

Public Notice Posted on August 24, 2012
for
New Jersey's FFY 2011 Draft
Consolidated Plan Annual Performance and Evaluation Report

In accordance with federal annual reporting requirements, the New Jersey Department of Community Affairs on behalf of the State has developed its federal FFY 2011 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER is a report to the U.S. Department of Housing and Urban Development (HUD) on the State's activities and accomplishments using the following four HUD programs:

1. The Community Development Block Grant Program (CDBG) provides funds for economic development, housing rehabilitation, community revitalization and public facilities designed to benefit people of low- and moderate-income or to address recent local needs for which no other source of funding is available.
2. The HOME Investment Partnerships Program (HOME) provides funds for tenant-based rental assistance and for the construction and rehabilitation of affordable housing.
3. The Emergency Shelter Grant Program (ESG) provides funds to eliminate health and safety violations in existing emergency shelters and to rehabilitate properties to create new emergency shelters and transitional housing facilities.
4. Housing Opportunities for Persons with AIDS Program (HOPWA) provides funds to help nonprofit agencies devise long-term comprehensive strategies for meeting the housing needs of persons living with AIDS or related diseases, and their families.

Any comments regarding the draft can be forwarded to Sheri Malnak, at the Department of Community Affairs, Division of Housing and Community Resources, PO Box 051, Trenton, New Jersey 08625-0051 by September 24, 2012.

**STATE OF NEW JERSEY
CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT
FFY 2011**



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

Kim Guadagno, Lt. Governor

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INTRODUCTION

The 2011 Consolidated Annual Performance and Evaluation Report (CAPER) for the State of New Jersey is a report to the U.S. Department of Housing and Urban Development (HUD) on the State's activities and accomplishments using the following six HUD programs:

1. *The Community Development Block Grant Program (CDBG)* provides funds for economic development, housing rehabilitation, community revitalization and public facilities designed to benefit people of low and moderate-income or to address recent local needs for which no other source of funding is available.
2. *The HOME Investment Partnerships Program (HOME)* provides funds for tenant-based rental assistance and for the construction and rehabilitation of affordable housing.
3. *The Emergency Solutions Grant Program (ESG)* provides funds to eliminate health and safety violations in existing emergency shelters and to rehabilitate properties to create emergency shelters and transitional housing facilities.
4. *The Homelessness Prevention and Rapid Re-Housing Program* provides temporary financial assistance and services to prevent households from becoming homeless, divert people who are applying for shelter into other housing, and help those who are experiencing homelessness to be quickly re-housed and stabilized.
5. *Housing Opportunities for Persons with AIDS Program (HOPWA)* provides funds to help nonprofit agencies devise long-term comprehensive strategies for meeting the housing needs of persons living with AIDS or related diseases, and their families.
6. *Neighborhood Stabilization Program* provides funds to municipalities and for-profit and nonprofit developers to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight in targeted areas.

During FY 2011, the State utilized federal and State resources to address the following housing and community development goals:

1. Increase the number of affordable housing units built for our most vulnerable populations.
2. Continue to provide housing opportunities for low and moderate-income households and housing assistance to very- low and low-income households.

3. Assist homeless individuals and families obtain permanent housing, with needed support services to become self-sufficient.
4. Support local jurisdictions' planning processes to reduce and end homelessness.
5. Encourage the development of supportive housing for special needs populations.
6. Enhance the capacity of local agencies and nonprofit organizations to effectively operate and deliver affordable housing.
7. Promote lead-based paint education and abatement efforts.
8. Support sustainable development and the revitalization of neighborhoods through Smart Growth planning initiatives.
9. Improve and preserve the existing affordable housing stock.
10. Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.
11. Reduce regulatory barriers.
12. Promote fair housing practices and educate the public about the benefits of and the need for affordable housing.
13. Establish a homeless prevention program for the Division of Youth and Family Services families.

Consolidated Plan Funding

The following table represents the Federal FY 2011 (State FY 2012) formula allocation for the Community Development Block Grant, HOME Investment Partnership, Emergency Shelter Grant, and Housing Opportunities for Persons with AIDS Programs.

PROGRAM NAME	FEDERAL FY 2011 ALLOCATION
Community Development Block Grant	\$6,279,187
HOME Investment Partnership	\$6,765,649
Emergency Shelter Grant/Shelter Support	\$1,610,805
Homelessness Prevention and Rapid Re-Housing Program	Utilized prior years funding
Housing Opportunities for People with AIDS	\$1,178,084
Neighborhood Stabilization Program (NSP III)	\$5,000,000
TOTAL ALLOCATION	\$20,833,725

ANNUAL PERFORMANCE

Assessment of One-Year Goals and Objectives

This section of the report summarizes all of the federal and State resources used during Federal Fiscal Year (FFY) 2011 to support the housing and community development goals identified in the Consolidated Plan.

The New Jersey Department of Community Affairs (DCA) and the New Jersey Housing and Mortgage Finance Agency (HMFA) are responsible for administering the programs that address the housing and community development needs in the State. During FFY 2011, the State leveraged federal funds with other State funds to assist our most vulnerable populations. Last year, more than 26,000 families throughout the State received assistance from DCA's and HMFA's various programs.

The following chart summarizes the FFY 2011 housing accomplishments and commitments.

ONE-YEAR HOUSING OUTCOMES	AMOUNT OF FUNDS	NUMBER
1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very-low and low-income individuals and families.	\$103,337,732	1,683 units
2. Improve and preserve the existing affordable housing stock and neighborhoods.	\$5,606,073	137 units
3. Increase homeownership opportunities for low and moderate-income households.	\$159,925,618	1,218 households
4. Assist homeless and low-income individuals and families obtain and maintain permanent housing, with needed support services to become self-sufficient.	\$267,934,490	42 grants, 25,591 households and 100 individuals
5. Support local jurisdictions' planning process to reduce and end homelessness.	\$862,591	259 Agencies
6. Promote lead-based paint education and abatement efforts.	\$3,889,734	1,667 individuals
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.	\$192,661,512 (plus \$52,519,338 in ARRA WX)	290,473 households
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.	\$14,219,676	125 municipalities & 30 grants
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.	N/A	N/A

The following charts compare the State's proposed activity and funding levels identified in the FY 2011 Action Plan with the actual figures. The State is making significant progress towards meeting its goals and the activities funded are making a positive impact on the identified needs.

OBJECTIVE	ONE YEAR ACCOMPLISHMENTS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very low and low-income individuals and families.	1,552 units	Special Needs Housing Trust Fund	\$43,123,000	349 units	\$24,379,309	270 units	Projections based on pipeline. Additional commitments will be made in the next fiscal year.
		Special Needs Revolving Loan	\$450,000	10 units	\$0	0	Projections based on pipeline. All funding has not been committed.
		HOME-CHDO Production	TBD	20 units	\$0	0	Projects slow to CO in past year
		Low-Income Housing Tax Credits	\$13,000,000	*Numbers are included in programs listed above	\$13,000,000	*Numbers are included in programs listed above	
		Multi-family Rental Housing Program	\$87,526,248	1,173 units	\$65,958,423	1,413 units	HMFA imposed tight cost containment measures which allowed more units at a lower cost.
		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	
Total Objective 1			\$144,099,248	1,552 units	\$103,337,732	1,683 units	

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
2. Improve and preserve the existing affordable housing stock and neighborhoods.	237 units	Balanced Housing	TBD	TBD	\$0	0	
		Choices in Homeownership Incentives Created for Everyone	\$12,000,000	141 units	\$5,508,261	129 units	CHOICE Guidelines were changed to reduce the amount of subsidy provided per unit.
		HOME Express	\$700,000	14 units	\$0	0 units	Program is inactive. Funding not available at the current time.
		Smart Rental Project Loan Program (5-25)	\$9,140,094	82 units	\$97,812	8 units	Program is inactive. HMFA is not taking any new applications.
Total Objective 2			\$21,840,094	237 units	\$5,606,073	137 units	

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
3. Increase homeownership opportunities for low and moderate-income households.	2,257 households	First Time Homebuyer Program	\$198,000,000	1,200 households	\$86,123,557	536 households	Downturn in economy impacted sales and resales of mortgages statewide.
		HOME-Production Investment	\$1,700,229	30 households	\$0	0 households	Projects slow to CO in last year
		HOPE Program	\$400,000	3 households	\$0	0 households	Downturn in economy impacted employer participation.
		Homeownership for the Developmentally Disabled	\$500,000	2 households	\$215,000	1 household	Remaining funding committed.
		Homeownership for Adopting Families	\$1,500,000	10 households	\$688,085	4 households	Remaining funding committed.
		Live Where You Work Program	\$17,800,000	90 households	\$13,819,695	67 households	
		100% Financing	\$19,800,000	120 households	\$19,068,478	125 households	
		Purchase/Rehab and Refi/Rehab Mortgage Program	N/A	N/A	Active	Active	No applications received
		Police and Fireman's Retirement System Mortgage Program	\$29,500,000	100 households	\$36,189,695	114 households	The interest rate at the time of projected expenditure was 4.54%. The rate was reduced to 3.62% on 8/15/12, and again to 2.88% on 2/15/12. The decrease in interest rate resulted in an increase in the number of loans financed.
		Section 8 Homeownership Program	\$2,000,000	102 households	\$1,388,873	8 households	NOTE - TYPO/ ERROR: Last year's number should have been 12 households. For FFY'11, an additional 6 households have settled on a home but have not yet moved-in.
Smart Start Program	\$8,000,000	600 households	\$2,432,235	363 households	Downturn in economy impacted sales and resales of mortgages statewide. Smart Start works in conjunction with 1st time homebuyer program		
Total Objective 3			\$279,200,229	2,257 households	\$159,925,618	1,218 households	

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
4. Assist homeless and special needs individuals and families obtain and maintain permanent housing, with needed supportive services, to become self-sufficient.	26,849 households	Another Chance Initiative	\$550,000	5 grants	\$549,920	5 grants	
		Community Services Block Grant	TBD	26 agencies	TBD	26 agencies	
		Emergency Solutions Grant / Shelter Support / HPRP	\$2,166,897	45 grants	\$2,516,883	37 grants	RFP for HPRP funds recently closed - grantees will be selected in September
		Family Self-Sufficiency	No Budget- FSS escrow are established from the HCV fund	225 households	No Budget- FSS escrow are established from the HCV fund	221 households	
		HOME Tenant-Based Rental Assistance (excluding SHE funding)	\$2,400,458	222 households	\$2,342,724	230 households	
		Homekeeper Program	\$54,000,000	1,500 households	\$27,035,167	676 households	Program got off to a slow start. Program Guidelines have been revised and production will increase significantly in next fiscal year.
		Homeless Prevention & Rapid Re Housing	Incorporated into ESG	Incorporated into ESG	Incorporated into ESG	Incorporated into ESG	
		Housing Choice Voucher Program	\$185,443,615	19,162 households	\$185,443,615	19,162 households	
		Housing Opportunities for Persons with AIDS	\$1,178,084	199 households	\$1,300,000	182 households	The additional funds are carryover funds
		HOPWA-Post Incarcerated	\$482,628	50 households	\$485,000	51 households	
		Non-Elderly Disabled	\$936,420	100 individuals	\$936,420	100 individuals	
		Shelter Housing Exit Program	\$1,900,000	200 households	\$1,299,746	148 households	
		Shelter Plus Care	\$3,270,000	329 households	\$3,261,739	329 households	
		State Rental Assistance Program	\$40,000,000	4,457 households	\$40,462,681	4,252 households	
		Veterans Affairs Supportive Housing Program	\$1,660,000	265 households	\$2,300,595	340 households	
Total Objective 4			\$293,505,474	50 grants, 26,609 households & 340 individuals	\$267,934,490	42 grants, 25,591 households and 100 individuals	

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
5. Support local jurisdictions' planning process to reduce and end homelessness.	250 agencies	Coordination of HMS	\$863,000	250 Agencies	\$862,591	259 Agencies	

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
6. Promote lead-based paint education and abatement efforts.	1,800 individuals	Emergency Relocation Assistance	\$625,000	65 households	\$214,585	54 households	Program budget reductions
		Lead Hazard Control Assistance	\$3,901,770	53 loans	\$3,216,530	49 loans	Program budget reductions
		Lead Intervention for Children At-Risk (LICAR)	N/A	N/A	N/A	N/A	No federal funds received
		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	Numbers are included in Emergency Relocation Assistance
		Lead Identification and Field Testing	N/A	N/A	N/A	N/A	No funding available
		Housing Assistance for Lead-Safe Living Opportunities	No-cost extension to 12/31/11	40 Client Case Management, Outreach to 10 organizations in 7 counties, identified 6,000 lead-free units	No-cost extension to 12/31/11	27 clients, outreach 891 in 7 counties, identified 16,765 lead free units	Expended \$55,320.15 in SFY10 funds during SFY11
		Health Expedited Abatement of Lead	N/A	N/A	N/A	N/A	Included in LHCA budget - no applications received
		Geographic Organization of Lead Data	\$10,000	Purchase new server and plotter	\$0	N/A	New server and plotter were purchased by Department.
		Marketing Contract w/ Titan	N/A	N/A	N/A	N/A	No funding available
		Lead and Beyond Conference (LAB)	N/A	N/A	N/A	N/A	No conference planned
		Lead Safe Housing Registry	\$73,691	Add new data, improve user interface and increase data capacity	\$73,691	Upgrades completed. Registry now has almost 1 million addresses	Expended \$59,927 in SFY10 funds during SFY11
		Contractor Initiative	\$0	N/A	\$0	N/A	No activities

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
6 Continued. Promote lead-based paint education and abatement efforts.		Lead Education and Outreach (includes WOLNJ dust kit distribution)	\$105,000	Citywide outreach effort in Newark	\$105,000	46 ed/outreach events, 2 LHCA apps, 11 trained individuals	
		WOLNJ (dust kit distribution)	\$0	N/A	\$0	N/A	No funding available
		Public Relations Contract	N/A	N/A	N/A	N/A	No funding available
		Lead-Safe Maintenance Training/ Lead Ready Renovation and Maintenance Seminars	\$498,700	Up to 91 seminars and 1,800 individuals trained	\$279,928	30 classes 738 trained individuals	
Total Objective 6			\$5,214,161	1,800 individuals	\$3,889,734	1,667 individuals	

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.	333,565 households	Low -Income Home Energy Assistance	\$184,996,856	331,879 households	\$188,791,700	289,323 households	Income eligibility was dropped from 225% to 200% of poverty guidelines.
		Neighborhood Stabilization Program	\$5,000,000 (NSP III Funding)	3 grantees	\$0	0	NSP 3 funds have yet to be awarded. Will be awarded in SFY 13.
		Section 8 Single Room Occupancy	\$2,631,386	1,077 households	\$2,631,386	1,077 households	
		Weatherization	\$3,999,129	609 households	\$3,869,812	73 households	Estimated funding level for the U.S. DOE Annual Weatherization Program was based on 2010 award. Award notification was provided on May 26, 2011. The total household served is as of July 17, 2012. The unexpended funds will be carried over into the 2012 NJ WAP State Plan and to be expended through March 31, 2013. WAP's priority focus has been on the spend-down of ARRA WX funds. During SFY'12, the DCA expended \$52,519,338 and assisted 30,761 households with ARRA WX funds.
Total Objective 7			\$196,627,371	332,488 households & 3 grantees	\$192,661,512 (plus \$52,519,338 in ARRA WX)	290,473 households	

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate-income households.	109 municipalities	Downtown Business Improvement Loans	\$400,000	1 municipality	\$505,000	3 municipalities	Delayed application evaluation approvals enabled the fund balance to increase.
		Improvement Districts	Technical Assistance	82 municipalities	Technical Assistance	86 municipalities	
		Improvement Districts Challenge Grants	\$30,000	2 municipalities	\$30,000	0 municipalities	Funding rolled over to State FY13 due to evaluation and revisions to program. Will be at \$30,000 for state FY13
		Main Street New Jersey	Technical Assistance (\$200,000 in NJFY'11)	24 municipalities	\$150,000	36 municipalities	
		Neighborhood Revitalization Tax Credit	\$10,000,000	10 grants	\$5,816,300	9 grants	Grant amounts were smaller than anticipated
		Neighborhood Revitalization Tax Credit Planning Grants*	\$0	0 grants	\$0	0 grants	N/A
		Small Cities Community Development Block Grant	\$6,279,054	23 Public Facility and Housing Grants	\$7,718,376	30 Public Facility and Housing Grants	Funding increased due to recaptured/canceled funds from previous years
Total Objective 8			\$16,909,054	109 municipalities & 33 grants	\$14,219,676	125 municipalities & 30 grants	

*Neighborhood Revitalization Tax Credit Planning Grants Program may be discontinued in the next fiscal year.

