Homes and neighborhoods play significant roles in people’s health and wellbeing. New Jersey should be a state where everyone has equitable opportunities to live in safe, affordable housing in neighborhoods of their choosing. Housing affordability and physical conditions of homes influence financial stability, educational opportunities, job availability, and a family’s opportunities to achieve the best possible health and wellbeing.

Besides high purchase and rental costs, New Jersey’s housing challenges are affected by a history of overt exclusion of people of color including redlining and restrictive covenants that have led to the effectively segregated state we live in. Investments in developing and maintaining affordable, safe, and stable housing and neighborhoods can be a catalyst for healthier, more equitable communities where all people have a just opportunity to achieve the healthiest life possible.

A Policy Agenda for a Healthier, More Equitable New Jersey recommends advancement of equitable policies to ensure all New Jerseyans have access to affordable housing in communities of their choosing.

Policy recommendations

1. **Invest in producing more affordable and safe homes across all communities**
   - The state’s Affordable Housing Trust Fund and rental assistance both should be fully funded. The high cost of housing has long been exacerbated by inadequate supply of affordable homes, especially for New Jerseyans who are Black and Hispanic.
   - Money from the American Rescue Plan used for producing affordable homes required by municipal fair housing settlements, should be sustained, if not increased, to keep pace with inflation.
   - State officials should develop a transparent regulatory and enforcement process regarding the requirement that affordable housing is produced when state-owned lands or state funds are used for development.

2. **Promote racially equitable land use and zoning policy to provide opportunity for more people to live in neighborhoods that support good health and wellbeing**
   - Policymakers should continue to explore ways to compel municipal compliance with robust enforcement of the state’s fair housing laws to provide opportunities for more families. The Governor and legislators could provide full funding in future budgets for the state Department of Community Affairs to gather and provide data to promote enforcement of court decisions and related requirements.
Racial equity should guide inclusionary zoning efforts in historically-underserved neighborhoods to avoid such unintended consequences as displacing residents of color when areas undergo revitalization that attracts higher-income residents.

3. **Strategically deploy innovative strategies to facilitate racially equitable homeownership**

   - New Jersey should follow other states in exploring alternative pathways to traditional homeownership. An example is shared-equity homeownership, an effort to balance wealth-building for families who would otherwise be unable to afford and preserve their investment.

4. **Establish and fund a right-to-counsel for low-income renters**

   - The state should expand and affirm tenants’ rights by establishing and funding a right to counsel for low-income renters to help keep people in their homes and protect them from discriminatory practices. Tenants are often at a disadvantage when faced with eviction or other loss of housing stability, because there is no constitutional right to counsel such as that available to defendants in criminal proceedings.

We hold ourselves accountable to eliminating housing-related barriers to health equity and their consequences on New Jersey residents of color and their families. Together, we can achieve a reality in which everyone experiences their best health and wellbeing.

For more information on this issue and others affecting health and wellbeing in the Garden State, please visit [www.rwjf.org/nj](http://www.rwjf.org/nj)

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**About the Robert Wood Johnson Foundation**

The Robert Wood Johnson Foundation (RWJF) is committed to improving health and health equity in the United States. In partnership with others, we are working to develop a Culture of Health rooted in equity that provides every individual with a fair and just opportunity to thrive, no matter who they are, where they live, or how much money they have. For more information, visit [www.rwjf.org](http://www.rwjf.org).