

# HOUSING & FOOD INSECURITY

*What initiatives would you propose to address housing affordability and food insecurity?*

## **Beth Ellen Adubato**

Let's start with housing affordability. I heard someone from Summit say that "their grown children could not afford to live in the town they grew up in." While this is certainly an issue, it does show how relative "affordability" can be. The median sale price in Summit is around \$1.6 million, so it is unsurprising that 30-year-olds cannot afford that. (These people were Democrats, by the way!)

The average home price in the district hovers around \$500,000 with a median household income just under \$134,000. This seems like a doable home price to income ratio, but that is obviously not the whole story. A person in a single-income, (average per-capita) situation would have difficulty buying a home in the district. Additionally, the rent prices are so high that it is difficult to save for a mortgage down payment.

Now, let's look at renting in the district (which is not unlike the rest of NJ). In order to rent a two-bedroom apartment in our state, you need approximately \$51,000 in income. A minimum-wage, full time job in NJ yields \$31,000, therefore, a single parent could not rent a two-bedroom apartment with one minimum wage job.

Here's a fun fact—(sarcasm, it's not fun)—women own only 1% of the property around the world.

The poverty rate in CD7 is just below 5%, which is well below the national average of 13.4%, but as a member of Congress I would not only be advocating for my district, but for the state as well as the country. Stepping deeper into the issue, homelessness is once-again on the rise. The numbers are at an all-time high and resources are insufficient to meet demand. In 2024, NO community had enough permanent housing to serve everyone experiencing homelessness. Proposed cuts to Continuum of Care (CoC) programs will put more people on the streets.

We need to build more housing. Of course, we face the NIMBY problem—even "liberals" like Robert DeNiro fought against a housing project in Brooklyn for senior citizens because it destroyed a favorite garden.

One more word on this—the shelters in NJ are full. (I personally dealt with a woman who became homeless on Christmas Eve last year and I could not find a single shelter or church that would house her.) Not only are the shelters full, but it is also difficult to find an entity that will give you a recommendation for a shelter.

Only 35 affordable and available rental homes exist for every 100 extremely low-income rental households.

Where do we begin? In a district like CD7, we have towns that do not want affordable housing. We know that these towns will pay neighboring towns to fulfill the obligations. Perhaps we can give more incentive to those "willing" towns to build homes quickly? We can focus on abandoned buildings, warehouses,

factories...implementing brownfield and grayfield remediation, as a win-win. This would be my approach to affordable housing.

Kamala Harris had some great program ideas that we should adapt. Her two overall plans were to 1) ban rent inflating algorithms (Preventing the Algorithmic Facilitation of Rental Housing Cartels Act) and 2) discouraging predatory investing (Stop Predatory Investing Act). Harris also proposed a \$25,000 first-time buyer, down payment support. While many people in our district have considerably comfortable incomes, there are many who fall into the “gray area,” that is above the poverty level, but below the level for home buying. Consider women who left the workforce for a time to raise children and then got divorced. They may not be able to afford the down payment or may not be eligible for a mortgage if they are newly re-entering the workforce. These are real people—not theoretical.

Food insecurity is on the rise all over the country and in CD7 as well. Towns known for being affluent are included, so it cannot be said that this is a problem for just “some people” in our district. The folks from the Food Bank Network of Somerset County told me that their “backpack program” (children experiencing food insecurity are given these lunches in backpacks, so they can fit in) has increased by 1000 students each year for the last four years.

We must restore SNAP and Head Start. We must reject any cuts to USDA provision of food assistance.

These are steps for now. My proposal would also include long-term changes. Three years ago, I worked in Belgium and was shocked at the price of groceries and healthy food. I asked some students how this was possible and the answer was, “In Belgium, we subsidize healthy food so it is available for everyone.” Belgium is a smaller country, sure, and we are bigger. We can probably do this if we stop subsidizing the processed food industry. Cory Booker has been talking about this for years—we need the will to do it.

## **Brian Varela**

On housing, we need to build more affordable homes and help working families buy them. I support expanding the Low-Income Housing Tax Credit to finance hundreds of thousands of new affordable units, incentivizing the conversion of vacant commercial buildings into housing, and creating down payment assistance for first-time homebuyers. I know what it's like to fall behind on a mortgage. When my mom was sick, I was the one juggling the bills and trying to keep my family afloat. Too many families are working full-time and still can't afford a decent place to live. We need to treat this like the crisis it is.

