

**STATE OF NEW JERSEY
Consolidated Plan Update**



**State of New Jersey
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Executive Summary

In accordance with the rules and regulations of the U.S. Department of Housing and Urban Development (HUD), the State of New Jersey must prepare a Consolidated Plan in order to receive federal funding from the following housing and community development programs:

1. **Community Development Block Grant Program (CDBG)** which provides funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State.
2. **Emergency Solutions Grant Program (ESG)** which provides grants to create, expand or improve the quality of shelters and transitional housing facilities. The program also provides temporary financial assistance and services to prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly re-housed and stabilized.
3. **HOME Investment Partnerships Program (HOME)** which provides funds to develop affordable housing units and provides rental assistance to victims of domestic violence and disabled households.
4. **Housing Opportunities for Persons with AIDs (HOPWA)** which provides housing assistance to low- income persons with HIV/AIDS.

The Consolidated Plan is prepared every five years and submitted to the US Department of Housing and Urban Development (HUD) for review and approval. The current five year plan which covers FFY 2010 – FFY 2014 was approved by HUD on August 24, 2010.

The 2013 Action Plan describes how scarce State and federal resources will be used to address the prioritized housing and community development needs identified in the current five-year Consolidated Plan.

One-Year Goals and Objectives

The following chart summarizes the FFY 2013 anticipated housing accomplishments and commitments. This chart divides all programs into one of nine objectives: 1) Low-income rental housing; 2) Housing stock preservation; 3) Increased LMI Homeownership; 4) Homeless and special needs housing; 5) Local homeless prevention planning; 6) Lead-based paint programs; 7) Preservation of a variety of housing options; 8) Community and economic development projects; and 9) Fair housing practices.

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
1. Expand the supply and availability of affordable and accessible rental housing for very low and low-income individuals and families.	1,552 units	Special Needs Housing Trust Fund	\$21,006,877	245 units	\$7,520,498	126 units
		Special Needs Revolving Loan	\$0	0 units	\$86,000	40 units
		Developmental Disabilities Housing Program	\$483,270	6 units	\$720,240	18 units
		Special Needs Housing Partnership Program	\$2,678,179	11 units / 40 beds	\$9,230,821	36 units / 144 beds
		HOME-CHDO Production	\$570,118	22 units	\$613,145	22 units
		Low -Income Housing Tax Credits	*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
		Multi-family Rental Housing Program	\$123,993,664	2,547 units	\$395,014,119	5,033 units
		Uniform Housing Affordability Controls (10 percent of rental units in a development must be affordable to households earning 35% or less of AMI)	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above
Total Objective 1			\$148,732,108	2,831 units & 40 beds	\$413,184,823	5,275 units & 144 beds
OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
2. Improve and preserve the existing affordable housing stock and neighborhoods.	237 units	Balanced Housing	N/A	N/A	TBD	TBD
		Choices in Homeownership Incentives Created for Everyone	\$5,508,261	129 units	\$11,000,000	236 units
		Small Rental Project Loan Program (5-25)	\$535,000	20 units	\$919,360	15 units
Objective 2			\$6,043,261	149 units	\$11,919,360	251 units
OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
3. Increase homeownership opportunities for low and moderate-income households.	2,175 households	First Time Homebuyer Program	\$78,197,578	487 households	\$101,500,000	700 households
		HOME-Production Investment	\$950,195	10 units	\$1,021,909	10 units
		HOPE Program	\$0	0	\$600,000	4 households
		Homeownership for Adopting Families	\$769,640	5 households	\$1,300,000	5 households
		Live Where You Work Program	\$10,940,884	54 households	\$12,480,000	80 households
		100% Financing	\$22,102,894	146 households	\$42,000,000	250 households
		Police and Fireman's Retirement System Mortgage Program	\$55,202,246	184 households	\$82,500,000	280 households
		Section 8 Homeownership Program	No budget part of HCV budget	124 households	No budget part of HCV budget	125 households
Smart Start Program			\$2,158,817	329 households	\$2,900,000	460 households
Total Objective 3			\$170,322,254	1,329 households & 10 units	\$244,301,909	1,904 households & 10 units

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
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.	26,360 households	Another Chance Initiative	\$450,000	50 households	\$450,000	50 households
		Community Services Block Grant	\$15,447,769	162,526 households	\$17,525,380	145,000 households
		Emergency Solutions Grant / Shelter Support / HPRP	\$3,276,086	750 beds	\$3,276,086	750 beds
		Family Self-Sufficiency	No Budget- FSS escrow are established from the HCV fund	181 households	No Budget- FSS escrow are established from the HCV fund	200 households
		HOME Tenant-Based Rental Assistance (excluding SHE funding)	\$2,096,000	206 households	\$2,043,000	205 households
		Homekeeper Program	\$51,183,748	1,271 units	\$122,200,000	3,000 units
		Homeless Prevention & Rapid Re-Housing	Utilized 2009 funds	Incorporated into ESG	Incorporated into ESG	Incorporated into ESG
		Housing Choice Voucher Program	\$192,699,035	20,100 households	185,004,701 (with Sequestration)	20,100 households (same with sequestration)
		Housing Opportunities for Persons with AIDS	\$1,065,709	170 households	\$1,008,142	152 households
		HOPWA-Post Incarcerated	\$450,000	49 households	\$350,520	40 households
		Non-Elderly Disabled	Included in Housing Choice Funding	Included in Housing Choice Funding	Included in Housing Choice Funding	Included in Housing Choice Funding
		Shelter Housing Exit Program	\$665,952	63 households	\$665,952	63 households
		Shelter Plus Care	\$1,731,528	173 households	\$1,731,528	173 households
		State Rental Assistance Program	\$39,000,000	4,048 households	\$39,500,000	4,098 households
		Veterans Affairs Supportive Housing Program	\$1,767,228	490 households	\$1,767,228	490 households
Total Objective 4			\$309,833,055	188,056 households & 750 beds & 1,271 units	\$190,517,836	170,571 households & 750 beds & 3,000 units

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
5. Support local jurisdictions' planning process to reduce and end homelessness.	250 agencies	Coordination of HMIS	\$862,597	267 agencies	\$875,911	275 agencies
OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
6. Promote lead-based paint education and abatement efforts.	1,800 individuals	Emergency Relocation Assistance	\$164,328	35 households	\$0	N/A
		Lead Hazard Control Assistance	\$2,580,437	70 units	\$0	N/A
		Relocation to End Exposure to Lead	*Numbers are included in Emergency Relocation Assistance Program	*Numbers are included in Emergency Relocation Assistance Program	\$0	N/A
		Lead Identification and Field Testing	N/A	N/A	N/A	N/A
		Housing Assistance for Lead-Safe Living Opportunities	Activities funded under FY10 award	Activities ended December 31, 2012	N/A	N/A
		Health Expedited Abatement of Lead	N/A	N/A	N/A	N/A
		Geographic Organization of Lead Data	\$0	N/A	\$0	N/A
		Marketing Contract w/ Titan	N/A	N/A	N/A	N/A
		Lead and Beyond Conference (LAB)	N/A	N/A	N/A	N/A
		Lead Safe Housing Registry	\$40,000	Database & website management	N/A	Activities ended 12/31/12
		Contractor Initiative	N/A	N/A	\$0	N/A
		WOLNJ (dust kit distribution)	Grant ended December 31, 2011	Grant ended December 31, 2011	N/A	N/A
		Public Relations Contract	Part of LEO Grant included below	230 Dust Kits	TBD	TBD
		Lead-Safe Maintenance Training/ Lead Ready Renovation and Maintenance Seminars (LEO)	\$288,933	828 individuals	N/A	N/A
		Total Objective 6			\$3,073,698	35 households, 828 individuals, 70 units and 230 Dust Kits

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.	332,488 households	Low -Income Home Energy Assistance	\$188,911,956	280,657 households	\$136,747,299	287,784 households
		Section 8 Single Room Occupancy	\$2,997,960	668 individuals	\$2,997,960	668 individuals
		Weatherization*	\$6,287,572	886 units	\$17,909,187	4,500 units
Total Objective 7			\$198,197,488	280,657 households & 668 individuals & 886 units	\$217,654,446	287,784 households, 668 individuals and 4,500 units

For FY 2012, NJ WAP did not receive an allocation from U.S. Department of Energy but carried-over \$6,000,000 of program funds from FY 2010 and 2012.

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate-income households.	109 municipalities	At-Home Down town Program	Program Suspended	Program Suspended	Program Suspended	Program Suspended
		Down town Business Improvement Loans	\$600,000	3 grants	\$505,000	3 grants
		Improvement Districts	Technical Assistance	Technical Assistance	Technical Assistance	Technical Assistance
		Improvement Districts Challenge Grants	\$15,000	1 grant	\$15,000	1 grants
		Main Street New Jersey	\$200,000	non-profits	\$200,000	non-profits
		Neighborhood Revitalization Tax Credit	\$10,000,000	10 grants	\$10,000,000	10 grants
		Neighborhood Revitalization Tax Credit Planning Grants*	\$0	N/A	\$0	N/A
		Small Cities Community Development Block Grant	\$6,453,743	12 municipalities & 28,947 individuals	\$5,678,964	18 municipalities & 20,000 individuals
Total Objective 8			\$17,268,743	14 grants and 12 municipalities and 28,947 individuals	\$16,398,964	14 grants and 18 municipalities and 20,000 individuals

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

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2012 Actual Funding Level	FFY 2012 Actual Activity Level	ESTIMATED FFY 2013 Funding Level	ESTIMATED FFY 2013 Activity Level
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.*	TBD	TBD	N/A	N/A	N/A	N/A
Total Objective 9			N/A	N/A	N/A	N/A

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

Definitions

Area of Low-income Concentration: any municipality in the State where at least 20% of its households earn incomes up to 50% of State median family income.

Area of Minority Concentration: any municipality where the total percentage of minority persons exceeds 30% of its population.

At Risk of Homelessness:

1) An individual or family who:

- Has an annual income below 30% of median family income for the area, as determined by HUD;
- Does not have sufficient resources or support networks; and meets one of the following conditions:
 - Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - Is living in the home of another because of economic hardship;
 - Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, state, or local government programs for low-income individuals;
 - Lives in a single-room occupancy or efficiency apartment unit in which more than two persons resides or lives in a larger housing unit in which more than 1.5 people per room resides;
 - Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program); or
 - Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan; or

2) A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7U.S.C. 2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15)); or

- 3) A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

Chronically Homeless: is an unaccompanied disabled individual who has been continuously homeless for over one year and.

- 1) An individual who is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least one year or on at least four separate occasions in the last 3 years, where each homeless occasion was at least 15 days; and can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability (as defined in section 102 of the Developmental Disabilities Assistance Bill of Rights Act of 2000 (42 U.S.C. 15002), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability;
- 2) An individual who has been residing in an institutional care facility, including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria in paragraph (1) before entering that facility; or
- 3) A family with an adult head of household (or if there is no adult in the family, a minor head of household) who meets all of the criteria in paragraph (1); including a family whose composition has fluctuated while the head of household has been homeless.

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

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

DCA: Department of Community Affairs

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

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

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

Homeless:

- People who are living in a place not meant for human habitation, in an emergency shelter, in transitional housing, or are exiting an institution where they resided for up to 90 days (and were in a shelter or place not meant for human habitation immediately prior to entering that institution).
- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled up situation, within 14 days and lack the resources or support networks to remain in housing.
- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state (have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of a disability or multiple barriers to employment).
- People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing.

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

Household: one or more persons occupying a housing unit.

Poverty Guidelines: 2013 HHS Poverty Guidelines:

2013 HHS Poverty Guidelines							
Size of family	100 Percent of Poverty	110 Percent of Poverty	125 Percent of Poverty	150 Percent of Poverty	175 Percent of Poverty	185 Percent of Poverty	200 Percent of Poverty
1	\$11,170	\$12,287	\$13,963	\$16,755	\$19,548	\$20,665	\$22,340
2	\$15,130	\$16,643	\$18,913	\$22,695	\$26,478	\$27,991	\$30,260
3	\$19,090	\$20,999	\$23,863	\$28,635	\$33,408	\$35,317	\$38,180
4	\$23,050	\$25,355	\$28,813	\$34,575	\$40,338	\$42,643	\$46,100
5	\$27,010	\$29,711	\$33,763	\$40,515	\$47,268	\$49,969	\$54,020
6	\$30,970	\$34,067	\$38,713	\$46,455	\$54,198	\$57,295	\$61,940
7	\$34,930	\$38,423	\$43,663	\$52,395	\$61,128	\$64,621	\$69,860
8	\$38,890	\$42,779	\$48,613	\$58,335	\$68,058	\$71,947	\$77,780

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

Standard Condition: the condition of a dwelling unit that meet Housing Quality Standards or local code.

Substandard Condition but Suitable for Rehabilitation: the condition of a dwelling unit that does not meet standard conditions but is both financially and structurally feasible for rehabilitation.

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

Matching Funds

Three of the four programs covered in the Consolidated Plan require matching funds.

- The HOME Program requires a 25% match which will be covered by the State Rental Assistance Program (SRAP).
- The Emergency Solutions Grant (ESG) Program requires a 1:1 state match for every dollar of federal ESG funds expended. This matching requirement will be met through a combination of Affordable Housing Trust funds and State Homelessness Prevention funds.
- The Community Development Block Grant Program requires that administrative funds expended in excess of \$100,000 be matched on a 1:1 basis. This match will be covered by Affordable Housing Trust funds.

Fair Housing

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

The State seeks to promote fair housing and equal housing opportunity by requiring its grantees to comply with State and federal civil rights laws in the marketing of the low-income housing they develop. Complaints involving all forms of housing discrimination are referred to the following agencies:

- **The New Jersey Division on Civil Rights** which is responsible for investigating discrimination complaints and eradicating illegal discrimination in New Jersey by enforcing the Law Against Discrimination; and
- **The US Department of Housing and Urban Development's Office of Fair Housing and Equal Opportunity** which administers and enforces federal laws and establishes policies that make sure all Americans have equal access to the housing of their choice.

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

Outcomes

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

Consolidated Plan Process

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

The preparation of the Consolidated Plan involved the following: a developmental conference call; meetings with program grantees; a review of customer service calls; a public hearing and a 31 day public comment period.

Developmental Conference Call:

DCA held a developmental conference call on February 28, 2013 to obtain public input on the housing and community development needs throughout the State; the comments received assisted DCA in developing its Draft 2013 Consolidated Plan. The conference call notification was posted on the Division of Housing and Community Resources' web site on Monday, February 11, 2013. In addition, e-mail notifications were sent to all of the County Continuum of Care and DCA's Community Development Block Grant agencies.

For those persons who were unable to attend the conference call, written comments on the needs of the State were accepted until March 1, 2013.

Sixty (60) individuals representing nonprofits, for-profits, lobbying agencies, government agencies, and concerned citizens registered for the call. DCA received verbal comments from 15 participants and written comments from 4 participants.

A summary of the comments received are as follows:

The Department wants to clarify to commenters that the State's Small Cities CDBG Program can only fund eligible non-entitlement areas in the State, which are the Counties of Cape May, Cumberland, Hunterdon, Mercer, Salem, Sussex, Warren and few communities that opt out of the urban entitlement counties. The list of eligible municipalities and counties is posted on the Program's website: <http://www.nj.gov/dca/divisions/dhcr/offices/cdbg.html> under the heading Small Cities Program General Information. The urban entitlement counties and entitlement cities and municipalities are not eligible for funding from the State's Small Cities CDBG Program.

Comment: DCA should move away from the transitional housing focus of the Emergency Solutions Grant (ESG) and comply with the program's focus, which is to assist people in gaining housing stability.

Response: For State FY 2013, DCA committed \$3.7 million of federal ESG funds and state matching funds to 11 nonprofit agencies to provide homelessness prevention and rapid re-housing assistance to households earning up to 30 percent of Area Median Income; 70% of these funds are dedicated to rapid re-housing.

Comment: The Special Needs Housing Trust Fund has been discontinued. What are the State's plans to deal with this loss of funding for the disabled population?

Response: DCA just released approximately 100, 15- year project-based vouchers dedicated for special needs. In addition, the State provides housing for special needs populations through the following agencies: the Department of Human Services, Department of Community Affairs, Housing and Mortgage Finance Agency, the Department of Veterans Affairs, and the Department of Children and Family Services.

Comment: There has been a significant increase in requests for HOME funding for the construction of affordable housing and to provide rental assistance. The Sequestration will result in a 9% reduction in HOME funding on top of the 39% cut in HOME funding the prior year. There is not enough HOME funding available to meet the demand for affordable housing felt by seniors, the disabled, the homeless and women escaping domestic violence. The DCA should allocate additional funding for homelessness prevention programs to help avert homelessness.

Response: The sequester will result in a 5% - 9% funding reduction which will preclude DCA from expanding its HOME sub-programs. In State FY 2014, DCA will continue to provide funding to avert evictions through the Homelessness Prevention Program and the Homelessness Prevention and Rapid Re-Housing Program.

Comment: Pending federal cuts to Section 8 will reduce the number of individuals/households assisted. Still, their need for affordable rental housing exists.

Response: DCA recognizes that the need for vouchers significantly outweighs the amount available and therefore will continue to apply for new federal programs that will provide additional vouchers.

Comment: The majority of the disabled are on a fixed income, dependent on SSI/SSD benefits that average \$741 a month. The requirement that they are spending 30% of their income on housing is devastating to them; the cheapest affordable housing is about \$500 a month. After paying their rent, a typical

disabled person on subsidized housing has only \$519 left to cover food, medicine and other living expenses. The Tenant-Based Rental Assistance program should be expanded for the disabled.

Response: Currently, 50% of HOME funds are allocated for Tenant-Based Rental Assistance to assist elderly, disabled and victims of domestic violence. With a 5% - 9% expected funding reduction in FFY 2013, it will be impossible to expand assistance. It is DCA's goal to maintain the active voucher holders' assistance.

Comment: The percent of renters paying more than 35% of their income towards rental housing is high. A growing number of households also face a severe housing burden, paying more than 50% of their income towards housing. The State is slow to build new affordable housing so it should focus funds into increasing TBRA.

Response: There has been a significant reduction in HOME funding over the past few years. This year with the sequestration resulting in another reduction DCA will not have the capacity to increase funding to TBRA activities.

Comment: The DCA should utilize the Governor's Homeless Task Force and its subsequent 10-Year Housing Plan's findings to address New Jersey's housing needs.

Response: The Homeless Task Force is actively engaged in formulating a plan to address New Jersey's housing needs. The Task Force meets regularly and the DCA has two staff persons assigned to it. The Homeless Plan's release date is tentatively scheduled for late 2014.

Comment: CDBG funding is used to help stabilize neighborhoods by preventing transience caused by eviction and foreclosure, and by helping families and individuals who have experienced homelessness to return to stable housing through homelessness prevention services (rent, security deposits, mortgage and utilities). And, that need is growing. Unfortunately, the 15% cap on services is not keeping pace with the growing need. As a result, services for children, youth, seniors, disabled and addiction services are being denied. CDBG funding should be increased to fund HPP services.

Response: The State CDBG program has limitations on funding public services. Public services are capped at 15% of the State's yearly allocation. In addition, in order for a public service to be eligible it must be a new or expanded service. There is also a prohibition on substituting CDBG funds for recent local or state government funding of a public service.

Comment: CDBG should prioritize assistance to low and very low-income persons/households

Response: The State CDBG Program each year funds eligible projects through request for proposals, RFPs. As long as 51% of the beneficiaries of a project are people of low and moderate income, or in the case of housing rehabilitation, which is a direct benefit to a household and as long as the recipient does not exceed the HUD Section 8 income limits for the county, the project can be considered for funding. All projects funded for SFY 2013 met the primary national objective of benefit to people of low and moderate income. Out of the 29,250 people benefiting from State CDBG funded projects, 24,006 are people of low and moderate income, which means 82 percent of the beneficiaries are low and moderate income.

The innovative development fund of the State's Program was established for eligible local governments that may want to work in conjunction with nonprofits or for profit organizations to carry out eligible projects. As stated below the innovative development fund gives funding priority to projects that provide 100 percent benefit to people of low and moderate income.

Comment: Bank lending criteria's have increased their percent equity needed from 10% to 20-30% which makes it difficult on non-profits to initiate projects. CDBG should provide loan guarantees to insure an applicant's equity requirement and work to change the CDBG regulation to support this. All of these will increase the number of affordable units as more projects will be eligible for funding. Currently, there are large amounts of foreclosure properties available to purchase and convert into affordable units but meeting the equity requirement makes it difficult for agencies to initiate such projects.

Response: The State CDBG Program can provide financial assistance to nonprofit entities through third party agreements with eligible local governments to carry out eligible activities for low and moderate income housing and economic development. Assistance may include, but is not limited to grants, loans, loan guarantees, interest supplements, and any other forms of financial assistance in accordance with State's Small Cities CDBG program requirements.

The State Small Cities Program currently has allocated \$450,000 for innovative development type projects. To qualify for funding, applicants must document that the problem to be addressed and/or the remedy proposed fall(s) outside the scope of housing rehabilitation fund and the public facilities funding categories. Currently the innovative development fund gives priority to projects that are designed to provide 100% benefit to people of low and moderate income, or projects that meet one of the national objectives and are designed to create alternative energy sources and energy conservation. Employment development

is an eligible activity under this fund and will receive funding priority if it meets a national objective and is primarily designed to create alternative energy sources and energy conservation as above.

