APPENDIX

III. COUNCIL GOALS AND RECOMMENDATIONS

a. PROMOTING RECOVERY IN NEW JERSEY

1. **Infrastructure Investment:** Robert’s Rule. N.J.S.A. § 40A:5A-12.1), permits up to 5% of the annual operating costs of a municipal utility authority or sewerage authority to be diverted to the general fund of a municipality where the authority has anticipated revenue in excess of anticipated expenditures. A suspension would then allow excess revenue not utilized for operating expenditures to be re-invested in needed infrastructure projects and asset management optimization.

   For any funding suggestions in this section, it is imperative to be mindful of, and work on this funding in conjunction with, future budgetary constraints.

2. **Streamline Infrastructure/construction projects:** There are tremendous needs for investment across the state, that if addressed would create job growth such as a $1 million investment in water infrastructure that would create 16 jobs. In addition, because utilities invest billions of dollars of capital each year in New Jersey infrastructure, regulatory or legislative modifications to existing cost recovery mechanisms for utility infrastructure projects should be considered. This would provide additional immediate and long-term investment opportunities.

3. **Ease Linen Changing Legislation:** Over recent years, the changing of linens in hotels on a daily basis, has become a major environmental concern. This, as well as other security and privacy reasons, has led to some guests not wanting their room serviced daily. For these reasons, and as cases of the virus decline, this will be less necessary from a health concern and will be a large financial saving for hoteliers

4. **Tax and Legislative Relief:** Some avenues to achieve relief for businesses could include:

   - Lowering state sales tax
   - Introducing sales tax holidays
   - Reducing or eliminating state payroll tax
   - Eliminating $600 unemployment increase
   - Create tax incentive program that meets the needs of a post-COVID-19 economy, such as shorter timeframes to spur immediate investment
   - Examine New Jersey’s tax structure to ensure rates are competitive
   - Allow for state tax depreciations on capital investments as exists at the federal level
5. **Targeted Assistance to Small Businesses:** The following provides the Council’s specific suggestions for small business assistance:

- Private public partnerships with financial institutions
- Provide e-market tools and online orders
- Create a “buy-local” campaign
- Provide patrons and businesses tax benefits to spend locally
- Ease tax remittance requirements to support liquidity needs during re-opening and recovery
- Provide tax incentives to banks and landlords that forgive bills
- Institute EDA programs to provide grants and loans needed to support small businesses through the re-opening and recovery process
- Ensure that an employer’s UI experience rating (or the unemployment claim reimbursements for certain nonprofits that have chosen a UI alternative) is not negatively impacted by layoffs during a public health crisis to avoid increased unemployment insurance taxes
- Adopt an accelerated payment process on all public contracts under $10 million
- Encourage or incentivize second and third tier contracts within the public and private sector for minorities, women and veterans as an emergency measure in lieu of pending disparity study
- Mandate that face coverings be worn by all patrons of retail businesses
- Reduce the capital gains rate on investment profits to be more aligned with other states, which could stimulate investments within our state as we transition out of the pandemic
- Encourage municipalities and school districts to support businesses within their community as well as the state, and maintain a scorecard for compliance

6. **Targeted Assistance to Retail and Tourism Industry:** The following provides suggested avenues to assist the retail and tourism industry:

- Rollback Predictive Scheduling legislation
- Expand DOL Work-Share program to include seasonal employees with full time staff
- Amend the Working Papers Program for Workers 14-17 years of age
- Develop a High School Hospitality Curriculum
- Incentivize customers for shopping in brick and mortar businesses that had to close

7. **Real Estate Voucher Subsidy:** The following provides examples evidencing the need for this subsidy:

Emergency tenant vouchers pay a tenant’s rent for a six-month period. After six months, landlords cannot evict tenants even when rent has not been paid for an additional six months after rent assistance has ended. Many residential landlords cannot carry this six-month non-payment burden given their own expenses (i.e., loans, local and state taxes). Moreover, recent legislation extending non eviction for 60-day period beyond the health emergency, could leave Residential Landlords without rent payments for more than 6 months. The impact to properties,
and financial institutions will cause a ripple effect that will impede the efforts of the economic recovery. Helping tenants is an important task in this recovery, but the legislature must also ensure that it provides support to the real estate community and industry so that they can continue to serve the most venerable population.

