

## Department of Community Affairs

### *FFY 2013 Consolidated Plan Annual Performance Report*

Please submit comments to Sheri Malnak at [sheri.malnak@dca.state.nj.us](mailto:sheri.malnak@dca.state.nj.us) by **September 25, 2014.**

**STATE OF NEW JERSEY  
CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT  
FFY 2013**



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

**Kim Guadagno, *Lt. Governor***

**Department of Community Affairs  
Richard E. Constable, III, *Commissioner***

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## INTRODUCTION

The 2013 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 HUD programs:

1. *The Community Development Block Grant Program (CDBG)* provides funds for economic development, housing rehabilitation, community revitalization and public facilities designed to benefit people of low and moderate-income or to address recent local needs for which no other source of funding is available.
2. *The HOME Investment Partnerships Program (HOME)* provides funds for tenant-based rental assistance and for the construction and rehabilitation of affordable housing.
3. *The Emergency Solutions Grant Program (ESG)* provides funds to: 1) eliminate health and safety violations in existing emergency shelters; 2) rehabilitate properties to create emergency shelters and transitional housing facilities; and 3) prevent households from becoming homeless, divert people who are applying for shelter into other housing, and help those who are experiencing homelessness to be quickly re-housed and stabilized.
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 2013, 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.

**Consolidated****Plan****Funding**

The following table represents the Federal FY 2013 (State FY 2014) formula allocation for the Community Development Block Grant, HOME Investment Partnership, Emergency Solutions Grant, and Housing Opportunities for Persons with AIDS Program and the competitive funds received for the Housing Opportunities for Persons with AIDS Program.

<b>PROGRAM NAME</b>	<b>FEDERAL FY 2013 ALLOCATION</b>
<b>Community Development Block Grant</b>	\$6,039,582
<b>HOME Investment Partnerships Program</b>	\$4,087,636
<b>Emergency Solutions Grant</b>	\$2,219,274
<b>Housing Opportunities for Persons with AIDS Program (Formula)</b>	\$1,120,158
<b>Housing Opportunities for Persons with AIDS Program (Competitive)</b>	\$1,328,365
<b>TOTAL ALLOCATION</b>	<b>\$14,795,015</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) 2013 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 2013, the State leveraged federal funds with other State funds to assist our most vulnerable populations. Last year, more than 26,000 families throughout the State received assistance from DCA's and HMFA's various programs.

The following charts summarize the FFY 2013 accomplishments.

<b>FFY 2013 ONE YEAR HOUSING OUTCOMES</b>		
<b>ONE-YEAR HOUSING OUTCOMES</b>	<b>AMOUNT OF FUNDS</b>	<b>NUMBER</b>
1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very-low and low-income	\$347,409,649	4,999 units
2. Improve and preserve the existing affordable housing stock and neighborhoods.	\$351,609,649	545 units
3. Increase homeownership opportunities for low and moderate-income households.	\$253,745,611	1,617 households & 10 units
4. Assist homeless or at risk of becoming homeless and special needs individuals and families and obtain and maintain permanent housing, with needed support services to become self-sufficient.	\$392,626,542	25,647 households & 362,056 individuals & 25 beds & 3,300 units
5. Support local jurisdictions' planning process to reduce and end homelessness.	\$875,911	275 agencies
6. Promote lead-based paint education and abatement efforts.	\$0	N/A
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including	\$217,654,446	287,784 households, 668 individuals and 4,500 units
8. Support community and economic development programs that expand business enterprises and increase job opportunities for	\$16,759,582	33 grants in 26 municipalities and 30,000 individuals
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.	N/A	N/A

OBJECTIVE	PROGRAM	FFY 2013 Actual Funding Level	FFY 2013 Actual Activity Level
<b>1. Expand the supply and availability of affordable and accessible rental housing for very low and low-income individuals and families.</b>	Special Needs Housing Trust Fund	\$7,520,498	126 units
	Special Needs Revolving Loan	\$86,000	40 units
	Developmental Disabilities Housing Program	\$751,125	99 units
	Special Needs Housing Partnership Program	\$11,347,408	36 units / 99 beds
	HOME-CHDO Production	\$613,145	22 units
	Low -Income Housing Tax Credits	*Numbers are included in programs listed below	*Numbers are included in programs listed below
	Multi-family Rental Housing Program	\$327,091,473	4676 units
	Uniform Housing Affordability Controls (10 percent of rental units in a development must be affordable to households earning 35% or less of AMI)	*Numbers are included in programs listed above	*Numbers are included in programs listed above
<b>Total Objective 1</b>		<b>\$347,409,649</b>	<b>4,999 units</b>
OBJECTIVE	PROGRAM	FFY 2013 Actual Funding Level	FFY 2013 Actual Activity Level
<b>2. Improve and preserve the existing affordable housing stock and neighborhoods.</b>	Balanced Housing	\$0	0
	Choices in Homeownership Incentives Created for Everyone	\$2,100,000	58 units
	Small Rental Project Loan Program (5-25)	\$2,100,000	251 units
<b>Objective 2</b>		<b>\$351,609,649</b>	<b>545 units</b>



OBJECTIVE	PROGRAM	FFY 2013 Actual Funding Level	FFY 2013 Actual Activity Level
<b>3. Increase homeownership opportunities for low and moderate-income households.</b>	First Time Homebuyer Program	\$86,157,997	521 households
	HOME-Production Investment	\$1,021,909	10 units
	HOPE Program	\$444,514	2 households
	Homeownership for Adopting Families	\$844,940	3 households
	Live Where You Work Program	\$16,118,493	75 households
	100% Financing	\$29,552,282	163 households
	Police and Fireman's Retirement System Mortgage Program	\$116,215,252	390 households
	Section 8 Homeownership Program	\$854,686	101 households
	Smart Start Program	\$2,535,538	362 households
<b>Total Objective 3</b>	<b>\$253,745,611</b>	<b>1,617 households &amp; 10 units</b>	

OBJECTIVE	PROGRAM	FFY 2013 Actual Funding Level	FFY 2013 Actual Activity Level
<b>4. Assist homeless or at-risk of becoming homeless and special needs individuals and families obtain and maintain permanent housing, with needed supportive services, to become self-sufficient.</b>	Another Chance Initiative	\$450,000	50 households
	Community Services Block Grant	\$18,211,370	362,056 individuals
	Emergency Solutions Grant / Shelter Support	\$3,452,828	25 beds
	Family Self-Sufficiency	No Budget- FSS escrow are established from the HCV fund	200 households
	HOME Tenant-Based Rental Assistance	\$2,084,273	256 households
	Homekeeper Program	\$137,400,000	3,300 units
	Homeless Prevention & Rapid Re-Housing	Incorporated into ESG	Incorporated into ESG
	Housing Choice Voucher Program	\$185,004,701	20,100 households
	Housing Opportunities for Persons with AIDS	\$1,008,142	152 households
	HOPWA-Post Incarcerated	\$350,520	40 households
	Non-Elderly Disabled	Included in Housing Choice Voucher Funding	Included in Housing Choice Voucher Funding
	Shelter Housing Exit Program	\$665,952	63 households
	Shelter Plus Care	\$1,731,528	173 households
	State Rental Assistance Program	\$40,500,000	4,048 households
Veterans Affairs Supportive Housing Program	\$1,767,228	565 households	
<b>Total Objective 4</b>		<b>\$392,626,542</b>	<b>25,647 households &amp; 362,056 individuals &amp; 25 beds &amp; 3,300 units</b>
OBJECTIVE	PROGRAM	FFY 2013 Actual Funding Level	FFY 2013 Actual Activity Level
<b>5. Support local jurisdictions' planning process to reduce and end homelessness.</b>	Coordination of HIMS	\$875,911	275 agencies

