

**Public Notice and Summary  
of  
New Jersey's 2010-2014 Draft Consolidated Plan**

The Consolidated Plan combines all of the planning and application requirements of the US Department of Housing and Urban Development's Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships (HOME) and the Housing Opportunities for People with AIDS (HOPWA) programs into a single application.

Any comments regarding the draft of the Consolidated Plan can be presented at a hearing scheduled for June 1, 2010 at the Department of Community Affairs building located at 101 S. Broad Street, Trenton, New Jersey in room 129 from 10:00 AM to 12:00 PM or can be forwarded to Sheri Malnak, at the Department of Community Affairs, Division of Housing and Community Resources, PO Box 051, Trenton, New Jersey 08625-0051 until June 21, 2010.

# STATE OF NEW JERSEY

## 2010-2014 CONSOLIDATED PLAN DRAFT



State of New Jersey  
Christopher Christie, *Governor*

Department of Community Affairs  
Lori Grifa, *Acting Commissioner*

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## **EXECUTIVE SUMMARY**

The Consolidated Plan represents the State's strategy to prioritize and implement our federal and state housing programs to benefit the residents of New Jersey. These programs range from rental assistance to housing rehabilitation and new construction subsidies, helping thousands of low- and moderate-income families, the homeless, victims of domestic violence, those who are disabled and other households with special needs.

The Consolidated Plan is part of New Jersey's larger effort to provide quality, affordable housing to New Jersey's residents while protecting open space and furthering economic development.

The 2010-2014 Consolidated Plan is a multi-year comprehensive planning document which promotes program coordination, sets forth priorities, and serves as a guide in coordinating the delivery of limited housing, community and economic development resources to meet the needs of various program clienteles.

The six federal HUD (Department of Housing and Urban Development) grants covered by the consolidated plan are:

- 1) Community Development Block Grant Program;
- 2) Emergency Solutions Grant Program;
- 3) HOME Investment Partnerships Program;
- 4) Homelessness Prevention and Rapid Re-Housing Program;
- 5) Housing for Persons with AIDs; and
- 6) Neighborhood Stabilization Program.

Over the next five years, the State will promote "economic growth to improve New Jersey's quality of life and standard of living by encouraging economic development through facilitating access to capital, supporting research and development, promoting appropriate education and training, building strategically upon the State's economic and geographic strengths, and influencing the location of employment activities in proximity to affordable and workforce housing, accessible to multi-modal transportation alternatives with facilities that are planned and constructed in environmentally sound ways, and in accordance with the vision and goals of the State Plan". (2010 Final Draft New Jersey State Development and Redevelopment Plan)

## Objectives

During FFY 2010-2014, the State will pursue the following 9 housing and community development goals.

FIVE YEAR GOALS	NUMBER
1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very low and low-income individuals and families.	2,275 units
2. Improve and preserve the existing affordable housing stock and neighborhoods.	1,225 units
3. Increase homeownership opportunities for low and moderate income households.	4,770 households
4. Assist homeless and special needs individuals and families obtain permanent housing, with needed supportive services	3,785 households
5. Support local jurisdictions' planning processes to reduce and end homelessness.	NA
6. Promote lead-based paint education and abatement efforts.	205 units
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options (temporary and permanent) in all neighborhoods.	4,165 units
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate income households.	105 projects
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.	NA

**Fair Housing:** The State will continue to provide housing opportunities to all eligible residents regardless of race, religious creed, color, national origin, sex, sexual orientation, age, ancestry, familial status, veteran status, or physical or mental impairment. It is the State's objective to ensure that all of its programs and policies create safe, decent and affordable housing opportunities that are geographically and architecturally accessible to all New Jersey residents.

Through program requirements and compliance monitoring, the State works to ensure that housing programs benefit individuals without regard to race, color, religion, sex, disability, familial status or national origin. Complaints involving all forms of housing discrimination are referred to the Division on Civil Rights, which oversees the Law Against Discrimination.

The State will continue to coordinate housing and economic development strategies in order to advance fair housing throughout the state.

## Outcomes

<b>Objective #1: Suitable Living Environment</b>		
<b>Outcome 1: Enhance suitable living environment through improved/new accessibility</b>	<b>Outcome 2: Enhance suitable living environment through improved/new affordability</b>	<b>Outcome 3: Enhance suitable living environment through improved/new sustainability</b>
Number of units that have been modified to improve accessibility for special needs populations for the purpose of creating a suitable living environment	Number of units made more energy efficient through LIHEAP and Weatherization funds for the purpose of creating a suitable living environment	Number of households that have access to public sewer and potable water for the purpose of creating a suitable living environment
Number of homeless persons who have access to short-term shelter with appropriate case management services that focus on movement to permanent housing and necessary support services.		Number of units where lead-based paint hazards have been mitigated for the purpose of creating a suitable living environment
<b>Objective #2: Decent Affordable Housing</b>		
<b>Outcome 1: Create decent housing with improved/new availability</b>	<b>Outcome 2: Create decent housing with improved/new affordability</b>	<b>Outcome 3: Create decent housing with improved/new sustainability</b>
Number of new affordable housing units built for low-income households for the purpose of creating affordable housing	Number of households provided with on-going rental assistance for the purpose of creating affordable housing	Number of "Green" sustainable/energy-efficient units built for the purpose of creating affordable housing
Number of new rental units built for moderate-income for the purpose of creating affordable housing	Number of persons living with HIV/AIDS that were assisted with on-going housing subsidies for the purpose of creating affordable housing	Number of existing housing units rehabilitated for the purpose of creating affordable housing
Number of new shelter beds created for homeless individuals and families for the purpose of creating affordable housing	Number of households that received down payment assistance and below-market rate mortgages to become first-time homebuyers for the purpose of creating affordable housing	Number of existing housing units preserved for the purpose of creating affordable housing
<b>Objective #3: Creating Economic Opportunities</b>		
<b>Outcome 1: Provide economic opportunity through improved/new accessibility</b>	<b>Outcome 2: Provide economic opportunity through improved/new affordability</b>	<b>Outcome 3: Provide economic opportunity through improved/new sustainability</b>
Number of jobs created for very-low, low- and moderate-income households for the purpose of creating economic opportunity	Number of towns provided with Special Improvement District Grants and Loans for the purpose of creating economic opportunity	Number of Main Streets provided with technical assistance for the purpose of creating economic opportunity
		Number of building facades, streetscapes rehabilitated for the purpose of creating economic opportunity

The following table represents the State's FY 2010 (Federal FY 2010) formula allocation for Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for People With AIDS (HOPWA) Programs:

<b>PROGRAM NAME</b>	<b>Federal FY 2010 ALLOCATION</b>
Community Development Block Grant	\$7,846,149
HOME Investment Partnership	\$7,758,272
Emergency Solutions Grant	\$1,606,109
Housing Opportunities for People With AIDS	\$1,180,213
<b>TOTAL ALLOCATION</b>	<b>\$18,389,743</b>

***Consolidated Plan Process***

The New Jersey Department of Community Affairs (DCA) is the lead agency responsible for the development of the Consolidated Plan. The New Jersey Department of Health and Senior Services (DHSS) and the New Jersey Housing and Mortgage Finance Agency (HMFA) also work closely with DCA staff in preparing the Consolidated Plan.

The preparation of the Consolidated Plan involved the following:

1. A developmental draft was created and disseminated to a broad range of public and private stake holders for review and comment.
2. A final developmental draft was created and posted on the Division of Housing and Community Resources' web site [www.state.nj.us/dca/divisions/dhcr](http://www.state.nj.us/dca/divisions/dhcr) for public review and comment.
3. A developmental public hearing was held on May 5, 2010. Based on the comments received at the hearing and during the comment period, the final draft of the Consolidated Plan was prepared. A summary of the comments received can be found at the end of this document.
4. The draft plan was posted on the Division's web site for a 30 day public comment period. In addition, a public hearing will held on June 1, 2010 to allow the public to submit oral or written comments on the draft plan.

Based on the comments received, a final plan document is drafted and submitted to the Newark office of the Department of Housing and Urban Development for review.

#### Substantial Amendments

The State will give the public an opportunity to comment on all substantial amendments to the Plan. The State defines a substantial amendment as the following: any significant change in the priority goals and/or in the distribution of funds (25%). In the case of a substantial amendment the State will publish these changes in the three regional newspapers and provide citizens with a 30 day comment period. In addition, the State will provide a 15 day comment period to receive public comments on the Annual Performance Reports.

## ***Evaluation of Past Performance***

The following table represents the Federal FY 2008 (State FY 2009) formula allocation for the American Dream Downpayment Initiative, Community Development Block Grant, HOME Investment Partnership, Emergency Shelter Grant, and Housing Opportunities for Persons with AIDS Programs.

<b>PROGRAM NAME</b>	<b>FEDERAL FY 2008 ALLOCATION</b>
Community Development Block Grant	\$8,296,907
Emergency Shelter Grant	\$1,604,543
HOME Investment Partnership	\$7,066,882
Housing Opportunities for People With AIDS	\$1,056,000
American Dream Downpayment Initiative	\$ 202,491
<b>TOTAL ALLOCATION</b>	<b>\$18,226,823</b>

## **Assessment of One-Year Goals and Objectives**

This section of the report summarizes all of the federal and State resources used during Federal Fiscal Year (FFY) 2008 to support the housing and community development goals identified in the Consolidated Plan.

The DCA and HMFA are responsible for administering the programs that address the housing and community development needs in the State. During FFY 2008, the State leveraged federal funds with other State funds to assist our most vulnerable populations. Last year, more than 21,358 families throughout the State received assistance from DCA's and HMFA's various programs.

The State believes the activities and strategies funded through the Consolidated Plan are making an impact on identified needs. The demand for the programs funded under CDBG, HOME, ESG and HOPWA remain greater than the funding available. The following chart summarizes last year's housing accomplishments and commitments.

ONE YEAR HOUSING GOALS	AMOUNT OF FUNDS	NUMBER
1. Provide financing to increase the number of affordable housing units built for our most vulnerable populations	\$49,765,000	455 units
2a. Continue to provide housing opportunities for low and moderate-income households	\$369,989,521	3,037 units, 5 loans and 1,238 loans
2b. Continue to provide housing assistance to very-low and low-income households and housing assistance to very low and low-income households	\$217,764,511	24,647 households
3. Assist homeless individuals and families obtain permanent housing, with needed support services to become self-sufficient.	\$30,640,468 (plus an additional \$27.4 million in stimulus funding for 2009-2010)	1,101 households, 293,992 individuals, 185 beds and 70 units
4. Support local jurisdictions' planning process to reduce and end homelessness.	\$835,000	240 agencies
5. Encourage the development of supportive housing, housing choice voucher and the provision of support services for special needs populations.	\$1,615,195	84 units and 16 loans
6. Enhance the capacity of local agencies and nonprofit organizations to effectively operate and deliver affordable housing.	\$754,851	57 nonprofits and 3 units of TA
7. Promote lead-based paint education and abatement efforts.	\$10,264,643	18,497 households, 51 loans and 1,890 individuals
8. Support sustainable development and the revitalization of neighborhoods through Smart Growth planning initiatives.	\$61,113,422	27 loans, 1 municipality and 47 grants
9. Improve and preserve the existing affordable housing stock	\$238,207,676	338,578 households and 2,084 units
10. Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.	\$299,321,098	29 municipalities, 21 projects and 80 SIDS

## DEFINITIONS

**Area of Low-income Concentrations:** a low income concentrated area is defined as any county in the state where at least 20% of its households earn incomes below 51% of state median family income.

**Area of Racial Concentrations:** a racially concentrated area is defined as any municipality in the state whose population is at least 10% points higher than the percentage of minority persons in the State.

**Chronically homeless person:** an individual or family that:

1. Is homeless and lives or resides in a place not meant for human habitation, a safe haven, or in an emergency shelter;
2. Has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least 1 year or on at least 4 separate occasions in the last 3 years; and
3. Has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C. 15002)), post traumatic stress disorder, cognitive impairments resulting from a brain injury, or chronic physical illness or disability, including the co-occurrence of 2 or more of those conditions.

**Cost Burden > 30%:** monthly housing costs, including utility costs, exceed 30 percent of gross income.

**Cost Burden > 50% (Severe Cost Burden):** monthly housing costs, including utility costs, exceed 50 percent of gross income.

**DCA:** Department of Community Affairs.

**Elderly Household:** a one or two persons household in which the head of the household or spouse is at least 62 years of age.

**Elderly Person:** a person who is at least 62 years of age.

**Frail Elderly:** an elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities).

**Homeless:**

1. An individual or family who lacks a fixed, regular, and adequate nighttime residence;
2. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;

3. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, and congregate shelters, and transitional housing for the homeless);
4. An individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
5. An individual or family who:
  - Will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, as evidenced by:
    - A court order resulting from an eviction action that notifies the individual or family that they must leave within 14 days;
    - The individual or family having a primary nighttime residence that is a room in a hotel or motel and where they lack the resources necessary to reside there for more than 14 days; or
    - Credible evidence indicating that the owner or renter of the housing will not allow the individual or family to stay for more than 14 days, and any oral statement from an individual or family seeking homeless assistance that is found to be credible shall be considered credible evidence for purposes of this clause;
  - Has no subsequent residence identified; and
  - Lacks the resources or support networks needed to obtain other permanent housing; and
6. Unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes who—
  - Have experienced a long term period without living independently in permanent housing,
  - Have experienced persistent instability as measured by frequent moves over such period, and
7. Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.

**Low-income household:** household whose annual income does not exceed 80% of Area Median Income.

**Household:** one or more persons occupying a housing unit.

**Poverty Guidelines:**

<b>The 2009 Poverty Guidelines for the 48 Contiguous States</b>	
<b>Persons in family</b>	<b>Poverty guideline</b>
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

For families with more than 8 persons, add \$3,740 for each additional person.

**Project-Based Assistance:** rental Assistance provided for a project, not for a specific tenant. Tenants receiving project based rental assistance give up the right to that assistance upon moving from the project.

**Standard Condition:** dwelling units that meet Housing Quality Standards or local code.

**Substandard Condition but Suitable for Rehabilitation:** dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation.

**Supportive Services:** services provided to residents of supportive housing for the purpose of facilitating the independence of residents; including but not limited to: case management, medical or psychological counseling, childcare, transportation, and job training.

# HOUSING AND HOMELESS NEEDS ASSESSMENT

## *General Housing Needs*

### **Households by Income Group and Household Type**

The following table shows the estimated number of households in need of housing assistance by household type. This figure is based on data from the 2000 CHAS Database. The indicators of housing need used include households with any of the following three problems: 1) excessive housing cost burden (greater than 30 percent of income), 2) overcrowding, or 3) living in a housing unit lacking complete kitchen and/or plumbing.

New Jersey Households, by income and household problems, 2000 Census																						
	New Jersey	Atlantic	Bergen	Burlington	Camden	Cape May	Cumberland	Essex	Gloucester	Hudson	Hunterdon	Mercer	Middlesex	Monmouth	Morris	Ocean	Passaic	Salem	Somerset	Sussex	Union	Warren
<b>Households &lt;=50% MFI</b>	<b>701,145</b>	<b>20,760</b>	<b>64,520</b>	<b>22,330</b>	<b>44,445</b>	<b>9,625</b>	<b>11,660</b>	<b>97,490</b>	<b>16,695</b>	<b>57,020</b>	<b>6,435</b>	<b>30,345</b>	<b>61,865</b>	<b>43,580</b>	<b>21,360</b>	<b>54,840</b>	<b>51,460</b>	<b>5,945</b>	<b>17,345</b>	<b>8,275</b>	<b>46,600</b>	<b>8,540</b>
Renters w/ housing problems	309,575	8,385	27,695	7,645	18,700	3,080	4,985	55,550	5,690	36,495	1,930	12,780	25,305	17,975	7,765	11,570	27,480	2,155	6,205	2,480	22,490	3,200
Owners w/ housing problems	217,570	6,925	23,795	9,770	15,235	3,910	3,425	16,450	6,655	6,945	2,830	9,150	20,770	15,765	8,980	23,975	12,885	1,910	7,295	3,940	13,975	2,975
Renters w/out housing problems	104,575	3,690	7,795	2,170	6,010	1,210	2,235	22,230	2,155	12,235	690	5,060	7,520	6,005	2,280	3,385	8,180	1,050	1,660	790	7,050	1,195
Owners w/out housing problems	69,425	1,760	5,235	2,745	4,500	1,425	1,015	3,260	2,195	1,345	985	3,355	8,270	3,835	2,335	15,910	2,915	830	2,185	1,065	3,085	1,170
<b>Households 50.1% to 80% MFI</b>	<b>427,235</b>	<b>16,915</b>	<b>38,560</b>	<b>24,960</b>	<b>33,630</b>	<b>7,765</b>	<b>8,480</b>	<b>41,170</b>	<b>15,305</b>	<b>34,905</b>	<b>3,110</b>	<b>16,600</b>	<b>27,100</b>	<b>29,350</b>	<b>17,435</b>	<b>36,135</b>	<b>23,595</b>	<b>4,765</b>	<b>7,940</b>	<b>6,805</b>	<b>27,075</b>	<b>5,640</b>
Renters w/ housing problems	85,130	3,865	9,140	3,590	4,405	1,125	1,840	9,385	1,385	17,890	355	2,540	4,940	4,485	3,785	2,965	5,190	390	1,405	510	5,465	465
Owners w/ housing problems	123,525	5,510	11,755	7,955	9,915	2,590	2,495	9,290	5,465	6,310	1,280	3,990	7,830	10,790	5,515	10,615	6,370	1,150	2,790	2,995	7,130	1,775
Renters w/out housing problems	103,830	3,570	8,465	4,670	8,500	1,395	1,565	17,490	2,805	9,455	460	4,750	6,490	6,275	3,450	3,730	7,570	1,175	1,395	1,290	7,790	1,560
Owners w/out housing problems	114,750	3,970	9,200	8,745	10,810	2,655	2,580	5,005	5,650	1,250	1,015	5,320	7,840	7,800	4,685	18,825	4,465	2,050	2,350	2,010	6,690	1,840
<b>Households 80.1% to 120% MFI</b>	<b>740,525</b>	<b>20,890</b>	<b>83,950</b>	<b>34,195</b>	<b>39,705</b>	<b>8,750</b>	<b>9,600</b>	<b>60,835</b>	<b>21,339</b>	<b>37,435</b>	<b>13,049</b>	<b>30,885</b>	<b>89,400</b>	<b>49,055</b>	<b>38,925</b>	<b>52,555</b>	<b>41,885</b>	<b>5,240</b>	<b>32,265</b>	<b>14,128</b>	<b>45,225</b>	<b>11,185</b>
Renters w/ housing problems	44,485	1,355	6,085	1,080	985	265	495	4,755	239	8,935	199	1,315	5,675	1,715	2,130	960	3,060	50	1,770	133	3,060	210
Owners w/ housing problems	166,370	5,115	21,460	7,715	8,120	2,170	1,955	13,490	4,685	6,445	4,150	5,335	16,150	13,685	10,730	9,950	9,890	880	8,130	3,765	10,140	2,415
Renters w/out housing problems	193,435	5,045	23,940	7,205	9,050	2,010	2,155	25,200	3,390	18,090	2,030	8,125	22,420	10,120	9,290	6,550	12,960	965	6,655	2,120	13,640	2,465
Owners w/out housing problems	336,235	9,375	32,465	18,195	21,550	4,305	4,995	17,390	13,025	3,965	6,670	16,110	45,155	23,535	16,775	35,095	15,975	3,345	15,710	8,110	18,385	6,095
<b>Households 120.1% to 140% MFI</b>	<b>254,940</b>	<b>8,615</b>	<b>28,270</b>	<b>15,465</b>	<b>15,790</b>	<b>3,310</b>	<b>4,050</b>	<b>17,785</b>	<b>8,700</b>	<b>16,930</b>	<b>4,165</b>	<b>10,155</b>	<b>24,110</b>	<b>19,380</b>	<b>15,845</b>	<b>15,660</b>	<b>11,415</b>	<b>2,214</b>	<b>9,735</b>	<b>5,520</b>	<b>14,570</b>	<b>3,255</b>
Renters w/ housing problems	7,070	300	820	170	260	25	95	645	25	2,395	10	190	560	265	320	125	275	4	165	15	395	10
Owners w/ housing problems	33,850	1,235	4,820	1,980	1,730	585	545	2,565	855	3,015	660	955	1,670	3,340	2,900	1,190	1,560	170	1,280	685	1,760	340
Renters w/out housing problems	52,535	1,740	6,520	2,535	2,390	550	665	5,855	770	8,880	420	2,030	4,685	2,910	2,865	1,365	2,500	200	1,405	515	3,275	465
Owners w/out housing problems	161,485	5,340	16,110	10,780	11,410	2,150	2,745	8,720	7,050	2,640	3,075	6,980	17,195	12,865	9,760	12,980	7,080	1,840	6,885	4,305	9,140	2,440
<b>Households 141.1% or more MFI</b>	<b>940,810</b>	<b>27,860</b>	<b>115,495</b>	<b>57,425</b>	<b>52,175</b>	<b>12,690</b>	<b>15,355</b>	<b>66,445</b>	<b>28,690</b>	<b>84,255</b>	<b>16,915</b>	<b>37,805</b>	<b>63,340</b>	<b>82,865</b>	<b>76,150</b>	<b>41,205</b>	<b>35,510</b>	<b>6,125</b>	<b>41,700</b>	<b>16,095</b>	<b>52,670</b>	<b>10,035</b>
Renters w/ housing problems	14,910	415	1,470	225	370	40	150	1,330	60	6,775	15	265	965	370	595	280	430	20	355	10	740	35
Owners w/ housing problems	54,140	1,510	8,240	2,725	2,235	625	680	4,705	950	8,425	920	1,935	1,715	4,940	4,715	1,455	2,060	235	2,225	845	2,530	465
Renters w/out housing problems	137,805	3,625	16,650	5,580	5,075	1,145	1,570	11,805	1,720	38,725	1,010	4,425	9,875	6,840	8,240	2,695	5,055	555	3,810	945	7,535	920
Owners w/out housing problems	733,955	22,310	89,135	48,895	44,495	10,880	12,955	48,605	25,960	30,330	14,970	31,180	50,785	70,715	62,600	36,775	27,965	5,315	35,310	14,295	41,865	8,615
<b>SUMMARY TOTALS</b>																						
<b>Households &lt;=50.1% MFI</b>	<b>701,145</b>	<b>20,760</b>	<b>64,520</b>	<b>22,330</b>	<b>44,445</b>	<b>9,625</b>	<b>11,660</b>	<b>97,490</b>	<b>16,695</b>	<b>57,020</b>	<b>6,435</b>	<b>30,345</b>	<b>61,865</b>	<b>43,580</b>	<b>21,360</b>	<b>54,840</b>	<b>51,460</b>	<b>5,945</b>	<b>17,345</b>	<b>8,275</b>	<b>46,600</b>	<b>8,540</b>
All Renters	414,150	12,075	35,490	9,815	24,710	4,290	7,220	77,780	7,845	48,730	2,620	17,840	32,825	23,980	10,045	14,955	35,660	3,205	7,865	3,270	29,540	4,395
All Owners	286,995	8,685	29,030	12,515	19,735	5,335	4,440	19,710	8,850	8,290	3,815	12,505	29,040	19,600	11,315	39,885	15,800	2,740	9,480	5,005	17,060	4,145
<b>Households 50.1% to 80% MFI</b>	<b>427,235</b>	<b>16,915</b>	<b>38,560</b>	<b>24,960</b>	<b>33,630</b>	<b>7,765</b>	<b>8,480</b>	<b>41,170</b>	<b>15,305</b>	<b>34,905</b>	<b>3,110</b>	<b>16,600</b>	<b>27,100</b>	<b>29,350</b>	<b>17,435</b>	<b>36,135</b>	<b>23,595</b>	<b>4,765</b>	<b>7,940</b>	<b>6,805</b>	<b>27,075</b>	<b>5,640</b>
All Renters	189,960	7,435	17,605	8,260	12,905	2,520	3,405	26,875	4,190	27,345	815	7,290	11,430	10,760	7,235	6,695	12,760	1,565	2,800	1,800	13,255	2,025
All Owners	238,275	9,480	20,955	16,700	20,725	5,245	5,075	14,295	11,115	7,560	2,295	9,310	15,670	18,590	10,200	29,440	10,835	3,200	5,140	5,005	13,820	3,615
<b>Households 80.1% to 120% MFI</b>	<b>740,525</b>	<b>20,890</b>	<b>83,950</b>	<b>34,195</b>	<b>39,705</b>	<b>8,750</b>	<b>9,600</b>	<b>60,835</b>	<b>21,339</b>	<b>37,435</b>	<b>13,049</b>	<b>30,885</b>	<b>89,400</b>	<b>49,055</b>	<b>38,925</b>	<b>52,555</b>	<b>41,885</b>	<b>5,240</b>	<b>32,265</b>	<b>14,128</b>	<b>45,225</b>	<b>11,185</b>
All Renters	237,920	6,400	30,025	8,285	10,035	2,275	2,650	29,955	3,629	27,025	2,229	9,440	28,095	11,835	11,420	7,510	16,020	1,015	8,425	2,253	16,700	2,675
All Owners	502,605	14,490	53,925	25,910	29,670	6,475	6,950	30,880	17,710	10,410	10,820	21,445	61,305	37,220	27,505	45,045	25,865	4,225	23,840	11,875	28,525	8,510
<b>Total Renters</b>	<b>841,030</b>	<b>25,910</b>	<b>83,120</b>	<b>26,360</b>	<b>47,650</b>	<b>9,085</b>	<b>13,275</b>	<b>134,610</b>	<b>15,664</b>	<b>103,100</b>	<b>5,664</b>	<b>34,570</b>	<b>72,350</b>	<b>46,575</b>	<b>28,700</b>	<b>29,160</b>	<b>64,440</b>	<b>5,785</b>	<b>19,090</b>	<b>7,323</b>	<b>59,495</b>	<b>9,095</b>
<b>Total Owners</b>	<b>1,027,875</b>	<b>32,655</b>	<b>103,910</b>	<b>55,125</b>	<b>70,130</b>	<b>17,055</b>	<b>16,465</b>	<b>64,885</b>	<b>37,675</b>	<b>26,260</b>	<b>16,930</b>	<b>43,260</b>	<b>106,015</b>	<b>75,410</b>	<b>49,020</b>	<b>114,370</b>	<b>52,500</b>	<b>10,165</b>	<b>38,460</b>	<b>21,885</b>	<b>59,405</b>	<b>16,270</b>
<b>Total Households</b>	<b>1,868,905</b>	<b>58,565</b>	<b>187,030</b>	<b>81,485</b>	<b>117,780</b>	<b>26,140</b>	<b>29,740</b>	<b>199,495</b>	<b>53,339</b>	<b>129,360</b>	<b>22,594</b>	<b>77,830</b>	<b>178,365</b>	<b>121,985</b>	<b>77,720</b>	<b>143,530</b>	<b>116,940</b>	<b>15,950</b>	<b>57,550</b>	<b>29,208</b>	<b>118,900</b>	<b>25,365</b>

Housing problems defined as lacking complete plumbing or kitchen facilities, greater than 1.1 person per room, and/or cost burden (more than 30% of income on housing costs).

The following tables delineate need by household type, income and race/ethnicity. According to the tables:

- Households with incomes up to 50% of AMI have the greatest housing needs. In 2000 more than 73.9% of very low-income renters (0 to 30%) and 76% of low-income renters (31 to 50%) faced some type of housing problem (overcrowded or lack plumbing or kitchen facilities). Both of these groups are also cost burdened; 71% of very low-income and 69% of low-income. As expected, households with higher incomes experienced fewer problems.
- Hispanic renter households tend to experience a slightly higher level of housing problems than the other racial/ethnic groups.

Name of Jurisdiction: NJ		Source of Data: CHAS Data				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly	Small Related	Large Related	All	Total	Elderly	Small Related	Large Related	All	Total	
	(1 & 2 members)	(2 to 4 members)	(5 or more members)	Other	Renters	(1 & 2 members)	(2 to 4 members)	(5 or more members)	Other	Owners	
Household Income <= 50% MFI	126,245	146,060	43,350	98,285	413,940	172,242	62,495	21,865	30,395	286,997	700,937
Household Income <=30% MFI	82,065	78,925	22,945	59,895	243,830	76,394	24,860	7,915	16,585	125,754	369,584
% with any housing problems	64.5	80.5	91.4	71.2	73.9	85.5	84.6	90.4	77.2	84.6	77.5
% Cost Burden >30% MFI	63.5	77	80.9	69.6	71	85.4	84	87.5	76.7	84.1	75.4
% Cost Burden >50% MFI	45.5	63.5	61	60.5	56.5	62.1	76.7	78	69.5	67	60
Household Income >30 to <=50% MFI	44,180	67,135	20,405	38,390	170,110	95,848	37,635	13,950	13,810	161,243	331,353
% with any housing problems	65.8	76.7	85.1	81.7	76	59.2	82	87.8	82.3	69	72.6
% Cost Burden >30%	64.9	70.2	55.6	79.4	69.1	59	81	82.3	82.2	68.1	68.7
% Cost Burden >50%	26.5	18.2	10.3	27.1	21.4	21.5	53.6	50.5	51.3	34.1	27.6
Household Income >50 to <=80% MFI	28,195	78,300	22,395	60,050	188,940	98,155	82,865	29,595	27,650	238,265	427,205
% with any housing problems	44.8	41	65.8	42.7	45.1	29.7	66.1	73.8	64.2	51.8	48.8
% Cost Burden >30%	42.9	29.9	18.2	39.8	33.6	29.6	65	65.1	63.8	50.3	42.9
% Cost Burden >50%	7.6	2.7	1	4.5	3.8	9.8	23.7	18.1	25.6	17.5	11.4
Household Income >80% MFI	39,380	203,905	40,470	166,410	450,165	248,014	873,254	202,350	162,405	1,486,023	1,936,188
% with any housing problems	11.9	12.7	52.4	8.8	14.8	11.5	16.1	23.8	23	17.1	16.6
% Cost Burden >30%	10	3.5	2.1	6	4.9	11.3	15.3	16.4	22.5	15.6	13.1
% Cost Burden >50%	2.3	0.3	0	0.6	0.6	2.4	2	2.1	3.2	2.2	1.8
Total Households	193,820	428,265	106,215	324,745	1,053,045	518,411	1,018,614	253,810	220,450	2,011,285	3,064,330
% with any housing problems	51.2	40.4	69.9	35.2	43.8	34.7	24.3	35.2	36	29.6	34.5
% Cost Burden >30	49.9	32.3	32.8	32.6	35.7	34.5	23.5	27.9	35.5	28.2	30.8
% Cost Burden >50	26.9	15.2	15.4	15.5	17.5	16.1	7.5	9	14	10.6	13

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

<b>Housing Problems Output for White Non-Hispanic Households</b>									
<b>Name of Jurisdiction:</b>		<b>Source of Data:</b>			<b>Data Current as of:</b>				
New Jersey		CHAS Data Book			2000				
<b>Household by Type, Income, &amp; Housing Problem</b>	<b>Renters</b>				<b>Owners</b>				<b>Total Households</b>
	<b>Elderly 1 &amp; 2 Member Households</b>	<b>Family Households</b>	<b>All Other Households</b>	<b>Total Renters</b>	<b>Elderly</b>	<b>Family Households</b>	<b>All Other Households</b>	<b>Total Owners</b>	
<b>Household Income &lt;=50% MFI</b>	83,855	47,565	48,310	179,730	156,040	53,570	24,075	233,685	413,415
<b>Household Income &lt;=30% MFI</b>	50,955	22,010	27,800	100,765	67,745	20,455	12,980	101,180	201,945
<b>% with any housing problems</b>	66.1	83.4	73.7	72	85.8	86.9	78.5	85.1	78.5
<b>Household Income &gt;30 to &lt;=50% MFI</b>	32,900	25,555	20,510	78,965	88,295	33,115	11,095	132,505	211,470
<b>% with any housing problems</b>	68.2	79.8	83.2	75.9	58	82.8	81.6	66.2	69.8
<b>Household Income &gt;50 to &lt;=80% MFI</b>	21,405	34,625	36,070	92,100	90,475	78,300	22,850	191,625	283,725
<b>% with any housing problems</b>	46.5	41.1	43.7	43.4	27.8	66	63	47.6	46.2
<b>Household Income &gt;80% MFI</b>	31,030	112,775	114,620	258,425	227,055	865,065	138,505	1,230,625	1,489,050
<b>% with any housing problems</b>	12.8	8.7	7.3	8.6	10.5	15.3	21.9	15.1	14
<b>Total Households</b>	136,290	194,965	199,000	530,255	473,570	996,935	185,430	1,655,935	2,186,190
<b>% with any housing problems</b>	51.4	32.2	31	36.7	33.4	23	34.5	27.3	29.5

Housing Problems Output for Black Non-Hispanic Households									
Name of Jurisdiction:		Source of Data:			Data Current as of:				
New Jersey		CHAS Data Book			2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly	Family Households	All Other Households	Total Owners	
Household Income <=50% MFI	24,680	60,060	26,095	110,835	10,330	12,560	3,465	26,355	137,190
Household Income <=30% MFI	18,325	36,045	17,295	71,665	5,670	5,345	2,025	13,040	84,705
% with any housing problems	58.9	78.6	69.7	71.4	84.3	85.6	72.6	83	73.2
Household Income >30 to <=50% MFI	6,355	24,015	8,800	39,170	4,660	7,215	1,440	13,315	52,485
% with any housing problems	55.1	70.5	77.2	69.5	73.4	80.7	83.7	78.5	71.8
Household Income >50 to <=80% MFI	3,775	24,430	12,515	40,720	4,845	13,945	2,695	21,485	62,205
% with any housing problems	34.7	38.1	35.1	36.9	49	65	68.5	61.8	45.5
Household Income >80% MFI	4,405	42,260	22,915	69,580	11,960	77,645	12,715	102,320	171,900
% with any housing problems	3.4	17	8.6	13.4	21.3	21.4	29.9	22.4	18.8
<b>Total Households</b>	<b>32,860</b>	<b>126,750</b>	<b>61,525</b>	<b>221,135</b>	<b>27,135</b>	<b>104,150</b>	<b>18,875</b>	<b>150,160</b>	<b>371,295</b>
<b>% with any housing problems</b>	<b>47.9</b>	<b>48.7</b>	<b>41</b>	<b>46.5</b>	<b>48.4</b>	<b>34.6</b>	<b>44.1</b>	<b>38.3</b>	<b>43.2</b>

<b>Housing Problems Output for Hispanic Households</b>									
<b>Name of Jurisdiction:</b>		<b>Source of Data:</b>			<b>Data Current as of:</b>				
New Jersey		CHAS Data Book			2000				
<b>Household by Type, Income, &amp; Housing Problem</b>	<b>Renters</b>				<b>Owners</b>				<b>Total Households</b>
	<b>Elderly 1 &amp; 2 Member Households</b>	<b>Family Households</b>	<b>All Other Households</b>	<b>Total Renters</b>	<b>Elderly</b>	<b>Family Households</b>	<b>All Other Households</b>	<b>Total Owners</b>	
<b>Household Income &lt;=50% MFI</b>	13,825	64,405	16,395	94,625	3,505	11,265	1,660	16,430	111,055
<b>Household Income &lt;=30% MFI</b>	9,870	34,530	9,920	54,320	1,710	4,265	915	6,890	61,210
<b>% with any housing problems</b>	65.8	86.8	71.9	80.3	83.3	83.6	73.2	82.1	80.5
<b>Household Income &gt;30 to &lt;=50% MFI</b>	3,955	29,875	6,475	40,305	1,795	7,000	745	9,540	49,845
<b>% with any housing problems</b>	61.6	81.8	82.6	79.9	74.1	87	85.2	84.4	80.8
<b>Household Income &gt;50 to &lt;=80% MFI</b>	2,365	31,810	7,925	42,100	1,765	12,725	1,295	15,785	57,885
<b>% with any housing problems</b>	44	54.9	45.7	52.6	59.5	78.9	74.1	76.4	59.1
<b>Household Income &gt;80% MFI</b>	2,685	54,000	14,650	71,335	4,250	61,140	5,290	70,680	142,015
<b>% with any housing problems</b>	13	34.7	17	30.3	25.1	33.3	29.9	32.5	31.4
<b>Total Households</b>	18,875	150,215	38,970	208,060	9,520	85,130	8,245	102,895	310,955
<b>% with any housing problems</b>	54.7	60.3	47.7	57.5	51.2	47.1	46.6	47.4	54.1

## Affordability Mismatch Output for All Households

Name of Jurisdiction:		Source of Data:			Data Current as of:				
New Jersey		CHAS Data Book			2000				
Housing Units by Affordability	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
	0-1	2	3+	Total	0-1	2	3+	Total	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
<b>1. Rent &lt;=30%</b>					<b>Value &lt;=30%</b>				
# occupied units	72,226	40,237	37,547	150,010		N/A	N/A	N/A	N/A
% occupants <=30%	70.5	45.7	32.6	54.3		N/A	N/A	N/A	N/A
% built before 1970	49.6	72.7	75.5	62.3		N/A	N/A	N/A	N/A
% some problem	35	26.9	19.9	29.1		N/A	N/A	N/A	N/A
# vacant for rent	2,381	2,607	2,225	7,213	# vacant for sale	N/A	N/A	N/A	N/A
<b>2. Rent &gt;30% to &lt;=50%</b>					<b>Value &lt;=50%</b>				
# occupied units	105,383	97,668	54,174	257,225		21,805	93,922	146,298	262,025
% occupants <=50%	56.5	46.6	42.1	49.7		40.6	36.7	22.9	29.3
% built before 1970	72.4	79.6	79.4	76.6		49	43.6	78.3	63.5
% some problem	52.1	45	43.2	47.5		36.3	32	29.6	31
# vacant for rent	6,871	9,951	4,777	21,599	# vacant for sale	980	3,864	4,402	9,246
<b>3. Rent &gt;50% to &lt;=80%</b>					<b>Value &gt;50% to &lt;=80%</b>				
# occupied units	214,687	169,124	69,828	453,639		15,562	95,169	375,606	486,337
% occupants <=80%	55.6	48.7	47.6	51.8		44.4	41.5	27.1	30.4
% built before 1970	65.5	68.8	72.8	67.9		53	55.1	68.5	65.4
% some problem	47.6	42.7	44.8	45.4		40.7	32.8	27.8	29.2
# vacant for rent	7,980	6,729	2,333	17,042	# vacant for sale	614	2,378	3,964	6,956

2000 CHAS DATA

### Populations with Special Needs

**Elderly:** According to the 2007 American Community Survey, there were 1,084,591 New Jersey residents 65 years and over. Approximately, 383,000 of which are disabled.

