

APPENDIX



Assembly Housing Committee Hearing- Affordable Housing and Landlord Tenant Issues
February 19, 2020

The New Jersey Coalition to End Domestic Violence is a statewide advocacy organization that includes a membership of 31 domestic violence organizations across New Jersey. We work to fulfill our mission to end domestic violence through advocacy, training, technical assistance, and raising public awareness about domestic violence and the ways we can work together to enhance our responses and prevent domestic violence in NJ-stopping it before it starts.

At NJCEDV, we know that ending domestic violence is only possible when all people are free from oppression, injustice, and violence. Therefore, we have embraced this vision as our guide as we work collectively and collaboratively to ensure that every system embraces culture that no longer tolerates violence in any form.

Safe and affordable housing is the greatest need survivors have in New Jersey because housing IS safety. Safe, affordable and equitable housing is a pathway for a survivor seeking safety. However, there are many barriers that prevent victims from obtaining and maintaining safe, stable and affordable housing:

- Persons experiencing domestic violence, particularly women and children with limited economic resources, are at increased vulnerability to housing instability and homelessness.
- Economic abuse creates barriers to accessing safe, affordable housing such as poor or no credit history and past evictions or filings which are often no fault of their own.
- Seventy-three (73%) of New Jersey advocates identified safe, stable housing as the greatest unmet need survivors face in New Jersey.
- Research has found that more than a third of domestic violence survivors report becoming homeless immediately after separating from their partners.
- Aside from a severe lack of housing, survivors of domestic violence often find themselves vulnerable to other forms of abuse including sexual harassment and violence.

The intersection of domestic violence and homelessness exists across the spectrum of gender and relationships. We must not ignore the fact that the intersection of domestic violence and homelessness is compounded for women of color and the LGBT survivors limiting their access to safe, affordable housing and increasing their risk for further abuse and harm.

Victims who remove themselves from abusive relationships often must also tear themselves away from their homes, neighborhoods and communities. Lacking other options from shelter, victims often stay in abusive situations. Knowing that they do not have any alternatives will ensure that fewer victims facing domestic violence will reach out for help.



In order for victims of domestic violence to recover from their trauma and have the opportunity to rebuild their lives, they must have access to safe, affordable housing. Communities must respond with the resources needed so that victims can be empowered to leave harmful environments.

There are not enough resources available for victims seeking safe space, both nationally and at a local level. According to the NJCounts survey conducted on January 22, 2019, 801 homeless households reported being victims of domestic violence which is an eight percent (8%) increase from 2018.

NJCEDV, along with our other state partners, can be instrumental in sharing a unified message that violence and abuse in any form will not be tolerated. Our partnerships can be instrumental in helping to create systems and communities that create access points for survivors to obtain the support and resources they need to keep themselves and their children safe.

Prepared By:

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TESTIMONY OF THE COMMUNITY HEALTH LAW PROJECT
TO THE ASSEMBLY HOUSING COMMITTEE.

FEBRUARY 19, 2020

My name is Steve Leder and I am a retired attorney volunteering with the Community Health Law Project. CHLP is a statewide legal services organization providing legal and advocacy assistance to people with disabilities. Most of our clients are low-income people who rely on the publicly funded programs for people with disabilities such as mental illness, substance use disorder, developmental or intellectual disability, visual impairment, HIV/AIDS and other disabilities.

We would like to urge the committee to consider three items in particular to address a compelling need to improve the enforcement of existing tenant protections, in the following ways:

(1) eliminating the use of records of eviction proceedings to screen out applicants by landlords to avoid “blacklisting” (Senate Bill S-539); and

(2) eliminating the requirement that tenants post the back rent in order to have the court consider a defense of breach of the implied warranty of habitability to non-payment of rent cases (Senate Bill S-538); and

(3) creating a program of free attorneys for tenants in eviction cases. This would be similar to ones being phased in NYC and Newark and was recommended by Governor Murphy's Housing Transition Team.