Moreover, the potential repercussions of not having such a subsidy includes a significant concern for the New Jersey communities and Census Tracts where the majority of the housing stock is rental rather than homeownership. Once landlords have exhausted escrows and reserves, municipalities could face the risk of property tax delinquency. In many lower income communities, if property values fall too low, i.e. no rental income to support value to attract investment, than more landlords could abandon property. The impact would be similar to experiences in Trenton, Camden and Newark in the Great Recession of 2008. For these communities, the disinvestment could present devastating impacts beyond the effects of COVID. Moreover, Landlords in traditionally minority communities are smaller – 1-4 family housing units and less capitalized – and therefore, more dependent on rents to manage their buildings. If property owners sustain substantial loss of rental revenue, they will be forced to cut costs. Tenants will carry the burden of underfunded properties with the potential of cuts in security, landscaping, and even social programs. The valuation impacts due to reduction of regular property maintenance, will impact the ability to sustain communities during and after the pandemic. We can see the effects of massive foreclosures in neighborhoods of color, who still have not stabilized after the last economic downturn. Affluent communities will not experience the same impacts from the non-eviction policy. The unintended consequence will be blighted neighborhood conditions, and poor housing quality as a function of restricted income.

Minority communities will carry the burden of disinvestment in the housing stock and the communities will have a more difficult road to recovery than affluent communities. The New Jersey Legislature must look to examples such as the call for federal emergency housing vouchers in Representative Water’s proposed federal housing bill. It is a clear example of how rental subsidy, especially for low- and moderate-income households, must be provided directly to landlords in order to stabilize the vulnerable communities of color. Direct subsidy is the insurance necessary for economic stability of communities, it is not a profit incentive to landlords.
b. RESUMING EMPLOYMENT

Although the Council recognizes that the issues impacting the resumption of employment go beyond the return to in-person learning, given the fact that many New Jersey families consist of two-earners, the return work is closely tied to the return to school. Thus, the Council focused closely on the safe re-opening of New Jersey’s schools. The following provides specific suggestions or thoughts for each category of issues facing school districts as they prepare to reopen.

1. Custodial/Janitorial Services
   - Requires at least daily rigorous cleaning and sanitizing protocols for:
     - frequently touched surfaces and objects, such as desks, countertops, doorknobs, computer keyboards, hands-on learning items, faucet handles, phones and toys.
     - Classrooms
     - Common areas
     - Bathrooms
     - Playgrounds and equipment between different classes
   - Additional Resources

2. Transportation
   - Ensure adequate cleaning and sanitizing of buses or other school vehicles
   - Ensure proper social distancing on buses and sufficient seating
   - Addressing assistance provided to non-ambulatory students
   - Review and revise arrival and departure procedures at each school to minimize group size and congregation of students and staff

3. Health Screening/Surveillance
   - Develop guidelines and procedures informed by federal, state, and county health departments as well as school physician for the following:
     - Checking and reporting student/staff illness
     - Monitoring of faculty, staff, and student temperatures
     - Simple daily health questionnaire for faculty and staff
     - Sending faculty, staff, and students home
     - Parent/guardian pick-up of unwell students, including identifying location for isolating student
     - Returning to school after a COVID-like illness
     - Potential for school and/or district closure should an increase in positive COVID-19 cases emerge
     - Readily available testing for faculty, staff and students
4. **Personnel Considerations**
   - Ensure adequate staffing levels
   - Process to address absences due to COVID-19
     - Faculty/staff members who refuse to report to their assignment due to health/safety concerns
     - Faculty/staff with underlying health issues and/or advanced age
     - Faculty/staff who care for “vulnerable” family members
     - Recommend/mandate seasonal Flu vaccine and COVID-19 vaccine should it become available
   - Develop contingency instructional plan for days with elevated staff absences
   - Social/Emotional support for faculty and staff
   - Guidelines for faculty and staff COVID-19 antibody testing

