



Lower Costs Plan

JOSH
FOR JERSEY
★ **GOVERNOR** ★

LOWER TAXES. JERSEY VALUES.

Gottheimer for Governor
The “Lower Taxes, Lower Costs” Governor

Lower Costs for Jersey Plan

All across New Jersey, prices are up. The cost of food and gas, of home heating and electricity — and of housing itself. The price of caring for our kids, our families, our older loved ones — all are going up under the misguided policies of President Trump. Instead of focusing on getting costs down, like the price of eggs, Trump’s chaos machine and tariff policies are sending prices higher.

Jersey is just too expensive — it’s driving people out, keeping businesses away and squeezing families and our elderly. As Governor, I am determined to make life more affordable by getting more money back into the pockets of Jersey families.

That’s my top priority. It’s why I’m running as the “Lower Taxes, Lower Costs” Governor. Unlike any other candidate in the race, I have a proven record of solving the toughest problems, including a tireless focus on getting costs down over the years.

With innovative thinking, commonsense reforms and a focus on results, I will help lower the cost of childcare, utilities, housing, healthcare, and food — a “Lower Costs for Jersey” plan that will lower costs and give Jersey a break from back-breaking costs.

This is a fight I’m ready to take on — with a determined focus to deliver results. In Congress, I helped expand the Child Tax Credit, to help families cover the cost of childcare, food, and diapers, supported our small businesses, and clawed back more of our tax dollars from Washington to Jersey to help fix our roads, bridges, mass transit, and build the Gateway Train Tunnel. There are also the millions I helped claw back for our first responders and clean drinking water.

I’ve shown that I will always fight to make life more affordable for our families and small businesses. As I’ve done for years now as Co-Chair of the Problem Solvers Caucus, I will work with anyone to get this done. That’s how we got the Bipartisan Infrastructure Bill and the Lower Food and Fuel Costs Act passed in the House to tackle rising food and gas prices and address the supply chain crisis. I’ve introduced legislation to cut energy costs, food costs, housing costs, and childcare costs — just to name a few.

Then, there’s the six-year-fight against New York’s outrageous Congestion Tax that we finally beat back. Killing the Congestion Tax will ultimately save hard-working Jersey families and commuters \$9 a day and thousands of dollars a year. I led the fight, working closely with so many others. As Governor, the MTA will no longer get a free ride on our back.

Now, there will be some in the political establishment who say my plan to “Lower Taxes, Lower Costs” is just impossible. I won’t accept that, which is why I laid out a very detailed, fiscally responsible [plan](#) to explain exactly how I’ll pay for every tax cut.

I’ve already released my detailed plan for how I will restore fiscal balance and responsibility to the state, so that we can cut taxes on families, seniors, homeowners, and job-producers. In this installment, I’ll detail how we can help cut everyday costs for families across New Jersey.

My “Lower Costs Plan for Jersey”

I. Lower the Cost of Childcare.

- Cut Taxes for Families Caring for Children or Parents.
- Make Childcare More Affordable and Available for All.
- Double the Child Tax Credit.
- Deliver Universal Pre-K.
- Make School Breakfast and School Lunch Universal.
- Provide More Family Time for Jersey Families.

II. Lower Utility Bills.

- Promote an “All-of-the Above” Energy Strategy.
- Invest in Needed Energy Infrastructure to Increase Supply.
- Safeguard Service.
- Help Families to Lower Their Utility Bills.

III. Lower the Cost of Housing.

- Cut Taxes for Homeowners and Renters.
- Build More Supply, Especially in Abandoned Office Parks and Near Mass Transit.
- Build Housing More Quickly and Affordably.

IV. Lower the Cost of Healthcare.

- Promote Lower Cost through Better Care.
- Lower Drug Prices.
- Defend Reproductive Health.
- Meet the Care Needs of Seniors.
- Promote Health Equity.
- Comprehensively Address Mental Health Needs.
- Address the Opioid Epidemic.

V. Lower the Price of Food.

- Attack Higher Food Prices at the Source.
- Go After Meat Processor Monopolies.
- Expand In-State Food Production.

I. LOWER THE COST OF CHILD CARE

OUR CHALLENGE

New Jersey is expensive for families. The total cost of housing, food, childcare, transportation, healthcare, taxes, and other necessities is nearly 30 percent higher in Jersey than the national average. According to a recent survey, nearly two-thirds of voters in our state feel their family's income is falling behind the cost of living, while another one-quarter say that their incomes are just keeping up. In short, more than 85 percent of New Jersey families say they can barely make ends meet.

Childcare costs, in particular, are through the roof in our state. Since 2019, the average cost of childcare is up 32 percent, making our state the second-most expensive in the country. On average, full-time daycare costs \$12,988 per year for an infant and \$10,855 per year for a four-year-old. That means the average Jersey family is paying more than 10 percent of their household income on childcare for one kid. For a minimum wage earner in New Jersey, childcare can cost more than fifty percent of their annual salary. Many are paying much more. In Bergen County, for instance, on average, childcare costs families more than \$17,460 a year — \$442 each week. For families with infants, the cost is even higher — as much as \$19,500 a year.

MY RECORD

I have been a champion for our children in Congress, and I will be as Governor, too.