Limiting the Blacklisting of Tenants

One major problem facing tenants is the availability and use of court records to screen applicants for rental housing in New Jersey. Screening services, such as the National Tenants Network, Leasing Desk Screening and other data collection companies use by landlords. The problem arises because many eviction cases are filed without proper grounds, or by owners ignoring important protections enacted for the protection of tenant rights. Without the assistance of an attorney, many tenants have judgments entered against them without proper grounds, or without complying with basic procedural rules designed to protect them.

Anything filed in the Superior Court's landlord-tenant court (Special Civil Part) is included in these reports and are used to screen out any tenant who might be deemed a potential problem. Such “blacklisting” is often based on nothing more than the filing of an eviction case by a landlord, including small property owners who may have one rental unit in a two-family to large rental companies.

As a result, even in cases where the complaint is improper, illegal or settled by the parties, or where the tenant prevails and the case is thrown out by the court, there remains a black mark on the record of the tenant which has a lasting effect on him or her.

For example, in one case handled by our North Jersey office our client applied for a project-based subsidized housing, after finally reaching the top of the waiting list. However, the report from the screening service used by the landlord showed an eviction case filed against him. The case stemmed from our client having withheld his rent due to a lack of heat in the apartment. The case never proceeded to trial, because our client paid the rent before the trial date. Nevertheless, he was rejected for the subsidized apartment and when the matter was investigated, it was revealed that the only reason for the rejection was this eviction filing. The reporting agency subsequently removed this from his record, but when he raised this with the subsidized housing project, they would only put him back to the bottom of their waiting list.

In another case out of our Monmouth office, a client who was receiving Emergency Assistance was sued for eviction twice because the county welfare agency failed to pay its portion of the rent, even though she had paid her share of the rent in full. Both cases were eventually dismissed after the welfare agency paid the landlord. Later, when our client was being considered for another apartment under a federal subsidy program, she was rejected for a federally subsidized apartment based solely because of the late payment by the welfare agency.

In a third non-payment of rent case from our Trenton office, our attorney was required to intervene on behalf of a man who successfully asserted a habitability defense, resulting in the landlord in making the needed repairs and dismissal of the case. Subsequently, when the client applied for a new apartment with a different landlord, he was denied solely because of the initial complaint filing being reported. Our attorney had assisted this man in presenting satisfactory evidence to the prospective landlord to persuade him to reverse his initial denial of the application. Had this tenant not had the assistance of our attorney, as is the case for most tenants, he would never have been permitted to move in to this apartment.

Senate Bill S-539, would provide some much needed relief to tenants who find themselves in this situation. It will require court records be confidential and unavailable to the public for a period of time until all proceedings, including appeals and other post-judgment motions, have been resolved and against the tenant. It also prohibits the use of court records that did not result in a judgment for the landlord, or were subsequently reversed or dismissed and prohibits the use of records that were more than three years old. We urge you to support this bill.

Enforcement of the Implied Warranty of Habitability

In the landmark case of Marini v. Ireland, our state Supreme Court enshrined the right of all tenants to, at a minimum, live in housing that is decent, safe and sanitary.

Unfortunately, our state has rental housing stock that frequently provides substandard housing to tenants, particularly those with lower incomes. Many tenants live with repeated heat or hot water outages, mold, rodent infestations, holes in ceilings and walls, plumbing problems, dangerous electrical conditions, leaking roofs and other dangerous conditions. Yet these tenants have no way to enforce the "Implied Warranty of Habitability" enshrined in the Marini case.

That is one of the conclusions of a Seton Hall University School of Law study, "The Implied Warranty of Habitability Lives: Making Real the Promise of Landlord/Tenant Reform," by Seton

Hall Law Professor Paula Franzese and attorneys from Essex-Newark Legal Services which was in the "Rutgers Law Review." In the study's examination of the 40,000 residential eviction proceedings carried out in Essex County in 2014, only 80 of the tenants used what is called the "implied warranty of habitability" defense, which allows for tenants to legally withhold rent if they are subjected to substandard living conditions. This amounted to 0.04% of tenants brought to court.