5. **Personal Protective Equipment (PPE)**
   - Audit to ensure sufficient PPE and cleaning/sanitizing materials and supplies available on site, as well as an available supply chain
     - PPE, especially masks
     - Wipes
     - Hand sanitizers
     - Garbage bags
     - Cleaning supplies
   - Ensure face masks and gloves available to all faculty, staff, and possibly students
   - Create guidelines and policies for use of PPE, including
     - Masks and gloves to be worn by all faculty, staff, and possibly students
     - Enforcement of PPE policy
     - Student’s ability/willingness to keep gloves and masks on and impact on behaviors and instruction

6. **Social Distancing Guidelines and Considerations**
   - Seating in classrooms
   - Impact on lunchroom activities
     - Potential to eat lunch in classrooms
   - Food preparation and distribution
   - Student traffic in hallways
   - Security and Fire drills
   - Possibility of therapy via teletherapy
   - Need for student restraint when danger to self/others
   - Use of faculty break rooms
   - Virtual faculty meetings
   - Virtual Committee & Professional Learning Community meetings
   - Virtual Board meetings
   - Changes to staff sign-in/sign-out procedures
   - No assemblies through December 2020
   - Static student/staff grouping
Consider keeping communal use spaces closed or staggered use with sanitization between each use
  ▪ game rooms, playgrounds, or dining halls

7. Assessment for Student Regression/Social Emotional Need
   o Need for Social Emotional Learning (SEL) approaches and counseling supports at school reopening to address student “trauma” as a result of extended school closure
   o Assessment of student regression during emergency closure during first 2 - 3 weeks of school opening:
     ▪ Academic
     ▪ Behavioral
     ▪ Emotional/Social
     ▪ Therapeutic
   o Review and revise Goals & Objectives, instructional strategies, etc., for students as needed based on above

8. Student and Instructional Considerations
   o Instructional day structure options
     ▪ In-person instruction with social distancing considerations
     ▪ A/B Day structure with reduced student enrollment each day
     ▪ Hybrid Instruction (Synchronous and Asynchronous) both in-person and remote, and access to same
     ▪ Remote instruction
   o Students whose parents refuse to send them to school
   o Students needing physical prompts to complete activities and/or attend to lesson
   o Students response to and/or interaction with staff wearing face mask
   o Limit sharing instructional material between students
   o Cleaning of shared instructional materials including technology devices
   o Parent/family “check-ins” over first 2 – 3 weeks of school reopening in lieu of Parent/Teacher conferences
   o Visuals in classroom and around the building on promoting healthy hygiene practices
   o Personal hygiene assistance for students with special needs
   o Self-help assistance (e.g., seating, transition, ambulation, eating, etc.) for students with special needs
   o Address needs of students with significant behaviors
     ▪ Implementing Restraints/Seclusion procedures
     ▪ Risk of elopement with social distancing
   o Assistance for medically fragile students
     ▪ G-tube feedings
     ▪ Impact on students and 1:1 paraprofessionals
9. **Technology**
   - Bridging the identified technology gap
   - Acquiring and providing additional devices
   - Communication apps for non-verbal students

   In considering these issues and recommendations, it is also important to note that schools and school districts must be allowed reasonable autonomy in working towards successful reopening, as each local community has its own unique positive aspects, as well as needs. Continued and consistent discussions between State officials and local representatives will be imperative here to ensure compliance with safety guidelines are being met in a manner and method that is best for each individual situation.

   c. **RISKS AND RECOMMENDATIONS ON THE ROAD TO RECOVERY**

1. **Create PPE stockpile:** In order to ensure an adequate supply of PPE in the future, the following specific recommendations were made by the Council:

