



House NJ 2022

Congress is working to enact the “Build Back Better Act” (BBB) to improve health, advance racial equity, address climate change, and strengthen the care economy. To help achieve these ambitious goals at the state level, the Network is calling for bold housing investments to ensure households with the greatest needs have a stable, accessible, affordable home. The Network works closely with our national partner, the National Low Income Housing Coalition, on its [HoUSed Campaign](#). HoUSed advances anti-racist policies to achieve the large-scale, sustained investments and reforms necessary to ensure that renters with the lowest incomes have an affordable place to call home.

In order to meet this moment, we are launching House NJ, a Garden State-focused initiative, modeled after the NLIHC campaign. More than ever, bold policies are needed to ensure that people with the lowest incomes and the most marginalized people have a stable, affordable home

Build and Preserve Affordable Homes

BBB calls for \$15 billion to build and preserve 150,000 homes through the national Housing Trust Fund for households with the greatest needs. The national Housing Trust Fund is the first new federal housing resource in a generation exclusively targeted to build and preserve rental homes affordable to people with the lowest incomes. It is the only federal housing production program targeted to address the market failure that is an underlying cause of homelessness.

In New Jersey, we are calling for:

- **Affordable Housing Trust Fund: \$200M**
 - Funding for this item must remain in place and grow. In addition to affordable home production currently being supported through the AHTF, resources collected for that fund should continue to serve lower-income residents. These funds can be used to offset the disproportionate impact of the pandemic on Black and brown communities by addressing the racial wealth gap through DCA programs that provide home ownership opportunities, end the childhood lead poisoning epidemic, provide COVID-related emergency rental assistance and other housing support, and address other obstacles to housing and health equity.
- **NRTC: \$30M (current: \$15M)**
 - The Neighborhood Reinvestment Tax Credit (NRTC) is one of the most successful and responsible tax credit programs in NJ.
- **Special Needs Housing Trust Fund: \$150M (current: \$20M)**

- **Lead Prevention and Weatherization: \$30M (current: \$10M)**
- **HMFA Lending (CHOICE & Small Rental): \$125M**
 - Infill Housing/Multifamily Renovation (\$20M);
 - Gap Financing for Materials Costs (\$10M);
 - Nonprofit Home Repair Programs (\$20M);
 - Nonprofit Rental Rehab (\$25M);
 - Create new affordable rentals, 5-25 units (\$50M)
- **First Generation Homeownership: \$50M**
 - Increasing homeownership for first-generation homebuyers is a new allocation and would be transformational in creating generational wealth, especially for Black and Brown residents.

Rental Assistance Expansion

BBB calls for \$25 billion to expand rental assistance to an additional 300,000 extremely low-income households, including those experiencing and at risk of homelessness. Rental assistance is a critical tool for helping the lowest-income people afford decent, stable, accessible housing, and it has a proven track record of reducing homelessness and housing poverty. A growing body of research finds that rental assistance can improve health and educational outcomes and increase children's chances of long-term success.

In New Jersey, we are calling for:

- **\$35M for the State Rental Assistance Program's project-based vouchers.** This request indicates new COVID relief federal funding that cannot be used for annual appropriations. We are asking for additional money for Project based Rental Assistance which would help our members' projects;
- **\$175M in Emergency Rental Assistance:** This would create an opportunity to end homelessness for all people currently homeless rather than a Band-Aid approach to emergency assistance.
- **\$85M for Homelessness Prevention Programs:**
 - Hotel & Motel Purchase (\$30M);
 - Prevent homelessness by helping people address emergencies (\$25M);
 - Landlord incentive to accept vouchers.
 - Funding for PHAs for small area rents and housing search (\$30M)

Lead Paint Inspections

Bills that require lead paint inspections prior to tenant turnover, along with establishing educational programs about lead paint poisoning, were signed by the governor this past summer.

- \$3.9M budgeted from the general fund;

- Because the bill will result in more lead inspections, the state anticipates an increase in the individual \$20 inspection fees per housing unit that are deposited into the Lead Hazard Control Assistance Fund.

Code Blue

When temperatures drop below freezing, and conditions pose a threat to individuals who are homeless.

- Last year's state budget appropriated \$2.5 million for Code Blue. That allocation needs to stay in place to give municipalities adequate resources to execute their required Code Blue plans.

House NJ Legislative Priorities

[Streamlining Affordable Housing and Assistance Applications](#)

- The lack of a centralized application for prospective renters to apply for affordable and senior housing results in a byzantine and often confusing process where applicants must keep track of multiple pre-application waitlists.
- The same confusing process applies to each subsidy a renter seeks.
- Bill would direct the New Jersey Housing and Mortgage Finance Agency to create a single, common application that would be available on the New Jersey Housing Resource Center website.

[Eliminating the credit score standard](#) for recipients of state and federal housing subsidies.

- Prohibit landlords from considering credit scores when evaluating a prospective tenant;
- Interrupts a cycle of housing insecurity catalyzed by a lack of affordable housing;
- Removes a key obstacle in ending the cycle of housing insecurity, as Speaker Coughlin and other legislative leaders have outlined as priority.
- No anticipated budgetary consideration.

Expanding [mortgage payment relief](#) through free, mandatory forbearance programs

- Would provide mortgage forbearance for residential property owners and small-scale landlords during the public health emergency due to the COVID-19 pandemic;
- Definition of income reduction includes things like an increase in child care or funeral costs brought on by the COVID-19 pandemic;
- The household income of the property owner submitting a request cannot exceed 150% of the area median income after the onset of the pandemic, and they cannot have enough money in their bank accounts exceeding half their annual gross income.

[Providing Tax Credits for Affordable Housing Projects](#)

- Provide up to \$600 million in tax credits for developers of certain affordable housing projects;

- At least 50 percent of the homes built are reserved for very low-, low-, and moderate income residents and at least 13 percent must be set aside for VLI homes.
- These tax credits would fall under the State Economic Redevelopment and Growth Grant program.

[Increasing affordable home development opportunities for women and minority developers](#)

- Directs NJHMFA to offer financial incentives to minority- and women-owned development firms to offer options for employer-sponsored housing programs, specifically multi-family rental housing, as well as opportunities for low- and moderate-income people in New Jersey to become homeowners;
- Encourages innovative initiatives like lease-purchase programs and tenant cooperatives as potential ways to expand financing opportunities for low- and moderate-income residents in New Jersey.

[Promoting community-based wealth](#)

- Creates a Community Wealth Preservation Program that would expand access for certain buyers to purchase homes from sheriff's sales;
- Successful bidders would have to use the property as their primary residence;
- Must be pre-approved from a financial institution;
- Bidders are required to receive an eight-hour certification training from HUD;

[Providing legal assistance](#) for unrepresented renters facing eviction

- Gives an exception to Legal Services of NJ and other public interest advocates to view court filings to unrepresented tenants facing eviction.