

Veteran Homelessness Report

October 6, 2019

NJCounts 2019, the statewide Point-in-Time count of the homeless found that on the night of January 22, 2019, a total of 8,864 men, women and children in 6,748 households were identified as experiencing homelessness in the state of New Jersey. This was an overall decrease in the number of men, women and children experiencing homelessness with of 439 persons (5%) identified in 2019 from the number of persons identified in 2018.

In New Jersey, NJCounts is coordinated on a single day across the state allowing for comparable data across all communities from year to year. Monarch Housing Associates has coordinated NJCounts since 2014 as commissioned by the New Jersey Housing and Mortgage Finance Agency.

“Unfortunately, New Jersey continues to be one of the most expensive states to live in. According to the National Low-Income Housing Coalition (NLIHC) Out of Reach report, NJ is the 6th most expensive state in the nation,” said Taiisa Kelly at the time of the NJCounts 2019 report release in July 2019.

While the homeless population in New Jersey as a whole has decreased, nine counties saw an increase in the number of homeless individuals living in their local communities.

Trump Administration Proposed Rule Would Make it Harder for Those Impacted by Poverty to Afford Food; Increase Risk of Homelessness

The Trump administration has published a proposed rule in the Federal Register on that would end “broad-based categorical eligibility” for Supplemental Nutrition Assistance Program (SNAP.) If the proposed rule is implemented, about 3.1 million low-income people would be kicked off the program, and 500,000 children would no longer qualify for free school meals.

The proposed rule change would make it harder for struggling people to put food on the table. In New Jersey, an estimated 68,000 residents would lose this critical food aid.

According to a December 2018 Center on Budget and Policy Priority (CBPP) fact sheet, in FY 2017, one in eleven NJ (818,000) residents accessed SNAP benefits.

“Changing the way eligibility is calculated for programs should improve the measurement to more accurately quantify the nearly 40% of New Jerseyans who are working poor or below the Federal Poverty Level. Change should not shrink the number of people counted and who receives assistance to meet basic needs, ” said Renee Koubiadis, Executive Director of the Anti-Poverty Network of New Jersey (APN.)

“In addition, this proposal assumes that people can ‘tighten their belts’ with expenses. However, many people struggling to afford food in our state are already shopping at places where basic items are at their lowest cost. Through this proposed rule, assistance for food, housing, Medicaid and other basic needs will be cut off for many. More families, seniors, and people with disabilities would be pushed deeper into poverty and we will see an increase

homelessness.”

The New Jerseyans who would lose their SNAP benefits include working families with children, seniors and people with disabilities. According to CBPP, more than 67% of SNAP participants are in families with children and almost 36% are in families with members who are elderly or have disabilities. Without SNAP benefits to supplement limited incomes, many individuals and families may be forced to make the hard decision of whether or not to pay for rent? Or put food on their tables?

The proposed rule would put particularly vulnerable populations at potentially a greater risk of homelessness.

“The change also would penalize families with children, seniors, and people with disabilities who have modest savings by eliminating their food assistance,” writes the Center on Budget and Policy Priorities Robert Greenstein in a July 23, 2019 CBPP Policy Statement.

“Building modest assets allows low-income families to avoid accumulating debt and to be better financially prepared for old age and unforeseen events, such as a home or car repair or the loss of a job in a recession. It is especially important for seniors and people with disabilities who live on fixed incomes, whose savings can help them avert a financial crisis or weather an emergency that would otherwise push them deeper into poverty or could lead to homelessness.”

For low-income families with incomes modestly above SNAP benefit limits, broad-based categorical eligibility standards allow SNAP-administering agencies to consider expenses that make up a large share of income. These expenses include those such as rent, utilities, and childcare, when determining benefit eligibility and amounts.

Currently, states are able to opt-out of federal asset testing limits and adopt their own less restrictive asset tests for eligibility. Children in families receiving SNAP benefits automatically qualify for free school lunches. This automatic enrollment in the school lunch program ensures that children in low-income families can receive nutritious meals during the school day. If their families lose their SNAP benefits, the families would need to complete all of the necessary paperwork to re-enroll in the school lunch program. If the family is experiencing homelessness or at-risk of homelessness, this school lunch application would become just one more form to fill out.

Grand Opening of Veteran Housing Complex in Hoboken

On July 8, 2019, Monarch Housing Associates joined the American Legion, New Jersey Housing and Mortgage Finance Agency (NJHMFA), and other partners to celebrate the grand opening of the new American Legion Post 107 in Hoboken, New Jersey.

