

AFFORDABLE HOUSING IN NEW JERSEY: ADVOCACY TOOLKIT



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INTRODUCTION: THE MOUNT LAUREL DOCTRINE

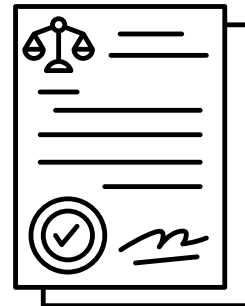
As New Jersey residents, we're fortunate to have one of the strongest affordable housing policy frameworks in the U.S., known as the [Mount Laurel Doctrine](#).

The Mount Laurel Doctrine is a constitutional obligation for New Jersey municipalities to provide their "fair share" of their region's need for affordable housing, based on population changes over time. This policy framework, established through a series of New Jersey Supreme Court decisions, outlaws exclusionary zoning and gives New Jersey the strongest framework in the country to require affordable homes in historically exclusionary communities.

In New Jersey, each municipality's affordable housing obligations are recalculated every 10 years in cycles known as Rounds. Each municipality's specific obligations are calculated by looking at factors in various regions of the state — such as job growth, existing affordability, available land, and the growth of low- and moderate-income households.

The success of this framework — which was first established through organizing and legal action by local NAACP branches and residents — is predicated on continued enforcement by the courts and state government, and strong support from grassroots organizations and residents. That's where **YOU** come in.

NEW JERSEY'S NEW AFFORDABLE HOUSING LAW: A4/S50



Ahead of the Fourth Round of Obligations starting in 2025, Governor Murphy signed [landmark legislation](#) (A4/S50) in 2024 that strengthens the Mount Laurel Doctrine by streamlining the affordable housing planning process and codifying the methodology used to determine each municipality's obligations over the next decade.

The new law sets a course for future enforcement of the Mount Laurel Doctrine by:

- Streamlining the affordable housing development process for everyone involved, thereby making it easier for towns to ultimately create more affordable housing opportunities for New Jersey residents.
- Requiring more transparent information to be shared with the public at each stage of the process.
- Updating the bonus credit system to give towns extra credits for the types of housing that is needed most in New Jersey. Credits will incentivize redeveloping existing developed land, placing affordable homes near transit, certain types of special needs housing, and housing for very low-income residents.

New Jersey's law gives towns a wide variety of tools to create affordable housing in the way they prefer. Municipalities can choose from a range of options — such as 100% affordable housing, mixed income housing, supportive housing for seniors or people with disabilities, or repurposing abandoned malls or offices.

Towns are also required by law to follow certain rules that safeguard access to affordable housing for low-income families and communities of color. For example, half of all units must be available to families, 25% of all units must be rentals, and only 30% of all units can be age-restricted.

There are also strict income restrictions that towns must follow. At least 50% of homes must be affordable to low-income residents who make below 50% of the area median income (AMI) and at least 13% of homes must be set aside for very low-income residents (below 30% AMI). The remainder must be affordable to moderate income residents (50%-80% AMI).

MAKING THE CASE: WHY IS AFFORDABLE HOUSING SO IMPORTANT?

These are sample talking points to help show your support for affordable housing in your community. We encourage you to bring these points up at your local municipal meetings when development proposals for affordable housing are being discussed.

The cost of housing is higher than ever.



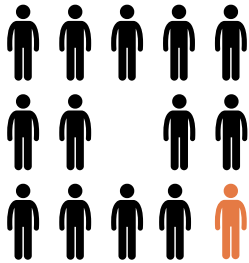
Across the U.S., and especially in New Jersey, housing has become increasingly unaffordable for many hard-working people — particularly young families, seniors, and people with disabilities.

- At minimum wage — \$15.49 an hour in 2025 — a New Jersey resident **would have to work 99 work hours per week** or 2.5 full-time jobs to afford an average two-bedroom apartment.



This crisis isn't limited to a few towns; it affects every corner of our state.

