
Public Hearing

before

ASSEMBLY HOUSING COMMITTEE

“The Committee will receive testimony from the public and invited guests concerning affordable housing, and landlord and tenant issues”

LOCATION: Fannie Lou Hamer Event Room
Stockton University
Atlantic City, New Jersey

DATE: February 19, 2020
10:00 a.m.

MEMBERS OF COMMITTEE PRESENT:

Assemblyman Benjie E. Wimberly, Chair
Assemblyman William W. Spearman, Vice Chair
Assemblyman John P. Armato
Assemblyman Clinton Calabrese
Assemblyman Robert D. Clifton



ALSO PRESENT:

Chris Jewett
Office of Legislative Services
Committee Aide

Sam Aloï
Assembly Majority
Committee Aide

Kristen O'Rourke
Assembly Republican
Committee Aide

Meeting Recorded and Transcribed by
The Office of Legislative Services, Public Information Office,
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PUBLIC HEARING NOTICE

The Assembly Housing Committee will hold a public hearing on Wednesday, February 19, 2020 at 10:00 AM in the Fannie Lou Hamer Event Room, Stockton University, Atlantic City Campus, 10 South Albany Avenue, Atlantic City, NJ 08401.

The public may address comments and questions to Chris Jewett, Committee Aide, or make bill status and scheduling inquiries to Jennifer Trott, Secretary, at (609)847-3875, fax (609)633-1228, or e-mail: OLSAideAHO@njleg.org. Written and electronic comments, questions and testimony submitted to the committee by the public, as well as recordings and transcripts, if any, of oral testimony, are government records and will be available to the public upon request.

The committee will receive testimony from the public and invited guests concerning affordable housing and landlord and tenant issues.

Those individuals presenting written testimony are asked to provide 10 copies to the committee aide at the meeting.

Issued 2/5/20

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TABLE OF CONTENTS

	<u>Page</u>
E. Michael Angulo, Esq. Vice President Personnel, Labor, and Government Relations Stockton University	2
Caren L. Fitzpatrick At-Large Member Atlantic County Board of Chosen Freeholders	4
Joyce Mollineaux Member Executive Committee New Jersey State Conference NAACP, and Former Secretary Atlantic City Branch NAACP	5
Michael McNeil Director Solutions to End Poverty Soon (STEPS), and Board Member Fair Share Housing Center, and Chairman Housing Committee New Jersey State Conference NAACP	5
Anthony Brower President Friends in Action, Inc., and Housing Chair Atlantic City Branch NAACP	15
Sandra Robinson Private Citizen	19
Kaleem Shabazz Councilman 4th Ward City of Atlantic City	21

TABLE OF CONTENTS (continued)

	<u>Page</u>
James C. Williams IV Director Racial Justice Policy Fair Share Housing	23
Lori Dibble Policy Coordinator New Jersey Manufactured Home Owners Association, Inc. (NJMHA), and Treasurer Northeast Region National Manufactured Home Owners Association (NMHOA)	31
Joseph Sullivan Vice President Northeast Region National Manufactured Home Owners Association (NMHOA)	31
Felicia Simmons Representing Monmouth/Ocean County National Action Network	37
Matthew Hersch Director of Policy and Advocacy Housing and Community Development Network of New Jersey	42
Cierra Hart Housing Coordinator New Jersey Coalition to End Domestic Violence (NJCEDV)	47
Jeff Kolakowski Director Government Affairs New Jersey Builders Association (NJBA)	50
Kyle Holder Director Legislative Affairs New Jersey Builders Association (NJBA)	50
Steven M. Leder, Esq. Representing Community Health Law Project	54

TABLE OF CONTENTS (continued)

	<u>Page</u>
Connie M. Pascale, Esq. Board Member Solutions to End Poverty Soon (STEPS), and New Jersey Tenants Organization	58
Gigi Green Private Citizen	69
Tracy Rogers Representing Asbury Park Affordable Housing Coalition	73
Nicholas J. Kikis Vice President Legislative and Regulatory Affairs New Jersey Apartment Association (NJAA)	76
APPENDIX:	
Testimony submitted by Cierra Hart	1x
Testimony submitted by Steven M. Leder, Esq.	3x
Testimony, plus attachments submitted by Connie M. Pascale, Esq.	8x
Testimony submitted by Nicholas J. Kikis	14x
pnf: 1-83	

ASSEMBLYMAN BENJIE E. WIMBERLY (Chair): Good morning.

At this time, we're going to stand for the flag salute. (all recite the Pledge of Allegiance)

Good morning.

My name is Benjie Wimberly, and I am the Chair of the Assembly Housing Committee.

This will be one of our three housing public hearings that we will have in 2020. We had three hearings in 2019, and we're trying to move throughout the state to give everybody an opportunity -- to listen to each of their individual needs that many have in their area of New Jersey.

Our top priority today is really to listen and to take ideas back to the Assembly and the Housing Committee; and hopefully work with our residents, and businesses, and different entities on housing issues and legislation that we could work on.

Before the day is out, I think we're going to hear some good news from the Governor's Office, and we will take a break to hear that once it's released from his Office.

But we want to get started; and we plan on going to 2 p.m., or sooner. We did have a nice little ride down here from North Jersey, so I can understand when people say it's difficult to get to Trenton or different parts of New Jersey. So that's why we look forward to moving throughout the state.

Our next hearing will be planned for Essex County, and then we will probably make our way to the western part of New Jersey. So we've tried

to cover each and every area of New Jersey, and we really want to have open ears to what you have to say.

The one rule that I do have is that I try to keep all of our testimony to within three minutes. We will be somewhat flexible, but we're going to ask you to respect the time constraints. We will open up all of your testimony to the legislators, who are in front of you, if they have any questions; we will go from there.

If there are any issues that we need to talk about on the side, don't hesitate to just let me know. One of us can get up and speak to you about your individual concerns or needs, in particular if it's legislation that we -- that's something that we look forward to. I think some of our staff will also be available for you to e-mail us or send us information on legislation.

At this time, we're going to have Michael Angulo from Stockton University come forward to do greetings.

Before you do that, Michael, I just want to let you know that this is a beautiful facility.

E. MICHAEL ANGULO, Esq.: Thank you so much.

ASSEMBLYMAN WIMBERLY: My first time in the facility. And there's nothing like going to college on the beach, truly. Am I right?
(laughter)

So we want to thank you and Stockton for having us here today. Please convey our thanks to your President. I know he's in Trenton, as you said, today.

MR. ANGULO: Yes.

ASSEMBLYMAN WIMBERLY: But this is absolutely a beautiful facility.

MR. ANGULO: Thank you so much, Chairman.

So good morning, Chairman Wimberly and members of the Assembly Housing Committee.

My name is Michael Angulo, Vice President for Government Relations at Stockton University.

On behalf of Stockton's President Kesselman and Stockton's William J. Hughes Center for Public Policy, I would like to welcome the Committee and our guests in attendance today to Stockton's Atlantic City campus. This campus is a little over a year old; and as you can see, there is palpable energy and vitality 24/7, throughout the year, surrounding this campus.

Stockton is proud of its State designation as an anchor institution for Atlantic City. By providing critical educational opportunities, year-round economic diversification and activity, and a state-of-the-art meeting place for the community, the University plays a vital role in Atlantic City's renaissance.

Like other metropolitan areas, Atlantic City and the surrounding area face housing-related challenges, from homelessness, a high foreclosure rate, and aging public housing inventory to encouraging first-time homeowners and home buyers -- especially from among the area's growing multi-ethnic community. These are critical issues, and they are issues that Atlantic City needs to address -- and the local area -- in order for us to progress and move forward.

Thank you for the opportunity, again, to host this Committee's meeting. We look forward to hearing the public's testimony and the Committee's deliberation on these key topics.

Thank you again.

ASSEMBLYMAN WIMBERLY: Thank you, Michael; thank you very much.

And please, like I said, convey our thanks to the President.

MR. ANGULO: Thank you so much, Chairman.

ASSEMBLYMAN WIMBERLY: At this time, we'll have a roll call.

MR. JEWETT (Committee Aide): Assemblyman Clifton.

ASSEMBLYMAN CLIFTON: Here.

MR. JEWETT: Assemblyman Armato.

ASSEMBLYMAN ARMATO: Here.

MR. JEWETT: Assemblyman Calabrese.

ASSEMBLYMAN CALABRESE: Here.

MR. JEWETT: Vice Chairman Spearman.

ASSEMBLYMAN WILLIAM W. SPEARMAN (Vice Chair):
Here.

MR. JEWETT: And Chairman Wimberly.

ASSEMBLYMAN WIMBERLY: Here.

MR. JEWETT: We have a quorum.

ASSEMBLYMAN WIMBERLY: At this time, we have Caren Fitzpatrick from the Freeholder's Board.

F R E E H O L D E R C A R E N L. F I T Z P A T R I C K: Thank you, Chairman; thank you, to the Committee, for coming to Atlantic City.

We greatly appreciate you bringing this meeting to us, rather than having us go to Trenton. As you said, it's quite a trip.

I wasn't prepared to speak this morning; I just had a comment regarding housing here in Atlantic City.

I'm a member of the local NAACP Chapter here in Atlantic City, and I go there to listen to what the constituents have to say.

And as you may know, we have some new housing in Atlantic City, market-rate housing for the first time in a number of years -- the Boraie development. And what I hear from my constituents is surprise at how expensive market-rate housing can be. And what we need to have is education to let people know why this is important, an important addition to Atlantic City's housing market, and also opportunity to transition people into market-rate housing.

We need more of that, and that's all tied into our local economy; jobs that would help create the ability to move into that more costly housing. But that can only benefit Atlantic City and Atlantic County in general, because the City is the largest economic driver of our County.

Thank you very much.

ASSEMBLYMAN WIMBERLY: Thank you very much; thanks for having us today.

Next we have Michael McNeil, NJSC and NAACP; and at the same time, Joyce Mollineaux.

JOYCE MOLLINEAUX: Good morning.

MICHAEL McNEIL: Good morning.

MS. MOLLINEAUX: My name is Joyce Mollineaux; I live in Atlantic City, and I'm a member of the New Jersey State Conference Executive Committee, former State Secretary for the NAACP State, and former Secretary for the Atlantic City Branch, NAACP.

MR. McNEIL: My name is Michael McNeil; I'm the Director of Solutions To End Poverty Soon, known as STEPS, that came out of Legal Services of New Jersey

I also sit on the Board of Fair Share Housing; I've been working with them for many years. But I'm also the Chairman of the State for the NAACP.

We're here today to talk about some of the issues.

My day job is what I do; it's all about housing. This is what we do. And the lady who spoke first, earlier -- I think she just spoke -- she was right on point when she was talking about education. That's one of the things that I found that is very important, and that's one of the things that we found-- We're building affordable housing, where we truly failed; because people sometimes think that affordable housing -- it's there, and it's like a free thing. But it's not; it's a lot of work that has to be done.

Thanks to COAH back in the days -- they allowed us to use their actual application to do the training. But this type of training has to be done throughout the entire state. With approximately 50,000 affordable housing to be built from now to 2025, we have a lot of work to do there.

One of the things -- I was reading, and one of the things you talked about was high rent. You're definitely right about that. It seems like the rents are getting higher and higher, especially the farther south you go. There are places that used to -- you know, you could rent for, maybe, \$800, \$900, \$1,000, \$1,200. Now some of those very same places are renting for \$1,800, \$3,000. These are the types of rent that are being put out there today.

There's no real rent control in some of the areas, and I think that's part of the problem. I know Connie Pascale is here in the audience, and he's one of the ones who-- For years, I've been working with him also, pushing that issue about rent control.

I also want to talk about folks' evictions -- in court. So part of my job, also, is I work in the courts, and I get an opportunity to see a lot of things in the court. And one of the things that bothers me, probably more than anything, is that when a landlord applies for an eviction, he applies for it. So you go to court, and you go through the process; and come to find out that the landlord was sort of wrong and an agreement is reached where the person actually is not evicted. And most of the time, that's what comes out of this. But that eviction sits in that person's file. So when that person goes to rent somewhere else, that pops up -- that they've been evicted. That's a major problem that we're having today. Because I find that using that, using bad credit, forces some landlords to determine where you live. And that's really bad, and I'm going to give you an example of that.

We had a landlord who denied a person for bad credit. But yet, a week or two later this same landlord says that, "It's okay for that person to live over *here*. We have a place for him to live here." So I hope you understand what my message is there -- that that landlord wasn't worried about the bad credit; he was more worried about that person of color not living over *here*. And that sort of bothered me.

Also we talked about -- I think the young lady before me talked about first-time home buyers and things like that. That's important; again, it goes back to the educational piece. That's where we're really going to need some help. And if you could really, truly help us get the points out of how

that system works. There are some very good housing advocates out there who are doing that work, but it's not spread out through the whole State of New Jersey, so a lot of the areas don't understand. And they wait until the homes are built, and then that's the time that they apply for it. It doesn't work that way.

So those are some of the things that we also need to work on.

Also, we had a problem with the RAD program, where some of the housing authorities that -- how would you want to say -- farmed out their portion of their duties to another nonprofit. And some of these nonprofits' rules are a lot different when they're doing the vetting of who can come in that house. And a prime example is the article that was in the *Asbury Park Press*, where the young lady -- who they denied because she's had a criminal background problem. But that criminal background problem really wasn't an issue, because what had happened-- That was something that happened many years ago. And this young lady has been clean ever since then; no problems, a good citizen in her community, doing community work.

