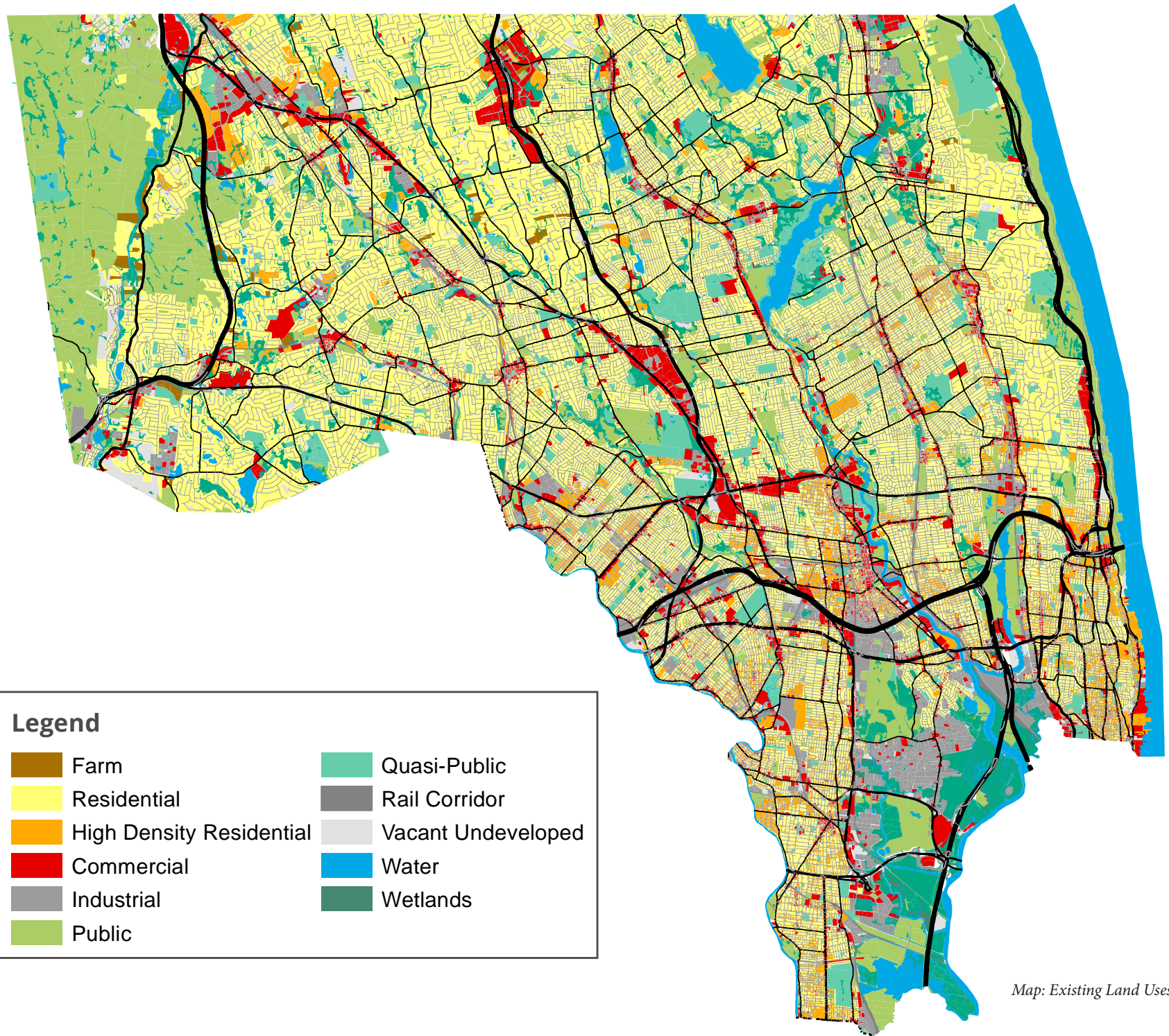
PASCACK VALLEY

The 8 municipalities in the Pascack Valley is the least populated region in the county, with a 2020 population of just over 71,000. The Pascack Valley is characterized by a suburban land use pattern that includes residential development on large lots and lower population density than other areas of the county.

The Pascack Valley is mostly residential in nature. Commercial clusters exist in **Montvale** and **Woodcliff Lake** along the Garden State Parkway and Chestnut Ridge Road and Grand Avenue, as well as the central business districts of **Westwood**, **Hillsdale**, and **Park Ridge** along Broadway. Commercial areas and apartment complexes also exist along the CR-503 corridor. Vacant, privately-owned quasi-public open space around the reservoirs can be found in **Woodcliff Lake** between **Park Ridge** and **Hillsdale** and in **Emerson** bordering the **Northern Valley**.

NORTHWEST BERGEN

The 13 municipalities in Northwest Bergen are largely characterized by a suburban land use pattern that includes residential development on large lots than in the sectors to the south and east. NJ-17 serves as a significant commercial corridor from **Ramsey** to **Mahwah**. Some industrial land can be found in **Oakland** and **Mahwah** along I-287 and in **Mahwah**, **Ramsey**, and **Allendale** along the NJ-17 corridor. The New Jersey Highlands Region extends into this portion of Bergen County, with portions of **Mahwah** and **Oakland** located in both the Planning and Preservation areas. Most of the areas located in the Highlands Preservation area correspond with areas that have been preserved by the state and county, including much of the land comprising the County Park System, given its location along the Ramapo Mountains as well as Campgaw Mountain at the southern end of the township. The significant amount of public land in this region, combined with the large-lot suburban development patterns makes Northwest Bergen the least densely populated region in Bergen County, at just under 1,900 people per square mile, based on 2020 Census population data.

