

MUNICIPAL STRATEGIES TO DIVERSIFY HOUSING STOCK FOR AN AGING POPULATION: A CASE STUDY REPORT



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Executive Summary

This report, *Municipal Strategies to Diversify Housing Stock for an Aging Population: A Case Study Report*, is part of New Jersey Future’s [Creating Great Places to Age](#) program. The program grew out of New Jersey Future’s 2014 report, [Creating Places To Age in New Jersey](#), which identified a mismatch between where many older New Jerseyans are living and the land use characteristics that actually make a place “aging-friendly.” Subsequent work has focused on identifying places with aging-friendly land use patterns (compactness, mixed-use downtowns, a walkable street grid) and assessing their ability to accommodate older residents, especially in terms of whether they provide the types of housing options that older people are likely to want as they seek to downsize.

In line with the zoning policies of most municipalities in New Jersey, a disproportionate amount of housing in most non-urban communities is designated for one family and tends to be built on large lots. Older New Jerseyans, who are more likely to be housing cost-burdened than older residents in any other state, stand to benefit from more housing options. But they aren’t the only residents who would benefit. Diversifying housing options benefits residents of all ages and promotes equity by creating compact and sustainable mixed-use and pedestrian-oriented downtowns; and by promoting mixed-income, multimodal, and mixed-age neighborhoods that are engaging and vibrant. New Jersey’s high-cost housing market has been restrictive for residents of all ages. It has impeded [Millennials as they hope to move out and start families](#), as well as retiring Baby Boomers who want smaller and less expensive homes that are easier to maintain.

This report outlines some of the strategies that municipalities can adopt to accommodate a wider range of housing. While these options are particularly helpful for meeting the needs of older residents, they can serve people of all ages. Case studies in this report describe how five municipalities throughout New Jersey have each implemented a strategy, providing a roadmap for other local governments or advocates. To formulate this report, New Jersey Future compiled a limited list of municipalities that have implemented some kind of strategy that resulted in more types of housing options being built or permitted. Although the list is not inclusive of all strategies implemented by all New Jersey municipalities, it demonstrates that towns are capable of implementing a variety of strategies in a variety of ways that are suitable to their needs. A table of towns and strategies is included in the appendix.

The report concludes with some implications for interested municipalities and housing advocates. For example, one indicator of success appears to be municipal engagement with local residents. Inclusive planning and implementation can help towns enjoy greater public support. Additionally, in some cases, municipal actions were supported by the state through grants and technical assistance, particularly when the state and the municipality both embraced [smart growth](#) goals—growth strategies that favor redevelopment of existing built environments, reliance on public transit, preservation of natural areas and ecosystems, and equitable, safe communities for all residents. Although local governments determine most land use decisions under the Municipal Land Use Law, state policy has an important role to play in how those decisions are made. State legislation could require municipalities to permit multifamily housing, as Oregon did in 2019.¹ To concentrate development near mass transit, the state could require multifamily housing and mixed-use near transit, similar to proposals in the California legislature that ban single-family detached zoning near transit and make the minimum required density a fourplex.² Both states also have enacted laws allowing the construction of accessory dwelling units statewide. Municipalities hoping to create sustainable and attractive communities cannot ignore the need for a more diversified and increased housing

¹ Slate, 2019, “Legalize It.” <https://slate.com/business/2019/07/oregon-single-family-zoning-apartments-housing.html>

² Los Angeles Times, 2018, “Get ready for a lot more housing near the Expo Line and other California transit stations if new legislation passes.” <https://www.latimes.com/politics/la-pol-ca-housing-transit-bill-20180104-story.html>

stock, or else they risk losing residents who comprise the workforce, tax base, and consumer activity that supports local economies.³

Background

Demographic Outlook

According to the U.S. Census Bureau 2019 population estimates, the fastest growing demographic both statewide and nationwide are people over 65;⁴ one in five New Jerseyans will be over 65 by 2030. New Jersey's median age in 2018 was 40 years old, an increase of a full year since the start of the decade and the tenth highest median age in the country. As New Jersey's population continues to age, municipalities will need to ensure that older residents have enough options for housing.

Housing In New Jersey

New Jersey is experiencing a housing crisis. The housing market is more expensive than in most other states. This hurts people of all ages, but older residents are typically hit harder. Fifty-six percent of renters and 38% of homeowners over age 65 in New Jersey are “housing cost-burdened,” which housing advocates generally define as paying more than 30% of one's monthly income for housing. While more than half of older renters in New Jersey are housing cost-burdened, the rate is similar to the national rate. However, older homeowners are more likely to be housing cost-burdened in New Jersey than in the U.S. as a whole, where only 26% are.⁵

In contrast to residents over 65, New Jerseyans under age 65 are better off, but not by much—overall, 50% of renters and 30% of homeowners in New Jersey are housing cost-burdened. For example, the typical renter in New Jersey makes \$18.68 per hour, but needs an hourly wage of \$23.58 to afford a one-bedroom market-rate apartment.⁶

The current supply of smaller, modest housing affordable to the typical resident is insufficient. Although this issue may be more apparent in New Jersey, it is not unique to this state. A 2014 AARP report revealed that 90% of older adults in the U.S. said detached single-family homes were available in their communities.⁷ But no more than 58% said this when asked about all other types of housing. The sort of medium-density housing on the spectrum between single-family homes and mid-rise apartment complexes—including townhomes, duplexes, garden apartments, and other “[missing middle housing](#)”—that were once integral parts of many communities faded from favor in the postwar suburbs whose zoning ordinances largely forbade them. Of the 3.6 million housing units in the state, single-family homes account for 2.3 million, while missing middle housing containing between 2 and 10 units make up barely 700,000.⁸ Detached single-family homes with

³ AARP, “The Longevity Economy Outlook.” <https://www.aarp.org/research/topics/economics/info-2019/longevity-economy-outlook.html>

⁴ Census Bureau, 2020, “65 and Older Population Grows Rapidly as Baby Boomers Age.” <https://www.census.gov/newsroom/press-releases/2020/65-older-population-grows.html>

⁵ Census Bureau, 2020, “Population 65 Years and Over in the United States.” <https://data.census.gov>

⁶ National Low Income Housing Council, 2020, “Out of Reach 2019: New Jersey.” <https://reports.nlihc.org/oor/new-jersey#>

⁷ AARP, 2014, “What is Livable? Community Preferences of Older Adults.” https://www.aarp.org/content/dam/aarp/research/public_policy_institute/liv_com/2014/what-is-livable-report-AARP-ppi-liv-com.pdf

⁸ Census Bureau, 2020. “Selected Housing Characteristics.” <https://data.census.gov>

large lot sizes appeal mainly to families with children, as they provide a lot of space but are relatively expensive.

Survey results from the AARP show that over 75% of older adults in the U.S. want to stay in their current homes and communities as long as possible, but many see obstacles ahead. At least half of respondents see pedestrian-friendly and affordable neighborhoods that make it easy to connect with their community through volunteering, social events, and flexible jobs as vital. For some older adults, retrofitting their existing homes to be more aging-friendly is ideal. Others prefer alternative housing arrangements, such as sharing a home. For example, AARP found in 2018 that two thirds of adults over 50 would consider living in a smaller accessory dwelling unit and one third would consider building one.⁹ However, many municipal land use policies in New Jersey do not explicitly permit or in some cases prohibit the types of housing most suitable for meeting the needs of older residents in their communities.

Research Process

The first step of this project was the creation of a spreadsheet (included in the appendix) cataloging strategies implemented by New Jersey municipalities with the intent or effect of increasing housing options. Mainly through web searches and examining municipal codes, municipalities that had implemented a strategy were discovered and added to the spreadsheet. The intent of the spreadsheet is to begin the development of a searchable list of examples that can serve to facilitate actions by other municipalities. Not all of New Jersey's 565 municipalities were evaluated—the list is not a comprehensive account of all of the housing strategies that all of the towns have implemented in the state.