   - Encourage manufacturing of PPE within New Jersey
   - Determination of necessary quantities of PPE and equipment for possible future pandemics
     - Continue daily reporting of PPE supplies to central database monitored by State
   - Advocacy with the Federal Government to repair supply chain to ensure adequate supplies of PPE to support future pandemic responsiveness
   - Collaboration with neighboring states to ensure adequate stockpiles
   - Consider a PPE exchange to identify certified PPE vendors and where necessary aggregate entities to secure shipments at a lower cost. NJHA has recently worked to put together a similar exchange to identify certified PPE suppliers for hospitals
   - Proper rotation of stockpiles to address expiration dates
   - Creating distribution plans

2. **Safety Net Reforms needed:** The State’s unemployment and disability programs should be reviewed, while considering the following:

   - Assess capacity and customer service flaws with the state’s Unemployment and Temporary Disability Insurance system
   - Evaluate the Worker’s Compensation System including the burden of proof provisions
   - Invest in necessary upgrades to underlying computer systems of state department
   - Improve virtual customer service, including online access and claim tracking
   - Adjust the UI fund’s reserve ratio employer tax rate schedule to avoid massive and widespread increases in the UI taxes
3. **Other Healthcare Considerations:** Any plans considered and put into effect by the State must consider the following issues which are at the heart of healthcare:

- Insurance access is critical as the unemployment rate increases and employer COBRA coverage expires. Actions should be evaluated to fill any insurance gaps in coverage heading into the Flu and potential second wave of COVID season later this year.
- Extend temporary health insurance regulations and Medicaid pharmacy rules that allow for broader coverage during this time.
- Monitor and evaluate the availability of the healthcare workforce and offices to provide services to New Jerseyans. If doctors’ offices close due to the impact on the larger economy, that results in fewer resources to, and care providers for, our citizens when they may need it most.
  - Consider subsidies for healthcare providers that are suffering financially to eliminate any gaps in care caused by financial distress.
- Establish actions that will allow for clinical research to continue uninterrupted during future outbreaks, including, as examples, infectious disease prevention best practices, and use of PPE.
- Create a coalition of sites across New Jersey that serve as vaccine trial networks. This coalition could provide a statewide approach to ensure the State and its residents would be early adopters as a primary investigation site.

4. **Basic Needs:**

   a. **Childcare:** As the state reopens the economy, childcare and camp facilities will be vital to supporting New Jersey’s working families. However, childcare and camp providers are struggling to make ends meet after months of little to no revenue due to facility closures. This is all happening as costs are increasing to comply with CDC and state health and safety guidelines that require lower child-staff ratios, reduced enrollment, new training protocols, enhanced cleaning practices and the use of personal protective equipment. The New Jersey YMCA State Alliance, which is comprised of 32-member associations that together are the largest nonprofit community provider of childcare and camps, has made the following specific recommendations.

   Prior to the pandemic, the organization was serving 8,600 children in early care and preschool programs, 20,000 in before and after school programs, and 82,000 in camp regardless of ability to pay. Safety has always been the number one priority, but without greater support from the state, many YMCA locations will not be able to sustain this new normal. And while the grants from the NJDHS to childcare centers ($5,000) and camps ($2,000) for PPE and cleaning supplies is helpful, the funding is not nearly enough.

   Childcare providers like the YMCA need greater assistance to help with the cost of reopening. With most of these facilities having been closed for the last 3 months, they have had little to no funding coming in to cover expenses. And unlike other businesses, they cannot cut staff childcare costs because of licensing standards with strict teacher-to-child ratios. These costs are exacerbated under the new state COVID-19 guidelines that reduce enrollment from 20 children per room/area to 10 children per room/area. The new rules prohibiting groups of
children and staff to combine is also proving to be costly. Since parents are unable to come into the building, YMCAs have had to add staff just to manage these small groups of children during pick up and drop off times.

Some states have established special stabilization funds for childcare to help reduce the burden of these added costs. New Jersey should do the same, investing more funding in operational assistance grants. The financial supports that were provided for emergency care, including higher subsidy rates and payment based on enrollment rather than attendance, should also be reinstated and extended through the duration of the State of Emergency related to the pandemic, as both expired on June 30, 2020, cutting this critical support far too soon.

