
Public Hearing

before

ASSEMBLY HOUSING COMMITTEE

ASSEMBLY BILL No. 1442

(Designated the "Jobs from Housing and Economic Development Implementation Act;" appropriates \$290 million)

ASSEMBLY BILL No. 1443

(Authorizes creation of \$290 million in debt to foster development of affordable housing and growth of small businesses)

LOCATION: Paramus Borough Hall
Paramus, New Jersey

DATE: March 6, 1996
1:00 p.m.

MEMBERS OF COMMITTEE PRESENT:

Assemblyman John V. Kelly, Chairman
Assemblyman Guy R. Gregg

ALSO PRESENT:

Assemblywoman Loretta Weinberg
District 37

Joyce W. Murray
Office of Legislative Services
Aide, Assembly Housing Committee



Hearing Recorded and Transcribed by
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ASSEMBLYMAN JOHN V. KELLY (Chairman): Good afternoon. I am going to start the hearing now. Everyone can speak who wants to, but I would appreciate it if you were not redundant, that is, don't repeat what we have already heard. Okay? That way everyone will get a chance to address us.

As you know, we are going to discuss this bond issue, which is about \$290 million, \$160 million of which is funding to be administered by the New Jersey Department of Community Affairs to establish an Affordable Housing Development Fund; \$50 million in funding is to be administered by the New Jersey Department of Community Affairs to the Affordable Housing Development Fund as a project-based rental assistance; \$30 million in funding to be administered by the New Jersey Housing and Mortgage Finance Agency to establish the Homeownership Fund; \$41 million of this funding is to be administered by the New Jersey Urban Development Corporation to establish an Economic Development Fund; and \$9 million in funding to be administered by the New Jersey Department of Community Affairs to establish a Non-Profit Financial Assistance Fund.

Now, I am going to ask you to testify. The first one here was Phyllis Salowe Kaye. You were first in this room, and you will address us first. You might as well discuss both bills, because they are identical practically.

PHYLLIS SALOWE KAYE: I will be fairly brief.

HEARING REPORTER: Mr. Chairman, excuse me. Could you ask Ms. Kaye to speak into our microphone so we can get her comments on the record? Thank you.

ASSEMBLYMAN KELLY: The little one down there.

MS. KAYE: Sit down then? Sure. I would rather sit anyway.

My name is Phyllis Salowe Kaye. I come here today wearing two hats: One as the Executive Director of New Jersey Citizen Action, and the other hat I am wearing is as the Legislative Vice President of the New Jersey Tenants' Organization.

Both organizations are heartedly in support of the pieces of legislation that are here before you.

Citizen Action has been working, over the past 10 years, with banks in New Jersey, with the State of New Jersey, and the Federal government to form partnerships that will increase first-time home buyers' ability to purchase a home, or stay in a home. There is \$3.6 billion that we have in signed contracts with New Jersey's banks, from the largest bank, the First Union, and banks like -- and I just saw Nat Harris from NatWest -- to the smallest bank of New Jersey, the Norcrown Bank, located in Livingston, New Jersey.

These banks have pledged money for first-time home buyers, mortgages, down payments, closing assistance, construction, permanent financing, and small business lending. These two pieces of legislation you have before you today provide another link in the chain to improving housing in New Jersey, making sure that there is more affordable rental units, and making sure that there is affordable purchase property for the residents of New Jersey.

So we are here today to support the New Jersey affordable housing network in their campaign to provide funds to do this. We applaud the State of New Jersey for wanting to be involved in this and for being used as the administrator -- the different departments -- as the administrative entities of the various different funds

We urge you to pass this quickly, and then to join with us to publicize the fact that it exists and will be on the ballot. Help us to get this legislation passed, so that housing in New Jersey can become a reality both for home owners and tenants, and that it is going to be housing they can afford to live in.

I thank you for putting the bill up today for a hearing. I know it is going to be voted on soon, and I urge you to support this piece of legislation -- both pieces of legislation.

Questions?

ASSEMBLYMAN KELLY: Thank you.

By the way, this is Assemblyman Guy Gregg. He came a long way to come to this hearing, and I thank him.

ASSEMBLYMAN GREGG: Anything for my Chair.

ASSEMBLYMAN KELLY: Okay.

The next speaker will be Regina Purcell.

REGINA PURCELL: With your agreement, Assemblyman Kelly, joining me is Christopher Garland, who is Director of Housing.

ASSEMBLYMAN KELLY: You have to speak into one of those mikes.

MS. PURCELL: Yes, right here.

Mr. Garland is Director of Housing for the Archdiocese of Newark.

My name is Regina Purcell. I am Associate Director for the New Jersey Catholic Conference, which represents the State's Catholic bishops on matters of public policy.

The Catholic bishops support the legislation we are considering today, and commend you, Assemblyman Kelly, and Assemblyman Joseph Doria for your efforts in ensuring bipartisan support for affordable housing in New Jersey.

The Catholic Church believes that all people have a right to adequate, decent, affordable housing. That right is not being met for hundreds of thousands of New Jerseyans who live in homeless shelters or in housing that is excessively expensive, overcrowded, or substandard.

The State's bishops bring to this discussion today not only their important values based on Catholic social teaching, but also their practical experience in sheltering the homeless and constructing and rehabilitating housing, in voluntary labor and expertise to nonprofit corporations, and much more. Much has been done, but the needs are great.

One of the unfortunate results of the lack of affordable rental units in this State is that emergency shelters for the homeless are a thriving business. Many of the

shelters run by Catholic Charities agencies are filled. These are shelters for families with children. Due to a lack of funding, families in poverty needing Federal rental assistance are put on waiting lists for years. Only 30 percent of all eligible households in this State that need housing assistance actually receive it.

The Catholic bishops support housing policies which not only preserve and increase the supply of affordable housing, but also help families to pay for it. Working families should not have to choose between paying for housing and paying for other basic necessities, such as food or medicine, and they should not be forced into emergency shelters for the homeless because they cannot afford the rent.

It is for this reason that an essential component of the legislation we are considering today is rental assistance. Affordable housing helps children to grow up in a stable environment. It helps families to stay intact. It helps parents to stay in jobs. It is difficult, if not impossible to maintain employment while living in the crisis of emergency shelters.

This legislation is a step in the right direction for New Jersey's families, for New Jersey's economy, and for New Jersey's future.

I will now turn it over to Chris to say a few words.

CHRISTOPHER GARLAND: Good afternoon. My name is Christopher Garland. I am the Director of Housing Development for Catholic Community Services. I am here today on behalf of Monsignor Nicholas DiMarzio, who is the Executive Director of Catholic Community Services. As an expression of his support and commitment to the passage of this legislation, Monsignor DiMarzio has committed his time to serve on the New Jersey Housing and Jobs Initiative Steering Committee.

Catholic Community Services is a social services agency of the Archdiocese of Newark and a sponsor of various housing development projects. CCS is a nonprofit and nonsectarian agency that provides services to more than 200,000 individuals and families annually. A fundamental to the CCS mission is the continuous

expansion of services in response to community needs, with new job creation and affordable housing as integral parts of that mission.

Therefore, we applaud Assemblyman Kelly and Assemblyman Doria for their efforts to foster the development of affordable housing and to create jobs for New Jersey's families.

The high cost of housing, the shortage of affordable housing units, and a lack of employment opportunities are well documented in our State. Through our front-line work at CCS, we see quite clearly the disastrous impact this has on an increasingly growing number of people. We are currently developing projects to meet the permanent housing needs of both low- and moderate-income residents, as well as diverse special needs populations, including the homeless, who crowd our transitional housing facilities -- people with AIDS and our mental health clients.

The passage of this legislation will provide a tremendous boost to our development efforts. We believe that the proposed funding from the bond issue strikes an innovative balance between the State's need for economic stimulus and the production of affordable housing units. Clearly, funding for the creation of housing units, funding for rental assistance, funding for first-time home buyers, economic development if enough profit organizations, represent a comprehensive and intelligent step toward securing New Jersey's future.

We at Catholic Community Services recognizes the importance and joins with visionary government leaders, the business community, the nonprofit community, and other community organizations in support of this legislation.

Thank you.

ASSEMBLYMAN KELLY: Thank you.

Reverend J. Bruce Baker.

REVEREND J. BRUCE BAKER: Thank you.

My name is Reverend Bruce Baker. I am from the West Side Presbyterian Church in Englewood, New Jersey.

I come here today not to talk to you about statistics, which I am sure you already know, and which I am sure others will speak to you about with more eloquence than I. I am not here to talk to you about the homeless in this county, although I am Past President of the Interreligious Fellowship for the Homeless and I volunteer in Peter's Place, which is an emergency crisis shelter for homeless people in Hackensack. What I am here today to talk to you about are the people that I represent in my parish, a small parish in Englewood, but a parish where the plight of affordable housing strikes at people most dramatically.