Municipal actions considered to be strategies that would lead to greater housing diversity include accessory dwelling units, transit-oriented development, form-based codes, certain public-private partnerships, tiny homes, shared housing, density bonuses to developers, smaller minimum lot sizes, reduced minimum parking requirements, and discontinuing zoning that only permits single-family homes. Not all of these strategies were identified as examples in New Jersey based on our research, but they represent what we were seeking when researching municipal actions for this report. Five municipalities were chosen as case studies based on their location and character, and on the type of strategy implemented.

The case studies are intended to capture some of the diversity in New Jersey's geography and wide array of place types. Washington Township, Morris County and the Town of Newton are in North Jersey, North Brunswick Township and Delaware Township in Central Jersey, and Somerdale Borough in South Jersey. They represent examples from rural communities such as Delaware Township to populous suburbs like North Brunswick Township. In addition, the case studies represent the diversity of possible strategies. Some are focused on redeveloping a particular property while others involve broader zoning changes that impact the entire municipality. Only municipalities for which we were able to conduct an interview are included in the case studies; a small number of municipalities were contacted but did not ultimately participate. This affected our ability to review certain types of municipalities, such as a shore or urban community, or a particular strategy that may have been implemented in New Jersey.

Neither the compiled list of strategies nor the case studies are intended to be exhaustive. Rather, this project is a starting point for further research and for municipal governments looking for inspiration.

⁹ AARP, 2018, "Home and Community Preferences Survey: A National Survey of Adults Age 18-Plus." https://www.aarp.org/content/dam/aarp/research/surveys_statistics/liv-com/2018/home-community-preferences-survey.doi.10.26419-2Fres.00231.001.pdf

Strategies to Diversify Housing

Because detached single-family homes dominate communities outside of urban cores, most municipalities in New Jersey will need to consider ways to provide alternative housing options to meet the needs of older residents as well as younger residents. There are a variety of ways to do this through changes to land use ordinances or by appealing to developers with allowances such as density bonuses or fee waivers. New projects aimed at mixed-use downtown development can require certain conditions, such as a mix of types and sizes of housing units in a project, which would lead to additional smaller and less expensive units being built. Zoning of certain areas could restrict development of single-family detached housing. Inclusionary zoning would require that a certain percent of units would be offered at below-market rate. In residential areas, zoning codes can allow for things like accessory dwelling units, two-, three-, and four-unit residences, or shared housing arrangements. This section will describe a selection of strategies municipalities could implement to diversify housing.

[Accessory dwelling units](#) (ADUs) are self-contained living spaces built on the same lot as an existing home. The appeal of ADUs to municipalities is that everyone benefits: the ADU resident saves money in rent, the main property owner receives extra income in rent, and the municipality adds to its housing stock. ADUs can also enable families to stay in communities by providing housing for an older or a younger family member. One type of ADU is the [elder cottage housing opportunity](#) (ECHO) unit, which is a temporary structure intended for accommodating older relatives of the main property owner. The state of New Jersey enables all municipalities to allow these structures, although it is ultimately a local decision.

Some municipalities have adopted some form of ADUs or ECHO units, but there are two similar strategies that have not seen much traction in local ordinances in New Jersey so far: tiny homes and shared housing. [Tiny homes](#) are compact, stand-alone units that are usually under 300 square feet in size. They are similar to ADUs in concept because they are small and can be constructed as an accessory building. Shared housing refers to an arrangement where a homeowner shares the home with a renter. This can be a desirable arrangement for older residents needing to share the home's financial or maintenance burden, or desiring to move into a shared home as a renter. Few municipal codes in the state specifically address shared housing, but two major nonprofits in New Jersey try to connect participants, with a specific focus on helping those in need of housing or income services. The [Women's Rights Information Center](#), based in the City of Englewood, runs a shared housing program. They conduct interviews and background checks on all applicants to ensure a good fit. The Bridgewater Township-based [HomeSharing, Inc](#) has a program that created and maintained 146 housing matches in 2019.

With these options, any municipality can add more housing [without fundamentally changing the character of a neighborhood](#). Municipalities have various methods and mechanisms to implement these strategies. ADUs, for example, can be authorized as a conditional use in a zone or permitted with the stipulation that certain conditions must be met for land use board approval. The municipality also has the option to create overlay zones, which impose additional regulations on an existing zone and could allow for ADUs.

Denser patterns of development are not exclusive to large cities and can appeal to many towns aiming to create a more vibrant economy and community. Well-designed downtowns are hubs of economic activity where people can easily walk to shops, offices, and homes; enjoy public spaces; and connect to public transit. Mass transit generates less pollution and congestion than driving, but most suburbanites find owning and driving a car a virtual necessity to go about their daily lives. This dependence on cars can make certain places inhospitable to older residents who may no longer drive. A less car-centric development pattern would emphasize smaller lots, a more well-connected street network, [complete and green streets](#) and a healthy mix of commercial and residential uses. It would also ensure that housing is close to destinations and to

transit options. Mechanisms to create this kind of development pattern include density bonuses, increased height limits, maximum lot sizes or more complicated schemes such as [transfer of development rights](#) (TDR) programs, which allow landowners in areas with restricted development to sell their right to build to landowners in the centers, allowing for development at a higher density. Municipalities can also adopt form-based codes or can zone for transit-oriented development to create a denser, compact downtown atmosphere with a more diverse and substantial housing stock.

[Form-based codes](#) reimagine traditional zoning practices, which focus on dividing areas in towns into separate uses. A form-based code instead regulates the density and design of neighborhoods, enabling for a mix of homes and civic buildings with retail businesses and offices in an aesthetically pleasing way. It ensures the purpose of zoning is to promote public health and development without micromanaging every lot.

[Transit-oriented development](#) (TOD) involves zoning for higher densities around mass transit such as train stations and bus depots. Since 1999, the New Jersey Department of Transportation has designated dozens of municipalities as containing “[transit villages](#)” based on TOD. However, municipalities may find it difficult to finance these larger-scale developments, especially when they involve costly upgrades to infrastructure. To finance ambitious developments, municipalities have the ability to enter into [public-private partnerships](#) (P3s) with developers. A P3 enlists private capital in pursuit of a public good, which could be roads, water systems, or housing. In exchange for shouldering the financial risk of the project and meeting agreed-upon standards—often funding much more than the local government would be able or willing to—the private developer reaps much of the financial reward of the finished project.



Case Studies

Strategy: Accessory Dwelling Units and Elder Cottage Housing Opportunities

Municipality: Delaware Township, Hunterdon County

An accessory dwelling unit (ADU) is a small, independent residence on the same lot as a detached single-family home. Some ADUs can also be built in a garage, in an attic, or attached to the main home. Delaware Township's program uses the term "affordable accessory apartments" and reserves them for low- and moderate-income residents. Other names for ADUs include granny flats and in-law suites. In New Jersey, many towns which allow ADUs do so on a limited scale and as part of their affordable housing obligations. Because ADUs typically conform with the low-density nature of suburbs, they are a relatively easy way to increase both the number and diversity of housing units.

Elder cottage housing opportunities (ECHOs) are a specific type of ADU. They are age-restricted, reserved for immediate family members of the main property owner, and temporary. Based on our research, New Jersey municipalities more typically allow ECHOs than ADUs as of right, though some may allow both.

Background

Delaware Township is a sparsely-populated municipality in Hunterdon County with about 4,500 residents on 44 square miles of land. Family farms cover most of the township's area, reflecting its agricultural heritage, and the township's master plan demonstrates a commitment to preserving the rural character. The remaining land is mostly low-density residential, including the two historic centers of Sergeantsville and Rosemont.

In 2006, the reexamination report for Delaware's 1994 master plan sought to identify strategies to minimize sprawl and preserve the township's agricultural character. The planning board passed the amended master plan in 2009, recognizing that compact development, concentrated in regional centers (e.g. Sergeantsville and Rosemont), helps prevent sprawl and therefore makes land conservation more practical. In 2009, the township adopted an ordinance promoting cluster development in the form of hamlets, or neighborhoods on state or county roads composed of one- and two-family homes with some non-residential uses such as schools.