Assistance in securing the necessary cleaning supplies, PPE and health care items such as thermometers is also needed. The state should use its procurement ability to secure these necessary supplies for childcare providers like the YMCA. While NJ YMCAs support the state’s increased minimum wage, the automatic increase to $12 on January 1, 2020, in the absence of additional funding from the state, will be financially crippling on top added costs related to the pandemic.

The state should also provide reasonable civil immunity from COVID-19 claims to nonprofits like the YMCA that act in good faith and follow safety and health guidelines and regulations for the duration of the public health emergency.

5. Food Insecurity: Given high unemployment, food insecurity is projected to increase across the state. Even though South Jersey has fewer cases than the state’s northern counties, the economic impact in the region is particularly acute due to the shutdown of casinos and related hospitality businesses. The Bureau of Labor Statistics reports that the unemployment rate in the Atlantic City area exceeds 30% - double the national average. An analysis by the Brookings Institution finds that the economy of Atlantic City could be the third hardest hit in the country, followed by nearby Ocean City in Cape May County at number seven. Food banks across the state, in collaboration with a network of more than 1,000 food pantries and other partners, have been mounting a large-scale emergency response to the food needs that have emerged during this pandemic.

a. SNAP, the nation’s first line of defense against hunger, is fast and efficient; for every dollar spent on SNAP, about $1.70 is returned to the economy. SNAP outreach and application assistance efforts have grown in importance during the COVID-19 pandemic, as households contending with job losses find themselves newly in need of assistance. SNAP outreach providers such as the CFBNJ are also coordinating with county offices that process applications and monitoring the development of streamlined approaches that have been made possible due to this emergency.

b. Food banks across the country have reported an increase in food distribution of 43 percent over last year since March 2020. New Jersey food banks have followed this trend: CFBNJ alone has distributed more than 20 million nutritious meals to New Jersey residents since the start of the pandemic, an unprecedented number in such a short period.
of time. In order to meet the overwhelming need, New Jersey’s food banks have had to adapt their service models to include such measures as outdoor community food distributions, where social distancing can be maintained, pre-packaging emergency meal kits with enough food for 40 meals (10 meals for a household of 4), distribution of food by the pallet for repacking by partner agencies, and the distribution of frozen, prepared meals as a grab-and-go option.

c. This unprecedented emergency food response to New Jerseyans’ immediate needs is all the more remarkable considering the profound operational challenges brought about by COVID-19. Due to the pandemic, the availability of volunteers to assist with food distribution has been severely curtailed in order to limit opportunities for disease spread. This has impacted food banks as well as partner food pantries and soup kitchens. Maintaining COVID-safe operations has caused many food pantries to suspend their services. In CFBNJ’s 16-county service area, for example, 20-25% of partner food pantries closed at some point in response to the pandemic, even as they were reporting increases in demand for food assistance of 50 percent or more. Food banks have had to implement demanding cleaning protocols, increasing the cost of food distribution operations to maintain needed hygiene measures and social distancing. Last, food donations have plummeted as food supply chains have become more competitive, resulting in prices that are 20% higher on average. In April 2020, CFBNJ’s food donations decreased by 50%. This reduction in food donations has had to be replaced with purchased food, at greater volumes, due to increased need.

d. According to Feeding America, the country’s network of 200+ food banks will require $1.4 billion in additional resources to fill the need created by the virus over the next six months. In New Jersey specifically, the shortfall is about $20 million and CFBNJ anticipates nearly $1.5 million in extra costs per month to keep up with the growing demand due to food costs, overtime/temps and additional distribution. Due to the unprecedented nature of this pandemic and resulting fluidity of the situation, it is expected that community need will continue to grow and therefore, these expenses may become significantly higher.

