

**The \$600,000 Home Mandate:
Understanding the Zoning Provisions of A-3447/S-1**



November 2010

Introduction

In the midst of the debate over the future of New Jersey's housing policy, an important aspect of the proposed Assembly and Senate legislation, A-3447 and S-1, has received little attention — possibly because it has little to do with homes for low- and moderate-income families, seniors, and people with special needs. Instead, the currently proposed legislation mandates a select group of towns to allow expensive homes — costing as much as \$600,000.

This rezoning provision, section 22 of A-3447 and section 24(c) of S-1, allow municipalities to rezone 20 percent of a municipality's developable land for housing affordable to up to 150% of median income (or for families earning as much as \$150,000), as a way of avoiding builders having the right to demand zoning changes in the municipality.

The rezoning requirements do not require homes that low- and moderate-income people can afford, the traditional focus of the state's housing policies and constitutional Mount Laurel doctrine. Instead, they for the first time would put the state in the role of mandating zoning for more expensive housing which could cost as much as \$600,000 in some regions of the state.

This report analyzes the impact that these requirements would have on New Jersey:

- (1) The legislation would require towns to have homes costing as much as \$600,000 while exempting towns from requirements to include low- and moderate-income people.
- (2) The amount of housing growth required to meet the expensive housing requirement would vary widely, focusing growth on a few places while giving much of the state a pass. Based on data from a recent study of the state's remaining vacant and developable land, the impact is heavily concentrated in certain counties, with 7 of the state's 21 counties having 75 percent of the requirements; and in certain municipalities, with over half of the requirements in just 25 of the state's 566 municipalities. On average, those 25 municipalities would each be required by the state government to add over 2,000 new single-family homes or over 4,000 new townhouses, adding population of about 6,000-10,000 people per municipality.
- (3) When combined with other provisions in A-3447, the expensive housing requirements would allow municipalities to meet their low- and moderate-income housing obligations without providing a single unit of low- or moderate-income housing. At the end of the day, A-3447 will fail to result in the development of reasonably-priced housing as long as the expensive housing loophole remains.

Policymakers should carefully consider these impacts as part of the debate on A-3447 and S-1. While these new state mandates do not address the constitutional requirements of the Mount Laurel decisions, they do have the potential to significantly impact New Jersey's landscape, and certain towns in particular, for decades to come.

What is 150% of Median Income?

The rezoning requirement in A-3447 and S-1 focuses on people earning 150% of median income — 50% more than most people in New Jersey. Those translate into home prices of as much as \$615,000.

Home prices at 150% of area median income

Counties	150% area median income for a family of four	Maximum house price
Bergen, Hudson, Passaic, Sussex	\$122,770	\$493,900
Essex, Morris, Union, Warren	\$131,721	\$529,900
Hunterdon, Middlesex, Somerset	\$153,000	\$615,500
Mercer, Monmouth, Ocean	\$133,363	\$536,500
Burlington, Camden, Gloucester	\$117,500	\$472,700
Atlantic, Cape May, Cumberland, Salem	\$101,825	\$409,600

Source: median incomes as determined by the Council on Affordable Housing based on federal data; maximum house price based on spending 33% of income on mortgage at current market value, taxes, and insurance.

Such houses are already readily available on the market, which raises the question of why a state mandate is needed for them:

Median sales prices in New Jersey, 1st Quarter 2010

Region	Median sales price
North Jersey	\$360,000
Central Jersey	\$298,600
South Jersey	\$198,700

Source: New Jersey Association of Realtors

In contrast, starter homes and apartments for low- and moderate-income families — the current focus of the state's housing policy — are not readily available in many communities due to exclusionary zoning barriers.

For example, the Out of Reach report released by the Housing and Community Development Network earlier this year showed that someone would have to work three full-time jobs at minimum wage to earn enough to afford the fair market rent in the state, putting the state in the top five in the country for most unaffordable for renters.¹ Rents in New Jersey had risen over the past year by about four percent, despite the economic downturn and lack of inflation. Similarly, particularly in North Jersey, sales prices remain too high for even middle-class families to buy a home in many communities. It is thus strange to replace a housing policy aimed at a housing market shortage with one which forces more expensive homes already available on the market.

