Public Hearing

before

ASSEMBLY HOUSING AND COMMUNITY DEVELOPMENT COMMITTEE

"The Committee will receive testimony from invited guests and the public concerning landlord and tenant issues"

LOCATION: William Paterson University

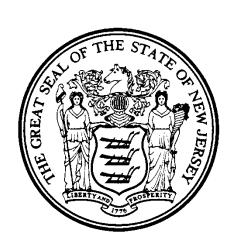
Wayne, New Jersey

DATE: December 19, 2018

10:00 a.m.

MEMBERS OF COMMITTEE PRESENT:

Assemblyman Benjie E. Wimberly, Chair Assemblywoman Annette Chaparro, Vice Chair Assemblywoman Shanique Speight Assemblywoman Holly T. Schepisi



ALSO PRESENT:

Chris Jewett
Office of Legislative Services
Committee Aide

Dorian Stanley Assembly Majority Committee Aide Kristen Onto Assembly Republican Committee Aide

Hearing Recorded and Transcribed by
The Office of Legislative Services, Public Information Office,
Hearing Unit, State House Annex, PO 068, Trenton, New Jersey



BENJIË E, WIMBERLY

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New Tersey State Legislature ASSEMBLY HOUSING AND COMMUNITY

DEVELOPMENT COMMITTEE

STATE HOUSE ANNEX PO BOX 068. TRENTON NJ 08625-0068

PUBLIC HEARING NOTICE

The Assembly Housing and Community Development Committee will hold a public hearing on Wednesday, December 19, 2018 at 10:00 AM in University Commons Ballroom A, Speert Hall, William Paterson University, Wayne, New Jersey 07470.

The public may address comments and questions to Chris Jewett, Joe Pezzulo, Committee Aides, or make bill status and scheduling inquiries to Jaimie Cooper, 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 landlord and tenant issues.

Those individuals presenting written testimony are asked to provide 15 copies to the committee aides on or prior to the date of the meeting.

Issued 12/7/18

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ASSEMBLYMAN BENJIE E. WIMBERLY (Chair): I'd like to welcome you to our fourth hearing, I believe -- right? -- our fourth hearing on Housing and Community Development here in the State of New Jersey.

And we will continue, in 2019, with additional hearings, with a different agenda at each one of them. We plan on being in Essex County as our first meeting in 2019.

But it's great to be home, in my home County of Passaic County today. Because I did not have to make a two-hour commute to Trenton, I was able to get here in 10 minutes today.

And on that note, we'd like to bring up the President of the great William Paterson University, Richard Helldobler, to bring greetings.

RICHARD J. HELLDOBLER, Ph.D.: Good morning.

I would like to thank Chairperson Wimberly and members of the Assembly Housing and Community Development Committee for holding their meeting here at William Paterson University, one of New Jersey's great State universities; and, I would argue, the best New Jersey University.

Your work as a Committee is vital to helping improve the quality of life in the state from which many of our students hail. Your roles as State legislators and leaders are very much valued and appreciated.

We understand the significant challenges that our public servants face. Please know that your service does not go unappreciated at William Paterson, where civic engagement is a hallmark of our undergraduate education.

It has been a great year so far at William Paterson. I am pleased to report that we welcomed our largest freshman classman in our history. Over 10,000 students are now enrolled at William Paterson University. And if you have not been here recently, you can see that the face of the campus has changed in many ways. This past September, we celebrated the rededication and renovation of Hunziker Hall, continuing the enhancement of the heart of our campus. This is on the heels of our complete renovation of Preakness Hall, which we opened last year; and construction of University Hall, a state-of-the-art academic building that opened three years ago.

These renovations and construction projects are partially funded from the State of New Jersey through the Building Our Future bonds that were approved in 2012. Without such bonds, these transformations would be nearly impossible.

The continued success and improvement of William Paterson has had a positive effect on the whole state and the region. This university improves the quality of life for our students and increases their social and economic mobility. The Social Mobility Index, or the SMI, measures the extent to which universities and colleges educate economically disadvantaged students -- whose family incomes are below the national median -- at a lower tuition, and graduate them into good paying jobs.

You will be happy to know that William Paterson ranks in the top 10 percent in the country for moving students up in the Social Mobility Index. For we know that public higher education is a way up and a way out for many of our students. And because of our rich diversity, William

Paterson's students graduate and go on to change the social fabric of the region, the state, and the nation.

We are so happy to host this meeting today. Please know that the door is always open for you at William Paterson. We very much hope that you come back again to campus for business, to visit, or to attend many of the cultural events, guest speakers, or performances that are held in the Shea Center for Performing Arts. We are proud to be the home of the best Jazz Studies program in the country.

In fact, William Paterson's faculty member, Bill Charlap, was recently nominated for a Grammy award for an album of Gershwin tunes that he collaborated on with Tony Bennett and Diana Krall. And we have Darlene Love performing tonight on campus in the Shea Auditorium.

So again, thank you to the Chair and to all the Committee members for being present here. I hope you have an enjoyable and productive meeting at this very special place that we call William Paterson University.

Have a great day.

ASSEMBLYMAN WIMBERLY: Thank you, President.

As I stated, being close to here, to campus, is beautiful. It's great to hear that you have the largest incoming class in the history of William Paterson University.

We'd also like to thank Pat DeDeo from Government Affairs. Pat is a regular down at the State House, and he's always doing great work for William Paterson University in Trenton.

DR. HELLDOBLER: Thank you.

ASSEMBLYMAN WIMBERLY: And I really-- I have to take a step back.

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

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

MR. JEWETT (Committee Aide): Assemblywoman Schepisi.

ASSEMBLYWOMAN SCHEPISI: Here.

MR. JEWETT: Assemblywoman Speight.

ASSEMBLYWOMAN SPEIGHT: Here.

MR. JEWETT: Vice Chairwoman Chaparro.

ASSEMBLYWOMAN ANNETTE CHAPARRO (Vice Chair): Here.

MR. JEWETT: And Chairman Wimberly.

ASSEMBLYMAN WIMBERLY: Here.

At this time, just to lay just a little bit of the ground rules.

We will allow each person to testify for three minutes; it will be a timed three minutes. We plan on having numerous people speak today, and we want to get through it.

We do understand it is the holiday season; you see that our dais is a little thin today. And let's make it clear: We will not be voting on any legislation today; we are listening to learn about legislation. If we have to have additional conversations with you, it will be offline; and we will make arrangements for our staff or somebody from our staff to see you outside of here. So let's make that perfectly clear.

So with all due respect, please keep your comments within three minutes.

MR. JEWETT: First, we have representatives from Isles and La Casa de Dom Pedro.

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) Just one second.

What happens in the process? We give it to somebody, who gives it to you guys?

ASSEMBLYMAN WIMBERLY: Yes, ma'am.

UNIDENTIFIED MEMBER OF AUDIENCE: (Indiscernible)? ASSEMBLYMAN WIMBERLY: Yes.

J A N E C O H E N: Good morning, Chairman; good morning, Committee members.

Thank you so much for having this hearing today.

My name is Jane Cohen; I'm the Policy Director at Isles. We are a community development organization based in Trenton. We've been doing work in Trenton, and statewide, for almost 40 years.

You've heard from me before, so I'm going to be very brief before I turn it over to my colleagues.

Many of the issues that we work on really touch on landlord and tenant issues. And as you'll hear from my colleagues, so often it falls on the tenant to have to push for what they need in their rental unit; and many, many times that does not happen, for a variety of reasons.

So I'm happy to turn this over to Danny from LaCasa de Dom Pedro in Newark to give you some examples; and then, also, from Cherie Hooks.

DANNY FELICIANO: Hi; good morning, Chairman and Committee.

I appreciate the opportunity to be here before you.

As Jane had explained, I'm from LaCasa de Dom Pedro in Newark, New Jersey. I work as a Lead Outreach Coordinator for the Community Improvement Division. We currently have a Lead Grant for remediation, and that targets Essex County.

We've done some work in Newark in regards to the Healthy Homes outreach effort. And we have encountered, several times, a landlord who has been either reluctant or uncooperative in consenting for their homes to be inspected for lead. Usually we would visit the homes and confirm the presence of lead through our outreach efforts; often, that is the case. And when we come back to the landlord, notifying them of our findings to proceed forward with an assessment to identify any hazards, we usually run into these barriers. And I think this is really, really important.

We've discovered, also, through our Healthy Homes Community that we have there, that there is no legal footing at the moment in Newark for us to actually enforce this very issue with the landlords not being cooperative.

So I really hope that you guys could be able to understand that this is a really important topic.

Thank you.

CHERIE HOOKS: Good morning, Chairman, and good morning, Committee.

Thank you very much for allowing us to be here today.

I'm the Environmental Health Services Manager for Isles, Inc., in Trenton, New Jersey. And the most important part of my job is going

out to do home assessments and training other people to do the same -- to test for safety hazards and health hazards in homes in Mercer County.

A month ago, a colleague and I went to a home in Trenton. We were greeted at the door by Norma, who is a wife and mother of three children. One of her children was already lead poisoned; she had a blood lead level of 9. When she greeted us, she opened the door and we stepped into a beautiful enclosed porch; it was full of toys, and she said she used it as her children's playroom.

We noticed immediately the deteriorating paint in the window wells; even though the interior sills and frames were painted, inside the windows were not. I asked her how often she opened the windows; she smiled at me and said, "All the time, so my children can get fresh air."

When we opened those windows, every one tested positive for lead in the room that her children are playing in.

So we have a mom and a dad who are doing everything they can to make their children safe and give them a healthy environment. And because lead doesn't have a color, like mold, and it doesn't have a smell like gas, her child got poisoned with her doing the very best she could.

When she found out that lead was, indeed, in her home, that very day she gave us every piece of documentation that we needed to move forward with her application to go out and do remediation work. The one thing she needed was her landlord to sign the landlord-tenant agreement. She spent three weeks trying to contact them to get somebody to do it, and could not. She has a number to call that nobody answers, and another number to text when she has maintenance issues.

I went to the City Tax Office and got the records for the home to find out who the owner of the property was. It's a different name from the one that's on the information she has. When I Googled that name and the address, it gave me yet a different company name. It took me two phone numbers -- that I called that I got from Google -- and was not able to reach anyone.

I went to Google again and used that management company's name, along with "Apartments for Rent in Trenton," and was able to get a working number for them. So if I was trying to give them my money and look for a place to stay, the very first number I called -- somebody answered the phone. But someone who was already living there -- in a home that she thinks is safe that's not -- could not get anybody to sign a paper for us to go out and help make her home safe, free of charge, for herself and for the landlord. No cost to either of them.

When I did reach a representative, I explained that to her. I sent her the link to Isles' website and to DCA's website, where we get our funding. I wanted to make it very clear to her it was not a scam. I sent her the document that we needed her to sign, so she knew that there was no cost involved for her, because her tenant did meet the income requirements.

Two days later, I did get that form back, along with an e-mail informing me not to do any testing in any other properties owned by them without their permission.

As a Trenton resident, I was disgusted. Because a lot of people think that families in Trenton don't care about their own children and their own families; and that is not always the case. So to see a family doing the very best they can for their children and to have to deal with something like

that-- And for a management company that, when I Googled them, looking for an apartment, 15 came up that are available for rent. So I have no idea how many properties they own. And with the knowledge that they had, from both websites, to know that, without any cost to them, we could go in and make sure all those families are safe -- instead of sending me an e-mail that says, "Can you send me something to give all my tenants?" she instructed me not to do any more testing without her permission.

I don't know what you can do, or if there's anything you can do. But I am humbly asking you to do whatever you can so we can use the funds we have available to take care of these children.

ASSEMBLYMAN WIMBERLY: Do you have any questions? ASSEMBLYWOMAN SPEIGHT: Thank you, Chair.

Now, for this particular tenant, are these landlords accepting Section 8, or was it--

MS. HOOKS: No, these tenants pay \$1,500 a month, and they pay it all themselves.

ASSEMBLYWOMAN SPEIGHT: And if they were to withhold their rent, do you know what would happen then?

MS. HOOKS: Lots of times residents in Trenton are afraid to do that, and they're afraid to do it for a lot of reasons. Sometimes there are more people living in the home than are actually listed on the lease; sometimes they're undocumented and they don't want to cause any problems; sometimes there's a language barrier--

ASSEMBLYWOMAN SPEIGHT: Right.

MS. HOOKS: --because the landlord doesn't speak Spanish; and the tenant -- Spanish is their first language. So the hard thing is,

because they want to follow the rules the way they perceive them, "My rent is due at this time; I'm supposed to pay it," they're going to do that, even though the landlord doesn't do what they're supposed to do.

MR. FELICIANO: Can I just answer that?

There are some units that are subsidized. It appears that Section 8 doesn't inspect for that when they do their inspections, to kind of make sure that the house-- That was my understanding.

ASSEMBLYWOMAN SPEIGHT: So Section 8 does *not* inspect for lead?

MR. FELICIANO: That was my understanding, yes.

MS. COHEN: What we know from Trenton is that, oftentimes, there is not a lead inspection with Section 8. There is supposed to be a general inspection that includes lead; but, oftentimes, that does not happen, and we've heard that from multiple sources.

ASSEMBLYWOMAN SPEIGHT: Chair that might be something we need to, probably, look into.

ASSEMBLYMAN WIMBERLY: Yes, definitely.

ASSEMBLYWOMAN SPEIGHT: Thank you.

ASSEMBLYWOMAN CHAPARRO: If I may?

ASSEMBLYMAN WIMBERLY: Sure.

ASSEMBLYWOMAN CHAPARRO: The whole point of the hearing is to listen to the community, for everyone who's involved; and for us to get ideas of what we can do better.

Clearly, your State agency could be a lot to go through, especially a municipality. I work in a municipality, so I always feel the municipality should step up. And one of the ways you could do that-- I

mean, this is something we could always discuss -- find the right way, the right balance-- Because there are a lot of good landlords out there, and we can't have everyone pay a price for the bad ones.

That being said, they have to pay their taxes. So they can hide behind management all the time, but they have to pay their taxes. So I always think, at some point, municipalities should say, "If there are red flags, where there are a lot of tenants--" Especially if you have a Constituent Services Office; that kind of goes hand in hand. Because you have two departments that are in a municipality -- they go hand in hand. And if each department spoke to each other, they would say, "Hey, listen, taxes are due. Put a red flag on these landlords because we're having too many complaints," especially if it's a health issue; things like that.

So I always think that there's something we can come up with, maybe as guidelines. But the red flags-- And it alleviates the State from being overwhelmed with each municipality calling it in, and that the grants are spent properly and are done right. But I think each municipality should step up, because you know who your bad landlords are and you know who your good ones are, by the amount of complaints you get.

So that's some way to work hand in hand with the State and each local municipality.

I think that's a way to start. But I'm sure we're going to hear a lot of testimony and come up with more ideas.

ASSEMBLYMAN WIMBERLY: Yes.

MS. COHEN: Just briefly-- I testified before this Committee before, about A-1877, which does require landlords to ensure that their properties are lead-safe at the time of tenant turnover. And that is one

resolution we see to this that would be very effective, and has been in other states.

And just to your point -- in some other states, when there's one management company that's found to have a lead issue, they are mandated to have an inspection in all of their other properties. So that is another way to do it.

ASSEMBLYMAN WIMBERLY: Thank you.

ALL: Thank you.

MR. JEWETT: Next we have Arnold Cohen and Ben Haygood, from the Housing and Community Development Network of New Jersey.

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike)
They didn't get here yet.

MR. JEWETT: Okay; next we have Matt Shapiro from the New Jersey Tenants Organization, if he's available?

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) I had a hard time finding the place; they probably just didn't get here yet.

MR. JEWETT: Okay; next we have James Burd from the Citizens Improving Affordable Housing.

JAMES BURD: Thank you.

Good morning, and thank you very much for having everyone here today in regards to the affordable housing situation in New Jersey.

Yes, I drove two hours to get here, because I come from Titusville, New Jersey, near Trenton. So it was a nice ride.

One of the key things that our organization is involved with is the modification of the law of affordable housing. And we can take this to the *nth* degree, but I only have three minutes to do this. But one of the things that I found the other day was in the *Trenton Times*, and it was called, "Homelessness rises in New Jersey more than most other states." And it says that the high cost of housing in New Jersey helped lead to a 10.1 percent increase in homelessness in the year. And it's the sixth-largest increase in the country.

"Kate Kelly, an associate with Monarch Housing, blamed the recent increase in part on the high cost of housing. Monarch works to expand the supply of affordable housing in the state.

"For example, she said, a household would need to earn \$28.17 an hour to afford a two-bedroom apartment, but the average salary is \$18.21 an hour." And it goes on and on and on.

What we're saying is this. What has to be done is this law has to be modified in New Jersey. You can't allow the Fair Share Housing Center in Cherry Hill, New Jersey, as well as the developers that make these houses on an 80-20 relationship-- Which is 20 percent affordable housing; 80 percent is the going rate for a single-family, and apartments, and condos. That's where they make their money. They walk away, and the people who have to pay for this are not the ones who should be having to pay for it. Because back in 1975, it said that it would not impact the taxpayers of New Jersey. Well, if you look at Hopewell Township, they put in-- Back in the 1980s and 1990s, they put in Brandon Farms, which was 1,300 homes. Out of that, 130 were--

ASSEMBLYMAN WIMBERLY: Mr. Burd, I'm going to ask you to wrap it up at this point.

MR. BURD: At that time--

ASSEMBLYMAN WIMBERLY: And I know your testimony; we've heard it before.

MR. BURD: At that time--

I'm glad you understand that. At that time--

ASSEMBLYMAN WIMBERLY: But, one second.

MR. BURD: --only one--

ASSEMBLYMAN WIMBERLY: Mr. Burd, I--

MR. BURD: Pardon me? Go ahead, sir; say something.

ASSEMBLYMAN WIMBERLY: I just want to let you know that each of these hearings has a different topic.

MR. BURD: Well, that's right; but what I'm saying to you--

ASSEMBLYMAN WIMBERLY: And you've given great testimony in the past.

MR. BURD: What I'm saying to you, though, is that people like yourself, and everyone up here, should get some intestinal fortitude and do something.

ASSEMBLYMAN WIMBERLY: And we're going to ask you--

MR. BURD: And do-- Excuse me, excuse me.

ASSEMBLYMAN WIMBERLY: No, excuse me. We're going to wrap it up here.

MR. BURD: And do something with this law, which you've avoided forever.

ASSEMBLYMAN WIMBERLY: Excuse me, sir; thank you very much for your testimony.

MR. BURD: I wish I could stay a little longer.

ASSEMBLYMAN WIMBERLY: Okay; thank you.

I will ask everybody to remain respectful. It's at the point -- we want to stay with landlord-tenant issues. Each time, we've had a different topic; and most importantly, we've been respectful to each other.

We don't have to agree with each issue; but we're not going to question anybody's intestinal fortitude, or anything else, at this point today.

UNIDENTIFIED MEMBER OF AUDIENCE: Right.

ASSEMBLYMAN WIMBERLY: So thank you very much.

At this time we have Mitch Kahn from the New Jersey Tenants Organization.

Mitch.

MITCH KAHN: How are you doing?

ASSEMBLYMAN WIMBERLY: Good morning.

MR. KAHN: I got here on short notice.

Matt Shapiro, who's the President, couldn't make it; so I just ran over here to stand in.

I'm going to be very brief.

I've been the director of organizing for the New Jersey Tenants Organization since 1977. I've been the Executive Director of the Bergen County Housing Coalition's Tenant Outreach Project, which is now part of Greater Bergen Community Action.

In my course of working with the Housing Coalition -- during that time, we've seen over 70,000 landlord-tenant cases that came through our door. So every imaginable problem that exists within the landlord-tenant relationship, we've seen hundreds of times.

But I don't want to talk about each specific issue, because we can talk about how do you enforce habitability; how do you prevent blacklisting; and so forth and do on.

But the real crisis in this state -- and it's a crisis that was first identified in 1973, with the first major State housing study -- is affordable housing. That study, at that time, said, "We need 500,000 affordable units built in the State of New Jersey." That thing got watered down with each subsequent version of COAH, and so forth, and so on. First it was 145,000; then it was, like, 90,000. And I think in that 40-year time period, I doubt if we've even built 90,000 units of affordable housing. It's a major crisis. Everybody knows it.

Half the tenants in the State of New Jersey are paying more than 30 percent of their income in rents; a large percentage is paying 50 percent of their income in rent. We need affordable housing, plain and simple. There should be a statewide law that mandates inclusionary housing that is a certain percentage of affordable housing for any type of housing construction; no ifs, ands, buts about it. It has to be the law of the State, and it has to be reinforced through administrative and legal action.

This is a problem that's not going to go away; and, unfortunately, if things proceed as they are, 40 years from now we're going to see the same results as we've seen for the past 40 years, and this crisis is just going to intensify.

So that's my statement, and that's all I have to offer.

Thank you.

ASSEMBLYMAN WIMBERLY: Thank you very much. (applause)

Excuse me if I don't get this right; I'm sorry. I believe it's Jon Edwards, Hopewell Township Mayor, retired.

JON EDWARDS: It's Jon Edwards.

By way of the briefest background -- I was a graduate of another good university, Princeton, where I also worked for 24 years before I retired.

But I'm here-- Actually, I was Mayor of Hopewell Township. I'm a lifelong Democrat. I was actually the first Democrat elected to Hopewell Township in 24 years, and I am proud of that fact.

I rise today just because when I was on that Committee for six years -- I'm now retired -- we passed our Master Plan and our zoning, which were environmentally conscious. Our Township -- just like every other township, we have differences, different than others. In our case, we provide the drinking water for 1.5 million people. (Indiscernible), an old earthquake fault, is where the water goes in; and that land is being protected, and we're very careful about that.