**d. LEGISLATIVE ACTION PLAN**

1. **Worker Protections:** The Social Services subcommittee strongly advocates for the Legislature to provide adequate attention and focus to the following issues. Also included are proposed approaches or plans for addressing these concerns:

a. **Emergency Paid Sick Days:** As New Jersey businesses begin to re-open, it is important to ensure that their workers have enough paid sick days to stay home at the first sign of illness, to seek testing, and fully recover from COVID19. Under current law, the New Jersey Earned Sick and Safe Days, only five days are mandated, which is insufficient particularly during a pandemic or epidemic. Although the federal Family
First Coronavirus Response Act provided 10 emergency paid sick days, 58% of workers in NJ, mostly low wage workers, are carved out of this law. This is necessary to ensure that workers are not going to work sick and infecting other employees and members of the public served by the business. In addition, under current New Jersey law, per diem health care workers are carved out. There are also many workers who, although covered by the law, face barriers to using their accrued paid sick time that should be eliminated. These include a 120-day waiting period to use accrued sick time (leaving seasonal employees such as vulnerable farmworkers with no access to paid sick time for 4 months), and doctor’s notes requirements. Senator Weinberg’s S2453\(^1\) provides comprehensive solutions to these deficiencies and is needed to maintain healthy workplaces in New Jersey.

b. **Right of First Refusal:** Senate Bill S2454 addresses concerns individuals will face in returning to the workforce. First, there is concern that employees may be returning to a workplace that is not safe and risking exposure to COVID19. This bill would clarify a worker’s right to refuse work based on good cause and continue to collect unemployment until the workplace is made safe. This provides an appropriate incentive for employers to take all necessary precautions to make their workplaces safe and keep workers healthy. The second challenge workers face, is the possibility that a business re-opens, but may require employees to reapply and restart at the bottom of an employers' pay scale without that employee’s accrued seniority, or they could pass over the previous employee upon rehiring entirely to hire a lower paid worker. To protect against this, the bill includes a provision to allow furloughed workers the right of first refusal to regain the job they previously held and not be replaced by entry level or new hires, paid at a lower rate.

c. **Protection Against Unsafe Workplaces:** If it is determined that a worker’s refusal to return to work is reasonable pursuant to clear standards set by the New Jersey Department of Labor Commissioner, the employee would continue to be paid by the employer for the hours they would have worked, until the employer can demonstrate that the conditions have been remedied.

d. **Access to Workers’ Compensation for those with COVID19:** S2380 is model legislation that would ensure our essential workers are supported and compensated for their sacrifice and service. This is a social insurance program devised for workers who put their lives on the line to care for others and ensure our basic needs are being met. The Program provides comprehensive support that sick and injured workers need to recover and return to work including medical treatment and related expenses, wage

\(^1\)https://www.dropbox.com/s/873te5h7h485s0v/Emergency%20Paid%20Sick%20Days%20NJ%20Fact%20Sheet%20Eng%20Span.pdf?dl=0
replacement, and, if needed, death and permanent disability benefits. A worker in the workers’ compensation program can also count on protection from employer retaliation thereby maintaining their job when they recover. This bill would provide an appropriate incentive for employers to take all necessary precautions to keep their workplace healthy.

e. **Worker Health, Safety and Rights:** The adoption of a model Executive Order to strengthen the enforcement of worker rights and protections should be considered. This would lay out a clear path to resolve unsafe workplace reports with the creation of trusted community based “COVID19 safety liaisons” to the Department of Labor to initiate a fast-tracked investigation. It would also streamline the process for reporting and resolving complaints and include worker, employer, and compliance training, as well as enhanced remedies for violations of worker “pandemic protections”.

f. **Universal Employee Testing:** Employers should be required to certify that all employees working within a collective workplace have been tested and shown negative for COVID19, every two weeks. Employers must ensure employees have the ability to easily access free testing, which should be accessible without a prescription. This policy not only protects workers at all workplaces in New Jersey, but also the public.

g. **Parental Use and NJ’s Family Leave Insurance for Child Care:** The Legislature could consider expanding the NJ Family Leave Insurance (NJFLI) to assist working parents whose children must remain at home due to closures of schools, daycares, camps or other child care that is unavailable as a result of a public health crisis. While the federal CARES Act and the federal Families First Coronavirus Response Act (FFCFA) temporarily provide emergency paid leave or unemployment to eligible parents for such circumstances, these federal response programs are only for the current COVID19 pandemic. They also leave out many workers at businesses with more than 500 employees as well as some with under 50 employees. Working parents need the ability to care for kids when childcare is unavailable now, and in the future, assuming we will likely face additional surges of COVID19 or other future pandemics, or localized epidemics, that could lead to school and daycare closures. Job protection should be an additional right of all who use NJ Family Leave Insurance, since no one can turn to it safely if they fear job loss.