Myself and a few others went there on her behalf. And what happened was, the third party that was actually looking at the applications, that was disqualifying people, didn't quite understand the qualifications she had. And they didn't do their homework.

So again, you need to take a look at how folks are determined -- who comes in this housing under the RAD program. And you have to remember that the folks who leave there are entitled to come back first. And the question I always ask is -- and I wish you asked this question in some of these programs, to some of these housing authorities -- where is the list of the people who live there? I'd like to see a list. Nobody can ever show that list.

And it all goes back to when DCA did the -- when they put out the 10,000 vouchers, or whatever. They had about 10,000 people who were waiting for vouchers, and nobody seemed to have had that list.

So I like to know why, in this day and age, that we have a problem keeping track of people who sign up for things. That truly bothers me a great deal.

Joyce, do you want to say a couple of words?

MS. MOLLINEAUX: Yes, I do.

MR. McNEIL: Go ahead.

MS. MOLLINEAUX: First, I want to welcome you to Atlantic City.

But there's a problem, because it was too quietly kept. If this is a public hearing, we should have known about it a few -- two to three weeks ago. I found out about it three days ago, and I did try to get some flyers out to the community so that they would know what is being done here -- that you were in town, in the town of Atlantic City.

People complain about Atlantic City so much; but for this type of public hearing to be here -- and a lot of the tenants did not know about it, and we couldn't get the word out fast enough. We did do flyers, like I said, to circulate around the City.

There are a lot of complaints in the City of Atlantic City from the tenants, because I go to a lot of meetings and I hear things. I do try to address it on the NAACP part of it; but tenants need to be here today, and they're not. There's something wrong with this picture. It has to be done better, if you are having a public hearing, so that the tenants can speak up.

Now, I'm going to say some of the things that I've heard, and one of them is the treatment by the landlords. They're not doing-- At the last meeting I attended, this one person was complaining about roaches and everything that are in these buildings. Something needs to be done about that. Nobody should live in those conditions; and everybody is not going to be saying things, saying the same thing over and over about the same landlords, and it's not true. Not everybody's going to do that.

So some of that is true. Maybe they exaggerate a little, but I fear not -- that they don't.

MR. McNEIL: I'd like to add on to what she just said about the landlords.

Myself and a few others had the opportunity to go up to Newark on several occasions with Lynne Patton; and here's my question. Why does DCA or HUD pay these landlords with the condition of these places? I don't get it. I mean, like, if you hold the money back, wouldn't the landlord fix these places up? But these guys are getting paid. So why should they fix them up?

Renters Hell; I'm quite sure everybody read about *Renters Hell*. Cory Booker called our office to help in Renters Hell. They gave the lady -- and I don't want to say her name -- a voucher, but that voucher only would let her stay in that particular area. The houses in that area that she looked at were no better than where she was. And, I mean, I went there to see it: Huge holes in the wall, ceiling leaking, water coming in through this whole entire place. But yet, the landlord's getting paid.

We went and fought for that young lady, who lived in Newark, to have her move down here to South Jersey. We worked out a plan; we got a better apartment for her.

The thing that bothers me more than anything -- why do we spend so much money for people to live under these conditions when they don't have to; when we can put them in better housing? But it seems like they say, "Well, no, you can't move out." Isn't this all the same money from DCA? But I don't get it; I truly don't get it. And I wish--

ASSEMBLYMAN WIMBERLY: If you could excuse me just for one second.

To make it perfectly clear -- so we are here to listen to all of your concerns and to make recommendations. You do have legislators who represent you here in Atlantic County and Atlantic City. And any information, any time, that me personally -- that I could come back and assist in anyway, that's what we're here for.

So this is about the legislative part of it, and to assist you on the government's end.

MR. McNEIL: That's great.

ASSEMBLYMAN WIMBERLY: So this is not so much like a town hall hearing -- that everybody's going to come out -- because we don't know each individual case. From Paterson, to Newark, to down -- everything you've talked about, we have heard already before. We've been able to help some people in those cases, and I'm sure that the legislators who are here, if they're capable, we will reach out and make those calls.

So there was no hidden secret about having an open hearing. Like I said, this is our fourth hearing throughout the state. The process goes

through the Office of Legislative Services to get information out. And, you know, somebody in the audience said to me, "Well, your first one was so crowded," because, you know what? It was the first one. So everybody came to Trenton; there were a lot of people there. Each time there's been a different amount of people who come out.

But we want to be helpful; that's the bottom line of this. So there's no hidden agenda; we're not trying to sneak in town. We don't have to do a hearing, but we're here because we know it's the right thing to do.

MR. McNEIL: And I appreciate that. You know, as you said, I speak for the state; you know, not just Atlantic City -- even though I live in South Jersey -- but I speak for the entire state. And it's a sad situation, and I wish that we'd all take a look and just wonder why. We don't have to live under these conditions. I mean, we just have to stop payment, you know? I mean, it's as simple as that. And I wish that you'd take a good look at what I'm saying about that. It's very important to us.

ASSEMBLYMAN WIMBERLY: And we will; I will have my staff reach out to you before you leave.

MR. McNEIL: I appreciate that.

ASSEMBLYMAN WIMBERLY: And any information that you could forward to us, or concerns, or recommendations -- we will, for me, personally, as the Chair -- we will make those recommendations.

MS. MOLLINEAUX: And I'm glad; like I said, I'm glad you came.

And fear not, the legislators who are in our area -- and I just spoke to one this morning -- of concerns of this hearing, because they should have gotten the information out to us sooner.

So that's how I feel about it; and they know that I talked to them the same way. There's no hidden agenda.

ASSEMBLYMAN WIMBERLY: Okay; no, no, we appreciate it. And like I said, we are--

MR. McNEIL: And we would like to be of help in doing that.

ASSEMBLYMAN WIMBERLY: We come in peace; we come to help. I mean, that's what it is. And recommendations are the key to this hearing.

MR. McNEIL: We would like to be some help in the future, when you have some hearings.

MS. MOLLINEAUX: Yes.

MR. McNEIL: If that e-mail could be sent to our office -- that we could get it out throughout the state to our people.

ASSEMBLYMAN WIMBERLY: So once you've signed up and you give your information slip, we can make sure that you become part of the mailing. If you didn't give your full information, you may want to make sure that all your e-mail and everything is on here, okay?

MR. McNEIL: I certainly will, certainly will.

But we would like to be part of that to make sure--

ASSEMBLYMAN WIMBERLY: Okay, all right.

MR. McNEIL: --that the right folks--

ASSEMBLYMAN WIMBERLY: And like I said, on a regular basis we do meet in Trenton for different issues and bills. We welcome you to come in, as residents of the state and leaders in this field, to come in and make recommendations.

So please know that we are always open. I will give you my information, when my staff walks back in here, that if you want to reach out to me. I enjoy coming to Atlantic City, so I will come back again, all right?
(laughter)

MS. MOLLINEAUX: Yes, spend some money while you're here; help us out. (laughter)

Thank you.

ASSEMBLYMAN WIMBERLY: I don't know about that, but I'm going to eat. (laughter)

MR. McNEIL: I want to thank you very much for your time.

ASSEMBLYMAN WIMBERLY: No, thank you very much for your testimony.

MR. McNEIL: And I will definitely stay in touch.

ASSEMBLYMAN WIMBERLY: Before you leave, are there any questions from any--

Assemblyman, go ahead.

ASSEMBLYMAN SPEARMAN: My assistant is Caroline; she's at the end right there. So if you want to give her your card, we'll be happy to talk to you.

MR. McNEIL: We'll definitely give her the card and the information, and we'll definitely stay in touch; that's for sure.

ASSEMBLYMAN SPEARMAN: Great.

MS. MOLLINEAUX: Yes, and I'd like to have the Chairman's card.

ASSEMBLYMAN WIMBERLY: Okay, yes; I'm getting cards right now.

I'm sorry; we have a question for you.

ASSEMBLYMAN ARMATO: Joyce and I have frequent conversations about many things. And we do -- Assemblyman Mazzeo and I do represent LD 2, which is Atlantic County.

Our office is open to anyone who wants to come in and speak about their problems. And I can assure you that we will be looking into those problems, as we have in the past. But I just want to let it be known that we are here, and we are here to help.

I see Councilman Shabazz is here, who works well with us; Caren Fitzpatrick, Freeholder, representing Atlantic County Freeholders -- we work well together. And I think as a group we can address some of these problems, and we can move forward.

But thanks always for coming out and letting us know.

MR. McNEIL: Thank you.

ASSEMBLYMAN WIMBERLY: So please make sure we get your e-mail information.

Next we have Anthony Brower, Friends in Action, Incorporated; my good friend. (laughter)

ANTHONY BROWER: Good morning, Committee; good morning, Assemblymen, Chairman.

Let's see; where to begin.

Well, (Indiscernible) is a good friend of ours.

Atlantic City has a lot of issues; Atlantic County has a lot of issues. One of them, I would say, is, first, that tenants don't even know what their rights are. I said, most people, when they find themselves in a court situation, usually you might hear it's for rent issues. Now, both-- Michael is

the State NAACP, Joyce is our Regional, and I'm the Atlantic City NAACP Housing Chair. I'm the President of Friends in Action, Incorporated, an organization in Atlantic City that deals with housing, children, seniors -- I hear it all.

Some of the issues that we have heard -- and Councilman Shabazz is here, too, on the Council end -- was, they're now getting bombarded, on the Council end, by people in court, okay? But it's not one or two; it's 80, 90 under one landlord; 60, 70 under another landlord.

So they don't like it, as you hear in the reports -- and Councilman Shabazz can attest to it -- is that what they're there for-- Atlantic City, because we're surrounded by water, there's some mold issues, right? So the tenant went to the landlord about the situation, over, and over, and over; didn't get it resolved. They went to the City, City got involved, fines came. After the fines came, the next action was, you were in court. You were now being evicted.

Now, some of the cases -- I'm like, "Hey, there were situations that existed that they never addressed." But because this thing came up, now I've got the *gotcha*. So now because you complained, guess what? I got the *gotcha* on you and now I can put you out. This is one issue.

The high rents, things not being repaired-- Hearing the situation -- and the both of them, Joyce and Mike, will tell you -- I tell all the residents-- I was just at a housing meeting with the two Councilmen, and I addressed the public and said, "I'm the Housing Chair for the NAACP." And both Michael and Joyce always say, "They have to file a complaint," okay? A room with 25, 30 people sitting there doing this (indicates). "Ah, boy, we can talk good." I said, "Do it on paper. You file a complaint that authorizes the

NAACP to look into it to see if it meets the merits for discrimination, of your social rights and civil justice being violated, okay? Sign it, and then we go through and do an investigation.”

And Michael and Joyce both will tell you, and Kaleem will tell you, when I do a report for the housing, I’m like-- Kaleem also says, “Make that report, like, two minutes.” I have a report, HUD side, his side, it’s like this thick (indicates). I said, “So when I turn in that report, telling what’s going on, it’s the tenant side; was there an investigation, was there any litigation involved, was there any police activity involved? Because they can use these things to get rid of you if it’s behind you, okay?”

Or you had four or five policeman come to your house four or five times, or whatever. It might not have been you. It could have been something that happened at the place, but because it was there, it’s on your record. And now they can find a way to get rid of you, okay?

So trying to address-- And that’s in Atlantic City; that’s all over the County. I’m surprised -- I’m sure plenty of other Housing Chairs from here, throughout the state, are having the same kinds of issues where they are finding ways to retaliate. But they do so in a manner where they do the *gotcha*. You have been trying to abide by for a while, okay? You were doing what you thought was right. You put the rent in escrow, or whatever. But first off, if you don’t even know what your rights are, you’re like, “I’m not paying until he fixes my stuff. I’m not paying him.” Umm, did you know what your rights were before you did that?” whatever. (Indiscernible) the discussions? I’ve told residents -- I said, “Listen, understand something. You need to stop doing this talking. After a while, put it on paper. Create a paper trail.”

This way here, like Michael tells it, if ever this has to go to litigation, (indiscernible), they like paper; it's all in black and white, and neat; certified mail, back and forth. That's your conversation.

People are impatient. They want stuff fixed with the situation, or whatever. "I went down, screaming and yelling," or whatever. You scream, they scream. And so we're in the same situation again. How do we move forward, how do we resolve it? What are the negotiating factors?

On the legislation end, sometimes these landlords don't know their own rights. On the other side, the tenants don't know their own rights, okay? So I'm like -- when Kaleem and I first talked to Mike, or whatever, that we are going to have, in Atlantic City, a Housing thing -- well, first, how about we have a tenant-landlord handbook? Where do you get it? So you understand I'm like, what are the rights for me? I got a letter from the New Jersey Courts that said, "What are the rights for the tenants?" Because when you go to rent a place, or whatever, then it's true--

ASSEMBLYMAN WIMBERLY: Now, that is available, as you know.

MR. BROWER: Yes, I know. I found out today it's online, too, right?

ASSEMBLYMAN WIMBERLY: Okay, all right.

MR. BROWER: I found it online, whatever, okay?

ASSEMBLYMAN WIMBERLY: Yes, yes.