Similarly, the Asbury Park Press did a four part award- winning investigation a few years ago, entitled "Housing Hell", documenting widespread problems regarding habitability in the New Jersey housing rental market. As a result of their reporting, the Department of Community Affairs reinspected some of the apartment complexes in the study. As reported by the APP, when state housing inspectors went to Garden Spires, in Newark, they found more than 1,800 violations in the dreary brick buildings. They also found hundreds of violations in several other buildings they reinspected across the state, including two buildings in Asbury Park where inspectors found 187 violations. Subsequently, DCA began to consider implementing changes in its practices to address inadequate enforcement of existing housing codes.

While state and local authorities have some requirements to conduct inspections of various types of rental housing, these inspections are too few and far between and have failed to ensure that tenants uniformly enjoy safe, sanitary and decent living conditions.

One part of the solution to this problem that we support is contained in Senate Bill S-538. This bill would eliminating the requirement that tenants in eviction cases post all of the back rent (and in many cases, attorney fees and late fees) claimed by the landlord in order to have the court even consider a defense of breach of the implied warranty of habitability. The bill will empower tenants to bring these conditions to the attention of a judge, who can order an immediate inspection and, along with the efforts of state and municipal inspectors, take action to ensure that repairs are made and a rent abatement awarded, where serious violations are found.

Providing Attorneys for Tenants in Eviction Cases

Another pressing issue is the mismatch between the resources available to landlords versus the tenants who end up in landlord-tenant court. Often, the complaints are deficient, or supported by spotty evidence, but tenants are unable to effectively represent themselves, resulting in the entry of judgments against them that would clearly not have occurred with the assistance of counsel.

Landlord-Tenant court is a high volume operation, with hundreds of cases all called for the same morning. Typically, only a tiny fraction of tenants have legal representation, while the vast majority of landlords have lawyers. Although there are court mandated pre-calendar call instructions intended to inform tenants about the court's processes, they are not always adhered to in all counties and many tenants may have difficulty in understanding many of the protections set forth in the instructions. Additionally, many counties have no mediation program for landlord-tenant cases, leaving tenants to attempt to negotiate for themselves with attorneys representing the landlord. Such interactions most often result in Consent Judgments against the tenant, which have, in some counties, scant review by the court.

As a result of the lack of representation, tenants often do not know of important defenses that they could raise. Among those commonly unrecognized by tenants are:

- The lack of proper notices required to invest the court with jurisdiction to enter a judgment, such as a Notice to Cease and/or a Notice to Quit
- The insufficiency of the landlord's disclosure of its calculation of the amount of rent due. Even in those cases where a payment ledger is attached to the complaint, it often does not reveal how balances that may be years old were carried forward and alleged to be currently due.
- The potential for raising a Marini defense of breach of the implied warranty of habitability.
- The failure of landlords and their attorneys to indicate whether the tenancy is subsidized. While this is a required paragraph in the eviction complaint, it is frequently left blank, without any review by the court where a Consent Judgment is entered, as is normally the case. This has important ramifications for tenants, because of limits on the right of landlords to charge late fees and attorney fees as additional rent justifying the eviction. It also masks the issue of whether the landlord gave a required notice and opportunity for an informal hearing before a government agency that may have been paying a rent subsidy.
- It is not uncommon for small incorporated landlords, or those with Limited Liability Corporations (LLC) to falsely list a property manager, or other individual as the owner of the property, to avoid the legal requirement that they be represented by an attorney. When our office discovers and asserts this the case must be dismissed by the court. Unfortunately, without legal representation, tenants have no way to know this, or to research who the true title owner is.
- Many times the eviction complaints lack the required verification by the owner.

In New York, a "Right to Counsel NYC" coalition was created in 2014 and was able to persuade the city to fund an "expanded legal services program that greatly increased funding for attorneys to defend tenants. As a result, citywide representation increased from 16% to 48% of tenants represented. Not coincidentally, the number of evictions dropped by 27%,

Then, in early 2018, the New York Times published a series entitled "The Eviction Machine", which chronicled the workings of the city's housing court. It documented the need for tenants to have free attorneys provided to them to level the playing field, so that tenants' rights are respected in overcrowded housing courts.