#### Services and Assistance for the Elderly

- **Pharmaceutical Assistance to the Aged and Disabled (PAAD):** provides coverage for prescribed legend drugs, insulin and insulin supplies. The PAAD co-payment will be \$6 for each PAAD covered generic drug prescription and \$7 for each PAAD covered brand name drug prescription. PAAD beneficiaries may pay less for generic drugs if their Medicare prescription drug plan charges them less than the \$6 PAAD co-payment for generics.
- **Lifeline** is a utility assistance program that offers \$225 to persons who meet the PAAD eligibility requirements or who receive Supplemental Security Income (SSI). This includes utility customers as well as tenants whose utility bills are included in their rent.

- Hearing Aid Assistance to the Aged and Disabled provides a \$100 reimbursement to eligible persons who purchase a hearing aid.
- New Jersey Statewide Heating Assistance and Referral for Energy Services (New Jersey SHARES) provides temporary financial assistance to residents of New Jersey who are in need of temporary help in paying their energy bills.
- Safe Housing and Transportation Program provides a safe environment for senior citizens through the provision of home repair services, safety improvements, and escorted transportation services.

The escorted transportation program is prioritized to serve seniors living in high crime areas with special emphasis being placed on frail elderly 75+ and elderly living alone. Programs funded under Residential Maintenance focus on alleviating existing conditions which are detrimental to the health and safety of the elderly. The Safe Housing and Transportation Program is administered through the 21 Area Agencies on Aging.

### **Persons with Disabilities:**

The 2007 American Community Survey states that there are 954,607 individuals 5 years and older with disabilities living in New Jersey.

The State's Division of Disability Services (DDS) provides information and referral services to people with disabilities and their families, focusing on people who have become disabled as adults, whether through illness or injury. DDS also is responsible for overseeing various Medicaid home-and community-based waiver programs that are designed to help people with disabilities live as independently as possible.

The State's Division of Developmental Disabilities (DDD) serves more than 40,000 people with developmental disabilities including the following conditions: mental retardation, cerebral palsy, autism, epilepsy, spina bifida, traumatic brain injuries and certain neurological impairments. Today over 37,000 DDD consumers live in their communities, while the remaining 3,000 live in seven state-run Developmental Centers (DCs).

**Persons with Mental Illness:** More than 276,500 New Jersey residents received mental health services through the State's Division of Mental Health Services (DMHS). DMHS serves over 6,500 people who, for some period of time, require intensive inpatient treatment in state psychiatric hospitals and over 270,000 people who are able to live more independently and use services in their own communities.

DMHS also supports through direct funding and other means people who require inpatient treatment from the six county-operated psychiatric units/hospitals; and it formally approves the quality of inpatient care provided by Short Term Care Facilities and Children's Crisis Intervention Units in local general hospitals.

In November of 2004, then Acting Governor Richard J. Codey signed the executive order that created the Governor's Task Force on Mental Health. This task force was formed to rigorously investigate New Jersey's mental health system and develop solutions to the obstacles that currently face those with mental illness – and their families.

**Victims of Domestic Violence:** Victims of domestic violence have significant immediate needs for shelter and crisis services, and ongoing needs for support to overcome the trauma they have experienced in order to move on with their lives.

Highlights of the 2008 domestic violence statistics from the *Twenty-Sixth Annual Report on Domestic Violence* are listed below:

- There were 70,613 domestic violence offenses reported by the police in 2008, a 2 percent decrease compared to the 71,901 reported in 2007.
- Murders increased 50 percent in 2008 (57) when compared to 2007 (38).
- Assaults accounted for 43 percent (30,429) and harassment accounted for 43 percent (30,023) of the reported offenses in 2008.
- Arrests were made in 31 percent (21,665) of the offenses reported for 2008, a decrease of 3 percent when compared to arrests made in 2007.
- The most frequent day of domestic violence occurrences was Sunday (12,397).
- For the twenty-sixth consecutive year, the most frequent hours of domestic violence incidents were between 8:00 p.m. and midnight, when 26 percent (18,679) of the offenses were reported.
- Children were involved or present during 33 percent of all domestic violence offenses occurring in 2008. Specifically, 5 percent (3,519) were involved and 28 percent (19,583) were present.

- Wives were the victims in 19 percent (13,637) and ex-wives were the victims in 3 percent (2,406) of the reported domestic violence offenses in 2008. Overall, females were victims in 76 percent (53,810) of all domestic violence offenses.
- The number of domestic violence complaints that had prior court orders issued against the offender decreased from 15,481 in 2007 to 13,872 in 2008. This is a decrease of 10 percent.
- Alcohol and/or drugs were involved in 28 percent (19,691) of the reported offenses occurring in 2008. Alcohol involvement alone accounted for 25 percent (17,808) of the total domestic violence offenses reported.
- Persons age 60 or over were victims in 3 percent (2,345) of all reported domestic violence offenses that occurred in 2008.
- Elderly were the victims in 21 percent (12) of the domestic violence murders (57).
- There were 2,966 total arrests involving domestic violence restraining orders reported by police in 2008. Of these, 1,793 were arrests for violations of a restraining order only, while 1,173 were arrests for violations of a restraining order with an offense arrest.

**Persons with HIV/AIDS:** As of June 2009, there were over 73,000 reported cases of AIDS/HIV in New Jersey. Of this total, 1,103 were new cases in 2008. Persons living with HIV/AIDS vary in their needs for housing and housing related services. The effects of HIV/AIDS range from loss or reduction of income to the inability to live independently due to declining health. A range of housing options is needed, including options that allow for in-home caregivers at certain points. Housing linked to mental health and chemical dependency case management is needed for persons who are dually or triply diagnosed – a growing portion of the HIV/AIDS population. Housing and care needs can extend to assisted living support such as in-home medical services, nursing services, and hospice care.

State of New Jersey Residents: HIV/AIDS Cases Reported as of June 30, 2009						
Number of Cases by Age at Diagnosis and Sex						
Age at diagnosis	Males		Females		Total	
	Cases	%	Cases	%	Cases	%
<13	668	1.33%	673	2.93%	1,341	1.83%
13-24	2,863	5.69%	2,200	9.57%	5,063	6.91%
25-34	16,085	31.98%	8,658	37.66%	24,743	33.76%
35-44	19,708	39.18%	7,663	33.34%	27,371	37.35%
45-54	7,953	15.81%	2,741	11.92%	10,694	14.59%
>=55	3,021	6.01%	1,052	4.58%	4,073	5.56%
<b>TOTAL</b>	<b>50,298</b>	<b>100%</b>	<b>22,987</b>	<b>100.00%</b>	<b>73,285</b>	<b>100%</b>

NJ Department of Health and Senior Services

State of New Jersey Residents: HIV/AIDS Cases Reported as of June 30, 2009						
Number of Cases by Race/Ethnicity and Sex						
	Males		Females		Total	
Race	Cases	%	Cases	%	Cases	%
Hispanic, all races	10,231	20.34%	3,929	17.09%	14,160	19.32%
Not Hispanic, African American	25,899	51.49%	14,949	65.03%	40,848	55.74%
Not Hispanic, White	13,690	27.22%	3,906	16.99%	17,596	24.01%
Other/Unknown	478	0.95%	203	0.88%	681	0.93%
<b>TOTAL</b>	<b>50,298</b>	<b>100%</b>	<b>22,987</b>	<b>100%</b>	<b>73,285</b>	<b>100%</b>

NJ Department of Health and Senior Services

State of New Jersey Residents: HIV/AIDS Cases Reported as of June 30, 2009						
Number of Cases by Transmission Category and Sex						
Transmission Category	Males		Females		Total	
	Cases	%	Cases	%	Cases	%
Male to male sexual conduct	14,454	28.74%	0	0.00%	14,454	19.72%
Injection Drug Use	18,966	37.71%	8,522	37.07%	27,488	37.51%
Male to male sexual conduct & Injection Drug Use	2,269	4.51%	0	0.00%	2,269	3.10%
Heterosexual contact	9,803	19.49%	12,222	53.17%	22,025	30.05%
Risk not reported/other	4,806	9.56%	2,243	9.76%	7,049	9.62%
<b>TOTAL</b>	<b>50,298</b>	<b>100%</b>	<b>22,987</b>	<b>100%</b>	<b>73,285</b>	<b>100%</b>

NJ Department of Health and Senior Services

### *Services and Assistance for Persons with HIV/AIDS:*

New Jersey offers the following types of services for those who have HIV or AIDS

- The AIDS Drug Distribution Program provides life-sustaining and life-prolonging medications to low income individuals with no other source of payment for these drugs.
- The New Jersey Health Insurance Continuation Program (HICP) is a special program for New Jersey residents with HIV or AIDS. This program allows you to keep your health insurance when you can no longer work or when you can only work part time. If you qualify, HICP will pay the monthly payments (premiums) for your health insurance, including family insurance that covers your spouse and/or children.
- The HIV Home Care Program provides Ryan White Title II funds to a statewide network of licensed/certified home health care agencies to provide comprehensive services to individuals with HIV/AIDS who are living in their homes. The program is an adjunct to the New Jersey Medicaid AIDS Community Care Alternative Program (ACCAP). The majority of HIV Home Care Program service providers are located at ACCAP sites throughout the state. Referrals into the HIV Home Care Program come from hospitals and from the community. There is no waiting period for clients who meet the eligibility criteria.
- Rental Housing Assistance. Housing for People With AIDS enables eligible persons with HIV/AIDS and their families to secure decent, safe and sanitary housing in the private rental market by providing tenant-based rental assistance.

**Substance Abuse:** Substance abuse is implicated across a wide range of human service needs. It complicates treatment of mental health problems in persons who self-medicate with drugs and/or alcohol. It contributes to family conflict and dysfunction. It is frequently a factor in homelessness in both single transients and families in crisis. According to the 2010 Point in Time Survey, 24.8% of the respondents identified alcohol or drug abuse as a contributing factor to their homelessness.

**Veterans:** It is estimated that there are between 7,000 to 8,000 homeless veterans in New Jersey. There are several government facilities operating in the State to assist this population.

Veterans Haven is a New Jersey State operated 54 bed transitional housing facility for homeless veterans. The facility offers a multitude of services including: mental health/ social services counseling, addictions counseling and vocational rehabilitation counseling and training.

The Veterans Affairs, in partnership with several community-based agencies, has well over 100 units of transitional housing in New Jersey. This program provides both temporary housing (up to 2 years) and job training through the Veterans' Industries program. The latter places homeless veterans into paid, on-the-job training in the following areas: construction, golf operations, horticulture, retail sales, food preparation, housekeeping, warehousing, nursing assistants, and clerical support.

### ***Homeless Needs***

Homelessness continues to be a significant problem in New Jersey. The State has seen a recent spike in homelessness as a result of the lagging economy. According to the 2010 Annual Point in Time Survey, it is estimated that there were 12,579 homeless adults and children on the night of January 27, 2010. **(Please note that since homeless people are often hard to identify and quantify in these counts, the actual numbers of homeless are likely to be two to four times higher than the counts indicate).**

Of the 8,469 adults, 1,410 were unsheltered and 7,059 were sheltered homeless.

<b>County</b>	<b># of Homeless</b>	<b>Percent</b>
Essex	1,166	13.80%
Middlesex	916	10.80%
Union	717	8.50%
Mercer	627	7.40%
Camden	587	6.90%
Hudson	558	6.60%
Atlantic	490	5.80%
Passaic	472	5.60%
Burlington	465	5.50%
Ocean	405	4.80%
Bergen	401	4.70%
Monmouth	363	4.30%
Cape May	214	2.50%
Morris	214	2.50%
Somerset	208	2.50%
Warren	170	2.00%
Cumberland	161	1.90%
Gloucester	114	1.30%
Hunterdon	101	1.20%
Sussex	64	0.80%
Salem	56	0.70%

2010 Point in Time Survey

A total of 878 adults surveyed met the HUD definition of chronically homeless.

<b>County</b>	<b># of Chronically Homeless</b>	<b>Percent</b>
Essex	122	13.9%
Mercer	101	11.5%
Bergen	78	8.9%
Hudson	74	8.4%
Monmouth	72	8.2%
Burlington	71	8.1%
Passaic	60	6.8%
Middlesex	52	5.9%
Ocean	52	5.9%
Morris	51	5.8%
Atlantic	41	4.7%
Camden	24	2.7%
Union	20	2.3%
Hunterdon	12	1.4%
Cumberland	11	1.3%
Cape May	9	1.0%
Somerset	8	0.9%
Sussex	8	0.9%
Gloucester	7	0.8%
Warren	5	0.6%
Salem	0	0.0%

2010 Point in Time Survey

26.2% of the homeless surveyed are between the ages of 40-59.

<b>Age of Homeless Individuals</b>		
<b>Age</b>	<b>#</b>	<b>%</b>
Under 18	36	0.4
18-20	376	4.4
21-24	733	8.7
25-29	821	9.7
30-39	1,654	19.5
<b>40-49</b>	<b>2,220</b>	<b>26.2</b>
50-59	1,632	19.3
60-64	271	3.2

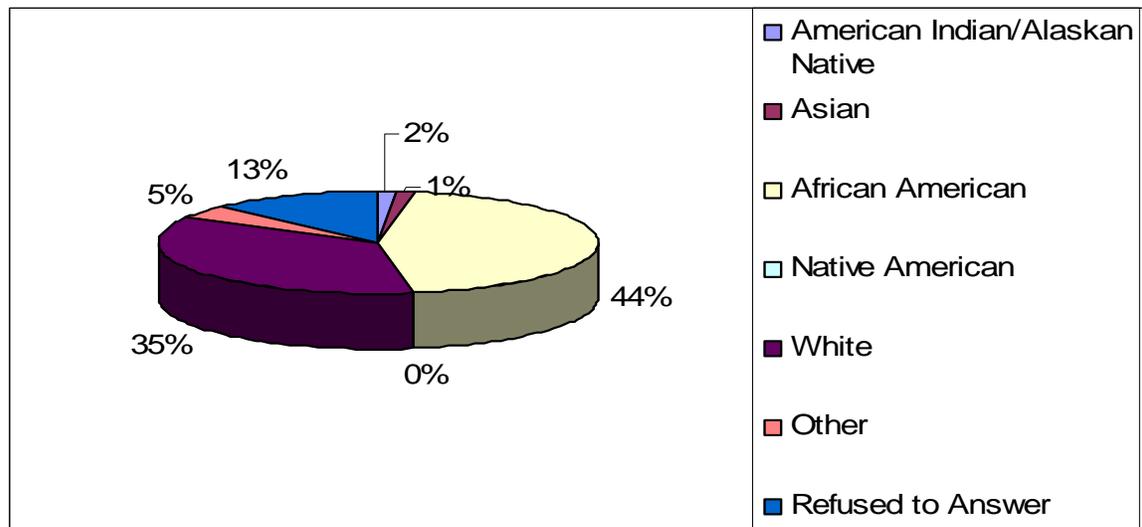
2010 Point in Time Survey

On average a person spends over 12 months homeless.

<b>Length of Homelessness</b>		
<b>Length of Homelessness</b>	<b>#</b>	<b>%</b>
1 day - 1 week	452	5.3
8 days - 1 month	621	7.3
1 month & 1 day - 3 months	908	10.7
3 months & 1 day to 6 months	1306	15.4
6 months & 1 day to 12 months	1639	19.4
<b>More than 1 year</b>	<b>2766</b>	<b>32.7</b>
No response	777	9.2

2010 Point in Time Survey

### Nature and Extent of Homelessness by Race



2010 Point in Time Survey

### Causes of Homelessness

There are a variety of causes of homelessness, including but not limited to:

1. The lack of affordable housing;
2. Substance abuse and/or mental illness;
3. Aging out from the foster care system or release from a correctional facility without adequate discharge planning; and
4. Unexpected events such as the loss of job, natural disaster, fires, domestic violence, illness, and medical expenses.

Over the past few years, as a result of the growing problem of homelessness, several tent cities opened in areas including Camden County and Ocean County. It is estimated that between 50-100 residents lived in Camden's tent city per year (*Business News* May 6, 2010) and approximately 25 individuals are living in the Lakewood Tent City (*APP.Com*, April 19, 2010). It should be noted that the

Camden Tent City closed on May 6, 2010.”

### **Homeless Needs**

The needs of homeless persons also vary and are usually multiple. National data on the homeless reveal that about 35 percent to 40 percent of the homeless suffer from mental illness and approximately 30 percent have chronic substance abuse problems. Many of the homeless with these conditions require long-term housing with supportive services. Mental health counseling and substance abuse treatment and counseling are also necessary, as are housing and services for the victims of domestic violence. Other needs include health, vocational, educational and legal services. Case management services are needed by all homeless people to assure they are provided the services they require.

To address the homeless population, the State will continue to do the following:

1. Provide funding to increase the number of permanent, affordable and supportive housing for individuals and families that earn <30 percent of Area Median Income.
2. Provide 25% of the SRAP project-based set-aside to special need projects receiving financing through HMFA’s Special Needs Trust Fund.
3. Continue to provide funds to create and maintain emergency shelters and transitional housing facilities that provide temporary housing and linkages to life skills training to help their clients move into stable housing.
4. Continue to provide homeless prevention funds through the State Homelessness Prevention Program and the federal Homeless Prevention and Rapid Re-Housing Program.

**Rural Homelessness:** The main causes of homelessness in rural areas are no different than those in the rest of the State. The main difference is that there are fewer shelters in rural areas. Therefore, people experiencing homelessness are less likely to live on the street or in a shelter and more likely to live in a car or with relatives in overcrowded housing.

The federal government identifies several municipalities in the following 8 counties as federal rural areas. These counties include: Atlantic County, Burlington County, Cape May County, Cumberland County, Ocean County, Salem County and Somerset County.

**Chronic Homeless:** National studies indicate that while the Chronically Homeless represent only a small portion of the population (10-20%), they account for the utilization of more than 50% of the resources that are spent on homelessness. Studies indicate that it is more cost effective to permanently house this population than to have them cycle through emergency and institutional public systems (jails and prisons, state, county, and local in-patient hospitals, and repeated enrollment in transitional housing programs).

Per the 2010 Point in Time Survey, there were 878 chronically homeless counted. The majority of these individuals, 42.2% resided in emergency shelters; 71.6% were male; and 41.2% were African American.

## ***Estimated Units With Lead-Based Paint***

Lead is a highly toxic heavy metal that has been widely used in industrial processes and consumer products. The National Academy of Sciences has reported that comparatively low levels of lead exposure are harmful.

The primary method for lead to enter the body is the ingestion of substances that contain lead, mainly lead-based paint. Lead-based paint is found in housing constructed prior to 1978 before it was banned from use in residential structures. In New Jersey, the ban was partially implemented in 1971.

More than 2.4 million of our state's 3.3 million housing units were built before 1978. Based upon Title X guidelines, the presumption is some lead-based paint will be found in a substantial percentage of pre-1978 housing. The prevalence of lead-based paint and/or the percentage of lead in paint increase as the housing age increases according to both the Department of Health and Senior Services (DHSS) and the NJ Interagency Task Force on the Prevention of Lead Poisoning (Task Force). Both DHSS and the Task Force state that children occupying housing constructed prior to 1950 are therefore at highest risk for lead poisoning. This increase in risk as the age of housing increases is exacerbated when that housing is not maintained. This finding of increased risk is also supported by test results achieved by the IEHU. From 1995 through 2009 the IEHU tested 1,317 housing units scheduled for renovation. More than 95% of the units tested were built prior to 1950 and all but five had significant lead-based paint hazards.

With approximately 30% of New Jersey's housing (over 998,000 of our housing units) constructed prior to 1950 exposure to lead-based paint hazards and childhood lead poisoning is and shall remain a significant health concern.

The Department of Health and Senior Services' Healthy New Jersey 2010 identifies lead as one of the most critical environmental threats to children's health. Based upon the age of our housing stock and the data available from lead inspection and lead poisonings, the presence of lead-based paint throughout New Jersey is projected to be widespread. Every county in the state has more than 9,000 housing units which were constructed prior to 1950 and every county in New Jersey had children with elevated blood lead test results.

While the risk is widespread there are specific areas where children are experiencing dangerous elevations in blood lead level. In SFY09, nearly 70% of all children with dangerous elevated blood lead levels lived in only 20 of the 566 New Jersey municipalities. Those municipalities are (in descending order of the number of elevated blood lead level cases): Newark City, Paterson City, Irvington Township, East Orange City, Jersey City, Bridgeton City, Trenton City, Camden City, Elizabeth City, Passaic City, New Brunswick City, Plainfield City, Atlantic City, Orange City, Union City, Lakewood Township, Millville City, Asbury Park City, Bayonne City and Clifton City.

The clustering of poisonings tracks with the risk assessments made regarding older housing, as 19 of these 20 municipalities exceed the statewide averages for older housing stock (For example: statewide, 30% of New Jersey's housing was constructed prior to 1950, whereas 65% of Trenton's housing was constructed in that same timeframe).

DHSS reports that it can take several years to completely abate a property where a child was lead poisoned and where lead-based paint hazards have been identified. As of June 30, 2007, DHSS reported that there is a backlog of 472 housing units with an outstanding abatement order. A systematic analysis of the reasons why there is such a large number of outstanding abatements has not been conducted; however, anecdotal information points to weak enforcement by some local health departments, uncooperative property owners, and the expensive price of performing lead abatement.

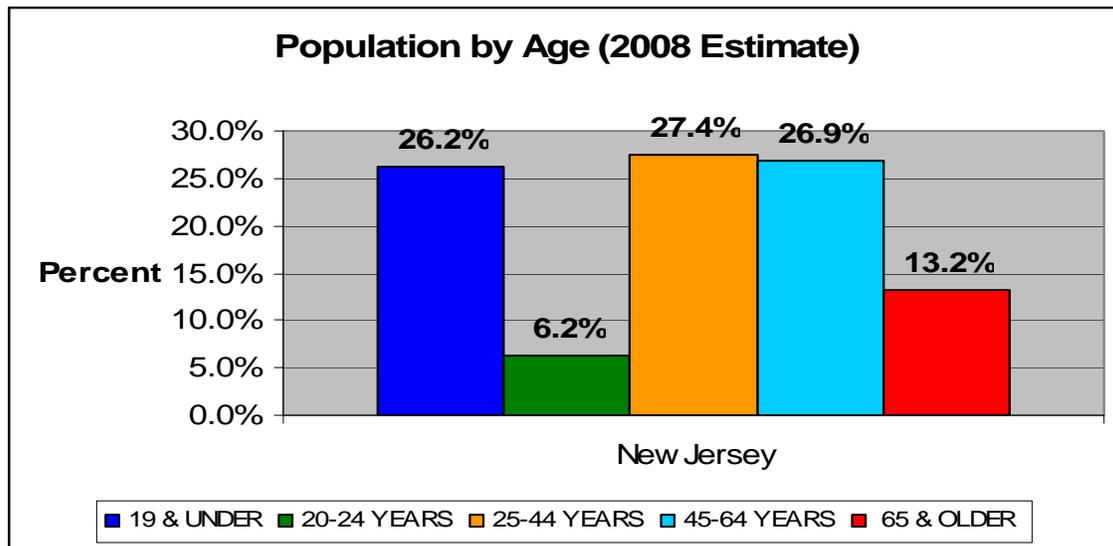
## HOUSING MARKET ANALYSIS

This section utilizes the most recent Census Data available to analyze New Jersey's housing market and inventory characteristics, including unmet need and economic factors affecting availability, condition and cost of affordable housing in the State.

### Population

New Jersey is the 11th most populated state in the nation with an estimated population of 8,682,661. In the 2004 American Community Survey, New Jersey ranked as the 10<sup>th</sup> most populated state in the nation. New Jersey's population is projected to grow by 4.6% from 2006 to 2016. The median age was 38.7 years. 26.2% of the population were under 18 years old and 13.2% were 65 years and older. Within the next 20 years, over 25% of New Jersey's population will be age 65 or older. New Jersey has 7,417.34 sq. miles in land area and a population density of 1,134.5 persons per square mile.

**Figure 1: Population By Age**



As of the 2008 Census estimates, 70% of New Jersey's population was White Non-Hispanic (6,067,401). Hispanics comprised 15.9% (1,380,921) of the population, Black or African American Non-Hispanic comprised 13.6% (1,173,798) and the Asian population comprised of 7.5% (646,719) of the overall population.

Figure 2 represents New Jersey's population by race. The majority of New Jersey residents are White (70.1%); Hispanics are next with 15.9% followed by African Americans with 13.6%.

**Figure 2: Population By Race**

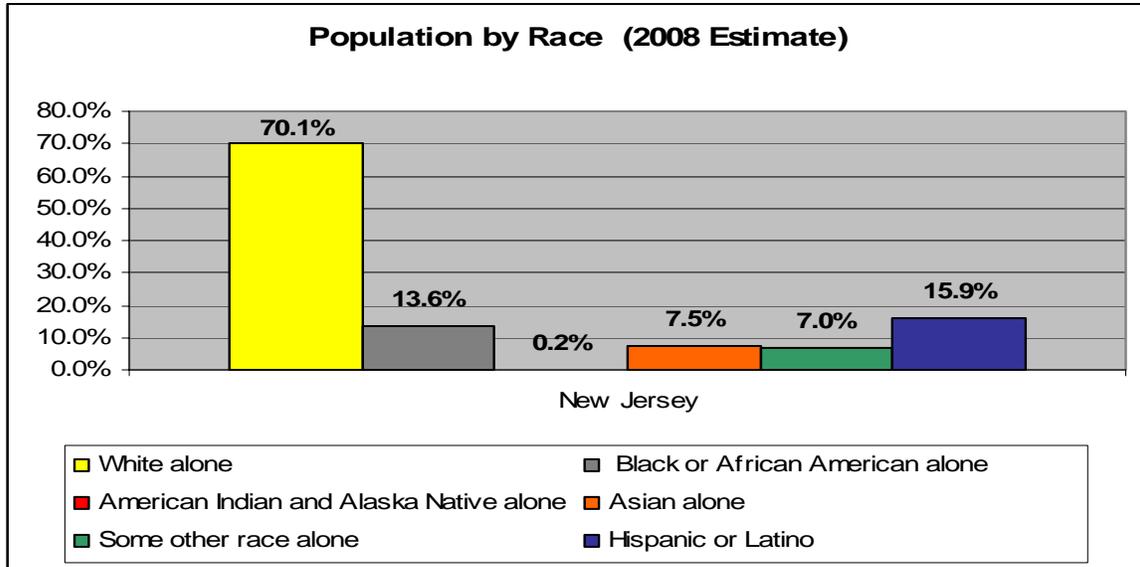


Figure 3 represents the racial breakdown of the population by County. The data shows that the African American community remains concentrated in Essex County with 40% (31,104) of all Black non-Hispanics. Other counties with a concentration of 20% or more include Cumberland County (20%) and Union County (21.4%).

Generally, the Hispanic community is scattered throughout the State, with the most significant concentrations found in Passaic (34.8%), Union (25.1%) and Cumberland (23.5%) counties.

### **Nativity and Language**

19.8% (8.6 million) people were foreign born. 9.9% of New Jersey's population is U.S. citizens by naturalization. Hudson County had the most foreign born population, 40% of the entire county. Of those, 52% do not speak good English.

Among those that speak Spanish as their first language, 6.7% speak English less than very well. 17.6% of those living in Hudson County and 14.6 of those living in Union County speak English less than very well.

Among residents not born in the United States, 46.5% speak other languages better than English.

**Figure 3: Racial Breakdown By County**

<b>2008 American Community Survey</b>						
<b>Geography</b>	<b>White alone</b>	<b>Black or African American alone</b>	<b>American Indian and Alaska Native alone</b>	<b>Asian alone</b>	<b>Some other race alone</b>	<b>Hispanic or Latino</b>
<b>United States</b>	74.3%	12.3%	0.8%	4.4%	5.8%	15.1%
<b>Atlantic County</b>	65.8%	16.6%	0.1%	6.4%	8.9%	14.6%
<b>Bergen County</b>	74.4%	5.7%	0.1%	14.1%	4.2%	14.5%
<b>Burlington County</b>	75.2%	15.9%	0.2%	4.0%	2.3%	5.5%
<b>Camden County</b>	66.7%	18.7%	0.3%	4.4%	7.6%	12.1%
<b>Cape May County</b>	90.9%	4.9%	0.2%	1.0%	1.7%	4.4%
<b>Cumberland County</b>	67.1%	20.0%	1.0%	1.2%	8.4%	23.5%
<b>Essex County</b>	42.6%	40.8%	0.3%	4.4%	10.0%	18.5%
<b>Gloucester County</b>	84.5%	9.6%	0.1%	2.3%	1.6%	3.7%
<b>Hudson County</b>	58.7%	13.7%	0.5%	11.3%	14.0%	40.6%
<b>Hunterdon County</b>	91.1%	2.8%	0.1%	3.3%	1.7%	4.3%
<b>Mercer County</b>	66.5%	19.8%	0.3%	7.9%	3.9%	12.8%
<b>Middlesex County</b>	62.9%	9.6%	0.2%	18.5%	7.1%	17.2%
<b>Monmouth County</b>	82.9%	7.7%	0.2%	5.0%	2.6%	8.5%
<b>Morris County</b>	83.5%	3.2%	0.2%	8.3%	3.3%	10.5%
<b>New Jersey</b>	70.1%	13.6%	0.2%	7.5%	7.0%	15.9%
<b>Ocean County</b>	90.8%	3.4%	0.1%	1.7%	2.7%	6.9%
<b>Passaic County</b>	58.4%	12.2%	0.2%	4.7%	22.7%	34.8%
<b>Salem County</b>	80.5%	15.5%	0.4%	0.6%	1.9%	5.3%
<b>Somerset County</b>	74.6%	8.4%	0.1%	12.5%	3.0%	12.1%
<b>Sussex County</b>	93.3%	1.8%	0.2%	1.8%	1.8%	5.7%
<b>Union County</b>	59.7%	21.4%	0.2%	4.5%	12.8%	25.1%
<b>Warren County</b>	91.3%	3.3%	0.1%	2.5%	1.5%	6.3%

**Figure 4: Population Ranked By Highest % of Minorities**

# of Places	Geographic area	Total Population	White	% White	Total Minority	% Minority
<b>NEW JERSEY</b>		8,414,350	6,104,705	72.6%	2,309,645	27.4%
1	Lawnside borough	2,692	47	1.7%	2,645	98.3%
2	East Orange city	69,824	2,683	3.8%	67,141	96.2%
3	Irvington township	60,695	5,446	9.0%	55,249	91.0%
4	City of Orange township	32,868	4,337	13.2%	28,531	86.8%
5	Camden city	79,904	13,454	16.8%	66,450	83.2%
6	Plainfield city	47,829	10,258	21.4%	37,571	78.6%
7	Willingboro township	33,008	8,144	24.7%	24,864	75.3%
8	Asbury Park city	16,930	4,194	24.8%	12,736	75.2%
9	Pleasantville city	19,012	4,755	25.0%	14,257	75.0%
10	Newark city	273,546	72,537	26.5%	201,009	73.5%
11	Atlantic City city	40,517	10,809	26.7%	29,708	73.3%
12	Paterson city	149,222	45,913	30.8%	103,309	69.2%
13	Trenton city	85,403	27,802	32.6%	57,601	67.4%
14	Jersey City city	240,055	81,637	34.0%	158,418	66.0%
15	Passaic city	67,861	24,044	35.4%	43,817	64.6%
16	Roselle borough	21,274	7,570	35.6%	13,704	64.4%
17	Chesilhurst borough	1,520	568	37.4%	952	62.6%
18	Salem city	5,857	2,194	37.5%	3,663	62.5%
19	Bridgeton city	22,771	8,854	38.9%	13,917	61.1%
20	Hillside township	21,747	8,705	40.0%	13,042	60.0%
21	Fairfield township	6,283	2,602	41.4%	3,681	58.6%
22	Englewood city	26,203	11,134	42.5%	15,069	57.5%
24	Perth Amboy city	47,303	21,951	46.4%	25,352	53.6%
25	Palisades Park borough	17,073	8,241	48.3%	8,832	51.7%
26	Woodlynne borough	2,796	1,354	48.4%	1,442	51.6%
27	New Brunswick city	48,573	23,701	48.8%	24,872	51.2%
28	Piscataway township	50,482	24,642	48.8%	25,840	51.2%
29	Penns Grove borough	4,886	2,387	48.9%	2,499	51.1%
30	Chesterfield township	5,955	2,960	49.7%	2,995	50.3%
31	Wrightstown borough	748	373	49.9%	375	50.1%
32	Victory Gardens borough	1,546	794	51.4%	752	48.6%
33	Hackensack city	42,677	22,451	52.6%	20,226	47.4%
34	Woodbine borough	2,716	1,450	53.4%	1,266	46.6%
35	Franklin township	50,903	28,052	55.1%	22,851	44.9%
37	Elizabeth city	120,568	67,250	55.8%	53,318	44.2%
38	Neptune township	27,690	15,485	55.9%	12,205	44.1%
39	Teaneck township	39,260	22,082	56.2%	17,178	43.8%
40	Plainsboro township	20,215	11,765	58.2%	8,450	41.8%
41	Union City city	67,088	39,167	58.4%	27,921	41.6%
42	Maurice River township	6,928	4,062	58.6%	2,866	41.4%
43	Maplewood township	23,868	14,030	58.8%	9,838	41.2%
44	Edison township	97,687	58,116	59.5%	39,571	40.5%
45	Montclair township	38,977	23,297	59.8%	15,680	40.2%
46	West New York town	45,768	27,503	60.1%	18,265	39.9%
47	Pennsauken township	35,737	21,479	60.1%	14,258	39.9%
48	Rahway city	26,500	15,950	60.2%	10,550	39.8%
49	South Orange Village township	16,964	10,248	60.4%	6,716	39.6%
50	Prospect Park borough	5,779	3,535	61.2%	2,244	38.8%
51	Lindenwold borough	17,414	10,695	61.4%	6,719	38.6%

US 2000Census

## Households and Families

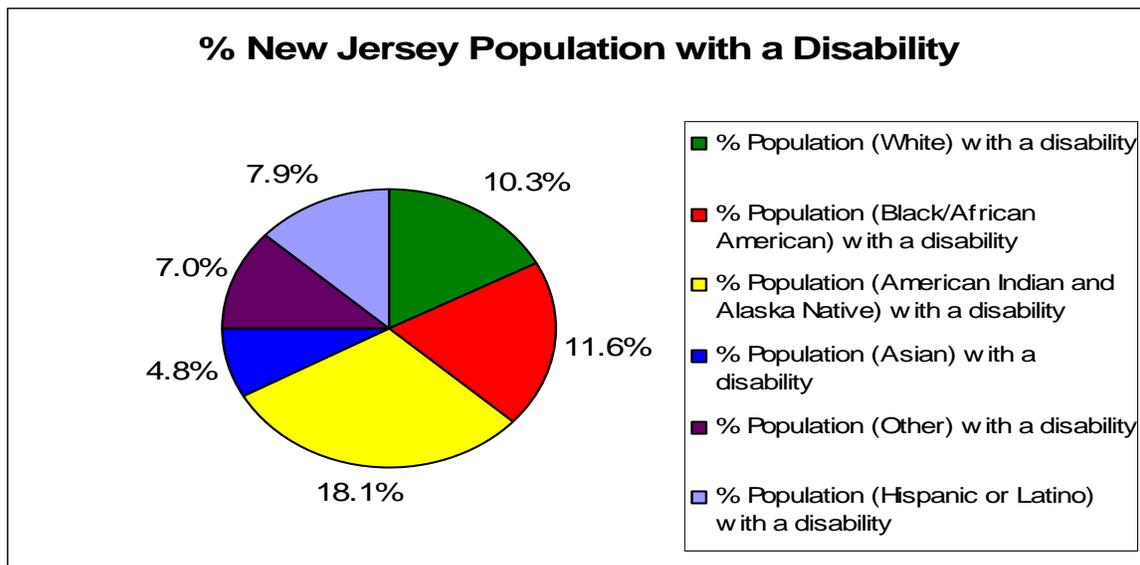
In 2008, there were 3,496,719 households in New Jersey. Families made up 83.8% of the households in New Jersey. Non-family households made up 13.9% of all households in New Jersey. Most of the non-family households were people living alone, but some were comprised of people living in households with a roommate, boarder, foster child or other non-relative.