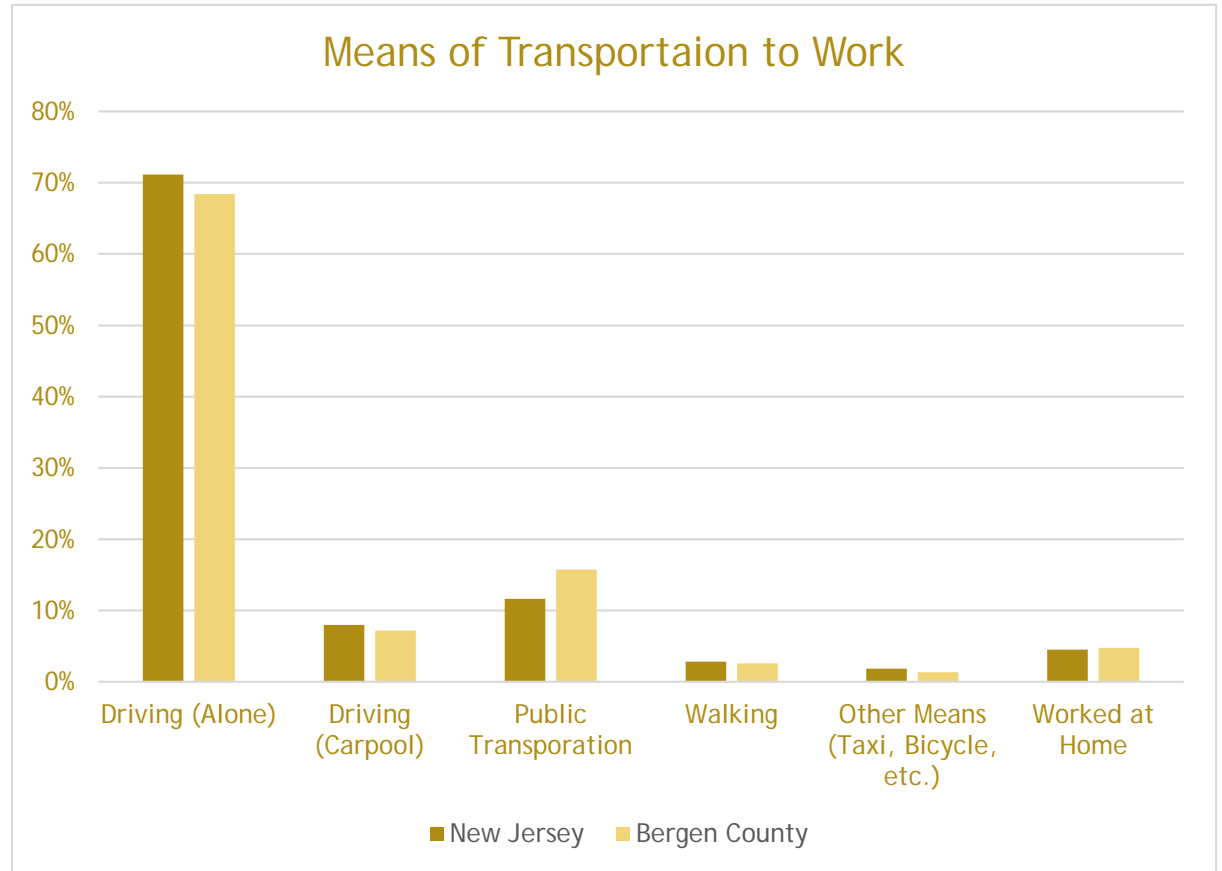


Map: Existing Land Uses

COMMUTING TRENDS

Transportation and land use are inextricably linked, and commute to work data reveals some notable trends.³ For example, the increased popularity of the automobile in the mid-twentieth century played a significant role in the viability of the suburbs, including large-lot single-family residential housing, “big-box” retail, and commercial office parks. Prior to the automobile, people lived within walking distance to where they worked, or where they had access to transit, such as around a train station. As a result, development patterns were more compact.

A review of Census data from 2000 to the present suggest that while automobile use is still the preferred means of transit for most Bergen County residents, more people are utilizing alternative means of transportation. In 2000, 82.5 percent of Bergen County residents drove to work (either alone or carpool). The 2015-2019 ACS estimate suggests that the share of residents driving to work has dropped to 75.57 percent. The number of workers driving themselves or carpooling has dropped statewide during this period as well, albeit a more minor decrease (83 percent to 79.2 percent). During this period, the share of Bergen County workers choosing to utilize public transportation increased from 11 percent to 15.74 percent. These estimates do not reflect the statewide drop in public transportation ridership that has occurred due to the COVID-19 pandemic, where business shut downs and public health concerns resulted in people working from home, people unable to work, and people seeking alternative means of transportation, such as a personal vehicle. The percent of people walking to work has remained nearly constant both in Bergen and New Jersey at around 3 percent. Bergen County has experienced an increase in the population that works from home, increasing from 3.1 percent in 2000 to 4.8 percent, based on the 2015-2019 ACS estimate, with similar trends occurring statewide. This is likely due to the increased availability of high-speed internet and advances in technology that enable people to work from home. These estimates do not reflect the necessity of some businesses to go remote during the COVID-19 pandemic; it is likely that the extended duration of the pandemic will further hasten this trend going forward.



