

God heard the cry of a homeless people and delivered them out of oppression in Egypt. Jesus, "who [had] nowhere to lay his head" (Luke 9:58), ministered with compassion to the poor and vulnerable. In practicing hospitality, we are promised to encounter the living Lord: "I was a stranger and you welcomed me" (Mat 25:35). In short, we as followers of Jesus are called to care, and to advocate for the welfare of all of God's people.

The ELCA, in a social message agreed upon over two decades ago, reminded us that housing is a fundamental human right: "The United States government has stated its commitment to the goal that all citizens have decent housing and a suitable living environment (Federal Housing Act of 1949). Yet the policies and practices of governmental and economic institutions are not adequately responding to the crisis." You can read the entire social message [here](#).

To thrive, all people need a permanent home that they can afford. Yet, we here in the Garden State have over produced luxury homes in the past decades, while neglecting the production of homes that working families can afford. We have created a housing crisis in our state largely of our own making. After the 2008 Great Recession, New Jersey led the nation in foreclosures. The housing market had not recovered from that crisis, yet now we are in the midst of another economic disaster. There are over 35,000 pre-eviction filings in county courts around the state. We will be facing a tsunami of homelessness if measures are not put into place to help renters and home owners manage.

Our current housing crisis is made up of multiple components, which affect all sorts of New Jersey citizens:

COVID-19

Out of the 60,000 residents who applied to the \$100 million COVID-19 Emergency Rental Fund, [only 8,000 renters received money](#). Studies estimate New Jersey would need about \$3 billion to help all struggling renters. In July, a consultant's report for housing advocates [forecast that](#) there could be 304,000 evictions over the following four months — a 600% increase over pre-pandemic levels — unless protective measures are taken.

The People's Bill ([A4226](#)) passed in the NJ Assembly this past summer but is stalled in the Senate. This legislation would give renters long term repayment options so that landlords do not demand the full and immediate repayment of 6-12 months of back pay once the housing eviction moratorium is lifted. Homeowners who also need forbearance options so they are not foreclosed upon immediately will also be assisted.

Some tenants are already facing "de facto" evictions by landlords who are trying to get rid of them through harassment, offering to forgive unpaid rent in return for immediate departure, or even locking them out of their homes.

Renters that are the most vulnerable fair even worse. Single female heads of households, domestic violence victims, the chronically ill (including those who have mental illness and addiction) and undocumented immigrants are most likely to be evicted. Shockingly, *90% of renters in NJ facing eviction do not have legal representation*. A Housing Stability Grant of 2.35 million has been issued to help provide legal assistance to those most in need. Read more [here](#).

RACIAL INEQUALITY

Communities of color are disproportionately impacted by this latest housing crisis. But discriminatory lending practices, and segregated housing is an old problem here in New Jersey. A key issue is the lingering effects of *redlining*, defined by the New Jersey Institute for Social Justice as “the government policy that excluded communities of color from homeownership, [that] was part of an extensive, state-sanctioned system of racial discrimination in housing and land ownership that pervaded the state. Today it remains the foundation of New Jersey’s racial wealth gap.”

This crisis has revealed that we have much work to do to create a state where all people have access to safe affordable homes. Learn more [here](#).

SENIOR ECONOMIC INSECURITY

Seniors too are struggling to keep a roof over their head. With an Elder Economic Insecurity Rate of 54% here in NJ, *more than half of our older adults are unable to afford basic necessities based on their income*, and 30% rely on Social Security as their sole income source. Many seniors are at risk of homelessness.

So what can we do about this?

1. The public needs to be made aware of our state’s **history of segregation and housing redlining**. Education shapes public opinion and public opinion drives public policy.
2. The state must adopt a **statewide Housing Plan**. Included in this plan should be:
 - an evaluation of the impact of its existing homeownership programs on redlined communities in New Jersey and remediation strategies
 - the creation of a statewide Land Bank Commission to effectively implement the Land Bank Law
 - efforts to make access to existing programs easier to access with a sole entity within state government to coordinate housing programs
 - plans to develop and implement innovative Housing First supportive housing pilots
3. Additional funds must be allocated into the NJ State Rental Assistance program for **emergency COVID relief** and for ongoing assistance for low wage families (including seniors) who pay more than 30% of their monthly income toward rent.

Advocate for affordable housing for all New Jersey residents! Join the conversation on Monday, Oct. 26th at 5:30pm for “An Hour of Advocacy” on Zoom.

Register in advance for this meeting here: <https://us02web.zoom.us/j/84481117000>

After registering, you will receive a confirmation email containing information about joining the meeting.

Further Reading

New Jersey Housing Information

- National Low Income Housing Coalition's Out of Reach Report for New Jersey:
<https://reports.nlihc.org/oor/new-jersey>
- United Health Foundation's America's Health Rankings for New Jersey:
https://www.americashealthrankings.org/explore/annual/measure/severe_housing_problems/state/NJ

COVID-19 Housing Insecurity

- "Tracking the COVID-19 Recession's Effects on Food, Housing, and Employment Hardships," from the Center on Budget and Policy Priorities:
<https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>

Racial Inequalities in Housing

- "Erasing New Jersey's Red Lines," a report by the New Jersey Institute for Social Justice:
https://d3n8a8pro7vhmx.cloudfront.net/njsj/pages/689/attachments/original/1588358478/Erasing_New_Jersey's_Red_Lines_Final.pdf?1588358478

Senior Housing Crisis

- New Jersey Foundation for Aging's Senior Housing Recommendation Report:
<https://www.njfoundationforaging.org/storage/2019/05/Executive-Summary-2019.pdf>