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# Op-Ed: A win-win for towns struggling to meet affordable housing obligations

Expanding affordable housing for those with intellectual and developmental disabilities would also help communities meet their affordable housing obligations

STEVE SETTEDUCATI | MAY 16, 2025 | [OPINION, HOUSING](#)



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As a former mayor, I understand the challenges municipalities across New Jersey face in meeting their affordable housing obligations.

Creating more inclusive and affordable housing is a vital and noble endeavor, yet challenging for many municipalities, especially amid rising costs. In addition, it is often difficult for towns to adhere to the state's affordable housing regulations while maintaining the character of their communities.

However, failing to comply with these obligations carries serious consequences. Towns that do not meet their affordable housing obligations may face punitive actions, including costly legal challenges, financial penalties and the potential loss of control over local zoning decisions.

While I understand the resistance to these obligations, I also recognize the tremendous unmet need for safe, supportive housing, especially for individuals with intellectual and developmental disabilities. In my role as the CEO of New Concepts

for Living, a nonprofit organization that provides services and housing for adults with intellectual and developmental disabilities, I have seen firsthand the transformative power of community-based living for these individuals.

Unfortunately, the demand for housing for adults with special needs exceeds the current supply, leaving many without the supportive living arrangements they require. New Concepts for Living alone has a waiting list of over 200 individuals looking for residential placement. For municipalities seeking to meet their affordable housing requirements, low-income housing for individuals with intellectual and developmental disabilities presents a unique opportunity.

The latest iteration of New Jersey's affordable housing law signed into effect last year, gives municipalities the option of fulfilling their obligations with special-needs housing while earning bonus credits for each unit. Municipalities that build or partner with nonprofits to create special-needs housing receive double the bonus credit per bedroom compared to other forms of affordable housing, such as three-bedroom family units and age-restricted housing. Unlike other forms of affordable housing that typically face opposition, affordable housing for adults with special needs avoids additional strains on many local services including schools.

The New Jersey Council on Developmental Disabilities adopted a policy in 2019 that states individuals with intellectual and developmental disabilities "have a legal right to live in the community and to receive necessary services and supports." Community-based housing fosters dignity, freedom and a sense of belonging — benefits that institutional settings simply cannot provide. Additionally, permanent and affordable supportive housing reduces the overall cost of caring for these individuals.

New Concepts for Living has been at the forefront of this initiative and was one of the first agencies to partner with municipalities in 2002 to offer housing to special-needs individuals as a way to meet affordable housing obligations. Since then, we have grown exponentially, providing modern, well-maintained community residences

throughout Bergen County, housing nearly 100 individuals with plans to add four to six new homes annually.

Our community residences are designed to blend seamlessly into the neighborhood and accommodate a diverse range of needs with some homes offering specialized care for medically fragile individuals. Each residence provides a warm, welcoming environment, where residents can participate in daily activities, develop meaningful relationships and live comfortably among peers. These residences also provide 24/7 support and assistance with daily living, as well as behavioral and nursing services. Family members and guardians are encouraged to visit their loved ones at any time.

According to the New Jersey Department of Human Services, [nearly 27,000 adults](#) in the state receive services through the Division of Developmental Disabilities — a number that continues to grow annually. Many of these adults will require housing at some point in their lives — some as soon as they turn 21, but most will require it later when their guardians can no longer care for them.

If New Jersey wishes to address the urgent needs of its special-needs community, expanding affordable housing for those with intellectual and developmental disabilities must be a priority. Not only will this approach help individuals live their lives in dignity, but it will also help our communities meet their affordable housing obligations.

Building homes for the I/DD Community is a win-win solution — one that provides municipalities with an easy answer while fostering inclusion, strengthening communities and ensuring that every individual has a place to call home.

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