In Rounds 1 and 2 of affordable housing we built everything we were required to, and a bit more, which I think is important to stress.

In Round 3, by virtue of the Court, we were required to build 653 units; and we welcomed those; we have. The Township has already contracted with developers.

The problem that we have is that those 653 units come with another 2,881 market-rate homes. That's my problem; not the affordable units. And if the law were changed, we would be in a position not only to serve the needs of affordable housing, but not have the impact on our Township that we're looking at, which is a 50 percent population increase

over just the next eight years with an intended (*sic*) impact on our schools and on our taxes. You can do the math; it's pretty horrific.

The trick, of course, is that we don't have our sewer capacity; we rely upon the town's. So one of the problems -- the biggest problem that we face is -- it seems to me that affordable housing, at its core, must be affordable. And when you look at towns like ours, where we don't have our own sewer capacity, we wanted to be-- We'd love to build our own 100 percent affordable units, as we did when I was Mayor in Round 2. That helps to lower the impact on the schools and serve the public good. But the way things are right now -- this is just driving up taxes and other things.

We're not looking, necessarily, to send units in other directions, or anything of the kind. We're willing to meet, certainly, our obligation. But we need help from the State in recognizing the environmental nature of our town, and other towns like us. They're all different. Putting units in the Pine Barrens -- goodness gracious, the affordable units should be near jobs; they should be near opportunities for work, and markets, and the rest.

So those are some of the concerns that we face. The Legislature has, in fact, in some respects, pawned its responsibilities; which is why this got turned over to the Courts in the first place. And the Courts -- they were remarkably unsympathetic to the environmental constraints that we, as a Township, have been jealously guarding for the last 40, 50 years. It's been a bipartisan effort, and I am proud of that fact.

We need your help to make sure that this is done, and done well, and done rationally. Since the affordable units come in, they can be affordable, and they must be affordable. And right now, my concern is that

with the high infrastructure costs and the rest, it's not working out as well as it should, especially with the impact on taxes that we're facing.

So I hope that makes significant sense to you. We need the Legislature to step up and actually act in a range of ways. I don't have a specific piece of legislation that I could say, "Gee, I wish you would pass this." I'm certainly willing to lend my guidance.

There has to be a far better, more rational way than turning this over to the Courts which, in fact, have been remarkably insensitive to at least two decades -- more than that -- of intense work with our Master Plan, and our zoning, and trying to protect the environment while still serving the public.

ASSEMBLYMAN WIMBERLY: Thank you very much. We appreciate it. (applause)

Next, we have Alice Lang, President of the Oakwood Towers Tenants Association.

ALICE L. LANG: Good morning.

ASSEMBLYMAN WIMBERLY: Good morning.

MS. LANG: I'm here looking for help.

I became the President, by default, in October of 2015. Then I was elected, the following day, as President of the Tenants Association.

On the day that I became President, my Manager called me to her office and gave me a folder from the Housing and Mortgage Finance Agency -- that she is supposed to hold quarterly meetings to hear the tenants' complaints. It's a New Jersey statute; the law was written by Senator Ron Rice. And ever since then, when I refused to do it, it has been a battle with her.

I've called and I've written. It is now 2018, and I am still going through the same thing. I've gotten no help from the State.

I just found out recently that the contract managers in the Mortgage Finance office are actually HUD employees; I was never told that. And I have spoken to a number of them. We've had her interfere-- I have a notice here -- I didn't have time to prepare copies for you, but I will forward it to you -- "This is a notice to all residents of Oakwood Towers Urban Renewal LLC, from newly appointed President of the Tenant Association" -- where the manager, during our meeting -- first meeting in January-- And we have been -- a number of us have been without heat since October of 2017. And I called a meeting about the heating situation to get signatures; and a Councilman who she is friends to, and a group of people, came in at the beginning of the meeting and said they were holding an election; when our elections are in November. Our nominations are in October, and I had someone come from Chris Durkin's office to observe the procedure, and this is when we normally have our meetings.

So after that, I had to go through many writings and callings to HUD in New York to come in and have this made clear that I am, and always have been, the President. Senator Rice came out in October to address this issue, and there has never been a meeting. And in its minutes, and he asked me to -- that she refused to open her office, or even call to open the meeting, or even call it. And I had to open the meeting and then turn it over to him, to even have the quarterly meeting which, in the statutes, states specifically it is to hear the tenants' complaints.

She's been running the Tenant Association since I've been there in July 2011. And I came there to recuperate from stage 3 breast cancer and brain damage that I had.

I finally called a meeting after HUD came and asked her to not to interfere. And in October, she sends a letter. "Dear Ms. Lang, This is in response to your letter with regards to the scheduled Tenant Association meetings for the upcoming year.

"According to the bylaws, there must be a formal election process to elect new officers when their terms are up. This election usually takes place in September. Therefore, when you're ready to schedule the formal election, please let me know. Once the election takes place, the residents are allowed to vote. I will be happy to post the list of newly elected officers at all upcoming meetings.

"Please be advised the residents have openly expressed the need for an election."

I see the tenants every day; this hasn't happened.

Then, in November, I call and write to--

ASSEMBLYMAN WIMBERLY: Ma'am, I'm sorry. You're going to have to wrap it up.

MS. LANG: Okay.

ASSEMBLYMAN WIMBERLY: If there's anybody I need--

MS. LANG: But I'm saying, it's the same thing. When I called for a meeting in November, I get the same letter -- to hold elections -- when our elections are every two years.

ASSEMBLYMAN WIMBERLY: And you are in the City of Orange, I believe?

MS. LANG: The City of Orange, in a subsidized, privately owned senior building. And the thing is that no matter who I call in the State, or have written to, I haven't gotten any assistance to help with this problem.

ASSEMBLYMAN WIMBERLY: You said you spoke to Senator Rice? Was his office helpful?

MS. LANG: He came out and had a meeting prior to this supposed takeover election in January. And then HUD came out and met with me and her, separately, in June; but they won't give a letter stating that the matter has been resolved. And I am the President; so she's telling people that it's still the competing tenant association.

ASSEMBLYMAN WIMBERLY: I got you; all right.

At this point, anybody have any questions? (no response)

If not, if you could leave your information with our staff, and then we'll talk to you again offline and see how we can assist you. And I'll also reach out to Senator Rice and see where he is with this, to make sure he knows about it.

MS. LANG: Yes; and my problem is with the Housing and Mortgage Finance Agency that has the Contract Manager -- where these forms go once they're signed. But she's having her group sign the sheets--

ASSEMBLYMAN WIMBERLY: Okay; so let's talk--

MS. LANG: --and send them in fraudulently; and we haven't had any quarterly meetings.

ASSEMBLYMAN WIMBERLY: Okay, we have a question for you; one second.

MS. LANG: Yes.

ASSEMBLYMAN WIMBERLY: Yes; Assemblywoman.

ASSEMBLYWOMAN SPEIGHT: When did Senator Rice come out and meet?

MS. LANG: October of last year.

ASSEMBLYWOMAN SPEIGHT: Thank you.

MS. LANG: And we had problems with furnaces that do not work; and here it is, winter again.

ASSEMBLYMAN WIMBERLY: Okay; thank you.

So please leave your information, and we'll--

MS. LANG: Thank you.

ASSEMBLYMAN WIMBERLY: Next, we have Barbara Dunn, Paterson Habitat for Humanity.

BARBARA C. DUNN: Good morning.

In the interest of time, I'm going to leave my full remarks with your staff; and I'm just reading an edited version.

Thank you for holding this meeting, and for the prior meetings that you've held.

My name is Barbara Dunn; I'm the Executive Director of Paterson Habitat for Humanity, which has worked in the City of Paterson since 1984. We provide homeownership opportunities to low-income residents and community development solutions to the City of Paterson.

Habitat's primary focus is homeownership; but we intersect the world of renters, because they are our applicants, as well as the majority of the residents in our targeted neighborhoods.

We're also are well aware of the annual *Out of Reach* report from the National Low Income Housing Coalition, showing New Jersey is

consistently in the top three to five most-unaffordable housing markets in the United States; and as has been previously mentioned, renters need to earn \$28 to manage a two-bedroom apartment.

More and more, Paterson Habitat is viewing its work through the lens of social determinants of health. The cost and condition of housing is a prime factor in influencing how long people live and the quality of their lives. We are following closely current legislation under consideration dealing with lead inspections on single- and two-family homes, and we're grateful for your prior hearing on lead, mold, and other household toxins.

As we know, the implications of homes that are not healthy to individuals -- especially children living there -- and to society, which often covers the cost of increased medical expenses.

We also understand the implications of spending more than 30 percent of your monthly income on housing costs.

And while we work with our colleagues, such as the Housing and Community Development Network of New Jersey, on public policy issues, and as we continue to struggle to deliver Habitat homes that are safe and affordable to those in need, my main objective is to give you a personal view into the housing conditions of applicants to Paterson Habitat, by sharing two short overviews of housing conditions of recent applicants.

These narratives were written by volunteer members of our Family Selection Committee, which conduct home interviews on every applicant to your programs.

The first story: Applicant family of three -- parents and a young son -- reside in a two-room basement apartment in a private home. There is only one bedroom, so their son's crib is in the parents' bedroom;

the mother is seven-months pregnant. Soon there will be two babies sleeping in the parents' room.

The egress conditions are the most alarming. The apartment is a basement apartment, with entrance only through a Bilco door to the backyard. The entrance is so low you must duck when you walk out. It is the only entrance/exit to the apartment.

There are two windows in the entire apartment; both are small and high on the wall. They do not look like they meet egress code. In addition, the family states the landlord does not properly maintain the apartment. The family pays \$500 a month on rent, and that's probably the only positive aspect of this housing situation.

Story two: The house is in pretty bad state. The windows are old and drafty, and the home is very cold in the winter. Stains on the ceiling of the bathroom, living room, and kitchen are evidence of leaks.

The electric service is poor, with extension cords running from one room to another. The mother can't turn on the air conditioner without blowing a fuse. The most dangerous concern is the dining room light that sparks when she turns it on.

The bathroom is terrible, with broken tiles, mold, bad plumbing, and a large hole in the ceiling where their mother saw the paw of a raccoon that was in the attic.

The closet in the bathroom has a gaping hole where the critters have easy access. The two daughters say they are afraid, as they hear raccoons and squirrels scurrying around in the walls over their head. The landlord did not address any of these issues.

This family pays \$1,250 a month in rent.

These are two of literally dozens of stories we hear through applications or phone calls to our office, or working with other nonprofit colleagues.

So where does this leave us? We ask you to make housing a priority. While housing is one of the most fundamental needs of individuals and families, housing does not seem to be a priority issue in recent political campaigns. Beyond the moral imperatives to end homelessness and ensure decent affordable healthy housing for all, there are economic development implications as well.

Our state needs workers at all levels of employment. Essential service workers, often at the lowest wage, are less and less likely to stay in our communities due to high housing costs. Young college graduates from New Jersey universities rarely stay in state after graduation due high housing costs. Young professionals, from teachers, to nurses, to police officers, struggle to deal with high housing costs during the entry years of their profession. None of this bodes well for a vibrant economic base.

And we believe that our communities prosper in multiple ways when the social fabric of diverse populations, across socio-economic, racial, ethnic, and age, is strong. Well-thought out housing policies and goals at the State and local levels needs to be present.

In the recently released Housing and Community Development Network of New Jersey's, *Thriving Cities: a New Urban Agenda*, a robust blueprint for change is laid out.

We urge you to embrace the policies and initiatives of this report. We urge you to make the most basic of human rights -- a safe, decent, and affordable home -- a priority here in New Jersey.

As the report concluded, having a good place to live is so tightly woven into the fabric of the American dream; and that dream has become so unraveled for so many of us that only a concerted effort on many fronts can restore what too many have lost, and create what too many others have never had.

Paterson Habitat -- and its thousands of followers from homeowners, to volunteers, to donors -- stand ready to be your partner in this work.

Thank you for your time.

ASSEMBLYMAN WIMBERLY: Thank you, Ms. Dunn.

Any questions for Ms. Dunn?

ASSEMBLYWOMAN SCHEPISI: I do have one.

ASSEMBLYMAN WIMBERLY: Yes.

ASSEMBLYWOMAN SCHEPISI: In hearing some of the testimony about the existing situations in some of the existing housing stock, one of the big issues that I've been hearing from people -- and I think we'll hear from a lot of people's testimony today -- is that in these existing buildings -- in urban, as well as in some suburban communities -- that there's no money going into repairs; that people are living with no furnaces; that upgrades aren't taking place.

And my question for you is -- as all of the efforts, and all of the money, and all of the stuff is going into just building new stock, mostly luxury stock with a set number of affordable units-- Do you have suggestions for us, as we're trying to implement legislative change, as to how to, maybe, reapportion some of the efforts towards making habitability and

affordability in existing buildings, in conjunction with building the new stuff?

MS. DUNN: You know, I certainly have encountered, particularly in suburban areas, the situation that you and I have discussed in the past, where developers use -- throw crumbs at affordable housing, and use it as a way to jam through sometimes not well-planned out projects.

You know, that's a complex issue; and I think the drive of capitalism will make that a difficult market force to deal with, quite frankly.

For me, I think some of this comes down to -- we just have to increase the stock of units, while also addressing the existing situation. The units I described are clearly illegal, so it's not even going in to repair those. Those are illegal. And they're there because people are desperate. They will live -- they need to find someplace to live, and you can see what they accept, because that's their only choice.

I think there could be creativity in New Jersey about where rental properties can go -- in terms of over strip malls, that are well situated on transportation, that perhaps will help us in a changing retail time to deliver more rental units. I think, certainly, the "not in my backyard" pushback has prevented real, honest conversation in many communities about bringing in properties. I live in Bergen County, and it is the most segregated county. I grew up there, and it is as segregated as it was 50 years ago when I was a kid,

So there are multiple things. And I guess, to conclude, New Jersey is in a tough economic situation. And I think, you know, when I started my work with Habitat 25 years ago, it was driven by the faith community; and it was really driven by moral and faith issues. I feel that's

less and less compelling; people don't seem as moved by that. But I think people do adjust to the economic ones. And the reality is, if our state doesn't have workers, we won't have businesses; if we don't have businesses, we can't increase our economic base and have taxes.

So for those who don't have a heart for the poor, I hope that they at least have a mind for the common sense that we need to have jobs and an economy that works for all.

ASSEMBLYMAN WIMBERLY: Assemblywoman.

ASSEMBLYWOMAN SPEIGHT: Just one quick question.

Would you say that management, more so in the urban areas, is one of the key things in making sure that upkeep of these buildings are kept up?

MS. DUNN; You know, I'm not a-- I see this slight sliver, through our applications. And many of my colleagues are much more versed in -- is it management, is it what. So I'm hesitant to answer that.

I mean, clearly, I hear over and over that landlords don't feel they have to deal with anything; they know they have -- they have the power and the market, because people are so desperate.

So, you know, I believe probably others can answer that better than me.

ASSEMBLYWOMAN SPEIGHT: Thank you.

ASSEMBLYMAN WIMBERLY: Thank you, Ms. Dunn. We appreciate it. (applause)

Next, we have Connie Pascale from the NJTO and STEPS.

CONNIE M. PASCALE, Esq.: Thank you, Mr. Chairman and members of the Committee, for the opportunity to testify.

I'm here speaking as an individual, who has spent 40 years doing housing advocacy work for Legal Services before I retired; and I still do, also, as a Board member of New Jersey Tenants Organization and STEPS, a group that deals with low income people statewide.

I would like to say, I spoke to Matt Shapiro yesterday. He hadn't received an invitation as of that day. I think he-- He couldn't come, and I'm glad to do it. But I just want to say he told me he hadn't received anything.

But I would like to say this; and I handed in written testimony -- I don't know if they handed it -- gave it out to you. I prepared a three-page written testimony--

ASSEMBLYMAN WIMBERLY: If you handed it in, we received it.

MR. PASCALE: Okay; and again, I'm not going to read that testimony, obviously; but I would like to highlight just parts of it.

Thirty-five percent of the population is tenants; they're disproportionately poor, disproportionately people of color; disproportionately vulnerable to immediate displacement; and they have far less wealth than homeowners.

Those are not just things that happened. These are the results of the housing shortage that was mentioned earlier; which was the result, and remains the result, of the intentional discrimination by the Federal, State, and local governments that bottled up low-income people -- primarily African Americans and people of color in the cities -- and barred them from moving to the suburbs. I urge everybody, again, to read the book, the *Color of Law* by Richard Rothstein. It tells you why these problems exist. They're

intentional problems caused by intentional policies, which made the suburbs unaffordable, forcing everyone -- black, white, whomever; the low-wage workers who work in the jobs there -- to try and scramble to pay 40, or 50, or 60 percent of their income for rent, because they won't build low-income housing now that they can't bar people intentionally.

And in the cities, people are churned among slumlords, by the constant eviction process, because they know there's nowhere else to go and people have little choice. It's no coincidence that the *Robinson vs. Cahill* case, about school segregation; the Mount Laurel case, about discrimination in the suburbs; and the *Marini vs. Ireland* case, the first major landlord-tenant case dealing with terrible conditions, all occurred and were decided in the early 1970s. That's not a coincidence; it's the culmination of intentional policies that persist to this day.

Anyone who doesn't recognize the structural racism in the suburbs, that makes people fight tooth and nail against doing creative things to provide affordable housing, is missing the point. It's going to take intentional policies to correct it.

I'm going to just go over, briefly, what I had written here in this. The problems I see are serious maintenance issues. Everybody should take the time to read the "Renter Hell" series in the *Asbury Park Press*. It's won national awards. Google search "Renter Hell, Asbury Park Press." It's incredible what people are living with. That's the best series I've ever read about housing in New Jersey. It's won awards from UCLA, Harvard, and the Black Investigative Reporters Society (*sic*).

The inability of people-- The gaps and loopholes that landlords -- unscrupulous ones -- use; LLCs to prevent enforcement -- that's a problem. I know you're moving legislation to try to address it.

Steadily rising rents. Again, because of the problems I mentioned earlier, people at both ends are bottled up in a housing shortage that allows landlords to raise rents because there's nowhere else to go.

People pay-- You know what? You can cut back on food -- and you see it -- you can cut back on medical care. But if you don't pay your rent, you get evicted. And most low-income people are paying their rent, and then they're shelter-poor, because they can't feed themselves every month. That's why they're in the food pantries.

Completely inadequate supply of subsidized housing. Only one out of four people who are eligible can obtain a subsidy because there aren't enough.

Discriminatory tenant screening. I've mentioned that at past hearings. Use of credit, criminal history, and court filing history -- which is being used to bar people from moving into better housing, because it's all tied to race and class. All the studies show that those screening tools disproportionately affect people of color. In fact, court filing, which-Here's what the language of the landlord screening criteria reads: If you were ever sued for a lease violation, you will be rejected. That means if you withheld your rent because you had no heat; and the landlord took you to court, and you won, you could be rejected because you were sued -- because it's used as a pretext to keep people out.

There are 150,000-plus evictions filed in New Jersey every year. At the height of the foreclosure crisis, there were 75,000 foreclosures. This

means that people are disproportionately affected by all of those screening criteria because they can't move to the decent places. And you know what? They're churned in the cities, from one slumlord to another, from one slumlord to another. And when I was at the end of my career, I had to advise my clients, "You know, if you hold your rent back because you have no heat, you might not be able to move." And they knew it already -- that if they did that, they might not be able to move somewhere else.

And the last--

ASSEMBLYMAN WIMBERLY: Mr. Pascale,--

MR. PASCALE: I'll just mention the other couple of things here.

ASSEMBLYMAN WIMBERLY: Yes.

MR. PASCALE: Difficulties experienced by tenants who get vouchers, who are trying to move, and they're using these pretexts to keep them out. And in fact, there are very few affordable rents that fall within the voucher parameters. They did a recent study, nationally, of six cities, about landlords taking vouchers. They found that Newark -- it was harder for them to find at least an apartment that looked like it qualified than any other place in the country. You had to go through 50 advertisements to come up with one with a rent that you thought might fit within the voucher parameters. It was higher than any place in the country. And we have a Source of Income Law, but it's defeated by the use of that screening.

And the last points I'll mention is that -- again, the subsidies on some of these buildings are expiring. After so many years, landlords are able to take them to market. So the existing housing goes away. And, you

know what? It's not covered by the Mount Laurel process, because it just becomes a cost-burden and that's not part of the formula.

And again, I mentioned the eviction crisis. This is a major problem for people--

ASSEMBLYMAN WIMBERLY: Mr. Pascale--

MR. PASCALE: --and the fact that--

ASSEMBLYMAN WIMBERLY: --we have your written testimony.

MR. PASCALE: Okay

ASSEMBLYMAN WIMBERLY: You've testified in the past; all your points are very salient.

And obviously, some of your points have already been put in motion for legislation. I'm glad that other people here are able to hear the things that you're talking about -- and if they're listening in -- so we always welcome you to come back and testify anytime.

MR. PASCALE: Thank you.

ASSEMBLYMAN WIMBERLY: But we have your stuff.

MR. PASCALE: Thank you; I appreciate it.

The last two things I mentioned are that there is no counsel or attorneys for tenants in court. You'll hear about that.

And then there are serious health-related problems that tenants' families are now experiencing because of the housing shortage and habitability.

Thank you for the opportunity to testify. I greatly appreciate it.

ASSEMBLYMAN WIMBERLY: Thank you,

MR. PASCALE: I'm happy to help in any way. (applause) ASSEMBLYMAN WIMBERLY: Thank you very much.