I've pushed for a range of actions to bring down taxes and costs for families:

- Fighting to make life more affordable for families by blocking the Congestion Tax and restoring the State and Local Tax Deduction (SALT).
- Helped to negotiate and pass expansion of the Child Tax Credit.
- Introduced the *LITTLE Act*, which will more than double the Child and Dependent Care Tax Credit and created a new tax credit for start-up childcare centers to ensure families have more access to more affordable childcare.
- Fighting the far-right and President Trump's budget, which will gut Medicaid, WIC, SNAP, and school meals, and his proposed shutdown of the Department of Education, which plays a critical role in early childhood development.
- Led the fight for the *Child Care Stabilization Act* to help childcare centers stay afloat during the pandemic and prevent the closure of 70,000 childcare businesses nationwide.
- Secured a \$2.7 billion increase in Head Start funding since taking office, benefitting low-income children.
- Cosponsored the *Apprentice-Related Child Care Act* to establish a childcare stipend pilot program for apprenticeship program participants.
- Introduced the bipartisan *Providing Child Care for Police Officers Act*, which provides grants to create childcare centers for public safety officers working non-traditional hours.
- Cosponsored the *Child Care Investment Act* to increase employer-provided childcare tax credits and boost pre-tax dependent care deductions.

- Cosponsored the *Child Care for Working Families Act* to increase the quality and supply of childcare and lower childcare costs for families.
- Cosponsored the *Early Childhood Nutrition Improvement Act* to strengthen the Child and Adult Care Food Program.

AS YOUR GOVERNOR

I will continue to fight for our children and families as Governor:

- **Cut Taxes for Families Caring for Children or Parents.**
I've already announced the new "Family Tax Credit" that I'll enact. This will reduce the bottom line on the income tax form for every Jersey family with dependents — children under 18 or senior parents they're supporting — to help ease the burden. That includes about a fifty percent income cut taxes for families in the lowest bracket. For those up to the median New Jersey income, we'll cut their income taxes by roughly one-quarter. Every New Jersey family with children or elders to support, regardless of income, will see their taxes go down.
- **Make Childcare More Affordable and Available For All.**
Families face a gauntlet of costs and difficulties in obtaining high-quality care for their kids while they work to support them. New Jersey lost over 250 childcare centers and providers during the pandemic from 2020 to 2021, only worsening the childcare shortage and increasing costs for families. In 2023, while 84 percent of young children in the state were estimated to have adequate access to childcare, nine zip code areas had extremely high children-to-slots ratios. That's just wrong and I will fix it through a range of initiatives:
 - **I'll provide tax breaks and other government assistance for employers** that provide childcare (particularly large companies providing on-site childcare), as seventeen other states already do.
 - **I will require that all public schools and municipal buildings be available for childcare** unless there is a clear reason not to, waive permit fees, and create a fast-track licensing process, to help open more childcare centers and lower cost.
 - **I will standardize zoning regulations** to ensure childcare centers and in-home providers automatically qualify as allowable uses in most residential, mixed-use, and commercial zones — eliminating lengthy zoning approvals. And, I'll remove parking mandates for childcare facilities in cities, like Oregon did.

- **I'll increase qualified childcare staff.** A major barrier to childcare access is the inability of centers to afford and find sufficient staff, with 40 percent of center providers saying they had difficulty affording or hiring staff. We need to:
 - Expand the current New Jersey Early Childhood Apprenticeship Pilot Program to accept on-the-job training as an alternative to formal education (along with strict background checks, as required under New Jersey law);
 - Follow Iowa's model to allow assistant teachers in New Jersey to begin working under supervision while earning their credentials;
 - Provide subsidized childcare to all childcare workers, themselves; and
 - Create a childcare stipend pilot program for apprenticeship program participants.
 - All of this will expand the childcare workforce, increasing availability and lowering cost.

- **Double the Child Tax Credit.**

The Child Tax Credit currently provides \$500 per child up to age six. I will expand the credit to \$1,000 per child and expand the age eligibility to eleven-years-old. The expansion of this program will reach an additional 441,000 families and 713,000 more children.

- **Deliver Universal Pre-K and All-Day Kindergarten.**

Currently, 293 school districts — approximately half of the state's districts — offer free, full-day preschool programs, a 350 percent increase under Governor Murphy. All-day kindergarten is available in almost all districts, but some offer only half-day programs or require parents to pay if they want access to full-day pre-K. While most of the state's 608 public and charter schools offer free all-day kindergarten, eleven districts either do not provide full-day kindergarten or charge tuition for it.

Free, Universal Pre-K and full-day kindergarten give parents the peace of mind they need knowing that their kids are in a safe, healthy, high-quality learning environment. It also will save every family money and help those who want to go to work outside the home, afford to, and boost our economy in the long run.

- **I will complete the expansion of these vital programs to every school and every child in New Jersey.** I will make sure that every Jersey family is able to obtain high-quality early childhood care and education.
- **We also need to create more public-private partnerships between districts and providers in their area.** In the early learning context, public-private partnerships are particularly important because there are already many childcare providers that could allow us to quickly and easily expand access. But, the state's provision of free care that goes largely to in-school centers is driving many of these conscientious private childcare centers out of business. This is counter-productive for our children and families, and bad for small businesses in our state.