A pre-application must be submitted first, which can be downloaded from the Program's website. The Program will invite applicants to submit full applications if the pre-applications are fundable. The Program will examine this funding category to see how it can be improved or expanded. Unfortunately, funds are limited due to the current level of federal funding for the State CDBG Program, which is established by the President and Congress. The current federal budget proposes to cut the State CDBG Program by 5% next year, which starts July 1, 2013.

Comment: There is a huge need for affordable rental housing as a result of Hurricane Sandy and the 2007 recession. New Jersey's unemployment rate is still 9.6% (as of February 2013). Efforts should be made to target the construction of new affordable housing near good jobs. Areas with a concentration of businesses often have large commercial centers, offering ample employment opportunities convenient to housing. Transportation costs for the low-income are an added expense to their cost of living.

Response: The State, through the Housing and Mortgage Finance Agency, offers a "Live Where You Work" program (LWYW) that provides low-interest mortgage loans to homebuyers purchasing homes in the municipalities in which they work. This means saving money on gas, tolls, and mass transit – giving you, the buyer more purchasing power. Currently 13 municipalities have been approved for this program.

Comment: The State should continue to support all nine existing Consolidated Plan goals.

Response: The DCA is committed to targeting its limited resources towards its nine housing goals. These goals were developed as a result of the analysis of decennial census data, research reports published by universities, independent organizations and from input received from stakeholders during annual hearings.

Comment: Hurricane Sandy resulted in a loss of power for many persons living in New Jersey. The disabled and seniors were the hardest hit.

Response: The developmental hearing for the FFY 2013 Consolidated Plan is not the forum for the discussion of Hurricane Sandy. The State accepted comments to the proposed Community Development Block Grant-Recovery (CDBG-R) program.

Comment: The DCA does not provide a clear explanation as to how DCA determined where funds should be allocated based on need.

Response: All grant awards are the result of a competitive application process which requires applicants to provide an analysis of local needs. Each section of the RFP is assigned a specific point value based on the information provided.

Comment: DCA's Fair Housing Plan has a history of a lack of analysis of impediments and lists no targets to reach goals and does not track progress in reaching goals w/ regards to land use, zoning and discrimination. DCA should review the January 15, 2010 letter from Fair Share Housing on this issue. New Jersey should look at local Plans and see how that plan is complying with federal regulations to provide affordable housing.

Response: DCA submitted a comprehensive Analysis of Impediments to HUD on July 2011.

Comment: There has been an increase in homelessness due to lack of affordable rental housing and less shelters. Some counties have no emergency shelters but large number of homeless persons. The DCA should analyze where shelter beds are by county and compare this to the number of homeless persons living within that county and use this information to better target the distribution of shelter funds.

Response: The Point in Time report, published January 25, 2012 found that there were 11,741 homeless men, women and children counted across New Jersey. In analyzing Point in Time reports from 2009-2012, the total number of homeless is actually at its lowest levels since 2009. The total number of homeless had been on the rise from 2009-2011, evidencing a 6.1% increase in the total number of homeless, from 12,035 to 12,825. However, from 2011 to 2012 the total homeless number decreased by 8.6% from 12,825 to 11,721. The 2012 level is at the lowest level since prior to 2009.

The DCA does provide a chart documenting the number of homeless by county and the location of its emergency shelters in its Consolidated Annual Performance and Evaluation Report (CAPER). Shelters funded by the DCA are based on the quality of applications received and the amount of available funding. Priority is given to agencies with experience in administering emergency shelters and who have met DCA performance targets.

Comment: The DCA should utilize HUD's Template to complete its Consolidated Plan.

Response: The HUD Econ Template was made available to States and municipalities for the FFY'13 Consolidated Plan. DCA will be using the Econ Template for its next 5 year plan.

Comment: Recommend the DCA conduct a needs assessment prior to determining where additional emergency shelters are created.

Response: All grant awards are the result of a competitive application process which does require applicants to provide an analysis of local needs. Each section of the RFP is assigned a specific point value based on the information provided. Priority is given to shelters that are creating new beds.

Comment: A comment was received from HomeFront about the continuing shortage of affordable rental units for very low income individuals and families in Mercer County and since Hurricane Sandy the availability of affordable units have decreased since hurricane victims tend to have more financial resources. The commenter was concerned that regular CDBG and HOME funding would be shifted to the disaster recovery effort and urged to keep funds where they are.

Response: There are supplemental funds for the Hurricane Sandy disaster that will be administered by the Department of Community Affairs (DCA) through the federal CDBG Program. This funding is labeled CDBG-DR; the DR stands for disaster recovery and is designated only for addressing impacts from the disaster. The DR funds are separate from the State's regular Small Cities CDBG allocation and to a certain degree must follow the same program requirements as the regular CDBG Program. However, there are waivers and alternative requirements established by the federal government and by the Federal Register for each specific disaster that must be followed. The State is required to develop a separate disaster recovery action plan, which explains to the public and USHUD how the State plans to administer the funds. This action plan is currently under development and is currently posted on the Department's webpage for public comment.

The State's Small Cities CDBG Program will not shift funds toward the Sandy disaster. As stated above the Small Cities CDBG Program can only fund non-entitlement areas as listed above, and each year in accordance with the Consolidated Plan and the Final Plan for New Jersey's Administration of the Small Cities CDBG Program solicits funding proposals from eligible local governments; counties and communities. The Final Plan allocates funds into three funding categories, housing rehabilitation fund (single family) to preserve and improve the condition of affordable housing, public facilities fund to construct or improve essential public facilities and the innovative development fund, which can fund activities that do not qualify for consideration under the other funds.

Under the innovative development fund priority will be given to projects that are designed to provide 100 percent benefit to people of low and moderate-income or programs that meet one of the national objectives and are designed to create alternative energy sources and energy conservation. Employment development

is an eligible activity under this fund and priority will be given if the project is primarily designed to create alternative energy sources and/or energy conservation as above. This fund requires a pre-application to be submitted first, which can be downloaded from the Program's website. This fund was established primarily to cover the CDBG Program's broad range of eligible activities.

Comment: How can the NJ Community Development Block Grant Program (CDBG) help homeowners post-Sandy. There are so many people in varying economic communities who individually have had property losses 150% above their actual income level and many are at a loss of extraneous funding to elevate their homes. Could CDBG type grants be available to them in this situation? If a person can show that a certain level of loss has been sustained above their annual income on an individual basis even though they live in a community that traditionally would not meet the CDBG levels of funding? There seems to be many opportunities for funding for lower income level persons, but for the average middle class person who makes their mortgage payments, property tax, and income tax payments - the potential costs to elevate are not available to them without some form of outside resources given the need to remediate and rehabilitate their homes just to where they were before the storm. How can CDBG help them, as it infers in this news article below?

Response: As previously stated, the CDBG-Disaster Recovery Program is a separate supplemental funding source specifically setup to address the impacts from Hurricane Sandy. The CDBG-DR Program can rehabilitate and elevate a household's primary home as long as the household does not exceed the HUD Section 8 income limits. However, the regulations provided a waiver to the income limits for Hurricane Sandy and provide assistance to households that do not exceed 120 percent of the area median income for housing rehabilitation including elevations where permitted. However, there are limitations on the amount of funds spent in this manner. The CDBG-DR funds are supplemental to other sources of funding available to homeowners, such as FEMA assistance including hazard mitigation if available, private insurance, and NFIP and SBA loans and can only be applied to a property after a duplication of benefit (DOB) analysis is conducted. This analysis is to assure that CDBG-DR funds are not applied to a cost that was paid by one of the other sources.

Meetings with Program Grantees:

During the course of the past year, the State gathered input on New Jersey's housing and community development needs. These meetings were conducted in order to ensure that the interests and needs of all groups were being adequately addressed. These agencies are on the "front line" and provide the direct services to New Jersey's very low, low and moderate-income households. During these meetings, the priorities of the

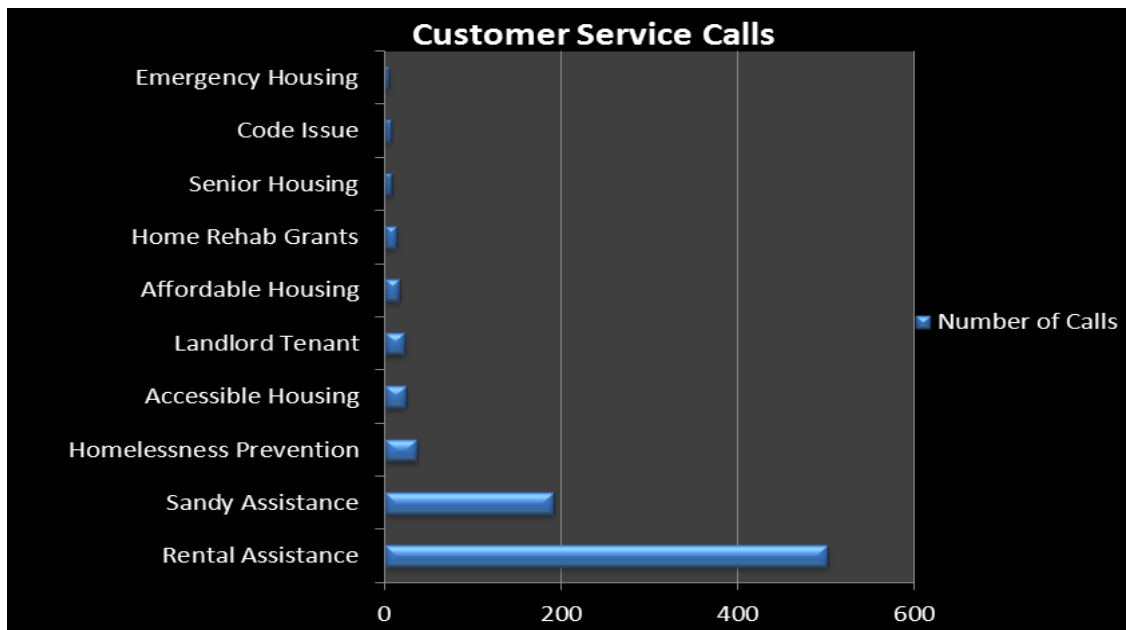
programs and how the funds can be used more effectively was also discussed. As both State and federal funding becomes scarcer, these types of meetings will continue. The consensus from the comments received was that the major housing and community development needs continue to be the following:

1. Providing decent, safe affordable housing for both families and disabled households;
2. Providing safety nets and services to stabilize the homeless population and eventually move them into permanent housing;
3. Supporting community and economic development projects that will help stabilize neighborhoods; and
4. Funding for the purchase of generators and other auxiliary power sources to enable emergency shelters to remain open during a major storm.

As expected the magnitude of the needs vary significantly between rural New Jersey and its urban areas.

Customer Serviced Unit Calls:

The State also tracked the issues and imminent needs of the calls coming into the Division of Housing and Community Resources' Customer Service Unit over a 3 week period (February 1, 2013 – February 22, 2013). During this time period, the Customer Service Unit received 825 calls; the callers' major needs were rental assistance, Sandy assistance, homelessness prevention, landlord/tenant issues and accessible housing.



Public Hearing and Comment Period: On June 13, 2013, DCA published a public notice on the Division of Housing and Community Resources' web site announcing the commencement of the 31 day public comment period (until July 14, 2013) and the scheduling of a public hearing for June 18, 2013 at the Department of Community Affairs building located at 101 S. Broad Street, Trenton, New Jersey.

The following are the comments received during the 31 day public comment period for the draft plan:

Comment: Why did the State change the income guidelines for the Homelessness Prevention and Rapid Re-Housing Program – the program seems better suited to assist households with incomes up to 50% of Area Median Income?

Response: The original Homelessness Prevention and Rapid Re-Housing Program (HPRP) was an ARRA stimulus program. Last year, HUD created a new program entitled Emergency Solutions Grant program which basically combined the eligible activities of HPRP and Emergency Shelter Grant into one program. The maximum income guidelines of 30% of Area Median Income were established by HUD.

Comment: The list of fair housing impediments is different from the list set out in the 2010 to 2014 Consolidated Plan, but that it is impossible to determine from the very brief description of data analysis conducted in 2011, exactly what data was reviewed and what analysis led to the change in stated impediments.

Response: The impediments listed in the 2013 Consolidated Plan are from the 2011-2015 Analysis of Impediments submitted to HUD in July 2011; the 2010-2014 Consolidated Plan was submitted to HUD in July 2010. All of the impediments from the 2011 -2015 AI were added to the 2013 Plan to address a comment that DCA received last year.

The main sources used to complete the AI included: Census data; home mortgage industry data; federal and state housing complaint data; surveys of housing industry experts and stakeholders.

Comment: The Draft does not state whether the sequence of treatment of the listed impediments represents a prioritization of the impediments as required by the HUD Fair Housing Planning Guide at 3-4.... By far our most serious concern is the lack of direct, concrete actions proposed to address most of the stated barriers and the lack of any measureable targets or milestones by which progress on removal of impediments could be judged.

Additional comments specifically addressing the AI impediments were provided.

Response: The impediments listed in the Plan are prioritized. The FY 2013 Consolidated Plan is not the State's Analysis of Impediments document which provides more detail including proposed actions with target dates

Comment: There is no explanation of whether the nine Objectives detailed in tables on pages 4 through 7 ... have in any way affirmatively furthered fair housing or addressed the pervasive segregation in our communities. Specifically, the table on page 25, FFY 2012 One Year Housing Outcomes does not give any indication of where the described housing is located. We welcome the publication by the state of data addressing this critical aspect of whether fair housing was furthered by these outcomes.

Response: The State promotes the development of mixed-income communities throughout New Jersey to help low-income working families move to neighborhoods offering greater access to opportunity or better schools, housing and transportation. The FFY 2012 Consolidated Annual Performance and Evaluation Report (CAPER) will include the locations of projects receiving funding from the 4 Community Development and Planning Programs (CDBG, ESG, HOME and HOPWA).

Comment: The suggested Actions, throughout, are remarkably devoid of any application of the power and influence of either the Council on Affordable Housing or of the body of case and statutory law that has developed over decades under the nationally renowned Mount Laurel Doctrine, in contrast to previous Consolidated Plans.

Response: DCA did not include information on COAH because of pending litigation. There is an appeal of COAH's most recent third round rules. Fair Share Housing Center, the League of Municipalities and various municipalities appealed. The Appellate Division invalidated the regulations, finding that the Mt. Laurel doctrine does not allow a growth share methodology to be used to calculate municipal fair share need. The matter has been fully briefed and the Supreme Court heard oral argument on November 14, 2012. The State is waiting for the Court's decision.

Substantial Amendments: The State will give the public an opportunity to comment on all substantial amendments to the Plan. The State defines a substantial amendment as the following: any significant change in the priority goals and/or in the distribution of funds (changes exceeding 25%). In the case of a substantial amendment the State will publish these changes on the Division of Housing and Community Resources' website and provide citizens with a 30 day comment period.

Annual Performance Report: the State will provide a 15 day comment period to receive public comments on the Annual Performance Reports.

Evaluation of Past Performance

This section of the plan summarizes the State's performance in FFY 2012 to support the housing and community development goals identified in the Consolidated Plan. During FFY 2012, the State leveraged federal funds with other State funds to assist our most vulnerable populations. Last year, more than 400,000 households throughout the State received assistance from DCA's and HMFA's various programs.

FFY 2012 ONE-YEAR HOUSING OUTCOMES		
Objectives	Amount of Funds	Number
1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very-low and low-income individuals and families.	\$148,732,108	2,831 units & 40 beds
2. Improve and preserve the existing affordable housing stock and neighborhoods.	\$6,043,261	149 units
3. Increase homeownership opportunities for low and moderate-income households.	\$170,322,254	1,329 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.	\$309,833,055	188,056 households & 750 beds & 1,271 units
5. Support local jurisdictions' planning process to reduce and end homelessness.	\$862,597	267 agencies
6. Promote lead-based paint education and abatement efforts.	\$3,073,698	35 households, 828 individuals, 70 units and 230 Dust Kits
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.	\$198,197,488	280,657 households & 668 individuals & 886 units
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.	\$17,268,743	14 grants and 12 municipalities and 28,947 individuals
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.	N/A	N/A

Barriers to Affordable Housing

There are a myriad of both State and federal issues affecting the availability of affordable housing.

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

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

Shortage of Workforce Housing: The shortage of affordable housing for low and moderate-wage workers is a problem in New Jersey. Many of these workers can only find affordable housing by living far from their jobs and enduring long commutes. This increases suburban sprawl and leads to excessive automobile commuting and energy use.

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

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

New Jersey has an array of state and local land-use regulations. The most basic control is municipal zoning. Municipal zoning is defined locally and authorized through the State's municipal land use law. At the state level, special districts, commissions, and offices, regulate land-use development in historic districts, wetlands, and other designated areas. State law includes the Coastal Area Facilities Review Act, which

requires permits for certain developments in specified coastal areas. The Wetlands Protection Act regulates development in protected wetlands. The Pinelands Protection Act protects about one million of the State's 4.8 million acres, and the Delaware and Raritan Canal Commission controls development along the canal. The New Jersey Meadowlands Commission is responsible for environmental protection, economic development and solid waste management of 19,730 acres in 10 Bergen County and 4 Hudson County communities.

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

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

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

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

Infrastructure Financing: Like most states, New Jersey has struggled with how to maintain roads, sewers, potable water, parks, and other public facilities and how to build and maintain new infrastructure. To pay for these needs, New Jersey has relied increasingly on user fees and other pay-as-you-go approaches. Builders are assessed impact and linkage fees to pay more of the cost of public facilities and services. These costs tend to be passed on to new homeowners and renters.

New Jersey Property Taxes- Highest Per Capita in the Nation: New Jersey's state and local tax burden percentage has consistently ranked among the nation's highest; the tax burden is estimated at 12.2% of income above the current national average of 9.8%. Currently residents pay \$6,751 per capita in state and local taxes. (Tax Foundation)

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

Strategies to Address Barriers to Affordable Housing

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

1. *Poor credit.*

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

In addition, DCA is providing credit counseling to eligible households, (30% or less of AMI), receiving prevention and rapid re-housing assistance through its Homelessness Prevention and Rapid Re-Housing 2 Program.

2. *Shortage of Rental Assistance*

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

3. *Shortage of Workforce Housing*

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

Over the next year the State will do the following:

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

- Fund projects that are affordable, safe and diverse in their marketing plans to ensure the inclusion of individuals least likely to apply for such housing opportunities.

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

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

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

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

5. *Land Use Regulations*

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

The DCA also proposes that all land development requirements are adopted into a single code to be enforced at the municipal level.

6. *Development Standards*

New Jersey adopted a 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 will promote transit accessible, pedestrian-friendly and environmentally responsible communities within easy reach of employment opportunities.

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

7. *Redundancy in the Permit Process for Economic Development Projects*

On March 1, 2012, Governor Christie signed into law Assembly Bill No. 2853 which directs state and local agencies that issue permits to businesses related to economic development to streamline the process by which the permits are issued and monitored for compliance. The law requires State agencies to review the permits they currently issue to identify permits which: 1) can be administered through expedited processes, such as developing procedures for the electronic submission of permit applications; or 2) may be obsolete, are no longer necessary or cost more to administer than the benefits they provide.

8. *Infrastructure Financing*

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

9. *Property Taxes*

In an effort to curb the highest property taxes in the country, the Christie administration enacted a 2% constitutional cap on annual property tax collections.

10. *Redevelopment*

The State will place a high priority on the long-term preservation of existing, viable affordable housing stock. Rehabilitating and improving existing affordable housing units produces less construction waste, uses fewer new materials and requires less energy than demolition and new construction. The following strategies to preserve and sustain New Jersey’s affordable units can help meet some of the affordable housing need.

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

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

- *National Foreclosure Mitigation Program:* HMFA was awarded a total of \$2.5

million under the National Foreclosure Mitigation Counseling Program. HMFA is allocating the funds to nonprofit housing counseling agencies throughout the State to enable them to provide increased foreclosure prevention counseling.

- *New Jersey Judiciary's Foreclosure Mediation Program (NJJFM)*: HMFA partnered with the Office of the Courts and the Attorney General's Office to administer the NJJFM Program. NJJFM provides homeowners with access to housing counselors and court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. The program also provides free legal services to income-eligible homeowners.
- *New Jersey Homeownership Preservation Effort (NJ HOPE)* is a voluntary public/private alliance of government agencies, nonprofit organizations, and financial institutions committed to preserving homeownership status by raising consumer awareness of available mortgage products and funding, providing increased access to credit and loan counseling for those who need it, and providing temporary assistance to consumers who are in immediate danger of foreclosure.
- The *HomeKeeper Program* offers financial assistance to homeowners who are in danger of losing their homes as a direct result of unemployment or underemployment. Eligible homeowners may receive up to \$48,000 in assistance for a term of up to 24 months.

Low Income Housing Tax Credit Program

Section 42 of the Internal Revenue Code of 1986 created the Low-Income Housing Tax Credit (LIHTC) program, which may be applied against the federal income tax of persons or associations that have invested in certain developments providing housing for low-income families.

The tax credit, rather than a direct federal subsidy, provides a dollar for dollar reduction (or credit) to offset an owner's federal tax liability on ordinary income. Tax credit interest may be syndicated or sold to generate equity for the developments, thus reducing the necessary mortgage financing and providing more affordable terms. The tax credit frequently provides the last critical element to ensure the financial feasibility of the project. In New Jersey, the LIHTC Program is administered by the New Jersey Housing and Mortgage Finance Agency (HMFA).