Next we have Renée Koubiadis, from the Anti-Poverty Network of New Jersey

Renée, I'm getting better; I'm getting there. (laughter) Where's Nick at? Nick, you're next, I'm sure.

RENÉE KOUBIADIS: And Tom.

Good morning, Chairman Wimberly, Vice Chair Chaparro, and members of the Committee.

Thank you for the opportunity to testify this morning.

The Anti-Poverty Network of New Jersey is concerned that there are a number of problems -- as you've heard already -- that prevent many renters in New Jersey from being able to afford rental homes, expose them to being unfairly screened by landlords to gain access to a home, or force them to live in unsafe and unsanitary conditions.

So as you heard, the National Low Income Housing Coalition estimates that 36 percent of our residents are renters. We have the sixth-highest rental market in the country. And someone else also said the mean wage of renters is \$18.21 per hour. That means that the rent somebody can afford at that wage is \$947 per month. And we've already heard from folks that many people are paying much more than that.

We also have 73 percent of extremely low-income renter households, who are severely cost-burdened and paying more than 75 percent; and 51 percent of low-income renters cost burdened, which is 50 percent of their income towards rent.

The latest ALICE report shows that there are nearly 40 percent of people in our state who can't get by -- that's about 2 out of every 5 people in New Jersey -- and the majority of these people are working. We see this as a racial justice issue too, as others have said. We know that people of color are plagued by poverty at much higher rates. Fifty-eight percent of African Americans are considered *working poor*, or below the Federal Poverty Level; while 55 percent of Latinos are struggling to get by. And they are more likely to be renters, of course.

With the crisis created by incomes that are too low and rental housing that is unaffordable for people at different income levels, it's obvious that the result is individuals and families who bounce in and out of homelessness. These renters can't afford attorneys to represent them in eviction or other legal proceedings related to their dwelling; and they are typically unaware of their rights. This is the case even when the rental unit is uninhabitable and the tenant has initiated legal proceedings against the landlord.

Low-income renters should be guaranteed legal representation when facing eviction; because once they've been evicted, it can be extremely difficult to find another rental -- otherwise referred to as *tenant blacklisting*, as we know. And there's legislation on that, as you know.

Throughout the state we have also heard that when a rental subsidy is involved, or a landlord knows, in a specific area, that they can get rental subsidies for their unit or units, the amount of the rent goes much higher than fair-market rents. This leaves low-income renters paying a higher portion of the rent after the subsidy than their income can support.

Further, there are many instances of landlords not making appliance, or heating, or hot water repairs. They also face mold, lead, insect or rodent infestations, which can lead to health issues, as we've heard. More than one in three renters below the Federal Poverty Level is faced with these infestations in their rental units right now. So we urge inspection or remediation standards.

I also wanted to touch on the issue of -- when renters can't even scrape together a security deposit, and they're living in motels, paying weekly, just to get by; and living in some of the really deplorable conditions you've already heard from other folks who have testified.

I know about these, because I've been a social worker for the child welfare system in the past, in our state; and have seen these deplorable conditions in motel rooms and other rentals.

But we know that there are commonsense solutions. I know, Chairman Wimberly, you alluded to a lot of the legislation that already exists to deal with some of these issues. I won't go through the whole list, but it's in my written testimony, and we really urge this Committee to consider all of these kinds of issues facing low-income people who are doing nothing wrong; they haven't made bad decisions. They just have really bad options, and are making the best decisions they can with their situation.

Thank you.

ASSEMBLYMAN WIMBERLY: Thank you, Renée.

Any questions? (no response)

Thank you very much. (applause)

Next we have former Mayor of the City of Paterson, Councilwoman Ruby Cotton.

COUNCILWOMAN RUBY COTTON: Okay. (applause)

Thank you.

COUNCILWOMAN COTTON: I want to say good morning.

Thank you having this hearing, Assemblyman Wimberly and all your colleagues.

I had received the e-mail about the housing. And as a Councilwoman here in the City of Paterson for the 4th Ward, of course I get many complaints about housing and the way landlords are treating tenants; the way management groups are doing to -- what they need to do.

I would suggest, and I think that what needs to be done is, that when these complaints come down to the State level, I think the action needs to be a little quicker than what it is.

I say to tenants -- sometimes they have a tendency to give up and just take whatever happens to them. And I say to people, "Do not do that. You must continue to fight." But I know that some management groups in our City of Paterson have restarted our Rent Control Board. We have put in place the re-rental policy where, once someone moves out, they have to be -- certified that the property is decent to live in.

Also what I found is that-- I get calls weekends, nights -- situations going on in apartments. I'm a big believer of -- especially having smoke detectors, because I find that they're important. You can't live in an apartment with four or five units and not one apartment has a smoke detector in there. And I say to my constituents that, "Please let us all know, or let me know, because my fighters were tenants; my fighters were people -- the rights of people to live decently.

I also have here-- And you know, our management group -- we have a group here -- I'm not sure if she spoke yet -- but Connie (Indiscernible)

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) (Indiscernible) not yet.

COUNCILWOMAN COTTON: Not yet?

--that the management group is just being so disrespectful to tenants. And I think it's because of ethnic group-- They're being so disrespectful -- not doing what they need to do when you file a complaint or you have questions. You know, I find that -- I believe the State needs to put more pressure -- especially for those buildings that get funding from HUD. You have to put more pressure on these buildings that get this money to have affordable housing; and definitely we need more affordable housing.

When you're able to do that, you can't just do anything to people and treat them any kind of way because they're black or they're immigrants, or whatever. You just don't think that they need to.

But I have also, here, my Paterson Habitat organization, which is in my City, in my 4th Ward. I encourage a lot of my people now to think about homeownership. For the amount of rent that you pay in my area-Because they're working in a 12-block area -- we're working on -- you can buy a Habitat house and pay a whole lot less in rent. And if you're going to live in a neighborhood, if you're going to live in my area -- it's Hamilton Avenue, Godwin Avenue, Governor Street, 12th Avenue -- those areas are where we're building our new homes. Habitat has 50 of them coming into just my Ward alone.

So I encourage the State to put more pressure on these owners who get this funding; and not let them treat people any kind of way. Respond to complaints, if you can, quicker; because sometimes -- as the one lady who was here -- like, it's been over a year. And to me, that really shouldn't take long like that for a complaint to be answered, especially when you're living in those conditions.

And I find that people sometimes settle for nothing. It's not that they want to settle for nothing; it's because they have no choice. And when you have no choice, then this is what you have to be.

But I encourage all tenants-- And we do have some good landlords out there, who do want to follow the right way; who do want to do the right thing with their tenants, and try to establish a relationship -- a landlord-tenant relationship; because, to me, that is so important to establish that.

So I'm happy -- I'm just happy that you have this hearing. And you can write-- Hear all the testimonies, and hear -- and put laws in place that -- working with the State, working with the cities -- that we can work together to put everything you need to put together in place.

So I'm just happy--

ASSEMBLYMAN WIMBERLY: Councilwoman, could I ask you a question real quick?

COUNCILWOMAN COTTON: Yes.

ASSEMBLYMAN WIMBERLY: And I am, obviously, a Paterson resident.

Code Enforcement -- is there enough staffing? Is there an issue with Code Enforcement within the municipality?

COUNCILWOMAN COTTON: Yes, we have--

ASSEMBLYMAN WIMBERLY: Because, I mean, there are things that we could do at the State level--

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: --but I think there are things that the Administration and the Council could do before it even gets to us. And then when it comes to HUD, at the Federal level, obviously we have our Congressmen and our Senators who we could reach out to also, if there's an issue with payments or people receiving payment who are not reaching -- or holding up their end of the bargain--

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: --when it comes to their properties.

COUNCILWOMAN COTTON: Right.

Yes, we do. I'll say we do have an issue with Code Enforcement. We do not have enough inspectors to go out to inspect. I probably, on the average, send about five complaints a day to my Community Improvement Department for issues--

ASSEMBLYMAN WIMBERLY: Now, this is an issue I think we can sit down as State legislators, the DCA, or whoever -- other agencies we need to get involved. Because obviously Paterson, being the third-largest city -- if you're getting all these complaints-- And believe me, I get them, and I try to explain that those are, really, municipal issues--

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: --and even just by posting that we were having this meeting, people were giving me issues. And it

seems to be the same landlords over and over again. So if you could target that group--

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: It doesn't matter how many Code Enforcement Officers you have, the Administration really has to address these people directly--

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: --and take them head-on.

And as the young lady said earlier, at this time of year, when you have children and-- You know, I'm from Paterson; you know I'm from public housing--

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: --and lived on 26th Street.

COUNCILWOMAN COTTON: Yes.

ASSEMBLYMAN WIMBERLY: I understand what it is to heat a house with gas and water boiling on the stove.

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: You know, I've been there before; so I understand that. And I know the dangers of the kerosene heaters in the middle of a living room.

So these are issues that I think the Administration-- We all can sit down; and I know Newark probably can address it, and Jersey City and Hoboken -- everybody who is dealing with this.

So I think this is something that -- when these people come up to testify, this is something that -- you really need to get to the City Council meeting, knock on that door, and make some noise about this. Because

living conditions also are going to have a major impact on our young people when it comes to asthma, when it comes to having colds, and being sick, and missing days of school. People don't understand; this is a part of it. And kids being bullied and picked on because they can't take a hot shower or bath, because they don't have any hot water.

So being a classroom teacher for nine years, I'm very compassionate to what's going on in housing and things of that issue.

But I think our leadership in Paterson, our leadership -- be it in Newark, or Jersey City, or any of these areas that are impoverished -- we can't really turn our back on these issues.

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: You know, everybody is talking about affordable housing -- housing, period.

COUNCILWOMAN COTTON: Housing, period. (applause) ASSEMBLYMAN WIMBERLY: You know?

So many people from outside of Paterson will-- If you want to get a reality check, take a ride down this hill, down Haledon Avenue today. And you're going to see people sitting out here, panhandling for money, and sleeping under bridges, and sleeping under things like that. And these people are not from Paterson.

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: So these are people who've been displaced from other parts of New Jersey, and even other parts of the country. Pennsylvania, New York, and other places come in here, who are begging for money and sleeping in tent cities right here in our cities.

So let's not make this-- This is not an issue that is a problem just for Paterson, or the rich or the poor; because some of these people, like I said, I've never seen them in my life; I've been in Paterson my whole life. So these are issues that we want to address and come forward.

So before-- I know we get beat up a lot about affordable housing; we're talking about housing, period; period. And during this time of year, and some of the stories that we're getting -- I'm sure you get the same stories -- that people are being put out on the street and things of this nature -- I will fight head-on with you.

But, I mean, I think the local leaders have to take the lead when it comes to this. When it comes to our senior citizens, I know we have a group of bills and legislation that we're fighting to make sure our seniors are safe -- things of that nature, so we'll do that. But when it comes to locals, we're with you.

COUNCILWOMAN COTTON: And what I say, too, Assemblyman, is that we have three organizations -- our City -- and one of them is *Straight and Narrow*. I say to our Mayor that we have to bring them to the table because the people who are coming to their programs are from out of town. And what's happening is that they're not lasting. So they stay there two days, and they walk out. So you need to help us to figure out how we're going to get them off of our streets too; so we have to bring them to the table.

What has happened in the past, Assemblyman, is no one has brought them to the table. Just so you know--

ASSEMBLYMAN WIMBERLY: Well, I challenge you as-COUNCILWOMAN COTTON: I challenge you. ASSEMBLYMAN WIMBERLY: --a senior member of the City Council in Paterson; I'll personally reach out to the Mayor.

I mean, one of the toughest things to see is that within a block of Alexander Hamilton, people have set up a tent city. So do you want your child to go to school there? You don't know if your child is going to get grabbed; you don't know what's going to happen with your kid. And I addressed this already; and it seems like -- you come back the next day, and they're still there the next day.

And our kids have to -- some walk to school, and have to walk past that. And in this day and age, where we have latchkey kids still, who don't get dropped off; everybody is not being bused in-- And all it takes is one kid to get snatched up. And you're talking about -- you could throw a ball from Alexander Hamilton to where those people are sleeping under that train trestle.

So, you know--

COUNCILWOMAN COTTON: And, you know, I try to make people understand. And I say, you know, they think that because they don't have a college degree-- I say, "It doesn't matter what grade level you finished school at, you're still important. Whatever you have to say is still important to all of us. It's not -- do not think that what you have to say is not important. What you say is important to all of us."

And I say that to my constituents in the community, "Please, you have to tell us; tell us, so we know what to do."

ASSEMBLYMAN WIMBERLY: Well, Councilwoman, I'm going to cut you off--

COUNCILWOMAN COTTON: Okay.

ASSEMBLYMAN WIMBERLY: --with all due respect.

But if you need me, I will be at your Council meeting; you invite me, and any of the people who are here from Paterson. I have no question but these are issues that we have to address. We can't keep turning our cheek the other way--

COUNCILWOMAN COTTON: No.

ASSEMBLYMAN WIMBERLY: --and make believe it's going to go away. It's not going away.

COUNCILWOMAN COTTON: It's not. And hopefully--

ASSEMBLYMAN WIMBERLY: I feel Schepisi, to my left; so-(laughter)

COUNCILWOMAN COTTON: I know.

ASSEMBLYMAN WIMBERLY: I don't even have to look anymore; I just can feel her.

ASSEMBLYWOMAN SCHEPISI: It's my voodoo. (laughter)

COUNCILWOMAN COTTON: No, I'm just happy to be here; you know, happy that you're having this hearing, as being Councilwoman--

ASSEMBLYWOMAN SCHEPISI: I do have one quick question.

ASSEMBLYMAN WIMBERLY: We have one question for you.

COUNCILWOMAN COTTON: Okay.

ASSEMBLYWOMAN SCHEPISI: Thank you so much for coming in and providing us with your testimony today; as well as for your service.

One of the big things that has come out, I think, in holding these hearings, is trying for us, as legislators, to find a balance between, kind of, righting historical wrongs of segregation; and the original concept of Mount Laurel, and the decisions that came out of that; combined with real-life considerations.

And it seems that whatever has been in place -- at least for the past 20 years in New Jersey -- isn't necessarily working for anybody. And that seems to be a common theme that's been coming forth.

One of my questions for you is-- It appears that, kind of, the push of what we're doing with affordable housing in New Jersey has been almost ignoring urban communities to a certain extent. And you spoke to people within the community, people within your wards, trying to move out of renting into homeownership, through resources like Habitat for Humanity and other groups.

You know, I think one of the things that we would love to hear from you -- maybe in the future, and work in conjunction with you -- is how do we find that proper balance between providing new affordable units in suburban communities, while offering to people within urban communities the homeownership opportunities; and whether or not people want to stay within their communities, or move outside? Because I think the entire premise has been -- people just want to move out of their communities; and I don't think that's necessarily true, based upon what we've been hearing.

COUNCILWOMAN COTTON: Right.

ASSEMBLYWOMAN SCHEPISI: And so it's-- You know, getting guidance from people who are in the thick of communities as to

what sort of housing product makes sense. How do we enable people to move into homeownership and outside of rentals?

And going back to a model and providing a model of community all throughout the state. And I think that's one of the difficult things that we're trying to come up with -- is there a solution to that? Are there paths to that that we currently aren't addressing?

COUNCILWOMAN COTTON: Well, I know our Paterson Housing Authority does have that homeownership program. It's just that the word is not getting out there. We have a few of them; and I would say to the few that we do have, we need your testimony; we need for you to stand in front of people to say, "I went from paying rent to paying a mortgage." And sometimes I think people think that paying a mortgage--

ASSEMBLYMAN WIMBERLY: And Councilwoman, I will tell you this.

One of the best things I heard earlier -- and I know it worked previously -- is our faith-based organizations getting the word out.

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: Because we have 300 churches in Paterson, in 8.4 square miles. If each church talked about homeownership and was able to deal with their congregation on how to become homeowners, that would be a major assistance in getting people out of rentals to become homeowners.

COUNCILWOMAN COTTON: Right.

ASSEMBLYMAN WIMBERLY: That's something that you may want to take on as a Councilwoman.

COUNCILWOMAN COTTON: Okay; yes, I think so.

So I'll meet with the Housing Authority with their homeownership program. It's just not reaching enough. But I think, like as Assemblyman Wimberly (*sic*) said, putting it out there with the faith-based churches--

ASSEMBLYMAN WIMBERLY: Well, it's my idea, but you can have it. (laughter)

COUNCILWOMAN COTTON: All right. You know, but it's there, you know. Homeownership-- I think we have a certain way of thinking about owning instead of renting, you know? We think about, "If I get laid off, if I lose my job, how am I going to pay the mortgage?" And I say to people, "You can't think that way. Once you start thinking negative, then nothing good is going to happen. So you have to think positive if you're going to do that."

ASSEMBLYMAN WIMBERLY: Hold up; we have a couple more questions for you.

COUNCILWOMAN COTTON: Okay.

ASSEMBLYWOMAN CHAPARRO: Not so much of a question, thank you; but just, pretty much, a statement.

As I stated before, you're a Councilwoman, so it kind of goes hand-in-hand with what I was saying before about municipalities stepping it up and doing their part.

Obviously, constituents come to you, the residents come to you. You're their Councilwoman; they go to you because that's who they should go to -- right? -- at a local level.

If we start sending them -- "Call the State, call the State, call the State," imagine each municipality that says that to their constituents,

"Call the State, because the State is the one that should help you." What I'm trying to say is, that each department needs-- And this is something that you could bring -- and I bring this back to my municipality too -- each department should be speaking to each other, and you know they do not.

COUNCILWOMAN COTTON: Right.

ASSEMBLYWOMAN CHAPARRO: I work in a municipality; I know they do not.

So if each department had a system -- whether it's a zoning application, planning application -- there has to be checkpoints; not just approving something, but then going back and enforcing what you approved, which is where it falls apart; where tenants are complaining about their landlord, "Well, you know, you could leave City Hall and have somebody walk to or drive to that place and check it out."

But if you have data where you're saying, "I just spoke to a hundred of my constituents, and each of them had the same issue," whether it's heating -- somebody has to inspect at a municipal level.

COUNCILWOMAN COTTON: Right.

ASSEMBLYWOMAN CHAPARRO: Where it comes to funding, how the State can, maybe, put a red flag and say, "There are going to be penalties, lien on taxes," whatever it is to get those landlords who are not compassionate. Because I've had landlords where they're struggling, too, to pay their taxes. But how could they tell me they don't want to raise my rent, but they would tell me, "Can you please not turn the heat on too much? Can you please do this, can you please do that?" -- just to help? We have a good relationship, and that's-- It's the compassion side.

COUNCILWOMAN COTTON: Right.

ASSEMBLYWOMAN CHAPARRO: We know what money comes down to; if they can't pay their taxes, they're going to try to pass the buck. But there's no relationship. If the tenant and landlord are considerate of each other and take care of their property-- "I'm renting; but I live there, so I have to take care of my property." That's how I'm going to look at it.

It has to come from the municipality level.

COUNCILWOMAN COTTON: Right.

ASSEMBLYWOMAN CHAPARRO: Because when you call Trenton--

COUNCILWOMAN COTTON: No, I'm not calling Trenton.

ASSEMBLYWOMAN CHAPARRO: But I'm just saying--

COUNCILWOMAN COTTON: Okay.

ASSEMBLYWOMAN CHAPARRO: But I'm just saying, when you call Trenton--

COUNCILWOMAN COTTON: Okay.

ASSEMBLYWOMAN CHAPARRO: --it sounds more powerful than just a resident calling. It's like -- the resident is number 1,526, you know?

COUNCILWOMAN COTTON: Right.

ASSEMBLYWOMAN CHAPARRO: "Okay, we'll get to this. It's going to be entered." And like you said, you get answers later on because of the staffing -- every municipality's residents are going to be calling Trenton, right?

COUNCILWOMAN COTTON: No--

ASSEMBLYWOMAN CHAPARRO: No, I'm just trying to say, when they get to that point when they can't takes it anymore--

COUNCILWOMAN COTTON: Okay, okay.

ASSEMBLYWOMAN CHAPARRO: --they feel nobody is listening to them. But if they have a place locally; and then the leaders there are calling, now, State leaders, saying, "Excuse me, your constituent, our constituents, are having these issues. What can we do?" Then we can all come together and say, "This is what we have to do."

But I'm saying that, at some point, it's very powerful. Because you're hitting the ground in your town, right? You know everyone; you know who's, maybe, sugar-coating it; who's not, because you know these constituents. They are your residents. You grew up with them, you know them.

This is what I'm trying to say. We all have to come, hand-in-hand, in order for it to work. We can make all these rules; and like Assemblywoman Schepisi said, what works, what doesn't work -- we have to come to some kind of agreement where everyone is at the table. People try to make money--

COUNCILWOMAN COTTON: See, most of my landlord problems are ones that are not getting any HUD money or getting any affordable housing money.

You know, so basically I have never called the State before. I have been trying to deal with each of the problems--

ASSEMBLYWOMAN CHAPARRO: Right.

COUNCILWOMAN COTTON: --directly with the landlord, personally.

ASSEMBLYWOMAN CHAPARRO: You have that power, more so. They are in your town; right.

COUNCILWOMAN COTTON: Right; I do have-- Right. But for those buildings that I know are getting HUD money or affordable housing money, and then they're not doing the right thing for those buildings-- Because I just have a lot of buildings in my Ward, or in the City of Paterson, that are not getting any kind of funding for their buildings. So no affordable housing money, no HUD money, no anything; but then they are still not doing the right thing.

So then that, to me, is a City issue, more so than -- I can't call the State on that, because this guy is in my City. So that's what--

So thank you so very much for letting me speak; and we'll be talking, Assemblyman.

