



# HOUSING ELEMENT AND FAIR SHARE PLAN

**Mount Arlington Borough, Morris County**

February 25, 2026

Prepared by:



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# 2026 Housing Element and Fair Share Plan

## Mount Arlington Borough Morris County, New Jersey

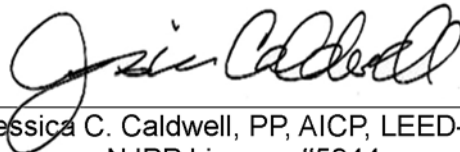
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**FEBRUARY 2026**

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## 1. Introduction

### 1.1 Community Overview

Mount Arlington Borough is a charming small community located in the northwest corner of Morris County, New Jersey. Nestled along the shores of Lake Hopatcong (the largest freshwater body in New Jersey), Mount Arlington combines the tranquility of a lakefront community with the convenience of regional accessibility. With a total area of approximately 2.8 square miles (1,795 acres), including significant waterfront and natural open space, the Borough offers a unique blend of residential, recreational, and environmental amenities. The Borough is surrounded by Lake Hopatcong and Hopatcong Borough in Sussex County to the north and Roxbury Township and Jefferson Township located in Morris County to the west/south/east and north/east respectively (Figure 1).

Historically developed as a seasonal resort destination in the late 19<sup>th</sup> and early 20<sup>th</sup> centuries, Mount Arlington has evolved into a predominantly year-round residential community. Its housing stock includes a mix of single-family homes, townhomes, and multi-family developments, reflecting the Borough's gradual growth and the diversification of its population over the decades. Mount Arlington benefits from strong transportation connections, including direct access to Interstate 80 and New Jersey Transit's Morris and Essex rail line, which provides service to Hoboken, New Jersey and Midtown Manhattan, New York. This accessibility makes it an attractive option for commuters seeking a balance between urban employment opportunities and suburban or semi-rural living. The Borough is served by a well-regarded public school system and maintains local parks, trails, and recreational programs that support a high quality of life. As a waterfront community, Mount Arlington places a strong emphasis on environmental stewardship and the preservation of natural assets.

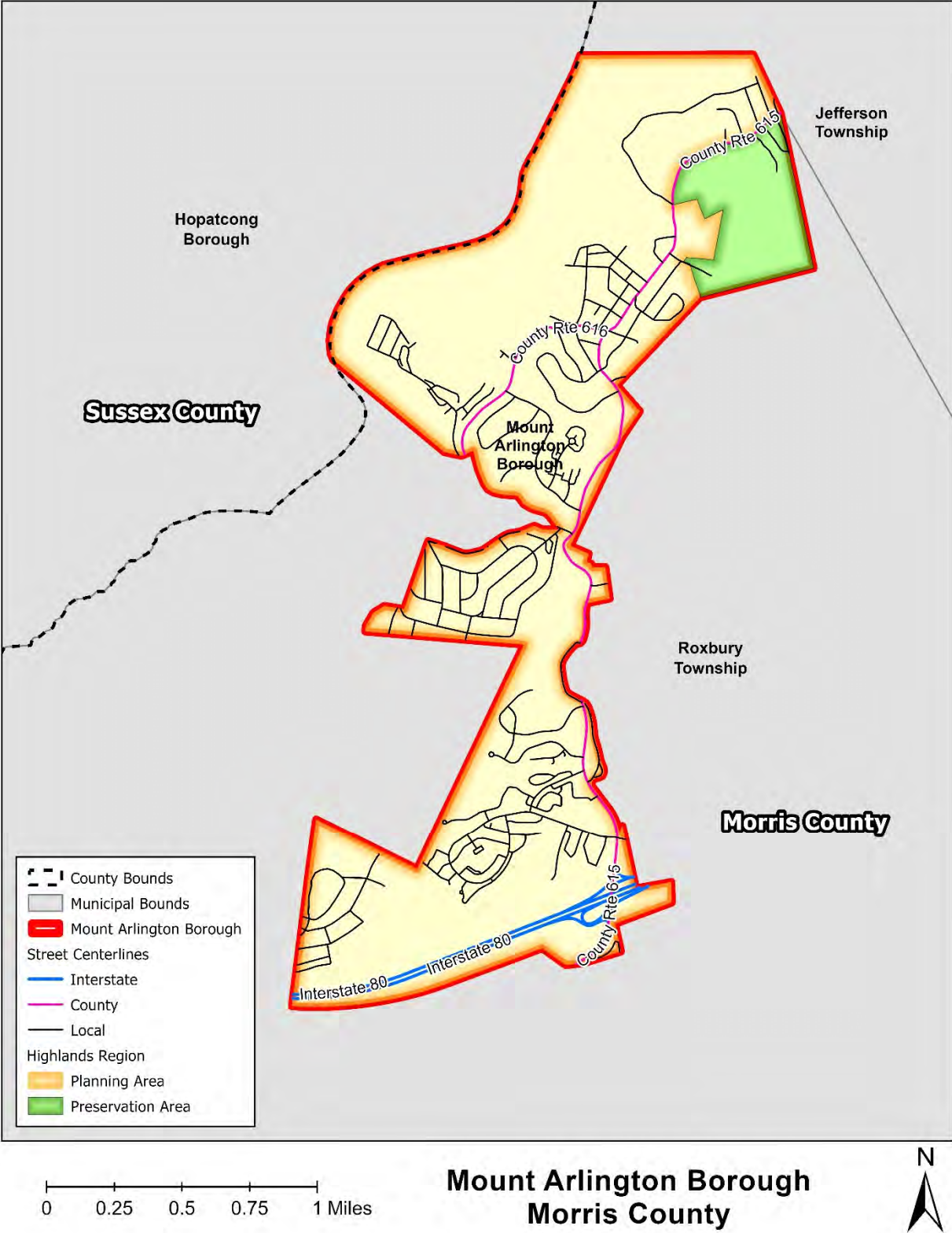
The Borough is located within the Highlands Region with 92.6% (1,663 acres) within the Planning Area and 7.4% (132 acres) within the Preservation Area. Conformance with the Highlands Regional Master Plan (RMP) in the Preservation Area was approved by the Highlands Council on December 1, 2011. Additionally, the Borough is located within two (2) New Jersey State Development and Redevelopment Plan (SDRP) Planning Areas – PA 3, the Suburban Planning Area and the PA 5, the Environmentally Sensitive Planning Area.

As conferred by the New Jersey State Planning Commission in 2001, the Mount Arlington Village Center designation served multiple strategic purposes aimed at enhancing the Borough's development and preserving its unique character. The primary objectives of the designation included encouraging mixed-use development, preserving historic character, enhancing economic vitality, and promoting sustainable growth. Overall, the Village Center designation reflected Mount Arlington's commitment to thoughtful planning that balanced development with preservation, fostering a community that honors its past while embracing future opportunities. The Borough continues to promote development and redevelopment within the Village Center that honors the goals and objectives of the State Plan designation.

The Borough of Mount Arlington is committed to meeting its constitutional obligation to provide a fair share of affordable housing. Through this Housing Element and Fair Share Plan, the Borough aims to responsibly address affordable housing needs while preserving smart growth principles, and enhancing the overall livability of the municipality for current and future residents.

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Figure 1. Context Map



## 1.2 Relationship to Other Plans

### *Mount Arlington Master Plan*

The most recent comprehensive Master Plan Update was prepared in 2015, with Reexamination Reports prepared in 2015, and 2018. The following goals and objectives which are of particular relevance to this Housing Element and Fair Share Plan (HEFSP) are as follows:

1. Support a diverse mix of housing that offers a wide range of choice in terms of value, type, and location.
2. Seek quality housing design that provides adequate light, air, and open space.
3. To the extent feasible, guide new residential development into areas with sufficient capacity to support them and without environmental constraints.
4. Maximize the efficient use of existing infrastructure, through such means as redevelopment, infill and adaptive reuse.
5. Provide a realistic opportunity for the provision of the municipal share of the region's present and prospective needs for housing for low- and moderate-income families.
6. To the extent feasible, incorporate affordable housing units into new residential construction that occurs within the Borough including any mixed-use, redevelopment, and/or adaptive reuse projects.
7. Preserve and monitor existing stocks of affordable housing.
8. Reduce long-term housing costs through the implementation of green building and energy efficient technology in the rehabilitation, redevelopment, and development of housing.

### *State Development and Redevelopment Plan (2001)*

At the time of the preparation of this Housing Element and Fair Share Plan (HEFSP), the update to the New Jersey State Development and Redevelopment Plan (SDRP) is expected to be completed in late 2025. The last update to the SDRP was adopted in 2001 and identified several goals and objectives for housing, specifically as they relate to PA 3, the Suburban Planning Area and the PA 5, the Environmentally Sensitive Planning Area. These goals, objectives, and policies, which in part guide the preparation of this HEFSP, are as follows:

1. **Housing:** Provide for a full range of housing choices primarily in Centers at appropriate densities to accommodate projected growth. Ensure that housing in general—and in particular affordable, senior citizen, special needs and family housing—is developed with access to a range of commercial, cultural, educational, recreational, health, and transportation services and facilities. Focus multi-family and higher-density, single-family housing in Centers. Any housing in the Environs should be planned and located to maintain or enhance the cultural and scenic qualities and with minimum impacts on environmental resources.
2. **Natural Resource Conservation:** Protect and preserve large, contiguous tracts and corridors of recreation, forest or other open space land that protects natural systems and sensitive natural resources, including endangered species, ground and surface water resources, wetland systems, natural landscapes of exceptional value, critical slope areas, scenic vistas, and other significant environmentally sensitive features.
3. **Redevelopment:** Encourage environmentally appropriate redevelopment in existing Centers and existing developed areas that have the potential to become Centers or in

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ways that support Center-based development to accommodate growth that would otherwise occur in the Environs. Redevelop with intensities sufficient to support transit, a range of uses broad enough to encourage activity beyond the traditional workday, efficient use of infrastructure, and physical design features that enhance public safety, encourage pedestrian activity, and reduce dependency on the automobile to attract growth otherwise planned for the Environs.

4. **Public Facilities and Services:** Phase and program for construction as part of a dedicated capital improvement budget or as part of a public/private development agreement the extension or establishment of public facilities and services, particularly wastewater systems, to establish adequate levels of capital facilities and services to support Centers; to protect large contiguous areas of environmentally sensitive features and other open spaces; to protect public investments in open space preservation programs; and to minimize conflicts between Centers and the Environs. Encourage private investments and facilitate public/private partnerships to provide adequate facilities and services, particularly wastewater systems, in Centers. Make community wastewater treatment a feasible and cost-effective alternative.
5. **Intergovernmental Coordination:** Coordinate efforts of state agencies, county and municipal governments to ensure that state and local policies and programs support environmental protection by examining the effects of financial institution lending practices, government regulation, taxation and other governmental policies and programs.

The Borough of Mount Arlington strives to ensure the implementation of this HEFSP is consistent with the above-referenced policies and objectives while respecting existing community characteristics and natural resources.

### *Highlands Regional Master Plan*

The Highlands Regional Master Plan (RMP) was adopted in 2008 in response to the Highlands Water Policy and Planning Protection Act (N.J.S.A. 13:20-1 et. seq.) of 2004. This RMP has been updated several times, in 2018, 2019, and 2024. Only a small portion of the Borough is situated within the Preservation Area (132 acres), where conformance with the RMP is mandatory, and the rest falls within the Planning Area (1,663 acres), where conformance is optional. The Borough is conforming with the Highlands RMP for the Preservation Area only. The Highlands Council approved Mount Arlington’s petition for Plan Conformance on December 1, 2011 via Resolution 2011-39.

The Highlands Council adopted, “RMP Addendum 2024-3: Highlands Affordable Housing Guidelines” on July 18, 2024, which established standards for identifying locations for affordable housing and availability of land and resources in the region. This guidance was used as part of the preparation of this HEFSP. This HEFSP also supports the RMP’s Housing and Community Facilities Goal 60: “Market rate and affordable housing sufficient to meet the needs of the Highlands Region within the context of economic, social, and environmental considerations and constraints.”

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### *County Comprehensive Plan*

The Morris County Master Plan was updated in December 2020 to include a new Land Use Element. This HEFSP is consistent with the following goals and policy objectives outlined in the 2020 County Land Use Element:

1. The creation of balanced and diverse economic and housing opportunities;
2. The efficient use of land and resources;
3. The protection of natural, historic, agricultural, and scenic resources;
4. Development that proceeds only after careful analysis of environmental conditions;
5. Promote revitalization and redevelopment;
6. Support the creation of diverse housing types; and
7. Encourage higher density and mixed-use developments in downtown areas.

### *Surrounding Municipalities' Master Plans*

#### *Hopatcong Borough (Sussex County)*

Mount Arlington shares a portion of its western border with the Borough of Hopatcong. There are no local roads that provide a direct connection between the two municipalities as the municipal border cuts through Lake Hopatcong. The western portion of Mount Arlington along Lake Hopatcong and the majority of the Hopatcong Borough are within the Highlands Planning Area.<sup>1</sup> This HEFSP does not significantly impact Hopatcong Borough's Master Plan, which was last reexamined in 2014.