On food insecurity, the first thing I'll do is fight to reverse the OBBB's devastating cuts to SNAP, the largest in the program's history. These cuts will kick millions of people off food assistance, including children, seniors, and veterans, while forcing states to pick up costs they can't afford. SNAP is the most effective anti-hunger program we have, it reduces food insecurity by 30 percent and keeps millions of kids out of poverty. We should be strengthening it, not gutting it to pay for tax cuts for billionaires. No one in the richest country on earth should have to choose between paying rent and putting food on the table. Beyond that, I'll work to pass legislation that lowers the cost of healthy food in schools and grocery stores, because all Americans should be able to afford food that is good for them.

## **Megan O'Rourke**

Federal policy should discourage housing as an investment vehicle and encourage housing for shelter. Specific policy options include: increasing taxes on corporate purchases of single-family homes and restricting rental property exchanges and tax exclusions. Moreover, federal policy should encourage new construction of “starter” accommodations that are appropriate to the urbanization level of communities through federal planning grants and guaranteed, subsidized builder and consumer loans. Congress should also expand the Section 8 housing voucher program.

Food insecurity includes not just lack of calories but lack of access to nutritious foods. In the next Farm Bill, SNAP benefits should include “double up” bucks for fresh produce and mechanisms to redeem benefits at farmers markets and for local foods such as community supported agriculture programs.

## **Michael Roth**

Nearly half of New Jersey residents say they're likely to leave because of the cost of housing. I have worked for 15 years to increase housing affordability so that thousands of nurses, teachers, and first responders could afford to buy their first homes. Any good housing plan needs to ensure that housing is built near where there is opportunity. That means building housing near transit and bringing more jobs to New Jersey and building housing around that. In Congress, I would work to:

- Make NJ-7 a hub for advanced manufacturing, clean energy, and life sciences jobs by bringing home federal tax incentives and coordinating to build in abandoned shopping malls, corporate parks, and brown field sites
- Incentivize municipalities to build housing near new job opportunities
- Cut red tape and incentivize zoning reform to build more homes
- Expand first-time homebuyer tax credits
- Provide property tax credits for residents 65+ who downsize within New Jersey

In New Jersey, there are over 1 million people who rely on federal programs that help put healthy food on the table. In Congress, I would work to:

- Fully fund SNAP and WIC
- Expand free school meals
- Support the more than 10,000 farmers who are currently being crushed by the Trump tariffs by repealing those tariffs, funding and expanding USDA programs that prioritize local and regional food markets, investing in regional food infrastructure, and using oversight to ensure federal programs benefit small and mid-size farms rather than large agribusiness
- Bring jobs back to New Jersey, along with funding workforce development programs so more families have access to jobs that pay a dignified wage so we can ultimately lower the number of families who rely on federal programs.

## **Rebecca Bennett**

I will be releasing a full plan on housing affordability that includes stopping the Trump tariffs that are raising new home construction costs, banning algorithmic price fixing in the rental market, and tax credits to help people buy their first home. When it comes to groceries we need to step up antitrust enforcement and end the trade war that is raising prices on crops that we don't even grow in the United States.

## **Tina Shah**

We know New Jersey is the best state in the country, but it's getting more and more expensive to live, raise a family, and retire here. Donald Trump and Tom Kean Jr.'s actions have enriched the ultra wealthy at the cost of our livelihoods, our homes, and our healthcare, and it's time we fight back.

When it comes to housing, the first thing we need to do is stop the blanket purchasing of homes by large corporations. Housing is a right, and it's a failure of our elected officials that families are competing – and losing – against private equity buyers sucking up all the housing inventory in our state.

Tom Kean Jr. and his Republican colleagues in Congress haven't acted to stop this, and they are in fact bankrolled by some of these same special interests. That's also why I'm not taking a dime of corporate PAC money in this race.

With Congressional Republicans and the Big Ugly Bill cutting SNAP benefits down to the bone, food insecurity is likely to reach an all-time-high in recent history this year.

Rather than feeding our families, and putting a roof over our neighbors – Congressional Republicans like Tom Kean Jr. have shown time and time again that they'd rather side with their billionaire buddies over us. As a doctor, I know that housing and food security are the building blocks for good health. Enough is enough.