Thank you.

ASSEMBLYMAN WIMBERLY: Thank you, Councilwoman; we appreciate it. (applause)

Next we have Patricia McNeil, homeowner.

Ms. Pat.

PATRICIA McNEIL: Good morning, and thank you for inviting me.

My name is Patricia McNeil; I've been an advocate for tenants' rights for over -- many years; I can say 30. I'm trying to retire but, for some reason, they won't let me.

Everyone's entitled to a clean, safe, and decent place to live. And no one should have to live in fear of retaliation for voicing their views about their concerns when it comes to housing. And I'm sure that you have heard this over and over again, but this is the first time I'm coming to these hearings.

It is a big problem-- I have to get my glasses. I'm using my three minutes to get my glasses. (laughter)

Okay, here we go.

This is-- When it comes to housing, the city and the State -- their hands are tied. The city can't enforce codes, because the State has to send inspectors. When a city tries to enforce the law that the State is supposed to be enforcing, it falls through the cracks. And this is how a lot of residents -- tenants get evicted. Letters are being sent to people stating, "You're in violation--" These letters never reach those tenants. And when they do get the letters, they are already in a court, being evicted.

And some of these landlords -- this is just one case I have, where lead inspections never took place, year, after year, after year, until it just doesn't happen, okay?

These are cases where they have illegal apartments; the city is aware of it, their hands are tied because, when they send the inspectors out, the apartment is illegal. This is one apartment I have. And I'm going to try to read, "Illegal basement apartment; electric heat plug up in the drilling." And this is an illegal apartment where a mother and her child are living in the basement, and raw sewage is running over constantly.

The State-- Section 8 knows about this; the city knows about it. But no one can really enforce it, because even though the city is inspecting this apartment, the State is inspecting it as well. So all this stuff is falling through the cracks.

Now, the tenant is not paying her portion of the rent because, "Now my baby has to smell this sewage; I just -- all my clothes are messed up. I had to use my sheets to clean up the raw sewage." The city is aware of this; the State is aware of it. So what happens? Because they need a clean, safe, and decent place to live, and they're not paying their rent, they're getting evicted. And this is surreal; this is what's going on.

It's not that -- it's not Code Enforcement -- I heard about that -- the city does have inspectors. But if the State has inspectors, they can't sue the city about what the State is doing.

So that's my testimony; and that's all I want to say.

And as far as lead paint -- that woman who was living in that basement with that baby, and the lead paint thing fell through the cracks -- that baby tested for lead.

ASSEMBLYMAN WIMBERLY: Thank you, Ms. Pat.

MS. McNEIL: Thank you for having me.

ASSEMBLYMAN WIMBERLY: Thank you for testifying today. (applause)

Next we have Bill Good, from the Greater Newark HUD Tenants Coalition. (Applause)

BILL GOOD: Good morning.

ASSEMBLYMAN WIMBERLY: Good morning.

MR. GOOD: Thank you for allowing us to speak.

I'm encouraged that you mentioned you were going to have hearings in other parts of the state, specifically Essex County. I'd just like to give acknowledgement to some of our residents who are here from Essex County today: NC Douglas, Terrell Homes, Saint James Towers, Hallmark House, and Oakwood Towers.

Some of the things that I was going to talk about have already been said, so I'm not going to be redundant.

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) No, say it again.

MR. GOOD: Okay, I will say it again (laughter), because sometimes it needs to be said again.

ASSEMBLYMAN WIMBERLY: I heard it loud and clear the first time. (laughter)

MR. GOOD: The other thing -- one of the things I want to mention-- Connie Pascale, who covered a lot of things this morning, mentioned about the high number of evictions throughout the state. Essex County has 40,000 evictions filed every year. I mentioned that to someone, not long ago, who wasn't from New Jersey, and he couldn't even comprehend that -- that you had so many evictions filed. And a lot of it has to do -- because people don't have proper counsel. You know, a lot of people have been placed in situations where they have these untenable agreements with the management and owners, where they have to pay back a certain amount; and, basically, what it does -- it locks them into a situation where they never get ahead.

One thing that was mentioned earlier was the voucher system as well; and I just want to talk a little bit about that.

First of all, vouchers are not the panacea that people like to claim they are. A lot of people think if they get a voucher, that's their ticket to freedom. But oftentimes, they can end up being a nightmare.

I've seen people with vouchers end up in worse situations than the ones they were leaving. There was a building in Newark called Carmel Towers, which was as very large privately owned, subsidized building. They vouchered everybody out of that building; and some of them ended up in worse conditions than they left.

One building that was mentioned in the "Renter Hell" article, that Connie Pascale mentioned, was Pueblo Homes. As a matter of fact, when I got a call from the *Asbury Park Press*, and they asked me if we had any buildings in Newark where they could talk to residents who were in pretty bad shape, I said, "Yes, we have a few of them," you know. So I directed them to Pueblo, and also to Garden Spires. I got a call back from them the next day, and they said, "Bill, we've seen some bad stuff, but we've never seen anything this bad before." I mean, it was -- anything you could imagine were in these buildings. If you look at Pueblo Homes, they actually received a score of 10 in the REAC score out of -- 10 out of 100; 100 is the highest you can get. They got a 10.

As a result of "Renter Hell," a couple of Senators got together -- Senator Beck and Senator Rice -- and they toured these buildings as well; and they couldn't believe what they saw. And they started to put together this bipartisan movement to try to do something about it.

As a result of that, I know there were conversations with people at HUD -- who we also invited to these buildings -- they couldn't believe it. These buildings were actually being subsidized by HUD. And as a matter of fact, one of the HUD representatives -- I'm not going to mention her name to embarrass her -- but there was-- One of the representatives who,

after we did the tour, she apologized to me because she broke down crying. She said she had never seen anything like this in her life.

Since that time, these buildings have been sold to new owners; but oftentimes, that's not the answer, either, because some of these same owners end of taking over these buildings. And if the State and the Federal government don't monitor them, the same thing continues to happen. They make all these promises, and the same thing happens.

But I'd just like to say that it's important that we put a face on this. And the fact that you're having these hearings -- I think it will make a difference; at least, I'm hoping it will. Because everything you can imagine-Nobody up here has exaggerated. A lot of people don't get involved because they're afraid. Someone said, "Well, you know, if you don't hear a lot of complaints that means the building is all right." That's not true. A lot of people are afraid to stand up and say anything.

I have to applaud these residents who are here today. Most of these are seniors, you know? Some of them came, and most of them are disabled. But they knew it was important enough to be here this morning to let you know that they are going to stand up and fight for their homes and fight for their communities.

And I would just like to say, that's what keeps me going. I've been doing this for 40 years. What keeps me going is the fact that you have people with that kind of determination who are not afraid to stand up, and speak for themselves, and advocate for their community.

So again, I applaud your efforts. I hope that these bills can go through, and I hope that the comments you hear today will allow any additions or addendums to be brought forth that will enhance these bills.

Thank you very much.

ASSEMBLYMAN WIMBERLY: Mr. Good, we appreciate it. (applause)

We have a question for you.

Assemblywoman Schepisi.

ASSEMBLYWOMAN SCHEPISI: Thank you for your testimony.

And I've done a little bit of research on Garden Spires; and it was an awful situation and it's one that, hopefully, with the new owners, it will be able to become a habitable, clean, safe, decent place for people to live.

My question is about putting forth legislative initiatives to ensure habitability, particularly for these sorts of complexes that have received HUD funding or HMFA funding. Looking at the lawsuit that came forth with Garden Spires, some of the relief being asked for included, I believe, a receiver being put in to do certain things. Would it be helpful if we put forth legislation that makes that process easier in these sorts of situations? What sort of relief could we help provide to put pressure on, you know, the worst of the worst situations; but also to ensure, prior to it getting to the worst of the worst situation in habitability in these sorts of complexes?

And I don't know if you have any sort of feedback for us on that.

MR. GOOD: Well, I think receivership is something that definitely needs to be factored into this.

People have talked about it; there have been models for receivership for quite some time in New Jersey, but I don't think anybody was courageous enough to push the button and make it happen. I mean, the mechanism is there, but we just have to be strong enough to do it.

I spoke with Lynne Patton, who is the Regional Administrator for HUD for New Jersey/New York. And I told her -- I said, "Sometimes, you know, it might be necessary for us, or for HUD, to even look at withholding a portion of their subsidy, or all of it; or debarring those owners from the program, and finding somebody else."

Because what happens is, if owners think that they can continue to get away with this stuff with no kind of consequences, they are going to continue to do it. Right now, this is a piggybank for them; it's their personal piggybank. And I think that even though HUD is -- they seem to want to do the right thing, we have to force them to do what they need to do. When I mean *force*, I mean the State needs to be involved and, particularly, the community and the residents need to be involved.

So, you know, there's nothing magic about this. A lot of this stuff is already there. So I think that if we factor that into receivership--I'm glad you guys are talking about it. Because, oftentimes, people are afraid to talk about it because -- whether it be the landlord lobby or whatever -- people just -- they fear that; they fear taking somebody's money away. And I think that if you could see the conditions that some of these residents are living in, it could easily sway your thinking.

ASSEMBLYMAN WIMBERLY: Thank you.

ASSEMBLYWOMAN SCHEPISI: Thank you. (applause)

ASSEMBLYMAN WIMBERLY: Assemblywoman Speight.

ASSEMBLYWOMAN SPEIGHT: I'm not sure it would be possible, but throughout the State of New Jersey, these buildings that are getting HUD funding -- can we have, like, a listing of these buildings so that--

MR. GOOD: I can give it to you right now.

ASSEMBLYWOMAN SPEIGHT: That would be great.

MR. GOOD: I can e-mail it to you; I can e-mail it to you right now. (applause)

ASSEMBLYWOMAN SPEIGHT: And so I guess that would probably help keep track--

ASSEMBLYMAN WIMBERLY: Put pressure on them.

ASSEMBLYWOMAN SPEIGHT: Right. So I know a lot of these buildings get a lot of complaints, so we would be able to keep track of what's going on throughout the state.

Thank you.

MR. GOOD: Thank you.

ASSEMBLYMAN WIMBERLY: Mr. Good, we will take lead on that. And I also welcome doing any tours, maybe before we come and have our hearing in Essex County--

MR. GOOD: I would love that.

ASSEMBLYMAN WIMBERLY: --that I would have our staff--

MR. GOOD: And I'll have the press there.

ASSEMBLYMAN WIMBERLY: Excuse me?

MR. GOOD: I'd have the press, if you want them.

ASSEMBLYMAN WIMBERLY: Well, I'll bring Schepisi with me. (laughter) You know what I mean?

MR. GOOD: The reason I'm saying that--

ASSEMBLYMAN WIMBERLY: You bring the press, I'll bring Schepisi. We're good to go; that's it. (laughter)

MR. GOOD: The reason I'm saying that-- And I'm not trying to be flippant about it--

ASSEMBLYMAN WIMBERLY: No, no, no. I think it's important that the press is there, because these issues -- and particularly when it becomes a Federal issue -- people are out there watching.

MR. GOOD: Right.

ASSEMBLYMAN WIMBERLY: If they see situations--Sometimes an article may go away.

MR. GOOD: Yes.

ASSEMBLYMAN WIMBERLY: But when you see something on the news -- on News 12, or News 7 -- and you see deplorable conditions in certain-- I mean, every night, if you watch Channel 4 or 7 in New York City, there's a situation where rats, or no heat, or nothing-- You rarely see New Jersey on that Channel 4 -- 2, 4, or 7. But if you have a situation that we could get the media attention that we need, then maybe we'll be able to help some of these residents in these homes.

So I look forward to meeting with you personally--

MR. GOOD: All right.

ASSEMBLYMAN WIMBERLY: --and somebody from my staff will talk to you as you're done now.

MR. GOOD: Okay.

ASSEMBLYMAN WIMBERLY: And Assemblywoman, we will reach out to our delegation, when it comes to our Federal delegation in New

Jersey. We will send it to our person who's dealing with housing; we will send it to each member of Congress and our two U.S. Senators, to make sure this is addressed. And I can guarantee you that you will be copied on this from our staff.

MR. GOOD: I appreciate it.

ASSEMBLYWOMAN SCHEPISI: And you'll have bipartisan support on it.

ASSEMBLYMAN WIMBERLY: Yes, yes.

MR. GOOD: I've already been in touch with Channel 4; they have already called me.

ASSEMBLYMAN WIMBERLY: Well, let's get rolling, because I'm looking forward to starting in January -- to get back out.

MR. GOOD: Thank you very much.

ASSEMBLYMAN WIMBERLY: Thank you.

ASSEMBLYWOMAN CHAPARRO: Thank you. (applause)

ASSEMBLYMAN WIMBERLY: Next we have Deborah Brown.

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) Why do I (indiscernible)? I handed in my paper--

Come on, baby.

ASSEMBLYMAN WIMBERLY: She's a mess over there, isn't she? (laughter)

UNIDENTIFIED MEMBER OF AUDIENCE: Yes, I am. (laughter)

DEBORAH BROWN: Good morning.

ASSEMBLYMAN WIMBERLY: Good morning.

MS. BROWN: I'm a little nervous.

ASSEMBLYMAN WIMBERLY: Take your time.

MS. BROWN: When I first started this journey last year, I was approached by my management, at Saint James Towers, to move out. I was a nervous wreck for almost a year: Where am I going to live, what can I do?

I went to pay my rent one day; and two days later I was called into the office by management -- by Winn management; I'm going to tell it, because they are also located in New York as well -- I was approached by a management woman and by Winn that I had 25 days to get out. Mind you, I had just paid my rent. I had never been late. I'd been there -- I raised two of my children; I have two children; I raised them, they have gone on to good schools and good jobs.

But the point of being told-- You pay your rent on the 5th; and then two days later, you're called in the office and told, "I want you to think about moving out." I said, "But why? Is there a problem?" "No, I want you to think about relocating, because it would be better for you." Only to find out that the new owners that came in-- We did have a meeting with them -- all of the tenants -- and we were told that, "We don't want you to move, but we want to renovate," only to find out that, after that, they went to management and forced almost 90 percent of our tenants out of the building. We were a multi-pot (*sic*) in that building.

Some of us were offered \$5,000 and given 30 days to leave. I was offered \$5,000; there were other people who were offered \$7,500. Then there was another lady who was offered exactly \$15,000.

So when I was-- I didn't know where to go or what to do. Someone referred me to Bill, and some other people, and Leslie and all of them, to help me. Because I was truly scared, crying my -- just crying. I didn't know where to go or what to do. I'm retired, and it was affordable housing.

I've gone to HUD, because when Winn management came in, they were telling me I didn't pay my rent. I said, "What are you talking about? I pay my rent every month. I have receipts, bank statements, and everything." I always gave them a cashier's check.

Winn management made almost all of us pay rent -- pay back rent. I never had back rent. They created this because they didn't have the funding to pay the mortgage -- okay? -- only to find that out.

I then, finally, got the strength to go back downstairs and say, "I don't want to leave." So I met with the Vice President; her name was Ms. Smith. She acted like-- She tried to play the good cop and the bad cop with management. They said, "Well, you know, we want you to think about--" She pretended like she didn't know what was going on; that management was just doing this, and management-- When we asked them both together, "What is the criteria? Why are you giving some of us \$5,000 to leave, and why are you offering some of us \$15,000?" And it's not that it's hearsay; the tenants themselves, who were moving out, told me themselves that they were being forced out.

It's a regentrification (*sic*); because after two years they said, "Well, they only want Section 8 people." They said I didn't qualify for HUD; but for some reason, I am still under HUD. I went to them, because I had to be recertified -- we had to be recertified not once, but four times. My rent went up every two months up until July.

When we asked, "What is the criteria? Who do I go to for help?" no one could answer. When I asked management, they wouldn't say anything. Then there were threats called in. "If you don't come downstairs, you're going to be locked out." Why? I paid my rent; I pay my rent every month. As of today, my rent is paid up. Never, never late; nothing. Never been taken to court.

But, to me, it sounds like regentrification in an effort to put us out; and in order to bring in new tenants, you're doing that. Either you're on Section 8; and if you're not on Section 8, then you're being forced out.

ASSEMBLYMAN WIMBERLY: Ms. Brown, have you talked to any of your local elected officials?

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) Oh, Jesus.

MS. BROWN: I've been to City Hall; I've talked to my local officials. I've talked to -- at the PATH (*sic*), I've spoken to Gayle Chaneyfield, who said there was a new -- who spoke to me. Then there's Ms. McIver, who has now taken Gayle Chaneyfield's place as Councilwoman.

I'm not the only one; I'm not the only tenant who has been forced out. I'm still in boxes.

ASSEMBLYMAN WIMBERLY: I hear you; I understand.

Are there are questions, or anything?

ASSEMBLYWOMAN SPEIGHT: Well, she's actually from my District, so I'm going to just have my Chief of Staff get her information after we--

ASSEMBLYMAN WIMBERLY: Assemblywoman Speight's Chief of Staff is going to speak to you after this right now.

MS. BROWN: Okay.

ASSEMBLYMAN WIMBERLY: Okay?

MS. BROWN: One more thing I wanted to say before I leave.

The thing is, regentrification-- I understand. Listen, don't get me wrong. We had a melting pot. But for regentrification-- We, too, want to be accepted. If I'm not on Section 8, I still have to live somewhere decent. I should not be forced out. Staying in my own apartment, when they were renovating the apartment-- The gentleman said, "Okay, you can rent out her apartment," and I'm standing right there looking at him. How do you think the other people feel who have been placed out and have been pushed? I'm still there; but I'm still living in boxes, because I don't know when the next time they're going to come and tell me, "You have to get out."

I've received harassment phone calls; I've gone to management. And each time I've asked them, "What is the criteria?" or "What is going on?" "Oh, I don't know who called you." Then management is saying, "I don't know who called you," but yet I'm getting phone calls saying, "If you don't get out, we're going to have to lock you out."

ASSEMBLYMAN WIMBERLY: Ms. Brown, I'm confident that our Assemblywoman will assist you, and her staff; and, you know, you did well. You were little nervous, but you did well. And it's not a good story (applause), but I can tell you this right now, I'm confident that whatever we can do to help you out, we're going to be able to help you out.

MS. BROWN: This is not just for me, but it's for the other tenants who are still remaining in there.

ASSEMBLYMAN WIMBERLY: You've done an excellent job conveying that. I appreciate it.

MS. BROWN: Thank you.

ASSEMBLYMAN WIMBERLY: Thank you.

ASSEMBLYWOMAN CHAPARRO: If I just may--

ASSEMBLYMAN WIMBERLY: Yes.

ASSEMBLYWOMAN CHAPARRO: You know, you hear the stories, and you just get frustrated. You're still hearing the same stories, year, after year, after year.

Clearly, that's a scare tactic; clearly.

MS. BROWN: It is.

ASSEMBLYWOMAN CHAPARRO: They cannot evict you or lock your door. Legally, they cannot. And even if they locked your door, there has to be a court order--

MS. BROWN: Right; I finally learned that.

ASSEMBLYWOMAN CHAPARRO: --stating--

MS. BROWN: It took me a while to learn that.

ASSEMBLYWOMAN CHAPARRO: --stating-- Right. And I always say this-- And I say this, and I have to just state this to make sure that it's clear in your brain, and you make sure that it's clear in everybody's brain. When you don't want to pay your rent because of -- whether it's the heat, whether it's mold -- whatever it is -- put that money aside; let a judge tell you to fix it -- all that stuff.

MS. BROWN: I had no problem doing that.

ASSEMBLYWOMAN CHAPARRO: But what I'm trying to say to you is that this is a scare tactic. They don't know who's calling you? They know who's calling you. They're offering you money? That \$5,000, \$15,000 is nothing. You need a home.

MS. BROWN: Thank you.

ASSEMBLYWOMAN CHAPARRO: So it's frustrating that they're still doing these tactics. I'm sure the Assemblywoman will try to guide you in any way she can.

But speaking to other tenants -- you know, it gets bigger, and bigger, and bigger, and bigger. It's just going to be talk. You have to get together; they can't padlock you out. You call the police--

MS. BROWN: They are all scared. They have left.

ASSEMBLYWOMAN CHAPARRO: You call the police; they better show a court order, signed by a judge. Because the police will break that lock, and will let you come in.

UNIDENTIFIED MEMBERS OF AUDIENCE: No they won't.

MS. BROWN: In Newark, they won't. They have turned a deaf ear to us.

ASSEMBLYWOMAN CHAPARRO: If there's no-- That will have to be resolved; I'm not going to debate the whole-- But it cannot be that you are -- put a lock on your apartment that you are paying rent for, and there's no court order saying why you're evicted. Can't be. They can renovate all they want, but there has to be a court order somewhere; there has to be a plan, there has to be an agreement. You have to be placed somewhere. All that stuff has to be in writing.

MS. BROWN: Well, see--

ASSEMBLYWOMAN CHAPARRO: And if it's not, then I agree with the gentleman -- bring the media.

UNIDENTIFIED MEMBERS OF AUDIENCE: Okay, okay.

ASSEMBLYWOMAN CHAPARRO: We'll go to the next meeting, and we'll get to the bottom of this. Because it cannot be that.

MS. BROWN: Well, we went-- Thanks to Bill Good, and thanks to Leslie, and all of them, if I didn't go to them-- If somebody didn't refer me, I would not have known. But I tried to tell the other tenants, "Don't be scared."

ASSEMBLYWOMAN CHAPARRO: Right.

