# HCV Payment Standards Effective 1/1/2026

| Zip Code | Town | SRO | STUDIO | 1 BDRM | 2 BDRM | 3 BDRM | 4 BDRM | 5 BDRM | 6 BDRM |
|---|---|---|---|---|---|---|---|---|---|
| 07010 | Cliffside Park | CONTACT CLIFFSIDE PARK HOUSING AUTHORITY (NOT HABC JURISDICTION) | | | | | | | |
| 07020 | Edgewater | CONTACT EDGEWATER HOUSING AUTHORITY (NOT HABC JURISDICTION) | | | | | | | |
| 07022 | Fairview | $ 1,238 | $ 1,650 | $ 1,870 | $ 2,150 | $ 2,620 | $ 3,350 | $ 3,853 | $ 4,355 |
| 07024 | Fort Lee | CONTACT FORT LEE HOUSING AUTHORITY (NOT HABC JURISDICTION) | | | | | | | |
| 07026 | Garfield | $ 1,223 | $ 1,630 | $ 1,860 | $ 2,130 | $ 2,600 | $ 3,320 | $ 3,818 | $ 4,316 |
| 07031 | North Arlington | $ 1,283 | $ 1,710 | $ 1,950 | $ 2,240 | $ 2,730 | $ 3,490 | $ 4,014 | $ 4,537 |
| [redacted] | | | | | | | | | |
| 07057 | Wallington | $ 1,148 | $ 1,530 | $ 1,740 | $ 2,000 | $ 2,440 | $ 3,110 | $ 3,577 | $ 4,043 |
| 07070 | Rutherford | $ 1,373 | $ 1,830 | $ 2,080 | $ 2,390 | $ 2,920 | $ 3,720 | $ 4,278 | $ 4,836 |
| 07071 | Lyndhurst | $ 1,313 | $ 1,750 | $ 1,990 | $ 2,290 | $ 2,790 | $ 3,570 | $ 4,106 | $ 4,641 |
| 07072 | Carlstadt | $ 1,245 | $ 1,660 | $ 1,890 | $ 2,170 | $ 2,650 | $ 3,380 | $ 3,887 | $ 4,394 |
| 07073 | East Rutherford | $ 1,380 | $ 1,840 | $ 2,100 | $ 2,410 | $ 2,940 | $ 3,750 | $ 4,313 | $ 4,875 |
| 07074 | Moonachie | $ 855 | $ 1,140 | $ 1,300 | $ 1,490 | $ 1,820 | $ 2,320 | $ 2,668 | $ 3,016 |
| 07075 | Wood Ridge | $ 1,433 | $ 1,910 | $ 2,180 | $ 2,500 | $ 3,050 | $ 3,890 | $ 4,474 | $ 5,057 |
| 07401 | Allendale | $ 2,003 | $ 2,670 | $ 3,040 | $ 3,490 | $ 4,260 | $ 5,430 | $ 6,245 | $ 7,059 |
| 07407 | Elmwood Park | $ 1,545 | $ 2,060 | $ 2,340 | $ 2,690 | $ 3,280 | $ 4,190 | $ 4,819 | $ 5,447 |
| 07410 | Fair Lawn | $ 1,500 | $ 2,000 | $ 2,280 | $ 2,620 | $ 3,200 | $ 4,080 | $ 4,692 | $ 5,304 |
| 07417 | Franklin Lakes | $ 2,003 | $ 2,670 | $ 3,040 | $ 3,490 | $ 4,260 | $ 5,430 | $ 6,245 | $ 7,059 |
| 07423 | Ho Ho Kus | $ 1,958 | $ 2,610 | $ 2,970 | $ 3,410 | $ 4,160 | $ 5,310 | $ 6,107 | $ 6,903 |
| 07430 | Mahwah | $ 1,740 | $ 2,320 | $ 2,640 | $ 3,030 | $ 3,700 | $ 4,720 | $ 5,428 | $ 6,136 |
| 07432 | Midland Park | $ 1,395 | $ 1,860 | $ 2,120 | $ 2,430 | $ 2,960 | $ 3,780 | $ 4,347 | $ 4,914 |
| 07436 | Oakland | $ 1,343 | $ 1,790 | $ 2,040 | $ 2,340 | $ 2,850 | $ 3,640 | $ 4,186 | $ 4,732 |
| 07446 | Ramsey | $ 1,673 | $ 2,230 | $ 2,530 | $ 2,910 | $ 3,550 | $ 4,530 | $ 5,210 | $ 5,889 |
| 07450 | Ridgewood | $ 1,868 | $ 2,490 | $ 2,830 | $ 3,250 | $ 3,960 | $ 5,060 | $ 5,819 | $ 6,578 |
