



HouseNJ 2026-27: Building Resilient Communities in Uncertain Times

For more than 35 years, the Network and our members around the Garden State have been working to address housing instability and homelessness in our communities by creating rental and homeownership opportunities. From restoring the NJ Affordable Housing Trust Fund to reduce the state's 250,000 affordable home deficit, to doubling emergency rental assistance, to positioning the community development sector to rescue vacant and abandoned properties, Network members have elevated NJ's status as a national leader in identifying and addressing systemic obstacles to an affordable home.

Housing insecurity and skyrocketing home prices and rents present enormous threats to public health and safety, which we saw acutely during the pandemic. As COVID-19 protections and resources expire, we continue to see safe and affordable homes are out of reach for too many of our residents. Along with our national partner, the National Low Income Housing Coalition, we publish the annual *Out of Reach* report, which documents the housing wage and details what it costs for working people to afford a modest home at Fair Market Rent (FMR). New Jersey is consistently in the top ten least affordable places to rent every year, and we rank among the top states experiencing foreclosures as well.

New Jersey is among the national leaders in eviction prevention and affordable home production but, we have identified systemic and institutional racist policies and practices that harm our residents and make accessing these home harder and more expensive for lower income residents and people of color. These barriers prevent prospective Black and Brown homeowners from creating wealth through homeownership and they keep tenants from renting available apartments.

Over the last five years, **we have made significant progress in the right direction**. However, we must continue to work together to ensure housing security, stability and affordability in our future. During these increasingly complex and challenging times, we remain committed to the programs and institutions that provide resources and opportunities for every resident and community to thrive. We offer the following suggestions for our public officials and thought leaders to consider as they tackle this challenge and look forward to working with all our partners so that we can House NJ:

- **Affordable Housing Trust Fund (AHTF):** The Affordable Housing Trust Fund provides crucial subsidy funding for non-profit and for-profit developers to support the creation of affordable housing across New Jersey. It is the single largest source of funding for non-profits. Despite the Murphy administration ending the Christie-era practice of diverting affordable housing dollars to the state's general fund, [the FY26 budget nearly zeroed out](#)

P 609.393.3752 145 West Hanover Street Trenton, NJ 08618

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[the AHTF for non-affordable-home-production purposes and to backfill budget holes](#). As the AHTF is specifically set aside for affordable home production for under-80-AMI populations, this funding is critical to the community development sector's ability to build small, under-25-unit projects, often coupled with other services for LMI populations.

From 2009-2018, NJ lost more than \$1 billion in revenue, exacerbating our housing crisis and preventing non-profit developers from accessing available land and development opportunities. NJ's next administration must remain committed to ensuring dedicated funding through the AHTF for LMI residents at or below 80 percent of AMI, *with an emphasis on housing that is affordable to families earning below 50% AMI, with no diversions*. The Network and our members will also work with legislative leadership to raise new revenue for the AHTF and to prevent the practice of trust fund diversions across the board. We were proud to initiate and support the expanded realty transfer fee on luxury homes and believe that revenue could be dedicated to the AHTF. This recently passed legislation can be enhanced to assess higher transfer fees on the most expensive properties.

- **Neighborhood Revitalization Tax Credit (NRTC):** The NRTC provides businesses with a 100% tax credit for funds provided to nonprofit organizations working on revitalization plans. These nonprofit organizations must use at least 60% of the tax credit funds on housing and economic development. The remainder of the funds can be put toward support services and other activities promoting neighborhood revitalization.

Network members achieved an increase in the NRTC program from \$10M to \$15M but this very popular and enormously successful program has not grown to meet our communities' full need. We urge NJ's public officials to increase the program's funding to better reflect the eligible applicant pool, or \$60M. CDFIs and non-profit entities that provide support to NRTC plans and projects should also be eligible for a smaller portion of the expanded pool of resources.