OBJECTIVE	PROGRAM	FFY 2013 Actual Funding Level	FFY 2013 Actual Activity Level
<b>6. Promote lead-based paint education and abatement efforts.</b>	Emergency Relocation Assistance	\$0	N/A
	Lead Hazard Control Assistance	\$0	N/A
	Relocation to End Exposure to Lead	\$0	N/A
	Lead Identification and Field Testing	N/A	N/A
	Housing Assistance for Lead-Safe Living Opportunities	N/A	N/A
	Health Expedited Abatement of Lead	N/A	N/A
	Geographic Organization of Lead Data	\$0	N/A
	Marketing Contract w/ Titan	N/A	N/A
	Lead and Beyond Conference (LAB)	N/A	N/A
	Lead Safe Housing Registry	N/A	Activities ended 12/31/12
	Contractor Initiative	\$0	N/A
	WOLNJ (dust kit distribution)	N/A	N/A
	Public Relations Contract	TBD	TBD
	Lead-Safe Maintenance Training/ Lead Ready Renovation and Maintenance Seminars (LEO)	N/A	N/A
	<b>Total Objective 6</b>		<b>\$0</b>

	PROGRAM	FFY 2013 Funding Level	Actual	FFY 2013 Activity Level	Actual
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.	Low-Income Home Energy Assistance	\$136,747,299		287,784 households	
	Section 8 Single Room Occupancy	\$2,997,960		668 individuals	
	Weatherization*	\$17,909,187		4,500 units	
<b>Total Objective 7</b>		<b>\$217,654,446</b>		<b>287,784 households, 668 individuals and 4,500 units</b>	
OBJECTIVE	PROGRAM	FFY 2013 Funding Level	Actual	FFY 2013 Activity Level	Actual
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate income households	Downtown Business Improvement Loans	\$505,000		3 grants	
	Improvement Districts	Technical Assistance		Technical Assistance	
	Improvement Districts Challenge Grants	\$15,000		1 grants	
	Main Street New Jersey	\$200,000		non-profits	
	Neighborhood Revitalization Tax Credit	\$10,000,000		10 grants	
	Small Cities Community Development Block Grant	\$6,039,582		19 (grants) municipalities & 30,000 individuals	
<b>Total Objective 8</b>		<b>\$16,759,582</b>		<b>33 grants in 26 municipalities and 30,000 individuals</b>	
OBJECTIVE	PROGRAM	FFY 2013 Funding Level	Actual	FFY 2013 Activity Level	Actual
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.*	TBD	N/A		N/A	
<b>Total Objective 9</b>		<b>N/A</b>		<b>N/A</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); the projects that received funding are identified in the tables at the end of this document

## **AFFIRMATIVELY FURTHERING FAIR HOUSING**

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

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

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

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

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

Perhaps the primary obstacle to affordable housing is the overall misconception as to how affordable housing impacts a community. The public perception is that it will attract a population full of the poor and uneducated, bringing about increased crime, decreased property values and social unrest. Community leaders are very much influenced by these public misconceptions. As a result, even if a municipality has the land and physical plant to support denser, more affordable housing, it may lack the will to do so.

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

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

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

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

**Impediment 2: Limited English Proficiency**

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

According to the 2010 U.S. Census, 12.5% of New Jersey residents and 7.2% of all households ages 14 and over claimed that they do not speak English at all or speak it less than very well. The majority of these residents live in Hudson County (26.4%), Passaic County (23.4%) and Union County (21.7%). Overall, 2.4 million (29.7%) of New Jersey's population speak a language other than English. Of those, the majority of the population speaks a Spanish-language dialect (1.2 million / 15.3%).

## Census Chart 1: LEP: Individuals

LANGUAGE SPOKEN AT HOME								
2011 American Community Survey 1-Year Estimates								
Geography	Subject	Population 5 years and over	Speak only English	Speak a language other than English				
				Total	Spanish or Spanish Creole	Other Indo- European languages	Asian and Pacific Island languages	Other languages
United States	Total	291,524,091	79.20%	20.80%	12.90%	3.70%	3.30%	0.90%
	Speak English less than "very well"	8.70%	(X)	41.80%	43.70%	32.00%	48.40%	30.90%
New Jersey	Total	8,285,611	69.60%	30.40%	15.50%	8.70%	4.80%	1.40%
	Speak English less than "very well"	13.00%	(X)	42.60%	47.50%	36.30%	41.70%	29.80%
Atlantic	Total	257,871	72.60%	27.40%	16.40%	5.50%	4.60%	0.90%
	Speak English less than "very well"	11.70%	(X)	42.80%	43.70%	34.80%	50.50%	34.70%
Bergen	Total	861,514	61.80%	38.20%	14.10%	11.10%	11.50%	1.50%
	Speak English less than "very well"	14.70%	(X)	38.40%	36.50%	35.60%	45.70%	20.80%
Burlington	Total	424,338	86.90%	13.10%	4.40%	4.70%	3.10%	0.90%
	Speak English less than "very well"	4.60%	(X)	34.80%	38.10%	29.80%	42.40%	18.70%
Camden	Total	480,181	79.60%	20.40%	11.90%	4.00%	3.80%	0.70%
	Speak English less than "very well"	9.10%	(X)	44.70%	45.50%	29.70%	62.80%	19.80%
Cape May	Total	N	N	N	N	N	N	N
	Speak English less than "very well"	N	(X)	N	N	N	N	N
Cumberland	Total	146,457	75.40%	24.60%	20.90%	2.20%	1.00%	0.50%
	Speak English less than "very well"	11.70%	(X)	47.50%	48.80%	30.40%	77.60%	8.20%
Essex	Total	731,217	65.10%	34.90%	18.60%	11.20%	3.00%	2.20%
	Speak English less than "very well"	14.80%	(X)	42.30%	45.70%	42.20%	33.70%	26.50%
Gloucester	Total	271,940	91.30%	8.70%	3.60%	2.90%	1.70%	0.50%
	Speak English less than "very well"	2.60%	(X)	29.60%	37.10%	25.20%	16.00%	48.40%
Hudson	Total	597,574	41.10%	58.90%	38.80%	11.30%	6.30%	2.50%
	Speak English less than "very well"	26.70%	(X)	45.40%	48.40%	38.00%	39.20%	46.90%
Hunterdon	Total	122,362	87.40%	12.60%	4.90%	4.60%	2.30%	0.80%
	Speak English less than "very well"	4.00%	(X)	31.40%	40.20%	22.20%	39.70%	5.20%
Mercer	Total	345,584	72.10%	27.90%	13.00%	8.40%	5.50%	0.90%
	Speak English less than "very well"	10.80%	(X)	38.90%	49.00%	29.60%	31.40%	27.20%
Middlesex	Total	764,643	57.90%	42.10%	15.50%	14.90%	9.50%	2.20%
	Speak English less than "very well"	18.30%	(X)	43.40%	50.70%	37.00%	44.20%	31.60%
Monmouth	Total	597,291	83.30%	16.70%	7.20%	6.20%	2.70%	0.60%
	Speak English less than "very well"	6.70%	(X)	40.00%	47.20%	35.30%	36.10%	19.30%
Morris	Total	468,423	74.50%	25.50%	11.00%	8.90%	4.80%	0.80%
	Speak English less than "very well"	10.10%	(X)	39.50%	47.80%	30.50%	39.10%	29.10%
Ocean	Total	540,739	87.60%	12.40%	5.50%	5.00%	1.10%	0.80%
	Speak English less than "very well"	4.70%	(X)	38.00%	47.10%	30.20%	39.70%	20.80%
Passaic	Total	467,545	50.90%	49.10%	34.10%	9.10%	2.90%	3.00%
	Speak English less than "very well"	24.10%	(X)	49.20%	52.80%	44.60%	37.30%	32.80%
Salem	Total	N	N	N	N	N	N	N
	Speak English less than "very well"	N	(X)	N	N	N	N	N
Somerset	Total	306,087	67.40%	32.60%	12.60%	11.40%	7.10%	1.50%
	Speak English less than "very well"	11.80%	(X)	36.10%	44.90%	31.70%	29.10%	29.20%
Sussex	Total	141,059	89.80%	10.20%	4.70%	3.90%	1.20%	0.30%
	Speak English less than "very well"	3.00%	(X)	29.10%	26.30%	31.10%	40.90%	0.00%
Union	Total	503,765	57.70%	42.30%	25.50%	13.00%	2.50%	1.20%
	Speak English less than "very well"	20.80%	(X)	49.10%	54.20%	42.70%	37.00%	35.40%
Warren	Total	102,632	89.30%	10.70%	5.00%	3.10%	1.60%	0.90%
	Speak English less than "very well"	N	(X)	N	N	N	N	N

