

Draft 2009 Consolidated Annual Performance  
and Evaluation Report (CAPER)

Draft 2009 Consolidated Plan Annual Performance Report -  
Please email comments to [smalnak@dca.state.nj.us](mailto:smalnak@dca.state.nj.us)  
by September 27, 2010 at 4pm.

**STATE OF NEW JERSEY  
CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT  
FFY 2009**



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

**Department of Community Affairs**  
Lori Grifa, Commissioner

## TABLE OF CONTENTS

Introduction .....	1
Annual Performance .....	3
Geographic Distribution of Investment .....	15
Affirmatively Furthering Fair Housing.....	15
Other Actions Undertaken .....	18
Leveraging Resources.....	21
Managing the Process.....	22
Match Requirements .....	22
Citizen Participation.....	22
Institutional Structure .....	22
Monitoring.....	23
Lead-Based Paint.....	26
Housing Needs .....	40
Public Housing Strategy .....	41
Barriers to Affordable Housing.....	42
HOME .....	42
Homeless Needs .....	46
Homeless Prevention Elements.....	47
Emergency Shelter Grants (ESG).....	49
Small Cities Community Development Block Grant Program .....	51
Housing Opportunities For People With AIDS (HOPWA).....	55
Table 1: Households and Persons Assisted with Housing .....	57
Table 2: HOME Match Report.....	58
Table 3: CDBG PRODUCTION .....	59
Table 4: Lead-Based Paint Activity Reports.....	62
Table 5: Emergency Shelter Program- State Match Funds.....	67
Table 6: MBE/WBE.....	66
Table 7: HOME Reports.....	71

## INTRODUCTION

The 2009 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 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 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.

During FY 2010, 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 Division of Youth and Family Services families.

**Consolidated Plan Funding**

The following table represents the Federal FY 2009 (State FY 2010) formula allocation for the Community Development Block Grant, HOME Investment Partnership, Emergency Shelter Grant, and Housing Opportunities for Persons with AIDS Programs.

<b>PROGRAM NAME</b>	<b>FEDERAL FY 2009 ALLOCATION</b>
Community Development Block Grant	\$7,086,011
Emergency Shelter Grant	\$1,599,036
HOME Investment Partnership	\$7,728,460
Housing Opportunities for People With AIDS	\$1,109,696
<b>TOTAL ALLOCATION</b>	<b>\$17,523,203</b>

## **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) 2009 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 2009, the State leveraged federal funds with other State funds to assist our most vulnerable populations. Last year, more than 24,814 families throughout the State received assistance from DCA's and HMFA's various programs.

The following charts summarize the State's accomplishments.

The following **chart** summarizes the FFY 2009 housing accomplishments and commitments.

ONE YEAR HOUSING GOALS	AMOUNT OF FUNDS	NUMBER
1. Provide financing to increase the number of affordable housing units built for our most vulnerable populations	\$50,660,000	513 units
2a. Continue to provide housing opportunities for low and moderate-income households	\$284,669,956	1,150 loans & 2,124 units
2b. Continue to provide housing assistance to very-low and low-income households and housing assistance to very low and low-income households	\$222,726,785	25,346 households
3. Assist homeless individuals and families obtain permanent housing, with needed support services to become self-sufficient.	\$58,230,425	640,000 individuals, 1,399 beds, 1,066 households & 72 units
4. Support local jurisdictions' planning process to reduce and end homelessness.	\$810,000	240 agencies
5. Encourage the development of supportive housing, housing choice voucher and the provision of support services for special needs populations.	\$2,585,048	106 units & 22 loans
6. Enhance the capacity of local agencies and nonprofit organizations to effectively operate and deliver affordable housing.	\$4,014,851	57 nonprofits
7. Promote lead-based paint education and abatement efforts.	\$5,737,111	25,002 households, 2,128 individuals, 47 loans, 42 pieces of equipment, 1 web-based resource guide
8. Support sustainable development and the revitalization of neighborhoods through Smart Growth planning initiatives.	\$64,684,422	43 loans, 1 municipality & 48 grants
9. Improve and preserve the existing affordable housing stock	\$343,492,726	288,922 households and 2,361 units
10. Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.	\$15,429,330	44 loans, 26 municipalities, 23 projects and 80 SIDS

The following charts compare the State's proposed activity and funding levels identified in the FY 2009 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	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>1. Increase the number of affordable housing units built for our most vulnerable populations</b>	<b>1,400 Goal</b>	Special Needs Housing Trust Fund	\$48,500,000	400 units	\$49,200,000	482 units	
		Special Needs Revolving Loan	\$570,000	5 units	\$460,000	8 units	
		Balanced Housing (under 30%-includes Deep Subsidy)	\$900,000	12 units	\$1,000,000	23 units	
		COAH Targeting (2 units of credit for every unit affordable to households earning 30% 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	
		Uniform Housing Affordability Controls (10 percent of rental units in a development must be affordable to households earning 35% or less of AMI)	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above	
<b>Total Objective 1</b>			<b>\$49,970,000</b>	<b>417 units</b>	<b>\$50,660,000</b>	<b>513 units</b>	
OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>2a. Continue to provide housing opportunities for low and moderate-income households</b>	<b>27,500 units</b>	American Dream Down Payment Initiative	\$0	N/A	\$0	N/A	No new funding
		100% Mortgage Program	\$3,500,000	30 loans	\$3,137,646	24 loans	
		Balanced Housing	\$30,000,000	300 units	\$14,725,188	260 units	Includes Deep Subsidy, the reduction in units and funds is a direct result of the poor condition of the real estate market.
		Choices in Homeownership Incentives Created for Everyone	\$20,000,000	250 units	\$16,413,278	195 units	
		Developmental Disabilities Homeownership	\$1,250,000	5 loans	\$448,000	2 loans	
		Homebuyer Program	\$110,000,000	650 loans	\$117,790,773	733 loans	
		HOME Express	\$0	*Numbers are included in programs listed above	\$0	*Numbers are included in programs listed above	
<b>Subtotal Objective 2a</b>			<b>\$164,750,000</b>	<b>685 loans &amp; 900 units</b>	<b>\$152,514,885</b>	<b>455 units &amp; 759 loans</b>	

OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding Level	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
2a. Continue to provide housing opportunities for low and moderate-income households	27,500 units	Welcome Home Program	\$5,400,000	20 loans	\$2,172,791	10 loans	
		HOME-CHDO Production	\$1,159,269	23 units	\$700,000	6 units	Overestimated- the DCA did not receive enough Ready to Proceed projects
		HOME-Production Investment	\$2,086,684	30 units	\$1,139,177	18 units	Overestimated- the DCA did not receive enough Ready to Proceed projects
		Low-Income Housing Tax Credits	\$20,000,000	*Numbers are included in programs listed above	\$34,000,000	*Numbers are included in programs listed above	In 2009, in order for HMFA to fully commit funds within the timeframe required under the American Recover and Reinvestment Act of 2009, HMFA used its authority under Section 42 of the Internal Revenue Code to forward commit approximately \$14 million in future year's credits.
		Multi-family Rental Housing Program	\$146,000,000	1,390 units	\$88,540,000	1,537 units	Higher interest rates reduced mortgage amounts
		Predevelopment Loan and Acquisition for Nonprofits	\$4,000,000	400 units	\$845,250	25 units	Overestimated
		Resource Family Home Rehabilitation Program	\$1,000,000	60 units	\$263,110	33 units	Program ended 6/30/10
		Smart Rental Project Loan Program (5-25)	\$7,500,000	328 units	\$2,045,000	50 units	Overestimated number of units and under estimated the per unit amount
		Smart Start Program	\$3,900,000	600 loans	\$2,449,743	381 loans	
<b>Total Objective 2a</b>			<b>\$191,045,953</b>	<b>1,305 loans &amp; 3,131 units</b>	<b>\$284,669,956</b>	<b>1,150 loans &amp; 2,124 units</b>	

OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding Level	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>2b. Continue to provide housing assistance to very low and low-income households</b>	<b>27,500 units</b>	Homeless Prevention & Rapid Re-Housing	\$10.2 million	1,000 households	1,565,778	320 households	Estimated figures reference the entire 24 month grant period. Actual figures represent FFY'09 only.
		Housing Choice Voucher Program	\$182,830,340	20,500 households	\$183,897,855	20,589 households	
		Section 8 Homeownership Program	\$712,716	74 households	\$793,152	83 Active (13 New)	
		State Rental Assistance Program	\$38 million (TBRA) and \$6.2 million (PBA) (one year commitment)	4,071 TBRA vouchers and 90 PBA vouchers	\$36.17 million (TBRA) and \$4.3 million (PBA) (one year commitment)	3,717 TBRA vouchers and 637 PBA vouchers	
<b>Total Objective 2b</b>			<b>\$237,943,056</b>	<b>25,735 households</b>	<b>\$222,726,785</b>	<b>25,346 households</b>	

OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding Level	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>3. Assist homeless individuals and families obtain permanent housing, with needed support services to become self-sufficient.</b>	<b>6,500 households</b>	Community Services Block Grant	\$17,813,727 (plus an additional estimated \$27 million in stimulus funding for 2009-2010)	640,000 individuals (figures estimated include additional stimulus funding)	19,062,600 Plus ARRA funding of \$27,118,042	640,100 individuals	ARRA stimulus funding
		Emergency Shelter Grant/Shelter Support	\$3,198,072	225 beds	\$3,905,701	1,399 beds	There was a significant difference in the estimated activity level and the actual activity level due to staff's error in underestimating the number of existing beds involved in each of the projects.
		Family Self-Sufficiency	\$288,200	200 households	\$97,182	201 households	Less clients successfully completed the program within the maximum 7 years due to the poor economy.
		HOME Tenant-Based Rental Assistance	\$3,709,161	387 households	\$3,200,000	344 households	Assisted less households.
		Housing Opportunities for Persons with AIDS	\$1,200,000	191 households	\$1,558,224	196 households	HAPs higher than expected
		Shelter Exit Program	\$1,900,000	100 long-term households and 71 short-term households	\$875,165	82 long-term households and 50 short-term households	The number of eligible applicants was less than expected.
		Shelter Plus Care	\$1,681,662	204 households	\$1,776,287	193 households	
		Veterans Affairs Supportive Housing Program	\$451,828	70 units	\$637,224	72 units	
<b>Total Objective 3</b>			<b>\$57,242,650</b>	<b>640,000 individuals, 225 beds, 1,153 households &amp; 70 units</b>	<b>\$58,230,425</b>	<b>640,000 individuals, 1,399 beds, 1,066 households &amp; 72 units</b>	
OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding Level	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>4. Support local jurisdictions' planning process to reduce and end homelessness.</b>	<b>N/A</b>	Coordination of HMIS	\$810,000	240 agencies	\$810,000	240 agencies	

<b>OBJECTIVE</b>	<b>FIVE YEAR GOALS 2005-2009</b>	<b>PROGRAM</b>	<b>ESTIMATED 2009 Funding Level</b>	<b>ESTIMATED 2009 Activity Level</b>	<b>ACTUAL 2009 Funding Level</b>	<b>ACTUAL 2009 Activity Level</b>	<b>Explanation for significant increase/ decrease in funding / activity level</b>
<b>5. Encourage the development of supportive housing, housing choice voucher and the provision of support services for special needs populations.</b>	<b>600 Goal</b>	Another Chance Initiative	\$350,000	35 units	\$350,000	35 units / 420 clients	
		HOPWA-Post Incarcerated	\$290,000	50 units	\$537,548	51 units	HAPs higher than expected
		Individual Development Account Program (IDA)	\$900,000	16 loans	\$782,500	22 loans	Lower loan amount due to poor labor market
		Transitional & Permanent Housing Loan Program for Aging Out Youth	\$900,000	16 loans	\$915,000	20 units	
<b>Total Objective 5</b>			<b>\$2,440,000.00</b>	<b>85 units &amp; 32 loans</b>	<b>\$2,585,048.00</b>	<b>106 units &amp; 22 loans</b>	
<b>OBJECTIVE</b>	<b>FIVE YEAR GOALS 2005-2009</b>	<b>PROGRAM</b>	<b>ESTIMATED 2009 Funding Level</b>	<b>ESTIMATED 2009 Activity Level</b>	<b>ACTUAL 2009 Funding Level</b>	<b>ACTUAL 2009 Activity Level</b>	<b>Explanation for significant increase/ decrease in funding / activity level</b>
<b>6. Enhance the capacity of local agencies and nonprofit organizations to effectively operate and deliver affordable housing.</b>	<b>225 Goal</b>	Performance Grants to Nonprofits	\$6,200,000	57 nonprofits	\$4,014,851	57 nonprofits	As a result of the real estate ecoomy, performance suffered. Also due to a lack of funds, this program has been discontinued.
		Training and Technical Assistance	\$800,000	2 units of TA	\$0	N/A	Staff retired and program discontinued in SFY'11 budget
<b>Total Objective 6</b>			<b>\$7,000,000</b>	<b>57 nonprofits and 2 units of TA</b>	<b>\$4,014,851</b>	<b>57 nonprofits</b>	

OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding Level	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>7. Promote lead-based paint education and abatement efforts.<sup>1</sup></b>	<b>1,750 Goal</b>	Emergency Relocation Assistance	\$560,000	70 households	\$266,853	62 Households	Significant reduction in the per-household average because many applicants elected the flat fee payment rather than hotel placement. The flat fee is a maximum of \$1,400 per household.
		Lead Hazard Control Assistance	\$2,700,000	55 loans	\$2,892,698	47 Loans	
		Lead Intervention for Children At-Risk (LICAR)	N/A	N/A	N/A	N/A	
		Relocation to End Exposure to Lead	*Numbers are included in Emergency Relocation Assistance Program	*Numbers are included in Emergency Relocation Assistance Program	*Numbers are included in Emergency Relocation Assistance Program	*Numbers are included in Emergency Relocation Assistance Program	
		Lead Identification and Field Testing	\$1,000,000	Purchase Equipment	\$1,000,000	42 Pieces of equipment purchased	
		Housing Assistance for Lead-Safe Living Opportunities	N/A	N/A	N/A	N/A	Not funded in SFY2010 due to funding freeze. The program is funded for SFY2011.
		Health Expedited Abatement of Lead	N/A	N/A	N/A	N/A	Not funded in SFY2010 due to need of a State rule revision to allow funding the program.
		Geographic Organization of Lead Data	\$200,000	N/A	\$3,272		Due to State spending freeze, the program was only allowed to purchase some software.
		Marketing Contract w/ Titan	\$200,000		\$200,000		Statewide outreach to market LHCA programs
		Lead and Beyond Conference (LAB)	\$10,000		\$10,000	300 Individuals	State Lead Conference sponsorship
		Lead Safe Housing Registry	\$160,000		\$89,288	1 interactive Web-based housing resource guide	
Contractor Initiative	\$50,000	N/A	N/A	N/A	Due to State spending freeze, the program was not implemented.		

OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding Level	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>7. Promote lead-based paint education and abatement efforts.<sup>1</sup></b>	<b>1,750 Goal</b>	Lead Education and Outreach (includes WOLNJ dust kit distribution)	\$2,718,646	25,000 households	\$525,000	23,692 Households	The LHCA's budget was reduced significantly during this fiscal year as a result, the LEO Program was reduced and funded for 6 months.
		WOLNJ (dust kit distribution)	\$901,838	25,000 households	\$250,000	1,248 Households	The numbers for the WOL lead program were reported incorrectly, the numbers include year to date values since the inception of the program in 2006 and was combined with the LEO program numbers. This program was only funded for 6 months.
		Public Relations Contract	\$500,000	N/A	N/A	N/A	Not funded in SFY2010 and removed from the budget items.
		Lead-Safe Maintenance Training/ Lead Ready Renovation and Maintenance Seminars	\$271,176	3,000 individuals	\$500,000	1,828 individuals	Due to the EPA implementing their new rule, the costs of the Certified Renovator classes increased while the student to teacher ration decreased only allowing for the maximum class room size of 24 students, instead of the original 50 students per class.
<b>Total Objective 7</b>			<b>\$9,271,660.00</b>	<b>25,070 households, 55 loans &amp; 3,000 individuals</b>	<b>\$5,737,111.00</b>	<b>25,002 households, 2,128 individuals, 47 loans, 42 pieces of equipment, 1 web-based resource guide</b>	

OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>8. Support sustainable development and the revitalization of neighborhoods through Smart Growth planning initiatives.</b>	<b>125 Goal</b>	Green Homes	Technical Assistance	Technical Assistance	Technical Assistance	Technical Assistance	
		HOME Rental Rehabilitation Program	N/A	N/A	N/A	N/A	
		Live Where You Work Program	\$10,260,000	60 loans	\$8,100,000	43 loans	
		Neighborhood Preservation	\$400,000	25 municipalities	\$400,000	1 municipality	Program no longer funded by the State of New Jersey. All projects closed-out.
		Neighborhood Revitalization Tax Credit	\$10,000,000	10 grants	\$6,485,000	9 grants	Less funding was received than originally forecast.
		Neighborhood Revitalization Tax Credit Planning Grants	\$150,000	3 grants	\$200,000	4 grants	
		Smart Future	N/A	N/A	N/A	N/A	
		Neighborhood Stabilization program	\$49,499,422	35 grants	\$49,499,422	35 grants	All funds awarded
<b>Total Objective 8</b>			<b>\$70,309,422.00</b>	<b>60 loans, 25 municipalities &amp; 48 grants</b>	<b>\$64,684,422</b>	<b>43 loans, 1 municipality &amp; 48 grants</b>	



OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding Level	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>9. Improve and preserve the existing affordable housing stock.</b>	<b>425,000 Goal</b>	Housing Preservation Program	\$75,000,000	750 units	\$58,350,000	1,121 units	
		Low-Income Home Energy Assistance	\$185,773,240	332,943 households	\$185,773,240	286,304 households	Although the number of households served increased from the previous year, the FFY 2010 projection was overestimated.
		Section 8 Single Room Occupancy	\$9,677,539	1,231 units	\$10,201,773	1,240 units	
		Weatherization	\$10,561,189	2,439 households	\$89,167,713	2,618 households	Funding includes 50% of the ARRA WAP funding for the period 4/1/09 to 3/31/12. in addition to the 2009 DOE Grant with supplemental funding, and LIHEAP funds for regular weatherization and heating system improvements(HIP) The HIP grant is two year grant.
<b>Total Objective 9</b>			<b>\$281,011,968</b>	<b>335,382 households and 1,981 units</b>	<b>\$343,492,726</b>	<b>288,922 households and 2,361 units</b>	
OBJECTIVE	FIVE YEAR GOALS 2005-2009	PROGRAM	ESTIMATED 2009 Funding Level	ESTIMATED 2009 Activity Level	ACTUAL 2009 Funding Level	ACTUAL 2009 Activity Level	Explanation for significant increase/ decrease in funding / activity level
<b>10. Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.</b>	<b>625 Goal- Goal Surpassed by 99 units</b>	At-Home Downtown Program	N/A	N/A	N/A	N/A	
		Live Where You Work Homebuyer Program	\$10,260,000	60 loans	\$8,100,000	43 loans	
		Main Street New Jersey	N/A	32 municipalities	N/A	26 municipalities	6 local programs ended
		Small Cities Community Development Block Grant	\$7,170,552	21 projects	\$7,179,330	23 projects	
		Special Improvement Districts	Technical Assistance	80 SIDS	Technical Assistance	80 SIDS	
		Special Improvement Districts Challenge Grants	N/A	N/A	N/A	N/A	
		Downtown Business Improvement Zone Loans	\$150,000	1 loan	\$150,000	1 loan	
<b>Total Objective 10</b>			<b>\$17,580,552</b>	<b>61 loans, 32 municipalities, 21 projects and 80 SIDS</b>	<b>\$15,429,330</b>	<b>44 loans, 26 municipalities, 23 projects and 80 SIDS</b>	
<b>Total Activity during FFY'09 (SFY'10)</b>			<b>\$1,004,890,707</b>	<b>Assistance provided to 1,036,892 of individuals, households and towns</b>	<b>\$1,053,040,654</b>	<b>Assistance provided to 992,034 individuals, households and towns</b>	

## **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 following are impediments to fair housing choice in New Jersey and actions the State continued to take to address the barriers:

1. *The lack of decent, affordable housing for low-income people.*

To help rectify this problem, the State did the following:

- a) Continued to partner with nonprofit and for-profit developers to leverage public and private funding to create more affordable housing and diverse communities.
- b) Continued to provide special needs projects with both construction financing and project-based rental assistance.
- c) Council on Affordable Housing (COAH): In June, COAH adopted a new set of third round rules that will increase the state's affordable housing need from 52,000 units to 115,000 units through 2018, a 63,000 unit increase. A new growth ratio share of 1 affordable unit among 5 units and 1 affordable unit for every 16 jobs has been established. COAH continues to process petitions for substantive certification. Currently, there are 66 towns that have received substantive certification under COAH's revised third round rules.

Council on Affordable Housing (COAH): Currently, there are 31 towns that have received substantive certification under COAH's revised third round rules.

d) Invested state funds to revitalize older communities and address our State's housing.

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

DCA continued to provide vital information to both tenants and landlords about their housing rights and responsibilities under the federal Fair Housing Act and the New Jersey Law Against Discrimination (LAD). In addition, in 2007 the New Jersey Division on Civil Rights in conjunction with the State Attorney General issued a memorandum to New Jersey real estate agents, landlords and property owners advising them of their obligations under the LAD's fair housing provisions.

3. *Local planning and zoning barriers.*

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

4. *Racial segregation in urban areas that limit housing opportunities.*

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

DCA encourages and supports the development of transit accessible, pedestrian friendly communities within reach of employment opportunities.

5. *Lack of housing choice for Section 8 voucher holders*

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

The Law Against Discrimination was amended on September 5, 2002 to prohibit landlords from discriminating against tenants based upon a tenants' source of lawful income, such as a Section 8 voucher, or the age of their children. In addition, it also broadens the powers of housing authorities so that they can bring suit on behalf of a tenant who is discriminated against.

Known as the Section 8 Anti-Discrimination bill, a landlord who discriminates can be fined up to \$10,000 for a first offense and up to \$25,000 for a second offense.

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

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

#### 6. *The loss of subsidized, affordable housing.*

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

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

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

#### 7. *Predatory Lending: the use of unfair and abusive mortgage lending practices that result in a borrower paying more through high fees or interest rates than the borrower's credit history warrants.*

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

Banking and Insurance with sound enforcement provisions to ensure that companies comply with the law.

During this program year, as in previous years, the State required grantees to use the following guidelines for affirmatively marketing federally assisted housing:

The grantee must include a statement regarding its affirmative marketing policy and procedures in all media releases and reports informing the public about the program and include a description of applicable fair housing laws in the information provided to their homeowners and renters.

The grantee must include the Equal Housing Opportunity logo, slogan or statement in all newspaper and other media announcements regarding the program.

The grantee must discuss its affirmative marketing policy, procedures and the fair housing laws directly with their homeowners and renters.

During the reporting period, the State also required grantees to initiate special minority outreach efforts to solicit applications from persons not likely to apply for housing without special outreach. Outreach efforts included the following:

- The use of the Section 8 Field Offices, community organizations, churches, employment centers, fair housing groups and housing counseling agencies to disseminate information.
- The use of the Department of Community Affairs' web site.

#### *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 approximately 50% of households assisted in FFY 2009 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 2009, DCA provided State rental assistance to 4,354 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.
- New Jersey adopted a Housing Rehabilitation Subcode that has decreased rehabilitation costs by 25 percent and increased rehab activity by approximately 25 percent. Rehabilitation codes encourage reinvestment in older buildings by setting specific standards that recognize their special characteristics.
- The state, 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.

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

The program began October 1, 2009 and as of June 30, 2010, the program expended \$1,565,778, assisted 320 households and produced 19 jobs.

- 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 \$350,000 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.