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

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

1. *Family Cycle for non-age restricted developments.* This cycle has two set-asides:
 - HOPE VI/ CHOICE Neighborhood set-aside: The first reservation of credits from the Family Cycle shall be given to the highest-ranking eligible application from HOPE VI or CHOICE Neighborhood project with a majority of its units within a Qualified Census Tract.
 - Preservation set-aside: The second reservation of credits from the Family Cycle shall be given to the highest-ranking eligible application from a preservation project that meets all of the following criteria: project-based rental assistance expires/lapses earlier than the mortgage if paid off; project-based rental assistance subsidizes at least 50% of the total units; and the project has achieved a REAC score of 60 or higher (if applicable) for the preceding three years or, if the REAC score is below 60, the general partner/managing member of the proposed rehabilitation project shall not be a related party to the current ownership entity. Should no such projects apply, then the second reservation of credits from the Family cycle shall be given to the highest-ranking eligible applications from a preservation project.

2. *The Senior Cycle has one set-aside, the HOPE VI/ CHOICE Neighborhood Set-Aside, described above in the Family Cycle.*
3. *Special Needs Supportive Housing Cycle* for projects in which a minimum of 25% of the total number of project units is rented to a special needs population. At a minimum, a supportive housing project must have a social service coordinator and a social services plan that addresses the needs of the identified special needs population.
4. Final Cycle: All projects, including minimum rehabilitation projects, may apply to this cycle.

Action Plan

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

Public Housing

The Department of Community Affairs is the State Public Housing Authority (PHA). In addition to administering over 20,000 vouchers, DCA oversees a Section 8 Homeownership Program and the Family Self-Sufficiency Program.

- The **Section 8 Homeownership Program** allows families who are receiving Section 8 rental assistance to use that assistance to help pay the mortgage on a home they buy. In order to qualify the family must:
 - Be a first-time homebuyer;
 - Be employed full time for at least one year with a minimum earned income of \$20,800 (except elderly and disabled for which the minimum income requirement is 12 times the monthly SSI/SSD amount);
 - Have credit score of at least 680; and
 - Successfully complete housing counseling homebuyer/education (HMFA has allocated funds to cover the cost of the housing counseling sessions).

To date, DCA's Homeownership Program has 2,363 applicants, 734 of which are in housing counseling, 270 are mortgage ready, 220 are in housing search and 124 have closed on homes.

- The **Family Self-Sufficiency Program (FSS)** assists low-income tenants build assets and increase their earnings so that they can better meet their families' needs and become independent of welfare assistance. As part of the program, DCA establishes an interest-bearing FSS escrow account for each participating family. An escrow credit, based on increases in earned income of the family, is credited to this account during the five-year term of the FSS contract. To date, DCA has 182 active clients.

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

- Age: 26.7% of the applicants are 30 years old or younger; 59.4% are 31-64 years old; and 13.8% are 65 years old or older.
- Gender: 74.3% of the applicants are female.
- Race: 32.7% of the applicants are White, 61.6% are Black, .6% are Asian, 4.6% are Native Hawaiian/Pacific Islander and .52% are American Indian/Alaskan Native.

- Ethnicity: 13.6% of applicants are of Hispanic origin.
- Disabled: 29.3% of the applicants are disabled.
- Family size: 6.9% of the applicants are large households (5 or more people); and 93.1% are small households (1-4 people)

Troubled Public Housing Authorities: DCA will continue to work in conjunction with the HUD-Newark office to address the needs of struggling public housing authorities throughout the State. The State is in the process of taking over the administration of the Cherry Hill Housing Authority Section 8 Program.

Homelessness

New Jersey will continue its continuum of care approach to address homelessness in the State. This includes programs and services addressing each stage of the homeless continuum: homeless prevention, rapid re-housing, emergency shelter, supportive housing and permanent supportive housing programs.

Homelessness Prevention

The State of New Jersey will continue to provide temporary financial assistance to low and moderate-income homeless households or households in imminent risk of homelessness due to a rental eviction through the Homelessness Prevention Program (HPP). The HPP can provide the following types of assistance:

1. Rental Arrears – a maximum of 3 months back rent plus any court fees, legal fees and other late fees included as rent in a written lease.
2. Relocation: security deposit of up to 1 ½ months' rent and 2 months' rent.

Rapid Re-Housing

The State of New Jersey will continue to provide rapid re-housing assistance through the Homelessness Prevention and Rapid Re-Housing 2 Program 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

Emergency Shelter

The State of New Jersey will continue to provide funds to maintain shelter facilities through the Shelter Support Program. The Shelter Support Program provides funding to do the following:

1. Address life and safety issues in emergency shelters and transitional housing facilities
2. Purchase equipment and furnishings that will provide direct benefits to the shelter's residents

3. Create new emergency shelter beds when needed

The State has a broad array of programs and initiatives to serve the emergency shelter needs of individuals with special needs, including the elderly and frail elderly, persons with disabilities, those who are chronically homeless or in danger of becoming homeless, or are making the transition to permanent housing and independent living. The State will pursue specific activities during FFY 2013 to address emergency shelter and transitional housing needs of homeless individuals and families with children, to prevent low-income individuals and families with children (especially those with incomes below 30 percent of median family income) from becoming homeless, and to help homeless persons (including persons with special needs) make the transition to permanent housing and independent living.

Rental assistance will continue to be provided to people who are homeless and working towards self-sufficiency through the Housing Choice Voucher, State Rental Assistance and HOME Tenant-Based Rental Assistance programs. In addition, in collaboration with local Continuum of Care agencies, DCA serves as the “project sponsor” for 20 Shelter Plus Care grants.

Chronic Homelessness

Continuum of Care agencies (CoCs) across the State are working diligently to develop and implement a ten-year plan for ending chronic homelessness. In addition, all of the COCs in New Jersey have implemented a Homeless Management Information System (HMIS) to improve the accuracy of their chronic homeless counts.

Homeless Veterans

DCA continues to provide HUD-Veterans Affairs Supportive Housing vouchers (VASH) to homeless veterans, many of whom have chronic health conditions. The program provides permanent housing in combination with medical services.

Interagency Council on Homelessness

This State Council has been tasked with developing a comprehensive approach to breaking the cycle of poverty that leads to chronic homelessness. The Council has been meeting over the last 8 months to develop a 10-year plan to end homelessness in the State.

Discharge Coordination Policy

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

- *Another Chance Initiative:* DCA has partnered with the State Parole Board to expand housing resources available to inmates released from prison without a stable living arrangement. The program provides temporary housing assistance (up to 6 months) to offenders being released from designated Department of Correction’s facilities

that do not have an approved residence of record. The program is currently operating in Camden, Jersey City, Newark, New Brunswick and Trenton.

- *Housing Opportunities for Persons with AIDS – Post Incarcerated Program* provides housing assistance to individuals recently released from prison who have HIV/AIDS.
- *State Rental Assistance Program*: DCA continues to provide SRAP rental assistance to 500 Olmstead clients.
- *Transitional and Permanent Housing Loan Program for Aging Out Youth* provides low-interest financing to organizations and public entities developing service enriched transitional and permanent housing opportunities for youth aging out of foster care, homeless youth and youth leaving the Juvenile Justice System.

Specific Objectives of Action Plan

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

Priority Needs

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

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

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

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

The Department has placed a high priority on serving all household types with income levels between 0-80 percent of Area Median Income (AMI) and special needs households.

Affordable Housing Allocation Priority Needs

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

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

General Data:

Another housing problem that can be related to affordability is the incidence of overcrowding of large related households in all income groups. While overcrowding is found among just 4% of New Jersey households overall, many of these large households are not able to secure large rental units that are in standard condition and affordable.

Figure 1: Housing Priority Needs Table

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

Figure 2: Community Development Priority Needs

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

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

Non-Homeless Special Needs

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

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

Public Housing residents received a medium priority. If federal funds are available, activities to address this population will occur during the fiscal year.

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

- Adults between 16 and 62 years old with a disability are less likely to be employed than their non-disabled counterparts.
- The majority of New Jersey's elderly households have housing problems and are cost burdened because of their limited fixed incomes. Sixty-five percent of extremely low-income households (0 to 30% of AMI) have housing problems, and 64% are cost-burdened. The percentages are a little higher for very low-income households (31-50% of AMI): 66% have housing problems, and 65% are cost-burdened.
- Individuals with HIV/AIDS need various types of housing and support services. As previously stated, the effects of HIV/AIDS range from loss or reduction of income to the inability to live independently due to declining health. A range of housing options are needed, including options that allow for in-home caregivers at certain points. Housing linked to mental health and chemical dependency case management is needed for persons who are dually or triply diagnosed, which is a growing portion of the HIV/AIDS population.

Figure 3: Non-Homeless Special Needs Priority Needs

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

Homeless Needs

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

Prioritization Explanation: It is difficult to determine exactly how many people are homeless or at-risk of becoming homeless in New Jersey. Therefore, the State utilized the data collected on the January 30, 2013 Point in Time Survey. The survey showed that there were 7,994 homeless men, women and children that night. The majority of the respondents were black males between the ages of 40-59 who spent the night in a shelter and were homeless for over one year.

Figure 4: Homeless Priority Needs

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

Goals

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

1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very-low and low-income individuals and families.
2. Improve and preserve the existing affordable housing stock and neighborhoods.
3. Increase homeownership opportunities for low and moderate-income households.
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.
5. Support local jurisdictions' planning process to reduce and end homelessness.
6. Promote lead-based paint education and abatement efforts.
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.

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

STATE FISCAL YEAR	2014
GOAL	<i>5,275 new units</i>

HOME Production Programs provide non-interest bearing, interest bearing and deferred loans, and grants to certified State Community Housing Development Organizations for the purpose of creating affordable housing for low and moderate-income households throughout the State.

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

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

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

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

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

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

STATE FISCAL YEAR	2014
GOAL	<i>251 new units</i>

To achieve this goal, the State will utilize the following programs:

Choices in Home Ownership Incentives Created for Everyone (CHOICE) provides a menu of home ownership production options that can be mixed and matched to meet local conditions and goals, allowing for a mix of income opportunities within a neighborhood or municipality. The program provides construction financing jointly with

a private lender (50% HMFA and 50% private lender). Subsidies are provided for the affordable housing units and emerging market units. The purchasers of the homes may be eligible for homebuyer below market interest-rate loans and closing cost/down payment assistance.

Neighborhood Preservation Balanced Housing furthers the Mount Laurel Doctrine by creating housing opportunities in viable neighborhoods for households of low- and moderate-income.

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

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

STATE FISCAL YEAR FISCAL YEAR	2014
<i>GOAL</i>	<i>1,904 households</i>

To achieve this goal, the State will utilize the following programs:

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

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

Live Where You Work Homebuyer Program (LWYW) is a homebuyer incentive program that provides low-interest mortgage loans to homebuyers purchasing homes in towns where they are employed. Other benefits include down payment and closing cost assistance in an amount up to 5% of the mortgage amount.

100% Financing is available for purchasers of homes in pre-approved Agency financed construction projects. No down payment or mortgage insurance is required.

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

Section 8 Home Ownership Program helps qualified DCA Section 8 participants purchase a home using their Section 8 Housing Voucher. Vouchers are applied toward

the participant's mortgage and other home ownership expenses.

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

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

STATE FISCAL YEAR	2014
GOAL	<i>170,571 households</i>

The State has a broad array of programs and initiatives to serve individuals with special needs, including the elderly and frail elderly, persons with disabilities, those who are chronically homeless, in danger of becoming homeless, or are making the transition to permanent housing and independent living. To achieve this goal, the State will utilize the following programs:

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

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

HomeKeeper Program offers financial assistance to homeowners who are in danger of losing their homes as a direct result of unemployment or underemployment and have been unemployed for a period of up to 36 months. Eligible homeowners may receive up to \$48,000 in assistance for a term of up to 24 months.

Homelessness Prevention and Rapid Re-Housing 2 Program provides temporary financial assistance to very low-income families to help them avoid homelessness. Eligible participants must have experienced a life-changing event that caused them to experience a housing crisis. Participants may receive assistance for up to 12 months.

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

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

Housing Opportunities for Persons with AIDS – Post Incarcerated Program provides housing assistance to individuals recently released from prison who have HIV/AIDS. *Non-Elderly Disabled (NED) Vouchers* enable non-elderly persons or families with disabilities to access affordable housing on the private market.

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

Shelter Plus Care Program provides rental assistance to homeless persons with disabilities, in collaboration with local nonprofit agencies under their jurisdictional “Continuum of Care”—the vehicle for homeless planning activities. Funds for this program have been granted in Atlantic, Burlington, Cape May, Essex, Gloucester, Hudson, Middlesex, Monmouth, Morris, Passaic and Warren Counties.

State Rental Assistance Program provides up to five years of temporary rental assistance to low-income individuals and households, and unlimited assistance to elderly and disabled households. The program is available to State residents who are not currently holders of the federal Section 8 vouchers.

Veterans Affairs Supportive Housing Program combines rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs.

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

STATE FISCAL YEAR	2014
GOAL	275 Agencies

To achieve this goal, the State will utilize the following programs:

Homeless Management Information Systems (HMIS). HMFA is the administrative entity for the Homeless Management Information System, which provides a single software solution to homeless prevention agencies to track and manage their client cases. The HMIS Collaborative was established in 2003 in response to the federal Department of Housing and Urban Development’s mandate that all local agencies develop and implement sophisticated tracking systems for reporting purposes. Currently in the HMIS system there are 250 agencies.

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

STATE FISCAL YEAR	2014
GOAL	NA

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

STATE FISCAL YEAR	2014
GOAL	4,500 units

To achieve this goal, the State will utilize the following programs:

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

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

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

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

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

STATE FISCAL YEAR	2014
GOAL	14 grants

The Improvement Districts Program provides information and technical assistance to

more than 80 municipalities regarding the establishment and management of Special Improvement Districts. The program also includes (as resources permit) the Improvement District Challenge Grants and the Downtown Business Improvement Zone (DBIZ) Loan Fund, a revolving 0% interest program to support physical improvements in certified DBIZ districts.

Main Street New Jersey is a nationally recognized professional downtown revitalization program providing business communities with the skills and knowledge to manage their own center business districts, thus, improving the economy and the appearance and image of their traditional downtown through the organization of business persons, local citizens and resources. In 2012, The MSNJ program provided technical assistance, training and education to 26 designated downtown management organizations and 12 selected associate municipalities, as well as direct services to business and property owners in the areas of architectural design, branding, marketing, business retention and recruitment.

Neighborhood Revitalization Tax Credit Program provides funding to community-based organizations to implement revitalization activities and offers businesses a 100 % tax credit against various New Jersey State taxes for investing in the revitalization of low- and moderate-income neighborhoods in eligible cities.

Neighborhood Revitalization Tax Credit Planning Grants provides funding for the development of a comprehensive neighborhood plan

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

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

STATE FISCAL YEAR	2014
GOAL	TBD

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

The State of New Jersey distributes the formula funds through a competitive, open process via the Department of Community Affairs' System for Administering Grants Electronically (SAGE) and, therefore, cannot predict the ultimate geographic distribution

of these funds. Feasible projects submitted that are ready to proceed will receive priority.

The State is committed to addressing housing, economic and community development needs statewide, and will utilize the New Jersey State Development and Redevelopment Plan to identify specific areas of the State for revitalization. The purpose of the State Development and Redevelopment Plan is to coordinate planning activities and establish statewide planning objectives in the following areas: land use housing, economic development, transportation, natural resource conservation, agriculture and farmland retention, recreation, urban and suburban redevelopment, historic preservation, public facilities and services, and intergovernmental coordination (N.J.S.A. 52:18A-200(f)).

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

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

Anti-Poverty Strategy

Understanding the nature and causes of poverty helps shape the State's goals, programs and policies for reducing the number of people in poverty. The data suggests that there is a correlation between education and poverty: the more education, the less likely people are to be under the poverty line. Without a good education, there is little

hope of escaping poverty in today's competitive job market. Other factors include poor transportation and inadequate child care that prevent many from finding better jobs and escaping chronic poverty.

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

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

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

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

- The **Department of Children and Families** is New Jersey's State child welfare agency (DCF). DCF is focused on strengthening families and achieving safety, well-being and permanency for all New Jersey's children. In addition to focusing on the fundamentals of child welfare, DCF has also embarked on several important initiatives, including: rebuilding specialized adoption practice; building a robust network of support in our local communities; re-engineering child abuse prevention; building capacity in the child behavioral health system; and improving the system of health care for children in the State's care.
- The **Department of Labor and Workforce Development** provides employment supports. Vocational rehabilitation departments and One-Stop Career Centers offer training, counseling, financial support for education, transportation, and other

services designed to help people with disabilities find and retain jobs and live in their communities. These types of services are for people who are looking for work, and want and need these types of supports.

State Initiatives to Address Poverty

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

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

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

Fair Housing Impediments

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

In 2011, 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.

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

Based on this analysis, the following major impediments were identified:

- Perception of affordable housing by those who don't need it;
- Limited English proficiency;
- Lack of information regarding fair housing rights and responsibilities;

- Fair housing choices for persons with disabilities;
- Racial and ethnic concentration; and
- 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 (NIMBY) syndrome, a type of 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 will promote planning practices that gives residents the opportunity to participate in the early development stages of proposed projects in their area. This will allow the residents the opportunity to direct some of their questions and concerns to those individuals that are key players in the building process.

Impediment 2: Limited English Proficiency

English as a second language is becoming more prevalent as New Jersey becomes more diverse. 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 New Jersey 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 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/adminplansfy2013.pdf>.

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

There is a need for additional fair housing education. 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 an effective tool for disseminating information regarding fair housing rights and how to file a fair housing complaint. Therefore the Department of Community Affairs' Division of Housing and Community Resources is in the process of creating a web page, in English and Spanish designed to increase the knowledge of tenants' fair housing laws and protections. The web page will contain information on fair housing, links to the fair housing laws and other resources, information about predatory lending, frequently asked questions and the procedures for filing a discrimination complaint.

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

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

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

Impediment 4: Challenges for Persons with Disabilities

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

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

Action: 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. In addition, 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.

Impediment 5: Racial and Ethnic Housing Concentration

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

Action: The State of New Jersey will:

1. Promote higher density residential zoning in Transit Oriented Development areas, when revitalization occurs.
2. Promote the development of mixed-income communities throughout the State to help low-income working families move to neighborhoods offering greater access to opportunity or better schools, housing and transportation.

3. Continue to identify and investigate potential patterns of discrimination via the Division on Civil Rights (DCR) Multiple Dwelling Report. 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.
4. Continue to support the New Jersey Housing Resource Center <http://www.njhrc.gov/> which: 1) provides an on-line resource for property managers to market affordable rental and sales units statewide; and 2) provides a convenient resource for prospective renters to locate affordable and accessible housing. This website is free and searches can be conducted in both English and Spanish.
5. Continue to ensure that all of DCA's 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.

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. 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 the type of housing, size of the units and lot size. These policies may prevent the development of affordable housing in many suburban areas and in 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 action.

Action: The State of New Jersey will:

1. As part of its education campaign, develop materials geared specifically to local governments on the topic of land use and zoning and the requirements of the Federal Fair Housing Act.
2. Continue to address regulatory barriers to affordable housing, in particular exclusionary zoning. The use of inclusionary zoning has resulted in over 20,000 affordable units. Inclusionary zoning has the added benefit of lowering the costs of market-rate homes in inclusionary developments by allowing for enhanced densities.

Institutional Structure

The 2013 Action Plan reflects the continued participation and coordination of many State agencies, municipalities, nonprofit and for-profit housing and service providers. During the next year, the State will continue to pursue the following strategies to enhance coordination between public and private housing and social services:

- *Coordination of housing development with economic opportunities and community development:* This comprehensive approach, which ties job opportunities and social services to housing revitalization, will help stabilize depressed areas as well as promote self-sufficiency of the area's residents.
- *Provision of planning and technical assistance for non-urban counties and 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 the repayment of HUD mortgages. Remedial actions to be undertaken by DCA will include outreach, education and technical assistance to these rural areas.

Coordination

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

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

- Maintaining an excellent working relationship with various State departments, including the Department of Health, the Department of Children and Families, and the Department of Human Services, in order to implement a statewide homelessness strategy, which includes assisting DYFS families.
- Continuing to build on-going relationships with housing providers who manage, rehabilitate and construct affordable housing and homeless facilities.
- Expanding and improving existing housing programs.
- Continuing to coordinate the services of HMFA's first-time homebuyer programs with DCA's Section 8 Homeownership Program.
- Providing professional development training to the State's public housing authority managers. DCA sponsors a comprehensive training program for executive directors and commissioners of the State's local housing authorities. The program, developed in cooperation with two statewide housing associations, provides courses in areas such as ethics and resident initiatives. The resident initiative course encourages housing authority managers to allow public housing residents to become more involved in management and participate in homeownership.

Monitoring

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

- Receive at least two field visits during the duration of the contract. The site-visits usually consist of an overview of the agency and the program, a tour of the site, a review of the files (to ensure that the statutory and regulatory requirements are being adhered to) and meetings with programmatic and fiscal staff. 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.
- DCA will also monitor how each of the HUD programs is progressing. Monthly Integrated Disbursement and Information System (IDIS) reports will be created to determine the number and type of activities set-up and the 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.

- Staff also provides technical assistance on the day-to-day operation of the program.