OBJECTIVE	ONE YEAR GOALS	PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.	Develop fair housing campaign	TBD	N/A	N/A	N/A	N/A	
Total Objective 9			N/A	N/A	N/A	N/A	

*If funding is available, the DCA will develop an education campaign to address the negative public perceptions about affordable housing.

GEOGRAPHIC DISTRIBUTION OF INVESTMENT

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. It should be noted that some programs by design, such as CDBG, restrict the area where funds can be expended.

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)).

AFFIRMATIVELY FURTHERING FAIR HOUSING

The State conducted an extensive data analysis to identify impediments to fair housing choice. Fair housing choice is the right to equal access to all types of housing. Fair housing choice exists when everyone has the ability to freely choose where they want to live.

The Department of Community Affairs examined Home Mortgage Disclosure Data (HMDA) and Census data to determine differences in housing need based on race, household size, income and ethnicity; reviewed data affecting persons identified with Limited English Proficiency (LED); and analyzed federal and State fair housing complaint data.

Based on this analysis, it was determined that the State over the next five-years needs to address the following impediments:

- Perception of affordable housing
- Limited English proficiency
- Lack of information regarding fair housing rights and responsibilities
- Fair housing choices for persons with disabilities
- Racial and ethnic concentration
- Land use and zoning barriers

Impediment 1: Perception of Affordable Housing/Section 8

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.

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. Although people agree that affordable housing is necessary and an admirable endeavor, few want low-moderate income housing in their neighborhoods.

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.

Action	Timeframe
Develop an educational campaign about the benefits and the need for affordable housing.	2012
Educate the public about the economic and social value of having a wide range of housing choices for the community; provide factual information to increase the public's understanding about Section 8 and affordable housing.	ongoing activity

Impediment 2: Limited English Proficiency

English as a second language is becoming more prevalent as New Jersey becomes more diverse. Limited proficiency in English increases an immigrant's vulnerability to discriminatory housing practices. 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 2010 U.S. Census, 12.5% of New Jersey residents and 7.2% of all households ages 14 and over claimed that they do not speak English at all or speak it less than very well. The majority of these residents live in Hudson County (26.4%), Passaic County (23.4%) and Union County (21.7%). Overall, 2.4 million (29.7%) of New Jersey's population speak a language other than English. Of those, the majority of the population speak a Spanish-language dialect (1.2 million / 15.3%).

Census Chart 1: LEP: Individuals

Geography	Total Estimate	Total Speak "other" Languages Estimate	% Total Speak "other" Languages Estimate	Total of those who speak "Other" Languages that Speak English less than "very well" Estimate	% of those who speak "Other" Languages that Speak English less than "very well" Estimate	% of Total Population who Speak English less than "very well" Estimate	Speak Spanish: Estimate	% Speak Spanish: Estimate	Speak Spanish: Estimate	Speak Spanish: Estimate	Speak other languages Estimate	% Speak other languages Estimate	Speak other languages: Estimate	% Speak other languages: Estimate
United States	289,215,746	59,542,596	20.6%	25,223,045	42.4%	8.7%	36,995,602	12.8%	16,523,718	44.7%	22,546,994	7.8%	8,699,327	38.6%
New Jersey	8,263,053	2,452,031	29.7%	1,030,990	42.0%	12.5%	1,262,527	15.3%	597,535	47.3%	1,189,504	14.4%	433,455	36.4%
Atlantic County	258,218	61,625	23.9%	27,608	44.8%	10.7%	35,400	13.7%	14,413	40.7%	26,225	10.2%	13,195	50.3%
Bergen County	856,245	327,858	38.3%	127,271	38.8%	14.9%	118,885	13.9%	43,479	36.6%	208,973	24.4%	83,792	40.1%
Burlington County	423,297	51,023	12.1%	15,659	30.7%	3.7%	18,071	4.3%	5,476	30.3%	32,952	7.8%	10,183	30.9%
Camden County	480,458	96,277	20.0%	37,104	38.5%	7.7%	55,735	11.6%	21,541	38.6%	40,542	8.4%	15,563	38.4%
Cape May County	93,088	9,660	10.4%	5,067	52.5%	5.4%	5,729	6.2%	3,694	64.5%	3,931	4.2%	1,373	34.9%
Cumberland County	146,553	36,751	25.1%	19,326	52.6%	13.2%	30,566	20.9%	17,725	58.0%	6,185	4.2%	1,601	25.9%
Essex County	730,454	240,120	32.9%	105,023	43.7%	14.4%	135,218	18.5%	64,435	47.7%	104,902	14.4%	40,588	38.7%
Gloucester County	271,309	24,585	9.1%	7,853	31.9%	2.9%	8,818	3.3%	3,344	37.9%	15,767	5.8%	4,509	28.6%
Hudson County	592,951	356,113	60.1%	156,648	44.0%	26.4%	234,130	39.5%	109,491	46.8%	121,983	20.6%	47,157	38.7%
Hunterdon County	122,373	12,470	10.2%	4,401	35.3%	3.6%	4,423	3.6%	1,971	44.6%	8,047	6.6%	2,430	30.2%
Mercer County	345,304	94,120	27.3%	37,232	39.6%	10.8%	42,115	12.2%	20,655	49.0%	52,005	15.1%	16,577	31.9%
Middlesex County	761,142	314,449	41.3%	127,827	40.7%	16.8%	114,005	15.0%	57,521	50.5%	200,444	26.3%	70,306	35.1%
Monmouth County	596,245	99,676	16.7%	37,223	37.3%	6.2%	44,016	7.4%	19,155	43.5%	55,660	9.3%	18,068	32.5%
Morris County	465,459	111,325	23.9%	43,501	39.1%	9.3%	47,505	10.2%	24,833	52.3%	63,820	13.7%	18,668	29.3%
Ocean County	538,821	63,649	11.8%	22,749	35.7%	4.2%	31,078	5.8%	14,370	46.2%	32,571	6.0%	8,379	25.7%
Passaic County	467,753	223,596	47.8%	109,231	48.9%	23.4%	158,772	33.9%	81,446	51.3%	64,824	13.9%	27,785	42.9%
Salem County	62,379	3,745	6.0%	1,873	50.0%	3.0%	2,882	4.6%	1,555	54.0%	863	1.4%	318	36.8%
Somerset County	304,932	89,205	29.3%	30,039	33.7%	9.9%	36,557	12.0%	14,959	40.9%	52,648	17.3%	15,080	28.6%
Sussex County	141,590	13,541	9.6%	3,639	26.9%	2.6%	6,441	4.5%	2,279	35.4%	7,100	5.0%	1,360	19.2%
Union County	501,816	211,166	42.1%	109,087	51.7%	21.7%	127,350	25.4%	74,190	58.3%	83,816	16.7%	34,897	41.6%
Warren County	102,666	11,077	10.8%	2,629	23.7%	2.6%	4,831	4.7%	1,003	20.8%	6,246	6.1%	1,626	26.0%

Census Chart 2: LEP: Households

Geography	All households	Households speaking Spanish	Households speaking Other Indo-European languages	Households speaking Asian and Pacific Island languages	Households speaking Other languages
	No one age 14 and over speaks English only or speaks English "very well"	No one age 14 and over speaks English only or speaks English "very well"	No one age 14 and over speaks English only or speaks English "very well"	No one age 14 and over speaks English only or speaks English "very well"	No one age 14 and over speaks English only or speaks English "very well"
	Estimate	Estimate	Estimate	Estimate	Estimate
United States	4.6	24.7	16.2	26.9	16.8
New Jersey	7.2	28.3	18.7	23.3	15.7
Atlantic County	5.8	25.3	25.6	27.2	35.2
Bergen County	8.9	22.5	19.5	27.6	21.6
Burlington County	1.6	9.2	13.2	16.8	0
Camden County	4.1	20	17.6	22.4	10.2
Cape May County	2.5	17.2	22	25.5	45.4
Cumberland County	8.2	44	12.8	8.7	0
Essex County	10	33.2	31	23.1	5.8
Gloucester County	1.3	8.7	10	14.5	9.5
Hudson County	16.9	32.4	19.9	27.1	30.1
Hunterdon County	1.4	8.8	6.2	31.2	9.4
Mercer County	5.6	23.1	18.2	22.4	4.9
Middlesex County	9.1	27.1	17.4	22.3	23.2
Monmouth County	3.3	19.6	15.2	13.6	15.4
Morris County	4.7	26.1	10.9	21	5.1
Ocean County	2.2	21	13.8	11.2	17
Passaic County	13.3	32.3	22.7	24.4	11.6
Salem County	N	N	N	N	N
Somerset County	5.4	23.5	12	21.3	8.7
Sussex County	1.4	18.9	0.7	21.2	0
Union County	13	37.9	23.9	19.8	5.9
Warren County	1.7	7.2	11.8	55.8	12.8

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> and is attached to this document as Appendix A.

Action	Timeframe
<p>DCA will annually review its LEP Plan and make modifications as necessary. The modifications to the plan will be based on:</p> <ul style="list-style-type: none"> • Census data • The amount of contact the program has with LEP persons • Whether the current LEP Plan is meeting the needs of our clients • Whether the program is meeting its goals relevant to the LEP regulations • A review of sources of assistance to determine if resources 	Ongoing activity
<p>DCA will utilize a translator service – Language Line - for persons with limited English speaking ability to explain program requirements and to answer questions</p>	Ongoing activity
<p>DCA will translate program documents as required by federal and State LEP requirements</p>	As required

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.

Action	Timeframe
Develop a Fair Housing web site on fair housing resources to serve as a "One Stop Shop" to provide the public with information about housing discrimination in regards to mortgage lending, rentals, home sales, homeowner's insurance and zoning.	2012
Distribute bilingual fair housing information to Section 8 Field Offices, Housing Counseling Agencies and faith-based and community-based agencies located throughout the State. In addition, distribute materials at the Governor's Housing and Community Development Conference and the League of Municipalities.	2012-2015
Sponsor a variety of education and community outreach activities regarding State and federal fair housing laws.	2012-2015

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 9.7%. Of those, 4.5% are between the ages of 5-17 years. 7.3% are between the ages of 18-64 and an astounding 32.5% are ages 65 years and over- 15.6% of whom have difficulty living independently. As you can see, 14 counties in New Jersey have a senior population that is more than 30% disabled; the national average is 36.7%.

Census Chart 3: Disability Data by Age and County

	% Total civilian noninstitutionalized population w/ a Disability	% Population under 5 years w/ a Disability	% Population 5 to 17 years w/ a Disability	% Population 18 to 64 years w/ a Disability	% Population 65 years and over w/ a Disability
United States	11.9	0.8	5.2	10	36.7
New Jersey	9.7	0.6	4.5	7.3	32.5
Atlantic County	12.5	1.1	5.8	11.4	31.6
Bergen County	8.2	0.5	3.4	4.8	30.9
Burlington County	10.8	0.3	3.2	8.7	34.6
Camden County	12.5	1	7.2	10.5	36.1
Cape May County	12.8	0	4.4	10.2	28
Cumberland County	14.5	0	8.7	12.9	38.6
Essex County	9.4	0.1	3.6	7.4	35.1
Gloucester County	11.9	0.8	6.8	9.6	38
Hudson County	9.2	1.1	5.5	6.8	35.7
Hunterdon County	9.3	0	6.7	7	27.7
Mercer County	9.7	1.7	4.9	7.2	33.1
Middlesex County	8	0.3	4	5.3	31.8
Monmouth County	8.4	0	2.7	6.2	29.7
Morris County	8.5	0.7	2.9	6	30.5
Ocean County	13.2	0.2	5.5	9.7	33
Passaic County	9.9	1.4	5.3	7.1	37.4
Salem County	12.2	1.9	3.6	11.1	30.6
Somerset County	7.3	2.4	3.6	4.7	28.9
Sussex County	9.8	2	6.1	8.9	24.3
Union County	8.2	0	4.6	6.1	29.2
Warren County	9.4	0.9	4.4	7.1	29.7

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 18 years is excluded from self-care disability.

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	Timeframe
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	Ongoing activity
The State will continue to support 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.	Ongoing activity

PROGRAM	ESTIMATED FFY 2011 Funding Level	ESTIMATED FFY 2011 Activity Level	ACTUAL FFY 2011 Funding Level	ACTUAL FFY 2011 Activity Level	Explanation for the Increase/Decrease in Estimated versus Actual Funding and Activity Level
Special Needs Housing Trust Fund	\$43,123,000	349 units	\$24,379,309	270 units	Projections based on pipeline. Additional commitments will be made in the next fiscal year.
Special Needs Revolving Loan	\$450,000	10 units	\$0	0	Projections based on pipeline. All funding has not been committed.

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 32.1% of its population. However, both Central and Southern counties are comprised of at least 25% minorities. Essex County alone is made up of 54.2% minorities; Hudson, Mercer, Middlesex, and Union County all have minority populations over 35%. Essex (40.9%), Mercer (20.3%), and Cumberland counties (20.2%) have a large Black population while Middlesex County has a significant Asian population at 21.4%, a 15.3% increase since 1990. Hudson (42.2%) and Passaic (37%) counties have a large mix of Hispanics/Latinos- while Cumberland, Essex and Union Counties' Hispanic/Latino population exceeds 20%.