2. **Insurance Coverage for all Children:** S876 would expand coverage to all New Jersey children. 80,000 children remain uninsured – a number that is likely rising given the mass layoffs surrounding COVID. The uninsured are disproportionately children of color and already eligible for NJFamilyCare. Access to care is further compromised during this pandemic due to school closures that results in access to school nurses and school based health centers being cut off. Children, while not often sickened by COVID, are known carriers. Unless we can ensure testing, treatment and ongoing health monitoring for these children, we will not be able to ensure the safety of them, their families or communities.
In addition, the federal matching funds for CHIP have increased during this pandemic making it an opportune time to expand coverage for all children. The funds to cover this expansion can come from the Health Insurance Assessment (HIA) beginning in January 2021. The HIA would also garner the necessary state funding to offer lost, or no cost, coverage to uninsured adults on the NJ Health Care exchange which will be launched this fall. By expanding coverage for adults, we would also capture additional federal dollars in the form of a match.

3. **Debt Collection Moratorium and Consumer Credit Score Protection:** A3908/S2330 which originally provided for suspension of certain kinds of debt collection activities and protected consumers from negative credit reporting during the public health emergency, did not pass the Assembly and Senate. This compounded the problems of consumers with debt they have been unable to pay down during the public health crisis, and many are now struggling to catch up on their debt payments, or have or will face car repossessions and marks on their credit reports. As such, a bill that suspends debt collection and protects consumer credit during, and for at least six months after the lifting of the public health emergency, is needed. This can be done specifically, by:

- Reversing negative credit reporting and actions taken against consumers with debt, retroactively to March 1st when the pandemic began affecting New Jersey and employment.
- Suspending car repossessions and wages garnished.
- Suspending all debt collectors’ activities other than mail or electronic delivery of monthly statements with account balances – no calls or visits to homes, places of work or business.
- Suspending new debt related court filings during the state of emergency and implementing a delayed timeline to restart filings.
- Implementing an automatic freeze to ensure that struggling consumers are protected from negative credit reporting for any debt incurred during the state of emergency.

4. **Ensuring that consumers and their families do not become destitute:** S2423 provides long overdue reforms to New Jersey’s exemptions law. Given the level of financial harm caused by the COVID 19 pandemic, passing S2423 is essential to making sure basic property is not seized and that creditors do not push consumers and their families into destitution. These protections keep workers in the work force, help families stay together, and reduce the demand for unemployment compensation and social services. Specifically, this bill will:

- Provide residents with a homestead up to $340,000 for individuals and up to $680,000 for married couples
- Make all household goods exempt from seizure
- Increase value of personal property that is exempt from seizure from $1,000 to $15,000
- Specify that bank accounts valued at less than $5,000 are exempt from seizure*
Amendments needed for S2423:

- **Remove the waiver of homestead exemption.** The bill already provides that the homestead exemption does not apply to a consensual lien, so the waiver is not needed to allow consensual liens, e.g. mortgage loans.
- **Add a self-executing protection for bank accounts.** The bank account exemption must be self-executing to be effective.
- **Change effective date to immediately after enactment.** The bill currently states it shall take effect 90 days after enactment, however same being effective immediately will serve to strengthen the COVID 19 recovery.
- **Include triennial consumer price index adjustment** for inflation should be required in this act."

**COLLABORATION WITH THE NEW JERSEY UTILITIES ASSOCIATION**

The New Jersey Utilities Association consisting of thirteen investor-owned utility members that provide essential water, wastewater, electric, natural gas, and telecommunications services in our state, have advised the Council of its members’ intention to assist the State in its recovery efforts as it begins to rebuild the Garden State’s economy.

