

# STATE OF NEW JERSEY

## 2011 DRAFT CONSOLIDATED PLAN



**State of New Jersey**  
**Chris Christie, Governor**

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**Department of Community Affairs**  
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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.

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 2011 Action Plan is the one-year implementation plan describing how the following programs will address the prioritized needs identified in the five-year plan.

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 Shelter 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 year, 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 2011, the State will pursue the following 9 housing and community development goals.

ONE YEAR GOALS	NUMBER
Expand the availability and supply of safe, decent, affordable, accessible rental housing for very low and low-income individuals and families.	1,552 units
Improve and preserve the existing affordable housing stock and neighborhoods	237 units
Increase homeownership opportunities for low and moderate income households	2,257 households
Assist homeless and special needs individuals and families obtain permanent housing, with needed supportive services	26,844 households
Support local jurisdictions' planning processes to reduce and end homelessness	250 agencies
Promote lead-based paint education and abatement efforts	1,800 individuals
Preserve and maintain safe and decent housing stock to assure a mix of housing options (temporary and permanent) in all neighborhoods	333,565 households
Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate income households	109 municipalities
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 and Objectives

<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



OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2010 Actual Funding Level	FFY 2010 Actual Activity Level	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level
<b>1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very low and low-income individuals and families.</b>	<b>1,552 units</b>	Special Needs Housing Trust Fund	\$19,948,882	204 units	\$43,123,000	349 units
		Special Needs Revolving Loan	\$540,000	15 units	\$450,000	10 units
		HOME-CHDO Production	\$1,159,269	25 units	TBD	20 units
		Low -Income Housing Tax Credits	\$15,630,279	*Numbers are included in programs listed above	\$13,000,000	*Numbers are included in programs listed above
		Multi-family Rental Housing Program	\$144,604,099	1,537 units	\$87,526,248	1,173 units
		Uniform Housing Affordability Controls (10 percent of rental units in a development must be affordable to households earning 35% or less of AMI)	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above
<b>Total Objective 1</b>			<b>\$181,882,529</b>	<b>1,781 units</b>	<b>\$144,099,248</b>	<b>1,552 units</b>

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2010 Actual Funding Level	FFY 2010 Actual Activity Level	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level
<b>2. Improve and preserve the existing affordable housing stock and neighborhoods.</b>	<b>237 units</b>	Balanced Housing	\$429,103	TBD	TBD	TBD
		Choices in Homeownership Incentives Created for Everyone	\$16,000,000	240 units	\$12,000,000	141 units
		HOME Express	\$7,095,640	178 units	\$700,000	14 units
		Smart Rental Project Loan Program (5-25)	\$3,745,838	43 units	\$9,140,094	82 units
<b>Total Objective 2</b>			<b>\$27,270,581</b>	<b>461 units</b>	<b>\$21,840,094</b>	<b>237 units</b>

<b>OBJECTIVE</b>	<b>ONE YEAR GOALS</b>	<b>PROGRAM</b>	<b>FFY 2010 Actual Funding Level</b>	<b>FFY 2010 Actual Activity Level</b>	<b>ESTIMATED FFY 2011 Funding Level</b>	<b>ESTIMATED FFY 2011 Activity Level</b>
<b>3. Increase homeownership opportunities for low and moderate-income households.</b>	<b>2,257 households</b>	First Time Homebuyer Program	\$74,721,167	475 households	\$198,000,000	1,200 households
		HOME-Production Investment	\$2,086,684	23 households	\$1,700,229	30 households
		HOPE Program	\$364,700	3 households	\$400,000	3 households
		Homeownership for the Developmentally Disabled	\$470,000	2 households	\$500,000	2 households
		Homeownership for Adopting Families	\$1,544,505	11 households	\$1,500,000	10 households
		Live Where You Work Program	\$10,553,552	58 households	\$17,800,000	90 households
		100% Financing	\$3,589,969	27 households	\$19,800,000	120 households
		Purchase/Rehab and Refi/Rehab Mortgage Program	\$149,318	1 household	N/A	N/A
		Police and Fireman's Retirement System Mortgage Program	N/A	N/A	\$29,500,000	100 households
		Section 8 Homeownership Program	\$850,000	86 households	\$1,007,000	102 households
		Smart Start Program	\$1,937,946	288 households	\$8,000,000	600 households
<b>Total Objective 3</b>			<b>\$96,267,841</b>	<b>974 households</b>	<b>\$278,207,229</b>	<b>2,257 households</b>

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2010 Actual Funding Level	FFY 2010 Actual Activity Level	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level
<b>4. Assist homeless and special needs individuals and families obtain and maintain permanent housing, with needed supportive services, to become self-sufficient.</b>	<b>26,849 households</b>	Another Chance Initiative	\$549,920	5 grants	\$550,000	5 grants
		Community Services Block Grant	\$19,039,248	26 agencies	\$18,511,902	26 agencies
		Emergency Solutions Grant / Shelter Support / HPRP	\$3,325,324	34 grants	\$2,166,897	45 grants
		Family Self-Sufficiency	No Budget- FSS escrow are established from the HCV fund	199 households	No Budget- FSS escrow are established from the HCV fund	225 households
		HOME Tenant-Based Rental Assistance (excluding SHE funding)	\$2,568,805	237 households	\$2,400,458	222 households
		Homekeeper Program	\$0	N/A	\$54,000,000	1,500 households
		Homeless Prevention & Rapid Re-Housing	Utilized 2009 funds	11 grants	Incorporated into ESG	Incorporated into ESG
		Housing Choice Voucher Program	\$185,443,617	19,162 households	\$185,443,615	19,162 households
		Housing Opportunities for Persons with AIDS	\$1,109,696	199 households	\$1,178,084	199 households
		HOPWA-Post Incarcerated	\$482,628	53 households	\$482,628	290 households
		Individual Development Account Program (IDA)	\$582,340	198 individuals	\$0- FY'10 Funds Carry-Over	240 individuals
		Non-Elderly Disabled	\$936,420	23 individuals	\$936,420	100 individuals
		Shelter Housing Exit Program	\$1,216,000	179 households	\$1,900,000	200 households
		Shelter Plus Care	\$3,261,739	329 households	\$3,270,000	329 households
		State Rental Assistance Program	\$20,000,000	4,316 households	\$29,000,000	4,457 households
Veterans Affairs Supportive Housing Program	\$2,300,595	265 households	\$2,300,595	265 households		
<b>Total Objective 4</b>			<b>\$221,294,456</b>	<b>50 grants, 24,867 households, 26 agencies &amp; 221 individuals</b>	<b>\$283,146,069</b>	<b>50 grants, 26 agencies, 26,360 households &amp; 340 individuals</b>
OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2010 Actual Funding Level	FFY 2010 Actual Activity Level	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level
<b>5. Support local jurisdictions' planning process to reduce and end homelessness.</b>	<b>250 agencies</b>	Coordination of HMS	\$840,601	<b>252 Agencies</b>	<b>\$863,000</b>	<b>250 Agencies</b>

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2010 Actual Funding Level	FFY 2010 Actual Activity Level	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level
<b>6. Promote lead-based paint education and abatement efforts.</b>	<b>1,800 individuals</b>	Emergency Relocation Assistance	\$460,209	63 households	\$625,000	65 households
		Lead Hazard Control Assistance	\$3,085,242	49 loans	\$3,901,770	53 loans
		Lead Intervention for Children At-Risk (LICAR)	Discontinued	Discontinued	N/A	N/A
		Relocation to End Exposure to Lead	*Numbers are included in Emergency Relocation Assistance Program	*Numbers are included in Emergency Relocation Assistance Program	*Numbers are included in Emergency Relocation Assistance Program	*Numbers are included in Emergency Relocation Assistance Program
		Lead Identification and Field Testing	N/A	N/A	N/A	N/A
		Housing Assistance for Lead-Safe Living Opportunities	\$136,625	144 Client Case Management, Outreach to 10 organizations in 7 counties, identified 6,000 lead-free units	No-cost extension to 12/31/11	40 Client Case Management, Outreach to 10 organizations in 7 counties, identified 6,000 lead-free units
		Health Expedited Abatement of Lead	N/A	N/A	N/A	N/A
		Geographic Organization of Lead Data	\$872	Upgrade memory in nine computers	\$10,000	Purchase new server and plotter
		Marketing Contract w/ Titan	N/A	N/A	N/A	N/A
		Lead and Beyond Conference (LAB)	\$0	Conference held on 4/15/10	N/A	N/A
		Lead Safe Housing Registry	\$185,054	Add new data, upgrade improve interface	\$73,691	Add new data, improve user interface and increase data capacity
		Contractor Initiative	\$0	N/A	\$0	N/A

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2010 Actual Funding Level	FFY 2010 Actual Activity Level	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level
<b>6 Continued. Promote lead-based paint education and abatement efforts.</b>		Lead Education and Outreach (includes WOLNJ dust kit distribution)	\$1,050,000	Statewide outreach effort- more than 100,000 households	\$105,000	Citywide outreach effort in Newark
		WOLNJ (dust kit distribution)	\$0	N/A	\$0	N/A
		Public Relations Contract	N/A	N/A	N/A	N/A
		Lead-Safe Maintenance Training/ Lead Ready Renovation and Maintenance Seminars	\$454,960	65 seminars, 1,442 individuals trained	\$498,700	Up to 91 seminars and 1,800 individuals trained
<b>Total Objective 6</b>			<b>\$5,372,962</b>	<b>100,063 households, 1,586 individuals, 65 seminars, 49 loans, upgrades in technology</b>	<b>\$5,214,161</b>	<b>1,800 individuals</b>

<b>OBJECTIVE</b>	<b>ONE YEAR GOALS</b>	<b>PROGRAM</b>	<b>FFY 2010 Actual Funding Level</b>	<b>FFY 2010 Actual Activity Level</b>	<b>ESTIMATED FFY 2011 Funding Level</b>	<b>ESTIMATED FFY 2011 Activity Level</b>
<b>7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.</b>	<b>333,565 households</b>	Low - Income Home Energy Assistance	\$199,455,433	317,690 households	\$184,996,856	331,879 households
		Neighborhood Stabilization Program	Utilize 2009 funding	35 grantees	\$5,000,000 (NSP III Funding)	3 grantees
		Section 8 Single Room Occupancy	\$2,631,386	1,077 households	\$2,631,386	1077 households
		Weatherization	\$3,999,129	615 households	\$3,999,129	609 households
<b>Total Objective 7</b>			<b>\$206,085,948</b>	<b>319,382 households &amp; 35 grantees</b>	<b>\$196,627,371</b>	<b>333,565 households &amp; 3 grantees</b>

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2010 Actual Funding Level	FFY 2010 Actual Activity Level	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level
<b>8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate-income households.</b>	<b>109 municipalities</b>	At-Home Downtown Program	\$421,500	2 loans	Program Suspended	Program Suspended
		Downtown Business Improvement Loans	\$490,000	1 municipality	\$400,000	1 municipality
		Improvement Districts	Technical Assistance	80 municipalities	Technical Assistance	82 municipalities
		Improvement Districts Challenge Grants	N/A	N/A	\$30,000	2 municipalities
		Main Street New Jersey	N/A	24 municipalities	Technical Assistance (\$200,000 in NJFY'11)	24 municipalities
		Neighborhood Revitalization Tax Credit	\$10,000,000	10 grants	\$10,000,000	10 grants
		Neighborhood Revitalization Tax Credit Planning Grants*	\$60,000	3 grants	\$0	0 grants
		Small Cities Community Development Block Grant	\$7,846,149	23 Public Facility and Housing Grants	\$6,279,054	23 Public Facility and Housing Grants
<b>Total Objective 8</b>			<b>\$18,757,649</b>	<b>105 municipalities &amp; 26 grants &amp; 2 loans</b>	<b>\$16,909,054</b>	<b>109 municipalities &amp; 33 grants</b>

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2010 Actual Funding Level	FFY 2010 Actual Activity Level	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level
<b>9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.</b>	<b>Develop fair housing campaign</b>	<b>TBD</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Objective 9</b>			<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

The following table represents the Federal FY 2011's (State FY 2012) formula allocation for Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG) and Housing Opportunities for People With AIDS (HOPWA) Programs:

<b>PROGRAM NAME</b>	<b>FEDERAL FY 2011 ALLOCATION</b>
Community Development Block Grant	\$6,279,187
Emergency Shelter Grant	\$1,610,805
HOME Investment Partnership	\$6,765,649
Housing Opportunities for People With AIDS	\$1,178,084
<b>TOTAL ALLOCATION</b>	<b>\$15,853,725</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. The draft plan was posted on the Division's web site for a 30 day public comment period. In addition, a public hearing was held on June 30, 2011 to allow the public to submit oral or written comments on the draft plan.

Based on the comments received, a final plan document will be 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 on the Department of Community Affairs' Division of Housing and Community Resources' web site 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***

This section of the plan summarizes the State's performance during Federal FY 2010 (State FY 2011). A review of the statistics shows that the State is meeting the objectives stated in its annual Action Plan. The Department of Community Affairs is therefore satisfied with the State's overall progress in meeting its goals.

<b>PROGRAM NAME</b>	<b>Federal FY 2010 ALLOCATION</b>
Community Development Block Grant	\$7,846,149
HOME Investment Partnership	\$7,758,272
Emergency Shelter Grant	\$1,605,109
Housing Opportunities for People With AIDS	\$1,180,213
<b>TOTAL ALLOCATION</b>	<b>\$18,389,743</b>

1. The State through the following programs committed the following funds to produce affordable units for low and moderate-income households:
  - *HOME Program*: 25 affordable units were constructed (this figure represents all HOME units completed in FFY 2010) and 237 households received tenant-based vouchers.
 

Multi-Family Rental Housing Program: the Multifamily Division provided \$144 million to finance the construction, rehabilitation and/or permanent financing for 1,537 units.
  - Federal Low Income Housing Tax Credit Program: HMFA allocated \$17 million in competitive and non-competitive tax credits to support the production of 880 housing units.
  
2. The State through the following programs improved existing affordable housing stock and neighborhoods:
  - Choices in Homeownership Incentives Created for Everyone provided \$16 million to rehabilitate 240 units.
  - Home Express provided \$7 million to rehabilitate 178 rental units.
  - The Smart Rental Project Loan Program provided \$3.7 million for the acquisition, construction, preservation and rehabilitation of 43 multi-family housing units.
  
3. The State through the following programs provided homeownership opportunities to low and moderate-income households:

- Home Buyer Mortgage Program: The Home Buyer Mortgage is the basic loan program for first-time and urban target area home buyers. Funding is derived from the sale of tax-exempt mortgage revenue bonds. Purchase price and income limits apply. Buyers of homes located in urban target areas need not be first-time homebuyers. Approximately \$75 million provided 475 families with home mortgages.
- Smart Start Program: The Smart Start Program is offered in conjunction with HMFA's Home Buyer Program mortgage loans. Smart Start provides families purchasing homes in Smart Growth areas a second mortgage for down payment and/or closing costs. Borrowers are eligible to receive up to 4% of the first mortgage amount. Approximately \$1.9 million in Smart Start assistance (down payment and/or closing costs) was provided to 288 families.

In addition, the State through the following programs provided housing assistance:

- Section 8 Housing Choice Voucher Program spent \$185.4 million of federal funds to provide rental assistance to 19,162 households.
- State Rental Assistance Program provided rental assistance to 4,316 households. These SRAP vouchers assisted elderly, disabled and homeless families.

4. The DCA through the following programs assisted homeless individuals and families with housing and support services:

- *Community Services Block Grant Program* provided \$19 million to 26 Community Action Agencies and other eligible community-based organizations. These agencies provided services including, emergency assistance for food, clothing and shelter, alcoholism counseling and treatment, transportation, job training, child care, educational products and housing initiatives.
- *Emergency Shelter Grant/Shelter Support Program* allocated \$3.3 million to create 15 new beds and eliminate health and safety violations in existing emergency shelters and transitional housing facilities.
- *Housing Opportunities for People with AIDS* provided \$1.1 million of housing assistance and supportive services to over 191 low-income households with HIV/AIDS.
- *Shelter Plus Care Program* provided \$3.2 million of rental assistance and supportive services to 195 homeless individuals and families.

5. The DCA worked with the local Continuum of Care to develop strategies to reduce homelessness. During FFY 2010, the Department of Community Affairs served as the "project sponsor" for 16 Shelter Plus Care grants and 1 supportive housing grant.

6. The Lead-Based Paint unit continued its lead poisoning prevention efforts through a major media campaign and utilized the Lead Hazard Control and Lead Intervention funds to abate 54

homes.

7. The State through the following programs improved and preserved existing affordable housing stock.

- *Weatherization Program*: DCA utilized \$3.9 million to weatherize 615 units. These services went to assist the elderly, handicapped and low-income persons in weatherizing their homes, improving heating system efficiency and conserving energy. In addition, \$199 million of Low Income Housing Energy Assistance Program funds provided assistance to 317,690 households.
- *Neighborhood Stabilization Program*: 35 grantees received funding for the redevelopment of abandoned and foreclosed homes in threatened but viable neighborhoods.

8. The DCA through the following programs supported community and economic development programs:

- *Special (Business) Improvement Districts (SIDs)* provided technical assistance to more than 80 municipalities and consultants regarding grants available to municipalities to establish SIDs.
- *Downtown Business Improvement Zone* funded 1 project for \$490,000.
- *Main Street* provided intensive technical assistance to 24 designated communities in the areas of downtown management, economic development strategies, promotion and marketing and enhancing the physical appearance of their historic downtowns.

In 2010, the program saw the creation of 175 housing units, a net gain of over 142 new or expanded businesses and approximately 316 full time employment jobs. Additionally, local stakeholders and volunteers invested approximately \$1.8 million worth of volunteer labor for the betterment of their historic downtowns and commercial corridors in 2010 alone. The Main Street New Jersey program has a \$263 return on investment for every state dollar invested in the program.

Main Streets Downtown Revitalization and Management Institute (DMRI) institute provides comprehensive training on the Main Street approach to downtown revitalization. Sessions are held four times a year with over 2,400 people taking part in the DRMI since its inception in 1999.

- *Small Cities Community Development Block Grant Program* awarded \$7.8 million to 23 projects.

9. The State has continued to pursue additional funding opportunities to promote fair housing practices and educate the public about the benefits and the need for affordable housing.

## Definitions

**Area of Low-income Concentration:** 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 where the total percentage of minority persons exceeds 50 percent of its population.

**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 congregational 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: 2011 HHS Poverty Guidelines

Persons in Family	48 Contiguous States and D.C.
1	\$10,890
2	14,710
3	18,530
4	22,350
5	26,170
6	29,990
7	33,810
8	37,630

**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

## Housing Quality

The Census data contains the following factors that describe the condition of the housing stock. They include the presence of kitchen and plumbing facilities, heating source and overcrowding.

- More than 97% of New Jersey’s housing units had kitchen facilities. Only 2.1% lacked complete kitchen facilities.
- Only 1.1% of the housing units lacked complete plumbing facilities.
- Heating source: 12.5% of homes were heated by fuel oil, kerosene, coal, coke, wood, used another fuel or no fuel at all.
- 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 4% 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.

The following two charts summarize the findings noted above.

**Figure 1: Housing Conditions**

Geography	Universe: HOUSING UNITS: Total (Estimate)	% Housing: Lacking complete kitchen facilities (Estimate)	% Housing: Lacking complete plumbing facilities (Estimate)	% HOUSING UNITS: That use Fuel oil, Kerosene, Coal or coke, Wood, Other or No fuel used
United States	129,949,960	3.0%	2.1%	9.0%
New Jersey	3,524,954	2.1%	1.1%	12.5%
Atlantic County	127,763	0.9%	1.0%	10.3%
Bergen County	351,486	2.0%	1.0%	9.0%
Burlington County	176,029	0.8%	0.5%	13.2%
Camden County	206,957	2.2%	1.7%	10.9%
Cape May County	101,044	1.0%	0.6%	5.7%
Cumberland County	56,096	3.9%	0.9%	31.2%
Essex County	312,842	3.8%	1.2%	11.9%
Gloucester County	107,922	1.6%	1.2%	15.9%
Hudson County	259,674	3.3%	1.5%	8.7%
Hunterdon County	49,047	1.8%	0.7%	39.0%
Mercer County	141,156	3.2%	2.2%	10.8%
Middlesex County	288,988	1.3%	0.8%	7.6%
Monmouth County	257,756	2.3%	1.1%	7.1%
Morris County	185,572	1.3%	0.7%	23.7%
Ocean County	275,763	0.9%	1.0%	7.4%
Passaic County	172,400	3.0%	1.2%	8.8%
Salem County	27,757	0.4%	0.4%	43.1%
Somerset County	122,408	1.6%	0.6%	8.6%
Sussex County	60,874	1.3%	0.8%	54.9%
Union County	197,782	3.0%	1.4%	11.6%
Warren County	45,638	1.4%	0.3%	38.5%

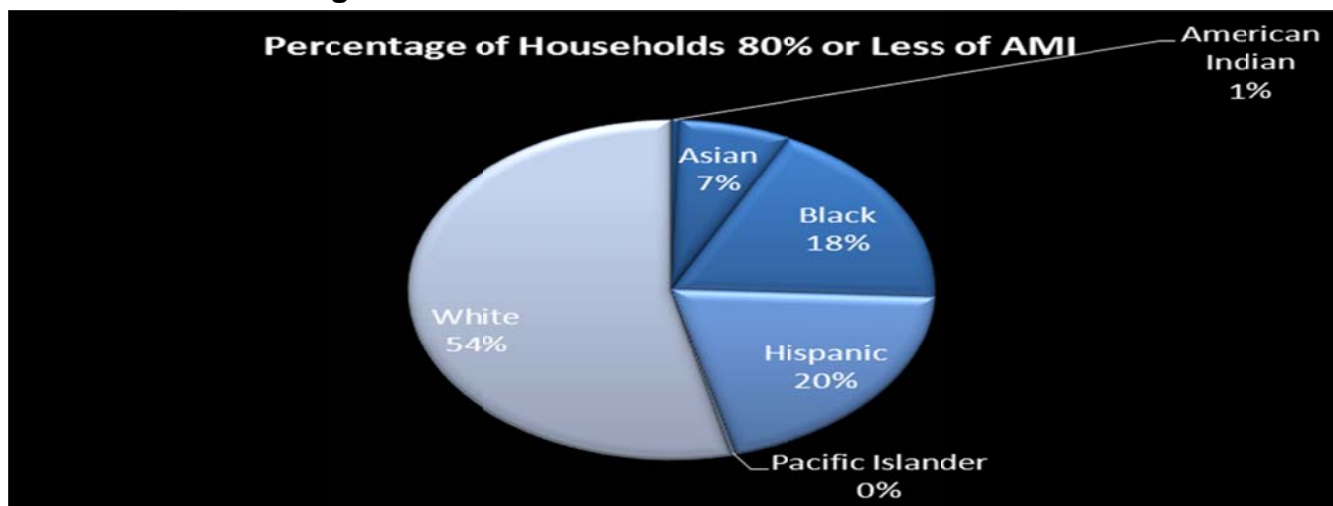
2009 American Community Survey

**Figure 2: Housing Conditions of Low-Income Households**

Housing Conditions of Low Income Households (2009)					
County	Percent of Low-Income Households with Housing Issues	Number of Low-Income Households	Number of Low-Income Households in Substandard Units	Number of Low-Income Households in Overcrowded Units	Number of Low-Income Households in Cost-Burdened Units
Atlantic	80%	23,915	330	520	18,315
Bergen	83%	68,405	565	1,845	54,630
Burlington	82%	26,450	320	475	20,895
Camden	82%	48,055	555	1,520	37,345
Cape May	80%	10,500	115	245	7,990
Cumberland	76%	12,355	99	289	8,955
Essex	78%	94,285	1,355	6,250	66,335
Gloucester	79%	19,260	180	220	14,810
Hudson	82%	67,875	1,190	5,895	48,480
Hunterdon	81%	7,365	90	204	5,650
Mercer	77%	32,745	145	935	24,100
Middlesex	80%	64,965	720	2,670	48,890
Monmouth	82%	46,940	670	1,470	36,230
Morris	83%	24,750	280	775	19,380
Ocean	74%	64,965	475	1,760	45,575
Passaic	84%	55,970	1,085	3,455	42,695
Salem	79%	6,245	99	125	4,720
Somerset	87%	18,945	370	385	15,645
Sussex	84%	9,155	34	179	7,500
Union	86%	48,260	1,185	2,825	37,555
Warren	72%	10,315	70	105	7,280
<b>TOTAL</b>		<b>761,720</b>	<b>9,932</b>	<b>32,147</b>	<b>572,975</b>

Low income households are those making less than 50% of AML. The various housing problems are: lacking complete kitchen or plumbing facilities (substandard), having more than 1 person per room (overcrowded), and paying more than 30% of gross income towards housing costs (cost-burdened).