#### *Jefferson Township (Morris County)*

The Borough shares its northern border and a portion of its eastern municipal border with the Township of Jefferson. In addition, Howard Boulevard / County Road 615 provides the only primary access between both municipalities. Given that portions of the Highlands Preservation Area encompass this area of Mount Arlington and Jefferson, strategic land use planning of this section is vital. The recommendations set forth in this HEFSP do not negatively impact Jefferson Township, its planning efforts, or its Master Plan, which was last reexamined in 2023.

#### *Roxbury Township (Morris County)*

Mount Arlington shares its eastern, southern, and a portion of its western borders with the Township of Roxbury. Several local roads connect these municipalities, including Interstate 80, Howard Boulevard / County Road 615, Windemere Avenue / County Road 616, Bertrand Island Road, Orben Drive, Rogerene Way, Curtis Road, Mansel Drive, Dell Road, Stanley Place, Dorothy Lane, Succasunna Road, and Oneida Avenue. Given that portions of the Highlands Preservation Area are present along or near the municipal borders – specifically, the eastern border – strategic land use planning of this section is vital. This HEFSP does not significantly impact the Township of Roxbury's 2000 Master Plan, which was last reexamined in 2017.

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<sup>1</sup> Unlike the Preservation Area, which is subject to strict state regulations, the Planning Area allows municipalities to voluntarily conform to the Highlands Regional Master Plan. This area still contains environmentally sensitive lands, but land use and development are governed primarily by local regulations unless a municipality opts into the regional planning framework. The goal is to encourage sustainable growth while protecting critical natural resources, especially water supplies.

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### 1.3 History of Affordable Housing in Mount Arlington

The New Jersey Supreme Court, in Mount Laurel I (1975) and Mount Laurel II (1983) required all New Jersey municipalities to take affirmative actions toward providing their “fair share” of the region’s need for affordable housing for low- and moderate-income people. In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act (FHA) in 1985. This act created the Council on Affordable Housing (COAH) to assess the statewide need for affordable housing, allocate that need on a municipal fair share basis, and review and approve municipal housing plans aimed at implementing the local fair share obligation.

Subsequently, the New Jersey Municipal Land Use Law (MLUL) was amended to require a housing element as a mandatory element of the municipal master plan. According to the MLUL, “a municipality’s housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing (52:27D-310).”

On August 19, 1987, the Borough adopted its initial inclusionary zone in accordance with COAH’s First Round Rules via Borough Ordinance No. 87-8, and on April 15, 1998, the Borough Council petitioned COAH for Second Round Substantive Certification, submitting a Housing Element and Fair Share Plan adopted by the Borough Planning Board on March 25, 1998. On September 2, 1998, the Borough of Mount Arlington received Substantive Certification from COAH for Rounds 1 and 2.

COAH adopted its Third Round Rules in December 2004. On January 25, 2007, the Appellate Division issued a decision on an appeal of COAH’s Third Round regulations, which required COAH to revise its Third Round Rules and precluded COAH from issuing Third Round Substantive Certifications until the new rules were adopted. Subsequent to the Appellate Division ruling, the Highlands Council adopted the Highlands RMP on July 17, 2008. The RMP provides the basis to determine the capacity of the Highlands Region to accommodate appropriate economic growth while ensuring the sustainability of the resources in the region.

On September 5, 2008, Governor Corzine issued Executive Order 114, which addressed implementation of the Highlands RMP and the need for coordination between the Highlands Council and COAH. On November 12, 2008, COAH granted an extension from the December 31, 2008 petition deadline to December 8, 2009 for any Highlands municipality under COAH’s jurisdiction, based on certain conditions.

Because Mount Arlington Borough is located entirely within the Highlands Region, it participated in the 2009 Plan Conformance Grant Program. By opting into the Highlands Plan Conformance process at that time, the Borough was permitted to rely on the lower affordable housing obligation generated by the Highlands Build Out analysis, estimating the capacity for growth in the entire municipality based on potential developable lands and existing municipal conditions, including water availability, septic system yield, and water and sewer utility capacity. The Highlands Build-Out analysis for Mount Arlington Borough completed in 2010 (updated in 2015) determined that there were 22 acres of developable land in the Borough.

Following the submission, on October 8, 2010, the Appellate Division invalidated COAH’s Rules in In re Adoption of N.J.A.C. 5:96 & 5:97 by the New Jersey Council on Affordable Housing, 416 N.J. Super. 462 (App. Div. 2010). The decision stated, among other things, that growth share methodology was invalid, and directed COAH to adopt rules utilizing methodologies similar to those used in the First and Second Round Rules. On September 26, 2013 the Supreme Court

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affirmed the Appellate Division’s 2010 decision and remanded to COAH to undertake new rulemaking based on COAH’s prior round rules and methodologies. COAH failed to formally adopt amended Third Round Rules. The Supreme Court on March 10, 2015 ordered the following:

In a 2015 decision known as Mount Laurel IV, the New Jersey Supreme Court divested COAH of jurisdiction of affordable housing, resulting in the process being left to the trial court system. This ruling dissolved the substantive certification process, turning instead to a judicial determination wherein a municipality files for a declaratory judgment action to certify that their Housing Element and Fair Share Plan has satisfied their Third Round obligation. At the same time, the Court appointed “Mount Laurel” judges for each of the State’s judicial vicinages.

On March 20, 2024, Governor Murphy signed into law Bill A4/S50 (P.L. 2024, c.2), which set forth the rules and regulations governing the Fourth Round (2025-2035) of affordable housing obligations in New Jersey. This law abolished COAH and shifted implementation of the Fair Housing Act to the New Jersey Department of Community Affairs (DCA), creating the Affordable Housing Dispute Resolution Program (the Program).

On October 18, 2024, the DCA prepared and submitted a non-binding report (“DCA Report”)<sup>2</sup> on the Fourth Round affordable housing fair share obligations for all municipalities within the State of New Jersey. The DCA indicated that Mount Arlington Borough’s Fourth Round Present Need/Rehabilitation Obligation is 38 units and the Prospective Need is 60 units. The FHA, as amended by P.L. 2024, c.2, (“Amended FHA”) explicitly stated the DCA’s numbers are non-binding.

On January 21, 2025, pursuant to P.L.2024, c.2, the Township Council adopted Resolution #2025-40, committing to its fair share obligation for the Fourth Round (2025-2035). This Resolution set forth the following obligations (not including any durational or vacant adjustments):

Fourth Round Rehabilitation/Present Need Obligation (pursuant to <u>P.L.</u> 2024, c.2 <sup>3</sup> )	38
Fourth Round (2025-2035) Prospective Need Obligation (pursuant to <u>P.L.</u> 2024, c.2 <sup>4</sup> )	60

Pursuant to the Amended FHA, and given that there were no challenges by interested parties to the adopted number, the above obligations were established by default on March 1, 2025.

**1.4 Purpose and Goals**

The purpose of this Housing Element and Fair Share Plan is to provide a realistic opportunity to address the housing needs of Mount Arlington residents across all income levels. This plan proposes multiple opportunities to develop a variety of housing types to meet these needs, which can be integrated into the existing land use pattern and character of the Borough. This Plan has been prepared to meet the requirements of the MLUL, FHA, the New Jersey SDRP, and Bill A4/S50 (P.L. 2024, c.2).

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<sup>2</sup> NJ DCA, Affordable Housing Obligations for 2025-2035 (Fourth Round): Methodology and Background, October 2024.  
<sup>3</sup> David N. Kinsey, PhD, PP, FAICP, New Jersey Low- and Moderate-Income Housing Obligations for 1999-2025 Calculated Using the NJ COAH Prior Round (1987-1999) Methodology, May 2016.  
<sup>4</sup> Ibid.

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### 1.5 Contents of the Plan

Municipal Land Use Law (N.J.S. § 52:27D-310) and the Fair Housing Act (P.L. 1985, c.222) require that the Housing Element and Fair Share Plan include the following:

- A. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- B. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- C. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;
- D. An analysis of the existing and probable future employment characteristics of the municipality;
- E. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52:27D-304.1);
- F. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- G. 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, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L. 2021, c. 273 (C.52:27D-329.20);
- H. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L. 2004, c. 120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and
- I. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

## 2. Demographic Characteristics

### 2.1 Population

#### *Population change, 1990-2020*

The Borough of Mount Arlington encompasses a total land area approximately 2.8 square miles (1,795 acres) and had a population of 5,909 people according to the 2020 U.S. Decennial Census, which translates to a population density of about 2,110.4 people per square mile. This section analyzes population changes in Mount Arlington Borough, Morris County, and the State of New Jersey over the 30-year period from 1990 to 2020. The data reflects Decennial population counts reports by the U.S. Census Bureau.

Between 1990 and 2020, Mount Arlington experienced significant population growth. In 1990, the Borough’s population stood at 3,630 residents. Over the following decade, it grew by 28.5%, reaching 4,663 residents in 2000. This was the most substantial growth rate among the three geographic areas presented in Table 1. Between 2000 and 2010, the Borough saw a continued increase, albeit at a slower pace, with an 8.3% rise to a population of 5,050. From 2010 to 2020, growth rebounded to a stronger rate of 17%, culminating in a total population of 5,909 in 2020.

**Table 1. Population Change, 1990 - 2020**

	1990	% Change	2000	% Change	2010	% Change	2020
Mt. Arlington Borough	3,630	28.5%	4,663	8.3%	5,050	17%	5,909
Morris County	421,361	12%	470,212	5%	492,276	3%	509,285
New Jersey	7,730,188	9%	8,414,347	4%	8,791,894	6%	9,288,994

Sources:

U.S. Census Bureau. (2010). POPULATION AND HOUSING UNITS: 1990 TO 2010; AND AREA MEASUREMENTS AND DENSITY: 2010.

U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, *Profile of General Population and Housing Characteristics, Table DP1*.

When compared to broader regional trends, Mount Arlington Borough’s population growth outpaced both Morris County and the State of New Jersey in each decade. Morris County saw growth rates of 12%, 5%, and 3% across the same periods, while New Jersey’s population increased by 9%, 4%, and 6%, respectively. This data suggests that Mount Arlington has been an increasingly attractive location for residents over the past three decades, potentially due to factors such as residential development, local amenities, or quality of life. The overall trend indicates sustained and healthy population growth, positioning the Borough as a key contributor to regional demographic changes.

#### *Age*

The age distribution data for Mount Arlington from 2000 to 2020 highlights a clear demographic shift toward an aging population. In 2000, younger age groups such as those under 5 years (310 people) and 5 to 9 years (306 people) made up a significant portion of the population. By 2020, these counts had declined to 242 and 255 respectively, indicating a reduction in the number of young children residing in the Borough. Similarly, the 25 to 34 age group dropped from 764 in 2000 to 798 in 2020, further supporting the trend of fewer young adults living in the area.

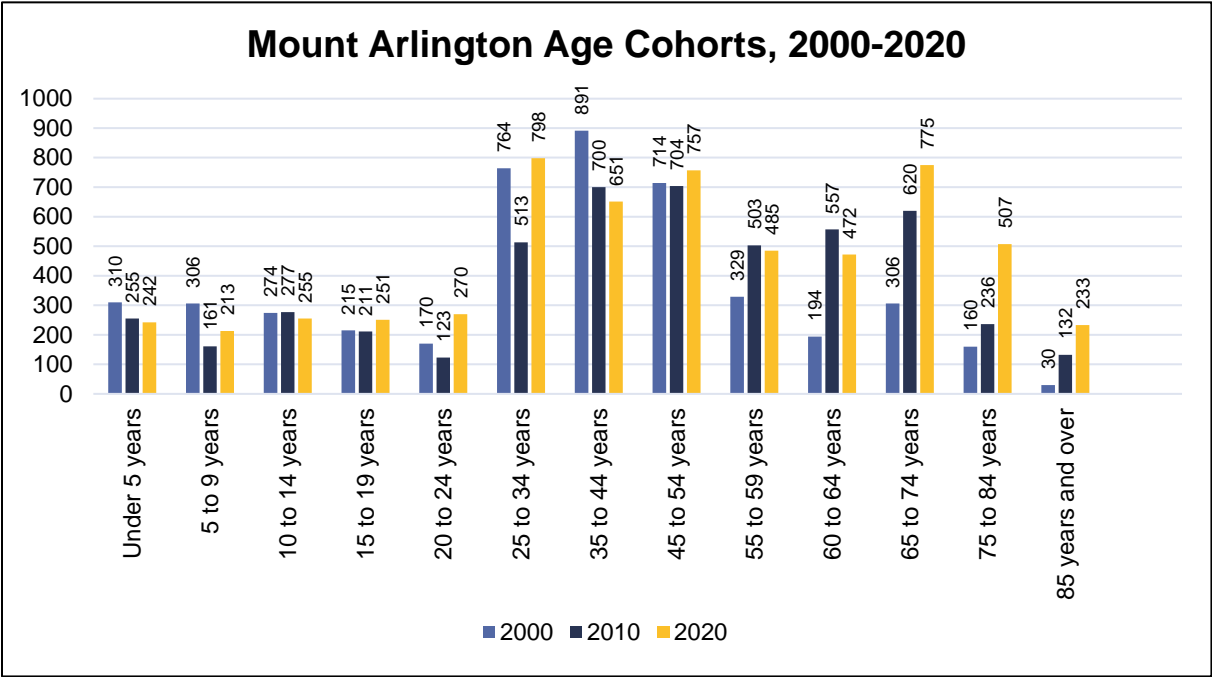
In contrast, older age cohorts have grown substantially over the same period. The 65 to 74 age group increased from 306 in 2000 to 775 in 2020, nearly doubling in share. Likewise, the 75 to 84 age group rose from 160 to 507, and those aged 85 and over grew from just 30 residents to 233

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residents. This shift indicates that the population is not only aging, but that residents are also aging in place, remaining in the community into their later years.