POPULATION AND HOUSING CHARACTERISTICS

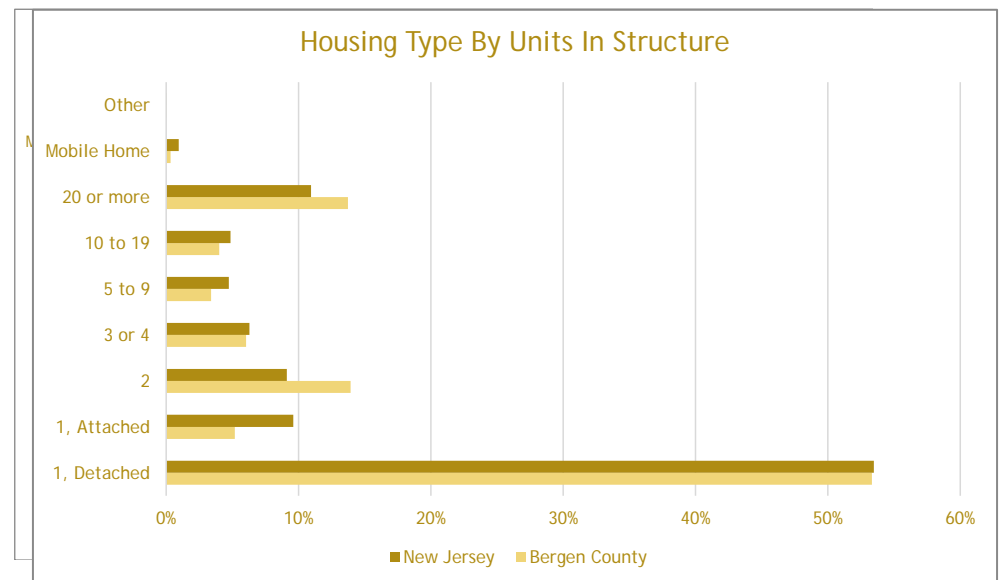
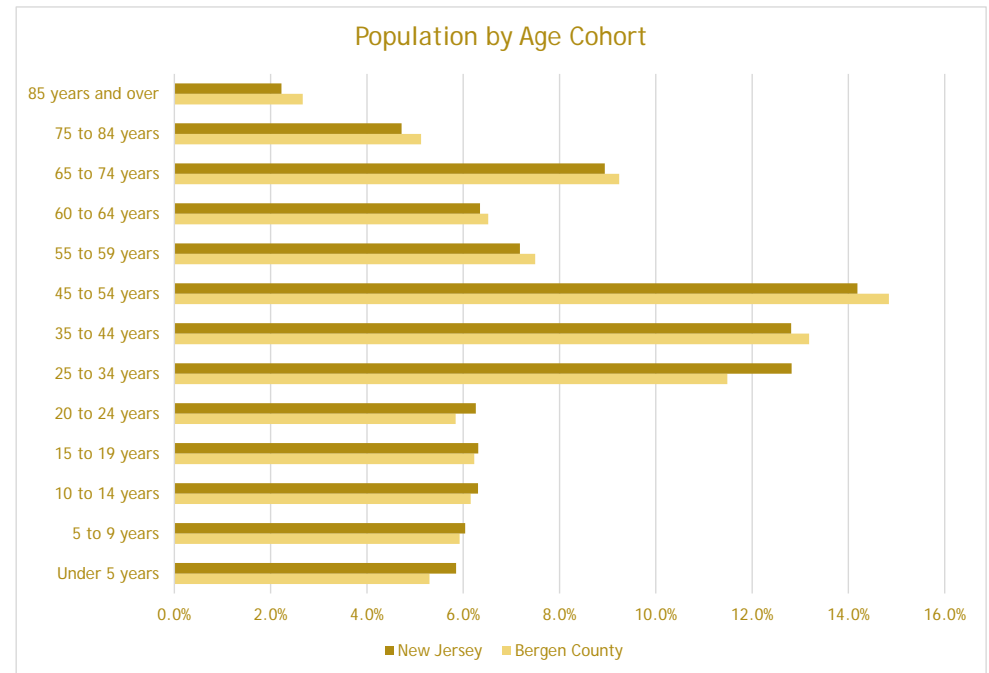
The 2015-2019 5-Year estimate by the American Community Survey (ACS) of the US Census Bureau indicates that the median age of Bergen County's population (41.9 years) slightly exceeds that of the state (39.9). The median age of both the county and the state have trended upwards since the 2000 Census, increasing from 39.1 years and 36.7 years, respectively.

Over 60 percent of households in Bergen County are households either identified as "married-couple family" households (57.1 percent) or "cohabitating couple households" (4.4 percent). The average household size in Bergen County is estimated at 2.71 people, which is identical to the statewide average, however, the average family size in Bergen County (3.24) is slightly less than the statewide average (3.27).