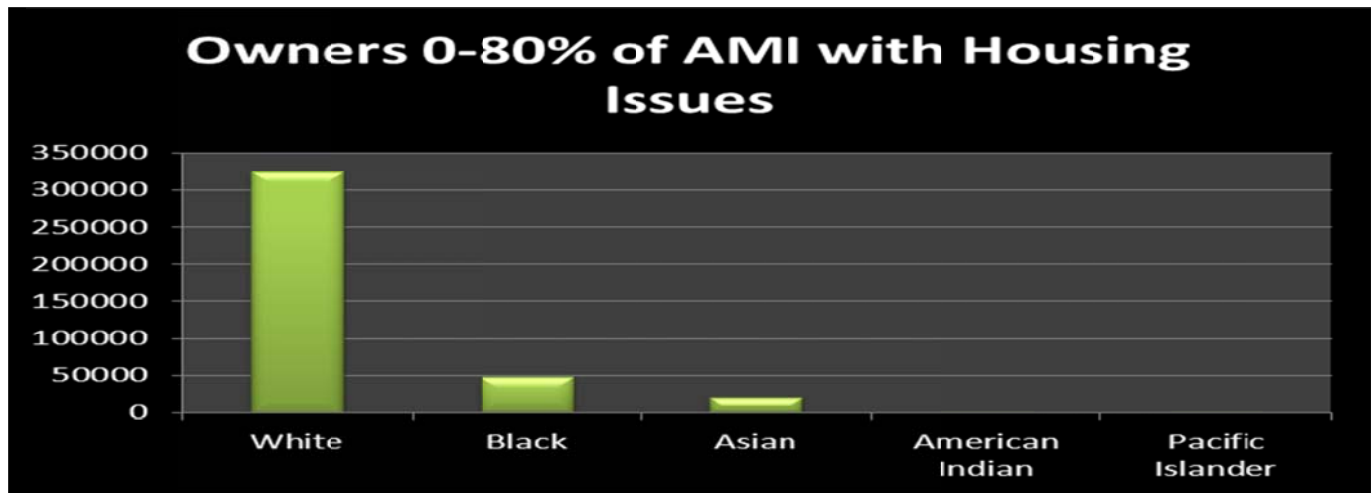
**Figure 3: Percentage of Households by Race Living in Substandard, Cost-burdened or Overcrowded Housing**



2009 CHAS Data

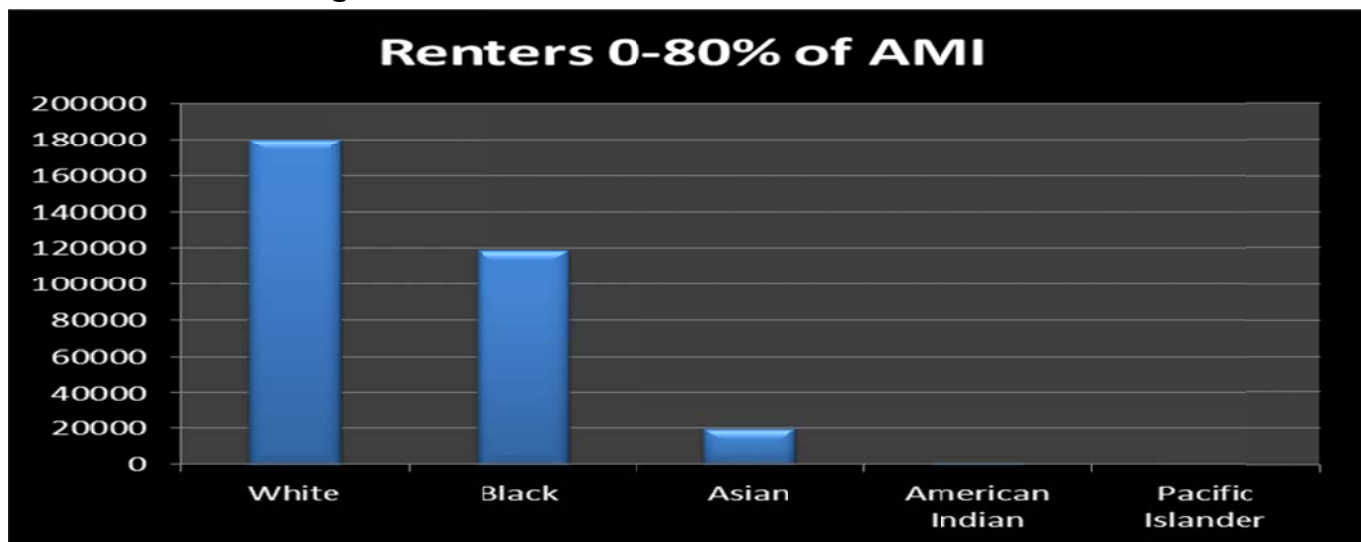


**Figure 4: Number of Owners by Race Living in Substandard, Cost-burdened or Overcrowded Housing**



2009 CHAS Data

**Figure 5: Number of Renters 0-80% Of AMI Living in Substandard, Cost-burdened or Overcrowded Housing**



2009 CHAS Data

### **Race and Housing Issues**

The above charts show that housing issues persist across races and are in line with the State's population. As New Jersey's population becomes more diverse, housing problems will be found among all races.

## Age of Housing

When looking at the age of housing, New Jersey's housing is much older than the rest of the country. Forty-three percent (43%) of the State's housing units were constructed prior to 1960 versus 31% nationwide. New Jersey's oldest housing can be found in Bergen, Essex, Hudson, Passaic and Union counties. New Jersey's newest housing can be found in Atlantic, Gloucester and Hudson counties. It's worth noting that only 3.2% of the housing units were built since 2005.

**Figure 6: Age of Housing Stock**

Geography	HOUSING UNITS: Total	Built 2005 or later	Built 1990 to 2004	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
United States	129,949,960	4.8%	22.4%	14.0%	16.3%	11.4%	11.3%	5.8%	14.0%
New Jersey	3,524,954	3.2%	14.7%	11.7%	13.0%	14.5%	16.0%	8.8%	18.1%
Atlantic County	127,763	4.5%	19.7%	17.5%	13.4%	13.0%	12.3%	5.4%	14.2%
Bergen County	351,486	2.7%	8.7%	7.3%	9.0%	16.6%	23.5%	14.1%	18.0%
Burlington County	176,029	2.9%	20.7%	14.7%	19.3%	15.7%	12.4%	2.9%	11.4%
Camden County	206,957	2.8%	11.0%	12.3%	14.9%	14.3%	16.3%	10.6%	17.9%
Cape May County	101,044	2.1%	21.4%	19.4%	13.0%	12.6%	11.1%	6.1%	14.2%
Cumberland County	56,096	3.9%	13.7%	8.8%	15.6%	16.6%	16.3%	7.8%	17.4%
Essex County	312,842	3.3%	9.6%	5.5%	9.2%	13.8%	16.9%	14.0%	27.5%
Gloucester County	107,922	5.9%	22.3%	15.3%	15.3%	12.7%	11.9%	4.5%	11.9%
Hudson County	259,674	4.4%	10.9%	6.6%	7.9%	9.0%	11.4%	10.1%	39.8%
Hunterdon County	49,047	2.3%	20.1%	21.1%	14.7%	11.8%	8.5%	3.2%	18.1%
Mercer County	141,156	3.2%	14.9%	11.5%	12.5%	13.2%	16.1%	8.1%	20.5%
Middlesex County	288,988	3.8%	15.1%	15.4%	11.8%	18.0%	18.8%	6.5%	10.6%
Monmouth County	257,756	3.1%	18.0%	14.9%	14.9%	14.7%	13.2%	5.2%	16.0%
Morris County	185,572	2.2%	17.5%	12.1%	15.5%	15.3%	16.6%	6.4%	14.2%
Ocean County	275,763	3.5%	22.0%	17.1%	21.7%	15.7%	10.9%	4.2%	4.9%
Passaic County	172,400	1.8%	7.8%	5.1%	8.8%	15.3%	21.5%	17.5%	22.3%
Salem County	27,757	2.5%	10.5%	11.1%	12.7%	11.8%	13.1%	10.1%	28.3%
Somerset County	122,408	3.0%	25.2%	20.1%	11.0%	13.3%	11.3%	5.6%	10.5%
Sussex County	60,874	2.5%	13.1%	17.1%	19.9%	14.2%	13.9%	7.3%	12.1%
Union County	197,782	2.4%	7.3%	3.9%	10.5%	14.8%	25.8%	12.9%	22.4%
Warren County	45,638	2.8%	18.6%	10.2%	14.2%	12.3%	9.8%	5.0%	27.1%

2009 American Community Survey

## Populations with Special Needs

**Elderly:** According to the 2010 Census, 13.5% of New Jersey residents are 65 years or older; approximately, 49% of elderly are disabled.

### Services and Assistance for the Elderly

- **Pharmaceutical Assistance to the Aged and Disabled (PAAD):** provides coverage for prescribed 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 a 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:

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities or impedes them from being able to go outside the home alone or to work. Defined in this fashion, the number of persons having disabilities in New Jersey is 866,586.

**Figure 7: Disability Data**

State	Total	Disability Status		Disability as a Percentage of Total
		Disability	No Disability	
<b>NJ</b>	8,582,670	866,586	7,716,084	10.1

2009 American Community Survey

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).

The New Jersey Council on Developmental Disabilities is New Jersey's planning body for developmental disabilities issues. Members are appointed by the Governor and approved by the New Jersey Senate. The Council develops and monitors the State Plan for Services to People with Developmental Disabilities and administers the federally assisted Basic State Grant Program, and publishes *People with Disabilities and Families* magazine.

**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 2009 domestic violence statistics from the New Jersey Uniform Crime Reporting System are listed below:

- There were 73,709 domestic violence offenses reported by the police in 2009, a 4 percent increase compared to the 70,613 reported in 2008.
- Murders decreased 32 percent in 2009 (39) when compared to 2008 (57).
- Assaults accounted for 42 percent (31,225) and harassment accounted for 44 percent (32,198) of the reported offenses in 2009.

- Arrests were made in 30 percent (22,295) of the offenses reported for 2009, an increase of 3 percent when compared to arrests made in 2008.
- The most frequent day of domestic violence occurrences was Sunday (12,988).
- For the twenty-seventh consecutive year, the most frequent hours of domestic violence incidents were between 8:00 p.m. and midnight, when 26 percent (19,404) of the offenses were reported.
- Children were involved or present during 31 percent of all domestic violence offenses occurring in 2009. Specifically, 4 percent (3,242) were involved and 27 percent (19,940) were present.
- Wives were the victims in 18 percent (13,586) and ex-wives were the victims in 3 percent (2,450) of the reported domestic violence offenses in 2009. Overall, females were victims in 76 percent (55,848) of all domestic violence offenses.
- The number of domestic violence complaints that had prior court orders issued against the offender decreased from 13,872 in 2008 to 13,821 in 2009. This is a decrease of less than one-half of one percent.
- Alcohol and/or drugs were involved in 27 percent (19,720) of the reported offenses occurring in 2009. Alcohol involvement alone accounted for 24 percent (17,832) of the total domestic violence offenses reported.
- Persons age 60 or over were victims in 4 percent (2,635) of all reported domestic violence offenses that occurred in 2009. Elderly were the victims in 10 percent (4) of the domestic violence murders (39).
- Domestic violence does not occur at a regular frequency, but when viewed as a ratio of its occurrence to a fixed time interval, one act of domestic violence would occur every 7 minutes and 8 seconds.
- Domestic violence offenses arising from a dating relationship accounted for 15 percent (11,126) of the state total.
- There were 3,193 total arrests involving domestic violence restraining orders reported by police in 2009. Of these, 1,888 were arrests for violations of a restraining order **only**, while 1,305 were arrests for violations of a restraining order **with** an offense arrest.
- 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.

**Persons with HIV/AIDS:** As of December 2009, there were 73,864 reported cases of AIDS/HIV in New Jersey. The majority of the clients were between the ages of 25-44 years.

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.

<b>State of New Jersey Residents: HIV/AIDS Cases Reported as of December 31, 2009</b>						
<b>Number of cases and deaths by diagnostic status and sex</b>						
Diagnostic status	Males		Females		Total	
	Cases	Deaths	Cases	Death	Cases	Death
HIV inf (not AIDS)	13,059	2,579	7,385	1,216	20,444	3,795
AIDS	37,625	25,405	15,795	9,652	53,420	35,057
<b>TOTAL</b>	<b>50,684</b>	<b>27,984</b>	<b>23,180</b>	<b>10,868</b>	<b>73,864</b>	<b>38,852</b>

<b>State of New Jersey Residents: HIV/AIDS Cases Reported as of December 31, 2009</b>						
<b>Number of cases by age at diagnosis and sex</b>						
Age at diagnosis (yrs)	Males		Females		Total	
	Cases	%	Cases	%	Cases	%
<13	672	#	678	#	1,350	#
13-24	2,942	6	2,219	10	5,161	7
25-34	16,178	32	8,708	38	24,886	34
35-44	19,792	39	7,724	33	27,516	37
45-54	8,026	16	2,778	12	10,804	15
>=55	3,074	6	1,073	5	4,147	6
Total	50,684	100	23,180	100	73,864	100

<b>State of New Jersey Residents: HIV/AIDS Cases Reported as of December 31, 2009</b>						
<b>Number of cases by race/ethnicity and sex</b>						
Race/ethnicity	Males		Females		Total	
	Cases	%	Cases	%	Cases	%
Not Hispanic, Black or African	10,347	20	3,963	17	14,310	19
Not Hispanic, White	26,065	51	15,094	65	41,159	56
Other/Unknown	13,784	27	3,918	17	17,702	24
Total	50,196	98	22,975	99	73,171	99

## ***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.

**Veterans:** It is estimated that there are between 7,000 to 8,000 homeless veterans in New Jersey. The following is a state government facilities operating to assist veterans.

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 later 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.

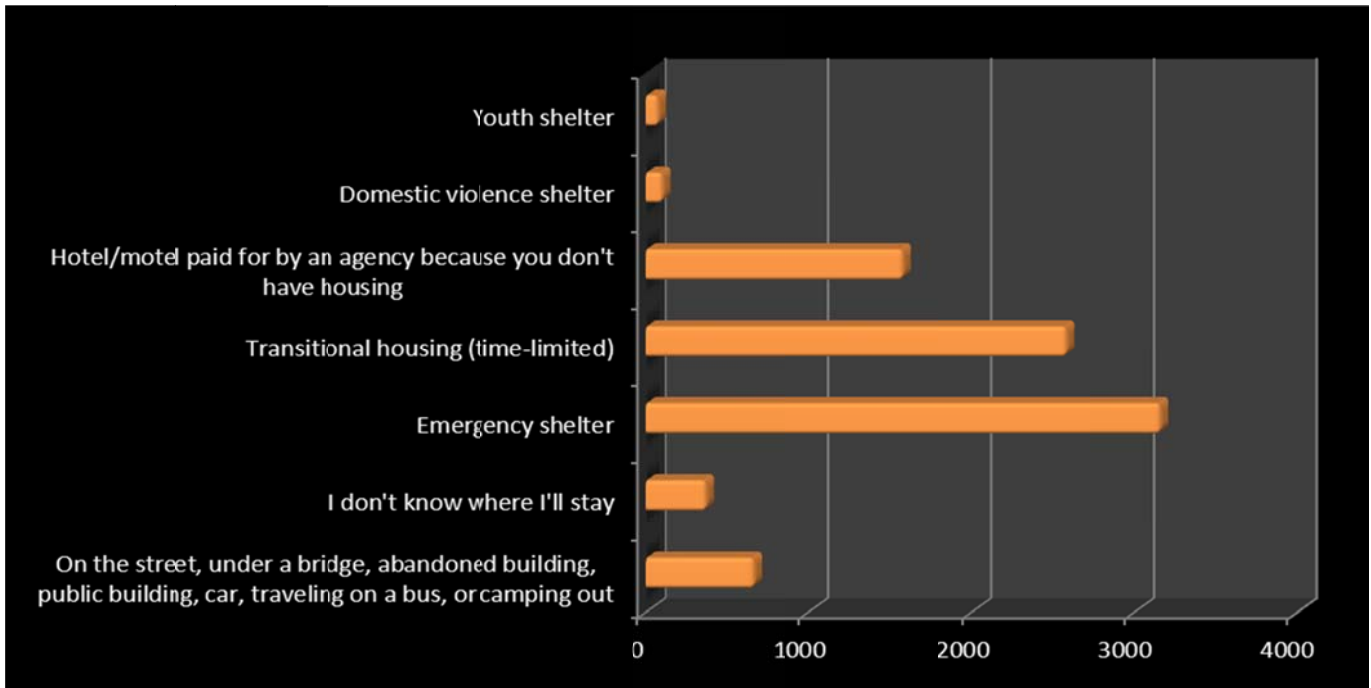
Veterans Vouchers: DCA is administering 230 HUD-Veterans Affairs Supportive Housing Vouchers which provide rental assistance to homeless veterans.

## Homeless Needs

Homelessness continues to be a significant problem in New Jersey. According to the 2011 Annual Point in Time Survey, it is estimated that there were 8,493 homeless households on January 26, 2011. *(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 8,493 households, 1,022 were unsheltered and 7,471 were sheltered homeless.

**Figure 8: Number of Sheltered and Unsheltered Homeless**



2011 Point in Time Survey

The Point in Time Survey identified 751 chronic homeless individuals and 94 chronic homeless families for a total of 845 households.

The following chart shows that on average a homeless person spends over 12 months homeless.



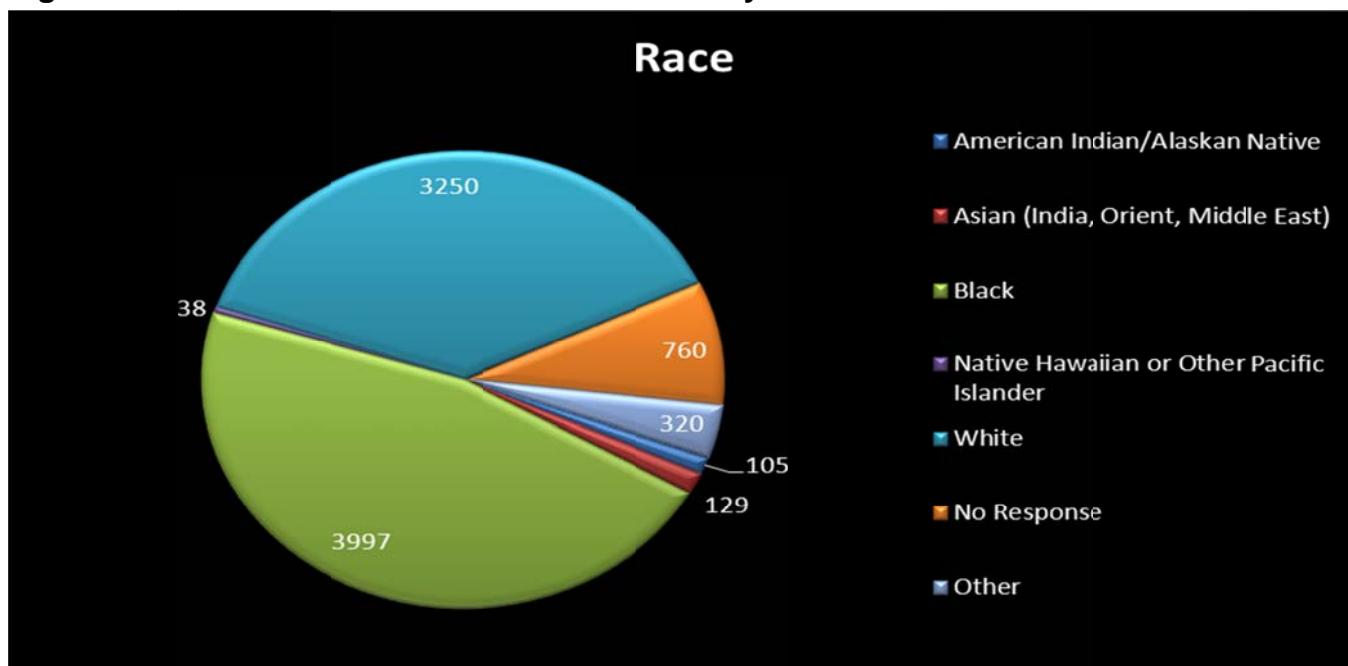
**Figure 9: Length of Homelessness**



2011 Point in Time Survey

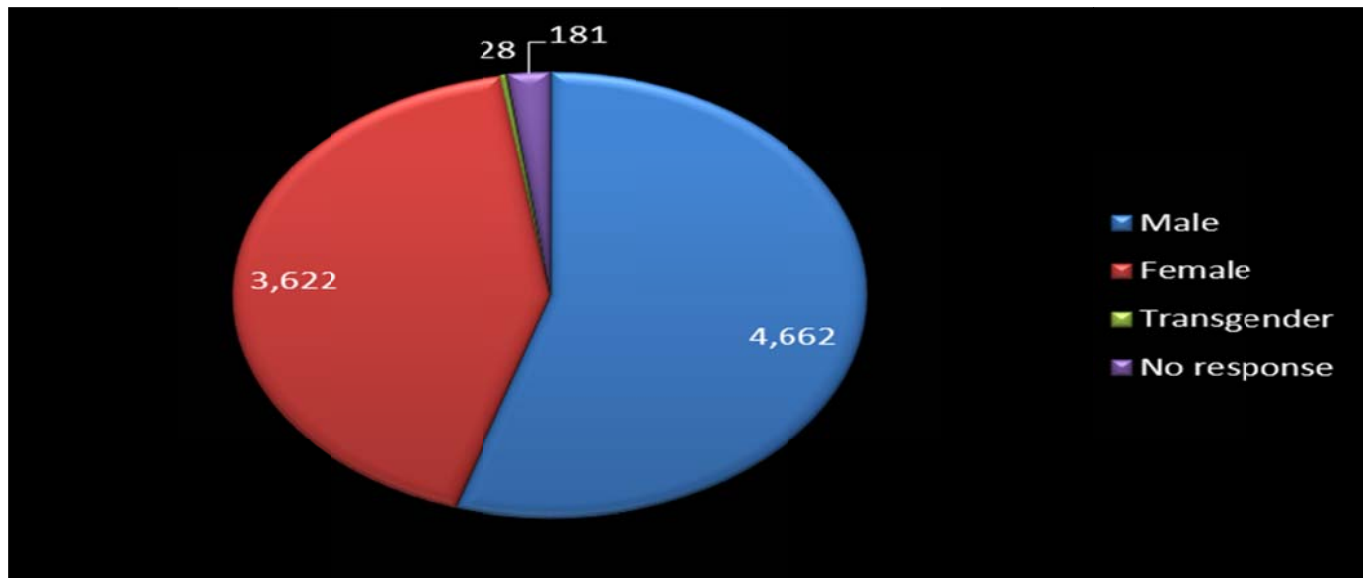
The following two charts show the race and sex of the survey respondents; the majority of the respondents were female and Black.

