

ANTI-POVERTY NETWORK OF NEW JERSEY

NINE STEPS FOR THE STATE:

A BLUEPRINT TO REDUCE POVERTY IN NEW JERSEY

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This Blueprint is the latest version of the Anti-Poverty Network's comprehensive proposals to combat the causes and effects of poverty in New Jersey. These steps call for essential investments in New Jersey's most critical infrastructure component – its work force, and in a stable and secure – and more humane – society. The APN has over 300 participating organizations, and is committed to ending poverty in the state. Both this Blueprint and supporting policy papers in certain areas, most notably housing, are available on the APN website, www.antipovertynetwork.org.

Step 1 –Ensure decent and affordable housing.

As detailed in the APN's housing policy paper, key components include:

- A. Expand the state housing rental assistance program by doubling the current allocation to \$50 million, followed by further necessary increases to meet the need. Access to the program must be opened to all income-eligible residents through creation of a new waiting list including those currently on all existing PHA waiting lists as well as new applicants. The program should act as a bridge to federal Section 8 voucher assistance, but the artificial time limit of 5 years should be removed.
- B. Develop a long-range strategy to increase the state's low-income housing supply by creating at least 10,000 units per year (at least half of which must be targeted to households below 50% of the area median income) until the need is met, and ensuring affordability controls on the units created (both rental and homeownership).
- C. Implement a comprehensive plan to preserve and rehabilitate existing affordable housing, including provision of grant funding for rehabilitation and enforcement of affordability controls.
- D. Significantly revise the state redevelopment statute to prioritize preservation, protection, and development of affordable housing, as a way to maximize leveraging of private capital for affordable housing.
- E. Combat housing segregation through programs which support housing choice and mobility, enforcement of existing law barring landlords from refusing prospective tenants with governmental rental assistance, and curbing the improper use of credit-scoring to bar lower-income tenants.

- F. Ensure that people with disabilities have accessible affordable housing and receive an equitable share of all housing resources.
- G. Reform and improve implementation of Mt. Laurel and the operation of COAH to more adequately respond to the need for affordable housing and to eliminate mechanisms that allow municipalities to transfer their obligations. Override, by legislation or litigation, the COAH third round rules to ensure that the COAH process addresses the current problems with RCAs, age-restricted housing, low growth-share ratios, administrative loopholes, and the lack of any required affordable housing for very low-income households.
- H. Reform administration of the federal Section 8 program in New Jersey, take steps to protect existing voucher holders from the impact of federal cuts, and promote Section 8 homeownership when it provides the opportunity for more stable housing for lower-income households.
- I. Develop a mechanism for creating a comprehensive statewide effort that coordinates all public and private resources. Target a proportional percentage of housing assistance so as to provide necessary assistance to very low-income people and families, which have the most severe housing problems.
- J. Leverage the existing service system and develop new partnerships to stabilize vulnerable households in affordable housing.
- K. Ensure that unnecessary social and regulatory obstacles do not inhibit opportunities to develop affordable housing or prevent individuals from accessing available units.
- L. Increase Homelessness Prevention Program funding to \$15 million immediately, with further increases as necessary. Ensure that HPP funds are administered flexibly and creatively to prevent homelessness.

Step 2 – Provide effective support for low-income workers and their families

- A. As a step toward achieving a living wage for New Jersey workers, further increase New Jersey's state minimum wage rate to \$8.00 per hour, index yearly increases to inflation, and seek a corresponding federal increase.
- B. Enable low wage workers to find and maintain ongoing employment, by providing, through the Department of Human Services, The Department of Labor and Workforce Development One Stop network, and programs under the auspices of other state departments, necessary transportation assistance, child care subsidies, education, training, case management, social services, and healthcare.

- C. Expand the state EITC to (a) cover individuals as well as families, (b) track federal income guidelines, and (c) include additional amounts for families with two, three and four children. Fund the entire state EITC out of general revenues, not federal TANF or maintenance of effort (MOE) dollars, which are needed critically for other programs assisting very low income people.
- D. Add coverage for paid family and medical leave, and for seasonal and temporary workers, under the state unemployment insurance and temporary disability programs.
- E. Increase funding for supported employment programs for people with disabilities so that more mental health consumers and people with developmental disabilities can achieve and maintain employment at a living wage.
- F. Implement a basic car insurance program affordable by all lower wage workers.

Step 3 – Provide an effective safety net for all individuals and families.

- A. Rebuild the cash assistance safety net for low-incomes families and individuals to (1) provide assistance at levels which correspond to the actual cost of living in New Jersey, (2) provide necessary emergency housing and related assistance, and (3) provide other effective support services.
- B. Implement needed reforms in the system of child support enforcement, including expediting child support establishment improving methods of locating absent parents.
- C. Implement a state child support assurance program to guarantee minimum monthly support payments.
- D. Develop additional services and supports for people with disabilities and their families in the least restrictive setting appropriate to their needs, maximize federal Medicaid revenues, and use federal waivers and demonstration authority to support and augment similar state initiatives.
- E. Reform the child welfare system by effectively implementing the Child Welfare Reform Plan and providing necessary assistance to alleviate poverty.
- F. Reduce hunger by full implementation of the school breakfast program and the New Jersey Hunger Prevention Act, and by creating a new \$10 million line item to fund emergency food providers.
- G. Improve outreach and accessibility in the Food Stamp program.
- H. Amend the state Standard of Need to reflect the true cost of living.