In terms of housing units, Bergen County's housing inventory has increased from 339,820 units in 2000 to an estimated 357,828, according to the 2015-2019 ACS. Of these 357,828 housing units, the ACS estimates that 339,856 are occupied (95 percent). Occupied housing units include owner-occupied units (64.8 percent) and renter occupied units (35.2 percent). Just over half (53.3 percent) of all housing units in Bergen County are single-family detached housing in design, which is slightly less than the state (53.5 percent). Two-family units, or duplexes, compose the next largest component of the county's housing stock (13.9 percent), followed by large-scale multifamily dwellings of 20 or more units (13.7 percent). The remainder includes single-unit attached (5.2 percent), 3-4 family unit structures (6.0 percent), 5-9-unit structures (3.4 percent), 10-19 unit structures (4.0 percent), and mobile home units (0.3 percent).

	OCCUPANCY STATUS			
	Bergen County		New Jersey	
	Households	Percent	Households	Percent
Occupied Total	339,856	95.0%	3,231,874	89.4%
Owner Occupied	220,190	64.8%	2,064,240	63.9%
Renter Occupied	119,666	35.2%	1,167,634	36.1%
Vacant Total	17,972	5.0%	384,740	10.6%
For rent	4,553	25.3%	59,127	15.4%
Rented, not occupied	698	3.9%	10,109	2.6%
For sale	2,410	13.4%	34,665	9.0%
Sold, not occupied	1,808	10.1%	15,707	4.1%
Seasonal	1,270	7.1%	135,990	35.3%
Other	7,233	40.2%	129,142	33.6%
Total	357,828	100.0%	3,616,614	100.0%
Average Household Size of Owner Occupied Unit		2.86		2.77
Average household Size of Renter Occupied Unit		2.36		2.43

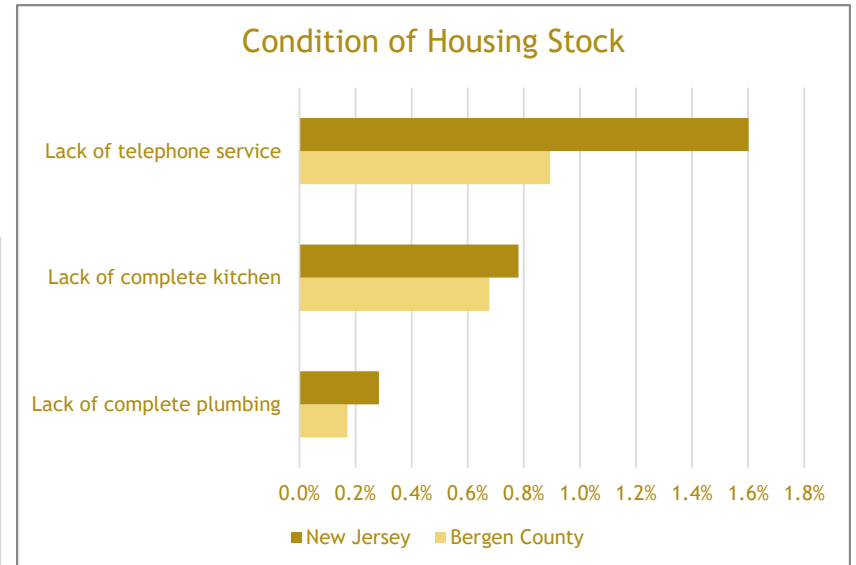
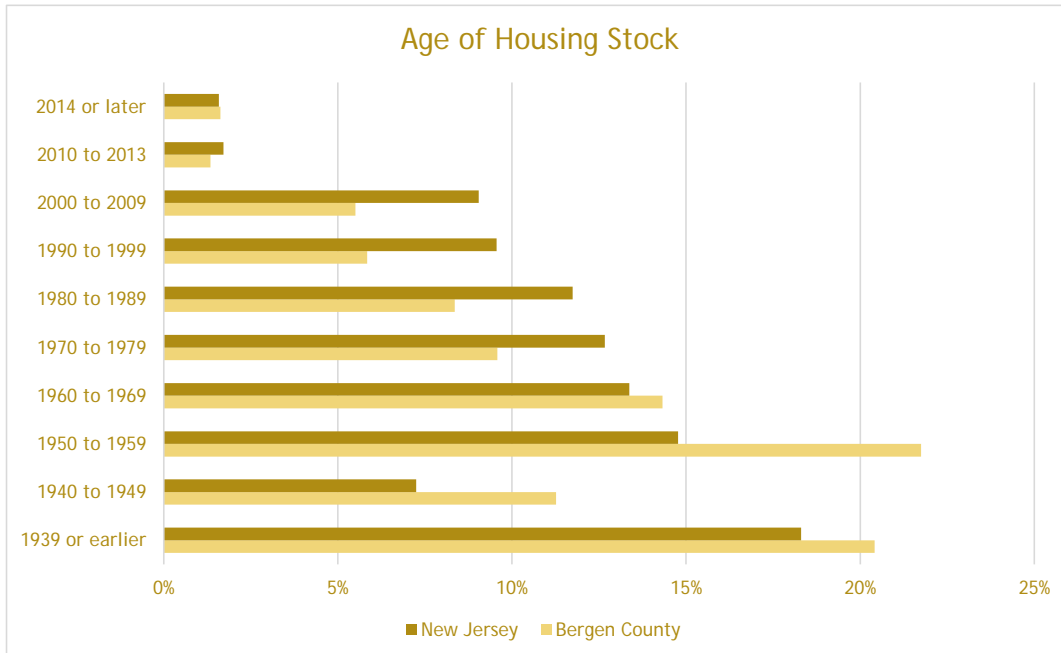
Source: 2015-2019 ACS Tables DP04 & B25004

