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More "affordable housing" means apartments for disabled people near their families. And more homes for seniors on fixed income. A chance for high school grads to live in their hometowns.

Or it means neighborhoods crowded with thousands more market-rate homes, traffic-choked roads, overflowing schools and skyrocketing tax bills.

These opposing scenarios of New Jersey's future are colliding in a debate over new state rules for towns to accommodate more so-called affordable housing.

By Wednesday, municipalities must submit plans on how they will provide opportunities for 115,000 more affordable units statewide by 2018. The state Supreme Court has said towns must arrange for — principally through zoning — housing opportunities for people of modest incomes. In North Jersey, that is someone earning \$16,000 to \$43,160. The Council on Affordable Housing decides each town's need by projecting housing and job growth.

"There are plenty of people who work full-time jobs who will never be able to afford a market-rate unit because of what the salaries are," said Kevin Walsh, associate director of the Fair Share Housing Center, a Cherry Hill-based non-profit that advocates for affordable housing. "Someone who is a waitress in a diner — don't those folks deserve opportunities to live in towns that are safe, where the schools are good?"

The affordable-housing burden has existed for 33 years. In that time, towns have had diverse options to meet the obligation. One has become the basis of opponents' arguments that the quotas will overwhelm towns. They point to a standard that has evolved, in which builders have been allowed at least four market-rate units for each affordable one they provide.

To dissenters like Assemblyman Scott Rumana, R-Wayne, that means 115,000 affordable units really means making room for 700,000 total new homes — and waves of extra schoolchildren and cars.

"We have to stop this," Rumana said. "You are literally talking about whatever is left that is good in this state. If we lose this, the whole state will crumble because you will have so much massive overdevelopment."

But state officials and advocates say that's wrongheaded. They cite other options to satisfy quotas while minimizing market-rate units.

"It isn't just saying: 1 acre used to be zoned for five units, now we are going to zone for 55 units," said Joseph V. Doria Jr., commissioner of the Department of Community Affairs. "That is not the only way to do it."

Options include earning "bonus credits" for some housing for the disadvantaged. For instance, a four-bedroom group home for the disabled counts as four units.

It's a model that Allendale, for one community, has embraced.

The **Bergen County** town has a non-profit that is working with the Bergen **United Way** to build a six-apartment, 10-bed facility for adults with Down syndrome and other disabilities. It'll count as 20 affordable units, equal to a 100-unit condo complex with 80 market rate units and 20 designated as affordable.

Allendale also plans to redevelop industrial grounds with special needs housing, rentals for seniors and families and seven single-family homes, counting as 25 units.

Mayor Vince Barra compares that to the given development formula of many market-rate units with a few affordable units thrown in.

"To get 25 credits you'd have to build 125 town houses," he said. "We are building five buildings."

Some other projects that could confer bonus units or "credits":

- \* Three units built near a train or bus station, or in a redeveloped area, count as four.

- \* 25 percent of a quota must be filled by rentals. Each rental beyond that counts as two.

"The idea is we want to prevent sprawl and encourage compact development," said COAH's executive director Lucy Vandenberg.

***Highlights: Bergen County, United Way***