There's an easy fix:

- I will require all districts to adopt “mixed-delivery” programs, including both school- and private-based care.
 - I will mandate that the state’s Department of Education align its classroom space requirement for preschools with the Department of Children and Families’ requirement for licensed childcare centers. DCF requires providers to have at least 35 square feet of usable activity floor space for each child, while DOE requires at 750 square feet of usable space per classroom, which precludes many perfectly acceptable private centers unless they invest in costly modifications.
 - Taken together, these changes will allow more districts to enter into long-term contracts with private childcare centers, providing certainty and stability, and encouraging investment, in the childcare market.
- **I will make sure that every Jersey family has access to free, full-day kindergarten, regardless of where they live.**
- **Make School Breakfast and School Lunch Universal.**
Free school lunch and breakfast are currently available to students whose families have an annual household income of up to 224 percent of the federal poverty level. I will make sure that every Jersey child obtains adequate nutrition by making this program universal. This policy change will benefit not only every child in New Jersey, but also every parent.
 - **Provide More Family Time for Jersey Families.**
What’s the one thing working families don’t have enough of? Well, besides money, it’s time. In fact, having more time when they need it to care for and support children and aging parents would both improve life generally and also lower caregiving costs. We need to do both for our families. New Jersey parents are expected to lose more than \$378 million dollars in expected earnings as they are forced to cut work hours or leave the workforce altogether to care for their children. As Governor, I’ll:
 - **Enhance the Family and Medical Leave Act**, with time to care for an elder family member, participate in children’s academic activities, address domestic violence, and attend prenatal medical appointments.
 - **Promote livable communities** with jogging and bike paths, vibrant public libraries and traffic patterns that reduce congestion and commute times – all so that families can spend more high-quality time together.

II. LOWER THE COST OF UTILITIES

OUR CHALLENGE

Electricity demand in the U.S. is on track to more than double between now and 2050 — and New Jersey’s household bills are already 32 percent higher than the national average. Late last year, the state’s Board of Public Utilities (BPU) approved a 16 percent increase in natural gas prices right before the holidays, just as winter began. More than half a million Jersey families in Monmouth, Ocean, Morris, Middlesex, and Burlington counties who get their gas from New Jersey Natural Gas will see their annual bill increase by more than \$240, on average. More than 300,000 Elizabethtown Gas Company customers in Union, Middlesex, Sussex, Warren, Hunterdon, Morris, and Mercer counties were also hit with a 6.5 percent increase, meaning families could pay nearly \$100 more annually. This is on top of a 2022 BPU-approved rate hike that cost New Jersey residents hundreds of dollars more for natural gas — as much as \$360 per year, in addition to 25 percent more for electricity.

Just last month, the BPU announced that electricity rates for residents and small to medium-sized businesses will increase by between 17 percent and 20 percent, starting June 1. This is a direct result of the underlying recent increase in prices by the regional grid operator, PJM. PJM is a consortium of thirteen states that pool power resources for 65 million Americans to ensure secure and equitable distribution of supply to meet demand, and is the largest such regional consortium in the country. But, PJM decision makers have ignored various energy supplies, while sticking to antiquated standards for who should be allowed to join in the future. The effect of these supply restrictions, even as electricity demand continues to surge, is, predictably, to drive prices through the roof.

Thirty-six percent of New Jersey residents either live below the poverty line or are Asset Limited, Income Constrained, Employed (ALICE), having to choose between food, medical care, or energy costs. Several state government support efforts can’t keep up with rate hikes, so doing more to help those in need is critical.

We must use available funds to do more to make energy more affordable for Jersey families.

The single best way to reduce energy prices is simply to produce more of it — especially here in Jersey. That means adopting an All-of-the-Above Energy Policy — renewables and clean energy like solar, small nuclear, and biomass.

By producing more energy in New Jersey, we’ll be both lowering costs and providing a cleaner future for our kids. Right now, to meet our energy demand, we have to purchase additional power from out-of-state. Do you know what that means? Buying electricity generated in West Virginia — from coal-fired plants. That’s the dirtiest energy on the planet. We need to use cleaner fuels and advanced technologies to generate cleaner electricity right here in New Jersey, ending our dependence on coal, improving New Jersey and US energy independence, and, preventing price hikes from happening in the first place.

This challenge is only going to become more important as we try to grow our economy with the industries and jobs of the future. We need to have enough energy here in New Jersey to fuel Artificial Intelligence (AI) and data centers, to power new homes and offices, and even to convert to electric vehicles and achieve other pollution-reduction goals.

We also need to modernize our energy infrastructure to meet these needs — upgrading our out-of-date power grid with advanced technologies. For instance, New Jersey had at least six major power outages in 2024: the February 2024 Nor’easter in which 13,000 lost power, April 2024 extreme winds and rain, an August Monmouth County outage caused by a squirrel, two Amtrak outages (one that started in Philly), and a windstorm that caused outages in December in Ocean and Monmouth counties. That’s a lot for a state so small.

Expanding capacity will increase competition, reducing prices and reducing rip-offs by energy providers. And, of course, we need to cut government red tape to allow production and distribution to flow to every factory, business and home.

MY RECORD

I’ve been working on these issues already for years. I helped to negotiate, write, and pass the Bipartisan Infrastructure Bill, which so far has provided Jersey with more than \$130 million in investments for our electric grids to prevent outages, improve climate resiliency, and develop clean energy technologies.

I also worked to pass the *Inflation Reduction Act*, which directs nearly \$400 billion in federal funding toward clean energy. Between now and 2030, this will bring an estimated \$11.4 billion of investment in large-scale clean power generation and storage to New Jersey. This includes our portion of \$30 billion in tax credits to accelerate U.S. manufacturing of solar panels, batteries, and wind turbines, and \$10 billion in tax credits to build clean technology manufacturing facilities that make electric vehicles, wind turbines, and solar panels.

I helped claw back \$35 million in federal funding last year for the Low-Income Home Energy Assistance Program (LIHEAP) to help low-income families afford their electricity bills.

All across our state, I have heard the concerns from families and small businesses. When BPU approved that hike in natural gas prices right before the holidays, I sprang into action. I wrote to BPU and utility providers urging them to immediately reverse their decision to raise utility rates on families. But, I did more than that. I took action and created the new “Lower Utility Prices Plan,” which included:

- Introducing the **Energy Costs Relief Act**, providing a refundable tax credit of up to \$350 to help offset rising energy costs.
- Introducing the **Know Your Rates Act**, national legislation to require utility companies directly to notify customers by phone, email, or text after ten days into their billing cycle if their energy usage rises above their monthly average.