To improve the housing situation, the master plan called for new construction to allow for more varied and affordable types of housing. In addition to focusing development into relatively compact clusters and building multi-family homes, this strategy involved building smaller units such as ADUs to meet the town's affordable housing obligation.

Implementation of Strategy

Accessory Dwelling Units:

In 2009, as part of an agreement with the State's Council on Affordable Housing (COAH), Delaware adopted an ordinance allowing for the construction of up to ten affordable accessory apartments throughout the town. The township will issue grants of \$20,000 for each accessory unit through its affordable housing trust fund. The owner of the lot must live in either the accessory or main residence, and an accessory unit is permitted to be built in any zone allowing single-family homes.

ECHO Units:

The township has made other policy changes to increase the housing stock in a way that is consistent with its rural character. In 2005, Delaware approved the creation of temporary ECHO units with up to two bedrooms per unit. Unlike the affordable accessory apartments, ECHO units are not subsidized by the

town; instead of income-based eligibility, ECHOs are reserved for relatives, spouses, or adoptees of the main residence's owner. Caregivers are allowed to live in these units, but must leave when the elder relative is no longer living in the home.

Challenges

The township's most pressing challenge was to inform residents about the policy change, as the people who would benefit most from these programs might not know how to access them. In 2012, Delaware wrote a handbook to explain the affordable accessory apartments as part of this public outreach effort.

Outcomes

The handbook outlined a plan for gradual implementation and caps on accessory apartment construction. Delaware approved 10 units to be built in phases: up to three units were approved for 2012, up to two units per year from 2013 to 2015, and one unit in 2016.

Implications

ADUs allow for an increase in housing stock without leading to overdevelopment or otherwise changing the fundamental character of the communities in which they are built. In fact, ADUs are particularly helpful in rural communities such as Delaware given the relatively large lot sizes.

In Delaware, meeting state requirements for affordable housing was a key motivator for creating the program. However, because ADUs tend to be more affordable relative to other forms of housing, many people might benefit from ADUs regardless of fair share housing income eligibility. Those seeking to live close to family while remaining independent may also find ADUs to be ideal housing options.

Delaware also encountered state restrictions on the renting parameters of accessory apartments since they are funded through its affordable housing trust fund as part of the township's settlement with the Fair Share Housing Center. Regulatory restrictions related to fair share housing requirements, which limit the type of tenants the apartments can be rented out to, have reduced interest in the program. Some residents want to rent these ADUs to non-income eligible family members, for example, which is prohibited.

Resources

[Housing Element and Fair Share Plan for Delaware Township \(2008\)](#)

[Delaware Township Ordinance No. 2009-20LU \(allowing accessory apartments\) \(2009\)](#)

[Delaware Township Ordinance allowing ECHO units](#)

[Delaware Township Land Use Master Plan Element Amendment \(2009\)](#)

[Delaware Township Affordable Accessory Apartment Handbook \(2012\)](#)

[Elder Cottage Housing Opportunity](#)

[Accessory dwelling units](#)

Strategy: Form-Based Code Ordinance

Municipality: Town of Newton, Sussex County

Form-based codes are a type of land use ordinance that guides community form to adhere to the sort of development towns are looking for. These codes directly regulate the density and design of buildings in contrast to traditional zoning's reliance on minimum lot sizes and other indirect methods. Traditional zoning regulates land use by physically separating areas of a town based on use into zones or districts—commercial, residential, industrial, etc.—while form-based codes embrace mixed-use development. Typically, form-based codes are an attempt to reverse suburban sprawl and promote pedestrian-oriented downtowns, cohesive neighborhoods, and public spaces. The Town of Newton adopted a form-based code in 2012, dividing the town into six “transects” of neighborhood development ranging from rural to downtown.

Background

Newton is the county seat of Sussex County, with an estimated population of 8,019 in 2019. Newton's developable land is mostly built out, with low-density residential being the most common land use. Sixty percent of residents live in one- or two-family homes. Median rent and monthly housing costs are slightly below that of Sussex County and the state as a whole.

Newton initiated a review of the municipal zoning code in response to a study conducted for the Sussex County Strategic Growth Plan in 2007 that showed that under Newton's zoning laws at the time, developers could only build 500 additional residential units supporting an extra 1,195 residents. Newton's Urban Design Plan, however, proposed adding development and redevelopment that would result in an extra 1,420 residential units supporting 3,394 more residents, requiring an increase in water allocation from Morris Lake Reservoir and changes to the land use ordinance. In order to implement zoning that would allow for greater density, Newton applied to the New Jersey Department of Environmental Protection and the Highlands Planning Commission for increased water allocation and adopted a form-based code.

Implementation of Strategy

While creating The Town of Newton Urban Design Plan to redevelop Newton's downtown, the municipality conducted a visioning process in 2005 which sought residents' input to the town's redevelopment approach. The town held public meetings and reached out to senior citizen groups in the community. The town also conducted broad public outreach, including to businesses and other municipal governments. A visual preference survey revealed that people preferred the sort of compact development that characterized early twentieth-century development. Achieving this style required revisions to existing zoning laws. Based on this outcome, the council adopted the urban design plan in 2007 and updated the master plan in 2008 to explicitly promote smart growth and compact, mixed-use development.

In 2012, Newton then adopted an ordinance applying a form-based code throughout the municipality. Among the town's goals was that residents should be able to conduct the activities of daily life within walking distance of their homes. The code also regulates the architecture in different transects to complement historic buildings in the town as part of the ordinance's historic preservation element. The ordinance contains extensive visual aids to demonstrate the standards expected of developers.

The State Planning Commission formally endorsed Newton's new code in 2013 as consistent with smart growth principles, and state policy aided Newton's process by designating Newton as a Regional Growth Center. Grants from the New Jersey Housing and Mortgage Finance Agency supported construction of senior housing, and the Office of Planning Advocacy subsidized the overhaul of the ordinance.

Challenges

The main obstacle was the time needed to get through the process from original design concept to putting a budget together to final implementation. The original project expanded to include a total revamp of the land use ordinance, the introduction of historic preservation, and a major update of the town's transportation policy—all of which added significantly to the timeline.

Outcomes

In the final code, T-6 is the densest transect, corresponding to the downtown and centered around the intersections of major roads in the town. The majority of commercial, office, and retail uses are in T-6, and single-family housing is prohibited in favor of townhouses, duplexes, triplexes, live/work units, and apartments. Other land-intensive uses, like car dealerships and large surface parking lots, are also prohibited. In the T-6 zone, there is a minimum height requirement; townhouses must be at least three stories tall, for example.

In decreasing order of density, there are the T-5 (neighborhood core), T-4 (neighborhood services), T-3 (neighborhood residential), T-2 (rural reserved) and T-1 (natural preservation) transects. In this code, the township flows out from the downtown, its economic activity supported by housing and commercial uses in the core downtown, which in turn is supported by the neighborhood services transect. T-3, taking up the largest portion of land, is exclusively residential, allowing single-family homes, duplexes, and accessory apartments. A few special districts are in place for specific uses like Newton's hospital and Sussex County Community College.

The form-based code has generally helped guide development to be in the form of the town's vision. It spurred redevelopment mainly in the T-5 and T-6 transects, which correspond to the compact "neighborhood core" and "town core" design. As a result, the redevelopment generally resulted in a higher and more diverse housing stock for Newton than zoning had previously allowed for.

Implications

At each stage of the visioning and implementation process, the town sought to involve the public, and much of the changes were driven by public opinion—opposition was not a major challenge. Directly surveying residents about the sort of visual built environment they'd like to see no doubt made it easier to develop design standards for the new code.