Census Chart 4: Percent Minorities by Counties

Geography	Number	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race
		Percent	Percent	Percent	Percent	Percent	Percent
United States	308,745,538	72.4	12.6	0.9	4.8	0.2	6.2
New Jersey	8,791,894	68.6	13.7	0.3	8.3	0	6.4
Atlantic County	274,549	65.4	16.1	0.4	7.5	0	7.4
Bergen County	905,116	71.9	5.8	0.2	14.5	0	5
Burlington County	448,734	73.8	16.6	0.2	4.3	0	2
Camden County	513,657	65.3	19.6	0.3	5.1	0	7.1
Cape May County	97,265	89.8	4.7	0.2	0.9	0	2.5
Cumberland County	156,898	62.7	20.2	1.1	1.2	0	11.1
Essex County	783,969	42.6	40.9	0.4	4.6	0	8.4
Gloucester County	288,288	83.6	10.1	0.2	2.6	0	1.4
Hudson County	634,266	54	13.2	0.6	13.4	0.1	14.2
Hunterdon County	128,349	91.4	2.7	0.1	3.3	0	1.2
Mercer County	366,513	61.4	20.3	0.3	8.9	0.1	6.2
Middlesex County	809,858	58.6	9.7	0.3	21.4	0	7
Monmouth County	630,380	82.6	7.4	0.2	5	0	2.9
Morris County	492,276	82.6	3.1	0.2	9	0	3
Ocean County	576,567	91	3.2	0.2	1.7	0	2.5
Passaic County	501,226	62.6	12.8	0.7	5	0	15.1
Salem County	66,083	79.8	14.1	0.4	0.8	0	2.6
Somerset County	323,444	70.1	8.9	0.2	14.1	0	4.1
Sussex County	149,265	93.5	1.8	0.2	1.8	0	1.2
Union County	536,499	61.3	22.1	0.4	4.6	0	8.5
Warren County	108,692	90.3	3.5	0.1	2.5	0	1.8

Census Chart 5: Percent Minorities by Region

Geography	Total Number	White Number	% White	Total Minorities	% Total Minorities	Black or African American Number	% Black or African American	American Indian and Alaska Native Number	% American Indian and Alaska Native	Asian Number	% Asian	Native Hawaiian and Other Pacific Islander Number	% Native Hawaiian and Other Pacific Islander	Some Other Race Number	% Some Other Race
North Jersey															
Bergen County	905,116	650,703	71.9%	231,703	25.6%	52,473	5.8%	2,061	0.0%	131,329	14.5%	229	0.0%	45,611	5.0%
Essex County	783,969	333,868	42.6%	425,297	54.2%	320,479	40.9%	3,056	0.0%	35,789	4.6%	286	0.0%	65,687	8.4%
Hudson County	634,266	342,792	54.0%	263,647	41.6%	83,925	13.2%	4,081	1.5%	84,924	13.4%	344	0.1%	90,373	14.2%
Hunterdon County	128,349	117,264	91.4%	9,406	7.3%	3,451	2.7%	167	0.0%	4,181	3.3%	37	0.0%	1,570	1.2%
Morris County	492,276	406,683	82.6%	75,250	15.3%	15,360	3.1%	805	0.2%	44,069	9.0%	106	0.0%	14,910	3.0%
Passaic County	501,226	314,001	62.6%	168,626	33.6%	64,295	12.8%	3,348	0.7%	25,092	5.0%	156	0.0%	75,735	15.1%
Sussex County	149,265	139,504	93.5%	7,372	4.9%	2,677	1.8%	234	0.2%	2,642	1.8%	36	0.0%	1,783	1.2%
Warren County	108,692	98,137	90.3%	8,640	7.9%	3,818	3.5%	155	0.1%	2,673	2.5%	30	0.0%	1,964	1.8%
Totals	3,703,159	2,402,952	64.9%	1,189,941	32.1%	546,478	14.8%	13,907	1.8%	330,699	8.9%	1,224	0.0%	297,633	8.0%
Central Jersey															
Mercer County	366,513	225,011	61.4%	131,415	35.9%	74,318	20.3%	1,194	0.3%	32,752	8.9%	295	0.1%	22,856	6.2%
Middlesex County	809,858	474,589	58.6%	311,352	38.4%	78,462	9.7%	2,777	0.3%	173,293	21.4%	251	0.0%	56,569	7.0%
Monmouth County	630,380	520,716	82.6%	97,310	15.4%	46,443	7.4%	1,211	0.2%	31,258	5.0%	211	0.0%	18,187	2.9%
Ocean County	576,567	524,577	91.0%	43,505	7.5%	18,164	3.2%	966	0.2%	10,081	1.7%	129	0.0%	14,165	2.5%
Somerset County	323,444	226,608	70.1%	88,603	27.4%	28,943	8.9%	556	0.2%	45,650	14.1%	94	0.0%	13,360	4.1%
Union County	536,499	329,052	61.3%	190,891	35.6%	118,313	22.1%	2,080	0.4%	24,839	4.6%	163	0.0%	45,496	8.5%
Totals	3,243,261	2,300,553	70.9%	863,076	26.6%	364,643	11.2%	8,784	0.3%	317,873	9.8%	1,143	0.0%	170,633	5.3%
Southern Jersey															
Atlantic County	274,549	179,566	65.4%	86,093	31.4%	44,138	16.1%	1,050	0.4%	20,595	7.5%	92	0.0%	20,218	7.4%
Burlington County	448,734	331,342	73.8%	104,297	23.2%	74,505	16.6%	985	0.2%	19,395	4.3%	219	0.0%	9,193	0.0%
Camden County	513,657	335,389	65.3%	164,825	32.1%	100,441	19.6%	1,608	0.3%	26,257	5.1%	165	0.0%	36,354	7.1%
Cape May County	97,265	87,369	89.8%	8,039	8.3%	4,565	4.7%	205	0.2%	834	0.9%	36	0.0%	2,399	2.5%
Cumberland County	156,898	98,430	62.7%	52,945	33.7%	31,741	20.2%	1,746	1.1%	1,907	1.2%	59	0.0%	17,492	11.1%
Gloucester County	288,288	240,890	83.6%	41,266	14.3%	29,006	10.1%	501	0.2%	7,609	2.6%	95	0.0%	4,055	1.4%
Salem County	66,083	52,757	79.8%	11,861	17.9%	9,309	14.1%	240	0.4%	557	0.8%	10	0.0%	1,745	2.6%
Totals	1,845,474	1,325,743	71.8%	469,326	25.4%	293,705	15.9%	6,335	0.3%	77,154	4.2%	676	0.0%	91,456	5.0%

*American Indian/Alaska Native and Hawaiian and Pacific Islander under 1%
2010 Census

Census Chart 6: Hispanic and Latino Population

Geography	Total Population	Hispanic or Latino:	% Hispanic or Latino
United States	308,745,538	50,477,594	16.3%
New Jersey	8,791,894	1,555,144	17.7%
Atlantic County	274,549	46,241	16.8%
Bergen County	905,116	145,281	16.1%
Burlington County	448,734	28,831	6.4%
Camden County	513,657	73,124	14.2%
Cape May County	97,265	6,054	6.2%
Cumberland County	156,898	42,457	27.1%
Essex County	783,969	159,117	20.3%
Gloucester County	288,288	13,712	4.8%
Hudson County	634,266	267,853	42.2%
Hunterdon County	128,349	6,722	5.2%
Mercer County	366,513	55,318	15.1%
Middlesex County	809,858	148,975	18.4%
Monmouth County	630,380	60,939	9.7%
Morris County	492,276	56,482	11.5%
Ocean County	576,567	47,783	8.3%
Passaic County	501,226	185,677	37.0%
Salem County	66,083	4,507	6.8%
Somerset County	323,444	42,091	13.0%
Sussex County	149,265	9,617	6.4%
Union County	536,499	146,704	27.3%
Warren County	108,692	7,659	7.0%

Of the 11 most racially concentrated counties (classified herein as having 25% or more of a minority population), only Essex (28.9%) and Hudson (39.2%) have a large percentage of housing built 1939 and earlier. Cumberland, Mercer, Passaic, Salem, Union and Warren counties all have at least 20% of housing built 1939 and earlier.

Action**Timeframe**

<p>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.</p>	<p>2012</p>
<p>The State will promote higher density residential zoning in Transit Oriented Development areas, when revitalization occurs.</p>	<p>Ongoing activity</p>
<p>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.</p>	<p>Ongoing activity</p>
<p>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.</p>	<p>Ongoing activity</p>
<p>Provide information regarding the availability of affordable rental and homeownership opportunities throughout New Jersey.</p> <p>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.</p>	<p>Ongoing activity</p>

<p>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 by monitoring grantee’s projects and program files.</p>	<p>Ongoing activity</p>
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Impediment 6: Land Use and Zoning Barriers

Restrictive land use and zoning policies can pose significant impediments to fair housing choice by limiting the range of market rate and affordable housing options (i.e., higher-density housing, multi-family rental housing, accessory units, and manufactured homes). During the planning and development phases, property owners and developers must comply with the New Jersey Municipal Land Use Law regulations. Most municipalities also create zoning laws for its residential areas. These zoning laws and ordinances govern and restrict land use within these zones. The ordinances set guidelines for many aspects of land use including: type of housing, size of the units and lot size. These policies may prevent the development of affordable housing in many suburban and other areas of high job growth, forcing low-income households to live in locations far from job opportunities.

The Federal Fair Housing Act prohibits local governments from exercising their land use and zoning powers in a discriminatory way. Decisions related to the development or use of land may not be based upon the race, sex, religion, national origin, color, disability, or familial status of the residents or potential residents who may live in the dwelling. Zoning ordinances may not contain provisions that treat uses such as affordable housing, supportive housing, or group homes for people with disabilities differently than other similar uses, and municipalities may not enforce ordinances more strictly against housing occupied by members of the protected classes.

The Fair Housing Act gives HUD the power to receive and investigate complaints of discrimination, including complaints that a local government has discriminated in exercising its land use and zoning powers. In matters involving zoning and land use, HUD does not issue a charge of discrimination; instead, HUD refers matters it believes may have merit to the Department of Justice for further investigation and possible legal suit.

Action	Timeframe
The State, as part of its education campaign, will develop materials geared specifically to local governments on the topic of land use and zoning and the requirements of the Federal Fair Housing Act.	2012

Affirmative Marketing and Minority Outreach Assessment

The State believes that its affirmative marketing strategy is working effectively. An analysis of the statistics obtained from, Table 1 - Households and Persons Assisted with Housing, shows that 49% of households assisted in FFY 2011 were minority households. The State will continue to use its existing affirmative marketing strategy to ensure that minority households have the opportunity to obtain decent, affordable housing. In addition, the State will continue to utilize the nonprofit community and the DCA web site to notify residents about affordable housing programs. The state has found nonprofits to be a valuable resource in identifying those households least likely to apply for the State's programs.

OTHER ACTIONS UNDERTAKEN

Actions to Meet Underserved Needs

- DCA through the *State Rental Assistance Program (SRAP)* helped address the underserved housing needs of the State. For FFY 2011, DCA provided State rental assistance to 4,252 households (TBRA & PBA). These SRAP vouchers assisted elderly households, disabled households, homeless families, and low-income households (up to 40 percent of county median income). In addition, DCA, HMFA and DHS have been working with the Department of Children and Families to find permanent, supportive housing for youth aging out of the DYFS system.
- The state's NJ Department of Transportation, through its *Transit Village Initiative* encourages 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.

Another program that is encouraging Transit Oriented Development is the Low Income Tax Credit Program. Projects located within ½ mile of a rail, light rail, subway, ferry or major bus corridor station will receive a certain number of points in their application. This priority is designed to encourage smart housing growth in neighborhoods with mass transit opportunities, aimed at reducing traffic congestion, defraying commuting costs, and increasing the environmental benefits of reducing dependence on personal automobiles.

- *Homeless Prevention and Rapid Re-Housing Program* provides temporary financial assistance and services to: 1) prevent households from becoming homeless; and 2) divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly re-housed and stabilized. An eligible program participant are New Jersey residents, whose household's income is equal to or less than 50 percent of the Area Median Income and is either homeless or at risk of losing their housing and lack the financial resources and support networks to identify immediate housing or remain in existing housing.

The program began October 1, 2011 and as of June 30, 2012, the program expended \$ 10,221,710 in the following categories:

- Homelessness Prevention: \$6.058 million
 - Homeless Assistance: \$3.62 million
 - Data Collection: \$164,000 and administration \$346,000
- The State also continued to provide housing resources to the post-incarcerated. As part of the *Another Chance* Initiative, the Department of Community Affairs allocated \$899,920 from the Homelessness Prevention Program to provide temporary housing assistance (60 to 180 days) to offenders being released from designated Department of Correction's (DOC) facilities that do not have an approved residence of record. The program is currently operating at Northern State Prison, Riverfront State Prison, Edna Mahon Correctional Facility for Women, or Garden State Youth Correctional Facility.
 - *The Foreclosure Mediation Program* provides homeowners who are in foreclosure with access to housing counselors and court trained mediators to resolve foreclosure actions. A mediator and counselor will work with you and your lender to work out your mortgage so that your future payments will be affordable to you.
 - *Mortgage Assistance Program* provides temporary financial assistance, up to \$20,000, to income-eligible homeowners who wish to remain in their

homes but are in imminent danger of foreclosure due to short-term financial problems beyond their control.

- *NJ HomeKeeper Program*- The HMFA applied for and was awarded funding from the United States Treasury's Hardest Hit Fund, which provides the New Jersey HomeKeeper Program. This foreclosure prevention program provides direct financial assistance to homeowners who are at risk 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.
- *National Foreclosure Mitigation Counseling Program (NFMC)*: In FY 2012, HMFA applied for and was awarded approximately \$1.3 million in federal grant funding under the National Foreclosure Mitigation Counseling Program for Round 6. Previously, HMFA has been awarded a total of \$4,145,000 for previous Rounds 1, 2, 4, and 5. A total allocation of all rounds to date is approximately \$5,445,000. The NFMC provides pre-foreclosure counseling and assistance to households facing foreclosure prior to the receipt of a foreclosure filing notice.
- Amended the "Fair Housing Act" to expand the types of properties that may be excluded from being designated as vacant land, including covenant-restricted agricultural lands, lands restricted from development pursuant to environmental laws, reserved recreational sites and historic sites.
- Required redevelopers of redevelopment projects to replace low and moderate income housing units which are subject to affordability controls and are eliminated as a result of such activities with comparable housing, on a one-for-one basis as part of the preservation set aside under the Low Income Housing Tax Credit Program.

Public Policies

The State's 2011 Annual Consolidated Plan identified several public policies and conditions adversely affecting the cost of housing and land. During the program year, the State has done the following to address these issues:

- The Permit Extension Act, PL 2011, c. 336 was enacted to assist the construction industry during the economic downturn. The Act holds most development approvals open through June 30, 2013. This provides relief from having to reapply for permits to any developer who had projects in the pipeline that had to be put on hold as a result of financial concerns.

LEVERAGING RESOURCES

As previously stated, the State utilizes other public resources available to match the federal resources received to help address its housing and community development needs. These resources include the affordable housing programs administered by the New Jersey Housing and Mortgage Finance Agency and DCA administered lead-based paint reduction programs, neighborhood revitalization programs, weatherization programs, the Low Income Home Energy Assistance Program and affordable housing production programs.

In addition, during FFY 2011, the State applied for all of the funding sources it said it would pursue. This included submitting applications for all of the formula grant programs for which it was eligible, as well as submitting applications for competitive program funds for the 2011 HUD Lead-Based Paint Hazard Control Grant (LBPHCG) and Lead Hazard Reduction Demonstration Grant (LHRDG) program, the Shelter Plus Care Program, the Veterans Affairs Supportive Housing Program, the Supportive Housing Program and the Family Self-Sufficiency Coordinator Program.

MANAGING THE PROCESS

The New Jersey Department of Community Affairs is the lead agency responsible for administering the HOME, Emergency Shelter Grant and Community Development Block Grant Programs. The New Jersey Department of Health and Senior Services are responsible for administering the Housing Opportunities for Persons with AIDS Program.

MATCH REQUIREMENTS

To satisfy the match requirements of the HOME Program, Emergency Shelter Grant Program and the Community Development Block Grant Program, New Jersey used State funds from the Affordable Housing Trust Fund.

CITIZEN PARTICIPATION

The State posted the Draft Consolidated Annual Performance and Evaluation Report on the Department of Community Affairs' Division of Housing and Community Resources' web site at: <http://www.state.nj.us/dca/divisions/dhcr/>.

INSTITUTIONAL STRUCTURE

New Jersey recognizes that the institutional structure of the State and the interaction of public and private agencies are vital to the effective coordination and delivery of services to the public. To this end, the Department of Community Affairs continues to work closely with the New Jersey Redevelopment Authority, New Jersey Housing and Mortgage Finance Agency, the Department of Health and Senior Services and the Department of Human Services to coordinate the delivery of public sector resources.

- *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.

Facilitating Public Access to Information

The DCA is using the latest electronic technology to enable the public to access housing information and technical assistance from remote sites throughout the State.

Intergovernmental Cooperation

The State of New Jersey recognizes that the expeditious delivery of housing services relies on improving and expanding intergovernmental and institutional cooperation on the State, county and local levels to coordinate effectively the delivery of public and private resources. The State, through DCA and HMFA has made significant strides in coordinating the policies and programs of government agencies that are direct providers of housing. The joint cooperation of DCA's and HMFA's financing programs represents an improved efficiency in providing funding to meet New Jersey's affordable housing needs. Improved coordination

among these agencies is essential since many initiatives require participation from each of the agencies.