MS. BROWN: But I have copies of all the apartments where the tenants were forced out. And it is sad to say that -- someone said something a minute ago that there were horror stories about people who had moved out. I've come across three horror stories of these tenants. I even came across neighbors, who were immigrants, who are Muslims. And we talked; and the lady said -- they told me if-- Her husband said, "They told me if I don't get out, they are going up on my rent to \$1,700. "And if you don't get out, we're going to force you." Well, they moved; they moved. And it's not because they wanted to.

ASSEMBLYWOMAN CHAPARRO: Unpack your boxes. Don't move.

MS. BROWN: They did.

ASSEMBLYWOMAN CHAPARRO: Make sure you get things done right; make sure that you speak with her.

MS. BROWN: Okay; thank you.

ASSEMBLYMAN WIMBERLY: Thank you, Ms. Brown. We thank you very much.

ASSEMBLYWOMAN CHAPARRO: Thank you. (applause)

ASSEMBLYMAN WIMBERLY: Next we have Gordon Gates from the NC Douglas Homes.

GORDON GATES: Hello; good morning, Council.

And thank you very much for initiating this meeting and allowing the tenants to come in and give their testimonies as to what is happening.

I have just been elected as the Tenants Association President of New Community Douglas Homes, 15 Hill Street, Newark.

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) Congratulations.

MR. GATES: And we are currently in a crisis with our heating situation.

Now, as the Tenants Association President, I initiated a letter to the ownership of New Community Douglas Homes on the 9th. They had a lukewarm response, where they came out and they sent some boiler contracting people in to repair the unit.

Now, that Monday night, which was the 9th, they stayed there until about 8 p.m. They claim that the heat was on, and it was working; however, it was not. The next morning, I did an updated letter to the purse strings people at New Community. I had 82 signatures of people who didn't have any heat. That spoke volumes; 82 people -- you can't get 82 people to lie about anything. (laughter)

So I sent that to Community, the purse strings; I sent that to Ms. McIver's office. She's the newly elected Council person in Newark. We hand-delivered those 82 signatures to her, and we hand-delivered those 82 signatures to New Community.

I think that we are on the road to winning that heating battle, anyway, because Saturday morning the Superintendent came by my apartment. He said, "I don't know who you got in touch with, but there are 10 trucks downstairs" -- Saturday, and they didn't leave until 10 p.m. that night. And we had heat; I mean, we had heat in the hallways, we had heat everywhere. (applause)

But that's just our first battle. Like Bill said, he's only redundant in what he's saying about what everybody else here has spoken about: evictions, tenants being afraid, tenants being intimidated by the landlords. We have a 15-story building, but we have two maintenance people. The building is filthy; it's just too much for two people. And we haven't been successful as far as getting additional personnel to come down, as far as the maintenance.

But I think we're on a good roll towards some type of remediation of the issues that we're having.

I just can say that the people here -- don't be intimidated. We cannot afford to be intimidated. The Council has given us kind of marching orders, so to speak, that the threats of being evicted cannot go through without court procedures.

So ignore the threats -- I think we should ignore the threats; keep our feet to the metal, and make demands, you know? Don't think

that we have to just sit by and ask them to do anything, because we know that they won't. We have to apply more pressure.

Thanks for listening, and have a great day. (applause)

ASSEMBLYMAN WIMBERLY: Thank you Mr. Gates.

ASSEMBLYWOMAN SPEIGHT: Chair?

ASSEMBLYMAN WIMBERLY: I'm sorry, Mr. Gates.

MR. GATES: Yes.

ASSEMBLYMAN WIMBERLY: Come on back here.

MR. GATES: I'm sorry; excuse me.

ASSEMBLYMAN WIMBERLY: We have a question for you.

Assemblywoman.

ASSEMBLYWOMAN SPEIGHT: Thank you for your testimony.

A couple of months ago I did meet with the housing director, Richard Cammarieri. I'm not sure -- have you had any sit-down meetings with him?

MR. GATES: I know him. As a matter of fact, last Friday we were supposed to have meeting with him and our Executive Council at 2:30 on Friday. He called me that morning and said that due to unforeseen circumstances, he was going to have to cancel that meeting. And I haven't spoken to him since.

ASSEMBLYWOMAN SPEIGHT: Okay.

And I know it was issues in regards to the boilers, at one point; and the Community Room and the elevators -- I'm not sure as to what the progress has been with those issues in that building. Because I have received complaints in regards to that building, and I have been down there.

MR. GATES: Okay; they are currently working on the heat.

The elevator situation is abysmal, because we have two elevators and a 15-story building; and we're constantly having to wait. We have to share the elevator -- that one elevator right now with construction workers who are there doing modifications.

It seems to me that New Community is trying to take the cheap way out of doing everything. If the elevator is finished, put it on line. And the only reason it isn't on line -- from what I understand -- is that it hasn't been inspected. Now, that's a very basic thing. The workers -- they have come, they have completed the elevator. They've done test runs; everything is a go. But unless we get an inspector, we're in, basically, the situation before they even repaired it. Because it's not being able to be used; it's not serviceable for the tenants, and it's just not an efficient situation.

ASSEMBLYWOMAN SPEIGHT: I'm not sure if-- I know-- I had a conversation in regards to the management for that building. Do you guys have a new manager for that building as of yet?

MR. GATES: A new manager started September 1.

ASSEMBLYWOMAN SPEIGHT: Okay.

MR. GATES: And we have sent a battery of e-mails and complaints. For instance, they did the parking lot; the parking lot has no fence around it. People can walk right in off the sidewalk, into the parking area, and mug someone possibly; or hurt someone. There's no lighting in that parking lot. Before, when they did the repairs, there was a fence that provided a barrier so that people couldn't just walk up the street into the backyard. Now there's a gathering of people that come from-- You know, as soon as darkness comes, they know that security is not going to come out

there and reprimand anybody. You can't -- being that it's not illuminated, you can't even look at the cameras to see anybody back there. But they are back there.

So we sent a letter to New Community on the 9th with four complaints. The first one was the heat; the second one was the parking lot; the third one was the ventilation system, because-- I mean, how do we go about -- maybe you can give us some advice -- how do we go about getting an air quality person to come out and check that ventilation system? Because the ventilation system is supposed to be taking air out. But at times, it's bringing air in. Like, you're able to smell a myriad of spices, even marijuana, in the building; or whatever -- cigarette smoke -- whatever people are using. It's supposed to be exhaustive; and in no sense is going out, instead of going into the building and going from one apartment to the next.

ASSEMBLYMAN WIMBERLY: Well, you know what? We have a lot of people who are testifying; and some of them put my good Assemblywoman from Newark back to work again -- her Chief of Staff.

ASSEMBLYWOMAN SPEIGHT: Yes.

ASSEMBLYMAN WIMBERLY: So somebody will talk to you offline about some of the issues and concerns that you have, okay?

MR. GATES: All right; thank you so much.

ASSEMBLYMAN WIMBERLY: Thank you; we appreciate it.

ASSEMBLYWOMAN SPEIGHT: We will be contacting you.

MR. GATES: Have a great day, and thank you so much for listening. (applause)

ASSEMBLYMAN WIMBERLY: Next we have Christopher Simmons, the Hallmark House Apartment Tenants Association.

CHRISTOPHER A. SIMMONS: Good morning, everyone.

My name is Chris Simmons. I represent the Hallmark House Apartments Tenants Association; as well as the Greater Hill Street Neighborhood Block Association and Neighborhood Watch Command.

ASSEMBLYMAN WIMBERLY: And what city are you from? MR. SIMMONS: Newark; Newark, New Jersey.

I apologize for my attire, but it's a bit drafty in the back and I'm just getting over a cold.

I'd like to say hello to Assemblywoman Speight--

ASSEMBLYWOMAN SPEIGHT: Good morning.

MR. SIMMONS: --who I know very well, and worked with a long time.

And I'm just meeting the rest of you. Thank you for having this hearing.

I'd also like to add to what Mr. Good said; because I'm a member of the HUD coalition, and I'm here today as a result of that.

Most of my comments -- I'll make them really quick -- are applicable to many buildings, not just my own.

First, about the Legal Aid and court process. Many of the residents who I have heard today have been taken to court; but many are taken so illegally -- meaning their court notices, which according to our research are supposed to be sent certified mail, are not being sent certified mail. They are just being dropped outside their door, which opens up another can of beans: identity theft exposure; which also opens up another

can of beans. If one receives an illegal warrant for removal, their contact information is posted on their door. Now, this is legal, in fact; however, the law was written over 10 years ago. And in today's world of dark web activity, cybercrime, identity theft -- all you need is a person's name and address -- that's it -- and you can find out everything about them if you are technically savvy or know someone.

I'm a computer scientist, retired, after 40 years. And we've done extensive research into the liability, that is created as a normal course of business by county constables and landlords, of posting resident data publicly, causing them to almost have to incur a LifeLock expense to protect their identity. And no one has addressed it.

What I'm asking you all to do today is possibly form a steering committee to examine the possibility of identity theft exposure of tenants who have been taken to court.

A second thing, with this court notice -- Landlord/Tenant Court is primarily for a landlord to address a remedy against a tenant. However, Landlord/Tenant Court does not work the opposite way. You, as a tenant, cannot address the landlord in but so many ways; meaning, if your issue is with payment of rent because you have a maintenance issue, the court will address that. The tenant may be able to go into rent receiverships. But if you want to mount a legal action-- For example, a landlord commits a wrongful, illegal eviction against a tenant. According to the NJSA, which is State laws, I believe -- I'm not an attorney, but I have gone to law school in the past -- what it says is that the tenant-- I lost my thought here. I'm also suffering from a traumatic brain injury, so bear--

ASSEMBLYMAN WIMBERLY: Take your time, take your time.

MR. SIMMONS: Bear with me--

ASSEMBLYMAN WIMBERLY: If you could wrap up, at this point.

MR. SIMMONS: --because I'm trying to get my thoughts here. If you could tell me what my last statement was.

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) NJSA -- the law.

MR. SIMMONS: Oh, okay. Thank you.

The law says, according to what our research was, that the notices are supposed to be sent certified mail, return receipt. And if the certified letter is not picked up within, let's say, 7 to 10 days, only then is mail to be sent via U.S. mail.

In terms of the court not advising a tenant of their right-- For example, if a court determined that an illegal eviction had been committed, now the tenant is supposed to have the ability to sue the landlord for compensation according to the law. That's not happening. The court won't touch it; Legal Aid will not represent you to sue a landlord. That is a major-- It's the American way. You have a right to stand up for your rights, especially when it comes to landlord-tenant law.

Now, I know that a lot of people here testified about being afraid; and there is, especially in Newark, a certain degree of fear. And not just with landlord-tenant issues; they extend to Code Enforcement, of retaliation, or revenge, or fear of hurting your business, or -- it's just the way it is.

So when you have people -- I call you all *warriors, troopers* -- who come here and risk -- literally, risk their lives and reputations to address not only their concerns, but the concerns of their neighbors, and family, and friends, and others in their community service networks--

In terms of the no heat-- I talk about other issues because -- I'm just not talking about my building. As a neighborhood community servant, there are, like, seven to eight buildings in the downtown area--

ASSEMBLYMAN WIMBERLY: Mr. Simmons, I'm going to have to ask you to wrap it up at this point.

MR. SIMMONS: Sure.

One last point, for those who have "no heat" applications -- in the City of Newark, there's a law that says that they're entitled to a 45 percent reduction in their rent as a result of having no heat. The requirement is that the Code Enforcement needs to come, make the required temperature test, and stamp the application. That's not done. The last time it was done, City officials failed to process the application because they have to be processed within 30 days. However, that 30-day window is somehow gone around.

And one last thing -- Section 8 applicants can also apply for housing or homeownership. And to have the Section 8 rolls reopened for seniors and disabled people will go a long way to alleviate homelessness in the Newark area.

Thank you for your time.

ASSEMBLYMAN WIMBERLY: Thank you very much. We appreciate it, Mr. Simmons. (applause)

Next we have Stuart Weiner, Community Health Project.

C A S S A N D R A D O C K: (off mike) Did you call me, Cassandra Dock? Because I was with Bill; I handed one in, too.

MR. JEWETT: Yes, we have it.

MS. DOCK: Oh, yes.

S T U A R T W E I N E R, **Esq**.: Good morning, Mr. Chairman, and members of the Committee.

My name is Stuart Weiner, and I'm an attorney with the Community Health Law Project. The Community Health Law Project has six offices around the state, and we provide free legal aid to folks with disabilities.

I really appreciate you holding this hearing, and the others that you'll be conducting around the state.

You've heard from tenant organizers and tenants--

ASSEMBLYMAN WIMBERLY: I think this is important.

Can you repeat what you do?

MR. WEINER: Yes.

ASSEMBLYMAN WIMBERLY: Because I've heard this -- that there's a need for a legal services. And if you didn't get his card, make sure you get his card.

Mr. Weiner, I'm sorry. Could you repeat who you are and what you do one more time?

UNIDENTIFIED MEMBERS OF AUDIENCE: Yes.

MR. WEINER: Sure.

So the Community Health Law Project -- we represent folks with disabilities. So we work with folks with mental and physical

disabilities. We're funded through the State Department of Human Services and other funding sources.

And part of what we do is going to Landlord/Tenant Court. And I'm sure that you're familiar with the workings; but if you haven't been to Landlord/Tenant Court, I recommend you go down -- just one Friday morning, or whatever day it's being held -- to see how things go there.

I don't want to be redundant, because a lot of people have spoken; and a lot of the things that were said by Mr. Good and by Connie Pascale really mirror what I was going to say.

So I just want to strongly endorse and let you know that we hope you will support Senate Bill S-806, sponsored by Senators Codey, Rice, and Stack, which will address the problem of blacklisting tenants when there's a record of an eviction having been filed.

I've given you a five-page written testimony, which I would ask you to take a look at. We included three cases that our organization is handling. Folks who withheld rent, one; and then weren't able to be admitted to future apartments because of this record, even though they prevailed. A case where the County welfare agency was late paying their emergency assistance. And even though the tenant had been paid in full, was brought to court. The case was eventually resolved when welfare paid; but now this tenant has a black mark on his record.

The second Bill we want to support is Senate Bill 805, sponsored by Senators Codey and Rice. It will eliminate the requirement that tenants post all of the back rent in order to even have a hearing on whether or not the legally implied covenant of habitability, under the *Marini vs. Ireland* case, has been breached by the landlord.

The Bill would require that where the tenant has raised habitability defenses, the court shall order an inspection within 30 days; and once that information is the hands of the judge, take appropriate action.

And then lastly, I want to mention a couple of other sources of some real good information that you may want to reference. The Housing (sic) Hell series from the Asbury Park Press certainly has been mentioned a couple of times. There was an investigation by Seton Hall Law Professor Paula Franzese, along with some attorneys from Essex-Newark Legal Services, of the records of 40,000 evictions in Essex County in 2014. Out of 40,000 cases, there were only 80 where tenants were able to raise the implied warranty of habitability defense. In other words, 99 percent of those cases, without any discussion of the conditions of housing-- And we all know, if you go through Newark, we're not going to find 99 percent of the housing up to code.

And lastly, I'd want to reference the experience in New York of providing free lawyers to folks in Landlord/Tenant Court -- in their housing court. In 2014, a right-to-counsel coalition was formed in New York; and as a result of providing free lawyers, the representation rate for tenants went up from 16 to 48 percent, and the number of evictions dropped by 27 percent. So it really makes a difference in avoiding people becoming homeless and being evicted repeatedly.

When we go to Landlord/Tenant Court, there is a tiny fraction of folks who are being represented by lawyers. Basically everyone is lining up to try to negotiate for nonpayment cases; an installment plan, which the landlord may or may not be willing to work, depending on whether they

like the tenant. We see all kinds of deficiencies that are never raised -there's no lawyer -- things like lack of proper notices, notice to cease, notice
to quit, for-cause cases. The calculation of rent is often impossible to
decipher, even when there's a ledger attached. They carry over balances
that aren't disclosed.

They often fail to indicate to the court, as they're required to, whether the housing is subsidized; which has ramifications as to whether they can charge for attorney fees and late fees.

Some of the landlords falsely claim that their property manager is the owner of the premises--

UNIDENTIFIED MEMBER OF AUDIENCE: (off mike) Yes, they do.

MR. WEINER: --in order to avoid having the required counsel represent a corporation in court.

Landlord-tenant registrations are not being complied with. We work with disabled folks; oftentimes, when they have a lawyer, they can raise reasonable accommodation defenses and be able to get themselves a payee, or get a second chance if they've acted out.

So I would urge you, the Committee, to consider, perhaps, some funding to do some sort of a trial program to get free lawyers into court and see what kind of impact that has on the housing crisis, on the eviction crisis.

And thank you very much.

ASSEMBLYMAN WIMBERLY: Thank you very much. Very informative. (applause)

Thank you very much.

I just want to make one quick announcement, and this is for my folks in Passaic County.

Roque (phonetic spelling) Gonzalez is here with us today; and he is the Assistant Administrative Supervisor for Passaic County Board of Social Services. We asked him to come out, because I know some issues we can't address -- that he may be able to assist you with.

Mr. Gonzalez, could you stand up, please, just so the folks can see who you are?

So if you have any questions for him, just please don't hesitate to reach out to him.

I know we requested you to be here. Thank you very much.

Next we have -- I feel like we need a drumroll for this one (laughter) -- Cassandra Dock, New Jersey Monitors.

MS. DOCK: Yes. (applause)

ASSEMBLYMAN WIMBERLY: Cassandra, you already talked for a minute and two minutes off the record (laughter). So your clock started running already.

MS. DOCK: I only have 30 seconds, right?

ASSEMBLYMAN WIMBERLY: Yes, you only have a couple of seconds.

Go ahead.

MS. DOCK: Cassandra Dock, New Jersey Monitors.

I'm so glad we talked about discrimination; I'm so glad we talked about the Marini defense, and how it's just not being taken into consideration.

But let's get to who's allowing it to happen. Amy -- what is Amy? -- Amy DePaul is our Presiding Judge in Essex Court Superior Court. She's over Landlord/Tenant Court. Ms. DePaul-- And I wrote a letter to our Attorney General -- and help me with his name -- is it Grewal (indicating pronunciation)? Is that how you say his name; the new Attorney General? Grewal?

ASSEMBLYMAN WIMBERLY: Grewal (indicating pronunciation).

MS. DOCK: Right.

So I wrote a letter to him, because I wanted to make him aware of what may be possible discrimination in Essex County when it comes to Court Officers.

We only have about five Court Officers in Essex County, and none of them are black. The only one-- We had two black Court Officers about 10 years ago; one was let go -- and I forget the reason why he was let go -- but he other one passed away, Mr. Koon. Mr. Koon, when he passed away, he did have staff members, which included his wife and his daughter. His wife was let go this year; we can't talk about that, because that's in litigation. According to the paperwork I saw, she was let go and was not given a reason why.

So I wrote the letter to the Attorney General, because he had -in a feature on Channel 12, he talked about diversity and how he wanted to
diversify the different departments down at the State. I thought that this
Court Officer position, right here, would be where he could start.

So when he wrote me back, he deferred it to Ms. DePaul; and that's why I am saying her name -- because I call names.

So I know, Vice Chair, you talked about court, and how the courts -- you can't do anything unless the court orders-- Not in Essex County; not true, okay? Because-- And it's always the same Court Officer, David Carroll.

Now, I told you we only have five. So when Ms. Koon -- when her stepmom was let go, she wanted to assume the role. She had the credentials; she applied, and was told that there was no position available. You know why? Because Mr. Carroll brought in his daughter.

So we have five; two are father and daughter.

So again, it sounds like discrimination to me. But I asked the Attorney General and Mr. Glenn Grant -- because I also cc'd Glenn on the letter as well, because I-- Yes, I call names.

So I need for this Committee -- because we're talking about landlord-tenant issues. It starts there. Who do you think is allowing all of this to happen? This cannot happen unless the courts allow it to happen. And this cannot happen unless the leader, the leader-- You talked about -- in terms of local; you talk about local, how the local -- how they should address some things. You know, some things are for State; you know, because there is separation of powers here. Some things the locals should address; some things you, the State, should address. You're correct.

So let's talk about with the courts-- Let's talk about them. Let's send her a letter and ask her, "How is this happening? How is it--" And this particular tenant I'm talking about -- she's going to court tomorrow; her name is Christine. Five times David Carroll sent his project -- the person who oversees the property, the property manager, on his behalf, to lock her out, along with the Newark Police. Every time the

Newark Police came out to lock her out. And, you know, what they -- and you know the paperwork that they brought doesn't even include her name. This is her paperwork; this is not even her name. So how could you come and lock somebody out who doesn't even live there? This is the paperwork that the property manager used for the previous tenant; they sent the Newark police, and it's not even the Newark Police's job.

So we made it the Newark Police's job. When he came to lock her out a couple of days ago, she called me. We went to the precinct on 17th Avenue, and I had the Newark Police escort her to her apartment, with the property manager, and open up that apartment. (applause)

So I'm going to be in Landlord/Tenant Court with her tomorrow. I'm hoping to get some representation, because this is an issue. It's an issue, but Amy DePaul is allowing it to be an issue, with David Carroll and family.

And so I--

ASSEMBLYMAN WIMBERLY: Ms. Dock, can you provide that information to myself--

MS. DOCK: Absolutely.

ASSEMBLYMAN WIMBERLY: --and I will share it with the Committee; yes.

MS. DOCK: Absolutely. And we're going to be talking about her again tonight, when I speak at the City Council meeting. We'll be talking about Ms. DePaul again, because we have to stop this.