Over the past four years, the American Legion has been working with the City of Hoboken, NJHMFA, New Jersey Department of Community Affairs (NJ DCA), Hudson County Community Development, Township of Weehawken and other community partners to develop this flood-resistant housing and community space for veterans.

The History of Affordable Housing

The Mount Laurel Doctrine declared that municipal land use regulations that prevent affordable housing opportunities for the poor are unconstitutional and ordered all New Jersey municipalities to plan, zone for, and take affirmative actions to provide realistic opportunities for their “fair share” of the region’s need for affordable housing for low and moderate-income people.

In 1985, the New Jersey Legislature, in direct response to the Mount Laurel decisions, enacted the Fair Housing Act, which created the Council on Affordable Housing (COAH) to assess the statewide need for affordable housing, allocate that need on a municipal fair share basis, and review and approve municipal housing plans aimed at implementing the local fair share obligation.

Because of the Mount Laurel doctrine, some have been able to get into affordable housing in New Jersey. And yet, due to the ten year-long battle over COAH in the New Jersey courts, the necessary affordable housing has not been built to meet the needs.

Many people, including veterans, can’t afford housing in New Jersey. Much more affordable housing is still needed to meet the growing demand.

The low-income housing tax credit’s impact in New Jersey speaks for itself. The Housing Credit is a proven solution to help address the affordable housing crisis. The Housing Credit is our nation’s most successful tool for encouraging private investment in affordable rental housing. It has financed over 3 million apartments nationwide since 1986, providing about 7.4 million low-income families, seniors, veterans, and people with disabilities homes they can afford. Without the Housing Credit, it would be financially infeasible for the private sector to build affordable homes for the families that need them most.

308,137 renter households in New Jersey pay more than half of their monthly income on rent, leaving too little for other expenses like health care, transportation and nutritious food

In order to afford a modest one-bedroom apartment, a minimum wage worker in New Jersey has to work 107 hours per week

Foreclosure is another measure that keeps people, including veterans, out of affordable housing. The foreclosure rates for New Jersey, as reported August 2019, was 1 in every 1192.

The top five counties are:

Cumberland - 1 in every 430

Mercer - 1 in every 543

Gloucester - 1 in every 654

Warren - 1 in every 783

Atlantic - 1 in every 794

Gentrification also plays a role in New Jersey’s housing affordability crisis and homelessness across the state. It becomes a question of how to counter gentrification that is forcing low-income households out of neighborhoods that were once affordable.

The next Veterans Stand Down is Saturday, October 12, 2019 at 8:30 am at the John F. Kennedy Recreation Center. 211 W Kinney St., Newark, NJ 07101.

New Jersey Homeless Veterans Grant Program Amended

P.L.2019, c.207, approved August 5, 2019 directs the Adjutant General in the Department of Military and Veterans' Affairs, subject to the availability of funds, to enter into agreements with public or private entities to fund a portion of the legal services such entities provide to homeless veterans and veterans at risk of homelessness related to housing, family law, income support, and criminal defense.

Under the bill, the Adjutant General shall ensure that, to the extent practicable, agreements established under this section are made with entities located in the northern, central and southern regions of the State. The legal services shall include the following:

(1) Legal services related to housing, including eviction defense, representation in landlord-tenant cases, and representation in foreclosure cases.

(2) Legal services related to family law, including assistance in court proceedings for child support, divorce, estate planning and family reconciliation.

(3) Legal services related to income support including assistance in obtaining public benefits.

(4) Legal services related to criminal defense, including defense in matters symptomatic of homelessness, such as outstanding warrants, fines and driver's license revocation, to reduce recidivism and facilitate the overcoming of reentry obstacles in employment or housing.

(5) Such other legal services as the Adjutant General deems appropriate.

The bill amends N.J.S.A.38A:3-6.2b, the "New Jersey Homeless Veterans Grant Program." This program awards grants, on a competitive basis, to organizations that assist homeless veterans in this State from funds appropriated to the department from the "Homeless Veterans Grant Fund" established pursuant to section 4 of P.L.2013, c.239 (C.54A:9-25.33). The amendment to this section provides that grants allocated to public or private entities that provide legal services to homeless veterans and veterans at risk of homelessness shall be allocated pursuant to section 2 of this bill which directs the Adjutant General to enter into agreements with public or private entities to fund a portion of the legal services specified in this act.

Under the bill, the Adjutant General may require entities that enter into agreements to submit periodic reports on legal services provided to homeless veterans and veterans at risk of homelessness.

The bill was modeled on H.R.1993, Homeless Veterans Legal Services Act, 115th Congress (2017-2018).

Prepared by Robert E. McNulty, Sr.
Vietnam Veterans of America
New Jersey State Council
Veterans Homelessness