MR. McNEIL: (off mike) I'll make sure he gets one, if he doesn't have one.

MR. BROWER: Okay.

ASSEMBLYMAN WIMBERLY: Yes; and young lady (indicates), we'll make sure you get one also.

S A N D R A R O B I N S O N: (off mike) Thank you very much.

But I have one, my Executive Director did not. He had to borrow mine.

ASSEMBLYMAN WIMBERLY: Okay, all right.

MR. BROWER: So I turned around and I said, "The residents are not familiar with this information. They don't know that they have the advocacy," okay?

Under legislation, or whatever, I'm like -- like I said, sometimes, you know, you start looking at the areas, why rents are going so high up in those areas over other areas. Unlike housing -- Atlantic City has had more studios and one bedrooms around for eons, okay? They said they want to make it a family town. How many three-, four-, five-bedrooms do we have here? Part of the problem is that, they'll tell you, there are no six-bedroom apartments here; maybe one or two. So I said, where do families go? A family has a situation; now it becomes overcrowding. Overcrowding puts you in a situation where -- "Oo, oo, *gotcha*." I said -- I'm like-- "Hey, out you go, because you have too many in the place there." It was a two-bedroom apartment; we don't have any threes or fours. They are very limited.

So how are they designing the housing market and the affordability? How are they designing it?

If you realize that we have a lot of families, okay, where are we putting them; especially in small areas, small towns, whatever, across the state. How are they even designing it now, okay?

When the Sandy (indiscernible) came out, I don't know if anybody realized, on the Legislature end, how many of these homes went up -- that were now for Sandy victims, right? -- but did you realize it was senior citizens? They built more housing that was for the Sandy victims, but it's senior citizens, 55 and above. So what happened to everybody who was 30, 35, who were victims of Sandy? Where are they going? Especially when they lost the information. Where do they go?

I say, these are some of the dilemmas that maybe you all can be looking at. "Yes, they built an awful lot of them, and you go to Absecon-- There is senior citizen housing right here (indicates); and they built one right here (indicates). And it says "Sandy." Okay, well, that's Absecon; what happened to Atlantic City? You know, we got flooded out.

ASSEMBLYMAN WIMBERLY: Well, Mr. Brower, as we stated earlier, we are here to help.

Please, any of your recommendations-- You have my information. Or if there are any legislators who you need to reach out to, I'm sure their staffs are here who could assist you.

Do we have any questions? (no response)

No questions; thank you very much.

MR. BROWER: Thank you so much.

ASSEMBLYMAN WIMBERLY: We appreciate your testimony.

At this time, we're going to -- we have--

Councilman Shabazz, we'd like to bring you up; not only, I guess, for a welcome from Atlantic City, but your comments.

Thank you very much.

C O U N C I L M A N K A L E E M S H A B A Z Z: Good morning, Chairman and Committee.

First of all, let me say I'm wearing, really, three hats today.

I happen to be on the adjunct staff at Stockton; I just finished my class upstairs and came down here.

As a representative of the legislative body of the City, let me say thank you so much for coming to Atlantic City. We welcome you, we appreciate your attention to Atlantic City. We appreciate your concern, and we thank you for coming down here to get testimony and to see what we are doing in the area of housing.

Also, as President of the NAACP, let me echo some of the concerns of my Housing Chairman, Mr. Brower, and also people on the State level.

Housing, as you know, is an issue all across the state; that's nothing new, that's nothing revelatory to tell you that.

Also, I want you to say that our legislators in LD 2 are very attuned to what we do here; Assemblyman Armato and Assemblyman Mazzeo. They have an open-door policy, and we are talking with them.

I think our task here, in Atlantic City, and also our Freeholders -- Freeholder Fitzpatrick, Freeholder Coursey, who represent our district here -- I think what we have to do, at our local level committee, is to get some of the things that we are hearing from people, and put them into some recommendations, and give them to you. I think that's our task to do.

And again, I appreciate you coming here, I appreciate your concern, and I appreciate your attention to Atlantic City.

But we are hearing a lot of things, and it's our job to synthesize those legitimate concerns that people have, those frustrations that people have -- to boil them down into something that you can make legislation out of. And we'll do that.

I was just talking to the Executive Director of our Housing Authority down here, Tom Hannon. He's open to that. So we're going to have our town meetings and our hearings, and hopefully out of those town meetings and hearings we'll be able to present you with some things that you can make into legislation. That's our task to do, and I promise you that we will do that; and hopefully, in the not-too-distant future, have some things that make sense for you that you can craft into legislation.

And again, Chairman, I appreciate you coming down here to Atlantic City. And I liked it when you said you like Atlantic City. We like to have people say they like Atlantic City. (laughter) We appreciate that concern.

And let me just conclude by saying this. We are very excited in Atlantic City. It was just announced in New York, at the annual meeting of the NAACP that in 2022 Atlantic City will have the National NAACP Convention. And we are excited, we are enthused. Assemblyman Armato, we're going to put you on the organizing committee, which means you'll be the host; but you have to raise some money. (laughter)

So we invite all of you to come back in 2022 for the National Convention; and come back again. But we're just so excited about that. I think that says volumes about what we're trying to do in Atlantic City, and we're so proud that the National Convention is coming here. It's the first

time in 55 years that they are coming to Atlantic City for a national convention, and we are excited.

Thank you very much.

ASSEMBLYMAN WIMBERLY: Thank you, Councilman; I appreciate your hospitality, sir.

COUNCILMAN SHABAZZ: Thank you, sir.

ASSEMBLYMAN WIMBERLY: Next we have James Williams, Fair Share Housing Center.

JAMES C. WILLIAMS IV: Good morning.

Thank you gentlemen for having me today.

I wanted to briefly talk about Bill A-1919, Fair Chance in Housing Act.

Assemblyman Wimberly, thank you so much for, one, having a discussion in Trenton, and vocally articulating that you want to champion that Bill; that's really important.

And we really just want to-- As you move about the state, really want to continue to elevate this issue as a Bill of priority. Atlantic County has a high commitment rate as it pertains to incarceration here in the State of New Jersey. So the Fair Chance in Housing Act would afford those returning citizens an opportunity to have access to housing. We recognize that that housing is a fundamental right. We tie that in with how we can reduce recidivism. Employment and housing are probably the two pivotal issues that can help returning citizens successfully stay on the path of reintegration into society.

So as we continue to, kind of, champion this Bill that Assemblyman Wimberly has verbally already committed to, we at the Fair

Share Housing Center want to continue to move about the state and champion this Bill in all the respective areas; and Atlantic County being an area that has one of the populations that are particularly affected by the issues of returning citizens and some of the barriers that they may face.

So if we can continue to move about the state and make the communities and populations that are affected most by reintegration into society, and make housing an issue-- We've passed the Restoring the Voting Rights Act here in the state; Governor Murphy signed that. So we're in this space of re-entry; we're in the space of social justice and civil rights. So I think that this will continue to kind of move New Jersey forward into this space and make us a standard-bearer for what it looks like for re-entry, for social justice, and really recognizing that returning citizens are a vulnerable population as well.

We talk about disabled, we talk about elderly; but our returning citizens are a vulnerable population. If we don't continue to elevate their needs and their issues and allow them to be productive members of society, they'll continue to recidivate. And New Jersey has done an amazing job of reducing our prison population. So if we see this as a proactive way of ensuring that that population has the best opportunity to do their best, then I think that this Bill will take a step. It's not the magic pill, but it will take a step into ensuring that population will be the kind of New Jerseyans that we know that they can be.

So let's not erase all opportunity because individuals have made some mistakes; and we recognize that some of those mistakes come from lack of opportunity. But this is our chance to afford them that opportunity and we, as a state, to solely be behind them.

So those are just my talking points.

ASSEMBLYMAN WIMBERLY: Mr. Williams, as you know, I stated I will continue to fight for this, because if we want our folks to come back into society, we have to give them fair housing.

MR. WILLIAMS: Absolutely.

ASSEMBLYMAN WIMBERLY: We have to give them opportunities.

And people argue, on the other side-- What is the alternative? That's what I keep saying; what is the alternative? And there is none -- not a fair one.

MR. WILLIAMS: We had the opportunity to speak with some gentlemen in Camden, and they were 45, 50 years old. And some of them articulated that they had criminal convictions dating back 20, 25 years. And one gentleman was on dialysis, and he was homeless, and he couldn't get housing because of a conviction that he got 25 years ago. So he was literally sleeping at the Walter Rand Transportation Center -- Assemblyman Spearman, you know exactly where that is -- and he would sleep there and go to dialysis at Cooper. I mean, that's a deplorable situation for a person to be in, no matter what they may have committed 25 years ago.

So I think this is an opportunity for us to re-humanize that population, give them the best opportunity that we, as New Jersey, can afford them, and continue to be the standard bearers as we kind of carve the way out into this re-entry social justice space.

So, very much so, I completely agree, sir.

ASSEMBLYMAN WIMBERLY: Thank you; I appreciate your advocacy.

MR. WILLIAMS: Absolutely.

ASSEMBLYMAN WIMBERLY: We have a question?

Yes.

ASSEMBLYMAN SPEARMAN: Yes, if I may.

You hit it right on the nose. I was born and raised in Camden; I still live in Camden. I lived in McGuire Gardens, as my colleagues know, as a child; and then Ablett Village -- two housing projects in Camden City, as an adult, while I worked my way through undergrad.

So I get it, every day. My church is at 3rd and Spruce, which is right downtown.

MR. WILLIAMS: You grew up on Marion; my family is from Baring. So we know each other.

ASSEMBLYMAN SPEARMAN: Yes, yes, yes. Marion, Baring; that's right, that's right. Right off of Kaighn Avenue; so I get it.

MR. WILLIAMS: Absolutely.

ASSEMBLYMAN SPEARMAN: And I think this represents an opportunity for us, not only as far as doing the right thing as far as being human beings and giving people a chance; but it also represents an opportunity to get people back into the productive part of society where they're making a living, paying taxes, paying rent, raising -- supporting families, and helping to make our society stronger. I think it's an opportunity for us to bring people back into society -- people who have been in the prison system -- to bring them back and help them to become productive. And that helps to raise all of society. Rising tides raise all ships.

So you're preaching to the choir. I mean, I go back with Peter O'Connor many, many years.

MR. WILLIAMS: Absolutely.

ASSEMBLYMAN SPEARMAN: So I get it.

MR. WILLIAMS: This will help us to dismantle the stigma of being a criminal in our state.

ASSEMBLYMAN SPEARMAN: Yes.

MR. WILLIAMS: And that stigma is, you know, to quote the book, *The Scarlet Letter* -- that's something that, growing up, you read that book of the young lady who had to wear that red letter, and be ostracized and isolated her entire life. Like, let's find a way to dismantle the stigma of being a criminal and allow these individuals and give them that opportunity to be the best absolute person who they could be.

And to sum it up, when we recognize that, unfortunately we have the highest racial disparity rates in the country. So this does help a social justice and civil rights lane of helping to identify that certain populations in this state-- And I know this Legislature is doing an amazing job of attempting to dismantle that aspect as well, but currently, at 12 to 1, we recognize that certain people in this state are being incarcerated at higher rates than others.

So as that particular higher population comes out, what are we doing to help them reintegrate back into society? And we understand that those populations are coming from your Camdens, your Newarks, your Trentons, your Atlantic Cities, your Patersons, your Irvingtons. So these are the areas that these individuals are coming back into, so let's give them a home so that, as they come back to Atlantic County in Atlantic City, they can be those productive members of society.

And Assemblyman, you can have a population that represents the great city -- that is Atlantic City -- and all across the state. So it's a

housing issue, it's a social justice issue, it's just a humanity issue. And we can be that standard-bearer as we dismantle, once again, the stigma of being a criminal here in the State of New Jersey; and, kind of, be a beacon for the rest of the country.

So any other questions?

ASSEMBLYMAN SPEARMAN: No, you're preaching to the choir, brother.

MR. WILLIAMS: All right, thank you so much.

ASSEMBLYMAN WIMBERLY: Thank you; we appreciate you.

ASSEMBLYMAN SPEARMAN: Thank you.

ASSEMBLYMAN WIMBERLY: Next, we have Sandra Robinson, a resident of Shore Park High Rise.

MS. ROBINSON: Good morning, gentlemen; good morning, everyone.

I would like to say that this-- I've been living in housing for 11 years, and this is the first time that I've heard about this meeting. And thank goodness for my sister, who was here when I came in. When I went to a Commissioner's meeting for my building, they gave me a flyer to take and let my building know -- which took me four days, because there are problems there.

We are getting ready to be refurbished with a new owner. Three years ago we heard this, and yet we don't know anything.

Second, we had -- they had vouchers for Section 8. And I've heard every kind of strange story that I've ever heard -- 2,000 people registered. When I started at 9:30 in the morning to get in there, and by 10

a.m. I got in there, and now I'm being told I'm 400, when I already know it didn't shut down.

There are issues about vouchers, there are issues about money, there's issues about-- Even down to having the right kind of training for people who are supposed to come in our building to take and help us, to fix things. Then we find out they are not training people who need jobs, who have whatever criminal record they have, whatever it is, who are even capable of fixing things in our apartments, in our building. But they can't get in there.

Then the salaries of those who are even experienced -- they are starting them off with salaries that you can't even live on if you were on subsidized housing.