¹ Out of Reach 2010 Report. <http://www.hcdnj.org/mc/page.do?sitePageId=80832>

The Rezoning Requirement in A-3447

A-3447 divides municipalities into two categories: “compliant” and “non-compliant.” A municipality is compliant if 12 percent of its housing stock is homes affordable to lower-income families, seniors, and people with special needs, or if it has more than 25 percent of its school students eligible for the free and reduced price lunch program. All other municipalities face two choices: either comply with the rezoning requirement (described further below) or face the possibility of having to grant variances for market-rate developments with small percentages of lower-income homes. Historically, most developing municipalities have tried to find ways to avoid the possibility of having their zoning overridden, and so it is likely that most of those municipalities would choose to follow the rezoning requirement.

The rezoning requirement, in § 22 of A-3447, states as follows:

a. Notwithstanding the provisions of section 21 of P.L. _____, c. _____ (C. _____) (pending before the Legislature as this bill) a municipality may be deemed to be a compliant municipality if it adopts an ordinance providing that at least 20 percent of its developable property is zoned for use as housing affordable to, according to federal Department of Housing and Urban Development or other recognized standards for home ownership and rental costs, and occupied by, or reserved for occupancy by, households with a gross household income equal to or less than 150 percent of the median gross household income for households of the same size within the housing region in which the housing is located, and zoning permitting minimum presumptive densities as follows:

(1) Residential development resulting in single-family, detached homes must allow for such development at a minimum gross density of at least 4 dwelling units or greater per acre; and

(2) Residential development resulting in attached townhouses or multi-family must allow for such development at a minimum gross density of at least 8 dwelling units per acre.

When developable land in a municipality is subject to federal or State law or regulations that permit development but restrict the gross average density of a parcel or portion of a parcel to a density below that specified by this subsection, a municipality shall comply with this section by zoning for the greatest average density allowed by law.

Thus, 20 percent of a municipality's developable land would have to be rezoned at a density of at least 4 homes/acre, which is a typical smaller-lot single-family suburban home. The requirement places a premium on farms and forests that have not been developed, and places higher obligations on municipalities with a lot of those farms and forests.

The requirement has relatively less impact on municipalities where the primary growth is through redevelopment, since acreages in those municipalities are small and the requirement of 4 homes/acre is much less dense than the townhouse or apartment zoning needed to work for redevelopment. A town where most development opportunities are, for example, through redevelopment of parking lots or older stores near a train station would not actually incentivize development by zoning for 4 homes/acre. Yet the legislation does not require anything different for such areas, so they in reality do not have to implement realistic policies to encourage development. In contrast, 4 homes/acre is more development than many less developed municipalities currently allow.

Methodology

For all municipalities not already “compliant” pursuant to § 21 of A-3447, § 22 requires rezoning of 20 percent of the developable land at a minimum of 4 units/acre detached or 8 units/acre attached. Developable land is defined as vacant and underutilized land with sewer access.

We took 20 percent of the vacant, undeveloped land within Planning Areas 1&2, Pinelands Growth Areas, Towns, and Villages, and Highlands Growth Areas, in each municipality not already “compliant.” With support from the Rowan University Geospatial Lab, we used as our data source “Changing Landscapes in the Garden State”, the most recent and most recognized statewide analysis of land use in New Jersey, released earlier this year by researchers at Rowan and Rutgers Universities.² We then multiplied that 20 percent by 4, to reflect the 4 units per acre minimum.

We anticipate that, if A3447 and/or S-1 were adopted, municipalities would do their own analyses. Some might find reasons to include underutilized land not included in the data provided by the Rowan University Geospatial Lab; some might find reasons to exclude land included in the survey. Overall, the incentive structure in the bill is for municipalities to exclude as much land as possible, which would probably lead to numerous court fights with developers and advocates. As such, individual municipal numbers could be lower or could be higher depending on the outcome of such analyses and litigation; however, the general trends of which municipalities and counties have relatively higher obligations or lower obligations would be likely to stay the same.

Impacts by County

The rezoning requirement has widely varying requirements by county, from a low of zero homes in Cumberland County (because all of its towns are already found to be compliant by the legislation) to a high of 12,858 homes in Ocean County (which has a lot of developable land).

The majority of the requirements for the entire state (52%) are in Central New Jersey (Hunterdon, Mercer, Middlesex, Monmouth, Ocean, and Somerset Counties). Northern New Jersey (Bergen, Essex, Hudson, Morris, Sussex, Union, and Warren Counties) only have 17% of the requirements, mainly centered in Morris and northwestern Bergen Counties. South Jersey (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, and Salem Counties) has 31% of the requirements, almost entirely in Burlington and Gloucester Counties.

² John Hasse, Ph.D, AICP, Richard Lathrop, Ph.D, and John Reiser, “Changing Landscapes in the Garden State,” <http://gis.rowan.edu/projects/luc/>.