I am here to talk to you about one of my members who recently lost her husband, a retired fireman, a woman who now must decide between moving from Englewood and her family and friends, or illegally taking boarders into her house in order to enable her to continue to make the mortgage payments. I am here to talk to you about one of my elders who, after a recent divorce, had to move to the South because he could no longer afford to live in Bergen County in New Jersey, because of the extremely high cost of housing and the further cost of living that he could not afford after his divorce.

I am here to talk about the people in my parish who are affected dramatically by the cost of housing in our county. The parish that I serve is a very diverse parish that has people who work as domestics, and people who are doctors and lawyers. I am here to speak for all of them and the effect that a lack of affordable housing has on their lives and their lifestyles. If we in one of the most affluent counties in the country cannot provide more affordable housing for all of our people, then I am afraid that our living standard is going to be drastically affected, and that we will lose the people who make the diversity of Bergen County as exciting and wonderful as it is.

I am here to urge you to continue your support of this affordable housing and jobs initiative, and I applaud you for your efforts to this point. I am here to thank

you on behalf of my congregation and those whom I represent, and ask for your continued support of this effort.

Thank you very much.

ASSEMBLYMAN KELLY: We appreciate it. Thank you.

After we get it on the ballot, and after we get it voted on, then we will have something to celebrate. That will be the tough part.

Thank you.

Reverend Mariah Eddy.

REVEREND MARIAH EDDY: I am the Reverend Mariah Eddy, from St. Andrew's Church in Harrington Park. Harrington Park is one of the areas of Bergen County that one would think would not be affected by a bill like this and its scenario, where people are pretty wealthy, and where people who move there, move there because the housing is good, but it costs, and the school system is good. But I think that even in a place like Harrington Park we are very much affected by a bill like this that would be passed. I am speaking in favor, in support of it.

We provide overflow shelter through the Interreligious Fellowship for the Homeless. Increasingly over the past few years, members of our congregation, school teachers in Harrington Park and other communities have discovered that some of the students they taught are showing up in the shelters, because they have found themselves homeless, that they cannot afford housing, they cannot find jobs in the area. So we see, in a very real way, even in our small parish, the need for affordable housing.

We also see that we have very few older members of our congregations in that area, because once people retire, they can no longer afford to live in a place like Harrington Park. We need affordable housing for seniors so that they can continue to live in our communities and can continue to provide the richness and diversity of age that is so important to the health of our communities.

So I speak in favor of the housing and jobs initiative so that we can continue to have diversity, continue to have affordable housing and jobs in all of our areas in New Jersey, but even in places like Harrington Park. I urge you to support this bill.

ASSEMBLYMAN KELLY: Thank you.

Nat Harris.

NATHANIEL C. HARRIS, JR.: Mr. Chairman, ladies and gentlemen, thank you very much for this opportunity. My name is Nat Harris, and I am currently Senior Vice President of NatWest Bank. I have had the good fortune of being in the financial services industry over the last 27 years and being directly or indirectly involved in the production of several billions of dollars of housing touching coast to coast and border to border within this great country.

I am here today to ask the continuance of you and your colleagues in the support of the proposed legislation. There is an adage that says, “May we live in interesting times,” but, unfortunately, we have the best and the worst of those times as we look at the development of the oxymoronic phrases that proliferate in our society. As the stock market continues to boom, as corporate profits go up, we consistently are still hit with headlines that say, “Layoffs Expected,” “Job Loss Anticipated.”

So, in order to make this term called “affordable housing” stay out of the category of oxymoronic terms such as “jumbo shrimp” and “student teacher,” we must try to understand that affordable housing has always been a goal and objective of this society. The issue today, as much as ever before, is affordable to whom. Will we allow urban renewal to once again become urban removal, and will we continue to see model cities become only models of case studies of how development should not be done?

Today, I am here not only as a banker, but as a resident and lifelong citizen of the State of New Jersey. I would suggest that the issue before us today in this quest for affordable housing is appropriately complimented by the adages in the legislation that

allude to the allocation of funds for the development of jobs within these contiguous communities. Over the years, it has been very obvious to me that wherever I went and there was a need for affordable housing, just within a stone's throw away was diluted and deteriorated commercial activity which removed jobs from the contiguous areas. At a time when most jobs are leaving the urban centers and moving to the suburbs, we find many of the individuals who are able to afford and have the benefit of affordable housing available to them somehow restricted from moving to gainful employment by virtue of the available jobs being a great distance away from where they live and, in many instances, not on main routes of public transportation.

Federal funds for housing continue to be reduced. The deficit continues to make its impact on the amount of money available out of those Federal coffers in terms of addressing the needs of all our constituencies. We are finding, unfortunately, that as time goes on, the exclusion of anybody tends to work to the detriment of everybody. So under this piece of proposed legislation where \$160 million is tabbed for affordable housing development and the creation of up to 8000 units of housing, both rental and owned, and with \$41 million -- most importantly in my mind -- dedicated to the investment of business and job development in those contiguous areas, I, as a member of the private sector and the financial service community, certainly ask you to continue your support of this legislation, along with that of your colleagues, and certainly appreciate, as a citizen of New Jersey, the forthright and creative effort that has gone into the development of this suggested legislation.

I implore you to take positive steps among your colleagues and those on both sides of the aisle to make this not a dream, but certainly a reality.

Thank you very much for your time. I appreciate your attention.

ASSEMBLYMAN KELLY: Thank you.

Reverend Ray Kostulias. Am I pronouncing that correctly? (no response)

REVEREND RAY KOSTULIAS: My name is Reverend Ray Kostulias. I am a Vice President with the Interreligious Fellowship for the Homeless of Bergen County. I want to make one particular point regarding what we see in day-to-day contact in our work is a direct link between homelessness and the lack of affordable housing in this county, and in most of New Jersey.

As we deal with the homeless and look forward to what their prospects might be as we work with them in sheltering and feeding, it is clear to us that sheltering and feeding programs are really only temporary gestures of compassion. The larger problem continues to exist and, in our experience, continues to grow.

Our question is, as we work with the homeless in these particular programs, where are they headed from there? Where can we direct them from the shelters and from the feeding programs, so that they may incorporate themselves in the system and remove themselves from the homelessness condition? Not only are the homeless involved, but there are so many others that we encounter who are at risk, those who have housing at present, but who are paying 50 percent, 60 percent, or sometimes even 70 percent of their income just for rent. They are certainly at risk. These are the people we meet frequently. One of the myths about homelessness, for example, is that all homeless people are unemployed and have mental problems or substance abuse problems. We deal with people who have jobs such as working in a shoe store, working in a stockroom at Sears, jobs that do not pay them enough for them to be able to afford to pay \$750, \$800, or \$1000 a month to rent an apartment. These people, even if they had jobs, cannot afford the rent, and they end up, many times, in our shelters.

There are also those who have jobs and may have housing at present, but are in what we might call “expendable” jobs, workers who are expendable to the companies that employ them. At the first sign of any difficulty, they might find themselves out of work. Those who live in overcrowded conditions, what we call “hidden homelessness,” people -- daughters and sons who move in with parents,

grandchildren who move in with grandparents, brothers who move in with brothers-- They are also at risk. At any moment, they could become homeless.

I, along with others from the Interreligious Fellowship, which is one of many, many organizations supporting this bond issue, would urge you-- I would thank you for your support on this issue and hope that it continues.

I thank you for the chance to speak.

ASSEMBLYMAN KELLY: Thank you.

For those of you who do not know her, the lady to my left is Assemblywoman Loretta Weinberg.

ASSEMBLYWOMAN WEINBERG: Thank you. I have the shortest distance to come, so naturally I was the latest to arrive. My apologies.

ASSEMBLYMAN KELLY: Don't worry about it. I understand.

Carla L. Leaman -- Lerman, rather. I apologize. Carla Lerman.

CARLA L. LERMAN: Thank you very much for this chance to speak to you.

Officially, I am the Executive Director of Episcopal Community Development, which is a nonprofit intermediary started by the Episcopal Diocese of Newark. However, I have also been asked to speak for the entire Episcopal Diocese of Newark, which is a rather awesome group. I was thinking when I was preparing this, if I were sitting in your place, what would I want to hear, what would I want to know. You certainly have all of the statistical information, you have all the data, estimates of jobs and numbers of units, assistance, and what have you. I would want to know, if I were in your place, is this something that really has the support of a lot of people in the State, or is this really an idea that is, perhaps, the advocates being well organized and really moving this?

When I think about how I can tell you who supports it, I think the Episcopal Diocese of Newark is a very good example of the kind of breadth of support that these bills have. The Episcopal Diocese of Newark covers the seven northern counties of the

State -- Essex, Hudson, Passaic, Bergen, Warren, Sussex, and Morris. It is about 3.3 million people. It is over 40 percent of the State's population. There are 130 churches in that area, and I would say although certainly not all Episcopalians are wealthy, the image is frequently that historically speaking, but it certainly represents a lot of people who are comfortable enough that they probably will not directly benefit from this in the sense of getting an affordable house or getting a rent subsidy. It doesn't mean none of them, but I would say the majority. I would also say probably the majority -- if I may really stick my neck out -- are Republicans. I realize that is sticking my neck out, but I have been told that by a lot of them.