Now, we know, right now -- I've been through a lot. I've been evicted because I talk and I tell the truth about issues that have to do with housing. I have read my laws; I have gone to Landlord/Tenant, when somebody just didn't like me, who's my manager and my administrator, because I'm coming with truth.

And then, at the end their lawyer has to stand up and go to the court and say, "This woman has not done anything." I proved everything by taking and giving information to my Commissioners to let them know. All I want is to live in the conditions that are feasible and that are human. When you have rats and roaches, that is like going into a fashion show, and you show. Because I went to court.

When you have a situation concerning your rent -- that when you got one day-- I had to send my son; his income changes every month, every week. Now I'm being told that I have to pay whatever they say; but

yet, at the same time, you don't even understand if the rent is changing every week. And you want me to pay a high rent because I have -- because his income was the minimum; where I was paying almost \$1,000 a month, when there was nothing done in the place when I walked in there. Debris, painting, roaches, nothing even hooked up, bathroom-- I'm living in these conditions for \$1,000, and yet when I asked questions concerning the conditions of where I'm at, I'm being put on as a threat or someone who is violent.

I've been written up so many times by the police just for truth.

I've encountered where I've had to go and prove, with the police as my witnesses. They want to take me for something that I just want to know concerning my record. Because I don't understand -- if you're giving me a law, can I see what's in my file? Can you tell me what's going on? What law is this? But you don't want me to have access to it.

So you want to get rid of me, because I'm a threat; because I'm about my community. I'm about living where all of us are human.

ASSEMBLYMAN WIMBERLY: Ms. Robinson, at this time I'm going to ask you to wrap up.

But what you do have here is, you do have your legislator, you have your Freeholder, you have a Councilman here. And I'm sure each and every person here, including some agencies, will get your information, and our staff will get your information. We will do what we can to assist you.

MS. ROBINSON: I appreciate that.

But I've already gone to my Councilman, and my Councilman knows me because I do go in with the truth, and I do ask. And they've been helpful.

But there are things now, that now we as a people need to know. We did not know-- I took out, with the little bit of time I had, concerning this meeting -- I went through my building to make sure my people knew about it. But there were many more at other sites who knew nothing. I just handed out whatever I could give to them. Because they didn't know, they didn't know.

And we need to take and talk; and I appreciate being here with you all today.

Thank you.

ASSEMBLYMAN WIMBERLY: And we appreciate your advocacy.

Thank you very much.

MS. ROBINSON: All right, okay.

ASSEMBLYMAN WIMBERLY: Next we have Lori Dibble and Joseph Sullivan, Manufactured Home Owners Association of New Jersey.

L O R I D I B B L E: I'm Lori Dibble; this is Joseph Sullivan.

We're both Board members of the state Manufactured Home Owners Association, and also of the National Manufactured Home Owners Association.

And we came today to talk about manufactured homeowners, as both homeowners and tenants.

We own our homes, and we rent the land that our homes sit on. And Joseph is going to talk a little bit, and then I'll come back and tell you, legislatively, what we need.

J O S E P H S U L L I V A N: Thank you, Mr. Chairman, and the Committee.

New Jersey has some important protections for renters, but we lack some important protective measures. At least 33,337 manufactured homeowners are living in 270 manufactured home land-lease communities. These homeowners own their homes and lease the land under their homes. They are often vulnerable to abuses by the community owners. These communities used to be owned mostly by mom and pop operators, but now we're seeing large corporations and land trusts move in and purchase these communities; many of them are multi-state companies.

These investor-driven community owners realize that people who own homes on their land are captive, and the community owners can maximize profit through rent increases and home sales.

The saleability of your home -- typically homes are the largest asset that people have -- and the ability to access the equity in your home are tied to the base land rent. When the lot rent goes up, it becomes difficult to sell your home. Also, rent control policies can impact the sale of homes. For example, some rent control ordinances allow for vacancy decontrol, which is the removal of rent control when a home is sold.

Rent control in New Jersey is municipality-based, which creates some manufactured homeowners being protected, and others with no protections from large rent increases. About 130 municipalities have rent control protections. This covers about 15,400 homeowners, but leaves about half of the manufactured homes in investor-owned communities with no rent protection.

Several communities have even lost rent control; for example, Highlands, New Jersey and Hazlet, New Jersey. Hazlet, for example, has 900 manufactured homes; and about 10 years ago they lost rent control. Three

manufactured home communities in Hazlet have been purchased by predatory community owners; one of them, Horizon Land Company. A manufactured home was listed for sale with a lot rent of \$895. The home price was listed for a mere \$23,000, but no one wanted that home because of the high lot rent.

And another problem we face is evictions. Two problems with evictions: New Jersey has strong for-cause measures for evictions, but the eviction process is a summary short process. For manufactured homeowners, you can lose access to a home that you own very quickly; and unlike real property, you do not have protection, such as mortgage procedures. There are no hearings and no judges to mediate. These lack of protections can lead to a homeowner being locked out of a home they own, with no way to sell that property. The Abandoned Property Act gives the community owner the right to seize the home and to resell it.

These problems can be resolved, though, through expanded court rules.

Lori.

MS. DIBBLE: So in 1992, the Mobile Home Protection Act -- which is the main base Act that sets lease arrangements -- who's responsible for what, all sorts of things like that -- was enacted. And they had great hearings about the need for this measure in the Legislature, and a lot of people came together and worked together on it.

One of the components of that Act was a statutory right of first refusal for the residents to purchase the community when the communities were sold. However, because of flaws in that statute, there have been no resident-owned conversions in the State of New Jersey. Whereas, in other

states, like New Hampshire, there are 300 communities that are owned by the residents, and these provide long-term security for the homeowners and it removes the for-profit community owner from this.

The problem with the New Jersey statute is that they added a provision that this only applies when there's a contemplation of a change of use. Well, no developer is going to convey their desire to change the use when they purchase a community, especially not since Paradise Park sued for the right of first refusal and went to the Appellate Division. Nobody's ever going to get another opportunity to purchase a community. And there are people waiting to help homeowners buy communities with loans, and underwriting, and technical assistance, and things like that; but we need to change that piece of law.

Now, we have been working on creating an amended statute, working with the National Consumer Law Center. Connie Pascale took a look at it, a lot of people have looked at our proposed changes, and they have been submitted to one of your legislative researchers. But we don't have a sponsor at this point. And we need people to help us to get this piece of legislation before the Committee, and before the Assembly, and to have it introduced in the Senate. It's very important to us.

For over 20 years we have been working on this, and we really would like to see resident-owned, nonprofit-owned, land trust-owned communities become a reality in the State of New Jersey.

There are two other pieces of legislation that are important to us. One has been introduced every year for the last eight or nine years. It was first proposed by the Department of Community Affairs. It's to create a licensing and inspection program for the manufactured home communities

in New Jersey, very similar to the multifamily inspection program; as a matter fact, exactly the same. There's a gap in inspections for manufactured home communities.

The other is that Assemblyman Dancer has introduced a bill that speaks to the role that manufactured housing can play in affordable housing, and arguing against exclusionary zoning and things that are an impediment to the production of manufactured housing and manufactured housing communities. That's a good companion bill to the Affordable Housing Act, and we'd like to see that be enacted.

So those are our three priorities right now.

ASSEMBLYMAN WIMBERLY: Thank you very much.

And if you need an assistant or our staff to help you to get information directly to me or any of the legislators who are here today--

MS. DIBBLE: Thank you very much.

ASSEMBLYMAN WIMBERLY: Thank you very much.

ASSEMBLYMAN SPEARMAN: Question.

ASSEMBLYMAN WIMBERLY: I'm sorry, we have a question.

MS. DIBBLE: Yes.

ASSEMBLYMAN SPEARMAN: You said that owners of the lot, not the owners of the units, the owners of the 200 -- some of the owners of the 270 parks--

MS. DIBBLE: Yes.

ASSEMBLYMAN SPEARMAN: --have used the abandoned property-- First of all, when you don't pay the high rent for your plot, then they evict you, lock you out of your trailer, and then use the Abandoned Property Act--

MR. SULLIVAN: That's correct.

ASSEMBLYMAN SPEARMAN: --to take your trailer?

MR. SULLIVAN: Yes, sir.

ASSEMBLYMAN SPEARMAN: Is that what you said?

MR. SULLIVAN: Yes, and they do.

MS. DIBBLE: And then they sell the -- that becomes one of their assets, and they resell the home.

ASSEMBLYMAN SPEARMAN: After they evict you, after they lock you out--

MR. SULLIVAN: Yes.

ASSEMBLYMAN SPEARMAN: --and then say that your property is abandoned--

MR. SULLIVAN: Yes.

MS. DIBBLE: Yes.

ASSEMBLYMAN SPEARMAN: --after they lock you out. I just wanted to make sure I understood that.

MR. SULLIVAN: That's correct.

MS. DIBBLE: Yes.

MR. SULLIVAN: And they take everything that's inside the home and can sell it as well; or take it for themselves, which I've seen done, unfortunately.

MS. DIBBLE: Now sometimes a judge-- There's a -- Connie can speak more to this -- sometimes a judge will ask for some extra time so that the homeowner can sell the home, you know, because it's impossible to sell a home when it's padlocked. But that doesn't happen as a matter of course. There's a certain section of the landlord-tenant law that has some exceptions

that a judge can make if somebody's terminally ill or something like that -- to give them a little more time. Well, sometimes judges use that section in order to provide a homeowner a little time to sell their home. But it doesn't happen very often. A lot of times judges don't even know that it's a manufactured home that somebody owns that they're evicting a tenant from.

ASSEMBLYMAN WIMBERLY: Thank you very much; we appreciate your testimony.

MR. SULLIVAN: Thank you.

ASSEMBLYMAN WIMBERLY: Next we have Felicia Simmons, National Action Network Monmouth/Ocean County.

FELICIA SIMMONS: Good afternoon.

My name is Felicia Simmons; I am from National Action Network Monmouth/Ocean County, and multiple other organizations.

I'm here to speak about Monmouth and Ocean counties in Central Jersey -- the bills on injustice; and to speak about re-entry, and also a plight for Central Jersey to be seen.

Coming from the great biggest little city in the world, Asbury Park -- when I heard the list of justice in towns in need of help, no one was listed near me. But we are one of the biggest homes of injustice.

We come from a county where black people are only 7 percent of the population, but we are 80 percent of the prison incarceration act. So when we come -- our prison, our local prison--

When it comes to housing -- that right there is the problem. We have-- Re-entry into the community is harsh. We have-- One of the local examples -- if anyone has been reading the press, and it got a lot of statewide press -- a woman named Linda Jones, who went to apply for affordable

housing in our area -- which is not affordable; mixed-income housing in our area -- who was denied from her record of almost 20 years ago.

We have a blatant misuse of the plan, which most of these developments, like Boston Way and other mixed-use developments that receive tax credits and other, affordable -- on the backs of minorities. They used -- this plan, which isn't being enacted properly. They get approved by HUD, they get approved by nonprofits -- which they are sold off to -- and approved by housing authorities. But yet, they are not being held.

And specific people in my area -- Central Jersey, Asbury Park -- we are blacklisted. We seem to be in a hole of -- a dark hole of information. We are disenfranchised, abused, used, and then tossed away. We are one of the fastest gentrified areas in the state, where a normal run-down, rat-infested broke down apartment, a studio, can go for up to \$1,500 to \$1,600. And yet, there is no rental assistance, there is no rent control. There's no one sitting there, from the Housing Authority on down, to say, "We're here to help you."

We run to the State, and to anyone who is listening; and there is no one here listening. That's why we traveled far to come here, to make sure -- because you skipped Central Jersey -- to make sure that you hear us to know that we are in need of help, specifically -- just like every other part of the state -- specifically Monmouth County, being one of the highest income counties in New Jersey. There are poor people there; there are poor people who've been used, and abused, and then thrown out. They get us in every way. They get us in the private prisons, they get us in the fines, they get us in the lack of housing, they get us in the housing. They use every bit of us to promote the fancy, high-priced city, and then we get cast aside.

We are in need of your help. This Bill specifically for re-entry, for justice, to say that you can no longer use this as your plan to keep us out -- you use our money, you use us to get in there, and our tax credits. You use us, and then you say we can't come in.

We have a beautiful, brand-new building; and most of it, up until recently -- to a lot of press; that was specifically put on the Boston Way and its development -- was empty, because we are not worthy of coming into something nice and new, even though we struggled through the hard times. We work, we sit there. We're not on assistance, right? They come out specifically-- Someone said, "We're coming looking for black women. We went to the Social Services; they weren't there. We went to the WIC offices; they weren't there. We can't find them." And I said, "They're at work," right? We're at work.

But we can't afford to live, we can't afford to have this American dream that was sold to us, right? And we have no help when we go hollering and crying to say, "Look, we need help here, in Monmouth County."

Are there black people there? Yes, there are black people there. But it's not just black people, it's anybody disenfranchised. We have a community where we are not heard in our election booths, we are not heard anywhere else, right? We come hollering.

So I'm sitting here today saying, "This bill" -- which I heard; I'm happy to see that it is coming to fruition. But also to say that Central Jersey needs you, right? Monmouth County needs this Committee. I would love to have this smack dab in the middle of Central Jersey, this meeting, so I can get there to say that there are people there who actually need you. We're selling off all of our affordable housing. We're selling it off to private entities,

disappearing entities, to come and say, “Well, now that you’re here, you can come back. But when you come back, we’re going to check your credit,” right? “When you come back, we’re going to make sure that you never had an eviction before; we going to make sure that you’ve never been incarcerated before.”

