

# Upper Saddle River, N.J.: Quiet and Neat as a Pin

The central Bergen County borough is known for big houses, good schools and a rural atmosphere.

**By Julie Lasky**  
June 20, 2018

Upper Saddle River, N.J., suffers from a case of misplaced prestige. Many outsiders assume that this 5.3-square-mile borough is more elite than Saddle River, its neighbor, when it is really only more northerly. It is “upper” as in “Upper Nile,” not “upper crust.”

But though Saddle River is known for estates set on lush two-acre lots, Upper Saddle River is no slouch. It has big houses, landscapes groomed to perfection and a median household income of about \$172,000. And sports figures like Lawrence Taylor, Jason Kidd and Bill Parcells have been drawn to the place.

“Upper Saddle River has a rural feel, while being centrally located,” the borough’s mayor, Joanne L. Minichetti, wrote in an email. “One-acre zoning, tree-lined streets, parks and a historic museum create a bucolic setting in the middle of Bergen County, the most populated county in New Jersey.”

Upper Saddle River is also known for its schools, with three primary schools in town and a regional high school in neighboring Allendale. In April, a group of eighth graders received a top prize in Samsung’s Solve for Tomorrow national competition for the design of a football helmet with a sensor that can detect concussions. This year, the hockey and boys’ lacrosse teams at Northern Highlands Regional High School both won state championships.

Laurence Dann, 49, a securities trader, moved from Manhattan to the borough in 2004 with his wife, Suzanne, 45, the general manager for a technology consulting firm. The couple, who have two children, now 15 and 12, paid \$765,000 for .86 of an acre and replaced the small house that was there with a five-bedroom Colonial.

They chose Upper Saddle River “first for the schools,” Mr. Dann said, “and then the zoning — we wanted land.” They had looked at Short Hills

and Livingston, N.J., which have highly regarded school systems, he said, “but you get a quarter of an acre, and the prices are as much as up here.”

Joshua Baris, who sells real estate for Coldwell Banker’s global luxury division in Fort Lee, N.J., said the general trend of teardowns and new builds is especially pronounced in Upper Saddle River: “There are certain couple-block radiuses where you’ll find 80 percent to 90 percent new construction in the last five years.”

That constant renewal gives the town a look of freshness or Stepford-like artifice, depending on your point of view.

But Upper Saddle River also has several antique buildings flagging its Colonial heritage. The Saddle River Reformed Church, better known as the Old Stone Church, whose current structure was completed in 1819, was the last church in New Jersey to have a minister sermonizing in Dutch. (The practice ended in 1837.)

Kay Yeomans, 73, the curator of the Upper Saddle River Historical Society, the museum Ms. Minichetti referred to in her email, lives with her husband, Bill, in a circa-1800 gristmill that her in-laws remodeled as a private residence in 1939. The house still has the chestnut beams used to reinforce the floors holding the mill machinery. Mr. Yeomans was once a student at the one-room schoolhouse that now serves as Borough Hall.

Though the area was developed by 1973, when Ms. Yeomans moved there from New York City, she said, “it was like coming out to the country.”

Today, residents say the spirit is that of a small town, where citizens step up and help one another. Volunteer groups include the 15-year-old Upper Saddle River Educational Foundation, which raises funds for STEM labs as well as laptop computers and television production equipment for the schools, and the 64-year-old Woman’s Club of Upper Saddle River, which supports local organizations through various activities, as well as donating to a women’s shelter in West Milford, N.J. For 32 years, the club has also run a poetry and essay contest in the schools, said its president, Nona Maher.

In 2016, motivated by an Upper Saddle River family that endured the deaths of both parents in quick succession, Leah Halpern founded USR Cares, a network that organizes donations of goods and services to community members in crisis.

“People think of Upper Saddle River as a fancy town and an expensive town, and it is,” Ms. Halpern said. “But there are a lot of people who don’t have a lot of money.”

## What You’ll Find

Upper Saddle River is in north-central Bergen County, bordered by Montvale, Saddle River, Ramsey, Mahwah and Woodcliff Lake in New Jersey, and Airmont and Chestnut Ridge in New York.

Developed from orchards and farmland, the area mostly lacks distinct neighborhoods. Exceptions include the desirable area of East Hill near Saddle River, and Anona Lake, a private community with a man-made lake.

Diane Cookson, a broker associate with Sotheby’s, said popular housing styles in the area include “Hamptons” cottages with gables and cedar shingles, Colonials and modern farmhouses.

A longtime resident of Upper Saddle River, Ms. Cookson said she sees some restraint in the size of new houses — fewer 10,000-square-foot leviathans and more homes that are 5,000 to 7,500 square feet. “People like to travel more, or have a summer home. Sometimes they can’t maintain a 10,000-square-foot home,” she said.