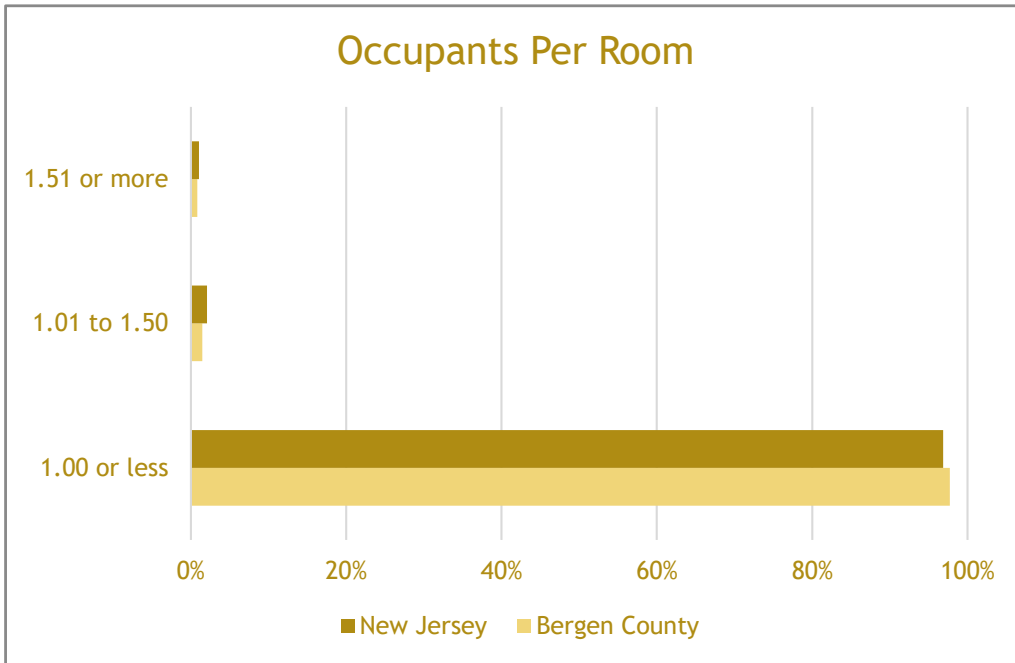


Over half of housing units in Bergen County (53.5 percent) were constructed prior to 1960, and just under 80 percent (77.4 percent) of housing was constructed prior to 1980. The median year a housing structure was built in Bergen County was 1960, while the median year for the state was 1968. Despite the age of the housing stock, several of the indicators of housing quality suggest that Bergen County's housing provides better living conditions than that of the state, as the ACS estimates that housing without complete plumbing facilities and housing without complete kitchen facilities each make up less than 1 percent of the total housing stock (0.2 percent and 0.7 percent, respectively, versus 0.3 percent and 0.8 percent statewide). Housing without telephone service comprises 0.9 percent of housing in Bergen County and 1.6 percent statewide. Overcrowding, measured as over 1 person per room, affects 2.5 percent of housing units in Bergen County, which is less than the statewide percentage (3.2 percent). It should also be noted that population and housing density both increased from the 2000 to the 2010 Census. Bergen County's population density increased from 3,775 people per square mile of land area in 2000, to 3,884.5 people per square mile of land area in 2010, to 4,105.6 in 2020. Housing density has similarly continued its upward trend, increasing from 1,451.2 housing units per square mile of land area in 2000, to 1,512.3 housing units per square mile of land area in 2010, to 1,578.1 housing units per square mile of land area in 2020.