But see, here’s the thing. If you’re in need of low-income housing, if you’re in need of affordable housing, it’s saying that you don’t make a lot of money, so you’re going to be evicted in one of the wealthiest counties in New Jersey. It’s saying that we’re going to do some things to, maybe, get you in trouble that lines up into jail. It’s going to say that we’re over-policed and over-harassed in our area. So that all those things are going to say check, check, check. And all those boxes are the reasons why you need low-income housing. We have increased homelessness, we have whole communities living in the woods, we have whole communities living in train stations. We had to interact for housing for homeless women, because they are vulnerable just on the street. That’s something -- just a group of churches came together and we did. We are doing these things.

We sat as part -- also, as part of Asbury Affordable Housing Coalition, to fight for just inclusionary -- right -- building, with this new renaissance that they like to call it. I’m just going to plain out call it gentrification -- right -- that’s going through our town. So now we have million-dollar condos on our beach. We have \$6 million sky boxes, we have private beach clubs coming. We have all those things, but they forget about the tax abatements and the poor people who are the reason why they got that beautiful land and that beachfront, right? We’re there saying that we deserve

to be here; we've been here for a millennium. And we deserve protection, and we have none where I am.

So I'm saying thank you for these bills, these bills on justice and evictions. And just remember that there is another part of the state, right? You all know that down South -- you all think we're up north. And I know up North they think we're down South. But I'm saying there is a Central Jersey, right? And we're there, and we're in need of your help. There's a lot going on; and there's a crack, and I'm glad to see the crack, but I need it to crack open, right? We need it to crack open so we can get the help and the justice that we need in the area which I'm from.

ASSEMBLYMAN WIMBERLY: Ms. Simmons, we did not forget Monmouth County. We actually started off in -- Trenton was our first hearing.

MS. SIMMONS: That's not my County. (laughter)

ASSEMBLYMAN WIMBERLY: Well, we're right there, and--

MS. SIMMONS: That's what--

ASSEMBLYMAN WIMBERLY: --we'll get your information.

MS. SIMMONS: Yes.

ASSEMBLYMAN WIMBERLY: That's close, and we do not mind traveling to Monmouth County at all.

MS. SIMMONS: I will take you; because we need you.

ASSEMBLYMAN WIMBERLY: Okay; we appreciate you.

Thank you very much.

MR. McNEIL: (off mike): Are these hearings based on region? Because you said you went to Trenton; so, like Trenton, Monmouth, and Ocean are in one region; is that how you're basing--

ASSEMBLYMAN WIMBERLY: Yes, we can't go to every 21 counties--

MR. McNEIL: No, but I'm just saying -- so we all know, so--

ASSEMBLYMAN WIMBERLY: Yes, so the first hearing was in Trenton; the second hearing was in Passaic County--

MR. McNEIL: Okay, so Trenton covered Ocean, Monmouth, and Mercer County -- Trenton, right?

ASSEMBLYMAN WIMBERLY: Yes, yes

MR. McNEIL: Okay.

ASSEMBLYMAN WIMBERLY: Next we have Matthew Hersch, Housing and Community Development Network.

MATTHEW HERSCH: Thank you, Chairman Wimberly.

We really appreciate this opportunity to be here, as we see you in Trenton most of the time.

I'm from the Housing Community Development Network of New Jersey, and we're a membership organization of about 250 members of nonprofit corporations, individuals, organizations, and municipalities that support the production and preservation of fair, decent, and affordable housing.

We've had some of our members here today; Ms. Simmons is actually part of our Monmouth County advocacy team. She's here with Mr. Rogers, too, and we're just really happy that you're here.

Because I think opening up these Committee hearings to a broader, statewide membership -- and I know you understand this -- really allows our advocates to come out and voice their concerns with the state of affordable housing in New Jersey. And we're thrilled that this Committee is

reformulated and re-energized in this new way to really target some of the concerns that you're hearing.

So thank you for being here.

I just wanted to mention a couple of the pieces of legislation that we're working on that I think are under the purview of the Housing Committee, but are also ripe for a hearing. Several of them are before you, and I think Ms. Simmons just referenced one of them because we were talking about it last week.

But Bill A-791, which eliminates the credit score standard -- personal credit history can be a frustrating and unfair standard for tenants trying to rent a home, and this Bill will alleviate the problem by removing credit scores or other assessments from the rental application process. It's an incredibly important piece of legislation that we would love to see move forward.

Chairman Wimberly, this is actually one of your bills coming up, A-1923, which establishes a statewide limitation on rent increases. I look forward to working with the Committee and staff on moving that forward as well.

Again, Chairman Wimberly, A-1919, the Fair Chance in Housing Act, which provides certain housing rights for persons with criminal records -- this is also a Bill that would provide an incredible amount of access to housing from applicants who need it.

And then, just one more; a bill that has been, kind of, floating out there for a long time, A-1372. Chairman Wimberly, you're a prime sponsor on this one; and this requires lead paint inspections prior to home

purchases and tenant turnover, and would establish educational programs about lead paint poisoning.

We would be thrilled to devote considerable resources to getting this important piece of legislation moving forward. I know that there are a lot of issues that need to be worked out. But in this session, I think it's clear that the Housing Committee has that focus.

And then, just generally we were thrilled with the Administration and the Legislature with the recapitalization of the Affordable Housing Trust Fund, and we look forward to, very soon, hearing from the Administration about how those funds will be allocated.

I think something that the Committee and the Network would be very interested in looking into is affordable housing production -- but specifically smaller scale. We're talking two- and four-family homes; how municipalities can have the tools to encourage that type of development so affordable homes are truly integrated into communities. So often we hear about affordable housing requirements achieved through large-scale development, which works in many cases. But I do think that if the Committee were able to think innovatively and think about how to better integrate and encourage smaller scale development, as well, so it is truly integrated into communities -- that would be a noble pursuit.

Again, thank you for being here, and thanks for letting me speak.

ASSEMBLYMAN WIMBERLY: Thank you for all of your advocacy.

And I'm glad that some of our bills are pleasing you.

MR. HERSCH: Yes, right.

ASSEMBLYMAN WIMBERLY: So we'll get hard at work at it.

MR. HERSCH: Thanks, Chairman.

ASSEMBLYMAN WIMBERLY: Wait, I'm sorry. (laughter)

ASSEMBLYMAN SPEARMAN: Come back.

MR. HERSCH: Sorry, Assemblyman.

ASSEMBLYMAN SPEARMAN: Two questions.

MR. HERSCH: Yes, sir.

ASSEMBLYMAN SPEARMAN: First, I haven't read Bill A-791, eliminating credit scores -- the credit score requirement.

Help me understand why-- I mean, if you are -- let's go to the landlord side of things. I mean, isn't that important for a landlord to determine whether a person can pay the rent or has a history of paying the rent? And you're talking about eliminating the requirement? Or is that what that says? And again, I haven't read the Bill, so help understand.

MR. HERSCH: So this-- I cannot speak for landlords, and I think that they're represented here. But this Bill is -- Assemblyman Verrelli and Assemblywoman Reynolds-Jackson sponsored this Bill. And basically what the Bill does is that it just ends the cycle of poverty, and the cycle of obstacles that present themselves when somebody has, for whatever reason, credit score issues; are back on their feet, but maybe have a credit score that is too low, so automatically removes them from the process before they can even get a fair shake from a perspective landlord. That's really what--

So I'm just going to read here, "This ensures that low-income tenants saddled with poor credit are able to have access to an affordable home." And it will apply to holders of State or Federal-based housing subsidies, and someone looking to live in a home restricted to low- or moderate-income households.

There are concerns, as you pointed out; and I'm sure there are other voices who will speak for the landlords and represent their concerns. But what this does is that it ensures people who are back on their feet, who have a steady stream of income but, for whatever reason, have a low credit score are able to get into a home.

I would love to continue working with you on this one.

ASSEMBLYMAN SPEARMAN: Okay; and one other question -- and that's the smaller-scale affordable housing development that you talked about. Are you talking about, like, integrating affordable housing into larger housing projects? Or are you talking about specific spot development for individual two- to four-unit buildings?

MR. HERSCH: So a lot of the towns, you know, particularly the more densely populated communities, already have those two- and four-home detached -- what appear to be single-family homes but are detached. Encouraging that type of development I think could be a very powerful direction for this Committee. I think a lot of towns are trying to figure out, are trying to -- the good actor municipalities are trying to figure out how to integrate affordable homes into the regular market rate units. So generally, what we'd like to see is just kind of natural integration of affordable homes into communities. I think that there is a renewed focus on smaller scale development, particularly as the Affordable Housing Trust Fund is allocated; \$60 million -- that's obviously not a lot of money. But what that can do is that it can encourage smaller scale developers who work with municipalities to move forward on these types of developments. And I think the Housing Committee could provide guidelines and some direction to, kind of, spur this development. Which kind of just happens; you know, obviously, it happened

over the last 60, 70, 80, 100 years more organically. But I think we have an opportunity to be more purposeful in that type of housing production.

ASSEMBLYMAN SPEARMAN: So you're talking about the type of stuff that St. Joe's does in Camden -- where they're going in and acquiring vacant properties, rehabbing them, and then renting them out or selling them?

MR. HERSCH: Sure; right, yes. Of course. And if we sit down, we can -- there's a lot of, kind of, best practices developments that do this type of development.

ASSEMBLYMAN SPEARMAN: Okay, thanks.

MR. HERSCH: All right, thank you.

ASSEMBLYMAN WIMBERLY: Thank you very much.

Next we have Cierra Hart, New Jersey Coalition to End Domestic Violence.

C I E R R A H A R T: Good morning.

ASSEMBLYMAN WIMBERLY: Good morning.

MS. HART: Hi, good morning.

I am going to read this because I'm one voice representing many this morning.

I'm representing the New Jersey Coalition to End Domestic Violence; we are 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.

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. Safe, affordable, and equitable housing is a pathway for a survivor seeking safety. However, there are many barriers that prevent victims and survivors from obtaining and maintaining safe, stable, and affordable housing.

Economic abuse creates barriers to accessing affordable, safe housing -- such as poor or no credit history. Past evictions also often of no fault of their own create barriers as well.

Persons experiencing domestic violence, particularly women and children with limited economic resources, are at increased vulnerability to housing instability and homelessness. We need more housing options for larger families.

Seventy-three percent 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 of 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 for shelter, victims often stay in abusive situations.

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 affordable housing resources available for victims seeking safe housing, both nationally and at a local level. According to the New Jersey Counts survey conducted on January 22, 2019, 801 homeless households reported being victims of domestic violence, which is an 8 percent increase since 2018.

We all deserve the right to live our lives genuinely, completely, and honestly. Race, ethnicity, language, religion, culture, gender expression, sexual orientation, and gender identity should never be barriers to us living our full lives.

At NJCEDV, along with our other state partners, we are being instrumental in sharing a unified message that violence and abuse in any form will not be tolerated; and 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.

Thank you.

ASSEMBLYMAN WIMBERLY: Thank you very much.

Do we have any questions? (no response)

MS. HART: And one suggestion we have is -- the set-asides are working well when they're creating affordable housing complexes; the set-asides for survivors of domestic violence victims do often help our families that are transitioning from homelessness -- whether it be safe housing or transitioning from the abuse at home directly into those units.

ASSEMBLYMAN WIMBERLY: We appreciate your advocacy.

And as you know, this is a statewide issue that I'm sure everybody on this panel, regardless of what side of the aisle, will continue to fight for and support.

MS. HART: Thank you.

Thank you.

Kyle Holder and Jeff, are you guys coming up together, or how are we doing this?

All right; the New Jersey Builders Association.

J E F F K O L A K O W S K I: Good morning, Chairman.

ASSEMBLYMAN WIMBERLY: Good morning, guys.

K Y L E H O L D E R: Thank you, Mr. Chairman, members of the Committee.

My name is Kyle Holder, and I'm joined by Jeff Kolakowski. We're with the New Jersey Builders Association.

As many of you guys know, NJBA attends most of the Committee hearings. We're the leading trade association in the residential construction industry.

Our goal here is to ensure that New Jersey has a safe and healthy diverse housing industry, and that State policies reflect a need to increase housing accessibility and housing affordability for everyone.

Now, to set the table, we know that housing is extremely important; new construction surely feels great, looks great, and it's important for the local, State, and national economies. Housing accounts for, roughly, 15 percent of the national GDP. So when we enhance the building industry, we generate millions of dollars in wages, millions of dollars in tax revenue, and thousands of jobs, quality jobs for our residents.

At the same time, we create homeownership opportunities up and down, throughout our country and throughout our state. Homeownership leads to wealth creation, stability, stronger community ties, higher educational attainment for children. But we do need to consider that New Jersey has one of the lowest homeownership rates in the country, and we should create some opportunities to encourage homeownership, or to at least increase housing stability throughout the state.

New Jersey, unfortunately, faces an affordability crisis, if you will. We have 41 percent of households that are considered the *working poor*; or ALICE households -- that stands for Asset Limited Income Constrained and Employed. We're uncontested in high property taxes. We consistently rank among the top in foreclosures. The state was disproportionately affected by the Federal tax reform -- the SALT deduction.