Now, what is interesting about this is that Episcopal Community Development is a nonprofit that was started by the Diocese and is funded, not entirely, but in large part by the Diocese. It was started four and a half years ago in order to provide help to community groups, sometimes connected to the church and sometimes not -- that is not a necessity -- community groups that want to do something about housing, about job development, about the issues of economic justice. That is the key word around which this was started. We get support from people in churches and all over the diocese, churches in Ridgewood, churches in Washington Township in Warren County.

I was just out there a week ago talking to a regional group in Warren County, and everybody there -- probably most of them would not have any direct connection with the activities of these bills, of this bond issue. But all of them were saying, "This work, community development, which includes housing and job development, is the most important thing that the church can do." Well, I think when you multiply that kind of a feeling by all of the churches, mosques, synagogues, whatever throughout the State, I think there is a great deal of support, broader than any of the advocacy groups. It is really from people who recognize that this issue of-- Whether you want to put it in religious terms in terms of helping your neighbor, it runs through almost

every major philosophy, the obligation we have to help others. I think we find a tremendous amount of support for this kind of activity, and I have heard it expressed specifically for this bond issue.

Just a quick example: We had a “blitz build” that we organized with Habitat for Humanity in Newark. Thirty-seven churches participated. Three hundred people came out on three successive days. They raised, in a very short period of time, in order to buy the materials they were working with, \$85,000. This was not from foundations, it was just from individual people being approached and making contributions to this. I think this is the kind of response that people want to make. They really want to help other people. I think the basic concept behind the bond issue is really all of us reaching out and helping other people.

Now, you have heard all the arguments, which I happen to think sound very logical, that this will actually generate revenue in a way that will not end up costing an actual dollar outlay from the State budget. In the same way that the Treasurer makes estimates of the increased economic activity and, therefore, taxes can be cut and other things can be increased-- It is the same thing here. I think it is very logical that this will increase that. But I think that what is even more important is the kind of support there is for it around the State. Certainly, I can speak from the people I talk to in the northern third of the State, without question.

I would like to just end with one quick little story, because aside from all the statistical arguments, the jobs, and the economic arguments, which are powerful, there is a basic kind of quality here that is really important.

We developed a housing project in Newark, 22 rental units in a very, very poor area. It really stands out as looking dramatically different and very exciting and lovely. A little boy from a public housing project nearby came around on the day we had the ribbon cutting and the Mayor and everybody was there. He stood there, and he said

to one of my staff members, “I never thought anybody would build anything this nice in this neighborhood.”

Now, when you think about where this kid is coming from, and what we can do to make him and children like him feel good about themselves, this becomes really a pivotal part of that.

Thank you very much.

ASSEMBLYWOMAN WEINBERG: Mr. Chairman, just before Carla leaves, if you will allow me a moment of chauvinism in her volunteer life, she is also the Chairperson of the Advisory Council on Affordable Housing in my home community of Teaneck, where we have built affordable housing.

ASSEMBLYMAN KELLY: I hope you get all those Episcopalians out to vote in November. (laughter)

MS. LERMAN: I certainly will. If this is on the ballot, I promise.

ASSEMBLYMAN KELLY: How about Cheryl Lewis.

C H E R Y L R O B E R S O N L E W I S: Good afternoon. I I hope you guys can hear me.

ASSEMBLYMAN KELLY: Can you hear back there? (negative response)
I don't need a microphone, but you better speak up.

MS. LEWIS: Good afternoon.

ASSEMBLYMAN KELLY: Can you hear her back there? (affirmative response) Okay.

MS. LEWIS: I am Cheryl Roberson Lewis, Coordinator of Follow-Up Services and Domestic Violence Specialist for Shelter Our Sisters, a nonprofit agency which services women and children who are victims of domestic violence.

I can guarantee that every single one of you in this room knows a victim of domestic violence. You may not know that they are being beaten, you may not know that they are being threatened, you may not know that they are being harassed, but you

do know a victim of domestic violence. How can you possibly not, when one out of every two women are brutally beaten in their lifetime? Every 15 seconds a woman is beaten, and between four million to six million women will be abused by their partners in any one year. Four thousand of those women will die as a result of their battering.

In New Jersey, there were 7991 domestic violence offenses reported to the police in 1994, whereas in Bergen County, there were 4793 domestic violence offenses reported, making Bergen County number six in the State of New Jersey. Shelter Our Sisters received over 4500 domestic violence calls and, since the murder, the slaying of Nicole Brown, our calls have increased by 20 percent.

My questions to you are: If one out of every two women are beaten, what would happen if one out of every two women wanted to leave their perpetrator? Where would they go? What would they do? These are questions that you have to answer.

You probably can't phantom the fact that one out of every two battered women would leave their perpetrator. It sounds too far fetched, but the fact is, 50 percent of the homeless women and children in this country are fleeing domestic violence.

Shelter Our Sisters has been doing its part to provide temporary housing -- temporary affordable housing. In 1995, we housed over 303 women and children in our emergency shelter only, and that has increased by 40 percent. Our Board also runs three transitional houses which service over 50 women and children annually. Again, it is temporary, and it is not enough. These single mothers are hoping to provide a secure home life for their children, but affordable permanent housing continues to be a struggle, and many victims of domestic violence return to their abusers because they have nowhere else to go.

I feel that housing is a right, it is not a privilege. Living free from violence is a right, it is not a privilege. Being able to provide for your basic needs is a right, not a privilege. But the government has made it almost an impossibility. The United States is supposed to be the wealthiest country in the world, and I ask you, then: Why are there

nearly 50,000 homeless New Jerseyans? One-third of the New Jersey households are living in substandard or overcrowded housing, and one out of every ten New Jersey households pay over half of their income for their rent, with many a paycheck away from homelessness. It is a question that has to be answered.

I feel the government has its priorities wrong. They call it a “Contract with America.” I call it a “Contract Out on America,” where the hit men are targeting our homes, victims of domestic violence, educations, the homeless, welfare recipients, Medicare, nutrition programs, Social Security, men, women, and children. They should be focusing on building the minds of our children so they can see that there is a future for them, instead of feeling hopeless. They should be focusing on affordable housing so the streets and our cars will not be the beds for many of our citizens. They should be focusing on going after the fathers who are not supporting these children, and leave the women and children who desperately need welfare assistance to obtain housing alone.

I say to you today that we need to march united up to these voting booths where the power is in our hands, and we need to say “Yes” to someone who cares about a safety net that will help to meet the basic needs and create affordable housing. We need to say “Yes” to someone who will help in making the American dream of home ownership a reality. We need to say “Yes” to someone who will make a serious, serious effort at real job creation, with wages capable of lifting families out of poverty.

I truly believe in the power of the people here. I believe in the concept that one person, even though there are many here, can make a difference. Therefore, I challenge you, and I challenge you, and I challenge all of you here to seriously stand up, get up out of your seats and take a stand and support the Jobs from Housing and Economic Development bonds. Take a stand and support this bond, even if you are standing alone.

Thank you.

ASSEMBLYMAN KELLY: Michael Kahn and Marion Kahn. Is this one and the same-- Michael Kahn, is there a Marion Kahn also? (no response)

M I C H A E L K A H N: I am Michael Kahn.

ASSEMBLYMAN KELLY: Michael, come on up. Are you both from the same group?

MR. KAHN: No, but from the same family.

ASSEMBLYMAN KELLY: The same family? This looks like a Teaneck gang. What are we doing here?

MR. KAHN: I am Michael Kahn, and I am a mental health service consumer, which means that I am mentally ill.

Many years ago, I was homeless for a period of about 10 months, living on the streets, in shelters, institutions, and jails. Finally, I decided I was mentally ill, after denying it for quite some time, and I decided to get some help and get shelter over my head. I got help and I got a place to live. Thank God.

In Bergen County alone, there are 1000 mentally ill people who are homeless every year. Those in Bergen Pines, which is a county hospital, they will be in there for the time that they are in need of help. They cannot be discharged to the streets. It costs the county \$500 a day for each person. That is just for the hospital, to stay.

Also, in the community, there are hundreds and hundreds of people living in rooming houses. The average on disability or SSI gets about \$500 a month income. In these boarding houses, they pay about \$400 a month to live in a single room where you cannot cook, you may not have visitors, and you share a bathroom with four or five strangers. It is not a pleasant way to live.

I ask, on behalf of the mentally ill people in this State, that you approve this bond issue, and that you make it pass so that people like us who are mentally ill, who have been homeless, who have a very low income, can get out there and live a decent life like anybody else.

I now have three part-time jobs, and I hope to be working full-time within two months. I have been promised a job within two months, and I think I can make it. I think many people could who are in my position. I am no great exception. I really think that many people could do the same if they were to be as fortunate as I was and have a decent place to live from which they could base a life and ease the stress a little bit of being homeless and wondering where your next room is going to come from, where your next hotel is coming from, or even your next meal.

