



## **Assembly Budget Committee Testimony on A4 Thursday, February 7, 2024**

Good morning, Chairwoman Swain and members of the Committee. I'm Staci Berger, and I have the tremendous privilege of serving as the President and CEO of the Housing & Community Development Network of NJ. Our Network is the statewide association of over 270 non-profit, community development organizations, private sector lenders and housing champions who have been working together for 35 years to make sure everyone can afford to call NJ home. Our Network is here today to voice our support for A4, so that we can continue doing what we do best – building affordable homes to address the critical housing shortage facing New Jersey's families, because we believe housing is a human right.

This legislation can help address the severe shortage of affordable homes that our residents are facing. For the better part of the last 20 years, recalcitrant public officials used every tactic they could to delay the creation of homes that people need, to keep their communities exclusive and not “change the character” of their towns.

Along with coalition partners, like our colleagues at the Fair Share Housing Center, we literally had to drag some of these folks to court to ensure that people with disabilities and those with the lowest incomes were counted in the housing

obligation. The methodology and process that has been in place since Governor Christie gutted COAH is working better than COAH ever did. That is why some folks are asking for COAH back; because they don't actually want to build affordable homes for people in their communities.

We share the concerns of our coalition that the deed restriction amendments fall short of our state's long-term commitment to affordable communities and to create more diversity in housing. Quickly expiring deed restrictions, as presented in this updated version of the bill, leaves towns to continually identify and build affordable homes as deed restricted homes fall back to an ever-escalating market rate. A town's long-term obligation to provide affordable homes is more easily and effectively met through extended affordability controls.

Despite what you have heard from other for-profit builders, our nonprofit builder members know the financing and flexibility of implementing longer deed restrictions, and are able to build 100 percent affordable projects, as many built-out towns across the state choose that route instead of the inclusionary route that can require a much greater number of new market-rate homes.

And yet, it is our moral and legal obligation to do exactly that, to build homes in every community because people in New Jersey, whether they are from here or come here, deserve to live in a safe, stable, and affordable home. All the data shows that housing is a critical social determinant of health, that

evictions and foreclosures harm the physical and mental well-being of people impacted by them. Research shows over and over that housing stability and security leads to prosperity and generational wealth.

Over 270 Network members choose to work together across the state to deliver this kind of generational success and stability to tens of thousands of families. Whether they are moving into a home they own or one they rent, Network members are the organizations building affordable places for working parents with children, for seniors and for people with disabilities, often providing services like access to healthy foods, recreation, nurse visits and more. Our Network has helped deploy over \$2.5 Million in COVID-related emergency rental assistance with support from the NJ Pandemic Relief Fund and the Department of Community Affairs. Our members risked their own health and safety during the pandemic to staff shelters and assist their residents. We continue to operate the Housing Help NJ website and hotline that we established to provide the information folks need.

As the state's largest HUD-certified funded housing counseling intermediary, our Network provides homeownership, rental, and foreclosure housing counseling to residents. With our partners at NJ Citizen Action, we help negotiate and enforce Billions of dollars in community reinvestment act commitments, including below-market mortgages and community development lending products that will be used to build these homes that are being discussed in this bill.

We are able to help design these programs because we are experts in the field, where our members are represented and respected. I am honored to sit on President Harkin's Advisory Council for Community Development for the Federal Reserve Bank of Philadelphia, the Affordable Housing Advisory Council of the Federal Home Loan Bank of NY/NJ/PR and the Board of Directors of the National Low-Income Housing Coalition. We know what it takes to solve the housing crisis, and we know that this bill will help move us forward to do just that.

Network members have been doing the mission-driven work of building and maintaining homes for the last 35 years, whether COAH was in effect or moribund. We have done this work in every neighborhood in NJ, when the Christie Administration took all the funding in the AHTF to back fill the budget for almost a decade. We are nimble, we are persistent, and we are everywhere. (It took us almost a decade to pass the Land Bank enabling legislation – but that program is now underway and is demonstrating the success of using rental vouchers for home ownership support in the City of Newark. A decade – we never gave up on that legislation, and we will not give up on building the homes residents deserve. Our Network started campaigning for resources to end childhood lead poisoning in 2000 – we started with \$10 Million, but we and our partners around the state – including NJCA, Lead Free NJ, Isles and others – succeeded in getting \$170 million.)

That's what we do – we keep coming back with solutions to our housing crisis. Pass this bill so we can build the homes New Jersey needs. Pass this bill so that we are not the richest state in the richest nation that allows people to sleep in their cars, knowingly lets veterans live under bridges or in tents in the woods. Pass this bill so that NJ is no longer a place where children live in unsafe conditions because that is all their family, despite working multiple jobs, can afford so that their predatory landlord can make even more money. Pass this bill so we can build safe places for domestic violence victims. Pass this bill so we can build affordable places for moms and dads to raise their families. Pass this bill so we can build homes in which people can age and live gracefully where they want to live.

Our non-profit developers will build those homes, they will work overtime, nights and weekends to make sure the families moving into the homes they build are safe and secure. They will provide housing counseling, so they get the best mortgage or apartment lease. They will help find a place for the homeless family, or the LGBTQ+ young person or young adult aging out of foster care who needs assistance.

Our members do this work because they care about the people, the communities, and the constituencies they serve. I do too because I lived it. My family moved seven times before I was 14. I realized my dream of homeownership when my husband and I bought our home 25 years ago, in the wonderfully diverse and vibrant community of Piscataway, where I am and will continue to be an engaged resident.

I could not be prouder to get to work on behalf of our 270 members every day. I look forward to the Legislature passing this bill and the Governor signing it, so that we can quickly move ahead to create these affordable homes. There is much more work to be done to address NJ's housing crisis and we will be communicating with all of you again soon about additional policy initiatives that help build a thriving NJ.

Together, we can, we must, and we will *HouseNJ*. Thank you.