Customers then receive another notification after 20 days. This will help families adjust their usage or prepare for higher bills before it's too late.

- Introducing the **Home Energy Assistance Tax Credit (HEAT) Act**, doubling the maximum Energy Efficient Home Improvement Credit allowed for energy efficiency upgrades, including residential heat pumps, to \$4,000 per year. Currently, this federal tax credit is capped at \$2,000 per year.

AS YOUR GOVERNOR

To all our Jersey families who every month get sticker shock from their utility bill, my fight for affordability is just heating up. It's time to lower your rates.

PJM, the regional grid operator for Pennsylvania, New Jersey, and eleven other states, has been slow in bringing new capacity online throughout the region; this recently resulted in PJM ramping up utility rates by 30 percent until states sued to stop it. PJM needs to improve its processes for accepting new generating capacity into the grid, to help increase more affordable supply, and lower costs. As Governor, I will pressure them to do so.

But, in the meantime, we need to expand generating capacity within New Jersey, so that we're less reliant on imported energy from other states. Since 2017, five coal plants have closed in our state. This represents progress on the environment. But, along with individual generators that have shut down at some plants, it means that a total of thirty-five generators have stopped supplying power within our state in just the last eight years, forcing us to rely on more coal-fueled energy from West Virginia and other states, reducing our supply, and sending utility bills higher.

We simply need more in-state energy capacity. I will:

- **Promote an “All-of-the Above” Energy Strategy to Increase Supply.**
 - **Expand “Small Nuclear” Power:** According to PSEG Nuclear, operator of New Jersey's own nuclear plant, nuclear power generates 50% of carbon-free electricity in the country — and 90% of the carbon-free power in New Jersey. We're simply not going to move to 100% renewable energy without nuclear.
 - As Governor, I will support the twenty-year license renewal of the two south Jersey nuclear plants; amend New Jersey's Renewable Portfolio Standard (RPS) to include nuclear; explicitly classify nuclear as a full-fledged clean energy source under the New Jersey Clean Energy Act of 2024; and amend the Clean Energy Act to include funding for nuclear workforce training or research and development.
 - Most of all, I've supported the "Small Modular Nuclear Energy Incentive Act" to enable the building of more small nuclear facilities, which are simpler and safer than conventional nuclear reactors and can operate for much longer without refueling. They're also faster and more cost-effective to assemble. Right now, several “small nuclear” projects are underway in Michigan, Texas, and Tennessee — we need to push to start building them in New Jersey.

- **Increase Solar:** New Jersey is one of the nation’s top solar-producing states — but we nonetheless could expand rooftop and community solar installations. I’ll push this as Governor, with solar workforce training programs, tax incentives for solar businesses, and simplifying the permit process. I’ll also create an online unified solar panel permit, like New York’s, and launch state-backed, low-interest loans for homeowners and businesses investing in solar, particularly for low- and middle-income families.
- **Plan for the Worst, But Hope for the Best on Offshore Wind:** Thanks to Trump Administration’s hostility to renewable energy, New Jersey’s Atlantic Shores offshore wind project was recently “paused.” We need to keep looking for ways to bring offshore wind capacity to New Jersey to meet our state’s clean energy goals. But, we also need to be realistic about the possibilities in the foreseeable future and pursue the broad range of strategies I outlined above.
- **Increase Food Waste Processing Capacity to Produce Renewable Energy:** When we throw leftover food into the landfill, we are missing out on an opportunity to convert it into renewable energy. Despite the New Jersey Food Waste Recycling Law in 2021, a significant portion of food waste still ends up in landfills. This is largely because the state does not have the capacity to recycle the amount of food waste that is produced. As Governor, I will advocate for the building of more anaerobic digesters in high-waste-producing areas.
- **Invest in Needed Energy Infrastructure.**

We need more, and more modern, grid capacity in order to deliver supply and lower prices.

 - I will undertake the kind of investment in our power grid and powerlines that both New York and Pennsylvania are pursuing — investing in new substations, rebuilding transmission lines with advanced composite materials, replacing aging poles and overhead wire, installing protective devices and building tie lines, undergrounding cables and equipment where appropriate, and building new power lines to connect more sources to supply electricity to customers, enhancing operational flexibility, increasing reliability and lowering costs.
 - I will also replicate efforts in Pennsylvania, which just announced new programs to expand both the power getting injected into the grid and the capacity to carry it — modernizing energy standards to encourage innovation in nuclear and renewable energy, including advances in battery storage technology, and streamlining the permitting process for energy projects, reducing bureaucratic delays and accelerating development.
 - New Jersey already has one of the most ambitious battery storage targets in the country. However, to meet these targets, some policies need to change. As Governor, I will support legislation to establish an incentive program for the installation of

energy storage systems. I will also support the New Jersey Energy Storage Incentive Program, a plan that will provide incentives for two types of projects: stand-alone grid-connected energy storage systems, and solar-plus-storage projects that do not qualify for storage incentives under the Successor Solar Incentive (SuSI) Program.