- **Mount Laurel/COAH: The Network and our members helped to craft and advocate for [A4/S50, NJ's new affordable housing framework](#).** This formally dissolved COAH, re-affirmed the ban on regional contribution agreements, implemented a new, statewide methodology of determining municipal affordable housing obligations, and a transparent, streamlined process where municipalities can work directly with DCA on their plans. This legislation also encourages specific types of housing that favor more diverse housing types and extends deed restrictions on rental and for-sale affordable homes. This new process is already underway and needs to be fully implemented without any delays. We oppose restoring Regional Contribution Agreements or other mechanisms that allow towns to shirk their fair housing responsibilities.
- **Tenant Protections & Rent Control:** The Murphy-Oliver Administration saved thousands of lives during the pandemic by taking swift and decisive action to prevent evictions (and foreclosures). The NJDCA, then under the leadership of the late Lt. Gov. Sheila Oliver, built and delivered a nationally recognized eviction prevention program, working with the

Courts, advocates and non-profits to provide rental navigation and rental assistance that has helped keep people safely and stably housed. Some of these program components are beginning to wind down, including the case management conference process, which may erode the program's future capability. Future leaders must make this program permanent and expand it as much as possible.

- **Similarly, the state has expanded its access to counsel to all 21 counties under the current administration.** This work is in partnership with the EPP and should receive more funding to be a sustainable statewide right to counsel program. Municipalities doing this work should be supported with state funding, technical assistance and other resources.
- **Raise the eviction filing fee from the paltry \$50** currently assessed to at least \$200. The new revenue raised can be used to support NJ's cutting-edge eviction prevention work and potentially help raise funds to provide emergency, short term rental aid. Further, raising the filing fee is shown to decrease the overall number of eviction filings, thereby reducing the need for these services and keeping people safely and stably housed instead of pushing them into homelessness.
- **Create a state-level office to advocate for tenants;** either at the DCA or a restored Public Advocate seems most appropriate. The Office of the Public Advocate, which had been the primary source of education, outreach and advocacy for years, was also dismantled by former Gov. Chris Christie. When the pandemic struck, NJDCA took up this effort and provided information and supported the efforts of other entities to do the same. However, there is no single source of tenant rights information or support, nor is there an easy mechanism for tenants to report code violations to a state level office. We learned during Hurricane Ida that many municipal officials remain unaware of their responsibilities to coordinate temporary shelter and/or permanent relocation assistance when disaster strikes. NJ should create an office of tenant advocacy that can step in to help individuals and communities as they address the needs of lower income tenants and staff an ombudsman that can assist tenants as they exercise their rights.
- **Stop Outrageous Rent Hikes!** NJ's statute regarding rent increases is vague, stating only that landlords cannot raise rents in an "unconscionable" manner. NJ must provide clear guidance, so that communities can create and preserve common sense rent caps and ensure affordable homes for renters. Ensure funding and guidance for municipalities who are looking to provide the right to counsel for people facing eviction.
- **End Tenant Blacklisting:** NJ must prevent blacklisting for tenants who have complained about landlord issues and codify and expand upon the court-created doctrine of the implied warranty of habitability to enhance the use of the doctrine as a defense to residential eviction proceedings.
- **Expand Rental Assistance:** NJ should expand the State Rental Assistance Program, which provides additional rental subsidies to our most vulnerable tenants and expand the use of project-based vouchers. This could be financed by a surcharge on corporate landlords and LLCs, which are engaged in predatory rent hikes and

property purchases that make the dream of homeownership even harder for LMI renters.

- **Homelessness Prevention/Housing First:** Network members identified and advocated for the creation of NJ's Office of Eviction Prevention and Office of Homeless Prevention. The Office of Eviction Prevention expanded access to counsel to low-income tenants facing or threatened with eviction. The Murphy-Oliver Administration also set up the Office of Homelessness Prevention/Housing First. The Homelessness Diversion Pilot deploys rapid housing stabilization case management paired with flexible funding to rapidly prevent and exit eligible households from risk of unsheltered homelessness and shelter placement through non-profits throughout the state. It also is funding street outreach and services to the homeless in select counties. The Governor also funded Code Blue services.