| 07451 | Ridgewood | $ 1,425 | $ 1,900 | $ 2,160 | $ 2,480 | $ 3,020 | $ 3,860 | $ 4,439 | $ 5,018 |
| 07452 | Glen Rock | $ 1,515 | $ 2,020 | $ 2,300 | $ 2,640 | $ 3,220 | $ 4,110 | $ 4,727 | $ 5,343 |
| 07458 | Saddle River/ Upper Saddle River | $ 1,755 | $ 2,340 | $ 2,710 | $ 3,110 | $ 3,830 | $ 4,840 | $ 5,566 | $ 6,292 |
| 07463 | Waldwick | $ 1,778 | $ 2,370 | $ 2,702 | $ 3,103 | $ 3,786 | $ 4,831 | $ 5,555 | $ 6,280 |
| 07481 | Wyckoff | $ 1,845 | $ 2,461 | $ 2,802 | $ 3,214 | $ 3,917 | $ 5,001 | $ 5,752 | $ 6,502 |
| 07495 | Mahwah | $ 1,431 | $ 1,908 | $ 2,169 | $ 2,491 | $ 3,033 | $ 3,877 | $ 4,458 | $ 5,040 |
| 07601 | Hackensack | $ 1,439 | $ 1,918 | $ 2,189 | $ 2,511 | $ 3,063 | $ 3,907 | $ 4,493 | $ 5,079 |
| 07602 | Hackensack | $ 1,431 | $ 1,908 | $ 2,169 | $ 2,491 | $ 3,033 | $ 3,877 | $ 4,458 | $ 5,040 |
| 07603 | Bogota | $ 1,371 | $ 1,828 | $ 2,079 | $ 2,390 | $ 2,912 | $ 3,726 | $ 4,285 | $ 4,844 |
| 07604 | Hasbrouck Heights | $ 1,273 | $ 1,697 | $ 1,938 | $ 2,219 | $ 2,712 | $ 3,455 | $ 3,973 | $ 4,491 |
| 07605 | Leonia | $ 1,537 | $ 2,049 | $ 2,330 | $ 2,671 | $ 3,254 | $ 4,158 | $ 4,781 | $ 5,405 |
| 07606 | South Hackensack | $ 1,454 | $ 1,938 | $ 2,209 | $ 2,531 | $ 3,083 | $ 3,937 | $ 4,527 | $ 5,118 |
| 07607 | Maywood | $ 1,544 | $ 2,059 | $ 2,340 | $ 2,692 | $ 3,284 | $ 4,188 | $ 4,816 | $ 5,444 |
| 07608 | Teterboro | $ 1,424 | $ 1,898 | $ 2,159 | $ 2,481 | $ 3,023 | $ 3,867 | $ 4,447 | $ 5,026 |
| 07620 | Alpine | $ 1,883 | $ 2,511 | $ 2,862 | $ 3,294 | $ 4,017 | $ 5,122 | $ 5,890 | $ 6,658 |
| 07621 | Bergenfield | $ 1,318 | $ 1,758 | $ 1,999 | $ 2,300 | $ 2,802 | $ 3,585 | $ 4,123 | $ 4,661 |
| 07624 | Closter | $ 2,011 | $ 2,681 | $ 3,053 | $ 3,505 | $ 4,278 | $ 5,453 | $ 6,271 | $ 7,089 |
| 07626 | Cresskill | $ 1,883 | $ 2,511 | $ 2,862 | $ 3,284 | $ 4,007 | $ 5,112 | $ 5,879 | $ 6,645 |
| 07627 | Demarest | $ 1,928 | $ 2,571 | $ 2,933 | $ 3,364 | $ 4,108 | $ 5,232 | $ 6,017 | $ 6,802 |
| 07628 | Dumont | $ 1,363 | $ 1,818 | $ 2,069 | $ 2,370 | $ 2,892 | $ 3,686 | $ 4,239 | $ 4,791 |
| 07630 | Emerson | $ 1,597 | $ 2,129 | $ 2,420 | $ 2,782 | $ 3,395 | $ 4,328 | $ 4,978 | $ 5,627 |
| 07631 | Englewood | CONTACT ENGLEWOOD HOUSING AUTHORITY (NOT HABC JURISDICTION) | | | | | | | |
| 07632 | Englewood Cliffs | $ 1,755 | $ 2,340 | $ 2,661 | $ 3,063 | $ 3,736 | $ 4,770 | $ 5,486 | $ 6,202 |
| 07640 | Harrington Park | $ 1,845 | $ 2,461 | $ 2,792 | $ 3,214 | $ 3,917 | $ 5,001 | $ 5,752 | $ 6,502 |
| 07641 | Haworth | $ 1,642 | $ 2,189 | $ 2,491 | $ 2,862 | $ 3,485 | $ 4,449 | $ 5,116 | $ 5,784 |
| 07642 | Hillsdale | $ 1,333 | $ 1,778 | $ 2,019 | $ 2,320 | $ 2,832 | $ 3,615 | $ 4,158 | $ 4,700 |