Middle-aged groups have remained relatively stable, with the 35 to 44 and 45 to 54 cohorts showing modest declines in both absolute numbers and proportional representation. Overall, the total population of the Borough grew from 4,663 in 2000 to 5,909 in 2020, but this growth has been driven primarily by older adults. These trends suggest that future planning for Mount Arlington should prioritize senior services, healthcare, and age-friendly infrastructure, while also considering strategies to attract younger families and working-age adults to ensure a balanced and sustainable population structure.

*Figure 2. Age Cohorts, 2000-2020*



Sources:  
 U.S. Census Bureau. (2000). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. *Decennial Census, DEC Demographic Profile, Table DP1.*  
 U.S. Census Bureau. (2010). DEMOGRAPHIC AND HOUSING ESTIMATES. *American Community Survey, ACS 5-Year Estimates Data Profile, DP05.*

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### Households

From 2000 to 2020, the Borough experienced notable changes in household composition, reflecting broader demographic and lifestyle shifts. The total number of households in Mount Arlington grew steadily from 1,918 in 2000 to 2,651 in 2020 – a 38% increase over two decades. This growth was primarily driven by an increase in smaller households. One-person households, for instance, rose significantly, from 535 in 2000 (27.9%) to 862 in 2020 (32.5%). This increase suggests a growing preference for independent living, which may be attributed to an aging population, younger individuals delaying marriage, or lifestyle choices favoring autonomy.

Two-person households also saw a consistent rise, maintaining the largest share of household types in Mount Arlington across all three census years. Their share increased slightly from 35.4% in 2000 to 36% in 2020, reflecting either aging couples or households without children. In contrast, three-person households declined from 15.8% in 2000 to 14.2% in 2020, and four-or-more-person households also decreased slightly from 20.9% to 17.3%. These shifts indicate a move away from larger family units toward smaller, often childless households or households with fewer dependents.

When compared with Morris County and the State of New Jersey, similar patterns emerge, primarily a steady increase in one- and two-person households and a relative decline in larger households. These trends have important implications for local planning in Mount Arlington, particularly housing policy. Future development may need to emphasize smaller housing units, senior living options, and community amenities that support both independent living and aging in place.

**Table 2. Household Size, 2000-2020**

Household Size	2000	%	2010	%	2020	%
<b>Total Households (Mount Arlington)</b>	<b>1,918</b>	<b>100%</b>	<b>2,283</b>	<b>100%</b>	<b>2,651</b>	<b>100%</b>
1-person household	535	27.9%	789	34.6%	862	32.5%
2-person household	679	35.4%	811	35.5%	954	36.0%
3-person household	304	15.8%	301	13.2%	377	14.2%
4-or-more-person household	400	20.9%	382	16.7%	458	17.3%
<b>Total Households (Morris County)</b>	<b>169,711</b>	<b>100%</b>	<b>180,534</b>	<b>100%</b>	<b>188,496</b>	<b>100%</b>
1-person household	36,545	21.5	42,424	23.5	44,379	23.5
2-person household	53,865	31.7	55,285	30.6	58,173	30.9
3-person household	29,913	17.6	31,085	17.2	33,159	17.6
4-or-more-person household	49,388	29.1	51,740	28.7	52,785	28.0
<b>Total Households (New Jersey)</b>	<b>3,064,645</b>	<b>100%</b>	<b>3,214,360</b>	<b>100%</b>	<b>3,426,102</b>	<b>100%</b>
1-person household	751,353	24.5%	811,221	25.2%	876,661	25.6%
2-person household	927,354	30.3%	957,682	29.8%	1,026,368	30.0%
3-person household	531,987	17.4%	558,029	17.4%	592,617	17.3%
4-or-more-person household	853,951	27.9%	887,428	27.6%	930,456	27.2%

Source:

U.S. Census Bureau. (2000). HOUSEHOLD SIZE. *Decennial Census, DEC Summary File 1, Table H016.*

U.S. Census Bureau. (2010). HOUSEHOLD SIZE. *Decennial Census, DEC Summary File 1, Table H13.*

U.S. Census Bureau. (2020). HOUSEHOLD SIZE. *Decennial Census, Demographic and Housing Characteristics, Table H9.*

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### Income

Household income data for Mount Arlington from 1999 to 2020 reveals a strong upward trend in household earnings, accompanied by a marked shift in income distribution toward higher brackets. In 1999, only 16% of households earned between \$100,000 and \$149,999, and just 3.6% earned \$200,000 or more. By 2020, those figures had grown substantially to 32.8% and 9.4% respectively, indicating significant economic achievement among residents. During the same period, the proportion of households in lower-income brackets decreased sharply. For example, households earning less than \$25,000 collectively fell from 12.2% in 1999 to just 7.1% in 2020. The complete disappearance of the \$10,000 to \$14,999 income category by 2020 underscores this upward movement.

The median household income in Mount Arlington rose from \$67,213 in 1999 to \$95,086 in 2020, a nearly 42% increase when adjusted for inflation. This growth, while substantial, still slightly lags behind Morris County's median income of \$117,298 in 2020, though it remains well above the State's median of \$85,245. The increasing share of households in higher income brackets suggests the Borough is becoming more affluent overall, possibly due to rising property values, a higher concentration of professional residents, or an influx of higher-earning households.

Overall, the income trends reflect economic growth and increasing prosperity within Mount Arlington, but they may also signal growing disparities and affordability concerns for lower-income residents. As Mount Arlington continues to attract more affluent households, future policy and planning efforts may need to consider strategies to maintain housing affordability and socioeconomic diversity.

*Table 3. Income in the Past 12 Months, 2000 - 2020*

Household Income	Percent of Households		
	1999	2010	2020
Total Households (Mount Arlington)	1915	2320	2362
Less than \$10,000	1.8%	3.7%	2.6%
\$10,000 to \$14,999	3.2%	2.4%	0%
\$15,000 to \$24,999	7.2%	4.4%	4.5%
\$25,000 to \$34,999	7.3%	8.1%	2.4%
\$35,000 to \$49,999	13.9%	12.7%	12.5%
\$50,000 to \$74,999	21.8%	15.8%	20%
\$75,000 to \$99,999	22.6%	17.5%	10.4%
\$100,000 to \$149,999	16.0%	23.8%	32.8%
\$150,000 to \$199,999	2.6%	5.2%	5.4%
\$200,000 or more	3.6%	6.6%	9.4%
<b>Mount Arlington Median Household Income</b>	<b>\$67,213</b>	<b>\$77,240</b>	<b>\$95,086</b>
Morris County Median Household Income	\$77,340	\$91,469	\$117,298
New Jersey Median Household Income	\$55,146	\$67,681	\$85,245

Source:

U.S. Census Bureau. (2000). PROFILE OF SELECTED ECONOMIC CHARACTERISTICS. *Decennial Census, DEC Summary File 4, Demographic Profile, Table DP3.*

U.S. Census Bureau. (2010). INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901.*

U.S. Census Bureau. (2020). INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901.*

## 2.2 Employment Characteristics

### *Workforce Characteristics*

The employment data for Mount Arlington in 2020 reflect a strong labor market and high participating among working-age residents. Of the 4,698 residents aged 16 and older, 69.6% were in the labor force.<sup>5</sup> This labor force participation rate is relatively robust and aligns with regional averages. Notably, 68.2% of the population was employed, and only 1.4% or 65 individuals were unemployed. This translates to a local unemployment rate of just 2%, significantly lower than both the Morris County rate (4.9%) and the New Jersey State average (5.8%).

*Table 4. Employment Status, 2020*

<b>Employment Status</b>	<b>Estimate</b>	<b>%</b>
Population 16 years and older	4,698	
In labor force	3,271	69.6%
Civilian labor force	3,271	69.6%
Employed	3,206	68.2%
Unemployed	65	1.4%
Armed Forces	0	0%
Not in labor force	1,427	30.4%
<hr/>		
Unemployment rate (Mount Arlington)	2.0%	
Unemployment rate (Morris County)	4.9%	
Unemployment rate (State)	5.8%	

Source:  
U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS.  
American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.

No individuals in Mount Arlington reported active service in the Armed Forces in 2020, and approximately 30.4% of residents 16 and older were not participating in the labor force. This segment likely includes retirees, students, stay-at-home caregivers, or others not seeking employment. The Borough’s low unemployment rate and high employment share suggest a relatively stable and prosperous local economy, with strong job accessibility and minimal joblessness. These figures reinforce previous findings regarding rising household incomes and growing affluence in the community.

Given the aging population identified in earlier data, the portion of residents not in the labor force may increase in future years as more individuals reach retirement age. As such, local policymakers may wish to retain a strong workforce while also supporting aging residents who are existing the labor market.

### *Commuting Characteristics*

In 2020, commuting patterns in the Borough reflected a high dependency on person vehicles, with limited use of alternative transportation modes. Of the 3,118 employed residents aged 16 and over, the vast majority (89.2%) commuted to work by car, truck, or van. Among these, 80.8% drove alone, while 8.3% carpooled. Public transportation usage was extremely low, accounting for only 0.5% of commuters, and no workers reported walking or biking to work. This suggests a strong reliance on personal vehicles, likely influenced by suburban infrastructure, limited public transit access, and the spread-out nature of regional employment opportunities.

The data also shows that a significant portion of residents commute to jobs within their own community or state. A substantial 95.3% of workers remained in New Jersey for employment, with 71.5% working within Morris County and 23.8% commuting to another county in the state. Only 4.7% of workers traveled out of state, indicating a largely localized or regional employment base.

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<sup>5</sup> According to the United States Census Bureau Glossary, “The labor force includes all people classified in the civilian labor force, plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The civilian labor force consists of people classified as employed or unemployed.

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Commuting times were varied, but the mean travel time to work was 35 minutes. The largest share of workers (30%) had a commute of 30 to 34 minutes, followed by 16.1% with commute times of 45 to 59 minutes and 13.2% with commutes of an hour or more. These extended travel times suggest a portion of the population commutes to more distant employment hubs, possibly in more urbanized parts of the region.

Overall, the commuting data for Mount Arlington underscores a car-dependent community with moderate-to-long commute durations. These patterns may warrant future consideration for expanded local employment opportunities, improved transportation infrastructure, or alternative commuting options such as ride-share programs or enhanced public transit access.

*Table 5. Commuting Characteristics, 2020*

<b>Commuting Characteristics</b>	<b>Estimate</b>
Workers 16 years and over	3,118
Did not work from home	2,806
<b>Means of transportation to work</b>	<b>%</b>
Car, truck, or van	89.2%
Drove alone	80.8%
Carpooled	8.3%
Public transportation (excluding taxicab)	0.5%
Walked	0%
Bicycle	0%
Other means	0.3%
<b>Place of work</b>	<b>%</b>
Worked in state of residence	95.3%
Worked in county of residence	71.5%
Worked outside county of residence	23.8%
Worked outside state of residence	4.7%
<b>Travel time to work</b>	<b>%</b>
Less than 10 minutes	8.3%
10 to 14 minutes	3.9%
15 to 19 minutes	9.6%
20 to 24 minutes	7.7%
25 to 29 minutes	2.5%
30 to 34 minutes	30%
35 to 44 minutes	8.6%
45 to 59 minutes	16.1%
60 or more minutes	13.2%
<b>Mean Travel time to work (minutes)</b>	<b>35</b>

Source:  
 U.S. Census Bureau. (2020). COMMUTING CHARACTERISTICS BY SEX.  
 American Community Survey, ACS 5-Year Estimates Detailed Tables,  
 Table S0801

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### *Employment by Industry*

The 2020 employment data for the Borough of Mount Arlington reveals a workforce concentrated in service-oriented and professional industries, reflecting a suburban economy with ties to regional employment centers. Of the 3,206 civilian employed residents aged 16 and over, the largest share (25.9%) worked in the “educational services, and health care, and social assistance” sector, underscoring the prominence of stable, institutional jobs such as teaching, nursing, and medical support roles within or near the Borough.

The second largest industry category was “professional, scientific, and management, and administrative and waste management services,” employing 16.6% of the workforce. This suggests a strong presence of white-collar and technical occupations, possibly influenced by proximity to employment hubs in Morris County or surrounding urban centers. “Manufacturing” (11.5%) and “construction” (11.2%) also represent substantial portions of employment, indicating a continued presence of blue-collar and skilled trade jobs in the local or nearby economy.

Other notable sectors include “retail trade” (7.8%), “finance and insurance, and real estate and rental and leasing” (6.7%), and “arts, entertainment, recreation, accommodation, and food services” (6.5%). Meanwhile, employment in “transportation and warehousing” (4.8%) and “public administration” (3.2%) was modest but present. Industries such as “wholesale trade” (1.3%) and “information” (0.7%) had smaller employment footprints, and no residents reported employment in “agriculture, forestry, fishing, hunting, or mining.”

These figures indicate that Mount Arlington’s workforce is primarily engaged in stable, service-based, and professional fields, with a modest representation of industrial and construction jobs. The absence of agricultural employment reflects the Borough’s suburban, non-rural character. This diversified employment base provides a degree of economic resilience, while also suggesting that continued investment in health care, education, and professional sectors may align well with local workforce strengths.