**Figure 10: Nature and Extent of Homelessness by Race**



2011 Point in Time Survey

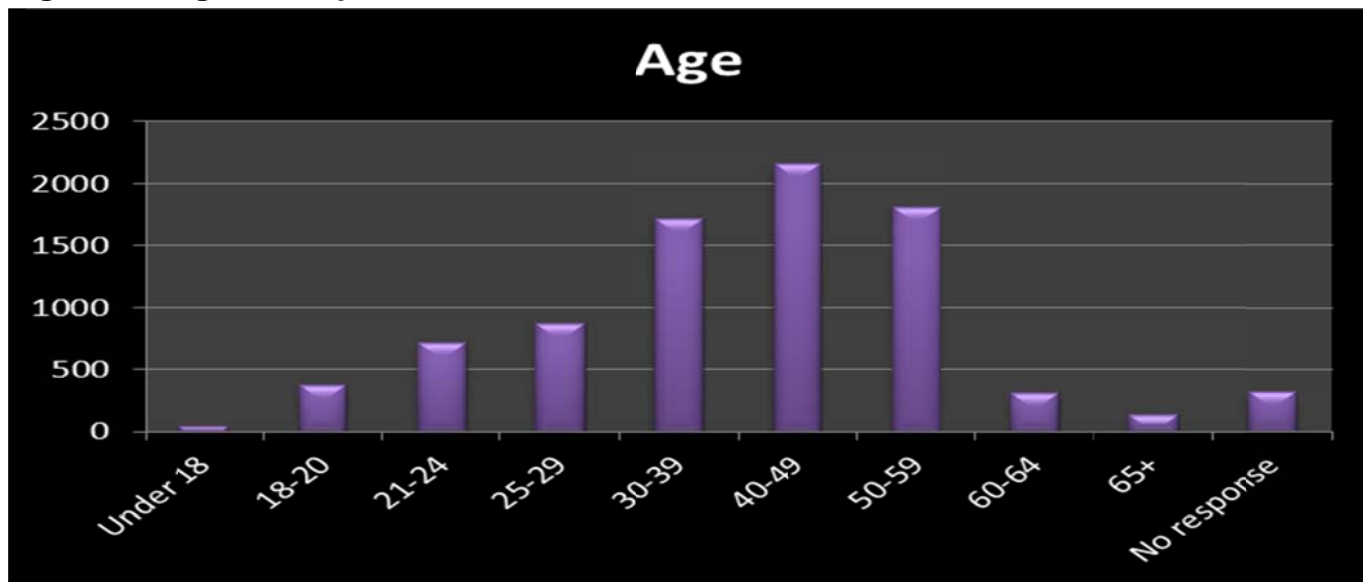
**Figure 11: Nature and Extent of Homelessness by Sex**



2011 Point in Time Survey

Sixty-seven percent of the respondents were between the ages of 30-59 years.

**Figure 12: Age of Respondents**



2011 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, a tent city opened in Ocean County in Lakewood. It is estimated that 35 individuals are living there.

### **Homeless Needs**

The needs of homeless persons also vary and are usually multiple. National data reveals 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.

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 less than 30 percent of Area Median Income.
2. 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.
3. Continue to provide homeless prevention funds through the State Homelessness Prevention Program and the federal Homelessness Prevention and Rapid Re-Housing Program.

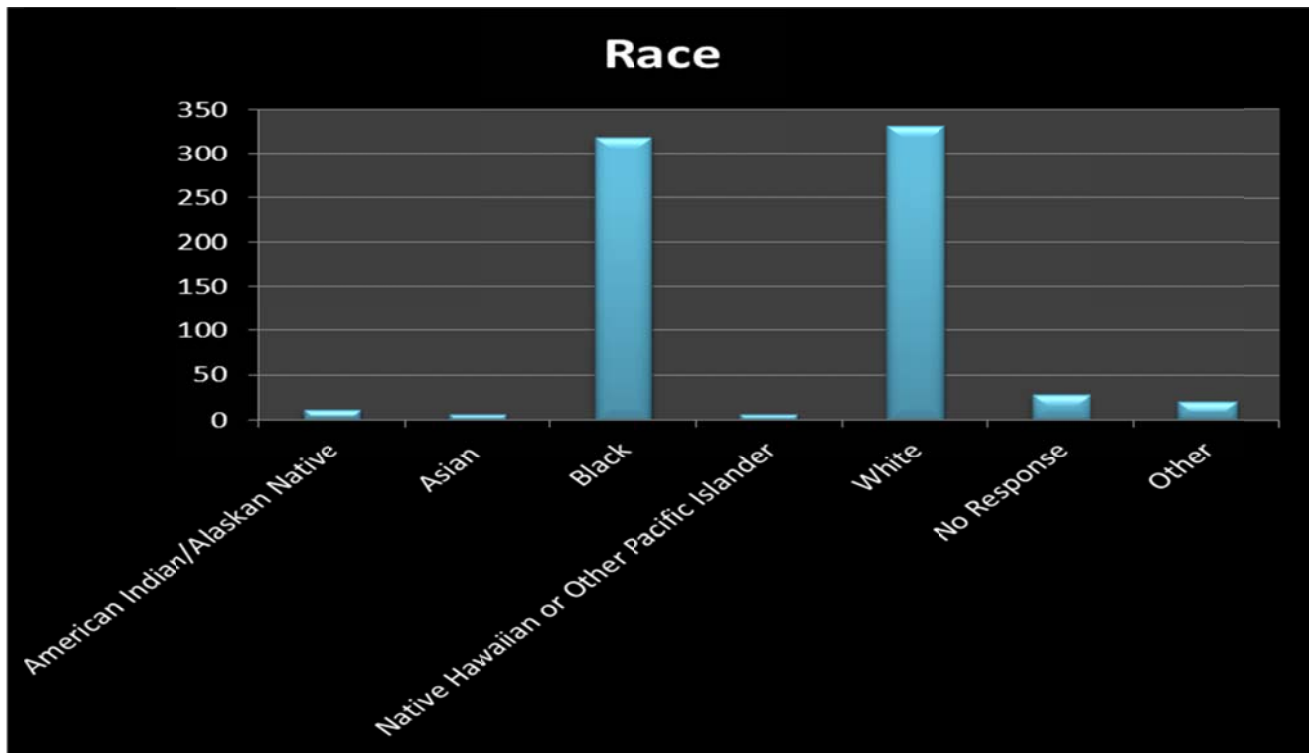
**Rural Homelessness:** The main causes of homelessness in rural areas are no different than those in the rest of the State. The main difference is that there are fewer shelters in rural areas. Therefore, people experiencing homelessness are less likely to live on the street or in a shelter and more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

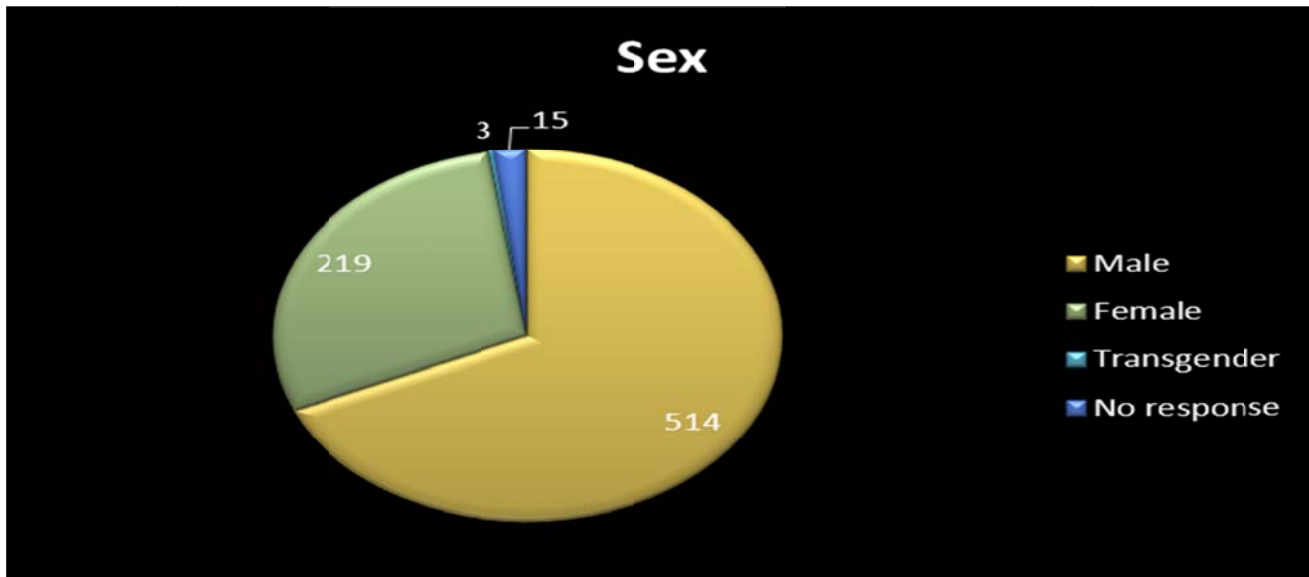
Per the 2011 Point in Time Survey, there were 751 chronically homeless individuals counted. The majority of these individuals were White, males between the ages of 40-59 years. Fifty-seven percent resided in an emergency shelter.

Figure 13: Race of Chronically Homeless Individuals



2011 Point in Time Survey

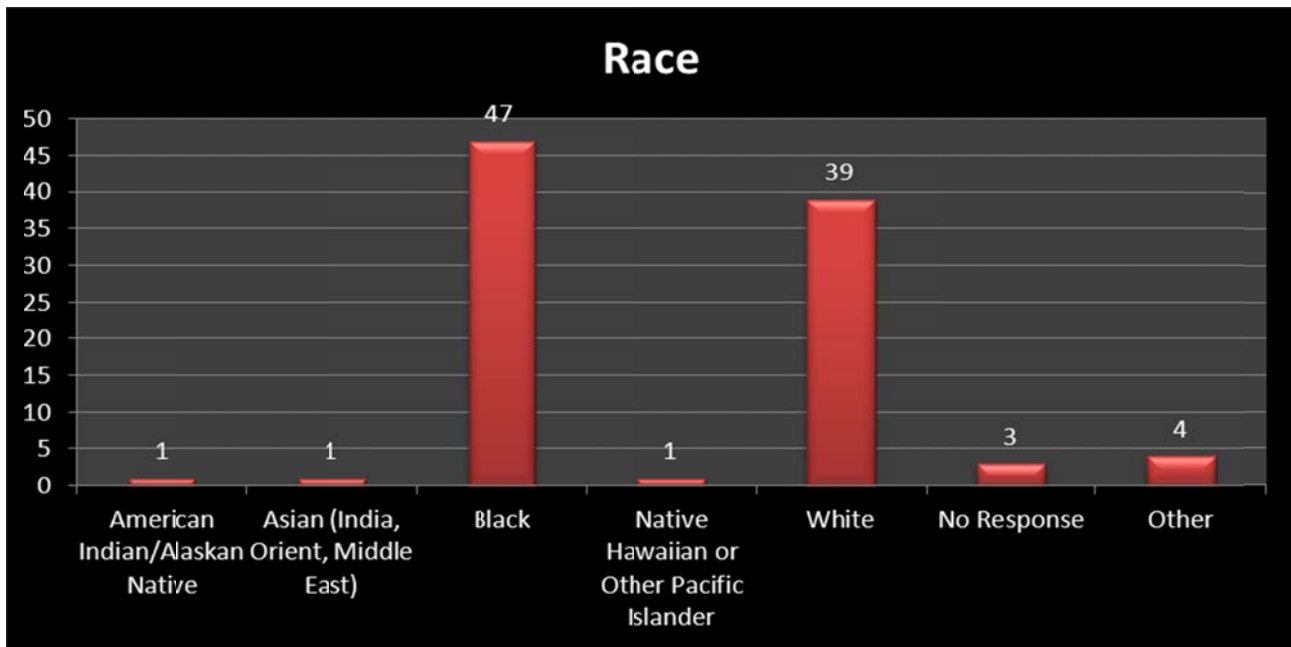
Figure 14: Sex of Chronically Homeless Individuals



2011 Point in Time Survey

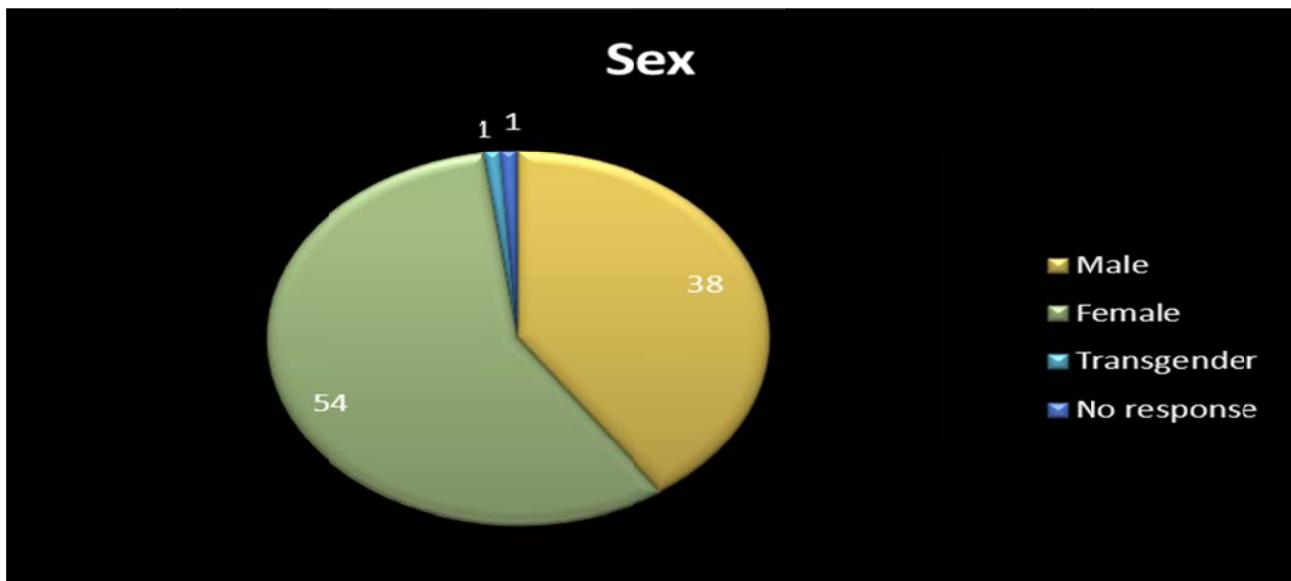
There were also 94 chronically homeless families. The majority of these households were Black, female headed between the ages of 30-49 years who resided in an emergency shelter.

**Figure 15: Race of Chronically Homeless Families**



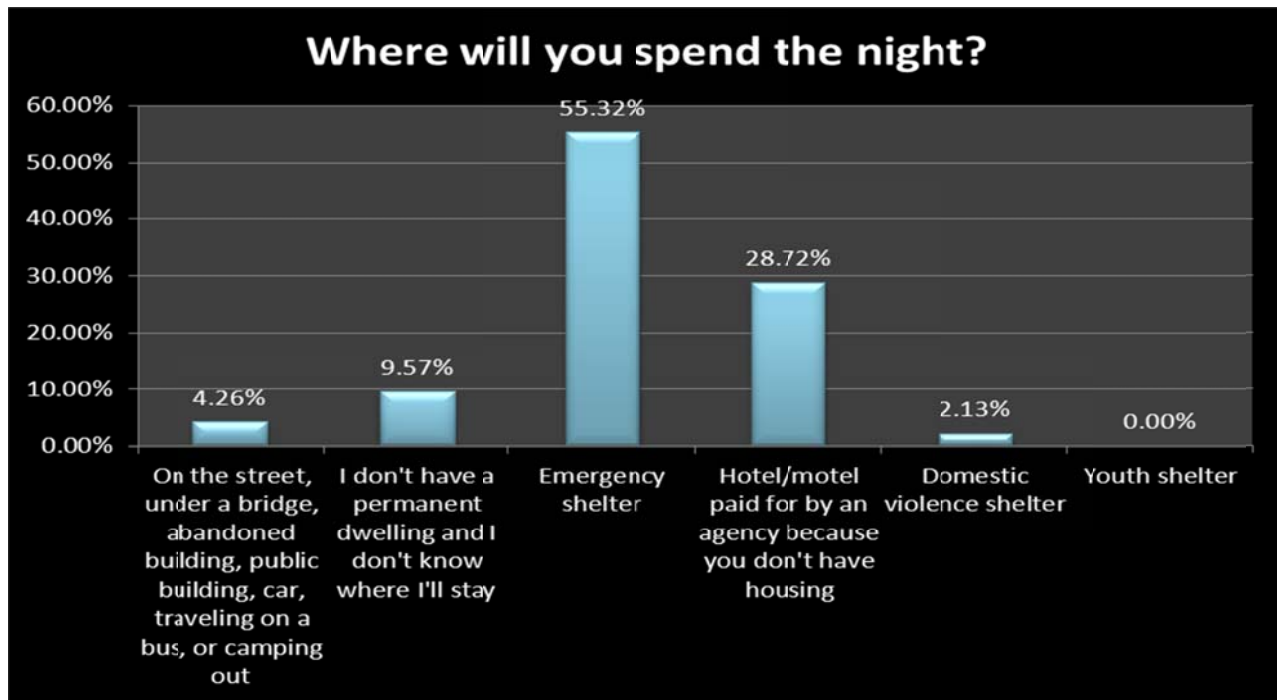
2011 Point in Time Survey

**Figure 16: Sex of Chronically Homeless Families**



2011 Point in Time Survey

Figure 17: Chronically Homeless Families' Sleeping Arrangements



2011 Point in Time Survey

# 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.

## Housing Characteristics

In 2009, New Jersey had a total of 3,553,562 housing units. The majority of these housing units are located in Newark, Jersey City, Paterson and Elizabeth. The following chart identifies the 50 municipalities that have the most housing units.

**Figure 18: Housing Units**

	Geographic Area	County	Total Population	Total Housing Units	Housing Units Occupied	Housing Units Vacant
	New Jersey		8,791,894	3,553,562	3,214,360	339,202
1	Newark	Essex	277,140	109,520	94,542	14,978
2	Jersey City	Hudson	247,597	108,720	96,859	11,861
3	Paterson	Passaic	146,199	47,946	44,329	3,617
4	Elizabeth	Union	124,969	45,516	41,596	3,920
5	Toms River	Ocean	91,239	43,334	34,760	8,574
6	Edison	Middlesex	99,967	36,302	34,972	1,330
7	Hamilton	Mercer	88,464	36,170	34,534	1,636
8	Woodbridge	Middlesex	99,585	36,124	34,615	1,509
9	Brick	Ocean	75,072	33,677	29,842	3,835
10	Trenton	Mercer	84,913	33,035	28,578	4,457
11	Clifton	Passaic	84,136	31,946	30,661	1,285
12	East Orange	Essex	64,270	28,803	24,945	3,858
13	Cherry Hill	Camden	71,045	28,452	26,882	1,570
14	Camden	Camden	77,344	28,358	24,475	3,883
15	Bayonne	Hudson	63,024	27,799	25,237	2,562
16	Hoboken	Hudson	50,005	26,855	25,041	1,814
17	Lakewood	Ocean	92,843	26,337	24,283	2,054
18	Manchester	Ocean	43,070	25,886	22,840	3,046
19	Middletown	Monmouth	66,522	24,959	23,962	997
20	Union City	Union	66,455	24,931	22,814	2,117
21	Gloucester	Gloucester	64,634	24,711	23,566	1,145
22	Old Bridge	Middlesex	65,375	24,638	23,777	861
23	Franklin	Somerset	62,300	24,426	23,301	1,125
24	North Bergen	Hudson	60,773	23,912	22,602	1,850
25	Berkeley	Ocean	41,255	23,818	20,349	3,469
26	Irvington	Essex	53,926	23,196	20,093	3,103
27	Vineland	Cumberland	60,724	22,661	21,450	1,211
28	Parsippany-Troy Hills	Morris	53,238	21,274	20,279	995
29	Ocean City	Cape May	11,701	20,871	5,890	14,981
30	Passaic	Passaic	69,781	20,432	19,411	1,021
31	Jackson	Ocean	54,856	20,342	19,417	925
32	Union	Union	56,642	20,250	19,556	694
33	West New York	Hudson	49,708	20,018	18,852	1,166
34	Atlantic City	Atlantic	39,558	20,013	15,504	4,509
35	Wayne	Passaic	54,717	19,768	19,127	641
36	Bloomfield	Essex	47,315	19,470	18,387	1,083
37	Hackensack	Bergen	43,010	19,375	18,142	1,233
38	Evesham	Camden	45,538	18,303	17,620	683
39	Mount Laurel	Burlington	41,864	18,249	17,538	711
40	Monroe	Gloucester	39,132	18,002	16,497	1,505
41	Howell	Monmouth	51,075	17,979	17,260	719
42	Fort Lee	Bergen	35,345	17,818	16,371	1,447
43	Washington	Gloucester	48,559	17,810	17,287	523
44	Piscataway	Middlesex	56,044	17,777	17,050	727
45	West Orange	Essex	46,207	17,612	16,790	822
46	East Brunswick	Middlesex	47,512	17,367	16,810	557
47	Bridgewater	Somerset	44,464	16,657	16,111	546
48	Plainfield	Union	49,808	16,621	15,180	1,441
49	Perth Amboy	Middlesex	50,814	16,556	15,419	1,137
50	Sayreville	Middlesex	42,704	16,393	15,636	757

2010 Census

The following chart identifies the number of building permits issued in 2010 by county. Middlesex and Ocean counties were issued the most permits.

**Figure 19: Building Permits**

<b>BUILDING PERMITS ISSUED IN 2010</b>	
Atlantic County	397
Bergen County	734
Burlington County	532
Camden County	353
Cape May County	301
Cumberland County	196
Essex County	539
Gloucester County	588
Hudson County	668
Hunterdon County	212
Mercer County	427
Middlesex County	1152
Monmouth County	719
Morris County	411
Ocean County	1027
Passaic County	325
Salem County	74
Somerset County	511
Sussex County	155
Union County	633
Warren County	144

HUD Data

### **Housing Quality**

The Census data contains the following factors that describe the condition of the housing stock. They include the presence of kitchen and plumbing facilities, heating source and overcrowding.

- More than 97% of New Jersey’s housing units had kitchen facilities. Only 2.1% lacked complete kitchen facilities.
- Only 1.1% of the housing units lacked complete plumbing facilities.
- Heating source: 12.5% of homes were heated by fuel oil, kerosene, coal, coke, wood, used another fuel or no fuel at all.

Another housing issue 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 4% 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.



The following two charts summarize the findings noted above.