Compliance: In order to ensure the long-term compliance with State and local housing codes, staff will conduct on-site inspections of HOME-assisted rental housing developments no less than:

- Every 3 years for projects of 1 to 4 units;
- Every 2 years for projects with 5 to 25 units; and
- Annually for projects with 26 or more units.

The general rule is to inspect at least 20 percent of the HOME-assisted units in a project and at least a unit in every building.

The State's on-site physical inspection process ensures that the units meet or exceed the State of New Jersey's Hotel and Multiple Dwelling Law (N.J.S.A. 55:13A-1 et seq.) 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 recommended corrective action is sent to the grantee
 - A meeting is scheduled with the grantee to address the identified problems
 - Additional reporting and monitoring reviews will be required
- Moderate-level intervention
 - Impose probationary status
 - Accelerate loan terms
 - Restrict grantee's payment request
- High-level intervention
 - Suspend grantee
 - Initiate legal action

Program Requirements

Community Development Block Grant Program

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

State Administration: \$ 281,187

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

Application Submission Schedule

Emergency Housing Repair Fund	Pre-applications accepted throughout the program year, forms are available on the Program's website.
Innovative Development Fund	Pre-applications must be submitted no later than Friday, September 6, 2013, forms are available on the Program's website.
Housing Rehabilitation Fund	SAGE applications must be submitted no later than Friday, September 6, 2013.
Public Facilities Fund	SAGE applications must be submitted no later than Friday, September 6, 2013.

Objectives

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

1. To undertake community development activities that principally benefit persons of low and moderate income;
2. To prevent or eliminate slums and blight; and
3. To meet urgent community development needs for which no other resources are available.

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

State Program Objectives:

- Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing.
- Support and encourage efficient patterns of community development, redevelopment, and capital funding by giving priority to proposals that address documented health and safety concerns.
- Encourage innovative proposals that improve housing, and other eligible activities to renew designated revitalization areas.
- Encourage the development of facilities needed to support welfare to work programs such as job training and child and elder care.
- Support and encourage neighborhood revitalization efforts identified in locally developed plans and strategies.
- Improve the availability and adequacy of essential public facilities, and remedy serious deficiencies in areas that principally serve people of low or moderate income.

- Ensure that municipalities have the capacity to implement community development programs and maintain community development improvements.
- To support community development projects of particular urgency where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are unavailable.

Programmatic:

The Small Cities CDBG program consists of four separate program funds:

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

The maximum grant award in this category will be \$10,000. However, the DCA will consider exceeding this ceiling if the applicant presents compelling reasons to do so. Prospective applicants are required to contact the Small Cities CDBG Program before submitting a proposal for assistance.

Innovative Development Fund: This fund provides assistance for activities that meet one of the three national objectives of the program, but that does NOT qualify for consideration under any of the other Small Cities Funds. Grants may not exceed \$450,000 unless compelling reasons for exceeding that amount are set forth by the applicant and accepted by the DCA.

Housing Rehabilitation Fund: This fund will be used for activities that improve the condition of affordable housing in New Jersey. County-managed programs may be awarded up to \$400,000. Multi-jurisdictional programs may receive grants of up to \$300,000. Awards to programs serving only one municipality may not exceed \$200,000. The fund is designed to rehabilitate only single-family owner occupied housing.

Public Facilities Fund: This fund is established to assist units of local government to construct or improve essential public facilities that will primarily benefit people of low and moderate income. The maximum grant awarded in this category will be \$400,000. However, this maximum may be exceeded if compelling reasons are presented and accepted by the DCA.

Matching Requirements

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

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

The MDI rank for each Small Cities-eligible unit of government is provided in the Appendix. Where more than one municipality is participating in the proposed project, the matching requirement will be determined by combining the MDI of each participant and dividing by the number of participating municipalities.

Where costs for professional services will be used, identified costs borne by the applicant must be consistent with established DCA standards as set forth in the applicable application guide in SAGE. Applicants to the Innovative Development Fund may request a reduced matching share percentage with justification. The matching fund requirement does not apply to Emergency Housing Repair assistance.

Number of Applications

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

Open Balances of Prior Awards

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

Reallocation of Funds

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

Evaluation Criteria

Emergency Housing Repair

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

- Compliance with one of three statutory National Objectives.
- Documented needs and costs.
- Certification that other public or private funding sources are not available.
- Date of submission.

Innovative Development

To qualify for funding from the Innovative Development fund, applicants must document that the problem to be addressed and/or the remedy proposed fall(s) outside the scope of other funding categories. Priority will be given to programs that are designed to provide 100 percent benefit to people of low and moderate-income, or programs that meet one of the national objectives and are designed to create alternative energy sources and encourage energy conservation are eligible. Employment development, including loans toward the establishment, stabilization, and expansion of a microenterprise, is an eligible activity under this fund and will receive second funding priority if it meets one of the three national objectives. A pre-application must be submitted first, which can be downloaded from the Program's website. The Program will invite applicants to submit full applications if the pre-applications are fundable.

Housing Rehabilitation, Public Facilities and Innovative Development Funds

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

Threshold Requirements

- Threshold Requirements appear in the Small Cities Application Review Form. See the SAGE Application Instructions for more details. Please also see 2014 Small Cities Final Plan at <http://www.nj.gov/dca/divisions/dhcr/offices/cdbg.html>.
- **All Federal Compliance Items:** (click on link and submit the following)
 - 1) [Resolution for citizen participation and plan.](#)
 - 2) [Resolution for affirmatively furthering fair housing.](#)
 - 3) [Grant management plan and resolution.](#)
 - 4) [Environmental Review Record \(ERR\)](#). One of the following may be submitted:
 - a. Complete draft of the environmental review record (ERR) for the level of review required (completed to the point before publishing a public notice) and include a draft Notice of Intent to Request Release of Funds, (NOI/RROF), or combined notice of Finding of No Significant Impact (FONSI) and NOI/RROF, and comments on potential problems encountered with the ERR.
 - b. Final or completed ERR, the final ERR must include proof of official public notice, NOI/RROF or combined FONSI and NOI/RROF notice, and letters documenting findings from a phase I environmental.
 - 5) Professional services agreement drafts specific to the project.
 - 6) Third party cooperative agreement draft for ID projects.
 - 7) Adopted policies and procedures manual and resolution for housing programs.
 - 8) Matching funds certification.

All items above, except for the ERR, must be 100 percent complete and executed before submitting the application. Applicants that do not complete the above items and do not submit them with the application may not be eligible for funding. Please refer to the Program's web page at <http://www.nj.gov/dca/divisions/dhcr/offices/cdbg.html> for more information.

All Housing Rehabilitation Applications: Housing rehabilitation programs must establish a revolving loan fund and include such provision in an adopted policies and procedures manual. At least 50 percent of the funds provided to homeowners must in the form of a loan. Beginning this year programs that provide 100 percent loans will receive 100 points in the application review and rating process.

Rated Criteria

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

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

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

Readiness to Proceed: The degree to which an applicant is ready to proceed with the proposed project will be evaluated as follows:

1. Housing Rehabilitation applications that include a list of three or more income-eligible households with biddable work write-ups and a copy of the resolution to implement a property maintenance code will receive 100 points and another 100 points for total loans
2. Public Facilities and Innovative Development applications that include biddable plans and specifications will receive 100 points.

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

Program Impact: A Public Facility application having a project which serves 20 to 99 low and moderate income people will receive 75 points. A Public Facility application having a project which serves 100 or more low and moderate income people will receive 150 points.

Past Performance: Past performance will affect an applicant's overall rated score. Good past performance will increase the score. However, multiple instances of poor performance in managing grants (e.g., where concerns and findings were documented as a result of monitoring visits and failure to adhere to reporting requirements and policies) will lower the overall rated score.

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

The Department reserves the right not to fund an applicant based on the past performance, competency and experience of the management team including the project coordinator, which may be an employee or consultant. Slow progress and multiple and repetitive instances of noncompliance with program requirements will weigh heavily in the decision-making process.

Eligible Activities

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

- Acquisition of real property that is blighted, appropriate for rehabilitation, appropriate for preservation as a historic site, or used for provision of public works or other public purposes.
- Acquisition, construction, reconstruction, or installation of public works or facilities (except buildings for the general conduct of government) and site and other improvements.
- Code enforcement in deteriorated or deteriorating areas in which such enforcement may arrest the area's decline.
- Clearance, demolition, removal, and rehabilitation of buildings.
- Special projects directed to the removal of architectural barriers that restrict the accessibility of the elderly and handicapped.
- Payments to housing owners for losses of rental income incurred in holding units for relocated individuals and families displaced by activities under the program.
- Disposition of real property acquired pursuant to the program.
- Provision of public services if the local government has not provided such services during the 12-month period immediately preceding implementation of the program.
- Payment of the non-Federal share required in connection with a Federal grant-in-aid program undertaken as part of this program.

- Payment of the cost of completing a project funded under Title I of the Housing Act of 1949.
- Relocation payments for displaced individuals, families, businesses, and organizations as a result of activities under the program.
- Activities necessary to develop a comprehensive community development plan and to develop a policy-planning-management capacity to enable the recipient to more effectively administer the program.
- Payment of reasonable administrative costs.
- Activities carried out by public or private non-profit organizations including: planning, acquisition, construction, reconstruction, rehabilitation, or installation of public facilities (except for buildings for the general conduct of government), site improvements, and utilities and commercial or industrial buildings or structures.
- Assistance to non-profit organizations serving non-entitlement areas, local development corporations or entities organized under the Small Business Investment Act of 1985 to carry out a neighborhood revitalization or community economic development or energy conservation projects, including the development of shared housing opportunities for the elderly (other than by construction of new facilities).
- Activities necessary to the development of a comprehensive community-wide energy-use strategy.
- Assistance to private, for-profit entities, when the assistance is appropriate to carry out an economic development project.
- Rehabilitation or development of housing assisted under Section 17 of the United States Housing Act of 1937.
- Assistance to facilitate the substantial reconstruction of housing owned and occupied by low- and moderate-income persons.
- Technical assistance to increase the capacity of public or non-profit entities to carry out eligible neighborhood revitalization or economic development activities.
- Housing services designed to assist homeowners, tenants, and others seeking to participate in eligible housing activities.
- Assistance to institutions of higher education capable of implementing eligible activities.
- Assistance to public and private organizations (for-profit as well as non-profit) to facilitate the development, stabilization, and expansion of micro-enterprises.

- Assistance to facilitate and expand homeownership by subsidizing interest rates, financing acquisition, guaranteeing mortgages, paying up to 50% of down payments, or paying reasonable closing costs for income-eligible people.
- Activities necessary to repair and operate housing units acquired through tax foreclosure to prevent abandonment and deterioration.

Grant Funds Recaptured and Other Recaptured Funds (Program Income)

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

The State of New Jersey interprets the phrase “the same eligible activity” to mean that the grantee must use the recaptured funds for the same activity for which it was originally funded, as taken from the list of eligible activities (see pages 9-11). For example, if the recaptured funds were derived from a loan to a private firm, it must be used again for loans to private firms. This does not mean that the income may only be used for an additional loan to the same firm. Nor can “continuing the activity” be so broadly defined as to mean use for the same general purpose, such as economic development.

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

Recaptured Funds Statement

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

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

Displacement

The Small Cities CDBG Program will seek to minimize involuntary displacement of

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

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

Notice of Awards

DCA will announce the 2014 Small Cities CDBG awards on the Department and Small Cities' website page at <http://www.nj.gov/dca/divisions/dhcr/offices/cdbg.html>.

Additional Awards

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

2014 NJ Eligible Small Cities Municipalities & Counties
 With Municipal Distress Index (MDI) Ranking
 (As of May 23, 2013)

<u>Atlantic County</u>	<u>MDI Rank</u>
Egg Harbor City	73
Hammonton Town	124

<u>Burlington County</u>	<u>MDI Rank</u>
Beverly City	36
Burlington City	101
North Hanover Township	209
Palmyra Borough	109
Pemberton Borough	63
Pemberton Township	76
Riverside Township	96
Wrightstown Borough	114

<u>Camden County</u>	<u>MDI Rank</u>
Gloucester City	15
Pine Valley Borough	473
Tavistock Borough	557

<u>Cape May County</u>	<u>MDI Rank</u>
Avalon Borough	421
Cape May City	202
Cape May Point Borough	343
Dennis Township	259
Lower Township	223
Middle Township	144
North Wildwood City	170
Sea Isle City	370
Stone Harbor Borough	455
Upper Township	350
West Cape May Borough	309
West Wildwood Borough	310
Wildwood City	29
Wildwood Crest	254
Woodbine Borough	86

<u>Cumberland County</u>	<u>MDI Rank</u>
Commercial Township	23
Deerfield Township	28
Downe Township	55
Fairfield Township	83
Greenwich Township	21
Hopewell Township	184
Lawrence Township	30
Maurice River Township	49
Shiloh Borough	44
Stow Creek Township	100
Upper Deerfield Township	80

<u>Hunterdon County</u>	<u>MDI Rank</u>
Alexandria Township	504
Bethlehem Township	500
Bloomsbury Borough	380
Califon Borough	484
Clinton Town	498
Clinton Township	524
Delaware Township	479
East Amwell Township	521
Flemington Borough	219
Franklin Township	357
Frenchtown Borough	306
Glen Gardner Borough	301
Hampton Borough	233
High Bridge Borough	325
Holland Township	375
Kingwood Township	356
Lambertville City	418
Lebanon Borough	511
Lebanon Township	403
Milford Borough	436
Raritan Township	524
Readington Township	515
Stockton Borough	458
Tewksbury Township	510
Union Township	541
West Amwell Township	416

<u>Mercer County</u>	<u>MDI Rank</u>
East Windsor Township	342
Hightstown Borough	90
Hopewell Borough	431
Hopewell Township	531
Lawrence Township	472
Pennington Borough	438
Princeton Borough	374
Princeton Township	446
Robbinsville Township	556
West Windsor Township	535

<u>Morris County</u>	<u>MDI Rank</u>
Dover Town	27

<u>Salem County</u>	<u>MDI Rank</u>
Alloway Township	347
Carneys Point Township	72
Elmer Borough	118
Elsinboro Township	167
Lower Alloways Creek Twp.	181
Mannington Township	99
Oldmans Township	162
Penns Grove Borough	6
Pennsville Township	215

<u>Salem Continued</u>	<u>MDI Rank</u>
Pilesgrove Township	304
Pittsgrove Township	169
Quinton Township	58
Salem City	34
Upper Pittsgrove Township	262
Woodstown Borough	69

<u>Somerset County</u>	<u>MDI Rank</u>
Far Hills Borough	534

<u>Sussex County</u>	<u>MDI Rank</u>
Andover Borough	269
Andover Township	302
Branchville Borough	334
Byram Township	437
Frankford Township	326
Franklin Borough	158
Fredon Township	385
Green Township	423
Hamburg Borough	267
Hampton Township	409
Hardyston Township	320
Hopatcong Borough	298
Lafayette Township	316
Montague Township	266
Newton Town	110
Ogdensburg Borough	250
Sparta Township	442
Sandyston Township	292
Stanhope Borough	225
Stillwater Township	187
Sussex Borough	57
Vernon Township	369
Walpack Township	195
Wantage Township	311

<u>Warren County</u>	<u>MDI Rank</u>
Allamuchy Township	401
Alpha Borough	125
Belvidere Town	75
Blairstown Township	379
Franklin Township	244
Frelinghuysen Township	389
Greenwich Township	360
Hackettstown Town	153
Hardwick Township	353
Harmony Township	196
Hope Township	235
Independence Township	383
Knowlton Township	210
Liberty Township	303
Lopatcong Borough	287

Warren Continued

	<u>MDI Rank</u>
Mansfield Township	242
Oxford Township	87
Phillipsburg Town	24
Pohatcong Township	201
Washington Borough	135
Washington Township	340
White Township	327

Eligible Counties

	<u>MDI Rank</u>
Cape May County	262 (excluding Ocean City)
Cumberland County	56 (excluding Bridgeton, Millville, Vineland)
Hunterdon County	427
Mercer County	373 (excluding Ewing, Hamilton, City of Trenton)
Salem County	151
Sussex County	290
Warren County	248

HOME Program

Program Purpose:

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

Proposed Use of Funds:

DCA will receive an allocation \$4,087,636 in HOME funds. These funds will be used to fulfill the federal mandate of increasing the supply of decent, affordable housing, with a primary focus on providing services for very low-income families. Ten percent will be used for eligible administrative costs incurred by the State. The remaining funds will fund the following program activities: substantial rehabilitation, new construction, and tenant-based rental assistance.

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

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

FFY 2013 Total Allocation	
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
Total	\$4,087,636

CHDO Production provides funding to eligible CHDOs producing affordable units. Eligible activities include: acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings. The State will use its set-aside to create approximately 22 units in FFY 2013.

Housing Production Investment provides funds to developers for the purpose of creating affordable rental and sale units. Eligible activities include: acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings. The program will create 10 units.

HOME Tenant-Based Rental Assistance (TBRA) helps reduce the housing costs of very low-income households by providing direct rent subsidy payments to their landlords. The program will support approximately 205 TBRA vouchers.

Geographic Distribution of Funds:

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

Match Requirements:

In order to satisfy the 25% match requirement cited in CFR 92.218, the State of New Jersey will utilize the State Rental Assistance Program.

Homebuyer Guidelines:

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

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

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

Affirmative Marketing and Minority Outreach:

Affirmative Marketing

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

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

- Include the Equal Housing Opportunity logo, slogan or statement in all newspaper and other media announcements regarding the program.
- Discuss its affirmative marketing policy and procedures and the fair housing laws directly with the homeowners and renters.

Special Minority Outreach Efforts

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

Minority Business Outreach Efforts

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

Monitoring:

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

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

Notice of Awards

DCA will announce the 2014 HOME awards on the Department's Division of Housing and Community Resources' website page <http://www.nj.gov/dca/divisions/dhcr/>.

Housing Opportunities for Persons with AIDs Program (HOPWA)

Grant Purpose

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

HOPWA DATA

	DHSS HIV/AIDS Statistics	HOP 1 Clients (3/1/13 Check run)	HOP 2 Clients (3/1/13 Check run)
Atlantic	1,441	33	3
Bergen	1,562	NA	1
Burlington	765	NA	0
Camden	1,721	NA	3
Cape May	193	7	0
Cumberland	633	22	0
Essex	9,644	NA	26
Gloucester	382	NA	0
Hudson	4,599	NA	5
Hunterdon	176	NA	0
Mercer	1,497	90	3
Middlesex	2,017	NA	0
Monmouth	1,784	NA	2
Morris	759	NA	0
Ocean	705	NA	0
Passaic	2,546	NA	2
Salem	163	17	0
Somerset	566	NA	0
Sussex	170	NA	0
Union	2,628	NA	4
Warren	150	1	0
Totals	34,101	170	49

During SFY 2013, DCA provided rental assistance to 170 individuals with HIV/AIDSs.

HOPWA for the Post-Incarcerated (HOP-2)

The HOP-2 Program operates in a similar manner to the HOP-1 Program with the exception that clients are all coming directly from correctional facilities. DCA anticipates providing assistance to 40 households.

Clients in this HOPWA program are referred by Discharge Planners located within various State of New Jersey Correctional facilities. During SFY 2013, the program provided 49 households with rental assistance.

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

Emergency Solutions Grant Program

Purpose:

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

The ESG Program funds will be used to: 1) fund the capital costs to rehabilitate properties to create new emergency shelters and transitional housing facilities; 2) eliminate health and safety violations in existing emergency shelters; 3) assist individuals and families living on the streets or in emergency shelter obtain permanent housing; and 4) provide prevention assistance to households in imminent risk of homelessness due to an eviction.

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

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

Eligible Activities:

Emergency Solutions Grant funds may be used for one or more of the following activities:

- Renovation, major rehabilitation, or conversion of buildings for use as emergency shelter and transitional housing for the homeless.
- Construction of new transitional housing for the homeless.
- Purchase of equipment, furnishings and vans that will provide direct benefits to the shelter's residents.

- *Financial Assistance*
 - Security Deposit: up to 1 ½ months of rent.
 - Rental Assistance: up to 12 months.
 - Rental Arrears: up to 3 months
 - Utility Deposits: for electric, oil and gas
 - Utility Payments: up to 2 months for electric, oil and gas
 - Moving Cost Assistance: reasonable moving costs, such as a truck rental, hiring a moving company or short-term storage fees for a maximum of three months or until the program participant is in housing, whichever is shorter.

- *Case Management:* arrangement, coordination, monitoring, and delivery of services related to meeting the housing needs of program participants and helping them to obtain housing stability. Case management services include:
 - Developing an individualized housing and self-sufficiency plan (including job search and career advancement).
 - Identifying and obtaining services for program participants.
 - Three (3) month monitoring and evaluation of the program participant's progress.

- *Housing Search and Placement:* assist program participants locate, secure, and retain suitable housing.

- *Counseling on credit repair, budgeting, and money management.*

- *Data Collection and Evaluation:* costs associated with operating a Homeless Management Information System (HMIS) for purposes of collecting and reporting data required under the ESG program. Eligible costs include:
 - HMFA HMIS fee.
 - Staffing associated with the operation of HMIS (data entry, monitoring and reviewing data quality).

- Financial Assistance to homeless and potential homeless households.
 - Security Deposits: up to 1 ½ months of rent.
 - Rental Assistance: up to 12 months.
 - Utility Deposits and Payments.
 - Moving Cost Assistance: reasonable moving costs, such as a truck rental, hiring a moving company or short-term storage fees for a maximum of three months or until the program participant is in housing, whichever is shorter.