As a result of these initiatives, New York City created a first in the nation law creating a right to publicly funded legal counsel for tenants in housing court. It is now being phased in over a five year period.

Similar conditions apply to New Jersey's eviction courts. Mayor Ras Baraka has accomplished the first such program, in coordination with McCarter and English law firm, to provide representation in the Essex County Special Civil Part.

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We urge you to consider the experience of New York City and Newark initiatives, with any eye towards directing state funds to similar initiatives.

Thank you for considering our views and for your work on behalf of our citizens and especially those citizens with disabilities.

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Testimony regarding critical issues affecting tenants

[Prepared for presentation on February 19, 2020 at a public hearing on landlord and tenant issues convened by the NJ Assembly Housing Committee.]

I would like to thank Committee Chair Wimberly and the Members of the Committee for the opportunity to appear before you today. I am here as a retired individual with over 40 years of experience as a Legal Services housing attorney. I am also here as a Board member of STEPS (Solutions to End Poverty Soon), a statewide, grass-roots anti-poverty organization, and the NJTO (New Jersey Tenants Organization).

I respectfully request that this Committee accept the following comments regarding critical issues affecting tenants in NJ.

Context

Approximately 35% of the households in NJ are tenants.

Tenants have disproportionately lower incomes, are disproportionately people of color (for example, 60 percent of African-American households rent, compared to only 27 percent of white households), have far less wealth, and are far more vulnerable to involuntary displacement than homeowners.

To a significant degree, these disadvantages are the result of severe and worsening income inequality, coupled with a serious shortage of rental housing affordable by lower income people – a shortage fueled by sharply rising rents. (See attached NLIHC fact sheet.)

Finally, and most invidiously, the foregoing contextual realities, as well as the problems discussed below, represent the ongoing consequences and legacy of persistent, pervasive and deeply embedded structural, institutional and intentional racism. The irony of this truth is that racism not only devastates people of color, but, in the end, also effectively harms all tenants, and everyone in every community.

An extensive explanation and discussion of the foregoing can be found in: **The Color of Law** by Richard Rothstein; **The Uncomfortable Truth: Racism, Injustice and Poverty in NJ**, a report prepared by the Anti-Poverty Network of NJ; and **Evicted**, by Matthew Desmond.

In addition, "**Renter Hell**," the award-winning investigative report serialized in the Asbury Park Press and its sister NJ newspapers, compellingly and in great depth describes the problems enumerated below, and puts a human face on them.

Problems and Concerns

- **Serious repair and maintenance issues**, which create deplorable living conditions and severely diminish habitability, in both subsidized and unsubsidized housing, including collapsing ceilings and floors and other structural issues; infestation with rats, roaches, mice and bedbugs; mold; leaks; inadequate heat; and other problems. To a significant degree, these issues are the result of the affected tenants' inability to locate and obtain affordable alternative dwelling units, a barrier generated by the related problems described above and below. (See S538, last session S805/A2937, a bill focused on strengthening the ability of tenants to address habitability issues.)
- The ability of unscrupulous landlords to utilize **gaps, loopholes and deficiencies in the laws governing LLCs** to limit the effectiveness of code enforcement efforts undertaken by municipal officials and affected tenants.
- **Steadily rising rents, further diminishing the already critically inadequate supply of decent, safe, affordable and available rental housing**, especially for lower-income households, including low-wage workers, the disabled, low-income seniors, unemployed people, etc. [See, among others, the following reports: "ALICE" (United Way of Northern NJ), "Out of Reach" (National Low Income Housing Coalition), "Real Cost of Living" (Legal Services of New Jersey Poverty Research Institute), and "Priced Out"(Technical Assistance Collaborative).] **People often endure terrible living conditions while paying 40%, 50%, 60% and more of their incomes for rent solely because they cannot locate or obtain other housing units that are decent, affordable and available.** (See attached NLIHC fact sheet.)