*Table 6. Industries of Employment, 2020*

<b>Industry</b>	<b>Estimate</b>	<b>%</b>
Civilian employed population 16 years and over	3,206	100%
Educational services, and health care and social assistance	830	25.9%
Professional, scientific, and management, and administrative and waste management services	542	16.9%
Manufacturing	368	11.5%
Construction	358	11.2%
Retail trade	251	7.8%
Finance and insurance, and real estate and rental and leasing	214	6.7%
Arts, entertainment, and recreation, and accommodation and food services	209	6.5%
Transportation and warehousing, and utilities	153	4.8%
Other services, except public administration	113	3.5%
Public administration	104	3.2%
Wholesale trade	42	1.3%
Information	22	0.7%
Agriculture, forestry, fishing and hunting, and mining	0	0.0%

Source:  
U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.*

### 3. Housing Characteristics

#### 3.1 Inventory of housing stock

##### *Housing Occupancy and Tenure*

In 2020, the U.S. Decennial Census reported a total of 2,915 housing units, with 2,651 of them occupied, resulting in a housing occupancy rate of 90.9%. This is slightly lower than the occupancy rates observed in Morris County (95.3%) and New Jersey (91.1%). Of the occupied units in Mount Arlington, 61.7% were owner-occupied and 29.2% were rented-occupied, indicating a community where homeownership is the dominant form of tenure but rental housing still plays a significant role. Compared to Morris County, which had a higher owner-occupancy rate of 68.9%, Mount Arlington has a relatively larger share of renters, though still below the State’s rented-occupancy average of 35.3%

Vacant housing units accounted for 9.1% of the Borough’s total housing stock, with a homeowner vacancy rate of just 1.2%, matching the rate in Morris County and slightly below the State’s 1.5%. However, the Borough’s rental vacancy rate was notably higher at 9.3%, compared to 5.5% in Morris County and 5.7% statewide. This elevated rental vacancy rate may suggest a temporary oversupply of rental units or reduced demand, which could be influenced by local housing market dynamics, affordability, or demographic shifts such as an aging population.

Overall, the data reflect a stable housing market in Mount Arlington with a strong base of owner-occupied units and moderately active rental market. However, the higher rental vacancy rate may warrant further monitoring or strategic housing planning to ensure that rental properties align with community needs and economic trends. Future development efforts may also benefit from balancing homeownership opportunities with diversified rental options to maintain housing accessibility and affordability for a range of household types.

Table 7. Housing Occupancy and Tenure, 2020

Housing Occupancy and Tenure	Estimate	%
<b>Mount Arlington</b>		
Total housing units	2,915	100%
<b>Occupied housing units</b>	<b>2,651</b>	<b>90.9%</b>
Owner-occupied	1,800	61.7%
Renter-occupied	851	29.2%
<b>Vacant housing units</b>	<b>264</b>	<b>9.1%</b>
Homeowner vacancy rate	1.2	
Rental vacancy rate	9.3	
<b>Morris County</b>		
Total housing units	197,722	100%
<b>Occupied housing units</b>	<b>188,496</b>	<b>95.3%</b>
Owner-occupied	136,144	68.9%
Renter-occupied	52,352	26.5%
<b>Vacant housing units</b>	<b>9,226</b>	<b>4.7%</b>
Homeowner vacancy rate	1.2	
Rental vacancy rate	5.5	
<b>New Jersey</b>		
Total housing units	3,761,229	100%
<b>Occupied housing units</b>	<b>3,426,102</b>	<b>91.1%</b>
Owner-occupied	2,098,500	55.8%
Renter-occupied	1,327,602	35.3%
<b>Vacant housing units</b>	<b>335,127</b>	<b>8.9%</b>
Homeowner vacancy rate	1.5	
Rental vacancy rate	5.7	

Source: United States Census Bureau, 2020 Decennial Census, DP1, "Profile of General Population and Housing Characteristics."

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### Vacancy Status

In 2020, Mount Arlington recorded a total of 2,915 housing units, of which 264 (9.1%) were classified as vacant. The breakdown of these vacant units provides insight into the nature of housing availability in the community. The largest categories were units for rent (88 units) and for seasonal, recreational, or occasional use (87 units), which together accounted for approximately two-third of all vacancies. The high number of seasonal or recreational units suggests a portion of Mount Arlington’s housing stock may serve as second homes, vacation properties, or weekend retreats, reflecting the Borough’s appeal as a leisure destination or part-time residence.

Table 8. Vacancy Housing Unit Type, 2020

Vacancy Status	Count	%
Total housing units	2,915	100%
Total vacant units	264	9.1%
For rent	88	3.0%
Rented, not occupied	9	0.3%
For sale only	23	0.8%
Sold, not occupied	25	0.9%
For seasonal, recreational, or occasional use	87	3.0%
Other vacant	32	1.1%

Source:  
U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, DEC Demographic Profile, Table DP1.

Other notable vacancy types include units “for sale only” (23 units), “sold but not yet occupied” (25 units), and “rented but not yet occupied” (9 units). These figures indicate some level of turnover and market activity, consistent with a healthy housing market. Meanwhile, the remaining 32 units were categorized as “other vacant,” which could include a variety of situations,<sup>6</sup> as follows:

1. The owner does not want to rent or sell;
2. The owner is elderly and living in a nursing home or with family members;
3. The unit is being held by the settlement of an estate;
4. The unit is being renovated; or
5. The unit is being foreclosed.

Overall, Mount Arlington’s vacancy profile reflects a mix of long-term residential housing and transient or seasonal occupancy patterns. The relatively high number of units for rent compared to those for sale may suggest greater mobility within the rental market. These dynamics should be considered when evaluating housing supply strategies, zoning policies, and infrastructure planning, especially if the Borough seeks to encourage year-round residency or balance its seasonal population trends with long-term community development goals.

<sup>6</sup> Kresin, M. “Other” Vacant Housing Units: An Analysis from the Current Population Survey/Housing Vacancy Survey.” U.S. Census Bureau, Social, Economic, and Housing Statistics Division. Retrieved from <https://www.census.gov/housing/hvs/files/qtr113/PAA-poster.pdf>

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### Units In Structure

As of 2020, the Borough had a total of 2,959 housing units, with a housing stock dominated by 1-unit, detached homes, which made up 56.3% of all units (1,666 units). This reflects the Borough's suburban character and preference for single-family housing. The second most common housing type was multi-unit structures with 20 or more units, accounting for 20.1% (596 units) of the total. This substantial share suggests the presence of larger apartment complexes or condominiums that contribute to higher-density housing options within the community.

One-unit, attached structures, such as townhouses or duplexes represent 12% of the housing supply (354 units), while smaller multi-unit buildings were far less common. Only 3.2% (96 units) were in 2-unit buildings, and structures with 3 to 9 units collectively accounted for just 3.2% (96 units) of the total. Meanwhile, 10-to-19-unit structures comprised 5.1% (151 units) of the housing inventory. Notably, the Borough had no mobile homes, boats, RVs, or similar alternative housing types, indicating a traditional and permanent residential base.

These trends highlight a housing landscape that balances low-density, owner-occupied residences with a smaller but significant supply of higher-density rental or condominium units. The dominance of detached housing suggests a community focused on homeownership and privacy, while the presence of large multi-unit buildings points to efforts to accommodate a wider range of residents, including renters and downsizers. This mix of housing types may support both stability and limited affordability, though the relatively small share of moderate-density options may limit flexibility for middle-income or smaller households. Future planning may consider diversifying housing options to accommodate evolving demographic and economic needs.

### Year Structure Built

The housing stock in Mount Arlington reflects a diverse mix of structure ages, indicating waves of development over many decades. As of 2020, the largest share of housing units was built during the 1990s, accounting for 19.3% of all homes, suggesting a period of significant residential growth during that decade. This is followed closely by homes built in the 1960s (17.1%) and the 2000s (7.9%), pointing to both mid-20<sup>th</sup> century expansion and a more recent period of development in the early 21<sup>st</sup> century.

Homes constructed since 2014 represent a notable 10.9% of the total housing stock, which when combined with units built between 2010 and 2013 (0.7%), signals ongoing but modest recent growth. In contrast, only 10.2% of homes

Table 9. Units In Structure, 2020

Units In Structure	Estimate	%
Total housing units	2,959	
1-unit, detached	1,666	56.3%
1-unit, attached	354	12.0%
2-units	96	3.2%
3 or 4 units	48	1.6%
5 to 9 units	48	1.6%
10 to 19 units	151	5.1%
20 or more	596	20.1%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%

Source:

U.S. Census Bureau. (2020). UNITS IN STRUCTURE. American Community Survey, ACS 5-Year Estimates Data Profiles, Table B25024.

Table 10. Age/Year Structure Built

Year Structure Built	Estimate	%
Total	2,959	
Built 2014 or later	324	10.9%
Built 2010 to 2013	20	0.7%
Built 2000 to 2009	234	7.9%
Built 1990 to 1999	571	19.3%
Built 1980 to 1989	239	8.1%
Built 1970 to 1979	305	10.3%
Built 1960 to 1969	506	17.1%
Built 1950 to 1959	301	10.2%
Built 1940 to 1949	164	5.5%
Built 1939 or earlier	295	10.0%

Source:

U.S. Census Bureau. (2020). YEAR STRUCTURE BUILT. American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25034.

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were built in the 1950s and 5.5% between 1940 and 1949, with another 10% built in 1939 or earlier. Thus, showing that a portion of the Borough's housing has historical roots that may require maintenance or modernization.

Overall, Mount Arlington's housing is relatively well distributed across construction eras, with no overwhelming concentration in either new or aging structures. However, nearly half of all homes were built prior to 1939, which may have implications for infrastructure quality, energy efficiency, and accessibility. The recent uptick in housing construction since 2014 reflects continued demand and suggests potential opportunities for growth and revitalization. Community planning efforts may benefit from balancing the preservation and updating of older homes with the integration of newer housing types that meet evolving demographic and market needs.

### 3.2 Costs and Value

There are numerous methods by which to view the value of Mount Arlington's housing stock. The ACS provided counts for the following items: Selected Monthly Owner Costs (SMOC), the values of owner-occupied and renter-occupied units, and mortgage characteristics.

#### *Selected Monthly Owner Costs*

SMOC is a figure which consists of all costs associated with homeownership.<sup>7</sup> The 2020 ACS 5-Year Estimates census data on SMOC for Mount Arlington Borough reveals a housing market characterized by relatively high ownership costs, particularly for households with mortgages. Among the 1,121 owner-occupied housing units with a mortgage, the majority (96%) had monthly costs exceeding \$1,500, with 35.4% falling in the \$1,500 to \$1,999 range, 19.1% within the \$2,000 to \$2,499 range, and 26% paying \$2,500 to \$2,999. An additional 15.5% of homeowners paid \$3,000 or more monthly. Notably, no units reported mortgage costs below \$1,000, underscoring the relatively expensive nature of housing within the Borough. The median monthly owner cost with a mortgage was \$2,279, which while lower than Morris County's median of \$2,916, still trails the New Jersey State median of \$2,476, placing Mount Arlington in a mid-range cost profile within the regional context.

For the 482 housing units without a mortgage, monthly costs were also comparatively high. While lower housing expenses would be expected in this category, 75.1% (362 units) of these homeowners still reported spending \$1,000 or more per month. The median cost without a mortgage was \$1,158 slightly below Morris County (\$1,191) but above the State average (\$1,062). The absence of any households reporting costs under \$400 in Mount Arlington (unlike Morris County and the State) further reflects the community's elevated housing cost baseline, even among mortgage-free households.

Overall, the SMOC trends in Mount Arlington highlight a housing market with consistently high ownership costs, especially when compared to State norms. While the Borough remains a more affordable than Morris County at the upper end, the data suggests limited affordability for both prospective buyers and retirees or long-term owners without mortgages. These trends may signal a need for expanded housing affordability strategies and property tax relief options, particularly for seniors or moderate-income households.

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<sup>7</sup> According to the United States Census Bureau Glossary, "Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Listing the items separately improves accuracy and provides additional detail."

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**Table 11. Selected Monthly Owner Costs (SMOC), 2020**

SMOC	Count (Mount Arlington)	%	Count (Morris County)	%	Count (New Jersey)	%
Housing units with a mortgage	1,121	100%	91,505	100%	1,382,654	100%
Less than \$500	0	0.0%	117	0.1%	2,772	0.2%
\$500 to \$999	0	0.0%	786	0.9%	34,504	2.5%
\$1,000 to \$1,499	44	3.9%	4,308	4.7%	138,116	10.0%
\$1,500 to \$1,999	397	35.4%	10,696	11.7%	253,824	18.4%
\$2,000 to \$2,499	214	19.1%	16,000	17.5%	275,392	19.9%
\$2,500 to \$2,999	292	26.0%	16,632	18.2%	231,946	16.8%
\$3,000 or more	174	15.5%	42,966	47.0%	446,100	32.3%
<b>Median</b>	<b>\$2,279</b>		<b>\$2,916</b>		<b>\$2,476</b>	
Housing units without a mortgage	482	100%	44,482	100%	711,773	100%
Less than \$250	0	0.0%	621	1.4%	14,747	2.1%
\$250 to \$399	0	0.0%	713	1.6%	18,836	2.6%
\$400 to \$599	22	4.6%	1,440	3.2%	48,655	6.8%
\$600 to \$799	31	6.4%	3,505	7.9%	96,262	13.5%
\$800 to \$999	67	13.9%	7,334	16.5%	136,283	19.1%
\$1,000 or more	362	75.1%	30,869	69.4%	396,990	55.8%
<b>Median</b>	<b>\$1,158</b>		<b>\$1,191</b>		<b>\$1,062</b>	

Source: United States Census Bureau, 2020 American Community Survey, 5-Year Estimates.