- During FFY 2009, DCA was awarded an additional 70 housing vouchers from the Veterans Affairs Supportive Housing Program (VASH) to assist homeless veterans obtain permanent supportive housing. DCA is currently administering a total of 140 VASH vouchers.
- **The Foreclosure Mediation Program** provides homeowners who are in foreclosure with access to housing counselors and court trained mediators to resolve foreclosure actions. A mediator and counselor will work with you and your lender to work out your mortgage so that your future payments will be affordable to you.
- **Mortgage Assistance Program** provides temporary financial assistance, up to \$20,000, to income-eligible homeowners who wish to remain in their homes but are in imminent danger of foreclosure due to short-term financial problems beyond their control.
- **Mortgage Stabilization Program** helps homeowners avoid foreclosure by either refinancing into another mortgage or modifying their existing mortgage to make the future loan payments affordable to the homeowner. Through this program the state will provide up to \$25,000 in assistance to reduce the amount of the mortgage.
- **Housing Assistance and Recovery Program** provides support to non-profits and public entities that purchase the properties of distressed homeowners and then lease the properties back to the homeowners for up to three years while providing the homeowner with counseling, job training, credit repair and budget guidance, with the goal of enabling the homeowner to buy back the home when he/she has achieved a firmer financial footing.
- Eliminating the Regional Contribution Agreement (RCA) as a method to address affordable housing needs under the FHA.
- Renames the "Neighborhood Preservation Non-lapsing Revolving Fund" to the "New Jersey Affordable Housing Trust Fund."
- Amends 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.

- Creates the “Urban Housing Assistance Fund,” to be funded by an annual \$20 million appropriation from the State portion of the receipts of the statewide non-residential development fees which are received directly by the State Treasurer. The program will assist urban aid municipalities in the rehabilitation and production of housing. Funds can be used for households earning up to 120% of area medium income.
- Establishes minimum numbers of housing units required to be set aside statewide for very low income persons under the FHA (for those earning 30% of median household income).
- Requires 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.
- Establishes a State Housing Commission to develop a strategic housing plan for New Jersey, as well as prepare an annual housing performance report to the Governor and the Joint Committee on Housing Affordability.

### *Public Policies*

The State’s 2009 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 2009, 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 2009, 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 2009 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 is 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.

#### *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 is 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**

Actions the State will take in order to ensure the long term compliance with housing codes.

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

The general rule is to inspect a sufficient sample of HOME-assisted units; at least 20% of the total number of units and at least one unit in every building.

The State's on site physical inspection process includes:

- The State's inspections must 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 and recommend corrective action is sent out
    - Develop a strategy to address identified problems including technical assistance and training if needed
    - Require additional reporting and monitoring reviews
  - Moderate-level intervention
    - Impose probationary status
    - Accelerate loan terms
    - Restrict sub recipients payment request
  - High-level intervention
    - Suspend sub recipient
    - 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 2010. The DCA has 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](http://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 2010.

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

### **Objective 1- Maintenance of DCA information and referral services**

As a result of calls received on the hotline, one Lead Hazard Control Assistance Fund application and 27 dust wipe kits were mailed to callers. Due to the low usage of the hotline as well as the hotline's deficiency in addressing current "hot button" issues such as EPA's 40 CFR 745 Renovation, Repair and Painting Rule; we are revising the menu options. Draft changes shall be finalized in late August 2010. The hotline may be discontinued if it continues to reflect low usage.

During this reporting period, the Department began the change over of its web site platform from Dream Weaver to Team Site. The IEHU has met with the web masters to restructure the leadsafenj.org site to standardize and better organize the data. Upon completion, the website will provide users with easier access to information and program forms. Concurrent with the changeover, the website, [www.leadshafenj.org](http://www.leadshafenj.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. Applications for the Lead Hazard Control Assistance Programs in pdf format are available from the web site. The IEHU is working on the developing the capability to complete and submit online applications for our Programs. The LHCA Program application will be developed first.

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

The LHCAF provided \$271,175 to Rutgers University to provide lead-safe building maintenance practices (LSBMP) training for the reporting period. The LSBMP course combines HUD's Lead-Safe Work Practices training curriculum, the Dust Wipe Technician Curriculum, and New Jersey's lead regulations into a single 8-hour course. Rutgers provided 30 one-day sessions in the Fall of 2009

and trained 477 individuals. Spring 2010 course offerings were revised to reflect the training requirements under EPA 40 CFR 745 Renovation, Repair and Painting Rule (RRP Rule). These courses, referred to as Lead Ready Renovation and Maintenance (LRRM) Seminars include the 8-hour EPA Initial Certified Renovator Course, the 8-hour EPA Initial Lead Dust Wipe Technician Course and the 1-hour NJ Lead Regulations curriculum developed by the IEHU to satisfy the lead-safe maintenance requirements for multiple dwelling owners found in NJ regulations. Rutgers provided 43 two-day LRRM Seminars training 1,032 individuals statewide.

The IEHU through the Lead Education and Outreach program provided approximately \$39,000 to four statewide regional Childhood Lead Poisoning Prevention Coalitions to provide 39 LSBMP training opportunities in underserved areas of the State. For the period ending June 30, 2010, 1,890 individuals were trained.

### **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 proposed during the reporting period and are scheduled for adoption in the Fall 2010. 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.

Status of the major programs offered are as follows:

- The Lead Hazard Control Assistance (LHCA) Program expended nearly \$2.9m during the reporting period to produce 59 units of lead safe housing. See Objective 7.
- The Emergency Lead Poisoning Relocation (ELPR) and Relocation to End Exposure to Lead (REEL) Program expended nearly \$267,000 to relocate 62 households to lead-safe housing when those households included a child with an elevated blood lead level. See Objective 12.
- 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). LIFT was funded at \$1 million in SFY 2009. All of the

funds were obligated as of June 30, 2009. Equipment purchasing by local boards of health was completed during the reporting period. Thirty-three x-ray fluorescence analyzers and 9 consumer products analyzers were purchased. Due to budgetary constraints no new funding was allocated to the LIFT Program during the reporting period.

- A Request for Proposal (RFP) was published for the Housing Assistant for Lead-Safe Living Opportunities (HALLO) Program during the reporting period; however, response was low. Only one application was funded in the amount of \$136,625 covering Southern NJ. The contract term will be for SFY11. The HALLO Program is designed to provide housing case management services to households with children with elevated blood lead levels. The housing assistant will supplement existing resources, mainly the nurse case managers employed through the local boards of health. HALLO will help develop individualized housing needs assessments, provide housing counseling and family budget counseling and assist clients in locating lead-safe housing. In addition, Housing Assistants will identify housing constructed on or after January 1, 1978 for inclusion as “lead free” on the Lead Safe Housing Registry.
- The Health Expedited Abatement of Lead (HEAL) Program was not funded during the reporting period due to budgetary constraints. In the future, the HEAL Program will provide local health departments the financial resources to perform lead abatement on residential housing when the property owner has been unwilling or unable to do so following issuance of a Notice of Violation/Abatement order by the local health department under N.J.A.C. 8:51 Childhood Lead Poisoning. Under the aforesaid regulation, local health departments have the authority to perform lead abatement work, or may arrange to have the work performed by a qualified contractor, and then bill the owner. Health departments rarely exercise this authority due to lack of funds. Although most owners comply with health department orders, some abatement orders go without compliance or enforcement for as long as ten years. HEAL will begin to address that situation by providing local board of health direct financial assistance.
- 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. Much of the data collection for GOLD uses existing data sources, including data on elevated blood lead levels obtained via an MOU with the NJ Department of Health and Senior Services, data from other Divisions of the DCA and the US



Census. The GOLD Program provided training for 22 individuals in ArcView software and agreed to purchase ArcView software licenses to increase capacity in GIS mapping. Multiple mapping projects have been completed and are available online at [www.leadsafenj.org](http://www.leadsafenj.org).

- The Lead Education and Outreach (LEO) Program obligated nearly \$1.8m in funds to grantees and vendors to promote lead awareness. See Objective 6, 7,8 9, and 10

**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.**

Division wide training on the Lead Safe Housing Rule 24 CFR 35 as well as 40 CFR 745 Renovation, Repair and Painting Rule and various NJ regulations related to lead in housing was provided to the Division of Housing and Community Resources staff working on federally funded rehabilitation projects. The session was held on November 19, 2009. Approximately 10 Division staff received training. Based upon requests from the aforementioned Division staff, the IEHU developed monitoring tools for staff and compliance tools for grantees. IEHU staff presented a modified version of the training on January 14, 2010 for the Division's grantees. The training was attended by approximately 60 individuals.

A training session, monitoring tools for management and compliance tools for staff of the Section 8 Rental Assistance Program was agreed to and is in development for delivery in late September 2010.

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 1,227 addresses of lead poisoned children (data dated January 2008 through March 2010) were compared to 3,062 addresses (data as of April 2010) of TBRA units where a child under 6 resided. On June 17, 2010, the GOLD Program notified the TBRA Program of less than 10 matched addresses and appropriate follow-up is being conducted by TBRA offices. See Objective 8.

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

The State-funded Neighborhood Preservation Program has adopted the requirements of 24 CFR Part 35 in its activities. IEHU continues to advocate the adoption of lead-safe work practices for all State-funded housing rehabilitation programs.

**Objective 6- Continue funding outreach and education activities.**

During the reporting period, funding for education and outreach activities was provided by the State's Lead Hazard Control Assistance Fund for multiple activities. The primary delivery system of lead education and outreach efforts is through NJ Department of Health and Senior Services (DHSS) designated childhood lead poisoning prevention (CLPP) regional coalitions.

The DCA awarded a total of \$775,000 to the four CLPP Regional Coalitions to provide lead education and outreach across the state. All of the grantees provided lead-safe work practices training as well. During reporting period, LEO grantees held 354 education/outreach events; generated 53 applications to the Lead Hazard Control Assistance Fund; did 13 mailings to 3,130 addresses; sponsored 38 Lead-safe Work Practices training sessions; and held 8 events during National Lead Poisoning Prevention Week.

Through the Wipe Out Lead NJ (WOLNJ) Program additional lead outreach was conducted. The WOLNJ Program distributed 1,248 lead dust wipe kits, of which 1,027 kits were actually returned to labs to be analyzed for lead dust. Through this program 190 dwelling units were identified as containing lead dust hazards.

**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.**

One innovative approach to lead hazard control was the development of the hybrid method. Devised as a means of creating lead-safe housing less expensively than traditional abatement strategies, the hybrid method involves replacing windows as an abatement work item and addressing other lead-based paint hazards with interim controls. Windows, owing to the friction from opening and closing, have always been a significant source of lead dust in housing. The hybrid method of lead hazard treatment can be accomplished without relocation as well.

During this reporting period, rule revisions to N.J.A.C. 5:48 Lead Hazard Control Assistance Fund have been proposed which incorporate the hybrid treatment method into the regulations. Upon adoption in Fall 2010, the LHCA Program will be able to fund lead poisoning prevention projects using the hybrid treatment method on lead-based paint hazards. In addition, the IEHU submitted two grant applications to HUD, Office of Healthy Homes and Lead Hazard Control using the hybrid model layered upon DCA-administered weatherization projects. While the applications were considered worthy by HUD (according to feedback received from HUD in a debriefing conference), neither application scored high enough to receive an award. It was the intention of the IEHU to update these applications and resubmit in the Spring of 2010; however, HUD has not yet published a NOFA for these grant programs.

**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.**

IEHU staff has continued to coordinate services and resources through active participation on the Task Force for the Prevention of Childhood Lead Poisoning (Task Force), including participation on planning subcommittees. As a Task Force member we joined the Department of Human Services and the Department of Health and Senior Services in the sponsorship of the Lead and Beyond (LAB) Conference held on April 16, 2010. LAB Conference workshop topics included environmental, health and housing tracks. Workshop sessions were as follows:

Environmental Track: Workshop #1 Environmental Intervention of the Lead-Poisoned Child. Workshop #2 NJ's Environmental Public Health Tracking Network Workshop #3 Indoor and Outdoor Air, Water and Soil Quality in Schools, Work Sites and Other Public Places

Health Track: Workshop #4 Testing and Case Management of Pregnant Women and Neonates. Workshop #5 Childcare Provider Education: Regulations and Policies. Workshop #6 Development of Protective Public Policies.