## Disabled

In New Jersey in 2008, 425,060 individuals at least five years of age reported at least 1 disability. Of those, only 4.7% (40,031 individuals) actually received disability income. In 2008, 307,468 elderly claimed a disability. Please note that these figures represent a self-reported disability.

Figure 5 depicts the disabled population by race. According to the data, American Indian and Alaska Native populations have the highest rates of disability.

**Figure 5: Disabled Population By Race**



**Figure 6: Disabled Population By Age and Type of Disability**

2008 American Community Survey

Geography	Total Population ages 5 and older with one type of disability (Estimate)	Total Population ages 5 and older with two or more types of disability (Estimate)	Total Population ages 5 and older over; With an ambulatory difficulty (Estimate)	Total Population ages 5 and older; With a self-care difficulty (Estimate)	Total Population ages 18 and older; With an Independent Living difficulty (Estimate)	Total Population with a hearing difficulty (Estimate)	Total Population with a Vision difficulty (Estimate)	Total Population with a Cognitive difficulty (Estimate)
United States	18,572,184	17,343,852	19,189,449	7,203,018	12,915,318	10,361,934	6,780,791	13,425,171
New Jersey	425,060	412,585	457,698	185,669	332,849	231,653	158,073	289,938
Atlantic County	16,171	17,712	19,123	7,550	14,324	8,468	6,560	11,719
Bergen County	37,573	33,623	37,343	17,728	29,806	20,179	11,266	20,896
Burlington County	22,153	23,427	25,523	9,271	17,467	12,250	8,947	15,801
Camden County	32,653	31,768	35,460	14,079	23,298	15,581	12,979	26,632
Cape May County	5,989	5,344	5,705	2,355	3,522	4,390	1,458	3,593
Cumberland County	8,615	10,689	11,329	5,494	7,927	5,460	2,870	6,829
Essex County	36,441	38,687	43,014	17,582	29,904	18,510	17,335	30,910
Gloucester County	17,811	14,643	17,402	6,972	12,291	7,268	3,862	12,023
Hudson County	28,156	28,841	34,755	13,643	23,957	11,403	13,725	18,763
Hunterdon County	4,175	5,277	4,338	2,553	4,819	2,705	1,564	4,339
Mercer County	18,622	20,790	21,018	8,432	15,754	11,679	7,725	14,705
Middlesex County	32,404	32,332	35,612	13,346	28,395	19,399	12,075	20,779
Monmouth County	28,253	27,337	30,471	11,144	21,810	17,546	8,605	18,973
Morris County	19,752	16,369	17,110	8,034	13,597	11,226	6,446	10,497
Ocean County	39,215	34,164	40,448	13,668	27,144	22,279	10,181	20,800
Passaic County	22,066	25,207	25,721	11,456	20,964	15,912	13,218	17,590
Salem County	4,505	3,922	4,709	2,455	2,804	2,217	719	3,527
Somerset County	10,796	10,676	11,477	4,253	9,919	5,193	2,044	6,371
Sussex County	7,723	6,482	7,947	3,477	4,912	3,668	2,081	5,668
Union County	26,725	21,559	24,244	10,689	17,501	13,119	12,847	17,045
Warren County	5,262	3,756	4,949	1,488	2,734	3,201	1,546	2,478

## Income

The median income of households in New Jersey was \$70,378 in 2008, a 9.2% increase since 2006. There continues to be huge disparities in the median household income by race with Asians earning a median household income of \$98,333 and White Non-Hispanics earning a median household income of \$75,710. Black or African American Non-Hispanics earned a median household income of \$48,387 while Hispanics earned a median household income of \$47,256.

**Figure 7: Median Income By Race**

	2008	2006	% Change from 2006 to 2008
<b>Average</b>	\$70,378	\$64,470	9.2%
<b>White</b>	\$75,710	\$69,836	8.4%
<b>Black/African American</b>	\$48,387	\$44,866	7.8%
<b>Asian</b>	\$98,333	\$91,095	7.9%
<b>Other</b>	\$43,271	\$41,669	3.8%
<b>Hispanic or Latino</b>	\$47,256	\$45,049	4.9%

When you look at income levels by race and educational attainment, you begin to see a high correlation between income and education.

According to the 2008 census estimates, there are significant income disparities between homeowners and renters. New Jersey's homeowners (who account for 66% of the households) had an average income of \$90,010, in contrast to renters (who account for 34% of households), that had an average income of only \$32,698). Source: NJ Dept. of Labor.

**Figure 8: Education Attainment By Race**

New Jersey	% High School Diploma or GED or alternative credential	% Associate's Degree	% Bachelor's Degree	% Graduate Degree
<b>White alone</b>	30.4%	6.4%	22.0%	13.0%
<b>Black / African American alone</b>	32.6%	7.2%	14.0%	6.6%
<b>American Indian and Alaskan Native alone</b>	30.5%	7.2%	11.2%	4.7%
<b>Asian alone</b>	12.1%	4.9%	39.2%	27.6%
<b>Other</b>	36.1%	4.6%	8.8%	3.2%
<b>Hispanic or Latino</b>	32.1%	4.9%	11.1%	5.0%

**Figure 9: Median Income By Age and County**

Geography	MEDIAN EARNINGS FOR THE POPULATION 25 YEARS AND OVER	% POPULATION 25 YEARS AND OVER: 12th grade, no diploma	MEDIAN EARNINGS FOR THE POPULATION 25 YEARS AND OVER: Less than high school graduate	% POPULATION 25 YEARS AND OVER: Regular high school diploma	% POPULATION 25 YEARS AND OVER: GED or alternative credential	MEDIAN EARNINGS FOR THE POPULATION 25 YEARS AND OVER: High school graduate (includes equivalency)	% POPULATION 25 YEARS AND OVER: Associate's degree	MEDIAN EARNINGS FOR THE POPULATION 25 YEARS AND OVER: Some college or associate's degree	Unrec'd: POPULATION 25 YEARS AND OVER: Bachelor's degree	MEDIAN EARNINGS FOR THE POPULATION 25 YEARS AND OVER: Bachelor's degree	% POPULATION 25 YEARS AND OVER: Master's degree or higher	MEDIAN EARNINGS FOR THE POPULATION 25 YEARS AND OVER: Graduate or professional degree
New Jersey	\$43,639	1.6%	\$22,759	26.0%	2.6%	\$33,230	6.3%	\$40,025	21.6%	\$55,560	12.0%	\$79,940
Atlantic County	\$35,340	2.7%	\$22,171	29.5%	3.3%	\$31,308	7.0%	\$33,612	17.1%	\$42,471	7.4%	\$66,226
Bergen County	\$50,254	1.3%	\$25,552	22.0%	1.6%	\$36,812	5.6%	\$42,808	20.5%	\$59,269	16.4%	\$81,249
Burlington County	\$46,193	1.7%	\$24,452	26.3%	3.6%	\$35,756	7.8%	\$41,930	21.0%	\$61,016	12.3%	\$73,370
Camden County	\$40,895	1.9%	\$22,380	29.8%	3.4%	\$32,854	6.5%	\$40,838	17.7%	\$51,883	9.8%	\$65,226
Cape May County	\$38,453	2.4%	\$22,263	34.5%	4.0%	\$30,423	7.0%	\$35,004	18.7%	\$51,184	7.7%	\$60,773
Cumberland County	\$32,265	1.8%	\$24,420	34.7%	6.6%	\$30,262	5.8%	\$34,188	9.3%	\$51,803	4.4%	\$59,860
Essex County	\$39,957	2.6%	\$21,960	25.0%	2.6%	\$31,113	5.2%	\$36,532	19.6%	\$51,792	12.5%	\$62,050
Gloucester County	\$43,095	1.6%	\$26,646	31.1%	4.0%	\$34,129	8.0%	\$41,699	18.6%	\$56,144	8.5%	\$67,371
Hudson County	\$39,414	2.6%	\$21,331	25.6%	2.2%	\$30,665	4.4%	\$35,919	21.2%	\$53,430	12.0%	\$77,563
Hunterdon County	\$60,155	1.1%	\$21,127	19.6%	1.7%	\$41,598	6.0%	\$50,387	28.8%	\$71,593	21.7%	\$92,038
Mercer County	\$48,872	1.8%	\$21,239	21.9%	2.5%	\$33,214	6.8%	\$40,684	20.8%	\$61,033	18.2%	\$85,951
Middlesex County	\$48,657	1.7%	\$24,674	26.0%	1.9%	\$38,605	6.2%	\$45,251	23.5%	\$57,918	14.8%	\$77,241
Monmouth County	\$48,724	1.2%	\$21,831	25.6%	2.2%	\$34,839	7.9%	\$41,182	24.1%	\$61,382	14.4%	\$80,985
Morris County	\$52,406	1.3%	\$23,226	21.2%	1.6%	\$37,441	6.3%	\$47,565	20.6%	\$62,343	10.0%	\$87,235
Ocean County	\$40,643	2.1%	\$26,683	34.3%	3.3%	\$33,221	7.1%	\$40,405	16.6%	\$51,276	7.6%	\$61,172
Passaic County	\$37,115	2.4%	\$21,273	31.6%	3.0%	\$31,223	5.1%	\$40,049	19.2%	\$51,857	6.9%	\$75,696
Salem County	\$39,781	1.8%	\$24,196	35.5%	4.1%	\$35,429	6.6%	\$32,009	10.8%	\$51,803	5.2%	\$61,250
Somerset County	\$52,031	1.4%	\$27,472	21.9%	1.6%	\$34,743	6.0%	\$45,489	27.8%	\$61,841	21.2%	\$87,816
Sussex County	\$46,694	1.0%	\$26,140	31.0%	2.5%	\$35,812	7.3%	\$43,692	19.0%	\$59,610	10.2%	\$81,090
Union County	\$40,196	1.7%	\$22,197	28.9%	2.3%	\$31,883	5.6%	\$38,491	18.8%	\$56,291	12.4%	\$82,057
Warren County	\$46,978	1.5%	\$18,653	32.6%	3.5%	\$37,217	8.0%	\$43,208	19.9%	\$61,172	9.3%	\$82,354

35.8% of New Jersey households earn less than \$50,000 annually; 31% earn between \$50,000 to \$99,999 annually; 18% earn between \$100,000 to \$149,999 annually; and 16% earn over \$150,000 annually. More than 50% of the households residing in Atlantic, Cumberland, Essex, Hudson, Passaic and Ocean counties earn less than \$50,000 annually.

**Figure 10: Household Income By County**

<b>Geography</b>	<b>Total Households</b>	<b># of Households Earning Less than \$50,000</b>	<b>%of Households Earning Less than \$50,000</b>
<b>United States</b>	113,101,329	63,458,578	56.1%
<b>New Jersey</b>	3,154,012	1,357,952	43.1%
<b>Atlantic County</b>	101,076	56,004	55.4%
<b>Bergen County</b>	331,701	118,016	35.6%
<b>Burlington County</b>	165,184	63,842	38.6%
<b>Camden County</b>	191,668	93,851	49.0%
<b>Cape May County</b>	47,356	23,603	49.8%
<b>Cumberland County</b>	51,264	29,817	58.2%
<b>Essex County</b>	279,297	147,982	53.0%
<b>Gloucester County</b>	102,002	42,547	41.7%
<b>Hudson County</b>	234,638	124,758	53.2%
<b>Hunterdon County</b>	47,797	13,025	27.3%
<b>Mercer County</b>	127,905	53,989	42.2%
<b>Middlesex County</b>	275,089	104,679	38.1%
<b>Monmouth County</b>	230,530	83,205	36.1%
<b>Morris County</b>	176,084	49,569	28.2%
<b>Ocean County</b>	221,974	111,892	50.4%
<b>Passaic County</b>	155,533	80,537	51.8%
<b>Salem County</b>	24,292	12,079	49.7%
<b>Somerset County</b>	111,280	31,347	28.2%
<b>Sussex County</b>	55,621	20,151	36.2%
<b>Union County</b>	181,121	81,015	44.7%
<b>Warren County</b>	42,600	16,044	37.7%

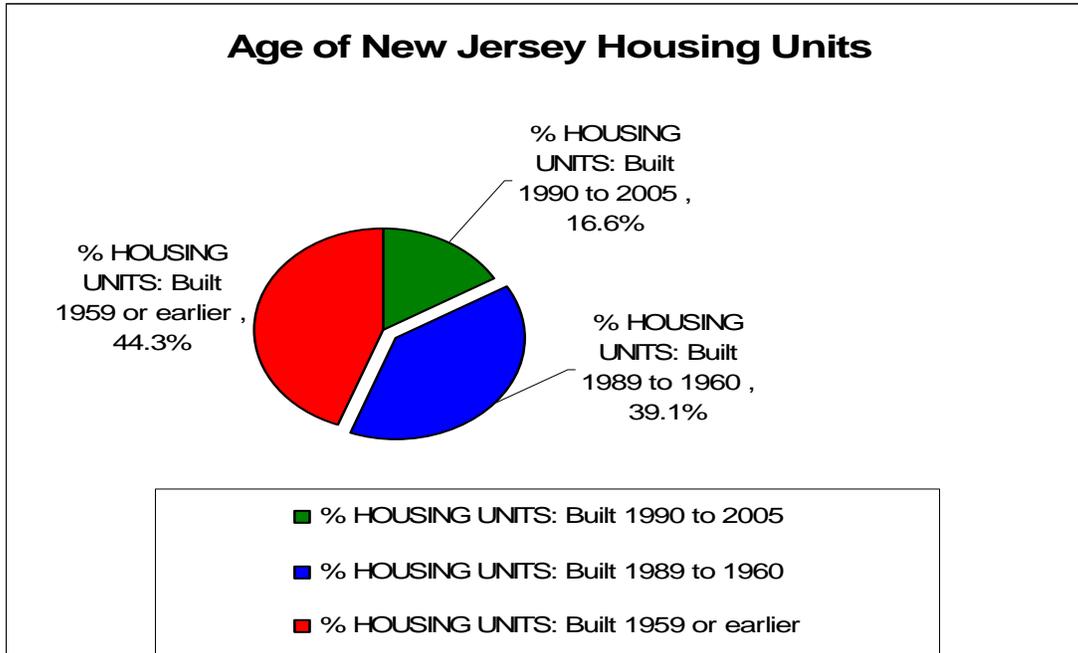
### **Housing Characteristics**

In 2008, New Jersey had a total of 3,496,719 housing units, an increase of 81,980 units since 2004. The number of new housing units built since 2000 averages a net increase of 20,495 units per year. 9.9% of the units were vacant while 2.1% of all units available for rent were vacant in 2008. Of the total housing units, 54.6% were in single-unit structures, 44.4% were in multi-unit structures, and .9% were a combination of mobile homes, boats, RVs etc. So far, high vacancy rates have not adversely impacted the sales prices of homes.

When looking at the age of housing, New Jersey's housing is much older than the rest of the U.S. 44.3% of housing units were constructed prior to 1960 versus 31.7% nationwide. New Jersey's oldest housing can be found in Passaic (65.2%), Union (64.6) Essex (62.8%), Hudson (61.9%) and Bergen (59%) counties. New Jersey's newest housing can be found in Gloucester (29.1%), Somerset (28.3%), Ocean (25.4%) and Hunterdon (25.3%) counties. 1.8% of the housing units were built since 2005.

Lead-based paint is found in housing constructed prior to 1978, before it was banned from use in residential structures. Lead is a highly toxic heavy metal that has been widely used in industrial processes and consumer products.

**Figure 11: Age of Housing Units**



**Figure 12: Age of Housing By County**

<b>Geography</b>	<b>% HOUSING UNITS: Built 1990 to 2005</b>	<b>% HOUSING UNITS: Built 1989 to 1960</b>	<b>% HOUSING UNITS: Built 1959 or earlier</b>
<b>United States</b>	25.7%	42.5%	31.7%
<b>New Jersey</b>	16.6%	39.1%	44.3%
<b>Atlantic County</b>	23.3%	46.9%	29.9%
<b>Bergen County</b>	9.6%	31.4%	59.0%
<b>Burlington County</b>	23.7%	49.1%	27.3%
<b>Camden County</b>	13.0%	43.1%	43.9%
<b>Cape May County</b>	21.9%	44.0%	34.0%
<b>Cumberland County</b>	16.6%	41.2%	42.2%
<b>Essex County</b>	10.0%	27.2%	62.8%
<b>Gloucester County</b>	29.1%	41.5%	29.5%
<b>Hudson County</b>	13.3%	24.8%	61.9%
<b>Hunterdon County</b>	25.3%	43.7%	31.0%
<b>Mercer County</b>	16.9%	37.8%	45.3%
<b>Middlesex County</b>	17.6%	45.2%	37.2%
<b>Monmouth County</b>	19.2%	45.9%	34.9%
<b>Morris County</b>	18.7%	43.3%	38.0%
<b>Ocean County</b>	25.4%	54.7%	20.0%
<b>Passaic County</b>	8.4%	26.5%	65.2%
<b>Salem County</b>	13.9%	37.3%	48.8%
<b>Somerset County</b>	28.3%	44.5%	27.2%
<b>Sussex County</b>	15.9%	52.4%	31.6%
<b>Union County</b>	6.4%	29.0%	64.6%
<b>Warren County</b>	20.8%	35.2%	44.0%

**Figure 13: Substandard Units**

<b>Geography</b>	<b>Universe: HOUSING UNITS: Total (Estimate)</b>	<b>Universe: HOUSING UNITS: Lacking complete plumbing facilities (Estimate)</b>	<b>Universe: HOUSING UNITS: Lacking complete kitchen facilities (Estimate)</b>
<b>United States</b>	127,762,925	2,156,537	3,105,170
<b>New Jersey</b>	<b>3,496,719</b>	<b>31,781</b>	<b>51,399</b>
<b>Atlantic County</b>	126,169	1,703	1,911
<b>Bergen County</b>	349,747	3,080	3,856
<b>Burlington County</b>	174,207	916	1,189
<b>Camden County</b>	205,704	3,278	4,749
<b>Cape May County</b>	101,463	468	847
<b>Cumberland County</b>	55,261	586	914
<b>Essex County</b>	310,699	4,003	10,055
<b>Gloucester County</b>	106,641	506	821
<b>Hudson County</b>	254,391	2,343	4,570
<b>Hunterdon County</b>	48,743	457	375
<b>Mercer County</b>	140,431	1,602	2,101
<b>Middlesex County</b>	287,252	1,736	2,410
<b>Monmouth County</b>	255,069	2,368	3,288
<b>Morris County</b>	184,475	1,465	1,536
<b>Ocean County</b>	273,119	1,307	2,069
<b>Passaic County</b>	171,928	1,958	4,476
<b>Salem County</b>	27,463	460	817
<b>Somerset County</b>	121,259	348	876
<b>Sussex County</b>	60,466	650	604
<b>Union County</b>	196,838	2,339	3,606
<b>Warren County</b>	45,394	208	329

## **Vacant and Abandoned Buildings**

Although it is difficult to determine the exact number of vacant and abandoned properties in New Jersey, the data suggests that the majority of the properties are located in urban areas and rural areas. These properties pose public safety problems, lower property values, and contribute to neighborhood blight. The following table identifies the top 100 areas with the highest likelihood of having vacant, abandoned and foreclosed homes.

Over the past 6 years, the State has enacted legislation to accelerated foreclosure action on vacant property by eliminating the waiting period between the time a potential new owner gives notice of its interest in foreclosing and lien acquisition. In addition, DCA through its Neighborhood Stabilization Program is providing funds to municipalities and for-profit/nonprofit developers to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight in targeted areas.

**Figure 14: Estimated Foreclosure Abandonment Score/Vacancy Rate**

	MUNICIPALITY	TRACT	BLOCK	ESTIMATED FORECLOSURE ABANDONMENT RISK SCORE	USPS RESIDENTIAL VACANCY RATE
1	Camden city	600100	1	10	68.1%
2	Eatontown borough	805200	2	10	49.7%
3	Oceanport borough	805200	1	10	49.7%
4	Pennsauken township	602501	1	10	33.3%
5	Salem city	22000	1	10	24.8%
6	Mount Holly township	702604	1	10	24.5%
7	Newark city	5200	1	10	23.4%
8	Newark city	5200	2	10	23.4%
9	Camden city	601800	1	10	20.4%
10	Camden city	601800	2	10	20.4%
11	Camden city	601800	3	10	20.4%
12	Camden city	600400	1	10	19.4%
13	Camden city	600400	2	10	19.4%
14	Camden city	600400	3	10	19.4%
15	Camden city	600400	4	10	19.4%
16	Camden city	600400	5	10	19.4%
17	Irvington township	13100	1	10	18.7%
18	Irvington township	13100	2	10	18.7%
19	Irvington township	13100	3	10	18.7%
20	Trenton city	1900	1	10	18.5%
21	Trenton city	1900	2	10	18.5%
22	Trenton city	1500	2	10	17.0%
23	Trenton city	1500	3	10	17.0%
24	Trenton city	1500	4	10	17.0%
25	Trenton city	1500	5	10	17.0%
26	Camden city	600700	3	10	16.5%
27	Camden city	600700	1	10	16.5%
28	Camden city	600700	2	10	16.5%
29	Trenton city	1402	4	10	16.3%
30	Trenton city	1402	5	10	16.3%
31	Trenton city	2000	1	10	16.2%
32	Trenton city	2000	2	10	16.2%
33	Camden city	600200	1	10	15.1%
34	Camden city	600200	2	10	15.1%
35	Camden city	600200	3	10	15.1%
36	Trenton city	800	2	10	14.6%
37	Trenton city	800	3	10	14.6%
38	Trenton city	1000	2	10	14.4%
39	Trenton city	1000	4	10	14.4%
40	Trenton city	1000	3	10	14.4%
41	Camden city	600300	1	10	13.3%
42	Camden city	600300	2	10	13.3%
43	Camden city	600300	3	10	13.3%
44	Camden city	600300	4	10	13.3%
45	Trenton city	1600	1	10	13.3%
46	Salem city	21900	1	10	13.2%
47	Irvington township	13200	1	10	13.1%
48	Irvington township	13200	2	10	13.1%
49	Irvington township	13200	3	10	13.1%
50	Newark city	1700	1	10	13.1%

	MUNICIPALITY	TRACT	BLOCK	ESTIMATED FORECLOSURE ABANDONMENT RISK SCORE	USPS RESIDENTIAL VACANCY RATE
51	Newark city	1700	2	10	13.1%
52	Montclair township	17100	1	10	12.6%
53	Montclair township	17100	2	10	12.6%
54	Newark city	2600	1	10	12.6%
55	Newark city	2600	2	10	12.6%
56	East Orange city	10800	1	10	11.9%
57	East Orange city	10800	2	10	11.9%
58	Trenton city	2100	1	10	11.8%
59	Trenton city	2100	2	10	11.8%
60	Trenton city	2100	4	10	11.8%
61	Trenton city	2100	5	10	11.8%
62	Trenton city	2100	6	10	11.8%
63	Newark city	3700	1	10	11.5%
64	Newark city	3700	2	10	11.5%
65	Newark city	2400	1	10	11.0%
66	Newark city	2400	2	10	11.0%
67	Newark city	1400	1	10	11.0%
68	Newark city	1400	2	10	11.0%
69	Trenton city	1700	2	10	10.7%
70	Trenton city	1700	3	10	10.7%
71	Trenton city	1700	4	10	10.7%
72	Camden city	601101	1	10	10.5%
73	Camden city	601101	2	10	10.5%
74	Camden city	601101	3	10	10.5%
75	Newark city	1800	1	10	10.0%
76	Newark city	1800	2	10	10.0%
77	Camden city	600800	1	10	9.8%
78	Camden city	600800	2	10	9.8%
79	Camden city	600800	3	10	9.8%
80	Camden city	600800	4	10	9.8%
81	Camden city	600800	5	10	9.8%
82	Camden city	600800	6	10	9.8%
83	Asbury Park city	807300	1	10	9.6%
84	Asbury Park city	807300	2	10	9.6%
85	Asbury Park city	807300	3	10	9.6%
86	Ivington township	13300	1	10	9.4%
87	Ivington township	13300	2	10	9.4%
88	Ivington township	13300	3	10	9.4%
89	Ivington township	13300	4	10	9.4%
90	Ivington township	13300	5	10	9.4%
91	Trenton city	1100	5	10	9.1%
92	Trenton city	1100	2	10	9.1%
93	Trenton city	1100	3	10	9.1%
94	Trenton city	1100	4	10	9.1%
95	Trenton city	1100	5	10	9.1%
96	Elizabeth city	30801	1	10	9.0%
97	Elizabeth city	30801	2	10	9.0%
98	Newark city	2500	1	10	9.0%
99	Newark city	2500	2	10	9.0%
100	Newark city	2500	3	10	9.0%

**Figure 15: Foreclosure Rates By State**

State	Foreclosure Rank Based on the Foreclosure Rate for January 2010	Percentage Point Change in Monthly Unemployment Rate December 2008-2009
Nevada	1	4.60%
Arizona	2	2.50%
California	3	3.70%
Florida	3	4.20%
Utah	5	2.60%
Idaho	6	3.00%
Michigan	7	4.40%
Illinois	8	3.90%
Oregon	9	2.70%
Georgia	10	2.80%
Hawaii	11	1.80%
Colorado	12	1.70%
Maryland	13	2.10%
Ohio	14	3.50%
New Hampshire	15	2.70%
New Jersey	16	3.30%
Massachusetts	17	3.00%
Indiana	18	2.10%
Virginia	19	1.90%
Arkansas	20	2.00%
Connecticut	21	2.30%
South Carolina	22	3.80%
New Mexico	23	3.60%
Wisconsin	24	2.80%
Rhode Island	25	3.50%
Tennessee	26	3.30%
Texas	27	2.70%
Washington	28	3.00%
Minnesota	29	0.80%
Delaware	30	3.30%
Alaska	31	2.00%
Missouri	32	2.50%
Oklahoma	33	2.00%
Pennsylvania	34	2.50%
Montana	35	1.70%
Alabama	36	4.50%
North Carolina	37	3.10%
District of Columbia	38	3.90%
Louisiana	39	2.00%
Kentucky	40	3.10%
Kansas	41	1.60%
New York	42	2.40%
Maine	43	1.80%
Nebraska	44	0.80%
Iowa	45	2.20%
Mississippi	46	2.80%
Wyoming	47	4.30%
North Dakota	48	1.10%
West Virginia	49	4.60%
Vermont	50	1.00%
South Dakota	51	1.00%

## **Occupied Housing Unit Characteristics**

In 2008, New Jersey had 3,154,012 owner-occupied housing units 2,113,974 (67%) owner-occupied and 1,040,038 (33%) renter occupied. The number of owner occupied units has increased by 19,531 since 2004. The increase has been attributed to both new construction and condominium conversions while the recent increase in vacancy rates can be directly related to the current housing market crisis. As a result, New Jersey now has a homeowner vacancy rate of 9.9% and a rental vacancy rate of 2.1% in 2008 versus 2004's homeowner vacancy rate of .9% and rental vacancy rate of 5.7%.

Current statistics show that 23% of households did not have access to a car, truck or van for private use. Multi-vehicle households were not rare- 36.7% had two vehicles and another 17% had three or more.

## **Housing Costs**

Homeowners had a median mortgage of \$372,300; 27.2% had a mortgage of - \$500,000 or more, while renters paid a median of \$1,058 towards their rent. Of those with a mortgage, 50.5% of households earned \$100,000 or more per year. The median month housing costs for mortgaged owners was \$2,360 and renters \$874. Of the households in New Jersey that spent 30% or more of their household income on housing, 41% were owners with mortgages and 47.5% were renters.

## **Rental Housing Affordability**

Apartments in New Jersey remain one of the least affordable in the nation. New Jersey renters paid a median rent of \$1,058 while the average in the nation was \$819. New Jersey as a whole was the 4th most expensive state for renters, behind Hawaii, California and Maryland. Fortunately for New Jersey residents, high rents also correlate to a high household income: as previously stated New Jersey ranks 2<sup>nd</sup> in the nation in terms of median household income, behind Maryland.

The most affordable rental housing (rent less than \$1,000 a month) in New Jersey can be found mostly in the southern New Jersey counties of Atlantic, Camden, Cumberland, Gloucester and Salem; Essex and Warren counties also had the most affordable rental housing due to a large stock of affordable housing units. A report titled "Out of Reach," published by the National Low Income Housing Coalition, stated that to afford the estimated \$1,202 rent in New Jersey, a worker needs an hourly wage of \$23.12; this equates to more than 3 times the minimum wage of \$7.25.

**Figure 16: Gross Rent as a Percentage of Household Income**

Geography	Median gross rent	Median gross rent as a percentage of household income
United States	\$819	29.8
New Jersey	\$1,058	30.2
Atlantic County	\$949	31.9
Bergen County	\$1,217	28.7
Burlington County	\$1,057	30.3
Camden County	\$869	31.3
Cape May County	\$1,004	29.5
Cumberland County	\$832	33.2
Essex County	\$947	30
Gloucester County	\$931	30.5
Hudson County	\$1,022	29
Hunterdon County	\$1,097	31.7
Mercer County	\$1,002	30.6
Middlesex County	\$1,170	27.4
Monmouth County	\$1,111	32
Morris County	\$1,188	26.1
Ocean County	\$1,212	36.5
Passaic County	\$1,042	36
Salem County	\$874	32.1
Somerset County	\$1,263	29.1
Sussex County	\$1,129	30.1
Union County	\$1,052	30.9
Warren County	\$943	29.4

In New Jersey, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 129 hours per week, 52 weeks per year. Or, a household must include 3.2 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$705 in New Jersey. If SSI represents an individual's sole source of income, \$212 in monthly rent is affordable, while the FMR for a one-bedroom is \$1,033.

Group home facilities and condominiums are quickly becoming affordable housing options for special needs populations. According to New Jersey's Division of Developmental Disabilities (DDD), the total number of residents currently residing in community residences is roughly 7,000 people. However, many more are still needed as evidenced by the number of N.J. residents currently on group home waiting lists (nearly 8,000 in December 2008).

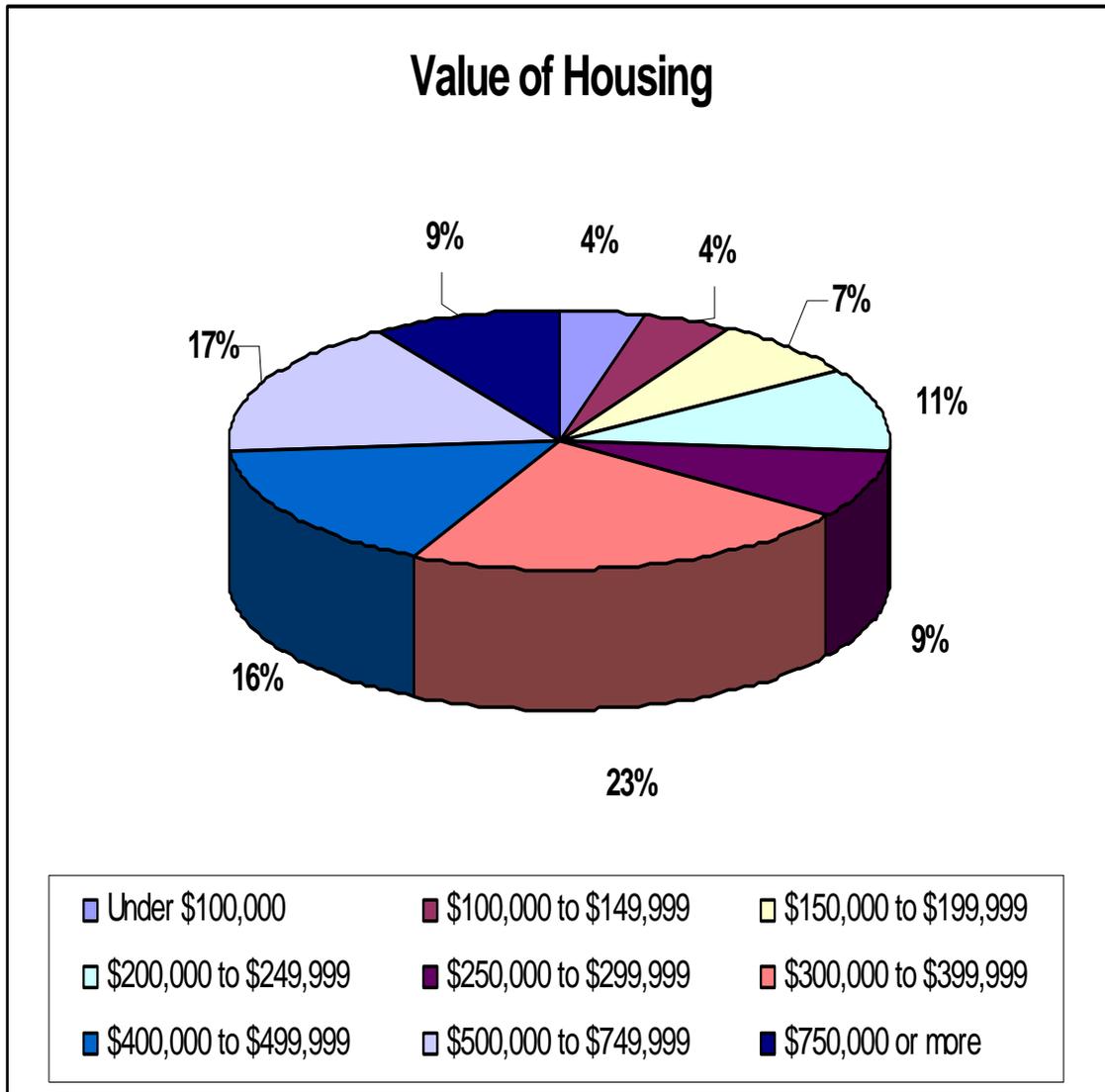
### **Homeowner Housing Affordability**

The median value of New Jersey housing is ranked 4<sup>th</sup> in the country, behind Hawaii, D.C. and California. 42.9% of all occupied housing units have a value greater than \$400,000. It is virtually impossible for very -low and low-income households to afford homeownership without a subsidy such as Section 8 Homeownership.