Three-quarters of the requirements statewide are in just seven counties – Burlington, Gloucester, Middlesex, Monmouth, Morris, Ocean, and Somerset.

County	150% AMI housing required	County	150% AMI housing required
Atlantic	1135	Middlesex	12094
Bergen	4930	Monmouth	11014
Burlington	11647	Morris	6510
Camden	2522	Ocean	12858
Cape May	2098	Passaic	1634
Cumberland	0	Salem	2498
Essex	1750	Somerset	9349
Gloucester	11325	Sussex	62
Hudson	110	Union	1372
Hunterdon	3279	Warren	669
Mercer	3767	Total	100623

The Most Impacted Municipalities

Going to a deeper level, the requirements are particularly centered on a few municipalities. The below chart shows the 25 most impacted municipalities, which by themselves comprise over 50% of the entire statewide obligation:

Jackson township	4782
Monroe township	3611
South Brunswick township	3399
Toms River township	3022
Wall township	2838
Hillsborough township	2381
Franklin township (Gloucester)	2169
Barnegat township	2008
Woolwich township	1990
Old Bridge township	1930
Oldmans township	1755
Warren township	1754
Washington township (Gloucester)	1627
Burlington township	1615
Marlboro township	1604
Upper township	1568
Freehold township	1521
Medford township	1452
Mantua township	1437
Bridgewater township	1429
Clinton township	1422
Westampton township	1369
Readington township	1293
West Windsor township	1258
Branchburg township	1252

Jackson Township alone has almost 5% of the entire statewide obligation; the top five towns, Jackson, Monroe, South Brunswick, Toms River, and Wall have over 17% of the entire statewide obligation.

Conclusion and Policy Recommendations

The rezoning requirements of A-3447 and S-1 would institute a new state requirement of significant amounts of additional homes costing as much as \$615,000 that would primarily impact about 25 towns in the state. The benefit of this state mandate is unclear. Residential construction is an important part of New Jersey's economy and workforce development, and we need to encourage homes at all income levels throughout the state. But these amounts of construction of homes at a very narrow range of costs in very few places seems hard to justify.

Two key pieces are missing from this picture. First, there is a state constitutional requirement prohibiting exclusionary zoning – against keeping out low- and moderate-income people, who earn up to about \$65,000 per year for a family of four in most of the state. Yet families earning under \$65,000 per year are left out of this policy — as are many seniors and people with special needs. All these costly developments would have to do under A-3447 and S-1 is pay a nominal fee towards building a few homes for lower-income people somewhere down the line, if at all. The bill should be changed to focus primarily on starter homes — not just the expensive home market where, in many places, there is currently a market glut. Those starter homes can and should be built as part of communities that include a wide range of housing choices for people of all income levels. And there should be a range of different ways that towns can provide starter homes, not a single, rigid requirement for zoning for certain types of homes.

Secondly, this policy does not sufficiently promote reuse and redevelopment of existing developed land near jobs and transit. Of the top 25 towns with requirements, only five have train stations; also, many of New Jersey's largest job growth centers, such as Parsippany-Troy Hills and Mount Laurel, are not in the top 25. A better housing policy would focus more on these kinds of reuse and redevelopment opportunities and allow more people to live close to their jobs.

A better planned — and less lopsided — housing policy, focused on a broader range of income levels that includes lower-income New Jerseyans, would create more homes and jobs and give towns more fair requirements and more flexibility in meeting them. We hope that the Legislature will keep this in mind as it considers A-3447 and S-1.

Fair Share Housing Center (FSHC), founded in 1975, is the only public interest organization entirely devoted to defending the housing rights of New Jersey's poor through enforcement of the Mount Laurel Doctrine, the landmark decision that prohibits economic discrimination through exclusionary zoning and requires all towns to provide their "fair share" of their region's need for affordable housing.

The mission of FSHC is to end discriminatory or exclusionary housing patterns which have deprived the poor, particularly those presently living in inner cities, of the opportunity to reside in an environment which offers safe, decent, and sanitary housing near employment and educational opportunities.