- Housing Search and Placement: assist program participants locate, secure, and retain suitable housing.

Eligible Applicants:

Local and county governments and nonprofit organizations may apply for funding. A private, nonprofit organization may either apply directly or through a unit of government. A nonprofit organization is defined as a secular or religious organization described in Section 501(c) of the Internal Revenue Code of 1954, making it exempt from taxation, assuming it has an accounting system, a voluntary governing board, and practices non-discrimination in the provision of services.

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

Funding Priorities:

Priority will be given to proposals that seek to:

- Create additional shelter beds and transitional housing units for the homeless, particularly for families and homeless youth (18-21 years of age) and specialized populations such as: the mentally ill homeless; persons with HIV/AIDS; veterans; and those with alcohol/substance abuse; and victims of domestic violence and homeless ex-offenders when the need for such a facility is clearly documented.
- Improve the quality of existing emergency shelters and transitional housing arrangements by eliminating code violations and improving health and safety conditions.
- Assist households who are either homeless or at-risk of homelessness to obtain and maintain permanent housing.

Program Requirements:

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

ESG Funds Allocated for State FY 2014: \$2,219,274

Match Requirements: In order to satisfy the 1:1 match requirement, the State of New Jersey will utilize funds from the Affordable Housing Trust and the Homelessness Prevention Program.

Notice of Awards: DCA will announce the 2014 ESG awards on the Department's Division of Housing and Community Resources' website page <http://www.nj.gov/dca/divisions/dhcr/>.

Housing and Homeless Needs Assessment

Housing Quality

The 2011 US Census American Community Survey data contains the following factors that describe the condition of the housing stock. They include the presence of kitchen and plumbing facilities, heating source and overcrowding.

- 99% of New Jersey's housing units had kitchen facilities with only 1% lacking complete kitchen facilities.
- Only .6% of the housing units lacked complete plumbing facilities.
- Heating source: 12.3% of homes were heated by fuel oil, kerosene, coal or coke, wood, used another fuel or no fuel at all.
- Another housing problem that can be related to affordability is the incidence of overcrowding of large related households in all income groups. While overcrowding is found among just 4% of New Jersey households overall, many of these large households are not able to secure large rental units that are in standard condition and are affordable.

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

Figure 5: Housing Conditions

	SELECTED CHARACTERISTICS			
	Occupied housing units	Lacking complete plumbing facilities	Lacking complete kitchen facilities	No telephone service available
United States	114,991,725	0.60%	1.00%	2.60%
New Jersey	3,167,629	0.60%	1.00%	2.40%
Atlantic	99,762	0.60%	1.10%	3.00%
Bergen	329,544	0.60%	1.10%	1.90%
Burlington	164,760	0.50%	0.80%	2.10%
Camden	185,691	0.60%	1.20%	3.00%
Cape May	41,082	0.20%	1.90%	3.90%
Cumberland	49,716	0.10%	0.10%	1.50%
Essex	273,399	1.10%	1.60%	2.30%
Gloucester	103,725	0.10%	0.60%	1.50%
Hudson	243,850	1.40%	1.60%	7.40%
Hunterdon	46,741	0.50%	0.60%	1.30%
Mercer	130,756	0.60%	1.10%	2.10%
Middlesex	278,920	0.50%	0.90%	2.30%
Monmouth	231,198	0.60%	1.10%	1.50%
Morris	182,745	0.70%	1.10%	1.10%
Ocean	222,079	0.20%	0.50%	1.30%
Passaic	163,192	0.40%	0.80%	3.40%
Salem	24,656	0.60%	0.70%	1.50%
Somerset	114,323	0.20%	0.70%	1.60%
Sussex	54,746	0.10%	0.50%	1.10%
Union	184,598	0.40%	1.10%	1.80%
Warren	42,146	0.50%	0.90%	1.10%

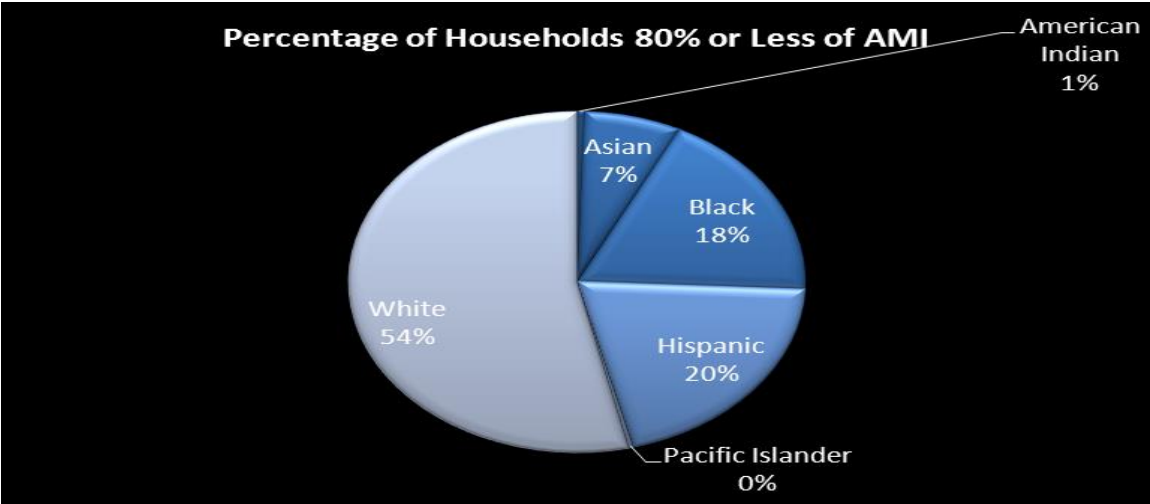
2011 American Community Survey

Figure 6: Housing Conditions of Low-Income Households

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

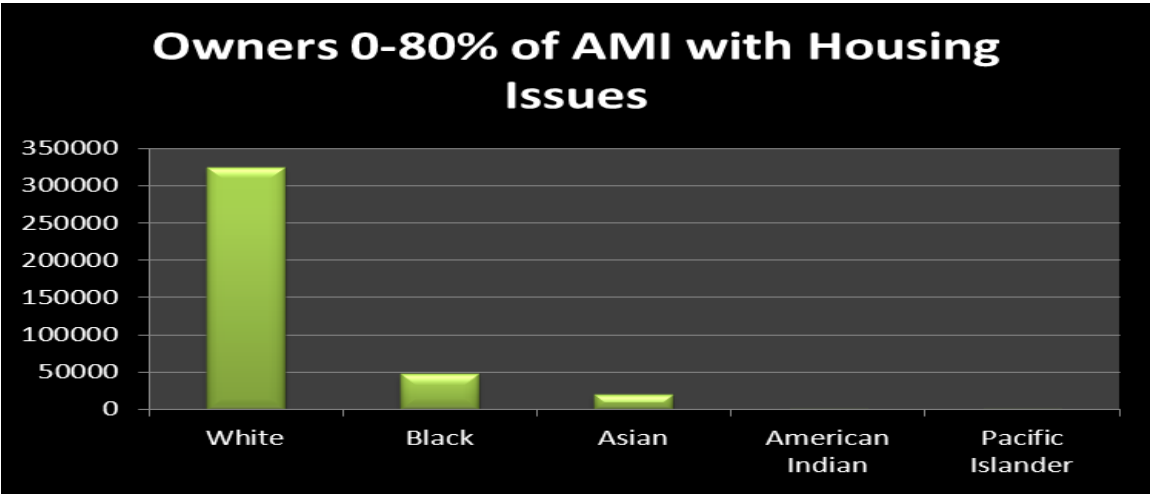
Low income households are those making less than 50% of AMI. The various housing problems are: lacking complete kitchen or plumbing facilities (substandard), having more than 1 person per room (overcrowded), and paying more than 30% of gross income towards housing costs (cost burdened).

Figure 7: Percentage of Households by Race Living in Substandard, Cost-burdened or Overcrowded Housing



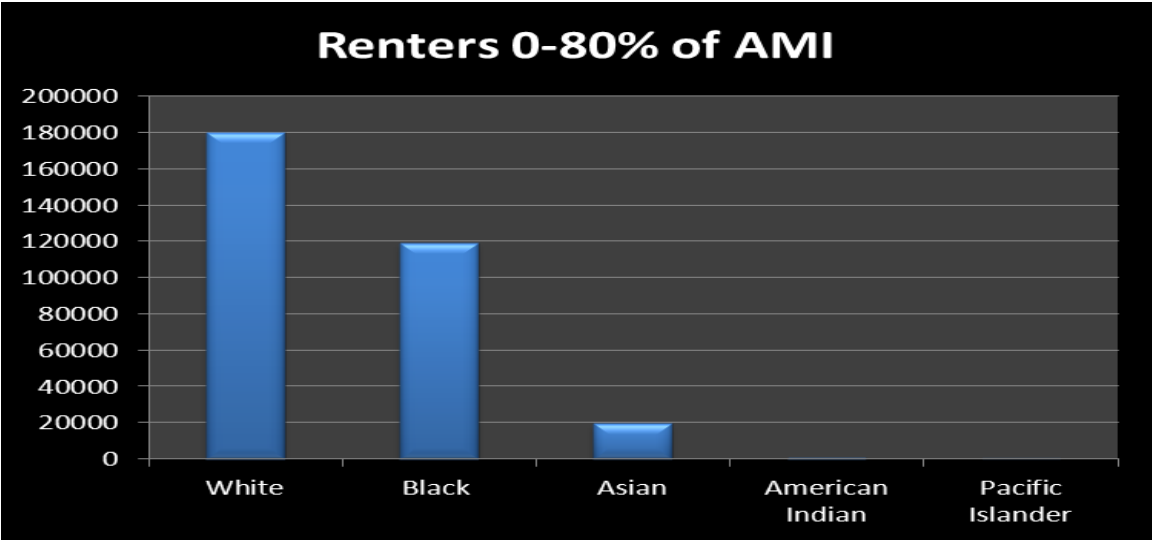
2009 CHAS Data

Figure 8: Number of Owners by Race Living in Substandard, Cost-burdened or Overcrowded Housing



2009 CHAS Data

Figure 9: Number of Renters 0-80% Of AMI Living in Substandard, Cost-burdened or Overcrowded Housing



2009 CHAS Data

Age of Housing

When looking at the age of housing, New Jersey's housing is much older than the rest of the country. Twenty-Seven percent (27.3%) of the State's housing units were constructed prior to 1950 versus 19% nationwide. New Jersey's oldest housing can be found in Bergen, Camden, Essex, Hudson, Mercer, Passaic, Salem, Union and Warren counties. New Jersey's newest housing can be found in Atlantic, Gloucester and Hudson counties. It's worth noting that 4.2% of New Jersey's housing units were built since 2005.

Figure 10: Age of Housing Stock

	Total Housing Units	YEAR STRUCTURE BUILT								
		Built 2005 or later	Built 2000 to 2004	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
United States	132,316,248	6.90%	8.80%	13.80%	13.80%	15.80%	11.10%	10.90%	5.50%	13.50%
New Jersey	3,562,720	4.10%	6.00%	8.70%	11.30%	12.70%	14.00%	15.90%	8.70%	18.60%
Atlantic	126,784	6.30%	10.20%	7.90%	17.10%	14.60%	12.30%	12.20%	4.50%	15.00%
Bergen	352,496	3.20%	4.50%	5.80%	7.00%	8.60%	15.30%	22.60%	11.20%	21.80%
Burlington	176,106	4.60%	7.30%	12.70%	14.30%	18.30%	15.60%	13.40%	3.50%	10.30%
Camden	204,920	3.10%	3.10%	7.30%	10.90%	16.70%	14.00%	16.00%	9.30%	19.70%
Cape May	98,025	2.60%	14.30%	9.20%	15.40%	15.30%	10.60%	11.40%	5.20%	16.10%
Cumberland	55,933	5.80%	6.40%	6.30%	11.50%	14.50%	17.80%	12.70%	7.70%	17.40%
Essex	312,964	2.90%	4.20%	4.30%	5.00%	8.30%	12.90%	15.60%	16.10%	30.90%
Gloucester	110,827	7.60%	9.30%	12.80%	13.30%	17.00%	11.20%	13.00%	5.00%	10.70%
Hudson	272,793	7.70%	5.30%	5.20%	6.10%	8.60%	11.70%	9.30%	10.10%	36.10%
Hunterdon	49,724	4.10%	7.50%	12.10%	19.80%	16.70%	8.70%	8.70%	3.50%	18.80%
Mercer	143,392	3.30%	6.50%	8.80%	12.10%	10.50%	13.50%	15.40%	9.00%	20.90%
Middlesex	296,102	4.20%	4.20%	11.40%	14.40%	11.30%	15.90%	20.60%	6.70%	11.40%
Monmouth	259,015	4.60%	7.00%	11.30%	14.70%	14.80%	14.70%	13.40%	5.10%	14.30%
Morris	190,653	3.30%	6.30%	11.70%	11.60%	14.70%	16.50%	13.90%	7.20%	14.80%
Ocean	278,853	4.90%	9.10%	12.80%	17.40%	19.10%	15.50%	12.80%	3.30%	5.30%
Passaic	176,276	1.80%	2.90%	5.20%	6.60%	7.30%	13.20%	21.20%	18.50%	23.30%
Salem	27,464	3.70%	4.60%	8.50%	9.50%	15.10%	11.00%	13.80%	6.20%	27.50%
Somerset	123,515	3.30%	7.80%	15.80%	18.70%	13.10%	12.10%	12.50%	5.90%	10.70%
Sussex	62,267	5.00%	6.30%	7.80%	12.90%	19.90%	16.30%	12.10%	6.70%	13.10%
Union	199,702	2.50%	3.80%	4.10%	5.00%	8.20%	14.20%	27.80%	13.50%	20.90%
Warren	44,909	3.60%	6.50%	12.60%	11.70%	15.10%	10.00%	9.90%	5.00%	25.60%

2011 American Community Survey

Populations with Special Needs

Elderly: According to the 2011 Census, 10% of New Jersey residents are disabled. Of those ages 65 years and over 33.3% are disabled.

Services and Assistance for the Elderly

- Pharmaceutical Assistance to the Aged and Disabled (PAAD) provides coverage for prescribed legend drugs, insulin and insulin supplies. The PAAD co-payment will be \$6 for each PAAD covered generic drug prescription and \$7 for each PAAD covered brand name drug prescription. PAAD beneficiaries may pay less for generic drugs if their Medicare prescription drug plan charges them less than the \$6 PAAD co-payment for generics.
- Lifeline is a utility assistance program that offers \$225 to persons who meet the PAAD eligibility requirements or who receive Supplemental Security Income (SSI). This includes utility customers as well as tenants whose utility bills are included in their rent.
- Hearing Aid Assistance to the Aged and Disabled provides a \$100 reimbursement to eligible persons who purchase a hearing aid.
- New Jersey Statewide Heating Assistance and Referral for Energy Services (New Jersey SHARES) provides temporary financial assistance to residents of New Jersey who are in need of temporary help in paying their energy bills.
- Safe Housing and Transportation Program provides a safe environment for senior citizens through the provision of home repair services, safety improvements, and escorted transportation services.

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

Persons with Disabilities:

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities or impedes them from being able to go outside the home alone or to work. Defined in this fashion, the number of persons having disabilities in New Jersey is 871,783.

Figure 11: Disability Data

EMPLOYMENT STATUS BY DISABILITY STATUS AND TYPE - Universe: Civilian
noninstitutionalized population 18 to 64 years
2011 American Community Survey 1-Year Estimates

	% Employed	% Disabled	% Unemployed	% Unemployed: Have Disability	% Not in Labor Force: Have Disability
United States	89.9%	3.3%	7.7%	10.8%	25.7%
New Jersey	89.4%	2.6%	8.4%	8.3%	20.2%
Atlantic	86.1%	4.0%	11.0%	11.3%	26.7%
Bergen	92.4%	1.9%	6.0%	7.8%	14.5%
Burlington	90.7%	2.4%	7.8%	7.8%	25.8%
Camden	86.7%	3.4%	10.5%	7.4%	30.7%
Cape May	88.6%	3.6%	9.0%	8.9%	33.2%
Cumberland	87.2%	4.9%	10.1%	11.7%	37.0%
Essex	85.2%	3.6%	11.4%	8.1%	21.9%
Gloucester	89.2%	3.3%	8.7%	10.9%	25.8%
Hudson	88.8%	2.2%	8.9%	9.8%	21.0%
Hunterdon	92.9%	1.7%	6.0%	8.6%	14.0%
Mercer	89.3%	3.2%	8.4%	10.6%	20.6%
Middlesex	91.5%	2.0%	6.7%	5.6%	15.7%
Monmouth	89.8%	2.2%	8.2%	8.5%	16.4%
Morris	91.4%	2.0%	7.0%	6.1%	10.7%
Ocean	88.9%	3.2%	8.5%	8.1%	26.3%
Passaic	87.9%	2.6%	9.0%	8.3%	18.5%
Salem	87.0%	2.7%	10.0%	11.5%	29.5%
Somerset	92.4%	1.8%	6.2%	7.2%	8.5%
Sussex	88.5%	2.6%	9.4%	6.2%	21.3%
Union	88.2%	2.6%	9.7%	7.6%	19.3%
Warren	90.7%	3.9%	7.5%	9.3%	22.6%

2011 American Community Survey

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

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

The New Jersey Council on Developmental Disabilities is New Jersey's planning body for developmental disabilities issues. Members are appointed by the governor and approved by the New Jersey Senate. The Council develops and monitors the State Plan

for Services to People with Developmental Disabilities and administers the federally assisted Basic State Grant Program, and publishes *People with Disabilities and Families* magazine.

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

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

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

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

On February 16, 2012 the New Jersey Assembly Judiciary Committee approved legislation (Bill A-321) to provide further protection against those who repeatedly commit domestic violence by authorizing the courts to impose electronic monitoring of repeat domestic violence offenders. The bill allows the courts to order electronic monitoring of someone who is likely to repeat physical abuse behavior after having been previously convicted for domestic violence or who has violated a domestic violence restraining order. If electronic monitoring is required, victims would receive notification if their offender is nearby.

Persons Living with HIV/AIDS

Persons living with HIV/AIDS vary in their needs for housing and housing related services. The effects of HIV/AIDS range from loss or reduction of income to the inability to live independently due to declining health. A range of housing options is needed, including options that allow for in-home caregivers at certain points. Housing linked to mental health and chemical dependency case management is needed for persons who are dually or triply diagnosed – a growing portion of the HIV/AIDS population. Housing and care needs can extend to assisted living support such as in-home medical services, nursing services, and hospice care.

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

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

On March 21, 2012 the Christie Administration announced \$8.1 million in grants to hospitals, health centers, community organizations and public health agencies providing medical and support services to those living with HIV/AIDS. Seventeen organizations will receive \$6.3 million in U.S. Department of Health and Human Services' Ryan White funds to provide health care services, home health care, transportation, substance abuse treatment, mental health counseling, hospice care and other social services.

A second grant of \$1.8 million in funding from the U.S. Centers of Disease Control and Prevention (CDC) will enhance HIV testing and allow clinics in five cities to buy HIV testing kits and hire patient navigators to help those who test positive for HIV to enroll in treatment.

Substance Abuse: Substance abuse is implicated across a wide range of human service needs. It complicates treatment of mental health problems in persons who self-medicate with drugs and/or alcohol. It contributes to family conflict and dysfunction. It is frequently a factor in homelessness in both single transients and families in crisis.

Veterans: It is estimated that there are between 7,000 to 8,000 homeless veterans in New Jersey.

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

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

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

DCA has applied for additional project-based vouchers through HUD's Veterans Affairs Supportive Housing Program to obtain additional vouchers.

Causes of Homelessness

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

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

Over the past few years, as a result of the growing problem of homelessness, a tent city opened in Ocean County in Lakewood. It is estimated 35 individuals are living in the Lakewood Tent City.

Homeless Needs

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

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

1. Provide funding to increase the number of permanent, affordable and supportive housing for individuals and families that earn less than 30 percent of Area Median Income.
2. Continue to provide funds to create and maintain emergency shelters and transitional housing facilities that provide temporary housing and linkages to life skills training to help their clients move into stable housing.
3. Continue to provide homeless prevention funds through the State Homelessness Prevention Program and the federal Homeless Prevention and Rapid Re-Housing Program.

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

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

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

Estimated Units with Lead-Based Paint

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

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

More than 2.4 million of our State's 3.3 million housing units were built before 1978. Based upon Title X guidelines, the presumption is some lead-based paint will be found in a substantial percentage of pre-1978 housing. The prevalence of lead-based paint and/or the percentage of lead in paint increase as the housing age increases according to both the Department of Health (DHSS) and the NJ Interagency Task Force on the Prevention of Lead Poisoning (Task Force). Both DHSS and the Task Force state that children occupying housing constructed prior to 1950 are therefore at highest risk for lead poisoning.

This increase in risk as the age of housing increases is exacerbated when that housing is not maintained. This finding of increased risk is also supported by test results achieved by the Indoor Environmental Hazards Unit (IEHU). During 17 years of experience with State and federally-funded lead hazard control programs (1995 through June 30, 2012), the IEHU tested almost 1500 housing units scheduled for renovation or lead hazard control work. More than 95% of the units tested were built prior to 1950. More than 99% of the units tested had significant lead-based paint hazards.