- **Push PJM to Expand Supply.**

PJM was innovative when it was founded 100 years ago (the “J” stands for “Jersey,” one of the first three states to found it). Since then, it has become anything but. PJM has shut down applications for new projects to come online since 2021, and currently isn’t rescheduled to reopen applications until 2026. It employs antiquated practices to structure its electricity market and, as a result, not surprisingly, it allows consumer prices to reach unaffordable levels. It also historically has discouraged low-carbon electricity sources and transitioning to renewables. In fact, in its most recent price auctions, it tried to shift blame from its failure to process applications from new sources to the development of clean energy policies like New Jersey’s. Governor Murphy has joined other governors in challenging these practices, but it seems PJM needs to know that’s just the beginning. As Governor, I will:

- Press PJM to streamline its closed interconnection queue. We need to be working to bring more capacity online now and never allow this to occur again.
- Make clear that All-of-the-Above energy policies are here to stay, and it needs to adapt.
- Insist that member states must help to determine which projects are ready for connection to the network and speed up project approvals.
- Ensure affordable, reliable power year-round and institute lower capacity price caps.
- Explore every option for New Jersey families. PJM needs to realize that there are eight other regional grid operators in the U.S., and many of them (including PJM) service non-contiguous areas. If PJM can’t deliver the supply and price levels that Jersey families deserve, we should be looking into other options.

- **Safeguard Service.**

As Governor, I will institute pre-positioned specialized repair crews in areas vulnerable to severe weather to expedite power restoration. This approach has been effective in Florida, where the Florida Department of Law Enforcement (FDLE) deploys teams to assist with emergency repairs and debris removal. As is common with fighting wildfires, I will also collaborate with nearby states to provide mutual support during power outages, ensuring that additional repair crews can be deployed where they are needed most.

- **Help Families Pay to Lower and Cover Their Utility Bills.**

So far, I've talked about controlling energy costs entirely as a supply issue. But it's also an ability-to-pay challenge for many families. As Governor, I will:

- **Expand utility assistance programs.** I will raise funding, and corresponding benefit levels, for both the Lifeline Utility Assistance Program and the Payment Assistance for Gas and Electric (PAGE) program, and authorize the early sale of winter-blend gasoline, which is cheaper to produce, to increase fuel supply and reduce prices during periods of high costs, as even the environmentally-conscious California Air Resources Board has done.
- **Lengthen the Winter Termination Program (WTP)** to run from November 1 to May 1, to match the longer dates in other states. This will ensure that at-risk families don't face shut-offs of needed utility service during periods of potential extreme cold.
- **Help families purchase energy efficiency upgrades in homes and energy-efficient appliances to save on utility costs:** Every family in New Jersey can save on energy costs by upgrading their home to reduce needless energy waste. As Governor, I will help them to do so by providing energy efficiency rebates to homeowners and expanding the existing Comfort Partners program to include comprehensive "whole house" energy assessment, state-of-the-art building diagnostics, and full-service energy-efficient retrofits. And, I will institute a state tax credit that will cover 30 percent, up to \$2,000, of the heat pump cost and installation, as I did at the federal level.

III. LOWER THE COST OF HOUSING

OUR CHALLENGE

Let's face it: Housing in New Jersey is just too damn expensive.

The average home in New Jersey sells for \$540,658. That's more than families making the average income in New Jersey can afford. Then, on top of that, the average Jersey homeowner pays \$10,000 or more each year in property taxes — and that amount keeps going up by several hundred dollars a year. That's why my "Tax Cut Plan" will lower property taxes by nearly 15 percent, provide an income tax rebate to renters, lower taxes for seniors, deliver a middle class tax cut, and match the lower property taxes of other states for those who move to New Jersey to help us grow.

In 2023, more than 50 percent of New Jersey families were cost-burdened, meaning they paid more than 30 percent of their income towards housing. Of low-income renter households, 74 percent in the state spend more than half of their income on housing, classifying them as severely cost-burdened.

More than one-quarter of Jersey families don't own their own home and the amount they're paying in rent have gone up astronomically in the last 10 years. Currently, the average two-bedroom apartment costs \$1,922 a month. That's a 53 percent increase in the last ten years and a 33 percent increase in the last five years.

We're short more than 200,000 units of affordable rental housing.

Although Governor Murphy has taken positive steps to increase the supply of housing that is more affordable in New Jersey, there is still more work to be done. Murphy has worked to streamline processes and increase the availability of lower-cost homes. I'll do even more.

MY RECORD

I've worked aggressively for years in Congress to make housing more affordable and more available for more Americans. I've:

- Led the way to support America's homeless veterans, leading an amendment that passed unanimously through the House to unlock new housing funding for veterans at the state level.
- Pushed to strengthen the Low-Income Housing Tax Credit (LIHTC) from 9 percent to 12.5 percent, boosting housing that's more affordable.
- Cosponsored the *Housing Supply and Affordability Act* to increase housing supply and affordability, prevent resident displacement, and reduce barriers to housing development.
- Cosponsored the *Fair and Equal Housing Act* to extend the protections of the *Fair Housing Act* to persons suffering discrimination on the basis of sex or sexual orientation.
- Cosponsored the *Protect Rural Renters Act* to provide rental assistance to tenants in multifamily rural housing projects.
- Cosponsored the *Affordable Housing Credit Improvement Act* to expand housing that's more affordable, boost credits for extremely low-income households, and prevent discrimination against domestic abuse survivors in rental housing.

AS YOUR GOVERNOR

I'll do even more as Governor. I'll make housing more affordable through three main steps: Lower taxes. Build more supply. Build it more quickly and affordably.

- **Cut Taxes for Homeowners and Renters.**
What's the biggest burden on New Jersey families? Our highest-in-the-nation property taxes. I've already released my comprehensive plan to provide tax relief to everyone who owns or buys a home in New Jersey:
 - I will cut property taxes for everyone in our state by nearly 15%, on average.
 - I'll provide a Renter's Rebate — a refundable income tax credit to renters of \$500 per year — to make housing more affordable specifically for those who rent.
 - My new "Move to Jersey" tax credit will make moving to and buying a home in New Jersey property tax-neutral.