That's all.

MARION KAHN: I am proud to be Michael's mother.

Recently, Michael shared with me his greatest dream. When he was on the streets, as he mentioned, he said that if he was ever well again, or anywhere near well again, he would found housing for the mentally ill homeless. That was his goal in life.

When he began to be better, Michael Gerhardt from CAP, I, and Michael founded Alliance Against Homelessness for the Mentally Ill in Bergen County. Last Saturday, we dedicated the first of two houses we are in the process of opening -- which are opened. I was overwhelmed at the opening. We are providing permanent housing, which is something that mentally ill people don't normally get. They are in transitional housing or group homes, and then they have to somehow find another place to live and some stability that will keep them well enough to not be in a hospital.

Of the people who moved in whom I met last Saturday, our newest tenants, was a 61-year-old woman who had no home. "There but for the grace of God go I." There was a very young woman who had been on the streets involved in, I think, both drugs and alcohol, who was getting a new lease on life. She told me all about it. She thought Michael was the greatest, because he helped her get a new lease on life. So it was with all the people.

We have a second home that will be filled by men. It took us six years to achieve this. We are ready to work our backsides off to the end to help mentally ill

homeless people. We need more money. We need better prospects for mentally ill people. Please help us to achieve those goals. They are certainly decent goals. They are important goals.

MR. KAHN: Like everybody else, we believe that hope is one of the best things we can give people, maybe after housing.

Thank you.

ASSEMBLYMAN KELLY: Adele H. LaTourette. Did I pronounce that correctly?

A D E L E H. L a T O U R E T T E: Pretty close.

ASSEMBLYMAN KELLY: Oh, close? Okay, correct me.

MS. LaTOURETTE: Good afternoon, ladies and gentlemen. Thank you for the opportunity to talk to you today.

I think much of what we have all been hearing is how the issues of domestic violence, how the issues of mental health relate to the housing issue. What I would like to bring in now is the issue of hunger.

I am the Director of the statewide Emergency Food and Anti-Hunger Network, which is a project of the Center for Food Action in New Jersey. The Center for Food Action runs four emergency feeding sites here in Bergen County and one in Passaic County.

What I want to talk about is what my statewide project found over the last year in visiting pantries -- over 300 pantries across the State. What we found was, everywhere we went in every single county in this State, pantries are seeing an increase in the numbers of people they serve. They are seeing an increase whether it is in welfare poor or whether it is in working poor, but especially in working poor, and that is in suburban counties and urban counties. Across the board they are seeing an increase.

I think it is very important that you understand that hunger is related not only to homeless people and the homeless issue, but the housing issue as well. People

who are housed, who are paying their rent or their mortgage are doing that oftentimes using emergency food pantries as a supplement. Pantries are, in fact, becoming housing agencies, because what they are doing is enabling people to eat throughout the month and use those food budget moneys to pay their rent or their mortgage.

Now, just to quickly bore you with some numbers, we did a survey -- the Center for Food Action did a survey, and people being fed in pantries from 1986 to 1994, the increase was 145.8 percent across the State of New Jersey alone. With children, it was an increase of 4.8 percent just from 1993 to 1994. Again, it is not restricted to just the cities. It is not restricted to any particular area. It is across the board. It is in Bergen County. We are seeing increases consistently.

I think what you have to do is look at how the two issues are related and understand that in passing this bond act and getting it on the ballot, it will give people a chance to not only augment the housing problem and get some jobs out there, but will get people fed. It will enable people to finally get to the point where they can become a little more self sufficient and have decent lives and make a decent living wage. So I ask for your support.

ASSEMBLYMAN KELLY: Cindy Poste.

CINDY POSTE: Thank you. Can everyone hear me? (affirmative response)

Hi. My name is Cindy Poste. I am from the Bergen County Housing Coalition.

ASSEMBLYMAN KELLY: Can you hear back there? (negative response)

MS. POSTE: Should I try again?

ASSEMBLYMAN KELLY: Yes.

MS. POSTE: Can you hear me now? (affirmative response)

My name is Cindy Poste, and I am from the Bergen County Housing Coalition. The Coalition is a private, nonprofit agency where we offer free legal

guidance in tenant/landlord law. We are here mostly for low- to middle-income Bergen County residents.

We urge you to support this legislation. We would like to speak out in support of it. We feel there is a great need for affordable housing. A United Way survey from 1994 indicated that affordable housing is the number one social problem in Bergen County. At our agency, in 1990, we handled 150 calls about eviction. In 1995, that number was up to 777. As far as the eviction cases filed in Bergen County Court, in 1990, there were 7500 cases filed; in 1995, there were 11,031. Many of these people are becoming homeless because of lack of money. They do not have the money to afford the rents, and there is a limited ability to get help.

There are some resources that can help temporarily, but that is not enough. People are calling us, and they are having to choose between getting medical help and paying rent, buying food and paying rent. Due to this, there has been an increase in illegal apartments that we have seen at our agency. People are calling us, and they are taking whatever they can get. In many cases, these apartments are illegal, and they wind up being evicted. So we are seeing a great need for affordable housing at the Bergen County Housing Coalition. We think this is a good first step.

Thank you.

ASSEMBLYMAN KELLY: Edward Purtill, Bergen County Labor Council. We meet again.

EDWARD PURTILL: Yes, sir.

Hi. My name is Edward Purtill.

ASSEMBLYMAN KELLY: Sit down so they can hear you.

MR. PURTELL: Oh, okay.

Good afternoon. My name is Edward Purtill. I live in Northvale, New Jersey. I am the Executive Secretary of the Bergen County Central Trades and Labor Council, AFL-CIO. I am also the former Director of the Council of Community Service

Program, known as the United Labor Agency of Bergen County, AFL-CIO Community Services.

I am here this afternoon just to express the support of the Bergen County Labor Council for this legislation. I am also here to assure you that the Bergen County Labor Council will do all that it can to see the enactment of this legislation in support of this wonderful bill. We just hope that things work out.

Thank you very much.

ASSEMBLYMAN KELLY: Frank Power.

F R A N K P O W E R: Good afternoon, Assemblyman Kelly and members of the Assembly Housing Committee. I am pleased to address the Committee on behalf of Gloria Lane, Director of the County of Bergen Department of Human Services' Division on Aging and on behalf of the Division on Aging Advisory Council.

The Division is the area agency on aging, and we serve about 173,000 older adults. That is one out of every seven older adults in the State of New Jersey. I am the housing counselor and have been serving the seniors in various housing matters for more than a dozen years, and particularly more recently in reverse mortgages.

Let me say immediately that we strongly believe that the Jobs from Housing and Economic Development bond will promote one right approach to the housing crisis adversely affecting Bergen County's older adults. We support the funding of the approach through the \$290 million general bond issue to be placed on the ballot in November. But there are three reasons I would like to bring to your attention why this is good for seniors also.

First, the Affordable Housing Development Fund will help to revitalize and stabilize any of the housing units in the communities across the southern tier of the County of Bergen where a large percentage of the low-income older adults live. These older adults have a desperate need for more housing options in the communities where they have lived for decades. They want to stay in their own homes or their own

apartments. They do not go to Florida or Arizona or to the shore retirement communities, and they cannot afford these luxury unaffordable golfing communities they see advertised every day in the newspaper.

As they age, all too often they grow poorer and poorer, because housing costs take an ever and ever greater portion of their income and their savings. I talk to many of them daily, and there is an edge of despair in their voices as their savings dwindle and their housing costs go up.

Secondly, the \$50 million scheduled to be earmarked for very low-income households will prove helpful to many of our very low-income older adults. Some wrongly believe that we don't have large numbers of very low-income older adults in Bergen County. We have them all over the county, and many of them are newly poor and quite old, though they are still independent. But their husbands' pensions perished with their husbands, and the savings that they had put away for life perished with the high health care costs associated with the last year or two of their husbands' lives.

Finally they call seeking rental assistance or senior housing, only to learn that the Rental Assistance Programs have been closed for years and that waiting lists for the senior housing will take three or more years to surmount. We needed the bond issue in 1990 and we need it more than ever today.

Lastly, the \$40 million that would be used to establish an Economic Development Fund would benefit many able senior renters, and many of these are home owners also who must return to work part-time to help defray the high cost of living in Bergen County, especially where the housing costs are greater than the food and transportation costs combined.

We have an employment service at the Division on Aging. It is called "Spry." We have tens of thousands of seniors who retired early at the age of 60 or 62. After seven years or so, thousands do not have enough money to pay their housing expenses, be it in rent or taxes. They are still spry, experienced, competent, and many

are even computer literate. But there are precious few jobs. These bills will help to create jobs, and some of these jobs can be very well done by the older adults.

On behalf of Gloria Lane and the Division on Aging, I want to thank all the members of the Committee for being here today. First, I want to thank you, Assemblyman Kelly. Ten years ago, when I first came with Charlotte Vandervalk and did housing on a hot summer night down in Central New Jersey, you were there for the seniors, and you are here for them now.