**Figure 17: 2010 Out of Reach Report**

	Estimated renter median income	Rent affordable at renter median income	Percent of median renter income needed to afford 2 bdrm FMR	Rent affordable at 30% of AMI	Rent affordable at 50% of AMI	Rent affordable at 80% of AMI	Rent affordable at median income	Rent affordable with full-time job paying min wage	Rent affordable with full-time job paying mean renter wage	Rent affordable to SSI recipient
<b>New Jersey</b>	\$44,610	\$1,115	113%	\$663	\$1,105	\$1,768	\$2,210	\$377	\$885	\$212
<b>Atlantic County</b>	\$36,743	\$919	120%	\$539	\$898	\$1,436	\$1,795	\$377	\$604	\$212
<b>Bergen County</b>	\$54,344	\$1,359	102%	\$718	\$1,196	\$1,914	\$2,393	\$377	\$949	\$212
<b>Burlington County</b>	\$49,246	\$1,231	89%	\$611	\$1,019	\$1,630	\$2,038	\$377	\$769	\$212
<b>Camden County</b>	\$35,742	\$894	123%	\$611	\$1,019	\$1,630	\$2,038	\$377	\$655	\$212
<b>Cape May County</b>	\$34,850	\$871	109%	\$517	\$861	\$1,378	\$1,723	\$377	\$488	\$212
<b>Cumberland County</b>	\$29,204	\$730	139%	\$458	\$764	\$1,222	\$1,528	\$377	\$541	\$212
<b>Essex County</b>	\$36,462	\$912	140%	\$687	\$1,145	\$1,832	\$2,290	\$377	\$918	\$212
<b>Gloucester County</b>	\$37,474	\$937	117%	\$611	\$1,019	\$1,630	\$2,038	\$377	\$536	\$212
<b>Hudson County</b>	\$42,164	\$1,054	116%	\$437	\$728	\$1,164	\$1,455	\$377	\$1,406	\$212
<b>Hunterdon County</b>	\$54,103	\$1,353	104%	\$777	\$1,295	\$2,072	\$2,590	\$377	\$720	\$212
<b>Mercer County</b>	\$44,137	\$1,103	109%	\$710	\$1,183	\$1,892	\$2,365	\$377	\$908	\$212
<b>Middlesex County</b>	\$55,172	\$1,379	102%	\$777	\$1,295	\$2,072	\$2,590	\$377	\$1,004	\$212
<b>Monmouth County</b>	\$42,867	\$1,072	119%	\$679	\$1,131	\$1,810	\$2,263	\$377	\$598	\$212
<b>Morris County</b>	\$60,485	\$1,512	85%	\$687	\$1,145	\$1,832	\$2,290	\$377	\$1,044	\$212
<b>Ocean County</b>	\$42,531	\$1,063	120%	\$679	\$1,131	\$1,810	\$2,263	\$377	\$614	\$212
<b>Passaic County</b>	\$40,866	\$1,022	135%	\$718	\$1,196	\$1,914	\$2,393	\$377	\$747	\$212
<b>Salem County</b>	\$33,135	\$828	132%	\$611	\$1,019	\$1,630	\$2,038	\$377	\$688	\$212
<b>Somerset County</b>	\$62,376	\$1,559	90%	\$777	\$1,295	\$2,072	\$2,590	\$377	\$1,228	\$212
<b>Sussex County</b>	\$47,234	\$1,181	108%	\$687	\$1,145	\$1,832	\$2,290	\$377	\$541	\$212
<b>Union County</b>	\$45,696	\$1,142	112%	\$687	\$1,145	\$1,832	\$2,290	\$377	\$973	\$212
<b>Warren County</b>	\$44,616	\$1,115	93%	\$668	\$1,113	\$1,780	\$2,225	\$377	\$684	\$212

**Figure 18: Homes Values**



The most expensive home values are located in the following counties: Bergen, Morris, Hunterdon, Somerset, and Passaic.

**Figure 19: Home Values By County**

Geography	Under \$100,000	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$249,999	\$250,000 to \$299,999	\$300,000 to \$399,999	\$400,000 to \$499,999	\$500,000 to \$749,999	\$750,000 or more
United States	22.7%	15.4%	13.7%	10.6%	6.6%	10.8%	6.6%	8.1%	5.5%
New Jersey	4.2%	4.3%	7.3%	10.7%	8.6%	22.1%	16.3%	17.4%	9.1%
Atlantic County	6.1%	7.4%	13.7%	17.0%	13.6%	20.6%	10.3%	7.2%	3.9%
Bergen County	2.0%	1.3%	1.7%	3.8%	3.1%	17.1%	23.1%	29.1%	18.8%
Burlington County	5.0%	6.6%	13.5%	18.7%	12.2%	21.6%	10.9%	8.4%	2.9%
Camden County	10.9%	12.5%	18.0%	20.1%	12.4%	15.6%	6.1%	3.2%	1.4%
Cape May County	3.9%	3.9%	8.7%	15.3%	10.0%	20.4%	10.5%	13.4%	14.1%
Cumberland County	21.3%	16.7%	26.2%	16.6%	6.7%	8.6%	1.7%	0.9%	1.1%
Essex County	1.6%	2.6%	4.8%	7.7%	8.3%	21.3%	18.4%	22.5%	12.8%
Gloucester County	5.5%	9.6%	19.5%	20.2%	15.1%	18.7%	7.3%	3.2%	1.0%
Hudson County	2.0%	2.2%	5.0%	9.7%	6.9%	24.0%	21.3%	21.3%	7.5%
Hunterdon County	1.4%	0.8%	3.8%	6.3%	5.6%	19.0%	20.1%	29.0%	13.9%
Mercer County	6.6%	7.4%	7.8%	13.7%	10.7%	19.5%	13.6%	12.6%	8.0%
Middlesex County	2.9%	2.6%	4.1%	9.7%	9.5%	32.4%	20.2%	15.3%	3.3%
Monmouth County	2.7%	1.8%	3.2%	7.0%	5.9%	21.2%	18.9%	24.9%	14.3%
Morris County	1.6%	0.8%	1.9%	3.9%	4.1%	18.9%	20.7%	29.7%	18.3%
Ocean County	7.4%	6.3%	10.0%	13.6%	10.8%	24.4%	11.3%	11.0%	5.2%
Passaic County	1.9%	1.8%	2.7%	6.4%	6.4%	32.2%	25.1%	18.9%	4.6%
Salem County	14.5%	16.4%	20.3%	18.0%	9.7%	13.1%	4.6%	2.5%	0.9%
Somerset County	1.9%	1.5%	3.1%	4.9%	7.3%	21.2%	16.8%	25.6%	17.7%
Sussex County	1.6%	2.6%	6.4%	15.7%	14.0%	29.7%	14.4%	11.5%	4.1%
Union County	1.3%	1.4%	3.0%	7.7%	7.8%	25.4%	21.4%	22.0%	10.0%
Warren County	3.6%	5.9%	9.8%	16.6%	10.3%	28.0%	12.8%	10.7%	2.4%

### Mortgage Delinquencies

According to the Federal Reserve Bank of New York, as of Quarter 3, 2009, 5.5% of mortgages in New Jersey have been delinquent for more than 90 days. Between 2008 and 2009, mortgage delinquency rates have increased 2.6 percentage points.

**Figure 20: Mortgage Delinquencies**

<b>Geography</b>	<b>% Mortgage Delinquency Rate 90+ Days (Qtr 3, 2009)</b>	<b>% Change in Mortgage Delinquency Rate 90+ Days since Qtr 3, 2008</b>
<b>United States</b>	5.5	5
<b>New Jersey</b>	7.2	2.6
<b>Atlantic County</b>	7.7	4.7
<b>Bergen County</b>	4	2.2
<b>Burlington County</b>	4.4	2
<b>Camden County</b>	5.3	2.4
<b>Cape May County</b>	5	2.5
<b>Cumberland County</b>	6.3	2.6
<b>Essex County</b>	7.2	3.6
<b>Gloucester County</b>	5	2.4
<b>Hudson County</b>	7.6	4
<b>Hunterdon County</b>	1.9	0.7
<b>Mercer County</b>	4.1	2
<b>Middlesex County</b>	4.4	2.1
<b>Monmouth County</b>	3.9	1.8
<b>Morris County</b>	3.2	1.9
<b>Ocean County</b>	5.5	3.1
<b>Passaic County</b>	6.9	3.2
<b>Salem County</b>	4.9	2.2
<b>Somerset County</b>	3.7	2.2
<b>Sussex County</b>	4.7	2.4
<b>Union County</b>	7.7	4.2
<b>Warren County</b>	4.5	2.1

**Current Residential Sales**

In New Jersey, single-family home prices have continued to rise at record pace, regardless of the economy. According to a report by the NJ Association of Realtors (NJAR), when comparing housing sales in Quarter 3 2008 and Quarter 3 2009, sales actually increased 12%. Only Cumberland County experienced a decrease in the sales price of housing. Cape May County experienced a 27.8% surge in the median sales price between Quarter 3, 2008 and Quarter 3, 2009. The average sales price in the third quarter, 2009 was \$364,500 (\$299,800 in Quarter 1).

The lowest median sales price was \$160,300 from Cumberland County and the highest median sales price was \$503,500 in Bergen County.

**Figure 21: Median Sales Price and Homes Sold By County**

		Median Sales Price			Homes Sold		
		Quarter 3,	Quarter 3,	%	Quarter 3,	Quarter 3,	%
		2009	2008	Change	2009	2008	Change
<b>Northern</b>	<b>Bergen</b>	\$503,500	\$458,000	9.9%	1,416	1,564	9.5%
	<b>Essex</b>	\$475,800	\$431,700	10.2%	979	932	-5.0%
	<b>Hudson</b>	\$339,900	\$307,000	10.7%	32	40	20.0%
	<b>Hunterdon</b>	\$465,400	\$392,400	18.6%	306	299	-2.3%
	<b>Morris</b>	\$503,000	\$436,300	15.3%	1,133	1,129	-0.4%
	<b>Passaic</b>	\$370,500	\$311,600	18.9%	509	625	18.6%
	<b>Somerset</b>	\$456,900	\$442,600	3.2%	731	768	4.8%
	<b>Sussex</b>	\$290,500	\$249,000	16.7%	227	258	12.0%
	<b>Warren</b>	\$268,700	\$253,900	5.8%	226	261	13.4%
	<b>Union</b>	\$396,900	\$344,300	15.3%	844	997	15.3%
<b>Central</b>	<b>Mercer</b>	\$342,900	\$291,200	17.8%	688	759	9.4%
	<b>Middlesex</b>	\$375,600	\$330,000	13.8%	747	873	14.4%
	<b>Monmouth Area/ Ocean County</b>	\$373,800	\$349,300	7.0%	1,307	1,559	16.2%
	<b>Ocean</b>	\$272,600	\$250,600	8.8%	377	387	2.6%
<b>Southern</b>	<b>Atlantic</b>	\$257,400	\$239,800	7.3%	433	493	12.2%
	<b>Burlington</b>	\$247,000	\$228,800	8.0%	891	974	8.5%
	<b>Camden</b>	\$203,200	\$196,400	3.5%	1,060	1,035	-2.4%
	<b>Cape May</b>	\$347,900	\$272,200	27.8%	264	308	14.3%
	<b>Gloucester</b>	\$232,100	\$207,100	12.1%	560	600	6.7%
	<b>Cumberland</b>	\$160,300	\$163,100	-1.7%	163	224	27.2%
	<b>Salem</b>	\$173,300	\$163,300	6.1%	112	137	18.2%

New Jersey Home Sales Report, New Jersey Association of REALTORS, Third Quarter 2009, February 1, 2010.

## Mount Laurel Units

The first *Mount Laurel* decision arose because of land use regulations in place in the Township of Mount Laurel. Opponents claimed that low and moderate income families were unlawfully excluded from the municipality. The New Jersey State Supreme Court ruled that municipalities have a constitutional obligation to provide a realistic opportunity through zoning for the creation of their fair share of regional low- and moderate-income housing needs. *Mount Laurel II* put teeth in the original doctrine by creating a fair share formula to measure each municipality's obligation to provide affordable housing, and by fashioning a "builder's remedy" to force municipalities to fulfill that obligation.

In response to Mount Laurel 1 and II, the State Legislature passed the Fair Housing Act in 1985, which created the Council on Affordable Housing (COAH). COAH determines present and future housing needs and helps municipalities meet their constitutional obligation to provide opportunities for affordable housing. The Agency reviews local housing plans and zoning ordinances and certifies those that adequately respond to regional affordable housing needs. This process is voluntary, but municipalities have several incentives to participate. COAH assists municipalities in meeting their fair housing needs by offering options such as accessory apartments, renovation and deed-restriction of existing housing, and construction of infill housing. Through the courts and the COAH process, New Jersey communities have modified their zoning laws to

provide more opportunity for affordable housing. Over the next 5 years, the State will continue to identify and address local and State policies that effect the provision of affordable housing.

Over the past twenty years, COAH has gone through three rounds of regulations in an effort to address stakeholders concerns with regards to affordable housing. The most recent rules became effective on June 2, 2008, with amendments through October 20, 2008, and govern municipal affordable housing obligations for the period 1999-2018.

As of March 12, 2010, 61 of New Jersey's 566 municipalities have received COAH certification. As of December 8, 2009, COAH certified towns have proposed creating 129,999 affordable units and have completed 72,874 units.

On February 9, 2010, Governor Christie established a Housing Opportunity Task Force to review the Fair Housing Act, State Planning Act and the current and former COAH regulations and methodologies. The Task Force shall assess the effect of these laws in accomplishing the goals of meeting the constitutional obligations under the Mt. Laurel decisions.

### **Demand and Suitability of Housing**

In 2008, 13.2% (1,149,946) of the population in New Jersey were 65 or older in 2008. 9.7% of elderly persons live alone. Of those living alone, 73.6% were women, many with special housing needs. 6.6% (1,146,946) of the elderly are currently caring for grandchildren less than 18 years of age. The balance of the elderly population, 18% (56,487) reside in group quarters, primarily nursing homes.

In 2008, 33.6% of all seniors who are 65 years old or older claimed at least 1 disability. Disabled seniors make up 12.9% of the entire disabled population. In 2008, 307,468 elderly that claimed a disability also lived in poverty. Of those, 40,031 (13%) actually received disability income.

Civilian non-institutionalized persons between 18 years of age and 64 years of age with a mobility or self-care limitation is also reported in Census updates and offers some relationship to housing need. Of the adult population 18 to 64 years of age, 9.8% reported at least one disability. This group generally would require dwelling units which are barrier free with special features to compensate for their individual situation.

A total of 91,654 adults between the ages of 18 and 64 have a self-care limitation. Frequently living with family, this group also includes residents of small group homes or sheltered apartments. A total of 412,585 adults in New Jersey reported to have more than one disability in 2008. The future of this segment of the population remains perilous if their individual housing and service needs cannot be met within the state.

A third group of residents with special housing needs are families in poverty with children. There are a total of 1,105,956 families in New Jersey with related children under the age of 18, of which 9.6% were below poverty in 2008. Of that total 27.8% were female head of households. 786,738 (3.6%) married couples had children under the age of 18. Of the 248,773 female householders below poverty, 27.8% had children less than 18 years of age. Families in poverty with children will be included in the very low-income category and their housing needs are significant.

## **Industries**

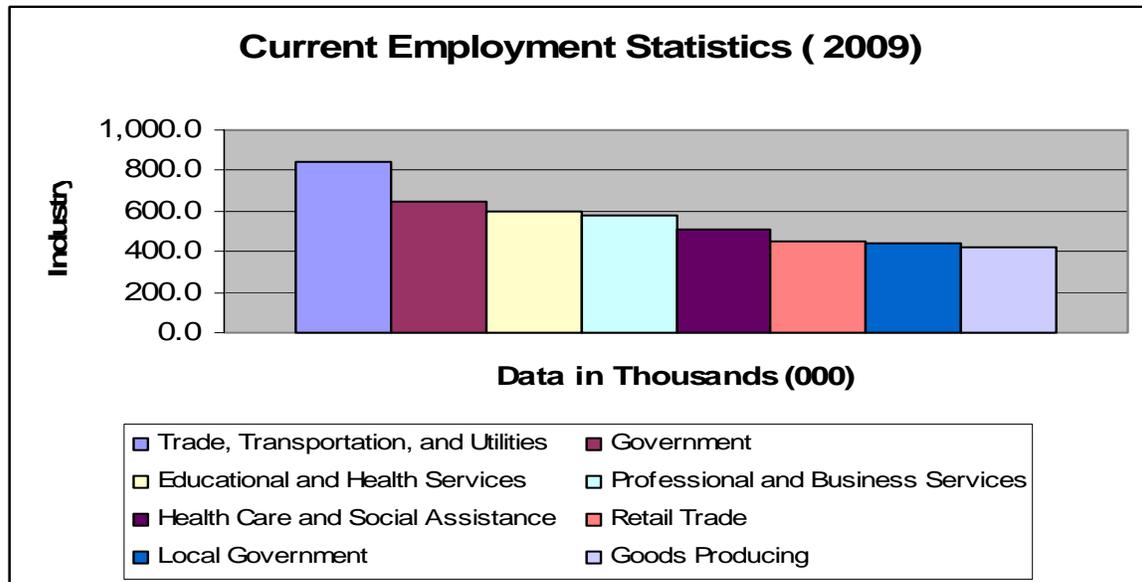
As with the rest of the nation, 2009 was tough on employment. As of March 10, 2010, employment in New Jersey fell by 9,100 jobs. The state's unemployment rate for January 2010 was 9.9%; the national rate was 9.7%.

In 2009, the top three industries in New Jersey were Trade, Transportation and Utilities, Government and Education and Health Services. The New Jersey Department of Labor and Workforce Development forecasts that the top 10 jobs in 2010 are Speech-Language Pathologists, Physical and Occupational and Respiratory Therapists, Computer Systems Analysts, Computer Software Engineers, Natural Sciences Managers, Computer Programmers, Registered Nurses and Securities, Commodities and Financial Sales Agents.

**Figure 22: Labor Force Estimates By County**

Labor Market and Demographic Research													
Bureau of Labor Force Statistics													
2009 Benchmark (Not Seasonally Adjusted)													
NEW JERSEY		LABOR FORCE ESTIMATES FOR 2009 BY AREA											
COUNTY/LABOR AREA	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANN. AV.
New Jersey	8.2	8.7	8.9	8.5	9.0	9.5	9.9	9.5	9.6	9.5	9.5	9.7	9.2
Atlantic County	11.2	11.8	11.9	11.3	11.7	12.0	12.1	11.7	12.1	12.8	13.0	13.6	12.1
Bergen County, NJ	6.5	7.2	7.4	7.3	7.8	8.5	9.0	8.6	8.5	8.1	8.0	8.1	7.9
Burlington County, NJ	7.4	8.0	8.1	7.9	8.2	8.8	9.3	8.9	9.0	8.9	8.9	9.0	8.5
Camden County, NJ	8.7	9.4	9.5	9.1	9.7	10.2	10.9	10.4	10.7	10.6	10.4	10.6	10.0
Cape May County	15.8	15.8	15.2	12.0	9.7	8.4	7.8	7.3	8.3	10.9	14.2	15.5	11.4
Cumberland County	12.2	12.7	12.5	11.6	11.9	12.3	13.2	12.5	12.6	13.1	13.3	14.1	12.7
Essex County, NJ	9.0	9.5	9.8	9.5	10.3	10.9	11.5	11.1	11.3	11.2	10.9	11.2	10.5
Gloucester County, NJ	8.3	8.9	9.0	8.5	9.2	9.7	10.2	9.7	9.8	9.7	9.9	10.2	9.4
Hudson County, NJ	8.9	9.7	10.0	10.0	10.6	11.2	11.8	11.4	11.6	11.3	11.0	11.1	10.7
Hunterdon County, NJ	5.9	6.5	6.6	6.3	6.7	7.2	7.6	7.2	7.1	6.9	6.9	7.1	6.8
Mercer County	7.0	7.5	7.6	7.2	7.7	8.2	8.6	8.1	8.1	7.8	7.7	7.8	7.8
Middlesex County, NJ	7.3	8.0	8.2	8.0	8.6	9.1	9.6	9.2	9.2	9.0	8.8	8.8	8.7
Monmouth County, NJ	7.5	8.1	8.2	7.8	8.2	8.6	9.2	8.7	8.8	8.8	8.7	9.0	8.5
Morris County, NJ	6.1	6.7	6.9	6.5	7.1	7.6	8.0	7.6	7.7	7.4	7.3	7.4	7.2
Ocean County, NJ	9.6	10.1	10.0	9.3	9.2	9.5	9.7	9.2	9.7	9.8	10.1	10.8	9.7
Passaic County, NJ	10.0	10.7	11.0	10.6	11.0	11.4	12.2	11.8	11.5	11.3	11.2	11.6	11.2
Salem County, NJ	10.3	10.7	10.5	9.7	11.0	11.5	10.7	10.1	9.9	11.2	10.8	11.7	10.7
Somerset County, NJ	6.2	6.9	7.1	6.7	7.4	7.8	8.2	7.8	7.9	7.7	7.5	7.5	7.4
Sussex County, NJ	8.0	8.6	8.8	8.4	8.4	8.8	9.3	8.9	8.6	8.5	8.8	9.6	8.7
Union County, NJ	8.5	9.1	9.2	8.9	9.4	9.8	10.3	9.7	9.9	9.8	9.7	9.8	9.5
Warren County, NJ	8.1	8.2	8.6	8.3	8.6	8.9	9.7	9.3	8.7	9.3	9.5	9.8	8.9

**Figure 23: Employment Statistics**



**Occupations and Type of Employer**

From 2010 to 2016, the New Jersey Department of Labor and Workforce Development project that New Jersey will have a slower than national employment growth, at just .6% per year. National growth is projected to average 1% annually. Annual growth averaged 1.1% in New Jersey from 1996-2006. Over the next 6 years, industries that will produce the most new jobs include health care and social assistance, professional and business services and leisure and hospitality. 32.4% of these new jobs will not require a college degree. Manufacturing jobs will decline by 19.3% in New Jersey (nationally, manufacturing jobs will decrease by 10.6% nationally).

**Figure 24: Estimated and Projected Employment by Educational Training Requirements**

Occupation	Estimated	Est. %	Projected	Proj. %	Change	Change %	Avg. Annual Openings	Openings due to Growth	Openings due to Replacement
<b>Total, All Occupations</b>	4,090,800	100	4,330,450	100	239,650	5.9	123,400	32,760	90,630
<b>Total High Requirements</b>	1,018,950	24.9	1,129,150	26.1	110,200	10.8	32,300	11,650	20,660
First professional degree	41,250	1	46,750	1.1	5,500	13.3	1,320	550	770
Doctor's degree	35,300	0.9	41,950	1	6,650	18.9	1,270	670	600
Master's degree	50,300	1.2	57,800	1.3	7,450	14.8	1,720	750	970
Work experience, plus bachelor's or higher degree	159,850	3.9	166,000	3.8	6,150	3.8	4,130	790	3,340
Bachelor's degree	577,750	14.1	640,050	14.8	62,300	10.8	18,590	6,630	11,970
Associate degree	154,500	3.8	176,600	4.1	22,100	14.3	5,280	2,260	3,020
<b>Total Moderate Requirements</b>	808,150	19.8	852,700	19.7	44,550	5.5	20,590	5,420	15,170
Post secondary vocational training	232,550	5.7	256,200	5.9	23,650	10.2	6,800	2,540	4,260
Work experience (in related occupation)	286,400	7	297,000	6.9	10,600	3.7	6,610	1,340	5,260
Long-term on-the-job training (> 12 months)	289,200	7.1	299,500	6.9	10,300	3.6	7,180	1,540	5,650
<b>Total Low Requirements</b>	2,263,700	55.3	2,348,600	54.2	84,900	3.8	70,500	15,700	54,810
Moderate-term on-the-job training (1-12 months)	683,550	16.7	697,150	16.1	13,650	2	17,170	4,100	13,080
Short-term on-the-job training	1,580,200	38.6	1,651,450	38.1	71,250	4.5	53,330	11,600	41,730

**Figure 25: Occupational Wage Projections in New Jersey**

<b>Wage Category</b>	<b>% of Total 2000</b>	<b>% of Total 2010</b>	<b>Annual Job Openings (Number)</b>	<b>Annual Job Openings (%)</b>
<b>Total High Wage (over \$50,000)</b>	<b>27.5%</b>	<b>28.2%</b>	<b>39,760</b>	<b>13.6%</b>
Examples: General managers, top executives, nurses, teachers, accountants, computer programmers, financial managers, lawyers, physicians, engineers				
<b>Total Moderate Wage (\$25,000-\$50,000)</b>	<b>38.6%</b>	<b>37.4%</b>	<b>47,680</b>	<b>7.4%</b>
Examples: Legal and medical secretaries, bookkeeping clerks, truck drivers, maintenance repairers, carpenters, insurance sales workers, order clerks, preschool teachers				
<b>Total Low Wage (under \$25,000)</b>	<b>33.9%</b>	<b>34.4%</b>	<b>65,480</b>	<b>12.5%</b>
Examples: Retail salespersons, cashiers, janitors, cleaners, waiters & waitresses, stock clerks, nursing aides, guards, receptionists, hair dressers, bank tellers, child care workers, hairstylists				

NJ Department of Labor, Division of Labor Market & Demographic Research. Data may not add to 100% due to rounding.

**Poverty Rate:** 14% of the State’s population are living in poverty. The majority of these people are Black and Hispanic.

**Figure 26: Poverty Rate By Age**  
New Jersey (2007-2008), U.S. (2008)

	NJ #	NJ %	US #	US %
Children 18 and under	359,100	16%	19,306,600	25%
Adults 19-64	687,800	13%	30,870,100	17%
Elderly 65+	149,300	14%	4,765,800	13%
Total	1,196,200	14%	54,942,500	18%

Statehealthfacts.org 2008

**Figure 27: Poverty Rate by Race**  
New Jersey (2007-2008), U.S. (2008)

	NJ #	NJ %	US #	US %
White	431,400	8.5%	24,157,800	12.3%
Black	284,500	25.5%	12,103,400	33.2%
Hispanic	371,100	24.9%	14,526,300	30.6%
Other	109,200	12.8%	4,155,000	20.6%
Total	1,196,200	14.1%	54,942,500	18.3%

Statehealthfacts.org 2008

Figure 28 shows the number of households on the Department of Community Affairs's Housing Choice Voucher and State Rental Assistance Program’s waiting list.

**Figure 28: DCA Waiting List Summary By County**

COUNTY	HCV	DATE CLOSED	SRAP	DATE CLOSED	COUNTY TOTAL
Atlantic	346	12/4/2006	21	4/28/2005	367
Bergen	0	Prior to 2005	4	4/21/2006	4
Burlington	58	Prior to 2005	59	4/28/2005	117
Camden	13	Prior to 2005	133	8/18/2006	146
Cape May	195	11/13/2008	6	4/28/2005	201
Cumberland	837	5/3/2007	104	9/25/2008	941
Essex	447	1/11/2007	812	8/6/2008	1,259
Gloucester	405	12/13/2007	20	4/28/2005	425
Hudson	641	2/20/2007	21	4/28/2005	662
Hunterdon	0	4/21/2006	20	4/21/2006	20
Mercer	1,094	6/25/2007	536	12/8/2008	1,630
Middlesex	1,126	8/20/2007	68	4/28/2005	1,194
Monmouth	715	2/5/2007	28	4/28/2005	743
Morris	927	6/12/2007	53	6/2/2006	980
Ocean	470	12/10/2008	33	4/28/2005	503
Passaic	1,531	Prior to 2005	1,524	4/28/2005	3,055
Salem	20	5/20/2005	84	2/28/2007	104
Somerset	117	4/27/2010	19	4/28/2005	136
Sussex	874	10/1/2007	34	4/17/2006	908
Union	971	1/7/2008	63	3/10/2006	1,034
Warren	2	11/11/2005	2	4/28/2005	4
<b>TOTALS</b>	<b>10,789</b>		<b>3,644</b>		<b>14,433</b>

As of May 4, 2010

Please note that the SRAP Disabled waiting list is a statewide list; this list has 2,325 households on same. The waiting list closed on March 9, 2007.

**Cost burden:** Another housing need indicator is the percentage of households spending most of their income on rent (rent and utilities exceeding 30% of their income). Of the 1,062,473 renter households cited in the 2003 American Community Survey, 483,357 spend more than 30% of income on rent and utilities.

**Figure 29: Owner Cost-Burdened**

OWNER: PERCENT COST BURDENED BY TYPE OF STRUCTURE				
ESTIMATE	PERCENTAGE	YEAR BUILT	HOUSEHOLD INCOME	COST BURDEN
1,225	8.9%	2000+	<=50% AMI	No cost burden
2,875	20.8%	2000+	<=50% AMI	Moderate cost burden
9,740	70.4%	2000+	<=50% AMI	Severe cost burden
4,660	28.7%	2000+	50.1-80% AMI	No cost burden
4,380	26.9%	2000+	50.1-80% AMI	Moderate cost burden
7,225	44.4%	2000+	50.1-80% AMI	Severe cost burden
8,240	14.7%	1980 to 1999	<=50% AMI	No cost burden
13,260	23.6%	1980 to 1999	<=50% AMI	Moderate cost burden
34,580	61.7%	1980 to 1999	<=50% AMI	Severe cost burden
24,405	37.5%	1980 to 1999	50.1-80% AMI	No cost burden
23,640	36.4%	1980 to 1999	50.1-80% AMI	Moderate cost burden
16,975	26.1%	1980 to 1999	50.1-80% AMI	Severe cost burden
51,020	51.1%	1980 to 1999	80.1=120% AMI	No cost burden
38,070	38.1%	1980 to 1999	80.1=120% AMI	Moderate cost burden
10,790	10.8%	1980 to 1999	80.1=120% AMI	Severe cost burden
14,060	17.4%	1960 to 1979	<=50% AMI	No cost burden
20,225	25.1%	1960 to 1979	<=50% AMI	Moderate cost burden
46,340	57.5%	1960 to 1979	<=50% AMI	Severe cost burden
34,590	42.0%	1960 to 1979	50.1-80% AMI	No cost burden
27,645	33.5%	1960 to 1979	50.1-80% AMI	Moderate cost burden
20,185	24.5%	1960 to 1979	50.1-80% AMI	Severe cost burden
13,350	14.9%	1940 to 1959	<=50% AMI	No cost burden
22,755	25.5%	1940 to 1959	<=50% AMI	Moderate cost burden
53,280	59.6%	1940 to 1959	<=50% AMI	Severe cost burden
40,825	44.0%	1940 to 1959	50.1-80% AMI	No cost burden
29,500	31.8%	1940 to 1959	50.1-80% AMI	Moderate cost burden
22,380	24.1%	1940 to 1959	50.1-80% AMI	Severe cost burden
8,750	13.9%	1939-	<=50% AMI	No cost burden
15,435	24.6%	1939-	<=50% AMI	Moderate cost burden
38,575	61.5%	1939-	<=50% AMI	Severe cost burden
24,675	41.8%	1939-	50.1-80% AMI	No cost burden
18,635	31.6%	1939-	50.1-80% AMI	Moderate cost burden
15,700	26.6%	1939-	50.1-80% AMI	Severe cost burden

**Figure 30: Renter Cost-Burdened**

<b>RENTER: PERCENT COST BURDENED BY TYPE OF STRUCTURE</b>				
<b>ESTIMATE</b>	<b>PERCENTAGE</b>	<b>YEAR BUILT</b>	<b>HOUSEHOLD INCOME</b>	<b>COST BURDEN</b>
3,075	13.4%	2000+	<=50% AMI	No cost burden
5,910	25.7%	2000+	<=50% AMI	Moderate cost burden
13,995	60.9%	2000+	<=50% AMI	Severe cost burden
4,760	45.8%	2000+	50.1-80% AMI	No cost burden
4,330	41.6%	2000+	50.1-80% AMI	Moderate cost burden
1,310	12.6%	2000+	50.1-80% AMI	Severe cost burden
14,055	22.7%	1980 to 1999	<=50% AMI	No cost burden
16,285	26.3%	1980 to 1999	<=50% AMI	Moderate cost burden
31,635	51.0%	1980 to 1999	<=50% AMI	Severe cost burden
14,075	47.3%	1980 to 1999	50.1-80% AMI	No cost burden
13,125	44.1%	1980 to 1999	50.1-80% AMI	Moderate cost burden
2,585	8.7%	1980 to 1999	50.1-80% AMI	Severe cost burden
23,500	19.1%	1960 to 1979	<=50% AMI	No cost burden
37,880	30.8%	1960 to 1979	<=50% AMI	Moderate cost burden
61,420	50.0%	1960 to 1979	<=50% AMI	Severe cost burden
36,085	57.7%	1960 to 1979	50.1-80% AMI	No cost burden
24,055	38.5%	1960 to 1979	50.1-80% AMI	Moderate cost burden
2,380	3.8%	1960 to 1979	50.1-80% AMI	Severe cost burden
14,000	12.9%	1940 to 1959	<=50% AMI	No cost burden
30,240	27.9%	1940 to 1959	<=50% AMI	Moderate cost burden
64,110	59.2%	1940 to 1959	<=50% AMI	Severe cost burden
32,090	57.3%	1940 to 1959	50.1-80% AMI	No cost burden
22,045	39.4%	1940 to 1959	50.1-80% AMI	Moderate cost burden
1,845	3.3%	1940 to 1959	50.1-80% AMI	Severe cost burden
11,820	11.8%	1939-	<=50% AMI	No cost burden
29,265	29.1%	1939-	<=50% AMI	Moderate cost burden
59,405	59.1%	1939-	<=50% AMI	Severe cost burden
29,630	58.5%	1939-	50.1-80% AMI	No cost burden
18,845	37.2%	1939-	50.1-80% AMI	Moderate cost burden
2,215	4.4%	1939-	50.1-80% AMI	Severe cost burden

**Over-crowded owner units:** As of 2000, approximately 11 % of the state's owner units were considered crowded. The northern region of the state has the highest percentage of crowded, owner housing units. Of the top 30 state municipalities with the highest percentage of crowded, owner units, 16 are located in the northern region; 5 are in the central region and nine are located in the southern region.

“About one in six Americans in 2008, a record 49 million people, were living in a family household of at least two adult generations, or a grandparent and at least one other generation, according to a study released by the Pew Research Center entitled *The Return of the Multi-Generational Family Household*.

**Figure 31: Relationship by household type (including living alone) for the population 65 years and over.**

<b>Total</b>	<b>Estimate</b>
In households	1,070,003
In family households	736,224
Householder	348,116
Male	241,699
Female	106,417
Spouse	242,163
Parent	86,341
Other Relatives	54,765
Non-relatives	4,839
In non-family households	333,779
Householder	320,367
Male	85,681
Living alone	78,840
Not living alone	6,841
Female	234,686
Living alone	227,599
Not living alone	7,087
Non-relatives	13,412
In group quarters	59,270

**Lead-based paint:** The state has some of the oldest housing stock in the country. 85% of the state's housing stock was built before 1978 and therefore may be contaminated with lead-based paint (lead-based paint was banned from use in residential structures in 1978). A detailed discussion of this topic can be found in the Lead-Based Paint section.

## **Vacant and Abandoned Buildings**

Although it is difficult to determine the exact number of vacant and abandoned properties in New Jersey, the data suggests that the majority of the properties are located in urban areas and rural areas. These properties pose public safety problems, lower property values, and contribute to neighborhood blight. The following table identifies the top 100 areas with the highest likelihood of having vacant, abandoned and foreclosed homes.

Over the past 6 years, the State has enacted legislation to accelerated foreclosure action on vacant property by eliminating the waiting period between the time a potential new owner gives notice of its interest in foreclosing and lien acquisition. DCA through it Neighborhood Stabilization Program is providing funds to municipalities and for-profit/nonprofit developers to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight in targeted areas.

**Location of degree of racial concentration:** For this analysis, a racially concentrated area is defined as any municipality in the state whose population is at least 10% points higher than the percentage of minority persons in the State. The top 10 municipalities that meet this definition are: Lawnside, East Orange, Irvington, Orange, Camden, Plainfield, Willingboro, Asbury Park, Pleasantville, and Newark.

**Low income concentration:** (For this analysis, a low -income concentrated area is defined as any county in the state where at least 20 % of its households earn incomes below 51 % of state median family income.) The majority of low-income households, 56 %, reside in the northern region of the state. The central region comes in second with 26 %, followed by the southern region with 18 % of the very low-income households. Source: US Bureau of Census 2000 Census Data

The following 11 counties meet the definition of low-income concentration: Atlantic (21 %); Camden (25 %); Cape May (23 %); Cumberland (24 %); Essex (35 %); Hudson (31 %); Mercer (20 %); Ocean (26 %); Passaic (27 %); Salem (27 %); and Union (22 %) (2000 Census data).

### **Resources for the Homeless**

There are over 136 transitional, domestic violence and emergency shelter facilities in the State that provide an array of services including life skills, substance abuse counseling, mental health counseling, and child care services.