Housing Track: Workshop #7 Lead Hazard Control Assistance Fund. Workshop #8 Renovation, Repair and Painting: The EPA Rules. Workshop#9 Healthy Homes

The keynote speaker was Terry Brennan, President, Camroden Associates whose plenary session was Lead and Beyond: Healthy Homes, Schools and Work Environments.

The LHCA Fund provided \$10,000 to defray conference costs and IEHU staff chaired the LAB Conference Housing subcommittee to organize three workshop sessions on lead in housing (workshops 7, 8 and 9 above) as well as providing staff to present Workshop #7.

On July 10, 2009, 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. Using this data, address matching required under 24 CFR 35, Subpart M Tenant Based Rental Assistance

is being accomplished as well as address matching of properties on the Lead Safe Housing Registry to insure that properties listed do not contain known lead hazards. Data is also being used to generate GIS maps.

Under an extension of the Lead Education and Outreach (LEO) Grants covering the period January 1, 2010 through June 30, 2010, 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.

**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.

**Objective 10- Promote increases in the blood-screening rate of NJ'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 or 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, 2009), 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).

### **Objective 11- Develop and Maintain a Lead-Safe Housing Registry**

There is currently a PDF file on the [leadsafenj.org](http://leadsafenj.org) website which provides a list of housing identified as being lead safe. On May 5, 2009, the IEHU extended an MOU with Rutgers University, National Center for Neighborhood and Brownfield's Development to continue work on establishment of an online interactive Lead-Safe Housing Registry. This extension expanded the pilot Registry to a statewide Registry. The MOU was extended again on April 16, 2010 to cover the full 2010 calendar year. The statewide version of the online interactive Registry is at [www.njleadsafe.info](http://www.njleadsafe.info). The Department is hosting an event on August 24, 2010 to launch the fully operational website.

### **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 \$266,853 to relocate 62 households to lead-safe housing (an average of \$4,305 per household).

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

The award of a Housing Assistant for Lead-Safe Living Opportunities (HALLO) Program grant will provide 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 2.

### **Objective 13 - Pursue federal funding in support of unit goals.**

The IEHU submitted two grant applications to HUD, Office of Healthy Homes and Lead Hazard Control using the hybrid model layered upon DCA-administered weatherization projects. While the applications were considered worthy by HUD (according to feedback received from HUD in a debriefing conference), neither application scored high enough to receive an award. It was the intention of the IEHU to update these applications and resubmit in the Spring of 2010; however, HUD has not yet published a NOFA for these grant programs.

#### **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 2010
  - c. Increasing the percentage of homes mitigated, where testing has found radon levels exceeding 4 picocuries per liter of radon, to 40% by 2010.
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

**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: Reducing asthma hospitalization and death rates; Increasing of the percentage of New Jersey homes tested for radon to 30% by 2010; and Increasing the percentage of homes mitigated, where testing has found radon levels exceeding 4 picocuries per liter of radon, to 40% by 2010.**

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.

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

The IEHU submitted two grant applications to HUD, Office of Healthy Homes and Lead Hazard Control using the hybrid model layered upon DCA-administered weatherization projects. While the applications were considered worthy by HUD (according to feedback received from HUD in a debriefing conference), neither application scored high enough to receive an award. It was the intention of the IEHU to update these applications and resubmit in the Spring of 2010; however, HUD has not yet published a NOFA for these grant programs. The application for the federal Lead-Based Paint Hazard Control Grant included our request of \$70,000 to promote healthy homes initiatives. The \$70,000 was to be used to provide the bags/buckets described in Objective 1 above.

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

IEHU staff has continued to coordinate services and resources through active participation on the Task Force for the Prevention of Childhood Lead Poisoning (Task Force), including participation on planning subcommittees. As a Task Force member we joined the Department of Human Services and the Department of Health and Senior Services in the sponsorship of the Lead and Beyond (LAB) Conference held on April 16, 2010. As the title of the conference suggests, we wanted attendees to look beyond lead-based paint to other indoor environmental hazards and take a more holistic approach to evaluating the homes of NJ residents. LAB Conference workshop topics included environmental, health and housing tracks. Workshop sessions were as follows:

Environmental Track: Workshop #1: Environmental Intervention of the Lead-Poisoned Child; Workshop #2: NJ's Environmental Public Health Tracking Network; Workshop #3: Indoor and Outdoor Air, Water and Soil Quality in Schools, Work Sites and Other Public Places

Health Track: Workshop #4: Testing and Case Management of Pregnant Women and Neonates; Workshop #5: Childcare Provider Education: Regulations and Policies; Workshop #6: Development of Protective Public Policies.

Housing Track: Workshop #7: Lead Hazard Control Assistance Fund; Workshop #8: Renovation, Repair and Painting: The EPA Rules; Workshop #9: Healthy Homes

The keynote speaker was Terry Brennan, President, Camroden Associates whose plenary session was Lead and Beyond: Healthy Homes, Schools and Work Environments.

The LHCA Fund provided \$10,000 to defray conference costs and IEHU staff chaired the LAB Conference Housing subcommittee to organize three workshop sessions on lead in housing (workshops 7, 8 and 9 above) as well as providing staff to present Workshop #7.

### **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.

## **HOUSING NEEDS**

### *Assessment of Annual Performance*

During FFY 2009, 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:

- Formed a Housing Opportunity Task Force to examine the regulations and methodologies of COAH, the Fair Housing Act and the State Planning Act in meeting the constitutional obligations of the Mt. Laurel court decisions to formulate a sensible planning system.
- 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. These awards represent \$20 million in federal Low Income Housing Tax Credit Program (LIHTC) and matching funds through Balanced Housing/Home Express funds.

## **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 FFY 2009, DCA had 201 active clients and is in the process of actively recruiting new clients through mass mailings and regional orientations. 15 clients successfully completed the program, receiving an average of \$6,479. Of them, 1 received an Associates degree, 1 received a Bachelor's degree and 3 received a professional / technical degree. Of the 15 clients that successfully exited the program, the median increase in salary was \$10,161, with the highest increase at \$43,985.
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. To date, DCA's program has 2,204 applicants, 521 of which completed a Home Ownership class, 244 are mortgage ready, 195 are in housing search and 95 have closed on homes. During SFY 2010, 13 households closed on homes.

### *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 2009, 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, 2009 to June 30, 2010 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 2009 Consolidated Plan. In addition, during this period, the State allocated its \$7.7 million of HOME funds to address the needs of its most disadvantaged residents.

### *Project Information*

The DCA allocated its FFY 2009 HOME funds totaling \$7.7 million to the following programs:

<b>SUB-PROGRAM</b>	<b>AMOUNT OF FUNDS</b>	<b>PERCENTAGE OF FUNDS</b>
Administration	\$772,846	10%
<i>CHDO Production</i>	\$1,159,269	15%
Production Investment	\$2,086,684	27%
<i>Tenant-Based Rental Assistance</i>	\$3,709,661	48%
<b>TOTAL</b>	<b>\$7,728,460</b>	<b>100%</b>

During FFY 2009, the State completed the following HOME funded activities:

1. Tenant-Based Rental Assistance – 344 vouchers
2. Production - 25 units (7 CHDO Production / 18 Production Investment)

Funds were allocated to the following groups: 74 percent very low-income, 18 percent low-income and 8 percent moderate-income residents.

### **Program Income**

During FFY 2009, the State generated \$1.6 million in program income. These funds have been committed to other projects.

Table 2 summarizes the State's match requirements and match source. The State's Balanced Housing Program funded all the projects identified in the report. As Table 2 indicates, the State committed over \$29 million to affordable housing projects, which significantly exceeds the \$1.93 million match liability.

### *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'09:



HOME PROJECTS COMPLETED AND OPENED DURING FFY 2009						
Activity Type	IDIS Activity	Activity Address	Activity Status	Status Date	Home Units	Committed Amount
New Construction	3210	18 Main Street, Sparta, Sussex County	OPEN	11/13/2009	7	\$700,000
	3270	Southside Avenue and Dutch Lane, Bridgewater, Somerset County	OPEN	6/28/2010	6	\$647,000
	3227	817 North Concourse, Aberdeen, Middlesex County	OPEN	12/14/2009	1	\$124,230
	2441	407 West Delilah Road, Pleasantville, Atlantic County	COMPLETED	11/18/2009	10	\$511,164
	2440	7, 10, 20 Morris Ave., 462, 468 Spruce St., 351 Colfax St., 338, 340 S. East Ave., Bridgeton, Cumberland	COMPLETED	8/12/2009	8	\$694,544
Acquisition Rehab	2968	506-512 Ferry Street, Trenton, Mercer County	COMPLETED	2/3/2010	4	\$491,876
	2870	386-388 Kerrigan Blvd and 1026-1028 South Orange Avenue, Newark, Essex County	COMPLETED	6/2/2010	7	\$495,550
	1525	120, 329, York St., 331 Byron St., 430 State St., 613 N. 5th St. 727 Elm St. 613 N. 8th St., Camden, Camden County	COMPLETED	11/4/2009	7	\$495,000
	3006	90 Middlebury Lane, Willingboro, Burlington County	COMPLETED	5/13/2010	1	\$155,500
	3256	112 Whittlesey Avenue, West Orange, Essex County	OPEN	4/13/2010	2	\$184,569
Acquisition and New Construction	3269	317-319 Pacific Avenue, Jersey City, Hudson County	OPEN	6/21/2010	5	\$785,039
	2868	49 Flanders- Bartley Road, Mount Olive, Morris County	COMPLETED	11/18/209	50	\$1,134,900
	2728	676 Town Bank Road, Lower Township, Cape May County	COMPLETED	7/29/2009	76	\$1,125,000

## HOMELESS NEEDS

On January 28, 2010, 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 28, 2010, there were 11,459 surveys completed. 7,918 adults were homeless on this day, including 2,122 who were unsheltered and 6,835 were sheltered.
- There were a total of 2,161 families reported who were homeless, with a total of 4,117 children under the age of 18. 2,122 children were six (6) years or younger and 1,995 were between the ages of seven (7) and seventeen (17).
- A total of 899 adults met the HUD definition of chronic homeless, comprising approximately 11.2% of the total homeless count.

## **HOMELESS PREVENTION ELEMENTS**

During FFY 2009, 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.

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           \$1,527,079  
 State Funds             \$ 2,378,622 (see Table 5 for a list of projects)  
 Match Requirement   \$1,599,036

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: Catholic Charities of Newark, Catholic Charities of Metuchen, Catholic Charities of Trenton, Center for Family Services, Coalition Against rape and Abuse, Communities of Faith for Housing, Covenant House, Domestic Abuse Services, Fairmont Health Services, Good News Home for Women, Gospel Services, Homefirst Interfaith Housing, Home Front TLC, Homeless Solutions Inc., Interfaith Hospitality Network of Hunterdon County, Jersey Battered Women’s Service, Life House Emergency Shelter, Making it Possible to End Homelessness, New Community Harmony House, Positive Health Care, Inc., Restoration Center, Inc., Samaritan Inn, St. Paul’s CDC, Tri-County Community Action Agency, Urban Renewal, Volunteers of America, Inc., Women Aware, YMWCA of Newark.

### ESG Activity Data

In FFY 2009, the State used its **federal** Emergency Shelter Grant Program funds to enhance the living environment for residents at 15 emergency shelters and 17 transitional housing facilities; and create 26 new beds at 1 emergency shelter.