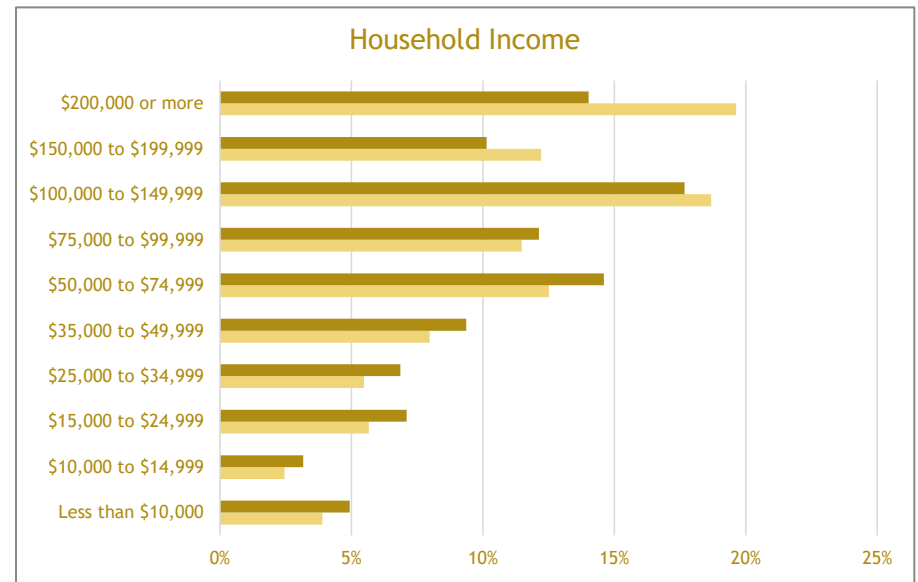
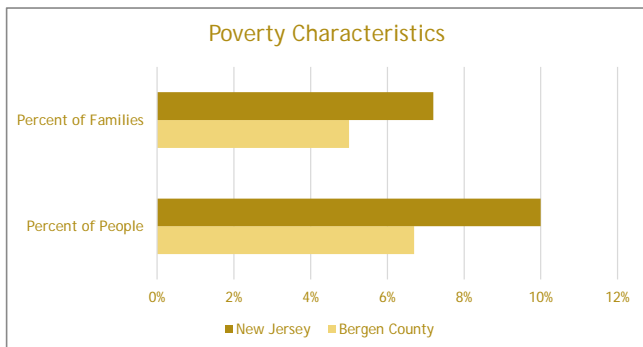
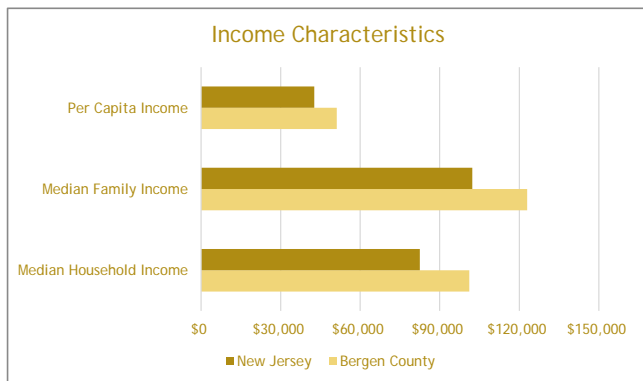
HOUSEHOLD TYPE				
Type	Bergen County		New Jersey	
	Number	Percent	Number	Percent
Married-Couple Family	193,996	57.1%	1,656,145	51.2%
Cohabiting Couple Household	14,981	4.4%	176,289	5.5%
Householder, No Spouse/Partner Present	130,879	38.5%	1,399,440	43.3%
Total Households	339,856		3,231,874	
Households with One or More People Under 18 Years	112,563		1,052,166	
Households with One or More People 65 Years and Over	109,765		994,422	
Average Household Size	2.71		2.69	
Average Family Size	3.24		3.27	

Source: 2015-2019 ACS Tables DP02





The median home value of an owner-occupied unit in Bergen County (\$469,500) far exceeds the state median (\$335,600); similarly, the median gross rent in Bergen County (\$1,506) also exceeds the state (\$1,334). Median household income (\$101,144) and median family income (\$122,981) in Bergen County also exceed the state (\$82,545 and \$102,260, respectively). In addition, the percent of people and families in Bergen County living in poverty (6.7 percent and 5.0 percent, respectively) are each lower than the state (10.0 percent and 7.2 percent, respectively). However, it is important to caution against assuming any causation between housing values, income levels, and the percentage of low-income residents without further study.



HOUSING ASSISTANCE & HOME IMPROVEMENT PROGRAMS

While municipalities have the responsibility to comply with applicable affordable housing obligations, previously through the State's Council on Affordable Housing (COAH) and now the courts, Bergen County and other countywide organizations provide municipalities and residents with resources to improve access to housing. Through these efforts, in 2016 Bergen County was recognized for being the first in New Jersey to eliminate veteran homelessness, and in 2017, it was certified by HUD as the first community in the nation to end chronic homelessness.⁴ As described in the Public Facilities and Services Element, the County's establishment of its Housing, Health and Human Services Center has been used to address the many different needs experienced by homeless individuals, from meals and emergency housing, to medical services, counseling and other services designed to get people into housing, and also provide assistance those at risk of losing their housing. Recent county housing initiatives have focused on housing veterans and homeless youth.



OUTSIDE AGENCIES & AUTHORITIES

The Housing Authority of Bergen County (HABC), an independent agency from the county, provides housing opportunities for low income families and older adults. Most of HABC's funding comes from the US Department of Housing and Urban Development's (HUD) Public and Indian Housing Division as rental assistance provided through the housing choice voucher program, often referred to as Section 8. The Authority can provide a maximum of 3,586 vouchers, but the limited availability of funding reduces this figure to around 3,300 vouchers. In addition to the funding from the Public and Indian Housing Division, the Housing Authority of Bergen County will apply for other grants through HUD's Community Planning and Development office, which provides funding for housing assistance vouchers for specific targeted audiences (including low-income individuals, persons with HIV/AIDS, and persons with disabilities).

The Housing Development Corporation of Bergen County (HDC), the nonprofit development arm of HABC, works with interested municipalities to construct affordable housing. The HDC funds its development activities through grant funding and provides a variety of rental housing opportunities, including single family, supportive housing, and senior housing.

Several other regional entities, in addition to the HABC, provide housing assistance opportunities. This includes the Bergen County United Way and its partnership with the non-profit housing developer Madeline Corporation, and the Archdiocese of Newark, and its non-profit development corporation Domus.