- As housing costs have soared across New Jersey in recent years, families are being priced out of their life-long communities. With New Jersey ranking as one of the most competitive rental markets in the entire U.S., the problem is only growing more dire.



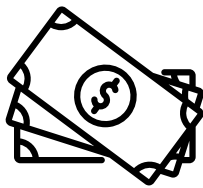
New Jersey has a shortage of **over 200,000** affordable housing units for extremely low-income renters, and there are 14 prospective renters for each vacant apartment.

- For New Jersey's Black and Latino residents, this housing shortage is compounded by the [historical impacts of residential segregation](#).



Having a safe and affordable home is tied to improved health outcomes, access to a good education, and building intergenerational wealth.

- Studies have shown that access to affordable housing can provide stability for survivors of domestic violence, independence for older adults with mobility limitations, and improved outcomes for people living with severe mental health issues.



The economic benefits of affordable housing are crucial.

- By creating housing for working families, we help local businesses attract and retain employees, driving increased spending and investment within our townships. Affordable housing also promotes upward labor mobility, empowering individuals to access job opportunities that were once beyond their reach.



Affordable housing benefits *everyone* in New Jersey. Access to affordable housing in vibrant communities, with strong schools and employment opportunities, addresses many other problems at their root.

Housing shortages hurt everyone in our state — shrinking our labor supply and handicapping our overall economic growth. Teachers and nurses and all the people who keep our towns functioning need to live somewhere.

Families who live in New Jersey’s affordable developments have seen increases in wages, better physical and mental health outcomes, and increased college attendance — all while residents in market rate housing continue to experience stable taxes, low crime rates, and high property values.



Ethel Lawrence Homes

Research such as the “Climbing Mount Laurel” study, which examined the long-term impacts of the Ethel Lawrence Homes in Mount Laurel, provides valuable insight. The study showed that affordable housing developments in New Jersey have not caused increases in crime or caused property taxes to rise. It also found that these developments do not harm property values or overburden local schools. Instead, they provide stability for families and contribute to the overall health of the community.

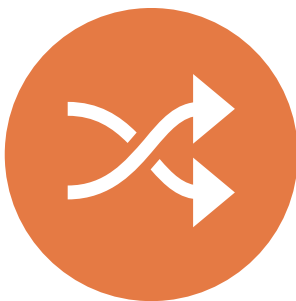


New Jersey's new affordable housing law, A4/S50, streamlines the affordable housing development process for municipalities and everyone involved. The new law provides more clarity on what towns have to do to get to the finish line and meet their affordable housing obligations.



By codifying the affordable housing development process, the new law allows municipalities to more efficiently determine their housing obligations. For towns who cooperate with the process, the new law is expected to reduce municipal costs.

The new law gives **towns a wide variety of tools to create affordable housing** in the way they prefer. Municipalities choose how to meet their needs from a range of options — including 100% affordable housing, mixed income housing, supportive housing, preservation of existing affordable homes that otherwise would no longer be affordable, and accessory dwelling units that a property owner can place on their property.



Instead of wasting taxpayer dollars fighting affordable housing, local policymakers should invest in infrastructure that will benefit their towns for generations to come.



Some towns have claimed that the current system takes away their ability to choose what's right for their town — but the system is designed to do the opposite. Towns are encouraged to engage in the process and create their own fair housing plans that realistically zone for their fair share of affordable housing. Towns only lose their ability to be in control of the process when they refuse to find any place to create their fair share of affordable housing.

Municipalities in New Jersey are **not** required to directly fund affordable housing projects through local taxpayer dollars.



Instead, these developments are often supported through a combination of state programs, subsidies, and developer contributions. Mixed-income developments, which are a common approach, leverage private investment to meet affordable housing obligations without placing additional strain on municipal budgets.

Mixed-use developments with affordable housing options create walkable neighborhoods connected to public transportation, schools, parks, and jobs.