Although the new form-based code maintains single-family homes as the predominant form of development, the overall impact on housing was to create a greater density and diversity. Even in single-family zones, duplexes and accessory dwelling units are permitted by right. As a result, Newton's form-based code encourages a greater variety of housing suitable for families, young adults, older residents, and everyone in between.



Figure 1 Newton, New Jersey (Google Maps)

Resources

[Newton Urban Design Plan \(includes Visual Preferences Survey\) \(2007\)](#)

[Newton Master Plan \(2008\)](#) and [Population Projections Section](#)

[Newton Form-Based Code ordinance \(2012\)](#)

[Newton Form-Based Code Transects Map \(2012\)](#)

[Newton Planning Board and redevelopment plans \(ongoing\)](#)

[Form-Based Codes Institute](#)

Strategy: Transit-Oriented Development Overlay Zone

Municipality: North Brunswick Township, Middlesex County

Suburban development in New Jersey is dominated by single-family homes on large lots connected to inefficient and winding streets and cul-de-sacs. This type of development makes automobile travel a necessity, contributing to traffic issues, pollution, and lack of a cohesive community form. Urban planning has increasingly supported transit-oriented development (TOD), which involves a mix of residential, commercial, and office uses centered around mass transit. TOD aims to make owning a car less necessary by combining public transit with pedestrian-oriented, interconnected street networks.

For over a decade, North Brunswick has partnered with the private developer, Garden Commercial Property, to put these principles into action on a large property on U.S. Route 1 after a Johnson & Johnson office, manufacturing, and research facility sat vacant. The “Main Street North Brunswick” project seeks to create a vibrant mixed-use downtown centered around a yet-to-be-built train station. Although North Brunswick refers to Main Street North Brunswick as a transit village and collaborates with the New Jersey Department of Transportation (NJDOT), the NJDOT does not yet officially recognize it as a designated transit village.

Background

North Brunswick is a large suburb of 41,000 residents in Middlesex County, with the majority of residential land dominated by single-family homes. Median gross rent and monthly housing costs for mortgage holders are both somewhat higher than in the county and the state as a whole. North Brunswick is well-connected to the central New Jersey region by highways and bus service, but it lacks a train station. Industrial and commercial developments straddle U.S. Route 1, a major commuter and business corridor and the township’s busiest road. The 13-mile gap between the Princeton and New Brunswick train stations is the longest along the Northeast Corridor line. North Brunswick, NJ Transit, and NJDOT all desire to build a transit village centered around a new train station here.

The NJDOT designated the first transit village in New Jersey in 1999, and more than 30 other towns have joined since then. Transit villages involve compact, mixed-use redevelopment centered around some form of mass transit. This usually means commuter rail, but could also involve bus service. By reducing the need to use cars, transit villages can reduce congestion, improve the environment, promote economic development, and support more housing units than a sprawling single-family suburban pattern could.

Implementation of Strategy

North Brunswick’s transit village project grew out of Johnson & Johnson’s decision in 2004 to vacate a two-million square foot multi-use facility along U.S. Route 1 northbound. Real estate developer Garden Commercial Property (GCP) approached the township with a proposal for a large-scale development project that would include over a thousand new homes and multiple large retail stores. A change in zoning would be necessary to allow for the large retail stores, which the township initially opposed. Negotiations led to an agreement where zoning would be changed to allow for several stand-alone large retail stores in exchange for the developer paying for infrastructure improvements to reduce traffic congestion and following design guidelines set out by the township. GCP purchased the land in 2006.

At the same time, NJ Transit and the township hoped to build a train station in North Brunswick as part of NJ Transit’s Northeast Corridor line between Princeton and New Brunswick. The unoccupied property presented an opportunity to meet two needs in the township: to increase the stock of denser housing that appeals to the older population and to young professionals; and to encourage economic development through mass transit. In late 2007, both the planning board and township council unanimously adopted

resolutions supporting smart growth and the construction of a rail station on the former Johnson & Johnson site, which is zoned for industrial use.

The township approved an overlay zone in 2010 for the site, establishing a transit-oriented mixed-use development overlay zone and laying the ground for the Main Street North Brunswick project. The overlay zone allows for various types of housing, including attached duplexes, apartments, and live/work units. It allows for 1,875 housing units and explicitly prohibits single-family and two-family detached houses. The ordinance also established what it described as form-based guidelines within the zone, directly regulating the design and density of buildings. The township's form-based code set forth architectural standards for large commercial establishments to ensure that they would blend with the existing community character. These requirements of the overlay zone ordinance avoided what it labeled the "standardized mediocrity" of chain stores that have minimal architectural detail and sprawling parking lots that inhibit pedestrian activity, while still allowing the development to attract large-scale businesses.

The ordinance also established density bonuses to incentivize the adoption of certain environmental standards. By agreeing to standards such as meeting LEED certification, installing rooftop solar panels, or providing electric car charging stations, a developer would be able to build at higher densities and building heights.

After a series of public meetings starting in 2010, the zoning and planning boards approved the zoning changes and general development plan in 2012. NJ Transit officially announced the train station project in 2013. Currently, the station remains unbuilt although the County has recently pledged to help finance it.

Challenges

One main obstacle of the development project was financing the train station. The construction of the train station has faced long delays due to funding shortfalls. The New Jersey Transportation Trust Fund was on the verge of bankruptcy for much of the 2010s. Depleted of funding by a stagnant gas tax, there were insufficient funds to work on the North Brunswick rail station. With a 23-cent-per-gallon gas tax hike approved in 2016, the township estimates construction on the train station will begin in 2022. The state committed \$50 million to the station's construction in 2017 and Middlesex County contributed about \$20 million two years later.

Another major obstacle for the town to develop this project was financing infrastructure improvements to reduce traffic congestion. The project would not have been able to proceed without traffic improvements, and an overarching goal of North Brunswick establishing the transit village overlay zone was a 20% reduction in travel times. The planning board authorized a traffic study in 2010 to recommend infrastructure improvements. The final report recommended changing three intersections of U.S. Route 1, building a bypass, and other roadway improvements. The report predicted these reforms would reduce congestion by the targeted amount, and they overlay ordinance included performance based standards to ensure the increased density wouldn't worsen traffic. After an extended period of negotiations with the town, the developer agreed to finance the suggested improvements, which according to the Township, secured ten times the funding for the improvements than the state would have been able to provide.

Outcomes

In 2012, the township announced the first phase of construction in the transit village under the ordinance, which allowed for up to 300 housing units and half a million square feet of retail space. In 2016, a 158-townhome community was opened. Commercial buildings have opened, including a Target, Costco, a restaurant, and several other smaller shops. Delays in construction have limited both the actual development

of the project and the interest investors have in the project. The township is expecting that interest will likely pick up again soon and that construction will be able to continue beginning in the near future.

The municipality has acknowledged improved traffic conditions as a result of the infrastructure improvements implemented by the developer according to the requirements of the overlay zone. The reworkings of the three intersections and the creation of a new bypass, which the developer agreed to finance, were completed by 2014.

Implications

Although the train station has always been the foundation of Main Street North Brunswick, this project shows that transit-oriented development doesn't require one to currently exist. Lack of funding and other issues have continuously delayed the station's construction, but North Brunswick is increasing its stock of medium and high-density housing and attracting businesses even without it.

North Brunswick had a noteworthy advantage in this project: a large, unoccupied property with a single owner. The municipality therefore was not subject to the challenge of trying to coordinate and negotiate with multiple owners of multiple properties.

In the case of Main Street North Brunswick, it was a private developer who first approached the township. While the township was receptive and already supportive of the concept of dense, mixed-use, transit-oriented development, a proactive approach might have reduced the two-year-gap between Johnson & Johnson leaving the property and Garden Commercial Property buying it.