The Department of Community Affairs continued 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 work with HMFA to provide first-time homebuyer mortgages to the Section 8 Homeownership Program participants.

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 the 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. The general rule is to inspect a sufficient sample of HOME-assisted units - a minimum of 20% of the total and at least one unit in every building.
3. The State's on-site physical inspection process includes:
 - At a minimum the DCA's inspections meet or exceed the State of New Jersey 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 process to handle a project that is not in compliance is as follows:

- The HOME program uses a 3 stage intervention for projects in non-compliance.
 - Low-level intervention
 - A clearly written letter identifying the problem areas with corrective action is sent to the grantee.
 - A meeting is set-up with the grantee to address the identified problems including technical assistance and training.
 - More frequent reporting and monitoring reviews will be required.
 - Moderate-level intervention
 - Impose probationary status
 - Accelerate loan terms
 - Restrict sub recipients payment request
 - High-level intervention
 - Suspend sub recipient

- Do not renew subrecipient for several years
- Initiate legal action

Lead-Based Paint

The Department of Community Affairs, in conjunction with the Department of Health and Senior Services established the goal of eliminating childhood lead poisoning by 2011. The DCA has established the established the following thirteen objectives in support of that goal:

1. To maintain and improve information and referral services available through the toll-free lead information hotline 1-877-DCA-LEAD, and through the DCA web site www.leadsofnewjersey.org.
2. To increase the availability statewide of training opportunities in lead-safe work practices, including lead-safe building maintenance practices and other appropriate training as it becomes available. New training may include the EPA Renovation, Repair, and Painting Rule or equivalent approved curricula.
3. To fully implement the Lead Hazard Control Act, which provides funding resources for the reduction of lead-based paint hazards in housing, particularly older housing occupied by families with children under the age of six.
4. To continue identification and reduction of lead-based paint hazards through the full implementation of 24 CFR Part 35 in federally funded housing activities.
5. To incorporate lead-based paint hazard identification and reduction strategies in our State funded housing initiatives.
6. To develop and implement a statewide education and outreach campaign to increase awareness of the dangers of lead-based paint and other lead issues.
7. To continue targeting resources to high-risk communities, developing innovative approaches for the identification and reduction of lead-based paint hazards in housing and continue pursuit of funding in support of this objective.
8. To coordinate services and resources with State and local governments, private and public nonprofits through active participation in the Interagency Task Force on the Prevention of Lead Poisoning and other statewide or regional organizations.
9. To develop public-private partnerships to expand services.
10. To promote increases in the blood-screening rate of New Jersey's children.

11. To develop and maintain a lead-safe housing registry that identifies the level of lead safety of all of New Jersey's residential dwellings.
12. To protect New Jersey children from ongoing exposure to lead-based paint in housing through relocation to lead-safe housing.
13. Pursue additional federal funding in support of unit goals. As of December 31, 2008 IEHU had concluded its HUD Lead Hazard Control grant by completing 246 housing units. IEHU will submit applications for additional lead hazard control funding in SFY 2011.

The status of the State's progress towards meeting all thirteen objectives is as follows:

Objective 1: Maintenance of DCA information and referral services

Menu options for the 877-DCA-LEAD hotline have been revised. Options now reflect the limitations on application intake to priority 1 and priority 2 cases. (Priority 1 and 2 cases are those constructed prior to 1978 with a child under 6 in residence or constructed prior to 1978 with a notice of violation issued by the local board of health). The menu also provides callers with a referral number for EPA when they are seeking information regarding the EPA's 40 CFR 745 Renovation, Repair and Painting Rule.

During this reporting period, the Department began the changeover of its web site platform from Dream Weaver to Team Site. IEHU Staff have received logons to develop our own web content and facilitate updates as they occur. Concurrent with the changeover, the website, www.lead safenj.org, has been maintained to insure its information on lead poisoning prevention remains current. Web pages provide news and links to licensed lead contractor lists, general information, and other relevant state and federal agencies. The Lead-Safe Housing Registry is reachable from the site as well. Application forms for the Lead Hazard Control Assistance Programs in PDF format are available from the web site.

The IEHU intended to develop online applications for our Programs. However, during this reporting period, the online application process has not been developed.

Objective 2: Continue funding training opportunities for lead-safe work practices and other appropriate, approved curricula as they become available.

The LHCAF provided \$498,770 to the New Jersey Consortium for Workforce and Economic Development operating through local community colleges to provide low cost Lead Ready Renovation and Maintenance (LRRM) courses to NJ residents. The LRRM courses include 4 certificate programs: US EPA Certified Renovator, US EPA Certified Dust Wipe Technician, NJ DCA Lead Rules and

Regulations, and OSHA Hazards Communications. These 20-hour courses provide the participant with all the lead certifications needed to perform renovation, maintenance, and weatherization and repair activities in New Jersey.

Classes will run through the end of Calendar Year 2011. To date, we have funded 37 courses attended by 677 individuals and issued the following number of certificates:

Total Certificates Issued	
Renovator	663
NJ DCA Regs	670
Dust Wipe	582
OSHA	606

Courses will continue running through the end of this Calendar Year.

During this reporting period we funded 31 courses attended by 647 individuals and issued the following number of certificates:

Total Certificates Earned as of 6/30/11	
Renovator	593
NJ DCA Regs	600
Dust Wipe	522
OSHA	527

Objective 3: To fully implement the Lead Hazard Control Act.

Major revisions to the regulations governing the Lead Hazard Control Assistance Fund (N.J.A.C. 5:48) were adopted in the Fall of 2011; however, we are only just beginning to see the benefits of those revisions due to the backlog of cases which were processed under previous regulations. We anticipate that the revisions will allow greater flexibility in lead hazard control treatments, reduce costs, increase the pool of eligible applicants for LHCA loan program funding, allow combined loans and grants to property owners where children have been lead poisoned, codify existing policies and outline new programs.

The status of the major lead programs are as follows:

- The Lead Hazard Control Assistance (LHCA) Program expended over \$3.2 million during the reporting period to produce 70 units of lead safe housing. See Objective 7.
- During this reporting period the ELPR and REEL Programs expended \$214,584.98 to relocate 54 households to lead-safe housing when those households included a child with an elevated blood lead level.
- The Lead Identification and Field Testing (LIFT) Program was designed to increase the capacity of local health departments and other public health agencies to identify lead-based paint and lead-based paint hazards in housing. LIFT provides funding to purchase modern equipment to help local health departments test, collect, and compile accurate data on the presence of lead-based paint and lead-based paint hazards in housing, and in other non-housing based sources (such as toys and other consumer products). Due to budgetary constraints no new funding was allocated to the LIFT Program during the reporting period.
- During this reporting period Catholic Charities our only HALLO grantee provided case management services to 27 households and conducted outreach to 891 organizations in 7 counties and identified 16,765 lead free units for the Lead Safe Housing Registry.
- Funds for The Health Expedited Abatement of Lead (HEAL) Program were made available under the LHCA Program; however, no applications were received during the reporting period.
- The Geographic Organization of Lead Data (GOLD) Program evaluates statewide lead data and maps key data elements. The Geographic information systems (GIS) technology adds a geographic element to statistical data analysis, making it easier to identify spatial distributions of target housing, elevated blood leads, screening rates, and results of housing that has been tested for lead, while providing a visual emphasis on the spatial connections among related lead factors. Staff has continued to make its annual update to statewide maps showing the incidence of elevated blood-lead levels throughout the state. The maps show, by municipality, the number of children whose blood-lead levels exceed 10 ug/dL. Other maps have been updated to show concentrations of pre-1950 housing, by municipality, based on data from the American Community Survey's Five Year Averages for 2006 – 2010.
- During this reporting period the Northern NJ Maternal and Child Health Consortium provided 46 education/outreach events, packaged two LHCA

Program applications and trained 11 individuals in Lead Safe Work Practices in the City of Newark.

Objective 4: Continue identification and reduction of lead-based paint hazards through the full implementation of 24 CFR 35 Lead Safe Housing Rule in federally funded housing activities.

A training session, monitoring tools for management and compliance tools for staff of the Section 8 Rental Assistance Program was agreed drafted but not finalized during this reporting period.

Through an MOU with the DHSS, the GOLD Program staff is performing address matching required under 24 CFR 35, Subpart M Tenant Based Rental Assistance (TBRA). In the most recent match which used data on 1657 addresses of lead poisoned children (data dated May 1, 2011 through May 4, 2011) were compared to 2984 addresses (data as of April 28, 2011) of Tenant-based Rental Assistance (TBRA) units built prior to 1978 where a child under 6 resided. On June 27, 2011, the GOLD Program notified the TBRA Program of 20 matched addresses and appropriate follow-up is being conducted by TBRA offices. See Objective 8.

Note on the matches: Apartment numbers were not always provided in DHSS data, so there may not be an exact apartment match between Section 8 and DHSS. The match reports are forwarded to Section 8 management so the field offices can follow up with their clients to confirm or disprove a match. In some cases, families had received relocation assistance and property owners had received lead hazard control assistance from the Lead Hazard Control Assistance Program. The number of matches has been small, recently averaging about 10 per quarter.

Address matching is also performed to insure the addresses listed on the Lead Safe Housing Registry are not properties with an open poisoning case. In our latest matching exercise, 1,657 addresses were extracted from the NJ Department of Health and Senior Services database of lead poisonings covering the period May 1, 2011 through May 4, 2011. These addresses were matched against 36,375 multiple dwelling addresses downloaded May 16, 2011. One-hundred-forty addresses matched. Multifamily property matches are referred to the Bureau of Housing Inspection for follow-up as needed. Staff has begun looking for ways to automate the address matching and report generating process, to complete the task more quickly.

Objective 5: Incorporate lead-based paint hazard identification and reduction strategies in our state funded housing initiatives.

No events/activities occurred during this reporting period.

Objective 6: Continue funding outreach and education activities.

No additional funding was granted during this reporting period.

Objective 7: To develop innovative approaches for the identification and reduction of lead-based paint hazards in housing and identify funding in support of this objective.

No additional approaches were developed during this reporting period.

Objective 8: To coordinate services and resources with State and local governments, private and public nonprofits through active participation in the Interagency Task Force on the Prevention of Lead Poisoning (Task Force) and other statewide or regional organizations.

Staff participated on the Task Force during this reporting period. Future of the Task Force is still not resolved.

On July 10, 2011, the DCA and the New Jersey Department of Health and Senior Services executed a Memorandum of Agreement under which both departments would share data related to the incidence of blood poisoning and would cooperate on a range of issues related to lead poisoning prevention. As a result of this MOU, the GOLD Program and the Lead Safe Housing Registry have direct access to DHSS data on properties with lead-based paint hazards and addresses where children were lead poisoned. This data is utilized to the address matching requirement stipulated under 24 CFR 35, Subpart M and to generate GIS maps. During the reporting period, data was shared under the MOU to conduct address matching. No requests to generate GIS maps have been received.

Under an extension of the Lead Education and Outreach (LEO) Grants covering the period January 1, 2011 through June 30, 2011, LEO grantees were required to develop regional plans for each county under their jurisdiction. These bottom-up planning documents included a needs assessment based upon analysis of key lead data (number and location of elevated blood lead levels, age of housing stock, populations, etc.) and a public survey, the development of a resource directory, and the identification of gaps in services. The LEO grantees dovetailed their goals and objectives established by their regional plans with the Department's 2011 Consolidated Plan to establish their deliverables under their SFY11 LEO grant award. It is anticipated that Regional plans are being utilized by LEO grantees in their NJ Department of Health and Senior Services' grant programs.

Objective 9: Develop public-private partnerships to expand services.

Through the Lead Education and Outreach (LEO) Program grants were provided to four regional coalitions. Two of the coalitions are private nonprofit organizations (Northern NJ Maternal/Child Health Consortium and Southern NJ Perinatal Cooperative) and two coalitions were units of local government (City of Newark and the County of Monmouth). All four regional coalitions were designated by the DHSS as regional Childhood Lead Poisoning Prevention coalitions. Each grantee was required to establish local coalitions in each county or sub-region to include members from public health and housing organizations as well as private housing stake-holders and area residents.

Local coalitions remained active during this reporting period.

Objective 10: Promote increases in the blood-screening rate of New Jersey's children.

All Lead Education/Outreach (LEO) activities include awareness messages for parents/guardians to insure their children are screened for lead. Under N.J.A.C. 8:51A Screening of Children for Lead Poisoning, commonly referred to as the Universal Screening Law, every primary care provider that provides services to a child who is at least six months of age, but under six year of age, shall screen the child for lead between nine and 18 months of age and between 18 and 26 months of age. Laboratories analyzing blood tests shall report all test results to the DHSS. In the latest DHSS report (covers SFY09 which began July 1, 2008 and ended June 30, 2011), screening rates for children by the age of 3 are at 72% of the population and rates for children by the age of 6 are at 91% of the population. (Source: Childhood Lead Poisoning in New Jersey, Annual Report Fiscal Years 2008 and 2009 published by the NJ Department of Health and Senior Services).

Screening rates remained high during the reporting period.

Objective 11: Develop and Maintain a Lead-Safe Housing Registry

The statewide version of the online interactive Lead-Safe Housing Registry map is at www.njleadsafe.info. The Registry currently includes data on over 282,000 addresses. Housing on the Registry is characterized as Lead-Free, Lead-Free Interior, or Lead-Abated. The map has been enhanced to allow users to see neighborhood amenities and services, including schools, parks, hospitals, health departments, and New Jersey Transit bus schedules, bus routes and stops, and train stations.

Objective 12: Protect NJ children from ongoing exposure to lead-based paint in housing through relocation to lead-safe housing.

During the reporting period, the IEHU expended \$214,584.98 to relocate 54 households to lead-safe housing (an average of \$3,974 per household).

Rule revisions to N.J.A.C. 5:48 Lead Hazard Control Assistance Fund proposed during this reporting period clarify relocation eligibility and services and includes an additional lead dust cleaning service to keep households in place when appropriate.

The continuation of a Housing Assistant for Lead-Safe Living Opportunities (HALLO) Program grant provides additional services to households eligible for relocation assistance through either of the relocation programs (Relocation to End Exposure to Lead Program or Emergency Lead Poisoning Relocation Program). See Objective 3.

During this reporting period, Catholic Charities, our only HALLO grantee, provided case management services to 27 households, conducted outreach to 891 organizations in 7 counties and identified 16,765 lead free housing units for inclusion in the Lead Safe Housing Registry.

Objective 13: Pursue federal funding in support of unit goals.

The IEHU applied for federal grant funds but federal funds were exhausted before reaching our application.

Other Safety and Health Hazards

IEHU is beginning a “Healthy Homes’ Initiative. In addition to lead, children are exposed to a number of other safety and health hazards in the home that are capable of producing serious diseases, injuries and even death. In April 1997, under Executive Order 13045, federal agencies were directed to insure that their policies, programs, activities and standards address potential hazards to children that may result from environmental health and/or safety risks.

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

appliances (ozone generators, humidifiers, unvented clothing dryers) and food handling sanitation.

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

Statement of Need

Asthma – The US Environmental Protection Agency reports about 15 million Americans have asthma and about 5,000 of them will die each year from this illness. According to the Annual Update 2006 to the Asthma in New Jersey report, prepared by the New Jersey Department of Health and Senior Services, approximately 8% of the adult population in New Jersey has asthma. The estimated number of women with asthma is almost double the estimated number of men with asthma. About 9% of New Jersey's children suffer from asthma. Approximately 72% of children with a history of asthma still have asthma. Statistics on hospital discharges following treatment for asthma show that 5,174 discharges of children under the age of 18 were made in NJ in 2004. Also in 2004, the number of discharges for adults 18 years of age or older was 10,509. An overall increase in asthma hospitalizations was observed among all racial/ethnic groups from 2000 to 2004. Hispanic and Black residents continued to experience disproportionate hospitalization rates for asthma during this time period.