And this all happens at a time when our national economy is on the up. Unemployment rates are at historic lows, interest rates are at historic lows, New Jersey's wages are higher relative to other states. But we still see this affordability crisis, and we see a severe shortage of housing -- a severe

shortage of homes. And now, a low supply of houses, of course, leads to increased prices in homes.

New Jersey needs a new concerted effort to address the shortage of homes -- a broad look at the barriers to entry and why people can't get into these homes. We'll look at some of these restrictive zoning practices, or certain unnecessary costs of construction that could be reduced or even eliminated; or unnecessary and burdensome delays that are pushing projects back.

And now, New Jersey has seen a lot of these issues over the last 10 years, and really struggles making our way out of the Great Recession, being impacted by Hurricane Sandy immediately after. And many folks in our industry would argue that we've never fully recovered. At the same time, while we were still recovering, NJBA is concerned that several of the proposals that we've seen in the Legislature increase some of the additional costs on housing and make it more difficult to produce housing.

Just recently in the Legislature, we've seen additional requirements that would reduce the use of some cost-effective building materials in certain circumstances. We've seen considerations for requirements on solar panels, requirements on electric vehicle charging stations, requirements on fire sprinklers, requirements on fire watch (indiscernible) certain circumstances. We've seen additional fees, for a builder, for mass transit upgrades. The Governor's Energy Master Plan just rolled out and that encompasses additional requirements for building electrification, building code changes for energy efficiency. And as you guys know, the list can go on and on.

But at a time when regulation already accounts for nearly a third of project costs in certain circumstances, we need to consider the cumulative impact of all of these requirements and regulations, and what it does to potentially stifle housing production.

Since our economic structure in New Jersey already constrains New Jersey -- our regulatory burdens, additional labor shortages, land scarcity -- of course we understand that these regulations play a very important role. But oftentimes, these regulations create this complex compliance mandate at all levels of government that make it very difficult for us to produce safe, decent, and affordable housing. By adding tens of thousands of dollars to a new home, what we do is we further marginalize our middle class and our economically disadvantaged to -- we make it difficult for them to accomplish the dream of homeownership and we relegate them to the older and less efficient housing.

But we're here to work with you guys so we can try to close that gap and create housing opportunities for everybody, enhance the building industry, and address our labor and our housing shortage issues.

I don't know if Jeff wants to add anything, but we're happy to engage with you guys or answer any questions you may have.

ASSEMBLYMAN WIMBERLY: You guys are a great team; I love it.

MR. KOLAKOWSKI: I think he said it all.

ASSEMBLYMAN WIMBERLY: Thank you; thank you guys.

Any questions for Kyle? (no response)

Thanks guys; we appreciate it.

MR. HOLDER: Thank you.

MR. KOLAKOWSKI: Thank you.

ASSEMBLYMAN WIMBERLY: Next we have Steve Leder, Community Health Law Project.

S T E V E N M. L E D E R, Esq.: I want to thank the Chairman, and the Committee for having this hearing.

I'm a retired attorney, volunteering with the Community Health Law Project, which is a statewide agency that works with low income, disabled individuals.

Over the course of the years-- For 35 years I have managed the Mercer office of that, and I did a lot of landlord-tenant cases during that period of time.

And I submitted testimony, which is very similar to one that was submitted by my colleague, Stu Weiner, a couple years ago at the Passaic hearing.

And I would just like to highlight a couple of the issues in it, because I think it's important that we all know here -- and as the Assemblyman said, we're sort of preaching to the choir -- that we know that housing in New Jersey is in a real crisis condition; affordable housing, especially. And there are a lot of inequities in the existing eviction process. And if those inequities could be, sort of, rectified, there would be much less evictions, much less homelessness.

And these are not new issues. There are three issues that I've brought out in my testimony that I would like to deal with.

And there was legislation last year -- and it's been pre-introduced in the Senate this year -- for two of these issues.

The first issue is that of habitability. When a tenant has a situation where they need to -- are having substandard housing, they have to post the money with the court. Many tenants don't have the ability to do that. They've used it for other methods -- they may have had to get a room in a motel. They may have had to use their stove for heating purposes -- any number of different reasons. But without that posting, the court doesn't listen to their case.

Now, this is not a new issue. In fact, I was going through some of my old notes. This is from 1986, called the *Rent Abatement Fund* that the City of Trenton did. We worked with Legal Aid, and my office worked with them, and we ended up doing a small pilot project which actually won an International Year of the Homeless award from the United Nations. And that was the exact same issue. And what happened in that was we had a governmental agency actually post the money.

An interesting thing happened, and the Legal Services attorney or a project attorney would represent the client in court. If it was a situation where it could be rectified, the good landlord would normally, basically, rectify the situation; monies that were posted would, maybe, be given back, or at least a portion of them, and the family would not become homeless.

If it was a bad landlord, many times they didn't want to talk. And actually, the interesting thing is, is both good and bad landlords never really wanted to talk to you until you posted the money. Because if not, they would know that at the end of the day they would get a judgement for possession.

This allowed equity, this allowed people to actually assert their rights in court. This little pilot program that was done on a shoestring

affected 46 families over a course of a year or two. The answer is that-- I believe it's set forth in Senate Bill 538 -- it's been reintroduced -- that's what-- This allowance to have the habitability defense by essentially eliminating a posting requirement would be very important.

The second issue -- and again, this is an issue of fairness -- is the issue of tenant blacklisting. Mike talked about it before. We've seen so many clients who have had an eviction action that really wasn't-- Basically, it was filed, and there was no value to it. I'm going to give you a war story about a client of mine; his name was Tex. I asked him -- he never-- he was born and raised in New Jersey but his name was Tex; I don't know why.

Tex had lived with his mother; he had a visual impairment and he had an amputation. When his mother passed away, we were able to get him some sort of interim subsidy. We got the Division of Civil Commission on Visually Impaired to do an assessment with the home so he could maintain himself in the housing. But due to his diabetic condition, he ended up having a double amputation. The house was no longer, really, suitable for him.

The landlord thought, and somebody told him, it would be a good idea if he filed an eviction action, because maybe they would help him quicker. So the landlord files an eviction action. It was thrown out because there was no reason for the eviction action. What had happened was that I went to try to get Tex into a subsidized housing with adaptable and accessibility, in a very good nonprofit agency that ran a senior citizen and disabled program. They turned him down because of the eviction. There was no reason to have the eviction.

Luckily, with the services of the Adult Protective Services from Mercer County and a lot of help, we were able to overcome it. Not everyone

has a lawyer to overcome that situation. People are being turned away for things that really are not their fault. We've had landlords who have filed eviction actions when we said you paid the rent. They said, "I'm sorry, we made a mistake." And what happens is, now that person is not going to be able to get another apartment.

Earlier, Mike was talking about *Renters Hell*. Somebody on these Section 8s, a lot of times they will file these eviction actions. And even though there's no real right because of the habitability problems, that person now can't move to another housing because they have that eviction action against them.

So there needs to be something to deal with this tenant blacklisting problem.

The third issue -- and it's an issue that I feel, also, strongly about -- is people need to know their rights, and have an attorney to represent, even pre the eviction process, but especially at the eviction process. I've had clients who have come into me and said, "The landlord sent me a note that said, 'I'm going to sell my house; you have to move out.'"

Well, you don't have to move out. It's only if you're selling the house and somebody wants to personally do so; and it's a 90-day-- I've been retired for about three years; hopefully nothing changed -- but it's a 90-day notice requirement. So there are no grounds for eviction, and people just move out.

To have an attorney, to be able to either know their rights, also to assert their rights, also to negotiate the process would be so powerful in righting -- a level playing field between a tenant and the landlord.

If there are any questions from any members of the Committee?

ASSEMBLYMAN WIMBERLY: Thank you; we appreciate your advocacy.

Any questions? Assemblyman? (no response)

Thank you; we appreciate it.

Next we have Connie Pascale, STEPS -- Solutions To End Poverty Soon.

CONNIE M. PASCAL E, Esq.: Thank you, Mr. Chairman and members of the Committee for providing me with the opportunity to testify today.

I'm here as an individual who spent 40 years as a Legal Services housing attorney. I'm also here as a Board Member of STEPS, Solutions to End Poverty Soon, and the New Jersey Tenants Organization.

I have to say, this is a timely hearing. The plight of tenants is now a national issue in a way that I haven't seen it in all the years of my practice. From New York, to California, to New Jersey, major pieces of legislation to protect tenants have been passed or introduced. So it's become a major issue.

And the reason is the context I'm going to give you now, which applies nationally; but these are directly related to New Jersey.

Approximately 35 percent of all the households in New Jersey are renters; 35 percent. By the way, I gave you a copy of my written testimony, so you should each have a copy, which I'm going to use as a basis for my testimony.

Tenants have disproportionately lower incomes, are disproportionately people of color; and that's shown by the fact that 60

percent of African Americans rent, compared to 27 percent of white people. And that's historically the result of the discrimination that persists today.

Tenants have far less wealth, and are far more vulnerable to involuntary displacement. It takes years, sometimes, to get a foreclosure through; it takes weeks to evict a tenant.

To a significant degree, these disadvantages are the result of this severe income inequality that persists in our country, coupled with a serious shortage of rental housing that's affordable and available to low-income people -- again, fueled by sharply rising rents. On the last page of my testimony, there's a fact sheet about all of these things you can look at. It's a current fact sheet about the plight of tenants in New Jersey.

But to highlight a couple of the things: The fair market rent -- the rent at the 40th percentile in New Jersey for a two-bedroom apartment is \$1,500 a month. To be able to afford that, the standard gauge they use is that should be 30 percent of your income. You need a \$60,000-a-year income to afford that apartment; \$28 an hour. In fact, New Jersey -- the housing wage you need for that is \$29 an hour; it's the sixth-highest in the United States. That's why, in New Jersey, 50 percent of all tenants are cost-burdened, meaning they pay too much to be able to afford everything else; and 30 percent are severely cost-burdened, meaning they're paying 50 percent of their income for rent. If you want to understand why tenants have credit problems, there's the reason -- because you have to juggle the other expenses you have in order to make sure you can pay the rent.

And I just want to add -- a recent study I saw yesterday says the percentage of tenants living below the poverty level is seven times that of homeowners; seven times more likely to be under the poverty level if you're

a tenant than if you're a homeowner. And all of this -- almost all of it -- most invidiously is the result of the ongoing consequences and legacy of persistent, pervasive, and deeply embedded structural, institutional, and intentional racism. The irony of that, of course, is that everyone's affected when they don't build affordable housing because of discriminatory reasons.

And I just want to highlight three things to read. One is the *Color of Law* -- I've said it many times -- by Richard Rothstein. That should be taught in the schools; it would be a good idea to introduce legislation to include that in the curriculum so that people would see why we have the system we have now, which is the result of intentional governmental discrimination at the Federal level, the State level, and the local level, which barred African Americans from buying a lot of homes, including in places like Levittown, or the places where I grew up.

The next one is this (indicates); I've handed it out before, the *Uncomfortable Truth: Racism, Injustice, and Poverty in New Jersey* by the Anti-Poverty Network. It's available online. If you don't have a copy, we'll get it to you. The Housing chapter in there explains all these things. It's heavily annotated.

And finally, the book by Matthew Desmond, *Evicted*. It's worth something to read, too.

So here's -- I'll just go down the list of problems; many of them you've heard already today.

One is serious repair and maintenance problems. People are living in deplorable conditions because they're having trouble getting them repaired; because they have to pay the rent because they can't find another place that they could afford. If the market was open, if it was a buyers'

market, people wouldn't live in those conditions, and they have to be repaired. But, in fact, that's a problem. And the Bill that would address this issue -- the habitability issue and the court filing issue -- is S-538. It's being amended; but again, I recommend that you review that Bill. That's a Bill that would at least start the process.

There are gaps and loopholes in the LLC law that allows a lot of these landlords to escape scrutiny. In that *Renters Hell* series -- which I highly recommend -- they found that one post office box had 180 LLCs attached to it; 180 with the same address.

Steadily rising rents is a major problem. We already have a limited amount of affordable housing; that limits it even further. I would urge you to look at that fact sheet. And again, that's why people will pay 60, 70 percent of their income for rent, because there's nowhere to go. They can't afford any other place.

The State needs to actively promote local rent controls, which at least will stem the tide. Some of you have seen that California enacted statewide rent control; Oregon enacted statewide rent control. We don't agree with that here, but every town should be forced to enact local rent controls.

Just quickly -- there's a completely inadequate supply of affordable housing because it's-- You have to have a low income to get it, but it's not guaranteed. It's subject to appropriation. Only one out of four tenants who are eligible for subsidized housing can get it; one out of four, meaning the rest are unable to afford the rents that they're paying. That's why the lists for that housing are years long; some of it's 5 and 10 years long.

The ongoing eviction crisis is something else. The foreclosure crisis -- at the peak of it in New Jersey, there are approximately 75,000 foreclosures filed. Now, the normal rate is about 25,000; although the people most afflicted by foreclosure now are people in Atlantic City, Trenton -- the lower-income communities. There are 150,000 evictions filed in New Jersey every year; 150,000. It dwarfs the number of people affected by foreclosure, and those people could be evicted in a few weeks.