Resources:

[Main Street North Brunswick \(promotional/information website\)](#)

[North Brunswick Ordinance for Transit-Oriented Mixed-Use Development Overlay \(2010\)](#)

[Maser Consulting Traffic Study \(2010\)](#)

[Transit Village Fiscal Impact Study \(2010\)](#)

[Illustrative Site Plan \(2014\)](#)

[Transit-oriented development](#)

[Transit Village Initiative](#)



Figure 2 Transit-oriented development overlay zone, North Brunswick Township, New Jersey (Google Maps)

Strategy: Public-Private Partnership

Municipality: Somerdale Borough, Camden County

A public-private partnership, or P3, enlists private capital in pursuit of a public good, which could be roads, water systems, or housing. In exchange for shouldering the risk of financing the project and meeting agreed-upon conditions, the private developer reaps much of the financial reward of the finished project. P3s can significantly bring down the costs of a project for governments, making them an attractive and affordable option for creating housing.

In the case of Somerdale, the municipality bought property previously operating as a church and school and sold the land to a private developer to construct a mixed-use development. Certain conditions were stipulated in the sale, such as that the developer must grant older Somerdale residents a permanent rent discount for age-restricted units and retain the church building, which has community significance. When finished, the Reserve at Grace project will incorporate a mix of uses, including a mix of market-rate and below market-rate apartments, retail, and a restaurant, clubhouse, and community center.

Background

Somerdale Borough, Camden County, is a 1.4 square mile suburb near Philadelphia, with 5,477 residents as of 2019. Median household income, median rent, and monthly costs for mortgage holding homeowners are all lower than for the state as a whole. The vast majority of housing is single-family detached. Because more than a quarter of Somerdale's population is over 55 years old, the town considers housing for older residents an important issue to address. Since almost all developable land has been developed, redevelopment is central to the town's strategy for increasing housing options.

P3s are one way to pursue redevelopment. The federal government has used P3s to construct housing since the 1960s in policies like Section 8 housing vouchers. During the 2008 Great Recession, New Jersey allowed colleges and universities to contract with private developers to build student housing, retail space, and redevelop campus towns. In 2018, state law expanded to allow, among other entities, municipal governments to enter such partnerships.

The Our Lady of Grace property, containing a church, school, gym, and rectory, had been unoccupied for a decade. Because the property is located along the town's main commercial corridor, the borough saw it as a good location for starting a walkable downtown. The mayor suggested redeveloping the property to the town council and approached a developer who was involved in a townhome-construction project in the community.

Implementation of Strategy

As part of the town's overall strategy to promote economic development and fulfill unmet needs for more housing, the town approached the diocese to work out a sale to the borough. In the final agreement, the church sold the land for \$1.2 million, \$600,000 less than the asking price, in exchange for preserving the church and school buildings and guaranteeing the St. Vincent DePaul food bank a permanent space to operate.

The borough then reached out to several private developers and used a payment-in-lieu-of-taxes (PILOT) agreement to facilitate development. With this agreement, the developer's property taxes were reduced for a period of thirty years.

In addition to the preservation of the church and school buildings, the town imposed two other requirements on the developer. First, Somerdale residents over 55 living in the town for at least five years were to have the

first opportunity to lease 37 age-restricted below-market rate units, and would have a 15% lifetime discount on rent. Second, the apartments would not be explicitly advertised as “affordable,” but rather “in an affordable range,” thereby exempting it from state affordable housing regulations under the Fair Share Housing Act and giving Somerdale more leverage over the development. Aside from these stipulations, the developer had wide latitude to redevelop the property and demolish buildings when needed.

The first public hearing was held in January 2018, prior to the redevelopment agreement being executed, and included a presentation explaining the government’s motives. The municipality mailed invitations to residents to attend these hearings to ensure a wide outreach to the town’s population, with the specific intent of reaching older residents. In early meetings with the public to announce the plan, the residents were overwhelmingly supportive. During July 2018, the local planning and zoning board held a public hearing to approve the site plan and subdivision plan for the Reserve at Grace project. The town entered into the final redevelopment agreement in November 2018.

Challenges

The main obstacles were funding the \$1.2 million purchase of the property and the logistical coordination involved in buying and selling multiple properties. In addition to the vacant property, the developer also needed to purchase multiple adjacent lots to implement the project containing single-family homes and needed to be demolished to accommodate the project. Somerdale’s 2008 master plan notes that it has few large unoccupied properties, making this sort of coordination necessary for significant redevelopment.

Outcomes

The town purchased the land in 2018 and sold it to the developer in the spring of 2019, who then began construction. The town originally estimated that the first phase of the project, the 37 active adult apartments, would be open by June 2020. Due to the COVID-19 pandemic, construction was postponed by several months. Somerdale currently expects this phase to be complete by the end of 2020.

The final project will include 83 mixed-age and mixed-income apartments, 7,600 square feet of retail space and an Italian restaurant centered in the former church. The upper floor will accommodate over a hundred seats for a restaurant plus an accompanying bar, blending in with the existing architecture of the church. Parking is efficiently distributed throughout the property, with parking for the active adult apartments directly below the apartments.

In addition to being on the borough’s main commercial corridor, the property is also within walking distance of the PATCO speedline connecting Camden County and Philadelphia. Because of the mix of uses, the efficient use of land, and its ease of access by multiple modes of transport, the Reserve at Grace will likely boost Somerdale’s economy when complete. Renovations are already underway in the church, with the addition of an elevator and a deck.

Implications

Because nonprofit properties can have tax-exemptions, towns have a strong financial incentive to redevelop unoccupied tax-exempt, buildable lots (using P3s or other methods) into mixed-use properties that will generate tax revenue. In addition, because the Our Lady of Grace church had cultural significance, Somerdale’s requirement to preserve the building might have helped build public support. After seeing a church in a neighboring town demolished and replaced with a convenience store, Somerdale residents welcomed the plan to preserve the structure of Our Lady of Grace during the redevelopment. The local diocese was supportive of the development because it ensured the building would remain a gathering point for the community, although as restaurants and apartments instead of a church and school.

Local governments have been explicitly authorized to enter into P3s since 2018. For towns with large vacant properties or rundown areas in need of revitalization, P3s can be a good option. Municipal governments can buy the land first, enabling them to attach standards or restrictions before selling it to the developer. Somerdale required rent discounts, preference for local residents, and historic preservation as conditions, but municipalities could also require affordability requirements, density requirements, or energy efficiency requirements.

Resources

[Somerdale Public Meeting Presentation](#)

[Somerdale Department of Economic Development](#)

[Article in South Jersey Observer](#)

[Public-private partnerships](#)



Figure 3 Our Lady of Grace property in Somerdale, New Jersey (Google Maps)

Strategy: Tiny Homes as a Conditional Use

Municipality: Washington Township, Morris County

There is no universal legal definition of what constitutes a “tiny home.” They are typically mobile houses with under 300 square feet of space. There are very few municipalities in New Jersey that explicitly allow tiny homes in their zoning codes. Local codes tend to have prohibitively large minimum lot sizes or minimum square footage for dwelling units that make tiny homes impossible to construct. Over the past few years, however, housing advocates have increasingly discussed tiny homes as a possible solution to homelessness and unaffordable housing. Though it did not ultimately become law, legislation cleared the New Jersey Senate Community and Urban Affairs Committee in 2016 and 2018 that would have authorized a \$5 million grant to help several “pilot communities” throughout the state build tiny homes.¹⁰

Background

Washington Township, Morris County is an affluent suburb of about 18,000 people. The town’s residential areas are dominated by single-family homes, with the vast majority of residential units built in the town since 1980 being of this type.

Implementation of Strategy

Washington Township partnered with Operation Chillout, a nonprofit affiliated with the Diocese of Paterson, to provide housing for homeless veterans.

The township council passed an ordinance in August 2018 that established the conditional use to allow “veteran’s micro housing units” to be built on any commercial farm, including in the township’s conservation zone, with certain conditions. The ordinance allows for a total of five such units throughout the township, and they must be constructed or sponsored by a nonprofit organization dedicated to the provision of micro housing units for U.S. veterans. The homes themselves must be under 13.5 feet tall with an area under 300 square feet. Only one unit is permitted per property. Per the ordinance, occupants must be U.S. veterans.