Federal and State agencies advise that asthma can be triggered by allergens and irritants that are common in homes such as secondhand smoke, dust mites, pets, molds, pests (cockroaches or rodents), and household dust. In their April 1999 report, HUD lists inadequate ventilation, dust traps, moisture intrusion/humidification systems, broken windows and other structural deficiencies, improper renovation and deferred or inadequate home maintenance as contributors to an increase in asthma triggers.

Carbon Monoxide (CO) Poisoning – The Consumer Product Safety Commission reports over 200 people in the United States die from CO produced by fuel-burning appliances such as furnaces, ranges, water heaters, and room heaters. Each year, several thousand Americans go to hospital emergency rooms for treatment for CO poisoning.

In their April 1999 report, HUD lists combustion spillage caused by airflow reversal in chimneys, use of unvented heaters or appliances, improperly maintained or vented heating or cooking appliances as causative factors in CO poisonings.

Since February 1999, Owners of Multiple dwellings in New Jersey have been required to install Carbon monoxide alarms in the immediate vicinity of the sleeping area in every dwelling unit that contains a fuel-burning appliance or that has an attached garage. In 2003, regulations were adopted that require CO alarms in the immediate vicinity of all sleeping rooms in all residential dwellings. Despite these requirements, DCA's Division of Fire Safety reports that Carbon Monoxide (CO) accounted for an average of 13% of hazardous incidents across the state during the winter heating season and 8% of hazardous incidents during the off season (source: Fire in New Jersey 2007).

Fire Deaths – According to the DCA, Division of Fire Safety's annual report "Fire In New Jersey 2007", there were 10,768 residential fires in calendar year 2007. Sixty-one percent (61%) of the fires occurred in single and two family housing and 32% occurred in buildings containing three or more residential units. Seventy-six civilians lost their lives in fires in 2007. Eight of the fire fatalities (10.5%) were children under the age of nine. The fires occurred in residential dwellings without smoke detectors in 16% of single and two family homes and 11% in multiple dwellings.

Radon - Radon is a naturally occurring radioactive gas. The NJ Department of Health and Senior Services (DHSS) reports radon as a common indoor air pollutant to which exposure at levels found in some homes has been associated with an increase in the risk of lung cancer. The NJ Department of Environmental Protection (NJDEP) reports that approximately 6 million people in NJ live in moderate to high risk radon areas and 2.4 million homes still need to be tested in these areas. The NJDEP's New Jersey Radon Potential Map can be viewed at <http://www.state.nj.us/dep/rpp/radon/radonmap.htm>. Approximately 1/3 of New Jersey is listed in Tier 1 – High Radon Potential, with another 1/3 in Tier 2 – Moderate Radon Potential.

Uncontrolled moisture and inadequate ventilation – Since 1992, the Division of Housing and Community Resources has undertaken lead hazard control work that included correction of housing deficiencies contributing to the deterioration of lead-based paint. Our experience confirms HUD's findings (see: Healthy Homes Initiative: A Preliminary Plan) that deficiencies in housing such as uncontrolled moisture and inadequate ventilation area strongly associated with the prevalence of lead-based paint hazards as well as many of the areas of concern discussed here. Evidence of moisture infiltration was present in all 436 housing units participating in lead hazard control activities utilizing federal grant funds. The State funded Lead Hazard Control Assistance Fund has also experienced this association with 64% of participating buildings containing moisture infiltration and/or inadequate ventilation severe enough to deteriorate paint films. The major underlying causes were: leaking from roof, windows, plumbing fixtures and missing or improper gutters and drainage.

Where clothes dryers are used, proper ventilation was noted in fewer than 25%

of cases. Chimney maintenance and/or repair were required in over 70% of cases where housing natural gas or oil-fueled appliances were vented through the chimney.

Goals/Objectives:

The Department of Community Affairs goals are as follows:

1. To increase awareness of the housing conditions which contribute to health and safety risks to occupants, particularly children.
2. To work with other programs within DCA to develop rehabilitation standards that incorporate methods to reduce the health and safety issues identified in HUD's Health Homes Initiatives.
3. To support DHSS goals of:
 - a. Reducing asthma hospitalization and death rates.
 - b. Increasing of the percentage of New Jersey homes tested for radon to 30% by 2011
 - c. Increasing the percentage of homes mitigated, where testing has found radon levels exceeding 4 picocuries per liter of radon, to 40% by 2011.
4. Identifying and actively pursuing funding to prevent and mitigate health and safety hazards.
5. Coordinating services and resources with State and local governments, private and public nonprofits through active participation in statewide or regional organizations.
6. Developing public-private partnerships to expand services.

The status of the State's progress towards meeting the six objectives is as follows:

Objective 1: To increase awareness of the housing conditions which contribute to health and safety risks to occupants, particularly children.

Beginning in SFY11, Lead Education and Outreach (LEO) Program grantees have incorporated into their home visits the distribution the following items:

- 2 Squirt Bottles
- Rubber Gloves
- 2 Sponges
- 2 9V Batteries (for use in smoke and CO detectors)
- Baking Soda
- 2 Standard Size Allergen Pillow Cases
- Vinegar
- Microfiber Dust Cloths
- Distilled Water
- "Recipe Cards" for making green cleaning products

- Directions on how to use the materials in the bucket

Educational materials will also be included in the buckets for the following topics:

- Asthma Triggers
- Smoking Cessation
- A resource list by County
- Radon
- Eco-friendly Pest Control
- Directions on how to use materials in the bucket

During this reporting period, Northern included healthy homes messages in their outreach.

Objective 2:- To work with other programs within DCA to develop rehabilitation standards that incorporate methods to reduce the health and safety issues identified in HUD's Health Homes Initiatives

No progress to report.

Objective 3: To support DHSS goals of 1) reducing asthma hospitalization and death rates; 2) increasing of the percentage of New Jersey homes tested for radon to 30% by 2011; and 3) increasing the percentage of homes mitigated, where testing has found radon levels exceeding 4 picocuries per liter of radon, to 40% by 2011.

Through the Lead Hazard Control Assistance (LHCA) Program, housing conditions which contribute to the deterioration of lead-based paint through moisture infiltration or improper venting and conditions which contribute to the accumulation of household dust are corrected. These housing conditions also contribute significantly to the incidence of asthma. By correcting these housing conditions the IEHU reduces asthma triggers in the home. See Objective 1.

No funding source has been identified to test and/or mitigate radon.

The Department did support a grant application submitted by the NJ Department of Health and Senior Services to the Center for Disease Control (CDC) for healthy homes planning.

The Division provides representatives for the NJ Department of Health and Senior Services' Healthy Homes Advisory Committee.

Objective 4: Identifying and actively pursuing funding to prevent and mitigate health and safety hazards.

The IEHU applied for federal funds but were not selected for funding this grant cycle.

Objective 5: Coordinating services and resources with State and local governments, private and public nonprofits through active participation in statewide or regional organizations.

The IEHU was an active participant on the Task Force for the Prevention of Childhood Lead Poisoning (Task Force) during the reporting period.

Objective 6: Developing public-private partnerships to expand services.

Through the Lead Education and Outreach (LEO) Program grants were provided to four regional coalitions. Two of the coalitions are private nonprofit organizations (Northern NJ Maternal/Child Health Consortium and Southern NJ Perinatal Cooperative) and two coalitions were units of local government (City of Newark and the County of Monmouth). All four regional coalitions were designated by the DHSS as regional Childhood Lead Poisoning Prevention coalitions. Each grantee was required to establish local coalitions in each county or sub-region to include members from public health and housing organizations as well as private housing stake-holders and area residents. Through the LEO Grantees, healthy homes messages are being delivered to the public.

The final Lead Education and Outreach (LEO) Grant made to Northern NJ Maternal/Child Health Consortium in the amount of \$105,000 allowed them to provide 46 education/outreach events, package 2 LHCA Program applications and train 11 individuals in lead-safe work practices in the City of Newark.

HOUSING NEEDS

Assessment of Annual Performance

During FFY 2011, the Department of Community Affairs continued to implement a comprehensive housing strategy that strives to revitalize areas by increasing opportunities and access to affordable housing while addressing social service, employment and/or educational needs. The major initiatives included:

- Adopting a Barrier Free Subcode N.J.A.C. 5:43-7 which puts certain requirements on all new units. Any units that are seeking COAH credits also have additional requirements including, but not limited to, adaptable entrances, accessible interior routes into and throughout the unit, adaptable toilet and bathing facilities on the first floor and an adaptable room that can be used as a bedroom.
- DCA and HMFA continued to work towards providing quality, affordable housing for families and seniors and preserving units. HMFA is the State's sole authorized administrator for the federal Low Income Housing Tax Credit Program, the largest single source of equity for multifamily affordable rental projects. In FFY 2012 HMFA allocated over \$15 million in tax credits that created 772 units of affordable housing. Under the Multifamily Programs, HMFA provided approximately \$65 million in financing to create approximately 1,413 units, which includes tax credit units.

PUBLIC HOUSING STRATEGY

In accordance with the provisions of the 1992 Housing and Redevelopment Law, N.J.S.A. 40A:12A-1 et seq, the Department, to improve the caliber of Public Housing Authority managers, DCA continued to offer courses through the State's Local Housing Authority and Municipal Redevelopment Agency Training Program. This program provides commissioners and executive directors of local housing authorities and redevelopment agencies with the professional skills and knowledge necessary to function effectively and assist their residents.

Public Housing Resident Initiatives

The Department of Community Affairs, in addition to administering over 20,000 housing vouchers, oversees the following two programs that assist the voucher holders become self-sufficient.

1. 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. In SFY 2012, DCA had 221 active clients and continues to recruit new clients through group and individual orientations. DCA awarded \$161,849 to 19 clients whose contracts expired during SFY'12 and who successfully completed the program. Of the 83 clients whose FSS contract expired during SFY 2011, 20 clients successfully completed the program- a 48% success rate. Among all clients who exited the program- successful or not-, the median increase in salary was \$0. Of the 20 who successful completed the program, the median annual salary from employment was \$26,988 with a median increase of \$5,792, with the highest increase at \$47,154. Successful clients received an average payoff of \$9,369. Of them, 4 purchased homes, 1 obtained a GED, 4 received an Associate's degree, 3 received a Bachelor's degree and 8 received a professional / technical degree.

2. 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 that they have purchased. 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 elderly and disabled), have decent credit and successfully complete housing counseling sessions. In SFY 2012, DCA's program received 64 applications to the program, 3 of which completed a Home Ownership class, 6 are mortgage ready, 5 are in housing search, 8 have closed on homes and an additional 6 have closed on homes but have yet to move-in.

Public Housing Improvements

To improve the caliber of Public Housing Authority managers, DCA continued to offer courses through the State's Local Housing Authority and Municipal Redevelopment Agency Training Program. This program provides commissioners and executive directors of local housing authorities and redevelopment agencies with the professional skills and knowledge necessary to function effectively and assist their residents.

BARRIERS TO AFFORDABLE HOUSING

During FFY 2011, the State did the following to help eliminate barriers to affordable housing:

- Continued to provide down payment and closing costs to households seeking homeownership. Programs such as the Smart Start and Live Where You Work provided assistance to qualified homebuyers.
- Continued to educate the public on affordable housing programs and the need for more affordable housing in order to address NIMBY.
- Initiated property tax reform.
- Continued to reinvest in already developed areas in order to preserve open space and environmentally sensitive lands

HOME

During the performance period, July 1, 2010 to June 30, 2011 the DCA leveraged its HOME funds with State and other federal resources, to construct affordable housing, rehabilitate substandard units and provide services for the homeless and special needs populations. In addition, the DCA continued to encourage the formation of public/private partnerships by exploring opportunities for collaborative ventures with nonprofits, community action agencies, housing authorities and for-profit developers.

The DCA, to the greatest extent possible, utilized its HOME funds throughout the State to address the housing needs identified in the 2011 Consolidated Plan. In addition, during this period, the State allocated its HOME funds to address the needs of its most disadvantaged residents.

Project Information

The DCA allocated its FFY 2011 HOME funds totaling \$6.7 million to the following programs:

FFY 2011 HOME FUNDING		
Category	Amount of Funds	Percentage
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%
TOTAL	\$6,765,649	100%

During FFY 2011, the State completed the following HOME funded activities:

1. Tenant-Based Rental Assistance –355 vouchers

Table 2 summarizes the State's match requirements and match source. For FFY 2011 the State utilized the State Rental Assistance Program (SRAP) for the match. During FFY 2011, the SRAP provided a match liability of \$40.4 million.

HOME Monitoring

The DCA conducted an on-site compliance-monitoring visit for each HOME grantee. At a minimum, the State's HOME inspections meet or exceed the State of New Jersey 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).

During the monitoring visits, staff reviewed the grantees' files to ensure

that they were in compliance with the statutory and regulatory requirements and that their respective projects were progressing on schedule. Any deficiencies identified were noted and steps to address it implemented.

Recipients of HOME funds that were used to create rental housing units were required to comply with the following three post-construction compliance requirements.

1. Annual review of the gross rent (rent plus an allowance for tenant-paid utilities) of each HOME-assisted unit.
2. Annual review of the gross income of each tenant household.
3. An inspection of the unit every one to three years to determine whether it is in habitable condition. Housing Quality Standards inspections were done on each unit receiving HOME Tenant-Based Rental Assistance. The housing was inspected and approved initially and re-inspected annually.

If a project is not in compliance, the DCA will take the following steps:

- Low-level intervention
 - A clearly written letter identifying the problem areas and the corrective action needed.
 - Work with the sub recipient to address the identified problems this will include technical assistance and training and more frequent reporting and monitoring reviews.
- Moderate-level intervention
 - Impose probationary status on sub recipient
 - Accelerate loan terms on grant agreement
 - Restrict sub recipients payment requests
- High-level intervention
 - Suspend sub recipient
 - Initiate legal action

Certification of Income

Project owners were required to submit an income certification report to the DCA

that lists the following information: 1) tenant income and 2) rent of the unit. Staff reviewed the income certification report and notified the project owner in writing as to whether the information was satisfactory.

Physical Condition of Housing Units

All housing developments that contain HOME-assisted units were inspected periodically to determine whether those units are in a habitable condition. The following chart shows the frequency of an inspection:

<i>Number of HOME-Assisted Units</i>	<i>Frequency of Inspection</i>
1 to 4	Every 3 years
5 to 25	Every 2 years
26 or more	Annually

Following the inspection, the DCA notified the project owner about the physical condition of the units, including any corrective work that needed to be completed. The following is a summary of the results of all on-site inspections conducted on the production units and new HOME projects opened during FFY 2011:

HOME PROJECTS COMPLETED AND OPENED DURING FFY 2011						
Activity Type	IDIS Activity	Activity Address	Activity Status	Status Date	Home Units	Committed Amount
Acquisition Rehab	3390	622-624 East Jersey Street, Elizabeth, Union County	OPEN	12/8/2011	8	\$1,200,000
Acquisition and New Construction	3391	scattered sites on South Avenue and Grove Street, Bridgeton, Cumberland County	OPEN	12/8/2011	5	\$759,510
	3335	519 Chestnut Street, Roselle, Union County	CANCEL	3/29/2011	7	\$600,000

HOMELESS NEEDS

On January 25, 2012, New Jersey administered the statewide Point-In-Time Count (PITC). The objective of this survey was to collect information on sheltered and unsheltered homeless individuals and families at a single point in time. The results of this survey include basic demographic information on those who were homeless at that point in time, as well as shelter and transitional housing usage, length and frequency of homelessness, and barriers to ending homelessness.