<b>Funding Source</b>	<b>Beds Created</b>	<b>Other Beds Assisted</b>
<b>Federal</b>	26	911
<b>State</b>	0	462
<b>Total</b>	26	1,373

<b>Population Served</b>		
	<b>Beds Created</b>	<b>Other Beds Assisted</b>
<b>Families</b>	0	258
<b>Women &amp; Children</b>	26	278
<b>Women only</b>	0	41
<b>Men only</b>	0	145
<b>Women &amp; Men</b>	0	602
<b>Veterans</b>	0	0
<b>Aging Out Youth</b>	0	49
<b>TOTAL</b>	26	1,373

**SMALL CITIES COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**

The State's FFY 2009 *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
<b>CDBG Total Funding</b>	<b>\$ 7,086,011</b>	<b>100%</b>
A. Administration	\$ 312,580	4%
B. Technical Assistance	\$ 0	0%
C. <b>Grant Funds to sub-recipients</b>	<b>\$ 6,773,431</b>	<b>96%</b>
Emergency Housing Repair Fund	\$ 20,000	1%
Public Facilities Fund	\$ 900,000	13%
Innovative Development Fund	\$ 3,853,431	56%
Housing Rehabilitation Fund	\$ 2,000,000	30%

**The State's funds were actually distributed as follows:**

	Dollar Amount	Percent of Available Funding
A. Administration	\$ 312,580	4%
B. Technical Assistance	\$ 0	0%
C. <b>Grant Funds to sub-recipients*</b>	<b>\$ 7,184,330</b>	<b>100%</b>
Emergency Housing Repair Fund	\$ 5,000	1%
Public Facilities Fund	\$ 4,179,330	58%
Innovative Development Fund	\$ 1,110,000	15%
Housing Rehabilitation Fund	\$ 1,900,000	26%

Of the grants awarded under the FFY 09 program (including those using prior year or cancellations), eleven were for public facilities, nine for housing rehabilitation, and three for innovative development.

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.

### **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 2010 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 2010 Plan.

It should also be noted that each year the federal allocation to New Jersey is 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. In recent years Atlantic and Passaic Counties achieved urban county status and Ocean City and Ewing Township became entitlement cities.

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

All of the grants awarded in the FFY 09 program year met the statutory objective of Benefit to Low and Moderate Income People. 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 far exceeded the 70% standard promulgated by HUD.

### **Funds Not Used for National Objectives**

All of the grants awarded in the FFY 2009 program year met the statutory objective of Benefit to Low and Moderate-Income People.

### **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 FFY09.

### **Low/Mod Limited Clientele Activities**

All of the grant awards that benefited low and moderate limited clientele (LMC) were either for ADA improvements, or the construction of senior citizens centers. These projects will provide 100 percent benefit to this HUD classified group (LMC).

### **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 number 10 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 encouraged 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. 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 revolve 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 objective. These awards carry the 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.

### **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.

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

During this report period, the State expended \$1.55 million of HOPWA funds to provide tenant-based rental assistance to 196 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 \$7,950 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 \$537,548 for this activity. It costs the State HOPWA Program for the post-incarcerated an average of \$10,540 per individual per year to provide stable, safe and affordable housing that prevents homelessness.

<b>Statewide Summary: Prevalence of Persons Living with HIV/AIDS</b>	
Persons Living with HIV/AIDS*:	53,420
Total Population	8,682,661
Prevalence Rate per 100,000 population*	615.2

\*Data as of 12/31/2009

<b>HOPWA REPORT BY COUNTY</b>				
<b>COUNTIES</b>	<b>PERSONS LIVING WITH AIDS (PLWA)*</b>	<b>NUMBER OF TBRA VOUCHERS AS OF AUGUST 2010</b>	<b>PERCENT OF PERSONS LIVING WITH AIDS ASSISTED</b>	<b>PERCENT OF TOTAL VOUCHERS</b>
<b>ATLANTIC</b>	1,881	42	2.2%	21.4%
<b>CAPE MAY</b>	287	8	2.8%	4.1%
<b>CUMBERLAND</b>	628	34	5.4%	17.3%
<b>MERCER</b>	1,663	93	5.6%	47.4%
<b>SALEM</b>	205	18	8.8%	9.2%
<b>WARREN</b>	134	1	0.7%	0.5%
<b>TOTALS</b>	4,798	196	4.1%	100.0%

\*Data received from New Jersey Department of Health and Senior Services; data current as of December 31, 2009

**TABLE 1 - HOUSEHOLDS AND PERSONS ASSISTED WITH HOUSING**

Name of Jurisdiction: State of New Jersey														
	RENTERS					OWNERS			Homeless				Non-Homeless	
Assistance Provided by Income Group	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)	4,976	9,834	2,437	5,897	23,144	55	20	75	65	38	422	123	648	265
Moderate Income (51 to 80% of MFI)	26	409	183	59	677	5	0	5	0	1	0	0	1	1
<b>TOTALS</b>	<b>5,002</b>	<b>10,243</b>	<b>2,620</b>	<b>5,956</b>	<b>23,821</b>	<b>60</b>	<b>20</b>	<b>80</b>	<b>65</b>	<b>39</b>	<b>422</b>	<b>123</b>	<b>649</b>	<b>266</b>
<b>Racial and Ethnic Composition</b>														
<b>RACE</b>														
												<b>Hispanic</b>	<b>Not Hispanic</b>	<b>Totals</b>
1. White												4,771	7,735	12,506
2. Black/African American												311	11,580	11,891
3. American Indian/ Alaskan Native												4	39	43
4. Asian												2	137	139
5. Native Hawaiian/Other Pacific Islander												20	39	59
7. All Other Mix												78	98	176
<b>Total</b>												<b>5,186</b>	<b>19,628</b>	<b>24,814</b>
<b>ETHNICITY</b>														
1. Hispanic or Latino												5,186		
2. Not Hispanic or Latino												19,628		
<b>Total</b>												<b>24,814</b>		

## TABLE 2 - HOME MATCH REPORT

Date Funded	Grantee Name	Project Name	Project Type (R/F)	Town	County	# of Units	Award Amount	Grant or Loan	NOTES
7/21/2009	Parkside Business & Community In Partnership, Inc.	Phase III Park Boulevard Project	F	Camden	Camden	10	\$724,450	G	Also NSP
9/11/2009	Zurbrugg Partnership LLC	Zurbrugg Mansion	R	Delanco	Burlington	28	\$2,181,790	L	
9/11/2009	Trenton City	East State Street Homes	F	Trenton	Mercer	20	\$3,579,949	G	
11/13/2009	31 Drakestown Road, LLC	Drakestown Road Apartments	R	Washington Twp.	Morris	10	\$1,860,841	L	
1/15/2010	Evans Francis Estates Associates, LP	Evans Francis Estates	R	Cherry Hill	Camden	54	\$3,848,088	L	Also LIHTC
3/23/2010	Monmouth Housing Alliance, Inc.	Pinetree Mobile Home Park	R	Eatontown	Monmouth	138	\$2,530,000	L	
						260	\$14,725,118		
<b>Totals</b>						520	\$29,450,236		
LIHTC - Low Income Housing Tax Credits									

**TABLE 3: CDBG PRODUCTION (NEXT TWO PAGES)**

**Table 3: CDBG Production ReportCommunity Development Block Grant**

Funded Grantees (FY'10 Proposed Housing Units - Incomplete)																	
#	Grant Number	Agency	Award Amount	Match/Other Funding	Type of Program	People Benefiting	People LM* Benefiting	Percent LM Benefiting	Proposed Housing Units to be Rehabilitated	Housing Units Rehabilitated	IUD Matrix Code	IUD Activity /IDIS#	Term Begin Date	Term End Date	Grant Status	Grant Title	Grant Description
1	2010-02292-0603	Beverly City	\$398,900	\$39,890	PF	477	477	100			03	3228	1/1/10	12/31/11	Underway	ADA Improvements to the Beverly City Hall	To make American with Disabilities Act (ADA) improvements to the Beverly City Hall.
2	2010-02292-0136	Commercial Township (w/ARRA)	\$83,463	\$8,300	PF	2846	1634	57			03	3183	9/1/09	06/30/12	Underway	Battle Lane Project - Phase III	To install new sidewalks, curbing, drainage, lighting and Americans with Disabilities Act improvements on a portion of Battle Lane.
3	2010-02292-0599	Cumberland County	\$500,000	\$50,000	PF	201	201	100			03	3229	1/1/10	12/31/11	Underway	Improvements at the Cumberland Manor	Rehabilitate and make upgrades to the Cumberland Manor including the HVAC system, roof and windows.
4	2010-02292-0596	Dover Town	\$500,000	\$50,000	PF	1246	808	65			03	3230	1/1/10	12/31/11	Underway	Reconstruction - Segur, Sanford, Hinchman, Hoagland & N. Sussex Streets	Reconstruct Segur, Sanford, Hinchman, Hoagland & North Sussex Streets including drainage, roadway, sidewalks, curbing, striping and related infrastructure.
5	2010-02292-0605	North Wildwood City	\$290,400	\$58,000	PF	1262	1262	100			03	3234	1/1/10	12/31/11	Underway	North Wildwood Community Center ADA Improvements	To make American with Disabilities Act (ADA) improvements to the North Wildwood Community Center
6	2010-02292-0615	Pohatcong Township	\$66,500	\$19,900	PF	630	630	100			03	3235	1/1/10	12/31/11	Underway	ADA Renovations to Pohatcong Municipal Building	To make American with Disabilities Act (ADA) improvements to the Pohatcong Municipal Building.
7	2010-02292-0604	Sea Isle City	\$340,500	\$136,000	PF	510	510	100			03	3236	1/1/10	12/31/11	Underway	ADA Improvements to Public Buildings	To make American with Disabilities Act (ADA) improvements to the Community Center and the Public Safety Building located on JFK Boulevard
8	2010-02292-0601	Upper Deerfield Township	\$500,000	\$50,000	PF	561	324	58			03	3237	1/1/10	12/31/11	Underway	West Village Roadway Improvements	Reconstruction of roadways and install storm drainage within the Seabrook Neighborhood on First Avenue, Second Avenue, Third Avenue, Fourth Avenue, Central Avenue and West End Avenue.
9	2010-02292-0598	Wildwood City	\$500,000	\$50,000	PF	5472	3688	67			03	3238	1/1/10	12/31/11	Underway	Expansion and Renovation of the Wildwood Fire Station	Construction improvements to the fire station to assist with training fire fighting personnel, accommodate female fire fighters and upgrade emergency management facilities.
10	2010-02292-0600	Wildwood Crest Borough	\$500,000	\$150,000	PF	1128	667	59			03	3239	1/1/10	12/31/11	Underway	West Side Storm Drainage Project	Reconstruction of storm drainage facilities on Cresse Avenue, Lake Road and Morning Glory Road.
11	2010-02292-0602	Woodbine Borough	\$409,402	\$40,900	PF	2148	1371	64			03	3240	1/1/10	12/31/11	Underway	Woodbine School Renovation Project - Phase I	Reconstruction of the roof, HVAC system, electrical distribution, and to facilitate the use of alternative energy sources for the Woodbine Elementary School.
12	2010-02292-0606	Penns Grove Borough	\$400,000	\$40,000	ID	4878	3314	68			03	3231	1/1/10	12/31/11	Underway	Renewable Energy System to support Sewer Service Improvements	Construct a renewable energy system preferably a wind turbine to offset costs to make upgrades & improvements to the sewer collection system.
13	2010-02292-0607	Salem County	\$500,000	\$100,000	ID	52	52	100			03	3232	1/1/10	12/31/11	Underway	Salem County/Ranch Hope Sanitary Sewer System Replacement	Construction of a new sanitary sewer system at the Ranch Hope facility in Alloway Township.
14	2010-02292-0608	West Cape May Borough	\$210,166	\$84,000	ID	7	7	100	7	0	03	3233	1/1/10	12/31/11	Underway	Cape Manor Supportive Housing/Group Home	Construction of a seven (7) unit group home facility including supportive services for the developmentally disabled and persons with special needs in the Borough.
<b>Total: Public Facilities</b>			<b>\$5,279,330</b>	<b>\$884,990</b>		<b>21,118</b>	<b>11,945</b>	<b>70</b>	<b>7</b>	<b>0</b>							