The following list includes some of these facilities:

<b>Emergency Shelters and Transitional Housing Facilities</b>		
<b>County</b>	<b>Agency</b>	<b>Type</b>
Atlantic	Atlantic City Rescue Mission	Shelter
Atlantic	Atlantic County Women's Center	Domestic Violence
Atlantic	Covenant House	Shelter
Atlantic	Family Development Center	Shelter
Atlantic	Foundations	Transitional
Atlantic	Institute for Human Development	Shelter
Atlantic	Salvation Army	Shelter
Bergen	Bergen CAP	Shelter
Bergen	Comprehensive Behavioral Healthcare	Transitional
Bergen	Interreligious Fellowship	Shelter & Transitional
Bergen	Mid-Bergen Community Mental Health	Transitional
Bergen	Shelter Our Sisters	Shelter & Transitional
Bergen	Spring House	Transitional
Bergen	West Bergen Mental Health	Transitional
Burlington	AIDs Coalition	Transitional
Burlington	Burlington County Action Program	Shelter & Transitional
Burlington	Salt & Light	Transitional
Burlington	Delaware House	Transitional
Camden	Althea Wright	Transitional
Camden	Anna Sample	Shelter & Transitional
Camden	Camden County OEO	Transitional
Camden	Camden County Women's Center	Domestic Violence
Camden	Camden Peace Mission	Shelter
Camden	Groups Homes of Camden	Shelter
Camden	My Brothers Keeper	Shelter
Camden	NJ Association on Correction	Domestic Violence
Camden	North Camden Land Trust	Transitional
Camden	State Street Housing	Transitional
Camden	Steininger Center	Shelter
Camden	Women Against Rape	Domestic Violence
Cape May	Coalition Against Rape	Domestic Violence
Cumberland	Cumberland Family Shelter	Shelter
Essex	Apostle's House	Shelter & Transitional
Essex	Babyland	Domestic Violence
Essex	Choices	Transitional
Essex	Covenant House	Shelter
Essex	Essex County Family Violence	Domestic Violence
Essex	Goodwill Rescue Mission	Shelter
Essex	Gospel Services	Shelter
Essex	Interfaith Hospitality Network	Shelter
Essex	Isaiah House	Shelter & Transitional
Essex	Lighthouse Community Services	Shelter
Essex	Missionaries of Charity	Shelter
Essex	Mt. Calvary Mission	Shelter
Essex	NCC Harmony House	Transitional
Essex	Restoration Center	Shelter
Essex	Safehouse	Domestic Violence
Essex	Salvation Army	Shelter
Essex	Salvation Army	Shelter
Essex	Sierra House	Transitional
Essex	St. Ann's	Shelter
Essex	St. Bridget's	Shelter

<b>County</b>	<b>Agency</b>	<b>Type</b>
Essex	St. Rocco's	Shelter
Essex	United Community Corp.	Shelter
Essex	Urban Renewal	Shelter
Essex	YWCA of Newark	Shelter
Gloucester	Lighthouse Community, Inc.	Transitional
Gloucester	Center for Family Services	Domestic Violence
Gloucester	People Against Spouse Abuse	Domestic Violence
Gloucester	Together Inc.	Transitional
Gloucester	Tri-County CAP	Transitional
Gloucester	Volunteers of America	Shelter
Hudson	Hoboken Clergy Coalition	Shelter
Hudson	Anthony House	Shelter & Transitional
Hudson	Franciska Residence	Shelter & Transitional
Hudson	Mount Carmel Guild-Hope House	Shelter
Hudson	Mount Carmel Guild-St. Lucy's	Shelter
Hudson	Jersey City Episcopal/Corpus Christi	Shelter
Hudson	Neuville Housing	Transitional
Hudson	North Hudson	Transitional
Hudson	Palisades Emergency Residence	Shelter
Hudson	Salvation Army	Transitional
Hudson	Seton House	Transitional
Hudson	York Street	Transitional
Hudson	Youth Consultation Service	Shelter
Hudson	YWCA	Domestic Violence
Hudson	YWCA	Domestic Violence
Hunterdon	Hunterdon Youth	Shelter
Hunterdon	Interfaith Hospitality	Shelter
Hunterdon	Women's Crisis	Domestic Violence
Mercer	Amani House	Transitional
Mercer	Anchor House	Shelter
Mercer	Doorway to Hope	Transitional
Mercer	HomeFront	Shelter & Transitional
Mercer	Lifeline	Shelter
Mercer	Mount Carmel Guild	Transitional
Mercer	Rescue Mission	Shelter
Middlesex	Ozanam	Shelter
Middlesex	Salvation Army	Shelter
Middlesex	Making it Possible to End Homelessness	Transitional
Middlesex	Women Aware	Domestic Violence
Monmouth	Easter Seals	Shelter
Monmouth	180 Turning Lives	Domestic Violence
Monmouth	Interfaith Neighbors	Transitional
Monmouth	Women's Center	Domestic Violence
Morris	Eric Johnson House	Transitional
Morris	Hope House	Transitional
Morris	Interfaith Council for Homeless Families	Shelter
Morris	Jersey Battered Women's Service	Domestic Violence
Morris	Market Street Mission	Shelter
Morris	Morris County Youth Shelter	Shelter
Morris	Homeless Solutions	Shelter
Morris	Salvation Army	Shelter
Ocean	Amity House	Transitional
Ocean	Epiphany House	Shelter

<b>County</b>	<b>Agency</b>	<b>Type</b>
Ocean	Ocean's Harbor House	Shelter
Ocean	Providence House	Shelter
Passaic	Eva's Sheltering Programs	Shelter
Passaic	NJ Association of Corrections	Domestic Violence
Passaic	Passaic County Women's Center	Domestic Violence
Passaic	Paterson Coalition	Transitional
Passaic	Paterson Task Force	Shelter
Passaic	Salvation Army	Shelter
Passaic	St. Paul's	Shelter & Transitional
Passaic	St Peter's	Shelter
Passaic	Strengthen Our Sisters	Domestic Violence
Salem	Salem County Women's Services	Domestic Violence
Salem	Tri-County	Transitional
Somerset	Alternatives	Transitional
Somerset	Catholic Charities	Shelter
Somerset	Interfaith Hospitality	Shelter
Somerset	Lyons VA	Transitional
Somerset	Resource Center for Women & Their Families	Domestic Violence
Somerset	Agape House	Shelter
Sussex	Domestic Abuse Services	Domestic Violence
Sussex	Samaritan Inn	Transitional
Sussex	Birth Haven	Shelter
Union	Alternative Living	Shelter
Union	FISH	Shelter
Union	PROCEED	Transitional
Union	Raphael's House	Transitional
Union	Salvation Army	Shelter
Union	YMCA - Plainfield	Shelter
Union	YMCA - Eastern Union	Domestic Violence
Warren	Domestic Abuse & Raoc Crisis Center	Domestic Violence
Warren	Family Promise	Shelter

Based on the 30 Shelter Support awards made in FY 2009, it is estimated that 4 of the organizations serve the chronically homeless. See the following chart.

AGENCY	COUNTY	POPULATION SERVED	NUMBER OF BEDS	SERVE CHRONIC HOMELESS INDIVIDUALS
180 Turning Lives Around	Monmouth	Domestic Violence	70	N
A Place for Us, Atlantic County Women's Center	Atlantic	Domestic Violence	12	N
Bergen County-East Broadway Center	Bergen	Shelter- Women/Men	102	Y
Catholic Charities Diocese of Metuchen-Naomi's Way	Middlesex	Transitional -Women	42	N
Catholic Charities Diocese of Metuchen-Ozanam Family Shelter	Middlesex	Shelter- Families/Men	130	Y
Catholic Charities Diocese of Trenton	Burlington	Domestic Violence	27	N
Catholic Charities-Franciska House	Hudson	Transitional- Men	14	N
Catholic Charities-Hope House	Hudson	Shelter-Women/Children	60	N
Catholic Charities-St. Bridget's	Essex	Shelter/Transitional -Men	30	N
Center for Family Services	Gloucester	Domestic Violence	20	N
Coalition Against Rape & Abuse	Cape May	Domestic Violence	36	N
Domestic Abuse & Sexual Assault Intervention	Sussex	Domestic Violence	40	N
Family Promise of Warren County	Warren	Shelter- Families	14	Y
Freedom House-Brian's House	Morris	Transitional - Men	6	N
Freedom House-Diane's House	Mercer	Transitional Women	6	N
Freedom House-Grantham House	Hunterdon	Transitional- Men	10	N
Freedom House-The Family Afterward	Warren	Transitional Women/Children	5	N
Homefirst Interfaith Housing & Family	Union	Shelter-Women/Children	35	N
Homefront-TLC-Division Street	Mercer	Transitional/Families	12	N
Homefront-TLC-Moffat Street	Mercer	Transitional/Families	10	N
Integrity	Essex	Transitional/Women	46	N
Jersey Battered Women's Service	Morris	Domestic Violence	70	N
NJ Association on Correction	Passaic	Domestic Violence	8	N
NJ Association on Correction	Camden	Domestic Violence	36	N
Paterson Task Force for Community Action	Passaic	Shelter - Families	21	Y
Resource Center for Women & Their Families	Somerset	Domestic Violence	12	N
Salt & Light Company	Burlington	Transitional men/women	8	N
Sierra House	Essex	Transitional-Women	10	N
Strengthen Our Sisters	Passaic	Domestic Violence	80	N
Sussex County Interfaith Hospitality Network	Sussex	Shelter-Families	14	N
<b>TOTALS</b>			<b>986</b>	

The following charts summarize the Continuum of Care FFY 2009 awards to New Jersey for homeless assistance projects. These projects provide transitional (TH) and permanent housing (PH) along with supportive services (SSO) such as job training, health care, mental health counseling, substance abuse treatment and child care to homeless and/or chronic homeless households.

Applicant	Project Name	Program	Component
<b>Atlantic City &amp; County CoC</b>			
Career Opportunity Development	Supportive Housing Program	SHP	PH
NJ Department of Community Affairs	Shelter Plus Care - Atlantic County	S+C	TRA
<b>Bergen County CoC</b>			
AAH of Bergen County, Inc.	Hackensack/Bogota	SHP	PH
AAH of Bergen County, Inc.	Hillsdale and Fairlawn	SHP	PH
AAH of Bergen County, Inc.	Teaneck	SHP	PH
Advance housing, Inc.	Advance Supportive Living Program (SLP) Bergen	SHP	PH
Advance housing, Inc.	Fairview McKinney	SHP	PH
Bergen County Community Action Partnership, Inc.	Independence Hall	SHP	PH
Bergen County Community Action Partnership, Inc.	Ladder	SHP	TH
Bergen County Community Action Partnership, Inc.	PHASES	SHP	SSO
Comprehensive Behavioral Healthcare Inc.	Homeless Case Management	SHP	SSO
County of Bergen	Alfred J. Thomas Home for Veterans	SHP	TH
Housing Authority of Bergen County	Shelter Plus Division of Family Guidance	S+C	TRA
Shelter Our Sisters	SOS B2 Transitional Housing for Victims of Domestic Violence	SHP	TH
Shelter Our Sisters	SOS E1 Transitional Housing for Victims of Domestic Violence	SHP	TH
DACCKS Group	2009 LINKS	SHP	PH
Vantage Health System, Inc.	Job Coach	SHP	SSO
Vantage Health System, Inc.	Knickerbocker Residence	SHP	PH
<b>Burlington County CoC</b>			
Burlington County Community Action Program	Transitional Housing with Supportive Services for Veterans and Their Families	SHP	TH
Burlington County Community Action Program	Transitional Housing with Supportive Services for Working Poor Families with Children	SHP	TH
Catholic Charities, Diocese of Trenton	Providence House-Burlington Project Self-Sufficiency	SHP	SSO
Family Service of Burlington County, New Jersey	Transitional Housing Program	SHP	TH
NJ Department of Community Affairs	Shelter Plus Care - Burlington County	S+C	TRA
The Lester A. Behavioral Health Center Inc.	Supportive Housing for Persons with Serious Mental Illness (Renewal A)	SHP	PH
Transitional Housing Services, Inc.	Alden Ave. / Federal St. Permanent Supportive Housing	SHP	PH
<b>Camden City &amp; County CoC</b>			
Camden County Council On Economic Opportunity, Inc.	A. Wright Place / Liberty Place	SHP	TH
Camden County Council On Economic Opportunity, Inc.	Imani House	SHP	TH
Camden County Council On Economic Opportunity, Inc.	Outreach to Men At Risk (OMAR)	SHP	PH
Center For Family Services, Inc.	Home Base Supported Apartments	SHP	TH
Dooley House Inc.	Supportive Housing for Persons with Disabilities	SHP	PH
Interfaith Homeless Outreach Council	Homeless Hospitality Network	SHP	TH
New Jersey Department of Military and Veterans Affairs	Veterans Haven Transitional Housing	SHP	TH
Our Lady of Lourdes Health Foundation, Inc.	Project H.O.P.E.	SHP	SSO
South Jersey Behavioral Health Resources, Inc.	COSTAR	SHP	SSO
Volunteers Of America Delaware Valley Inc	Aletha R Wright Safe Haven	SHP	TH
Volunteers Of America Delaware Valley Inc	Aletha R Wright Transitional Living	SHP	TH
Volunteers Of America Delaware Valley Inc	Anna Sample Safe Haven	SHP	TH
Volunteers Of America Delaware Valley Inc	Camden County Supportive Housing	SHP	PH
<b>Newark/Essex County CoC</b>			
City of East Orange	My Own Place	S+C	TRA
City of East Orange	S + C TRA for Disabled Singles	S+C	TRA
East Orange General Hospital	Next Step	SHP	TH
Isaiah House, Inc.	Permanent Housing for Women with HIV/AIDS	SHP	PH
Isaiah House, Inc.	SHP - Brothers with Brothers	SHP	PH
Isaiah House, Inc.	SHP - Disabled Head of Household	SHP	PH
NJ Department of Community Affairs	Shelter Plus Care - - Essex II	S+C	TRA
NJ Department of Community Affairs	Shelter Plus Care- Essex I	S+C	TRA
NJ Department of Community Affairs	Shelter Plus Care- Project Live	S+C	TRA
Positive Health Care, Inc.	Permanent Housing	SHP	PH
Township of Irvington	A Major Step	SHP	TH
<b>Gloucester County CoC</b>			
Center For Family Services, Inc.	Mother Child Permanent Housing 2009	SHP	PH
Center For Family Services, Inc.	Mother Child Transitional Housing	SHP	TH
NJ Department of Community Affairs	Life Link Shelter Plus Care-Gloucester County	S+C	SRA
Volunteers Of America Delaware Valley Inc	Eleanor Corbett House Safe Haven	SHP	TH
<b>Jersey City/Bayonne/Hudson County CoC</b>			
Catholic Charities of the Archdiocese of Newark	St. Jude's Oasis	SHP	SH
Catholic Charities of the Archdiocese of Newark	St. Lucy's Emergency Shelter	SHP	SSO
Jersey City Episcopal Community Development	Hudson Casa	SHP	SSO
Let's Celebrate, Inc.	Preventer	SHP	TH
NJ Department of Community Affairs	Supportive Housing	SHP	TH
North Hudson Community Action Corporation	Transitional housing for working poor families	SHP	TH
Saint Joseph's Home	Saint Joseph's Home	SHP	TH
The House of Faith, Inc.	The House of Faith Transitional Housing Project	SHP	TH
WomenRising	Project Home	SHP	TH
<b>New Brunswick/Middlesex County CoC</b>			
Catholic Charities Diocese of Metuchen	Naomi's Way Transitional Housing	SHP	TH
Making It Possible to end Homelessness	Amanda Crossing Transitional Housing	SHP	TH
Making It Possible to end Homelessness	Imani Park Transitional Housing Program	SHP	TH
NJ Department of Community Affairs	Shelter Plus Care - Middlesex County	S+C	TRA
The Salvation Army	Care House	SHP	TH
Triple C Housing Inc.	H2O	SHP	PH

Applicant	Project Name	Program	Component
<b>Monmouth County CoC</b>			
180 Turning Lives Around, Inc.	Families in Transition Expansion	SHP	TH
180 Turning Lives Around, Inc.	Families in Transition Original	SHP	TH
County of Monmouth	Center House S+C	S+C	TRA
County of Monmouth	Homeward Bound I	S+C	TRA
County of Monmouth	Housing with Dignity	S+C	TRA
Easter Seals	Permanent Housing for the Homeless Mentally Ill	SHP	PH
HABcore, Inc.	HABcore Asbury House - 99	SHP	PH
HABcore, Inc.	HABcore Rt 66 Apartment	SHP	PH
Monmouth Housing Alliance	Park Road Apartments	SHP	PH
NJ Department of Community Affairs	Shelter Plus Care-Monmouth	S+C	TRA
Ocean Community Economic Action Now, Inc.	Monmouth Stonehurst Phase 2	SHP	SSO
Ocean Community Economic Action Now, Inc.	Monmouth Stonehurst Phase I	SHP	PH
The Center in Asbury Park, Inc	Center House	SHP	PH
<b>Morris County CoC</b>			
Homeless Solutions Inc	Child Care Access Program	SHP	SSO
Homeless Solutions Inc	Safe Haven	SHP	SH
Homeless Solutions Inc	Transitional Housing Program	SHP	TH
Jersey Battered Women's Service, Inc.	Transitional Living program	SHP	TH
Mental Health Association of Morris County, Inc	Step Off the Street Outreach	SHP	SSO
NJ Department of Community Affairs	Morris I	S+C	TRA
NJ Department of Community Affairs	Morris III	S+C	TRA
<b>Lakewood Township/Ocean County CoC</b>			
Catholic Charities, Diocese of Trenton	Providence House-Ocean Project Self-Sufficiency	SHP	SSO
Ocean Community Economic Action Now, Inc.	Ocean Dover Road/Laurel Avenue	SHP	PH
Ocean Community Economic Action Now, Inc.	Ocean Jay Street	SHP	SSO
Ocean's Harbor House	Project Achieve	SHP	SSO
Vetgroup, Inc.	Vetwork	SHP	SSO
<b>Paterson/Passaic County CoC</b>			
Hispanic Multi Purpose Service Center	Switch Program	SHP	TH
New Jersey Community Development Corporation	Birch Street Supportive Housing	SHP	PH
NJ Department of Community Affairs	Paterson - YMCA	S+C	SRO
St. Philip's Ministry UMC	Place of Promise	SHP	PH
Strengthen Our Sisters	Passaic County Permanent Housing Project	SHP	PH
<b>Salem County CoC</b>			
Salem County Inter Agency Council of Human Services	Salem Leased Apartments/Home Program	SHP	TH
<b>Somerset County CoC</b>			
Alternatives, Inc.	Permanent Supportive Housing I	SHP	PH
Alternatives, Inc.	Permanent Supportive Housing II	SHP	PH
Alternatives, Inc.	Permanent Supportive Housing IV	SHP	PH
Volunteers Of America Delaware Valley Inc	Chance II	SHP	PH
<b>Trenton/Mercer County CoC</b>			
City of Trenton	Catholic Charities Leasing Renewal	SHP	PH
City of Trenton	Catholic Charities On My Own Housing Voucher	S+C	TRA
City of Trenton	Catholic Charities/Lifeline Support Services	SHP	SSO
City of Trenton	Day Drop-in Center for the Homeless	SHP	SSO
City of Trenton	Dunham Hall Residence	S+C	SRA
City of Trenton	Escher SRO	SHP	SSO
City of Trenton	Kinship Care Program	SHP	TH
City of Trenton	Transitional Living Commitment	SHP	TH
City of Trenton	Trenton Permanent Housing	S+C	TRA
City of Trenton	Trenton Scattered Site Permanent Housing	S+C	TRA
City of Trenton	Trenton-Variou Transitional Housing	SHP	TH
<b>Elizabeth/Union County CoC</b>			
Elizabeth/Union County CoC	Bridgeway Supportive Housing Project	SHP	PH
Elizabeth/Union County CoC	Bridgeway/Elizabeth Housing Authority 2003	S+C	TRA
Elizabeth/Union County CoC	Bridgeway/Elizabeth Housing Authority S+C	S+C	TRA
Elizabeth/Union County CoC	Bridgeway/Plainfield Housing Authority	S+C	TRA
Elizabeth/Union County CoC	CAU 96 and 116 West Grand	SHP	PH
Elizabeth/Union County CoC	CAU Morris Avenue Transitional Housing	SHP	TH
Elizabeth/Union County CoC	Community Access Unlimited PH Jaques Street	SHP	PH
Elizabeth/Union County CoC	Elizabeth Coalition to House the Homeless	SHP	TH
Elizabeth/Union County CoC	Homefirst SHP 4 U(a)	SHP	PH
Elizabeth/Union County CoC	Homefirst SHP 4 Unit Project	SHP	PH
Elizabeth/Union County CoC	Homefirst SHP 5 Unit Project	SHP	PH
Elizabeth/Union County CoC	Homefirst SHP 8 Unit Project	SHP	PH
Elizabeth/Union County CoC	Homefirst SHP 8U(a)	SHP	PH
Elizabeth/Union County CoC	Homefirst SHP 8U(b)	SHP	PH
Elizabeth/Union County CoC	Homefirst SUP 2 Unit Project	SHP	PH
Elizabeth/Union County CoC	Homefirst/Elizabeth Housing Authority SRA	S+C	SRA
Elizabeth/Union County CoC	Homefirst/Plainfield Housing Authority	S+C	TRA
Elizabeth/Union County CoC	YMCA of Eastern Union County Perm. Sup. Hsg.	SHP	PH
Elizabeth/Union County CoC	YWCA of Eastern Union County Permanent Hsg	SHP	PH
<b>Warren County CoC</b>			
Alternatives, Inc.	Permanent Housing - Warren County	SHP	PH
Easter Seals	Permanent Housing (Warren)	SHP	PH
<b>Ocean City/Cape May County CoC</b>			
NJ Department of Community Affairs	Shelter Plus Care - Cape May II	S+C	SRA
NJ Department of Community Affairs	Shelter Plus Care- Cape May I	S+C	SRA
<b>Sussex County CoC</b>			
Advance Housing, Inc.	Sussex Supportive Living Program	SHP	PH

## Figures 32 and 33: Public Housing Data

The following tables summarize the public housing units and vouchers located throughout the State.

### Public Housing Characteristics Report

<b>PUBLIC HOUSING CHARACTERISTICS REPORT</b>										
As of December 31, 2009										
NOTE: Percentages in each area may not total 100 percent due to rounding.										
<b>UNITS CATEGORY</b>										
State	ACC Units		50058 Required				50058 Received			
US	1,187,571		1,053,200				976,200			
NJ	40,857		34,662				33,693			
<b>INCOME CATEGORY</b>										
Distribution of Average Annual Income as a % of 50058 Received										
State	Extremely Low Income		Very Low Income		Low Income		Above Low		Unavailable	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
US	535,330	55%	165,180	17%	70,255	7%	25,201	3%	180,234	18%
NJ	20,294	60%	5,482	16%	1,932	6%	722	2%	5,263	16%

Source: US Department of Housing and Urban Development

Housing Authority Name	Voucher Funded Assistance	Public Housing/Mod Rehab
Asbury Park HA	278	575
Atlantic City HA	945	1,512
Bayonne HA	252	1,285
Belmar HA	0	50
Bergen County HA	3586	504
Berkeley HA	25	70
Beverly HA	0	71
Bloomfield HA	270	0
Boonton HA	159	74
Brick HA	142	266
Bridgeton HA	203	448
Buena HA	0	60
Burlington County HA	627	0
Burlington HA	0	90
Camden HA	1255	1,718
Cape May HA	0	84
Carteret HA	464	252
CEC	50	0
Cherry Hill HA	131	0
Clementon HA	69	70
Cliffside Park HA	347	354
Clifton HA	253	27
Collingswood HA	0	95
CSPNJ	75	0
Dover HA	248	59
East Orange HA	910	244
Edgewater HA	154	30
Edison HA	375	160
Elizabeth HA	1,103	1,306
Englewood HA	501	152
Florence HA	0	50
Fort Lee HA	490	40
Franklin HA	170	100
Franklin Township HA	0	0
Freehold HA	0	85
Garfield HA	0	457
Glassboro HA	112	179
Gloucester City HA	0	106
Gloucester County HA	1,928	277
Guttenberg HA	198	251
Hackensack HA	0	504
Haddon HA	0	100
Hamilton Township HA	222	0
Harrison HA	0	268
Highland Park HA	145	124
Highlands HA	0	125
Hightstown HA	0	100
Hoboken HA	326	1,358
Hunterdon County HA	427	0
Irvington HA	238	661
Jersey City Episcopal CD	50	0
Jersey City HA	3,466	2,778
Keansburg HA	249	80
Lakewood HA	831	268
Lakewood RAP	1,058	8
Linden - City	0	0
Linden HA	357	201
Lodi HA	477	220
Long Branch HA	695	486
Madison HA	190	134
Manville HA	90	0
Middlesex County	400	0
Middletown HA	245	99
Millville HA	191	503

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Housing Authority Name	Voucher Funded Assistance	Public Housing/Mod Rehab
Monmouth County	0	1,889
Montclair HA	0	290
Morris County HA	634	304
Morristown HA	184	470
Neptune HA	318	345
New Brunswick HA	810	391
Newark HA	6,175	8,440
Newton HA	0	80
NJ DCA	20,688	502
NJ HMFA	0	539
North Bergen HA	457	985
Ocean City H A	0	121
Old Bridge HA	204	0
Orange HA	741	390
Passaic County HA	835	0
Passaic HA	1,792	699
Paterson DCD HA	0	1,071
Paterson HA	1,131	1,631
Penns Grove HA	35	152
Pennsauken HA	0	76
Perth Amboy HA	820	614
Phillipsburg DCD	210	0
Phillipsburg HA	0	580
Plainfield HA	744	473
Pleasantville HA	245	247
Princeton HA	0	209
Rahway HA	188	277
Red Bank HA	260	90
Salem HA	30	210
Sayreville HA	174	0
Secaucus HA	250	275
Somerville HA	170	0
South Amboy HA	111	152
Summit HA	0	195
Trenton HA	0	1,852
Union City HA	693	455
Union County HA	371	0
Union Township HA	163	0
Vineland HA	347	600
Warren County HA	666	
Weehawken HA	350	99
West New York HA	462	715
West Orange HA	0	120
Wildwood HA	0	170
Woodbridge HA	405	564
<b>TOTAL</b>	<b>65,640</b>	<b>45,390</b>

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## ***Barriers to Affordable Housing***

There are a myriad of both State and federal issues affecting the availability of affordable housing. Barriers to affordable housing include the locally held *Not In My Backyard* syndrome (NIMBY), outdated land-use regulations, high development standards, costly permit processes, infrastructure financing and fluctuations in interest rates. The resistance to affordable housing is often evidenced in minimum lot size requirements for residential properties, which indirectly has an impact on the cost of housing.

*Many very low and low-income households have difficulty obtaining adequate housing as a result of credit problems.*

*Shortage of Rental Assistance:* The State is experiencing a shortage of available housing at every rental level. This is particularly the case with affordable housing. Many at-risk households turn to rental assistance programs to maintain and secure housing. The State, through the Housing Choice Voucher Program, HOME Tenant-Based Rental Assistance Program and the State Rental Assistance Program, is working to assist as many very low- and low-income households as possible within our financial constraints.

It should be noted that the State Rental Assistance Program is currently assisting over 4,000 households with rental assistance. With a new FY 2010 budget of \$52 million, the program will assist approximately 5,000 households.

*Shortage of Workforce Housing:* The shortage of affordable housing for low and moderate-wage workers is a problem in New Jersey. Many of these workers can only find affordable housing by living far from their jobs and enduring long commutes. The State through the State Rental Assistance is targeting the working poor, families making up to 40% of median income.

*Not In My Backyard (NIMBY)/Racial, Ethnic and Income Discrimination:* Perhaps the primary obstacle to affordable housing is the overall misconception as to how affordable housing impacts a community. The public perception is that it will attract a population full of the poor and uneducated, bringing about increased crime, decreased property values and social unrest. Community leaders are very much influenced by these public misconceptions. As a result, even if a municipality has the land and physical plan to support denser, more affordable housing, it may lack the will to do so. NIMBY attitudes were the targets of the New Jersey State Supreme Court Mount Laurel decisions and the State's Fair Housing Act of 1985. These initiatives try to extend housing opportunities for people earning less than 80% of median county income.

In addition, despite more than 38 years of prohibitions against housing discrimination in New Jersey, audits of race and national origin discrimination in the rental and sales markets continue to show high rates of discrimination. Research conducted by the Division on Civil Rights (2007) shows that 41 percent of housing discrimination cases filed in 2007 were disability related, 37 percent

were race-based and 22 percent were based on lawful source of income—typically the use of a Section 8 federal housing assistance voucher. Discrimination related to the familial status of the buyer or renter accounted for 14 percent of discrimination cases, while national origin accounted for about 12 percent. Overall, the Division’s Housing Investigations Unit received 186 new housing discrimination cases in 2007.

Although homeownership rates have increased to record highs, a significant disparity continues to exist between the homeownership rates of whites compared to that of minorities. According to the 2000 Census, 73% of White households are homeowners, compared to a rate of less than 42% for Hispanics and African Americans. The State through its fair housing outreach initiative is educating the public about their federal and state rights under the law.

*Land Use Regulations:* Two types of regulations affect housing costs: development regulations and land-use regulations. Development regulations, such as the construction code, place minimum standards on how developers build while land-use regulations (zoning laws, environmental protection requirements) define the conditions and the amount of land available for development. Land use regulations fundamentally affect land and housing costs and are slow to respond to changes in housing demand. They dictate what, where, and how much gets built and under what conditions.

New Jersey has an array of State and local land-use regulations. The most basic control is municipal zoning. Municipal zoning is defined locally and authorized through the State’s municipal land use law. At the State level, special districts, commissions, and offices regulate land-use development in historic districts, wetlands, and other designated areas. State law includes the Coastal Area Facilities Review Act, which requires permits for certain developments in specified coastal areas. The Wetlands Protection Act regulates development in protected wetlands. The Pinelands Protection Act protects about one million of the state’s 4.8 million acres, and the Delaware and Raritan Canal Commission controls development along the canal. The New Jersey Meadowlands Commission is responsible for environmental protection, economic development and solid waste management of 19,730 acres in 10 Bergen County and 4 Hudson County communities.

On August 10, 2004, the *Highlands Water Protection and Planning Act* went into effect. This historic law will protect drinking water for over 5.4 million people, preserve open space and provide effective regional planning for the Highlands region. The law is implemented by the Highlands Water Protection and Planning Council, a public body charged with developing a regional master plan, performing land use functions and protecting the region’s critical environmental areas and high resource lands.

For State and local regulations to work well, they must balance the needs of a host of public land-based policies, some of which conflict.

*Development Standards:* Building, fire safety, site, and subdivision standards set a minimum level of protection for the public. The implementation of these standards attempts to make the development and construction process more consistent, predictable, and timely.

*Redundancy in the Permit Process:* Housing and other development in New Jersey must be approved by several State agencies, regional planning agencies, county planning boards, sewer/wastewater treatment utilities, soil conservation agencies, and municipal planning boards. Although New Jersey has made progress to streamline the residential construction process and make it more consistent, predictable, and timely, delays and duplications remain.

*Infrastructure Financing:* New Jersey's settlement patterns continued to grow more decentralized in the last decade. Population and jobs shifted away from the state's older cities toward the suburbs. Lately, however, New Jersey has seen a shift in settlement patterns. Jersey City and Newark have become the top municipalities in the State in new housing construction. Like most states, New Jersey has struggled with how to maintain roads, sewers, potable water, parks, and other public facilities and how to build and maintain new infrastructure. To pay for these needs, New Jersey has relied increasingly on user fees and other pay-as-you-go approaches. Builders are assessed impact and linkage fees to pay more of the cost of public facilities and services. These costs tend to be passed on to new homeowners and renters.

*New Jersey Property Taxes: Highest Per Capita in the Nation:* New Jersey is one of the 37 states that collect property taxes at both the state and local levels. As in most states, local governments collect far more. Estimated at 11.8% of income, New Jersey's state/local tax burden percentage is the highest in the country, well above the national average of 9.7%. New Jersey taxpayers pay \$6,610 per capita in state and local taxes.

*Redevelopment:* that it leads to the demolition or conversion of both subsidized and unsubsidized/market rate housing, resulting in displacement or exclusion of lower-income households.

## Strategies to Address Barriers to Affordable Housing

New Jersey has a number of policies, programs and proposals to address regulatory barriers to affordable housing.

### 1. *Many very low and low-income households have difficulty obtaining adequate housing as a result of credit problems.*

DCA will continue to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested becoming homeowners.

In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to eligible households, 50% or less of AMI, receiving prevention and rapid re-housing assistance.

### 2. *Shortage of Rental Assistance*

DCA will continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing Program, the Non-Elderly Disabled Program etc...

### 3. *Shortage of Workforce Housing*

The HMFA administers the Live Where You Work Program. This program provides low-interest, fixed rate mortgage loans to first-time homebuyers purchasing homes in towns where they are employed. Additional program benefits include down payment and closing cost assistance for the purchase of a home within Smart Growth areas and flexible underwriting criteria for the loan qualification process.

Over the next five years that State will do the following:

- Utilize the State Plan as a guide to achieve the following outcomes:
  - The facilitation of shifts in population, employment, economic development and redevelopment into more compact, mixed-use, center-based and less sprawling settlement patterns that optimize land-use and infrastructure efficiencies while ensuring that natural and cultural resources are protected and enhancing the potential for multi-modal transportation alternatives to the automobile.
  - The provision of more affordable housing opportunities for low and moderate income and minority populations throughout the state.
  - The distribution of economic benefits from development and redevelopment in more equitable ways.
  - The improvement in governance that will result when multiple government levels and departments and agencies on each of those government levels coordinate, integrate and align plans, policies, programs and regulations

to achieve sustainability as a result of their participation in the State Plan development and implementation processes even in the absence of the imposition of mandatory land-use controls.

- The State will continue to improve communication between the following state agencies, DCA, HMFA, COAH, DHS and DCF, as it relates to encouraging the development of housing opportunities in the State and applying for federal grants to obtain additional rental assistance vouchers.
- Promote, create and sustain mixed income communities in New Jersey's urban, suburban and rural towns through new policies and programs that will connect housing development to regional jobs centers, quality schools, health care facilities and transportation.
- Preserve and maintain, to the greatest extent possible, all safe and decent housing stock to assure a mix of housing options in all neighborhoods.

#### 4. *Not In My Backyard (NIMBY)/Racial, Ethnic and Income Discrimination*

- Promote the development of an educational effort to dispel the myths, build support for and neutralize opposition to new housing development. An education campaign is necessary to address the negative public perceptions that often create political barriers to efforts to expand housing, particularly affordable housing in many New Jersey communities. Attention must be given to inaccurate stereotypes of affordable housing that promote the idea that it will become a public eyesore, lower property values and attract crime.

A public awareness program would focus on actual developments that have produced successful examples of higher density housing outside of urban areas, inclusionary housing combining a mix of income ranges and appropriate settings for special needs and homeless housing.

This campaign should also include a component to help local political leaders learn effective strategies that can be used to build political will and lessen resistance to affordable housing in their towns and regions.

#### 5. *Land Use Regulations*

Promote the establishment of a Land Use Court. Greater efficiency in the disposition of law suits over land use could be achieved through the creation of a specialized court within the Superior Court. Judges who are familiar with the intricacies of the law could deliver decisions faster and of higher quality and consistency than is presently the norm. A land use court has been a topic of interest for a number of years among developers and attorneys as well as state policy makers. Legislation was introduced in 2005 but was not adopted.

## 6. *Development Standards*

New Jersey adopted a Housing Rehabilitation Subcode that has decreased rehabilitation costs by 25 percent and increased rehab activity by approximately 25 percent. Rehabilitation codes encourage reinvestment in older buildings by setting specific standards that recognize their special characteristics.

Transit accessible, pedestrian friendly and environmentally responsible communities within easy reach of employment opportunities.

**Transit Village Initiative** creates incentives for municipalities to redevelop or revitalize areas around transit stations using design standards of "Transit Oriented Development (TOD)". This initiative encourages the development of pedestrian friendly neighborhoods.

## 7. *Redundancy in the Permit Process*

Governor Christie's Red Tape Review Group published its report on April 19, 2010. The report Review Group recommends the deployment of information technology so that permitting is web-based.

## 8. *Infrastructure Financing*

DCA through its CDBG Program will continue to provide funds for infrastructure.

## 9. *Property Taxes*

In an effort to curb the highest property taxes in the country, the Christie administration is proposing to enact a 2.5% constitutional cap on property taxes. The Administration is also encouraging cost control by local school district and municipal governments as a way to reduce property taxes.

## 10. *Redevelopment*

The State will place a high priority on the long term preservation of existing, viable affordable housing stock. Safeguarding housing affordability and a mix of housing options in gentrifying neighborhoods help sustain balance and diversity. Rehabilitating and improving existing affordable units produces less construction waste, uses fewer new materials and requires less energy than demolition and new construction. Strategies to preserve and sustain New Jersey's affordable units can help meet the need.

Invest State funds and use regulatory authority to economically, environmentally and socially revitalize our older communities and address our State's housing needs.

Prevent and mitigate the impact of foreclosures on neighborhoods. The cost of foreclosure is not solely borne by individual homeowners. Properties left vacant for long periods have many negative impacts on a community. The surrounding neighbors are likely to see the value of their homes decline. The presence of abandoned houses in a neighborhood is a deterrent to buyers. Once a cluster of homes become vacant, the entire neighborhood is at risk. Foreclosures put an extra burden on the municipality to ensure the security of the houses when tax revenue to cover that cost is decreasing.

- **The Foreclosure Mediation Program** provides homeowners who are in foreclosure with access to housing counselors and court trained mediators to resolve foreclosure actions. A mediator and counselor will work with you and your lender to work out your mortgage so that your future payments will be affordable to you.
- **Mortgage Assistance Program** provides temporary financial assistance, up to \$20,000, to income-eligible homeowners who wish to remain in their homes but are in imminent danger of foreclosure due to short-term financial problems beyond their control.
- **Mortgage Stabilization Program** helps homeowners avoid foreclosure by either refinancing into another mortgage or modifying their existing mortgage to make the future loan payments affordable to the homeowner. Through this program the state will provide up to \$25,000 in assistance to reduce the amount of the mortgage.
- **Housing Assistance and Recovery Program** provides support to non-profits and public entities that purchase the properties of distressed homeowners and then lease the properties back to the homeowners for up to three years while providing the homeowner with counseling, job training, credit repair and budget guidance, with the goal of enabling the homeowner to buy back the home when he/she has achieved a firmer financial footing.

## STRATEGIC PLAN

This strategic plan identifies how DCA will utilize its various resources to meet the housing needs of New Jersey residents during the next five years.