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

**Action:** The Department of Community Affairs (DCA), as a recipient of federal assistance, has taken steps to ensure that New Jersey residents have access to all of its programs by reducing language barriers. DCA has developed a Limited English Proficiency Policy that outlines its procedures to address the language barriers of its applicants and participants. The policy, which is utilized for both the State Rental Assistance Program and the Housing Choice Voucher Program, is part of the Housing Choice Voucher Administrative Plan which is posted on the Department of Community Affairs' web site at [http://www.nj.gov/dca/divisions/dhcr/publications/docs/adminplansfy2014\\_final.pdf](http://www.nj.gov/dca/divisions/dhcr/publications/docs/adminplansfy2014_final.pdf)

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



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

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

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

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

The Internet can be effective tool to get information regarding fair housing rights and how to file a fair housing complaint. Therefore the Department of Community Affairs' Division of Housing and Community Resources is in the process of finalizing a Fair Housing web page, in English and Spanish geared to increase the knowledge of tenants about fair housing laws and protections. The web page is currently in Draft form and will be posted by October 2013. It will contain information on fair housing, links to the fair housing laws and other resources, information about predatory lending, frequently asked questions and the procedures for filing a discrimination complaint.

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

Action	Timeframe
Develop a Fair Housing web site on fair housing resources to serve as a “One Stop Shop” to provide the public with information about housing discrimination in regards to mortgage lending, rentals, home sales, homeowner’s insurance and zoning.	2013-2015
Distribute bilingual fair housing information to Section 8 Field Offices, Housing Counseling Agencies and faith-based and community-based agencies located throughout the State. In addition, distribute materials at the Governor’s Housing and Community Development Conference and the League of Municipalities.	2013-2015
Sponsor a variety of education and community outreach activities regarding State and federal fair housing laws.	2013-2015

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

Persons with disabilities comprise another population sensitive to fair housing issues and for whom special programming must be reviewed. Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities or impedes them from being able to go outside the home alone or to work. Defined in this fashion, the number of persons having disabilities in New Jersey is 9.7%. Of those, 4.5% are between the ages of 5-17 years. 7.3% are between the ages of 18-64 and an astounding 32.5% are ages 65 years and over- 15.6% of whom have difficulty living independently. As you can see, 14 counties in New Jersey have a senior population that is more than 30% disabled; the national average is 36.7%.

The Barrier Free Law: **Accessible Townhouses and Multistory Dwelling Units in New Jersey** (PL 2005, c.350) amended the Uniform Construction Code statute to require that townhouses and multistory dwelling units for which municipal credit is sought under the Council of Affordable Housing's fair share requirements be adaptable.

Action	Timeframe
The State will promote the creation of more affordable and accessible housing to meet the housing needs of people with disabilities. HMFA will continue to use its Special Needs Trust Fund Program to increase the number of affordable, accessible housing units for persons with special needs	Ongoing activity

<p>The State will continue to support the development of housing options and programs, which enable persons with special needs to reside in non-institutional settings. The Department of Community Affairs will continue to apply for additional federal housing vouchers to assist New Jersey's disabled population.</p>	<p>Ongoing activity</p>
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**Impediment 5: Racial and Ethnic Housing Concentration**

The 2010 Census clearly shows that minorities are highly concentrated in the northern part of the State, comprising 32.1% of its population. However, both central and Southern counties are comprised of at least 25% minorities. Essex County alone is made up of 54.2% minorities; Hudson, Mercer, Middlesex, and Union County all have minority populations over 35%. Essex (40.9%), Mercer (20.3%), and Cumberland counties (20.2%) have a large Black population while Middlesex County has a significant Asian population at 21.4%, a 15.3% increase since 1990. Hudson (42.2%) and Passaic (37%) counties have a large mix of Hispanics/Latinos- while Cumberland, Essex and Union Counties' Hispanic/Latino population exceeds 20%.

## Census Chart 2: Percent Minorities by Counties

	Total Persons	% White alone	% Black or African American alone	% American Indian and Alaska Native alone	% Asian alone	% Native Hawaiian and Other Pacific Islander alone	% Some other race alone	% Two or more races	% Hispanic or Latino
United States	311,591,919	74.1%	12.6%	0.8%	4.8%	0.2%	4.7%	2.8%	16.7%
New Jersey	8,821,155	69.2%	13.4%	0.2%	8.5%	0.0%	6.2%	2.5%	18.1%
Atlantic	274,338	65.3%	16.2%	0.7%	7.8%	0.0%	6.7%	3.2%	17.3%
Bergen	911,004	71.9%	5.8%	0.1%	14.8%	0.0%	5.6%	1.7%	16.8%
Burlington	449,576	73.6%	16.4%	0.1%	4.5%	0.0%	2.2%	3.1%	6.7%
Camden	513,241	64.9%	18.5%	0.2%	5.3%	0.1%	7.8%	3.3%	14.7%
Cape May	-	-	-	-	-	-	-	-	-
Cumberland	157,095	63.2%	21.3%	1.6%	1.5%	0.0%	9.4%	3.1%	27.6%
Essex	785,137	44.2%	39.7%	0.2%	4.6%	0.0%	8.2%	3.1%	20.8%
Gloucester	289,104	82.7%	9.9%	0.3%	3.0%	0.0%	1.8%	2.3%	5.0%
Hudson	641,224	54.9%	12.5%	0.4%	13.7%	0.1%	15.5%	3.0%	42.4%
Hunterdon	128,038	90.2%	2.8%	0.0%	3.3%	0.0%	2.3%	1.4%	5.5%
Mercer	367,063	61.4%	20.2%	0.2%	9.0%	0.0%	7.2%	2.0%	15.5%
Middlesex	814,217	62.8%	9.5%	0.2%	22.0%	0.1%	3.1%	2.3%	18.9%
Monmouth	631,020	84.0%	7.2%	0.3%	5.1%	0.0%	1.3%	2.2%	9.9%
Morris	494,976	81.6%	3.3%	0.1%	9.1%	0.0%	4.0%	1.9%	11.8%
Ocean	579,369	91.6%	3.0%	0.1%	1.7%	0.0%	1.5%	2.0%	8.6%
Passaic	502,007	68.2%	12.2%	0.4%	5.3%	0.1%	9.3%	4.5%	37.7%
Salem	65,902	79.3%	15.3%	0.4%	1.2%	0.0%	1.9%	2.0%	7.1%
Somerset	324,893	69.8%	9.0%	0.1%	14.7%	0.0%	4.2%	2.3%	13.3%
Sussex	148,517	94.0%	2.1%	0.0%	2.0%	0.0%	0.6%	1.3%	6.7%
Union	539,494	56.7%	21.4%	0.2%	4.6%	0.1%	15.4%	1.7%	28.1%
Warren	108,339	89.1%	4.0%	0.1%	2.5%	0.0%	2.7%	1.5%	7.4%