Key findings include:

- On January 26, 2012, there were 11,741 surveys completed. 8,221 adults were homeless on this day, including 1,321 who were unsheltered and 6,900 were sheltered.
- There were a total of 1,813 families reported who were homeless, with a total of 3,500 children under the age of 18. 1,971 children were six (6) years or younger and 1,529 were between the ages of seven (7) and seventeen (17).
- The County of Essex had the highest number of homeless in NJ with 13.8% of the total population on the night of the count.
- 48.6% of all homeless were Black.
- 10.6% met the HUD definition of chronic homeless. Of those, 91.2% had mental health issues and and/or substance use issues (76.4%).

HOMELESS PREVENTION ELEMENTS

During FFY 2011, the State used the following programs to help address the needs of homeless persons.

Scattered Site AIDS Permanent Housing Program is a unique private-public partnership including HMFA, the AFL-CIO Housing Investment Trust, the U. S. Department of Housing and Urban Development, the New Jersey Department of Health and Senior Services, the New Jersey Department of Community Affairs, the New Jersey Department of Human Services, the Federal Home Loan Bank's

Affordable Housing Program and Investors Savings Bank. The program established the first statewide community-based housing for homeless persons with HIV/AIDS, and was developed to respond to the overwhelming need for permanent affordable support-enriched housing for New Jersey residents with HIV/AIDS and their families. The project also received a Catastrophic Illness in Children Relief Fund appropriation from the New Jersey Legislature. Non-profit sponsors are providing maintenance and social services. There are a total of 64 units in Camden, East Orange, Irvington, Newark, Orange and Trenton under this program.

Continuum of Care (CoC) Assistance: The State continued to help the Countywide CoCs coordinate their applications for federal assistance and share best practices across jurisdictions. The Continuum of Care is a county based planning process that fosters collaboration among service providers and municipalities who have traditionally worked autonomously to solve the problem of homelessness. In addition, the CoC is the only vehicle by which a community can apply and compete for HUD administered McKinney-Vento Funds for Supportive Housing, Shelter Plus Care and Single Room Occupancy Programs.

Another Chance provided temporary housing assistance (60 to 180 days) to offenders being released from designated Department of Correction's (DOC) facilities that do not have an approved residence of record.

Homeless Supported Housing Program enabled eligible organizations to develop new units of permanent supportive housing for homeless persons and persons with disabilities by providing matching or gap financing. The program is specifically intended to promote the leveraging of non-state financial resources to increase funding for permanent rental housing for homeless families and individuals in New Jersey.

Homelessness Prevention Program (HPP) provided financial assistance to low- and moderate-income tenants and homeowners who are in imminent danger of eviction or foreclosure due to temporary financial problems beyond their control.

Shelter Housing Exit (SHE) Program provided security deposits and rental assistance to victims of domestic violence and their children who were living in shelters or in transitional housing facilities.

Emergency Shelter Grant (ESG) provided funds to nonprofit organizations and local governments to renovate and construct homeless shelters and transitional housing facilities. Funding awards were used for capital improvements, such as

code correction, minor and major rehabilitations and site acquisition.

Shelter Plus Care Program provided 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. DCA administered active grants in Atlantic, Burlington, Cape May, Essex, Gloucester, Hudson, Middlesex, Monmouth, Morris, Passaic and Warren Counties.

Social Services for the Homeless: This DHS program provided homelessness prevention assistance and emergency shelter to low- and moderate-income families and individuals who are either homeless or imminently at risk of becoming homeless and who are not eligible for WFNJ Emergency Assistance.

EMERGENCY SHELTER GRANTS (ESG)

Federal Funds \$1,610,805
 Match \$2,300,000

Applications were judged in terms of comprehensiveness of the social services provided to the homeless clients. Priority was given to proposals that target specialized needs population such as youth between ages of 18-21 of age, individuals leaving jail or prison, victims of domestic violence, persons with HIV/AIDS, mentally ill person and persons with alcohol/substance abuse. The following agencies received funding: Anchor House, Anderson House, Atlantic City Rescue Mission, Bergen County, Bergen County CAP, Camden County Council on Economic Opportunity, Catholic Charities Diocese of Metuchen, Catholic Charities of Newark, Center for Family Services, Communities of Faith for Housing, Inc., Community Hope, Covenant House, Domestic Abuse & Sexual Assault Crisis Center of Warren County, Domestic Abuse Services, Elizabeth Coalition to House the Homeless, Gospel Service Benevolent Society, Homefront, TLC, Inc., Jersey Battered Women’s Service, Loving Care Homes, Inc., Monmouth County , New Community Harmony House, NJ Association on Correction, Ocean’s Harbor House, Positive Health Care, Inc., R & R Development, Rescue Mission of Trenton, Rural Development Corporation, Shelter Our Sisters, Sierra House, United Progress, Inc., Volunteers of America, Inc. and Women Aware.

ESG Activity Data

In FFY 2011, the State used its **federal** Emergency Shelter Grant Program funds to enhance the living environment for residents at 16 emergency shelters and 21 transitional housing facilities; and create 58 new beds at 5 transitional housing facilities.

Funding Source	Beds Created	Other Beds Assisted
Federal	0	1,028
State	58	209
Total	58	1,237

Population Served		
	Beds Created	Other Beds Assisted
Families	0	454
Women & Children	0	230
Women only	31	74
Men only	0	62
Women & Men	0	357
Veterans	7	0
Aging Out Youth	20	60
TOTAL	58	1,237

SMALL CITIES COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

The State's FFY 2012 *Final Plan for New Jersey's Administration of the Small Cities Community Development Block Grant Program* proposed the following distribution of funds:

	Dollar Amount	Percent of Available Funding
CDBG Total Funding	\$ 6,279,187	100%
A. Administration	\$ 288,376	4%
B. Technical Assistance	\$ 0	0%
C. Grant Funds to sub-recipients	\$ 5,990,811	96%
Emergency Housing Repair Fund	\$ 20,000	6.2%
Public Facilities Fund	\$ 4,070,811	68%
Innovative Development Fund	\$ 400,000	12.7%
Housing Rehabilitation Fund	\$ 1,500,000	25.5%

The State's funds were actually distributed as follows:

	Dollar Amount	Percent of Available Funding
A. Administration*	\$ 288,376	4%
B. Technical Assistance	\$ 0	0%
C. Grant Funds to sub-recipients^	\$ 7,430,000	96%
Total Funding	\$ 7,718,376	100%
Emergency Housing Repair Fund	\$ 0	0%
Public Facilities Fund	\$ 4,117,018	74%
Innovative Development Fund	\$ 1,182,982	11%
Housing Rehabilitation Fund	\$ 2,130,000	15%

Of the grants awarded under the SFY 2012 program (including those using prior year or cancellations), 12 were for public facilities, 12 for housing rehabilitation, and 3 for innovative development- totaling 30 Small Cities awards.

Demand for Public Facilities Fund assistance has always been stronger than the amount set aside in the State's Plan for Distribution. Applications are typically

driven by local needs as viewed by the governing body, rather than by residents or non-profit entities. Given a choice, most local officials seek grant funds to improve infrastructure rather than housing stock.

Section 108 Loans

No Section 108 Loans were administered during SFY 12.

Changes in Program Objectives and Assessment of Efforts in Carrying Out Planned Objectives

The Small Cities Program Objectives set forth in the Consolidated Plan, prepared by the Department and approved by the U.S. Department of Housing and Urban Development (hereafter U.S. HUD), were followed.

Indication of How the State Would Change its Program as a Result of its Experience

Based on the experience described above, the 2012 Plan sets aside more funds for Public Facilities proposals and fewer for Housing Rehabilitation. It is expected that this change will result in actual distribution of funds that more closely reflects the proposed distribution in the 2012 Plan.

It should also be noted that each year the federal allocation to New Jersey has been reduced. This is due to reductions in the amount of funds awarded to the CDBG Program by Congress and the President. It also reflects an increase in the number of entitlement cities from the ranks of Small Cities eligible municipalities and counties.

Evaluation of the Extent to Which the Program Benefited Low and Moderate Income Persons

All but one of the grants awarded in the SFY 2012 program year met the statutory objective of Benefit to Low and Moderate Income People. The Salem County Ballinger's Mill Dam repairs qualified under "Urgent Need" as it was damaged by the summer Hurricane "Irene." The majority of grants awarded met the low/mod standard through targeting or presumption – i.e., housing rehabilitation assistance limited to income-eligible households or barrier removal projects presumed to solely benefit people of low or moderate income. Accordingly, the combined benefit to people of low and moderate income (51,844 L/M people= 87%) far exceed the 70% standard promulgated by HUD.

Funds Not Used for National Objectives

The Salem County Ballinger's Mill Dam repairs qualified under "Urgent Need" as it was damaged by the summer Hurricane "Irene." The County projects that approximately 2,345 people will benefit from the repairs made to Ballinger's Dam.

Anti-Displacement and Relocation

For activities that involve acquisition, rehabilitation or demolition of occupied real property. No grants were awarded that involve displacement and relocation. Should relocation assistance be necessary grantees would be referred to the State's Relocation Support Program, which will assure compliance with the federal Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and the State rules and regulations.

Low/Mod Job Activities - for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons.

No Economic Development grants were awarded in SFY 2012.

Low/Mod Limited Clientele Activities (LMC)

A Low/Mod Income Limited Clientele activity is an activity that provides benefits to a specific group of persons rather than everyone in an area generally. A Limited Clientele activity must exclusively benefit a clientele who are generally presumed by HUD to be principally L/M income persons, such as elderly persons, disabled adults and homeless persons. Seven programs funded were in this category. Three awards were for ADA improvements benefiting the disabled. These projects will provide a 100 percent benefit to this HUD classified LMC group.

Program Income Received

All awards are in the form of a grant to eligible municipalities and county governments. Generally the grant agreement contains provisions that do not allow grant awards to generate program income, and if it does it is to be returned to the Small Cities CDBG Program. However, grantees that are carrying out housing rehabilitation are encouraged to establish a housing rehabilitation revolving loan fund with all or a portion of the grant funds. Also, ED and ID

grants require loan agreements in order to pass funds to a third party. Refer to Loans and Other Receivables below for more information on the third party loans.

Prior Period Adjustments

All completed grant awards and cancelled obligations are closed in accordance with the CDBG Program requirements and remaining balances are reprogrammed back into the account for new awards to eligible local governments.

Loans and Other Receivables

All awards are in the form of a grant to local government. The state CDBG Program has made it a policy to encourage grantees to capitalize local revolving housing rehabilitation funds, which many local governments have opted to do. Employment Development grants (ED), and Innovative Development (ID) awards to local governments for pass through to a third party require a loan agreement that is managed and held by the local government. ED awards require the third party to repay over time with interest and require the funds to be reused in the same manner as the original loan or returned to the Department. ID awards carry a deferred loan which lasts the life of the improvement, or contain the provision for repayment if the property is sold or transferred and it no longer provides benefit to low and moderate-income people. The grantee must reallocate the funds back into another project of equal funding that will provide benefit to low and moderate-income people, or that at least meets one of the CDBG program's national objectives, or return funds to the Department. These awards carry provisions for securing the funds usually in the form of a lien on the property with provisions for repayment to the local government for reuse in the same manner as the original loan. The grantee is required to have a plan for the reuse of funds that complies with the provisions of the original grant agreement, specify compliance with CDBG Program regulations and for benefit to low and moderate-income people, or that they meet at least one of the CDBG Program's National Objectives. Grantee must receive approval from the NJ Small Cities Program before changing the plan for the reuse of funds.

Housing Rehabilitation

Awards to local government for housing programs are in the form of a grant to rehabilitate single family owner occupied housing with the condition of establishing and maintaining a housing rehabilitation revolving loan fund.

Neighborhood Revitalization Strategies

There are no federally designated EZs or ECs in the eligible Small Cities CDBG municipalities and counties.

HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS

The Department of Community Affairs in collaboration with the Department of Health and Senior Services' Care and Treatment Unit administer the Housing for People with AIDs Program. The Care and Treatment Unit oversees the development of integrated systems of care designed to address the care and treatment needs of persons living with HIV in New Jersey. This unit serves as the Ryan White Title II grantee in New Jersey and oversees the CARE Activities, which include the AIDS Drug Distribution Program, the HIV Home Care Program, the Health Insurance Continuation Program, and the regional HIV Care Services.

During this report period, the State expended \$1.3 million of HOPWA funds to provide tenant-based rental assistance to 182 low-income persons diagnosed with HIV/AIDS in Atlantic, Cape May, Cumberland, Mercer, Salem and Warren Counties.

The State used all of its funds for housing assistance because the DHSS continued to provide funding for HIV case management and supportive services for the HOPWA TBRA recipients. DCA ensured that all of housing units met the HUD Housing Quality Standards and that they were within rent reasonableness limitations. It costs the State HOPWA Program an average of \$8,211 per individual per year to provide stable, safe and affordable housing that prevents homelessness.

The DHSS and the DCA met with the HOPWA Coordinators/Case Managers from the HIV services agencies in order to monitor and review HOPWA recipients.

The DHSS and the DCA also used HOPWA competitive award funds to assist 51 low-income post-incarcerated individuals with HIV/AIDS make the transition back into the community. The State has expended \$485,784 for this activity. It costs the State HOPWA Program for the post-incarcerated an average of \$9,778 per individual per year to provide stable, safe and affordable housing that prevents homelessness.

Statewide Summary: Prevalence of Persons Living with HIV/AIDS	
Persons Living with HIV/AIDS*:	35,688
Total Population	8,707,739
Prevalence Rate per 100,000 population*	409.8

*Data as of 12/31/2011

HOPWA REPORT BY COUNTY						
COUNTIES	PERSONS LIVING WITH AIDS (PLWA)*	PERCENT OF TOTAL PLWA	NUMBER OF TBRA VOUCHERS AS OF AUGUST 2011	NUMBER OF AVAILABLE TBRA VOUCHERS	PERCENT OF TOTAL VOUCHERS	DIFFERENCE
Statewide	35,688	N/A	234	234	100%	0
Atlantic	1,441	4.0%	44	44	100%	0
Camden	1,721	4.8%	2	2	100%	0
Cape May	193	0.5%	8	8	100%	0
Cumberland	633	1.8%	30	30	100%	0
Essex	9,644	27.0%	32	32	100%	0
Hudson	4,599	12.9%	5	5	100%	0
Mercer	1,497	4.2%	89	89	100%	0
Monmouth	1,784	5.0%	2	2	100%	0
Passaic	2,546	7.1%	2	2	100%	0
Salem	163	0.5%	17	17	100%	0
Union	2,628	7.4%	2	2	100%	0
Warren	150	0.4%	1	1	100%	0

*Data received from New Jersey Department of Health and Senior Services; data current as of December 31, 2010

Table 1 - Households and Persons Assisted with Housing

Name of Jurisdiction : State of New Jersey														
Assistance Provided by Income Group	RENTERS					OWNERS			Homeless				Non-Homeless	
	Elderly 1 & 2 member Household	Small Related (2 or 4)	Large Related (5 or more)	All Other Households	Total Renters	1st Time Homeowners		Total Homeowners	Elderly	Large	Other	Small	Total Homeless	Special Needs
						With Children	All Others							
Low Income (0 to 50% of MFI)	4,057	6,293	1,846	3,849	16,045	78	6	84	175	919	0	365	1,459	8,606
Moderate Income (51 to 80% of MFI)	103	323	56	69	551	2	0	2						176
TOTALS	4,160	6,616	1,902	3,918	16,596	80	6	86	175	919	0	365	1,459	8,782