### ***Public Housing***

The Department of Community Affairs is the State Public Housing Authority (PHA). In addition to administering over 19,000 vouchers, DCA oversees a Section 8 Homeownership Program and the Family Self-Sufficiency Program.

- The Section 8 Homeownership Program allows families who are receiving Housing Choice Voucher rental assistance to use that assistance to help pay the mortgage on a home they buy. In order to qualify, the family must be a first-time homebuyer, be employed full time for at least one year with a minimum annual income of \$20,800 or \$10 per hour (except for elderly and disabled), have decent credit and successfully complete housing counseling sessions. To date, DCA's program has 2,184 applicants, 753 of which are in housing counseling, 237 are mortgage ready, 185 are in housing search and 89 have closed on homes.

HMFA has allocated funds to cover the cost of the housing counseling sessions.

- The Family Self-Sufficiency Program (FSS) assists low-income tenants build assets and increase their earnings so that they can better meet their families' needs and become independent of welfare assistance. As part of the program, DCA establishes an interest-bearing FSS escrow account for each participating family. An escrow credit, based on increases in earned income of the family, is credited to this account during the five-year term of the FSS contract. To date, DCA has 199 active clients.

**PHA Plan needs** are based on the client level data collected from the households on DCA's waiting lists and on the needs identified in the Consolidated Plan's Housing Needs Assessment.

DCA's waiting list data shows the following:

Age: 38% of the applicants are 30 years old or younger; 58% are 31-64 years old; and 4% are 65 years old or older.

Disabled: 16% of the applicants are disabled.

Family size: 9% of the applicants are large households (5 or more people); and 81% are small families (1-4 people)

**Troubled Public Housing Authorities:** DCA will continue to work in conjunction with the local HUD field office in addressing the needs of struggling public housing authorities throughout the state. The State has also taken over the administration of vouchers for several troubled PHAs in the past.

## ***Homelessness***

DCA provides financing to emergency shelters and transitional housing facilities via the federal Emergency Solutions Grant and the State's Shelter Support Program. Rental assistance is provided to people who are homeless and working towards self-sufficiency through the Housing Choice Voucher, State Rental Assistance and HOME TBRA programs. DCA also provides assistance to stabilize and rapidly re-house households who are at risk of being homeless through the Homeless Prevention and Rapid Re-Housing Program. In addition, DCA in collaboration with local Continuum of Care serves as the "project sponsor" for 20 Shelter Plus Care grants and 1 transitional housing grant.

## ***Discharge Coordination Policy***

The State will utilize the following programs to assist households being discharged from publicly funded institutions and systems of care.

- **Another Chance Initiative:** DCA has partnered with the State Parole Board to expand housing resources available for use by inmates released from prison without a stable living arrangement to return to. To date, the program has received over \$1.0 million from the Homelessness Prevention Program to provide temporary housing assistance (up to 6 months) to offenders being released from designated Department of Correction's facilities that do not have an approved residence of record. The program is currently operating at Northern State Prison, Riverfront State Prison, Edna Mahon Correctional Facility for Women, or Garden State Youth Correctional Facility. DCA has set-aside funds for FY 2010 to continue this worthwhile initiative.
- **Emergency Housing Providers Development Program** will expand the number of nonprofit organizations producing housing from the ranks of emergency shelter providers who are familiar with the needs of DYFS clients. Balanced Housing and HOME CHDO subsidy funds will be made available to nonprofit developers to buy-down the cost of housing developed for DYFS clients. Increasing this pool enhances the state's ability to produce permanent supported housing for DYFS clients currently living in shelters and transitional housing. DCA's current shelter support grantees and other interested parties will be provided training and encouraged to partner with experienced developers if they have no experience with development. This program is currently in the developmental stage.

- **Ex-Offenders Re-entry Housing Program** provides low-interest loans to for-profit and nonprofit organizations developing transitional, trans-permanent, and permanent support rental housing, including independent and shared housing opportunities with access to supportive services, for adult ex-offenders and juvenile offenders.
- **Family Unification Program** provides Section 8 rental assistance to youth aging out of foster care.
- **Homeless Prevention and Rapid Re-Housing Program:** The State has identified youth being released from the Juvenile Justice System and Aging Out Youth as one of the 6 HPRP's target populations to be assisted with these funds.
- **Housing Opportunities for Persons with AIDS – Post Incarcerated Program** provides housing assistance to individuals recently released from prison who have HIV/AIDS.
- **State Rental Assistance Program:** DCA continues to provide SRAP rental assistance to 500 Olmstead clients.
- **Transitional and Permanent Housing Loan Program for Aging Out Youth** provides low-interest financing to organizations and public entities developing service enriched transitional and permanent housing opportunities for youth aging out of foster care, homeless youth and youth leaving the Juvenile Justice System.

### ***Lead Based Paint***

The Indoor Environmental Hazards Unit (IEHU) anticipates having available approximately \$6 million in Lead Hazard Control Assistance (LHCA) Funds for SFY11. The LHCA Fund is a Trust Account created by NJ legislation in 2004 to be used exclusively for: identifying lead-based paint hazards, remediation and control of lead-based paint hazards, relocation of households with children with elevated blood lead levels to lead-safe housing, education/outreach to improve awareness of the dangers of lead-based paint and to disseminate information on how to live safely with lead-based paint, to provide training on lead-safe renovation and maintenance and to develop and maintain a statewide Lead-Safe Housing Registry.

## **Statement of Need**

Lead is a highly toxic heavy metal that has been widely used in industrial processes and consumer products. The National Academy of Sciences has reported that comparatively low levels of lead exposure are harmful.

The primary method for lead to enter the body is the ingestion of substances that contain lead, mainly lead-based paint. Lead-based paint is found in housing constructed prior to 1978 before it was banned from use in residential structures. In New Jersey, the ban was partially implemented in 1971.

More than 2.4 million of our state's 3.3 million housing units were built before 1978. Based upon Title X guidelines, the presumption is some lead-based paint will be found in a substantial percentage of pre-1978 housing. The prevalence of lead-based paint and/or the percentage of lead in paint increase as the housing age increases according to both the Department of Health and Senior Services (DHSS) and the NJ Interagency Task Force on the Prevention of Lead Poisoning (Task Force). Both DHSS and the Task Force state that children occupying housing constructed prior to 1950 are therefore at highest risk for lead poisoning. This increase in risk as the age of housing increases is exacerbated when that housing is not maintained. This finding of increased risk is also supported by test results achieved by the IEHU. From 1995 through 2009 the IEHU tested 1,317 housing units scheduled for renovation. More than 95% of the units tested were built prior to 1950 and all but five had significant lead-based paint hazards.

With approximately 30% of New Jersey's housing (over 998,000 of our housing units) constructed prior to 1950 exposure to lead-based paint hazards and childhood lead poisoning is and shall remain a significant health concern.

The Department of Health and Senior Services' Healthy New Jersey 2010 identifies lead as one of the most critical environmental threats to children's health. Based upon the age of our housing stock and the data available from lead inspection and lead poisonings, the presence of lead-based paint throughout New Jersey is projected to be widespread. Every county in the state has more than 9,000 housing units which were constructed prior to 1950 and every county in New Jersey had children with elevated blood lead test results.

While the risk is widespread there are specific areas where children are experiencing dangerous elevations in blood lead level. In SFY09, nearly 70% of all children with dangerous elevated blood lead levels lived in only 20 of the 566 New Jersey municipalities. Those municipalities are (in descending order of the number of elevated blood lead level cases): Newark City, Paterson City, Irvington Township, East Orange City, Jersey City, Bridgeton City, Trenton City, Camden City, Elizabeth City, Passaic City, New Brunswick City, Plainfield City, Atlantic City, Orange City, Union City, Lakewood Township, Millville City, Asbury Park City, Bayonne City and Clifton City.

The clustering of poisonings tracks with the risk assessments made regarding older housing, as 19 of these 20 municipalities exceed the statewide averages for older housing stock (For example: statewide, 30% of New Jersey's housing was constructed prior to 1950, whereas 65% of Trenton's housing was constructed in that same timeframe).

DHSS reports that it can take several years to completely abate a property where a child was lead poisoned and where lead-based paint hazards have been identified. As of June 30, 2007, DHSS reported that there is a backlog of 472 housing units with an outstanding abatement order. A systematic analysis of the reasons why there is such a large number of outstanding abatements has not been conducted; however, anecdotal information points to weak enforcement by some local health departments, uncooperative property owners, and the expensive price of performing lead abatement.

## **Goals and Objectives**

DCA's goal is to protect children from exposure to lead-based paint hazards in housing

The DCA has established the following eight objectives in support of that goal:

### **1. To Create Lead-Safe Housing**

The following are the current activities and resources to support this goal:

**Lead Hazard Control Assistance (LHCA) Program:** The IEHU designed and implements the LHCA Program. The LHCA Program provides 3% interest deferred payment loans to eligible property owners of pre-1978 residential dwellings to control lead-based paint hazards. There are some provisions for forgiveness when the property is a 1-4 family dwelling, owner-occupied and the owner verifies they are a moderate income household. Eligible use of funds include: lead hazard control through lead abatement or interim control of lead-based paint hazards; repair of housing deficiencies which contribute to the deterioration of paint (causative factors) and relocation of occupants during performance of work. To date, \$6.2m has been expended on 126 projects where lead-based paint hazards have been controlled on 208 dwelling units. Approximately \$2m is available for the balance of SFY10.

**Federally Funded Housing Rehabilitation:** Through full implementation of 24 CFR Part 35 HUD's Lead Safe Housing Rule, the Division of Housing and Community Resources continues to identify and control lead-based paint hazards in pre-1978 housing participating in federally funded rehabilitation activities subject to the regulation.

**State Funded Housing Rehabilitation:** the Division of Housing and Community Resources has adopted the Lead Safe Housing Rule requirements for state funded housing rehabilitation.

**Federally Funded Housing Assistance Payments:** The Division of Housing and Community Resources serves as the State's largest Public Housing Authority. Through the enforcement of Section 8 Housing Quality Standards, 20,000 Section 8 units are evaluated each year to insure paint is intact. Approximately, 7,600 of the 20,000 units are households with children under the age of 6 with particular requirements under 24 CFR 35 such as the use of workers trained in lead-safe work practices when performing maintenance and repair and obtaining clearance samples following performance of work.

**Property Maintenance Code Enforcement:** The Division of Codes and Standards promulgated regulations in 2004 which required specific property types be maintained in a lead-safe manner. This includes: multiple dwellings (residential buildings containing three or more housing units), rooming and boarding homes which house women and children and emergency shelters which house women and children. The Division of Codes and Standards has a 5-year cyclical inspection schedule for multiple dwellings. It has inspected 516,000 of the nearly 1 million multiple dwelling units in New Jersey under the new lead-safe building maintenance requirements.

**Construction Code Enforcement:** The Division of Codes and Standards promulgated amendments to the Uniform Construction Code (UCC) which prohibit certain dust generating work practices when performing work on pre-1978 dwellings or child care facilities. Prohibited practices include: Open flame burning or the use of high temperature (in excess of 1100 degrees Fahrenheit) heat guns; Power sanding or sandblasting, unless a special HEPA (high efficiency particulate air) filter equipped vacuum attachment is used to contain dust; Uncontained water blasting or power washing; or Dry scraping or sanding more than two square feet per room (interior) or 10 square feet or more per building (exterior). This section of the UCC applies whether a permit is needed or not for the work being performed. Enforcement is accomplished through local construction offices.

#### **Future Activities and Resources:**

**Lead Hazard Control Assistance (LHCA) Program:** The IEHU has proposed rule revisions which will increase the population of eligible property owners, provide grant opportunities in some lead poisoning cases, and relax lead treatment standards when work is being performed as a primary prevention measure. We anticipate that upon adoption, the LHCA Program will experience a 20% increase in applications as a result of the revisions. Approximately \$2.0 million is budgeted in SFY 2011 for this program.

**Health Expedited Abatement of Lead (HEAL) Program:** The IEHU has proposed rule revisions which will allow LHCA Funds be granted to local health departments to insure the abatement of lead-based paint hazards in

residential dwellings when the property owner has been unwilling or unable to do complete the abatement. The IEHU has not budgeted funding in SFY11.

**Weatherization and Lead Identification and Treatment (WALIT) Demonstration Program:**

The IEHU has entered into contract amendments with Lead Education/Outreach (LEO) Program grantees to test a model wherein properties scheduled for DCA-funded weatherization activities are screened by DCA Weatherization grantees for the presence of lead-based paint on window sashes. Weatherization grantees will use EPA approved spot test kits provided by the DCA funded Wipe Out Lead NJ Program. Properties with positive kit results will be referred by the Weatherization grantees to the LEO grantees to provide assistance to the owners in applying for Lead Hazard Control Assistance (LHCA) Program funding. The WALIT Demonstration Program may need changes to treatment methods if the adoption of proposed LHCA Fund rule revisions is delayed.

**Identification and Application for Financial Resources to Control Lead-based Paint Hazards:**

In FFY09, the IEHU applied to the Office of Healthy Homes and Lead Hazard Control for funding using the WALIT Demonstration Program model. Unfortunately, the application was not funded. A debriefing by HUD revealed that the application was sound; however, HUD ran out of money before reaching our application. HUD strongly encouraged the IEHU to reapply in FFY10. It is the intention of the IEHU to resubmit the two federal applications with minor revisions when HUD announces the availability of funds in the Spring 2010.

**2. To protect occupants and workers from lead-based paint hazards during performance of abatement, weatherization, renovation and maintenance activities**

The following are the current activities and resources to support this goal:

**NJ Regulations Model Curriculum:** The IEHU developed and makes available on the leadsafenj.org website a model curriculum for the purpose of training weatherization, renovation and maintenance workers on the specific lead-safe building maintenance requirements under NJ property maintenance codes. This model curriculum was reviewed and approved by the Division of Codes and Standards who also approves training providers. As a result of the IEHU making the model curriculum available, there has been a substantial increase in the number of individuals applying for approval as a training provider as a result of the availability of the Model Curriculum.

**Lead Ready Renovation and Maintenance (LRRM) Seminars:** The IEHU has entered into a contract with Rutgers University to provide 44 sessions of the LRRM Seminar. The Seminars are comprised of three certification programs: EPA Certified Renovator, EPA Certified Lead Dust Wipe Technician and NJ Department of Community Affairs (DCA) Regulations Certificate Program. The educational seminars are designed to assist renovation contractors, property owners and maintenance staff in meeting the lead training requirements of the State of New Jersey, US HUD and the US EPA. Each class holds a maximum of 24 students for a cost of \$50/per student. Sessions begin in March 2010. In addition to the Rutgers courses,

three Lead Education/Outreach (LEO) grantees will each provide two LRRM Seminars in their regions.

**Property Maintenance Code Enforcement:** The Division of Codes and Standards through enforcement of property maintenance codes insures workers and occupants are protected when performing work on pre-1978 residential dwellings subject to the lead-safe building maintenance requirements. This includes: multiple dwellings (residential buildings containing three or more housing units), rooming and boarding homes which house women and children and emergency shelters which house women and children.

**Lead-Safe Building Maintenance Practices Training:** The IEHU contracted with Rutgers University and Lead Education/Outreach (LEO) Grantees to provide this 8-hour course which included the HUD Lead Safe Work Practices curriculum, NJ property maintenance code regulations and dust wipe testing. Through the LSBMP course thousands of workers have been trained; however, with the implementation of 40 CFR 745 Renovation, Repair and Painting (RRP) Rule, the IEHU will no longer provide the LSBMP training course.

**Lead Safe NJ Website:** Information on lead-safe training is made available on the [leadsafenj.org](http://leadsafenj.org) website.

#### **Future Activities and Resources:**

**NJ Regulations Model Curriculum:** The IEHU will continue to advertise the availability of the Model Curriculum at the [leadsafenj.org](http://leadsafenj.org) website

The IEHU intends to continue offering LRRM Seminars. The Seminars are comprised of three certification programs: EPA Certified Renovator, EPA Certified Lead Dust Wipe Technician and NJ Department of Community Affairs (DCA) Regulations Certificate Program. The educational seminars are to assist renovation contractors, property owners and maintenance staff in meeting the training requirements of the State of New Jersey, US HUD and the US EPA. Approximately \$500,000 has been budgeted for SFY11 for continued training. The IEHU also intends to continue funding LEO grantees to provide LRRM Seminars. Following the Fall 2010 semester, the IEHU will evaluate the efficacy of the LRRM Seminars to determine if separate, less costly sessions are feasible to achieve the objectives.

**Property Maintenance Code Enforcement:** This is an ongoing activity. SFY11 will mark the 5th year of the implementation of the lead safe building maintenance practices requirements.

**Lead Safe NJ Website:** The training information will continue to be available on the website.

### 3. To increase the identification of lead-based paint hazards in housing

The following are the current activities and resources to support this goal:

**Lead Identification and Field Testing (LIFT) Program:** The IEHU designed the LIFT Program to increase the capacity of local health departments and other public health agencies to identify in a field environment lead-based paint and lead-based paint hazards in housing and other painted or coated surfaces in the home which at-risk children would likely come into contact. The LIFT Program worked with the Department of Treasury to award state contracts to three vendors to reduce purchase prices and make the purchasing process easier for local health departments. Equipment which is now available through the State contract can quickly and accurately identify lead-based paint in a field setting. Grants to local health departments can be made to purchase equipment which includes portable analyzers which test for lead-based paint in building components and surfaces and those designed to test for lead in other items found in the home. Equipment must include software that aids the collection of XRF reading and is capable of producing reports in a user friendly fashion and format. Accessories and software which enhance the effectiveness of the equipment, reporting, data sharing and ease of use are also eligible for purchase. This can include laptops or equipment that enhances existing hardware to allow for the downloading and/or transferring of data from XRF machines to a computer and the generation of clear, accurate reports. The LIFT Program can also provide funds to cover the cost of travel to training and the training itself of inspectors using the equipment and approved accessories. To date the IEHU has expended \$1million in LIFT Program funds.

**The Wipe Out Lead Dust Kit Program (WOLNJ):** The IEHU funds the WOLNJ Program through a grant to Southern NJ Perinatal Cooperative. The program provides free lead dust kits to families with children under the age of 6 or families which include pregnant women. The follow-up for positive test results includes referral to other DCA programs for assistance in further investigation and identification of lead hazards and lead remediation. To date, 10,000 dust wipe kits have been distributed of which 3,400 results demonstrated hazardous levels of lead in the household dust. Over \$900,000 has been expended through December 31, 2009 on the WOLNJ Program.

**Geographic Organization of Lead Data (GOLD) Program:** The IEHU designed the GOLD Program to evaluate and map statewide lead data. Geographic information systems (GIS) technology adds a geographic element to statistical data analysis, making it easier to identify spatial distributions of target housing, elevated blood leads, screening rates, and results of housing that has been tested for lead, while providing a visual emphasis on the spatial connections among related lead factors. Much of the data collection for GOLD will use existing data sources, including NJDHSS, IEHU LHCA, and the US Census. Additional data sources may be identified later. IEHU has budgeted \$50,000 for SFY10 for GOLD.

## **Future Activities and Resources**

**Lead Identification and Field Testing (LIFT) Program:** The IEHU has budgeted \$250,000 in SFY11 for the LIFT Program; however, rule revisions must be adopted prior to continuation of the Program.

**The Wipe Out Lead NJ Program (WOLNJ):** The IEHU has amended its contract with Southern NJ Perinatal Cooperative to make the change over from dust wipe kits to EPA-approved spot test kits. The IEHU will provide \$500,000 to continue the WOLNJ Program for the purposes of identifying lead-based paint hazards by distributing up to 10,000 EPA-approved spot test kits to eligible NJ households beginning January 1, 2010 and ending December 31, 2010.

**Geographic Organization of Lead Data (GOLD) Program:** the IEHU has budgeted \$25,000 SFY11 for GOLD.

### **4. To identify lead-safe housing.**

The following are the current activities and resources to support this goal:

**Lead Safe Housing Registry:** The IEHU developed the first Lead-Safe Housing Registry with funding provided by a federal lead grant. Funding for the purpose of creating a Lead Safe Housing Registry was increased significantly when on January 20, 2004; New Jersey enacted the Lead Hazard Control Assistance Act. The Act created the Lead Hazard Control Assistance Fund and directed that lead safe housing be identified and information on the lead status of housing be made available to the public. With the ability to access additional funds, the IEHU was able to enter into a Memorandum of Understanding with Rutgers University to develop a user-friendly web-based Registry. The test version of the Registry can be viewed at [www.njleadSAFE.info](http://www.njleadSAFE.info). The IEHU has expended approximately \$140,000 in the development of the online Registry.

Housing listed on the Registry is classified according to the following categories:

- Lead-free, which shall include any housing constructed after 1977 and housing certified to be free of lead-based paint by a certified inspector;
- Lead-abated, including housing where lead-based paint hazards have been permanently abated;
- Lead-hazard controlled, including housing in which preventative maintenance practices and interim controls have been implemented; or
- Lead-free interior, which shall include housing certified to have a lead-free interior by a certified inspector.

## **Future Activities and Resources**

**Lead Safe Housing Registry:** A web-based Registry will be available to the public by June 30, 2010 and will be updated at least quarterly. Approximately \$150,000 in funds will be allocated to continue the Registry for Calendar Year 2010.

### **Housing Assistance for Lead-Safe Living Opportunities (HALLO)**

**Program:** The IEHU designed The HALLO Program to provide funds for a housing assistant to supplement existing human resources assigned to case management of families with children with an elevated blood lead level to deal specifically with the family's shelter needs. The housing assistant will obtain information from local tax records on housing constructed January 1, 1978 and later to include in the Lead Safe Housing Registry (see Objective 8 for additional information on the HALLO Program). A request for proposals will be announced in the Spring of 2010 for the HALLO Program.

- 5. To develop a State Lead Plan through collaborations with community-based and health-based partners to identify the State's needs and resources.**

The following are the current activities and resources to support this goal:

**Lead Education and Outreach (LEO) Program:** The IEHU amended the existing LEO contracts which expired December 31, 2009. The amendment extended the grants to June 30, 2010. A major deliverable under the amendment is the development of a county-by-county Strategic Plan to address lead-based paint which will include a needs assessment, goals, objectives, resource directories and gaps in service identification. Final draft plans are due in May 2010.

## **Future Activities and Resources**

**Incorporation of County-By-County Strategic Plan:** Plans developed by LEO grantees will be considered for incorporated into statewide plans such as the Lead-Based Paint Element of DCA's Consolidated Plan, the Interagency Task Force Elimination Plan, etc. LEO Program coordinators will be encouraged to meet with county and local community development offices to include the LEO strategic Lead plan into the county and local Lead-based Paint Element of their consolidated plans.

- 6. Developing public-private partnerships and to coordinate services and resources with State and local governments, private and public nonprofits to expand services.**

The following are the current activities and resources to support this goal:

**Interagency Task Force on the Prevention of Lead Poisoning (Task Force):** The Department actively participates in the Interagency Task Force on the Prevention of Lead Poisoning. Representatives from both the Division of Codes and Standards and the Division of Housing and Community Resources regularly participate and in the past have served as the Committee Chair and have chaired various housing sub-committees. The Task Force

allows interagency coordination of lead initiatives and a network for the distribution of information and materials related to childhood lead poisoning prevention.

**Lead Initiatives Group:** The IEHU participates in the Lead Initiatives Group on an informal basis. The group meets once every two-to-three months and is comprised of public and private nonprofit advocacy groups and key state agencies with direct responsibility for improving children's health.

**Memorandum Of Understanding (MOU) with Rutgers:** Under an active MOU negotiated with Rutgers University in 2008, Rutgers has been developing an on-line, interactive mapping application for use by the public to locate lead-safe housing. Users can search for lead-safe housing by criteria that include address, municipality, and zip code.

**Memorandum of Agreement (MOA) with DHSS:** Negotiated and executed in 2009, this agreement provides sharing of DHSS data with the IEHU to help identify the geographic distribution and extent of lead poisoning in New Jersey (patient names and other personal information is not covered by the MOA), and to provide information on abated housing that may be added to the Lead-Safe Housing Registry. The IEHU will, in turn, collaborate with DHSS on projects that include studying the geographic distribution of lead in order to target lead poisoning prevention efforts. DHSS data will also be used to help DCA enforce its Hotel and Multiple Family Dwelling Code (N.J.A.C. 5:10). Owners of multifamily properties (three or more housing units in one building) are required to maintain them in a lead-safe condition. If EBL cases are identified in multifamily properties, the owners will be required to take corrective action. Also through the MOA with DHSS, the IEHU will help ensure that properties where a child was lead poisoned are not leased, or are removed from the Section 8 Housing Voucher Program, until the owner takes corrective action.

**Memorandum of Agreement with the Department of Law and Public safety, Division of Consumer Affairs:** The IEHU entered into an MOA with the Division of Consumer Affairs to provide \$100,000 to purchase two consumer products analyzers. The Division of Consumer Affairs agreed to utilize the analyzers to test consumer products for dangerous levels of lead in surface coatings. Data gathered by Consumer Affairs shall be reported to the IEHU on a quarterly basis to determine if consumer products pose a risk to NJ residents of exposure to lead.

**Department of the Public Advocate:** The Department of the Public Advocate created and implemented the Lead Safe Model City Program which focuses resources in a participating municipality to solve the problems of childhood lead poisoning. A total of 13 municipalities have entered into written Agreements with the Department of the Public Advocate with specific objectives for their community. The IEHU has supported the Public Advocate's efforts by awarding additional points to Model City applicants for the Lead Identification and Field Testing (LIFT) Program and by targeting Model Cities in our last application for lead hazard control funds through the Office of Healthy Homes and Lead Hazard Control as well as providing

education/outreach support through the Lead Education/Outreach (LEO) grants.

Please note that staff from the Department of the Public Advocate responsible for the development and implementation of the Lead Safe Model City Program is currently assigned to the Child Advocate's Office and are continuing oversight of the Lead program.

**7. To educate the public on the dangers of lead-based paint and learn how to live safely with lead**

The following are the current activities and resources to support this goal:

**Lead Safe NJ:** The IEHU created and maintains a toll-free lead information hotline and the leadsafenj.org website. The hotline and website have been promoted through the use of statewide NJ Transit rail and bus ads. Approximately \$200,000 has been expended in SFY10.

**Lead Safe Housing Registry:** The IEHU provides information on the lead status of NJ housing (see Objective 4 for more information on the LSH Registry).

**Lead Education/Outreach (LEO) Grant Program:** The IEHU has expended in excess of \$4million in LEO Program funds to provide education/outreach activities/events for NJ residents. This includes distribution of pamphlets, trinkets and other lead safe messages, targeted mailings, home visits, and other outreach mechanisms. The LEO Grantees are also charged with the creation of regional coalitions to increase coordination of efforts in childhood lead poisoning prevention.

**8. To provide urgent/emergency relocation services to households with children in eminent danger of exposure to lead-based paint in housing**

The following are the current activities and resources to support this goal:

**Emergency Relocation Assistance (ELPR) Program:** The IEHU designed and implements the ELPR Program to provide financial assistance to relocate a child under the age of 6 and his/her family when that child has tested positive for lead poisoning and his/her dwelling unit is subject to a Notice of Violation/Order to Abate lead-based paint hazards issued by the Local Board of Health. To date, the IEHU has expended over \$700,000 to relocate 158 households.

**Relocation to End Exposure to Lead (REEL) Program:** The IEHU designed and implements the REEL Program to provide financial assistance to relocate a child under the age of 18 and his/her family when that child has an elevated blood lead level, lead-based paint hazards have been identified in their primary residence and a medical opinion has been issued which requires that the child must be relocated to prevent ongoing exposure to lead based paint hazards. Assistance is limited to tenant families. The IEHU has expended over \$22,000 to relocate 7 households.

## **Future Activities and Resources**

**ELPR Program & REEL Program:** The IEHU has budgeted \$427,000 in SFY11 for emergency relocation.

**Specialized Cleaning:** The IEHU has proposed rule revisions which would provide funding for specialized cleaning in housing where a child is experiencing an elevation in their blood lead level due to exposure to lead in household dust. The IEHU has budgeted \$25,000 to clean approximately 15 housing units.

### **Housing Assistant for Lead-Safe Living Opportunities (HALLO)**

**Program:** The IEHU designed The HALLO Program to provide funds for a housing assistant to supplement existing human resources assigned to case management of families with children with an elevated blood lead level to deal specifically with the family's shelter needs. This would include: individualized housing needs assessment, housing counseling, family budget counseling, and the development of an individualized housing plan, lead-safe housing location and referrals to agencies which provide housing and utility assistance both short and long-term. Applicants for the emergency relocation programs would be required to work with the HALLO Program representative as a condition of initial eligibility and for ongoing assistance. In addition, the housing assistant will obtain information from local tax records on housing constructed January 1, 1978 and later to include in the Lead Safe Housing Registry. A request for proposals will be announced in the Spring of 2010 for the HALLO Program. The IEHU intends to award \$750,000 in HALLO funds in SFY10 and \$250,000 in SFY11.

## ***Other Safety and Health Hazards***

Children are exposed to a number of other safety and health hazards in the home capable of producing serious diseases, injuries and even death. In April 1997, under Executive Order 13045, federal agencies were directed to insure that their policies, programs, activities and standards address risks to children that result from environmental health risks and/or safety risks.

In April 1999, HUD published a full report, "The Healthy Homes Initiative: A Preliminary Plan," that identified potential hazards including: lead, asthma/allergens, mold, insect pests, rodents, pesticides, other toxic chemicals, environmental tobacco smoke, combustion byproducts, radon, asbestos, take-home hazards (from work), unintentional injuries (including fires), uncontrolled moisture, inadequate ventilation, soil gases (other than radon), hazardous building materials, drinking water contamination, sewage backup, swimming pools, noise and vibration, crowding, firearms, faulty construction, pets, appliances (ozone generators, humidifiers, unvented clothing dryers), food handling sanitation.

Due to the large number of potential hazards HUD determined that it would be more productive to examine common housing deficiencies that caused adverse health and safety effects in children. By correcting the housing deficiencies, most if not all of the hazards would be reduced or eliminated. Their focus then became the development of interventions that correct excess moisture, dust, proper ventilation, control of toxics and public awareness and education efforts.

### **Future Activities and Resources**

The IEHU will actively pursue funding to protect NJ residents from exposure to indoor environmental hazards including prevention activities, hazard identification and mitigation

## Specific Objectives

<input type="checkbox"/>	<b>Objective Category Decent Housing</b> Which includes:	<input type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b> Which includes:	<input type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b> Which includes:
X	assisting homeless persons obtain affordable housing	X	improving the safety and livability of neighborhoods	X	job creation and retention
X	assisting persons at risk of becoming homeless	X	eliminating blighting influences and the deterioration of property and facilities	X	establishment, stabilization and expansion of small business (including micro-businesses)
X	retaining the affordable housing stock	X	increasing the access to quality public and private facilities	X	the provision of public services concerned with employment
X	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	X	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	X	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
X	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	X	restoring and preserving properties of special historic, architectural, or aesthetic value	X	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
X	providing affordable housing that is accessible to job opportunities	X	conserving energy resources and use of renewable energy sources	X	access to capital and credit for development activities that promote the long-term economic social viability of the community

## Priority Needs

The following tables outline the priority needs level within the categories addressed in the housing needs assessment. Rankings of high priority, medium priority and low priority were used. These rankings, as mandated by HUD, are defined as the following:

**High priority:** Activities to address this need will be funded by the State of New Jersey during the five-year period.

**Medium priority:** If funds are available, activities to address this need may be funded during the five-year period.

**Low priority:** The State will not fund activities to address this need during the five-year period. The State will consider certifications of consistency for other entities' applications for federal assistance.

As Figure 34 indicates, the Department has placed a high priority on serving all household types with income levels between 0-80 percent of AMI and special needs households.

## **Affordable Housing Allocation Priority Needs**

The State is dedicated to serving populations that traditionally have the highest need for assistance:

- Very low-income households (0-50 percent AMI);
- Low-income individuals and households (51-80 percent AMI);
- Special needs populations including elderly persons, frail elderly persons, persons with disabilities, persons with alcohol and/or other drug addictions, persons with HIV/AIDS and victims of domestic violence.

## **Affordable Housing Prioritization Explanation**

The data presented in the Housing and Homeless Needs Assessment and the Housing Market Analysis section shows that very-low to low-income households have the greatest housing needs.

**General Data:** The National Low-Income Housing Coalition's 2009 Out of Reach ranks New Jersey as the 4<sup>th</sup> most expensive State to rent a two-bedroom apartment. The report states that the hourly wage necessary to afford a 2 bedroom apartment is \$23.12 or \$48,087 per year. This equates to a 48% increase since 2000. In addition, 58% of renters are unable to afford a two-bedroom apartment set at fair market rent.

Another housing problem that can be related to affordability is the incidence of overcrowding of large related households in all income groups. While overcrowding is found among just 3% of New Jersey households overall, many of these large households are not able to secure large rental units that are in standard condition and are affordable.

## **Very Low-Income Households (0-50% AMI)**

The following data is from the 2000 U.S. Census

- Households with incomes up to 50% of AMI have the greatest housing needs. In 2000 more than 73% of very low-income renters (0 to 30%) and 84.6 % of homeowners faced some type of housing problem (overcrowded or lack plumbing or kitchen facilities).
- 76% of low-income renters (31 to 50%) and 69% of homeowners faced some type of housing problem (overcrowded or lack plumbing or kitchen facilities).
- Both of these groups are also cost burdened; 75% of very low-income and 69% of low-income.
- Hispanic renter households tend to experience a slightly higher level of housing problems than the other racial/ethnic groups.

**Low-Income: (51 – 80% AMI):** 49% of low-income households have at least one housing problem and 43% are cost-burdened. Housing problems are slightly more prevalent among homeowners (52%) than renters (45%).

Although the incidence of housing problems is lower than for the very low-income groups, there is still a high level of unmet need.

**Figure 34: Housing Priority Needs Table**

HOUSING NEEDS TABLE			
Income <=30% AMI	Renter	<b>NUMBER OF HOUSEHOLDS</b>	<b>PRIORITY NEED</b>
		With Any Housing Problems	High
		Cost Burden > 30%	High
		Cost Burden >50%	High
	Owner	With Any Housing Problems	High
		Cost Burden > 30%	High
		Cost Burden >50%	High
Income 31% to 50% AMI	Renter	<b>NUMBER OF HOUSEHOLDS</b>	<b>PRIORITY NEED</b>
		With Any Housing Problems	High
		Cost Burden > 30%	High
		Cost Burden >50%	High
	Owner	<b>NUMBER OF HOUSEHOLDS</b>	<b>PRIORITY NEED</b>
		With Any Housing Problems	High
		Cost Burden > 30%	High
		Cost Burden >50%	High
Income 51% to 80% AMI	Renter	<b>NUMBER OF HOUSEHOLDS</b>	<b>PRIORITY NEED</b>
		With Any Housing Problems	High
		Cost Burden > 30%	High
		Cost Burden >50%	High
	Owner	<b>NUMBER OF HOUSEHOLDS</b>	<b>PRIORITY NEED</b>
		With Any Housing Problems	High
		Cost Burden > 30%	High
		Cost Burden >50%	High

The following State programs will be used to meet the priorities identified above:

**100% Mortgage Program** provides 100% mortgage loans to first-time homebuyers and urban target area buyers purchasing homes located in pre-approved new construction or rehabilitated single-family housing developments. No down payment or mortgage insurance is required.

**Balanced Housing Program** provides gap financing to developers producing affordable housing for very-low, low and moderate income households.

**Choices in Home Ownership Incentives Created for Everyone (CHOICE)** provides a menu of home ownership production options that can be mixed and matched to meet local conditions and goals, allowing for a mix of income opportunities within a neighborhood or municipality. The program provides construction financing jointly with a private lender (50% HMFA and 50% private lender). Subsidies are provided for the affordable housing units and emerging market units. The purchasers of the homes may be eligible for homebuyer below market interest-rate loans and closing cost/down payment assistance.

**HOME - CHDO Production Program** provides non-interest bearing, interest bearing and deferred loans, and grants to certified State Community Housing Development Organizations for the purpose of creating affordable housing for very-low, low and moderate-income households throughout the state.

**HOME – Housing Production Investment Fund** provides non-interest bearing, interest bearing and deferred loans, and grants to for-profit and nonprofit developers for the purpose of creating affordable housing for very-low, low and moderate-income households throughout the state

**Low-Income Housing Tax Credit Allocation Program** was created by Section 42 of the Internal Revenue Code of 1986, which may be applied against the federal income tax of persons, or associations who have invested in certain buildings providing housing for low-income families.

The tax credit, rather than a direct federal subsidy, provides a dollar for dollar reduction (or credit) to offset an owner's federal tax liability on ordinary income. Tax credit interest may be syndicated or sold to generate equity for the developments, thus reducing the necessary mortgage financing and providing more affordable terms.

**Multi-Family Rental Housing Program** provides low-interest financing for construction, rehabilitation and/or permanent financing loans for the creation and/or preservation of multi-unit rental housing for low- and moderate-income families and individuals.