Chronic Homelessness

What is chronic homelessness? The U.S. Department of Housing and Urban Development (HUD) defines homelessness as when a person sleeps in a place not meant for human habitation, or in a homeless emergency shelter. HUD defines chronic homelessness as either an unaccompanied homeless individual with a disabling condition (i.e. serious mental illness, substance use disorder, or physical disability) who has been continuously homeless for a year or more, or an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years.

BERGEN COUNTY DIVISION OF COMMUNITY DEVELOPMENT

Bergen County's Division of Community Development's (BCDCD) stated mission includes housing upgrades and creating access and opportunity for those in need. The BCDCD responds to existing problems and issues. The US Department of Housing and Urban Development provides the entirety of BCDCD's funding, where it is then passed through as subgrants to municipalities, nonprofits, government agencies, and residents, depending on the specific funding source from HUD.

Through the Community Development Block Grant (CDBG) program, the Division of Community Development works with municipalities, county government agencies, and eligible nonprofits to identify funding priorities in the areas of municipal infrastructure upgrades, nonprofit and government agency building upgrades, nonprofit agency social services staff and specialist enhancements, and nonprofit agency economic development. In addition, CDBG funding provides limited down payment assistance to low- to moderate-income individuals and families eligible under the American Dream First Time Homebuyers Program, as well as deferred payback loan assistance to low- to moderate-income individuals and families eligible under the Home Improvement Program (HIP) for major system home repairs and replacements.

The HOME Investment Partnership Grant ("HOME") is another funding program, available to eligible for-profit and non-profit housing developers and county government agencies, used to provide or rehabilitate affordable housing, both rental and ownership, for low- to moderate-income residents, including seniors, veterans and persons with special needs. In addition, HOME funding is used to provide direct rental and security deposit assistance and deferred payback mortgage assistance to low- to moderate-income individuals and families. The Emergency Solutions Grant (ESG) program provides funding to eligible nonprofit and county government agencies to assist the homeless and those at risk of homelessness, through activities that include engaging homeless individuals, operations assistance for emergency shelters, essential services for shelter residents, rapid rehousing, preventing homelessness, and operating the County's Homeless Management Information System.

The Continuum of Care (COC) grant program provides funding that responds to homelessness and homeless prevention, from immediate needs to permanent housing. The Division of Community Development works with different stakeholders to address homelessness for specific communities, including the chronically homeless, veterans and youth.

The Bergen County American Dream Program provides eligible applicants with a no-interest deferred second mortgage toward the purchase of a one-family house or condominium. The program provides up to a \$10,000 down payment grant, and a second mortgage of up to \$40,000. The down payment is forgiven after 10 years, and payments on the second mortgage are deferred until the sale or transfer of title. The Bergen County Home Improvement Program (HIP) assists qualified low- to moderate-income residents with an interest free, payment free loan (until sale or transfer of property) to make improvements to their homes (up to \$17,500 for a one-family home and condominium interiors, and up to \$25,000 for a two-family home), for such items as heating, plumbing, electrical, roofs, siding, windows, doors, sidewalks, driveways, and steps.



Single Family Housing in Glen Rock. Source: Colliers Engineering & Design

FUTURE LAND USE AND HOUSING TRENDS

The Existing Land Use Map, Land Use Land Cover data from the New Jersey Department of Environmental Protection, and the State Planning Map each suggest that the majority of Bergen County's landscape has been developed, progressively over the years. Despite the limited increase in urban land identified by NJDEP Land Use/Land Cover data from 1986 to 2012, development has occurred through the redevelopment of existing areas to add additional density, or through the more efficient use of land (i.e. conversion of underutilized surface parking lots or the expansion of existing structures). Parks, preserved open space, and lands constrained by wetlands and other natural features comprise a significant portion of the remainder. Development pressure over the remaining small pockets of vacant, developable land still existing within Bergen County, including oversized lots, farms, and privately-owned forest tracts will also likely face pressure for their preservation. Considering present day market demands for compact development, regulatory constraints that limit development of natural lands, and the public and private costs required to extend and maintain infrastructure to new areas, it is more likely that most of the new development will involve infill of remaining gaps in conjunction with redevelopment—including the rehabilitation, renovation, or reimagination of existing sites and structures. In contrast to previous decades, and to other counties in the state, the future guiding focus for planning should shift from anticipating new growth in undeveloped areas to managing and improving existing development and its supportive infrastructure through redevelopment, community rehabilitation and beautification, and other enhancements.

Addressing these issues related to future land use and housing will require Bergen County and its municipalities to reevaluate and reexamine their existing visions for future growth and development to identify approaches that will meet changing demand and other external variables. For example, the increasingly expansive role of eCommerce in retail and services will likely continue to change the character of brick and mortar businesses. One visible example of this can be seen in the case of the American Dream entertainment and shopping center in the Meadowlands, where the developers have advertised that the project will “meet the demands of the modern consumer” by providing more than retail, but also destination dining, art, entertainment, technology and hospitality.⁵ Municipalities should critically examine their land use regulations to ensure that, where appropriate, they permit some degree of flexibility to capture new, or at least new mixes of, uses that appeal to a broader array of users.