In addition to aggressively moving to increase the supply of affordable rental dwellings, especially for those households with the lowest incomes, **the state needs to actively promote the preservation, strengthening and expansion of municipal rent controls** as a way of enhancing the stability and security of both tenants and the communities in which they reside.

- **A completely inadequate supply of subsidized rental units and tenant-based rent subsidies**. Only **one out of four** households eligible for federal, state or local tenant-based rent subsidies (such as Housing Choice and SRAP vouchers) or subsidized/affordable project-based housing (public housing, privately-owned subsidized units, etc.) is able to obtain it. Waiting lists are years long for most such subsidies or dwellings.
- **The ongoing eviction crisis, which severely and disproportionately affects low-income households.** (The Legislature has emphatically and unequivocally recognized the devastating consequences of eviction on people and communities.

See NJSA 2A: 18-61.1a.) More than 150,000 eviction actions are filed each year in NJ – double the maximum number of foreclosures filed at the height of the foreclosure crisis, and far more than the normal annual foreclosure filing rate. The vast majority of households confronting evictions are lower-income. Anyone who has attended tenancy court understands that, more than any other branch of the civil court system, it is truly a “poor people’s” court.

The eviction problem – significantly exacerbated by a rigid rent posting requirement that bars the door to meaningful court hearings for so many low-income tenants (see S538, last session A2937/S805, referred to above) – generates and perpetuates a “churning” process that traps people in depressed areas and cycles them from one “bad” apartment to another, or even into homelessness.

In particular, households of color, especially Black women, are disproportionately affected:

Importantly, eviction disproportionately burdens tenants of color and, **in particular, Black women.** The ACLU’s Data Analytics team analyzed national eviction data from 2012 to 2016, provided by the Eviction Lab, and found that on average, **Black renters had evictions filed against them by landlords at nearly twice the rate of white renters.** Other studies across the country have consistently found similar disparities, revealing that eviction and its lasting impact replicate and perpetuate existing social and economic inequities.” (Emphasis added.)

See “Clearing the Record: How Eviction Sealing Laws Can Advance Housing Access for Women of Color,” ACLU, January 10, 2020. **Recent research on NJ evictions essentially replicates these findings.**

- **The inability of most tenants to obtain legal counsel** to help them understand and assert their rights, avoid eviction, or otherwise deal with the issues described above.
- **Discriminatory tenant screening**, including the unfair and unjust use of **creditworthiness/credit scores** (see last session A1869/S1939, a bill currently being revised for reintroduction); **criminal history**; and **court-filing information** (a.k.a. tenant “blacklisting” – see S538, last session A2938/S806). **Applied indiscriminately, and without meaningful standards and limitations, such screening frequently defeats the purposes of the federal Fair Housing Act (FHA) and the NJ Law Against Discrimination (LAD) by disparately impacting protected classes of people, or providing pre-textual, pseudo-objective cover for racial, ethnic, disability, family status, and other prohibited types of discrimination.** (See, for example, “Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions,” HUD Office of General Counsel, 4/4/16.)

In particular, fear of “blacklisting” based upon court filing data alone has a serious “chilling effect” upon tenant exercise of the rights and remedies provided to them by state and federal statutes, court rulings, and administrative regulations.

[T]he mere existence of a prior eviction filing is enough to lock tenants out of housing opportunities for years to come --- even when the case did not result in a final judgment against the tenant. The lasting stigma of a prior eviction filing often compels poor tenants to avoid court involvement at all costs. Rather than exercising their rights, many tenants endure horrible living conditions or comply with unlawful lease termination notices to avoid sustaining the permanent mark of an eviction filing. [Emphasis added. See the ACLU report "Clearing the Record." referred to above.]

In addition, discriminatory screening policies too often defeat the mobility opportunities inherent in the production of new Mt. Laurel units or the acquisition of difficult-to-obtain tenant-based Housing Choice vouchers and other state/federal subsidies, thereby perpetuating suburban and neighborhood segregation and exclusion. (See immediately below.) In short, all the new affordable housing units that have been or will be built in NJ areas of opportunity will be of little help to the people who need them the most if disadvantaged households are **unfairly and unjustly "screened out"** of the opportunity to obtain one.