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

The Department of Health's Healthy New Jersey 2011 identifies lead as one of the most critical environmental threats to children's health. Based upon the age of our housing stock and the data available from lead inspection and lead poisonings, the presence of lead-based paint throughout New Jersey is projected to be widespread. Every county in the State has more than 9,000 housing units which were constructed prior to 1950 and every county in New Jersey had children with elevated blood lead test results.

Collaboration with Agencies To Address Lead Poisoning

The State of New Jersey has an Interagency Task Force on the Prevention of Lead Poisoning. The task force which is comprised of representatives from State Departments - Health; 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 health housing, support education and blood lead screening, and to support interagency collaboration.

Procedures Used to Respond To Any Instance Of A Child With An Environmental Intervention Blood Lead Level

Through a cooperative memorandum granting DCA limited access to the New Jersey Department of Health's 'LeadTrax' database, DCA staff address-match to see if any children under six years of age, living in a pre-1978 HUD-assisted unit under a DCA-administered program, have been identified by a local health department as having an elevated blood lead level. DCA staff search LeadTrax to see if the unit in question has been tested; if lead hazards have been identified; and if an abatement order has been issued and the lead hazards have been abated. Families with children under six living in a unit with lead-based paint hazards present will be relocated. Relocation may be warranted even if the unit has not been tested yet.

State Economics

Figure 12: Measures of State Economic Distress: Housing Foreclosures and Changes in Unemployment and Food Stamp Participation

Location	Foreclosure Rate November 2012 (1/every X housing unit)	Percentage Point Change in Monthly Unemployment Rate November 2011-2012	Unemployment Change Rank	Percent Change in Monthly Food Stamp Participation October 2011-2012	Food Stamp Change Rank
New Jersey	992	0.4%	2	-3.7%	48

State Health Facts

Housing Market Analysis

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

Population

New Jersey is the 11th most populated state in the nation with an estimated population of 8.82 million and ranks first in population density, with 1,195.5 people per square mile. New Jersey is ranked 47th of the fifty states that comprise the United States in terms of area. The total area of the State is 8,729 square miles, of which 14.9% is water, and 85.1% is land. New Jersey spans 70 miles at its widest and 130 miles in length. The most populous county in the State is Bergen with a population of 911,004. The other counties in the top five include Middlesex, with a population of 814,217, Essex with a population of 785,935; Hudson with a population of 641,224, and Monmouth with a population of 631,020.

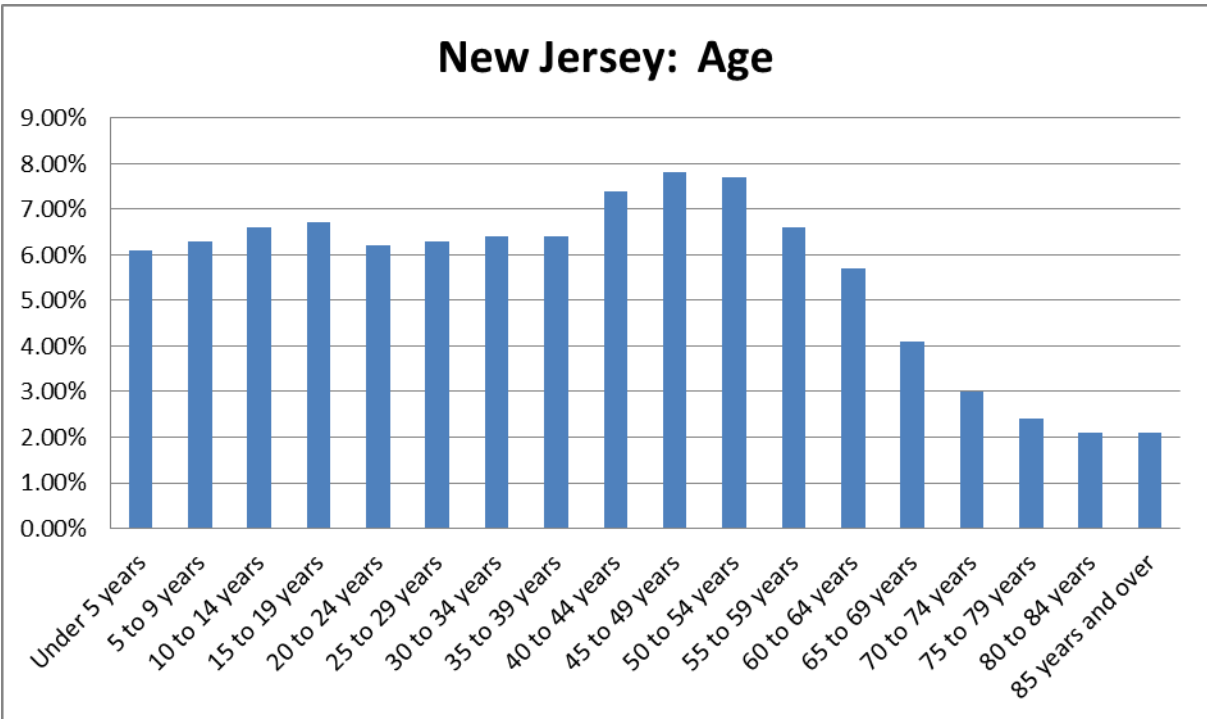
Figure 13: Population

Geography	Category	Total population	Geography	Category	Total population
United States	Total	311,591,919	Mercer	Total	367,063
	Male	153,267,861		Male	179,688
	Female	158,324,058		Female	187,375
New Jersey	Total	8,821,155	Middlesex	Total	814,217
	Male	4,298,542		Male	400,767
	Female	4,522,613		Female	413,450
Atlantic	Total	274,338	Monmouth	Total	631,020
	Male	133,115		Male	307,427
	Female	141,223		Female	323,593
Bergen	Total	911,004	Morris	Total	494,976
	Male	439,602		Male	241,934
	Female	471,402		Female	253,042
Burlington	Total	449,576	Ocean	Total	579,369
	Male	220,727		Male	277,229
	Female	228,849		Female	302,140
Camden	Total	513,241	Passaic	Total	502,007
	Male	247,842		Male	244,187
	Female	265,399		Female	257,820
Cape May	Total	96,601	Salem	Total	65,902
	Male	46,736		Male	32,162
	Female	49,865		Female	33,740
Cumberland	Total	157,095	Somerset	Total	324,893
	Male	80,160		Male	158,800
	Female	76,935		Female	166,093
Essex	Total	785,137	Sussex	Total	148,517
	Male	376,917		Male	74,340
	Female	408,220		Female	74,177
Gloucester	Total	289,104	Union	Total	539,494
	Male	139,903		Male	262,396
	Female	149,201		Female	277,098
Hudson	Total	641,224	Warren	Total	108,339
	Male	318,150		Male	52,629
	Female	323,074		Female	55,710
Hunterdon	Total	128,038			
	Male	63,831			
	Female	64,207			

2011 American Community Survey

The median age in New Jersey is 39 years. 25.7% of the population are under 20 years old and 19.4% are 65 years and older.

Figure 14: Population by Age



2011 American Community Survey

The majority of New Jersey residents are White (69.2%). Hispanics are next with 18.1% followed by African Americans with 13.4%.

The next figure represents the racial breakdown of the population by County. The data shows that the African American community remains concentrated in Essex County with 40.9% of all Black non-Hispanics. Other counties with a concentration of 20% or more include Cumberland County (21%), Mercer County (20.3%) and Union County (22.1%).

Generally, the Hispanic community is scattered throughout the State, with the most significant concentrations found in Hudson (42.2%), Passaic (37%), Union (27.3%) and Cumberland (27.1%) counties.

Figure 15: Racial Breakdown by County

	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%

2011 American Community Survey

Nativity and Language

Approximately 21.4% of New Jersey residents were foreign born, 10.5% of whom are not U.S. citizens. Among New Jersey residents, 13% speak English “less than very well.”

Figure 16: Language Spoken

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

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Figure 17: Disability Data and Employment

	% Employed	% Disabled	% Unemployed	% Unemployed: Have Disability	% Not in Labor Force: Have Disability
United States	89.9%	3.3%	7.7%	10.8%	25.7%
New Jersey	89.4%	2.6%	8.4%	8.3%	20.2%
Atlantic	86.1%	4.0%	11.0%	11.3%	26.7%
Bergen	92.4%	1.9%	6.0%	7.8%	14.5%
Burlington	90.7%	2.4%	7.8%	7.8%	25.8%
Camden	86.7%	3.4%	10.5%	7.4%	30.7%
Cape May	88.6%	3.6%	9.0%	8.9%	33.2%
Cumberland	87.2%	4.9%	10.1%	11.7%	37.0%
Essex	85.2%	3.6%	11.4%	8.1%	21.9%
Gloucester	89.2%	3.3%	8.7%	10.9%	25.8%
Hudson	88.8%	2.2%	8.9%	9.8%	21.0%
Hunterdon	92.9%	1.7%	6.0%	8.6%	14.0%
Mercer	89.3%	3.2%	8.4%	10.6%	20.6%
Middlesex	91.5%	2.0%	6.7%	5.6%	15.7%
Monmouth	89.8%	2.2%	8.2%	8.5%	16.4%
Morris	91.4%	2.0%	7.0%	6.1%	10.7%
Ocean	88.9%	3.2%	8.5%	8.1%	26.3%
Passaic	87.9%	2.6%	9.0%	8.3%	18.5%
Salem	87.0%	2.7%	10.0%	11.5%	29.5%
Somerset	92.4%	1.8%	6.2%	7.2%	8.5%
Sussex	88.5%	2.6%	9.4%	6.2%	21.3%
Union	88.2%	2.6%	9.7%	7.6%	19.3%
Warren	90.7%	3.9%	7.5%	9.3%	22.6%

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

Income

Per the 2011 US Census American Community Survey, the median household income in New Jersey was \$67,458- second behind Maryland's \$70,647- a small decrease over 2009's median household income of \$68,342. Although, New Jersey was statistically tied for the country's highest in 2010- there continues to be huge disparities in the median household income by race. Asians earned a median household income of \$96,915 while Whites earned a median household income of \$72,489. Black or African American earned a median household income of \$43,118 and Hispanics earned a median household income of \$46,121.

Education levels also greatly impact the ability to earn a decent income.

Figure 18: Median Household Income by Race

Geography	Subject	Households	One race--							Two or more races	Hispanic or Latino origin (of any race)
			White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race			
United States	Total	114,991,725	78.00%	12.10%	0.70%	4.00%	0.10%	3.30%	1.70%	11.90%	
	Median income	\$50,502	\$53,444	\$33,223	\$35,192	\$67,885	\$49,378	\$37,172	\$44,115	\$39,589	
New Jersey	Total	3,167,629	73.00%	13.10%	0.30%	7.30%	N	4.70%	1.70%	14.10%	
	Median income	\$67,458	\$72,489	\$43,118	\$34,428	\$96,915	N	\$43,020	\$54,503	\$46,121	
Atlantic	Total	99,762	72.50%	15.40%	N	5.20%	N	4.70%	N	11.80%	
	Median income	\$50,829	\$55,708	\$34,001	\$31,376	\$67,278	-	\$42,267	\$60,927	\$41,156	
Bergen	Total	329,544	75.10%	5.60%	N	13.40%	N	4.40%	1.30%	13.70%	
	Median income	\$79,272	\$81,021	\$63,861	N	\$85,082	-	\$61,388	\$68,778	\$66,098	
Burlington	Total	164,760	78.10%	14.30%	N	3.50%	N	N	2.60%	4.40%	
	Median income	\$72,896	\$75,928	\$60,340	\$50,179	\$104,180	-	\$57,724	\$48,643	\$52,296	
Camden	Total	185,691	68.10%	19.10%	N	4.60%	N	5.90%	2.00%	10.30%	
	Median income	\$57,784	\$67,123	\$39,023	N	\$69,358	\$11,648	\$25,310	\$47,952	\$31,384	
Cape May	Total	41,082	94.20%	N	N	N	N	N	N	N	
	Median income	\$53,256	\$53,966	\$40,945	-	\$90,640	-	N	N	\$57,044	
Cumberland	Total	49,716	70.50%	17.00%	N	N	N	8.00%	N	22.60%	
	Median income	\$51,548	\$56,676	\$42,360	\$29,157	\$93,255	-	\$41,991	\$62,803	\$39,532	
Essex	Total	273,399	45.60%	41.20%	N	4.10%	N	6.50%	2.30%	16.60%	
	Median income	\$51,009	\$72,809	\$34,363	\$13,199	\$100,426	2,500-	\$39,342	\$39,762	\$40,940	
Gloucester	Total	103,725	85.30%	10.10%	N	N	N	N	N	2.80%	
	Median income	\$71,850	\$75,548	\$52,007	-	\$109,318	-	\$51,163	\$37,448	\$54,162	
Hudson	Total	243,850	59.60%	12.10%	N	13.00%	N	12.40%	2.50%	36.90%	
	Median income	\$56,546	\$57,979	\$41,780	N	\$86,595	\$84,047	\$44,941	\$61,028	\$40,543	
Hunterdon	Total	46,741	93.30%	N	N	N	N	N	N	N	
	Median income	\$99,099	\$100,427	\$84,545	-	\$119,569	-	N	\$84,899	\$61,991	
Mercer	Total	130,756	65.40%	20.60%	N	7.20%	N	4.90%	N	10.70%	
	Median income	\$73,890	\$83,725	\$41,381	N	\$119,875	-	\$47,236	\$70,271	\$50,922	
Middlesex	Total	278,920	67.00%	9.80%	N	18.60%	N	2.70%	1.70%	15.60%	
	Median income	\$74,522	\$68,090	\$61,692	\$60,341	\$105,035	\$122,008	\$65,000	\$60,931	\$50,205	
Monmouth	Total	231,198	85.80%	6.60%	N	4.50%	N	1.10%	1.70%	6.90%	
	Median income	\$79,334	\$82,096	\$42,398	N	\$108,090	-	\$39,756	\$45,954	\$54,961	
Morris	Total	182,745	85.50%	2.80%	N	7.60%	N	N	N	8.40%	
	Median income	\$91,332	\$91,357	\$80,475	N	\$118,248	-	\$53,791	\$100,464	\$61,348	
Ocean	Total	222,079	93.60%	2.50%	N	1.40%	N	1.30%	N	5.50%	
	Median income	\$56,929	\$57,309	\$47,910	N	\$66,516	2,500-	\$44,489	\$50,391	\$51,992	
Passaic	Total	163,192	71.90%	12.90%	N	4.00%	N	7.60%	3.20%	30.20%	
	Median income	\$52,382	\$62,642	\$30,181	\$65,215	\$93,559	-	\$26,856	\$28,350	\$33,717	
Salem	Total	24,656	82.10%	15.40%	N	N	N	N	N	N	
	Median income	\$53,926	\$58,649	\$27,269	-	\$99,667	-	N	\$88,405	\$43,650	
Somerset	Total	114,323	74.80%	8.20%	N	12.40%	N	N	N	9.90%	
	Median income	\$96,360	\$96,078	\$82,000	-	\$125,374	-	\$51,007	\$95,711	\$72,263	
Sussex	Total	54,746	95.70%	N	N	N	N	N	N	4.10%	
	Median income	\$83,839	\$82,544	\$108,219	-	\$144,280	-	N	\$116,935	\$97,577	
Union	Total	184,598	60.50%	22.30%	N	4.10%	N	11.50%	1.30%	23.00%	
	Median income	\$66,398	\$78,983	\$50,047	N	\$93,930	-	\$47,213	\$64,444	\$51,808	
Warren	Total	42,146	92.00%	N	N	N	N	N	N	N	
	Median income	\$66,594	\$67,325	\$128,043	-	N	-	\$55,511	N	\$55,945	

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When you look at income levels by race and educational attainment, you begin to see a high correlation between income and education. Persons in New Jersey with a Bachelor's degree out-earned those with just a high school degree by almost \$30,000.

Figure 19: Median Earnings

Geography	Total: Households	Median income (dollars): Households
Geography	Estimate	Estimate
New Jersey	3,172,421	\$67,681
Atlantic County	100,096	\$52,571
Bergen County	333,002	\$77,389
Burlington County	163,961	\$74,329
Camden County	189,895	\$57,352
Cape May County	42,763	\$53,392
Cumberland County	50,237	\$51,619
Essex County	275,417	\$52,394
Gloucester County	104,782	\$70,514
Hudson County	238,692	\$54,817
Hunterdon County	47,550	\$97,874
Mercer County	131,500	\$70,956
Middlesex County	278,877	\$76,443
Monmouth County	234,582	\$80,816
Morris County	177,786	\$91,469
Ocean County	220,972	\$57,128
Passaic County	161,527	\$53,993
Salem County	24,898	\$56,357
Somerset County	115,913	\$94,270
Sussex County	54,881	\$84,115
Union County	183,882	\$66,665
Warren County	41,208	\$71,832

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Approximately 32% of New Jersey residents with a high school degree or less were living in poverty compared to 10.3% of residents with at least some college education.

Figure 20: Poverty and Education

POVERTY RATE FOR THE POPULATION 25 YEARS AND OVER FOR WHOM POVERTY STATUS IS DETERMINED BY EDUCATIONAL ATTAINMENT LEVEL					
		Less than high school graduate	High school graduate (includes equivalency)	Some college or associate's degree	Bachelor's degree or higher
United States	Total	27.90%	14.20%	10.50%	4.40%
	Male	24.00%	12.30%	8.40%	4.00%
	Female	31.70%	15.90%	12.30%	4.80%
New Jersey	Total	21.30%	10.60%	7.20%	3.10%
	Male	17.50%	8.50%	5.80%	3.00%
	Female	24.80%	12.40%	8.50%	3.30%
Atlantic	Total	25.10%	12.40%	7.40%	6.40%
	Male	21.60%	9.10%	4.90%	8.10%
	Female	28.30%	15.50%	9.30%	4.60%
Bergen	Total	15.60%	8.40%	6.50%	3.00%
	Male	13.70%	8.00%	4.30%	2.50%
	Female	17.30%	8.80%	8.30%	3.50%
Burlington	Total	10.70%	7.10%	4.50%	1.50%
	Male	12.30%	5.70%	3.90%	1.30%
	Female	9.50%	8.20%	5.00%	1.70%
Camden	Total	30.60%	12.10%	7.20%	4.00%
	Male	26.50%	9.90%	5.50%	4.30%
	Female	34.40%	14.00%	8.80%	3.70%
Cape May	Total	29.10%	11.80%	4.80%	2.80%
	Male	21.90%	3.90%	4.50%	2.60%
	Female	39.80%	17.80%	5.00%	3.10%
Cumberland	Total	25.80%	11.30%	9.60%	2.60%
	Male	18.00%	11.80%	7.10%	0.90%
	Female	33.60%	10.90%	11.70%	3.70%
Essex	Total	27.00%	19.70%	12.70%	4.60%
	Male	20.60%	16.40%	8.40%	4.60%
	Female	32.70%	22.80%	16.00%	4.70%
Gloucester County	Total	17.60%	6.00%	4.10%	1.40%
	Male	15.60%	5.80%	2.80%	1.30%
	Female	19.70%	6.10%	5.20%	1.50%
Hudson	Total	21.90%	16.60%	12.40%	5.60%
	Male	16.40%	11.90%	10.40%	6.40%
	Female	27.00%	20.80%	14.20%	4.80%
Hunterdon	Total	21.20%	4.80%	4.80%	1.10%
	Male	15.60%	4.10%	2.80%	0.70%
	Female	27.10%	5.40%	6.60%	1.60%
Mercer	Total	29.50%	9.00%	8.40%	2.70%
	Male	30.70%	6.10%	8.60%	2.60%
	Female	28.20%	11.70%	8.30%	2.80%
Middlesex	Total	16.50%	9.30%	4.90%	3.20%
	Male	16.10%	7.30%	4.10%	2.70%
	Female	16.90%	11.00%	5.60%	3.70%
Monmouth	Total	15.20%	7.90%	4.90%	2.20%
	Male	13.50%	8.00%	3.90%	1.50%
	Female	17.20%	7.90%	5.90%	2.90%
Morris	Total	13.50%	5.80%	5.00%	2.50%
	Male	8.60%	4.50%	5.70%	1.80%
	Female	18.60%	6.90%	4.30%	3.10%
Ocean	Total	13.00%	8.20%	9.30%	4.60%
	Male	10.80%	6.40%	8.30%	5.20%
	Female	15.20%	9.60%	10.20%	4.10%
Passaic	Total	27.30%	13.60%	8.90%	3.30%
	Male	20.80%	8.80%	6.60%	4.10%
	Female	32.20%	18.00%	10.80%	2.40%
Salem	Total	25.40%	11.20%	5.10%	1.60%
	Male	20.50%	6.90%	5.00%	2.60%
	Female	29.20%	15.80%	5.20%	0.80%
Somerset	Total	15.10%	7.10%	4.70%	1.00%
	Male	11.10%	5.90%	4.30%	1.00%
	Female	17.90%	8.20%	5.00%	1.10%
Sussex	Total	8.50%	7.10%	5.00%	2.80%
	Male	9.60%	8.80%	4.10%	2.90%
	Female	7.20%	5.40%	5.90%	2.70%
Union	Total	21.70%	12.00%	6.80%	2.70%
	Male	16.30%	8.90%	5.30%	2.00%
	Female	27.00%	14.60%	8.00%	3.30%
Warren	Total	19.30%	6.80%	6.80%	2.80%
	Male	13.70%	6.70%	6.70%	2.10%
	Female	25.90%	6.90%	6.90%	3.40%

Last, 13% of New Jersey residents do not have health insurance. Essex, Hudson, Passaic and Union counties have the highest rate of uninsured persons at 18.4%, 21.7%, 19.5% and 16%.