In addition to construction on existing home sites, two projects will bring an influx of housing to new locations. After a developer sued to build a large rental complex on the 50-acre property that Pearson Education vacated in 2014, the borough negotiated to construct 188 town homes, 22 of which will be affordable housing. It also arranged for 44 single-family homes on 50 acres of the former Apple Ridge Country Club, where an application previously had been made for 353 town homes.

Ms. Minichetti said the borough bought nine acres of the Pearson property for \$2 million and will be turning them into a recreational facility with \$1.6 million of open-space funding. The borough is also

planning a 70-unit affordable-housing complex for seniors and adults with special needs, she said.

Most of Upper Saddle River lies between Route 17 to the west and the Garden State Parkway to the east, with both roads providing access to shops and services that the borough notably lacks.

“We don’t have a big downtown,” said Kate Morgan Jackson, 56, who was raised in Saddle River and settled in Upper Saddle River 26 years ago, shortly after she was married. “We have a library, a park, a general store, and that’s about it.”

The paucity of gathering places has made each one a concentrated center of activities and impromptu meetings with friends and neighbors, said Ms. Jackson, who recently announced her retirement as editor in chief of HarperCollins Children’s Books and who writes a food and photography blog called Framed Cooks. She described the library, with its concerts, reading programs and cookie-baking contests, as “the heartbeat of the town.”

## What You’ll Pay

Mr. Baris of Coldwell Banker said the median sales price of a single-family house in Upper Saddle River, as of May 30, was \$769,500, a year-on-year decrease of 16.8 percent. The average time on the market between Jan. 1 and May 30 was 81 days, versus 107 days over the same period in 2017.

Prices are lower, Mr. Baris said, because of inventory generated by vigorous construction and the damping effect of recent tax laws. But “with interest rates rising, it’s giving a push to buyers to get off the fence and make decisions,” he said.

As of June 17, 109 properties were advertised on the New Jersey Multiple Listing Service website. They ranged from an early-20th-century two-bedroom ranch house on .27 acres, described as a “knockdown” and priced at \$329,000 (taxes: \$6,445) to a home with seven bedrooms and 10 bathrooms on one acre that replaced a 1958 house bought for \$750,000 (it is priced at \$5,488,888, with taxes of \$44,777).

Though almost 90 percent of Upper Saddle River's homes are owner-occupied, the Commons at Upper Saddle River is one place where you can rent: The complex has 154 two-bedroom residences that cost between \$2,470 and \$2,870 a month.

## The Vibe

Quiet. Neat as a pin. Friendly, even if you are a stranger dropping by a garage sale on a random cul-de-sac. One reason for that nurturing quality, Ms. Jackson suggested, may be that so many of Upper Saddle River's most influential people are women.

## The Schools

The Upper Saddle River School District comprises four schools, from prekindergarten through 12th grade.

Robert D. Reynolds elementary school enrolls about 350 students in prekindergarten through second grade. In 2016-2017, 69.9 percent of the students were white, 15.4 percent Asian, 8.4 percent Hispanic and 1.1 percent black or African-American. Twenty percent were students with disabilities (versus 11 percent in 2014-15).

Edith A. Bogert elementary school enrolls about 380 students in third through fifth grades. On 2016-17 state tests, 85 percent met standards in English versus 55 percent statewide; 85 percent met standards in math versus 44 percent statewide. It was named a New Jersey School of Character in 2016.

Emil A. Cavallini middle school enrolls about 470 students in sixth through eighth grades. On state tests, 83 percent met standards in English versus 55 percent statewide; 82 percent met standards in math versus 44 percent statewide.

Northern Highlands Regional High School, in Allendale, N.J., enrolls about 1,350 students in ninth through 12th grades. Average SAT scores for 2016-17 were 624 for reading and writing and 624 for math, versus 551 and 552 statewide.

## The Commute

Upper Saddle River is 25 miles from New York City. New Jersey Transit train and bus service is available in several neighboring towns; the train ride from Ramsey Main Street station to Pennsylvania Station, for example, takes about an hour on the Port Jervis line, with a transfer in Secaucus, and costs \$12.25. Coach USA's Short Line bus also departs once a day from four points in Upper Saddle River to Port Authority; the ride is about 45 minutes and costs \$11.75.

## The History

Saddle River and Upper Saddle River are named for the watercourse that runs through the towns. But Ms. Yeomans of the historical society said the most plausible origin of the river's name is the Saddell brook and valley in Argyll County, Scotland, which is believed to have been memorialized by a couple of 17th-century Scottish explorers in the area — an explanation, she said, that “makes more sense than the idea that Washington fell out of his saddle.