- **Serious difficulties experienced by those tenant households fortunate enough to obtain Housing Choice vouchers or other tenant-based subsidies with regard to finding and leasing apartments and homes in areas of opportunity.** After generally spending years on waiting lists, many families lose their vouchers in relatively short order after obtaining them because high rents, unfair screening, and other barriers prevent them from locating units within the rent and other parameters established by the subsidy programs. Too often voucher holders end up settling for apartments that have similar problems and are found in the same areas which they sought to leave.
- **Expiring rental subsidies and deed restrictions, the conversion of public housing units via the RAD program, redevelopment and gentrification, and other developments and trends that frequently lead to displacement,** especially of low-income people of color.
- **Ongoing research demonstrates that tenancy-related issues can cause serious health problems for the members of tenant families.** Physical illnesses and injuries, depression, environmentally-based health problems, and many other forms of illness or injury are being generated by habitability issues, unaffordability (due to the stress and instability it causes), eviction, and other housing-related difficulties. **More and more, housing is coming to be seen as a key "social determinant of health."**
- **Homelessness.**

On behalf of STEPS and the NJTO – and also on behalf of myself as an individual - I urge you in the strongest terms to keep these concerns in mind as you consider legislation meant to address the overwhelming needs and difficulties experienced daily by so many tenants throughout NJ.

Sincerely,

Connie M. Pascale



National Low Income Housing Coalition

Housing Needs By State (/housing-needs-by-state) / New Jersey

	Housing Trust Fund	Resources	Take Action
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Across New Jersey, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

298,204

OR

26%

Renter households that are extremely low income

\$29,270

Maximum income for 4-person extremely low income household (state level)

-200,619

Shortage of rental homes affordable and available for extremely low income renters

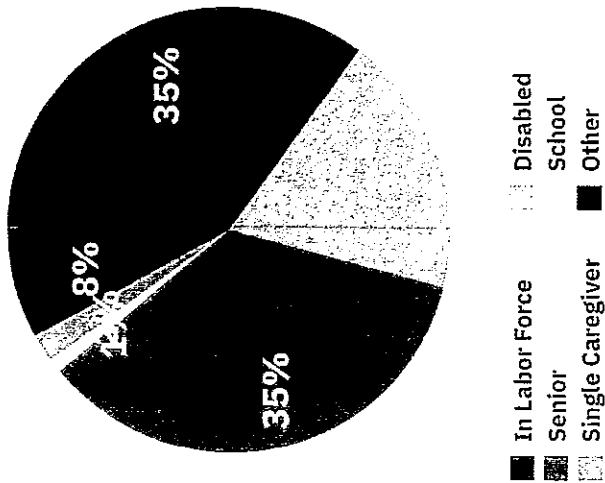
\$58,603

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

72%

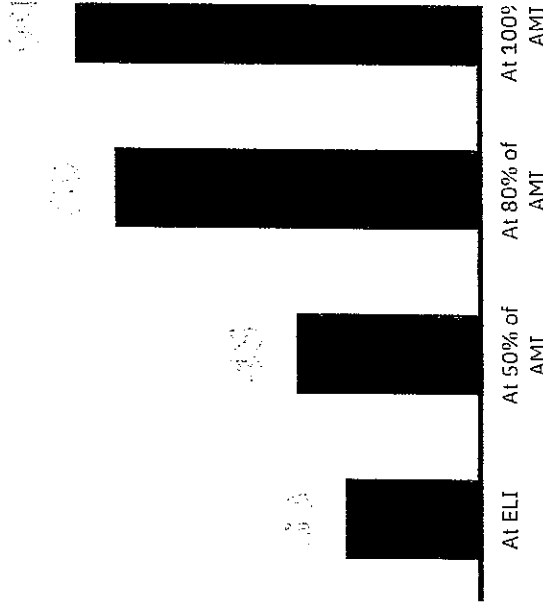
Percent of extremely low income renter households with severe cost burden