- **Build More Supply, Especially in Abandoned Office Parks and Near Mass Transit.**
 - **Promote Urban Re-Development.** We need to facilitate the conversion of vacant or distressed commercial properties, and empty or dilapidated urban sites, into housing or mixed-use developments.
 - I will push for building more homes that are affordable, with mixed-use housing, at abandoned office parks and near mass transit.
 - I will push for legislation to create for transit-oriented development and redevelopment such as the conversion of vacant retail, office space, land, and commercial properties into high-density housing or mixed-use developments.
 - I'll identify and repurpose state-owned and municipal-owned land for housing that's more affordable, as was done in New York City. More housing that's affordable could then be developed on this land. In 2022, the Fair Share Housing Center identified 1,100 vacant parcels owned by the state.
 - **Create a New Housing Production Fund.** Currently, New Jersey has the "Affordable Housing Trust Fund Program." This fund offers financial assistance to municipalities, for-profit, and non-profit developers to accelerate the creation of housing that's affordable statewide. I want to expand this program, basing it off the Montgomery County, Maryland, program. By dedicating a relatively small amount of state dollars to seed the fund, we can unlock millions of dollars in private capital for affordable housing. The fund will provide developers with below-market interest rates and other "gap financing" necessary to start construction, which they repay with interest to reseed the fund for the next project. The public housing agency then retains majority ownership and control, ensuring long-term affordability and tenant protections.
 - **Expand the Reach of Our Low-Income Housing Tax Credits (LIHTC).** The housing finance field has evolved in recent years, but New Jersey hasn't kept pace as much as other states. I will modernize how we allocate tax-exempt LIHTC's to be more efficient and less bureaucratic.
 - I will encourage and support mixed developments that make our housing dollars go further by using market-rate housing to leverage affordable housing units. We need to adapt our LIHTC approach to float tax-exempt bonds only on the low-income portion of such mixed developments, so that we use our tax-exempt bond cap most efficiently.
 - **Encourage More Starter Homes.** We need to enable more young families to move in and move up in New Jersey. I will provide incentives for local governments selectively to reduce lot sizes to allow for the construction of starter homes for first-time homebuying families.
 - **Create Innovative, More Affordable Options for Moderate-Income Families.** I will seek to create new models for moderate-income housing development such as Hawaii's pilot program to develop leasehold homes aimed at providing

affordable housing. In that model, homebuyers own the structure but lease the land, making the cost of the home itself more affordable.

- **Build It More Quickly and Affordably.**

Project approvals and other bureaucratic requirements add massive delays and costs to building, reduce revenue, and drive up costs to the renter and owner. We need to cut the red tape and speed this up.

- **Accelerate Zoning Reform.** Zoning regulations and bureaucratic red tape increase building costs by adding complexity, delays, and additional expenses to the development process. These costs then get passed onto renters and buyers. These regulations also push smaller developers out of the market. New legislation signed by Gov. Murphy provides funding for those counties, cities, and towns that enact zoning changes that allow for more housing, like higher-density housing construction and mixed-income neighborhoods, and enacting flexible regulations to allow for new models of shared housing for young families.
- **Reduce Construction and Development Costs With “One-Stop Permitting” and “Red Carpet Treatment.”** Another factor driving housing prices higher is the cost of construction. I’ll pursue building code reforms to bring down the cost of housing without sacrificing safety.
 - New Jersey has enacted legislation to streamline the construction permitting process, but it has not been implemented across the entire state. I’ll set a deadline and provide funding to help lagging municipalities comply.
 - I’ll specifically require that all interested parties come to the table for one-shot at objections or modifications, and impose a “shot clock” for approval or denial within 60 days of all requests, for instance, relating to zoning, septic systems, watershed district review, or expansion of the metropolitan urban service area for a permit, license, or other governmental approval of an action. Texas currently utilizes such a “shot clock” system.
 - To further expedite the approval process, we will develop standardized, pre-approved designs for housing that’s more affordable.

IV. LOWER THE COST OF HEALTH CARE

OUR CHALLENGE

Poor health outcomes are not only bad for patients, but they're also expensive for New Jersey. And unaffordable healthcare and prescription drugs are making New Jersey families sicker. In 2019, individual healthcare spending in New Jersey grew 4.5 percent from, increasing from \$10,061 to \$10,509 per person. A survey from 2022 found that more than half of New Jersey residents were somewhat or very worried about paying for their prescription drugs. When people can't afford their medication, that means they aren't always going to take it. Of the people surveyed, 23 percent reported rationing medication in the past year due to cost.

MY RECORD

I will match my record fighting for the health and well-being of families, mothers and children against anyone's. In Congress, I have:

- Advocated for greater federal action to improve maternal health and address the United States's maternal mortality crisis.
- Cosponsored *Black Maternal Health Momnibus Act* to address social determinants of health and strengthen maternal health support systems.
- Launched a new portal focused on maternal health grants on my congressional website, providing grant opportunities for counties, hospitals, health organizations to improve maternal care.
- Introduced the *SEARCH Act* (Securing Equal Access to Research, Care, and Health) to combat rare diseases impacting women.
- Cosponsored the *Mental Health and MAMA Act* to require mental health and substance use disorder coverage for pregnant and postpartum women with no cost-sharing for services from pregnancy through one year postpartum.
- Cosponsored the *Mamas and Babies in Underserved Communities Act* to provide grants to expand and improve maternal healthcare in underserved areas.
- Cosponsored menopause research and equity act to address gaps in care and treatment.
- Cosponsored the *Healthy MOM Act* to ensure women can access affordable health coverage during pregnancy.
- Cosponsored the *Social Determinants for Moms Act* to address economic, transportation, and food security barriers to maternal health.