- I. Encourage asset development and savings by allowing workers to deposit EITC refunds into matched savings accounts. Create revolving fund or similar mechanism funded by state dollars to assure funds will be available to match IDAs for all low-income families who open accounts. Allow savings to be used for necessary major purchases, such as a car to provide basic transportation.

Step 4 – Ensure comprehensive health care

- A. Increase state funding for the Family Care program so as to provide full and prompt coverage to all families and individuals who were eligible under the original design of the program.
- B. Fully implement the Early Periodic Screening Diagnosis and Treatment (EPSDT) program for all eligible New Jersey children, including all necessary steps concerning lead poisoning.
- C. Reform the Charity Care safety net program to include access to physicians and all non-hospital-based necessary medical services.
- D. Fund the premium assistance program for lower income people created by the state several years ago.

Step 5 – Protect low-income consumers.

- A. Enforce the new predatory lending law and take other steps to end predatory mortgage refinance and other lending practices as well as the abuses by investment bankers who buy and resell their loans.
- B. Enact a modern judgment exemption statute providing protection for all basic necessities of life, including one's home.
- C. Extend basic state consumer credit laws to cover all auto loans.
- D. Clarify that rent-to-own transactions are subject to the 30% criminal usury law.
- E. Enact an effective state law barring debt collection harassment and deceptive practices by creditors and their agents.

Step 6 – Ensure effective implementation of state constitutional right to a thorough and efficient education.

- A. Take actions necessary to ensure that the federal No Child Left Behind law does not result in pushing disadvantaged children out of schools.

- B. Fund the Abbott mandates fully, and out of general state revenues, not out of federal TANF dollars which are critical to other programs for very low income people.
- C. Utilize in-state post-secondary tuition rates for undocumented children who have lived in New Jersey and graduated from public school here.
- D. Provide additional funds to all school districts designated to implement full-day kindergarten programs, with initial priority for more disadvantaged school districts.

Step 7 – Enact comprehensive immigration reform.

Current immigration laws and policies have often led to the undermining of immigrants' human dignity and have kept families apart. The existing immigration system has resulted in a growing number of persons in this country in an unauthorized capacity, living in the shadows as they toil in jobs that would otherwise go unfilled. Close family members of U.S. citizens and lawful permanent residents must wait years for a visa to be reunited. And, our nation's border enforcement strategies have been ineffective and have led to the death of thousands of migrants.

- A. Enact comprehensive federal legislation which will address the plight of immigrant workers in the United States, as well as make our nation more secure, including a comprehensive package that should:
 - (1) Provide a path to citizenship for undocumented migrants and their families in the US;
 - (2) Provide legal avenues for migrants to enter our nation to work and support their families;
 - (3) Reform the family-based immigration system so that families may be reunited in a more timely manner;
 - (4) Restore basic due process protections for immigrants; and
 - (5) Address the root causes of migration.
- B. Reduce federal backlogs of available visas for family members that under current policies results in waiting five or more years for a visa to become available.
- C. Reform state policies and practices concerning immigrants, by:
 - (1) Establishing an Office of Immigrant Affairs.
 - (2) Improving access to health care services and prenatal care for immigrants.
 - (3) Improving access to English as a Second Language classes.
 - (4) Allowing driving privileges to be extended to all immigrants.
 - (5) Eliminating abuses of immigrants by employers.

Step 8 – Reform criminal justice policy.

In general, New Jersey should provide support for incarcerated persons that will help them re-enter society and avoid poverty, support sentencing reform aimed at reducing the numbers of people in state jails and prisons, and recognize the negative impact of mandatory minimum sentences and laws that result in loss of driver's licenses, which can impact the ability of those released from prison in finding employment, as well as reform youth detention and sentencing practices.

Steps must include:

- A. Establish transition planning processes related to housing and employment for all incarcerated people re-entering society, not just those being released under parole.
- B. Address the pervasive use of criminal background checks that can unnecessarily limit employment possibilities.
- C. Review licensing requirements for governmentally regulated positions to assure that only relevant criminal convictions restrict an applicant's job eligibility.
- D. Provide for a system of remediation of criminal records that restores edibility for jobs that are not directly impacted by certain criminal convictions.
- E. Support legislation that will allow judges discretion to provide exemptions to the law that mandates loss of driver's license for those guilty of certain drug related offenses.
- F. Establish a pilot "Restorative Justice Project" for youthful offenders.

Step 9 – Make communities with current concentrations of lower-income or vulnerable people viable places to live.

Many New Jersey neighborhoods and communities have disproportionate concentrations of people with low incomes. Historically these communities typically receive less resources, public services and attention. New Jersey must make these communities viable, both for the well-being of current residents and to afford such residents a realistic opportunity to improve their economic situation. Steps must include:

- A. Ensure equitable, proportionate and adequate distribution of all levels of government services, starting with police and public safety, to all of New Jersey's communities and neighborhoods.
- B. Ensure adequate resources to address the prevalence of gangs in communities and neighborhoods, including programs to address the root causes of gang activities and provide workable alternatives to gang participation.