The \$600,000 Home Mandate Zoning Requirements – by Municipality

County	municipality name	Required 150% AMI housing rezoning
Atlantic	Absecon city	exempt
Atlantic	Atlantic City city	exempt
Atlantic	Brigantine city	exempt
Atlantic	Buena borough	exempt
Atlantic	Buena Vista township	exempt
Atlantic	Corbin City city	0
Atlantic	Egg Harbor City city	exempt
Atlantic	Egg Harbor township	exempt
Atlantic	Estell Manor city	907
Atlantic	Folsom borough	exempt
Atlantic	Galloway township	exempt
Atlantic	Hamilton township	exempt
Atlantic	Hammonton town	exempt
Atlantic	Linwood city	37
Atlantic	Longport borough	exempt
Atlantic	Margate City city	10
Atlantic	Mullica township	exempt
Atlantic	Northfield city	65
Atlantic	Pleasantville city	exempt
Atlantic	Port Republic city	117
Atlantic	Somers Point city	exempt
Atlantic	Ventnor City city	exempt
Atlantic	Weymouth township	exempt
Bergen	Allendale borough	147
Bergen	Alpine borough	154
Bergen	Bergenfield borough	exempt
Bergen	Bogota borough	exempt
Bergen	Carlstadt borough	22
Bergen	Cliffside Park borough	exempt
Bergen	Closter borough	25
Bergen	Cresskill borough	21
Bergen	Demarest borough	87
Bergen	Dumont borough	9
Bergen	East Rutherford borough	exempt
Bergen	Edgewater borough	3
Bergen	Elmwood Park borough	exempt
Bergen	Emerson borough	28
Bergen	Englewood city	exempt

County	municipality name	Required 150% AMI housing rezoning
Bergen	Englewood Cliffs borough	46
Bergen	Fair Lawn borough	26
Bergen	Fairview borough	exempt
Bergen	Fort Lee borough	26
Bergen	Franklin Lakes borough	450
Bergen	Garfield city	exempt
Bergen	Glen Rock borough	24
Bergen	Hackensack city	exempt
Bergen	Harrington Park borough	8
Bergen	Hasbrouck Heights borough	9
Bergen	Haworth borough	32
Bergen	Hillsdale borough	38
Bergen	Ho-Ho-Kus borough	58
Bergen	Leonia borough	14
Bergen	Little Ferry borough	14
Bergen	Lodi borough	exempt
Bergen	Lyndhurst township	300
Bergen	Mahwah township	588
Bergen	Maywood borough	19
Bergen	Midland Park borough	14
Bergen	Montvale borough	223
Bergen	Moonachie borough	exempt
Bergen	New Milford borough	exempt
Bergen	North Arlington borough	221
Bergen	Northvale borough	14
Bergen	Norwood borough	70
Bergen	Oakland borough	186
Bergen	Old Tappan borough	90
Bergen	Oradell borough	27
Bergen	Palisades Park borough	exempt
Bergen	Paramus borough	184
Bergen	Park Ridge borough	20
Bergen	Ramsey borough	275
Bergen	Ridgefield borough	27
Bergen	Ridgefield Park village	exempt

County	municipality name	Required 150% AMI housing rezoning
Bergen	Ridgewood village	70
Bergen	River Edge borough	14
Bergen	River Vale township	44
Bergen	Rochelle Park township	6
Bergen	Rockleigh borough	22
Bergen	Rutherford borough	88
Bergen	Saddle Brook township	26
Bergen	Saddle River borough	521
Bergen	South Hackensack township	exempt
Bergen	Teaneck township	exempt
Bergen	Tenaflly borough	42
Bergen	Teterboro borough	exempt
Bergen	Upper Saddle River borough	151
Bergen	Waldwick borough	29
Bergen	Wallington borough	exempt
Bergen	Washington township	78
Bergen	Westwood borough	10
Bergen	Woodcliff Lake borough	104
Bergen	Wood-Ridge borough	12
Bergen	Wyckoff township	216
Burlington	Bass River township	exempt
Burlington	Beverly city	exempt
Burlington	Bordentown city	14
Burlington	Bordentown township	618
Burlington	Burlington city	exempt
Burlington	Burlington township	1615
Burlington	Chesterfield township	242
Burlington	Cinnaminson township	386
Burlington	Delanco township	exempt
Burlington	Delran township	303
Burlington	Eastampton township	194
Burlington	Edgewater Park township	exempt
Burlington	Evesham township	249
Burlington	Fieldsboro borough	3
Burlington	Florence township	exempt
Burlington	Hainesport township	326
Burlington	Lumberton township	294