| 07643 | Little Ferry | $ 1,311 | $ 1,747 | $ 1,999 | $ 2,290 | $ 2,792 | $ 3,565 | $ 4,100 | $ 4,635 |
| 07644 | Lodi | CONTACT LODI HOUSING AUTHORITY (NOT HABC JURISDICTION) | | | | | | | |
| 07645 | Montvale | $ 1,634 | $ 2,179 | $ 2,481 | $ 2,852 | $ 3,475 | $ 4,439 | $ 5,105 | $ 5,771 |
| 07646 | New Milford | $ 1,288 | $ 1,717 | $ 1,958 | $ 2,250 | $ 2,742 | $ 3,505 | $ 4,031 | $ 4,556 |
| 07647 | Northvale/ Rockleigh | $ 1,439 | $ 1,918 | $ 2,189 | $ 2,511 | $ 3,063 | $ 3,907 | $ 4,493 | $ 5,079 |
| 07648 | Norwood | $ 1,672 | $ 2,230 | $ 2,541 | $ 2,922 | $ 3,565 | $ 4,539 | $ 5,220 | $ 5,901 |
| 07649 | Oradell | $ 1,567 | $ 2,089 | $ 2,380 | $ 2,732 | $ 3,334 | $ 4,248 | $ 4,885 | $ 5,523 |
| 07650 | Palisades Park | $ 1,491 | $ 1,988 | $ 2,270 | $ 2,601 | $ 3,174 | $ 4,047 | $ 4,654 | $ 5,261 |
| 07652 | Paramus | $ 2,011 | $ 2,681 | $ 3,053 | $ 3,505 | $ 4,278 | $ 5,453 | $ 6,271 | $ 7,089 |
| 07653 | Paramus | $ 1,431 | $ 1,908 | $ 2,169 | $ 2,491 | $ 3,033 | $ 3,877 | $ 4,458 | $ 5,040 |
| 07656 | Park Ridge | $ 1,514 | $ 2,019 | $ 2,300 | $ 2,641 | $ 3,224 | $ 4,108 | $ 4,724 | $ 5,340 |
| 07657 | Ridgefield | $ 1,461 | $ 1,948 | $ 2,219 | $ 2,551 | $ 3,113 | $ 3,967 | $ 4,562 | $ 5,157 |
| 07660 | Ridgefield Park | $ 1,243 | $ 1,657 | $ 1,888 | $ 2,169 | $ 2,641 | $ 3,374 | $ 3,881 | $ 4,387 |
| 07661 | River Edge | $ 1,416 | $ 1,888 | $ 2,149 | $ 2,471 | $ 3,013 | $ 3,846 | $ 4,423 | $ 5,000 |
| 07662 | Rochelle Park | $ 1,356 | $ 1,808 | $ 2,059 | $ 2,360 | $ 2,882 | $ 3,676 | $ 4,227 | $ 4,778 |
| 07663 | Saddle Brook | $ 1,529 | $ 2,039 | $ 2,320 | $ 2,661 | $ 3,244 | $ 4,148 | $ 4,770 | $ 5,392 |
| 07666 | Teaneck | $ 1,386 | $ 1,848 | $ 2,099 | $ 2,410 | $ 2,943 | $ 3,756 | $ 4,319 | $ 4,883 |
| 07670 | Tenafly | $ 2,011 | $ 2,681 | $ 3,053 | $ 3,505 | $ 4,278 | $ 5,453 | $ 6,271 | $ 7,089 |
| 07675 | Westwood/ Old Tappan/ River Vale | $ 1,747 | $ 2,330 | $ 2,651 | $ 3,043 | $ 3,716 | $ 4,740 | $ 5,451 | $ 6,162 |
| 07676 | Township of Washington | $ 1,725 | $ 2,300 | $ 2,611 | $ 3,003 | $ 3,666 | $ 4,670 | $ 5,370 | $ 6,071 |
| 07677 | Woodcliff Lake/Westwood | $ 1,732 | $ 2,310 | $ 2,621 | $ 3,013 | $ 3,676 | $ 4,690 | $ 5,394 | $ 6,097 |

# FY 2026 Fair Market Rent Documentation System

## The FY 2026 Bergen-Passaic, NJ HUD Metro FMR Area FMRs for All Bedroom Sizes

| Final FY 2026 & Final FY 2025 FMRs By Unit Bedrooms | | | | | |
|---|---|---|---|---|---|
| Year | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| FY 2026 FMR | $1,778 | $2,024 | $2,324 | $2,835 | $3,618 |