\*LM = Low and Moderate Income

#	Grant Number	Agency	Award Amount	Match/Other Funding	Type of Program	People Benefiting	People L/M* Benefiting	Percent L/M Benefiting	Proposed Housing Units to be Rehabilitated	Housing Units Rehabilitated	HUD Matrix Code	HUD Activity / IDIS#	Term Begin Date	Term End Date	Grant Status	Grant Title	Grant Description
15	2010-02292-0616	Commercial Township	\$200,000	\$20,000	HR	46	46	100	10	0	14A	3241	1/1/10	12/31/11	Underway	Bayshore Housing Program Phase VII	Rehabilitate approximately 20 units of low and moderate income owner-occupied housing located throughout Commercial and Maurice River Townships.
16	2010-02292-0595	Dover Town	\$200,000	\$20,000	HR	22	22	100	10	0	14A	3242	1/1/10	12/31/11	Underway	Dover Small Cities Housing Rehabilitation Project	Rehabilitation of approximately 10 dwelling units located throughout the Town.
17	2010-02292-0613	Hunterdon County	\$200,000	\$100,000	HR	19	19	100	9	0	14A	3243	1/1/10	12/31/11	Underway	Hunterdon County Housing Rehabilitation Program	Rehabilitate approximately 10 units of low and moderate income owner occupied housing located throughout the county.
18	2010-02292-0594	Middle Township	\$200,000	\$20,000	HR	36	36	100	13	0	14A	3244	1/1/10	12/31/11	Underway	Middle Township Housing Rehabilitation Program	Rehabilitate approximately 13 units of low and moderate income owner occupied housing located throughout the Township.
19	2010-02292-0618	Pittsgrove Township	\$100,000	\$20,000	HR	35	35	100	6	0	14A	3245	1/1/10	12/31/11	Underway	Pittsgrove Housing Rehabilitation Program	Rehabilitate approximately 6 units of low and moderate income owner occupied housing located throughout the Township.
20	2010-02292-0614	Upper Deerfield Township	\$100,000	\$10,000	HR	44	44	100	8	0	14A	3246	1/1/10	12/31/11	Underway	Upper Deerfield Township Housing Rehabilitation Program	Rehabilitate approximately 8 units of low and moderate income owner occupied housing located throughout the Township.
21	2010-02292-0597	Warren County	\$500,000	\$150,000	HR	69	69	100	30	0	14A	3247	1/1/10	12/31/11	Underway	Warren County Small Cities Housing Rehabilitation Fund	Rehabilitate approximately 30 dwelling units located in designated municipalities throughout the County.
22	2010-02292-0593	Woodbine Borough	\$200,000	\$20,000	HR	27	27	100	10	0	14A	3248	1/1/10	12/31/11	Underway	Woodbine Owner Occupied Housing Rehabilitation	Rehabilitate approximately 10 units of low and moderate income owner occupied housing located throughout the Borough.
23	2010-02292-0752	Pemberton Township	\$200,000	\$20,000	HR	34	34	100	12	0	14A	3268	6/1/10	06/30/12	Underway	Pemberton Township Owner Occupied Housing Rehabilitation	Rehabilitate approximately 10 units of low and moderate income owner occupied housing located throughout the Township.
24	2010-02292-0658	Newton Town	\$5,000	\$5,000	EHR	4	4	100	1	0	14A	3249			Underway	Emergency Housing Repair	Emergency Repair - Replacement of the heating system.
<b>Total: Housing Rehabilitation</b>			<b>\$1,905,000</b>	<b>\$385,000</b>		<b>336</b>	<b>336</b>	<b>100</b>	<b>109</b>	<b>N/A</b>							



**TABLE 4 – LEAD-BASED PAINT ACTIVITY REPORTS**



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

<b>Project #</b>	<b>Date Funded</b>	<b>Project Address</b>	<b>Project City</b>	<b>Project Type</b>	<b>Project Complete (Yes or No)</b>
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

**HUD LICAR- Funded Grantees (SFY'2010- Completed Projects)**

<b>ID</b>	<b>Address</b>	<b>Project City</b>	<b>HUDLICAR\$</b>	<b># of units</b>	<b>Reported To HUD</b>	<b>Project Complete (Yes or No)</b>
	Not Funded					
<b>Totals</b>			\$ -	0		

**TABLE 5: EMERGENCY SHELTER PROGRAM- STATE MATCH FUNDS**

<b>Grantee</b>	<b>Location</b>	<b>State</b>
Catholic Charities of Metuchen	New Brunswick	\$39,775
Catholic Charities of Metuchen	Perth Amboy	\$48,000
Catholic Charities of Newark	Jersey City	\$30,400
Catholic Charities of Newark	Newark	\$75,000
Center for Family Services	Woodbury	\$100,000
Center for Family Services	Camden	\$87,600
Coalition Against Rape & Abuse	Confidential	\$310,000
Covenant House of New Jersey	Elizabeth	\$529,870
Domestic Abuse Services	Confidential	\$13,700
Good News Home for Women	Flemington	\$56,500
HomeFront TLC	Hamilton	\$202,410
Homeless Solutions, Inc.	Morris Twp.	\$297,012
Making It Possible to End Homelessness	Edison	\$157,000
New Community Harmony House	Newark	\$243,394
Positive Health Care	Newark	\$106,600
Restoration Center	Newark	\$78,000
Volunteers of America	Trenton	\$3,361
<b>Total</b>		<b>\$2,378,622</b>

**TABLE 6: MBE/WBE**

Table 6: Minority Business Enterprises (MBE) And Women Business Enterprises (WBE)							
		Minority Business Enterprises (MBE)					
		Total	Alaskan native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	White Non-Hispanic
<b>Contracts</b>							
	* Number	69	0	0	0	0	49
	Dollar Amt.	\$1,803,161	\$0	\$0	\$0	\$0	\$1,803,161
<b>Sub-Contracts</b>							
	Number	0	0	0	0	0	0
	Dollar Amt.	\$0	\$0	\$0	\$0	\$0	\$0
		Women Business Enterprises (WBE): Total		Male: Total			
<b>Contracts</b>							
	Number	69	4	65			
	Dollar Amt.	\$1,803,161	\$231,964	\$1,571,197			
<b>Sub-Contracts</b>							
	Number	0	0	0			
	Dollar Amt.	\$0	\$0	\$0			

**TABLE 7: HOME PROJECTS (NEXT 6 PAGES)**



HOME PROJECTS OPENED AND COMPLETED DURING FFY 2009			
ACTIVITY TYPE	ACTIVITY ADDRESS	ACTIVITY STATUS	COMMITTED AMOUNT
NEW CONSTRUCTION	112 WHITTLESEY AVE. WEST ORANGE, NJ 07052	Open	\$184,569
NEW CONSTRUCTION	317-319 PACIFIC AVE. JERSEY CITY, NJ 07304	Open	\$785,039
ACQUISITION AND REHABILITATION	18 MAIN STREET SPARTA, NJ 07871	Open	\$510,500
ACQUISITION AND NEW CONSTRUCTION	SOUTHSIDE AVE & DUTCH LANE BRIDGEWATER, NJ 08807	Open	\$647,000
ACQUISITION AND NEW CONSTRUCTION	817 NORTH CONCOURSE ABERDEEN, NJ 07735	Open	\$124,230
NEW CONSTRUCTION	398 DELILAH RD PLEASANTVILLE, NJ 08232	Completed	\$281,082
ACQUISITION ONLY	8 N. WHITES BOGS ROAD BROWNS MILL, NJ 08015	Completed	\$10,000
ACQUISITION ONLY	102 DELAWARE AVENUE PENS GROVE, NJ 08069	Completed	\$5,880
ACQUISITION ONLY	8 JOHN STREET PENNS GROVE, NJ 09069	Completed	\$5,394
ACQUISITION ONLY	3012 ESSEX ROAD CAMDEN, NJ 08104	Completed	\$4,080
ACQUISITION ONLY	213 MONUMENT PLACE TRENTON, NJ 08618	Completed	\$4,449
ACQUISITION ONLY	49 BELLEVUE AVENUE TRENTON, NJ 08618	Completed	\$6,420
ACQUISITION ONLY	47 BELLEVUE AVENUE TRENTON, NJ 08618	Completed	\$4,320
ACQUISITION ONLY	33 MELROSE AVENUE NEWARK, NJ 07106	Completed	\$10,000
ACQUISITION ONLY	45 BELLEVUE AVENUE TRENTON, NJ 08618	Completed	\$4,320
ACQUISITION ONLY	2846 KANSAS ROAD CAMDEN, NJ 08104-2813	Completed	\$4,200
ACQUISITION ONLY	91 BELLEVUE AVENUE TRENTON, NJ 08618	Completed	\$6,420
ACQUISITION ONLY	13 E. LINE STREET CARNEY'S POINT, NJ 08069	Completed	\$7,800
ACQUISITION ONLY	62 BARBARA LEE DRIVE HAMILTON, NJ 08619	Completed	\$10,000
ACQUISITION ONLY	304 WISTERIA DRIVE BRICK, NJ 08723	Completed	\$10,000
ACQUISITION ONLY	425 N MONTGOMERY STREET TRENTON, NJ 08618	Completed	\$5,820
ACQUISITION ONLY	431 N. MONTGOMERY STREET TRENTON, NJ 08618	Completed	\$4,449
ACQUISITION ONLY	6 RIDGEVIEW PLACE WILLINGBORO, NJ 08046	Completed	\$5,700
ACQUISITION ONLY	32 OXFORD COURT ENGLISHTOWN, NJ 07726	Completed	\$7,209
ACQUISITION ONLY	17 LAURELTON AVE JACKSON, NJ 08527	Completed	\$10,000
ACQUISITION ONLY	130 BRUNSWICK AVE. TRENTON, NJ 08618	Completed	\$5,814
ACQUISITION ONLY	95 SUMMER ST. TRENTON, NJ 08618	Completed	\$4,320
ACQUISITION ONLY	29 ADELPHI RD. TOMS RIVER, NJ 08757	Completed	\$10,000
ACQUISITION ONLY	41 COLLEGE ST. TRENTON, NJ 08611	Completed	\$3,540
ACQUISITION ONLY	2917 YORKSHIP RD. CAMDEN, NJ 08104	Completed	\$3,960
ACQUISITION ONLY	25 SUMMER ST. TRENTON, NJ 08618	Completed	\$7,200
ACQUISITION ONLY	34-36 WINCED FOOT LANE LITTLE EGG HARBOR, NJ 08087	Completed	\$9,420
ACQUISITION ONLY	243 CHURCH STREET TRENTON, NJ 08618	Completed	\$3,300
ACQUISITION ONLY	53 BELLEVUE AVE. TRENTON, NJ 08618	Completed	\$6,420
ACQUISITION ONLY	17 SPRUCE TREE LANE RANDOLPH, NJ 07869	Completed	\$5,278
ACQUISITION ONLY	3 REICHERT AVE. BORDENTOWN, NJ 08619	Completed	\$10,000
ACQUISITION ONLY	73 SUMMER ST TRENTON, NJ 08618	Completed	\$5,400
ACQUISITION ONLY	120 BRUNSWICK AVE. TRENTON, NJ 08618	Completed	\$5,814
ACQUISITION ONLY	71 SUMMER STREET TRENTON, NJ 18618	Completed	\$6,540
ACQUISITION ONLY	1452 TANGLEWOOD LANE LAKEWOOD, NJ 08701	Completed	\$10,000
ACQUISITION ONLY	545 BEACH STREET ORANGE, NJ 07050	Completed	\$7,800