The COVID-19 pandemic forced many individuals and businesses to adapt to public health requirements that limited public gathering and necessitated social distancing. Such adaptations included employers in some industries adopting remote or hybrid work environments, which has, and will likely continue to hasten the trend seen in the ACS data showing an increasing proportion of people are working from home. Increased adoption of such work environments may reduce the need for large office spaces, while also reducing the amount of traffic during regular peak commute periods. It may also spur local development pressures for amenity spaces and neighborhood-oriented retail spaces that cater to these daytime remote workers. Early in the pandemic, when capacity limits restricted indoor dining, many restaurants adapted by retooling their operations for take out and delivery, sometimes working with municipalities to permit outdoor dining, either on-site, on adjacent sidewalks, or closures of nearby rights-of-way. Similarly, e-commerce offered a way for people to obtain goods when indoor gathering was restricted, hastening the increased adoption of such shopping practices. In turn, the increase in e-commerce adoption has increased demand for warehousing space for the fulfillment and delivery of such goods, with development occurring on undeveloped sites, or the retrofit of previously developed sites, such as office parks. While this pandemic will ultimately subside, it is likely that some of these adaptations continue to remain. Two examples of this that have been particularly notable in Bergen County have been observed with outdoor dining and drive-thru uses. While indoor gathering restrictions have been lifted, municipalities have taken actions to make outdoor dining a permanent feature. Similarly, municipalities that had previously restricted drive-thru uses, such as banks, restaurants, and pharmacies, have been more willing to permit them.

Another recent trend involves the relocation of corporate offices from suburban campus settings to more urbanized areas. The independent, non-profit planning and research organization PlanSmart NJ notes “[d]uring the height of suburban office and retail center developments, cars were viewed as the most desirable and convenient means of transportation for both consumers and the office labor force. Now, these auto-dependent properties are struggling to remain competitive as some companies relocate to more in-demand walkable locations for better access to labor pools and consumers who prefer shopping in locations that also offer a variety of other “life-style” related activities.”⁶ PlanSmart NJ's report on these so-called “Stranded Assets” found that the areas that house these vacated office and retail structures share similar characteristics, including: large lot sizes (avg. 130,000 sq. ft.) and low Floor Area Ratios (FAR)(avg. 0.14); zoning codes that zone for single uses; and are accessible only by automobile.



Hackensack, looking toward Manhattan. Source: Donna Brennan, Bergen County.

The concluding recommendations of this report echo the goals and objectives of this Master Plan to reimagine these sites in ways that will meet present needs through redevelopment, reuse, infill, or replacement. In Bergen County, evidence of some of these retrofits can be seen along commercial corridors, where new multifamily residential developments are being developed.

As described in the Economic Vitality Element, the majority of the 357,828 housing units in Bergen County are owner-occupied, and characterized as single-family detached, however, evidence suggests that the dynamics for new housing construction have started to shift. Between 2004 and 2009, just over half of residential building permits were issued to single- and two-family units (5,868 out of 10,928 total units), while multifamily (4,719 units) and mixed use (341 units) comprised the remainder. From 2010 to 2020, however, single and two family comprised 33.5 percent of new housing units (7,076 out of 21,093 total units), while multifamily (13,343 units) comprised 63.3 percent. The number of mixed-use housing units nearly doubled during this period at 674 units, compared to 341 units during the 2004-2009 period.⁷

Providing transit options that include more than just the automobile for residents and businesses is another recent trend. Communities must evaluate how they approach development in a way that ensures that everyday tasks do not require the use of an automobile. A car-free lifestyle is a luxury for some and a necessity for others. As described in the Economic Vitality Element, companies such as Amazon have explicitly noted a preference for urbanized settings where a variety of connectivity options exist. Census and ACS data in this element shows that the median age of county residents has increased since 2000, and that residents ages 65 and older comprise 17 percent of the population. If this segment opts to remain independent longer rather than moving in with younger relatives or into an age-targeted development, the

county and its municipalities must start thinking about how to adapt to and accommodate the needs and preferences of this cohort of individuals to ensure that there are safe and desirable places to age. Municipalities with direct access to rail, light rail and bus service may want to consider how they regulate land uses around these stations. The recent opening of Wesmont Station in **Wood-Ridge** and the surrounding redevelopment suggests that demand exists for transit access. In other areas, the provision of safe sidewalks or pathways for pedestrians and bicycles could serve multiple benefits, including decreased automobile congestion, promotion of active lifestyles, as well as improving access to the community for a wider segment of the population.

Finally, incorporating resiliency into planning will continue as communities respond to severe weather-related events. While resiliency is addressed in further detail as part of the Sustainability Element, inextricable linkages with land use exist. The New Jersey Sports and Exposition Authority's management of the Meadowlands District will play an ever-important role by protecting natural areas responsible for the storage and filtration of floodwaters, while the Highlands areas will face increasing pressure to maintain and protect a safe and reliable water supply to the region. Bergen County and its municipalities will be challenged to consider the long-term viability of capital infrastructure investments and other development projects, examining how they will improve the resiliency of the community. Examples may include: reevaluating floodplain development regulations; revisiting large-lot zoning provisions that may exacerbate a hazard by increasing impervious surfaces, as well as the amount of infrastructure that requires protection and maintenance; and, incorporating green building standards to reduce demands on water and electricity.