### Value

The 2020 ACS 5-Year Estimates census data on housing values and rental costs in Mount Arlington Borough reveals a high-value, high-cost housing market, with limited availability of low-cost ownership or rental options. Of the 1,603 owner-occupied units, nearly half (47.5%) were valued between \$300,000 and \$499,999, and another 31.5% were valued between \$200,000 and \$299,999. Only a small share of homes (1.9%) were valued below \$50,000, and there were no units reported in the \$50,000 to \$99,999 range. Higher-end properties (\$500,000 to \$999,999) made up 11.2% of owner-occupied housing, while no homes were valued at \$1 million or more. The median home value was \$325,500 reflecting a moderately high-cost ownership market, but still within reach for middle- to upper-middle income households.

Rental housing followed a similarly high-cost trend. Among the 733 occupied units paying rent, the largest share (31%) paid

**Table 12. Value of Occupied Units, 2020**

Value of Occupied Units	Estimate	%
Owner-occupied units	1,603	100%
Less than \$50,000	31	1.9%
\$50,000 to \$99,000	0	0.0%
\$100,000 to \$149,999	8	0.5%
\$150,000 to \$199,999	118	7.4%
\$200,000 to \$299,999	505	31.5%
\$300,000 to \$499,999	762	47.5%
\$500,000 to \$999,999	179	11.2%
\$1,000,000 or more	0	0.0%
<b>Median</b>	<b>\$325,500</b>	
Occupied Units Paying Rent	733	100%
Less than \$500	0	0.0%
\$500 to \$999	25	3.4%
\$1,000 to \$1,499	134	18.3%
\$1,500 to \$1,999	227	31.0%
\$2,000 to \$2,499	184	25.1%
\$2,500 to \$2,999	163	22.2%
\$3,000 or more	0	0.0%
<b>Median (dollars)</b>	<b>\$1,957</b>	
No rent paid	26	3.5%

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

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between \$1,500 and \$1,999, while an additional 25.1% paid \$2,000 to \$2,499, and 22.2% paid \$2,500 to \$2,999. There were no units reported under \$500 or over \$3,000, indicating a concentration of rentals in the mid-to-upper cost tiers. The median rent in Mount Arlington was \$1,957, underscoring a rental market geared more toward moderate-to-high income earners. Only 3.5% of rental units reported to no rent paid, potentially representing subsidized or familial housing arrangements.

Overall, these trends point to a housing market that is largely inaccessible to low-income residents and may pose affordability challenges for younger individuals, retirees, or working families with limited incomes. The high concentration of units in the \$300,000 to \$500,000 (owner-occupied) and \$1,500 to \$2,999 (occupied rental) ranges suggests a stable, well-maintained housing stock, but also signals the need for broader housing diversity. Future planning may benefit from policies that promote mixed-income housing, affordable rental options, and opportunities for first-time homebuyers to ensure long-term socioeconomic inclusivity and housing stability.

### 3.3 Housing Units Capable of Being Rehabilitated

The 2020 data on housing conditions in Mount Arlington Borough suggests that the vast majority of the community’s housing stock is in good physical condition and does not require major rehabilitation. Of the 2,362 occupied housing units, 0% were reported as lacking complete plumbing or kitchen facilities, indicating that all units met basic housing infrastructure standards. This stands in contrast to Morris County as a whole, where 0.3% (517 units) of units lacked plumbing and 0.7% (1,260 units) lacked full kitchen facilities.

**Table 13. Housing In Need of Rehabilitation, 2020**

Facilities	Estimate	%
<b>Mount Arlington</b>		
Occupied housing units	2,362	100%
Lacking complete plumbing facilities	0	0.0%
Lacking complete kitchen facilities	0	0.0%
No telephone service available	16	0.7%
<b>Morris County</b>		
Occupied housing units	184,162	100%
Lacking complete plumbing facilities	517	0.3%
Lacking complete kitchen facilities	1,260	0.7%
No telephone service available	1,206	0.7%

Source:

United States Census Bureau, 2020 American Community Survey, 5-Year Estimates. *Data Profiles, Table DP04.*

The only identified deficiency in the Borough was in access to telephone service with 16 units (0.7%) reporting no telephone service available. While this figure matches the countywide percentage, it likely reflects a limited number of households either lacking traditional landline infrastructure or opting out of telephone services, possibly due to reliance on mobile communication alternatives.

Overall, these indicators suggest that Mount Arlington maintains a well-serviced and functionally complete housing environment. The absence of basic facility deficiencies points to effective local housing standards and maintenance among both property owners and landlords. Nevertheless, the small percentage of homes without telephone service may warrant minor outreach or infrastructure checks to ensure communication access, particularly for vulnerable or elderly residents. Continued attention to housing quality will important to sustain this strong baseline and prevent future deterioration as the housing stock continues to age.

### 3.4 Projection of Housing Stock

#### Housing Units Certified

The certification of new housing units in Mount Arlington Borough between 2004 and 2024 reveals a highly variable development pattern, marked by a few peak years of intensive multi-family development and more frequent periods of modest or minimal housing activity. Over the 20-year period, a total of 930 housing units were certified, the majority of which (730 units or 78.5%) were multi-family dwellings. In contrast, 1- and 2-family homes accounted for 199 units (21.4%) while only one (1) mixed-use unit was recorded across the entire time span.

Notably, the years 2005 and 2016 stand out as significant spikes in development, with 227 and 243 units certified, respectively, which were driven almost entirely by large-scale multi-family housing approvals (223 and 222 units). These years reflect key moments of intensified growth, likely tied to specific redevelopment projects or planned community extensions. Other years, such as 2006, 2011, 2014, and 2017, also saw moderate to substantial activity, with a mix of multi-family and single-family homes being introduced.

However, from 2019 onward, new housing certifications sharply declined, with only 14 total units approved from 2019 through September 2024 YTD. 2020 and 2021 recorded just 1 or 0 units, and no new certifications occurred in 2023, or the first three quarters of 2024. This slowdown may indicate that the Borough is approaching built-out capacity, facing development constraints, or transitioning toward a slower-growth policy environment.

Overall, the data suggests that Mount Arlington’s recent housing growth has been intermittent and largely focused on higher-density development. The decline in recent years points to a need for strategic planning to determine future housing goals, whether to preserve community character, address housing demand, or expand affordable and diverse housing options to support long-term sustainability.

Table 14. Housing Units Certified, 2004 - 2024

	1&2 Family	Multi	Mixed-use	Total
2004	8	60	0	68
2005	4	223	0	227
2006	14	83	0	97
2007	10	1	0	11
2008	10	4	0	14
2009	3	2	0	5
2010	2	6	0	8
2011	4	25	0	29
2012	9	0	0	9
2013	7	3	1	11
2014	8	25	0	33
2015	8	0	0	8
2016	21	222	0	243
2017	47	76	0	123
2018	30	0	0	30
2019	4	0	0	4
2020	1	0	0	1
2021	0	0	0	0
2022	7	0	0	7
2023	2	0	0	2
Sept 2024 YTD	0	0	0	0
<b>Total</b>	<b>199</b>	<b>730</b>	<b>1</b>	<b>930</b>

Source:  
New Jersey Department of Community Affairs, *Housing Units Certified, 2000 - 2024*

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### *Land Use Board Approvals*

The Mount Arlington Borough Land Use Board approved two inclusionary residential projects in 2023 and 2024 that are not reflected in the DCA's certificate of occupancy reporting as follows:

1. The Orchards at Mt. Arlington: 111 & 181 Howard Boulevard Redevelopment Area (Block 61.02, Lots 23.08 & 23.02)

The applicant, The Orchards at Mt. Arlington, Urban Renewal, LLC, received Preliminary and Final Major Site Plan approval for a mixed-use residential development including 84 units with **13 affordable units**, on the subject property, which is governed by the 111 & 181 Howard Boulevard Redevelopment Plan, which established the Howard Boulevard Mixed-use Overlay Zone on the property in question. The Redevelopment Plan governs a portion of the Area in Need of Redevelopment (Block 61.02, Lots 23.02 – the “Plan Area”) designated by Resolution #2020-109 adopted by the Major and Council of Mount Arlington on July 9, 2020 pursuant to the Local Redevelopment and Housing Law, N.J.S.A. 40A:12A-7 et. seq. (“the Redevelopment Law”). The Land Use Board approved the site plan in December 2023.

2. Alfa Investments LLC: 61 Rooney Road (Block 17, Lot 18)

The applicant, Alfa Investments LLC, received Preliminary and Final Major Site Plan approval for a multi-family residential development including 36 units with **6 affordable units**, on the subject property, which is governed by the Our Lady of the Lake School Redevelopment Plan, which established the Multi-Family Residential Redevelopment Overlay Zone on the property in question. The Redevelopment Plan governs a portion of the Area in Need of Redevelopment (Block 17, Lot 18 – the “Plan Area”) designated by Resolution #2020-109 adopted by the Major and Council of Mount Arlington on July 9, 2020 pursuant to the Local Redevelopment and Housing Law, N.J.S.A. 40A:12A-7 et. seq. (“the Redevelopment Law”). The Land Use Board approved the site plan in February 2024.

### *Lands Available for New Construction and Redevelopment*

The potential for large-scale new development in the Borough is restricted by a lack of developable land due to most of the Borough already being built out or environmental constraints. The Highlands Planning Area covers the majority of the Borough, with the exception of a small portion of land within the Highlands Preservation Area in the northwestern portion of the municipality. The Highlands Planning Area, permits development, however many of the developable lots greater than one acre are either largely built-out and/or there are environmental constraints limiting developable land.

The municipality should continue to support redevelopment as a method for providing for new commercial, residential and affordable housing opportunities. The Borough should also continue to support the rehabilitation of the existing housing stock as a method to provide affordable housing opportunities by continuing its participation in the Morris County Rehabilitation Program and other funding sources to achieve this.

Looking at historic trends combined with the limited availability of developable land in the Borough, it is unlikely that there will be any large increases in the number of new housing units within the community, as most new housing units will be created by the redevelopment of existing sites.

## Mount Arlington Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

### Utility Constraints

The MLUL requires that a Housing Element include consideration of the lands that are most appropriate for construction of low- and moderate-income housing. As part of Highlands Plan Conformance, the Borough of Mount Arlington completed a Municipal Build-Out Report in 2009. This report included a Limiting Factor Analysis to examine three categories of constraints to consider on developable land: Land Based Capacity<sup>8</sup>, Resource Based Capacity<sup>9</sup>, and Utility Based Capacity.<sup>10</sup> The results of this analysis are identified in the table below.

*Table 15. Municipal Build-out Results, 2020*

Municipal Build-out Results with Resource and Utility Constraints			
	Preservation Area	Planning Area	Totals
<b>Residential Units – Sewered</b>	0	19	19
<b>Septic System Yield</b>	0	2	2
<b>Total Residential Units</b>	0	21	<b>21</b>
<b>Non-Residential Jobs - Sewered</b>	0	87	<b>87</b>

Source:

NJ Highlands Water Protection and Planning Council, *Mount Arlington Borough Municipal Build-Out Report*, January 2010.

### Residential Zones

The development of future housing stock is influenced by many factors, including availability of necessary infrastructure, such as sewer and water, zoning regulations, and environmental resource constraints.

Mount Arlington Borough has 132 acres in the Highlands Preservation Area and 1,663 acres in the Planning Area of the Highlands Region. Similarly, the New Jersey SDRP identifies the Borough within PA 3, the Suburban Planning Area and the PA 5, the Environmentally Sensitive Planning Area. Of Mount Arlington’s 1,795 acres, approximately 9.6% of these lands (173 acres) are preserved.

*Table 16. Mount Arlington Borough Preserved Lands*

Preserved Land Category	Acres	%
<b>Total Preserved Lands</b>	<b>173</b>	<b>100%</b>
Preserved Farmland	0	0.0%
Highlands TDR-Preserved	0	0.0%
<b>Preserved Open Space</b>		
Federal	0	0.0%
State	6	3.5%
County	13	7.5%
Municipal	143	82.7%
Non-Profit/Private	12	6.9%
Water Supply Watershed Lands	0	0.0%
Conservation Easements (where known)	0	0.0%

Source: NJ highlands water protection and planning council, *Mount Arlington Borough, Highlands Environmental Resource Inventory*, April 2015.

<sup>8</sup> Potential developed lands.

<sup>9</sup> Septic system yield and net water availability.

<sup>10</sup> Public water and wastewater.

## Mount Arlington Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

### RA-40, Single Family Residence Zone

The R-40 Zone in Mount Arlington is designed to preserve the Borough's suburban character by promoting low-density, single-family residential development on 40,000-square-foot lots (0.92 acre).<sup>11</sup> This zoning district aims to provide residents with a high-quality living environment characterized by ample open space and privacy. Single-family detached dwellings are permitted principal uses within the zone. The bulk standards include a minimum lot width of 175 feet, promoting spacious property frontages, front and rear yard depths of 50 feet and a side yard depth of 20 feet each and 50 feet combined. The maximum building height is limited to 35 feet or 2½ stories and the maximum lot coverage is restricted to 20%, preserving the area's open character. These regulations collectively aim to maintain the Borough's suburban atmosphere by ensuring that residential development is characterized by spacious lots, substantial setbacks, and limited building coverage.