Municipal applications to construct a micro unit must be filed jointly by the property owner and the nonprofit organization. The ordinance waives the conditional use application fee for the nonprofit seeking to construct a unit. Funding of the design and construction of the tiny homes is the responsibility of the nonprofit applicant.

Challenges

Efforts to implement tiny homes have been met with resistance in other municipalities. In 2016, the Borough of Tuckerton in Ocean County rejected a similar nonprofit’s proposal to build ten tiny homes for homeless veterans due to the complaints of some nearby residents.¹¹ In Egg Harbor Township, the town is attempting to evict residents of a tiny home community established on a campground, where year-round residency is

¹⁰ NJ Insider, 2018, “Quijano, Kennedy & Vainieri Huttle “Tiny Home Pilot Program” Clears Committee.”

<https://www.insidernj.com/press-release/quijano-kennedy-vainieri-huttle-tiny-home-pilot-program>

¹¹ NJ Spotlight, 2018, “NJ Thinks Very Small, Hoping to Make Big Difference in Affordable Housing.”

<https://www.njspotlight.com/2018/06/18-06-25-nj-thinks-very-small-hoping-to-make-big-difference-in-affordable-housing/>

illegal.¹² In Dover, Delaware, a 2016 effort by a local church to develop an open field as a neighborhood of 15 tiny homes for homeless people met opposition from neighbors.¹³

However, there was not much public opposition in Washington Township—almost 9% of the population are veterans themselves, and there is a general support for veteran-friendly policies.

While drafting the ordinance, the township made a point to allow tiny homes only on larger lots and stipulated in the ordinance that there could be no substantial change in view from the street—requiring hidden placement of the tiny home or appropriate landscaping to conceal it.

Outcomes

The planning board approved the construction of the first tiny house in August 2019, a year after the ordinance was enacted. The structure was installed at a commercial farm lot in early 2020 and has been in place for six months.

The tiny homes ordinance in Washington Township serves to initiate a pilot program, which the township plans to expand upon if successful. Not enough time has elapsed to assess the impacts of the ordinance and determine whether the program could be expanded.

Implications

The township's strategy is too targeted to result in significant housing diversification in the town because it caps the number of tiny homes and restricts them to veterans; yet tiny homes can appeal to many populations, particularly to those who wish to downsize their living space.

Tiny homes are rarely zoned for or built in New Jersey despite the potential for them to increase housing options in many towns. The Washington Township ordinance demonstrates one way municipalities could permit their implementation, although it does not necessarily need to be restricted to veterans, and conditions can be tailored to the needs of any town.

Resources

[Washington Township Ordinance allowing veteran's micro housing units](#)

[Operation Chillout website](#)

[Operation Chillout's description of tiny homes](#)

[Diocese of Paterson description of tiny homes](#)

[American Tiny House Association](#)

¹² NJ.com, 2019, "Tiny home residents are getting kicked out of their year-round N.J. resort."

<https://www.nj.com/atlantic/2019/07/tiny-home-residents-are-getting-kicked-out-of-their-year-round-nj-resort.html>

¹³ NBC, 2016, "Neighbors Oppose Delaware Church's Plan to Give Tiny Houses to Homeless."

<https://www.nbcphiladelphia.com/news/local/delaware-dover-church-tiny-house-neighbors-controversy/89236/>



Figure 4 Tiny house in White Mountain National Forest, New Hampshire - Andrea Davis (UnSplash)

Research Implications

Public Support

The New Jersey State Development and Redevelopment Plan embodies many smart growth principles: the reversal of sprawl, the promotion of transit- and pedestrian-oriented development, and creation of compact, mixed-use communities. Smart growth principles find support, as well, among some municipal governments and their residents. There was surprisingly little opposition to the strategies implemented in all five case studies—residents largely welcomed these changes for economic benefits, to fulfill a need for housing, or to provide assistance to those in need in the case of Washington Township permitting tiny homes.

A poll conducted by Monmouth University in 2011, conducted for New Jersey Future and other organizations, showed that public support for smart growth could be interpreted as mixed-to-positive.¹⁴ Seventy-three percent of respondents said they would like to “live in a community where they could walk to shops or their job and that offered a variety of transportation options,” with 46% saying they would definitely like this, including 37% of respondents from expanding suburbs and 45% of those from stable towns. Forty-four percent throughout the state were at least somewhat likely to consider downsizing their home in exchange for living in such a community.

More recent polling from Rutgers University’s Eagleton Center in 2018 shows that residents have major concerns about housing affordability.¹⁵ Eighty-seven percent of respondents find it at least somewhat difficult to find reasonably-priced housing in the state, with half of respondents finding it very difficult.

Unfortunately, there is no state polling on the specific strategies in this report. For example, there are no polls measuring respondents’ support for their municipality allowing ADUs or adopting a form-based code. Local governments can poll residents directly to create an inclusive process when building their housing

¹⁴ Monmouth University, 2011, “New Jersey Opinions on Growth and Development.” https://www.nifuture.org/wp-content/uploads/2011/10/SmartGrowth_NJPollAug2011_REPORT.pdf

¹⁵ Rutgers University, 2018, “Widespread Support for Using Housing Trust Fund Solely as Intended.” https://eagletonpoll.rutgers.edu/wp-content/uploads/2020/04/report_06-07-18.pdf

strategy, as Newton did. Local surveys in Newton showed strong support for smart growth, giving the town a basis on which to create its form-based code.

Of course, local governments may also find strong opposition. Many residents can have a “not in my backyard,” or NIMBY mindset that is generally opposed to new development or an increase in density in their neighborhoods. They may be concerned about the impact on their property taxes, their home values, public school enrollment, the environment, traffic, or other issues. Often, though not always, a stigma against low-income residents drives opposition. Typically, these concerns are unwarranted. For example, North Brunswick Township requested a study on transit-oriented development while planning its transit village. This study compared similar projects throughout the country, predicting a very low increase in public school enrollment and significant increase in tax revenue thanks to the new properties. If a local government faces opposition, it’s important to engage with residents’ concerns while stressing the benefits of redevelopment to see if it is possible to move forward in some way.

Financing

Financing depends in large part on how ambitious the strategy is. Local governments often subsidize the construction of income-restricted ADUs through their affordable housing trust funds, but if municipalities were to allow ADUs as a permitted use in their zoning codes, development of ADUs would be dependent on the capacity of individual property owners. Municipalities looking to increase housing diversity through construction of ADUs for older residents may also need to consider development of funding assistance programs for local property owners.

Financing can be a major obstacle for larger redevelopment projects. In these cases, public-private partnerships are an appealing option. Somerdale’s redevelopment was a partnership between the Borough and the developer. Although it is not a formal P3, private capital has funded North Brunswick’s transit-oriented redevelopment, while the state and county governments finance the train station. In both cases, the municipality negotiated with the developers and imposed meaningful conditions. North Brunswick was able to secure ten times the capital in infrastructure improvements that the state government would be able to provide through development agreement conditions.

Role of the State

In most of these case studies, the state had a positive role to play. The 2001 State Development and Redevelopment Plan discourages sprawl and supports compact, mixed-use development; the state is generally eager to work with municipalities that share those goals. Through the Office of Planning Advocacy, the state provides grants and technical assistance to municipalities wishing to update their master plans. Several municipalities interviewed for this report described these grants as helpful. State law also enables local governments to form public-private partnerships with urban renewal entities for the purposes of redevelopment, an ability which was expanded in 2018.

Over the past year or so, several major cities and states across the country have abolished single-family-only zoning. [Minneapolis](#), where 70% of land had been zoned for such homes, became the first city to abandon this decades-long practice, making three-family homes legal to build throughout the city. [Oregon](#) was the first state to abolish single-family-only zoning, exempting only small communities. Similar bills have been debated in [Virginia](#), [Maryland](#), and California, with an emphasis on denser development near mass transit and job-rich neighborhoods.

