



2022 Housing Justice Advocacy Priorities

- I. Invest in the development and preservation of affordable homes in historically exclusionary and gentrifying communities in New Jersey.
 - a. Use American Rescue Plan funding to make a historic investment in the development and preservation of affordable homes.
 - b. When tax revenue from cannabis sales is realized, strategically invest a portion of those dollars into the creation and preservation of affordable homes in historically redlined communities of color.
 - c. Direct all NJ Affordable Housing Trust Fund funding to affordable housing needs.
 - d. Create more opportunities and incentives for minority and woman owned businesses to engage in the development of affordable housing. (S337)
 - e. Remove certain regulatory barriers that impede the development of affordable housing. (A1294, with amendments)

- II. Reduce and eliminate access barriers to affordable housing that disproportionately impacts people of color.
 - a. Establish a first-generation home ownership program to address the racial wealth gap and provide a pathway to home ownership for people of color. (S1446/A2785, with amendments)
 - b. Establish guidelines that restrict the use of credit history as part of a housing application. (S934/A669, with amendments)
 - c. Establish guidelines that restricts the use of past eviction filings as part of a housing application. (S392/A1754, S1665/A2339, with amendments)
 - d. Strengthen protections and increase enforcement of discriminatory housing practices in New Jersey, including an emphasis on testing, to better identify and quantify discrimination and hold bad actors accountable.

- III. Address historic racial and economic disparities, including the racial wealth gap, that disrupts the creation of healthy and thriving communities of color.
 - a. Create a framework to address discriminatory housing appraisals with a strong enforcement mechanism. (S777/A1519, with amendments)
 - b. Make it easier for individuals and families to maintain wealth within their community through home ownership. (S1427/A793)
 - c. Prohibit the use of certain factors in rate setting for auto insurance. (S357/A1674)