The Bill that I provided -- and again, it mentions the rent posting requirement -- is one of the reasons so many people have a problem with eviction. So S-538 -- the Bill I mentioned earlier -- will help deal with that, because what happens when you get evicted is you can't rent and you end up being churned from one bad landlord to another.

I urge you to look at a recent study by the ACLU at the national level. They found that evictions are filed at twice the rate against African Americans as opposed to white people; twice the rate, and particularly against African American women, who are disproportionately brought to court for eviction at more than two times the rate of anyone else. And that's something that needs to be addressed because what it does-- And recent research in New Jersey replicates those findings. The inability of tenants to get eviction counsel in that situation -- get representation is one of the major reasons people get evicted. In fact, where counsel is provided, the number of evictions is cut by a third. There are projects being done in the United States to create housing clinics to get people help beforehand.

I'm almost done.

Discriminatory tenant screening is another major issue; it's been mentioned here. Tenants are screened out of affordable housing by credit

history, they're screened out by criminal history, they're screened out by court filing history. All studies show that that disproportionately affects people of color, particularly African Americans. It's the next step in the process of racism and discrimination.

All the affordable housing in the world that's going to be built isn't going to be of help to the people who need it most if they're screened out by those things.

I urge you to look again at the ACLU report, which says that tenants are afraid to enforce their rights because they're so worried about ending up in court and not being able to move that they don't withhold their rent when they have habitability problems. They don't use their security -- which is a right the Legislature gave them -- when it's not being taken care of, because they're afraid they'll end up in court and then not be able to move simply because of the filing. And that's why they're rejecting people. The standards say, "If you were ever sued for a lease violation, you will be rejected." It's a common clause in most applications. Not whether you lost, not whether you won; if you were ever sued -- it's just the filing. That legislation that would screen it -- which is recommended in the ACLU report -- has an analog here, it's S539. S539, which will say that you can't see those filings, and they'll never be seen if the tenant isn't evicted. That means they wouldn't be able to use filing alone.

And by the way, in terms of the credit history, the credit discrimination -- as I mentioned earlier, low-income people have a hard time with credit because they don't have enough money to pay the rent and all of their bills. So you double up expenses and, lo and behold, you have a credit problem. And then when you apply to get into subsidized -- which will be

affordable to you -- you're rejected because of the very problem that they built the housing to correct.

A Bill that was in the last term, S-1939 -- which is being revised and will be introduced soon -- S-1929 addresses that. It says, for instance, that if you have a voucher, you can't use credit scores against someone because the government is going to pay the rent. So how can you be concerned about whether the person can pay or not when the government is going to pay the rent for them? Yet, people are still rejected for credit scores.

The two other things that I'll mention are -- again, you can't use housing vouchers if you're screened out with those vouchers. So if you want to move to a town where there are jobs, or better schools, or whatever, you're not able to go there because you're screened out for things like credit, criminal history, you name it. You can't discriminate against a voucher holder, but you can screen them out.

And also there's a systematic way of raising the rent just above the level that will be affordable for the housing program, and that keeps you out as well. So people are confined. They found that most voucher holders -- who supposedly would be able to move -- end up in the same neighborhoods they were in before because those landlords will be glad to take the vouchers, and people are willing to endure conditions because they want to be able to use the voucher.

Finally, two more things: Expiring subsidies is a major issue. Expiring rent subsidies -- 25,000 units in New Jersey are subject to expiration of their subsidies, meaning the existing housing is at risk of going away. The subsidized units that are now subsidized, may not be in the future.

The RAD program, which is converting public housing to subsidized housing, but it's limited -- it has time limits on it. And many people are not able to access it, as Mike said previously.

Redevelopment and gentrification -- all the things are pushing the low-income people out; but it's hard to move when you have the problems we mention now.

And finally, more and more, rental housing -- housing itself -- is seen as a health issue. They are finding a direct correlation between health, mental and physical, and decent housing. Studies all across the country show that, meaning that this issue not only impacts people's lives as tenants, but it also impacts their health and everything else that's involved. And that leads to homelessness. My conclusion is that, as I said before, disproportionately these problems affect people of color, low-income people. African Americans make up 14 percent of the state population, and 50 percent of the homeless population.

So these are issues that need to be addressed; major problems that affect our society. And again, it's something that, all across the country -- it has finally caught people's attention. And we're so happy that we have your ears to work on these issues now.

So thank you very much.

And if you have any questions, I'd be glad to answer them.

ASSEMBLYMAN WIMBERLY: Connie, you're always on point; and you kind of wrapped up a lot that was said this morning. And we definitely appreciate your advocacy.

Do we have any questions for Connie?

ASSEMBLYMAN SPEARMAN: Yes, I have two.

First of all, could you please-- What you were saying is a lot to unwrap.

MR. PASCALE: I gave you the written testimony.

ASSEMBLYMAN SPEARMAN: I couldn't even take notes -- you were just saying so much.

MR. PASCALE: I provided written testimony.

ASSEMBLYMAN SPEARMAN: No, I have it.

MR. PASCALE: Okay.

ASSEMBLYMAN SPEARMAN: Could you please make sure you get in contact with Caroline, and give her your contact information before you leave?

And I have two other questions.

MR. PASCALE: It's on my testimony at the top -- both my e-mail and everything.

But I will tell them as well.

ASSEMBLYMAN WIMBERLY: Assemblyman, Connie is very thorough.

ASSEMBLYMAN SPEARMAN: Yes.

ASSEMBLYMAN WIMBERLY: You will get to know him very well; you won't have to worry about -- you won't have any more questions, because he will provide everything for you.

MR. PASCALE: You get to be an old man, and you end up with this. (laughter)

ASSEMBLYMAN WIMBERLY: So you make sure you get the Assemblyman's information, and he will keep you on point, yes.

ASSEMBLYMAN SPEARMAN: But the two questions I have: One, I noticed in Camden that-- Recently I attended something at Rutgers University, and they were talking about -- there was an article actually -- Legal Services of South Jersey--

MR. PASCALE: South Jersey Legal Service.

ASSEMBLYMAN SPEARMAN: Yes; Olga Pomar--

MR. PASCALE: Olga.

ASSEMBLYMAN SPEARMAN: --had done some research, and she was talking about -- and I think it was an article in the paper; this is going back a few months. They were talking about how the Section 8 certificates were kind of driving up the prices of rentals in Camden to the point where they weren't very much less than what people were paying in Haddonfield, which is -- the income levels there are, like, three times the income level in Camden.

Do you find that to be the case throughout the state?

MR. PASCALE: Well, the issue there, of course, is that traditionally Section 8 fair market rents were set over a region. So for instance, Camden -- the region that was covered by the fair market rent included both Cherry Hill and Camden. So when they averaged out the rents, they ended up higher than they would normally be in Camden, and lower than they are in Cherry Hill. Which meant you couldn't move to Cherry Hill, but it also gave the landlords leeway to raise the rents in Camden. Which would attract voucher holders, but hindered everyone else because they couldn't get the money.

They've since instituted a program called *Small Area Fair Market Rents* -- which isn't adopted everywhere in New Jersey, by the way -- which

means they now look at the zip code and look and see what the rent is in that town, basically. Which theoretically would help solve this problem, because it would reflect the existing rents. But the averaging of the rents, as I said, prevented people from moving to the higher income communities and raised the rents in the lower income communities. Because they would then prefer to rent to a voucher holder and get a higher rent; but when they advertised, they also affected the other people who didn't have vouchers.

That's what the Small Area Fair Market Rent is supposed to address. Unfortunately, it's only been made mandatory in certain places. It is mandatory in Camden, so that's something for people to look at.

ASSEMBLYMAN SPEARMAN: Okay, thanks.

MR. PASCALE: I know you had said you had a second question; I'd be happy to answer it, if it was--

ASSEMBLYMAN SPEARMAN: Actually, on this-- Again, everything, all of this is all--

MR. PASCALE: Sorry; a lot of stuff, right?

ASSEMBLYMAN SPEARMAN: --very good information. And thinking about how to implement legislation that addresses the issue is a challenge.

MR. PASCALE: I think the legislation that I mentioned would go a long way toward it, if we can get it enacted.

So thank you very much. I appreciate it.

ASSEMBLYMAN WIMBERLY: Thank you, Connie; I appreciate all you do.

MR. PASCALE: Thanks.

ASSEMBLYMAN WIMBERLY: Thank you.

Next we have Gigi Green, S-C-L-F. *Self* -- I'm sorry -- *self*.

Gigi, come on up.

G I G I G R E E N: Yes, I'm representing myself.

Again, good morning.

ASSEMBLYMAN WIMBERLY: Excuse me; I thought it was an acronym. I apologize.

MS. GREEN: It's okay; you have--

ASSEMBLYMAN WIMBERLY: But we welcome you.

MS. GREEN: Thank you, thank you.

Well, I don't know where to begin besides -- it took me two hours to get here, which should have taken an hour and 53 minutes, according-- But I came along with someone who's not here yet, who also wants to speak.

But I have a serious problem, and I was invited to this meeting by my Assemblywoman, Shanique Speight from Newark, Legislative District 29.

And where I live -- I kind of want to be a whistleblower also, on behalf of the tenants and myself. Because from September 2019 to January 2020, I discovered maintenance was breaking in to my house.

Prior, I had a multitude of police reports regarding vandalism to my car, which has come back full circle to where I live.

But the most traumatic is that all the incidents-- I have a relationship with the Hillside captain at the police department, I made multiple police reports. But when I discovered, by setting a trap, that these men were breaking into my home, I changed my cylinder--

But I was safe; but they broke past that; which was discovered a day after my birthday, January 8, because of my godly instincts. My parents

aren't alive, so they're like watching over me. My instincts said, "Set another trap," and I did, and I discovered they were breaking in again.

So I went to the police department, came back home escorted by two undercover detectives. There are only four apartments in the building; came back home with two detective escorts -- only with one -- and we get to the building, driving up to the building, and I said, "That guy's the maintenance guy." I said -- I just came right out and said, "He's coming from my home."

And we get to my door, and before I can even put the key in -- which I had the wrong key -- and I leaned -- the door was open, and I just flung it open.

And the detective, not wanting to stop him, question him, and ask him why he was in the building-- Because no one was home in the building. The apartment next to me is empty. So if he had the key to go in that apartment, surely he would have gone in there. He wouldn't have wanted to face me, knowing he couldn't jimmy my door back.

So he just walks out, and that's how my door was found. I have hundreds of videos; I have hundreds of proof -- I have a multitude of proof; videos after videos after videos.

Not only that, I sent the Assemblywoman over 70 videos, from September to January, with the heat and hot water issue, 70; and there's more -- 70. So not only am I being harassed, there are heat and hot water issues.

I've talked to other tenants, whose names and numbers I have. You know that management -- the superintendent has been going in their home. Of course, they've stolen things in my home. I'm not sure if cameras were on me. I'm a single woman; I live alone. I don't have any children. So

just the mere fact that all this time I didn't know-- I've lived there six years; too long. I had a plan. I was only supposed to be there for three years, but just a little longer.

So I just believe that, you know, these men have been coming in and out of my home. Little things -- when I think back, knowing that when I discovered they were coming in-- When I think back to, like, little things, I'm like-- I do things; I'm a creature of habit. I keep -- I'm OCD clean; I like things a certain way. I don't wear shoes in my home. So when I think about little pebble rocks that I stepped on in my house, or dirty finger prints on the refrigerator-- I would never go in a refrigerator, when I come in the house, without washing my hands; just little things.

My dad's medicine bottles I have in my cabinet; three. His name is turned away, but they were facing me. You know, just things that were odd and out of place -- when I think back to how long they've been coming in. And that was back in 2018, with my dad's medicine bottles.

So recently, when they broke in, in September, September 19-- So September 20 I got an alert from Experian that my bureau (*sic*) was being tampered with. I have a freeze on it. So when I went to where I left the bureau out on the table, it wasn't there. So they took that; they broke my file cabinet -- they broke into my file cabinet in my closet.

So these things I'm just discovering -- of how long these men have been coming in there, collecting things about me, my identity, possibly doing things to my food, you know; who knows?

But nobody's hearing me. So I'm here, you know?

ASSEMBLYMAN WIMBERLY: Ms. Green, I am sorry to interrupt you.

And we're working more on legislation--

MS. GREEN: I know.

ASSEMBLYMAN WIMBERLY: --and your issue is more of a legal issue. Not that we're going to push you to the side. We will address this with your legislator in your area.

If Yvette -- where are you? She just stepped out?

MS. GREEN: But like she said, it's still housing, because I have the e-mail.

ASSEMBLYMAN WIMBERLY: No, I totally understand what you are saying. But we're going to have to help you--

MS. GREEN: Well, no, not me; the whole place where I live.

ASSEMBLYMAN WIMBERLY: The whole place where you live.

I want to get-- As soon as my Chief of Staff comes in, we're going to get your information. We're going to reach out to Assemblywoman Speight and reach out to the other legislators in that area. And whatever we can do to help you on that end, to get you on the right legal path for that building, that's where we're going to go with you.

MS. GREEN: They're garden apartments--

ASSEMBLYMAN WIMBERLY: Yes.

MS. GREEN: --you know?

ASSEMBLYMAN WIMBERLY: So please don't leave.

MS. GREEN: I won't.