The Utilities are uniquely well-positioned to help bolster the economy through various mechanisms as they did in 2008 during the Great Recession and post-Superstorm Sandy. Since the Governor’s declaration of a State of Emergency and a Public Health Emergency, their companies have stepped up to meet the overwhelming needs of its customers, the residents, and those it employs. Infrastructure and utility projects are critically important to economic recovery as they create a significant number of jobs and spur economic activity both directly and indirectly. Collectively, the Utilities has begun to develop a package of project categories that they have presented to the Co-Chairs of the New Jersey Restart and Recovery Advisory Council, which include – but is not limited to – the following:

By investing in **Modernization, Enhancements and Risk Mitigation**, we would be investing in safer, more reliable, efficient, and environmentally responsible infrastructure with the following types of projects:

**Modernization (Reliability, Resiliency, Digitize)**

- Grid Communication Systems (fiber, wireless)
- Feeder Upgrades (Voltage Conversions 4-12kV)
- Feeder Hardening (Pole/URD cable replacements)
- Substation Hardening/Resiliency (flood prevention, fire protection, wildlife protection, etc.)
- Transmission Line Upgrades (steel poles, switches, etc.)
• Transmission Line Relay Upgrades
• Distribution Relay Modernization
• Dynamic Distribution Volt/Var Optimization
• Land Mobile Radio (LMR)
• Digital Hardening (IT)
• Advanced Metering Infrastructure (AMI) Installation
• Port Electrification
• Electric Distribution Upgrades (poles, cables, overhead and underground)
• Gas Smart Meters
• Gas Main Replacements (leak reduction)
• Gas Leak Detection (methane detectors)
• Storm Hardening (pole replacements, wire upgrades and sectionalizing)
• PHMSA MEGA Transmission Rule Investments
• Emergency Flow Valves (gas)
• Facility Upgrades (Buildings, Warehouse/Supply Centers, etc.)
• Water Main Replacements (leak reduction, critical crossings)
• Large Valve installations (resiliency and critical crossing reliability)
• Emergency generator systems/upgrades/replacements at critical water supply facilities
• Water Treatment facility upgrades for critical systems – chemical (corrosion control), emerging contaminants (PFOA/PFOS/PFNA)
• Pressure Management (PRV/flow control)
• SCADA/Automation & Control/Communication upgrades at remote facilities
• Leak detection systems (smart hydrants/caps)
• Facility Hardening – flood, wind, storm
• Overflow detection devices

Enhancements (Increase Hosting Capacity, Flexibility)

• Strategic Undergrounding
• Increasing System Flexibility
• Overhead/Underground/Substation Modernization (realign substations/switchgear for flexibility/resiliency)
• Grid Storage
• Grid Visibility (PMU’s, line sensors, Asset Health Monitoring)
• Energy Management Systems (incl DERMS)
• System Pressure Monitoring
• Methane Capturing
• 5G Pole Readiness (Robust 5G ready Pole Deployment)
• School Bus/Transit Electrification
• Smart Streetlights
• Charging Infrastructure
• Smart Inverter Program
• Enhanced Vegetation Management
• Deployment of Renewable Gas
- Gas Conversion (propane/fuel oil to natural gas)
- Power 2 Gas Infrastructure
- Pressure Reducing Station Replacement (gas)
- Secondary Replacement – open bare wire secondary and service replacement to enable electrification
- Efficiency/Conservation Enhancements
- Water Booster upgrades/modernization (efficient pumping and advanced controls)
- Fleet electrification/hybridization
- Floating and fixed/ground or roof mounted solar
- Sewage Lift Station upgrades/modernization (efficient pumping and advanced controls)

**Risk Management (Address cybersecurity and physical security)**

- Physical Security Enhancements at Critical Facilities
- Critical Spares (i.e., transformers)
- Control Center Modernization
- Data Center Upgrades
- Securing Communication Network
- EMP-hardened Utility Infrastructure (SCADA, buildings, comm systems, relays)
- Critical Spares (i.e. valves, couplings)