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

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

<p>The Department of Community Affairs will continue to ensure that all of their housing and community development funds provide benefits and opportunities to residents regardless of race, color, religion, sex, disability, familial status, and national origin by monitoring grantee's projects and program files.</p>	<p>Ongoing activity</p>
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**Impediment 6: Land Use and Zoning Barriers**

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

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

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

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

*Affirmative Marketing and Minority Outreach Assessment*

The State believes that its affirmative marketing strategy is working effectively. An analysis of the statistics obtained from, Table 1 - Households and Persons Assisted with Housing, shows that 49% of households assisted in FFY 2013 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 2013, DCA provided State rental assistance to 4,048 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).
- The state’s NJ Department of Transportation, through its *Transit Village Initiative* encourages transit accessible, pedestrian friendly and environmentally responsible communities within easy reach of employment opportunities.

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

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

- *Homeless Prevention and Rapid Re-Housing Program 2* provides temporary financial assistance and services to: 1) prevent households from becoming homeless; and 2) divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly re-housed and stabilized. An eligible program participant are New Jersey residents, whose household's income is equal to or less than 30 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 State also continued to provide housing resources to the post-incarcerated. As part of the *Another Chance* Initiative, the State Parole Board allocated \$450,000 to provide temporary housing assistance (60 to 180 days) to offenders being released from designated Department of Correction's (DOC) facilities that do not have an approved residence of record. The program is currently operating at Northern State Prison, Riverfront State Prison, Edna Mahon Correctional Facility for Women, or Garden State Youth Correctional Facility.

- *The Foreclosure Mediation Program* provides homeowners who are in foreclosure with access to housing counselors and court trained mediators to resolve foreclosure actions. A mediator and counselor will work with you and your lender to work out your mortgage so that your future payments will be affordable to you.
- *NJ HomeKeeper Program*- The HMFA applied for and was awarded funding from the United States Treasury's Hardest Hit Fund, which provides the New Jersey HomeKeeper Program. This foreclosure prevention program provides direct financial assistance to homeowners who are at risk of losing their homes as a direct result of unemployment or



underemployment. Eligible homeowners may receive up to \$48,000 in assistance for a term of up to 24 months.

### *Public Policies*

The State's 2013 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 2012, c. 48 was enacted to assist the construction industry during the economic downturn. The Act holds most development approvals open through June 30, 2015. 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 neighborhood revitalization programs, weatherization programs, the Low Income Home Energy Assistance Program and affordable housing production programs.

In addition, during FFY 2013, 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 the Shelter Plus Care Program, the Veterans Affairs 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 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.nj.gov/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 the Department of Human Services to coordinate the delivery of public sector resources.

*Coordination of housing development with economic opportunities and community development*

This comprehensive approach, which ties job opportunities and social services to housing revitalization, will help stabilize depressed areas as well as promote self-sufficiency of the area's residents.

### *Provision of planning and technical assistance for non-urban counties/ municipalities*

Non-urban communities often do not make affordable housing a financial or political priority. This creates a severe problem in rural counties where hundreds of subsidized units are lost through prepayment of HUD and FHA mortgages. Remedial actions to be undertaken by DCA will include outreach, education and technical assistance to these rural areas.

### *Facilitating Public Access to Information*

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

### *Intergovernmental Cooperation*

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

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

- Maintaining an excellent working relationship with various State departments, including the Department of Health and 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.
- Continuing to work with the State Parole Board to administer the Another Chance Program.

## **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

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

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

The process to handle a project that is not in compliance is as follows:

- The HOME program uses a 3 stage intervention for projects in non-compliance.
  - Low-level intervention
    - A clearly written letter identifying the problem areas with corrective action is sent to the grantee.
    - A meeting is set-up with the grantee to address the identified problems including technical assistance and training.
    - More frequent reporting and monitoring reviews will be required.
  - Moderate-level intervention
    - Impose probationary status
    - Accelerate loan terms
    - Restrict sub recipients payment request
  - High-level intervention
    - Suspend sub recipient
    - Do not renew subrecipient for several years
    - Initiate legal action

## **Lead-Based Paint**

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

1. 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.
2. To continue identification and reduction of lead-based paint hazards through the full implementation of 24 CFR Part 35 in federally funded housing activities.
3. To incorporate lead-based paint hazard identification and reduction strategies in our State funded housing initiatives.
4. To promote increases in the blood-screening rate of New Jersey's children.
5. To develop and maintain a lead-safe housing registry that identifies the level of lead safety of all of New Jersey's residential dwellings.
6. To protect New Jersey children from ongoing exposure to lead-based paint in housing through relocation to lead-safe housing.

The State of New Jersey has an Interagency Task Force on the Prevention of Lead Poisoning. The task force is comprised of representatives from various State Departments - Human Services, Community Affairs; and Environmental Protection and regional and local governmental and non-governmental agencies. The mission of the taskforce is to reduce childhood lead poisoning, promote lead-safe and healthy housing, support education and blood lead screening, and to support interagency collaboration.

## **HOUSING NEEDS**

### *Assessment of Annual Performance*

During FFY 2013, the Department of Community Affairs continued to implement a comprehensive housing strategy that strives to revitalize areas by increasing opportunities and access to affordable housing while addressing social service, employment and/or educational needs. The major initiatives included:

- Adopting a Barrier Free Subcode N.J.A.C. 5:43-7 which puts certain requirements on all new units. Any units that are seeking COAH credits also have additional requirements including, but not limited to, adaptable entrances, accessible interior routes into and throughout the unit, adaptable toilet and bathing facilities on the first floor and an adaptable room that can be used as a bedroom.
- DCA and HMFA continued to work towards providing quality, affordable housing for families and seniors and preserving units. HMFA is the State's sole authorized administrator for the federal Low Income Housing Tax Credit Program, the largest single source of equity for multifamily affordable rental projects. In FFY 2013 HMFA allocated over million in tax credits that created 772 units of affordable housing. Under the Multifamily Programs, HMFA provided approximately \$65 million in financing to create approximately 1,413 units, which includes tax credit units.

## **PUBLIC HOUSING STRATEGY**

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

### *Public Housing Resident Initiatives*

The Department of Community Affairs, in addition to administering over 21,000 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 2013, DCA had 140 active clients and continues to recruit new clients through group and individual orientations.
2. The Section 8 Homeownership Program allows families who are receiving Section 8 rental assistance to use that assistance to help pay the mortgage on a home that they have purchased. In order to qualify, the family must be a first-time homebuyer, be employed full time for at least one year with a minimum annual income of \$20,800 (Except for elderly and disabled), have decent credit and successfully complete housing counseling sessions. In FFY 2013, DCA's program received 43 applications to the program, 10 of which completed a Home Ownership class and 4 have 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 2013, 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, 2012 to June 30, 2013 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 2012 Consolidated Plan. In addition, during this period, the State allocated its HOME funds to address the needs of its most disadvantaged residents.