Racial and Ethnic Composition			
RACE	Hispanic	Not Hispanic	Totals
1. White	5,629	8,066	13,695
2. Black/African American	1,526	11,464	12,990
3. American Indian/ Alaskan Native	17	38	55
4. Asian	8	70	78
5. Native Hawaiian/Other Pacific Islander	89	16	105
7. All Other Mix			
Total	7,269	19,654	26,923
ETHNICITY			
1. Hispanic or Latino	7,269		
2. Not Hispanic or Latino		19,654	
Total	26,923		

Table 2 - HOME Match Report

PROGRAM CATEGORY	AUGUST 2011 NUMBER OF CLIENTS	SEPTEMBER 2011 NUMBER OF CLIENTS	OCTOBER 2011 NUMBER OF CLIENTS	NOVEMBER 2011 NUMBER OF CLIENTS	DECEMBER 2011 NUMBER OF CLIENTS	JANUARY 2012 NUMBER OF CLIENTS	FEBRUARY 2012 NUMBER OF CLIENTS	MARCH 2012 NUMBER OF CLIENTS	APRIL 2012 NUMBER OF CLIENTS	MAY 2012 NUMBER OF CLIENTS	JUNE 2012 NUMBER OF CLIENTS	JULY 2012 NUMBER OF CLIENTS
Elderly (O)	789	777	772	760	755	764	763	759	765	759	752	752
Families (F)	314	308	307	293	281	278	279	287	282	280	281	281
DHS (L)	1356	1321	1307	1301	1262	1286	1264	1233	1258	1240	1261	1261
PBA Families (U)	306	292	296	303	297	326	326	330	328	327	330	329
PBA Elderly/Disabled (Y)	429	426	430	429	424	446	451	450	473	466	467	472
Disabled (I)	1058	1041	1036	1019	994	1034	1022	1020	1026	1039	1033	1022
CURRENT TOTAL	4254	4167	4150	4107	4015	4136	4107	4081	4134	4113	4125	4118

PROGRAM CATEGORY	AUGUST 2011 HAP AMOUNT	SEPTEMBER 2011 HAP AMOUNT	OCTOBER 2011 HAP AMOUNT	NOVEMBER 2011 HAP AMOUNT	DECEMBER 2011 HAP AMOUNT	JANUARY 2012 HAP AMOUNT	FEBRUARY 2012 HAP AMOUNT	MARCH 2012 HAP AMOUNT	APRIL 2012 HAP AMOUNT	MAY 2012 HAP AMOUNT	JUNE 2012 HAP AMOUNT	JULY 2012 HAP AMOUNT	TOTAL
Elderly (O)	\$550,217	\$562,444	\$554,171	\$539,943	\$533,504	\$571,126	\$546,722	\$550,930	\$553,609	\$540,793	\$537,015	\$537,373	\$6,577,847
Families (F)	\$279,544	\$275,712	\$266,034	\$249,316	\$260,085	\$259,940	\$266,623	\$276,271	\$264,905	\$248,145	\$252,954	\$252,954	\$3,152,483
DHS (L)	\$1,313,521	\$1,315,480	\$1,311,145	\$1,284,315	\$1,239,098	\$1,334,692	\$1,253,100	\$1,229,644	\$1,317,502	\$1,257,318	\$1,306,339	\$1,223,806	\$15,385,960
PBA Families (U)	\$199,659	\$191,142	\$211,968	\$204,237	\$203,001	\$263,664	\$215,218	\$218,695	\$210,724	\$207,651	\$214,869	\$214,205	\$2,555,033
PBA Elderly/Disabled (Y)	\$250,513	\$243,585	\$252,559	\$247,174	\$245,421	\$278,981	\$267,246	\$274,693	\$278,909	\$281,882	\$289,046	\$279,841	\$3,189,850
Disabled (I)	\$813,507	\$825,626	\$799,968	\$785,177	\$766,307	\$838,661	\$795,164	\$803,430	\$795,390	\$806,047	\$794,738	\$777,492	\$9,601,507
CURRENT TOTAL	\$3,408,816	\$3,415,844	\$3,398,296	\$3,312,315	\$3,249,629	\$3,549,628	\$3,346,637	\$3,356,228	\$3,423,603	\$3,344,400	\$3,395,825	\$3,286,535	\$40,487,756

Table 3: CDBG Production (Next two pages)

Funded Grantees (FFY'11- Incomplete)

	Grant Number	Agency	Award Amount	Match/ Other Funding	Type of Program	Natl. Obj. Code	People Benefiting	People L/M* Benefiting	Percent L/M Benefiting	Proposed Housing Units	Housing Units Complete	HUD Matrix Code	HUD Activity/ IDIS#	Term Begin Date	Term End Date	Grant Status	Grant Title	Grant Description
1	2012-02292-0203	Egg Harbor City	\$382,982	\$38,298	ID	LMC	4,475	2,460	55	12	0	O4	3389	10/1/11	09/30/13	Underway	Reconstruction of Properties for Affordable Housing	to continue the reconstruction of properties in the Egg Harbor Downtown Redevelopment Area so as to create senior citizen affordable housing.
2	2012-02292-0287	Cape May City	\$400,000	\$60,000	FF/ADA	LMC	711	711	100	0	NA	O3	3396	2/1/12	06/30/14	Underway	ADA Compliance Project Phase IV	to make improvements so as to ensure compliance with the Americans with Disabilities Act including improved handicapped accessible beachfront access and reconstruction of Carpenters Lane handicapped ramps.
3	2012-02292-0291	Cumberland County	\$400,000	\$20,000	FF/ADA	LMC	27,441	27,441	100	0	NA	O3	3397	2/1/12	06/30/14	Underway	ADA Improvements to Public Library	to remove architectural barriers and provide ADA accessibility to the County Library Building, which was the former City Hall Bridgeton in Bridgeton.
4	2012-02292-0276	Dover Town	\$400,000	\$40,000	FF	LMA	1,228	636	52	0	NA	O3K	3398	2/1/12	06/30/14	Underway	Reconstruction - E. McFarlan, Schley, Sims & Ekstrom Streets	to reconstruct four streets in Town including drainage, roadway, sidewalk, curbing, striping and related infrastructure improvements.
5	2012-02292-0281	Gloucester City	\$400,000	\$26,875	FF	LMA	3,122	1,994	64	0	NA	O3I	3399	2/1/12	06/30/14	Underway	King Street Pumping Station Rehabilitation	for the repairs and renovation of the King Street Pumping Station in order to bring it to an acceptable condition for adequate stormwater pumping.
6	2012-02292-0289	Lawrence Township	\$100,000	\$25,000	FF/ADA	LMC	3,461	3,461	100	0	NA	O3	3400	2/1/12	06/30/14	Underway	Accessibility Improvements	To retrofit curb ramps to improve handicapped and senior accessibility.
7	2012-02292-0294	North Wildwood City	\$400,000	\$40,000	FF	LMC	1,262	1,262	100	0	NA	O3	3401	2/1/12	06/30/14	Underway	ADA Compliant Improvements - along the Beachfront	for ADA compliant improvements at various locations along the beachfront in the City of North Wildwood.
8	2012-02292-0293	Salem County	\$400,000	\$40,000	FF	URG	5,399	2,345	43	0	NA	O3I	3402	2/1/12	06/30/14	Underway	Ballinger's Mill Dam Repairs	to repair significant damage inflicted on Ballinger's Mill Dam as a result of the August 2011 storm that was declared a federal disaster. Salem County has an urgent need and is experiencing an economic hardship as a result of storm damage repair.
9	2012-02292-0279	Upper Deerfield Township	\$400,000	\$20,000	FF	LMA	1,595	1,025	64	0	NA	O3J	3403	2/1/12	06/30/14	Underway	School Lane Village Improvements	to replace aging water mains and sanitary sewer mains and install sidewalks in School Lane Village to benefit the entire Seabrook Farms CDP neighborhood.
10	2012-02292-0286	Wildwood City	\$400,000	\$440,202	FF	LMA	5,472	3,688	67	0	NA	O3	3404	2/1/12	06/30/14	Underway	ADA Compliant Boardwalk Access Ramp - Cresse Avenue	to construct an pedestrian/ADA compliant access ramp to the boardwalk at Cresse Avenue and Beach Avenue.
11	2012-02292-0272	Wildwood Crest Borough	\$400,000	\$60,000	FF	LMA	1,128	667	59	0	NA	O3I	3405	2/1/12	06/30/14	Underway	Cresse Avenue Drainage Improvements	to replace aged storm drainage facilities on Cresse Avenue between Lake Road and Park Boulevard that cause flooding.
12	2012-02292-0285	Woodbine Borough	\$400,000	\$58,529	FF	LMA	2,148	1,371	64	0	NA	O3I	3406	2/1/12	06/30/14	Underway	Woodbine 2012 Flood Mitigation Project	to construct storm drainage improvements to mitigate flooding in the Borough as per Federal Disaster Declaration 1897 - Hazard Mitigation Grant Program
13	2012-02292-0284	Woodstown Borough	\$400,000	\$88,400	FF	LMA Survey	73	41	56	0	NA	O3J	3407	2/1/12	06/30/14	Underway	Green Street Infrastructure Replacement	to replace deteriorated sanitary sewer and 71 water mains on Green Street in Woodstown.
14	2012-02292-0296	Washington Borough	\$400,000	\$0	ID	LMC	1,121	1,121	100	0	NA	O3	3408	2/1/12	06/30/14	Underway	ARC of Warren County - Building Improvement	to repair structural faults, drainage and make energy efficiency improvements including the installation of solar panels.
15	2012-02292-0334	Burlington City	\$400,000	\$0	ID	LMC	8,100	8,100	100	0	NA	O3	3423	2/1/12	06/30/14	Underway	The Sisterhood Community Services Center Renovation Project	to renovate the Sisterhood Community Services Center on East Broad Street, including roof system, HVAC, electrical and lighting, restrooms, flooring, ceilings and miscellaneous other improvements.

16	2012-02292-0288	Burlington City	\$100,000	\$5,000	HR	LMH	10	10	100	5	0	14A	3409	2/1/12	06/30/14	Underway	Burlington City-wide Owner-occupied Housing Rehabilitation	to improve the condition of affordable housing by rehabilitating up to five (5) single-family, owner-occupied homes through the use of interest-free, deferred loans to low- and moderate-income eligible homeowners within the City.
17	2012-02292-0290	Cumberland County	\$150,000	\$7,500	HR	LMH	25	25	100	10	0	14A	3410	2/1/12	06/30/14	Underway	Housing Rehab for Storm Damage from Irene and Prior Storm	for financial aid to homeowners who experienced damage from Hurricane Irene and the violent storm that immediately preceded it. Funds will enable homeowners to get back in their homes, resolve building code issues, and mitigate future damage.
18	2012-02292-0275	Dover Town	\$200,000	\$10,000	HR	LMH	27	27	100	10	0	14A	3411	2/1/12	06/30/14	Underway	Dover Small Cities Housing Rehabilitation Project	for the rehabilitation of approximately 10 homes of low- and moderate-income families.
19	2012-02292-0282	Downe Township	\$200,000	\$10,000	HR	LMH	33	33	100	12	0	14A	3412	2/1/12	06/30/14	Underway	Township-Wide Housing Rehabilitation	to provide home rehabilitation deferred loans to an estimated 12 low- and moderate households throughout Downe Township.
20	2012-02292-0295	Pittsgrove Township	\$100,000	\$10,000	HR	LMH	16	16	100	6	0	14A	3413	2/1/12	06/30/14	Underway	Pittsgrove Housing Rehabilitation Program	To assist low- and moderate income homeowners to correct interior and exterior code violations in their homes.
21	2012-02292-0280	Salem City	\$200,000	\$10,000	HR	LMH	25	25	100	10	0	14A	3414	2/1/12	06/30/14	Underway	Salem City Owner-Occupied Housing Rehabilitation Program	to improve the condition of affordable housing by rehabilitating up to ten (10) single-family, owner-occupied homes through the use of interest-free, deferred loans to low- and moderate-income eligible homeowners within the City.
22	2012-02292-0292	Salem County	\$150,000	\$15,000	HR	LMH	26	26	100	10	0	14A	3415	2/1/12	06/30/14	Underway	Housing Rehab for Storm Damage Irene and Prior Storm	for housing rehabilitation assistance or repair to low- and moderate income homeowners who experienced damage from Hurricane Irene and the violent storm that immediately preceded it.
23	2012-02292-0277	Upper Deerfield Township	\$180,000	\$9,000	HR	LMH	27	27	100	10	0	14A	3416	2/1/12	06/30/14	Underway	Upper Deerfield Township Housing Rehabilitation Program	to rehabilitate approximately 13 homes low- and moderate families located throughout the Township.
24	2012-02292-0273	Upper Pittsgrove Township	\$150,000	\$15,000	HR	LMH	25	25	100	10	0	14A	3417	2/1/12	06/30/14	Underway	Joint Home Rehabilitation Program - Upper Pittsgrove & Elmer	to rehabilitate an estimated 20 single-family, owner-occupied housing units in Upper Pittsgrove and Elmer with forgivable and deferred loans for households qualifying as low- and moderate income.
25	2012-02292-0274	Warren County	\$300,000	\$45,000	HR	LMH	54	54	100	25	0	14A	3418	2/1/12	06/30/14	Underway	Warren County Small Cities Housing Rehabilitation Fund	to rehabilitate 25 homes of low- and moderate income families located in designated municipalities throughout the County.
26	2012-02292-0283	West Cape May Borough	\$200,000	\$80,000	HR	LMH	22	22	100	10	0	14A	3419	2/1/12	06/30/14	Underway	West Cape May Borough Small Cities Housing Rehabilitation	to improve the condition of affordable housing by rehabilitating up to ten (10) single-family, owner-occupied homes through the use of interest-free, deferred loans to low- and moderate-income eligible homeowners within the Borough.
27	2012-02292-0278	Woodstown Borough	\$200,000	\$20,000	HR	LMH	36	36	100	15	0	14A	3420	2/1/12	06/30/14	Underway	Woodstown-Pittsgrove Joint Housing Rehabilitation	to rehabilitate an estimated 15 housing units occupied by low- and moderate income households in Woodstown Borough and Pittsgrove Township.