Thank you very much.

ASSEMBLYMAN KELLY: Thank you.

Leonard Robbins.

LEONARD ROBBINS: Good afternoon. My name is Leonard Robbins. I am a member and Vice President of the Executive Committee of the Affordable Housing Network, which currently has about 200 members, half of which are nonprofit affordable housing developers. All are working toward improving the conditions of the residents in their communities. I am also Acting Chair of the Newark Community Development Network, which has 14 nonprofit community development organizations working collectively to increase the awareness of the work we do and to acquire the resources we need to provide affordable housing and the opportunity for jobs in our communities of Newark.

Full-time, of course, I am the Housing Director for Unified Vailsburg Services Organization in Newark, which is a multiservice agency created over 20 years ago in response to the Newark riots by local civic groups, churches, and block associations, which is now providing services to the elderly -- Meals on Wheels, Congregate Meals, transportation, and health screening; providing to children a day care center, before and after school care, summer day camps; and providing families in the community, of course, affordable housing, community organizing, and family crisis intervention.

The housing program we developed currently has over \$5 million worth of housing under development that will provide approximately 70 units of housing during the next year. In four years, we have completed 15 of those units thus far.

I just came here to tell you that as Housing Director, I have firsthand knowledge of how difficult it is to acquire the financing and subsidies we require to develop affordable housing under the current environment of dwindling funds and program cutbacks. I am here today to speak in favor of the housing and jobs initiative and to support the bond act that is before you.

The neighborhood I work in has high crime and an increasing abandonment of homes. That increases the need for subsidy and job creation to encourage the rebuilding of our neighborhood and to provide a source of local employment. The abandoned homes attract and provide a cover for all kinds of criminal activities and, of course, they lower the property values for those residents who have stayed on in our neighborhood. They are also fire traps for our local firefighters and provide no tax revenue for the municipality. In fact, they are a drain on the municipality in terms of boarding them up, tearing them down, cleaning them up, as they become dumping grounds for others who do illegal dumping in the city.

The housing and jobs initiative will provide the funds to assist nonprofit groups like ourselves to provide affordable housing, and to do a better job of delivering that affordable housing in more quantity. Just to give you an example, one of the houses we completed-- At the time that house was being completed, it was the worst house on the block. It was the only abandoned house on the block. By the time we finished that house, there were three other houses that had become vacant and abandoned. Even though our job is to go out and acquire and try to stem the tide of abandonment and deterioration, we can find the worst house on the block and take care of it, but if we do not have enough resources, we cannot go after the other three. Therefore, it is swimming

against the tide. So the housing and jobs initiative bond act will provide the sources we need to do a much better job and to acquire the resources we need to do the work.

Thank you.

ASSEMBLYMAN KELLY: Thank you.

Lou Schwartz. This is Teaneck day. I think they are trying to stack the deck here.

L O U S C H W A R T Z: My name is Lou Schwartz. I live in Teaneck. I am here to represent the American Association of Retired Persons -- the AARP.

ASSEMBLYMAN KELLY: I am one of them, you know.

MR. SCHWARTZ: One? Anybody else?

ASSEMBLYWOMAN WEINBERG: I'll confess.

MR. SCHWARTZ: I don't think I have to speak much about it. Frank Power, from the Division on Aging, I think, established pretty well the needs of the elderly. I just want to assure you of something.

The AARP is strongly in favor of the passage of this bill and the bond. I assure you, also, that we do not do it just for selfish reasons, that we are not only interested in seniors, who desperately need it, but everybody else in the country. Therefore, I can assure you of our full support. We have over a million members in New Jersey, and we will do our best to mobilize them.

ASSEMBLYMAN KELLY: If you get a million out to vote, we'll get this bond issue.

MR. SCHWARTZ: We can get anything if we can get them out to vote.

ASSEMBLYMAN KELLY: Thank you.

Steven Pinkney. Did I pronounce that correctly?

S T E V E N P I N K N E Y: Close enough.

ASSEMBLYMAN KELLY: Well, I don't want to be close, I want to be right. What is it?

MR. PINKNEY: It's Pinkney. (correcting pronunciation)

ASSEMBLYMAN KELLY: Okay, I'm sorry.

MR. PINKNEY: Good evening. I am from the Jersey City Affordable Housing Coalition. Basically, the groups that that represents are: Fairmont Housing, YWCA, Let's Celebrate, Martin Luther King Drive Neighborhood Development Corporation, Greenville Steering Committee, Friends of the Lifers Youth Corps, and Urban League of Hudson County.

I had the privilege of going to Trenton and having a presentation by Ms. Sterner, Executive Director of the Affordable Housing Network, in which we were pretty much educated that Mr. Tom Bracken, the President of CoreStates National Bank, said that this is not going to cost any money.

You had bipartisan support in this, in that it is going to create jobs and housing. You had a Dr. Norman Glickman, from Rutgers, who gave a lot of presentations in terms of how effectively this can be done at no cost. So, basically, what we are looking at is an initiative that is going to help a lot of people and it is not going to cost any money.

In Jersey City, one of the groups I mentioned, the Martin Luther King Development Corporation-- As anyone who knows Jersey City knows, King Drive had a riot years ago. Prior to that, it was the finest shopping area in the world. In essence, it was burned out, and it is 50 percent residential now. For every one house, there is one down. In essence, this group has a nationally award-winning -- an internationally award-winning program in which it is going to include its residences in fixing up that neighborhood.

You have the Greenville Steering Committee, which has a Tool Bank Program now doing a \$7.2 million project which is employing local residents. You have the Friends of the Lifers, which I am a direct associate to, which created the Scared Straight Program. Harvey George, the leader of that program, is now a community

development corporation that is going to get prisoners, those coming out of prison, to work doing these houses, so you won't have to pay 100 Gs for them to be behind bars. You are going to pay them, and they are going to take care of their families with that kind of an income, without selling drugs in the community.

You have the Urban League of Hudson County, which has the Youth Build Program. They are taking 60 young men and training them to build housing. Martha Louen (phonetic spelling) is Cochair -- she is with the YWCA Fairmont Housing --and Eleanor Rotsin (phonetic spelling), I think from the Urban League-- Both of them are Cochairs of our group. I think their reputations probably precede me, and you know you are dealing with good people.

The bottom line here is that there is a privatization of America that is going on. What we have been promised as people is that we are going to be given the tools to, for lack of better words, pick ourselves up by our bootstraps. This can allow thousands of people to not only live in a place, but to build the place in which they live, to instill pride in cities that have gone down the drain. I, for one, am all for it.

We have some glue in Jersey City, and you have some glue all across the country. You are seeing this on television, you are seeing communities being built up by their own people. That is the kind of initiative that is necessary for America to become great again, and I truly hope that you will support this initiative.

Thank you.

ASSEMBLYMAN KELLY: William Barhorst.

WILLIAM BARHORST: My name is Bill Barhorst. I am President and Founder of a new nonprofit charity called Friends Who Care. We are advocates for all of the needy, which includes veterans, disabled, battered men, women, children, and families, and the homeless. We are correlating an effort with a lot of organizations.

We have had a lot of setbacks due to a municipality locking us up illegally, which was the Township of Lodi, where we were doing a fund-raising campaign. We

had a huge 12,000-square-foot warehouse facility where we were taking in-kind donations and also storing victims of homelessness -- storing their articles, their personal belongings that were in their apartments, their furniture, and whatever. We had 11 families' stuff stored in this facility. We wound up being evicted, because after the lockup in the Lodi Police Department, we lost corporate sponsors, we lost funding capabilities, and, you know, our phones, right now, are all off.

I am homeless again. I started this organization because I was unable, as Mike was unable with the Bergen County homeless organization that he started up-- I started up Friends Who Care, because I saw a need not only for myself, but for other people who are facing homelessness every day. I even have clients who work for the State Sports Authority who are on the verge of being locked out as we speak, because of lack of funding there, and lack of jobs there. No organization is funded well enough to prevent homelessness.

The national statistics, right now, say that there are going to be four million new cases across the country -- new cases of homelessness. Oprah Winfrey had a program on television that 40 percent of Americans are only one paycheck away from becoming homeless. My organization has acquired, through the (indiscernible) Homeless Prevention Act, 24 homes up in Mahwah. It is a former military site, a Nike base. The politicians there are advocates in telling us "Not In My Backyard." They even want to fine my organization, and the other organizaion, Mankind Research based out of Maryland, which acquired the deeds for us. All we want to do is rebuild these homes. They want to fine us, because these homes are in great disarray, violations, health codes, and whatever. We just got the deeds recorded in Bergen County courts and everything. As a protest to all of this and to make public awareness of this, we are correlating a march to Trenton. I faxed the information. Assemblyman Kelly has already received it, and a lot of government officials have received it, as well as other advocates for the homeless and any of the above that I have mentioned. We are marching to Trenton on

April 21 and we will be ending there on May 5. It is going to be widely televised by the news media, as well as the press.