AS YOUR GOVERNOR

As Governor, I will:

- **Promote Lower Cost through Better Care.**
 - As Governor, I will incentivize providers to focus on prevention, chronic disease management, and patient outcomes, making primary care the central point of

coordination, helping to lower healthcare costs, and decreasing the stress that is currently placed on emergency and specialty care.

- **Increase healthcare pricing transparency:** As Governor, I will establish a publicly available health insurance claims database system within the Department of Banking and Insurance (DOBI). By consolidating all claims into a single data system, the people of New Jersey will be able to clearly see the cost of care, the payments providers receive from different payers for similar services, the resources used to treat patients, and the variations in total treatment costs across the state and among providers. This enables patients, providers, and policymakers to use the information to make better-informed decisions about cost-effective care. New Jersey would be joining the other eighteen states that have an all player claims database and three that have publicly available databases.
- **Expand telehealth to increase healthcare access:** If healthcare providers have licenses in New Jersey, but are currently located outside of the state, they are not allowed to provide telehealth services to patients. This decreases our already limited access to healthcare providers and simply doesn't make sense. When I'm Governor, all healthcare providers licensed in New Jersey, regardless of location, will be able to provide care to the people of New Jersey. Increasing access to telehealth care will save patients on time and costs associated with traveling to appointments, reduce the strain on healthcare facilities, and increase preventive and mental healthcare services.
- **Lower Drug Prices.**

Pharmacy Benefit Managers (PBMs) have taken control of our prescription drug marketplace. In Congress, I've pushed to reform pharmacy reimbursements in Medicaid managed care programs and promote pharmacy access for seniors by enforcing reasonable and relevant contract terms in Part D. As Governor, I will work to enact PBM reform at the state level. I will increase transparency in PBM operations by prohibiting unfair pricing practices and requiring detailed disclosures to the New Jersey Division of Consumer Affairs.
- **Defend Reproductive Health.**

I will champion a constitutional amendment to enshrine a woman's right to choose in the New Jersey Constitution.

I will also:

- Maintain New Jersey's membership in the Reproductive Freedom Alliance, a non-partisan coalition of Governors committed to protecting and expanding access to reproductive care.
- Promote enhanced access to preconception care for women, particularly those at risk for preterm delivery, with a focus on effective preventive treatments, and will improve access to doulas, simplifying the Medicaid enrollment process for doulas to increase access to people who need the care the most, and creating a portal to submit the application rather than requiring women to email their applications.

- Order the state health department to run a media and social media campaign to educate women that an over-the-counter, prescription-free birth control pill is available in New Jersey. Not enough women in New Jersey know this, including that it is covered by Medicaid. Reproductive healthcare should be safe, easy, and affordable, like all healthcare, and letting people know about the resources available to them will allow them to make the best decision for themselves.

- **Meet the Care Needs of Seniors.**

Families today are squeezed between caring for their kids *and* caring for their parents. Nearly a quarter of couples over the age of 65 in New Jersey are classified as “economically insecure,” meaning they lack enough income for life’s basics. And if they’re single and living alone, over half are considered economically insecure. We need to lower the financial burdens on our seniors and provide better care and quality-of-life for them as they age. I’ve already announced a broad package of tax cuts to lower the cost-of-living for seniors in our state:

- An up-to-15% property tax cut – particularly of value to seniors.
- A \$1,000 “Retire in Jersey” tax credit when seniors turn 70 and have lived in Jersey for a decade.
- A family credit that applies to families with senior dependents, not just kids.

But, as Governor, I’ll go further and address the healthcare and housing needs of Jersey seniors, as well, by:

- Leading a coordinated, statewide effort to help seniors lead healthier lifestyles, manage chronic diseases, and make homes and communities more livable.
- Launching an anti-fall initiative to fall-proof seniors’ homes.
- Establishing a statewide clearinghouse where seniors and persons with disabilities can find information on how to modify their homes for independent living.
- Providing incentives to developers who incorporate universal design principles into new construction.
- Creating a community navigator program to help seniors better access services.
- Directing the state housing authority to create financing programs for developers of affordable senior housing — such as providing mortgage insurance, as New York State does.

- **Promote Health Equity.** The Trump Administration may not think that inequity is a problem, but I do. I’ve been very involved in doing more to promote maternal health, including convening a virtual maternal health summit with First Lady Tammy Murphy to tackle this crisis. The First Lady has done a phenomenal job leading on maternal health. I will build on that, setting measurable, results-based equity goals with specific attention to disparate impact. We know, for instance, that medical providers over-perform C-sections on mothers of color. C-sections can lead to complications for the mother and significantly extend recovery time, and should only be performed when they are the safest option for both the mother and baby. As Governor, I will implement new oversight mechanisms to avoid unnecessary C-sections including requiring hospitals to track and address racial disparities.

- **Fight to Protect Medicaid Coverage.**

I'll work to ensure that all eligible for Medicaid/CHIP get enrolled, and I'll fight any attempt to slash Medicaid benefits. We'll enact presumptive eligibility for children's coverage under Medicaid and CHIP, so that children don't have to wait until their coverage is processed to access care.

We'll also extend multi-year continuous child eligibility for children until they are three years old, as Oregon did in 2022 and many other states, including New York and Pennsylvania, are now beginning to do under Section 1114 waivers. I will also establish new Medicaid financial incentives for hospitals to reduce unnecessary C-sections, as just discussed. These policy changes will not only improve health outcomes, but also reduce costs.