### *Project Information*

The DCA allocated its FFY 2013 HOME funds totaling \$4,087,636 million to the following programs:

<b>FFY 2013 Total Allocation</b>	
State Administration	\$408,764
FFY 2013 Programmatic Funds	\$3,678,872
Community Housing Development Organizations Production	\$613,145
Housing Production Investment	\$1,021,909
Tenant-Based Rental Assistance	\$2,043,818
<b>Total</b>	<b>\$4,087,636</b>

Table 2 summarizes the State's match requirements and match source. For FFY 2013 the State utilized the State Rental Assistance Program (SRAP) for the match. During FFY 2013, the SRAP provided a match liability of \$40 million.

## *HOME Monitoring*

The DCA conducted an on-site compliance-monitoring visit for each HOME grantee. At a minimum, the State's HOME inspections meet or exceed the State of New Jersey Department of Community Affairs Division of Codes and Standards Bureau of Housing Inspection's, New Jersey Hotel and Multiple Dwelling Law (N.J.S.A. 55:13A-1 et seq).

During the monitoring visits, staff reviewed the grantees' files to ensure that they were in compliance with the statutory and regulatory requirements and that their respective projects were progressing on schedule. Any deficiencies identified were noted and steps to address it implemented.

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

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

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

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

- High-level intervention
  - Suspend sub recipient
  - Initiate legal action

***Certification of Income***

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

***Physical Condition of Housing Units***

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

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

Following the inspection, the DCA notified the project owner about the physical condition of the units, including any corrective work that needed to be completed.

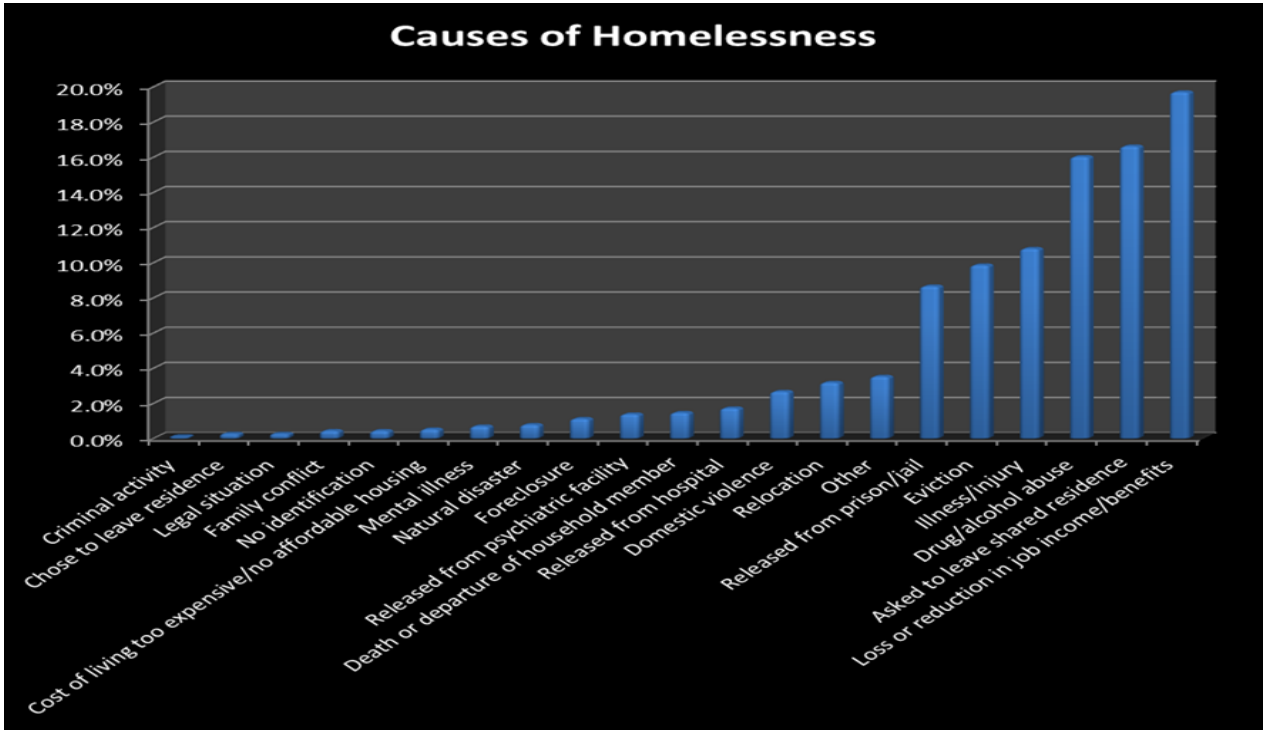
**HOMELESS NEEDS**

On January 29, 2014, 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 and length and frequency of homelessness. The information collected is used to develop effective plans to address and end homelessness.

The survey showed that there were 13,868 homeless men, women and children that night; 12,939 sheltered and 929 unsheltered. The majority of the respondents were black females over the age of 24.

The Point in Time Survey also collected data on the chronically homeless. On January 29, 2014, there were 1,449 chronically homeless (1,033 sheltered and 416 unsheltered). The majority of the chronic homeless were White, men over the age of 24.

The major causes of homelessness cited include the following:



## HOMELESS PREVENTION ELEMENTS

During FFY 2013, the State used the following programs to help address the needs of homeless persons.

The 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, 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 responsible for maintenance of the properties and provision of support services. There are a total of 64 units in Camden, East Orange, Irvington, Newark, Orange and Trenton under this program.

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

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

Emergency Solutions 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.

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.

Homelessness Prevention and Rapid Re-Housing 2 Program provided assistance to homeless households at or below 30 percent of Area Median Income (AMI). Rapid re-housing assistance includes: financial assistance, case management, housing search and placement, credit repair, money management and budgeting.

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.

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 SOLUTIONS GRANTS (ESG)

Federal Funds           \$2,219,274  
Match                       \$2,300,000

Applications were judged in terms of comprehensiveness of the social services provided to the homeless clients. Priority was given to proposals that target specialized needs population such as youth between ages of 18-21 of age, individuals leaving jail or prison, victims of domestic violence, persons with HIV/AIDS, mentally ill person and persons with alcohol/substance abuse.

The following agencies received funding:

Agency	County	Award Amount
Catholic Charities of Newark	Hudson	\$ 61,000.00
The Women's Center	Atlantic	\$ 138,000.00
Samaritan Inn	Sussex	\$ 69,054.00
Catholic Charities of Newark	Hudson	\$ 90,300.00
Communities of Faith for Housing, Inc.	Hudson	\$ 58,000.00
Fairmont Health Services	Essex	\$ 57,724.00
Homefirst Interfaith Housing and Family Services, Inc.	Union	\$ 300,000.00
Loving Care Homes Inc.	Essex	\$ 215,100.00
YMCA of Eastern Union County	Union	\$ 300,000.00
Anderson House, Inc.	Hunterdon	\$ 148,456.00
Camden County Council on Economic Opportunity	Camden	\$ 297,038.00
Good News Home	Hunterdon	\$ 275,000.00
Ocean's Harbor House, Inc.	Ocean	\$ 72,897.00
People First!	Burlington	\$ 221,828.00
Urban Renewal Corporation	Essex	\$ 28,719.00
HomeFront, Inc.	Mercer	\$ 300,000.00
Jersey Battered Women's Service	Morris	\$ 93,740.00
Greater Bergen Community Action, Inc.	Bergen	\$ 96,556.00
Catholic Charities, Diocese of Metuchen	Middlesex	\$ 22,725.00
Catholic Charities, Diocese of Metuchen	Middlesex	\$ 25,425.00
Family Promise of Sussex County	Sussex	\$ 20,000.00
Family Promise of Warren County Inc.	Warren	\$ 29,209.00
Alfre Inc	Morris	\$ 203,797.00
Rescue Mission of Trenton	Mercer	\$ 58,523.00
Rural Development Corporation, Inc.	Cumberland	\$ 30,000.00
Women Aware	Middlesex	\$ 149,737.00
The Sierra House, Inc.	Essex	\$ 90,000.00

## ESG Activity Data

In FFY 2013, the State used its **federal** Emergency Solutions Grant Program funds to enhance the living environment for residents at 16 emergency shelters and 10 transitional housing facilities; and create 25 new beds at 26 transitional housing and emergency shelter facilities.