There is a strong argument in favor of making these big leaps. Increasing the supply of housing, all else held equal, should lower its cost. Denser development, especially when connected to mass transit and built in a pedestrian-friendly layout, enhances local economies, reduces pollution and improves public health.

However, New Jersey’s Municipal Land Use Law currently ensures that home rule makes local governments responsible for most land-use decisions. The sort of changes seen in Minneapolis are therefore unlikely to happen throughout New Jersey without intervention from the state.

Role of Affordable Housing Mandates

Since New Jersey municipalities have a constitutional obligation to provide for affordable housing, most town councils have already adopted some ordinances to meet that need. Some of the strategies outlined in this report can also be implemented as affordable housing strategies, although the main focus of this report is on creating a larger and more diverse housing stock which appeals to a range of incomes and ages throughout the state.

Municipalities can potentially count ADUs towards their affordable housing requirements, for example. In most cases, the property owner must commit to rent the accessory unit at below-market rate. However, some municipal codes allow either the primary or accessory residence to be below-market rate, which provides a greater degree of flexibility. Using inclusionary zoning, in which the municipality requires a certain percentage of housing units to be available to varying levels of low- and moderate-income residents, municipalities can meet state requirements and increase the overall stock of housing at the same time.

Role in Creating Sustainable and Equitable Communities

Housing is a central and necessary component of a sustainable and equitable community. Increasing housing diversity can not only help older residents stay in the community as they age by offering options for downsizing but can also create housing stock that is more affordable to everyone. Additionally, neglect of housing blunts the benefits municipalities may see by, for example, investing in mass transit. If a town has a train station surrounded by vast surface-level parking or low-density single-family homes, far fewer people can easily access the station. As a result, most people will still find driving more convenient than mass transit, increasing traffic in the town. The solution in this example is to zone for mixed-use and multi-family development enabling more people to use transit. Exclusive single-family development takes up more land and uses more energy per person, presenting challenges to environmental conservation and sustainability. Higher housing costs price out many potential residents, who would otherwise be working in and buying from local businesses, limiting the town’s economic potential. Americans over 50, in particular, represent a substantial slice of our economy: their labor and spending supports 54% of jobs in New Jersey and 44% nationwide.^{16,17} Ensuring sufficient housing options is both a civic responsibility and economic imperative. The benefits of these strategies are clear and numerous, while the costs of inaction are high.

¹⁶ AARP, 2017, “Longevity Economy: New Jersey.”

https://www.aarp.org/content/dam/aarp/research/surveys_statistics/econ/2017/Longevity%20Economy/New-Jersey.pdf

¹⁷ AARP, 2019, “Americans 50 and Older Would Be World’s Third-Largest Economy, AARP Study Finds.” <https://www.aarp.org/politics-society/advocacy/info-2019/older-americans-economic-impact-growth.html>

About New Jersey Future

Founded in 1987, New Jersey Future is a nonprofit, nonpartisan organization that promotes sensible growth, redevelopment and infrastructure investments to foster vibrant cities and towns, protect natural lands and waterways, enhance transportation choices, provide access to safe, affordable and aging-friendly neighborhoods and fuel a strong economy. The organization does this through original research, innovative policy development, coalition-building, advocacy, and hands-on strategic assistance.

Embracing differences and advancing fairness is central to New Jersey Future's mission and operations. To effectively advance its mission, New Jersey Future is firmly committed to pursue a culture of greater justice, equity, diversity, and inclusion through its programs, internal operations and external communications.

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Additional Resources

[Housing Options for Senior Citizens \(NJ Department of Human Services\)](#)

[All About Accessory Dwelling Units \(AARP\)](#)

[Transit-Oriented Development Helps Older Americans Live Independent Lives \(AARP\)](#)

[Smart Growth America](#)

[The State of the Nation's Housing, 2019 \(Joint Center for Housing Studies of Harvard University\)](#)

[Why Age-Friendly? \(Taub Foundation\)](#)

[NJ Transit-Friendly Development Newsletter \(NJ TRANSIT\)](#)

Appendix

Municipal Interview Questions

Interviews with municipal representatives followed a relatively consistent format, with slight variations based on the municipality and strategy in question. These were the questions asked:

1. What made you realize that this strategy was needed? What was your goal in implementing it?
2. How did you implement the strategy? What role did different stakeholders play in implementing the strategy? How was it funded, if applicable?
3. What were the biggest obstacles in implementing the strategy? For example, did state policy make implementation more difficult? If so, what changes to state policy would be helpful?
4. How has public support or opposition impacted the implementation?
5. How successful has the strategy been in achieving its intended goals?
6. Are you actively considering the needs of older residents, for example through conducting outreach or using demographic age projections in your land use planning or master plan revisions? What have older residents' responses been?
7. Do you have any compact, mixed-use, pedestrian-oriented neighborhoods where residents can fulfill their daily needs with a 10-15 minute walk? In other words, do you need a car to meet your daily needs? By mixed-use, this also includes housing. If housing isn't part of that neighborhood, how do residents typically get to the neighborhood?
8. Have you considered any of these other strategies: tiny homes, ADUs, multiplexes, form-based codes, cluster zoning, decreasing minimum lot sizes, or increasing height limits?

Definitions

Strategies considered for this project include:

Accessory dwelling units

A smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home ([American Planning Association](#))

Cluster zoning

A form of development which clusters the same number of buildings on smaller and closer lots in order to preserve open space ([University of Illinois](#))

Density bonuses

An incentive-based tool that permits a developer to increase the maximum allowable development on a site in exchange for either funds or in-kind support for specified public policy goals ([World Bank](#))

Elder cottage housing opportunity units

A small, removable modular cottage put on a concrete foundation/slab or treated wood foundation in a back or side yard of a home. ([NJ Department of Human Services](#))

Form-based code

A development regulation that emphasizes an area's built environment, urban form, environmental and urban design, mixed uses, aesthetics, and public realm compared to emphasis on compatibility of activities and separation of land uses as practiced in conventional zoning ([Purdue.edu](#))

Inclusionary zoning

A growth management tool used by local governments to require developers to make a percentage of housing units in new residential developments affordable to low income households ([American Planning Association](#))

Missing middle housing

A range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living ([Congress for the New Urbanism](#))

Mixed-use

A variety of uses which allows for people to live, work, play and shop in one place ([Placemakers](#))

Overlay zoning

A zoning district which is applied over one or more previously established zoning districts, establishing additional or stricter standards and criteria for covered properties ([American Planning Association](#))

Public private partnership

Contractual agreement between a public agency and a private entity that allows for greater private sector participation in the delivery and financing of a project ([NJ State League of Municipalities](#))

Shared housing

Two or more unrelated people sharing housing for their mutual benefit. A person offers a private bedroom and shared common area in exchange for rent, help around the house or a combination of the two. ([National Shared Housing Resource Center](#))

Tiny homes

While there is no official definition, many planners, policy experts, and advocates consider any single-family dwelling with 300 square feet or less of floor area ([American Planning Association](#))

Transfer of Development Rights (TDR)

A program in which owners of property can sell the right to build to property owners in areas designated for growth, allowing development at a higher density for greater allowed density in designated regional growth areas ([Rutgers University](#))

Transit-oriented development

Dense, walkable, mixed-use development near transit ([US Department of Transportation](#))

Upzoning

Changing zoning to allow for higher-density or higher-value land use ([World Bank](#))

Housing Strategies in New Jersey Research Spreadsheet

To do this research, New Jersey Future compiled a non-comprehensive list of municipal strategies.