And I can't wait until you guys come to Essex County, because I can't wait to be there; because this has to stop. This has to stop the way people are being treated, and how those in decision-making positions are

allowing it to go on. It can't happen if they don't allow it. If they stop it, it will stop. Even now to the issue with the young lady who lived at 440 Washington. It's going on because they are allowing it. And you said to her, "Well, did you talk to your local--" She did; she did.

And you know what, probably, Mr. Baraka said? Nothing. You know what Mr. Baraka is going to do? Nothing. Because we play these games; and we need to stop playing these games, because people are becoming homeless due to this game playing that we allow.

And you know why? Because, a lot of times, we have relationships with the people who are, sometimes, doing these things to people. It's because our decision-makers have relationships. It's called *relationships* that are standing in the way of all of this, and we need to stop it.

And so I'm glad we're here today, bringing this before you guys. I'm glad you guys are having this. And the only reason why I was pushing for me to go is because I do have to leave, and I wanted to make sure--

ASSEMBLYMAN WIMBERLY: You're not leaving us, are you?

MS. DOCK: I have to (laughter). I don't want to; God knows I don't want to.

ASSEMBLYMAN WIMBERLY: Well, I look forward to seeing you at Essex County.

MS. DOCK: You will see me in Essex County.

ASSEMBLYMAN WIMBERLY: But someone from my staff will get your information from you, so you can e-mail us the documents. And we will follow up with the Attorney General for you.

MS. DOCK: Absolutely.

ASSEMBLYMAN WIMBERLY: All right?

MS. DOCK: And Amy DePaul -- she's the Presiding Judge in Essex County.

ASSEMBLYMAN WIMBERLY: E-mail the information; we appreciate it.

MS. DOCK: Thank you.

ASSEMBLYMAN WIMBERLY: Somebody from my staff will see you on that. (applause)

Thank you.

Next we have Troy Coffield, from Coffield-- Troy Coffield.

DONNA JACKSON: From Coffield and Associates.

ASSEMBLYMAN WIMBERLY: From Coffield and Associates.

MS. JACKSON: Yes.

ASSEMBLYMAN WIMBERLY: Thank you, ma'am.

MS. JACKSON: You're welcome.

TROY M. COFFIELD: Thank you, Donna.

UNIDENTIFIED MEMBER OF AUDIENCE: You're welcome.

MR. COFFIELD: Good morning, all.

Troy Coffield, 440 Washington Street, Newark, New Jersey; Tenant President, Chair -- a little nervous -- Chair of the Steering Committee; Tenant Advocate.

I don't even know where to start.

Deplorable conditions. Our building is being rehabbed; no heat -- very, very little heat; no hot water; bedbugs, roaches. Everything they start working on they never complete.

They are doing stuff to the mailboxes; and a lot of people are getting, like, their prescriptions in the mail, and they are not receiving them -- their medicine. Management is falsifying papers. People are being put out, homeless, going up on the rent. My rent was \$1,023; they are trying to go up on my rent to \$1,450 in over a month, or whatever. But the State wouldn't allow it, because I believe it was -- what? -- 7 percent that they can go up on your rent.

Winn Management -- which is from Boston, Mass -- is managing the building. We can't speak to the manager. We try to talk to her; you have to make an appointment and only see her on Fridays. But they just recently sent her to another location. She is falsifying papers. We had meetings; and me and the gentleman behind me went to the police officer and asked him to see the papers. No judge signatures on the paper.

They put in new windows -- drafty windows. The vents are not working. Like they said, by law, a kitchen and the bathroom don't have to have windows, but they have to have ventilation. For the time that Winn management of Boston managed the building, the vents haven't worked. The gentleman said, "Spices and stuff;" it's not spices. Someone else is going to the bathroom while you are using the bathroom -- you have to smell them, because the air is blowing in. It's not being sucked out of the apartment, or whatever.

They go into your apartment when you are not home; or any time they feel like they want to go in. Instead of saying, "Well, we are going to exterminate your apartment," they don't tell you. Then they come in, or they don't show up at the time they said they were going to show up or the day they are going to show up. And then they just show up. They're

taking pictures of people, things; they go into the closets, refrigerators, and stuff like that.

We just got them to change the washing machines. People were defecating in the washing machines.

ASSEMBLYMAN WIMBERLY: Mr. Coffield, I'm going to ask you wrap it up.

MR. COFFIELD: Okay.

ASSEMBLYMAN WIMBERLY: And anything-- I'm sure, Assemblywoman--

ASSEMBLYWOMAN SPEIGHT: Yes.

ASSEMBLYMAN WIMBERLY: --someone on your staff will address it, offline, when we leave here.

So if you could wrap up now, please.

MR. COFFIELD: That's basically-- But management is a lot of problems.

ASSEMBLYMAN WIMBERLY: Thank you.

MR. COFFIELD: Thank you all.

ASSEMBLYMAN WIMBERLY: Sorry to hear that.

All right, thank you. (applause)

ASSEMBLYWOMAN SPEIGHT: My senior staff, Jermaine James, will speak to you.

MR. COFFIELD: Thank you.

ASSEMBLYMAN WIMBERLY: Next we have Phillip Grate from GNTA.

PHILLIP W. GRATE, Sr.: (off mike) I'm willing to pass, please.

ASSEMBLYMAN WIMBERLY: All right.

Next we have Brian Kulas.

Brian.

BRIAN KULAS: Yes.

Hello, Assemblyman Wimberly, and the rest of the Housing and Community-- Chair; sorry, Assembly.

Sorry; a little nervous.

Basically, I'm here today-- Some of you may recognize me as an advocate for different issues, including -- many issues that have to do with poverty and things like that. But today, I am here to address housing.

I first got my rental subsidy -- I was homeless -- and I first got my rental subsidy through the Department of Mental Health and Eviction Services, through a Substance 3 service provider. So that was in 2006; and I thought that my life was going to change forever. And although I was grateful for the housing subsidy -- to be off the streets -- I didn't realize that I was entering into a new nightmare.

And basically, within a couple of years -- I'd say, really, within one -- a large group of cockroaches came in, and mold started to grow in the bathroom. I had mold spores coming in through the tiles; and, of course, I had a service provider at the time. I addressed this with my social worker; I showed it to them, and they said they filed a complaint, but nothing ever came out of it. This went on for a year.

And basically, at that point-- You've heard a lot of the situations today. And I guess, basically, regarding -- rather than reiterating this whole story, which you've heard many times today--

What I do ask is that -- so that I can explain the story in a little bit more detail -- because it's pivotal; it really is -- it led to two eviction filings; the loss of \$1,500 worth of State-funded furniture that was provided; the story itself of what took place, and everything.

So basically, what I'm asking is-- I have multiple binders, going over every date. And a picture speaks a thousand words. So what I ask, first of all, is if I could have an individual meeting, or a meeting with a group of advocates, with one of your staff. I live in District 18; none of those members are on this Committee, so I would appreciate the opportunity to speak to this Committee, whether -- myself included, with advocates, and we can address these issues.

Another thing I would like to state is that I think a great way to work on these issues is that -- when you go through it yourself, no matter how much you understand, when you go through it yourself there's a specific heartbreaking intensity that I think needs to be -- that people who go through this need the opportunity to speak. And may I make the suggestion to have a public forum; maybe even one in South Jersey, Central Jersey, North Jersey. Public forums are a little bit different than public hearings, because you can gather solutions at that time. I've been to many public forums on different issues, and we've actually walked away with solutions that were addressed further, rather than just on-the-record statements.

So my other point-- I would just like to bring some points to your attention that I think are issues that need to be worked on and looked at.

When you are up for eviction, or you're running late, you're required to pay for all your landlords' legal fees, no matter what happens. It's \$25 per late fee. So if you're living under the poverty level, like me, its \$25 every time you're late; and sometimes you're not even late, you're granted until the 5th, but they charge you \$25. And their lawyer fees go for \$150 an hour. And that also gets accumulated to the back rent that you owe.

So by the time you finally go to court, you are now even in more debt, by about \$500, because you're covering your own late fees, which may not be your fault; and you're covering their legal fees.

ASSEMBLYMAN WIMBERLY: Mr. Kulas, I'm going to ask you to wrap it up at this point.

MR. KULAS: Yes, just a couple of things.

The *double eviction/move to strike* -- I haven't heard that brought up, but that's my terminology. What that means is that when you go up for eviction, and someone-- You go up to the area where you speak with the landlord's lawyer. What happens is, they give you a payment plan that you possibly-- It's an alternative; you either get eviction, or you sign on the payment plan. The payment plan buys you about six weeks that you, honestly, can't keep up with. What happens is, at that point, they file another eviction; I call that the-- Because it's the second one that you can't get by; and when you go before a judge, the judge often is not very compassionate because you were already there six weeks before, and he says you didn't live up to the plan. So I call that the *double eviction/move to strike*.

Another idea -- Code Enforcement. We need to look at our inspectors; because when the inspector comes to my apartment, they only

check the electrical sockets, they check the heating -- the smoke and carbon and dioxide, and they turn on the water, and then they leave. They are there for five minutes; they do not look and inspect the apartment. So I ask that we address that.

Security deposits have been mentioned. When you're poor, you do not have \$1,800 to cover a month-and-a-half rent before that -- immediately you lose the apartment because you can't afford that, so you have to look for other--

ASSEMBLYMAN WIMBERLY: Mr. Kulas, we've heard many of these points. I'm just going to ask you to wrap up at this point.

MR. KULAS: I just have a couple more, sir, that are very important.

ASSEMBLYMAN WIMBERLY: But at this point, I'm going to ask you-- If you could wrap up with your last point, just to finish up.

MR. KULAS: Can I please just have one minute?

ASSEMBLYMAN WIMBERLY: Yes.

MR. KULAS: Just one minute; that's all I ask for.

ASSEMBLYMAN WIMBERLY: Okay, we're going to ask you to wrap up here, okay?

Thank you.

MR. KULAS: Okay.

Eight weeks to find an apartment when you have a Community Affairs-- When you get the Community Affairs voucher, you have eight weeks. If you cannot find an apartment in that time, you lose your voucher. So that's another key point.

When you get a DCA voucher, you have -- it's a five-year program. It's understood that you could keep it longer; but I have the documentation in here (indicates) -- the Department of Community Affairs is a five-year program. You lose your voucher after that.

Work requirement program is part of the DCA voucher program. Most people aren't aware of that, but when you fill out your paperwork, you do have to sign a form that says you will work during that period. And especially if you have a disability, like myself, sometimes that's very difficult.

The two-month lock -- when you work for the Community Affairs Department, the two-month lock is basically if you're-- A perfect example: This January, my income is going to be cut by 50 percent. I have to negotiate with my landlord. At that point, the Department of Community Affairs does not change the rent for two months, which means I will be responsible, pretty much, the paying 60 to 70 percent of my income for the next two months, because DCA won't. So basically, yes, I'm on a path for eviction.

And also, just to let you know, I'm probably going to be evicted in, like, a week, because I have a shutoff notice for electric.

Finally, tenant-- I'm not even going to go there.

All right; I've addressed enough issues. Hopefully, we can talk about this in a meeting. Obviously, you can see I have a lot of issues to address.

But I do-- I can't stress enough that public forums is the way to find that balance between how to make this happen and solutions.

So thank you very much for your time, and I thank you for your patience. (applause)

ASSEMBLYMAN WIMBERLY: Thank you; thank you very much.

Next we have Munirah El-Bomani. (applause)

MUNIRAH EL-BOMANI: Keep fighting, right? Keep fighting. So, good afternoon everybody.

ASSEMBLYMAN WIMBERLY: Good afternoon.

MS. EL-BOMANI: First of all, I want to say thank you for the opportunity; thank you for hosting this, and hopefully you'll be coming to cities and communities near individuals who are affected.

Once again, my name is Munirah El-Bomani, and I reside in the City of Newark. And let me tell you, I've been on this front line for so many years, addressing tenant issues, and homelessness, and joblessness. The 2018 Point-in (*sic*) count for the County of Essex is the highest Point-in count in the State of New Jersey.

We have a homeless crisis like I've never seen before in all my years living in Newark. Even though I'm a native -- born and raised in Paterson; Alabama projects -- I'm a native now of Newark for over 30 years; and I've never seen this crisis.

And we have hearings, we have conversations; and it is sad to say that our elected officials who are from that County, from the City of Newark, who represent that City, don't have a clue. They haven't even developed a housing plan to address the needs of the residents.

Residents are being evicted and displaced because they are struggling, day in and out, because they can't make ends meet. We have

high rents; we have a lack of low-income housing; joblessness; and also a lack of resources for homeless prevention.

The agencies we do have-- I want to beg the State, as I've been making -- sending out e-mails and contacting-- I want to beg the State and the Federal government, for those individuals who are receiving funds from the State and the Federal government, to do more in terms of reevaluating, and also oversight. These agencies are horrible in Essex County; horrible in the City of Newark. They need reevaluation; and I can't stress enough the need for oversight.

And whatever you can do, at this present time, to offer your assistance to do that-- We need the State to do more to monitor and to reevaluate not only those programs, but also the low-income tax credit programs; the Affordable Housing Trust that the City receives; and the CDBG grant money. Also TRA -- horrible; and that's just the few I'm going to name. But we need you.

We also need-- Because there have been conversations that they repealed one-for-one replacement, I beg you all, we need-- Because we have luxuries going up all across the city of Newark. And at one time, legislators and City reps -- they were imploding high-rise buildings. And now they have moved from imploding the high rises that were helping low-income residents -- now they are building these luxury apartments using tax abatements; tax subsidies from our taxpayer dollars to build luxury apartments, and they're giving us crumbs. Twenty percent is not enough; they need to do more to increase the numbers to go in those luxury apartments. Because they have the inclusionary zone that we fought so

hard -- residents in that city -- to make sure they include giving us our percentage. But we need more, in terms of that.

We also need them--

ASSEMBLYMAN WIMBERLY: Excuse me; I'm going to ask you to wrap up at this point,

Thank you.

MS. EL-BOMANI: And to wrap it up, we need to-- If they repealed the A-500 Bill, we need you all to do more to strengthen and to replace that one-for-one replacement. Because right now, they're tearing down the low-income public housing, and they are replacing them with market rent, pushing the residents out of those communities and building market-rate, and not giving us our fair share. So we need you to reinstate that immediately.

We also need you to increase the statewide Section 8 voucher programs, especially to communities that are affected the most. We need that.

We also need you to do more to create anti-poverty initiatives, such as Universal Basic Income. If you give individuals Universal Basic Income, they will be able to, probably, find some type of low-income housing, if you increase the production.

Also, we need statewide job programs, such as the Public Works Program. I thought Public Works Programs were supposed to go to the individuals within those communities. All these public works, transportation programs going on -- they are from-- People are working on those sites from outside the community.

ASSEMBLYMAN WIMBERLY: I'm going to ask you to wrap up.

MS. EL-BOMANI: And to end with this -- to reduce the 30-year threshold on rent control for new developments. That needs to be reduced.

And we need to have a rent cap, because the housing that they do have -- the new developments -- they are displacing people in those. I live in a rent-controlled complex, and my rent goes up every year. I got unemployed due to an injury; and I just went to court recently. And they are trying to push me out of my complex, where I live, because of a late payment. Late payment -- they're trying to evict me for late payment. And not only that, I'm unemployed; you know, with the Christie Administration -- he now made it where you only get a certain amount of your unemployment, you know? And if it wasn't for me being able to go on unemployment after worker's comp, getting reinstated back to work-Because my injury, I was -- I had restrictions. I'm now taken off the doctor's-- They're trying to evict me, because I wasn't able to make my ends meet to pay. And something needs to be done; something needs to be done.

ASSEMBLYMAN WIMBERLY: We appreciate your testimony.

MS. EL-BOMANI: I'm a working -- low-income, working person. Something needs to be done about that -- evicting individuals because they are paying late. But my rent is not backed up. Paid late, and you're trying to evict me? Something needs to be done.

ASSEMBLYMAN WIMBERLY: Thank you.

MS. EL-BOMANI: And I just hope that -- you've given us the opportunity to address our issues, and our needs, and what needs to be done -- you all will take into consideration, and hear us out, and do things to help better our communities.

ASSEMBLYMAN WIMBERLY: Thank you.

MS. EL-BOMANI: I thank you very much for this opportunity. (applause)

ASSEMBLYMAN WIMBERLY: Thank you very much.

ASSEMBLYWOMAN SPEIGHT: Chair?

ASSEMBLYMAN WIMBERLY: Yes; I'm sorry.

ASSEMBLYWOMAN SPEIGHT: At our next Committee meeting, if we can see if we can have a DCA representative--

ASSEMBLYMAN WIMBERLY: Yes.

ASSEMBLYWOMAN SPEIGHT: --just to inform us about the process, and the buildings that have the low test scores -- just let us know what's going on. That would be great.

ASSEMBLYMAN WIMBERLY: Thank you.

Next we have Donna Jackson, advocate.

MS. JACKSON: Good morning, good morning; good afternoon.

ASSEMBLYMAN WIMBERLY: Good afternoon.

MS. JACKSON: How are you all?

ASSEMBLYMAN WIMBERLY: I'm good.

MS. JACKSON: It's been a while since I've testified before the Senate and the Assembly, so let me reintroduce myself.

I'm Donna Jackson, New Jersey hell raiser. It's time for us to get to work.

Enough of the hearings; and they're necessary, because you guys need to know what's going on. But I'm sure that if you go to the DCA and ask them for the complaints, it's all right there. They do absolutely nothing.

The problem everybody is having is enforcement. The local, the County, the State, and the Federal level do absolutely nothing. How does someone rent an apartment -- I'm asking you -- an illegal apartment in the basement with Section 8? Who said that was okay? HUD? The State of New Jersey? You guys are allowing this. It's not personal, but guess what? You're over these Departments; make them work.

I have sent over 20 e-mails to DCA -- no disrespect to Sheila Oliver -- they do nothing; nothing. Now, we have programs that you guys have put in place that are supposed to help everybody. And unfortunately, Vice Chair, they are doing illegal evictions all over this state -- and you guys are doing nothing -- because people are calling.

Yes, it should start at the local level. But guess what? When the inspector comes to the house, it's your house. He's the tenant. The inspector comes. You tell the tenant, "If you open this apartment today, I'm going to put your butt out." He doesn't open the apartment. The inspector comes and talks to you; you give him the \$50. "Thank you, sir" -- because they don't ever push. And I know we have that going on all across -- not just Newark -- heavily in Essex County. Essex County is the most corrupt County in this state, okay?

I thank Senator Beck (*sic*) for coming. Senator Rice sat there forever. Thank you, Senator Beck. We have a white woman come to Newark to bring light to the issues in the apartment buildings -- in every apartment building in Newark that is raining now throughout the state.

DCA, local inspections, State inspections, Section 8 inspections haven't been in these buildings for years. You guys know this. These conditions didn't just happen. The people didn't have 15 rats sitting on their sink at Stratford Place overnight. It sat there.

These people aren't going through these conditions in New Community. And you know what happens, unfortunately? If it don't apply, let it fly; if it does, change you're accent. You guys are in bed with the owners, because who do you think gives you campaign contributions? You all didn't get reelected like Obama, off the \$5 (indiscernible). You guys are getting thousands and millions of dollars into the Democratic coffers, into the Republican coffers; and the people -- you all don't care.

I have been to the New Jersey Anti-Poverty Alliance; I haven't been in the last five years, because my (indiscernible) got a new granddaughter and I have to make sure she's okay. But I'm a part of that; I'm a part of the HUD Tenant Coalition.

We've been battling this ground forever. We've been testifying before you guys. And if you don't know, catch up; because this is reinventing the wheel. People are dying because of these conditions -- the mold in these apartments, the mold in these buildings that you guys allow to happen. Because, like you said, you grew up there; then it was getting bad when you left. When you moved out of public housing, it was not

good; it wasn't. It's not personal. Many of you, maybe, never lived in public housing. I dare you to visit.

Don't just come to Essex County; you come to Essex County, you better bring a box of tissues; you better put on a suit, because you're going to get at least *a* bedbug on you; at least *a* tick on you. You are going to get at least a mouse or a rat to run across your foot. And I don't care if you come in the middle of the day -- they're running around. They live in the apartment. They have better accommodations than we do. They can move from apartment to apartment, and there isn't anything in the way.

So I'm telling you all, guess what? It's a crisis. Do your hearings, because you have to; but guess what? Make the people -- who pass the laws and who are supposed to do enforcement -- do their jobs.

So let me give you another example.

ASSEMBLYMAN WIMBERLY: Ms. Jackson--

MS. JACKSON: I'm going to wrap-up.

ASSEMBLYMAN WIMBERLY: I'm going to make this clear that we don't have to do hearings.

MS. JACKSON: Okay.

ASSEMBLYMAN WIMBERLY: I became the Chairman this summer--

MS. JACKSON: Yes, sir.

ASSEMBLYMAN WIMBERLY: --this past year.

MS. JACKSON: Yes, sir.

ASSEMBLYMAN WIMBERLY: And I decided to do hearings throughout the state.

MS. JACKSON: I appreciate it.

ASSEMBLYMAN WIMBERLY: As a product of public housing and somebody who lives in an urban city in Paterson--

MS. JACKSON: Okay.

ASSEMBLYMAN WIMBERLY: --I saw the need.

MS. JACKSON: Okay.

ASSEMBLYMAN WIMBERLY: I was familiar with the (indiscernible) Rice situation, and business stuff. I don't have to Google to see what goes on in public housing--

MS. JACKSON: Okay; right, okay.

ASSEMBLYMAN WIMBERLY: --or for something to run across me. It's something that I live and work every day.

I was a school teacher--

MS. JACKSON: I apologize, sir.

ASSEMBLYMAN WIMBERLY: --for nine years.

MS. JACKSON: I'm just passionate.