### RA-30, Single Family Residence Zone

The RA-30 Zone is designated to promote medium-density, single-family residential development, aiming to balance suburban living with efficient land use. This Zone permits all principal and accessory uses permitted in the R-40 Zone. In terms of area and yard bulk requirements, the RA-30 Zone mandates a minimum lot area of 30,000 square feet (0.69 acre)<sup>12</sup> with a minimum lot width of 125 feet. The required front yard setback is 40 feet, while the side yards must have a minimum of 12 feet for one side and a total of 25 feet combined. The rear yard setback is set at 25 feet, the maximum height is 35 feet or 2½ stories and the maximum lot coverage is limited 15%. These regulations are designed to maintain the suburban character of the area while allowing for reasonable residential development.

### RA-15, Single Family Residence Zone

The RA-15 Zone is designated to facilitate moderate-density, single-family dwellings and cluster residential development, aiming to balance suburban living with efficient land use. This zoning district permits the construction of single-family detached dwellings as the principal use, fostering a cohesive residential community. Accessory uses that complement the residential nature of the zone are also permitted. Regarding bulk requirements, the RA-15 Zone requires a minimum lot area 15,000 square feet (0.34 acre) and a minimum lot width of 100 feet, ensuring adequately sized properties that maintain the area's suburban character. The zoning regulations specify a front yard setback of 35 feet, side yard setbacks of 12 feet on one side and a total of 25 feet combined, and a rear yard setback of 25 feet, promoting sufficient spacing between structures for privacy and aesthetic appeal. The maximum building height is limited to 2½ stories or 35 feet, preserving a uniform scale within the neighborhood. Additionally, the maximum lot coverage is restricted to 35%.

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<sup>11</sup> In R-40 Zones, the minimum lot area may be reduced to 30,000 square feet (0.69 acre) and a 135 minimum frontage with access to public water or public sewer.

<sup>12</sup> In R-30 Zones, the minimum lot area may be reduced to 20,000 square feet (0.46 acre) and a 100 minimum frontage with access to public water or public sewer.

## Mount Arlington Borough Housing Element and Fair Share Plan – Fourth Round 2025-2035

### RA-7.5, Single Family Residence Zone

This zone is designated to accommodate higher-density, single-family residential development, promoting efficient land use while maintaining the Borough's suburban character. This zoning district permits single-family detached dwellings as the principal use, fostering a cohesive residential community. Regarding bulk requirements, the RA-7.5 Zone mandates a minimum lot area of 7,500 square feet (0.17 acre) and a minimum lot width of 50 feet, ensuring adequately sized properties that support higher-density development. The zoning regulations specify a front yard setback of 25 feet, side yard setbacks of 10 feet on one side and a total of 20 feet combined, and a rear yard setback of 20 feet, promoting sufficient spacing between structures for privacy and aesthetic appeal. The maximum building height is limited to 2½ stories (35 feet), preserving a uniform scale within the neighborhood. In addition, the maximum lot coverage is 50%, thus controlling the density of development and maintaining open space within residential lots.

### RG-5, Multifamily Residence Zone

The RG-5 Zone is located in the central portion of Mount Arlington Borough west of Howard Boulevard on Schmitz Terrace and Henry Court and permits multi-family dwellings, townhouses, and any of the uses found in the single-family residential zones. The bulk standards include a minimum lot area requirement of 200,000 square feet (4.6 acres), a front yard setback of 40 feet, side and rear yard setbacks of 50 feet, maximum lot coverage of 50%, and a maximum building height of 35 feet or 2½ stories.

### OSGU, Open Space Government Use Zone

This zone is primarily clustered in the northeast section of the Borough, including the landfill redevelopment area and a sliver of land adjacent to the Berkshire Valley State Wildlife Management Area. Permitted uses in the zone include single-family detached dwellings, agricultural uses and farms, planned cluster residential development, parks, playgrounds, firehouses, libraries, municipal buildings, and the municipal landfill.

### RC, Resort Commercial Zone

Reflecting the historic and present significance of the Borough's shore and marina area for recreation, the municipal 2015 Master Plan provides for a special Resort Commercial designation that includes all of the permitted uses in the B-1, Business Zone<sup>13</sup> and the single-family residential zones above, but also permits private and public beaches, picnic grounds, marinas, and guest houses. This zone is designated for the two (2) marina areas on the shoreline in the northwest section of the Borough.

### R-PRD, Residential – Planned Residential Development

The R-PRD Zone applies to only a single area of townhouses extending to either side of Bertrand Island Road, Lakeshore Road and Windjammer Lane on a causeway leading to Bertrand Island. This zone permits single-family attached homes. Requirements of this zone include a minimum tract size of 5 acres, a maximum density of 6 units per acre and

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<sup>13</sup> Chapter 17, Article VIII, (§17-28.8) of the Mount Arlington Land Development ordinance states the permitted uses in the B-1, Business Zone to include all retail trade, retail service, and professional service establishments including clubs, lodges, and social buildings. All such permitted uses shall be conducted entirely within an enclosed and permanent building. Business and professional offices are also permitted.

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a maximum height of 40 feet (or 3 stories). Furthermore, a minimum of 30% of the site must be landscaped common open space.

### PUD, Planned Unit Development Zone

The PUD Zone is a large area in the southern portion of the Borough just north of Interstate 80 and includes the Seasons Glen development. It was created with the intent of providing Mount Arlington an opportunity to construct a variety of housing types, including housing that is affordable to households of low- or moderate-income. Multiple housing types are permitted, including single-family detached, townhouses, and garden-style apartments. Requirements of this zone include a minimum lot size of 5 acres, maximum density of 7 bedrooms per acre, maximum height of 35 feet, and a minimum 25% of the land area dedicated to public open space. Additionally, a maximum of 35% of the land area may be dedicated to commercial uses that are permitted in the B-1 Zone or conditional in the R-40 Zone, such as retail and commercial office space, both of which are found in the PUD Zone.

### Howard Boulevard Inclusionary Zone

The Howard Boulevard Inclusionary Zone is a redevelopment plan with the purpose of creating a realistic opportunity for the construction of low- and moderate-income housing in Mount Arlington on land that is available for development. This thereby addresses the Borough's fair share housing obligation under the New Jersey FHA and constitutional obligations to provide affordable housing. The location of the inclusionary zone applies to Block 61.02, Lot 23.08 and Lot 23.02. Residential units in the zone are subject to inclusionary affordable housing standards pursuant to "low- and moderate-income housing requirements"<sup>14</sup> and shall be permitted uses in the inclusionary zone district in addition to those uses already permitted by the underlying zone district. The redevelopment plan requires a minimum density of 15 apartment dwelling units per acre. However, other residential, retail, service, and office uses would follow the current zone standards.

### Valley Road PUD Inclusionary Zone

The intent of the Valley Road PUD Inclusionary Zone is to create a realistic opportunity for the construction of low- and moderate-income housing in Mount Arlington on land that is available for development, thereby addressing the Borough's fair share obligation under the New Jersey FHA and constitutional obligations to provide affordable housing. The location of the inclusionary zone applies to Block 61, Lots 23.03, 23.05, and 23.06; other properties may be added to this zone in the future. Residential units in the zone are subject to inclusionary affordable housing standards pursuant to "low- and moderate-income housing requirements" and shall be permitted uses in the inclusionary zone district in addition to those uses already permitted by the underlying zone district. In addition, permitting residential development over ground floor retail, service, and office uses requires a maximum density of 13 apartment dwelling units per acre. Other residential, retail, service and office uses would follow the current PUD Zone standards.

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<sup>14</sup> The maximum density permitted would be 15 units per acre with a 15% set aside for rentals and 20% set aside for owner-occupied units.

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### *SRC, Special Residential Cluster Zone*

The SRC Zone applies to a 38-acre site west of Howard Boulevard and south of Sunset Terrace. The purpose of this designation is to encourage clustering that respects the area's steep slopes and preserves substantial areas of open space. The only permitted uses are multi-family, age-restricted dwellings and municipal uses. The site is currently developed with age-restricted condominiums and the Mount Arlington Public Library. Requirements of this zone include a minimum tract area of 30 acres, maximum density of 4 dwelling units per acre, maximum tract building coverage of 10%, maximum tract impervious coverage of 25%, and a minimum open space set-aside of 51%.

### *SRC-B, Special Residential Cluster B Zone*

The SRC-B Zone applies to a 75-acre site west of Howard Boulevard and north of Hillside Drive. The only permitted uses are single-family and multi-family age-restricted dwellings (or senior housing). The site is currently developed with a mix of age-restricted single-family detached homes and condominiums and their shared amenities, including a community center. Like the SRC, Special Residential Cluster Zone, requirements of the SRC-B Zone maximize the preservation of permanent, undisturbed open space and minimize clearing and regrading on steep slopes in critical areas and on areas adjacent to existing residential neighborhoods. Bulk requirements for this zone include a minimum tract area of 70 acres and a maximum density of 2.5 dwelling units per acre.

### *Multigenerational Housing*

P.L. 2021, c. 273 established the Multigenerational Family Housing Continuity Commission (the Commission) and assigned the Commission the responsibility of preparing and adopting, "...recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas" (N.J.S.A. 52:27D-329.20f[1]). Municipalities are now required to provide an analysis of the extent to which local ordinances advance or detract from these recommendations. At the time this Housing Element and Fair Share Plan is being prepared, no such recommendations have been published by the Commission. The Borough should review its ordinances and considers methods for providing for multigenerational housing by incorporating programs for accessory apartments and/or accessory dwelling units.

## 4. Fair Share Plan

### 4.1 Plan Purpose and Goals

This Fair Share Plan will describe specific projects, programs, strategies and funding sources to meet the Borough’s affordable housing obligation, while also complying with the Fair Housing Act, relevant affordable housing regulations and Directive #14-24. The overriding goal of this Plan is to provide a framework for the Borough of Mount Arlington to take affirmative steps towards providing a realistic opportunity to achieve its fair share of the present and prospective regional need for low and moderate-income housing.

### 4.2 Determination of Housing Need

On October 18, 2024, NJDCA published local and regional affordable housing obligations pursuant to P.L.2024, c.2. proposing that Mount Arlington Borough has a Fourth Round present need, or rehabilitation, obligation of **38 units** and a prospective need of **60 units**. On January 21, 2025, the Borough Council adopted Resolution #2025-40, accepting the obligations as proposed by NJDCA. Pursuant to the Amended FHA, and given that there were no challenges by interested parties to the adopted number, the above obligations were established by default on March 1, 2025.

#### *Prior Round Obligation*

On August 19, 1987, the Borough adopted its initial inclusionary zone in accordance with the Council on Affordable Housing’s (COAHs) First Round Rules, via Borough Ordinance No. 87-8, and on April 15, 1998, the Borough Council petitioned the COAH for Second Round Substantive Certification, submitting a Housing Element and Fair Share Plan adopted by the Borough Planning Board on March 25, 1998.

On September 2, 1998, the Borough of Mount Arlington received Substantive Certification from COAH for Rounds 1 and 2, collectively known as the “Prior Round.” The Borough satisfied its Prior Round obligation of 18 new construction units through the Seasons Glen Inclusionary Development (15 units) and the Springside Assisted Living Facility (3 units).

**Project Name: Seasons Glen**

**Mechanism: Inclusionary Development**

**Location: Crestview Lane, Maple Lane, Spruce Terrace and Brookside Lane**

The Borough of Mount Arlington provided 15 units of affordable housing through the Seasons Glen Inclusionary Planned Unit Development, which contained a total of 577 units at the time of certification (the development now has 591 units.) These 15 units were family, for-sale units with 20- or 30-year deed restrictions on affordability that were signed between the purchaser and the New Jersey Department of Community Affairs. Requirements of the deed restrictions included that the property be sold only to a verified, income-eligible purchaser, and for a price not to exceed the established base price. The Seasons Glen Inclusionary Development meets all other requirements for an Inclusionary Development as provided for in N.J.A.C. 5:93-7.1 et. al.

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**Project Name: Springside Assisted Living Facility**

**Mechanism: Assisted Living Residences**

**Location: 2 Hillside Drive (Block 61, Lot 23.13)**

The Borough of Mount Arlington provided three (3) units of affordable housing through the Springside Assisted Living Facility. This facility is now called Mount Arlington Senior Living, and is a facility licensed by the New Jersey Department of Health and Senior Services to provide apartment-style housing, congregate dining, and assisted living services. Apartment units offer, at a minimum, one (1) unfurnished room, a private bathroom, a kitchenette and a lockable door on the unit entrance. These three (3) units are age-restricted rental units located within the development's assisted living facility and have a 30-year deed restriction to serve low-income individuals or residents receiving a Medicaid waiver. The Springside Assisted Living facility meets all other requirements for an Assisted Living Facility as provided for in N.J.A.C. 5:93-5.16.