Lead Hazard Control Assistance: 1-4 and 5+ (Projects funded in SFY 2010)

Project #	Date Funded	Project Address	Project City	Project Type	Project Complete (Yes or No)
80	5/6/2010	431 15th Avenue	Paterson City	1-4 Loan	No
134	8/18/2009	160 Church Street	Bridgeton City	1-4 Loan	No
196	10/2/2009	939 Morton Street	Camden City	1-4 Loan	No
347	3/24/2010	211 N. 4th Street - 2nd floor	Paterson City	1-4 Loan	No
348	2/8/2010	1801 Wheaton Avenue	Millville City	1-4 Loan	Yes
447	6/23/2010	64 Montclair Avenue	Paterson City	1-4 Loan	No
457	8/25/2009	526 Forest Ave.	Westfield Township	1-4 Loan	Yes
467	11/18/2009	95 S. Broad Street	Penns Grove Borough	1-4 Loan	No
470	7/13/2009	900 S. 2nd Street	Millville City	1-4 Loan	No
479	5/7/2010	31 Walnut Street	Haddonfield Borough	1-4 Loan	No
491	10/16/2009	350 Augusta Street	South Amboy City	1-4 Loan	No
495	10/26/2009	201-205 East Moore Street	Hackettstown Township	1-4 Loan	No
514	7/15/2009	50 Union Street	Jersey City	1-4 Loan	No
518	8/10/2009	728 Berkley Street	Camden City	1-4 Loan	No
522	7/24/2009	2107 W. Main Street	Millville City	1-4 Loan	No
536	2/24/2010	222 Wall Avenue	Paterson City	1-4 Loan	No
542	7/15/2009	73 Paterson Avenue	Paterson City	1-4 Loan	No
547	7/28/2009	32 State Street	East Orange City	1-4 Loan	No
548	5/7/2010	204 Munn Ave	Irvington Township	1-4 Loan	Yes
556	10/6/2009	34 South Dean Avenue	Trenton City	1-4 Loan	No
565	11/13/2009	194 North Oraton PKWY	East Orange City	1-4 Loan	No
568	9/30/2009	157 East Avenue	Bridgeton City	1-4 Loan	No
575	10/16/2009	565 Springdale Avenue	East Orange City	1-4 Loan	No
583	9/30/2009	56 Prospect Street	Bloomfield Township	1-4 Loan	No
589	10/9/2009	3316 Springfield Avenue	Pennsauken Township	1-4 Loan	Yes
590	9/21/2009	16 Westville Avenue	Caldwell Borough Township	1-4 Loan	No
595	6/15/2010	172 Tichenor Avenue	South Orange Village Township	1-4 Loan	No
599	11/17/2009	16 Hillcrest Terrace	East Orange City	1-4 Loan	No
601	1/19/2010	336-338 Dakota St.	Paterson City	1-4 Loan	No
607	11/5/2009	163 Brown Avenue	Prospect Park Borough	1-4 Loan	No
612	6/9/2010	296-298 Sussex Street	Paterson City	1-4 Loan	No
614	12/22/2009	139 South Clinton Avenue	East Orange City	1-4 Loan	No
625	3/29/2010	175-177 High Street	Passaic City	1-4 Loan	No
629	12/17/2009	31 Watson Avenue	East Orange City	1-4 Loan	No
635	4/6/2010	152 East Avenue	Bridgeton City	1-4 Loan	No
642	2/3/2010	177-179 Lexington Avenue	Paterson City	1-4 Loan	No
652	3/12/2010	33 Netherwood Terrace	East Orange City	1-4 Loan	Yes
655	4/14/2010	288 N. Walnut Street	East Orange City	1-4 Loan	No
660	3/31/2010	1248 Princess Avenue	Camden City	1-4 Loan	No
664	4/7/2010	23 Park End Place	East Orange City	1-4 Loan	No
668	2/18/2010	349 Irving Avenue	South Orange Village Township	1-4 Loan	Yes
670	3/9/2010	23 N. Marion Avenue	Ventnor City	1-4 Loan	No
683	3/25/2010	236 - 238 18th Ave	Paterson City	1-4 Loan	Yes
690	4/1/2010	66 Race Street	Nutley Town Township	1-4 Loan	No
691	5/24/2010	144 Spring Street	Paterson City	1-4 Loan	No
710	4/26/2010	853 Berkeley Avenue	Trenton City	1-4 Loan	No
713	6/9/2010	775 Winyah Avenue	Westfield Township	1-4 Loan	No

ELPR- Funded Grantees (SFY'2010 Households)

Project #	Date Funded	Project Address	Project City	Project Type	Project Complete (Yes or No)
622	7/7/2009	Confidential	Millville City	ELPR	yes
624	7/10/2009	Confidential	Bridgeton City	ELPR	yes
627	7/17/2009	Confidential	Paterson City	ELPR	yes
645	8/17/2009	Confidential	Plainfield City	ELPR	yes
649	8/21/2009	Confidential	Merchantville Borough	ELPR	yes
650	8/25/2009	Confidential	Paterson City	ELPR	yes
657	8/31/2009	Confidential	Bridgeton City	ELPR	yes
662	9/11/2009	Confidential	Paterson City	ELPR	yes
663	9/11/2009	Confidential	Irvington Township	ELPR	yes
669	9/15/2009	Confidential	Winslow Township	ELPR	yes
675	9/23/2009	Confidential	Newark City	ELPR	yes
678	9/25/2009	Confidential	Paterson City	ELPR	yes
693	10/7/2009	Confidential	Paterson City	ELPR	yes
695	10/14/2009	Confidential	Irvington Township	ELPR	yes
697	10/16/2009	Confidential	Trenton City	ELPR	yes
700	10/22/2009	Confidential	East Orange City	ELPR	yes
703	10/28/2009	Confidential	Trenton City	ELPR	yes
716	11/19/2009	Confidential	Cliffside Park Borough	ELPR	yes
719	11/25/2009	Confidential	Newark City	ELPR	yes
721	11/30/2009	Confidential	Orange City Township	ELPR	yes
722	11/30/2009	Confidential	Irvington Township	ELPR	yes
726	12/3/2009	Confidential	Irvington Township	ELPR	yes
731	12/14/2009	Confidential	Irvington Township	ELPR	yes
743	1/5/2010	Confidential	Hamilton Township	ELPR	yes
749	1/18/2010	Confidential	Newark City	REEL	yes
751	1/19/2010	Confidential	Paterson City	ELPR	yes
752	1/26/2010	Confidential	Millville City	ELPR	yes
753	1/26/2010	Confidential	Newark City	REEL	yes
754	1/26/2010	Confidential	Wildwood Crest Borough	ELPR	yes
756	1/29/2010	Confidential	Red Bank Borough	ELPR	yes
759	2/8/2010	Confidential	Paterson City	ELPR	yes
760	2/16/2010	Confidential	Paterson City	ELPR	yes
765	2/18/2010	Confidential	Mount Holly Township	ELPR	yes
767	2/19/2010	Confidential	Morristown Town	ELPR	yes
768	2/23/2010	Confidential	Newark City	REEL	yes
770	2/23/2010	Confidential	Newark City	ELPR	yes
776	3/15/2010	Confidential	Newark City	ELPR	yes
778	3/22/2010	Confidential	Newark City	REEL	yes
791	6/11/2010	Confidential	Trenton City	ELPR	yes
794	5/14/2010	Confidential	Paterson City	ELPR	yes
795	5/17/2010	Confidential	Newark City	REEL	yes
796	5/17/2010	Confidential	Paterson City	ELPR	yes
797	5/17/2010	Confidential	Paterson City	REEL	yes
800	5/28/2010	Confidential	Plainfield City	ELPR	yes
802	6/2/2010	Confidential	Newark City	REEL	yes
803	6/4/2010	Confidential	Paterson City	REEL	yes
804	6/7/2010	Confidential	Newark City	ELPR	yes
806	6/9/2010	Confidential	Newark City	ELPR	yes

Table 5: Emergency Shelter Program- State Match Funds

Grantee	Location	State
Anchor House	Trenton	\$82,500
Anderson House	Whitehouse Station	\$142,880
Bergen County Community CAP	Hackensack	\$82,500
Camden County Council on Economic Opportunity	Camden	\$24,709
Catholic Charities of Metuchen	Perth Amboy	\$54,000
Catholic Charities of Newark	Union City	\$74,250
Catholic Charities of Newark	Newark	\$93,850
Center for Family Services	Laurel Springs	\$70,900
Center for Family Services	Camden	\$64,000
Center for Family Services	Cape May	\$49,000
Community Hope, Inc.	Lyons	\$155,352
Domestic Abuse & Sexual Assault Crisis Center of Warren County	Confidential Location	\$62,301
Intervention	Confidential Location	\$9,396
Elizabeth Coalition to House the Homeless	Elizabeth	\$53,000
Homefront, TLC	Trenton	\$115,200
Jersey Battered Women's Service	Confidential Location	\$41,002
Loving Care Homes Inc	Confidential Location	\$163,000
Monmouth County	Tinton Falls	\$150,000
New Community Harmony House	Newark	\$50,000
Ocean's Harbor House	Toms River	\$72,856
Positive Health Care, Inc.	Newark	\$127,304
R & R Development Corporation	Newark	\$109,000
Sierra House, Inc.	East Orange	\$13,500
United Progress, Inc.	Trenton	\$89,500
Volunteers of America Delaware Valley	Camden	\$350,000
TOTAL		\$2,300,000

Table 6: MBE/WBE

		Minority Business Enterprises (MBE)				White Non-Hispanic	
		Total	Alaskan native or American Indian	Asian or Pacific Islander	Black Non-Hispanic		Hispanic
Contracts							
	* Number	91	0	0	2	1	88
	Dollar Amt.	\$11,930,155	\$0	\$0	\$18,390	\$7,025	\$11,904,740
Sub-Contracts							
	Number	0	0	0	0	0	0
	Dollar Amt.	\$0	\$0	\$0	\$0	\$0	\$0
Contracts							
		Total	Women Business Enterprises (WBE): Total	Male: Total			
	Number	91	6	85			
	Dollar Amt.	\$11,930,155	\$374,911	\$11,555,244			
Sub-Contracts							
	Number	0	0	0			
	Dollar Amt.	\$0	\$0	\$0			

Table 7: HOME Monitoring Report

HOME PRODUCTION PROGRAM
LONG-TERM MONITORING OF RENTAL PROJECTS
JULY 1, 2011 THROUGH JUNE 30, 2012

NAME OF PROJECT	MUNICIPALITY	PROJECT OWNER	UNITS	INITIAL INSPECTION PASS(P) or FAIL (F)	MINOR (M) or SEVER (S) CONDITION	REINSPECTION PASS/ FAIL/ OPEN
Belvidere Square	Belvidere	ADTI Housing Corp	50	F	M	P
Beverly Permanent Rental	Beverly	Burlington County CAP	5	F	M	O
Boonton SRO	Boonton	New Bridge	9	P		
Shared Living Residence	Bridgewater	Cooperative Housing Corp.	5	P		
Project Alpha	Camden	State Street Housing Corp.	7	F	M	P
400 Block State Street, Ph. III	Camden	North Camden Land Trust	10	F	M	P
Knox/Byron Rehab (1B)	Camden	North Camden Land Trust	5	F	M	P
State Street Corridor 1	Camden	North Camden Land Trust	8	F	M	P
State Street Corridor 2	Camden	North Camden Land Trust	6	F	M	P
Lanning Square West	Camden	Jersey Counselling	5	F	M	O
The Shore House	Dover	Ocean's Harbor House	4	P		
St. Mary's Senior Residence	Dumont	Domus Corp	41	P		
Imani Park	Edison	Middlesex Interfaith Partners	11	P		
107-109 First Street	Elizabeth	107 First Street Realty	11	F	M	P
Broadway Apts. 136 1st St	Elizabeth	Brand New Day	11	F	M	P
950 East Grand Street	Elizabeth	950 East Grand Corp.	11	F	M	P
Magnolia Mini-Mall (200 2nd St)	Elizabeth	Brand New Day	5	P		
Cheshire Home III	Florham Park	Cheshire Home III, Inc.	8	P		
8th Street Gardens	Fort Lee	FLASH	8	P		
Knoll Shared Housing	Franklin	Knoll Shared housing Inc.	10	P		
Carpenters Square	Gloucester City	Michaels Development Co.	100	F	M	P
Gingerbread Homes	Hamburg	Advance Housing	3	F	M	P
NCR Jefferson Senior Hsg	Jefferson Twp	National Church Residences	49	F	M	P
Affordable @ Bayview	Jersey City	2-family project	2	P		
Astor Place	Jersey City	2-family project	6	F	M	P
Lafayette Park V	Jersey City	2-family project	21	F	M	P
The Viking	Keansburg	Monmouth Housing Alliance	19	F	M	P
314 Main Street	Lakewood	314 Main Street L.L.C.	6	F	M	P
Ocean Supportive Housing	Lakewood	O.C.E.A.N., Inc.	10	P		
Haven House @ St. John	Lower Twsp	Diocesan Hsg of Camden	75	P		

Millstone House	Millstone Twp	Monmouth Housing Alliance	11	F	M	P
55 Glenridge	Montclair	HOME Corp.	4	P		
Southend Neighborhood 2	Montclair	2-family project	4	P		
HOME Corp Multi-Unit Project	Montclair	HOME Corp.	10	P		
Creed II	Moorestown	MEND	8	P		
Mount Olive Manor II	Mount Olive	Abiding Peace Senior Hsg	43	P		
Carver Hotel Apts	Neptune	Monmouth Housing Alliance	14	F	M	P
Corinthian Homes I	Newark	Corinthian Housing Development Corp.	45	F	M	P
Fischer Building	Newark	St. James CDC	11	P		
Vailsburg Commons	Newark	Unified Vailsburg Service	7	F	S	O
Wakeman Square	Newark	RPM Development	42	F	M	P
Century Homes	Orange	2-family project	3	P		
Orange Mews	Orange	2-family project	6	P		
Travisano Homes	Orange	2-family project	3	P		
360-384 Straight Street	Paterson	Straight and Narrow	50	P		
66 Bristol Rd aka Permanent Housing	Piscataway	ADTI Housing Corp.	2	F	M	P
Franklin Place	Plainfield	Interfaith Council for the Homeless	3	P		
Caring Senior	Pleasantville	Caring Residential Serv.	10	P		
Rocky Hill Group Home	Rocky Hill	The Arc of Somerset County	3	P		
Salem Community Complex	Salem	Tri-County Housing Corp.	6	F	M	P
35 Somerset St	Somerville	VOADV-Property, Inc.	18	P		
Sussex Seniors	Sussex	NORWESCAP	11	F	M	P
Lily Mae Apartments	Wildwood	Cape Counseling Services	11	P		

Table 8: Emergency Shelter Support Awards

AGENCY	COUNTY	GRANT AMOUNT
Catholic Charities of Metuchen-Naomi's Way	Middlesex	\$39,775
Catholic Charities of Metuchen-State Street	Middlesex	\$48,000
Catholic Charities of Newark-Franciskas House	Hudson	\$30,400
Catholic Charities of Newark-St. Bridget's	Essex	\$75,000
Catholic Charities of Trenton/Providence House	Ocean	\$230,990
Center for Family Services	Gloucester	\$100,000
Center for Family Services	Camden	\$87,600
Coalition Against Rape and Abuse	Cape May	\$310,000
Communities of Faith for Housing	Hudson	\$60,000
Covenant House New Jersey	Union	\$529,870
Domestic Abuse Services	Sussex	\$13,700
Fairmont Health Services	Essex	\$65,000
Good News Home For Women	Hunterdon	\$56,500
Gospel Services	Essex	\$198,000
Homefirst Interfaith Housing	Union	\$70,000
HomeFront TLC	Mercer	\$202,410
Homeless Solutions, Inc.	Morris	\$316,400
Interfaith Hospitality Network of Hunterdon County	Hunterdon	\$45,000
Jersey Battered Women's Service	Morris	\$76,165
Life House Emergency Shelter	Essex	\$80,669
Making it Possible to End Homelessness	Middlesex	\$157,000
New Community Harmony House	Essex	\$243,394
Positive Health Care, Inc.	Essex	\$106,600
Restoration Center, Inc.	Essex	\$78,000
Samaritan Inn	Sussex	\$101,481
St. Paul's CDC	Passaic	\$79,000
Tri-County Community Action Agency	Cumberland	\$158,317
Urban Renewal Corporation	Essex	\$110,000
Volunteers of America, Inc.-Amani House	Mercer	\$3,361
Woman Aware	Middlesex	\$25,000
YMWCA of Newark	Essex	\$276,238
TOTAL		\$3,973,870

Limited English Proficiency (LEP)

While most people in the United States speak, write and understand English, there is a growing population where English is not their primary language. 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 important benefits or services including understanding information relevant to the programs administered by the Department of Community Affairs, Division of Housing and Community Resources (DCA).

The DCA, as a recipient of federal assistance, is required to take reasonable steps to ensure access to all programs, and has an obligation to reduce language barriers that preclude meaningful access by LEP persons to government services and programs. LEP persons are defined as persons who do not speak English as their primary language and who have limited ability to read, write or speak or understand English.

In order to address this concern, DCA provides translators to assist clients who are not proficient in English understand the program requirements and related documents. Each program maintains a directory of DCA personnel who speak a variety of languages

If the staff is unable to communicate with this person, each office has "I Speak" flash cards so that customers can identify the language they speak. Once identified, the staff will utilize the Language Line phone service. Use of the Language Line will enable the programs to provide assistance to clients in over 175 languages.