ASSEMBLYMAN WIMBERLY: So -- no, I love your passion.

MS. JACKSON: I've been a hell raiser for over 20 years, so it's just--

ASSEMBLYMAN WIMBERLY: Look, I've heard you testify before, in Budget before--

MS. JACKSON: I'm just full, because--

ASSEMBLYMAN WIMBERLY: But we need it. I'm not criticizing.

MS. JACKSON: Yes, and it's really not just for you--

ASSEMBLYMAN WIMBERLY: It's for everybody listening too, because this is it.

MS. JACKSON: No, no. We're on Facebook, and people are commenting from all across -- not just New Jersey, but the country.

ASSEMBLYMAN WIMBERLY: Okay.

MS. JACKSON: And I want you guys to understand that--

ASSEMBLYMAN WIMBERLY: Ms. Jackson--

MS. JACKSON: --I appreciate the hearing--

Go ahead; I'm sorry.

ASSEMBLYMAN WIMBERLY: I want you to be part of the solution.

MS. JACKSON: Yes, absolutely.

ASSEMBLYMAN WIMBERLY: This group of Assembly members, Republicans and Democrats--

MS. JACKSON: Yes, absolutely.

ASSEMBLYMAN WIMBERLY: --we're trying to come up with solutions.

MS. JACKSON: Yes.

ASSEMBLYMAN WIMBERLY: The only way that each issue changes--

MS. JACKSON: Absolutely.

ASSEMBLYMAN WIMBERLY: --when you lived somewhere in the 1970s, it changed from the 1980s, to the 1990s, to the 2000s--

MS. JACKSON: Yes, yes, yes.

ASSEMBLYMAN WIMBERLY: So we want to be part of the solution.

MS. JACKSON: Yes, I got you.

ASSEMBLYMAN WIMBERLY: So I'm not taking it personal at all.

MS. JACKSON: Okay.

ASSEMBLYMAN WIMBERLY: But I want to make it perfectly clear that on December 19, most people would have cancelled this meeting and gone today.

MS. JACKSON: Right; this is true. This is true; right before Christmas; absolutely.

ASSEMBLYMAN WIMBERLY: Our meeting -- this meeting was scheduled for November 19. But no, I want to hear and know what's going on.

MS. JACKSON: I got you.

ASSEMBLYMAN WIMBERLY: And I respect the fact that you all have come from Newark and different places -- East Brunswick -- to be here today.

So we want to be part of the solution.

MS. JACKSON: Right.

ASSEMBLYMAN WIMBERLY: So we have to hear, you know, from different people. What Donna Jackson feels, somebody in Perth Amboy is having a whole different situation.

MS. JACKSON: Right; because--

ASSEMBLYMAN WIMBERLY: So that's why--

MS. JACKSON: Well, see, I do IEP hearings. So, guess what?

ASSEMBLYMAN WIMBERLY: Yes.

MS. JACKSON: I don't just do them for Newark.

ASSEMBLYMAN WIMBERLY: Yes.

MS. JACKSON: I do them all over the state.

ASSEMBLYMAN WIMBERLY: And that's--

MS. JACKSON: So when you meet a Special Ed kid--

ASSEMBLYMAN WIMBERLY: Yes.

MS. JACKSON: --90 percent of the time they're in a low-income family. So that forces me to go into that apartment; that forces me to go into that unit; that forces me to sit down and talk to that parent about conditions.

But I have to say it, on the record-- And like I said, if it doesn't apply -- because I know, personally, it doesn't to all of you -- Essex County is the worst. And let me give you the full scenario. I'm a TRA client; I live in your house. I'm paying my portion; the County isn't. And Essex County does not pay. So like the previous-- And I want everybody's testimony to be put with my testimony, then mine after; because everything was spot-on.

So now when Essex County doesn't pay, you guys have allowed the law to say to the landlord, "You can't sue Essex County." You'll be Essex County, ma'am; I know; but just for today, for five seconds-(laughter) You can't sue Essex County to get the thousands of dollars they owe you. You can only take *me* to court for the TRA portion. But I've paid mine. And I may have been a good tenant; you and I may have a relationship. I probably was paying my own rent, got into a situation where unemployment stopped. I went to TRA; they're now paying. Now they don't pay; and because the only recourse is you have to attack me, because that's all they've left you, DCA will not intervene when Joe D. doesn't pay that TRA payment. And that's a problem.

The chain of command does not work. When inspectors go out to inspect an apartment, I don't know what the answer is going to be, other than us in the community-- You guys are going to have to take off the elected official--

ASSEMBLYMAN WIMBERLY: Ms. Jackson, can I come and-Because, I mean, I'm sure-Look, we could have had testimony from you alone today, I'm sure.

MS. JACKSON: Right; and I'm--

ASSEMBLYMAN WIMBERLY: Because, I mean, your knowledge--

MS. JACKSON: --and I'm going to wrap up in two things.

ASSEMBLYMAN WIMBERLY: --is unbelievable.

MS. JACKSON: Go ahead.

ASSEMBLYMAN WIMBERLY: No, no; I'm not going to ask you to wrap up. I'm going to ask for questions now, because I think that will lead into, maybe, some of the stuff that you have to say.

MS. JACKSON: Right.

ASSEMBLYMAN WIMBERLY: Does anybody -- any Assembly member--

MS. JACKSON: But just let me put this last court piece on the document.

ASSEMBLYMAN WIMBERLY: Yes, go ahead.

MS. JACKSON: I'm begging you to go to Essex County Court, because it's the worst in the state. Don't go anyplace else. You go to anyplace else's court, they take care of you. They say, "Good morning, how are you doing?"

Essex County has a room in the court building for people to go for back rent. But because the La Casa de Don Pedro, because Newark Emergency Services, because Catholic Charities -- and I'm a member of Blessed Sacrament, so I can talk about them -- are harboring money and deciding who gets it and who doesn't get it, people are sitting in court with back rent that could be paid -- that's sometimes less than \$2,000 to make them whole -- and these organizations won't do it.

So now, let's say I'm a Newark Housing Authority tenant. And I can get evicted for nonpayment of rent and/or Public Service. So that's whether I live in a housing complex or from a Section 8 resident living in Ms. Chaparro's -- I know I said it wrong--

ASSEMBLYWOMAN CHAPARRO: You said it right.

MS. JACKSON: --Ms. C's house. So if I don't pay my Public Service, but I'm paying my portion, under the Section 8 rule, I can now be evicted for nonpayment of Public Service. I don't know many residents during the winter time -- only because they can't turn you off -- that don't have, "You are in danger of being turned--" a shut-off notice on their bill the whole winter season. We continue to give Public Service a 30 percent increase -- I know that doesn't personally fall on you -- but I'm telling you that as those things are increasing, as you guys are now having a conversation about the welfare benefits have not been increased in over 70 years -- all that falls into play. So that the catch basin that you guys are providing for us -- what I'm imploring you is, it's not working, and it's completely broken and political in Essex County.

People move from Essex County into other counties; they do better. People leave other counties and come into Essex County -- they pay

\$200 to \$300 more additional rent, and their food stamps go down because we're stealing; because you guys are not working.

So there has to be a uniform code from the State level across the board. I mean, that's why I'm moving toward the elimination of county government, because it's nothing but another tier of corruption. It has to be gone. They did it in Boston, and it's working tremendously well. They saved \$4 billion in one year. And I know if we do that in New Jersey, we're probably going to save \$15 billion.

But the levels of-- I can make a phone call-- See, this is what's happening now. The people who testified here today -- when they go back home, it's going to be a problem. It's going to be problem; and guess what? There isn't anybody for them to call; there isn't anybody for them to call. And then when you call the media -- if you get ahold of Cory Booker, who now wants to run in 2020 -- he'll call Rupert Murdock, and the news isn't coming. I'm trying to tell you how this thing works. I've been doing this 20 years; I have personal cell numbers of reporters. And I'm telling you, they'll tell me, "Oh, you know, Donna, you know, Booker and his guys -- they called Rupert, and we can't come." (laughter)

ASSEMBLYMAN WIMBERLY: Ms. Jackson, I--

MS. JACKSON: So, I mean, I know that's not what-- But I'm just saying-- And let me just close with this.

ASSEMBLYMAN WIMBERLY: But we have to close right now.

MS. JACKSON: Let's just close with this. We have to stop saying *affordable housing*, because affordable housing wasn't built for anybody. What we have to talk about is low-income housing that is tiered

low; low, low; low, low, low; and low below. You have to go from zero to \$15,000; then the owner-- And the last HUD numbers I checked was \$86,000. The State of New Jersey is still at \$66,000. You guys have to catch up with the Federal level of poverty. You have to do that with housing, food stamps -- because then people would be better. You have to listen to the New Jersey Anti-Poverty Network, who has been telling -- not personal -- who has been telling the State this for over 25 years, and we're not listening.

And I just implore you to-- I know you can't do it, but I'm going to ask you. Go to a building; spend the night there. (laughter) I'm serious; I'm not joking. Spend the night there, and then you tell me why tenants from these buildings are going to court when Mickey and Minnie are running around all night. And the judge is saying, "Sorry, I'm judging on the side of the landlord," when people have pictures, etc.

And then lastly, in terms of affordable housing, we have the Hahne's building in Newark. And currently, right now, there are over 25 eviction notices on the Hahne's building apartments, luxury apartments. So if the luxury people are having problems paying their rent, you know us low-income folks, the \$100,000-under crew, are really struggling to get forward.

I'm here; I'm available to work. I have a different type of style. But we need low-income housing, and we need to readjust what affordable looks like. Because I have children in Newark who are police officers, who are new, who can't get into this new stuff that they're building. And the gentrification is real all over; I know that. Everybody is coming to the hub of Jersey City, Newark, and now to the Hobokens and every place else. But

you're displacing people too. And people who are leaving Newark, and leaving East Orange, and going to the suburban areas -- you know what they're being told when they get there? "Why are you coming here? You're not wanted." And, I mean, they're boldly saying that to people when they're making these moves.

So I love you guys. Thank you.

ASSEMBLYMAN WIMBERLY: Thank you, Donna.

MS. JACKSON: I'll be at the next one. Whenever you need me, call me. I just have a little different style.

But I need you guys to know that you're going to come up against a brick wall in Essex County; I'm trying to tell you. The corruption, the payoffs; and even HUD, lastly, not doing what they're supposed to do. We e-mailed directly to the regional office in New York -- complaints that are happening. So you guys have to understand that, at some point now, you're going to have to do something with HUD. Because they're the ones who are coming in and saying, "Okay, so you have no heat. Okay, ma'am;" and they're doing this special, when there is no heat, and they passed the apartment.

Love you.

ASSEMBLYMAN WIMBERLY: Thank you, Ms. Jackson. (applause)

We're going to keep moving on; we have a couple more people to testify.

Paula Alford.

PAULA ALFORD: Good afternoon

Thank you for having us here.

My name is Paula Alford; I am the President of the New Jersey Tenants Organization Chapter. Our organization is called Congdon Mill Tenants Association.

And I am here representing 27 tenants this morning, out of a building with 60 tenants.

We just started our organization last month, due to a lot of -just ills that we saw in our building. And I want to talk about those very
briefly; and I have provided you all with letters from the other tenants who
were not able to make it today; as well as pictures so that you can see, as
I'm speaking, what I am speaking about -- to support those documents.

The first thing I'm going to speak about is the garbage that we've encountered. You see a picture there; and that picture is very common for us. At least two to three days a week that garbage is right in front of our doorway. That garbage houses at least 8 to 10 raccoons every time that it is out. So we are unable to enter our building and we're unable to leave our building when those raccoons are at that garbage.

We've made this complaint known; and the fine for that is only \$100. So that has now become a cost of doing business for that developer and that management company -- that they have not addressed that garbage issue. I don't think they're interested in addressing it; they're just interested in that they can just pay the \$100--

ASSEMBLYWOMAN CHAPARRO: Right.

MS. ALFORD: --and it does not matter to them how that is affecting the way that we live.

We also have an issue with our Super in our building, and the management company is fully aware of several issues. One of the most

volatile issues is that he entered an apartment of a young lady without her knowing. She had motion sensor cameras in her apartment. And when she noticed that he was there, she called him; he pushed her to voicemail. What he was doing was going through her personal belongings; he was in her lingerie drawer.

They went to court -- the management company went to court, and it was settled. The tenants never knew about it; they never sent a memo to tenants. Our building is mostly women; single mothers. They never knew anything about it.

The second issue that reaches the heights of that issue: That same Super -- which I have provided his name; it was Joe Peluzzo (phonetic spelling) -- the video of that same Super exploiting the tenants. When a tenant's PSE&G or utilities are cut off, and PSE&G has to come back to our building, the Super will not open the door for PSE&G unless the tenant gives him money. And we have that on camera as well. So we have tenants who have satisfied the payment with PSE&G, but now can't get their lights turned back on because they don't have an extra \$25 to put in his pocket.

Again, we have all of these things on video.

One of the biggest issues for tenants is that the State of New Jersey does not require that management companies provide tenants with rent receipts, outside of paying cash. So if you don't pay cash, they do not have to give you a rent receipt. That doesn't sound like it's a big issue, but it's a major issue. Why? I'll give you-- As the person who just became the tenants' Council President, our Councilwoman was at our first meeting to see the resistence. They pulled alarms, they called the cops on us -- just for

having a tenants' meeting. And they do not like it; they're very resistant about it.

I went into the office last month, and I recorded it, and I let them know I was recording them. Although in New Jersey, with the one-person consent law, I didn't have to let them know anything. But I did let them know that they were being recorded -- asking them for a rent receipt. You know, you're paying your-- I will say that I never make a purchase-I'm paying \$1,320 a month; so I never make a purchase that-- Like, I don't care if I'm paying a dollar; I want a receipt. "No, we're not giving receipts." "Okay, so I've already made copies of my two money orders; all you have to do is sign it." "No, we refuse to sign it."

So what they did the next day was they put up notices, letting us know, "We're not giving out rent receipts," and just to let you know that if you're late with your rent, you know -- and gave us the 5 percent that you have to pay.

Since starting the tenants' council, I've recorded everything; video journaling everything. And I record myself paying my rent every month. And this month— Three years, they can tell you, I've never not paid my rent. And I recorded myself, on December 5, paying my rent, showing you every little step. Because this is what we have to do, as tenants, at Congdon Mill.

I recorded myself paying it. And then they said to me, "We never received your payment." I started noticing that the check wasn't cashed, but as I asked the other tenants, "Have your checks been cashed?" "Oh, they cashed it the next day." This was my first time paying by check. I went into a checking system, because I don't trust the money order

system. Because what they have done is -- because they don't provide rent receipts, they'll say they didn't get your money order. Now the burden falls on that tenant to have to find that money. And in the six weeks that you're going back and forth with the post office about the money order, you still have to pay your rent. So you're really paying your rent twice. So I went into writing checks.

So she said, "No, we didn't receive it." I said, "Well, I have the video showing that I paid it. So if you didn't receive it, someone in your office didn't give it to you." "No, we didn't receive it." All of this could be alleviated with a rent receipt, or with rent statements. We get nothing. So you pay every month, you get no type of rent receipts, you get no type of rent statements. And I think that's just a law that has to be looked at.

ASSEMBLYMAN WIMBERLY: Ms. Alford, if you could wrap it up.

MS. ALFORD: Okay; and I'm wrapping up.

Another issue is just like-- I heard you all speak -- you speak of affordable housing. And it's not just hitting low-income people. People who live in my building are professionals with advanced degrees. You're getting treated like a dog, you know? Between the raccoons in the front of the building; between them allowing the Super -- who is a super predator -- to just loaf through the building and do what he-- It shows you what they think of us.

The partner to that building is New Jersey Development Corporation (*sic*), Bob Guarasci, who has received all of this information. He has not done anything; he has not been interested in anything.

In closing, we have a Community Room that they have now turned into YouthBuild. I don't know if you know what New Jersey YouthBuild is, but once a child goes to high school and may not make it there, they go to an alternative school; and if not there, they get to come to YouthBuild. We applaud that program, because everyone deserves chances. But we feel as though, in the same building, accessing our building -- we should have known about that. We should have known that these people were going to be in our building, or able to access our building. But it just further shows the attitude of developers that come in from out of town, kick their feet up on your coffee table, and stay a little too long. And that's what we're dealing with.

Okay; so, thank you so much. (applause)

ASSEMBLYMAN WIMBERLY: Thank you, Ms. Alford.

ASSEMBLYWOMAN CHAPARRO: Okay, the next person -- Jim McCrackin, I believe is his name.

Jim -- no? Is Jim in the room? (no response) No?

Okay.

Rita Fortenberry.

UNIDENTIFIED MEMBER OF AUDIENCE: She's on her way.

ASSEMBLYWOMAN CHAPARRO: Oh, she's on her way? Okay.

RITA FORTENBERRY: Good afternoon.

My name is Rita Fortenberry. I'm the Tenant President of Terrell Homes in Newark, New Jersey.

My comment is that housing is a human right. Everybody deserves to have a decent place to live. And in Terrell Homes, five women, all of us seniors, had to fight to keep Terrell Homes open, because they wanted us to be moved out and to build some buildings for people with higher incomes -- market rate. And we refused. This is where our home is; this is where we live. We raised our children there. It's like a village inside of a community.

And we said "no;" we're going to stand here and fight, because it's not fair. How can you just tell us where we have to live, and we're paying our rent?

We're retired now. We worked for a living, and now we're retired. And it's 30 percent of our income -- whatever you make, it's 30 percent of your income. If you are getting a pension and Social Security, maybe you might pay \$1,000; maybe your rent might be \$800 or whatever. But we pay it.

And so we feel that it's time for us to have a facelift. Instead of tearing down low-income, fix it up.

So we fought; we went to the City Hall, we went to the Mayor, we went to the Council, we went to Broad Street to the Housing Authority. And we speak; we come all the time to prove our point. We would not take "no" for an answer.

We went to our Council person, Councilman Amador for the East Ward, where we live; and he got behind us. Councilman Osborne finally saw what we were talking about. He got behind us.

So we just fought, fought. ICC, Ironbound Community Corp, was helping us; Mr. Good -- all these people were behind us. They saw what we were talking about.

So now they got the funding for part of the complex; that's the wrap conversion. And now they're waiting for the answer for the other part. So to us, that's a victory.

So if you don't fall for anything, you know, you have to believe and stand up. People will tell you anything if you don't come together. And we know there's power in numbers; that's what we believe in.

So you can do whatever you feel you have to do. You can't be afraid, because you'll never get anywhere. You have to have backbone. And so that's what we believe in. And we stayed together, and we do what we have to do. That's why we're here today -- to join with everybody else in support.

Thank you. (applause)

ASSEMBLYWOMAN CHAPARRO: Thank you.

The next person is Victor Gavilanes; did I say that right?

Victor; is Victor in the room?

UNIDENTIFIED MEMBER OF AUDIENCE: Yes, that's him.

ASSEMBLYWOMAN CHAPARRO: Okay.

VICTOR ENOK GAVILANES: Buenos días.

Mi nombre es Victor Gavilanes. Soy un organizador de la vivienda para la gente de ciudad de Newark.

I speak today to you in my native tongue, because I want you to understand something.

As I speak to you, I see you kind of understand what I'm saying. Well, for many of those families in the City of Newark -- especially undocumented immigrant families that are faced with many troubling issues -- they're often met with closed doors. They're often met with attitude; they're often met with some form of negative reaction. And this is something that happens a lot, especially in the housing sector.

I deal with many families in the City of Newark. As a housing justice advocate, I primarily work a lot with Terrell Homes in the public housing sector. But just recently, I have taken on some new cases throughout the Ironbound in Newark. And what I've noticed is something peculiar for me. It's scary, in some ways; and it's very disheartening in others.

I, myself, am a native *Boricua* -- native Ecuadorian -- who comes from two different Latin cultures and understands two different aspects of the Latin world. I was born and raised in the City of Irvington, right here in New Jersey, around a predominantly African American community. Myself -- I've always felt universal; I always felt like I could connect with people. And through that, I guess my keen ability has allowed me to be able to sit with most folks. It doesn't matter their class, their position, or even their situation.

Just recently I've taken on these two very interesting cases -one, an undocumented Ecuadorian family that is living in the Ironbound
now for over 15 years. They've been living in this one property where, I'll
tell you for the time that I've known them, I did not know that they lived
in such a way.

They are such happy people; they come down to the Ironbound Community Corp, which is where I work on Elm Street in the Ironbound. They come to our programs, they share in the experience, and they give back.

Well, just recently they came to me with the issue they were going through, which dealt with housing. They told me the conditions that they were living in. I didn't want to believe it. And this was an arm's reach from our Ironbound office. And it surprised me; because if you have been through the Ironbound, you've noticed that although it is very congested, the neighborhood, pretty much, looks nice. Although it looks safe, the community could definitely tell you differently.

But in that same reference, although it looks clean and although it looks good, there's a lot of stuff going on behind closed doors.

And when I entered this building -- and I won't put the address out there; I'll just say it's located around East Side High School -- when I went into this building, the front looked great. There's a restaurant on the first floor; it's nice. Once I walked in, I instantly began to see the signs: mailboxes torn out, doorbells not in there, doors broken with no locks.

I walked into the steps; the steps are shabby. I'm thinking, you know, "It's just minor things. The landlord can handle this."

But as I continued to walk through the building towards the apartment, I noticed burn marks on the walls from a fire that had happened in September, September 21. Boarded up walls in the apartment where the fire happened. And this was right across from the actual tenant who I was working with.

And as I walked into her apartment, I could still smell the odd smell of burn on wood; and I walked into this apartment the first week of November. So, you know, just to give you an idea -- from September 21 to November, you still have that little hint, that little smell, you know?