**Figure 20: Housing Conditions**

<b>Geography</b>	<b>Universe: HOUSING UNITS: Total (Estimate)</b>	<b>% Housing: Lacking complete kitchen facilities (Estimate)</b>	<b>% Housing: Lacking complete plumbing facilities (Estimate)</b>	<b>% HOUSING UNITS: That use Fuel oil, Kerosene, Coal or coke, Wood, Other or No fuel used</b>
<b>United States</b>	129,949,960	3.0%	2.1%	9.0%
<b>New Jersey</b>	3,524,954	2.1%	1.1%	12.5%
<b>Atlantic County</b>	127,763	0.9%	1.0%	10.3%
<b>Bergen County</b>	351,486	2.0%	1.0%	9.0%
<b>Burlington County</b>	176,029	0.8%	0.5%	13.2%
<b>Camden County</b>	206,957	2.2%	1.7%	10.9%
<b>Cape May County</b>	101,044	1.0%	0.6%	5.7%
<b>Cumberland County</b>	56,096	3.9%	0.9%	31.2%
<b>Essex County</b>	312,842	3.8%	1.2%	11.9%
<b>Gloucester County</b>	107,922	1.6%	1.2%	15.9%
<b>Hudson County</b>	259,674	3.3%	1.5%	8.7%
<b>Hunterdon County</b>	49,047	1.8%	0.7%	39.0%
<b>Mercer County</b>	141,156	3.2%	2.2%	10.8%
<b>Middlesex County</b>	288,988	1.3%	0.8%	7.6%
<b>Monmouth County</b>	257,756	2.3%	1.1%	7.1%
<b>Morris County</b>	185,572	1.3%	0.7%	23.7%
<b>Ocean County</b>	275,763	0.9%	1.0%	7.4%
<b>Passaic County</b>	172,400	3.0%	1.2%	8.8%
<b>Salem County</b>	27,757	0.4%	0.4%	43.1%
<b>Somerset County</b>	122,408	1.6%	0.6%	8.6%
<b>Sussex County</b>	60,874	1.3%	0.8%	54.9%
<b>Union County</b>	197,782	3.0%	1.4%	11.6%
<b>Warren County</b>	45,638	1.4%	0.3%	38.5%

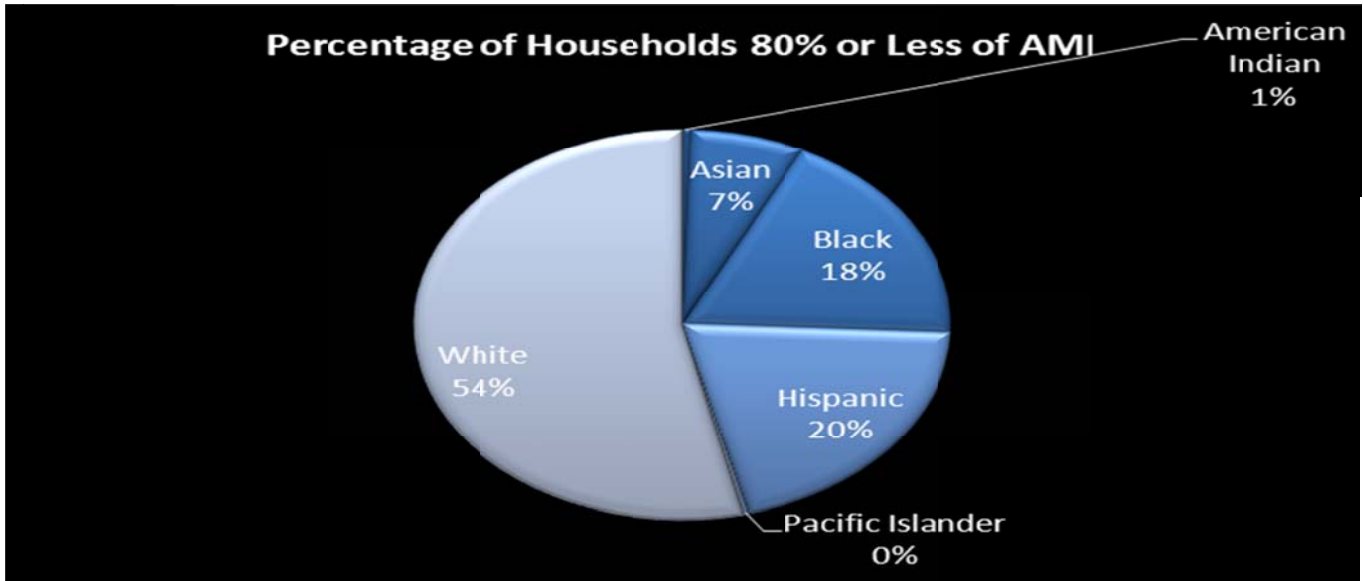
2009 American Community Survey

**Figure 21: Housing Conditions of Low-Income Households**

Housing Conditions of Low Income Households (2009)					
County	Percent of Low-Income Households with Housing Issues	Number of Low-Income Households	Number of Low-Income Households in Substandard Units	Number of Low-Income Households in Overcrowded Units	Number of Low-Income Households in Cost-Burdened Units
Atlantic	80%	23,915	330	520	18,315
Bergen	83%	68,405	565	1,845	54,630
Burlington	82%	26,450	320	475	20,895
Camden	82%	48,055	555	1,520	37,345
Cape May	80%	10,500	115	245	7,990
Cumberland	76%	12,355	99	289	8,955
Essex	78%	94,285	1,355	6,250	66,335
Gloucester	79%	19,260	180	220	14,810
Hudson	82%	67,875	1,190	5,895	48,480
Hunterdon	81%	7,365	90	204	5,650
Mercer	77%	32,745	145	935	24,100
Middlesex	80%	64,965	720	2,670	48,890
Monmouth	82%	46,940	670	1,470	36,230
Morris	83%	24,750	280	775	19,380
Ocean	74%	64,965	475	1,760	45,575
Passaic	84%	55,970	1,085	3,455	42,695
Salem	79%	6,245	99	125	4,720
Somerset	87%	18,945	370	385	15,645
Sussex	84%	9,155	34	179	7,500
Union	86%	48,260	1,185	2,825	37,555
Warren	72%	10,315	70	105	7,280
<b>TOTAL</b>		<b>761,720</b>	<b>9,932</b>	<b>32,147</b>	<b>572,975</b>

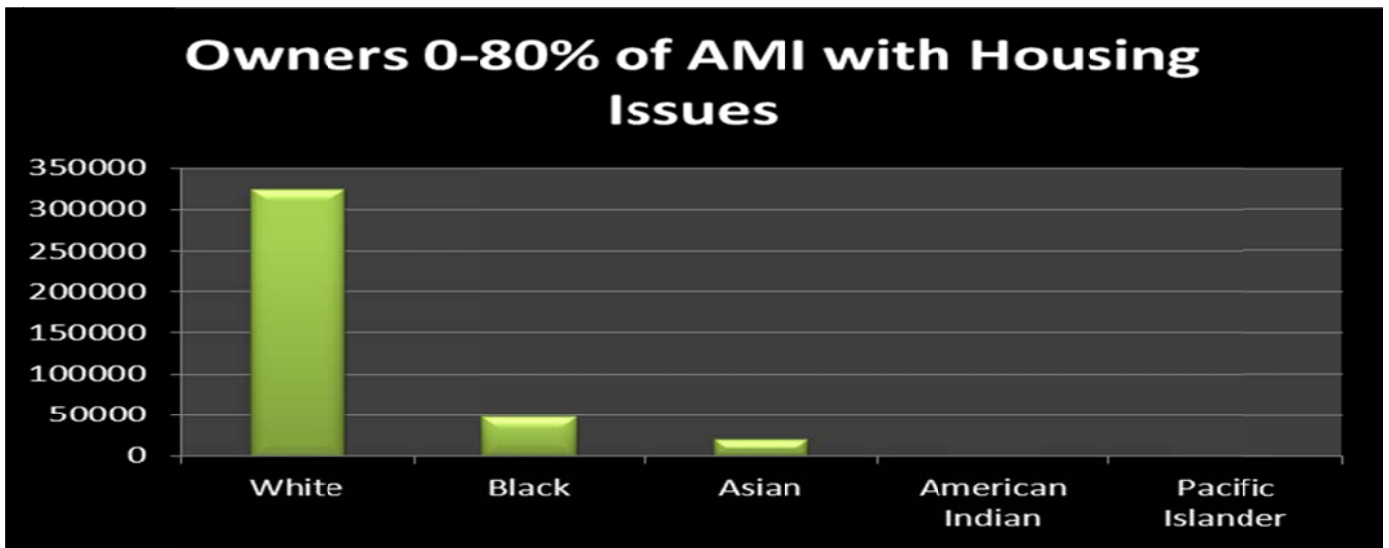
Low income households are those making less than 50% of AML. The various housing problems are: lacking complete kitchen or plumbing facilities (substandard), having more than 1 person per room (overcrowded), and paying more than 30% of gross income towards housing costs (costburdened).

**Figure 22: Percentage of Households by Race Living in Substandard, Cost-burdened or Overcrowded Housing**



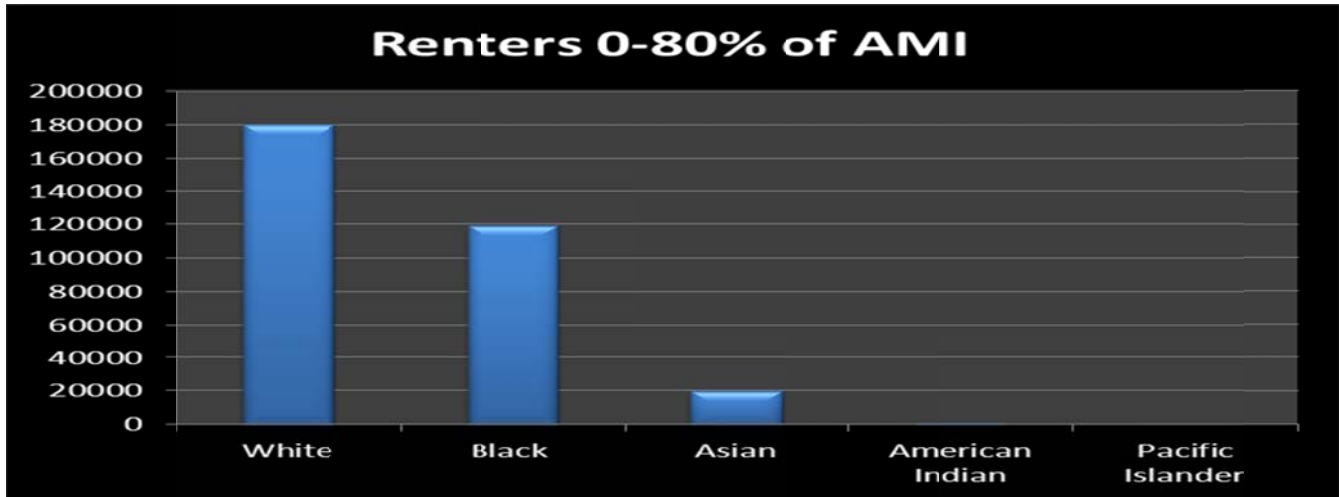
2009 CHAS Data

**Figure 23: Percent of Owners by Race Living in Substandard, Cost-burdened or Overcrowded Housing**



2009 CHAS Data

**Figure 24: Number of Renters 0-80% of AMI Living in Substandard, Cost-burdened or Overcrowded Housing**



2009 CHAS DATA

### **Race and Housing Issues**

The above charts show that housing issues persist across races and are in line with the State's population.

### **Age of Housing**

When looking at the age of housing, New Jersey's housing is much older than the rest of the country. Forty-three percent (43%) of the State's housing units were constructed prior to 1960 versus 31% nationwide. New Jersey's oldest housing can be found in Bergen, Essex, Hudson, Passaic and Union counties. New Jersey's newest housing can be found in Atlantic, Gloucester and Hudson counties.

**Figure 25: Age of Housing Stock**

Geography	HOUSING UNITS: Total	Built 2005 or later	Built 1990 to 2004	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
<b>United States</b>	129,949,960	4.8%	22.4%	14.0%	16.3%	11.4%	11.3%	5.8%	14.0%
<b>New Jersey</b>	3,524,954	3.2%	14.7%	11.7%	13.0%	14.5%	16.0%	8.8%	18.1%
<b>Atlantic County</b>	127,763	4.5%	19.7%	17.5%	13.4%	13.0%	12.3%	5.4%	14.2%
<b>Bergen County</b>	351,486	2.7%	8.7%	7.3%	9.0%	16.6%	23.5%	14.1%	18.0%
<b>Burlington County</b>	176,029	2.9%	20.7%	14.7%	19.3%	15.7%	12.4%	2.9%	11.4%
<b>Camden County</b>	206,957	2.8%	11.0%	12.3%	14.9%	14.3%	16.3%	10.6%	17.9%
<b>Cape May County</b>	101,044	2.1%	21.4%	19.4%	13.0%	12.6%	11.1%	6.1%	14.2%
<b>Cumberland County</b>	56,096	3.9%	13.7%	8.8%	15.6%	16.6%	16.3%	7.8%	17.4%
<b>Essex County</b>	312,842	3.3%	9.6%	5.5%	9.2%	13.8%	16.9%	14.0%	27.5%
<b>Gloucester County</b>	107,922	5.9%	22.3%	15.3%	15.3%	12.7%	11.9%	4.5%	11.9%
<b>Hudson County</b>	259,674	4.4%	10.9%	6.6%	7.9%	9.0%	11.4%	10.1%	39.8%
<b>Hunterdon County</b>	49,047	2.3%	20.1%	21.1%	14.7%	11.8%	8.5%	3.2%	18.1%
<b>Mercer County</b>	141,156	3.2%	14.9%	11.5%	12.5%	13.2%	16.1%	8.1%	20.5%
<b>Middlesex County</b>	288,988	3.8%	15.1%	15.4%	11.8%	18.0%	18.8%	6.5%	10.6%
<b>Monmouth County</b>	257,756	3.1%	18.0%	14.9%	14.9%	14.7%	13.2%	5.2%	16.0%
<b>Morris County</b>	185,572	2.2%	17.5%	12.1%	15.5%	15.3%	16.6%	6.4%	14.2%
<b>Ocean County</b>	275,763	3.5%	22.0%	17.1%	21.7%	15.7%	10.9%	4.2%	4.9%
<b>Passaic County</b>	172,400	1.8%	7.8%	5.1%	8.8%	15.3%	21.5%	17.5%	22.3%
<b>Salem County</b>	27,757	2.5%	10.5%	11.1%	12.7%	11.8%	13.1%	10.1%	28.3%
<b>Somerset County</b>	122,408	3.0%	25.2%	20.1%	11.0%	13.3%	11.3%	5.6%	10.5%
<b>Sussex County</b>	60,874	2.5%	13.1%	17.1%	19.9%	14.2%	13.9%	7.3%	12.1%
<b>Union County</b>	197,782	2.4%	7.3%	3.9%	10.5%	14.8%	25.8%	12.9%	22.4%
<b>Warren County</b>	45,638	2.8%	18.6%	10.2%	14.2%	12.3%	9.8%	5.0%	27.1%

2009 American Community Survey

### 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 Indoor Environmental Hazards Unit (IEHU). From 1995 through June 30, 2010 the IEHU tested 1,427 housing units scheduled for renovation or lead hazard control work. More than 95% of the units tested were built prior to 1950 and all but five had significant lead-based paint hazards. During the State fiscal year that ended June 30, 2010, 110 housing units were tested. Of the units tested, all had lead hazards and 102 were built prior to 1950.

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).

According to DHSS' *"Childhood Lead Poisoning in New Jersey Annual Report"* for fiscal years 2008 and 2009, 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, 2009, there was a backlog of 563 housing units with an outstanding abatement order. The report notes that delays in completing abatements can be attributed to several factors, including "...difficulty in identifying and communicating with absentee landlords; lengthy enforcement actions against recalcitrant property owners, including court actions when necessary; delays in contracting and scheduling work with State-certified abatement contractors; and inability of some property owners to cover the cost of the required abatement, and/or to obtain financial assistance for these costs."

During FFY 2011, the Indoor Environmental Hazards Unit (IEHU) anticipates having available approximately \$6 million in Lead Hazard Control Assistance (LHCA) Funds. These are State funds which are placed into a Trust Account exclusively for the purposes of 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 and training to improve awareness of the dangers of lead-based paint and how to live safely with lead-based paint and the development and maintenance of a Lead-Safe Housing Registry which categorizes NJ residential property into one of four categories: Lead Free, Lead-Free Interior, Lead Hazard Controlled or Lead Abated.

The Lead-Safe Housing Registry is now available online at [www.njleadsafe.info](http://www.njleadsafe.info). Through a contract with Rutgers University, the LSH Registry will contain the lead status of approximately one million housing units by the end of calendar year 2011. Approximately \$73,800 has been set aside in SFY11 for this purpose.

Approximately \$603,900 will be devoted to education/outreach and training. This includes funding of a toll-free lead hotline 877-DCA-LEAD, a lead website at [www.leadsofnewjersey.org](http://www.leadsofnewjersey.org), a grant to Northern NJ Maternal & Child Health Consortium to conduct education/outreach activities in the City of Newark, statewide public awareness campaigns and targeted mailings and outreach to high risk communities. Grants provided to three regional lead coalitions from SFY10 continue to finance the cost of services through September 30, 2011. Education/outreach efforts will reach over 100,000 New Jersey residents during SFY 2011.

Approximately \$498,700 will be used to deliver the Lead Ready Repair and Maintenance Courses at a reduced cost to New Jersey residents through an MOU with the Council of Workforce and Economic Development. Lead Ready courses include the HUD/EPA Certified Renovator Curriculum, the EPA Certified Dust Wipe Technician, NJ Regulations for Lead Safe Building Maintenance and OSHA Hazard Communications training. To date there have been 19 classes attended by 385 individuals. Classes will continue through the end of calendar year 2011. We anticipate up to 91 classes training 1,820 individuals.

The IEHU has expended \$2,931,770 for 40 loans to abate lead-based paint hazards in 54 housing units during SFY 2011 through the LHCA loan program. We anticipate expending an additional \$970,000 for a total of 53 loans creating a total of 80 lead-safe housing units.

The IEHU has expended \$493,934 relocating 54 households with children with elevated blood lead levels during SFY2011 through the two emergency relocation programs. We anticipate expending an additional \$131,066 for a total of 65 relocated households.

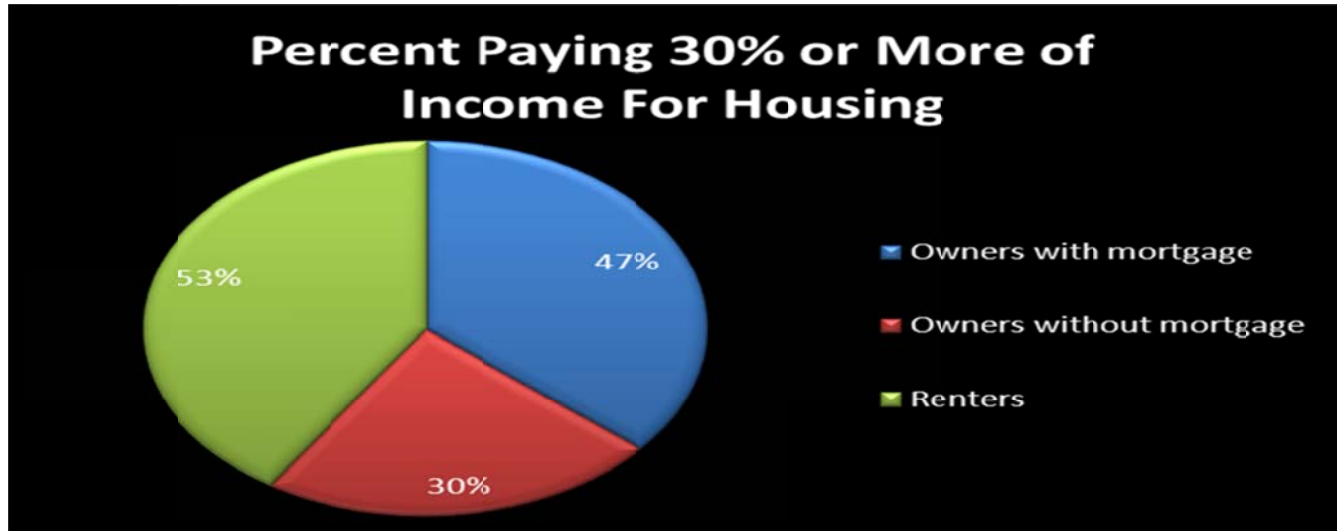
The Housing Assistant for Lead-safe Living (HALLO) Program funded under a grant issued FY10 continued to provide housing case management for households with children with elevated blood lead levels. To date, Catholic Charities has provided housing case management services for 21 families and the identification of 4,587 addresses of post-1977 housing for inclusion on the Lead Safe Housing Registry as lead free.

The Geographic Organization of Lead Data (GOLD) Program has updated maps and published them at [www.leadsofnewjersey.org](http://www.leadsofnewjersey.org) concentration of pre-1950 housing, blood lead levels CY2009 by municipality. CY10 information will be posted before the end of CY11. \$10,000 will be utilized to purchase equipment and software to generate high-quality, large format maps and store and transmit large amounts of data necessary for GIS mapping projects.

## Housing Affordability

Households spending more than 30 percent of their gross income on housing costs are considered to be cost-burdened. Households spending more than 50 percent are considered to be severely cost-burdened. Housing is generally considered to be affordable if the household pays 30 percent or less of their income on rent and utilities. Overall, almost half of New Jersey renters spend more than the recommended 30 percent of income for housing.

Figure 26: Housing Affordability



2009 American Community Survey



**Figure 27: Housing Affordability by County**

Geography	Universe: RENTER- OCCUPIED HOUSING UNITS: Total (Estimate)	% Renters not paying more than 30% of their income towards housing	% Renters paying between 30-39% of their income towards housing	% Renters paying between 40-49% of their income towards housing	% Renters paying 50% or more of their income towards housing
United States	38,773,225	44.8%	14.7%	8.6%	24.4%
Atlantic County	29,835	39.3%	15.7%	10.4%	29.4%
Bergen County	114,838	47.9%	14.5%	5.4%	27.2%
Burlington County	37,315	46.6%	14.6%	7.7%	25.2%
Camden County	58,863	46.8%	15.2%	10.6%	21.5%
Cape May County	15,274	34.1%	10.2%	8.6%	29.6%
Cumberland County	16,656	36.7%	16.3%	5.0%	38.2%
Essex County	148,029	44.2%	16.4%	9.0%	26.7%
Gloucester County	19,501	39.9%	18.3%	7.6%	28.9%
Hudson County	155,377	51.4%	14.5%	7.4%	22.1%
Hunterdon County	7,164	45.6%	10.4%	9.0%	27.3%
Mercer County	42,485	48.0%	14.1%	7.0%	26.7%
Middlesex County	90,324	51.9%	13.5%	8.6%	22.0%
Monmouth County	58,812	42.5%	16.1%	9.9%	27.1%
Morris County	41,114	52.4%	14.7%	9.6%	19.2%
New Jersey	1,068,375	45.1%	15.3%	8.6%	26.0%
Ocean County	39,259	30.9%	13.6%	12.7%	33.5%
Passaic County	70,070	33.2%	17.4%	9.7%	34.3%
Salem County	6,793	35.8%	14.8%	4.5%	37.9%
Somerset County	26,774	43.9%	12.0%	14.3%	25.9%
Sussex County	8,353	32.6%	16.2%	8.4%	28.3%
Union County	70,066	43.6%	19.7%	8.6%	24.9%
Warren County	11,473	47.7%	20.6%	10.9%	14.9%

2009 American Community Survey

The National Low-Income Housing Coalition's 2010 Out of Reach report ranks New Jersey as the 5<sup>th</sup> most expensive State to rent a two-bedroom apartment; in New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,264. The report states that the wage necessary to afford a 2 bedroom apartment is \$50,577 per year.

**Figure 28: Out of Reach Data**

<b>County</b>	<b>Estimated renter median income</b>	<b>Rent affordable at renter median income</b>	<b>Estimated percent of renters unable to afford 2 bdrm FMR</b>
Cumberland	\$29,253	\$731	65%
Essex	\$36,587	\$915	65%
Passaic	\$41,314	\$1,033	63%
Salem	\$33,348	\$834	62%
Camden	\$35,972	\$899	58%
Atlantic	\$37,173	\$929	57%
Monmouth	\$43,112	\$1,078	57%
Ocean	\$42,774	\$1,069	57%
Gloucester	\$37,715	\$943	56%
Hudson	\$43,662	\$1,092	55%
Union	\$45,852	\$1,146	54%
Mercer	\$44,725	\$1,118	53%
Sussex	\$47,396	\$1,185	53%
Cape May	\$35,317	\$883	52%
Bergen	\$54,940	\$1,373	50%
Hunterdon	\$55,130	\$1,378	50%
Middlesex	\$56,220	\$1,405	50%
Warren	\$44,771	\$1,119	46%
Burlington	\$49,562	\$1,239	44%
Somerset	\$63,560	\$1,589	44%
Morris	\$60,692	\$1,517	41%

**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.

According to Realty Trac one in every 1,895 housing unit received a foreclosure filing in February 2011. As of February 2011 there were 1,861 homes in foreclosure statewide; Essex County had the most foreclosures with 17% and Salem the least with .5%.

The following figure shows the number of foreclosures by county:

**Figure 29: Number of Foreclosures**



Realty Trac

The Federal Reserve Bank of New York reports that as of Quarter 4, 2010, New Jersey was one of 11 states with 8.58% or more of all homeowners with mortgages delinquent for more than 90 days and one of 3 states with a foreclosure inventory greater than 6.82%.