Municipality	County	Strategy	Notes	Transit Village	Fair Share Housing	Year	Mechanism	Links
Allendale Borough	Bergen	Cluster Zoning			No	1983	Ordinance	§ 270-106 to 107 Residential Cluster Open Space Zoning
Blairstown Township	Warren	ADU	ECHO		Yes	2001	Ordinance	§ 19-606 Elder Cottage Housing Opportunity (ECHO) units.
Chester Borough	Morris	ADU			Yes	1996	Ordinance	§ 113-284 to 295 Affordable Accessory Apartments
Closter Borough	Bergen	Overlay Zone	Age-restricted		Yes	1988	Ordinance	§ 200-49 to 51 - Affordable Housing District
Collingswood Borough	Camden	Transit Oriented Development		Yes	Mixed	2003	Development	Collingswood Station Transit Village
Delaware Township	Hunterdon	Shared Housing	Age-restricted		Mixed	1994	Ordinance	§ 230-41 Senior Citizen Shared Living Quarters
Delaware Township	Hunterdon	ADU	Allows conversion of accessory buildings to dwelling units in all residential zones as a conditional use		Yes	2009	Ordinance	§ 230-31 Conversion of Existing Accessory Buildings Into Dwelling Units
Delaware Township	Hunterdon	ADU	ECHO		Yes	2005	Ordinance	§ 230-40 ECHO Unit
Town of Dover	Morris	Form Based Code			Mixed	2006	Ordinance	§ 236-17.1 Downtown Districts
East Rutherford Borough	Bergen	Density Bonuses	Multi-family district		Mixed	2006	Ordinance	§ 389-55 Mixed Residential Overlay Zone
City of Englewood	Bergen	Shared Housing			No	1970s	Non-profit	Women's Rights Information Center
Flemington Borough	Hunterdon	Overlay Zone	Mixed-use multi-family district; not passed yet		Mixed	2020	Ordinance	§ 2610 (proposed)

Municipality	County	Strategy	Notes	Transit Village	Fair Share Housing	Year	Mechanism	Links
Flemington Borough	Hunterdon	ADU	ECHO		Yes		Ordinance	http://www.co.hunterdon.nj.us/aging/housingoptions/housing.pdf
Florham Park Borough	Morris	Overlay Zone	Mixed-use, multi-family district		Mixed	2017	Ordinance	§ 250-138 to 141 MF-6 Multifamily Residential Zone
Florham Park Borough	Morris	ADU	Town issues 10-year forgivable loans to subsidize construction		Yes	2019	Ordinance	§ 250-14.3 Affordable Accessory Apartments
Franklin Borough	Warren	ADU	ECHO		Yes	1997	Ordinance	§ 85-8 Accessory Apartment Program
Haddonfield Borough	Camden	Form Based Code			No	2008	Ordinance	§ 135-38 Downtown Zoning Districts
Town of Hammonton	Atlantic	Form Based Code			Mixed	2011	Master plan	§ 175-142 to 160 Zoning
Hawthorne Borough	Passaic	Overlay Zone	Explicitly authorizes live-work units		Yes	2020	Ordinance	§ 540-193 to 195 Mixed Use Affordable Housing
Jackson Township	Ocean	Overlay Zone	Mixed-use, multi-family district		Mixed	2017	Ordinance	§ 244-239 Mixed Use Neighborhood Centers
Lafayette Township	Sussex	ADU	ECHO		Yes	2018	Ordinance	§ 13-14.b.10 ECHO Dwelling Units
City of Linden	Union	Transit Oriented Development		Yes	No	2010	Ordinance	§ 31-45 Linden Station Area Zone Districts
Little Falls Township	Passaic	Transit Oriented Development			Mixed	2015	Ordinance	§ 280-136.10 to 136.18 Transit Village Districts
Little Silver Borough	Monmouth	Overlay Zone			Yes	2018	Ordinance	§ 10-15 Planned Residential Development Zone
Manasquan Borough	Monmouth	ADU	Allows and subsidizes ADU in all zoning districts		Yes	2019	Ordinance	§ 35-38B Accessory Apartments
Maplewood Township	Essex	Shared Housing	Allows older residents to rent rooms to up to 2 people; no fees		No	2018	Ordinance	§ 271 Zoning and Development

Municipality	County	Strategy	Notes	Transit Village	Fair Share Housing	Year	Mechanism	Links
Medford Township	Burlington	Density Bonuses	Pinelands Development Credits		No	1992	Ordinance	§ 607 to 608 Pinelands Development Credits / Planned Developments
Medford Township	Burlington	Cluster Zoning			No	2011	Ordinance	§ 614 Pinelands Forest and Rural Development Area Cluster Development
City of Millville	Cumberland	Mixed-use District			Mixed	2016	Land use plan	Land Use Element Plan -- pp. 33-36
Moorestown Township	Burlington	ADU	Allows up to 15 total conversions to two-family units		Yes	2019	Ordinance	§ 180-125 Affordable Accessory Apartments
Morristown Township	Morris	Form Based Code			Mixed	2018	Master plan	§ 30-2 District Standards
Mount Holly Township	Burlington	Overlay Zone	Mixed-use multi-family district		No	2002	Ordinance	§ 149-135.7 to 135.9 Mill Race Village Zoning District
Town of Newton	Sussex	Form Based Code	Has density and height minimums in urban core zone		Mixed	2012	Ordinance	§ 320 Zoning: Form Based Code
North Brunswick Township	Middlesex	Transit Oriented Development	Train station not yet built		Mixed	2010	Ordinance	§ 205-76.1 Transit-Oriented Mixed-Use Development Overlay
North Brunswick Township	Middlesex	Density Bonuses			Mixed	2010	Ordinance	§ 205-76.1 Transit-Oriented Mixed-Use Development Overlay
Old Tappan Borough	Bergen	ADU	Senior set-aside		Yes	1983	Ordinance	§ 255-55 to 63 Accessory Dwelling Units for Senior Citizens
Old Tappan Borough	Bergen	Overlay Zone	Mixed-use, multi-family district		Mixed	2019	Ordinance	§ 255-108 to 115 Planned Residential Development: Affordable Housing PRD2
Palisades Park Borough	Bergen	Duplexes as Permitted Use	Geared towards affluent NYC transplants		No	2005	Ordinance	§ 300-24.3 Duplexes in AA Residential District

Municipality	County	Strategy	Notes	Transit Village	Fair Share Housing	Year	Mechanism	Links
City of Plainfield	Union	Transit Oriented Development			Mixed	2014	Ordinance	§ 17:9-18.2 Transit Oriented Development Downtown Zones
Readington Township	Hunterdon	ADU	Allows ADU in all zoning districts		Yes	2010	Ordinance	§ 148-51 (g) Accessory Buildings and Structures
Rocky Hill Borough	Somerset	Cluster Zoning	Cottage houses		Mixed	2018	Ordinance	§ 80-86.1 Cottage Housing Overlay
Somerdale Borough	Camden	Public-Private Initiative	Municipal purchase and redevelopment of church		No	2018	Development	News article ; The Reserve at Grace
South Plainfield Borough	Middlesex	Overlay Zone	Mixed-use, multi-family district		Mixed	2017	Ordinance	§ 540-38.1 OBC-1 and OBC-2 Affordable Housing Overlay Districts
Upper Township	Cape May	Form Based Code			Mixed	2007	Master plan	https://uppertownship.com/images/PDF/planning/documents/2010%20Form%20Based%20Code.pdf
Washington Township	Morris	Tiny homes	Allows up to 5 mobile tiny homes for veterans		Yes	2018	Ordinance	§ 217-62 Veteran's Micro Housing Unit
Watchung Borough	Somerset	ADU and Overlay Zone			Yes	2018	Ordinance	§ 28.401.AA Low and Moderate Income Accessory Apartments
Waterford Township	Camden	Density Bonuses	Pinelands Development Credits		No		Ordinance	§ 76-15 to 16 Pinelands Development Credit Program and Municipal Density Transfer Program
Pompton Lakes Township	Passaic	ADU	Permitted in all single-family detached residential with conditions		No		Ordinance	§ 190-18. Conditional uses.