Additional programs and support for our homeless neighbors is desperately needed, as we have recently seen the state's Point in Time Count of unsheltered individuals top 10,000 people. **The next Administration and Legislature should:**

- **Enact the [NJ Homeless Bill of Rights](#), oppose the criminalization of homelessness.** Since the U.S. Supreme Court's 2024 decision in *City of Grants Pass v Johnson*, towns across NJ have begun to enact camping bans or other similarly punitive measures criminalizing people homelessness. The Network and our members oppose these local ordinances and are committed to organizing to stop them as they arise in our communities. Further, we urge the Legislature and Governor to adopt a state law overriding them, as they worsen the homeless crisis and cause serious harm to the people they target. Pairing permanent housing with accessible services for unhoused people *remain* effective at solving homelessness and save money by helping people get an affordable, safe place to live.
- **Fully fund Code Blue and create Code Red** for heat emergencies and provide emergency shelters in case of any disaster that makes it unhealthy to be unsheltered, like the Canadian wildfires.
- **Ensure that anyone who needs shelter receives it**, regardless of whether they are currently or have previously received emergency assistance.
- **Engage the Interagency Council on Homelessness** that coordinates the actions of all state agencies to address the end of homelessness. Although NJ enacted legislation to create this Council, it has not met.

We can assist people moving from temporary, emergency housing and shelters by eliminating unnecessary barriers and red tape. For example, NJ should eliminate credit checks for Housing Choice voucher holders. Residents living in homeless shelters who have obtained vouchers are being turned away from otherwise available, affordable places due to their credit history. However, the rent payment is guaranteed through NJDCA and the portion that the tenant is required to pay is both reasonable and based on their income. Removing this barrier through an executive order will make affordable homes more readily available to people who desperately need them, while spending public resources more effectively.

- **Vacant and Abandoned Properties:** With the state's fourth round of Mount Laurel upon us, it's time to double our efforts to ensure NJ has the tools, funding, and technical resources to clear our 215,000 affordable home deficit. The Network, working with our A-Teams and legislative partners, has provided a framework to make sure NJ is ready to tackle statewide housing affordability. These proposals, taken together, will produce homes in the short- and long-term to HouseNJ.
 - **Make APRA Mandatory:** APRA's current voluntary participation means that APRA's full potential remains unmet. Political reasons, a lack of capacity, proliferation in outside investors, and/or a lack of technical support often result in a town's inability to tackle VAPs head-on. Our HouseNJ proposal envisions that municipalities that meet a threshold of vacant and abandoned residential properties must participate in APRA. This could be a pilot program that focuses on several of the hardest-hit municipalities in the state, including Trenton, Camden, Jersey City, Paterson, Atlantic City, Toms River, and more.
 - **Incentivize and Make it Easy for Towns to Acquire Properties:** Following a determined set of time on the APRA list, towns should be provide with access/resources to fix up or purchase the property, potentially expanding and bolstering the [NJEDA's Local Property Acquisition Grant Program](#).
 - **Give Nonprofits the Right of First Refusal:** Municipalities must be encouraged to work with their nonprofit/CDC communities to create affordable homes. Much like the state's Community Wealth Preservation Program, towns should be incentivized to give community nonprofit developers a right of first refusal to towns to maximize their ability to create affordable homes.
 - **Mixed-Income Requirements:** The state's housing needs are greatest under 40 percent AMI, but APRA should provide towns with the flexibility to create truly mixed-income communities, with subsidies on a sliding scale depending on the income level.
 - **Expand the use of State Rental Assistance Program resources for homeownership.** An allowable use of both federal and state housing assistance, this innovative approach allows renters to become homeowners and build generational wealth.
 - **[Further develop and incentivize the state's Land Banking initiatives:](#)** Like APRA, NJ's landmark land banking law can provide the ability to creatively and strategically acquire vacant properties to serve community needs. **Also, like APRA,** participating in these programs requires capacity, funding, and an ability to trust and partner with outside, mission-based entities to address VAPs with affordable homes.
- **Operational & Capacity Support for CDCs:** CDCs and other non-profits simply do not have the same easy access to capital as for-profit developers and without it, they have a more challenging time-sustaining development staff. They cannot compete equitably with for-profit developers when key opportunities arise. It is essential that NJ's leaders invest in strengthening and sustaining the non-profit sector so that residents in disinvested neighborhoods are not at the mercy of unscrupulous investors but can instead implement their own vision for thriving communities through organizations they lead. They can also

help provide support for land banks, land trusts and other mechanisms that give residents and CDCs access to property.

We welcome the opportunity to discuss these ideas, and additional proposals as they become available. All NJ residents deserve safe, stable and affordable places to live in thriving communities of their choice. We look forward to working with our current and future leaders to House New Jersey and ensure that housing is a human right for all Garden State residents. Despite the challenges facing our nation and our communities, we believe that together we can build a state everyone can afford to call home.