County	municipality name	Required 150% AMI housing rezoning
Burlington	Mansfield township	674
Burlington	Maple Shade township	exempt
Burlington	Medford Lakes borough	8
Burlington	Medford township	1452
Burlington	Moorestown township	714
Burlington	Mount Holly township	exempt
Burlington	Mount Laurel township	1162
Burlington	New Hanover township	exempt
Burlington	North Hanover township	exempt
Burlington	Palmyra borough	exempt
Burlington	Pemberton borough	exempt
Burlington	Pemberton township	exempt
Burlington	Riverside township	exempt
Burlington	Riverton borough	4
Burlington	Shamong township	437
Burlington	Southampton township	326
Burlington	Springfield township	1
Burlington	Tabernacle township	893
Burlington	Washington township	exempt
Burlington	Westampton township	1369
Burlington	Willingboro township	exempt
Burlington	Woodland township	366
Burlington	Wrightstown borough	exempt
Camden	Audubon borough	5
Camden	Audubon Park borough	1
Camden	Barrington borough	54
Camden	Bellmawr borough	exempt
Camden	Berlin borough	312
Camden	Berlin township	exempt
Camden	Brooklawn borough	exempt
Camden	Camden city	exempt
Camden	Cherry Hill township	872
Camden	Chesilhurst borough	exempt
Camden	Clementon borough	exempt
Camden	Collingswood borough	exempt
Camden	Gibbsboro borough	298

County	municipality name	Required 150% AMI housing rezoning
Camden	Gloucester City city	exempt
Camden	Gloucester township	exempt
Camden	Haddon Heights borough	27
Camden	Haddon township	21
Camden	Haddonfield borough	39
Camden	Hi-Nella borough	exempt
Camden	Laurel Springs borough	7
Camden	Lawnside borough	exempt
Camden	Lindenwold borough	exempt
Camden	Magnolia borough	exempt
Camden	Merchantville borough	exempt
Camden	Mount Ephraim borough	8
Camden	Oaklyn borough	exempt
Camden	Pennsauken township	exempt
Camden	Pine Hill borough	exempt
Camden	Pine Valley borough	3
Camden	Runnemede borough	exempt
Camden	Somerdale borough	exempt
Camden	Stratford borough	37
Camden	Tavistock borough	15
Camden	Voorhees township	824
Camden	Waterford township	exempt
Camden	Winslow township	exempt
Camden	Woodlynne borough	exempt
Cape May	Avalon borough	12
Cape May	Cape May city	exempt
Cape May	Cape May Point borough	exempt
Cape May	Dennis township	498
Cape May	Lower township	exempt
Cape May	Middle township	exempt
Cape May	North Wildwood city	exempt
Cape May	Ocean City city	1
Cape May	Sea Isle City city	exempt
Cape May	Stone Harbor borough	2
Cape May	Upper township	1568
Cape May	West Cape May borough	18
Cape May	West Wildwood	exempt

County	municipality name	Required 150% AMI housing rezoning
	borough	
Cape May	Wildwood city	exempt
Cape May	Wildwood Crest borough	exempt
Cape May	Woodbine borough	exempt
Cumberland	Bridgeton city	exempt
Cumberland	Commercial township	exempt
Cumberland	Deerfield township	exempt
Cumberland	Downe township	exempt
Cumberland	Fairfield township	exempt
Cumberland	Greenwich township	0
Cumberland	Hopewell township	exempt
Cumberland	Lawrence township	exempt
Cumberland	Maurice River township	exempt
Cumberland	Millville city	exempt
Cumberland	Shiloh borough	exempt
Cumberland	Stow Creek township	0
Cumberland	Upper Deerfield township	exempt
Cumberland	Vineland city	exempt
Essex	Belleville township	exempt
Essex	Bloomfield township	exempt
Essex	Caldwell borough	24
Essex	Cedar Grove township	136
Essex	City of Orange township	exempt
Essex	East Orange city	exempt
Essex	Essex Fells borough	135
Essex	Fairfield township	174
Essex	Glen Ridge borough	5
Essex	Irvington township	exempt
Essex	Livingston township	430
Essex	Maplewood township	21
Essex	Millburn township	167
Essex	Montclair township	22
Essex	Newark city	exempt
Essex	North Caldwell borough	168
Essex	Nutley township	21
Essex	Roseland borough	206
Essex	South Orange Village township	32

