



## ***Talking About Sensible Solutions New Jersey's Housing Problems***

Leaders and residents in the communities have genuine concerns that need to be heard and addressed. These concerns often include crime, appearance of homes, homeowner responsibility, property values, schools and other infrastructure costs, choice, etc. Instead of trying to negate the false or exaggerated arguments that are often connected to these concerns, let's use these subjects as opportunities to discuss our approach to these issues.

For example, on crime, don't refute the objection. Instead, pivot on the issue and talk about how police, management, residents and neighbors are involved to make sure neighborhoods will be safe. If there are objections because people believe the new development will reduce property values, pivot on the point that vacant lots, sub-standard housing and abandoned homes are a serious problem that hurts property values. Good looking, functional homes make neighborhoods more desirable and, in fact, should stabilize or increase property values. If people object to "run-down" projects, pivot on the point of appearance. Developers work with communities to make sure that housing "fits" the neighborhood.

Some additional pivot points:

- *Concerns about school pressures:* Homes developed for low and moderate income families, on average, are occupied by few school aged children per unit<sup>1</sup>. Elders and people with disabilities that need homes to be more affordable often have no children. Working families in need are usually just starting out and have few children. In addition, many of the homes being created would be available to families and children that already live in the community.
- *Concerns about crime:* Police departments across New Jersey have found that crime remains stable or even decreases as more eyes are on the street. Often families that occupy new housing are themselves trying to improve their lives by moving out of dilapidated neighborhoods to greater opportunity. Crime is a concern for them as much as any other resident.
- *Concerns about compatibility and appearance:* Developers work with communities to make sure that housing "fits" the neighborhood. Modern new projects very often increase property values because they make the neighborhoods more desirable with good design, and replacement of empty lots or houses. New Jersey residents want safe, decent places to proudly call home.
- *The broken housing market:* New Jersey's housing market is out of balance. We have a glut of large expensive homes and few modest or starter homes or apartments. The cost for decent, quality homes has skyrocketed and many young adults are forced out of communities where they grew up and might like to raise their own children. At the same time, the empty nesters and elderly find it difficult to keep large family homes that no longer meet their needs. Our state needs more starter and family rental homes, not just large homes that have predominated construction of the past 10-20 years. A greater variety of housing helps our communities remain vibrant as demographics, needs and



lifestyles change. We need to adopt the Housing Market Reform Act so we can make a wider array of homes available that will meet the changing needs of our communities.

- *Concerns about responsibility and appearance:* Many programs that offer housing assistance require that participants contribute “sweat equity.” Most residents are just like us, they want to improve their own lives and are will invest in their new community, participate in civic and social life. They take pride and appreciate their new home and the opportunities it opens for them. Housing associations or management companies are in place to assure exterior and interior maintenance and are accountable to neighbors. Local neighbors are given contact names and numbers to discuss concerns and make sure the new housing is an asset to the community.
- *Economic stability:* An unbalanced housing market hurts the state’s economic future. Nearly three quarters of low-income households are spending at least half of their income on housing. Many are either overspending or forced to live in poor conditions. With most of their income going towards housing, less is available to put back into the economy which contributes to the current economic condition we are in. The lack of homes people can afford near jobs and transit opportunities means New Jersey residents have longer commutes. Our companies are at an economic disadvantage in recruiting and retaining employees due to the out of whack prices in the current market. Further, the foreclosure crisis has exacerbated the economic problems of New Jersey and has made housing an even more critical issue. More people are living in substandard conditions, and are at a risk for becoming homeless. Providing social services to homeless families and individuals is much more expensive than helping to keep people homes they can afford.

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<sup>i</sup> <http://www.nj.gov/dca/divisions/osg/docs/wholivesquickguide.pdf>