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



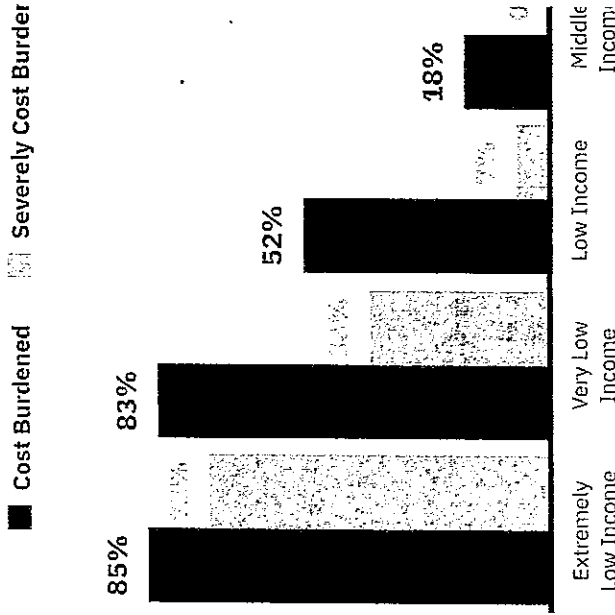
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. Fifteen percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week and 2% of whom are in school.
Source: 2017 ACS PUMS.

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2017 ACS PUMS

HOUSING COST BURDEN BY INCOME GROUP



Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.
Source: NLIHC tabulations of 2017 ACS PUMS



MEMORANDUM

To: Members of the Assembly Housing Committee
From: Nicholas Kikis, Vice President of Legislative and Regulatory Affairs
Date: February 19, 2020
Re: **NJAA Testimony for AHO Public Hearing**

On behalf of the New Jersey Apartment Association (NJAA), and our members who own, develop, and manage over 215,000 units of both market rate and affordable rental housing, we thank you for the opportunity to testify today before the Assembly Housing Committee.

We understand that New Jersey faces significant challenges as it pertains to the availability of quality affordable housing, and we offer to serve as a resource as you work to address these critical issues. With prices for single-family houses averaging over \$300,000 statewide, apartments are the best option for affordable living for many New Jerseyans.

NJAA's membership, which consists of professionally managed apartment communities, has a vested interest in making the distinction between good and bad landlords. In keeping with that, NJAA worked with Senator Ruiz on comprehensive legislation to hold bad actors accountable. Specifically, Senator Ruiz's bill (S-1150), which was signed into law last year, established a multi-tiered inspection system that rewarded good actors and punished bad actors or slumlords. Under the new law, the best properties are given seven years between inspections, while a significant number of properties would continue to be inspected every five years, and the worst properties will be inspected every two years. NJAA supported this legislation, and joined Lt. Governor Shelia Y. Oliver at a bill signing ceremony in Trenton.

Additionally, our members spend hundreds of thousands of dollars each year on education for their workforce. NJAA directly provides education and professional development classes for the industry, holding 40 to 50 classes each year. These classes include national certifications for leasing staff, property managers, maintenance personnel, and portfolio managers, along with fair housing training at all levels within an organization from maintenance staff and leasing agents to executives. We also offer classes on timely topics, for example, we recently held a course on how to respond during an active shooter situation.

We recognize that a vast majority of bills aimed at addressing landlord-tenant issues are not targeted at good actors, and we appreciate that. However, well-intentioned legislation may create unintended consequences, and we ask that you use us a resource to help ensure that legislation is appropriately targeted.

Finally, we ask that you keep in mind that every mandate has a cost, and ultimately, these costs will drive up the cost of housing in New Jersey. These costs hinder both the development and preservation of market rate and affordable housing. More specifically, there is a limited amount of money that is available for affordable housing construction, management and operation. When costs are increased, absent increased funding, less affordable housing will be built, existing housing will deteriorate, and/or the cost of housing will continue to rise.

Again, we look forward to a continued dialogue on these and other housing policy issues. If you have any questions or if you would like to discuss further, please do not hesitate to contact us at 732-992-0600.