ASSEMBLYMAN KELLY: You are wandering a little from the--

MR. BARHORST: Okay. Well, I mean, we are in support of this project, because it is going to provide these homes, hopefully-- It is going to rebuild these homes, as well as many others that we are also acquiring through the (indiscernible) Homeless Prevention Act.

Also, you are talking about a jobs initiative, about creating jobs. We have several projects that we tied in with several entrepreneurs, and this is one of them. It is advertised on cable. It is called the "Fridge Friend." This is creating jobs for unemployed veterans and the homeless. We have another product, basically a welcome mat, that is being constructed out of used tires. It is a way of recycling them and it is going to create jobs for the needy.

The problems with homelessness-- I mean, you have heard about some of them from other organizations. When organizations run out of funding to place people, the censuses usually stopped there. So when they do get the funding they ask for, it is still not enough.

Governor Whitman made a statement not too long ago -- a few months ago in The Record -- stating that no child in the State of New Jersey goes to bed hungry. If this were so, we wouldn't have as many food pantries as we have. I had one. I mean, on a daily basis, our shelves were emptied. I think more attention has to be brought to this.

Hotels are being forced out throughout -- including this Hackensack area. Hotels are being forced to remove families out of them, when this is the only place where they can have a roof over their heads, because they have children who go to school. If this is their only means of having a roof over their heads, I don't see why they are being forced into homelessness. Shelters cannot provide for them. Oprah Winfrey had a program stating that 40 percent of Americans are one paycheck away from homelessness.

We have people who, because of their homelessness, now have serious health problems. One gentleman is in a hotel paralyzed from the waist down because he acquired frostbite. We have another gentleman right now who is in Bergen Pines receiving medical care. He is having some toes amputated because of frostbite. This is just because of lack of showering, and so on, and so forth, lack of facilities.

We need permanent jobs to get these people working with entrepreneurs in a way that the Small Business Administration will not do or venture capital associations will not do, because they do not have track records. My organization has had the same problem, because we do not have a track record. We are a new organization. We are doing everything we can to help people, including working with these entrepreneurs and getting things going to create jobs for the people who are homeless.

I support the initiative emphatically. Again, I want to ask everyone out here-- Everybody is saying, "Stand up and march." Well, we are having a march, and we would like them to contact us and support this march, so that we can bring this to the attention of all of the people who are in need in this State, as well as across the country.

I thank you for your time.

ASSEMBLYMAN KELLY: Stephanie Brewington.

STEPHANIE BREWINGTON: Good afternoon. My name is Stephanie Brewington. Can you hear me? (negative response) I will move over here.

My name is Stephanie Brewington, and I am speaking on behalf of all those individuals who are described as "working-class poor." My profession is social work. However, I am currently working at a bank. When I was asked to come to speak I was very reluctant, but after meditating on my circumstances I decided to be bold and come and tell my story.

After graduating from college, I found that obtaining a job wasn't as easy as I thought. I needed a job desperately, so I took what was available. I became a part-

time receptionist. The salary did not cover my living expenses at all, but the job market was so bad that I took what I could in order to live.

I had no family to turn to in order to ease the hardship of rent, so I found a roommate and shared an apartment for two years. I could not afford one on my own. After two years, my roommate decided to move in with her family and, with no time to find a replacement and no resources, I became homeless.

I am here today to advocate for the working class poor. We, too, are voters, as well as taxpayers, and we, too, have a right to live in affordable housing.

At this time, I would like to thank the Interreligious Fellowship for helping me out, and also CAP, for all of their support. I would also like to thank Loretta Weinberg. I received your letter today in support of seeing that the proposed cuts for subsidized child care will not be going into effect. I just received your letter, and I would like to thank you for your support. I would also like to thank all of you for listening to my story.

ASSEMBLYMAN KELLY: Janice Slye.

JANICE SLYE: Good afternoon. My name is Janice Slye. I am a resident of Bergen County. I am also a family day care provider in Bergen County. I am also a member of the Interreligious Fellowship for the Homeless Advocacy Committee.

I, too, was homeless just three or four years ago. After getting support from the Community Action Program, the Interreligious Fellowship, and all those agencies that see about the homeless, I decided that I, too, should get involved with helping others as others had helped me.

I am here this afternoon to say, too, that in my family day care home-- First of all, let me explain what family day care is. It is the care of five children in the home. Now, I take care of five children in my home, and out of the five children, four of the children are homeless.

I am here not only to speak on behalf of those children and their families, but homeless people throughout the county and this country. They deserve a home. I deserve a home. I am speaking on their behalf. If it were not for agencies like CAP and the Interreligious Fellowship, I don't know where I would be. I open my home up every day to homeless families and anyone who needs to speak to me or ask advice. Sometimes, with the agencies being so busy, they do need an extra person to talk to. I am always available by phone. I open up my home. I am here this afternoon to say to you, please support this bond act for jobs and housing. Support the initiative.

Usually I am not nervous. I don't know if it is because of this distinguished panel. I know Assemblywoman Weinberg. However, I am not at a loss for words. Please support this bond act and support those agencies which are out there building affordable housing, the affordable housing network, and whomever. Support them, because every homeless child needs a home to stay in.

ASSEMBLYMAN KELLY: Jaimie Winters.

J A I M I E W I N T E R S: Good afternoon, Assemblyman Kelly and Committee members. My name is Jaimie Winters, and I Chair the Women's and Homeless Issues Task Force for the New Jersey Junior League State Public Affairs Committee. I am here today to speak for 4000 women I represent, and why, as advocates for women and children, we are in support of the Jobs from Housing and Economic Development Act.

Six years ago, the Junior League of Bergen County became cosponsors with the Interreligious Fellowship for the Homeless and the Bergen County Community Action Program, operating two transitional apartments. Our involvement began during the period of rising homelessness in Bergen County. At that time, 2530 homeless were being served by Bergen County agencies. Today, there are over 5000 in Bergen County who are homeless.

Also at that time, in Bergen County, the monthly mean owner cost was \$850, while their monthly income was \$1400, and the monthly mean renter cost was \$650, while their monthly income was \$1200.

Let me tell you a little bit about the program. The transitional apartments provide a short-term home for a family for 9 to 18 months while the family saves enough money to become self sufficient and strives to overcome the situations that made them homeless in the first place. Clients contribute a program fee which is based on 30 percent of their income. Part of the fee is used to fund the program, and part is allocated to a restricted personal savings account that is returned to the clients when they leave the program.

Social workers provide professional care, case management, and counseling. The clients receive financial advice and mentoring by volunteers. Often this time is used for job training, and our goal is to return the families to self sufficiency.

The clients: Most of the families are employed. Many of them become homeless due to illegal evictions. Many of them are women head of households and many are victims of domestic violence. Many of these women are discriminated against when searching for housing.

Now I would like to tell you three of their stories:

Karen was a single mom with two children. She became homeless because she could not afford the high rents in Bergen County. While living in our apartment, Karen worked two jobs and went to school in a nursing assistance program. After one year, she completed her nursing training and moved in temporarily with her sister. She had planned to move to the South in order to live independently.

Sue had three children, and became homeless after she was illegally evicted from her apartment. Her landlord refused to return her security deposit and last month's rent, and destroyed her furniture. Due to her sudden eviction, her child care was disrupted and her two jobs became threatened. After entering the transitional apartment

program, she was able to continue her two jobs and to enter a computer training program, but because the delicate balance of child care, housing, and jobs was upset, she had a nervous breakdown.

After 11 months in the program, she was able to get back on her feet. She eventually received a Section 8 subsidy and returned to independent living.

Joan had two children and became homeless due to eviction, and she was a victim of domestic violence. She was also pregnant. Joan separated from her husband soon after entering the program. She worked and went to business school part-time. Although she qualified for a Section 8, she was unable to find an apartment that passed inspection. Later she found an apartment, but was unable to afford the Realtor fees.

After 11 months, she gave up the Section 8, moved in with her mother, and assumed the mortgage after her mother's death.

I wanted to tell you these stories not because they are success stories -- that is for you to decide -- but to show you the hardships a person faces at the lack of adequate affordable housing in Bergen County. We feel the Jobs from Housing and Economic Development Act will create more affordable housing in Bergen County. The reality of life in Bergen County is that there is no place for the working poor or people on fixed incomes. Senior citizens, college graduates, and the people who work for neighborhood businesses cannot afford the cost of housing here.

We applaud your efforts so far, and we urge you to quickly move A-1442 and A-1443 out of Committee.

Thank you.

ASSEMBLYMAN KELLY: Alex Gallione and Richard Bonelli, are you both with the same group, Spectrum for Living? (indiscernible response from audience)
Come on up.

ALEX GALLIONE: Which is the microphone that is working?

ASSEMBLYMAN KELLY: Can you hear back there? (negative response)

Try the other one.

MR. GALLIONE: There are too many microphones.

ASSEMBLYMAN KELLY: One records.

MR. GALLIONE: The hour is getting a little late, and I am going to be very, very brief.