Housing Characteristics

In 2011, New Jersey had a total of 3,562,720 housing units. According to the 2010 Construction Report, a report published by the New Jersey Department of Community Affairs, Division of Codes and Standards, new home construction accounted for \$2.2 billion, 7.6 more than 2009. However, the number of new housing building permits declined by 27.3% in 2010. 11,885 new dwelling units were authorized, 6.6% more than in 2009. As a region, North Jersey had 3.724 billion of construction authorized by building permits- 39.1% of all activity. The majority of these new housing units are located in Lakewood, Toms River and West Windsor. The following charts track new housing construction by Region, County and location.

Figure 21: Housing Construction by Region (2010)

	Authorized Housing Units	Percent Distribution
North	3,816	32.1%
Central	5,536	46.6%
South	2,533	21.3%
Total	11,885	100.0%

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

Figure 22: Housing Units Authorized by Building Permits (2010)

County	Total	1 & 2 Family	Multifamily	Mixed use	Rank
Atlantic	444	366	76	2	10
Bergen	879	430	444	5	4
Burlington	418	327	90	1	13
Camden	332	209	123	0	16
Cape May	432	421	10	1	11
Cumberland	201	197	1	3	17
Essex	419	201	218	0	12
Gloucester	643	420	222	1	8
Hudson	901	104	797	0	3
Hunterdon	97	82	15	0	18
Mercer	648	241	407	0	7
Middlesex	1,642	781	668	193	2
Monmouth	806	616	190	0	5
Morris	400	260	140	0	14
Ocean	1,768	1,265	499	4	1
Passaic	380	73	306	1	15
Salem	63	59	3	1	21
Somerset	575	393	181	1	19
Sussex	95	93	0	2	19
Union	649	304	342	3	6
Warren	93	92	1	0	20
New Jersey	11,885	6,934	4,733	218	N/A

DCA, http://www.state.nj.us/dca/divisions/codes/reporter/2010yearly/cr_annual_2010.pdf, 4/7/11

The following chart identifies the number of building permits issued in 2010 by municipality. Lakewood and Toms River, both located in Ocean County, received the most building permits, followed by West Windsor in Mercer County.

Figure 23: Housing Units Authorized by Building Permits in the Top 20 Municipalities

Municipality & County	Total	1 & 2 Family	Multifamily	Mixed Use
1 Lakewood Township Ocean	403	278	125	0
2 Toms River Township Ocean	347	108	239	0
3 West Windsor Township Mercer	323	43	280	0
4 Secaucus Town Hudson	320	2	318	0
5 Springfield Township Union	315	144	171	0
6 Franklin Township Somerset	299	153	146	0
7 Paterson City Passaic	297	42	255	0
8 Monroe Township Middlesex	280	274	5	1
9 Wood-Ridge Borough Bergen	268	2	266	0
10 Hoboken City Hudson	254	7	247	0
11 Jersey City Hudson	249	71	178	0
12 Monroe Township Gloucester	218	86	132	0
13 Piscataway Township Middlesex	211	43	168	0
14 Carteret Borough Middlesex	207	27	180	0
15 New Brunswick City Middlesex	203	11	0	192
16 Elizabeth City Union	182	46	134	2
17 Perth Amboy City Middlesex	177	2	175	0
18 Newark City Essex	169	36	133	0
19 Jackson Township Ocean	152	117	35	0
20 Lacey Township Ocean	134	34	100	0
	5,008	1,526	3,287	195
NEW JERSEY Total (2010)	11,885	6,934	4,733	218
TOP AS % OF STATE	42.1%	22.0%	69.4%	89.4%

Source, DCA, http://www.state.nj.us/dca/divisions/codes/reporter/2010yearly/cr_annual_2010.pdf, 4/7/11

Housing Quality

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

- 99% of New Jersey's housing units had kitchen facilities. Only 1% lacked complete kitchen facilities.
- Only 1% of the housing units lacked complete plumbing facilities.
- Heating source: 12.5% of homes were heated by fuel oil, kerosene, coal, coke, wood, solar energy, or another type of fuel; .3% used no fuel at all.

Another housing issue that can be related to affordability is the incidence of overcrowding of large related households in all income groups. While overcrowding is found among just 4% of New Jersey households overall, many of these large

households are not able to secure large rental units that are in standard condition and are affordable.

The following two charts summarize the findings noted above.

Figure 24: Housing Conditions

	HOUSE HEATING FUEL									
	Occupied housing units	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Solar energy	Other fuel	No fuel used
United States	114,991,725	49.00%	4.90%	36.30%	6.20%	0.10%	2.10%	0.00%	0.40%	0.90%
New Jersey	3,167,629	74.00%	1.80%	11.40%	11.90%	0.00%	0.40%	0.00%	0.20%	0.30%
Atlantic	99,762	70.70%	1.60%	14.80%	10.30%	0.00%	1.60%	0.00%	0.30%	0.80%
Bergen	329,544	82.50%	0.70%	9.00%	7.30%	0.00%	0.00%	0.00%	0.20%	0.30%
Burlington	164,760	69.80%	2.10%	15.30%	12.10%	0.00%	0.50%	0.00%	0.10%	0.10%
Camden	185,691	78.20%	1.20%	10.20%	9.60%	0.00%	0.20%	0.00%	0.20%	0.20%
Cape May	41,082	55.70%	10.00%	25.20%	7.80%	0.00%	0.70%	0.00%	0.10%	0.50%
Cumberland	49,716	54.40%	2.90%	9.80%	30.70%	0.00%	1.80%	0.00%	0.30%	0.00%
Essex	273,399	77.30%	1.20%	9.70%	11.10%	0.00%	0.00%	0.00%	0.30%	0.40%
Gloucester	103,725	72.60%	2.10%	9.80%	14.30%	0.00%	0.70%	0.00%	0.40%	0.20%
Hudson	243,850	71.20%	1.80%	18.80%	7.50%	0.00%	0.00%	0.00%	0.20%	0.50%
Hunterdon	46,741	39.20%	9.50%	8.30%	40.30%	0.00%	2.10%	0.00%	0.40%	0.10%
Mercer	130,756	71.40%	1.10%	14.70%	12.20%	0.10%	0.10%	0.00%	0.50%	0.10%
Middlesex	278,920	82.90%	1.00%	9.20%	6.40%	0.00%	0.10%	0.00%	0.20%	0.20%
Monmouth	231,198	80.40%	1.20%	10.40%	7.50%	0.00%	0.10%	0.00%	0.10%	0.20%
Morris	182,745	64.20%	2.20%	9.60%	22.90%	0.10%	0.20%	0.00%	0.40%	0.30%
Ocean	222,079	76.90%	1.20%	13.90%	7.10%	0.00%	0.40%	0.00%	0.20%	0.20%
Passaic	163,192	84.00%	1.70%	6.80%	7.10%	0.00%	0.20%	0.00%	0.10%	0.10%
Salem	24,656	40.00%	6.60%	12.20%	36.60%	0.10%	4.20%	0.00%	0.30%	0.10%
Somerset	114,323	83.20%	1.20%	7.80%	7.40%	0.00%	0.10%	0.00%	0.10%	0.20%
Sussex	54,746	14.90%	10.60%	15.10%	56.00%	0.60%	1.80%	0.00%	0.90%	0.10%
Union	184,598	77.90%	0.80%	10.00%	10.60%	0.00%	0.00%	0.00%	0.40%	0.30%
Warren	42,146	45.70%	5.20%	8.10%	37.10%	0.40%	3.20%	0.10%	0.20%	0.00%

2011 American Community Survey

Figure 25: Housing Conditions of Low-Income Households

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

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

2009 CHAS Data

Race and Housing Issues

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

Age of Housing

When looking at the age of housing, New Jersey's housing is much older than the rest of the country. Forty-Three percent (43.2%) of the State's housing units were constructed prior to 1950 versus 30% nationwide. New Jersey's oldest housing can be found in Bergen, Camden, Essex, Hudson, Mercer, Passaic, Salem, Union and Warren counties. New Jersey's newest housing can be found in Atlantic, Gloucester, Hudson and Sussex counties.

Housing Affordability

Households spending more than 30 percent of their gross income on housing costs are considered to be cost-burdened. Households spending more than 50 percent are considered to be severely cost-burdened. Housing is generally considered to be affordable if the household pays 30 percent or less of their income on rent and utilities. Overall, 54.6% of New Jersey renters spend more than the recommended 30 percent of income for housing.

Figure 26: Housing Affordability by County

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME						
	Less than 15.0 percent	15.0 to 19.9 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 percent or more
United States	11.10%	11.70%	12.20%	11.50%	9.10%	44.30%
New Jersey	11.00%	10.90%	12.20%	11.30%	8.90%	45.70%
Atlantic	8.70%	6.60%	16.30%	12.40%	8.00%	48.00%
Bergen	12.90%	12.70%	11.60%	10.60%	8.70%	43.60%
Burlington	10.60%	9.90%	12.50%	10.50%	7.80%	48.60%
Camden	11.70%	9.00%	11.40%	12.30%	7.20%	48.50%
Cape May	3.80%	5.50%	10.10%	14.50%	17.00%	49.20%
Cumberland	10.50%	11.80%	12.10%	10.70%	12.40%	42.50%
Essex	9.90%	8.90%	11.10%	11.60%	10.00%	48.50%
Gloucester	10.70%	14.70%	9.00%	14.10%	6.70%	44.80%
Hudson	15.70%	13.50%	14.00%	10.30%	8.80%	37.80%
Hunterdon	5.90%	11.70%	9.00%	24.90%	6.70%	41.90%
Mercer	13.50%	9.80%	10.60%	14.40%	10.10%	41.50%
Middlesex	10.30%	13.00%	13.50%	10.60%	10.50%	41.90%
Monmouth	7.30%	9.00%	13.30%	11.60%	8.90%	49.80%
Morris	10.10%	11.10%	14.30%	13.90%	8.60%	42.00%
Ocean	3.90%	7.80%	8.40%	10.90%	9.50%	59.50%
Passaic	8.30%	8.20%	9.50%	10.20%	7.60%	56.10%
Salem	11.50%	10.00%	8.10%	9.00%	5.40%	56.00%
Somerset	14.80%	15.20%	13.50%	9.70%	6.80%	39.90%
Sussex	8.70%	10.10%	13.40%	2.20%	8.40%	57.20%
Union	11.40%	11.60%	12.90%	11.50%	7.50%	45.00%
Warren	2.60%	11.30%	14.10%	10.10%	15.50%	46.50%

2011 American Community Survey

The National Low-Income Housing Coalition’s 2013 Out of Reach report ranks New Jersey as the third most expensive state to rent a two-bedroom apartment behind Hawaii and California, up one place from 2012. In New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,292, a decrease of \$10 from 2012’s report. The report states that the wage necessary to afford a 2 bedroom apartment is \$51,672 per year or \$24.84 an hour.

Figure 27: 2013 Out of Reach Data

COUNTY/METRO	Estimated mean renter wage	Rent affordable with full-time job paying mean renter wage	Full-time jobs at mean renter wage needed to afford 2 bdrm FMR
Atlantic County	\$10.09	\$525	2.2
Bergen County	\$17.73	\$922	1.6
Burlington County	\$13.91	\$723	1.5
Camden County	\$11.45	\$595	1.9
Cape May County	\$9.22	\$480	2.1
Cumberland County	\$9.85	\$512	2.1
Essex County	\$18.15	\$944	1.3
Gloucester County	\$8.54	\$444	2.5
Hudson County	\$26.92	\$1,400	0.9
Hunterdon County	\$11.46	\$596	2.4
Mercer County	\$15.70	\$816	1.5
Middlesex County	\$18.60	\$967	1.5
Monmouth County	\$11.12	\$578	2.4
Morris County	\$19.64	\$1,021	1.2
Ocean County	\$10.76	\$560	2.5
Passaic County	\$13.01	\$677	2.1
Salem County	\$12.43	\$646	1.7
Somerset County	\$22.44	\$1,167	1.2
Sussex County	\$8.18	\$425	2.8
Union County	\$17.56	\$913	1.3
Warren County	\$11.40	\$593	1.8

Vacant and Abandoned Buildings

Although it is difficult to determine the exact number of vacant and abandoned properties in New Jersey, the data suggests that the majority of the properties are located in urban areas and rural areas. These properties pose public safety problems, lower property values, and contribute to neighborhood blight.

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

Occupied Housing Unit Characteristics

In 2011, New Jersey had 3,167,725 occupied housing units, 65% owner-occupied and 35% renter-occupied; 11.1% were vacant. The number of owner-occupied units has decreased 2.5% since 2005 from 2,114,072 to 2,060,480 in 2011 while the number of

renter-occupied units has increased 3.9% from 1,027,884 in 2005 to 1,067,470 in 2011. The decrease in the number of owner-occupied units and the increase in renter-occupied units have been attributed to the 2007 recession and high rate of unemployment that continues through 2013.

Housing Costs

70.3% of homeowners had a mortgage according to the 2011 U.S Census with 65.8% of all homeowners paying \$2,000 or more per month towards their mortgage. 24.4% of residents paid less than 20% of their household income towards housing costs while 24.5% of residents paid 35% or more of their household income towards housing costs. According to the American Community Survey, New Jersey has the 5th highest home values, behind Hawaii, District of Columbia, California and Massachusetts; Massachusetts surpassed New Jersey since 2010. 29.7% of New Jersey residents did not have a mortgage in 2011. Of those without a mortgage, 62.5% paid less than 25% of their household income towards housing costs.

Figure 28: Value of Homes in New Jersey

	VALUE									
	Owner-occupied units	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 or more	Median (dollars)
United States	74,264,435	8.80%	16.00%	16.50%	15.40%	18.20%	15.20%	7.90%	2.00%	\$173,600
New Jersey	2,060,480	2.00%	3.10%	5.40%	9.50%	24.50%	35.50%	17.20%	2.90%	\$324,900
Atlantic	66,755	3.60%	4.80%	9.40%	19.20%	33.40%	20.80%	6.90%	1.90%	\$233,000
Bergen	212,148	1.30%	1.10%	1.70%	2.40%	9.60%	44.60%	32.90%	6.40%	\$447,600
Burlington	127,371	3.10%	3.20%	8.30%	19.00%	31.30%	26.70%	7.30%	1.10%	\$247,100
Camden	125,784	2.90%	8.20%	12.00%	20.60%	35.40%	16.50%	4.10%	0.40%	\$215,300
Cape May	30,796	2.50%	3.70%	3.80%	8.20%	27.30%	30.70%	16.80%	6.80%	\$323,100
Cumberland	34,269	7.20%	9.50%	20.80%	29.80%	23.50%	7.30%	1.20%	0.80%	\$166,600
Essex	123,007	1.00%	1.50%	4.80%	7.30%	18.60%	38.60%	24.00%	4.10%	\$371,100
Gloucester	82,427	2.80%	4.50%	10.80%	22.50%	34.30%	21.80%	3.20%	0.10%	\$223,700
Hudson	79,974	0.70%	2.20%	4.30%	8.40%	24.30%	40.70%	16.50%	3.00%	\$339,100
Hunterdon	39,847	1.10%	0.90%	1.70%	4.00%	18.40%	44.40%	28.50%	1.10%	\$403,800
Mercer	85,864	2.20%	7.40%	7.50%	10.60%	26.30%	29.10%	14.20%	2.70%	\$282,700
Middlesex	181,221	1.80%	2.10%	4.00%	6.00%	27.30%	45.60%	12.10%	0.90%	\$328,300
Monmouth	175,250	1.40%	1.50%	2.10%	3.90%	19.00%	40.80%	26.40%	4.90%	\$387,400
Morris	135,385	0.90%	1.00%	1.30%	2.80%	13.90%	44.70%	29.70%	5.70%	\$420,400
Ocean	177,659	4.20%	6.20%	7.60%	11.50%	31.40%	28.40%	8.80%	1.90%	\$266,500
Passaic	87,579	1.20%	1.60%	2.40%	3.30%	25.50%	50.90%	14.50%	0.70%	\$349,100
Salem	17,534	5.90%	5.50%	17.70%	23.60%	30.90%	12.70%	3.20%	0.60%	\$193,700
Somerset	87,589	0.40%	1.00%	1.40%	3.30%	22.10%	37.30%	29.50%	5.10%	\$395,100
Sussex	45,764	1.40%	1.60%	4.40%	11.20%	37.40%	32.60%	10.70%	0.70%	\$284,200
Union	111,620	0.70%	1.10%	3.60%	6.60%	24.20%	40.50%	19.70%	3.70%	\$354,200
Warren	32,637	2.00%	3.10%	7.70%	15.30%	35.00%	31.00%	5.60%	0.40%	\$258,500

2011 American Community Survey

The most expensive home values are located in Bergen, Essex, Hunterdon, Monmouth, Morris, Somerset and Union counties; 35.5% of all owner-occupied housing is worth \$300,000 - \$499,999.

Figure 29: Median Sales Price and Number of Homes Sold

Region	County	Median Sales Price			Homes Sold		
		Quarter 3, 2010	Quarter 3, 2011	% Change	Quarter 3, 2010	Quarter 3, 2011	% Change
Northern	Bergen	N/A	N/A	N/A	N/A	N/A	N/A
	Essex	\$395,500	\$453,600	14.7%	759	856	12.8%
	Hudson	N/A	N/A	N/A	N/A	N/A	N/A
	Hunterdon	\$434,600	\$407,800	-6.2%	181	219	21.0%
	Morris	\$464,900	\$440,900	-5.2%	889	1,012	13.8%
	Passaic	\$319,200	\$298,400	-6.5%	402	439	9.2%
	Somerset	\$491,600	\$500,000	1.7%	421	460	9.3%
	Sussex	\$270,200	\$216,900	-19.7%	182	180	-1.1%
	Warren	\$255,000	\$228,100	-10.5%	114	137	20.2%
	Union	\$353,900	\$348,600	-1.5%	727	753	3.6%
Central	Mercer	\$293,200	\$263,500	-10.1%	556	652	17.3%
	Middlesex	N/A	N/A	N/A	N/A	N/A	N/A
	Monmouth Area/ Ocean County	\$352,600	\$345,000	-2.2%	1,786	2,024	13.3%
	Ocean	\$238,400	\$228,600	-4.1%	433	517	19.4%
Southern	Atlantic	\$226,800	\$217,500	-4.1%	415	407	-1.9%
	Burlington	\$241,600	\$225,400	-6.7%	718	903	25.8%
	Camden	\$182,000	\$117,100	-35.7%	774	838	8.3%
	Cape May	\$307,800	\$291,700	-5.2%	276	301	9.1%
	Gloucester	\$209,300	\$191,200	-8.6%	432	572	32.4%
	Cumberland	\$151,200	\$144,700	-4.3%	128	138	7.8%
	Salem	\$158,000	\$151,700	-4.0%	78	110	41.0%

New Jersey Home Sales Report, New Jersey Association of REALTORS, Third Quarter 2011.