ACQUISITION ONLY	2904 SMOKE HOUSE CT. FREEHOLD, NJ 07728	Completed	\$7,979
ACQUISITION ONLY	37 CHARLES STREET TRENTON, NJ 08611	Completed	\$8,220
ACQUISITION ONLY	215 CANARY LANE MOUNT HOLLY, NJ 08060	Completed	\$10,000
ACQUISITION ONLY	13 BOND STREET TRENTON, NJ 08618	Completed	\$4,794
ACQUISITION ONLY	46 SOUTHWARD STREET TRENTON, NJ 08609	Completed	\$5,703
ACQUISITION ONLY	73 BELLEVUE AVE TRENTON, NJ 08618	Completed	\$6,420
ACQUISITION ONLY	2267 37TH STREET PENNSAUKEN, NJ 08110	Completed	\$5,520
ACQUISITION ONLY	1927 LEXINGTON AVE. PENNSAUKEN, NJ 08110	Completed	\$10,000
ACQUISITION ONLY	46 HAZLEHURST AVE. TRENTON, NJ 08638	Completed	\$10,000
ACQUISITION ONLY	905 MEADOW ROAD CLEMENTON, NJ 08021	Completed	\$7,950
ACQUISITION ONLY	305 WESTERLY DR MARLTON, NJ 08053	Completed	\$10,000
ACQUISITION ONLY	8 ESTATES ROAD PEMBERTON, NJ 08068	Completed	\$10,000
ACQUISITION ONLY	62 TOVA DRIVE LAKEWOOD, NJ 08701	Completed	\$10,000
ACQUISITION ONLY	28 FIRESIDE CT. WILLINGBORO, NJ 08046	Completed	\$9,000
ACQUISITION ONLY	702 RIVER RD. TRENTON, NJ 08618	Completed	\$10,000
ACQUISITION ONLY	104 BOWERS AVE RUNNEMEDE, NJ 08078	Completed	\$6,000
ACQUISITION ONLY	10 INDIGO RD OLD BRIDGE, NJ 08857	Completed	\$7,313
ACQUISITION ONLY	44 S. 28TH STREET CAMDEN, NJ 08105	Completed	\$4,650
ACQUISITION ONLY	4504 MICHAEL LANE VOORHEES, NJ 08043	Completed	\$10,000
ACQUISITION ONLY	20 TIFFANY LANE WILLINGBORO, NJ 08046	Completed	\$10,000
ACQUISITION ONLY	24 BOND STREET TRENTON, NJ 08618	Completed	\$4,794
ACQUISITION ONLY	800 HUNTER STREET GLOUCESTER CITY, NJ 08030	Completed	\$7,020
ACQUISITION ONLY	430 ENGARD AVE. PENNSAUKEN, NJ 08110	Completed	\$6,600
ACQUISITION ONLY	323 TULIP STREET PEMBERTON, NJ 08015	Completed	\$10,000
ACQUISITION ONLY	1909 HILLWOOD ROAD FORKED RIVER, NJ 08731	Completed	\$10,000
ACQUISITION ONLY	43 N. 21 STREET CAMDEN, NJ 08105	Completed	\$5,400
ACQUISITION ONLY	231 VANNEMAN BLVD. PAULSBORO, NJ 08066	Completed	\$8,580
ACQUISITION ONLY	76 SOUTH 24TH STREET CAMDEN, NJ 08105	Completed	\$5,100
ACQUISITION ONLY	68 NORWALK AVE. WHITING, NJ 08759	Completed	\$7,320
ACQUISITION ONLY	2247 SCOVEL AVE PENNSAUKEN, NJ 08110	Completed	\$10,000
ACQUISITION ONLY	156 FENWAY AVE. ATCO, NJ 08004-0800	Completed	\$8,880
ACQUISITION ONLY	3081 CONGRESS RD CAMDEN, NJ 08104	Completed	\$4,680
ACQUISITION ONLY	126 AMERICAN AVE. BRIDGETON, NJ 08302	Completed	\$4,380
ACQUISITION ONLY	624 NEW WILLOW STREET TRENTON, NJ 08618	Completed	\$5,999
ACQUISITION ONLY	1001 CHESTNUT STREET CAMDEN, NJ 08103	Completed	\$4,620
ACQUISITION ONLY	104 E. COTTON LANE WILLIAMSTON, NJ 08094	Completed	\$9,006
ACQUISITION ONLY	217 LAUREL STREET BEVERLY, NJ 08010	Completed	\$4,272
ACQUISITION ONLY	86 BELLEVUE AVE. TRENTON, NJ 08618	Completed	\$6,420
ACQUISITION ONLY	877 PARK AVE. TRENTON, NJ 08629	Completed	\$10,000
ACQUISITION ONLY	629 LAMBERTON STREET TRENTON, NJ 08619	Completed	\$7,799
ACQUISITION ONLY	756 EDGEWOOD AVE. TRENTON, NJ 08618	Completed	\$6,900
ACQUISITION ONLY	3733 FROSTHOFFER AVE PENNSAUKEN, NJ 08110	Completed	\$6,660
ACQUISITION ONLY	14 LUDLOW ST. NEWARK, NJ 07114	Completed	\$9,000

ACQUISITION ONLY	427 LAMBERTON ST TRENTON, NJ 08611	Completed	\$4,014
ACQUISITION ONLY	228 S. 36TH STREET CAMDEN, NJ 08105	Completed	\$4,200
ACQUISITION ONLY	66 GORDON AVE. TRENTON, NJ 08618	Completed	\$2,400
ACQUISITION ONLY	574-576 SOUTH 18TH STREET NEWARK, NJ 07103	Completed	\$10,000
ACQUISITION ONLY	3120 S. CONSTITUTION RD. CAMDEN, NJ 08104	Completed	\$4,500
ACQUISITION ONLY	210 AUSTIN CIRCLE STEWARTSVILLE, NJ 08886	Completed	\$6,270
ACQUISITION ONLY	166 NEW BROOKLYN RD BERLIN, NJ 08009	Completed	\$7,434
ACQUISITION ONLY	79 POPLAR STREET WARETOWN, NJ 08758	Completed	\$10,000
ACQUISITION ONLY	432 KLAGG AVE TRENTON, NJ 08638	Completed	\$8,399
ACQUISITION ONLY	398 LAKEHURST ROAD BROWNS MILLS, NJ 08015	Completed	\$10,000
ACQUISITION ONLY	40 BOND STREET TRENTON, NJ 08618	Completed	\$4,794
ACQUISITION ONLY	1581 MINNESOTA ROAD CAMDEN, NJ 08104	Completed	\$4,500
ACQUISITION ONLY	60 BELLEVUE AVE. TRENTON, NJ 08618	Completed	\$6,420
ACQUISITION ONLY	882 BEIDMAN AVE. CAMDEN, NJ 08105	Completed	\$6,000
ACQUISITION ONLY	207 DUNLEIGH COURT PENNINGTON, NJ 08534	Completed	\$4,340
ACQUISITION ONLY	105 LANSDOWNE COURT PENNINGTON, NJ 08534	Completed	\$5,508
ACQUISITION ONLY	427 FAYETTE STREET BRIDGETON, NJ 08302	Completed	\$8,574
ACQUISITION ONLY	156 ELM AVE. OAKLYN, NJ 08107	Completed	\$9,870
ACQUISITION ONLY	8464 EDEN LANE PENNSAUKEN, NJ 08110	Completed	\$10,000
ACQUISITION ONLY	626 RARITAN STREET CAMDEN, NJ 08105	Completed	\$4,200
ACQUISITION ONLY	1394 OLIVIA COURT BRICK, NJ 08724	Completed	\$10,000
ACQUISITION ONLY	15 BOND STREET TRENTON, NJ 08618	Completed	\$4,794
ACQUISITION ONLY	65 HOLLY BLVD SOUTHAMPTON, NJ 08088	Completed	\$10,000
ACQUISITION ONLY	135 REVERE ROAD STEWARTSVILLE, NJ 08886	Completed	\$6,131
ACQUISITION ONLY	1363 ANNAPOLIS AVE. MAYS LANDING, NJ 08330	Completed	\$10,000
ACQUISITION ONLY	437 LAMBERTON STREET TRENTON, NJ 08611	Completed	\$3,774
ACQUISITION ONLY	69 GARFIELD BLVD. BROWNS MILLS, NJ 08015	Completed	\$10,000
ACQUISITION ONLY	127 BARNT AVE. TRENTON, NJ 08611	Completed	\$8,850
ACQUISITION ONLY	245 WILLIAM ST. RAHWAY, NJ 07065	Completed	\$10,000
ACQUISITION ONLY	24-3 REMINGTON DR. FREEHOLD, NJ 07728	Completed	\$4,009
ACQUISITION ONLY	902 GENESEE ST. TRENTON, NJ 08610	Completed	\$8,820
ACQUISITION ONLY	818 NORTH 8TH ST. CAMDEN, NJ 08102	Completed	\$3,600
ACQUISITION ONLY	26 BOND ST TRENTON, NJ 08618	Completed	\$4,794
ACQUISITION ONLY	910 SCARLET OAK AVE. TOMS RIVER, NJ 08755	Completed	\$4,493
ACQUISITION ONLY	244 NEVADA ST. ATLANTIC CITY, NJ 08401	Completed	\$10,000
ACQUISITION ONLY	102 N/ NEW ROAD PLEASANTVILLE, NJ 08232	Completed	\$10,000
ACQUISITION ONLY	216 CEDAR AVE. OAKLYN, NJ 08107	Completed	\$4,800
ACQUISITION ONLY	2 HAMPTON GATE DR. SICKLERVILLE, NJ 08081	Completed	\$9,000
ACQUISITION ONLY	2 MAPLE AVE. ROEBLING, NJ 08554	Completed	\$10,000
ACQUISITION ONLY	360 SWEETBRIAR ST. KEY PORT, NJ 07735	Completed	\$10,000
ACQUISITION ONLY	15 WEST WIND WAY WESTHAMPTON, NJ 08060	Completed	\$6,991
ACQUISITION ONLY	77 WESTWIND WAY BURLINGTON, NJ 08060	Completed	\$5,910
ACQUISITION ONLY	1134 N. 35TH ST. CAMDEN, NJ 08105	Completed	\$5,280
ACQUISITION ONLY	106 EATON PLACE VOORHEES, NJ 08043	Completed	\$10,000

ACQUISITION ONLY	96 A-13 FULTON AVE. JERSEY CITY, NJ 07305	Completed	\$10,000
ACQUISITION ONLY	110 ELMHURST BLVD. LAKEWOOD, NJ 08701	Completed	\$10,000
ACQUISITION ONLY	33 TRUMBULL DR. FREEHOLD, NJ 07728	Completed	\$4,530
ACQUISITION ONLY	503 HOME AVE. TRENTON, NJ 08611	Completed	\$7,140
ACQUISITION ONLY	708 SOUTH 2ND ST. MILLVILLE, NJ 08332	Completed	\$7,794
ACQUISITION ONLY	401 COOPER LANDING RD. CHERRY HILL, NJ 08002	Completed	\$5,850
ACQUISITION ONLY	51 ELMER ST. FRANKLINVILLE, NJ 08322	Completed	\$10,000
ACQUISITION ONLY	1349 SAYRES AVE. CAMDEN, NJ 08104	Completed	\$2,880
ACQUISITION ONLY	17 PERENNIAL LANE WILLINGBORO, NJ 08046	Completed	\$10,000
ACQUISITION ONLY	42 LAKEVIEW AVE. BRIDGETON, NJ 08312	Completed	\$6,750
ACQUISITION ONLY	67 SOUTH MILLER AVE. PENN GROVE, NJ 08069	Completed	\$5,100
ACQUISITION ONLY	329 COOPER AVE. OAKLYN, NJ 08107	Completed	\$4,794
ACQUISITION ONLY	3055 WALDORF AVE. CAMDEN, NJ 08105	Completed	\$4,290
ACQUISITION ONLY	154 ASHTON COURT MANTUA, NJ 08051	Completed	\$9,000
ACQUISITION ONLY	1069 BERGEN AVE. CAMDEN, NJ 08105	Completed	\$3,420
ACQUISITION ONLY	1011 SOUTH CLINTON AVE. TRENTON, NJ 08611	Completed	\$5,994
ACQUISITION ONLY	813 REVERE AVE. TRENTON, NJ 08629	Completed	\$9,000
ACQUISITION ONLY	217 HEWITT ST. TRENTON, NJ 08611	Completed	\$9,000
ACQUISITION ONLY	255 S. COOK AVE. TRENTON, NH 08609	Completed	\$9,000
ACQUISITION ONLY	238 WALNUT AVE. TRENTON, NJ 08609	Completed	\$4,800
ACQUISITION ONLY	240 WALNUT AVE TRENTON, NJ 08609	Completed	\$2,400
ACQUISITION ONLY	1202 NORTH OCTAGON RD CAMDEN, NJ 08104	Completed	\$5,400
ACQUISITION ONLY	49 SOUTHARD ST. TRENTON, NJ 08609	Completed	\$7,500
ACQUISITION ONLY	1144 ADELINE ST. TRENTON, NJ 08610	Completed	\$8,700
ACQUISITION ONLY	1546 MINNESOTA RD CAMDEN, NJ 08104	Completed	\$5,700
ACQUISITION ONLY	1463 SOUTH 9TH STREET CAMDEN, NJ 08105	Completed	\$5,700
ACQUISITION ONLY	723 WALDEN CIRCLE WASHINGTON, NJ 08691	Completed	\$4,177
ACQUISITION ONLY	124 BAY ST. CARNEY'S POINT, NJ 08069	Completed	\$7,700
ACQUISITION ONLY	15 GRAND ST. TRENTON, NJ 08611	Completed	\$4,200
ACQUISITION ONLY	45 PONDEROSA DR. LAKEWOOD, NJ 08701	Completed	\$10,000
ACQUISITION ONLY	4905 S. BROAD ST. HAMILTON, NJ 08620	Completed	\$10,000
ACQUISITION ONLY	1235 E. OCTAGON RD CAMDEN, NJ 08104	Completed	\$4,680
ACQUISITION ONLY	3106 KEARSARGE RD CAMDEN, NJ 08104	Completed	\$3,300
ACQUISITION ONLY	2803 THOMPSON ST. CAMDEN, NJ 08105	Completed	\$3,780
ACQUISITION ONLY	28 RIDGE AVE. BRIDGETON, NJ 08302	Completed	\$7,560
ACQUISITION ONLY	1556 ORMOND AVE. CAMDEN, NJ 08102	Completed	\$7,500
ACQUISITION ONLY	8104 DAY AVE. PENNSAUKEN, NJ 08110	Completed	\$10,000
ACQUISITION ONLY	1125 TRISTRAM CIRCLE MANTUA, NJ 08051	Completed	\$9,990
ACQUISITION ONLY	202 NEW YORK AVE. HAINESPORT, NJ 08036	Completed	\$8,940
ACQUISITION ONLY	47 DORSET AVE. MILLVILLE, NJ 08332	Completed	\$10,000
ACQUISITION ONLY	56 NAVESINK AVE MIDDLETOWN, NJ 07748	Completed	\$10,000
ACQUISITION ONLY	17-A RECKLESSTOWN RD. CHESTERFIELD, NJ 08515	Completed	\$4,366
ACQUISITION ONLY	253 FOUNTAYNA LANE LAWRENCEVILLE, NJ 08648	Completed	\$5,201
ACQUISITION ONLY	275 GREEN ST. EDGEWATER PARK, NJ 08010	Completed	\$7,200

