

## SUMMING UP:

# Communities of Opportunity:

New Jerseyans Need More Affordable, Convenient, and Safe Places to Call Home

Housing costs in New Jersey are among the nation's highest. High rates of evictions and foreclosures threaten household and neighborhood stability. Too many New Jerseyans struggle to find an affordable, convenient, and safe place to call home.

New Jersey used to be a leader in recognizing twin threats: (1) sprawl that consumed open space and farmland while creating pollution and (2) exclusionary zoning that kept struggling families at a distance from good schools and job opportunities. Today, scattershot land-use development practices fail to maximize transportation investments, protect climate-vulnerable communities, or produce a variety and choice of housing.

The state needs leadership, financial resources, and sensible policies addressing four important issues:

- Investing in affordable homes and communities, including transit-oriented development as well as supportive housing and homelessness prevention
- Advancing *Mount Laurel* goals and fair housing initiatives to promote integration and opportunity
- Reducing evictions and foreclosures
- Embracing regional and state planning with an emphasis on climate resiliency and urban and downtown revitalization

### **Key Recommendations**

**Expand the supply of affordable homes for renters and homeowners, and invest in struggling neighborhoods by increasing and better targeting state resources and policies.**

- Adopt the Housing and Community Development Network of New Jersey's "Build a Thriving New Jersey" plan to strategically invest resources to create hundreds of thousands of new and rehabilitated affordable homes close to good schools and job opportunities.
- Encourage mixed-use and transit-oriented development where infrastructure exists or could be enhanced and grant state and regional agencies the authority to approve such projects.

- Improve the state's older housing stock, which would reduce the danger of lead poisoning and provide other health benefits.
- Make a mix of rental homes and home ownership opportunities possible through new revenue, enhanced nonprofit capacity, targeted inclusionary zoning policies, and new public-private partnerships.
- Restore the Special Needs Housing Trust Fund and allocate state funds for homeless programs.

**To fight segregation and better meet housing needs, New Jersey needs to be more active in ensuring housing choice and sharing the benefits and costs associated with producing a range of housing options.**

- Complete the legal process, established by the state Supreme Court in its *Mount Laurel IV* decision of March 2015 and under way in the trial courts, so municipalities address their fair share of the regional affordable housing need through 2025.
- Provide towns working to meet *Mount Laurel* obligations with tools to expedite construction, such as preferential treatment in applying for funds to create affordable homes.
- Re-establish the State Office of the Public Advocate, with fair housing as one of its key mandates.

**A comprehensive approach is needed to reduce evictions and foreclosures.**

- Fully fund legal services for low-income tenants facing eviction.
- Amend the State Foreclosure Mediation Program to require lenders to consider loan modifications and establish a permanent source of funding for the program.
- Empower the state Department of Community Affairs to partner with and fund nonprofit providers to help borrowers avoid foreclosure.
- Create a state Housing and Mortgage Finance Agency program to buy vacant foreclosed residential properties from institutional lenders for occupancy as affordable homes.

**The state needs to revive a moribund planning process that threatens the environment, transportation, housing, and community revitalization.**

- Update the State Plan, regional plans, and local plans through an inclusive process.
- Restore the New Jersey Meadowlands Commission as an independent agency, and bring back tax-base-sharing among municipalities in the covered region.
- Create a regional planning body to protect people, foster resilient communities, and protect ecological resources along the coast.
- Undertake a coastal regional planning process, with an emphasis on climate resiliency, open-space acquisition, and planned retreat from vulnerable locations, as well as providing a variety and choice of housing.

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*Communities of Opportunity: New Jerseyans Need More Affordable, Convenient, and Safe Places to Call Home* is part of the *Crossroads NJ* series produced by The Fund for New Jersey to inform debate in this pivotal election year. The full text of reports and other information about Crossroads NJ are available at [www.fundfornj.org/crossroadsnj](http://www.fundfornj.org/crossroadsnj).

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