**Municipal Land Acquisition Program (MLA)** provides funds to eligible municipalities for acquisition of land and/or property for the construction of affordable housing. Affordable housing may be developed and/or owned by the municipality or by an agent of the municipality or the municipality may select a developer to build the affordable housing.

**Purchase/Refinance Rehabilitation Program** provides below-market rate financing for the purchase and substantial rehabilitation of a home or the refinancing and rehabilitation of an owner-occupied home.

**Resource Family Home Rehabilitation Program** provides rehabilitation loans to low and moderate-income resource families to enable them to meet the housing standards required by DYFS.

**Section 8 Home Ownership Program** helps qualified DCA Section 8 participants purchase a home using their Section 8 Housing Voucher. Vouchers are applied toward the participant's mortgage and other home ownership expenses.

**Small Rental Project Loan Program (5-25)** provides funding for small (5-25 unit) rental projects, which includes secondary financing of up to \$50,000 per unit. Projects may include income-restricted units that will allow for subsidies of up to \$50,000 per unit or rent restricted units that allow for subsidies of up to \$25,000 per unit or a combination of both.

**Smart Start Program** offers families purchasing homes in HMFA designated Smart Growth areas as defined by the New Jersey State Development and Redevelopment Plan a second mortgage for down payment and/or closing costs. Low and moderate-income borrowers earning up to 140% of HMFA's Home Buyer county income limits are eligible to receive 4% of the first mortgage amount. It is available only in conjunction with HMFA's Home Buyer Program mortgage loans.

**The Tax Credit Assistance Program (TCAP)**, a federal stimulus program, provides grant funding for capital investment in Low Income Housing Tax Credit (LIHTC) projects to projects awarded LIHTC in fiscal years 2007, 2008, or 2009.

**Uniform Housing Affordability Controls** require rental housing developments to provide a deeper subsidy to ensure that a portion of the units are affordable to households earning at least 35% of the regional median income.

**Welcome Home** provides homeownership mortgage loans to families that are newly adopting children through the Department of Human Services Division of Youth and Family Services or a State-licensed adoption agency, and parents becoming legal guardians. The program provides low-interest rehabilitation loans to families who adopt children and wish to make improvements to their home to accommodate a larger family. The program is designed to support family stability and access to safe, permanent housing.

### **Affordable Housing Obstacles To Meeting Underserved Needs**

Given the large need for affordable housing and the limited supply of funding, one major obstacle is the lack of sufficient funding to meet underserved housing needs in New Jersey.

### **Community Development Prioritization Explanation:**

There are many activities, which are eligible for CDBG funds but cannot be funded due to funding constraints. The priority needs and objectives identified in the following table correspond with the activities that the State allocates programmatic funds to.

**Figure 35: Community Development Priority Needs**

Community Development Needs		Priority Need
01 Acquisition of Real Property 570.201(a)		LOW
02 Disposition 570.201(b)		LOW
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)	HIGH
	03A Senior Centers 570.201(c)	HIGH
	03B Handicapped Centers 570.201(c)	LOW
	03C Homeless Facilities (not operating costs) 570.201(c)	LOW
	03D Youth Centers 570.201(c)	LOW
	03E Neighborhood Facilities 570.201(c)	LOW
	03F Parks, Recreational Facilities 570.201(c)	LOW
	03G Parking Facilities 570.201(c)	LOW
	03H Solid Waste Disposal Improvements 570.201(c)	HIGH
	03I Flood Drain Improvements 570.201(c)	HIGH
	03J Water/Sewer Improvements 570.201(c)	HIGH
	03K Street Improvements 570.201(c)	HIGH
	03L Sidewalks 570.201(c)	HIGH
	03M Child Care Centers 570.201(c)	MEDIUM
	03N Tree Planting 570.201(c)	LOW
	03O Fire Stations/Equipment 570.201(c)	MEDIUM
	03P Health Facilities 570.201(c)	LOW
03Q Abused and Neglected Children Facilities 570.201(c)	LOW	
03R Asbestos Removal 570.201(c)	MEDIUM	
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	LOW	
03T Operating Costs of Homeless/AIDS Patients Programs	LOW	
04 Clearance and Demolition 570.201(d)		MEDIUM
04A Clean-up of Contaminated Sites 570.201(d)		MEDIUM
Public Services	05 Public Services (General) 570.201(e)	LOW
	05A Senior Services 570.201(e)	LOW
	05B Handicapped Services 570.201(e)	LOW
	05C Legal Services 570.201(e)	LOW
	05D Youth Services 570.201(e)	LOW
	05E Transportation Services 570.201(e)	MEDIUM
	05F Substance Abuse Services 570.201(e)	LOW
	05G Battered and Abused Spouses 570.201(e)	LOW
	05H Employment Training 570.201(e)	LOW
	05I Crime Awareness 570.201(e)	LOW
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	LOW
	05K Tenant/Landlord Counseling 570.201(e)	LOW
	05L Child Care Services 570.201(e)	LOW
	05M Health Services 570.201(e)	LOW
	05N Abused and Neglected Children 570.201(e)	LOW
	05O Mental Health Services 570.201(e)	LOW
	05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)	HIGH
05Q Subsistence Payments 570.204	LOW	
05R Homeownership Assistance (not direct) 570.204	LOW	
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204	LOW	
05T Security Deposits (if HOME, not part of 5% Admin c	LOW	
06 Interim Assistance 570.201(f)		LOW
07 Urban Renewal Completion 570.201(h)		LOW
08 Relocation 570.201(i)		LOW
09 Loss of Rental Income 570.201(j)		LOW

Community Development Needs		Priority Need
12	Construction of Housing 570.201(m)	LOW
13	Direct Homeownership Assistance 570.201(n)	HIGH
	14A Rehab; Single-Unit Residential 570.202	HIGH
	14B Rehab; Multi-Unit Residential 570.202	LOW
	14C Public Housing Modernization 570.202	LOW
	14D Rehab; Other Publicly-Owned Residential Buildings 570.202	LOW
	14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.202	LOW
	14F Energy Efficiency Improvements 570.202	MEDIUM
	14G Acquisition - for Rehabilitation 570.202	HIGH
	14H Rehabilitation Administration 570.202	HIGH
	14I Lead-Based/Lead Hazard Test/Abate 570.202	HIGH
15	Code Enforcement 570.202(c)	MEDIUM
16A	Residential Historic Preservation 570.202(d)	MEDIUM
16B	Non-Residential Historic Preservation 570.202(d)	LOW
	17A CI Land Acquisition/Disposition 570.203(a)	LOW
	17B CI Infrastructure Development 570.203(a)	LOW
	17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	LOW
	17D Other Commercial/Industrial Improvements 570.203(a)	LOW
	18A ED Direct Financial Assistance to For-Profits 570.203(b)	LOW
	18B ED Technical Assistance 570.203(b)	LOW
	18C Micro-Enterprise Assistance	LOW
	19A HOME Admin/Planning Costs of PJ (not part of 5% Admin)	LOW
	19B HOME CHDO Operating Costs (not part of 5% Admin cap)	LOW
	19C CDBG Non-profit Organization Capacity Building	LOW
	19D CDBG Assistance to Institutes of Higher Education	LOW
	19E CDBG Operation and Repair of Foreclosed Property	HIGH
	19F Planned Repayment of Section 108 Loan Principal	MEDIUM
	19G Unplanned Repayment of Section 108 Loan Principal	MEDIUM
	19H State CDBG Technical Assistance to Grantees	MEDIUM
20	Planning 570.205	MEDIUM
	21A General Program Administration 570.206	HIGH
	21B Indirect Costs 570.206	MEDIUM
	21D Fair Housing Activities (subject to 20% Admin cap) 570.206	HIGH
	21E Submissions or Applications for Federal Programs 570.206	HIGH
	21F HOME Rental Subsidy Payments (subject to 5% cap)	HIGH
	21G HOME Security Deposits (subject to 5% cap)	HIGH
	21I HOME CHDO Operating Expenses (subject to 5% cap)	LOW
22	Unprogrammed Funds	MEDIUM
HOPWA	31J Facility based housing - development	HIGH
	31K Facility based housing - operations	LOW
	31G Short term rent mortgage utility payments	LOW
	31F Tenant based rental assistance	HIGH
	31E Supportive service	HIGH
	31I Housing information services	HIGH
	31H Resource identification	HIGH
	31B Administration - grantee	MEDIUM
	31D Administration - project sponsor	MEDIUM

The following programs will support the State's community development needs:

## **1. Support sustainable development and the revitalization of neighborhoods**

**Green Homes Office** provides advocacy, education, technical assistance, grants and subsidies to accelerate the use of innovative green design and building technologies, raise building standards and create a consumer demand for efficient, healthy and environmentally responsible, high performance homes.

**Lead Hazard Control Assistance (LHCA)** provides funds to identify lead-based paint hazards, remediation and control of lead-based paint hazards, relocation of households with children with elevated blood lead levels to lead-safe housing, education/outreach and training to improve awareness of the dangers of lead-based paint and how to live safely with lead-based paint.

**Live Where You Work Program** provides low-interest, fixed rate mortgage loans to first-time homebuyers purchasing homes in towns where they are employed. Additional program benefits include down payment and closing cost assistance for the purchase of a home within Smart Growth areas and flexible underwriting criteria for the loan qualification process.

The 27 municipalities participating in the *Live Where You Work* program include: Gloucester City, Trenton, Jersey City, Woodbridge, Elizabeth, Atlantic City, Rahway, Morristown, Evesham, Neptune Township, Bayonne, Carteret, New Brunswick, Paterson, Glassboro, Orange, Keyport, Newark, Washington Township (Gloucester County), Edgewater Park, Cherry Hill, Plainfield, Old Bridge, Passaic, Belmar, Asbury Park, and Pemberton.

**Main Street Program New Jersey** is a nationally recognized professional downtown revitalization program providing business communities with the skills and knowledge to manage their own center business districts, improving the economy, appearance and image of their traditional downtown, through the organization of business persons, local citizens and resources. Technical assistance and education is provided to downtown business organizations.]

**Neighborhood Revitalization Tax Credit Program** provides community-based organizations flexible resources to implement activities through a strategic planning process and offers businesses a 100 percent tax credit against various New Jersey State taxes for investing in the revitalization of low- and moderate-income neighborhoods in eligible cities. Funds support the implementation of revitalization plans and projects developed and executed by approved nonprofit organizations.

**Neighborhood Revitalization Tax Credit Planning Grants** provides grants to eligible community development corporations to support the development of resident-driven Neighborhood Revitalization Tax Credit Plans.

**Neighborhood Stabilization Program** funds help revitalize housing markets that have been disrupted by the fallout from subprime lending practices. These areas are identified as those hard hit by foreclosures and which are statistically at high risk of continued market deterioration but otherwise have attributes that will help ameliorate the impact of the foreclosures. The State's priority is to focus on neighborhoods with existing community planning infrastructure and relevant low-income assistance programs. These neighborhoods include those that:

- Are participating in the State's Neighborhood Preservation Program;
- Have plans and private investment through the Neighborhood Revitalization Tax Credit;
- Have ongoing CDBG investment;
- Have been targeted for other state, county or local investment or where other state or local investments are ongoing.

**Small Cities Community Development Block Grant** funds economic development, housing rehabilitation, community revitalization and public facility projects designed to principally benefit people of low- and moderate-income, to prevent or eliminate slums and blight or to address local needs of recent origin for which no other source of funding is available. Assistance is provided to non-entitlement municipalities and counties.

**Smart Future Grants** provides funds directly to municipalities and counties to support a range of local planning efforts, including community design forums, downtown revitalization efforts, transit-oriented development plans, corridor and grey fields redevelopment planning, green building design planning, and Transfer of Development Rights (TDR) planning efforts.

**Smart Start Closing Cost and Down Payment Program** helps income-qualified families purchase homes in Smart Growth areas by offering a second mortgage for down payment and/or closing costs.

## **2. Improve and preserve the existing affordable housing stock.**

**Housing Preservation Program** preserves affordable housing units in HMFA financed projects. Other priorities include preserving other affordable units, which would be lost to the market, and preserving units in need of substantial repair. The Program is funded through the sale of taxable and tax-exempt housing revenue bonds.

**Limited Dividend Corporation (LDC) Preservation** is required under New Jersey's Limited Dividend Law to maintain affordability controls. DCA defers to the affordability controls of any HUD program to which the building might also be subject.

**Low Income Housing Tax Credit (LIHTC) Preservation Set-aside** prioritizes the rehabilitation of existing, currently occupied affordable housing projects at risk of losing their affordability controls via a set-aside of competitive credits in its Final Cycle.

**Multifamily Housing Preservation Financing** is focused on financing preservation projects. HMFA uses its bonding capacity to refinance existing affordable housing projects, thereby allowing for necessary capital improvements and extending the project's affordability controls.

**Public Housing Authority Capital Funding Bond Program** assists New Jersey's Public Housing Authorities (PHAs) in financing capital funding programs for their public housing units.

**Section 8 Single Room Occupancy – Moderate Rehabilitation** assists in rehabilitating privately owned, substandard single-room occupancy rental units to provide housing for homeless and very low-income individuals who are eligible for Section 8 rental assistance.

**Weatherization Assistance & Low-Income Home Energy Assistance** assists elderly, handicapped and low-income persons in weatherizing their homes, improving heating system efficiency, conserving energy and emergency heating assistance. Assistance is provided to low-income occupants and community agencies assisting units occupied by low-income individuals.

### **Non-Homeless Special Needs**

The State ranked the elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, alcohol/other drug addiction and persons with HIV/AIDS and their families as high priorities.

The highest priority activities for these populations are rental assistance and support services.

Public Housing residents received a medium priority - if federal funds are available, activities to address this population will occur during the five-year period.

### **Prioritization Explanation**

The State ranked persons with special needs as a high priority because of the following:

- Adults between 16 and 64 years old with a disability are less likely to be employed than their non-disabled counterparts.

- The majority of New Jersey’s elderly households, both renters and homeowners, have housing problems and are cost burdened because of their limited fixed incomes. 65% of extremely low-income (0 to 30% of AMI) have housing problems and 64% are cost-burdened. The percentages are a little higher for very low-income (31-50% of AMI) 66% have housing problems and 65% are cost-burdened.
- Individuals with HIV/AIDS need various types of housing and support services. As previously stated, the effects of HIV/AIDS range from loss or reduction of income to the inability to live independently due to declining health. A range of housing options are needed, including options that allow for in-home caregivers at certain points. Housing linked to mental health and chemical dependency case management is needed for persons who are dually or triply diagnosed, which is a growing portion of the HIV/AIDS population.

**Figure 36: Non-Homeless Special Needs Priority Needs**

Non-Homeless Special Needs Including HOPWA		Priority Need
Housing Needs	Elderly	HIGH
	Frail Elderly	HIGH
	Persons w/ Severe Mental Illness	HIGH
	Developmentally Disabled	HIGH
	Physically Disabled	HIGH
	Alcohol/Other Drug Addicted	HIGH
	Persons w/ HIV/AIDS & their families	HIGH
	Public Housing Residents	MEDIUM
Supportive Services Needs	Elderly	HIGH
	Frail Elderly	HIGH
	Persons w/ Severe Mental Illness	HIGH
	Developmentally Disabled	HIGH
	Physically Disabled	HIGH
	Alcohol/Other Drug Addicted	HIGH
	Persons w/ HIV/AIDS & their families	HIGH
	Public Housing Residents	MEDIUM

The following State Programs will be used to meet these priority needs:

**Reverse Mortgage Program** allows seniors to access the equity in their homes to allow them the funds needed to remain in their homes.

**Developmental Disabilities Home Ownership Program** assists individuals with disabilities to purchase a home and modify a residence to make it accessible for the prospective homeowner. The program is available to prospective borrowers who have a developmental disability and persons who are at least 18 years of age referred by Division of Developmental Disabilities (DDD).

**Housing Opportunities for Persons with AIDS (HOPWA)** provides tenant-based rental assistance to persons with HIV/AIDS and their families.

**The Supportive Housing for Aging Out and Homeless Youth Initiative** provides supportive housing for youth aging out of the foster care system, homeless youth and youth leaving the Juvenile Justice system. This initiative is a collaboration between the Department of Children and Families, the Department of Community Affairs, the Corporation for Supportive Housing and the New Jersey Housing and Mortgage Finance Agency. To date, the initiative has created over 100 units of housing.

**Special Needs Housing Trust Fund** "Trust Fund", pursuant to the Special Needs Housing Trust Fund Act, P.L. 2006, c. 163, provides capital financing to create permanent supportive housing and community residences for individuals with special needs, with priority given to individuals with mental illness. The purpose of this special non-lapsing, revolving fund, which is being administered by the HMFA, is to develop special needs housing and residential opportunities as alternatives to institutionalization or homelessness for those who would benefit from these programs and to ensure the long-term viability of such housing. The Trust Fund provides capital financing in the form of loans, grants, and other financial vehicles and investments to eligible nonprofit and for-profit developers as well as government entities at the state, county, and municipal levels, for special needs housing projects costs, including the acquisition of land, building(s), rehabilitation, new construction, or conversion of building(s) as permanent or trans-permanent rental apartments/units and community residences for people with special needs. Funding for rent and operating subsidies and supportive services is not available through the Trust Fund.

**Special Needs Revolving Loan Program** provides low-interest loans to for-profit and nonprofit organizations developing housing for individuals and families with special needs. The program is designed to provide financing for projects intended to serve populations eligible for established HMFA special needs programs as well as newly emerging special needs populations identified by State agencies.

## **Homeless Needs**

The State ranked homeless individuals, homeless families and chronic homeless as a high priority.

**Prioritization Explanation:** It is difficult to determine exactly how many people are homeless or at-risk of becoming homeless in New Jersey. Therefore the State utilized the data collected on the January 27, 2010 Point in Time Survey. The survey showed that there were 12,569 homeless men, women and children that night. The specific breakdown can be found in the homeless needs section of the Plan.

**Figure 37: Homeless Priority Needs**

Homeless Needs Table: Individuals		Priority
Beds	Emergency Shelters	High
	Transitional Housing	High
	Permanent Supportive Housing	High
Chronically Homeless		High
Homeless Needs Table: Families		Priority
Beds	Emergency Shelters	High
	Transitional Housing	High
	Permanent Supportive Housing	High

**Homeless Strategy**

The following State Programs and initiatives will be used to meet the priority needs of homeless and chronic homeless:

**Community Service Block Grant** provides funding to nonprofit agencies, housing authorities, municipalities and counties that serve low-income persons. However, by law, ninety percent (90%) of program funds must go to designated community action agencies.

**Emergency Solutions Grant** provides funds to nonprofits and local governments to renovate and construct homeless shelters and transitional housing facilities.

**Family Unification Program** provides Section 8 rental assistance to families in danger of losing their children to the child welfare system due to inadequate housing. The program also provides rental assistance to youth aging out of foster care.

**HOME-Tenant-Based Rental Assistance** helps reduce the housing costs of very low-income households by providing direct rent subsidy payments to their landlords. Assistance is provided to participants for a period of up to 24 months.

**Housing Opportunities for Persons with AIDS (HOPWA)** provides tenant-based rental assistance to persons with HIV/AIDS and their families.

**Homeless Individuals and Families Supported Housing Demonstration Program** provides low-interest match and gap financing to applicants applying to the HUD to develop permanent supportive housing for homeless individuals and families. Eligible HUD programs include the Interagency Council Collaborative Initiative to Help End Chronic Homelessness and the annual HUD SuperNOFA Continuum of Care Homeless Assistance Programs for Permanent Housing. The program is designed to support permanent housing solutions to reduce homelessness in New Jersey.

**Shelter Housing Exit Program** provides security deposits and rental assistance to victims of domestic violence and their children who are currently living in shelters or in transitional housing facilities.

**Shelter Plus Care Program** provides rental assistance to homeless persons with disabilities, in collaboration with local nonprofit agencies under their jurisdictional "Continuum of Care", the vehicle for homeless planning activities. The program is currently operating in Atlantic, Burlington, Cape May, Essex, Gloucester, Hudson, Middlesex, Monmouth, Morris, Passaic and Warren Counties.

**State Rental Assistance Program** provides temporary rental assistance, up to five years, to low-income individuals and households. The program is available to state residents who are not currently holders of the federal Section 8 vouchers. It should be noted that the program provides an unlimited term for elderly and permanently disabled households.

**The Housing Choice Voucher Program** assists very low-income families, the elderly, and the disabled to afford decent, safe and sanitary housing. Rental units must meet minimum housing quality standards. A housing subsidy is paid to the landlord directly on behalf of the participating family. The family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

**Veterans Affairs Supportive Housing Program (VASH)** provides permanent supportive housing for homeless veterans. As part of the program, DCA works closely with the Veteran Affairs Medical Centers to manage the program. In addition to the rental assistance, the Veteran Affairs Medical Centers provide supportive services and case management to eligible homeless veterans.

The State will also continue to provide funding, via its Supportive Housing RFP, to support **COC applications** for transitional housing and will continue to apply for renewal funds for its current Shelter Plus Care grants that provide permanent supportive housing for homeless and chronic homeless.

## **Homeless Prevention:**

DCA will also continue to help prevent homelessness for individuals and families with children who are in imminent risk of becoming homeless by providing funds through the State Homelessness Prevention Program and the federal Homeless Prevention and Rapid Re-Housing Program. The State believes that it is more expensive to re-house homeless households than to prevent homelessness with short-term or medium-term assistance. Therefore these two programs are the most cost-effective way for helping households in imminent risk of becoming home

**Emergency Solutions Grant:** At least 40 percent of ESG funds will be dedicated to prevention and re-housing activities for households that are either homeless or at risk of homelessness. This includes people who have less than 30 percent of area median income and move frequently for economic reasons, live doubled up, are facing eviction, live in a hotel or motel, or live in severely overcrowded housing.

**Homeless Prevention and Rapid Re-Housing Program:** provides temporary financial assistance and services to: 1) prevent households from becoming homeless; and 2) divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly re-housed and stabilized.

Eligible program participants are New Jersey residents, whose household's income is equal to or less than 50 percent of the Area Median Income and is either homeless or at risk of losing their housing and lack the financial resources and support networks to identify immediate housing or remain in existing housing.

**Homelessness Prevention Program/Mortgage Assistance Program:** provides limited financial assistance to low and moderate income tenants and homeowners who are in imminent danger of eviction or foreclosure due to temporary financial problems beyond their control.

## Goals

In order to address the identified needs, the State will pursue the following 9 goals over the next 5 years:

1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very low and low-income individuals and families.

<b>FISCAL YEAR</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>5 YEAR GOAL</b>
<b>GOAL</b>	455 units	455 units	455 units	455 units	455 units	2,275 units

2. Improve and preserve the existing affordable housing stock and neighborhoods.

<b>FISCAL YEAR</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>5 YEAR GOAL</b>
<b>GOAL</b>	245 units	245 units	245 units	245 units	245 units	1,225 units

3. Increase homeownership opportunities for low and moderate income households.

<b>FISCAL YEAR</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>5 YEAR GOAL</b>
<b>GOAL</b>	954	954	954	954	954	4,770

4. Assist homeless and special needs individuals and families obtain permanent housing, with needed supportive services.

<b>FISCAL YEAR</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>5 YEAR GOAL</b>
<b>GOAL</b>	757	757	757	757	757	3,785

5. Support local jurisdictions' planning processes to reduce and end homelessness.

Goal: To continue to support all local jurisdictions' homeless planning initiatives.

6. Promote lead-based paint education and abatement efforts.

FISCAL YEAR	2010	2011	2012	2013	2014	5 YEAR GOAL
GOAL	41 units	205 units				

7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods.

FISCAL YEAR	2010	2011	2012	2013	2014	5 YEAR GOAL
GOAL	833 units	4,165 units				

8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate income households.

FISCAL YEAR	2010	2011	2012	2013	2014	5 YEAR GOAL
GOAL	21 projects	105 projects				

9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.

Goal: If funding is available, develop an education campaign to address the negative public perceptions about affordable housing.

### ***Geographic Distribution of Funds***

The State of New Jersey distributes the formula funds through a competitive, open process via the Department of Community Affairs' System for Administering Grants Electronically (SAGE) and therefore cannot predict the ultimate geographic distribution of these funds. Feasible projects submitted that are ready to proceed will receive priority.

The State is committed to addressing housing, economic and community development needs statewide, and will utilize the New Jersey State Development and Redevelopment Plan to identify specific areas of the state for revitalization. The purpose of the State Development and Redevelopment Plan is to coordinate planning activities and establish statewide planning objectives in the following areas: land use, housing, economic development, transportation, natural resource conservation, agriculture and farmland retention, recreation, urban and

suburban redevelopment, historic preservation, public facilities and services, and intergovernmental coordination (N.J.S.A. 52:18A-200(f)).

The major goals of the State Development and Redevelopment Plan are:

- To revitalize the state's cities and towns by protecting, preserving and developing the valuable human and economic assets in cities, towns and other urban areas.
- To conserve the state's natural resources and systems by promoting ecologically sound development and redevelopment.
- To promote beneficial economic growth, development and renewal for all residents of New Jersey, particularly the poor and minority communities through partnerships and collaborative planning with the private sector.
- To protect the environment, prevent and clean up pollution by developing standards of performance and creating incentives to prevent and reduce pollution and toxic missions at the source.
- To provide adequate public facilities and services at a reasonable cost.
- To provide adequate housing at a reasonable cost through public/private partnerships that create and maintain a broad choice of attractive, affordable, ecologically designed housing, particularly for those most in need.
- To preserve and enhance areas with historic, cultural, scenic, open space and recreational value.
- To ensure sound and integrated planning and implementation statewide.

## ***Anti-Poverty Strategy***

### **Factors that contribute to poverty**

Understanding the nature and causes of poverty helps shape the state's goals, programs and policies for reducing the number of people in poverty. For demographic analysis of poverty, see Figures 26 and 27 in the Housing Market Analysis section. As evident by the data, there is a correlation between education and poverty: the more education, the less likely people are to be under the poverty line. Without a good education, there is little hope of escaping poverty in today's competitive job market. Other factors include poor transportation and inadequate child care that prevent many from finding better jobs and escaping chronic poverty.

**The following State Departments provide resources to help address poverty in New Jersey:**

- DCA has an important role in addressing New Jersey poverty. As a major player in the provision of services to low- and moderate-income families, DCA will be instrumental in addressing many problems plaguing New Jersey's most vulnerable residents. Since 1969, DCA has been assisting low income persons by providing the following types of programs: rooming and boarding homes, production of affordable housing, family-self-sufficiency, Section 8 Rental Assistance, homelessness prevention, shelter support, transitional housing, neighborhood preservation, fire safety and energy conservation. DCA believes that the only way to ameliorate poverty is to promote economic self-sufficiency by providing support services and affordable housing to low-income individuals and families.
- The Department of Human Services (DHS) is the primary state agency that addresses the effects of poverty in the state. DHS serves more than one million of New Jersey's most vulnerable citizens, or about one of every eight New Jersey residents.

DHS serves individuals and families with low incomes; people with mental illnesses, developmental disabilities, or late-onset disabilities; people who are blind, visually impaired, deaf, hard of hearing, or deaf-blind; parents needing child care services, child support and/or healthcare for their children; and families facing catastrophic medical expenses for their children.

DHS strive to help individuals and families in need keep their lives on track, their families together, a roof over their heads, and their health protected. The programs and services offered through DHS Human Services give individuals and families the breathing room they need in order to find permanent solutions to otherwise daunting problems.

- The Department of Children and Families is New Jersey's state child welfare agency (DCF). DCF is focused on strengthening families and achieving: safety, well-being and permanency for all New Jersey's children. In addition to focusing on the fundamentals of child welfare, DCF has also embarked on several important initiatives, including: rebuilding specialized adoption practice, building a robust network of support in our local communities, re-engineering child abuse prevention, building capacity in the child behavioral health system, and improving the system of health care for children in the state's care.
- The Department of Labor and Workforce Development provides employment supports. Vocational rehabilitation departments and One-Stop Career Centers offer training, counseling, financial support for education, transportation, and other services designed to help people with disabilities find and retain jobs and live in their communities. These types of services are for people who are looking for work, and want and need these types of supports.

## **State Initiatives to Address Poverty**

The State will continue to address the problem of poverty by providing emergency assistance. Such actions will include the following:

- Providing shelter, food, clothing, and social services to families in crisis.
- Supporting the development of permanent, transitional and affordable housing and shelter facilities.
- Providing health care to homeless people.
- Aiding homeless runaway youth.
- Assisting individuals who are mentally or physically impaired.
- Helping victims of domestic violence.
- Providing low-income energy services.
- Administering rental assistance programs.
- Providing job training to low-income and homeless individuals.
- Providing funding for literacy education.

The State will continue to support Housing First/Rapid-Rehousing programs that move homeless households from shelters into permanent supportive housing with a level of services commensurate with their needs.

## ***Fair Housing***

The following are impediments to fair housing choice in New Jersey and actions the State is continuing to take to address the barriers. DCA is committed to working with communities and its partners to mitigate the identified impediments to fair housing access.

### *1. Racial, ethnic and/or class discrimination and the lack of knowledge about what constitutes discrimination.*

- The State through the Division on Civil Rights (DCR) continues to combat combat housing discrimination in New Jersey. The Division's mandate "is to foster sensitivity, acceptance and respect among all people across the State." DCR not only enforces the Law Against Discrimination, but it sponsors a variety of education and community outreach activities.

DCR also oversees the Multiple Dwelling Reporting Rule (MDRR) which was adopted in 1970 to study patterns of housing occupancy, investigate practices of discrimination and affirmatively administer the Law Against Discrimination. Under the MDRR, the owner of every multiple apartment development that has 25 units or more are required to file an annual report with the Division that documents the racial and ethnic composition of the multiple dwelling, whether its buildings or developments are barrier-free, and factors affecting tenant composition.

- To State promotes equal access in newly developed rental and ownership housing by requiring affirmative fair marketing of all of its subsidized units.

## 2. *Local planning and zoning barriers.*

The State continues to work with municipalities to combat sprawl and preserve New Jersey's natural resources.

## 3. *Racial segregation in urban areas that limit housing opportunities.*

DCA, through its housing and community development programs, enhances mobility by providing opportunities for low-income and minority residents to migrate from cities to suburbs. In addition, the programs help restore the fiscal viability and livability of New Jersey's urban and suburban areas.

DCA will also continue to the following:

- Support and subsidize the production of affordable housing and community development, with an emphasis on promoting racially and economically integrated housing and neighborhoods.
- Foster partnerships between affordable housing programs and developers as a means for improving regional housing equity.
- Collaborate with partners, such as banks and lending institutions on education pertaining to access to fair lending.

## 4. *Lack of housing choice for Section 8 voucher holders*

The federal Fair Housing Act and the State's Law Against Discrimination (LAD) prohibit discrimination in housing because of race, color, national origin, religion, sex, familial status and handicap, and most recently, domestic partnership and civil union status. New Jersey's LAD is now one of the few statewide civil rights statutes to protect sexual minorities from discrimination in housing.

The Law Against Discrimination was amended on September 5, 2002 to prohibit landlords from discriminating against tenants based upon a tenants' source of lawful income, such as a Section 8 voucher, or the age of their children. In addition, it also broadens the powers of housing authorities so that they can bring suit on behalf of a tenant who is discriminated against. Known as the Section 8 Anti-Discrimination bill, a landlord who discriminates can be fined up to \$10,000 for a first offense and up to \$25,000 for a second offense.

The LAD was further amended the following year to make DCR's procedures for filing, investigating and litigating housing discrimination cases almost equal to HUD's procedures for housing discrimination cases, including the right of either party to request transfer to Superior Court if the Director issues a Finding of Probable Cause.

The DCR has an active campaign to combat discrimination against vouchers; which includes issuing letters to property owners and landlords and supplying anti-discrimination literature.

5. *The loss of subsidized, affordable housing.* A significant number of the affordable housing units carry deed restrictions that keep the housing affordable for a prescribed period of time. Depending on the program, deed restrictions can run from 10 to 30 years. When the restriction period expires, the units no longer need to remain affordable to low- and moderate-income people and are at risk of being lost from the affordable housing inventory.

The State recognizes that saving deed-restricted units is critical to ensuring the long-term availability of affordable housing for low- and moderate-income families in New Jersey and therefore will utilize the following initiatives:

- Multifamily Housing Preservation Financing – HMFA uses a portion of its tax exempt bonding capacity to refinance existing affordable housing projects, thereby allowing for necessary capital improvements and extending the project's affordability controls.
- The Balanced Housing regulations help insure that existing rental housing is properly maintained and remains affordable.

6. *The loss of unsubsidized, market rate, affordable housing, due in large measure to the exponential growth in urban and suburban redevelopment.*
7. *Predatory Lending: the use of unfair and abusive mortgage lending practices that result in a borrower paying more through high fees or interest rates than the borrower's credit history warrants.*

On May 1, 2003, predatory lending legislation was signed into law. The legislation provides some of the strongest safeguards in the nation to stop homeowners from unjustly losing their homes and assets. The law prohibits financing of credit insurance, penalty interest rates, balloon payments and unfair arbitration standards. It also ensures that victims of predatory lending are able to bring claims to defend themselves. In addition, it provides the Attorney General's Division of Consumer Affairs and the Department of Banking and Insurance with sound enforcement provisions to ensure that companies comply with the law.

8. *Lead Paint Contamination: limits housing choices for families with young children*

DCA will continue to provide funds and technical resources to achieve the goal of removing all hazardous lead paint from the housing stock

## ***Institutional Structure***

The State will pursue the following actions over the next 5 years to develop institutional structure and enhance coordination between public and private housing and social services.

- *Coordination of housing development with economic opportunities and community development:* This comprehensive approach, which ties job opportunities and social services to housing revitalization, will help stabilize depressed areas as well as promote self-sufficiency of the area's residents.
- *Provision of planning and technical assistance for non-urban counties/ municipalities:* Non-urban communities often do not make affordable housing a financial or political priority. This creates a severe problem in rural counties where hundreds of subsidized units are lost through prepayment of HUD and FHA mortgages. Remedial actions to be undertaken by DCA will include outreach, education and technical assistance to these rural areas.

## ***Coordination***

The State recognizes that the expeditious delivery of housing services relies on improving and expanding intergovernmental and institutional cooperation on the State, county and local levels to coordinate effectively the delivery of public and private resources. The State, through DCA, HMFA and COAH, has made significant strides in coordinating the policies and programs of government agencies that are direct providers of housing. Improved coordination among agencies is essential since many initiatives require some participation from each of the State agencies.

The Department of Community Affairs will continue to improve the coordination between housing providers and health and service agencies by doing the following:

- Maintaining an excellent working relationship with various State departments, including the Department of Health and Senior Services and the Department of Human Services, in order to implement a statewide homelessness strategy, which includes assisting DYFS families.
- Continuing to build on-going relationships with housing providers who manage, rehabilitate and construct affordable housing and homeless facilities.
- Expanding and improving existing housing programs.

- Continuing to coordinate the services of the HMFA's first-time homebuyer programs with DCA's Section 8 Homeownership Program.
- Providing professional development training to the state's public housing authority managers. DCA sponsors a comprehensive training program for executive directors and commissioners of the state's 84 local housing authorities. The program, developed in cooperation with two statewide housing associations, provides courses in areas such as ethics and resident initiatives. The resident initiative course encourages housing authority managers to allow public housing residents to become more involved in management and participate in homeownership.
- Coordinating the services of the Council on Affordable Housing with municipalities to support the production of affordable housing. COAH advises and assists local governments to develop strategies to meet local needs for affordable housing, including the review of regional contribution agreements which support the rehabilitation and construction of affordable housing in communities of greatest need.

## ***Monitoring***

Each grantee and sub-recipient receiving federal funds from DCA will be monitored in the following manner:

- Receive an explanation of grant requirements and deadlines.
- Receive at least two field visits during the duration of the contract. During the field visits, Departmental staff will: 1) review the grantees' files to ensure that statutory and regulatory requirements are being adhered to; 2) conduct a physical inspection of the site, if applicable; and 3) meet with staff members. Any deficiencies identified will be addressed and corrected immediately. Additional monitoring visits will be scheduled, if needed.
- Periodic telephone calls to check on the status of the grant and resolve any problems.

In addition to monitoring the progress of grantees, DCA's Division of Housing and Community Resources have devised internal controls that ensure adherence to the goals, objectives, and regulations applicable for each program. These controls include monthly reporting that is directly linked to the goals and objectives of the program, development and tracking of work plans that provide timelines for completion of program activities, and consistent re-evaluation of the grant processes to ensure effectiveness and efficiency.

DCA will also monitor how each of the HUD programs are progressing. Monthly IDIS reports will be created to determine the number and type of activities set-up, amount of funds committed and dispersed. These reports will help determine whether funds for the program activities are being distributed according to the

goals and objectives identified in the Consolidated Plan and whether they are sufficient. Any impediments identified will be addressed.