<b>Funding Source</b>	<b>Beds Created</b>	<b>Other Beds Assisted</b>
<b>Federal</b>	0	996
<b>State</b>	25	250
<b>Total</b>	<b>25</b>	<b>1,246</b>

<b>Population Served</b>		
	<b>Beds Created</b>	<b>Other Beds Assisted</b>
<b>Families</b>	23	421
<b>Women &amp; Children</b>	0	411
<b>Women only</b>	2	73
<b>Men only</b>	0	54
<b>Women &amp; Men</b>	0	258
<b>Veterans</b>	0	597
<b>Aging Out Youth</b>	0	12
<b>TOTAL</b>	<b>25</b>	<b>1,826</b>



## **SMALL CITIES COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**

**FFY 2013 Total Allocation:** \$6,039,582

**State Administration:** \$ 281,187

<b>FFY 2013 Funds:</b>	<b>\$5,758,395</b>
Emergency Housing Repair	\$ 18,395
Innovative Development	\$ 600,000
Housing Rehabilitation	\$1,100,000
Public Facilities	\$4,040,000

The following grants were awarded under the FFY 2013 program (additional funds were from cancellations)

Agency	Award	Grant Title	Grant Description
Woodbine Borough	\$400,000	Woodbine MUA Water Tower Renovation Project	To renovate the Woodbine MUA Water Tower to guarantee a safe public water supply for the Borough's residents.
Wildwood Crest Borough	\$400,000	West Side Storm Drainage Improvements, Phase 4	To replace storm drainage facilities on portions of Crocus Road, Aster Road and Lake Road to alleviate flooding in Wildwood Crest Borough.
Penns Grove Borough	\$309,049	Storm Drainage Project - Iona Avenue	For storm drainage improvements on Iona Avenue and South Smith Street in the Borough of Penns Grove.
Cape May City	\$400,000	ADA Compliance Project Phase VI	To install ADA compliant ramps at 4 Philadelphia Avenue intersections, construct ADA walkways at various locations along Beach Avenue and construct ADA compliant ramps, sidewalks and parking on E. Lyle Lane in Cape May City.
Hopewell Township	\$274,199	Municipal Complex ADA Compliance Improvements	To remove architectural barriers that hinder accessibility of handicapped persons and senior citizens at the Township Municipal Complex.
Cumberland County	\$400,000	ADA Compliant Infrastructure Improvements and Upgrades	To install a series of ADA compliant infrastructure improvements and facility upgrades at 3 County buildings that provide services To County residents.
Pittsgrove Township	\$400,000	Pittsgrove Grain Mill Demolition Project	To demolish a blighted and unsafe grain mill on Landis Avenue for health and safety reasons and to facilitate redevelopment on that site.
Wrightstown Borough	\$400,000	Fort Dix Street Improvements	For infrastructure improvements including curbing, crosswalks, signage and striping, street lighting and storm water drainage improvements to Fort Dix Street, north of Main Street.
Dover Town	\$400,000	Small Cities CDBG 2014	To reconstruct four streets, including drainage, roadway, curbing, striping and associated infrastructure improvements.
Stone Harbor Borough	\$400,000	Municipal Complex, Fire House & Public Works Facility ADA	To remove architectural barriers that hinder accessibility of handicapped persons at the Municipal Complex, Fire House and Public Works Facility in Stone Harbor Borough.
Commercial Township	\$380,000	Laurel Lake Drainage Improvements - Phase II	To install storm sewer pipe and inlets along various roadways in the Laurel Lake Neighborhood in order To alleviate flooding.
Burlington City	\$400,000	Burlington City ADA Project	To correct ADA-deficiencies at the City's Memorial Hall located at 540 High Street and To install or reconstruct ADA-compliant sidewalk ramps.
Downe Township	\$130,000	Money Island Bulkhead Project	To stabilize the shoreline of Nantuxent Creek by installing a 388 linear feet vinyl bulkhead along Bayview Avenue.
Lambertville City	\$200,000	Lambertville Small Cities CDBG 2014	To rehabilitate up To 10 single family, low income owner-occupied homes in Lambertville City.
Pemberton Borough	\$302,670	Hanover Street Sanitary Sewer Restoration	To eliminate and replace Pemberton Borough's failing Hanover Street sanitary sewer inverted siphon and main line under the North Branch of the Rancocas Creek with a new connection To the PTMUA main trunk line that will eliminate the Creek crossing.
Cape May County	\$285,075	Cape May County - Partnership w/ JCDTOC	For the purchase of beach badge making equipment to be used by the Jersey Cape Diagnostic Training and Opportunity Center for retention of jobs held by 110 disabled individuals of Cape May County.
Middle Township	\$229,091	Municipal Facilities ADA Improvements - Phase II	To remove architectural barriers that restrict access by disabled persons at the Township Municipal Building, Public Works Facility, Samuel S. DeVico Senior Center and the Clarence & Georgiana Davies Recreation Complex.
Wildwood City	\$400,000	ADA Boardwalk Restroom Renovations at Youngs Avenue	To completely renovate the Boardwalk Restrooms at Youngs Avenue, including correction of all code deficiencies and removing any interior and exterior architectural barrier for the physically handicapped.
Pemberton Township	\$6,885	Emergency Housing Fund 2014-01	For emergency roof and related repairs to 4 Vanilla Dr Browns Mills, NJ 08015 (B 775 L 4) Lakeshore Mobile Home Park.
Burlington City	\$200,000	City of Burlington 2014 Small Cities Housing Rehabilitation	To rehabilitate up To 10 single family, low income owner-occupied homes in Burlington City.
<b>Total</b>	<b>\$6,316,969</b>		

### **Section 108 Loans**

No Section 108 Loans were administered during FFY 2013.

### **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.

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

All grants awarded in the FFY 2013 program year met the statutory objective of Benefit to Low and Moderate Income People.

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

Administrative funds are exempt from having to meet a National Objective. The State of New Jersey used \$281,187 to support administrative functions of the program.

### **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 FFY 2013.

### **Low/Mod Limited Clientele Activities (LMC)**

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

### **Program Income Received**

All awards are in the form of a grant to eligible municipalities and county governments. Generally the grant agreement contains provisions that do not allow grant awards to generate program income, and if it does it is to be returned to the Small Cities CDBG Program. However, grantees that are carrying out housing rehabilitation are encouraged to establish a housing rehabilitation revolving loan fund with all or a portion of the grant funds. Also, ED and ID grants require loan agreements in order to pass funds to a third party. Refer to Loans and Other Receivables below for more information on the third party loans.

### **Prior Period Adjustments**

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

### **Loans and Other Receivables**

All awards are in the form of a grant to local government. The state CDBG Program has made it a policy to 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 or returned to the Department. ID awards carry a deferred loan which lasts the life of the

improvement, or contain the provision for repayment if the property is sold or transferred and it no longer provides benefit to low and moderate-income people. The grantee must reallocate the funds back into another project of equal funding that will provide benefit to low and moderate-income people, or that at least meets one of the CDBG program's national objectives, or return funds to the Department. These awards carry provisions for securing the funds usually in the form of a lien on the property with provisions for repayment to the local government for reuse in the same manner as the original loan. The grantee is required to have a plan for the reuse of funds that complies with the provisions of the original grant agreement, specify compliance with CDBG Program regulations and for benefit to low and moderate-income people, or that they meet at least one of the CDBG Program's National Objectives. Grantee must receive approval from the NJ Small Cities Program before changing the plan for the reuse of funds.