ACQUISITION ONLY	809 4TH AVE. NEPTUNE CITY, NJ 07753	Completed	\$10,000
ACQUISITION ONLY	3412 UNION AVE. PENNSAUKEN, NJ 08109	Completed	\$6,420
ACQUISITION ONLY	27 NORWAY AVE. TRENTON, NJ 08609	Completed	\$6,832
ACQUISITION ONLY	398 S. 10TH ST NEWARK, NJ 07103	Completed	\$7,086
ACQUISITION ONLY	2 HARVARD ST. EAST ORANGE, NJ 07018	Completed	\$10,000
ACQUISITION ONLY	520 WILLOW BLVD. BROWNS MILLS, NJ 08015	Completed	\$9,600
ACQUISITION ONLY	503 TYLER ST. TRENTON, NJ 08609	Completed	\$1,000
ACQUISITION ONLY	2404 GREENWOOD DRIVE CLEMENTON, NJ 08021	Completed	\$7,194
ACQUISITION ONLY	2918 KANSAS ROAD CAMDEN, NJ 08104	Completed	\$4,680
ACQUISITION ONLY	420 COLUMBUS AVE. TRENTON, NJ 08629	Completed	\$10,000
ACQUISITION ONLY	26 HOLMES AVE. TRENTON, NJ 08610	Completed	\$10,000
ACQUISITION ONLY	1625 LAWRENCE ST. RAHWAY, NJ 07065	Completed	\$10,000
ACQUISITION ONLY	18 EAST VINE ST. MILLVILLE, NJ 08332	Completed	\$3,720
ACQUISITION ONLY	726 CHAMBERS ST. TRENTON, NJ 08611	Completed	\$10,000
ACQUISITION ONLY	58 PENN BEACH DR. PENNSVILLE, NJ 08070	Completed	\$8,400
ACQUISITION ONLY	691 S. 18TH ST. NEWARK, NJ 07103	Completed	\$8,568
ACQUISITION ONLY	46 READING AVE. TRENTON, NJ 08618	Completed	\$10,000
ACQUISITION ONLY	212 YORK ST. BURLINGTON, NJ 08016	Completed	\$3,300
ACQUISITION ONLY	340 SCHILOLER AVE. HAMILTON, NJ 08610	Completed	\$9,294
ACQUISITION ONLY	455 WARREN RD ATLANTIC CITY, NJ 08401	Completed	\$6,000
ACQUISITION ONLY	574 ARLINGTON AVE PHILLIPSBURG, NJ 08865	Completed	\$10,000
ACQUISITION ONLY	440 KLAGG AVE. TRENTON, NJ 08638	Completed	\$2,300
ACQUISITION ONLY	1330 GREENWOOD AVE. TRENTON, NJ 08609	Completed	\$8,340
ACQUISITION ONLY	7 PROCYON RD SEWELL, NJ 08080	Completed	\$8,580
ACQUISITION ONLY	41 FREEDOM HILLS DR. BARNEGAT, NJ 08005	Completed	\$9,356
ACQUISITION ONLY	41 RITTENHOUSE DR. WILLINGBORO, NJ 08046	Completed	\$7,200
ACQUISITION ONLY	1112 NEW JERSEY AVE. NORTH WILDWOOD, NJ 08260	Completed	\$9,000
ACQUISITION ONLY	62 BELLEVUE AVE TRENTON, NJ 08618	Completed	\$4,320
ACQUISITION ONLY	111 WELLINGTON AVE. STRATFORD, NJ 08084	Completed	\$10,000
ACQUISITION ONLY	136 PLUM STREET BROWN MILLS, NJ 08015	Completed	\$10,000
ACQUISITION ONLY	441 RALPH STREET SOMERSET, NJ 08873	Completed	\$7,050
ACQUISITION ONLY	21 BELLEVUE AVE. TRENTON, NJ 08618	Completed	\$6,420
ACQUISITION ONLY	609 BROADWAY WESTVILLE, NJ 08093	Completed	\$8,400
ACQUISITION ONLY	633 SOUTH 20TH STREET NEWARK, NJ 07103	Completed	\$9,282
ACQUISITION ONLY	17 ROSSELL AVE TRENTON, NJ 08618	Completed	\$7,794
ACQUISITION ONLY	1134 FERNWOOD COURT NEW BRUNSWICK, NJ 08901	Completed	\$7,704
ACQUISITION ONLY	1124 FERNWOOD COURT NEW BRUNSWICK, NJ 08901	Completed	\$6,039
ACQUISITION ONLY	428 TENTH AVE. LINDENWOLD, NJ 08021	Completed	\$9,600
ACQUISITION ONLY	638 WEST 3RD STREET PLAINFIELD, NJ 07060	Completed	\$10,000
ACQUISITION ONLY	844 CENTRE STREET TRENTON, NJ 08611	Completed	\$9,960
ACQUISITION ONLY	421 EAST OAK STREET MILLVILLE, NJ 08322	Completed	\$3,930
ACQUISITION ONLY	3173 TUCKAHOE ROAD CAMDEN, NJ 08104	Completed	\$4,500
ACQUISITION ONLY	1741 SOUTH CLINTON AVENUE TRENTON, NJ 08610	Completed	\$10,000
ACQUISITION ONLY	854 EAST ROUTE 130 BURLINGTON, NJ 08016	Completed	\$5,940

ACQUISITION ONLY	15 RUSSELL AVE TRENTON, NJ 08618	Completed	\$7,799
ACQUISITION ONLY	1125 FERNWOOD COURT NEW BRUNSWICK, NJ 08901	Completed	\$6,039
ACQUISITION ONLY	40 READING AVE TRENTON, NJ 08618	Completed	\$10,000
ACQUISITION ONLY	180 SHERMAN AVE. TRENTON, NJ 08638	Completed	\$2,000
ACQUISITION ONLY	950 GREENWOOD AVE. TRENTON, NJ 08609	Completed	\$5,000
ACQUISITION ONLY	13 STERN LIGHT DRIVE MOUNT LAUREL, NJ 05084	Completed	\$4,609
ACQUISITION ONLY	2917 N. CONGRESS RD CAMDEN, NJ 08104	Completed	\$2,000
ACQUISITION ONLY	3036 CONGRESS RD CAMDEN, NJ 08104	Completed	\$4,500
ACQUISITION ONLY	1011 DOGWOOD COURT NEW BRUNSWICK, NJ 08901	Completed	\$5,027
ACQUISITION ONLY	811 CEDAR COURT NEW BRUNSWICK, NJ 08901	Completed	\$6,316
ACQUISITION ONLY	270 HAMILTON AVE TRENTON, NJ 08609	Completed	\$5,000
ACQUISITION ONLY	1126 FERNWOOD CT NEW BRUNSWICK, NJ 08901	Completed	\$7,010
ACQUISITION ONLY	1036 DOGWOOD CT NEW BRUNSWICK, NJ 08901	Completed	\$4,800
ACQUISITION ONLY	60 SHARPLESS BLVD. WESTAMPTON, NJ 08060	Completed	\$5,882
ACQUISITION ONLY	1 QUEEN ST. PAULSBORO, NJ 08066	Completed	\$7,980
ACQUISITION ONLY	32 E. 4TH STREET BURLINGTON, NJ 08016	Completed	\$10,000
ACQUISITION ONLY	44 MEADOW RIDGE RD. GALLOWAY, NJ 08205	Completed	\$4,748
ACQUISITION ONLY	1316 SYLVANIA AVE. CINNAMINSON, NJ 08077	Completed	\$10,000
ACQUISITION ONLY	291 B STREET CARNEYS POINT, NJ 08069	Completed	\$7,260
ACQUISITION ONLY	800 WHITEHORSE-HAMILTON RD. HAMILTON, NJ 08610	Completed	\$10,000
ACQUISITION ONLY	64 LINCOLN AVE CLEMENTON, NJ 08021	Completed	\$5,760
ACQUISITION ONLY	258 CLENDENNY AVE JERSEY CITY, NJ 07304	Completed	\$7,200
ACQUISITION ONLY	310 GREEN ST CARNEYS POINTS, NJ 08069	Completed	\$7,800
ACQUISITION ONLY	1011 MORNING GLORY DRIVE MONROE, NJ 08831	Completed	\$5,796
ACQUISITION ONLY	9 MAGNOLIA DRIVE PENNSVILLE, NJ 08070	Completed	\$9,060
ACQUISITION ONLY	5912 MULBERRY DRIVE MAYS LANDING, NJ 08330	Completed	\$4,000
ACQUISITION ONLY	1320 11TH AVE. NEPTUNE, NJ 07753	Completed	\$10,000
ACQUISITION ONLY	6305 NELSON AVE HAMILTON, NJ 08830	Completed	\$10,000
ACQUISITION ONLY	1213 EAST BROAD ST MILLVILLE, NJ 08332	Completed	\$7,020
ACQUISITION ONLY	285 ANDOVER PLACE ROBBINSVILLE, NJ 08691	Completed	\$6,380
ACQUISITION ONLY	19 CARNEGIE AVE EAST ORANGE, NJ 07018	Completed	\$1,350
ACQUISITION ONLY	2045 LUCAS KANE VOORHEES, NJ 08043	Completed	\$6,840
ACQUISITION ONLY	140 HANCOCK AVE SEASIDE HEIGHTS, NJ 08751	Completed	\$9,300
ACQUISITION ONLY	272 COHANSEY ST. BRIDGETON, NJ 08302	Completed	\$4,140
ACQUISITION ONLY	28 MONROE STREET PENNSVILLE, NJ 08023	Completed	\$7,680
ACQUISITION AND NEW CONSTRUCTION	49 FLANDERS-BARTLEY RD MOUNT OLIVE, NJ 07828	Completed	\$1,134,900