And I walked in; the first thing I see is fire hazards all around -from faulty wiring to an old-style boiler -- water boiler next to a rusty oven.
And I just thought, as I saw these things -- to myself, I'm just starting to
write down what's wrong; what I see as wrong.

Then the tenant continued to tell me the issue -- that they're living with bedbugs and roach infestation. They've been like that for a few years now. The floors -- I'm on the third floor, so as I'm on the third floor, you could actually feel the weakness in the floor panels. She said she's asked the landlord to please take care of these issues. The landlord says, "No, I just want the rent. If you don't like how it is here, go to a hotel and I'll pay for your hotel room." That's his answer to this family.

And as I spoke to this family, another resident from the apartment above came down; I guess friends, or family, or whatever. And she introduced me to the woman. And I just-- As the conversation began, the woman just started -- she lit up, like, "Oh, my God; finally, somebody to hear what's going on. Look, this is all the issues."

She, as well, also talked about flooding that happened on the apartment above her, that she was still dealing with. This happened in June; she's still dealing with the damages from the water on the ceiling of the kitchen.

ASSEMBLYMAN WIMBERLY: Sir, can you wrap, at this point?

MR. GAVILANES: No, no; I know. I won't go on. I just want to cut and run real quick.

So we go to Code Enforcement; Code Enforcement comes. Immediately, Code Enforcement sees five major issues, and reports that in. They send the notice to the landlord, and also sends the notice to the tenant. The tenant receives the notice that claims what the landlord needs to pay. This tenant is facing eviction -- was facing eviction. We went to the courts to deal with this matter. The landlord, who clearly speaks English, asked for an interpreter.

Now, I want you to understand why I'm bringing this up; because everybody who is dealing with tenant-landlord courts is very important to look at -- every single person at every single position. Because the lowest person, as just a simple interpreter, can even have a positive or negative impact. And in this case, this gentleman continued to ask for his interpreter, constantly prolonging this eviction court. Because in a city with over a couple of hundred thousand people, and a large mix of Latin and blacks, it just comes as a very shocking thing to me that there are only two interpreters to manage an *X* amount of Latin people who need somebody to speak for them; or who need to talk about their part to this person, so they can put it in, so they can talk to the courts and stuff like that.

And it bugged me out because we went to court five times, and we were only able to speak twice, because the interpreters were not available. And the last time I didn't get to go; I think I was sick. But the last time, the interpreters were on the side of the landlord, rather than both -- being on parts of who they were supposed to be for. Do you know what I'm saying?

And it was interesting because this case is very similar to another case that came to me just a few weeks ago. And--

ASSEMBLYMAN WIMBERLY: Sir, sir -- if you could just wrap up at this point.

MR. GAVILANES: Yes, I'm going to put it out there.

ASSEMBLYMAN WIMBERLY: We still have quite a few people to go.

MR. GAVILANES: I just want to say that there is a lack of Spanish-speaking folks, or folks to tend to the immigrant community. And there is a large, large population of undocumented folks living in the City of Newark. They are faced with many of the issues that all of us are faced with, especially with the rise of rents. These undocumented folks are unprotected on many levels, and these landlords know that. Throughout the Ironbound we hear cases of landlords taking advantage of these undocumented folks; and rents-- You think a \$1,300 rent for a one bedroom is something? Try a three-bedroom apartment with five families being charged \$1,000 apiece.

ASSEMBLYMAN WIMBERLY: I appreciate your testimony, but we're going to have to stop here and take--

MR. GAVILANES: All right.

ASSEMBLYMAN WIMBERLY: We have some more people to go. If you'd like to talk to somebody offline, we'd appreciate it.

MR. GAVILANES: All right.

ASSEMBLYMAN WIMBERLY: Thank you very much. (applause)

Next we have Constance Watson, from Paterson.

CONSTANCE WATSON: (off mike) I'm sorry; I think I left my charger in the bathroom. Sorry. (laughter)

ASSEMBLYMAN WIMBERLY: We'll go to the next person, Constance.

Take your time, Constance.

We have Mr. James Harris, from the New Jersey Association of Black Educators.

JAMES E. HARRIS: Good afternoon.

ASSEMBLYMAN WIMBERLY: Good afternoon.

MR. HARRIS: I'm James Harris. I'm here representing the New Jersey Association of Black Educators, a statewide organization that deals primarily with educational issues.

Mr. Chairman, thank you very much for having this public hearing about a very, very important issue.

Just some things that I have noticed, having grown up in North Carolina, moved to Perth Amboy, went to school in Newark, lived in the housing projects. Now I am living in Montclair. And what strikes me that's so important today is how this country is trending, and how New Jersey -- one of the wealthiest states in the United States of America -- has an increase in poverty.

But what is telling about New Jersey is that it is also one of the most racially segregated states in the United States of America. So when we start talking about conditions of public housing, we have to take a look at where black folks and Latinos live, and the conditions; and where non-minority people live, and the conditions.

New Jersey has some very strong laws about fair housing. However, laws are only as good as the enforcement. And I want to talk about enforcement in public housing.

You've heard the conditions of people who live in public housing. The purpose of government is to provide for the general welfare of people. But in 2018, we have shifted from a war on poverty to a war on people who live in poverty. So if you look at the conditions of people who live in Newark, in Paterson, in Irvington, in Orange, you realize that out of all of the municipalities in the State of New Jersey, you have a deep concentration of both poverty and race in just a few places. The Abbott districts were 30 of the poorest neighborhoods in the State of New Jersey. But look at the racial complexion of the people who were in the Abbott districts.

So as public policy makers, I'm appealing to you today to deal with the elephant that's in the middle of the room that nobody really wants to talk about. And I know, Mr. Wimberly, you are deeply committed and familiar with what race does in a state like New Jersey, when people are allowed to express their greed by making poor people poorer. And that's exactly what we're encountering now. Poor people are not -- it's not that they don't pay their bills; it's that they pay bills and get very little return -- positive return.

Now, why am I talking about this as the President of the New Jersey Association of Black Educators? Because housing determines who lives in which neighborhoods. Poverty means that people are surrounded by schools that are not well-funded. And if you don't have schools that are well-funded, you're going to have services that are not provided. I know --

I'm very familiar with Paterson, having observed that they laid off hundreds of teachers, or educators, for the last three or four years. Well, when you get rid of teachers, you get rid of instructors, and your quality of education has to go down. You look at Newark-- I went to Malcolm X. Shabazz; I graduated from Malcom X. Shabazz. But they tore down or closed down Dayton Street projects. So as a result of all those people who had to leave Dayton Street, the population at Malcolm X. Shabazz High School -- that has a capacity of over 1,200 students -- is down to 500, because the people are no longer living in that neighborhood.

So I want to appeal to you today to really take a look at how do we inform people, who become helpless, because when they call people to do what they're supposed to do, they don't show up; or they show up with an attitude. Some of this is legal. So the question is, how do people who are greedy and unethical break the law without consequences?

And that's what the speakers have been speaking to is, aren't there laws that protect people who live in public housing? Aren't they supposed to get high-quality service? Aren't they supposed to live in safe buildings? And if you walk through Terrell Homes-- And I have to say, I think Terrell Homes is a model case of what can happen in a city where greed is trying to overwhelm good public policy to protecting the people who have been there. We all want improvements; but we ought to be able to renovate without replacing the people. We ought to be able to renovate without replacing people.

But it's not just in the urban areas because -- I live in Montclair. There's a Unity apartment building, and they're talking about making it market rate. Well, the people who are in that building have no

places to go in Montclair. One of the most disappointing things for a person who lives in Montclair, who is forced out of those buildings because of the inordinate increase in rent, is that they have to think about sending their kids to schools in Newark, Irvington, Orange, and East Orange; where just getting the kids to school safely and back home is on the minds of the parents as they go to work. Why do black people, why do poor people have to suffer under these conditions in a state like New Jersey?

And let me summarize by saying I really hope that this Committee will take a look at what happened to all of that money that poured into Camden, Asbury Park, Newark, Orange, East Orange, that was supposed to maintain high-quality housing. What happened to that money? They got the money; they didn't maintain the buildings. When the buildings are so deplorable, they say, "Oh, we can't fix them, so we have to remove people out of there." And you displace people.

But there's a better question that I want you to pursue. What is happening to people who are forced out of the buildings that they have lived in? What happens to them? Who's planning for the people? If the Terrell Homes people are forced out, who has a long-term plan for where they will go and live in safe, affordable, decent housing? If you ask the politicians, they say, "It's a concern." If you ask the Mayor, he's concerned. But *concern* doesn't pay rent. They have to have a plan for people who can't afford the market rate.

And you can see what's happening in Jersey City, you can see what's about to happen in Bayonne, and you can see what's about to happen in Camden. The people have discovered -- from Philadelphia and New York City -- that you can have better housing, cheaper, on the Jersey

side. So the effort is to now to displace the people who live in the poorest neighborhoods. But who is planning for where they go, in the long-term solution? A voucher is only good for a few months. But what good is a voucher if there's no place that will accept your voucher?

We haven't opened the list in Montclair for over five years, because there are over 200 people still on the list. There's no use opening up the books if you can't accommodate the people now.

So my appeal today, as public policy makers-- And I'm so happy that you're chairing this Committee. We've had some conversations with Mr. Green, over time, when we were talking about the Council on Affordable Housing. And I am glad that this Governor has insisted that there's another way to come about compliance with Mount Laurel.

But please, take a deep dive into what is happening to people, and what's happening to children. Because the displacement of children means that they have to make social adjustments, emotional adjustments, and psychological adjustments to new communities; and very often it's not a smooth transition, and the children are hurt. And nothing hurts the mother more than to have their child hurt by education and opportunity.

Thank you so very much. (applause)

ASSEMBLYMAN WIMBERLY: Thank you, Mr. Harris.

MR. HARRIS: And we look forward to working with you continuously.

ASSEMBLYMAN WIMBERLY: Thank you.

At this time Constance Watson, come back up.

You found your charger?

MS. WATSON: I got it together.

ASSEMBLYMAN WIMBERLY: You lost your scarf; you're ready to go. (laughter)

Come on up here.

MS. WATSON: Good afternoon.

This is my first time doing this; I'm new to this stuff.

Okay; I'm here because -- Florio Management. They bought the property I reside in, which is 182 Beech Street in Paterson, New Jersey. They just bought that house four months ago. In the midst of them buying the house-- I have Section 8, so the annual inspection just rolled around. So they're supposed to do an inspection-- No, they're supposed to make repairs on the inspection, which they didn't do the first time. And then Section 8 gave them another chance to make the repairs, which they didn't do.

So I'm here because they haven't received their rent, being that they haven't made the repairs. And in the midst of that, they're supposed to give over ownership-- Okay, Florio -- the old landlord and Section 8 -- they're all fighting because I think the old landlord is supposed to give Florio the ownership of the house. And I don't know if they got that or not, but now I just got a letter in the mail, like, two days ago that -- now they're about to take me to court for non-payment of rent, when that's not my fault when they just bought the house and they haven't made the repairs.

So now I don't know what to do.

ASSEMBLYMAN WIMBERLY: Well, luckily you have your Councilwoman sitting behind you, from the City of Paterson.

COUNCILWOMAN COTTON: (off mike) I know. (laughter)

MS. WATSON: I sent her -- I sent you a message; you looked at it, but you--

COUNCILWOMAN COTTON: (off mike) Oh, but, you know what? I talk to people on the phone.

MS. WATSON: I know you were probably busy.

COUNCILWOMAN COTTON: I have Messenger, I have Facebook -- I can't do it all.

ASSEMBLYMAN WIMBERLY: Constance, after you complete your testimony, if you could speak to Councilwoman Cotton, she'll assist you. I know she's familiar with Florio Realty.

Thank you very much.

Well, Nick and Gary are going to yield their time for Christmas shopping. (laughter)

No, but we have Gary LaSpisa and Nicholas Kikis. Did I get it?

NICHOLAS J. KIKAS: (off mike) Close.

ASSEMBLYMAN WIMBERLY: Kikas (indicating pronunciation).

MR. KIKAS: Kikas (indicating pronunciation).

ASSEMBLYMAN WIMBERLY: Kikas, Kikas, Kikas.

MR. KIKAS: I will never hold you to it.

ASSEMBLYMAN WIMBERLY: I know; I'm working on it. I practice also, Nick. Don't worry about it. (laughter)

GARY LaSPISA: Mr. Chairman, members of the Committee, thank you for holding this hearing, first of all, to discuss these important issues. And thank you for allowing us to speak before you.

We understand that New Jersey faces both an affordable housing crisis and an affordability crisis; and that addressing all the issues that we're talking about today is a priority for each of you on this Committee. And we hope that you consider us a partner and a resource as you move forward. You know, use the collective experience of the owners and managers that we represent. The good actors -- use their experience as you try and shape legislation and move forward. And we offer that experience to you, as you know.

With median home prices throughout the state well over \$300,000, apartments are the last, best option for so many. And there's clearly a trend toward apartment living. Millennials, empty nesters, those who are disproportionately affected by the tax reform, where it's more beneficial for them to rent than own -- more people are choosing to rent than ever before.

And as I mentioned before, we represent the professional owners and professional managers; the good actors. These professionals have spent generations in this business; and have invested significant money in their apartments to ensure that their tenants, who are their customers, have a high quality home that they can be proud of.

These good actors offer their expertise to you, like I said, as you move forward. And we wanted to make sure that we come here and reiterate that to you.

ASSEMBLYMAN WIMBERLY: Thanks, Gary.

MR. KIKAS: As Gary mentioned, as an industry we have a vested interest in making sure that there's a distinction between good actors and slumlords.

You know, with that, we've worked with Senator Rice; we actually have supported legislation that he has authored that would address some of the worst issues that have come out of renter's hell, and have been brought to light by the "Renter Hell" series. That includes things like improving transparency in the registration process; fixing some flaws that currently exist with that process, and making sure the tenants know who their landlord is, and know who they can contact; that there is a real, physical address that would be registered and available to tenants; making sure that our inspection resources are going to the worst properties -- that we're actually, as a state, targeting and really inspecting those properties; and making sure that significant violations, when they're found, can be addressed quickly by speeding the appeals process, or any other roadblocks there currently is, to ensuring that these violations are brought to an expeditious conclusion.

In addition to supporting legislation, a lot of initiatives that we think would make a distinction between good actors and bad actors -- we educate our staff. As an Association, we offer a number of courses -- 40 to 50 courses every year, that are well attended by our members, who spend hundreds of thousands of dollars each year to educate their staff. These classes range from designations across all levels of a company -- a property management company, from your maintenance staff, to your leasing staff, to property managers, portfolio supervisors. We offer education at every level within a company.

Additionally, we offer Fair Housing training; we offer training on classes that you might not even think of. For example, just this week we held a class on active shooter training, teaching property managers and front-line staff in how to deal with crisis issues as they arise.

Good, reputable property owners train their staff; slumlords do not. And as an organization, we have a vested interest in making sure -- as the Apartment Association, making sure that we're raising the bar for the industry. The industry provides some great jobs, from property management to maintenance. We give those employees who work for us the tools and the knowledge that they need to excel in their jobs.

On the legislative aspect, we understand that many times when lawmakers come to us and say, "Look, there's this issue in our community. We're trying to address it. We're not trying to go after your members; we're just trying to go after this issue," we certainly appreciate the recognition that it's not the good actors who are the problem; it's the bad actors. And we'd like to be a partner with you, when you're considering legislation like that, to try to properly tailor it so that we're not throwing the baby out with the bathwater; that we're addressing the problems without overburdening good properties.

And I think that's important for many reasons, obviously, that effective legislation is appropriately targeted.

But secondly, as you add mandates to housing, every mandate comes with a cost. And as affordable housing, especially, operates with very thin margins, it's important to try to avoid imposing costs on affordable housing when they're not necessary. There are always going to be some costs that are necessary; but things that aren't necessary -- if we can target that legislation to the problem, and not burden everybody, it's something --

an area where we would like to work with you and the Committee to accomplish.

We certainly appreciate you holding these hearings. I think this, as well as some of the earlier hearings have really brought to light some great topics. We really appreciate being a part of that, and we look forward to continuing to be a resource to you and to this Committee.

Thank you.

ASSEMBLYMAN WIMBERLY: Thank you.

ASSEMBLYWOMAN SCHEPISI: One final question.

ASSEMBLYMAN WIMBERLY: Yes.

ASSEMBLYWOMAN SCHEPISI: Today, one of the challenges that we heard a lot about is how do we find that proper blend between preserving existing housing, doing the upgrades that are needed in existing affordable housing, without displacing people; while we also work on new affordable housing. And what do we do, and how do we do it?

I don't know if your Association has been addressing this in any sort of fashion, or your members; or if you have any insight for us.

MR. KIKAS: Sure.

Let me say something globally; and then Gary can talk a little bit about some legislation that's out there.

As a state, our principal source of affordable housing has been the low-income housing tax credit. Just taking a step back even before that, as a state -- we discussed COAH; we discussed, kind of, mandates for affordable housing. There's a second conversation that needs to be there, which is how do we fund affordable housing. Right now, we're funding it primarily through Federal dollars; through the low-income housing tax credit.

Those tax credits primarily are being spent in what's called *high-opportunity areas*; you know, suburbs. Which means that there really is an insufficient amount of affordable housing funding for urban areas, as far as revitalizing communities and investing in our urban centers that also need investments. So there's one thing -- you can try to create opportunities for people to move out of the cities, to move into the suburbs; that's an important goal. But we also need to make sure that we have the housing resources for people who do continue to live in urban areas, and choose to live in urban areas, and want to live in urban areas.

Right now, 60 percent of all low-income housing tax credit dollars are restricted from going into urban areas; and we often say that that allocation ends up being even higher than that.

So that's kind of a global thing. Preservation of affordable housing, I think, kind of dovetails into that; and Gary can talk about that a little bit more.

MR. LaSPISA: As I said in the hearing in July-- I won't go on too long, because you can go back and look at the testimony.

Preservation has to be a key; and we outlined a suggestion for a program where we have competitive grants for good landlords -- whose properties are coming up for renewal, or coming up for their expiration of their affordability controls -- to gain additional funding to make needed repairs that they may not have the capital for, in exchange for an extension of that.

But in addition to that, many buildings that are currently restricted affordable are starting to approach the end of those restrictions. And one of the problems, that's outlined, is when they expire, the towns no longer have those units restricted -- deed restricted, and they can be taken to market. But some owners would prefer to stay in affordable control.

So a Bill that moved out of the Senate on Monday, S-538/A-2536 -- unanimously out of the Senate -- would enable municipalities and landlords to come to an agreement to extend those affordability controls in exchange for an extension of their tax PILOT. And that would enable them to have more constant costs, so they can have more predictable rent and keep that building affordable for a new term of 10, 20, or 30 years.

So giving municipalities that tool, giving building owners that tool I think is important as we talk about preservation, going forward, as well.

ASSEMBLYMAN WIMBERLY: Thank you.

ASSEMBLYWOMAN SCHEPISI: Okay, thank you.

ASSEMBLYMAN WIMBERLY: And I believe you two guys are our last two guys for 2018.

Did we miss anybody? (no response) We didn't miss anybody?

Well, I'd like to thank everybody for coming out today.

As stated earlier, this was our fourth hearing. We will have a different topic at each of our hearings.

We look forward to our next hearing being in Essex County, and we will work our way around the state throughout 2019.

Today's hearing, in particular -- I think we got, really, to the grassroots of many of the issues that we didn't hear around the state. And Donna Jackson -- I appreciate you being here, and many of the other speakers here today, because you really have to be able to have somebody who, like you said, lives it, you know? It's one thing watching it on News 12 or 7, and see somebody's roof leaking, or rodent-infested homes, or whatever it may be. But when you're actually living there, it gives a different face to it.

It's something that we, as legislators-- You know, we could hear about it, but to really touch it and see it-- I look forward to not only touring the buildings with you when I come to Essex County-- I live it in Paterson every day, so I don't need to do a tour of Paterson, because I know Paterson; I know what we're facing.

But Mr. Harris, I will tell you this also. You know, it's an issue that myself and, I think, Assemblywoman Schepisi come in -- is the segregation part. That you have parts of our state that get it; and there has become segregation in those communities, be it the Latino community, be it the Middle Eastern community -- different people coming in. But there are other parts of our state that totally do not get it when it comes to segregation. And it has put our children, particularly, at an unfair disadvantage when it comes to education, and quality of life. And people in general. You know, people take for granted, you know, regardless of your zip code, what your educational level is going to be, what your housing is going to be, what your health care is going to be, what your public safety is going to be. I don't take that for granted, and that's why we're having these hearings.

And that's why it's a little deeper than somebody, or a lobbyist, or a firm coming to us for a donation, or whatever it may be. I still have to go home every day; I still have to go home every day. And I have four children; and I know that each day I never want them to see me in the paper, "Oh, he sold out to a Realtor," or "He sold out to somebody just for a contribution." That won't be the case here; and I think I can speak for many of us here, including the other side of the aisle (laughter) -- that we have to make sure that we do the right thing for everybody, all 9 million, or 8-point-whatever million people here in the State of New Jersey.

So we will continue to listen to you; we will continue to put legislation together that will benefit not individuals, but everybody.

So thank you. Have a blessed Christmas. If you celebrate Hanukkah, I hope you had a great Hanukkah--

ASSEMBLYWOMAN CHAPARRO: That's why he's the Chair. (laughter)

ASSEMBLYMAN WIMBERLY: --Kwanza, whatever it may be. Happy New Year.

(HEARING CONCLUDED)