## **ACTION PLAN**

### **PROGRAM SPECIFIC REQUIREMENTS**

#### ***Community Development Block Grant Program***

**FFY 2010 Total Allocation: \$7,846,149**

**State Administration: \$ 335,384**

FFY 2010 Program Funds: \$7,510,765

Emergency Housing Repair: \$20,000

Innovative Development: \$1,000,000

Housing Rehabilitation: \$2,000,000

Public Facilities: \$4,490,765

108 Loan Authorization: TBA \*

\* This figure has not been set or adjusted for current loan obligations, which was not available at the time of this publication. Starting SFY 2011 the NJ Department of Community Affairs, NJ Small Cities CDBG Program will be administering the 108 Loan Program.

#### **Application Submission Schedule**

Emergency Housing Repair Fund	Applications accepted throughout the program year.
Innovative Development Fund	Applications must be submitted no later than Friday October 1, 2010.
Housing Rehabilitation Fund	Applications must be submitted no later than Friday October 1, 2010.
Public Facilities Fund	Applications must be submitted no later than Friday October 1, 2010.
108 Loan Program	TBA

## **Objectives**

### State Conformance to National Objectives

The State of New Jersey will be guided by applicable federal rules and regulations in carrying out the Small Cities Community Development Block Grant (CDBG) program. All project activities must meet one of the three national program objectives set forth in the Housing and Community Development Act of 1974, as amended:

To undertake community development activities that principally benefit persons of low and moderate income;

To prevent or eliminate slums and blight;

To meet urgent community development needs for which no other resources are available.

The State of New Jersey certifies that not less than 70 percent of the funds will be used for activities that benefit persons of low and moderate income. Low and moderate income is defined in the New Jersey Small Cities CDBG Program as the income of "lower income" families as set forth in the Section 8 Assisted Housing Program of the US Department of Housing and Urban Development (US HUD). The US HUD provides applicable standards, and the standards are included in application instructions distributed to all eligible units of local government (list attached).

### **State Program Objectives**

Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing.

Support and encourage efficient patterns of community development, redevelopment, and capital funding by giving priority to proposals that address documented health and safety concerns and further the policies set forth in the *State Development and Redevelopment Plan*.

Encourage innovative proposals that combine job creation, housing improvement, and other eligible activities to renew designated revitalization areas.

Encourage the development of facilities needed to support welfare to work programs such as job training and child and elder care.

Support and encourage neighborhood revitalization efforts identified in locally developed plans and strategies.

Improve the availability and adequacy of essential public facilities, and remedy serious deficiencies in areas that principally serve people of low or moderate income.

Ensure that municipalities have the capacity to implement community development programs and maintain community development improvements.

To support community development projects of particular urgency where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are unavailable.

### **Distribution of Allocation**

Contingent on the US HUD's final approval of the State's Consolidated Plan, the distribution of CDBG funds will be as set forth below.

### **Administration and Technical Assistance**

*Administration* \$ 335,384

The State is permitted to retain an amount equal to 3 percent of the grant award plus \$100,000 to cover costs associated with the State's administration of the CDBG program.

### **Funds**

*Emergency Housing Repair Fund* \$ 20,000

The Emergency Housing Repair Fund has been established to correct emergency conditions in owner-occupied housing where the owner is income-eligible and unable to obtain assistance from any other public or private source. Assistance will be provided on a first-come, first-served basis to the extent funds are available. Only eligible units of local government may apply on behalf of the homeowner.

The maximum grant award in this category will be \$5,000. However, the DCA will consider exceeding this ceiling if the applicant presents compelling reasons to do so. Prospective applicants are required to contact the Small Cities CDBG Program before submitting a proposal for assistance.

*Innovative Development Fund*     \$ 1,000,000

This fund provides assistance for activities that meet one of the three national objectives of the program, but that do NOT qualify for consideration under any of the other Small Cities Funds. Examples include land acquisition in support of housing rehabilitation and site improvements and assistance to first-time homebuyers that principally benefit low and moderate income people. Innovative Development Proposals (IDPs) must consist of more than one eligible activity (excluding administration or planning). The activities proposed must be carried out within the same time period and must be directly related to the implementation of a locally approved redevelopment strategy. Pre application to the IDP must be submitted in advance to DCA prior to submission in SAGE. Consultation with the Small Cities Program Administrator is encouraged before preparing a pre-application.

Grants may not exceed \$500,000 unless compelling reasons for exceeding that amount are set forth by the applicant and accepted by the DCA.

*Housing Rehabilitation Fund*     \$ 2,000,000

This fund will be used for activities that improve the condition of affordable housing in New Jersey. County-managed programs may be awarded up to \$500,000. Multi-jurisdictional programs may receive grants of up to \$350,000. Awards to programs serving only one municipality may not exceed \$200,000.

*Public Facilities Fund*     \$ 4,490,765

This fund is established to assist units of local government to construct or improve essential public facilities that will primarily benefit people of low and moderate income. The maximum grant awarded in this category will be \$500,000. However, this maximum may be exceeded if compelling reasons are presented and accepted by the DCA.

*108 Loan Program*

The 108 Loan Program authorizes the State to extend financing to commercial projects and to real estate and industrial businesses with a proven ability to expand. The 108 Program funds may be used for fixed-asset financing; for land, construction or renovation; for machinery and equipment; or for working capital. Such loans may be provided for up to 90% of the total fixed-asset financing.

The terms of the loans are a maximum of 20 years for real estate, 10 years for machinery and equipment, and 6 years for working capital. The interest rate is fixed at 200 basis points above the rate charged to the State by HUD, except for projects located within a Federal Empowerment Zone. In such locations the

interest rate is 175 basis points above the rate charged to the State by HUD. The purpose of the 108 loan program is to stimulate private sector investment and to retain and create permanent job opportunities for people of low and moderate income residing in eligible units of local government. The project may also qualify if it produces a vital service consistent with one of the statutory objectives of the CDBG program.

*108 Loan Authorization*

\$38,895,361\*

NOTE: Starting this year the New Jersey Small Cities CDBG Program, Department of Community Affairs will administer the 108 Loan Program. More information will be available as the program is developed.

\* This figure has not been adjusted for current loan obligations, which was not available at the time of this publication. Program administration for the Small Cities Program was not included in this figure.

**Matching Requirements**

Units of local government seeking assistance from the Innovative Development Fund, the Public Facilities Fund, and the Housing Rehabilitation Fund may be required to commit a percentage of the grant request, based on the applicable Municipal Revitalization Index ranking (MRI Rank). The matching share is determined as follows:

MRI Rank	Matching Share
566 to 466	10%
465 to 365	20%
364 to 264	30%
263 to 163	40%
162 and lower	50%

The MRI rank for each Small Cities-eligible unit of government is provided in the Appendix. Where more than one municipality is participating in the proposed project, the matching requirement will be determined by combining the MRI of each participant and dividing by the number of participating municipalities. Where in-kind services will be used, identified costs borne by the applicant must be consistent with established DCA standards as set forth in the applicable application guide. The matching fund requirement shall not apply to Emergency Housing Repair assistance and may be waived for Innovative Development Fund projects, when compelling reasons are accepted by the DCA.

## **Number of Applications**

Applicants may apply for one Housing Rehabilitation grant, one Public Facilities grant, and one Innovative Development grant per year. The Department retains the discretion to award only one grant a year per jurisdiction.

Open Balances of Prior Awards

The Department reserves the right not to fund an applicant should a substantial balance exist in prior grant awards.

## **Reallocation of Funds**

The DCA may transfer funds (including those recaptured from cancellations or closeout balances and program income) among funding categories based on demand for assistance demonstrated by the number of applications received.

## **Evaluation Criteria**

### *Emergency Housing Repair*

Funding to correct emergency conditions in owner-occupied housing units may be requested by an eligible local government at any time throughout the funding year and will be evaluated according to the following considerations:

Compliance with a statutory National Objective.

Documented needs and costs.

Certification that other public or private funding sources are not available.

Date of submission.

### **108 Loan Program**

Applications for 108 loans will be evaluated by the New Jersey Small Cities CDBG Program Staff to determine compliance with applicable federal statutes and regulations, with State program objectives and for credit worthiness.

## ***Community Development and Housing Needs Statement***

To be considered for assistance from any Small Cities fund (with the exception of the Emergency Housing Repair Fund and the 108 Loan Program), the applicant must provide a *Community Development and Housing Needs Statement*. This statement must include at least three components – community development needs, housing needs, and status of applicable land use plans. The proposed program must address at least one of the areas identified in the Statement of Community Development and Housing Needs to be considered for a grant. Instructions for preparing this document are set forth in the SAGE application guide for each Small Cities Fund.

## ***Innovative Development***

To qualify for funding, applicants must document that the problem to be addressed and/or the remedy proposed fall(s) outside the scope of other funding categories. Only programs that are designed to provide 100 percent benefit to people of low and moderate-income or programs designed to create alternative energy sources and energy conservation are eligible. Consultation with the Program Administrator and staff prior to the submission of a formal request for assistance is required. Pre-applications are accepted initially for this fund and a pre-application meeting is required before the pre-application can be submitted. The Small Cities Program will invite the applicant to submit a full application if the review finds the program fundable. Programs found not fundable must modify the pre-application and resubmit for review and approval.

## ***Housing Rehabilitation and Public Facilities***

All proposals will be subject to the following review process. Utilizing a standardized Application Review Form (Attachment A), staff of the Small Cities CDBG Program will review all applications to determine if threshold requirements are met. Applications that fail to meet a threshold requirement will not be funded.

### Threshold Requirements

*Attachment A:* Refer to the Threshold Requirements in the Small Cities Application Review Form.

*All Federal Compliance Items:* Resolutions for citizen participation and affirmatively furthering fair housing, a grant management plan, an environmental review record (ERR) for the level of review required and a phase I environmental site assessment if required (the ERR must include proof of the official public notice and letters documenting findings, see the Small Cities ERR Handbook section on the Program's web page), professional services agreement drafts, an adopted policies and procedures manual for housing programs and matching funds certification must be 100 percent complete and ready for execution before

submitting the application. Applicants that do not complete the above items and do not submit them with the application may not be eligible for funding.

*All Housing Rehabilitation Applications:* Housing programs must establish a revolving loan fund and include such provision in an adopted policies and procedures manual.

### **Rated Criteria**

Applications that meet all threshold requirements will then be scored based upon the following criteria:

*Municipal Distress:* The relative need of an applicant will be evaluated by using the Statewide Municipal Revitalization Index (MRI), which appears in the appendix. The indices are used by State agencies in allocating need-based assistance to municipalities. Applicants may receive up to 100 points as follows:

MRI Rank	Matching Share
566 to 466	10%
465 to 365	20%
364 to 264	30%
263 to 163	40%
162 and lower	50%

*Readiness to Proceed:* The degree to which an applicant is ready to proceed with the proposed project will be evaluated as follows: Housing Rehabilitation - applications that include a list of three or more income-eligible households with biddable work write-ups will receive 100 points. Public Facilities - applications that include biddable plans and specifications will receive 100 points.

*Balance Ratio:* Applicants will be rated on the remaining balance of grant awards received in a funding category over a three year period, including all open grants. Applicants with ratios of .50 or less will receive 100 points and applicants with ratios above .50 will receive zero points.

*Past Performance:* Past performance will affect an applicant's overall rated score. Good past performance will boost the score. However, multiple instances of poor performance in managing grants, e.g., where concerns and findings were documented as a result of monitoring visits, may lower the overall rated score.

Rating	Score
Good	51 to 100 Points
Fair	1 to 50 Points
Poor	0 to -100 Points

### **Eligible Activities**

Activities assisted under the Small Cities CDBG Program are limited to the following:

Acquisition of real property that is blighted, appropriate for rehabilitation, appropriate for preservation as a historic site, or used for provision of public works or other public purposes.

Acquisition, construction, reconstruction, or installation of public works or facilities (except buildings for the general conduct of government) and site and other improvements.

Code enforcement in deteriorated or deteriorating areas in which such enforcement may arrest the area's decline.

Clearance, demolition, removal, and rehabilitation of buildings.

Special projects directed to the removal of architectural barriers that restrict the accessibility of the elderly and handicapped.

Payments to housing owners for losses of rental income incurred in holding units for relocated individuals and families displaced by activities under the program.

Disposition of real property acquired pursuant to the program.

Provision of public services if the local government has not provided such services during the 12-month period immediately preceding implementation of the program.

Payment of the non-Federal share required in connection with a Federal grant-in-aid program undertaken as part of this program.

Payment of the cost of completing a project funded under Title I of the Housing Act of 1949.

Relocation payments for displaced individuals, families, businesses, and organizations as a result of activities under the program.

Activities necessary to develop a comprehensive community development plan and to develop a policy-planning-management capacity to enable the recipient to more effectively administer the program.

Payment of reasonable administrative costs.

Activities carried out by public or private non-profit organizations including: Planning, acquisition, construction, reconstruction, rehabilitation, or installation of public facilities (except for buildings for the general conduct of government), site improvements, and utilities and commercial or industrial buildings or structures.

Assistance to non-profit organizations serving non-entitlement areas, local development corporations or entities organized under the Small Business Investment Act of 1985 to carry out a neighborhood revitalization or community economic development or energy conservation projects, including the development of shared housing opportunities for the elderly (other than by construction of new facilities).

Activities necessary to the development of a comprehensive community-wide energy-use strategy.

Assistance to private, for-profit entities, when the assistance is appropriate to carry out an economic development project.

Rehabilitation or development of housing assisted under Section 17 of the United States Housing Act of 1937.

Assistance to facilitate the substantial reconstruction of housing owned and occupied by low- and moderate-income persons.

Technical assistance to increase the capacity of public or non-profit entities to carry out eligible neighborhood revitalization or economic development activities.

Housing services designed to assist homeowners, tenants, and others seeking to participate in eligible housing activities.

Assistance to institutions of higher education capable of implementing eligible activities.

Assistance to public and private organizations (for-profit as well as non-profit) to facilitate the development, stabilization, and expansion of micro-enterprises.

Assistance to facilitate and expand homeownership by subsidizing interest rates, financing acquisition, guaranteeing mortgages, paying up to 50% of down payments, or paying reasonable closing costs for income-eligible people.

Activities necessary to repair and operate housing units acquired through tax foreclosure to prevent abandonment and deterioration.

## **Program Income and Other Recaptured Funds**

### ***CDBG Grants***

Program income will remain with the grantee when the grantee demonstrates, as determined by the State, that program income can be distributed in a timely way to carry out the same activity for a specific project in accordance with a reuse plan that has been approved by the State.

The State of New Jersey interprets the phrase “the same eligible activity” to mean that the grantee must use the income for the same activity for which it was originally funded, as taken from the list of eligible activities (see pages 8-10). For example, if the income was derived from a loan to a private firm, it must be used again for loans to private firms. This does not mean that the income may only be used for an additional loan to the same firm. Nor can “continuing the activity” be so broadly defined as to mean use for the same general purpose, such as economic development.

The State will consider exceptions to this policy on a case-by-case basis. However, in the event a grantee fails to demonstrate an acceptable reuse of program income, the State will recapture program income and distribute such funds in accordance with the provisions set forth in the applicable plan for Distribution of Allocation.

A statement must be included in the application documenting the balance of all previous grant funds recaptured by applicant as of the date of application. The Department reserves the right not to fund a new project should a substantial balance exist that is not obligated in a particular funding category.

Applicants are required to submit a summary statement each year on the balance of the revolving loan funds. The funds must be in separate accounts that are based on the original activity of the local program from the Housing Rehabilitation, Innovative Development, and Employment Development funds. Refer to the Small Cities Program Handbook, Grant Management Section, and Revolving Loan Fund Reporting Procedures for further guidance.

### **Displacement**

The Small Cities CDBG Program will seek to minimize involuntary displacement of persons from their neighborhoods and homes and to mitigate the adverse effects of any such displacement on low-and moderate-income persons. The State will require applicants to assess all feasible alternatives to any activity resulting in involuntary displacement.

In the event that involuntary displacement is the only feasible alternative, the State will require that grantees comply with the requirements of the Housing and Community Development Act of 1974, as amended; the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended; and the statutory amendments implementing regulations (CFR Part 24). In addition, the State will require that grantees comply with the requirements of the New Jersey Relocation Assistance Acts (P.L. 1971, c.362 and P.L. 1967, c. 79) and the New Jersey Regulations for Provision of Relocation Assistance (N.J.A.C. 5:40-1 et seq.).

## ***HOME Program***

### **Program Purpose**

The HOME Program (HOME) encourages partnerships among government, nonprofit and for-profit developers to meet the housing needs of very low-, low- and moderate-income individuals and families.

### **Proposed Use of Funds**

DCA will receive an allocation of \$7,758,272 in HOME funds. These funds will be used to fulfill the federal mandate of increasing the supply of decent, affordable housing, with a primary focus on providing services for very low-income families. Ten percent or \$775,827 will be used for eligible administrative costs incurred by the State. The remaining \$6,982,445 will fund the following program activities: substantial rehabilitation, new construction, and tenant-based rental assistance.

Eligible applicants for HOME funds are municipalities, nonprofit and for-profit developers.

The State's HOME funds will be allocated to the following three funding categories:

*CHDO Production* provides funding to eligible CHDOs producing affordable units. Eligible activities include: acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings. The State will use its set-aside to create approximately 11 units.

*Housing Production Investment* provides funds to developers for the purpose of creating affordable rental and sale units. Eligible activities include: acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings. The program will create 22 units.

*HOME Tenant-Based Rental Assistance (TBRA)* helps reduce the housing costs of very low-income households by providing direct rent subsidy payments to their landlords. The program will support approximately 357 TBRA vouchers.

### **Geographic Distribution of Funds**

HOME funds will be distributed throughout the state. Priority assistance will be given to non-entitlement HOME communities, those that are not receiving a HOME allocation and not able to construct or otherwise provide affordable housing without financial assistance. This will be accomplished by involving for-profit and nonprofit sponsors and developers, Community Housing Development Organizations, lending institutions, and any other entity that could bolster the

implementation of the State's Consolidated Plan and HOME Programs.

### **Match Requirements**

In order to satisfy the 25% match requirement cited in CFR 92.218, the State of New Jersey will utilize its primary affordable housing production program, Neighborhood Preservation Balanced Housing. It is estimated that approximately \$5.0 million of Balanced Housing funds will be available next year for the production of affordable housing units. These funds represent the anticipated realty transfer fees collected .

### **Homebuyer Guidelines**

The State already has a program with procedures in place to implement long-term affordability controls and price guidelines that meet the provisions of section 92.254(a) (4). The State's Housing Affordability Service performs these types of activities and controls.

**HOME Program Resale Guidelines:** Housing units sold during the period of affordability will be sold solely to low-income households who will use the property as their principal residence and not lease the unit. The DCA will approve all resale prices in advance to assure that the original owner receives a fair return on their investment.

All conveyances of restricted ownership units shall be made by deeds and restricted conveyances.

### **Affirmative Marketing and Minority Outreach**

#### Affirmative Marketing

In accordance with 24 CFR Part 92, the sponsor/developer of any HOME-assisted project will be required to do the following:

- Include a statement regarding its affirmative marketing policy and procedures in all media releases and reports informing the public about the program.
- Include a description of applicable fair housing laws in the information provided to the homeowners and renters.
- Include the Equal Housing Opportunity logo, slogan or statement in all newspaper and other media announcements regarding the program.
- Discuss its affirmative marketing policy and procedures and the fair housing laws directly with the homeowners and renters.

## Special Minority Outreach Efforts

The State will require all grantees to solicit applications from persons not likely to apply for housing without special outreach. Outreach efforts will include notifying the following groups about available housing units: community-based organizations, churches, public housing authorities, employment centers, fair housing groups and housing counseling agencies.

## Minority Business Outreach Efforts

The State strongly encourages the use of minority and women-owned businesses in all HOME-assisted activities.

## Monitoring

DCA will monitor the grantees' records to insure that the project continues to meet the HOME affordability and other requirements. The following types of documents will be reviewed:

- Documentation that the project meets applicable property Housing Quality Standards.
- Documentation on income and size of families
- Documentation on rent and estimated utility levels for HOME assisted units and evidence that income targeting requirements are met.
- For homeownership projects, records describing the income level and family size for each family assisted and documentation establishing the after-rehabilitation value of the property.

## HOME Funds Allocated for State FY 2011

<b>SUB-PROGRAM</b>	<b>AMOUNT OF FUNDS</b>	<b>PERCENTAGE OF FUNDS</b>
Administration	\$775,827	10%
<i>CHDO Production</i>	\$1,163,741	15%
Production Investment	\$2,249,899	29%
<i>Tenant-Based Rental Assistance</i>	\$3,568,805	46%
<b>TOTAL</b>	<b>\$7,758,272</b>	<b>100%</b>

## ***HOPWA PROGRAM***

### **Grant purpose**

DCA administers four Tenant-Based Rental Assistance (TBRA) Programs on behalf of the New Jersey Department of Health and Senior Services (DHSS) (HOP-1). HOPWA enables eligible persons with HIV/AIDS and their families to secure decent, safe and sanitary housing in the private rental market by providing tenant-based rental assistance (TBRA). These Programs cover the following New Jersey Counties Atlantic, Cape May, Cumberland, Mercer, Salem and Warren. DCA also administers the HOPWA Post-Incarcerated Program (HOP-2) on behalf of the DHSS.

The DCA works closely with community-based support organizations that provide participants with case management and ancillary services in conjunction with the rental subsidies. These agencies certify that each HOPWA participant receives required case management services and meets the disability criteria. HIV/AIDS service providers meet with the project sponsors on a quarterly basis in order to review program activities and progress.

A low-income individual living alone, or as a head of household, or an eligible child residing with a parent or legal guardian who is HIV/AIDS positive is qualified to receive permanent tenant-based rental assistance. Applicants must be referred to DCA by a participating HIV/AIDS service provider agency and be receiving HIV/AIDS case management. Applications will not be accepted directly from the applicant. All clients receive HIV case management and related services through State and federal (Ryan White) funded grantees in their area.

New legislation signed in 2007 requires health providers to test pregnant women for HIV (Human Immunodeficiency Virus) as part of routine prenatal care. Studies show that prenatal transmission rates can be reduced to less than two percent with screening of pregnant women in combination with prophylactic administration of antiretroviral drugs, a Cesarean delivery and avoidance of breast feeding. This mandatory testing will lead to an increase in reported HIV/AIDS cases.

## **HOP-1**

As of June 30, 2009 it is estimated that approximately 3,672 persons are living with HIV/AIDS in the State HOP-1 service areas of Atlantic, Cape May, Cumberland, Salem, Mercer, and Warren Counties.

During SFY'2009, New Jersey provided rental assistance to 198 individuals with HIV/AIDS, surpassing our goal of serving 175 individuals. Of those, 88% of all the clients continued to receive rental assistance from the previous year and were in stable housing (6 of our clients died during SFY'2009). An additional 147 household members also received housing assistance. In total, the State HOPWA TBRA program assisted a total of 345 persons.

DCA, in partnership with DHSS, anticipates an increase in the number of persons assisted from 198 to 210. DCA anticipates serving approximately 210 households (\$1,467,000) in partnership with DHSS. It costs the State HOPWA Program approximately \$6,750 per household per year to provide stable, safe and affordable housing that prevents homelessness.

Trends show that new medications and aggressive case management result in longer life-spans for persons living with HIV/AIDS. Unfortunately, HOPWA TBRA funds are able to serve only a small percentage of the persons who apply for housing assistance. DCA hopes that future funds be made available to household members after the household member with HIV/AIDS is deceased so as to prevent homelessness of the surviving family members.

## **HOPWA for the Post-Incarcerated (HOP-2)**

The HOP-2 Program operates in a similar manner to the other HOP-1 Programs with the exception that clients are all coming directly from correctional facilities. DCA anticipates providing assistance to 75 households with a total of \$410,000 in TBRA.

Clients in this HOPWA program are referred by Discharge Planners located within various State of New Jersey Correctional facilities. During SFY'2009, the program provided 48 households with rental assistance, again beating our goal of providing assistance to 39 clients. Of those, 6 households exited the program and only 1 was re-incarcerated. In total 86% (41 households) were considered in stable housing at the end of the program year.

It costs DCA an average of \$575 per month per household to provide rental assistance. As with the State TBRA Program, 100% of clients receive HIV case management services. An additional 12 household members also received housing assistance. In total, the HOP-2 program assisted a total of 60 persons.

Post-incarcerate persons with HIV/AIDS face huge hurdles in maintaining self-sufficiency as a result of their criminal records. Finding stable employment and housing is often hard to come by. Case managers and state field offices work to

recruit landlords willing to accept persons with criminal records.

For FY 2010, the State will utilize its HOPWA funds of \$1,180,213 for administration and tenant-based rental assistance.

## ***Emergency Solutions Grant Program***

### **Grant Purpose**

The purpose of the Emergency Solutions Grant (ESG) program is to assist units of government and nonprofit organizations in their efforts to provide services to homeless individuals and families. The ESG funds are primarily used to fund the capital costs to rehabilitate properties to create new emergency shelters and transitional housing facilities and to eliminate health and safety violations in existing emergency shelters. In addition, the funds will be used for homelessness prevention and re-housing activities.

The ESG Program is under the umbrella of the Shelter Support Program (SSP). The Shelter Support Program seeks to look at homelessness in a comprehensive way. So, in addition to bricks and mortar activities provided for through the ESG program, the Shelter Support Program encourages and participates in a continuum of care approach to service the many needs of homeless individuals and families. Other activities of the Shelter Support Program include:

- Working with grantees to ensure that homeless individuals receive comprehensive case management services to help them achieve independent living.
- Collaboration with other State agencies in the planning and development of programs and services to reduce the number of homeless individuals and families, streamlining services, advocacy, and other important and relevant issues.
- Coordination of efforts with the Comprehensive Emergency Assistance System (CEAS) Committees that operate in each county.

### **Eligible Activities**

Shelter Support Program funds may be used to implement one or more of the following activities:

- Renovation, major rehabilitation, or conversion of buildings for use as emergency shelter and transitional housing for the homeless.
- New construction and acquisition of buildings and property for use as transitional housing for the homeless.

- The purchase of new vans, furniture and equipment, provided that they directly benefit the emergency shelter's and transitional housing's residents.
- Prevention and re-housing activities including: short or medium-term rental assistance, housing relocation or stabilization services such as housing search, mediation, legal services, credit repair, security or utility deposits, utility payments, and moving costs or other relocation or stabilization activities.

### **Eligible Applicants**

All units of government or private, nonprofit organizations throughout New Jersey may apply for funding. A private, nonprofit organization may either apply directly or through a unit of government.

A nonprofit organization is defined as a secular or religious organization described in Section 501 c of the Internal Revenue Code of 1954, making it exempt from taxation, assuring it has an accounting system, a voluntary governing board, and practices non-discrimination in the provision of services.

HUD grant funds may be used to renovate, rehabilitate or convert buildings owned by primarily religious organizations or entities provided that the funds are not used also to support inherently religious activities such as worship, religious instruction or proselytizing. Religious activities that are conducted in these buildings must be voluntary for participants of HUD-funded activities and must occur separately in time or location from HUD-funded activities.

### **Funding Priorities**

Priority will be given to proposals that seek to:

- Create additional shelter beds and transitional housing units for the homeless, particularly for families and homeless youth (18-21 years of age) and specialized populations such as the mentally ill homeless, persons with HIV/AIDS, and those with alcohol/substance abuse, victims of domestic violence and homeless ex-offenders when the need for such a facility is clearly documented
- Improve the quality of existing emergency shelters and transitional housing arrangements by eliminating code violations and improving health and safety conditions.
- Provide prevention and re-housing activities.

## **Program Requirements**

Shelter Support Program funds that are used for capital costs of \$100,000 or more require a mortgage lien for a period of 10 years.

During FY 2010, the State will utilize \$1,606,109 for administration and programmatic costs.

## One Year Goals

1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very low and low-income individuals and families.

<b>FEDERAL FISCAL YEAR</b>	<b>2010</b>
<b>GOAL</b>	455 units

2. Improve and preserve the existing affordable housing stock and neighborhoods.

<b>FEDERAL FISCAL YEAR</b>	<b>2010</b>
<b>GOAL</b>	245 units

3. Increase homeownership opportunities for low and moderate-income households.

<b>FEDERAL FISCAL YEAR</b>	<b>2010</b>
<b>GOAL</b>	954 households

4. Assist homeless and special needs individuals and families obtain permanent housing, with needed supportive services.

<b>FEDERAL FISCAL YEAR</b>	<b>2010</b>
<b>GOAL</b>	757 households

5. Support local jurisdictions' planning processes to reduce and end homelessness.

Goal: To continue to support all local jurisdictions' homeless planning initiatives.

6. Promote lead-based paint education and abatement efforts.

<b>FEDERAL FISCAL YEAR</b>	<b>2010</b>
<b>GOAL</b>	41 units

7. Preserve and maintain safe and decent housing stock to assure a mix of housing options (temporary and permanent) in all neighborhoods.

<b>FEDERAL FISCAL YEAR</b>	<b>2010</b>
<b>GOAL</b>	833 units

8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate income households.

<b>FEDERAL FISCAL YEAR</b>	<b>2010</b>
<b>GOAL</b>	21 projects

9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.

Goal: If funding is available, develop an education campaign to address the negative public perceptions about affordable housing .

## **Public Comments**

### **Comment:**

Page 4: housing; funds should be directed to areas that promote fair housing.

### **Response:**

The following statement has been added: The State will continue to coordinate housing and economic development strategies in order to advance fair housing throughout the state.

### **Comment:**

Include a goal to produce X number of SRO units and X number of manufactured units and X number of mobile home parks to help X number of people.

### **Response:**

The comment has been taken under advisement for consideration.

### **Comment:**

Re-allocate \$2 million of CDBG Public Facilities funds to the production of Homeless Shelters (\$1 million) and SRO's (\$1 million).

### **Response:**

It is difficult for the Small Cities/CDBG program to satisfy the current demand for infrastructure improvements (such as streets, sidewalks, water supply, sewer line, public amenities, etc.) improvements at its current funding level. The CDBG program awards its entire annual appropriation each year as well as redistributes recaptured funds from previous years. The State therefore will continue to provide its scarce infrastructure resources to non-entitlement communities that would have no other means to provide public improvements to its low-income residents.

### **Comment:**

Use the federal definition of Area of Racial Concentrations (page 10 and 66).

### **Response:**

The definition has been changed to: a racially concentrated area is defined as any municipality in the state whose population is at least 10% points higher than the percentage of minority persons in the State.

### **Comment:**

Include a chart showing cities by segregation and include cities with low segregation (page 35 & 66).

**Response:**

Another chart delineating population by race was added. Further analysis regarding segregation will be submitted when addressed in the State's Analysis of Impediments.

**Comment:**

Revise Five Year and One-Year Goal charts on pages 4 and 9 to break down the number of units created by income levels: extremely low, very-low, low-income, medium-low income etc. Discuss how the outcomes will be addressed.

**Response:**

The State of New Jersey distributes its formula funds through a competitive, open process via the Department of Community Affairs' System for Administering Grants Electronically (SAGE) and therefore cannot predict the ultimate number of units by income level that will be funded. Feasible projects submitted that are ready to proceed will receive priority. The detailed information will be available in the Annual Performance Report.

**Comment:**

Revise Table of Contents to show start and end pages for the Executive Summary.

**Response:**

The Table of Contents was reformatted.

**Comment:**

Add additional Barriers to Affordable Housing (page 76-80): Do an analysis of towns where Black/African American's are segregated and why. Change the phrase "NIMBY" to "Home Rule." Discuss de-facto segregation found in South Toms River and Berkley. Read Clara B. Worth School in Ocean County NJ "Learning about Ocean Counties Racist Past".

**Response:**

Any additional analysis of segregation will be submitted when addressed in the State's Analysis of Impediments.

**Comment:**

Strategies to Address Affordable Housing (page 79-81) including obtaining a HUD waiver for higher payment standards; creating a new program at HMFA to fund SROs, manufactured housing, and trailer parks; addressing stringent credit standards that keep people from obtaining a mortgage including creating a DCA credit standard using Shirley Turners bill; supporting S3001 that states that you cannot use credit scores to disqualify a potential renter; prioritizing the

construction of smaller homes, generally 1,200 square feet; and providing funding for a Community Land Trust which will create permanent affordable housing through HMFA.

**Response:**

The comment has been taken under advisement for consideration.

**Comment:**

Revise grant applications to award extra points to municipalities that already have an Affordable Housing Plan in place.

**Response:**

The comment has been taken under advisement for consideration.

**Comment:**

Add an additional Community Development Goal to “acquire land to produce affordable housing.”

**Response:**

Acquisition of land to produce affordable housing is an eligible activity under all of DCA’s affordable housing programs; therefore, it is not necessary to make this a separate goal.

**Comment:**

Homeless Needs (page 26) - include preliminary 2010 Point in Time data and add a disclaimer that it is undercounted by 3 or 4 times.

**Response:** 2010 Point in Time data has been added. The disclaimer was already in the Developmental Draft, it has now been highlighted.

**Comment:**

Causes of Homelessness (page 29) - List the number of people living in Tent cities. This data will probably be anecdotal (Camden, Ocean). A cause of homelessness is the loss of SRO units. Obtain data from licensing charting the loss of SRO units (maybe 1,500 in 2000 and 1,000 units in 2009).

**Response:**

The following statements have been added: “Over the past few years, as a result of the growing problem of homelessness, several tent cities opened in areas including Camden County and Ocean County. It is estimated that between 50-100 residents lived in Camden’s tent city per year (*Business News* May 6, 2010) and approximately 25 individuals are living in the Lakewood Tent City (*APP.Com*, April 19, 2010). It should be noted that the Camden Tent City closed on May 6, 2010.”

SRO data: Staff has reached out to the Department of Community Affairs' Bureau of Rooming and Boarding House Standards (BRBH) to inquire if they can generate the number of SRO units lost." BRBH is able to generate lists of rooming and boarding home developments by municipality, but is unsure if they can show this change over time. If the numbers can be obtained, they will be incorporated into the Plan.

**Comment:**

Page 37- Disabled- Add a disclaimer that those claiming a disability are self-reported versus actual disability.

**Response:**

A disclaimer has been added.

**Comment:**

Mount Laurel Units (page 55) - Discuss what towns are not in compliance with COAH.

**Response:**

The comment has been taken under advisement for consideration

**Comment:**

Figure 23 (page 60) - Use Real Cost of Living Chart, published by Out of Reach. List types of jobs and the # of jobs paying less than a living wage. Include the NJ DOL chart pairing jobs with education requirements.

**Response:**

An Out of Reach chart and a Department of Labor and Workforce Development chart have been added.

**Comment:**

Figure 26 (page 62) Add to chart listing the last date the list was open. Update list to reflect open counties after March 4.

**Response:**

The chart has been updated.

**Comment:**

Page 65- Over-crowded owner units- add in sentence on multi-generational families living together- get statistics.

**Response:**

The following sentence has been added: “About one in six Americans in 2008, a record 49 million people, were living in a family household of at least two adult generations, or a grandparent and at least one other generation, according to a study released by the Pew Research Center entitled *The Return of the Multi-Generational Family Household*. In addition, a chart based on the American Community Survey data was added.

**Comment:**

Page 65 regarding vacant and abandoned buildings- NJ should mandate 1:1 demolition/replacement of units.

**Response:**

The State encourages developers whose actions result in the loss of affordable housing (though demolition, condominium or non-residential conversions, etc.) to replace all or a percentage of the units lost.

**Comment:**

Reinstate DCA to inspect public housing facilities (stopped during Whitman administration). This is unlawful? [Is this a statement or a question?] Include a chart showing when the state last inspected public housing.

**Response:**

The comment has been taken under advisement for consideration.

**Comment:**

Homelessness (page 84) - State should adopt a Housing First model. Hotel stays and people living in tents are not enough- need SRO's. All counties should have at least 1 transitional homeless shelter to be eligible for DCA funding and should receive additional points in their application.

**Response:**

The comment has been taken under advisement for consideration.

**Comment:**

Goals (page 115) - Goal 1: [whose??] rental goals are too low; Goal 3: these goals are too high given the current market. Funding should be re-distributed to Goal 1. Add a goal to: Create a community land trust.

**Response:**

The goals are based on funding availability and program parameters. If the proposed budgets are changed, the goals will be amended. With regard to creating a Community Land Trust – the comment has been taken under advisement for consideration.

**Comment:**

Fair Housing (page 119) - Discuss why people choose to live in certain areas- a history of segregation.

**Response:**

Any additional discussion about segregation will be submitted when addressed in the Analysis of Impediments.

**Comment:**

HOME funds- use them for production, not rental assistance.

**Response:**

The amount of HOME funds allocated this year for TBRA is \$140,856 less than last year's figure. The amount allocated will cover rental assistance for the current domestic violence and disabled households on the program.

**Comment:**

Make very-low income housing a priority, not medium-income housing.

**Response:**

The State prioritizes both very low and low-income households.

# MAP

# Top 50 Municipalities with the Highest Percent of Minorities

