

July 15, 2008

President Edwin Tucker  
Pennington Borough  
30 North Main Street  
Pennington, NJ 08534

Dear Councilman Tucker:

### There Isn't Enough Affordable Housing

More than half of Mercer County renters can't afford the rent they are paying. If they pay 30% of their income for rent, as most banks recommend, they need \$44,800 a year to pay the \$1120 Fair Market Rent for a two bedroom apartment in Mercer County.<sup>1</sup> Almost a third of Mercer County renters pay more than half their income for rent.

One fifth of Mercer households, like truck drivers and health aides, live on less than \$25,000 a year. Much of the 1,862 family affordable housing rentals are not available to them because their income is too low. Low Income rentals are for families making between \$22,833 and \$38,055.

Just taking the 20,533 suburban Mercer (excluding Trenton) families whose income is between \$25,000 and \$50,000 and who are eligible for affordable housing, there are 11 families for every family rental unit. Waiting lists are two-four years long.

We need affordable housing and under the Mount Laurel decision (1975), we have a Constitutional obligation to provide for our fair share of it. The court said communities cannot enforce zoning rules that exclude less affluent residents. COAH was created in response to the second Mount Laurel decision (1983) to provide rules for compliance with Mount Laurel.

We don't have to comply with COAH but all 12 suburbs in Mercer County did apply for certification last time around. They did it to diversify their housing and because it immunized them from "builder's remedy" lawsuits. Those lawsuits are not just costly; they can also result in court-ordered rezoning which may conflict with our town's carefully drawn plans for development.

**Pennington Borough** has until December 31 to file for compliance. We urge **Pennington Borough** to comply and to provide more than 13% for Very Low Income housing.

<sup>1</sup> National Low Income Housing Coalition, Out of Reach 2008. This is based on the Fair Market Rent for the county as determined by HUD in the fall of 2007.

Sincerely,

**Pennington Borough** Affordable Housing Advocacy Team