County	municipality name	Required 150% AMI housing rezoning
Essex	Verona township	54
Essex	West Caldwell township	154
Essex	West Orange township	exempt
Gloucester	Clayton borough	exempt
Gloucester	Deptford township	exempt
Gloucester	East Greenwich township	1158
Gloucester	Elk township	exempt
Gloucester	Franklin township	2169
Gloucester	Glassboro borough	exempt
Gloucester	Greenwich township	exempt
Gloucester	Harrison township	730
Gloucester	Logan township	782
Gloucester	Mantua township	1437
Gloucester	Monroe township	exempt
Gloucester	National Park borough	exempt
Gloucester	Newfield borough	exempt
Gloucester	Paulsboro borough	exempt
Gloucester	Pitman borough	106
Gloucester	South Harrison township	0
Gloucester	Swedesboro borough	54
Gloucester	Washington township	1627
Gloucester	Wenonah borough	88
Gloucester	West Deptford township	1117
Gloucester	Westville borough	exempt
Gloucester	Woodbury city	exempt
Gloucester	Woodbury Heights borough	69
Gloucester	Woolwich township	1990
Hudson	Bayonne city	exempt
Hudson	East Newark borough	exempt
Hudson	Guttenberg town	exempt
Hudson	Harrison town	exempt
Hudson	Hoboken city	exempt
Hudson	Jersey City city	exempt
Hudson	Kearny town	exempt
Hudson	North Bergen township	exempt
Hudson	Secaucus town	110

County	municipality name	Required 150% AMI housing rezoning
Hudson	Union City city	exempt
Hudson	Weehawken township	exempt
Hudson	West New York town	exempt
Hunterdon	Alexandria township	0
Hunterdon	Bethlehem township	0
Hunterdon	Bloomsbury borough	0
Hunterdon	Califon borough	0
Hunterdon	Clinton town	99
Hunterdon	Clinton township	1422
Hunterdon	Delaware township	0
Hunterdon	East Amwell township	0
Hunterdon	Flemington borough	18
Hunterdon	Franklin township	10
Hunterdon	Frenchtown borough	0
Hunterdon	Glen Gardner borough	0
Hunterdon	Hampton borough	exempt
Hunterdon	High Bridge borough	0
Hunterdon	Holland township	0
Hunterdon	Kingwood township	0
Hunterdon	Lambertville city	0
Hunterdon	Lebanon borough	25
Hunterdon	Lebanon township	0
Hunterdon	Milford borough	0
Hunterdon	Raritan township	0
Hunterdon	Readington township	1293
Hunterdon	Stockton borough	0
Hunterdon	Tewksbury township	73
Hunterdon	Union township	338
Hunterdon	West Amwell township	0
Mercer	East Windsor township	exempt
Mercer	Ewing township	exempt
Mercer	Hamilton township	exempt
Mercer	Hightstown borough	exempt
Mercer	Hopewell borough	22
Mercer	Hopewell township	895
Mercer	Lawrence township	446
Mercer	Pennington borough	0
Mercer	Princeton borough	27
Mercer	Princeton township	226
Mercer	Trenton city	exempt

County	municipality name	Required 150% AMI housing rezoning
Mercer	Robbinsville township	894
Mercer	West Windsor township	1258
Middlesex	Carteret borough	exempt
Middlesex	Cranbury township	547
Middlesex	Dunellen borough	exempt
Middlesex	East Brunswick township	961
Middlesex	Edison township	802
Middlesex	Helmetta borough	31
Middlesex	Highland Park borough	exempt
Middlesex	Jamesburg borough	exempt
Middlesex	Metuchen borough	74
Middlesex	Middlesex borough	54
Middlesex	Milltown borough	26
Middlesex	Monroe township	3611
Middlesex	New Brunswick city	exempt
Middlesex	North Brunswick township	exempt
Middlesex	Old Bridge township	1930
Middlesex	Perth Amboy city	exempt
Middlesex	Piscataway township	exempt
Middlesex	Plainsboro township	524
Middlesex	Sayreville borough	exempt
Middlesex	South Amboy city	exempt
Middlesex	South Brunswick township	3399
Middlesex	South Plainfield borough	84
Middlesex	South River borough	exempt
Middlesex	Spotswood borough	50
Middlesex	Woodbridge township	exempt
Monmouth	Aberdeen township	189
Monmouth	Allenhurst borough	exempt
Monmouth	Allentown borough	10
Monmouth	Asbury Park city	exempt
Monmouth	Atlantic Highlands borough	17
Monmouth	Avon-by-the-Sea borough	6
Monmouth	Belmar borough	exempt
Monmouth	Bradley Beach borough	exempt
Monmouth	Brielle borough	43