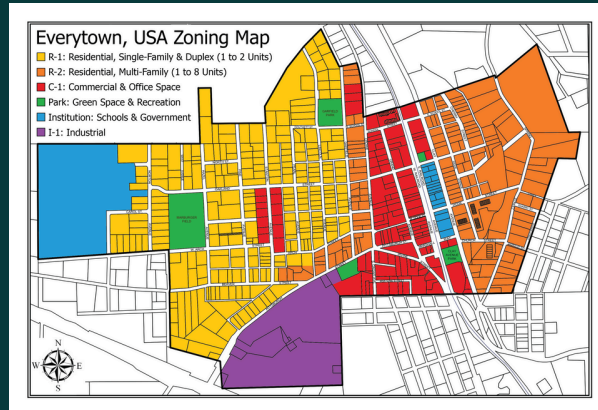
These projects aren't just about building homes — they're about fostering thriving, interconnected communities that embody our values and prepare for future generations.

With climate change already baked into New Jersey's future, municipalities should be prioritizing sensible and equitable growth, redevelopment, and infrastructure investments to foster healthy, resilient communities.

The bottom line: New Jersey is at a critical juncture in our history, with increasing levels of income inequality and a worsening housing shortage. While it's encouraging that our state is taking bigger steps than ever to invest in affordable housing, there's still much more work that needs to be done. It is more important than ever that local policymakers make a concerted effort to break down racial and economic barriers by cooperating with New Jersey's affordable housing policy.

DEMYSTIFYING MUNICIPAL ZONING

Zoning regulates what can and cannot be built on a piece of land. A zoning map divides land within a municipality (town, city, county) into zones/districts specifying what uses on land are allowed.



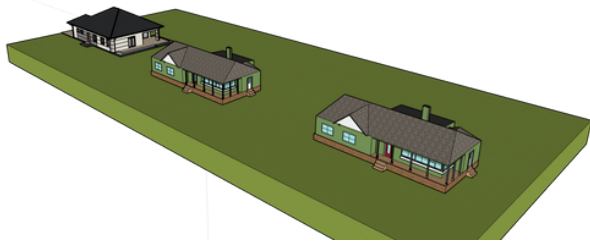
The zoning map for your municipality can usually be found on the municipality's website under planning and/or zoning tabs. If you have trouble interpreting the zoning map, you can call your local planner and ask for help or go to the local planning and zoning department to see the map in person during your municipality's business hours.

Why is zoning important?

Our nation's deep, multigenerational racial and economic residential segregation comes largely from exclusionary zoning practices that limit housing opportunities across most of the country's large metropolitan areas. Exclusionary zoning also significantly contributes to the unprecedented housing crisis in the U.S. today, with disproportionate impacts on people of color and lower-income people.

Zoning regulations for each district help ensure compatibility — for example, ensuring that industrial uses and residential uses are separated. This reasoning, however, is often used to justify harmful exclusionary zoning practices. In addition to regulating land use, zoning is a tool municipalities employ to regulate density, which means the number of developed units in a specific area of land. Residential density, for example, is usually measured by dwelling units per acre. When residential density requirements are capped at low numbers, it makes affordable housing construction costs rise and therefore limits development opportunities.

What is the difference between exclusionary zoning and inclusionary zoning?



When zoning is **exclusionary** — for example, allowing only residential homes on large lots) — it perpetuates residential segregation by preventing affordable housing from being built in certain areas. Exclusionary zoning strictly limits the land uses in a zone and caps the number of dwelling units per acre to prohibit multi-family housing, which is the most common form affordable housing typically takes.



When zoning is **inclusionary** — for example, allowing a variety of housing types and higher densities — these measures incentivize the construction of affordable housing, which in turn fosters social inclusion by creating more diverse neighborhoods.

ENVIRONMENTAL CONSIDERATIONS FOR AFFORDABLE HOUSING

Local and State Regulations



Every possible site for affordable housing development comes with unique environmental characteristics. Flood and coastal zones, steep slopes, wetlands, forested areas, and brownfields (previously developed sites where hazardous contaminants may be present) are just a few examples. Layers of environmental regulation for these unique characteristics can frequently overlap, increasing their complexity and raising the cost of housing development.