### ***Housing Rehabilitation***

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

### **Neighborhood Revitalization Strategies**

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

## **HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS**

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

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

service providers meet with the project sponsors on a quarterly basis in order to review program activities and progress.

A low-income individual living alone, or as a head of household, or an eligible child residing with a parent or legal guardian who is HIV/AIDS positive is qualified to receive permanent tenant-based rental assistance. Applicants must be referred to DCA by a participating HIV/AIDS service provider agency and be receiving HIV/AIDS case management. Applications will not be accepted directly from the applicant. All clients receive HIV case management and related services through State and federal (Ryan White) funded grantees in their area. At this time waiting lists for both HOPWA programs are closed and we are not accepting applications. The HOP 1 waiting list has 36 applicants waiting for assistance and the HOP 2 Program has 16 applicants waiting for assistance.

DCA utilized \$1,008,142 to provide decent housing for 152 low-income persons and their families living with HIV/AIDS in FFY 2013.

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 \$6,633 per individual per year to provide stable, safe and affordable housing that prevents homelessness.

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

The DOH and the DCA also used HOPWA competitive award funds to assist 40 low-income post-incarcerated individuals with HIV/AIDS make the transition back into the community. The State has expended \$350,520 for this activity. It costs the State HOPWA Program for the post-incarcerated an average of \$8,763 per individual per year to provide stable, safe and affordable housing that prevents homelessness.

## HOPWA DATA

	DHSS Statistics	HIV/AIDS	HOP 1 Clients (4/1/2014 Check run)	HOP 2 Clients (4/1/2014 Check run)
Atlantic	1487		30	3
Bergen	1,735		NA	0
Burlington	804		NA	0
Camden	1,865		NA	
Cape May	210		7	0
Cumberland	600		19	0
Essex	9,766		NA	26
Gloucester	411		NA	0
Hudson	5,081		NA	2
Hunterdon	154		NA	0
Mercer	1,512		77	2
Middlesex	2,098		NA	0
Monmouth	1,895		NA	1
Morris	827		NA	0
Ocean	776		NA	0
Passaic	2,584		NA	2
Salem	170		13	0
Somerset	580		NA	0
Sussex	163		NA	0
Union	2,854		NA	0
Warren	170		1	0
<b>Totals</b>	<b>35,742</b>		<b>147</b>	<b>39</b>





**Table 1 - Households and Persons Assisted with Housing**

Name of Jurisdiction: State of New Jersey														
Assistance Provided by Income Group	RENTERS					OWNERS			Homeless				Non-Homeless	
	Elderly 1 & 2 member Household	Small Related (2 or 4)	Large Related (5 or more)	All Other Household	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)	5,950	9,243	2,717	5,672	23,582	92	6	98	136	668	0	334	1,137	1,043
Moderate Income (51 to 80% of MFI)	159	477	84	102	822	3	0	3						170
<b>TOTALS</b>	<b>6,109</b>	<b>9,720</b>	<b>2,801</b>	<b>5,774</b>	<b>24,404</b>	<b>95</b>	<b>6</b>	<b>101</b>	<b>136</b>	<b>668</b>	<b>0</b>	<b>334</b>	<b>1,137</b>	<b>1,213</b>
<b>Racial and Ethnic Composition</b>														
<b>RACE</b>														
												<b>Hispanic</b>	<b>Not Hispanic</b>	<b>Totals</b>
1. White												4,907	8,284	13,191
2. Black/African American												370	12,858	13,228
3. American Indian/ Alaskan Native												11	112	123
4. Asian												7	147	154
5. Native Hawaiian/Other Pacific Islander												76	83	159
7. All Other Mix												0	0	0
<b>Total</b>												<b>5,371</b>	<b>21,484</b>	<b>26,855</b>
<b>ETHNICITY</b>														
1. Hispanic or Latino												5,371		
2. Not Hispanic or Latino												21,484		
<b>Total</b>												<b>26,855</b>		

**Table 2 - HOME Match Report**

**State Rental Assistance Program:** \$40,500,000 in housing assistance payments made during State FY 2014 served as the State match for the HOME Program.

**Table 3: HOME Monitoring Report (see next page)**

**HOME PRODUCTION PROGRAM LONG-TERM MONITORING OF RENTAL PROJECTS**  
**JULY 1, 2013 THROUGH JUNE 30, 2014**

NAME OF PROJECT	MUNICIPALITY	PROJECT OWNER	UNITS	INITIAL INSPECTION		MINOR(M) SEVERE (S) CONDITION	REINSPECTION PASS/FAIL/OPEN
				PASS (P)	FAIL (F)		
334 No. Tennessee	Atlantic City	Atlantic Human Resources	7		F	M	P
Belvidere Square	Belvidere	ADTI Housing Corp	50		F	M	P
Beverly Permanent Rental	Beverly	Burlington County CAP	5		F	M	O
Boonton SRO	Boonton	New Bridge	9		P		
Project Alpha	Camden	State Street Housing Corp.	7		F	S	O
400 Block State Street, Ph. III	Camden	North Camden Land Trust	10		P		
Knox/Byron Rehab (1B)	Camden	North Camden Land Trust	5		F	M	P
State Street Corridor 1	Camden	North Camden Land Trust	8		F	M	P
State Street Corridor 2	Camden	North Camden Land Trust	6		F	M	P
The Shore House	Dover	Ocean's Harbor House	4		P		
St. Mary's Senior Residence	Dumont	Domus Corp	41		P		
Imani Park	Edison	Middlesex Interfaith Partners	11		P		
107-109 First Street	Elizabeth	107 First Street Realty	11		P		
Broadway Apts. 136 1st St	Elizabeth	Brand New Day	11		P		
950 East Grand Street	Elizabeth	950 East Grand Corp.	11		P		
Magnolia Mini-Mall (200 2nd St)	Elizabeth	Brand New Day	5		F	M	P
Cheshire Home III	Florham Park	Cheshire Home III, Inc.	8		P		
8th Street Gardens	Fort Lee	FLASH	8		F	M	P
Carpenters Square	Gloucester City	Michaels Development Co.	100		P		
Gingerbread Homes	Hamburg	Advance Housing	3		P		
NCR Jefferson Senior Hsg	Jefferson Twp	National Church Residences	49		P		
Affordable @ Bayview	Jersey City	2-family project	2		F	M	P
Astor Place	Jersey City	2-family project	6		P		
Lafayette Park V	Jersey City	2-family project	21		F	M	P
Lincoln Housing	Jersey City	Lincoln Center CDC	3		F	M	P
The Viking	Keansburg	Monmouth Housing Alliance	19		F	M	P
314 Main Street	Lakewood	314 Main Street L.L.C.	6		P		
Ocean Supportive Housing	Lakewood	O.C.E.A.N., Inc.	10		P		
Haven House @ St. John	Lower Twsp	Diocesan Hsg of Camden	75		P		
Wellwood manor	Merchantville	Citadel Wellwood	6		P		
Millstone House	Millstone Twp	Monmouth Housing Alliance	11		P		
55 Glenridge	Montclair	HOME Corp.	4		F	M	O
Southend Neighborhood 2	Montclair	2-family project	4		P		
HOME Corp Multi-Unit Project	Montclair	HOME Corp.	10		F	M	O
Creed II	Moorestown	MEND	8		P		
Mount Olive Manor II	Mount Olive	Abiding Peace Senior Hsg	43		P		
Carver Hotel Apts	Neptune	Monmouth Housing Alliance	14		F	M	P
Corinthian Homes I	Newark	Corinthian Housing Development Corp.	45		F	M	P
Vailsburg Commons	Newark	Unified Vailsburg Service	7		F	M	O
Wakeman Square	Newark	RPM Development	42		F	M	P
Knoll Shared Housing	Newton	Knoll Shared housing Inc.	10		P		
360-384 Straight Street	Paterson	Straight and Narrow	50		P		
66 Bristol Rd aka Permanent Housing II	Piscataway	ADTI Housing Corp.	2		F	M	P
Caring Senior	Pleasantville	Caring Residential Serv.	10		P		
Rocky Hill Group Home	Rocky Hill	The Arc of Somerset County	3		P		
Salem Community Complex	Salem	Tri-County Housing Corp.	6		F	M	O
35 Somerset St	Somerville	VOADV-Property, Inc.	18		F	M	P
The Juliet	Sparta	SEED	7		P		
Project Home VIII	Trenton	HomeFront	3		F	M	P
328 60th Street	West New York	Hudson County Resource Center	8		F	M	O
Lily Mae Apartments	Wildwood	Cape Counseling Services	11		P		

