



Good Afternoon, my name is Sofia Rosa, Housing Access Organizer at the Latino Action Network Foundation. First and foremost I would like to thank Assemblywoman Yvonne Lopez for her invitation to be a part of a very important opportunity to voice our concerns on current affordable housing issues in New Jersey. I would also like to thank the Assembly Housing Committee for allowing this space for advocates to share their thoughts on the responsibilities that municipalities hold when it comes to providing a fair share of the regional need for affordable housing and where we stand on the Mount Laurel Doctrine today. Affordable housing in our state is crucial considering that having a stable and healthy home can bring so many opportunities for an individual and their families, including better health, more financial freedom, independence, stability and security that far too many New Jerseyans have a hard time achieving in the aftermath of a global pandemic.

Through the years, we have observed that *Mount Laurel* Doctrine is a critical tool to addressing residential segregation in New Jersey. The Doctrine's landmark civil rights framework ensures that all New Jerseyans, regardless of race or income, have the freedom to choose where to live. Residential segregation is fueled by exclusionary policies that aim to keep out low-income families and people of color from communities with better schools, improved infrastructure, and more opportunity to access jobs and resources. As indicated by national research by the Brookings Institution, residential segregation by race and by class is driven predominantly by exclusionary zoning. Over time, demographic trends in New Jersey made housing segregation ever more obvious as Latino, African American, and Asian populations continued to grow. This isn't just an issue for people who live in cities like Newark or Trenton; it's an issue for anyone who lives in New Jersey. The truth is that where one lives is inextricably linked to almost all indicators of health, well-being, and overall success—and we know this



because studies have shown that your childhood zip code alone can largely determine your life outcomes.

As a state, we also have some of the worst Black and Latino health and wealth disparities in the country. COVID-19 and its impact on Latino households in New Jersey only made these disparities more apparent. If we are serious about addressing racial justice in New Jersey, then affordable housing must be a priority. Affordable housing is a win-win for families and communities. Housing provides the stability and resources needed to raise children and thrive in life. When a family has affordable housing, their children are more likely to graduate high school, attend college, and find jobs with higher wages. Affordable housing is a valuable resource that can greatly improve the health, well-being, and quality of life for families and individuals.

One study of families that moved into an affordable housing development in Mount Laurel showed that their mental health improved by 25% due to less stress and increased earnings. Another study conducted by HUD in the 1990's found that families who moved to lower-poverty neighborhoods had significant improvements in physical and mental health. Children in families that were given vouchers to move to a lower poverty neighborhood saw 31% higher annual incomes once they reached adulthood compared to children whose families were not provided a voucher.

New Jersey is facing a housing crisis. Our state needs more homes to meet the needs of our growing population. Between 2010 and 2020, New Jersey grew by 210,000 households, but during that same period, according to the Department of Community Affairs, our housing stock only increased by 95,000 homes. Such a huge mismatch between population growth and creating new homes has played a critical role in driving up rents and home prices in New Jersey. There has been a growth in the population of Latino families in the state. The aftermath of



Covid-19 was filled with a lot of uncertainty for many families that lost their jobs, homes, and their loved ones. A lot of families were evicted, homes foreclosed, and the damage was exacerbated by skyrocketing rents and home prices. According to HUD, in New Jersey, 26% of all Hispanic/Latino households are paying more than 50% of their earnings, which HUD classified as extremely cost burdened.

There needs to be an expansion of opportunities for Hispanic/Latino residents to rent and buy at more affordable rates, that will allow them to spend more time with their families or building a business of their own.

In 2015, the enforcement of the Mount Laurel Doctrine was sent back to the courts. Since then, we have seen significant progress in New Jersey's affordable housing crisis. Fair Share Housing Center has settled more than 340 cases with municipalities throughout the state, and they anticipate approximately 50,000 homes to be built as a result of these settlements over the next decade. That number is impressive—and it's just the beginning. There is more work to be done to expand these affordable housing opportunities for struggling Black and Latino households in New Jersey.

The Mount Laurel Doctrine provides one of the strongest frameworks in the country for affordable housing. Given our state's hyper-segregated towns and significant racial disparities, we should be embracing this Doctrine and the current process of enforcement as a solution to our many problems. Rather than permitting politically connected towns to evade their obligations in an endless process, like what happened under the Council on Affordable Housing, we should embrace a process that has worked, holds parties accountable, and upholds fairness and the rule of law in the process.