- **Comprehensively Address Mental Health Needs.** The mental health crisis is hitting people of all ages and from all walks of life, and it was only exacerbated by the pandemic and social media. It's time we do something different to help people get the mental healthcare they need when they need it most. As Governor, I will:

- Establish a pilot program that will respond to mental health emergencies, addiction, and homelessness, and divert mental health responses away from the police. The response team will include a medic (a nurse, paramedic, or EMT) and a crisis worker that are trained in de-escalation and crisis management. Unlike the police, these professionals can connect people with local resources that lessen the chances of having another similar crisis. This will also New Jersey millions of dollars a year through diversion calls and jail diversion. Several states already have programs like this, and a few have begun expanding it to a statewide model.
- Establish standardized community health worker training and certification programs within institutions of higher education and integrate community health worker services into State Medicaid reimbursement programs, as has already been suggested by the New Jersey Senate. These policy changes will improve health outcomes, reduce health care costs, and reduce inequities in the availability and provision of health care services.

- **Address the Opioid Epidemic.**

In 2024, there were 1,766 suspected drug overdoses in New Jersey. Thankfully, that is significantly lower compared to recent previous years but still far too high. As Governor, I will:

- Expand access to xylazine testing strips and stay at the forefront of research on this emerging threat.
- Reduce overdose deaths by improving access to and distribution of Narcan (naloxone) and syringe service providers in the hardest-hit areas of each county.
- Raise reimbursement rates for outpatient, residential, and withdrawal management services to ensure regional competitiveness.
- Expand capacity and access to evidence-based treatment for adolescents.

V. LOWER THE PRICE OF FOOD

OUR CHALLENGE

You remember how President Donald Trump promised to lower egg prices “immediately” upon taking office? Well, today, egg prices are up 53 percent from a year ago, according to the Labor Department: The average cost was \$2.51 a year ago, compared to \$4.95 today; in the New York metro area, the average cost for a dozen eggs is \$6.72.

Under Trump, the problem is only set to get worse. The Bird Flu outbreak has killed more than 136 million birds in the last nine months and 30 million in just the last three — roughly 10 percent of the nation’s egg-laying population that has been lost in the last 90 days, driving up the price of eggs and poultry. What has Trump done in response to this impending crisis? Ordered the government to stop communicating about it with anyone. As with COVID, President Trump’s response to the Bird Flu is to stick his head in the sand like an ostrich, and even fire the government workers tasked with tackling the Bird Flu.

That’s not leadership.

MY RECORD

In response, I have called on President Trump to immediately reverse his decision to halt all communication at the Centers for Disease Control (CDC) on the recent Bird Flu outbreak that is driving costs up for families. In particular, I have demanded that federal agencies restore communication with grocers, farmers, and producers, and I’ve called for a coordinated government response to help contain and solve this outbreak.

But I’ve gone further: I introduced legislation in Congress to help lower the cost of a family’s grocery bill, tackle rising food prices and the supply chain crisis, and take action against any meat or poultry companies that are colluding and making profits on the backs of hard-working middle class families.

A study by Consumer Affairs found food price increases in New Jersey to be the fifth highest in the nation. Families are now spending eleven percent of their income on food — that's the highest in three decades. And, it's not just eggs.

When it comes to meat prices, the four largest meat-packing processors control 85 percent of the market. In other words, there is very little competition, so the big four can, in effect, control production and, in turn, the prices.

There are not enough meat distributors to drive competition and bring prices down. The Agriculture Department said just last month that it expects higher pork and beef prices in 2025 — as meatpackers cut back on their production. When large meat distributors scheme and jack up the costs on our local markets, they stick it to our local businesses and families. This is not the ranchers — it's the packers. I'm a capitalist, and one of the core views of any capitalist is competition. Monopolists that collude to corner a market aren't capitalists. They're crooks.

First, we need to stop any meat or poultry companies that have or are continuing to collude, jack up prices, and rip off hard-working middle class families here in Jersey and across our country. I'll be introducing new legislation — the Meat and Poultry Special Investigator Act — that will direct the U.S. Department of Agriculture (USDA) to appoint a special investigator to strictly enforce price-fixing laws for the meat packing industry and do everything they can to encourage new meat producers to enter the market. This will help create much-needed competition in the meat and poultry industry, strengthen the food supply chain, get prices down, and help our families.

Second, I cosponsored legislation to direct the Comptroller General of the United States to conduct a study on grocery costs to United States consumers, and I introduced the Lower Grocery Prices Act. This bill will require the U.S. Government Accountability Office (GAO) to create a comprehensive national plan to combat high prices and deliver critical relief to families struggling with everyday expenses.

AS YOUR GOVERNOR

That's the same aggressive approach to holding down out-of-pocket costs for Jersey families that I'll bring to the Governor's Office.

- **Attack High Food Prices at the Source.**

I'll direct our state Attorney General to identify and combat anticompetitive and anti-consumer practices, especially the meat and poultry industries, to crack down on agricultural price-fixers — just as I'm pushing USDA to do at the federal level.

- **Go After Meat Processor Monopolies.**

Just like the bill I introduced at the federal level, I will direct the New Jersey Department of Agriculture (NJDA) to appoint a special investigator to strictly enforce price-fixing laws for the meat packing industry and do everything possible to encourage new meat producers to enter the market.

- **Expand In-State Food Production.**

Everyone knows that Jersey is a top producer of cranberries and blueberries — but we also rank in the Top Ten nationally in ten other crops. In fact, we grow 100 different varieties of produce, and more than one-quarter of our state’s land is preserved as farmland. We need to increase local food production and create more regional supply chains, with a particular emphasis on farm-to-table, to produce more food in Jersey and then consume it in Jersey — keeping prices down and keeping our wealth in-state.