County	municipality name	Required 150% AMI housing rezoning
Monmouth	Colts Neck township	1
Monmouth	Deal borough	5
Monmouth	Eatontown borough	exempt
Monmouth	Englishtown borough	18
Monmouth	Fair Haven borough	22
Monmouth	Farmingdale borough	exempt
Monmouth	Freehold borough	exempt
Monmouth	Freehold township	1521
Monmouth	Hazlet township	233
Monmouth	Highlands borough	exempt
Monmouth	Holmdel township	182
Monmouth	Howell township	653
Monmouth	Interlaken borough	exempt
Monmouth	Keansburg borough	exempt
Monmouth	Keyport borough	exempt
Monmouth	Little Silver borough	33
Monmouth	Loch Arbour village	2
Monmouth	Long Branch city	exempt
Monmouth	Manalapan township	1224
Monmouth	Manasquan borough	17
Monmouth	Marlboro township	1604
Monmouth	Matawan borough	58
Monmouth	Middletown township	1007
Monmouth	Millstone township	0
Monmouth	Monmouth Beach borough	1
Monmouth	Neptune City borough	exempt
Monmouth	Neptune township	exempt
Monmouth	Ocean township	330
Monmouth	Oceanport borough	30
Monmouth	Red Bank borough	exempt
Monmouth	Roosevelt borough	0
Monmouth	Rumson borough	65
Monmouth	Sea Bright borough	0
Monmouth	Sea Girt borough	32
Monmouth	Shrewsbury borough	18
Monmouth	Shrewsbury township	2
Monmouth	Lake Como borough	0
Monmouth	Spring Lake borough	17
Monmouth	Spring Lake Heights borough	19
Monmouth	Tinton Falls borough	781

County	municipality name	Required 150% AMI housing rezoning
Monmouth	Union Beach borough	exempt
Monmouth	Upper Freehold township	3
Monmouth	Wall township	2838
Monmouth	West Long Branch borough	34
Morris	Boonton town	exempt
Morris	Boonton township	3
Morris	Butler borough	46
Morris	Chatham borough	38
Morris	Chatham township	154
Morris	Chester borough	0
Morris	Chester township	0
Morris	Denville township	820
Morris	Dover town	exempt
Morris	East Hanover township	227
Morris	Florham Park borough	421
Morris	Hanover township	535
Morris	Harding township	2
Morris	Jefferson township	0
Morris	Kinnelon borough	2
Morris	Lincoln Park borough	157
Morris	Long Hill township	1
Morris	Madison borough	237
Morris	Mendham borough	0
Morris	Mendham township	0
Morris	Mine Hill township	241
Morris	Montville township	522
Morris	Morris Plains borough	119
Morris	Morris township	exempt
Morris	Morristown town	exempt
Morris	Mount Arlington borough	40
Morris	Mount Olive township	2
Morris	Mountain Lakes borough	283
Morris	Netcong borough	exempt
Morris	Parsippany-Troy Hills township	1156
Morris	Pequannock township	111
Morris	Randolph township	303
Morris	Riverdale borough	127

County	municipality name	Required 150% AMI housing rezoning
Morris	Rockaway borough	60
Morris	Rockaway township	434
Morris	Roxbury township	468
Morris	Victory Gardens borough	exempt
Morris	Washington township	0
Morris	Wharton borough	exempt
Ocean	Barnegat Light borough	0
Ocean	Barnegat township	2008
Ocean	Bay Head borough	2
Ocean	Beach Haven borough	0
Ocean	Beachwood borough	91
Ocean	Berkeley township	exempt
Ocean	Brick township	750
Ocean	Toms River township	3022
Ocean	Eagleswood township	exempt
Ocean	Harvey Cedars borough	0
Ocean	Island Heights borough	15
Ocean	Jackson township	4782
Ocean	Lacey township	582
Ocean	Lakehurst borough	exempt
Ocean	Lakewood township	exempt
Ocean	Lavallette borough	0
Ocean	Little Egg Harbor township	exempt
Ocean	Long Beach township	0
Ocean	Manchester township	exempt
Ocean	Mantoloking borough	0
Ocean	Ocean Gate borough	exempt
Ocean	Ocean township	exempt
Ocean	Pine Beach borough	19
Ocean	Plumsted township	317
Ocean	Point Pleasant borough	15
Ocean	Point Pleasant Beach borough	33
Ocean	Seaside Heights borough	exempt
Ocean	Seaside Park borough	exempt
Ocean	Ship Bottom borough	0