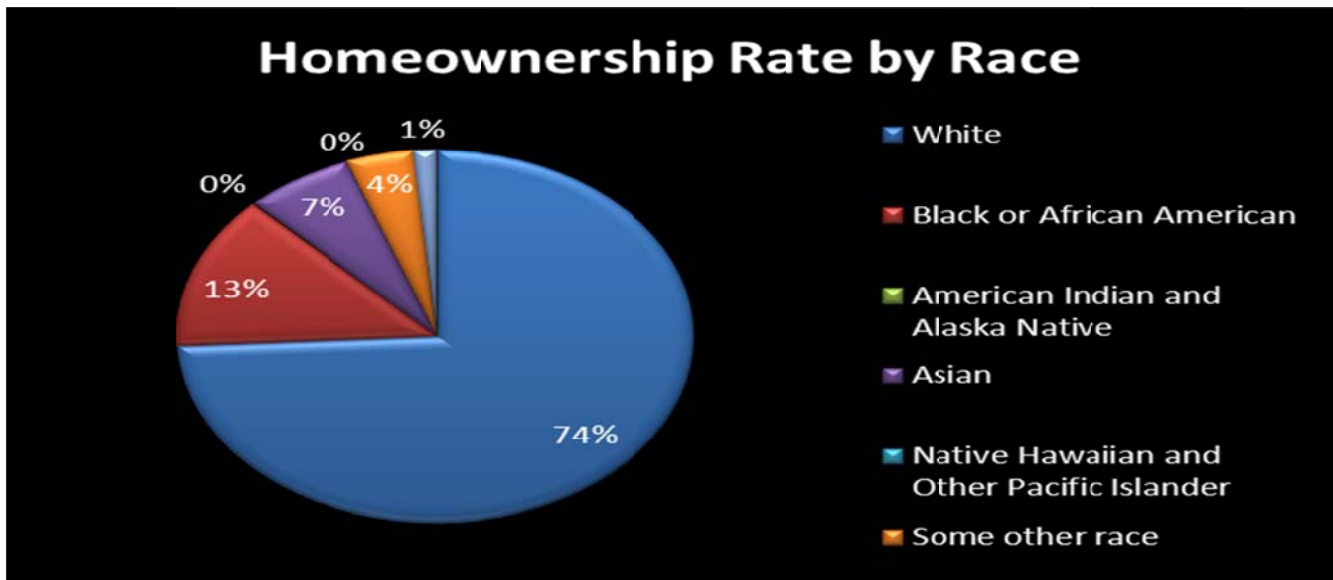
### **Occupied Housing Unit Characteristics**

In 2009, New Jersey had 3,524,954 housing units; 2,086,551 (59%) were owner-occupied, 1,068,375 (30%) were renter-occupied and 370,028 (10%) were vacant. Of the total housing units, 63 percent were located in single-unit structures, 36 percent were located in multi-unit structures, and 1 percent was located in mobile homes.

The number of owner-occupied units has slightly decreased by 2% since 2005 while the renter-occupancy rate has remained stable. The slight decrease in the number of owner-occupied units has been attributed to a decline in available land for new construction, higher costs for homeownership and market conditions.

Current statistics show that 15.9% of households did not use a car, truck or van to get back and forth to work, instead using public transportation or walked/biked. Seventy-one percent (71.4%) of workers drove to work alone while 8.7% carpoolled, 10.6% used public transportation, 2% used a taxicab/motorcycle/bicycle or another means to get to work and 3.4% walked.

Figure: 30 Homeownership Rate



Although homeownership rates have increased, a significant disparity continues to exist between the homeownership rates of Whites compared to that of minorities. According to the 2009 American Community Survey 74% of homeowners are White households.

### Housing Costs

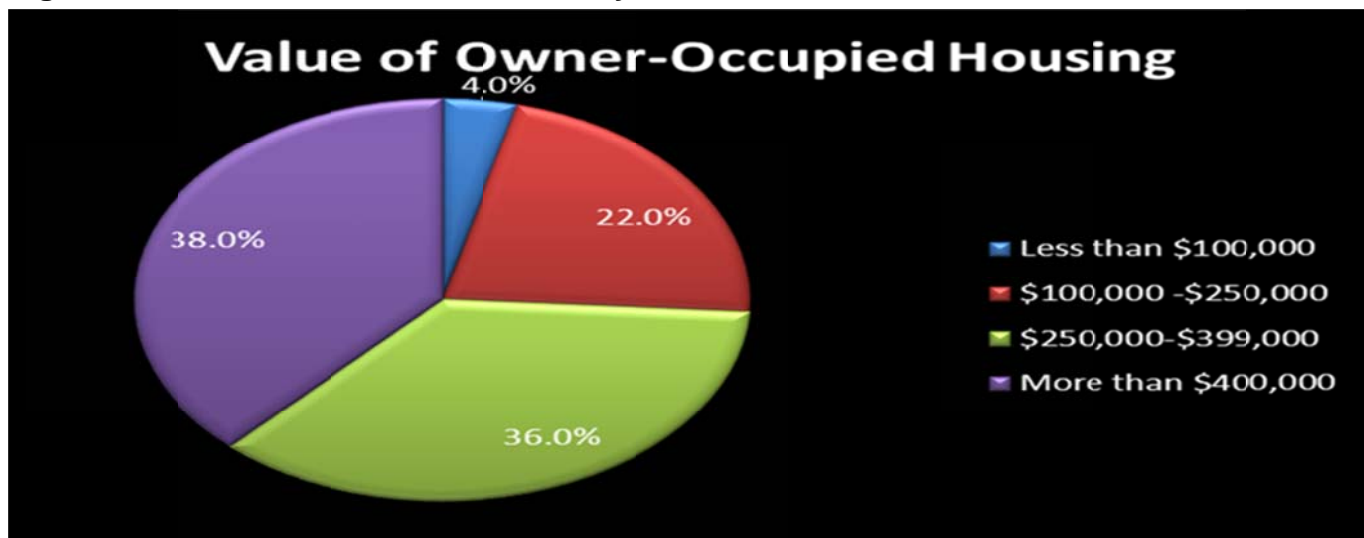
Over seventy-one percent (71.3%) of homeowners had a mortgage according to the 2009 American Community Survey with 30.5% of all homeowners paying \$3,000 or more per month towards their mortgage. According to the American Community Survey, New Jersey has the 4<sup>th</sup> highest home values, behind Hawaii, District of Columbia and California.

**Figure 31: Value of Homes by State**

<b>Geography</b>	<b>OWNER-OCCUPIED HOUSING UNITS:</b>	<b>Median value (dollars) (2009 Estimate)</b>
Hawaii		\$517,600
District of Columbia		\$443,700
California		\$384,200
New Jersey		\$348,300
Massachusetts		\$338,500
Maryland		\$318,600
New York		\$306,000
Connecticut		\$291,200
Washington		\$287,200
Rhode Island		\$267,100
Oregon		\$257,400
Virginia		\$252,600
New Hampshire		\$249,700
Delaware		\$249,400
Colorado		\$237,800
Alaska		\$232,900
Utah		\$224,700
Vermont		\$216,300
Nevada		\$207,600
Illinois		\$202,200
Minnesota		\$200,400
Arizona		\$187,700
Wyoming		\$184,000
Florida		\$182,400
Maine		\$177,500
Montana		\$176,300
Idaho		\$171,700
Wisconsin		\$170,800
Pennsylvania		\$164,700
Georgia		\$162,800
New Mexico		\$160,900
North Carolina		\$155,500
Missouri		\$139,700
South Carolina		\$137,500
Tennessee		\$137,300
Louisiana		\$135,400
Ohio		\$134,600
Michigan		\$132,200
South Dakota		\$126,200
Texas		\$125,800
Kansas		\$125,500
Nebraska		\$123,300
Indiana		\$123,100
Iowa		\$122,000
Alabama		\$119,600
Puerto Rico		\$118,500
Kentucky		\$117,800
North Dakota		\$116,800
Oklahoma		\$107,700
Arkansas		\$102,900
Mississippi		\$98,000
West Virginia		\$94,500

2009 American Community Survey

**Figure 32: Value of Homes in New Jersey**



2009 American Community Survey

The most expensive home values are located in Bergen, Essex, Hudson, Monmouth, Morris, Somerset and Union counties; over 25% of all owner-occupied housing has a value over \$500,000.

Group home facilities and condominiums are quickly becoming affordable housing options for special needs populations. According to a December 2010 report published by New Jersey's Division of Developmental Disabilities (DDD), there are 4,762 persons residing in a group home and 2,659 residing in a Developmental Center. An additional 29,704 continue to reside in their own home. However, many more group homes are still needed as evidenced by the number of New Jersey residents currently on group home waiting lists

### **Current Residential Sales**

The downturn in New Jersey's economy has impacted its housing market with six of New Jersey counties reporting a decrease both in the number of homes sold and in the sales price from Quarter 4, 2009 to Quarter 4, 2010. According to a report by the New Jersey Association of Realtors (NJAR), when comparing housing sales from Quarter 4 - 2009 and Quarter 4 - 2010, the number of sales decreased by 36% and sales prices decreased by 14%.

**Figure 33: Median Sales Price and Number of Homes Sold**

	4th Quarter 2009	4th Quarter 2010	% Change	4th Quarter 2009	4th Quarter 2010	% Change
<b>Northern</b>	<b>Median Sales Price</b>			<b>Homes Sold</b>		
<b>Bergen County</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Essex County</b>	\$343,400	\$397,500	15.8%	781	574	-36.1%
<b>Hudson County</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Hunterdon County</b>	\$373,500	\$366,100	-2.0%	280	208	-34.6%
<b>Morris County</b>	\$394,600	\$416,000	5.4%	984	809	-21.6%
<b>Passaic County</b>	\$314,100	\$304,700	-3.0%	529	374	-41.4%
<b>Somerset County</b>	\$399,700	\$430,000	7.6%	617	432	-42.8%
<b>Sussex County</b>	\$241,100	\$244,200	1.3%	413	250	-65.2%
<b>Warren County</b>	\$235,100	\$224,200	-4.6%	244	152	-60.5%
<b>Union County</b>	\$325,600	\$316,700	-2.7%	902	630	-43.2%
<b>Central</b>	<b>Median Sales Price</b>			<b>Homes Sold</b>		
<b>Mercer County</b>	\$246,600	\$253,100	2.6%	626	528	-18.6%
<b>Middlesex County</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Monmouth Area/ Ocean County</b>	\$338,200	\$351,600	4.0%	2,017	1,600	-26.1%
<b>Ocean County</b>	\$259,800	\$264,300	1.7%	645	478	-34.9%
<b>Southern</b>	<b>Median Sales Price</b>			<b>Homes Sold</b>		
<b>Atlantic</b>	\$230,200	\$226,600	-1.6%	472	398	-18.6%
<b>Burlington County</b>	\$223,100	\$229,800	3.0%	881	672	-31.1%
<b>Camden County</b>	\$180,700	\$171,700	-5.0%	1,057	616	-71.6%
<b>Cape May</b>	\$285,800	\$335,300	17.3%	353	340	-3.8%
<b>Gloucester County</b>	\$197,000	\$200,700	1.9%	598	372	-60.8%
<b>Cumberland County</b>	\$164,400	\$150,000	-8.8%	210	119	-76.5%
<b>Salem County</b>	\$144,400	\$148,800	3.0%	117	79	-48.1%
<b>Totals</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>11,726</b>	<b>8,631</b>	<b>-35.9%</b>

Data from the New Jersey Association of Realtors, New Jersey Home Sales Report, Fourth Quarter 2010, [www.njar.com/research\\_statistics/pdf/quarterly\\_stats/2010Q3pdf](http://www.njar.com/research_statistics/pdf/quarterly_stats/2010Q3pdf) (March 14, 2011).

**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 household income.

**Figure 34: Low-Income Concentration**

<b>Geography</b>	<b>Total Households (2009)</b>	<b>Median Household Income (2009)</b>	<b>51% of the Median Household Income (2009)</b>	<b># of Households Earning 51% or less than the Median</b>	<b>% Households Earning 51% or less than the Median</b>
<b>United States</b>	113,616,229	\$50,221	\$25,613	34,267,393	30.2%
<b>New Jersey</b>	<b>3,154,926</b>	<b>\$68,342</b>	<b>\$34,854</b>	<b>820,278</b>	<b>26.0%</b>

**Figure 35: Low-Income Concentration by Region**

<b>Geography</b>	<b>Total Households</b>	<b>Low-Income Concentration</b>	<b>% Low-Income Concentration</b>
<b>United States</b>	113,616,229	34,267,393	30.2%
<b>North Jersey</b>	1,362,737	375,121	27.5%
<b>Central New Jersey</b>	1,104,825	254,717	23.1%
<b>South Jersey</b>	687,364	190,440	27.7%
<b>Total New Jersey</b>	<b>3,154,926</b>	<b>820,278</b>	<b>26.1%</b>

The majority of low-income households, 46%, reside in the northern region of the state. The central region comes in second with 31%, followed by the southern region with 23% of the low-income households.

The most concentrated counties include Atlantic (32.7%), Cape May (36.5%), Cumberland (37.7%), Essex (33.8%), Hudson (33.9%), Ocean (30.1%), Passaic (35%), and Salem (34.5%).

Only 5 counties do not have a concentration of low-income households; Burlington, Hunterdon, Morris, Somerset and Sussex counties.



**Figure 36: Low-Income Concentration by County**

<b>Geography</b>	<b>Total Households (2009)</b>	<b># of Households as a Percentage of New Jersey Total (2009)</b>	<b># of Households as a Percentage of Region Total (2009)</b>	<b># of Households Earning 51% or less than the Median Household Income (2009)*</b>	<b>% Households in the County Earning 51% or less than the Median Household Income (2009)*</b>
<b>United States</b>	113,616,229	100.0%	100.0%	34,267,393	N/A
<b>New Jersey</b>	<b>3,154,926</b>	<b>100.0%</b>	<b>100.0%</b>	<b>820,278</b>	<b>N/A</b>
<b>North Jersey</b>					
<b>Bergen County</b>	336,555	10.7%	24.7%	71,831	21.3%
<b>Essex County</b>	275,365	8.7%	20.2%	92,973	33.8%
<b>Hudson County</b>	232,745	7.4%	17.1%	78,927	33.9%
<b>Morris County</b>	175,368	5.6%	12.9%	26,676	15.2%
<b>Passaic County</b>	159,056	5.0%	11.7%	55,664	35.0%
<b>Union County</b>	183,648	5.8%	13.5%	49,050	26.7%
<b>Total HH</b>	<b>1,362,737</b>	<b>43.2%</b>	<b>100.0%</b>	<b>375,121</b>	<b>27.5%</b>
<b>Central Jersey</b>					
<b>Hunterdon County</b>	46,662	1.5%	4.2%	7,786	16.7%
<b>Mercer County</b>	125,904	4.0%	11.4%	31,785	25.2%
<b>Middlesex County</b>	272,122	8.6%	24.6%	58,670	21.6%
<b>Monmouth County</b>	231,172	7.3%	20.9%	52,785	22.8%
<b>Ocean County</b>	217,045	6.9%	19.6%	65,327	30.1%
<b>Somerset County</b>	115,121	3.6%	10.4%	19,188	16.7%
<b>Sussex County</b>	55,266	1.8%	5.0%	10,144	18.4%
<b>Warren County</b>	41,533	1.3%	3.8%	9,032	21.7%
<b>Total HH</b>	<b>1,104,825</b>	<b>35.0%</b>	<b>100.0%</b>	<b>254,717</b>	<b>23.1%</b>
<b>South Jersey</b>					
<b>Atlantic County</b>	101,681	3.2%	14.8%	33,208	32.7%
<b>Burlington County</b>	166,769	5.3%	24.3%	32,812	19.7%
<b>Camden County</b>	192,758	6.1%	28.0%	56,640	29.4%
<b>Cape May County</b>	46,989	1.5%	6.8%	17,163	36.5%
<b>Cumberland County</b>	51,597	1.6%	7.5%	19,432	37.7%
<b>Gloucester County</b>	101,728	3.2%	14.8%	22,274	21.9%
<b>Salem County</b>	25,842	0.8%	3.8%	8,911	34.5%
<b>Total HH</b>	<b>687,364</b>	<b>21.8%</b>	<b>100.0%</b>	<b>190,440</b>	<b>27.7%</b>

2009 American Community Survey

**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:

**Figure 37: Emergency Shelters and Transitional Housing 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	YMWCA 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 & Rape Crisis Center	Domestic Violence
Warren	Family Promise	Shelter

Based on the following Shelter Support awards made in FY 2011, it is estimated that 21 of the organizations serve the chronically homeless. See the following chart.

**Figure 38: FY 2011 Shelter Support Awards**

AGENCY	MUNICIPALITY	POPULATION SERVED	NUMBER OF BEDS	SERVE CHRONIC HOMELESS INDIVIDUALS
Anderson House	Whitehouse Station	single females	4	yes
Bergen County Community Action Partnership, Inc.	Hackensack	aging-out youth/men	26	yes
Catholic Charities Diocese of Metuchen-State Street	Perth Amboy	men	25	no
Catholic Charities of Newark -St. Martins	Jersey City	veterans	7	no
Catholic Charities of Newark-Franciska House	Jersey City	men	14	no
Catholic Charities of Newark-Strong Futures	Newark	aging-out youth	5	no
Catholic Charities of Newark-Strong Futures	Union City	men	5	no
Catholic Charities, Diocese of Trenton	Burlington	domestic violence	27	yes
Center for Family Services, Inc. (Faith Residential Program)	Laurel Springs	(youth 12-18) single females	5	yes
Center for Family Services, Inc. (Together Youth Shelter Program)	Glassboro	(youth13-21) males and females	14	yes
Covenant House (A.C. Crisis Center)	Atlantic City	(youth 18-21) males, females, families	26	yes
Domestic Abuse & Sexual Assault Crisis Center of Warren County	Washington	domestic violence	n/a	no
Domestic Abuse & Sexual Assault Intervention	Lafayette	domestic violence	15	no
Elizabeth Coalition to House the Homeless	Elizabeth	families	49	yes
Fairmont Health Services	Newark	men and women	45	yes
Freedom House, Inc.-Mt. Kipp	Glen Gardner	men	10	no
HomeFirst Interfaith Housing	Plainfield/Summit	domestic violence	36	no
Homefront, Inc.	Ewing	families	132	yes
Integrity, Inc.-135 Madison Ave.	Newark	women	30	no
Isaiah House	East Orange	women/aging-out youth	84	yes
Jersey Battered Women's Service	Morristown	domestic violence	37	no
NJ Association on Correction	Blackwood	domestic violence	36	yes
Ocean's Harbor House	Toms River	(youth 18-21) males and females	12	yes
Paterson Task Force for Community Action	Paterson	families	21	yes
People First!	Mt. Holly	Single Males, Females, Families, Domestic Violence, HIV/Aids, Alcohol/Substance Abuse, Mentally Ill, Veterans	146	yes
Salt and Light	Mt. Holly	domestic violence	18	yes
Samaritan Inn	Newton	families	36	yes
Sierra House	East Orange	Women	20	no
Sussex County Interfaith Hospitality Network	Newton	families/women	14	yes
Tri-City Peoples Corporation	Irvington	families	36	yes
Urban Renewal Corporation	Newark	men and women	240	yes
Volunteers of America Delaware Valley	Elk Twp.	single females, families, DV, HIV/AIDS, alcohol/substance abuse, mentally ill	56	yes
YMCA of Eastern Union County	Elizabeth	Men	74	yes

The following charts summarize the Continuum of Care FFY 2010 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.

New Jersey received over \$22.3 million in funding.

**Figure 39: FFY 2010 Continuum of Care Awards**

<b>COC NAME</b>	<b>PROJECT NAME</b>	<b>PROGRAM</b>	<b>AWARD</b>
<b>NJ-500 Atlantic City &amp; County CoC</b>			
	Atlantic City Rights of Passage	SHPR	\$144,717.00
	Atlantic HIMS 2010	SHPR	\$17,000.00
	Project for Independent Living	SHPR	\$51,442.00
	Shelter Plus Care-Atlantic	S+CR	\$143,832.00
<b>NJ-500 Total</b>			<b>\$356,991.00</b>
<b>NJ-501 Bergen County CoC</b>			
	Advance Supportive Living Program (SLP) Bergen	SHPR	\$358,255.00
	Alfred J. Thomas Home for Veterans	SHPR	\$93,068.00
	Bergen County Homeless Management Information System (HIMS)	SHPR	\$85,900.00
	Fairview McKinney	SHPR	\$167,735.00
	Hackensack/Bogota	SHPR	\$78,925.00
	Hillsdale & Fairlawn	SHPR	\$88,322.00
	Homeless Case Management	SHPR	\$110,376.00
	Independence Hall	SHPR	\$93,712.00
	Job Coach	SHPR	\$90,896.00
	Knickerbocker Residence	SHPR	\$217,402.00
	Ladder	SHPR	\$92,748.00
	LINKS renewal year 2011-2012	SHPR	\$41,335.00
	PHASES	SHPR	\$63,702.00
	Shelter Plus Care Division of Family Guidance	S+CR	\$109,788.00
	SOS B2 Transitional Housing for Victims of Domestic Violence	SHPR	\$23,833.00
	SOS E1 Transitional Housing for Victims of Domestic Violence	SHPR	\$16,382.00
	Teaneck	SHPR	\$98,437.00
<b>NJ-501 Total</b>			<b>\$1,830,816.00</b>

COC NAME	PROJECT NAME	PROGRAM	AWARD
<b>NJ-502 Burlington County CoC</b>			
	2010 renewal of 2007 bonus	SHPR	\$15,360.00
	Alden Ave./Federal St. Permanent Supportive Housing	SHPR	\$97,093.00
	Burlington HMIS 2010	SHPR	\$2,560.00
	Consolidated Renewal Project 2010	SHPR	\$248,663.00
	Haven/Transitional Housing	SHPR	\$42,000.00
	Providence House-Burlington Project Self-Sufficiency	SHPR	\$69,218.00
	Shelter Plus Care-Burlington	S+CR	\$86,400.00
	Transitional Housing with Supportive Services for Veterans and Their Families	SHPR	\$14,172.00
	Transitional Housing with Supportive Services for Working Poor Families with Children	SHPR	\$10,667.00
<b>NJ-502 Total</b>			<b>\$586,133.00</b>
<b>NJ-503 Camden City &amp; County CoC</b>			
	A. Wright Place/Liberty Place	SHPR	\$191,170.00
	Aletha R. Wright Safe Haven	SHPR	\$142,267.00
	Aletha R. Wright Transitional Living	SHPR	\$115,874.00
	Anna Sample Safe Haven	SHPR	\$103,005.00
	Camden County Supportive Housing	SHPR	\$86,458.00
	Camden HMIS 2010	SHPR	\$45,028.00
	COSTAR	SHPR	\$32,809.00
	Home Base Supported Apartments	SHPR	\$70,544.00
	Homeless Hospitality	SHPR	\$10,171.00
	Imani House	SHPR	\$149,704.00
	Outreach to Men At Risk (OMAR)	SHPR	\$133,674.00
	Project H.O.P.E.	SHPR	\$83,693.00
	Supportive Housing for Persons with Disabilities	SHPR	\$211,974.00
	Veterans Haven Transitional Housing	SHPR	\$180,629.00
<b>NJ-503 Total</b>			<b>\$1,557,000.00</b>
<b>NJ-504 Newark/Essex County CoC</b>			
	Almost Home III	S+CR	\$258,960.00
	Community Creche: Transitional Housing for Homeless Mothers with Newborns	SHPR	\$249,495.00
	ESNJ Essex 2010	SHPR	\$46,664.00
	Essex HMIS 2010	SHPR	\$149,999.00
	Essex HMIS EXP FY 2010	SHPR	\$85,667.00
	My Own Place	S+CR	\$388,440.00
	Next Step	SHPR	\$245,600.00
	Permanent Housing	SHPR	\$176,283.00
	Shelter Plus Care-Essex I (3AE)	S+CR	\$257,412.00
	Shelter Plus Care-Essex II (3AF)	S+CR	\$268,284.00
	Shelter Plus Care-Project Live (Essex) (3AG)	S+CR	\$198,984.00
	TRA for Disabled Single Adults	S+CR	\$182,460.00
	Transitional Housing	SHPR	\$250,474.00
	Transitional Housing	SHPR	\$138,365.00
<b>NJ-504 Total</b>			<b>\$2,897,087.00</b>