Climate Change



Climate change impacts on affordable housing opportunities cannot be overstated. The increasing frequency and severity of extreme weather events can escalate housing-related costs and further limit land suitable for development.

Historically, affordable housing has sometimes been placed on vulnerable sites considered undesirable due to environmental impacts — disproportionately subjecting lower-income people to environmental hazards. Whether natural or human-made, using vulnerable sites is no longer a concession that should be made to ensure construction occurs. Rather, construction of affordable housing in safe locations can mitigate threats from climate change, ensure long-term desirability, and support the creation of equitable communities. Furthermore, construction techniques that reduce energy consumption and the carbon footprints of residents can help alleviate natural resource degradation.

The state of New Jersey has a number of incentive programs and requirements for developers to incorporate green building practices into their plans. This [climate resilience toolkit](#) guides municipalities through the process of creating a climate change-related vulnerability assessment and developing local climate resilience strategies, as required by changes to New Jersey’s Municipal Land Use Law signed into law in February 2021.



The Willows at Wesmont Station

The Willows at Wesmont Station offers affordable apartments near the newly constructed Wesmont train station, Route 17 and the NJ Turnpike. To help save on energy expenses, each apartment has come equipped with Energy Star certified windows, heating and cooling systems, and appliances.

Conversion and Adaptive Reuse

Conversion and adaptive reuse are two approaches for affordable housing development that can minimize disruption to environmental resources. **Conversion** refers to a change in the functional use of a building (e.g. convert an office building to multi-family residential use). **Adaptive** reuse is a similar approach that focuses on repurposing an existing building for a new use while preserving its original features. Adaptive reuse is particularly important when coupling affordable housing with historic preservation. Adaptive reuse can be a useful tool for enhancing community character and reinforcing a sense of place.



Residences at Roosevelt Park

Residences at Roosevelt Park in Edison turned the historic Roosevelt Hospital into an affordable senior housing development.

Redevelopment

Redevelopment usually focuses on the demolition of old or redundant land uses to accommodate new construction. Redevelopment is a particularly useful strategy for site selection in municipalities where developable land is limited. Large surface parking lots, vacant shopping centers, and residential buildings that have fallen into disrepair are frequent opportunities for redevelopment. These are sites where connections to infrastructure such as roadways and water and sewer already exist, which reduces development costs and makes the construction of affordable housing more feasible and sustainable.



The Metropolitan

The abandoned Saks Fifth Avenue store on Millburn Avenue in Springfield was demolished to make room for 47 townhouses, 223 apartments (41 affordable) and 5,200 square feet of retail space.

For the affordable housing process to benefit all parties involved, consideration of local and state regulations, climate change, and a thorough site analysis — balanced with the need to address our state’s housing shortage — are essential. When all stakeholders are committed to the responsible management of resources, both the built environment and the people who live in and around it will benefit.

HOW TO GET INVOLVED WITH AFFORDABLE HOUSING IN YOUR COMMUNITY

How do communities plan for affordable housing?

The Fourth Round of municipal affordable housing obligations in New Jersey spans the decade from 2025-2035. In preparation for the Fourth Round, towns across the state are creating and finalizing Housing Element and Fair Share Plans (HEFSPs) to address their affordable housing obligation. This includes the “present need” obligation to provide opportunities for rehabilitating affordable units and the “prospective need” obligation of planning new affordable units in the municipality. Producing the HEFSP is a long-term planning exercise, usually with several opportunities for public comment.

Public comment can be provided in writing to your local planner, zoning board, or elected officials or provided to these representatives during a public meeting for the HEFSP. All towns that prepare a HEFSP and participate in the Affordable Housing Dispute Resolution Program (AHDRP) must follow the timeline illustrated below and provide opportunities for your voice to be heard. If your town is not participating, you can contact your local representatives to ask about your town’s plan to comply with New Jersey’s affordable housing law.