County	municipality name	Required 150% AMI housing rezoning
Ocean	South Toms River borough	66
Ocean	Stafford township	1155
Ocean	Surf City borough	0
Ocean	Tuckerton borough	exempt
Passaic	Bloomington borough	76
Passaic	Clifton city	exempt
Passaic	Haledon borough	exempt
Passaic	Hawthorne borough	50
Passaic	Little Falls township	73
Passaic	North Haledon borough	122
Passaic	Passaic city	exempt
Passaic	Paterson city	exempt
Passaic	Pompton Lakes borough	73
Passaic	Prospect Park borough	exempt
Passaic	Ringwood borough	0
Passaic	Totowa borough	146
Passaic	Wanaque borough	122
Passaic	Wayne township	972
Passaic	West Milford township	0
Passaic	West Paterson borough	exempt
Salem	Alloway township	0
Salem	Carneys Point township	exempt
Salem	Elmer borough	0
Salem	Elsinboro township	exempt
Salem	Lower Alloways Creek township	0
Salem	Mannington township	exempt
Salem	Oldmans township	1755
Salem	Penns Grove borough	exempt
Salem	Pennsville township	626
Salem	Pilesgrove township	1
Salem	Pittsgrove township	exempt
Salem	Quinton township	exempt
Salem	Salem city	exempt
Salem	Upper Pittsgrove township	0
Salem	Woodstown borough	116
Somerset	Bedminster township	exempt

County	municipality name	Required 150% AMI housing rezoning
Somerset	Bernards township	977
Somerset	Bernardsville borough	157
Somerset	Bound Brook borough	exempt
Somerset	Branchburg township	1252
Somerset	Bridgewater township	1429
Somerset	Far Hills borough	0
Somerset	Franklin township	exempt
Somerset	Green Brook township	155
Somerset	Hillsborough township	2381
Somerset	Manville borough	exempt
Somerset	Millstone borough	4
Somerset	Montgomery township	500
Somerset	North Plainfield borough	exempt
Somerset	Peapack and Gladstone borough	0
Somerset	Raritan borough	83
Somerset	Rocky Hill borough	28
Somerset	Somerville borough	42
Somerset	South Bound Brook borough	exempt
Somerset	Warren township	1754
Somerset	Watchung borough	588
Sussex	Andover borough	0
Sussex	Andover township	0
Sussex	Branchville borough	9
Sussex	Byram township	0
Sussex	Frankford township	17
Sussex	Franklin borough	exempt
Sussex	Fredon township	0
Sussex	Green township	0
Sussex	Hamburg borough	0
Sussex	Hampton township	1
Sussex	Hardyston township	0
Sussex	Hopatcong borough	0
Sussex	Lafayette township	0
Sussex	Montague township	exempt
Sussex	Newton town	exempt
Sussex	Ogdensburg borough	0
Sussex	Sandyston township	0
Sussex	Sparta township	0
Sussex	Stanhope borough	35

County	municipality name	Required 150% AMI housing rezoning
Sussex	Stillwater township	0
Sussex	Sussex borough	0
Sussex	Vernon township	0
Sussex	Walpack township	0
Sussex	Wantage township	0
Union	Berkeley Heights township	394
Union	Clark township	69
Union	Cranford township	120
Union	Elizabeth city	exempt
Union	Fanwood borough	19
Union	Garwood borough	2
Union	Hillside township	exempt
Union	Kenilworth borough	26
Union	Linden city	exempt
Union	Mountainside borough	74
Union	New Providence borough	102
Union	Plainfield city	exempt
Union	Rahway city	exempt
Union	Roselle borough	exempt
Union	Roselle Park borough	exempt
Union	Scotch Plains township	162
Union	Springfield township	145
Union	Summit city	109
Union	Union township	exempt

County	municipality name	Required 150% AMI housing rezoning
Union	Westfield town	150
Union	Winfield township	1
Warren	Allamuchy township	0
Warren	Alpha borough	exempt
Warren	Belvidere town	0
Warren	Blairstown township	0
Warren	Franklin township	0
Warren	Frelinghuysen township	0
Warren	Greenwich township	167
Warren	Hackettstown town	0
Warren	Hardwick township	0
Warren	Harmony township	0
Warren	Hope township	0
Warren	Independence township	0
Warren	Knowlton township	0
Warren	Liberty township	0
Warren	Lopatcong township	349
Warren	Mansfield township	0
Warren	Oxford township	0
Warren	Phillipsburg town	exempt
Warren	Pohatcong township	153
Warren	Washington borough	exempt
Warren	Washington township	0
Warren	White township	0
	Total	100623

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Data Sources: Geospatial Research Lab at Rowan University; New Jersey Department of Education;
New Jersey Department of Community Affairs