**Table 4: Emergency Solutions Program- State Match Funds**

<b>Agency</b>	<b>State Funds</b>
Alfre	\$203,797
Anderson House	\$148,456
Camden County OEO	\$297,038
Catholic Charities of Newark	\$90,300
Good News Home	\$275,000
Greater Bergen Community Action, Inc.	\$96,556
Homefirst Interfaith Housing and Family	\$300,000
Jersey Battered Women's Service	\$61,925
Loving Care Homes Inc.	\$215,100
People First!	\$221,828
The Sierra House, Inc.	\$90,000
YMCA of Easter Union County	\$300,000
	\$2,300,000

In addition, \$900,000 of State Homelessness Prevention funds is used to match the homelessness prevention and rapid re-housing activities.

Table 5: CDBG and HOME FFY 2013 Projects

Project	IDIS Activity ID	Activity Name	Funded Amount
2014 SFY NJ Small Cities CDBG Program: Public Facilities	3482	Wildwood Crest Borough SCPPF 14-0160	\$400,000.00
	3483	Woodbine Borough SCPPF 14-0159	\$400,000.00
	3484	Penns Grove Borough SCPPF 14-0161	\$309,049.00
	3485	Cape May City SCPPF 14-0162	\$400,000.00
	3486	Hopewell Township SCPPF 14-0163	\$274,199.00
	3487	Wildwood City SCPPF 14-0164	\$400,000.00
	3488	Cumberland County SCPPF 14-0165	\$400,000.00
	3489	Pittsgrove Township SCPPF 14-0166	\$400,000.00
	3490	Wrightstown Borough SCPPF 14-0167	\$400,000.00
	3491	Dover Township SCPPF 14-0168	\$400,000.00
	3492	Stone Harbor Borough SCPPF 14-0169	\$400,000.00
	3493	Commercial Township SCPPF 14-0171	\$380,000.00
	3494	Burlington City SCPPF 14-0172	\$400,000.00
	3495	Downe Township SCPPF 14-0173	\$130,000.00
	3496	Pemberton Borough SCPPF 14-0175	\$302,670.00
	3497	Middle Township SCPPF 14-0181	\$229,090.91
<b>Project Total</b>			<b>\$5,625,008.91</b>
2014 SFY NJ Small Cities CDBG Program: Housing Rehabilitation	3498	Burlington City SCPHR 14-0170	\$200,000.00
	3499	Lambertville City SCPHR 14-0174	\$200,000.00
<b>Project Total</b>			<b>\$400,000.00</b>
2014 SFY NJ Small Cities CDBG Program: Innovative Development	3500	Cape May County SCPID 14-0176	\$285,075.00
<b>Project Total</b>			<b>\$285,075.00</b>
2014 SFY NJ Small Cities CDBG Program: Emergency Housing Repair	3515	Pemberton Township SCPEHR 14-0329	\$6,885.00
<b>Project Total</b>			<b>\$6,885.00</b>
2014 SFY NJ Small Cities CDBG Program: CDBG State	3479	Small Cities CDBG Administration SFY 2014	\$281,187.00
<b>Project Total</b>			<b>\$281,187.00</b>
HOME: Habitat Harmony Point	3507	Habitat Harmony Point	\$759,795.00
HOME TBRA "T"	3514	HOME TBRA "T"	\$3,394,074.00
HOME: Tri-County - Eagle Street	3518	Tri-County - Eagle Street	\$759,510.00
<b>Total</b>			<b>\$4,913,379.00</b>

**Table 6: Shelter Support Awards**

Agency	Grant Description
Catholic Charities of Newark	For renovations to the emergency shelter which will improve the living conditions of the residents.
The Women's Center	To renovate the bathroom To meet ADA specifications.
Samaritan Inn	To renovate the emergency shelter facility and purchase furniture and equipment.
Catholic Charities of Newark	For renovations to the transitional housing facility and to purchase a security system.
Communities of Faith for Housing, Inc.	To repair the roof and gutter system at the emergency shelter.
Fairmont Health Services	To renovate and purchase equipment for the emergency shelter.
Homefirst Interfaith Housing and Family Services, Inc.	To make improvements To an existing transitional housing facility, To acquire and renovate a property which will create four new beds and To purchase a van.
Loving Care Homes Inc.	To renovate and purchase furniture for the transitional housing facility.
The Gateway Family YMCA	To renovate two transitional housing facilities which will create space for ten new beds and To purchase furniture.
Anderson House, Inc.	To renovate the transitional housing facility and purchase furnishings, kitchen appliances, a dehumidifier and a computer.
Good News Home	To address potential code issues and improve the living conditions of the residents.
Ocean's Harbor House, Inc.	To renovate the transitional housing facility, replace the roof, purchase furnishings and a new 15-passenger van.
People First!	To renovate four transitional housing units, purchase furnishings, appliances and a new 7-passenger van.
Urban Renewal Corporation	To purchase a new van
HomeFront, Inc.	To rehabilitate a building that will be used as an emergency shelter.
Jersey Battered Women's Service	For renovation work and to purchase equipment For the emergency shelter and transitional housing facility.
Greater Bergen Community Action, Inc.	To make improvements To the transitional housing facility and To purchase furniture.
Catholic Charities, Diocese of Metuchen	To purchase a stationary generaTor.
Catholic Charities, Diocese of Metuchen	To purchase a stationary generaTor.
Family Promise of Sussex County	To purchase furnishings and equipment for the day shelter.
Family Promise of Warren County Inc.	To purchase furniture and equipment for the day shelter.
Alfre Inc	To renovate two transitional housing facilities, purchase furniture, equipment and a van.
Rescue Mission of Trenton	To make improvements To the exterior of the emergency shelter, replace windows, the freezer moTor and purchase a generaTor.
Rural Development Corporation, Inc.	To purchase a generaTor.
The Sierra House, Inc.	To make improvements To the transitional housing facility that will address code violations and improve the safety conditions of the residents.
Women Aware	To make improvements To the emergency shelter

## **Limited English Proficiency (LEP)**

While most people in the United States speak, write and understand English, there is a growing population where English is not their primary language. Those individuals having a limited ability to speak or understand English are considered to be limited English proficient (LEP). Language limitations can be a barrier to accessing important benefits or services including understanding information relevant to the programs administered by the Department of Community Affairs, Division of Housing and Community Resources (DCA).

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

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

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