### *Third Round Obligation*

The Borough filed a Declaratory Judgment with the Superior Court via Docket No. MRS-L-1657-15 seeking to approve its Housing Element and Fair Share Plan in response to In Re Adoption of N.J.A.C. 5:96. 221 N.J. 1 2015, also known as Mt. Laurel IV. The Borough entered into a Settlement Agreement with Fair Share Housing Center on June 12, 2018, which established a Present Need or Rehabilitation Share of 16 units; a Prior Round obligation of 17 units; and a Third Round Prospective Need of 147 units. The present need was addressed by participation in the Morris County Rehabilitation Program. The following provides the projects and proposals that met the Third Round obligation.

**Project Name: Transitional Housing**

**Mechanism: Alternative Living Arrangements**

**Location: No Longer Existing**

The Borough of Mount Arlington had a transitional housing project that qualified for five (5) credits based on five (5) family units. Unfortunately, the project is no longer in operation so no credits are sought at this time.

**Project Name: Seasons Glen**

**Mechanism: Extension of Expiring Controls**

**Location: Multiple, see description below**

In 2014, the Borough of Mount Arlington extended affordability controls on 14 condominium units<sup>15</sup> in the Seasons Glen Inclusionary Development. These 14 units were family, for-sale units with 20 or 30-year expiring affordable controls. The Mayor and Borough Council authorized a new 30-year deed restriction, beginning on the date the original controls were set to expire on all **14 low- and moderate-income units** through Resolution 2014-42. Locations of the units receiving an extension of expiring affordability controls are as follows:

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<sup>15</sup> There were originally 15 affordable units in Seasons Glenn; however, one unit was lost to foreclosure when the bank sale neglected to honor the deed restriction on the property. For that reason, the controls on 14 units were extended.

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*Table 17. Seasons Glenn Extended Controls*

Block	Lot	Unit	Street Address
61	23.09	C1836	58 Crestview Lane
61	23.09	C1838	60 Crestview Lane
61	23.09	C1839	61 Crestview Lane
61	23.10	C2412	59 Maple Lane
61	23.10	C2414	63 Maple Lane
61	23.10	C2415	65 Maple Lane
61	23.10	C2422	69 Maple Lane
61	23.10	C2424	73 Maple Lane
61	23.10	C2425	75 Maple Lane
61	23.10	C4831	36 Spruce Terrace
61	23.10	C4833	40 Spruce Terrace
61	23.12	C8526	20 Brookside Lane
61	23.12	C8528	24 Brookside Lane
61	23.12	C8529	34 Brookside Lane

**Project Name: 111 & 181 Howard Boulevard Redevelopment Plan**

**Mechanism: Redevelopment Plan**

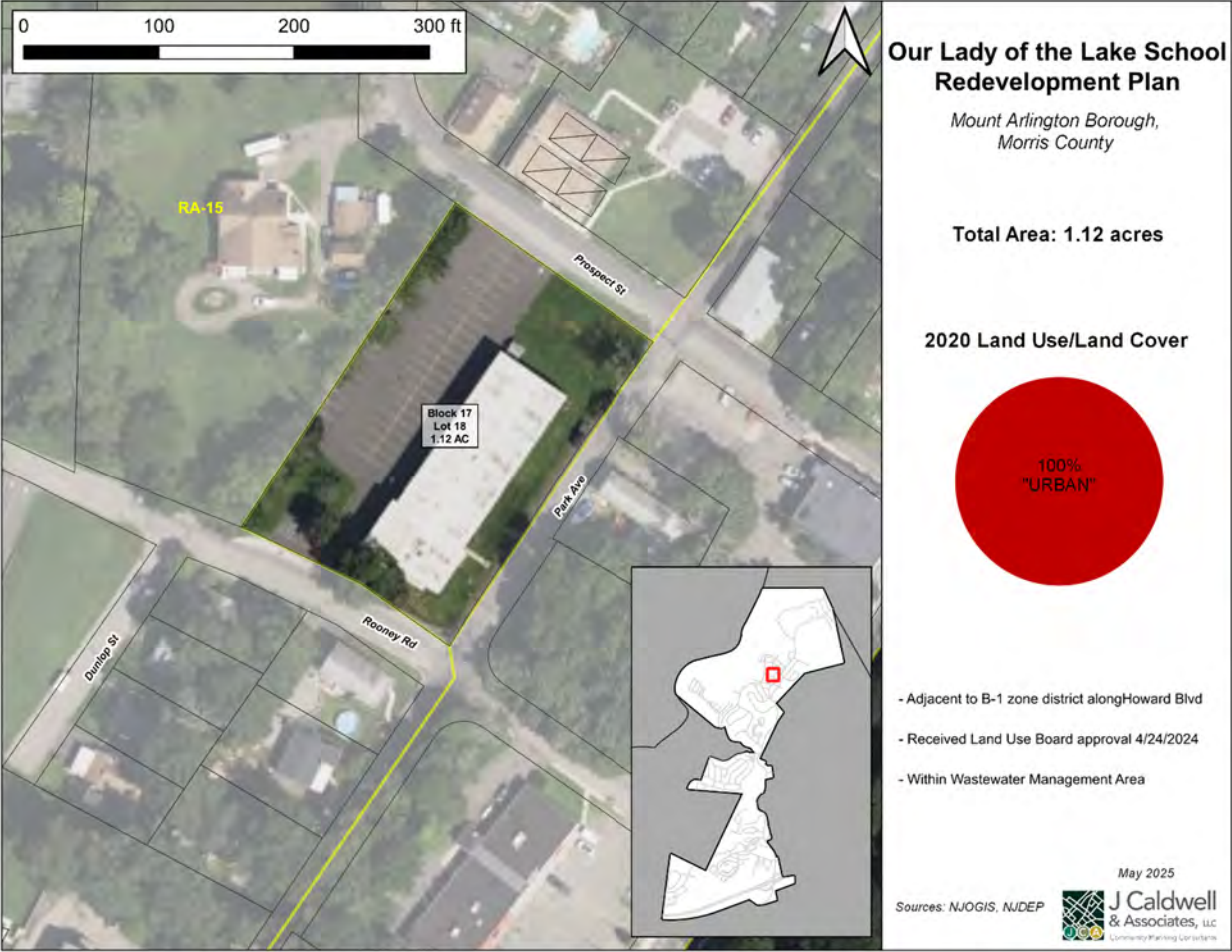
**Location: 111 & 181 Howard Boulevard (Block 61.02, Lots 23.08 & 23.02)**

Block 61.02, Lot 23.08 was approved for a mixed-use development with an affordable housing set-aside in 2023. The applicant, The Orchards at Mt. Arlington, Urban Renewal, LLC, received Preliminary and Final Major Site Plan approval for a mixed-use residential development including 84 units with **13 affordable units**, on the subject property, which is governed by the 111 & 181 Howard Boulevard Redevelopment Plan, which established the Howard Boulevard Mixed-use Overlay Zone on the property in question. The Redevelopment Plan governs a portion of the Area in Need of Redevelopment (Block 61.02, Lots 23.02 – the “Plan Area”) designated by Resolution #2020-109 adopted by the Major and Council of Mount Arlington on July 9, 2020 pursuant to the Local Redevelopment and Housing Law, N.J.S.A. 40A:12A-7 et seq. (“the Redevelopment Law”). The Land Use Board approved the site plan in December 2023.

Block 61.02, Lot 23.02 is also located in the 111 & 181 Howard Boulevard Redevelopment Plan; however, it has not yet been proposed for redevelopment. The property is 10 acres and is currently developed with an office building. The Redevelopment Plan permits mixed-use and multi-family development at a density of 15 du/acre with a 15% set-aside for rental units and a 20% set-aside for homeownership units. Assuming a rental development on the site, the zoning would provide for an affordable housing set-aside of **23 affordable units**.

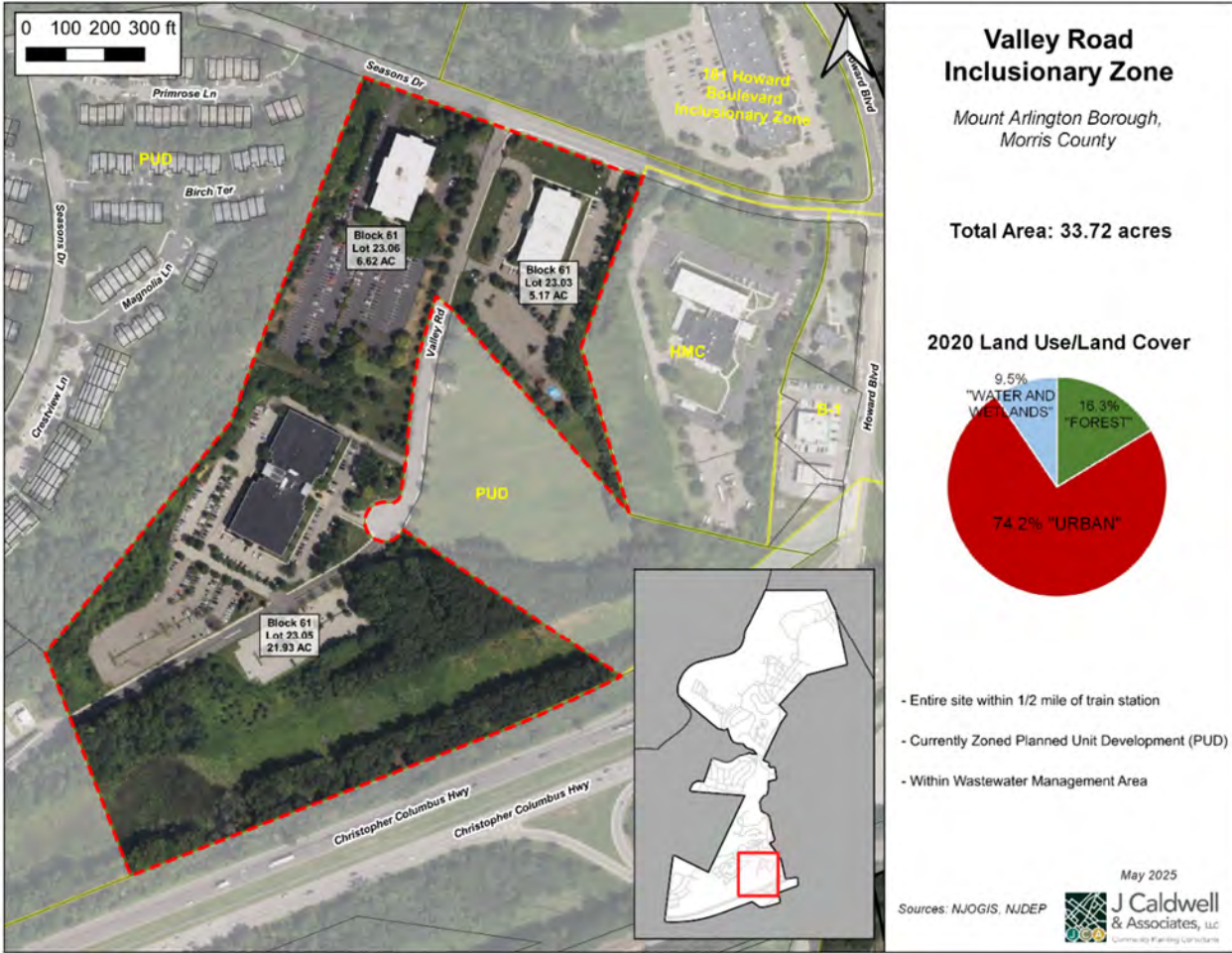
**Project Name: Our Lady of the Lake School Redevelopment Plan**  
**Mechanism: Redevelopment Plan**  
**Location: 61 Rooney Road (Block 17, Lot 18)**

Block 17, Lot 18 was approved for a multi-family development with an affordable housing set-aside as part of a Redevelopment Plan on the property. The applicant, Alfa Investments LLC, received Preliminary and Final Major Site Plan approval for a multi-family residential development including 36 units with **6 affordable units**, on the subject property, which is governed by the Our Lady of the Lake School Redevelopment Plan, which established the Multi-Family Residential Redevelopment Overlay Zone on the property in question. The Redevelopment Plan governs a portion of the Area in Need of Redevelopment (Block 17, Lot 18 – the “Plan Area”) designated by Resolution #2020-109 adopted by the Major and Council of Mount Arlington on July 9, 2020 pursuant to the Local Redevelopment and Housing Law, N.J.S.A. 40A:12A-7 et. seq. (“the Redevelopment Law”). The Land Use Board approved the site plan in February 2024.



**Project Name: Valley Road PUD Inclusionary Zone**  
**Mechanism: Inclusionary Zone**  
**Location: 100, 200 and 400 Valley Road, Block 61, Lots 23.03, 23.05 and 23.06**

The parcels located at 100, 200 and 400 Valley Road contain corporate office park developments within the PUD Zone in the Borough along Valley Road. The sites contain a total of approximately 33.72 acres. The overlay zone adopted during the Third Round provided for an inclusionary zone that permits residential development over retail, service, and office uses, which are currently allowed, or for sites not directly fronting on Howard Boulevard, as a stand-alone use in a town center style development. The maximum density permitted is 13 units per acre for rental apartments with a minimum 15% set aside for affordable rental units and 9.75 units per acre for townhouses or owner-occupied condominium units with a minimum 20% set-aside for affordable owner-occupied units. Either scenario would generate a total of 76 affordable units. The zoning would permit a maximum of four (4) stories/50 feet in height. In order to address Fourth Round unmet need, this zone is being amended to permit 17 dwelling units per acre with a 20% set-aside for affordable housing, which would provide for 72 units for the Third Round and 40 units for Fourth Round unmet need. Any additional potential development in the zone will apply to future affordable housing rounds.