JUNE 30, 2025	Deadline for municipalities to adopt and file a Fourth Round HEFSP with the state.
AUGUST 31, 2025	Deadline for filing challenges with the AHDRP claiming that an adopted HEFSP is not in compliance with the Fair Housing Act and the Mount Laurel Doctrine.
DECEMBER 31, 2025	Deadline for a challenged municipality to commit to revise their HEFSP to settle the challenge, or explain why it will not make all of the requested changes.
MARCH 15, 2026	Deadline for a municipality to amend its HEFSP to incorporate any changes from resolving a challenge(s), if any, and adopt implementing ordinances and resolutions.

Providing support for affordable housing, whether in writing or in person, can shift the conversation when other stakeholders express opposition. We also encourage you to attend public workshops and meetings with your local officials when planning and zoning topics are up for discussion. Notices for these gatherings are typically posted in local newspapers and on the municipality's website. When in attendance, you can support zoning measures that allow a wider range of housing types.

Where can you learn more?

- Your municipality's website should contain information about affordable housing, including affordable housing opportunities and a midpoint review or monitoring PDF that describes affordable housing progress thus far. If you can't find this information, you can always contact municipal staff for assistance.
- Municipalities' websites should also contain information about municipal meetings. Affordable housing is discussed in town council meetings and also planning and zoning board meetings. Agendas are usually posted before the meetings so you can see if they plan to discuss affordable housing or a large residential project that could be an opportunity for creating affordable units.
- Fair Share Housing Center's [website](#) also has fact sheets and reports for more in depth information on topics such as:
 - [Affordable Housing in NJ: The Mount Laurel Doctrine](#). This fact sheet provides an overview of the Mount Laurel Doctrine, NJ's constitutional obligations for municipalities to provide their fair share of affordable housing.
 - [NJ's New Affordable Housing Law: Key Provisions](#). This fact sheet provides an overview of NJ's new affordable housing law, A4/S50, enacted in 2024.
 - [Dismantling Exclusionary Zoning: New Jersey's Blueprint for Overcoming Segregation](#). This report provides a comprehensive history of New Jersey's Mount Laurel Doctrine and its impacts.
 - [Developing Effective Housing Plans in the Fourth Round](#). This report is a comprehensive guide to help local officials, planners, developers, advocates, and residents understand and participate in New Jersey's affordable housing development process.

APPENDIX: SAMPLE LETTER

Below is a sample letter that you can send or email to your local municipal leaders to urge them to support affordable housing. Feel free to adapt or re-use this to fit the particular context in your town.

Dear [Insert Name Here],

As a resident of [Insert Town Here], I am writing to you today to urge you to support affordable housing.

Across the U.S., and especially in New Jersey, housing has become increasingly unaffordable for many hard-working people — particularly young families, seniors, and people with disabilities. As housing costs have soared across New Jersey in recent years, families are being priced out of their life-long communities. With New Jersey ranking as one of the most competitive rental markets in the entire U.S., the problem is only growing more dire.

Having a safe and affordable home is tied to improved health outcomes, access to a good education, and building intergenerational wealth. Studies have shown that access to affordable housing can provide stability for survivors of domestic violence, independence for older adults with mobility limitations, and improved outcomes for people living with severe mental health issues.

I believe that affordable housing benefits everyone in New Jersey. Access to affordable housing in vibrant communities, with strong schools and employment opportunities, addresses many other problems at their root. Housing shortages hurt everyone in our state — shrinking our labor supply and handicapping our overall economic growth. Teachers and nurses and all the people who keep our towns functioning need to live somewhere.

The economic benefits of affordable housing are crucial. By creating housing for working families, we help local businesses attract and retain employees, driving increased spending and investment within our townships. Affordable housing also promotes upward labor mobility, empowering individuals to access job opportunities that were once beyond their reach.

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Sincerely,
[Insert Your Name Here]