My name is Alex Gallione. I am President and one of the founders of Spectrum for Living. My concern deals with the opportunities for people to live in Bergen County in terms of providing a job for them. One of the things I see and one of the problems we have in working with the developmentally disabled-- We provide housing, and we can see and we know that within the next year to five years, there will be an onslaught of individuals released -- and I say "released" -- from State institutions. There is an \$80 million bond issue that talks about providing capital funding for the disabled.

Now, as we fill those homes and we provide that housing for the disabled, there is another ingredient. The other ingredient is that we need a staff to work for those individuals who live in those houses. I am sure all of you are aware that the entry level salaries for individuals who care for the developmentally disabled are not the greatest in the world. We are talking maybe \$7 an hour. So we must have affordable housing for individuals so they can provide the staffing needs of these developmentally disabled individuals that we are going to be putting into homes in Bergen County and throughout the State.

When we talk about the \$80 million bond issue that just recently was passed by the public, that will provide housing for in the neighborhood of 4000 individuals. In addition to that, we are going to have a need for another 4000 individuals coming out of developmentally disabled centers. We are going to need additional homes for 1500 or so individuals coming from purchase of care services. So when you put that

housing all into the State of New Jersey, we need affordable housing for the individuals who are going to work for them. That is becoming a very desperate need here in Bergen County. I am sure it is the same throughout the State.

Not only that, there are those families that have disabled individuals who are finding it tougher and tougher in terms of housing, and they also need this affordable housing.

I think the case has been made here today without any doubt in my mind, and I am sure without any doubt in the minds of you ladies and gentlemen sitting up there looking over these initiatives and these bills. But the need is absolutely essential. We can do nothing else but pass this thing and get us on the road to providing the housing necessary for the homeless, for the individuals we need for our labor force, etc. It just has to be done. I implore you to pass this and, hopefully, get it on its way.

Thank you.

ASSEMBLYMAN KELLY: Richard Bonelli.

RICHARD BONELLI: My name is Richard Bonelli. I am the Director of Spectrum, but there are several other hats I would like to comment on from my experience.

You may not be aware -- but I am sure you are -- that the Bergen County Human Services Advisory Council, each year, every other year, does an assessment of needs in Bergen County. For the last three of the planning documents, housing was the number one need across all eight groups, all disability levels, all groups in Bergen County. So it continues to be a documented need, as mentioned by many other groups here.

The other area that Alex talked upon, of course, was the need for the people who serve persons with disabilities, the employees who work within the feeding field, the health care field, the mental health care field.

I also sit on the Board of the New Jersey Association of Community Providers. They represent about 80 agencies across the State, with over 10,000 employees, most of the people in the direct care category, the ones Alex has referred to, people who care for individuals in the homes and the training centers. These people need affordable housing. They sometimes have to live miles and miles away from where they work. Some people live in-- There are people who come from New York State, they come from Pennsylvania. They need to live in the area where they work, because they want to build their lives around their occupations. They see this as a career. Affordable housing sometimes makes it difficult for them to continue these careers, and we need these good and qualified people all over the State.

A few years ago, a similar bond issue was on the ballot. It did not pass. What I was surprised at within a couple of days of the bond issue, the leaders of the opposition said they were sorry. If they had understood the issues, they think the bond issue would have passed. My concern now is that we must get our story out so that nobody has any issues or misunderstandings about this bond issue and what it will mean. It will not cost anybody anything, but it will be of real benefit for those involved.

So I think it is up to all of us. The Assembly, I am sure will do its turn in moving this along. I think we have to get the electorate behind this, so there is no group that comes out and says, "We are against it because we are against it," and that has happened in the past. We cannot let that happen on this critical issue.

I thank you for your kind attention. I trust your support will carry this on to the ballot. Thank you.

MR. GALLIONE: Thank you very much.

ASSEMBLYMAN KELLY: Nancy Willick.

ASSEMBLYMAN KELLY: Are you from Teaneck also?

ASSEMBLYWOMAN WEINBERG: I had nothing to do with this, honestly.

NANCY WILLICK: I was going to say that, could you tell? There is no mark. The Assemblywoman has nothing to do with this.

ASSEMBLYMAN KELLY: I know. I am only teasing.

MS. WILLICK: I thank you for the opportunity to speak. I recently retired after 10 years as Bergen County's Community Mental Health Administrator. I would like to underscore a number of the things that other people have said, particularly Mike Kahn and his mother, although I am nowhere near as eloquent as either of them. I will speak again for a special interest group and how the absence of appropriate housing and jobs impacts on the mentally ill population.

Here in Bergen County, for the past 25 years, mental health agencies have struggled to provide appropriate housing for clients who do not need to remain in the hospital, but who are unable to live on their own. I use the word "struggled" advisedly. I do not need to detail for you the kinds of oppositions that communities place in the way of groups that want to set up local housing for populations with special needs.

Despite the barriers, this county system operates 377 beds in 23 group homes and 170 apartments located in all areas of the county. Just to see what the additional need was, in 1992, and again in 1994, we did, one day, snapshot surveys of people with mental health issues who might also need housing. It was just anybody who came to the door on that particular day, or anybody who could not be discharged from the hospital because there was no place for them in the community.

We were astounded to find that there were 350 people on that given day who were in that situation, and efforts to create new beds for those people are laborious, at best. Many, many subpopulations are represented in that group. Many of the people are dually diagnosed with both mental illness and developmental disabilities, or mental illness and substance abuse. There are young people -- 18, 19, 20 -- coming back from DYFS placements who do not fit in anywhere.

Respite housing is needed for the families of mentally ill people, many of them growing old, who have their loved ones living at home with them. We still need more of a continuum of supervised housing.

The overwhelming need is for permanent, supportive, affordable housing that any one of us should be willing to live in, not just some room in a rooming house. The primary obstacle we have seen keeping people from moving out of group homes into more independent settings was the diminution in financial support, particularly the cutting back of Section 8 subsidies.

In a county which has -- as you have heard from almost everybody who spoke -- an already limited number of affordable rental apartments, mentally ill people, as you have seen today, are capable of living normalized lives in the community, and many are able to hold jobs and contribute productively to society. They have the same rights and needs as all of us to live in dignity, free from stigma and free from ghettoization, and to have unrestricted access to employment and to housing of their choice. Passage of this legislation will go a long way toward making that happen.

I thank you.

ASSEMBLYMAN KELLY: Thank you.

Beth Answorth.

BETH ANSWORTH: Good afternoon. My name is Beth Answorth, and I am a taxpaying registered voter and a resident of Sussex County.

I have come here this morning to speak in support of the Jobs from Housing and Economic Development Bond Act. With the current dismantling of welfare from the Federal to the State level, all of you, as State legislators, have been empowered to create real and meaningful legislation that can ultimately change the lives of the neediest. The bond act begins at the most basic level. The bond act is a first step to assure New Jersey citizens that affordable housing can be a reality in New Jersey. The bond act is a reflection of Governor Whitman's H-Easy 2000 Housing Plan.

The bond act also provides the necessary start-up revenue to fulfill the State Supreme Court mandate to provide affordable housing in New Jersey.

I would like to take a few minutes to tell you my story. It is always a risk for me to appear in public and disclose some very painful truths, but it is my hope that as you listen, you will look past my face and into my heart. What you will hear and feel is the experience of many New Jersey citizens who are in need.

I was raised in a small suburban town in Passaic County. I lived in a middle-class neighborhood and attended public schools. My family attended church every Sunday. I was taught to believe in the American dream. I was taught to respect authority, to trust the police and the judicial system, which, I was told, was created to protect my rights as an American citizen.

I graduated from public high school and attended Trenton State College. After one and a half years, the State reduced funding for the TAG grant and I was forced to drop out of college. I returned home, found a job, and got married. Within six months of my marriage, my husband began drinking and he began abusing me. For the next 10 years, I was to endure sexual, physical, psychological, emotional, verbal, and financial abuse.

Unfortunately, my husband did not fit the stereotypical image of an alcoholic or a batterer that society had taught me to perceive. My husband was not dirty, he did not drool or slur his words. He didn't enter my home with a brown paper bag, swaggering as he walked. He maintained and excelled in his occupation. In fact, he was so successful, that within seven years of my marriage we had purchased six acres of property and had a five-bedroom home custom designed and built for us. To the outside world, we were living the American dream. Behind closed doors, I lived in fear.

I had given birth to four children. Two of them were the results of an evening of drunken violence. Often I was abused from the moment I walked in the door until I lost consciousness in sleep a few hours later.

I was taught to go to the church for assistance. Unfortunately, my church was not educated in recognizing alcoholism or domestic violence. My minister did not help me. He blamed me for being a nonsubmissive sinful woman. Rather than assist me, my support system reinforced my husband's power and authority over me. My support system confirmed and reiterated my own sense of powerlessness for over 12 years.