<b>COC NAME</b>	<b>PROJECT NAME</b>	<b>PROGRAM</b>	<b>AWARD</b>
<b>NJ-505 Gloucester County CoC</b>			
	CFS Tanyard Oaks 1	SHPR	\$30,935.00
	CFS Tanyard Oaks 2	SHPR	\$18,130.00
	Eleanor Corbett House Safe Haven	SHPR	\$88,970.00
	Gloucester HMIS 2010	SHPR	\$3,000.00
	Mother Child Permanent Housing	SHPR	\$67,217.00
	Mother Child Transitional Housing	SHPR	\$35,437.00
	Shelter Plus Care-Gloucester	S+CR	\$94,680.00
<b>NJ-505 Total</b>			<b>\$338,369.00</b>
<b>NJ-506 Jersey City/Bayonne/Hudson County CoC</b>			
	2010 St. Jude's Oasis Exhibit II	SHPR	\$160,000.00
	2010 St. Lucy's Exhibit II	SHPR	\$248,664.00
	Collaborative Solutions	SHPR	\$393,006.00
	Hudson CASA	SHPR	\$391,797.00
	Hudson HMIS 2010	SHPR	\$69,000.00
	Preventer	SHPR	\$83,794.00
	Project Home	SHPR	\$644,268.00
	Saint Joseph's Home	SHPR	\$558,534.00
	Supportive Housing	SHPR	\$69,451.00
	The House Faith Transitional Housing Project	SHPR	\$245,266.00
	Transitional Housing for Working Poor Families	SHPR	\$404,148.00
<b>NJ-506 Total</b>			<b>\$3,267,928.00</b>
<b>NJ-507 New Brunswick/Middlesex County CoC</b>			
	H2O	SHPR	\$54,425.00
	Imani Park Transitional Housing Program	SHPR	\$63,349.00
	Middlesex HMIS 2010	SHPR	\$16,687.00
	Naomi's Way THP	SHPR	\$233,047.00
	Perth Amboy NJ, Care House	SHPR	\$134,510.00
	Ryan White S+C Program	S+CR	\$76,524.00
	Shelter Plus Care-Middlesex	S+CR	\$170,436.00
<b>NJ-507 Total</b>			<b>\$748,978.00</b>



COC NAME	PROJECT NAME	PROGRAM	AWARD
<b>NJ-508 Monmouth County CoC</b>			
	Center House	SHPR	\$184,819.00
	Center House S+C	S+CR	\$284,700.00
	ESNJ Monmouth 2010	SHPR	\$43,207.00
	Families In Transitional Expansion	SHPR	\$142,530.00
	Families in Transitional Original	SHPR	\$122,805.00
	HABcore Asbury House - 99	SHPR	\$78,899.00
	HABcore Rt. 66 Apartment	SHPR	\$172,473.00
	Homeward Bound 1	S+CR	\$404,508.00
	Housing with Dignity	S+CR	\$279,480.00
	Lynch's Lodging	S+CR	\$78,336.00
	Monmouth County HMIS 2010	SHPR	\$56,727.00
	Monmouth County HMIS EXP	SHPR	\$25,000.00
	Monmouth Stonehurst Phase 1- Supportive Services and Operations	SHPR	\$81,957.00
	Monmouth Stonehurst Phase 2- Supportive Services	SHPR	\$40,718.00
	Park Road Apartments	SHPR	\$43,923.00
	Shelter Plus Care-Monmouth	S+CR	\$134,544.00
<b>NJ-508 Total</b>			<b>\$2,174,626.00</b>
<b>NJ-509 Morris County CoC</b>			
	Child Care Access Program	SHPR	\$64,299.00
	Safe Haven	SHPR	\$396,965.00
	Shelter Plus Care-Morris I (3AN)	S+CR	\$129,480.00
	Shelter Plus Care-Morris III (3AP)	S+CR	\$168,324.00
	Shelter Plus Care-Morris IV (3AK)	S+CR	\$168,324.00
	Step Off The Street Outreach	SHPR	\$60,060.00
	Transitional Housing Program	SHPR	\$219,397.00
	Transitional Living Program	SHPR	\$198,137.00
<b>NJ-509 Total</b>			<b>\$1,404,986.00</b>
<b>NJ-510 Lakewood Township/Ocean County CoC</b>			
	Ocean Dover Road/Laurel Avenue	SHPR	\$38,500.00
	Ocean Jay Street	SHPR	\$41,697.00
	OMHS S+C 2005	S+CR	\$26,328.00
	Project Achieve	SHPR	\$19,372.00
	Providence House-Ocean Project Self- Sufficiency	SHPR	\$24,860.00
	Vetwork	SHPR	\$20,664.00
<b>NJ-510 Total</b>			<b>\$171,421.00</b>

COC NAME	PROJECT NAME	PROGRAM	AWARD
<b>NJ-511 Paterson/Passaic County CoC</b>			
	Birch Street Supportive Housing	SHPR	\$82,934.00
	Creech Permanent Housing I	S+CR	\$130,644.00
	Independence House	S+CR	\$127,248.00
	Passaic County Permanent Housing Project	SHPR	\$130,652.00
	Passaic HIMS 2010	SHPR	\$22,667.00
	Passaic HIMS EXP 2010	SHPR	\$25,000.00
	Paterson YMCA	S+CR	\$1,021,440.00
	Place of Promise	SHPR	\$63,461.00
	Shelter Plus Care-St. Joseph's Path (Passaic) (3AZ)	S+CR	\$190,452.00
	Switch Program	SHPR	\$41,902.00
<b>NJ-511 Total</b>			<b>\$1,836,400.00</b>
<b>NJ-512 Salem County CoC</b>			
	Salem HIMS 2010	SHPR	\$2,001.00
	Salem Leased Apartments/Home Program	SHPR	\$140,560.00
<b>NJ-512 Total</b>			<b>\$142,561.00</b>
<b>NJ-513 Somerset County CoC</b>			
	Chance II	SHPR	\$117,344.00
	Permanent Supportive Housing I	SHPR	\$101,278.00
	Permanent Supportive Housing II	SHPR	\$98,478.00
	Permanent Supportive Housing IV	SHPR	\$15,557.00
<b>NJ-513 Total</b>			<b>\$332,657.00</b>
<b>NJ-514 Trenton/Mercer County CoC</b>			
	Catholic Charities Leasing Program	SHPR	\$7,613.00
	Catholic Charities On My Own Housing Voucher Program	S+CR	\$158,808.00
	Catholic Charities/Lifeline Support Services	SHPR	\$18,519.00
	Day Drop-in Center for the Homeless	SHPR	\$83,968.00
	Dunham Hall residence	S+CR	\$175,296.00
	Escher SRO	SHPR	\$41,597.00
	Kinship Care Program	SHPR	\$121,196.00
	Mercer HIMS 2010	SHPR	\$19,970.00
	Transitional Living Commitment	SHPR	\$120,306.00
	Trenton Permanent Housing	S+CR	\$293,184.00
	Trenton Scattered Site Permanent Housing	S+CR	\$53,100.00
	Trenton Scattered Site S+C	S+CR	\$47,808.00
	Trenton-Various Transitional Housing	SHPR	\$100,956.00
<b>NJ-514 Total</b>			<b>\$1,242,321.00</b>

COC NAME	PROJECT NAME	PROGRAM	AWARD
<b>NJ-515 Elizabeth/Union County CoC</b>			
	Bridgeway Supportive Housing Project 2010	SHPR	\$25,836.00
	Bridgeway/Elizabeth Housing Authority 2003 2010	S+CR	\$258,960.00
	Bridgeway/Elizabeth Housing Authority S+C 2010	S+CR	\$623,916.00
	Bridgeway/Plainfield Housing Authority 2004 S+C 15U	S+CR	\$196,068.00
	Bridgeway/Plainfield Housing Authority 2010	S+CR	\$336,924.00
	CAU 96 and 116 West Grand 2010	SHPR	\$99,342.00
	CAU Morris Avenue Transitional Housing	SHPR	\$49,020.00
	Community Access Unlimited PH Jaques Street 2010	SHPR	\$160,478.00
	Elizabeth Coalition to House the Homeless Supportive Housing Project 2010	SHPR	\$13,300.00
	Homefirst SHP 4 U(a) 2010	SHPR	\$16,665.00
	Homefirst SHP 4 Unit Project 2010	SHPR	\$36,120.00
	Homefirst SHP 5 Unit Project 2010	SHPR	\$80,656.00
	Homefirst SHP 8 Unit Project 2010	SHPR	\$26,917.00
	Homefirst SHP 8U(a) 2010	SHPR	\$94,427.00
	Homefirst SUP 2 Unit Project 2010	SHPR	\$18,654.00
	Homefirst/Elizabeth Housing Authority SRA 2010	S+CR	\$59,184.00
	Homefirst/Plainfield Housing Authority 2004-S+C 4U	S+CR	\$55,488.00
	Homefirst/Plainfield Housing Authority 2010	S+CR	\$470,100.00
	Union HMS 2010	SHPR	\$40,655.00
	YMCA of Eastern Union County Permanent Supportive Housing 2010	SHPR	\$284,206.00
	YWCA of Eastern Union County Permanent Housing 2010	SHPR	\$217,714.00
<b>NJ-515 Total</b>			<b>\$3,164,630.00</b>
<b>NJ-516 Warren County CoC</b>			
	ESNJ Warren 2010	SHPR	\$7,464.00
	Hunterdon HMS 2010	SHPR	\$3,000.00
	Permanent Housing - Warren County	SHPR	\$63,170.00
	Shelter Plus Care-Alternatives (Warren) (3AW)	S+CR	\$53,280.00
	Warren HMS 2010	SHPR	\$2,000.00
<b>NJ-516 Total</b>			<b>\$128,914.00</b>

COC NAME	PROJECT NAME	PROGRAM	AWARD
<b>NJ-518 Ocean City/Cape May County CoC</b>			
	Cape May HIMS 2010	SHPR	\$2,667.00
	Shelter Plus Care-Cape May I	S+CR	\$70,944.00
	Shelter Plus Care-Cape May II	S+CR	\$35,472.00
<b>NJ-518 Total</b>			<b>\$109,083.00</b>
<b>NJ-519 Sussex County CoC</b>			
	Sussex HIMS 2010	SHPR	\$2,457.00
	Sussex Supportive Living Program	SHPR	\$78,536.00
<b>NJ-519 Total</b>			<b>\$80,993.00</b>
<b>NJ-520 Cumberland County CoC</b>			
	Cumberland HIMS 2010	SHPR	\$1,998.00
<b>NJ-520 Total</b>			<b>\$1,998.00</b>
<b>TOTAL</b>			<b>\$22,373,892.00</b>

### Figures 40, 41, 42, 43: Public Housing Data

The following tables summarize the public housing units and vouchers located throughout the State from November 1, 2009 through February 28, 2011.

<b>Figure 40: Units</b>			
State	ACC Units	50058 Required	50058 Received
US	1,195,953	1,058,875	960,135
NJ	40,439	34,950	34,277

US Department of Housing and Urban Development

<b>Figure 41:</b>						
<b>Distribution of Average Annual Income as a % of 50058</b>						
State	Extremely Low Income		Very Low		Low Income	
	Count	Percent	Count	Percent	Count	Percent
US	180,788	19	72,195	8	31,250	3
NJ	3,992	12	1,051	3	435	1

US Department of Housing and Urban Development

### Figure 42: Length of Stay

<b>Distribution by Length of Stay as a % of 50058 Received (currently assisted families)</b>												
State	Moved In Past Year		1+ to 2 years		2+ to 5 years		5+ to 10 years		10+ to 20 years		Over 20 years	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
US	207,272	22	97,401	10	201,605	21	171,896	18	160,016	17	121,944	12
NJ	5,253	15	2,588	8	6,697	20	7,779	23	7,241	21	4,719	13

US Department of Housing and Urban Development

**Figure 43: Number of Vouchers and Units by Housing Authority**

<b>Housing Authority Name</b>	<b>Vouchers</b>	<b>Units</b>
Asbury Park HA	278	586
Atlantic City HA	819	1,536
Bayonne HA	252	1,339
Belmar HA	0	50
Bergen County HA	3013	501
Berkeley HA	25	72
Beverly HA	0	71
Bloomfield HA	270	0
Boonton HA	159	74
Brick HA	114	266
Bridgeton HA	203	524
Buena HA	0	60
Burlington County HA	627	0
Burlington HA	0	90
Camden HA	1255	1,718
Cape May HA	103	84
Carteret HA	464	252
CEC	50	0
Cherry Hill HA	131	0
Clementon HA	69	70
Cliffside Park HA	347	354
Clifton HA	280	0
Collingswood HA	0	95
CSPNJ	125	0
Dover HA	248	59
East Orange HA	910	244
Edgewater HA	154	30
Edison HA	375	160
Elizabeth HA	1,103	1,350
Englewood HA	501	152
Florence HA	0	50
Fort Lee HA	490	40
Franklin Township HA	230	100
Freehold HA	0	85
Garfield HA	0	457
Glassboro HA	112	179
Gloucester City HA	0	106
Gloucester County HA	1,943	262
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

<b>Housing Authority Name</b>	<b>Vouchers</b>	<b>Units</b>
Hightstown HA	0	100
Hoboken HA	326	1,358
Hunterdon County HA	427	0
Irvington HA	238	662
Jersey City Episcopal CD	50	0
Jersey City HA	3,466	2,797
Keansburg HA	249	80
Lakewood HA	831	268
Lakewood RAP	1,066	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
Monmouth County	1869	0
Montclair HA	290	0
Morris County HA	634	304
Morristown HA	184	470
Neptune HA	318	345
New Brunswick HA	810	463
Newark HA	6,175	8,875
Newton HA	0	80
NJ DCA	21,131	0
NJ HMFA	539	0
North Bergen HA	457	985
Ocean City HA	0	121
Old Bridge HA	204	0
Orange HA	741	390
Passaic County HA	835	0
Passaic City HA	1,792	699
Paterson DCD HA	1071	0
Paterson City HA	1,131	1,805
Penns Grove HA	35	152
Pennsauken HA	76	0
Perth Amboy HA	820	614
Phillipsburg DCD	210	0
Phillipsburg HA	0	580
Plainfield HA	744	473
Pleasantville HA	245	267
Princeton HA	0	216
Rahway HA	188	227

<b>Housing Authority Name</b>	<b>Vouchers</b>	<b>Units</b>
Red Bank HA	260	90
Salem HA	30	210
Sayreville HA	174	0
Sea Isle City	114	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	120	0
Wildwood HA	0	170
Woodbridge HA	405	564
<b>TOTAL</b>	<b>69,698</b>	<b>41,739</b>

## **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 4,300 households with rental assistance.

*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 plant 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.

*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 including the following: 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's State and local tax burden percentage has consistently ranked among the nation's highest. In 2009, New Jersey had the highest tax rate estimated at 12.2% of income. This rate is significantly higher than national average of 9.8%. In 2009, residents were paying \$6,751 per capita in state and local taxes.

<b>State and Local Tax Burden 2009</b>		
<b>Rank</b>	<b>State</b>	<b>State/Local Tax Burden</b>
1	New Jersey	12.2%
2	New York	12.1%
3	Connecticut	12.0%
4	Wisconsin	11.0%
5	Rhode Island	10.7%
6	California	10.6%
7	Minnesota	10.3%
8	Vermont	10.2%
9	Maine	10.1%
10	Pennsylvania	10.1%

Tax Foundation

*Redevelopment* that 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 as well as other appropriate grant opportunities.

### *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 year the State will do the following:

- Continue to improve communication between the following state agencies, DCA, HMFA, 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*

- Develop 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.

#### 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.

Promote 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 for Economic Development Projects*

On March 1, 2011 Governor Christie signed into law Assembly Bill No. 2853 which directs State and local agencies that issue permits to businesses to streamline the process by which the permits are issued to such businesses and monitored for compliance. The law requires State agencies to review the permits they currently issue to identify permits which: 1) can be administered through expedited processes, such as developing procedures for the electronic submission of permit applications; or 2) may be obsolete, are no longer necessary or cost more to administer than the benefits they provide

## 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 enacted a 2% constitutional cap on 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.

- **National Foreclosure Mitigation Program:** HMFA was awarded a total of \$1.3 million under the National Foreclosure Mitigation Counseling Program. HMFA is allocating the funds to nonprofit housing counseling agencies

throughout the State to enable them to provide increased foreclosure prevention counseling.

- **Mortgage Assistance Program (MAP)** provides assistance loans up to \$20,000 to homeowners to help bring their mortgages current or to refinance or renegotiate the mortgage terms. Homeowners must work with a housing counseling agency to determine program eligibility.
- **New Jersey Judiciary's Foreclosure Mediation Program (NJJFM)** provides homeowners with access to housing counselors and court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. The program also provides free legal services to income-eligible homeowners.
- The **HomeKeeper Program** offers financial assistance to homeowners who are in danger of losing their homes as a direct result of unemployment or underemployment. Eligible homeowners may receive up to \$48,000 in assistance for a term of up to 24 months.

## Low Income Housing Tax Credit Program

Section 42 of the Internal Revenue Code of 1986 created the Low-Income Housing Tax Credit (LIHTC) program, which may be applied against the federal income tax of persons or associations that have invested in certain developments 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. The tax credit frequently provides the last critical element to ensure the financial feasibility of the project. In New Jersey, the LIHTC Program is administered by the New Jersey Housing and Mortgage Finance Agency (HMFA).

The amount of tax credits available for allocation each year by HMFA is established pursuant to the Internal Revenue Code. Tax Credits are awarded for specific projects pursuant to the State's Low-Income Housing Tax Credit Qualified Allocation Plan. In order to be considered for tax credits in New Jersey, the proposed property must entail new construction, substantial rehabilitation, or acquisition and substantial rehabilitation.

Each year, the State publishes funding cycles and the amount of credits available in each cycle in The Atlantic City Press, The Record, Newark Star Ledger, The Courier News, The Asbury Park Press, The Camden Courier Post, Bridgeton Evening News and The Trenton Times. The program currently has four funding cycles.

1. Family Cycle for non-age restricted developments. This cycle has two set-asides:
  - HOPEVI/Replacement Housing/CFRC Set-Aside: The first reservation of credits shall be given to the highest-ranking eligible application that utilizes HOPE VI, Replacement Housing Factor or Capital Fund Recovery Competition (CFRC) funds from HUD or is included in an approved HOPE VI proposal.
  - Nonprofit Set-Aside: The second reservation of credits shall be given to the highest-ranking eligible application from a qualified nonprofit organization.
2. The Senior Cycle has one set-aside, the HOPE VI/Replacement Housing/CFRC Set-Aside, described above in the Family Cycle.
3. Special Needs Supportive Housing Cycle for projects in which a minimum of 10 units or 25 percent of the total project units, whichever is greater, is rented to a special needs population. At a minimum, a supportive housing project must have a social service coordinator and a social services plan that addresses the needs of the identified special needs population.

4. Final Cycle: All projects, including minimum rehab projects, may apply to this cycle. There is one set-aside in the Final Cycle.
  - Preservation Set-Aside: for currently occupied affordable housing projects at risk of losing its affordability controls.

## Strategic Plan

This strategic plan identifies how the State 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 20,000 vouchers, DCA oversees a Section 8 Homeownership Program and the Family Self-Sufficiency Program.

- The Section 8 Homeownership Program allows families who are receiving Section 8 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. Except for the elderly and the disabled the minimum income requirement is 12 times the monthly SSI/SSD amount for the state of New Jersey, must have decent credit and successfully complete housing counseling homebuyer/education. To date DCA's Homeownership Program have 2,249 applicants, 737 of which are in housing counseling, 256 are mortgage ready, 205 are in housing search and 105 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 203 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: 29% of the applicants are 30 years old or younger; 55% are 31-64 years old; and 13.5% are 65 years old or older.

Gender: 75% of the applicants are female.

Race: 27% of the applicants are White, 51% are Black, .7% are Asian, 5.1% are Hawaiian and .5% are American Indian/Alaskan Native.



Ethnicity: 15% of applicants are of Hispanic origin.

Disabled: 26.3% of the applicants are disabled.

Family size: 7% of the applicants are large households (5 or more people); and 93% 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 Shelter 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 Homelessness Prevention and Rapid Re-Housing Program. In addition, DCA in collaboration with local Continuum of Cares serves as the "project sponsor" for Shelter Plus Care and Supportive Housing grants.

## **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. The program provides 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 was expanded this year and is currently operating in Camden, Jersey City, Newark, New Brunswick and Trenton.
- **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.

### 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/ADOS) 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 44 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 2010 Out of Reach report ranks New Jersey as the 5<sup>th</sup> most expensive State to rent a two-bedroom apartment; in New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,264. The report states that the annual income necessary to afford a 2 bedroom apartment is \$50,577 per year.

Households spending more than 30 percent of their gross income on housing costs are considered to be cost-burdened. Households spending more than 50 percent are considered to be severely cost-burdened. Housing is generally considered to be affordable if the household pays 30 percent or less of their income on rent and utilities.

**Figure 44: Housing Priority Needs Table**

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

**Figure 45: 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

## **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 this one-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.
- Sixty-five percent (65%) of New Jersey's elderly households, both renters and homeowners, have housing problems because of their limited fixed incomes.
- 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 46: 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

**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 26, 2011 Point in Time Survey. The survey showed that there were 9,244 homeless men, women and children that night. The specific breakdown can be found in the homeless needs section of the Plan.



**Figure 47: 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

## Goals

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

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>2011</b>
<b>GOAL</b>	1,552 units

**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 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.

**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.

**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.

**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 Housing Partnership:** On May 11, 2011, Governor Christie announced a new special needs housing initiative aimed to create affordable, supportive housing for 600 people with developmental disabilities by June 2013. The initiative aligns with the State of New Jersey’s goal to help integrate people with special needs into the community whenever possible. Under the Special Needs Housing Partnership, DCA and DHS will seek to purchase three- or four-bedroom ranch style homes and two-bedroom condominiums and apartments to create supported-living arrangements for a minimum of 100 people by December 31, 2011, an additional 200 people by June 30, 2012; and 300 more people by June 30, 2013. The goal is to move people who are able from developmental centers to the community; who are on the DHS waiting list, or who require emergency community residential placements into appropriate housing faster than the State’s current process.

**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 for the acquisition of land and/or buildings, rehabilitation and/or conversion of existing buildings, and new construction to create supportive housing.

**P.L. 2008, c. 46** requires that 13 percent of all COAH-credited and Balanced Housing-funded housing be affordable to very low- income households.

**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.

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

<b>FISCAL YEAR</b>	<b>2011</b>
<b>GOAL</b>	237 units

**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 Express** was created jointly between the DCA and HMFA, allows HMFA to administer Balanced Housing funds on behalf of DCA for rental projects that are eligible for low-income housing tax credits.

**Neighborhood Preservation Balanced Housing** furthers the Mount Laurel Doctrine by creating housing opportunities in viable neighborhoods for households of low- and moderate-income. Assistance is provided to municipalities that fall into one of the following categories: 1) The municipality has received Substantive Certification from the Council on Affordable Housing (COAH); 2) The municipality has entered into a judicially approved compliance agreement to settle its fair share housing obligation; 3) The municipality is subject to a court-ordered builder's remedy 4) The municipality has been designated as a receiving municipality under a regional contribution agreement and the project plan has been approved by COAH; and 5) The municipality has petitioned COAH for substantive certification or COAH has passed a resolution stating that the municipality is eligible in spite of not being certified. The resolution does not require that a petition be pending for substantive certification provided that the affordable housing project will meet all or part of the municipality's low and moderate income housing obligation in its 1987-2014 Housing Element and Fair Share Plan.

**Smart Rental Project Loan Program (5-25)** provides first mortgage financing for small rental projects containing between 5 and 25 housing units. In addition, secondary financing of up to \$50,000 per unit is provided to support these projects.

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

<b>FISCAL YEAR</b>	<b>2011</b>
<b>GOAL</b>	2,257 households

**First Time Homebuyer Program** provides below-market, fixed interest rates to first-time homebuyers and urban area buyers.

**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 low and moderate-income households throughout the state.

**HOPE Program** is an employer guaranteed loan program that offers no down payment, below-market, fixed rate mortgages to eligible employees without private mortgage insurance. Employers must be approved by the HMFA.

**Homeownership for the Developmentally Disabled** 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).

**Homeownership for Adopting Families** provides home ownership mortgage loans to families that are newly adopting or making a permanent commitment through kinship legal guardianship for a child through the Department of Human Services, Division of Youth and Family Services, or a state-licensed adoption agency. The program provides low-interest loans and home ownership counseling to families who are adopting and/or making permanent commitments to children by purchasing a home and/or wish to make improvements to their home to accommodate a larger family.

**Live Where You Work Homebuyer Program (LWYW):** DCA and the New Jersey Housing and Mortgage Finance Agency welcomed Bridgeton, Collingswood and Middletown Township to the Live Where You Work Homebuyer Program during SFY 2011. There are now 36 municipalities enrolled in the program. LWYW is a homebuyer incentive program that provides low-interest mortgage loans to homebuyers purchasing homes in towns where they are employed. Other benefits include down payment and closing cost assistance in an amount up to 5%. The goal of LWYW is to build stronger communities and promote sustainable land use by encouraging people to live closer to their jobs.