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**Table 18. Mount Arlington Borough Third Round Obligation and Credits**

Borough of Mount Arlington Morris County	Proposed Units	Completed Units	Bonuses	Total Credits
<b>Third Round Obligation</b>	147			
<i>Transitional Housing</i>	(5) 0	0 <sup>1</sup>	0	0 <sup>1</sup>
<i>Extended Affordability Controls</i>	14	14		14
<i>111 &amp; 181 Howard Blvd. Redevelopment Plan &amp; Orchards at Station Square Approval</i>	36	13 <sup>2</sup>	13	49
<i>Alfa Investments LLC – 61 Rooney Road Redevelopment Plan Approval</i>	6	6 <sup>2</sup>	6	12
<i>Inclusionary Zoning – PUD Zone</i>	72	0	0	72 <sup>3</sup>
<b>Total Third Round Credits</b>	128	33	19	147

<sup>1</sup> The Transitional Housing identified in the HEFSP no longer exists.

<sup>2</sup> Approved by the Land Use Board.

<sup>3</sup> 40 credits of the PUD Zone are applied to the Fourth Round.

**Table 19. Third Round Micro-Requirements**

Distribution Requirement	#	% of Total
<b>Very Low (13% min.) 19 min.</b>	20	13.6%
<b>Bonus Credits (25% max.) 36 max.</b>	19	12.9%
<b>Age-restricted (25% max.) 36 max.</b>	0	0.0%
<b>Family (50% min.) 74 min.</b>	147	100%
<b>Rental (25% min.) 36 min.</b>	133	90%
<b>Family Rental (50% min. of Rental) 18 min.</b>	133	90%

### *Fourth Round Obligation*

Mount Arlington Borough has a Fourth Round present need, or rehabilitation, obligation of **38 units** and a prospective need of **60 units**.

**Table 20. Mount Arlington Borough Fourth Round Affordable Housing Obligations**

Fourth Round Affordable Housing Obligation	
Fourth Round Prospective Need	60 units
Present Need Obligation	38 units

## 4.3 Lands Available for New Construction and Redevelopment

### *Vacant Land Adjustment*

Pursuant to N.J.S.A. 52:27D-310.1 and N.J.A.C. 5:93-4.2, Mount Arlington Borough has conducted an analysis of vacant land available for affordable housing purposes. The Borough did not apply a vacant land adjustment to its Third Round obligation; however, the Borough has not only become almost entirely built-out due to development but also due to environmentally constrained lands. The following is the methodology utilized for this Fourth Round vacant land analysis.

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Properties with the following property classes were selected:

1. 1 – Vacant
2. 3A and 3B – Farmland
3. 15A – Public School Property
4. 15C – Public Property
5. Properties without a property class associated in the MODIV data

Properties, or portions of properties, were excluded from being potentially developable based on a review of the following constraints:

1. Wetlands and associated buffers
2. FEMA Special Flood Hazard Areas
3. Steep slopes > 20%
4. Category 1 Waterways/Riparian Areas
5. Critical Wildlife Habitats (land was excluded only if *also* outside of the existing Sewer Service Area)
6. Deed Restrictions & Conservation Easements (Review of Borough Tax Maps)
7. Properties listed on the State or National Historic Registers
8. Preserved Farmland
9. Preserved Open Space
10. Properties with dedicated municipal uses
11. Existing Inclusionary Overlay Zones
12. Properties with site plan approval

After environmental constraints were applied, properties were further removed/refined based on accessibility to the developable portion of the site. Two parcels were identified as vacant and potentially developable, totaling 5.49 acres. The Borough proposes an RDP of 20 units. Pursuant to N.J.S.A. 52:27D-310.1, which requires municipalities seeking a vacant land adjustment to adopt zoning for 25 percent of its adjusted prospective need to allow for redevelopment of existing developed areas, the Borough proposes to address at least ten (10) units through redevelopment.

Table 22. Mount Arlington Borough Vacant Land Adjustment, RDP, and Unmet Need

Block	Lot	Developable Acres	Density	RDP
2	57	1.69	12	4
70.01	1	3.98	20	16
<b>Total RDP</b>		<b>5.49 acres</b>		<b>20 units</b>
<b>Unmet Need</b>				<b>40 units</b>
<b>25% Unmet Need Addressed by Redevelopment</b>				<b>10 units</b>
<b>Fourth Round Prospective Need</b>				<b>60 units</b>

#### 4.4 Proposed Mechanisms

On October 18, 2024, New Jersey Department of Community Affairs (NJDCA) published local and regional affordable housing obligations pursuant to P.L. 2024, c.2. proposing that Mount Arlington Borough has a Fourth Round present need, or rehabilitation, obligation of **38 units** and a prospective need of **60 units**. On January 21, 2025, the Township Committee adopted Resolution #2025-40 accepting the obligations as proposed by NJDCA. Pursuant to the Amended FHA, and given that there were no challenges by interested parties to the adopted number, the above obligations were established by default on March 1, 2025.

The Borough conducted a vacant land adjustment pursuant to N.J.S.A. 52:27D-310.1 and N.J.A.C. 5:93-4.2, which resulted in an RDP of 20 units and a Redevelopment RDP of 10 units. The Borough proposes an inclusionary zone to satisfy the Fourth Round RDP of **20 units**. Additionally, for redevelopment and to address unmet need, the Borough will apply 40 credits from the PUD Overlay Zone and continue its mandatory set-aside ordinance.

**Project Name: Valley Road PUD Inclusionary Zone**

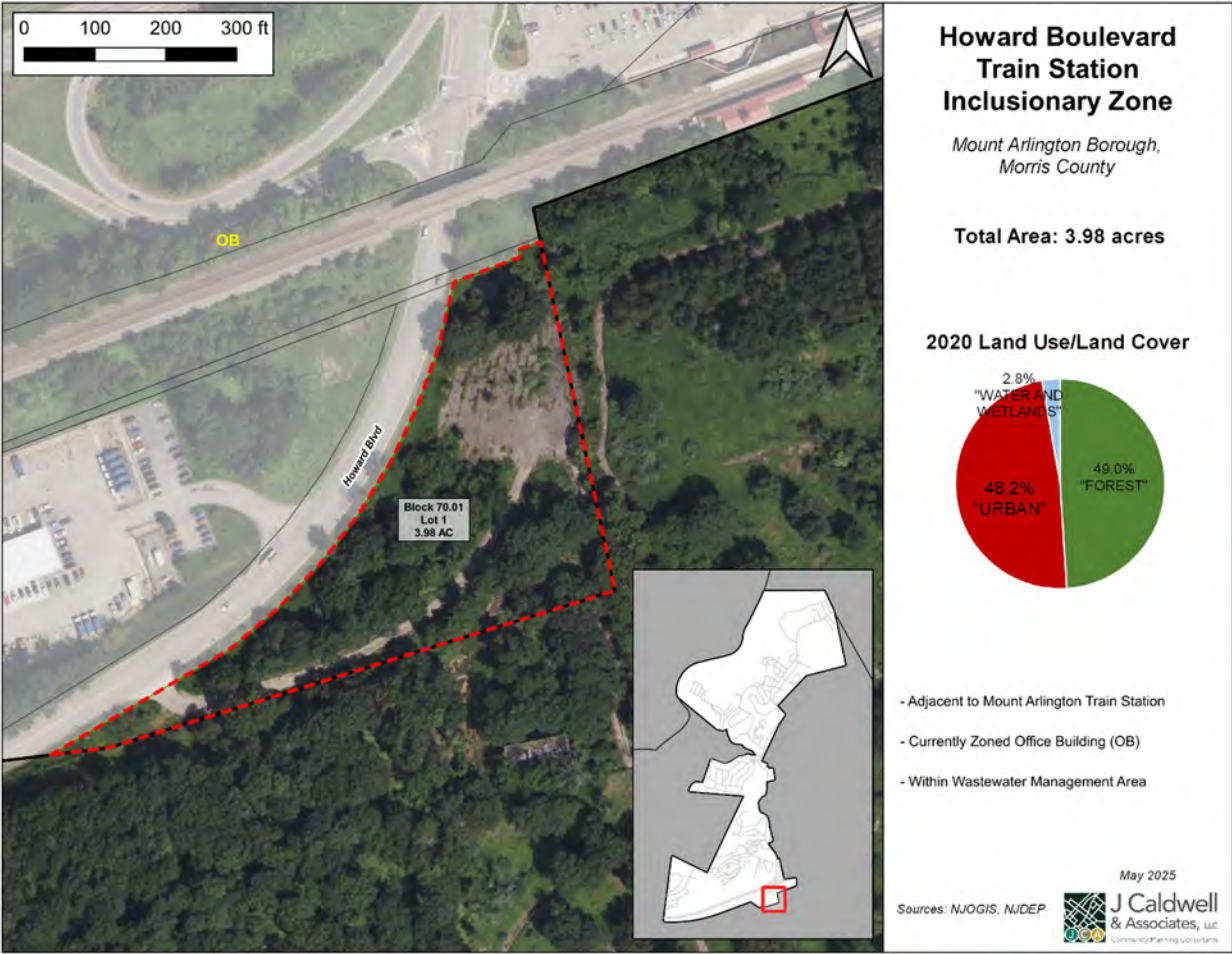
**Mechanism: Inclusionary Zone**

**Location: 100, 200 and 400 Valley Road, Block 61, Lots 23.03, 23.05 and 23.06**

The parcels located at 100, 200, and 400 Valley Road contain corporate office park developments within the PUD Zone in the Borough along Valley Road. The sites contain a total of approximately 33.72 acres. The Borough proposes to designate and rezone these three parcels for inclusionary, multi-family development at a minimum density of seventeen (17) units per acre with an affordable housing set-aside of at least twenty percent for-sale and rental projects. The overlay shall permit the development of family housing and not require age-restricted housing on any site. This zoning would provide seventy-two units (72) to the Third Round, and forty (40) units are credited towards the Fourth Round unmet need. Any additional credits generated in the PUD Zone will apply to future rounds.

**Project Name: Howard Boulevard Train Station Inclusionary Zone**  
**Mechanism: Inclusionary Zone**  
**Location: Howard Boulevard (Block 70.01, Lot 1)**

The Howard Boulevard Inclusionary Zone, Block 70.01, Lot 1, is a proposed inclusionary zone. The property is vacant, undeveloped and located within the Borough’s sewer service area. The property has frontage along Howard Boulevard and is directly south of the Mount Arlington Train Station. The 3.98-acre site is currently in the OB Office Building Zone. The site is proposed for multi-family development at 20 du/acre, with a 20 percent set-aside. The gross development potential is 79 units, with a 20 percent set-aside of 16 affordable units. As a development within a half mile of a transit station, the zone is eligible for 0.5 credit per affordable unit bonus credit.



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**Project Name: Morris County Rehabilitation Program**

**Mechanism: Rehabilitation Program**

**Location: Entire Municipality**

The Borough of Mount Arlington proposes to address its rehabilitation obligation of 38 units through participation in the Morris County Rehabilitation Program. According to N.J.A.C. 5:93-5.2, the purpose of a rehabilitation program is to rehabilitate substandard housing units occupied by low- and moderate-income households. A substandard housing unit is defined as a unit with health and safety code violations that require the repair or replacement of a major system, including weatherization, a roof, plumbing, heating, electricity, sanitary plumbing and/or a load bearing structural system. Upon rehabilitation, housing deficiencies must be corrected and the house must be brought up to code standard.

*Round 4 Summary Table*

*Table 23. Fourth Round Mechanisms and Credits*

<b>Summary of Fourth Round Fair Share Plan Mount Arlington Borough, Morris County</b>				
<b>Project Name</b>	<b>Type</b>	<b>Units</b>	<b>Bonuses</b>	<b>Total Credits</b>
<b>Fourth Round Obligation 60 Units – RDP 20 Units</b>				
<b>Proposed Mechanisms</b>				
<b>Howard Blvd Inclusionary Zone</b>	Family Rental	16	4*	20
<b>PUD Inclusionary Zone (Unmet Need Zone)</b>	Family Rental	40	0	40
<b>Total Inclusionary Zoning</b>		56	4	60
<b>Fourth Round Fair Share Plan Total</b>				<b>60</b>
<b>RDP Met</b>				<b>20</b>
<b>RDP (Redevelopment) Met</b>				<b>10</b>
<b>Unmet Need Met</b>				<b>40</b>
<b>Remaining Unmet Need</b>				<b>0</b>
*0.5 credit bonus applies for transit-oriented development				
<b>Rehabilitation</b>				
<b>Morris County Rehabilitation Program/ Municipal Rehab Program</b>	Proposed Rehabilitations	38	0	38
<b>Fourth Round Rehabilitation/Present Need Total</b>				<b>38</b>

*Table 24. Fourth Round Micro-Requirements*

<b>Distribution Requirement – 49 Units Proposed</b>	<b>#</b>	<b>% of Total</b>
Very Low (13% min.)	7	14.2%
Bonus Credits (25% max.)	12	24.5%
Age-restricted (30% max.)	0	0.0%
Family (50% min.)	49	100%
Rental (25% min.)	49	100%
Family Rental (50% min. of Rental)	49	100%