Amazingly, some angels appeared in my life and I started to find some hope. I attended AL-ANON meetings, as well as a support group for battered women, and I learned how to begin to reclaim my life. Through the support, not of my church, but of social service agencies of my county, I prepared to take back my life before it was taken from me. I truly believed that I would die one day at the hands of my husband.

I left him with four young children, ages two and a half through eight, and started to live my life one day at a time. Obviously, I did not possess any marketable job skills that could support four children. I weighed carefully the decision to work full-time, 40 hours per week, earning the minimum wage, and paying 50 percent of my income to child care, trying to determine if the other 50 percent would cover the rent, the heat, the food, the electricity, and the automobile insurance.

Through the careful counseling of several human service agencies, I chose to enter my local community college. I could barely afford the \$925 a month rent, living only on child support. I had to apply for rental assistance. I am currently on a Section 8 voucher program. I also needed to apply for food stamps and heating assistance. Additionally, I applied for child care stipends so that my children would be properly cared for while I attended college.

Through the help of Sussex County human services agencies, I have been able to leave an abusive marriage, return to college, and care for my four young children. I am able to afford an apartment because of the Section 8 Rental Assistance Program. I am able to place food on the table through the Food Stamps Program. Last winter, I was able to have heat, thanks to the Emergency Assistance Program. I am also able to procure

child care, ensuring the safety and supervision of my four children while I am in college. Because of Federal PELL grants, New Jersey Tuition Aid Grants, and student loan programs, I will graduate from Ramapo College of New Jersey in May with highest honors.

I have received guidance, legal counsel, parenting training, food from the agency's pantry, clothing, mittens, and Christmas gifts, and had someone listen to me cry when I was frightened, feeling alone, and discouraged. I am surviving and succeeding because of the system. Every dollar given to me, every hour of counseling received by me has empowered me, personally, and enabled me to be an example of hope and courage to my four children.

I am here to tell all of you that I would not have survived without the system. I am succeeding in attaining a college education, succeeding in providing my four children with a home that is safe and free from violence, succeeding in becoming a financially self-sufficient, viable taxpaying member of society. No additional funding of rental assistance means that any woman who leaves a violent batterer may not be able to receive help in obtaining a permanent home free from violence.

These families will become homeless, or they will remain in violent homes. The Jobs from Housing and Economic Development Bond Act is one way that New Jersey can continue to assure families that a safe home is possible in New Jersey.

I am pleased to see my own Assemblyman, Assemblyman Gregg, in attendance today, as he knows that I am one of many voting citizens in need of continued assistance in order to rise above adversity and take responsibility for my life. Not everyone is born with equal opportunities. Discrimination and oppression are unfortunate realities in our society. Opportunities may be given to some, but the converse truth is that opportunities are also selective. Opportunities are also withheld, sometimes on the basis of race, or class, or gender, or marital status. Some opportunities are taken away through force, through violence, or through legislation.

The bond act is unique in that it provides assistance to many people in need. Those who cannot afford rent will benefit from this act. Those who have worked their way up to the next level of opportunity and desire to purchase their first home, yet lack a down payment or closing costs, will be able to remain in New Jersey as taxpaying consumers with the aid from the bond act.

The building industry will be able to rehabilitate, as well as construct new homes, generating aid to \$30 million in revenue to local and State government. Over 2500 jobs will be created through the Economic Development Fund. Perhaps most important is the ability to encourage New Jersey residents to remain in New Jersey.

As I previously mentioned, I have been a lifelong resident of New Jersey. I was born in Paterson, raised in Passaic County, I have attended New Jersey public schools, and am graduating from a New Jersey State college. I have been a resident of Sussex County for over 10 years. I intend to remain in New Jersey, gain employment in New Jersey, and raise my family in New Jersey. The bond act will assist many families such as mine not only to pay the rent, but to purchase that first home and hold on to the dream.

I urge the New Jersey Legislature to support the bond act.

Thank you.

ASSEMBLYMAN KELLY: Beth, did you major in political science?

MS, ANSWORTH: No.

ASSEMBLYMAN KELLY: You did a very good job.

MS. ANSWORTH: Thank you.

ASSEMBLYMAN KELLY: Assemblywoman, do you have a comment?

ASSEMBLYWOMAN WEINBERG: I was just going to say, if I were Assemblyman Gregg, I would watch out, because when you graduate, I have a very good career for you.

ASSEMBLYMAN GREGG: I will be gone by then. Trust me. I believe in term limits.

ASSEMBLYMAN KELLY: Richard Royce.

His is the last name I have. Now, if anyone else wishes to address us, they had better fill out one of the forms.

RICHARD ROYCE: Good afternoon. My name is Richard Royce. I am the Executive Director of the Alliance for the Betterment of Citizens with Disabilities, a statewide organization that is concerned about our disabled population, specifically the more severely disabled, those who need barrier free, those who need assistance 24 hours a day.

Today, however, I am here speaking to you and would like to thank you for bringing your hearings out into Bergen County and the other communities, because, as you have seen today, there is a great deal of concern about housing in the community throughout the entire State.

Over the past decade, there have been numerous housing task forces. Bergen County, in particular, for the past five years -- as was reported earlier -- has declared that housing is a significant need, or the most significant need overall, as it relates to the staff serving people with disabilities, as it relates to people I grew up with, the people that my wife grew up with, who can no longer afford to live in Bergen County, or cannot afford to live within the community that they are currently in.

We would like to speak out in favor of the passing of the bond act. The issues you have been listening to today, and I am sure we will listen to again, are things that really can't be turned against, because they are basically right. One of the issues that this provides is a safeguard. With all of the changes that are going on with Federal legislation, the cuts in the U.S. Department of Housing and Urban Development, the bond act provides some stability in New Jersey to enable it to continue to address the needs of individuals who require and need housing in order to maintain their lives.

For that reason, I would like to thank you for the opportunity today, and again thank you for coming up to Bergen County. I offer the Alliance for the Betterment of Citizens with Disabilities' support in working to ensure that this passes, once it passes through the Legislature.

Thank you.

ASSEMBLYMAN KELLY: Thank you.

Reverend Gerard Graziano. I assume you are a Reverend.

REVEREND GERARD GRAZIANO: Yes.

I am Gerard Graziano. I am currently Pastor of St. Anthony's Church in Northvale.

I would like to thank you, Mr. Chairman, and you, ladies and gentlemen, for being here today, and for listening to us.

Northvale is a small community in comparison to many others. However, there are many senior citizens and those approaching retirement who have supported State and county government for their whole lives, but yet are now faced with thinking about moving elsewhere because they cannot afford to live in the community where they have lived for so many years.

Our young people, when they graduate college and are married, or are thinking about marriage, don't even think about living in our area, because they don't think they can afford it.

I spoke to a young teacher who teaches in our State. He lives in Closter. He said that two paychecks away from homelessness would be his situation if something happened. We have other people who live in our area who have found affordable housing in Pennsylvania but continue to work in New Jersey, because the housing that is affordable does not meet the pay scale of the jobs in Pennsylvania, so they drive two or three, or sometimes four hours a day, and longer, with subsequent harm to their family life and their children.

Many people in Northvale and some of the northern Bergen County communities are involved in building trades. That is how they came to this country and became citizens. Now, many of them find themselves out of work for much of the year.

I would just like to ask all of you to do what you can for realistic rent subsidy and affordable housing in our State, because it would make a big difference in ameliorating all of the aforementioned and many of the other situations you have heard about today.

It has been my experience in New Jersey that the people who live here will walk for homelessness, have Crop Walks for Hunger, and all kinds of things. The Interreligious Fellowship for the Homeless is really representing half of the religious communities or faith communities in Bergen County. I think they do a great job, and yet how much can they continue to do without the help of our government. I think if we can get this on the ballot, I am sure the people of New Jersey will vote for it, because they care.

Thank you very much.

ASSEMBLYMAN KELLY: Thank you, Father.

Do you have a comment, Gregg?

ASSEMBLYMAN GREGG: No.

ASSEMBLYMAN KELLY: Do you have a comment, Loretta?

ASSEMBLYWOMAN WEINBERG: First of all, I would just like to thank you, Mr. Chairman, for having this hearing here in Bergen County. I think our residents were most eloquent in their support of the bond issue.

I would also like to thank you for being the prime sponsor, along with Assemblyman Joe Doria, of the two bills that will eventually put this bond issue on the ballot.

We have heard across the board from the advocates from the social service agencies, as well as from some very brave people who came forth to share their own personal stories with us. I would like to thank them for doing that.

Again, I know you will be acting in as expeditious a manner as is possible. I appreciate the opportunity to be able to hear this, this afternoon.

ASSEMBLYMAN KELLY: I forgot, I have one more name. Dana Fahmie. I apologize. Is she here?

UNIDENTIFIED SPEAKER FROM AUDIENCE: She left.

ASSEMBLYMAN KELLY: I apologize to the young lady. She was on my list. I screwed up, what can I tell you? I apologize.

Thank you for coming. When we get this on the ballot, you better work your you know whats off to get it voted on.

(HEARING CONCLUDED)