**100% Financing** 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.

**Purchase/Rehab and Refi/Rehab Mortgage Program** Provides financing for the purchase and substantial rehabilitation of a home or the refinancing / rehabilitation of the HMFA's existing homeowner.

**Police and Fireman’s Retirement System Mortgage Program** Provides first mortgages and refinancing for active members of the PFRS Pension Program with at least one year of service in the pension. The interest rate is set at 1% over the 10-year treasury rate.

**Reverse Mortgage Program** allows homeowners 62 years and older to utilize the equity in their home. The mortgage can be set up as an annuity, line of credit or lump sum payment.

**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.

**Smart Start Program** is offered in conjunction with HMFA’s Home Buyer Program mortgage loans. Smart Start provides families purchasing homes in Smart Growth areas a second mortgage for down payment and/or closing costs. Borrowers are eligible to receive up to 4% of the first mortgage amount.

**The Tax Credit Assistance Program (TCAP)** The American Recovery and Reinvestment Act of 2009 appropriated \$2.25 billion under the HOME Investment Partnerships (HOME) Program for a grant program, known as the Tax Credit Assistance Program (TCAP), to provide funds for capital investments in Low-Income Housing Tax Credit projects that were awarded tax credits in fiscal years 2007, 2008, or 2011. New Jersey received approximately \$61 million of these funds to jump start construction of affordable housing stalled by the current economic climate.

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

<b>FISCAL YEAR</b>	<b>2011</b>
<b>GOAL</b>	26,844 households

**Another Chance** housing resources available for use by inmates released from prison without a stable living arrangement to return to. The program provides 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.

**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 Shelter Grant** ESG is under the umbrella of the Shelter Support Program, provides funds to nonprofits and local governments to renovate and construct homeless shelters and transitional housing facilities.

**Shelter Support** is under the umbrella program for the Emergency Shelter Grant program, provides funds to construct new and renovate existing homeless shelters and transitional housing. Assistance is provided to local governmental units and nonprofit organizations.

**Family Self-Sufficiency (FSS) Program** assists families that are receiving housing assistance under the Housing Choice Voucher Program in becoming self-sufficient and self-reliant through the implementation of a jointly developed action plan between the participant and the housing agency. Families participate in a series of job training, career counseling, and education and social service programs.

**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.

**HomeKeeper Program** offers financial assistance to homeowners who are in danger of losing their homes as a direct result of unemployment or underemployment. Eligible homeowners may receive up to \$48,000 in assistance for a term of up to 24 months.

**Homelessness Prevention and Rapid Re-Housing Program** provides temporary financial assistance to low-income families to help them avoid homelessness. Eligible participants must have experienced a life-changing event that caused them to experience a housing crisis. Participants may receive assistance for a term of up to 180 days.

**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.

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

**Housing Opportunities for Persons with AIDS – Post Incarcerated Program** provides housing assistance to individuals recently released from prison who have HIV/AIDS.

**Individual Development Account Program (IDA)** provides matched savings to help low-income people pay for higher education, purchase homes or start small businesses. The IDA program also provides financial education, case management, homeownership counseling and other asset-goal specific training to IDA participants.

**Non-Elderly Disabled Program:** The State supports the development of housing options and programs, which enable persons with special needs to reside in non-institutional settings. This year, DCA received \$936,420 in federal funding to help 100

non-elderly individuals with disabilities that are currently living in institutional settings move to independent living.

**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. Funds for this program have been granted 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.

**Veterans Affairs Supportive Housing Program-** combines Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and clinical services provided by the Department of Veteran's Affairs (VA). VA provides these services for participating veterans at VA medical centers (VAMCs) and community-based outreach clinics.

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

<b>FISCAL YEAR</b>	<b>2011</b>
<b>GOAL</b>	250 agencies

**Homeless Management Information Systems (HMIS)** HMFA is the administrative entity for the Homeless Management Information System, which provides a single software solution to homeless prevention agencies to track and manage their client cases. The HMIS Collaborative was established in 2003 in response to the federal Department of Housing and Urban Development's mandate that all local agencies develop and implement sophisticated tracking systems for reporting purposes. Currently in the HMIS system there are 252 agencies.

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

<b>FISCAL YEAR</b>	<b>2011</b>
<b>GOAL</b>	1,800 individuals

**Lead Hazard Control Assistance Fund (LHCA)** provides funds to identify and remediate lead-based paint hazards, as well as relocate households with children with elevated blood lead levels to lead-safe housing. LHCA also provides education/outreach and training to improve awareness of the dangers of lead-based paint.

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

FISCAL YEAR	2011
GOAL	333,565 households

**Emergency Shelter Grant/Emergency Solutions Grant** provides funds to renovate and improve existing homeless shelters and transitional housing, and pay certain social services and operating costs.

**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.

**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:

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

**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.

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

FISCAL YEAR	2011
GOAL	109 municipalities



**At-Home Downtown Program:** This program provides below-market rate mortgage funds to acquire and rehabilitate or refinance and rehabilitate residential structures with a storefront commercial component. Projects are limited to 1-3 apartments plus the commercial unit for a total of four units. The program is available to individuals and investors. The program’s objective is to revive the housing potential of the state’s downtown areas. No income limits apply.

**Improvement Districts (BIDs, SIDs and DIDs)** provides information and referral to more than 80 municipalities, local staff and consultants regarding technical assistance issues and grants available to municipalities to establish Special Improvement Districts (SIDs) under State enabling legislation. The program also includes (as resources permit), Improvement District Challenge Grants and the Downtown Business Improvement Zone Loan Fund, a revolving 0% interest program to support physical improvements in certified DBIZ districts.

**Main Street 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. In 2010 The MSNJ program provided technical assistance, training and education is provided to 26 designated downtown management organizations, as well as (resources permitting) direct services to business and property owners in the areas of architectural design, branding, marketing, business retention and recruitment.

**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** provide funding for the development of a comprehensive neighborhood plan

**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.

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

<b>FISCAL YEAR</b>	<b>2011</b>
<b>GOAL</b>	TBD

Goal: The State will develop an educational campaign to address the negative public perceptions often associated with affordable housing and residents on housing assistance. The campaign will focus on actual developments that have been successful in providing different types of affordable housing such as apartments, condominiums and townhouses and showcase the type of tenant that is residing in these projects.

### ***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 emissions 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. As evident by the data in the Housing Market Analysis section, 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.

## ***Analysis of Impediments to 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.

### **Impediment 1: Perception of Affordable Housing/Section 8**

Public officials and residents often have a negative perception of affordable housing; it will be a public eyesore, lower property taxes and attract crime. Community leaders are very much influenced by these public misconceptions. As a result, even if a municipality has the land to support denser, more affordable housing, it may lack the will to do so.

The Not In My Backyard syndrome (NIMBY), neighborhood opposition to affordable housing or any type of new housing is an example of discrimination if its effect is to discourage certain protected classes from obtaining housing.

**Action:** Develop an educational campaign to address the negative public perceptions often associated with affordable housing and residents on housing assistance. The campaign should focus on actual developments that have been successful in providing different types of affordable housing such as apartments, condominiums and townhouses and showcase the type of tenant that is residing in these projects. In addition, the State should promote planning practices that gives residents the opportunity to participate in the early development stages of proposed projects in their area. This will allow the residents the opportunity to direct some of their questions and concerns to those individuals that are key players in the building process.

### **Impediment 2: Limited English Proficiency**

English as a second language is becoming more prevalent as New Jersey becomes more diverse. Persons who do not speak English may encounter difficulties with housing choice, or may not understand their rights as a tenant or homeowner which leaves those households vulnerable to discrimination. While most people in the New Jersey speak, write and understand English, there is a growing population where English is not their primary language.

According to the 2009 American Community Survey, New Jersey has 859,607 people categorized as speaking English less than very well or 10.5% of the entire population. The majority of these residents live in Hudson County (21.8%), Essex County (14%), Bergen County (12.3%) and Middlesex County (12.1%).

**Figure 48: LEP**

Geography	Population 5 Years and Over (2009 Estimate)	%Population Speak only English (Estimate)	Speak English Less than Very Well	% of the Population that Speak English Less than Very Well	%Population Speak Spanish or Spanish Creole Better than English (2009 Estimate)	%Populatin Speak: French (incl. Patois, Cajun); Better than English (2009 Estimate)	%Population Speak German Better than English (2009 Estimate)	%Population Speak Chinese Better than English (2009 Estimate)	%Population Speak Korean Better than English (2009 Estimate)
United States	285,797,349	80.0%	21,227,346	7.4%	5.7%	0.1%	0.1%	0.5%	0.2%
New Jersey	8,152,722	71.5%	859,607	10.5%	7.0%	0.1%	0.1%	0.6%	0.5%

2009 American Community Survey

Those individuals having a limited ability to speak or understand English are considered to be Limited English Proficient (LEP). Language limitations can be a barrier to accessing and maintaining housing assistance and other important benefits or services.

**Action:** The Department of Community Affairs (DCA), as a recipient of federal assistance, has taken steps to ensure that New Jersey residents have access to all of its programs by reducing language barriers. DCA has developed a Limited English Proficiency Policy that outlines its procedures to address the language barriers of its applicants and participants. The policy, which is utilized for both the State Rental Assistance Program and the Housing Choice Voucher Program, is part of the Housing Choice Voucher Administrative Plan which is posted on the Department of Community Affairs' web site at <http://www.nj.gov/dca/divisions/dhcr/announcements/pdf/hcvpadminplanforsfyear2011.pdf>.

### **Impediment 3: Lack of Information About Fair Housing Laws and Protections**

There is a need for additional fair housing education. Respondents to the fair housing survey noted that housing industry representatives and residents alike could benefit from better fair housing education concerning federal and State fair housing rights and responsibilities.

Although several organizations including the Division on Civil Rights have provided information on housing discrimination and related topics, the lack of knowledge on fair housing laws and protections appears to be an impediment for protected class members. Much of the training provided is directed toward housing providers. Renters and buyers are often harder to reach but are perhaps the most in need of education.

**Action:** Federal and State fair housing laws will only be effective if residents know their rights, landlords know their responsibilities, advocacy groups know their options, and lenders and insurers understand how the law affects their operations.

The Internet can be effective tool to get information regarding fair housing rights and how to file a fair housing complaint. Therefore the Department of Community Affairs' Division of Housing and Community Resources is in the process of creating a web

page, in English and Spanish geared to increase the knowledge of tenants about fair housing laws and protections. The web page will contain information on fair housing, links to the fair housing laws and other resources, information about predatory lending, frequently asked questions and the procedures for filing a discrimination complaint.

Because some residents may not have access to the Internet or be proficient with the Internet, the fair housing information will be published in both electronic and paper formats for people who feel they have been discriminated against and are seeking assistance. The brochures created will be forwarded to libraries, faith-based organizations, community action agencies and schools for dissemination.

The State will also distribute brochures to its shelter grantees with the request that they are displayed in a prominent location for client access.

The State believes that fair housing education is an integral part of eliminating illegal discrimination practices; an educated public and housing community will be more likely to identify illegal discrimination and utilize federal, state and local fair housing resources to help alleviate the situation. The goals of this initiative are: 1) to reduce housing discrimination through education and outreach efforts; and 2) to increase the number of complaints referred to the US Department of Housing and Urban Development (HUD), the State Civil Rights Office or a local fair housing agency.

#### **Impediment 4: Challenges for Persons with Disabilities**

Persons with disabilities comprise another population sensitive to fair housing issues and for whom special programming must be reviewed. Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities or impedes them from being able to go outside the home alone or to work. Defined in this fashion, the number of persons having disabilities in New Jersey is 4.1% of the population for the ages of 5-17 years old, 8.1% of the population between 18-64 years old and 49.7% of the population above 65.

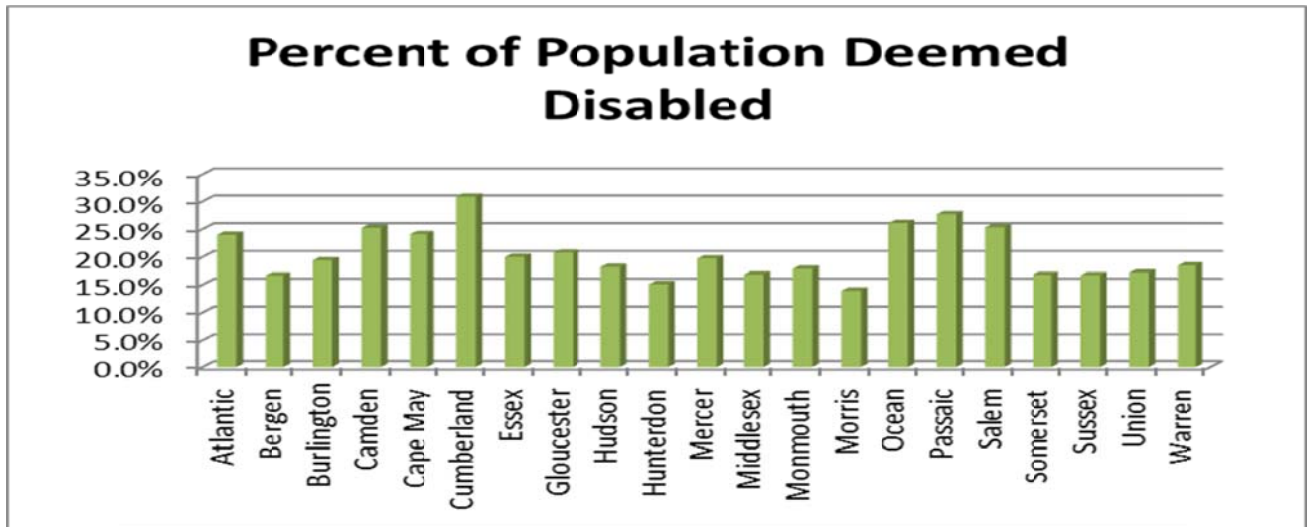
**Figure 49: Disability Data By Age and County**

<b>Geography</b>	<b>% Population 5 to 17 years with a Disability</b>	<b>% Population 18-64 with a Disability</b>	<b>% Population 65 and over with a Disability</b>
<b>United States</b>	4.5%	10.8%	55.6%
<b>New Jersey</b>	4.1%	8.1%	49.7%
<b>Atlantic County</b>	3.2%	10.8%	52.8%
<b>Bergen County</b>	2.5%	5.6%	44.2%
<b>Burlington County</b>	4.6%	7.0%	50.1%
<b>Camden County</b>	6.8%	12.0%	56.2%
<b>Cape May County</b>	2.9%	10.1%	40.4%
<b>Cumberland County</b>	6.1%	14.9%	70.1%
<b>Essex County</b>	4.3%	8.1%	54.3%
<b>Gloucester County</b>	3.5%	9.4%	47.8%
<b>Hudson County</b>	2.7%	7.3%	56.9%
<b>Hunterdon County</b>	2.6%	5.2%	44.4%
<b>Mercer County</b>	5.9%	9.0%	47.4%
<b>Middlesex County</b>	3.5%	6.1%	47.5%
<b>Monmouth County</b>	4.1%	6.8%	44.8%
<b>Morris County</b>	2.3%	4.9%	38.8%
<b>Ocean County</b>	4.1%	10.4%	50.0%
<b>Passaic County</b>	7.6%	13.0%	66.7%
<b>Salem County</b>	6.0%	10.0%	58.2%
<b>Somerset County</b>	3.4%	6.2%	50.3%
<b>Sussex County</b>	5.0%	8.0%	38.2%
<b>Union County</b>	3.9%	7.8%	46.5%
<b>Warren County</b>	3.0%	8.1%	43.0%

2010 Census \*Disability status is self-identified in the census. Persons with disabilities fill out their census forms to report if they have a disability. Disability is defined as ambulatory, hearing, vision or self-care difficulty. Population under the age of 18 years are excluded from self-care disability.



**Figure 50: Percent of Population Deemed Disabled By County**



2010 Census

Many of these individuals rely on state and/or federal benefit programs as their only sources of income thereby placing them in the low-income bracket. Because of housing affordability issues for low-income persons, housing opportunities for persons with physical or mental challenges is more limited. For many, housing opportunities are further limited by accessibility issues.

**Action:**

1. The State will promote the creation of more affordable and accessible housing to meet the housing needs of people with disabilities. HMFA will continue to use its Special Needs Trust Fund Program to increase the number of affordable, accessible housing units for persons with special needs.
2. The State supports the development of housing options and programs, which enable persons with special needs to reside in non-institutional settings. The Department of Community Affairs will continue to apply for additional federal housing vouchers to assist New Jersey's disabled population. This year, DCA received \$936,420 in federal funding to help 100 non-elderly individuals with disabilities that are currently living in institutional settings move to independent living.
3. As previously stated in impediment 3 ~ DCA will provide fair housing information to increase the public's awareness about their fair housing rights and to educate housing professionals about their responsibilities.
4. The Department of Community Affairs will provide funding to create supervised housing for the individuals impacted by the closing of Vineland Developmental Center's (VDC) West Campus in June 2011.

## Impediment 5: Racial and Ethnic Housing Concentration

The 2010 Census clearly shows that minorities are highly concentrated in the northern part of the State, comprising 25% of the entire population with only 6.5% of minorities residing in Southern New Jersey. Essex County alone is made up of 57.4% minorities; Hudson, Mercer, Middlesex, Passaic and Union County all have minority populations over 35%. Essex County has a primarily Black population (49.9%) while Middlesex County has an extremely large Asian population at 21.4%, a 15.3% increase since 1990. Passaic County has a large mix of Hispanics/Latinos representing 37% of their population. Hudson County has a large Hispanic/Latino population at 42.2% - while Essex, Cumberland and Union Counties' Hispanic/Latino population exceeds 20%.

**Figure 51: Percent Minorities By County**

2010 Data		White	Total Minorities	% Total Minorities
<b>United States</b>	308,745,538	TBD	TBD	TBD
<b>New Jersey</b>	8,791,894	6,029,248	2,762,646	31.4%
<b>Atlantic County</b>	274,549	179,566	94,983	34.6%
<b>Bergen County</b>	905,116	650,703	254,413	28.1%
<b>Burlington County</b>	448,734	331,342	117,392	26.2%
<b>Camden County</b>	513,657	335,389	178,268	34.7%
<b>Cape May County</b>	97,265	87,369	9,896	10.2%
<b>Cumberland County</b>	156,898	98,430	58,468	37.3%
<b>Essex County</b>	783,969	333,868	450,101	57.4%
<b>Gloucester County</b>	288,288	240,890	47,398	16.4%
<b>Hudson County</b>	634,266	342,792	291,474	46.0%
<b>Hunterdon County</b>	128,349	117,264	11,085	8.6%
<b>Mercer County</b>	366,513	225,011	141,502	38.6%
<b>Middlesex County</b>	809,858	474,589	335,269	41.4%
<b>Monmouth County</b>	630,380	520,716	109,664	17.4%
<b>Morris County</b>	492,276	406,683	85,593	17.4%
<b>Ocean County</b>	576,567	524,577	51,990	9.0%
<b>Passaic County</b>	501,226	314,001	187,225	37.4%
<b>Salem County</b>	66,083	52,757	13,326	20.2%
<b>Somerset County</b>	323,444	226,608	96,836	29.9%
<b>Sussex County</b>	149,265	139,504	9,761	6.5%
<b>Union County</b>	536,499	329,052	207,447	38.7%
<b>Warren County</b>	108,692	98,137	10,555	9.7%

2010 Census

The most racially concentrated counties mentioned above also have a large percentage of older housing built prior to 1939: Hudson County (39.8%); Essex County (27.5%); Middlesex County (10.6%); Passaic County (22.3%) and Union County (22.4%).

**Actions:**

1. The Department of Community Affairs will open up a waiting list for 100 State Rental Assistance Program vouchers for very low-income families; 25 vouchers will be issued in each of the following counties – Hunterdon, Ocean, Sussex and Warren.
2. The State will promote higher density residential zoning in Transit Oriented Development areas, when revitalization occurs.
3. The State will promote the development of mixed-income communities throughout the State to help low-income working families move to neighborhoods offering greater access to opportunity; better schools, housing and transportation.
4. The Division on Civil Rights (DCR) through its Multiple Dwelling Report will continue to identify and investigate potential patterns of discrimination. The Multiple Dwelling Reporting Rule requires property owners with 25 or more rental units to submit by January 31 of each year, an annual report to the DCR detailing the racial and ethnic composition of their tenants and applicants during the preceding year. More than 3,500 multiple-dwelling complexes are obligated to file reports under this regulation. The report assists DCR in identifying potential patterns of housing discrimination and includes information on the degree of access property owners provide to persons with disabilities and Section 8 rental subsidies.
5. The State will continue to support the New Jersey Housing Resource Center <http://www.njhousing.gov/> which: 1) provides an on-line resource for property managers to market affordable rental and sales units statewide; and 2) provides a convenient resource for prospective renters to locate affordable and accessible housing . This website is free; searches can be conducted in both English and Spanish.
6. The Department of Community Affairs will continue to ensure that all of their housing and community development funds provide benefits and opportunities to residents regardless of race, color, religion, sex, disability, familial status, and national origin

HUD requires state and local governments to produce a five-year Consolidated Plan and annual action plan to receive funds from the Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), HOME Investment Partnerships Program (HOME), and Housing Options for People With AIDS (HOPWA) formula grant programs. The five-year plan must include an analysis of low-income housing needs, the needs of homeless persons and special needs populations, and the local housing market.

The State's Consolidated Plan\* should be used as a guide to achieve the facilitation of shifts in population, employment, economic development and redevelopment into more compact, mixed-use 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.

## ***Institutional Structure***

The State will pursue the following actions over the next year 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. DCA and HMFA have 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.

## ***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.

## Compliance

The following are actions the State will take in order to ensure the long-term compliance with housing codes.

- 1) The State follows the requirement that on-site inspections of HOME-assisted rental housing developments are required no less than:
  - Every 3 years for projects of 1 to 4 units;
  - Every 2 years for projects with 5 to 25 units;
  - Annually for projects with 26 or more units
- 2) DCA will inspect a sufficient sample of HOME-assisted units which equates to a minimum of 20% of the total units and at least one unit in every building.
  - The State's on-site physical inspection meet or exceed the State of New Jersey's Department of Community Affairs' Division of Codes and Standards Bureau of Housing Inspection's, New Jersey Hotel and Multiple Dwelling Law (N.J.S.A. 55:13A-1 et seq.)

The HOME program uses a 3 stage intervention for projects that fail inspections:

- Low-level intervention
  - A clearly written letter identifying the problem areas and requesting corrective action is sent to the grantee.
  - Additional technical assistance is provided to the grantee to address the identified problems.
  - Additional monitoring reviews are scheduled.
- Moderate-level intervention
  - Impose probationary status.
  - Accelerate loan terms.
  - Restrict sub-recipients payment request .
- High-level intervention
  - Suspend sub-recipient's grant
  - Initiate legal action.

## Program Specific Requirements

### *Community Development Block Grant Program*

<b>FFY 2011 Total Allocation:</b>	<b>\$6,279,187</b>
<b>State Administration:</b>	<b>\$ 288,376</b>
<b>FFY 2011 Funds:</b>	<b>\$5,990,811</b>
Emergency Housing Repair	\$ 20,000
Innovative Development	\$ 400,000
Housing Rehabilitation	\$1,500,000
Public Facilities	\$4,070,811
108 Loan Authorization	To be determined*

\* This figure has not been set or adjusted for current loan obligations, which was not available at the time of this publication. Starting SFY 2012 the NJ Department of Community Affairs, NJ Small Cities CDBG Program may be administering the 108 Loan Program. An announcement will be published if and when the program is operational.

### **Application Submission Schedule**

Emergency Housing Repair Fund	Applications accepted throughout the program year.
Innovative Development Fund	Applications must be submitted no later than Friday September 30, 2011.
Housing Rehabilitation Fund	Applications must be submitted no later than Friday September 30, 2011.
Public Facilities Fund	Applications must be submitted no later than Friday September 30, 2011.
108 Loan Program	Date to be determined.

