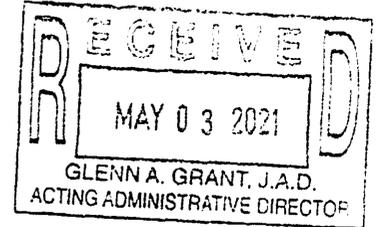


#044

**Affordable Housing in America  
A Nation in Crisis**

**David A. Robinson**



**Our nation is facing a shortage of affordable, clean and safe housing. On the coasts and growth areas of our country, housing is simply not available for those on the lower economic scale.**

**I will examine my county, Cape May, New Jersey, as a study of how horribly wrong good intentions can be side tracked by over regulation, taxes, and redundant fees.**

**A four year travesty of injustice ensued.**

**I have a pre -existing, non conforming building on my property that was rezoned as a rental.**

**It cost 8,100.00 for lawyer fees, engineering and land surveys. It would have exceeded 15,000.00 Dollars with a variance plan .**

**This renovation could have easily been completed within 12 months . Due to constantly meeting with township officials , new requirements and other costs of over regulation, this became a four year project.**

**I spent 70,000 Dollars to rehabilitate this rental.**

**A 20,000 Dollar pole barn was constructed on my property for storage. Permits and other fee's cost 1,800.00 Dollars. I was charged by square footage, though the top ten feet of the peak inside is unusable.**

My project became more bizarre by the hour. When my rental home was approved by zoning, my property taxes were increased.

I asked a township clerk why my taxes were increased on an unfinished building with no occupancy code ?

Her reply “ Because we can. Your taxes will go up even more when the house is completed.”

New Jersey already has the highest property taxes in the nation.

I began hearing horror stories of rental houses being totally destroyed by tenants.

Windows smashed. Missing doors. Walls caved in. Dry cement poured down toilets and drains. Basements filled with trash and debris when tenants move out. Section eight pays tenants directly and landlords never see rent money. Next to impossible to evict those on government vouchers for any reason.

Here are comments from former Landlords.

“ I had four units in one building. Tenants kept breaking lights in the hallways, I would fail inspections, and constantly had to replace bulbs. In court three or four times a month to collect rent or other problems. Finally gave it back to the bank.”

“ I took a tenant to small claims court. The judge excused herself because I am a police officer. I was not in uniform. I was not representing my department. My employment had nothing to do with my dispute with my tenant. Judge still refused to hear the case, leading to a long court delay. “

**“ I was awarded 5,000.00 Dollars for back rent. This was several years ago. Still waiting for my money.”**

**“ My tenant falsified his credit report, background , credit checks, references, jobs, everything was counterfeit .... tenant was a problem and rent was not paid . ”**

**“ Only way to make money with rentals is to price them into the stratosphere so nobody can afford them. If you have a good candidate, then you can dicker with price.”**

**“ I am going to turn my rental into an Air BNB, if I have a bad guest, it will only be for a few days, only way to make money...”**

**An attorney advised me social security and government pensions cannot be garnished to collect back rent.**

**I started to second guess myself. Did I make the right decision ? Yes, I expected to make a profit. Enough to pay my property taxes and a few extra thousand to enjoy my retirement.**

**But it appears government is really making the money with new assessments, constant fees, inspections, raising my property taxes.... then I realized I had very little protections with laws that govern tenant / landlord relations, or with courts that fail to enforce judgments or hold individuals responsible.**

A tidal wave in March caused total devastation with Gov. Murphys executive order 106. Tenants could refuse to pay rent until 60 days after co-vid 19 is declared over. A security deposit can be used as rent. Tenants could not be evicted for any reason.

Without proper return on investments, expect housing stock to deteriorate in quantity, quality, and livability.

With negative returns on housing, expect housing stock to become non existent.

300,000 New Jerseyans will soon face eviction. Where will they go ?

A beautifully refurbished house is empty.

New Jersey legislators must enact laws that offer protection to landlords. Courts must enforce laws and monetary judgments .

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