ASSEMBLYMAN WIMBERLY: If you can stay right here. And I'm going to connect with you my Chief of Staff so we can get your information.

MS. GREEN: Okay, thank you.

ASSEMBLYMAN WIMBERLY: All right?

MS. GREEN: Thank you; thanks for hearing me.

ASSEMBLYMAN WIMBERLY: Next we have Tracy Rogers.

TRACY ROGERS: Good afternoon, Chairman, and other Legislators.

I'm with the Asbury Park Affordable Housing Coalition. And right now we have done exhausting work in one of the hottest cities in New Jersey, Asbury Park, and the gentrification that's going on. Hopefully, within two months-- We have forced the City, over a three-year period, now to enforce inclusionary zoning ordinances that will, hopefully, be signed in, in the next two months.

I've come through-- And I'm the face of what Connie represents -- everything that he has talked about. Basically, I moved to South Brunswick and raised my children there. I left Newark, New Jersey, because I wanted a better education. And I was able to -- not having the income to meet living in South Brunswick, but it gave me the opportunity to live there through affordable housing, where I was able to raise two kids and go on to college.

So I'm the face of what affordable housing can do -- to nourish and build great families.

But then I moved on to Asbury Park, which has one of the most transitional aspects I've seen in the last five years. They've gone from a minority population of almost 60 percent, to almost 47 percent of African Americans; where rents have gone from \$900 for a studio to \$1,500 to \$2,200 for studios. And this transition has been over the last five years.

We have seen people pushed out. We have representation in newspapers on projects that were coming back, where we have residents who

could not even be accepted into our affordable housing situations because of past criminal records, or because of evictions -- the screening processes. So we see everything that is going on.

Right now, Section 8 is not even being accepted in Asbury Park because renters (*sic*) believe that they can get larger rents. So when they're screening, our people who have been living there all their lives, who have section 8, can't even live in Asbury Park. These are things that we see every day.

We also had a redevelopment come in; and the beachfront moved out most of the people who were in that community. And now, not one single unit is being built for affordable housing in that area.

So all these aspects create gentrification, and aspects that we will see throughout the state. And the legislation that Connie has put together, and the Coalition that we have gathered, will give this city an opportunity to change the direction of what this state needs. Because anything that, basically, is going on at Asbury Park, can happen to any city. Cities are not being mandated to meet their obligations on affordable housing. This is something the Legislature should also put into legislation, to make sure that people meet their legal -- *legal* obligations to create affordable housing. Because people need schools, they need great places to live.

So we have all these things tied up in one situation that reflects what this economy is. The *Star-Ledger* had the 50 greatest things about New Jersey; affordability is not one of them. We have to look to make sure that this state represents what we want it to be. And we have to look at all these things that are going in.

I don't know if anyone knows about the RCA program. We had RCA funding that was left in Asbury Park, and a gentleman bought four homes, as an investor, when the transition was coming. He used that money for five years, which was supposed to -- the house was supposed to be held for 10 years. He went to Section 8, that was paying his rent -- and he was getting market rate -- and told them he wanted market rate rents, and lied and told the State that he had fixed up the home; but he used the RCA money to do it and kicked the person out who was living there. So he can just go in and get that \$2,400 a month rent for a house that he had, and he was not meeting his obligations.

So these are a lot of areas that we have to look at to find out how we need to address them.

ASSEMBLYMAN WIMBERLY: Thank you, Mr. Rogers.

MR. ROGERS: Thank you.

ASSEMBLYMAN WIMBERLY: Any questions? (no response)
Thank you very much.

Next we have Nicholas Kikis, New Jersey Apartment Association.

NICHOLAS J. KIKIS: Thank you, Mr. Chairman and members of the Committee.

I was going to start my testimony by saying, "Good morning," but it's now, "Good afternoon."

I'd like to thank you for the opportunity to testify.

I'm with the New Jersey Apartment Association; we represent the professional apartment owners, managers, and developers across the State of New Jersey.

And I think one of the things that we heard in a lot of the testimony before us is a point that I think the Apartment Association has been raising for a long time; which is, New Jersey faces a significant crisis in affordable housing. It's something-- We need more affordable housing, we need it in a broader range of the state, and we need to make sure that that affordable housing is of good quality and available.

One of the things that, you know-- I really think that this Committee has done a good job of raising the attention of the need for affordable housing. That is something that we'd like to continue to work with you on, Mr. Chairman, as well.

Additionally, there was a lot of testimony about landlord-tenant issues and some bad actors. And one of the things, as the Apartment Association -- we have an interest in trying to make sure that there's a distinction between good actors, who really are our membership, and the bad actors who are out there. We understand that there are slumlords, and we will work with you, as a Committee, to try to craft legislation to go after those bad actors.

In my written testimony, we highlighted one Bill. I often refer to it by its Senate Bill number, 1150. It was sponsored in the Assembly by Assemblywoman Reynolds-Jackson. It went through this Committee, and was signed into law last year. What that does is it creates a tiered inspection system where the resources that were going towards inspecting good properties can be targeted at bad properties, and increased oversight on bad properties. And I think that's just a good example of an innovative solution that this Committee and the Legislature put together, and the Administration, to target and go after substandard housing.

Additionally, another example is the recent amendments that were made to the eviction process that create an extended right to what's called *pay and stay*. We worked with Senator Stack and Assemblyman Raj Mukherji on that legislation that moved last session. And it's a Bill that is going to reform the court process to allow tenants who've come up with the money to have an extended time period where they can pay that back rent and be restored to their unit.

Our membership -- just to kind of give you an example -- really invests in educating their membership. As an Association, we offer classes, designation classes, for a wide variety of topics -- maintenance topics, things like that. But also things like fair housing is probably something that we offer on a more-than-monthly basis, and is a very important class that we have.

So one of the things about professional landlords is, they are training their staff. They are spending hundreds of thousands of dollars in training and education programs, either through the Apartment Association or through other venues.

Bad actors aren't doing that. They're collecting rent checks, they're not maintaining their units. And I think that's really one of the distinctions between good and bad actors.

When crafting legislation that goes after the bad actors, one of the challenges is, oftentimes it does start to impact good actors, good owners, and good operators. We'd like to work with you, as a Committee, to try to make sure that, as much as possible, we're not burdening those who are doing the right thing with additional layers and additional burdens.

Additionally, a lot of our membership is producing affordable housing and operating affordable housing; and this is housing that operates

at a very thin margin. So it's absolutely vital that we not impose unnecessary burdens on those housing providers, because then we're going to be crowding out the exact style of housing that you, as a Committee, are trying to create, incentivize, and develop.

So I just want to, kind of, caution against unnecessary mandates. I think there are certainly solutions out there that can address some of the issues that you've heard. But we just need to make sure that those solutions don't, unfortunately and negatively, impact the housing that's either affordable or that's being well maintained and operated.

With that, I'm certainly available to answer any questions.

I know there was a lot of testimony raised about landlord-tenant issues -- things that we have a certain amount of expertise in. I'd be happy to assist anybody on the Committee, or anyone who testified previously, with any issues that they're having.

ASSEMBLYMAN WIMBERLY: Thanks, Nick.

Any questions? (no response)

Thank you very much, Nick.

MR. KIKIS: Thank you.

ASSEMBLYMAN WIMBERLY: At this time, we have a New Jersey resident who was unable to attend; and they're associated with the Anti-Poverty Network of New Jersey.

We'd just like to read her statement into the record. As part of housing issues and other things, part of it is transportation. I mean, we heard people testify earlier -- you make the choice on robbing Peter to pay Paul. And that's a reality for many of us who have grown up in public housing, and

single-mother homes, and grandparents raising us in their homes; or coming from houses of abuse, or whatever it may be.

So I just think it's important that we do read this young lady's testimony into the record.

"My name is Jessica. My boyfriend and I live in Stanhope, New Jersey. We've been here for almost a year, next month, and we've had to stay confined in our bedrooms since November/December because it's too cold to use the rest of the house.

"We tried to insulate the house from the basement, but the landlord didn't want to pay for it to get done. We've had to get space heaters for our bedrooms to stay warm, which made our electric bill go very high. My children --12 years old, and twins of 10 months -- are stuck in a room for months now. I have to cook, and run back upstairs and dress as if I'm outside when I'm downstairs in the kitchen.

"I can see my breath most days; that's how cold it is. We've tried to have the landlord come see for himself, but he never answered or bothered to show up. We had to stop rent, and it isn't the first time, to get his attention just to get things fixed in his house.

"We had the police come, and we filed a report. And they even said they could see their breath, and were cold just standing in our kitchen.

"We're supposed to move by April 30, 2020, and we most likely won't get our security deposit back. Would you, or anyone, even our landlord, live in these conditions with your family, even when paying \$2,000 a month for rent, on time, and trying to fix up the place and make it your own?"

This is a sad testament of -- a summary of what we heard today. And you don't think of Stanhope, New Jersey -- which is a pretty nice section of New Jersey -- where this happens. But this happens throughout New Jersey and, unfortunately, throughout the United States every day -- that people do work hard every day. They go to work, as the young lady said from National Action Network, and they're at work, and they're trying to make ways for their families.

And unfortunately, you know, space heaters lead to, usually, in my community, fires; and in many areas, people are using kerosene, which is what you see in southern states, which leads to many health issues.

These are reasons that we're going to have these hearings, because of people like Jessica and her family. People may want to shy away from it, but I think as a Committee, as a whole, we are not going to shy away from it. And listening to somebody from Stanhope, New Jersey, make this type of statement for the record today shows that it's just not about Paterson, and Newark, and Asbury Park, and other places. There are people in our rural areas who are suffering. There are people who you would consider a paycheck away from being homeless, and we have to get out here and fight and do what's right for them.

So I appreciate everybody who came out and had testimony today.

And at this time, we're going to wrap up with our legislators, with their closing statements.

And before we do that, since we've come all the way to Atlantic City, you have a statement you'd like to say, or a comment?

MR. McNEIL: (off mike) No, I was just agreeing with you, Mr. Chairman.

But as I said to you earlier, in doing my day job -- besides the NAACP -- I'm in court all the time. And, say, we have 100 people; out of 100, maybe 50 of them are the same as that letter that you just read.

And I agree with you, that something has to be done.

ASSEMBLYMAN WIMBERLY: And we've heard that; like I said, this is our fourth hearing throughout the State of New Jersey.

But this is the impetus behind why we want to have these hearing--

MR. McNEIL: And we appreciate it; we truly appreciate it.

ASSEMBLYMAN WIMBERLY: --and to do what's right for everybody. Regardless of your zip code, we want to work for you.

But at this time we're going to ask our Assembly members to close out with any statement or comments that they have at this time.

And I will start to my left.

ASSEMBLYMAN CLIFTON: Thank you, Mr. Chairman.

First, I want to thank all the folks from Atlantic City who came down here.

Some great issues were brought up, important stuff that needs to be looked at, on a bipartisan basis, from this Committee. So I look forward to working with the Chairman on that, and the other members.

I want to thank everyone for their testimony. These are real issues that go across this entire state, in every community, facing these types of problems. And again, we need to work on these as a group, as a bipartisan

Legislature, to get these things resolved, get these bad actors out of these situations so these people can have good homes, safe homes.

And, you know, that letter that you just read really hit home, and we need to work on this and make it a priority for the state.

Thank you, Mr. Chairman.

ASSEMBLYMAN WIMBERLY: Thank you, Assemblyman.

ASSEMBLYMAN CALABRESE: Thank you, everybody, for coming and sticking it out. I know it's not easy to sit and listen for this long, but from our end, this is very much a learning experience. And the more we have communication with you, and the issues that you're going through, the better that we could do our jobs.

And as the Chairman stated earlier, the only reason why we're here is to help. That's really what we do.

So thank you very much.

ASSEMBLYMAN WIMBERLY: Vice Chair.

ASSEMBLYMAN SPEARMAN: First of all, thank you for coming out and giving your testimony.

Housing is not a Democratic issue or a Republican issue; it is a bipartisan issue, it is a human issue. And I agree with the Chair -- this is something that we need to do something about. And there are no simple solutions. And legislation that adds additional burdens is not the answer, and getting rid of things that protect people is not the answer. We have to work together to find answers that attack both ends of the problem -- to make more housing available and then to keep that housing affordable for people who live in New Jersey. That way I think -- and I'll be talking to the Chair about this -- I think by increasing the availability of housing, the number of

units available, and then making sure we get the bad actors out of -- as the Apartment Association, as Nick was just saying -- I think that's part of the solution. And I look forward to working with all of you to make that happen.

ASSEMBLYMAN WIMBERLY: At this time, I'd just like to thank everybody who came out and testified today.

I'd like to thank Stockton University for hosting this, in this beautiful facility that they have here, today; and the Councilman and the Mayor who have welcomed us here to Atlantic City.

This will not be our last trip down South, as they say in New Jersey, to represent the issues of housing throughout the State of New Jersey. But the one thing that sticks is this young lady here -- this is the reality. When you have 10-month-old twins, and you do not have adequate heat, and you're trying to heat with space heaters -- this is why we have to continue to fight, Connie; this is why we appreciate the work that you guys do, Nick and everybody else who came out today.

And I thank all my colleagues, as we understand this is not a Republican-Democrat issue. This is a human rights issue that we're facing in housing.

So thank you, and everybody have a great day.

(HEARING CONCLUDED)