## **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:

1. To undertake community development activities that principally benefit persons of low and moderate income;
2. To prevent or eliminate slums and blight;
3. 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**

1. Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing.
2. Support and encourage efficient patterns of community development, redevelopment, and capital funding by giving priority to proposals that address documented health and safety concerns.
3. Encourage innovative proposals that improve housing, and other eligible activities to renew designated revitalization areas.
4. Encourage the development of facilities needed to support welfare to work programs such as job training and child and elder care.
5. Support and encourage neighborhood revitalization efforts identified in locally developed plans and strategies.



6. Improve the availability and adequacy of essential public facilities, and remedy serious deficiencies in areas that principally serve people of low or moderate income.
7. Ensure that municipalities have the capacity to implement community development programs and maintain community development improvements.
8. 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**

<i>Administration</i>	\$ 288,376
<i>Technical Assistance</i>	\$ 0

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

<i>Emergency Housing Repair Fund</i>	\$ 20,000
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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.

<i>Innovative Development Fund</i>	\$ 400,000
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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. Innovative development proposals 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. Grants may not exceed \$400,000 unless compelling reasons for exceeding that amount are set forth by the applicant and accepted by the DCA.

*Housing Rehabilitation Fund* \$ 1,500,000

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 \$400,000. Multi-jurisdictional programs may receive grants of up to \$300,000. Awards to programs serving only one municipality may not exceed \$200,000. The fund is designed to rehabilitate only single-family owner occupied housing.

*Public Facilities Fund* \$ 4,070,811

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 \$400,000. 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* \$ TBD \*

NOTE: NJEDA no longer administers the 108 Loan Program. NJDCA will be administering the program.

\*This figure has not been established at this time.

## **Matching Requirements**

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

<b>MDI Rank</b>	<b>Matching Share</b>
0 to 100	5%
101 to 200	10%
201 to 300	15%
301 to 400	20%
401 and above	25%

The MDI 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 MDI 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 Innovative Development Fund grants.

## **Number of Applications**

Applicants may apply for one Housing Rehabilitation grant, one Public Facilities grant, and one Innovative Development grant per year. No more than one project per grant application will be allowed. 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 at the time of application.

## **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 single family 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:

1. Compliance with a statutory National Objective.
2. Documented needs and costs.
3. Certification that other public or private funding sources are not available.
4. Date of submission.

### *108 Loan Program*

This program is currently in the process of transferring to the Department. Program requirements have not been established as of this date. However, once the program is setup applications for 108 loans will be evaluated by the Department 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 this year, 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 that meet one of the national objectives and are designed to create alternative energy sources and energy conservation are eligible. Employment development is not an eligible activity under this fund.

## *Housing Rehabilitation, Public Facilities and Innovative Development Funds*

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 attached.

**All Federal Compliance Items:** Resolutions for citizen participation and affirmatively furthering fair housing, a grant management plan, at least a complete draft of the environmental review record (ERR) for the level of review required and a phase I environmental site assessment if required (the completed ERR must include proof of official public notice and letters documenting findings), see the Small Cities ERR Handbook section on the Program's web page, professional services agreement drafts, third party cooperative agreement draft for ID projects, 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 Distress Index (MDI), which appears in the attached table pages 14-16. The indices are used by State agencies in allocating need-based assistance to municipalities. Applicants may receive up to 100 points as follows:

<b>MDI Rank</b>	<b>Score</b>
0 to 100	100 Points
101 to 200	80 Points
201 to 300	60 Points
301 to 400	40 Points
401 and above	20 Points

**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 and a provision for a property maintenance code including a draft code 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 at the time of application. 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.

<b>Past Performance Rating</b>	<b>Range of Score</b>
Good	51 to 100 Points
Fair	1 to 50 Points
Poor	0 to -100 Points

The performance rating and consideration to award will be based on past monitoring visits, findings, remedial plans and audit findings. The Department reserves the right not to fund an applicant based on the past performance, competency and experience of the management team including the project coordinator, which may be an employee or consultant. Multiple instances of noncompliance with program requirements will weigh heavily in the decision-making process.

#### Eligible Activities

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

1. 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.
2. Acquisition, construction, reconstruction, or installation of public works or facilities (except buildings for the general conduct of government) and site and other improvements.
3. Code enforcement in deteriorated or deteriorating areas in which such enforcement may arrest the area's decline.
4. Clearance, demolition, removal, and rehabilitation of buildings.

5. Special projects directed to the removal of architectural barriers that restrict the accessibility of the elderly and handicapped.
6. Payments to housing owners for losses of rental income incurred in holding units for relocated individuals and families displaced by activities under the program.
7. Disposition of real property acquired pursuant to the program.
8. Provision of public services if the local government has not provided such services during the 12-month period immediately preceding implementation of the program.
9. Payment of the non-Federal share required in connection with a Federal grant-in-aid program undertaken as part of this program.
10. Payment of the cost of completing a project funded under Title I of the Housing Act of 1949.
11. Relocation payments for displaced individuals, families, businesses, and organizations as a result of activities under the program.
12. 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.
13. Payment of reasonable administrative costs.
14. Activities carried out by public or private non-profit organizations including:
  - a. Planning
  - b. 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.
15. 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).
16. Activities necessary to the development of a comprehensive community-wide energy-use strategy.
17. Assistance to private, for-profit entities, when the assistance is appropriate to carry out an economic development project.

18. Rehabilitation or development of housing assisted under Section 17 of the United States Housing Act of 1937.
19. Assistance to facilitate the substantial reconstruction of housing owned and occupied by low- and moderate-income persons.
20. Technical assistance to increase the capacity of public or non-profit entities to carry out eligible neighborhood revitalization or economic development activities.
21. Housing services designed to assist homeowners, tenants, and others seeking to participate in eligible housing activities.
22. Assistance to institutions of higher education capable of implementing eligible activities.
23. Assistance to public and private organizations (for-profit as well as non-profit) to facilitate the development, stabilization, and expansion of micro-enterprises.
24. 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.
25. Activities necessary to repair and operate housing units acquired through tax foreclosure to prevent abandonment and deterioration.

### **Grant Funds Recaptured and Other Recaptured Funds (Program Income)**

#### *CDBG Grants*

Grant funds recaptured will remain with the grantee when the grantee demonstrates, as determined by the State, that recaptured funds 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 recaptured funds 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 recaptured funds were 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 recaptured funds, the State will recapture program funds and distribute such funds in accordance with the provisions set forth in the applicable plan for Distribution of Allocation.

A recaptured funds 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.).

### **Notice of Awards**

DCA will announce the 2012 Small Cities CDBG awards on the Department and Small Cities' website page.

### **Bonus Awards**

The Small Cities CDBG program will consider awards of additional funds throughout the year to those grantees whose production/performance and/or nature of activity warrant additional funding.

# Attachment A

Applicant: \_\_\_\_\_ \$ \_\_\_\_\_ Requested

Project Type:  Public Facilities  Housing Rehabilitation  Innovative Development Application No. \_\_\_\_\_

Threshold Requirements		Comment
Does the proposal meet one of the National Objectives set forth in the Housing and Community Development Act?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Benefit to Low/Moderate Income People <input type="checkbox"/> Prevention or Elimination of Slums & Blight <input type="checkbox"/> Urgent Need
Where Benefit to Low/Moderate Income people is claimed, indicate the source of the claim and whether the claim is Area-Wide or targeted at a Special Population or HR.		<input type="checkbox"/> Census or <input type="checkbox"/> Survey or <input type="checkbox"/> Housing Rehabilitation, HR  <input type="checkbox"/> Area-Wide or <input type="checkbox"/> Special Population or <input type="checkbox"/> Housing Rehabilitation HR
For all proposals, provide the jurisdiction-wide population, number of low/moderate income people and L/M percent. Provide the total number of people served and number of low/moderate income people served and the percent L/M.		Jurisdiction-wide (Municipal/County/Target) Number Benefiting: Population _____ Number of L/M _____ Percent L/M _____  Total number of people served by project: Population _____ Number of L/M _____ Percent L/M _____
Does the proposal address at least one of the State Program Objectives?	<input type="checkbox"/> Yes <input type="checkbox"/> No Refer to 1 to 8 in page 2 of the Plan.	
Are the proposed activities permitted by the Act?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the application include evidence of a public notice (display ad) in compliance with Citizen Participation Requirements?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the proposal address at least one of the areas identified in the applicant's Statement of Community Development and Housing Needs?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the application include evidence that the required local match will be met?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the application establish a revolving loan fund and include a provision in the policies and procedures manual? (HR programs – only)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the application include evidence that the required compliance items have been completed? Note: The application may be rejected if applicant failed to complete the required compliance items and the establishment of a revolving loan fund, HR programs - only.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Compliance Items: 1 <input type="checkbox"/> Citizen Participation Resolution, also as above 2 <input type="checkbox"/> Fair Housing Resolution 3 <input type="checkbox"/> Matching Funds Certification 4 <input type="checkbox"/> Grant Management Plan 5 <input type="checkbox"/> Professional Services Agreements (Drafts) 6 <input type="checkbox"/> Complete Environmental Review Record <input type="checkbox"/> Draft ERR 7 <input type="checkbox"/> Policies & Procedures Manual (HR Only) 8 <input type="checkbox"/> Cooperative Agreement (ID Only - Draft)
Rated Criteria		Comment
What is the applicant's Municipal Distress Index rank (MDI)?	Score: _____ (100 Max.)	Score for MDI Rank: Refer to page 7 and the MDI Ranking Table.
Does the applicant claim "Readiness to Proceed"?	<input type="checkbox"/> Yes <input type="checkbox"/> No Score: _____ (100 Max.)	1 <input type="checkbox"/> A list of income-eligible housing units to be improved including biddable work write-ups and draft property maintenance code (HR Only) Note: Existing HR programs with a balance of funds greater than 50 percent cannot receive readiness points. 2 <input type="checkbox"/> Biddable Plans and Specifications (PF Only)
Is the applicant's balance ratio equal to or less than .50?  Balance Ratio: Balance of all Small Cities CDBG grant funds prior three years & open = Bal. Total amount of all SC CDBG grant awards prior three years & open grants = Tot.	Calculation: Bal./Tot. = B. Ratio _____ / _____ = _____ B. Ratio Score: _____ (100 Max.)	Score for Balance Ratio: • <input type="checkbox"/> Ratios of .50 or less will receive 100 points • <input type="checkbox"/> Ratios above .50 will receive zero points.

Rated Criteria (Continued)		Comment
<p>Describe the applicant's past grant management performance in terms of good, fair, and poor. Provide a brief justification for your score. Scoring: Good = 51 to 100 points, Fair = 1 to 50 points, Poor = 0 to - 100 points</p> <p>Number of monitoring visit findings, and audit findings: <u>Findings</u>      <u>Audit Findings</u> Applicant      _____</p> <p>Management Team/- Coordinator _____</p> <p>Overall Review of Applicant, Management Team/Coordinator: Reviewed program files <input type="checkbox"/> Yes <input type="checkbox"/> No Reviewed the applicant's audit findings section of the most recent audit? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Good, _____ <input type="checkbox"/> Fair, _____ <input type="checkbox"/> Poor, _____</p> <p>Score: _____ (100 Max.)</p>	<p>Justification for score:</p> <p>Dates of Findings:</p> <p>Dates of Audit Findings:</p> <p>Does the application include evidence that an experienced and competent management team/coordinator will implement the project? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, explain below.</p>
<b>Additional Policy Considerations</b>		<b>Comment</b>
<p>Will other funds be leveraged (beyond the required match) if this grant is awarded?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>If yes, explain below.</p>
<b>Application Scoring Summary</b>		
<p>Does the application meet threshold requirements? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Rated criteria?</p> <p>Recaptured funds statement provided? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the applicant have a balance in prior awards? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Based on the above threshold requirements and rated criteria, do you find this application:</p> <p>Eligible? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Fundable? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Amount \$ _____</p>		<p>Total Score: _____</p> <p>Balance of Recaptured Funds \$ _____</p> <p>Open Balances of Prior Awards \$ _____.</p> <p>Notes:</p>
<b>Date:</b>	<b>Name of Reviewer:</b>	

**2012 NJ Eligible Small Cities Municipalities & Counties**

(With Municipal Distress Index (MDI) Ranking)

Revised May 12, 2010

<b>Atlantic County</b>	<b>MDI Rank</b>	<b>Cumberland County Rank</b>	<b>MDI</b>
Egg Harbor City	73	Commercial Township	23
Hammonton Town	124	Deerfield Township	28
Port Republic	280	Downe Township	55
		Fairfield Township	83
<b>Burlington County</b>	<b>MDI Rank</b>	Greenwich Township	21
Beverly City	36	Hopewell Township	184
Burlington City	101	Lawrence Township	30
North Hanover Township	209	Maurice River Township	49
Palmyra Borough	109	Shiloh Borough	44
Pemberton Borough	63	Stow Creek Township	100
Pemberton Township	76	Upper Deerfield Township	80
Riverside Township	96		
		<b>Hunterdon County Rank</b>	<b>MDI</b>
Wrightstown Borough	114	Alexandria Township	504
		Bethlehem Township	500
<b>Camden County</b>	<b>MDI Rank</b>	Bloomsbury Borough	380
Gloucester City	15	Califon Borough	484
Pine Valley Borough	473	Clinton Town	498
Tavistock Borough	557	Clinton Township	524
		Delaware Township	479
		East Amwell Township	521
<b>Cape May County</b>	<b>MDI Rank</b>	Flemington Borough	219
Avalon Borough	421	Franklin Township	357
Cape May City	202	Frenchtown Borough	306
Cape May Point Borough	343	Glen Gardner Borough	301
Dennis Township	259	Hampton Borough	233
Lower Township	223	High Bridge Borough	325
Middle Township	144	Holland Township	375
North Wildwood City	170	Kingwood Township	356
Sea Isle City	370	Lambertville City	418
Stone Harbor Borough	455	Lebanon Borough	511
		Lebanon Township	403

Upper Township	350	Milford Borough	436
West Cape May Borough	309	Raritan Township	524
West Wildwood Borough	310	Readington Township	515
Wildwood City	29	Stockton Borough	458
Wildwood Crest	254	Tewksbury Township	510
Woodbine Borough	86	Union Township	541
		West Amwell Township	416

<b>Mercer County</b>	<b>MDI Rank</b>	<b>Sussex County</b>	<b>MDI Rank</b>
East Windsor Township	342	Andover Borough	269
Hightstown Borough	90	Andover Township	302
Hopewell Borough	431	Branchville Borough	334
Hopewell Township	531	Byram Township	437
Lawrence Township	472	Frankford Township	326
Pennington Borough	438	Franklin Borough	158
Princeton Borough	374	Fredon Township	385
Princeton Township	446	Green Township	423
Washington Township	556	Hamburg Borough	267
West Windsor Township	535	Hampton Township	409
		Hardyston Township	320
<b>Monmouth County</b>	<b>MDI Rank</b>	Hopatcong Borough	298
Little Silver Borough	520	Lafayette Township	316
		Montague Township	266
<b>Morris County</b>	<b>MDI Rank</b>	Newton Town	110
Dover Town	27	Ogdensburg Borough	250
		Sparta Township	442
<b>Passaic County</b>	<b>MDI Rank</b>	Sandyston Township	292
North Haledon Borough	358	Stanhope Borough	225
Totowa Borough	407	Stillwater Township	187
		Sussex Borough	57
<b>Salem County</b>	<b>MDI Rank</b>	Vernon Township	369
Alloway Township	347	Walpack Township	195
Carneys Point Township	72	Wantage Township	311
Elmer Borough	118		
Elsinboro Township	167	<b>Warren County</b>	<b>MDI Rank</b>
Lower Alloways Creek Twp.	181	Allamuchy Township	401
Mannington Township	99	Alpha Borough	125
Oldmans Township	162	Belvidere Town	75
		Blairstown Township	379
		Franklin Township	244
		Frelinghuysen Township	389
		Greenwich Township	360

Penns Grove Borough	6	Hackettstown Town	153
Pennsville Township	215	Hardwick Township	353
Pilesgrove Township	304	Harmony Township	196
Pittsgrove Township	169	Hope Township	235
Quinton Township	58	Independence Township	383
Salem City	34	Knowlton Township	210
Upper Pittsgrove Township	262	Liberty Township	303
Woodstown Borough	69	Lopatcong Borough	287
		Mansfield Township	242
		Oxford Township	87
		Phillipsburg Town	24

**Warren County - Continued MDI Rank**

Pohatcong Township	201
Washington Borough	135
Washington Township	340
White Township	327

**Eligible Counties MDI Rank**

Cape May County	262
Cumberland County	56
Hunterdon County	427
Mercer County	373
Salem County	151
Sussex County	290
Warren County	248

Excluding: Ocean City  
 Bridgeton, Millville, Vineland  
 Ewing, Hamilton, Trenton

## **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 \$6.76 million 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 \$676,565 will be used for eligible administrative costs incurred by the State. The remaining money will fund the following program activities: substantial rehabilitation, new construction, and tenant-based rental assistance.

### **HOME Funds Allocated for State FY 2012**

<b>FFY 2011 HOME FUNDING</b>		
<b>Category</b>	<b>Amount of Funds</b>	<b>Percentage</b>
Administration	\$676,565	10%
Community Housing Development Organization	\$1,014,847	15%
HOME Production Investment	\$1,691,412	25%
Tenant-Based Rental Assistance	\$3,382,825	50%
<b>TOTAL</b>	<b>\$6,765,649</b>	<b>100%</b>

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 20 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 30 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 222 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.

### **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.

## **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) in all 21 counties on behalf of the DHSS.

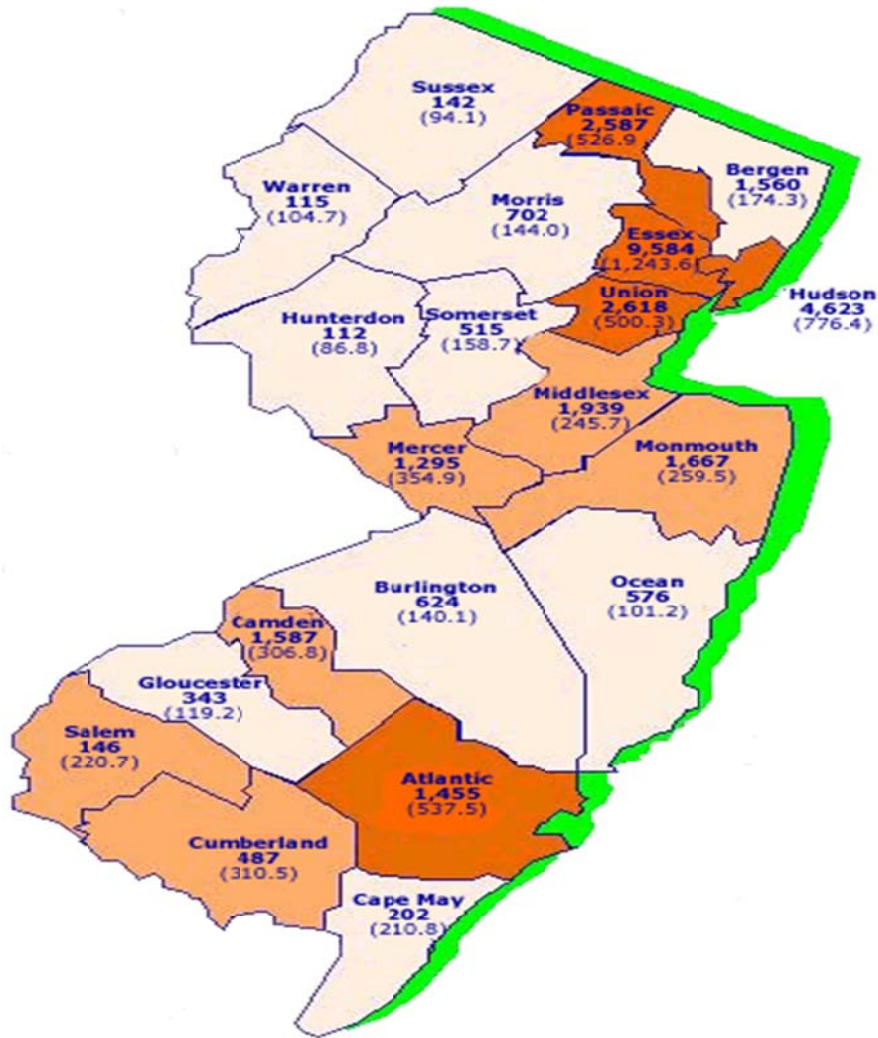
The DCA works closely with community-based support organizations that provide participants with case management and ancillary services in conjunction with the rental subsidies. These agencies certify that each HOPWA participant receives required case management services and meets the disability criteria. 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.

Please note that during FY10, the Department of Community Affairs phased out our administration of the programs for Camden, Woodbridge and Paterson due to budget constraints.

### **HOP-1**

As of December 2009, it is estimated that approximately 3,700 persons are living with HIV/AIDS in the State HOP-1 service areas of Atlantic, Cape May, Cumberland, Salem, Mercer, and Warren Counties (incidences of HIV/AIDS is highest in these areas). Please see the following map.



All 199 HIV/AIDS clients in our HOP-1 program who received rental assistance were present in our electronic HIV/AIDS reporting system (eHARIS). Effective July 1, 2007, each project sponsor is required to re-certify HIV Case Management Services during the annual lease renewal process.

During SFY 2010, New Jersey provided rental assistance to 199 individuals with HIV/AIDS, surpassing our goal of serving 175 individuals. Of those, 92% of all clients (183) continued to receive rental assistance from the previous year and 95% (189) were in stable housing. An additional 139 household members also received housing assistance. In total, the State HOPWA TBRA program assisted a total of 338 persons.

Trends show that new medications and aggressive case management result in longer live-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 TBRA program 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 65 households with a total of \$290,000 in TBRA.

Clients in this HOPWA program are referred by Discharge Planners located within various State of New Jersey Correctional facilities. During SFY 2011, the program provided 62 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 83% (51 households) were in stable housing at the end of the program year.

As with the State TBRA Program, 100% of clients receive HIV case management services. An additional 18 household members also received housing assistance. In total, the HOP-2 program assisted a total of 78 persons.

**HOPWA FIGURES STATEWIDE AS OF 4/1/11**

	DHSS HIV/AIDS Statistics*	HOP 1 clients (4/1/11)**	HOP 2 clients (4/1/11)**
Atlantic	1,455	43	4
Bergen	1,560	NA	1
Burlington	624	NA	0
Camden	1,587	NA	3
Cape May	202	8	0
Cumberland	487	31	0
Essex	9,584	NA	38
Gloucester	343	NA	0
Hudson	4,623	NA	6
Hunterdon	112	NA	0
Mercer	1,295	103	2
Middlesex	1,939	NA	0
Monmouth	1,667	NA	2
Morris	702	NA	0
Ocean	576	NA	0
Passaic	2,587	NA	2
Salem	146	18	0
Somerset	515	NA	0
Sussex	142	NA	0
Union	2,618	NA	3
Warren	115	1	0
<b>Totals</b>	<b>32,879</b>	<b>204</b>	<b>61</b>

\*Data as of 12/31/2009; and \*\*DCA data as of 4-01-11 check run -- clients in housing search or interim are not included

## ***Emergency Shelter Grant Program***

### **Grant Purpose**

The purpose of the Emergency Shelter Grant (ESG) program is to assist units of government and nonprofit organizations in their efforts to provide services to homeless individuals and families. The Emergency Shelter Grant Program monies 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.

The Emergency Shelter Grant Program is under the umbrella of the Shelter Support Program. 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**

Emergency Shelter Grant 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.
- Construction of new transitional housing for the homeless.
- Purchase of equipment, furnishings and vans that will provide direct benefits to the shelter's residents.
- Financial Assistance
  - Security Deposits: up to 1 ½ months of rent.
  - Short-term Rental Assistance: up to 3 months of rental assistance.

- Medium-term Rental Assistance: 4-12 months of rental assistance. All medium-term rental assistance recipients must be re-certified for eligibility at least once every three months. Medium-term rental assistance can be used to pay up to 6 months of rental arrears.
- Utility Deposits and Payments: up to 12 months of utility payments, including 6 months of utility payments in arrears.
- Moving Cost Assistance: reasonable moving costs, such as a truck rental, hiring a moving company or short-term storage fees for a maximum of three months or until the program participant is in housing, whichever is shorter.

## **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.

## **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 FFY 2011, the State will utilize \$1,610,805 for administration and programmatic costs.