Figure 30: Labor Force Estimates

<i>New Jersey Department of Labor and Workforce Development</i>												
<i>Labor Planning and Analysis</i>												
<i>Labor Market and Demographic Research</i>												
<i>Bureau of Labor Force Statistics</i>												
2010 Benchmark (<i>Not Seasonally Adjusted</i>)												
January 27, 2012												
NEW JERSEY												
UNEMPLOYMENT RATE FOR 2011 BY AREA												
COUNTY/LABOR AREA	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
New Jersey	9.8	9.9	9.6	9.1	9.3	9.7	9.7	8.9	8.9	8.8	8.8	8.8
Atlantic County	14.1	13.9	13.5	12.4	12.8	12.8	12.6	11.6	11.8	12.2	12.2	12.4
Bergen County, NJ	8.0	8.2	8.0	7.7	7.9	8.3	8.4	7.7	7.5	7.4	7.4	7.2
Burlington County, NJ	9.2	9.4	9.1	8.6	8.7	9.2	9.4	8.7	8.5	8.5	8.5	8.6
Camden County, NJ	10.8	11.0	10.7	10.2	10.7	11.0	11.1	10.2	10.2	9.9	9.9	9.9
Cape May County	17.7	17.1	15.9	13.3	11.5	9.5	8.5	7.9	8.9	10.9	10.9	14.1
Cumberland County	14.7	14.6	13.9	13.0	13.1	13.5	13.9	12.7	12.4	12.4	12.4	12.6
Essex County, NJ	11.1	11.1	10.9	10.7	11.1	11.4	11.4	10.6	10.6	10.3	10.3	10.2
Gloucester County, NJ	10.7	10.6	10.0	9.5	9.9	10.2	10.2	9.3	9.1	8.9	8.9	9.0
Hudson County, NJ	10.7	10.8	10.5	10.2	10.7	11.2	10.8	10.1	10.2	10.0	10.0	9.9
Hunterdon County, NJ	7.2	7.5	7.1	6.6	6.6	7.1	7.2	6.4	6.4	6.3	6.3	6.5
Mercer County	8.1	8.2	7.9	7.5	7.7	8.3	8.5	7.7	7.6	7.4	7.4	7.4
Middlesex County, NJ	8.5	8.8	8.6	8.4	8.7	9.2	9.3	8.4	8.3	8.1	8.1	8.1
Monmouth County, NJ	8.8	9.0	8.6	8.2	8.2	8.7	9.0	8.1	8.1	8.4	8.4	8.5
Morris County, NJ	7.2	7.4	7.2	6.9	7.0	7.4	7.5	6.7	6.8	6.6	6.6	6.5
Ocean County, NJ	11.5	11.4	10.8	9.8	9.7	9.9	9.8	9.1	9.5	9.5	9.5	9.8
Passaic County, NJ	11.7	11.6	11.3	10.7	10.8	11.2	11.4	10.7	10.5	10.2	10.2	10.4
Salem County, NJ	12.9	11.9	11.2	10.0	10.3	11.3	10.6	10.5	9.7	9.8	9.8	10.4
Somerset County, NJ	7.1	7.2	7.0	6.9	7.2	7.7	7.8	7.1	7.1	6.8	6.8	6.7
Sussex County, NJ	10.1	10.3	10.0	9.0	8.7	9.1	9.3	8.5	8.1	7.9	7.9	8.2
Union County, NJ	10.1	10.4	10.1	9.5	9.9	10.3	10.1	9.4	9.2	9.1	9.1	9.0
Warren County, NJ	9.5	9.2	9.3	8.1	8.4	8.6	8.6	8.5	7.6	7.1	7.1	7.6

Figure 31: Poverty Rate by Age

Subject	Subject	Population for whom poverty status is determined	AGE		
			Under 18 years	18 to 64 years	65 years and over
United States	Total	303,778,193	72,802,773	190,889,167	40,086,253
	Below poverty level	48,452,035	16,386,500	28,335,079	3,730,456
	Percent below poverty level	15.90%	22.50%	14.80%	9.30%
New Jersey	Total	8,646,606	2,019,945	5,458,784	1,167,877
	Below poverty level	897,376	296,198	510,584	90,594
	Percent below poverty level	10.40%	14.70%	9.40%	7.80%
Atlantic	Total	266,633	61,766	166,307	38,560
	Below poverty level	35,697	10,927	20,724	4,046
	Percent below poverty level	13.40%	17.70%	12.50%	10.50%
Bergen	Total	900,942	200,495	565,482	134,965
	Below poverty level	57,482	13,543	34,441	9,498
	Percent below poverty level	6.40%	6.80%	6.10%	7.00%
Burlington	Total	437,661	100,967	275,416	61,278
	Below poverty level	22,861	6,720	13,825	2,316
	Percent below poverty level	5.20%	6.70%	5.00%	3.80%
Camden	Total	506,955	122,383	320,237	64,335
	Below poverty level	68,386	24,267	37,907	6,212
	Percent below poverty level	13.50%	19.80%	11.80%	9.70%
Cape May	Total	94,791	17,698	56,144	20,949
	Below poverty level	10,760	3,469	5,952	1,339
	Percent below poverty level	11.40%	19.60%	10.60%	6.40%
Cumberland	Total	144,143	35,492	89,586	19,065
	Below poverty level	23,243	9,311	12,260	1,672
	Percent below poverty level	16.10%	26.20%	13.70%	8.80%
Essex	Total	765,495	191,378	485,851	88,266
	Below poverty level	134,875	46,293	77,403	11,179
	Percent below poverty level	17.60%	24.20%	15.90%	12.70%
Gloucester	Total	284,347	68,509	180,863	34,975
	Below poverty level	20,682	7,395	11,519	1,768
	Percent below poverty level	7.30%	10.80%	6.40%	5.10%
Hudson	Total	634,267	130,907	438,275	65,085
	Below poverty level	102,496	31,159	61,708	9,629
	Percent below poverty level	16.20%	23.80%	14.10%	14.80%
Hunterdon	Total	123,564	28,421	78,117	17,026
	Below poverty level	4,904	1,522	2,574	808
	Percent below poverty level	4.00%	5.40%	3.30%	4.70%

Subject	Subject	Population for whom poverty status is determined	AGE		
			Under 18 years	18 to 64 years	65 years and over
Mercer	Total	348,253	80,693	222,147	45,413
	Below poverty level	39,766	14,049	22,734	2,983
	Percent below poverty level	11.40%	17.40%	10.20%	6.60%
Middlesex	Total	789,987	182,737	508,949	98,301
	Below poverty level	67,428	19,708	42,042	5,678
	Percent below poverty level	8.50%	10.80%	8.30%	5.80%
Monmouth	Total	625,086	146,522	392,002	86,562
	Below poverty level	41,292	13,440	23,572	4,280
	Percent below poverty level	6.60%	9.20%	6.00%	4.90%
Morris	Total	486,452	114,292	303,871	68,289
	Below poverty level	23,109	5,481	14,316	3,312
	Percent below poverty level	4.80%	4.80%	4.70%	4.80%
Ocean	Total	571,778	133,991	319,225	118,562
	Below poverty level	65,811	27,751	30,817	7,243
	Percent below poverty level	11.50%	20.70%	9.70%	6.10%
Passaic	Total	494,282	122,599	312,421	59,262
	Below poverty level	81,294	30,891	43,629	6,774
	Percent below poverty level	16.40%	25.20%	14.00%	11.40%
Salem	Total	64,605	15,175	39,946	9,484
	Below poverty level	8,216	3,282	4,524	410
	Percent below poverty level	12.70%	21.60%	11.30%	4.30%
Somerset	Total	320,839	78,013	203,456	39,370
	Below poverty level	14,860	3,728	7,999	3,133
	Percent below poverty level	4.60%	4.80%	3.90%	8.00%
Sussex	Total	147,009	34,233	95,333	17,443
	Below poverty level	8,595	2,540	5,721	334
	Percent below poverty level	5.80%	7.40%	6.00%	1.90%
Union	Total	533,042	129,130	337,701	66,211
	Below poverty level	57,261	18,026	32,016	7,219
	Percent below poverty level	10.70%	14.00%	9.50%	10.90%
Warren	Total	106,475	24,544	67,455	14,476
	Below poverty level	8,358	2,696	4,901	761
	Percent below poverty level	7.80%	11.00%	7.30%	5.30%

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Figure 32: Poverty Rate by Race

Geography	Subject	One race					Other		
		White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic or Latino origin (of any race)
United States	Total	225,678,820	37,510,171	2,458,045	14,728,302	491,826	14,462,257	8,448,772	50,893,007
	Below poverty level	29,260,632	10,543,367	724,528	1,888,398	105,739	4,121,868	1,807,503	13,126,374
	Percent below poverty level	13.00%	28.10%	29.50%	12.80%	21.50%	28.50%	21.40%	25.80%
New Jersey	Total	6,005,866	1,131,412	20,710	736,717	N	535,803	212,959	1,575,995
	Below poverty level	459,264	225,834	3,471	51,028	N	121,409	36,010	309,390
	Percent below poverty level	7.60%	20.00%	16.80%	6.90%	N	22.70%	16.90%	19.60%
Atlantic	Total	174,808	42,299	N	20,654	N	18,209	N	46,662
	Below poverty level	20,234	8,073	N	3,473	N	1,578	N	8,334
	Percent below poverty level	11.60%	19.10%	N	16.80%	N	8.70%	N	17.90%
Bergen	Total	647,709	51,393	N	134,226	N	50,512	15,848	151,130
	Below poverty level	32,538	5,635	N	10,852	N	7,265	1,192	15,011
	Percent below poverty level	5.00%	11.00%	N	8.10%	N	14.40%	7.50%	9.90%
Burlington	Total	325,060	69,552	N	20,144	N	N	N	27,786
	Below poverty level	13,268	5,861	N	937	N	N	N	3,988
	Percent below poverty level	4.10%	8.40%	N	4.70%	N	N	N	14.40%
Camden	Total	329,606	92,748	N	27,005	N	39,552	16,640	74,786
	Below poverty level	24,896	19,949	N	2,844	N	15,991	4,444	26,783
	Percent below poverty level	7.60%	21.50%	N	10.50%	N	40.40%	26.70%	35.80%
Cape May	Total	87,172	N	N	N	N	N	N	N
	Below poverty level	10,195	N	N	N	N	N	N	N
	Percent below poverty level	11.70%	N	N	N	N	N	N	N
Cumberland	Total	95,148	26,644	2,527	N	N	13,182	4,347	40,015
	Below poverty level	11,955	6,184	1,080	N	N	2,604	1,420	10,864
	Percent below poverty level	12.60%	23.20%	42.70%	N	N	19.80%	32.70%	27.10%
Essex	Total	339,830	301,731	N	34,807	N	63,497	23,953	160,998
	Below poverty level	34,761	75,894	N	1,737	N	16,659	5,429	39,385
	Percent below poverty level	10.20%	25.20%	N	5.00%	N	26.20%	22.70%	24.50%
Gloucester	Total	234,863	28,250	N	N	N	5,024	N	14,181
	Below poverty level	11,129	6,488	N	N	N	1,071	N	2,315
	Percent below poverty level	4.70%	23.00%	N	N	N	21.30%	N	16.30%
Hudson	Total	347,246	78,665	N	87,125	N	99,396	18,917	270,195
	Below poverty level	53,404	18,335	N	10,019	N	17,909	2,666	55,566
	Percent below poverty level	15.40%	23.30%	N	11.50%	N	18.00%	14.10%	20.60%
Hunterdon	Total	113,456	N	N	N	N	N	N	6,440
	Below poverty level	3,680	N	N	N	N	N	N	1,502
	Percent below poverty level	3.20%	N	N	N	N	N	N	23.30%
Mercer	Total	214,527	69,815	N	31,304	N	25,318	6,698	54,547
	Below poverty level	16,062	15,687	N	1,963	N	5,514	477	12,884
	Percent below poverty level	7.50%	22.50%	N	6.30%	N	21.80%	7.10%	23.60%
Middlesex	Total	500,708	69,503	N	174,751	N	24,901	18,122	151,825
	Below poverty level	43,102	8,746	N	9,086	N	3,789	2,705	28,914
	Percent below poverty level	8.60%	12.60%	N	5.20%	N	15.20%	14.90%	19.00%
Monmouth	Total	525,777	44,347	N	31,734	N	7,750	13,405	61,977
	Below poverty level	28,673	7,573	N	1,292	N	2,106	1,536	8,439
	Percent below poverty level	5.50%	17.10%	N	4.10%	N	27.20%	11.50%	13.60%
Morris	Total	397,382	14,818	N	44,900	N	19,607	N	57,281
	Below poverty level	17,677	1,699	N	2,383	N	1,163	N	4,835
	Percent below poverty level	4.40%	11.50%	N	5.30%	N	5.90%	N	8.40%
Ocean	Total	524,070	17,039	N	9,780	N	8,659	11,324	49,333
	Below poverty level	57,614	3,692	N	215	N	1,396	2,651	7,462
	Percent below poverty level	11.00%	21.70%	N	2.20%	N	16.10%	23.40%	15.10%
Passaic	Total	337,062	59,792	N	26,219	N	46,862	22,235	188,030
	Below poverty level	34,913	17,317	N	2,775	N	19,207	7,082	48,816
	Percent below poverty level	10.40%	29.00%	N	10.60%	N	41.00%	31.90%	26.00%

Geography Subject		One race					Other		
		White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic or Latino origin (of any race)
Salem	Total	51,547	9,801	N	N	N	N	N	4,137
	Below poverty level	4,835	2,216	N	N	N	N	N	1,546
	Percent below poverty level	9.40%	22.60%	N	N	N	N	N	37.40%
Somerset	Total	224,171	28,612	N	47,142	N	N	N	42,620
	Below poverty level	8,568	2,113	N	1,087	N	N	N	4,579
	Percent below poverty level	3.80%	7.40%	N	2.30%	N	N	N	10.70%
Sussex	Total	138,141	N	N	N	N	N	N	9,738
	Below poverty level	7,827	N	N	N	N	N	N	575
	Percent below poverty level	5.70%	N	N	N	N	N	N	5.90%
Union	Total	302,545	112,758	N	24,652	N	82,583	9,059	150,500
	Below poverty level	17,789	18,342	N	1,337	N	19,064	532	24,293
	Percent below poverty level	5.90%	16.30%	N	5.40%	N	23.10%	5.90%	16.10%
Warren	Total	95,038	N	N	N	N	N	N	7,842
	Below poverty level	6,144	N	N	N	N	N	N	1,362
	Percent below poverty level	6.50%	N	N	N	N	N	N	17.40%

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The next figure shows the number of households on the Department of Community Affairs's Housing Choice Voucher and State Rental Assistance Program's waiting list.

Figure 33: DCA Waiting List Summary by County

County	HCVF	HOPWA	Mod Rehab	PBA	SRO	Knoll View	Trent Center	Kingsbury Towers	Brookside Terrace	SRAP Family	SRAP Homeless	SRAP Elderly	SRAP PBA	County Totals
Atlantic	455	7								1	5		19	487
Bergen	606			1									3	610
Burlington	2									5	4		33	44
Camden	1,238		5	1						5	5	2	40	1,296
Cape May	238	1		1						6				246
Cumberland	363				1					1			1	366
Essex	2		66	157	7					1	13	622	17	885
Gloucester	283			1	1					1			16	302
Hudson	207		6	177	27					3			21	441
Hunterdon	202				1								11	214
Mercer	815	23	68		169		228	452		6	30	432	29	2,252
Middlesex	482				1					5	21	2	7	518
Monmouth	401										8		8	417
Morris	617				3						4		4	628
Ocean	164			248						4	21		4	441
Passaic	756		1		30					12	24		16	839
Salem	459				1					1			4	465
Somerset	252												10	262
Sussex	222					46			274		2	1	21	566
Union	746									8	17		25	796
Warren										2				2
County Totals	8,510	31	146	586	241	46	228	452	274	61	154	1,059	289	12,077
SRAP Disabled Statewide														2,015

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Minority concentration: For this analysis, minority concentration is defined as any a municipality where the total percentage of minority persons exceeds 30% of its population.

Figure 34: Minority Concentration

MINORITY CONCENTRATION										
Municipality	Total Races	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Population of Two or More Races	Total Minorities	% Minorities
East Orange	64,270	2,657	56,887	248	465	38	2,370	1,605	61,613	95.9%
Lawnside	2,945	124	2,616	19	42	0	49	95	2,821	95.8%
Voorhees	976	164	614	14	58	0	85	41	812	83.2%
Camden	77,344	13,602	37,180	588	1,637	48	21,323	2,966	63,742	82.4%
Plainfield	49,808	11,724	25,006	455	474	26	10,024	2,099	38,084	76.5%
Pleasantville	20,249	4,926	9,303	168	490	6	4,454	902	15,323	75.7%
Newark	277,140	72,914	145,085	1,697	4,485	118	42,181	10,660	204,226	73.7%
Trenton	84,913	22,549	44,160	598	1,013	110	13,003	3,480	62,364	73.4%
Atlantic City	39,558	10,543	15,148	242	6,153	18	5,549	1,905	29,015	73.3%
Woodlynne	2,978	839	999	21	289	1	688	141	2,139	71.8%
Palisades Park	19,622	5,670	385	60	11,350	10	1,765	382	13,952	71.1%
Roselle	21,085	6,240	11,610	65	471	5	2,030	664	14,845	70.4%
Salem	5,146	1,606	3,197	21	20	0	95	207	3,540	68.8%
Franklin Park	13,295	4,237	3,635	44	4,591	0	305	483	9,058	68.1%
Bridgeton	25,349	8,274	8,996	350	153	12	6,518	1,046	17,075	67.4%
Jersey City	247,597	80,885	64,002	1,272	58,595	161	31,726	10,956	166,712	67.3%
Paterson	146,199	50,706	46,314	1,547	4,878	60	34,999	7,695	95,493	65.3%
Asbury Park	16,116	5,875	8,275	79	77	20	1,232	558	10,241	63.5%
Princeton Meadows	13,834	5,300	1,426	48	6,343	3	310	404	8,534	61.7%
Dayton	7,063	2,836	649	13	3,249	1	115	200	4,227	59.8%
Iselin	18,695	7,753	1,257	62	8,623	0	423	577	10,942	58.5%
Penns Grove	5,147	2,153	2,047	34	25	0	638	250	2,994	58.2%
Chesilhurst	1,634	692	758	7	14	0	114	49	942	57.6%
Plainsboro Center	2,712	1,159	132	12	1,316	1	29	63	1,553	57.3%
Pemberton Heights	2,423	1,090	951	4	88	1	151	138	1,333	55.0%
Passaic	69,781	31,440	7,425	745	3,040	27	23,284	3,820	38,341	54.9%
Englewood	27,147	12,292	8,845	147	2,199	12	2,641	1,011	14,855	54.7%
New Brunswick	55,181	25,071	8,852	498	4,195	19	14,122	2,424	30,110	54.6%
Hackensack	43,010	20,072	10,511	241	4,432	10	5,844	1,900	22,938	53.3%
Somerset	22,083	10,387	6,378	50	3,885	3	659	721	11,696	53.0%
Wrightstown	802	380	169	6	48	3	150	46	422	52.6%
Lindenwold	17,613	8,469	6,104	78	493	4	1,822	643	9,144	51.9%
Perth Amboy	50,814	25,541	5,358	561	859	27	15,634	2,834	25,273	49.7%
Carteret	22,844	11,577	3,393	80	4,349	12	2,553	880	11,267	49.3%
Prospect Park	5,865	2,995	1,165	88	188	6	1,068	355	2,870	48.9%
Rahway	27,346	14,301	8,457	84	1,175	5	2,288	1,036	13,045	47.7%
Bergenfield	26,764	14,029	2,060	84	6,851	13	2,709	1,018	12,735	47.6%
Whitesboro	2,205	1,169	817	10	25	0	69	115	1,036	47.0%
Edgewater	11,513	6,135	570	16	4,084	7	386	315	5,378	46.7%
Fort Lee	35,345	18,905	973	50	13,587	7	1,090	733	16,440	46.5%
Paulsboro	6,097	3,322	2,239	21	43	4	143	325	2,775	45.5%
Elizabeth	124,969	68,292	26,343	1,036	2,604	52	20,901	5,741	56,677	45.4%
Leonia	8,937	4,935	209	14	3,139	1	332	307	4,002	44.8%
Englewood Cliffs	5,281	2,976	110	4	2,034	0	41	116	2,305	43.6%
Union City	66,455	38,549	3,487	819	1,587	33	18,231	3,749	27,906	42.0%
Woodbine	2,472	1,439	611	6	18	0	304	94	1,033	41.8%
Harrison	13,620	7,941	297	76	2,217	2	2,517	570	5,679	41.7%
Burlington	9,920	5,845	3,272	18	201	4	227	353	4,075	41.1%
Linden	40,499	23,957	10,888	118	1,099	8	3,066	1,363	16,542	40.8%
Woodbridge	19,265	11,497	1,804	73	4,012	12	1,318	549	7,768	40.3%
Little Ferry	10,626	6,458	419	32	2,576	4	749	388	4,168	39.2%
Bogota	8,187	4,994	771	64	803	7	1,212	336	3,193	39.0%
Beverly	2,577	1,589	770	4	20	0	69	125	988	38.3%
West New York	49,708	30,839	2,289	744	2,986	24	10,038	2,788	18,869	38.0%
Ridgefield	11,032	6,874	132	20	3,206	2	514	284	4,158	37.7%
Haledon	8,318	5,189	979	44	528	8	1,224	346	3,129	37.6%
Morristown	18,411	11,507	2,572	117	799	11	2,732	673	6,904	37.5%
Egg Harbor	4,243	2,671	761	16	94	4	521	176	1,572	37.0%
Red Bank	12,206	7,714	1,516	118	226	13	2,265	354	4,492	36.8%
Closter	8,373	5,373	110	4	2,650	1	129	106	3,000	35.8%
Long Branch	30,719	20,060	4,364	170	655	24	4,067	1,379	10,659	34.7%
Somerville	12,098	7,941	1,470	41	1,375	9	767	495	4,157	34.4%
Freehold	12,052	7,920	1,515	63	348	8	1,850	348	4,132	34.3%
Woodbury	10,174	6,716	2,534	23	130	28	325	418	3,458	34.0%
Ridgefield Park	12,729	8,413	815	44	1,461	1	1,519	476	4,316	33.9%
Fairview	13,835	9,186	407	92	640	4	2,720	786	4,649	33.6%
Browns Mills	11,223	7,452	2,320	60	393	7	293	698	3,771	33.6%
Dover	18,157	12,083	1,108	114	461	9	3,610	772	6,074	33.5%
South Plainfield	23,385	15,607	2,361	87	3,433	8	1,120	769	7,778	33.3%
Vineland	60,724	40,703	8,600	406	1,036	24	7,841	2,114	20,021	33.0%
Sayreville	42,704	28,630	4,573	100	6,882	18	1,495	1,006	14,074	33.0%
Teterboro	67	45	3	2	2	0	6	9	22	32.8%

Minority Concentration continued

Municipality	Total Races	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific	Some Other Race	Population of Two or More Races	Total Minorities	% Minorities
South Bound Brook	4,563	3,066	461	6	280	2	540	208	1,497	32.8%
Guttenberg	11,176	7,537	537	102	818	4	1,593	585	3,639	32.6%
Pine Hill	10,233	6,904	2,463	27	217	5	246	371	3,329	32.5%
South Toms River	3,684	2,490	712	21	23	0	263	175	1,194	32.4%
Wildwood	5,325	3,623	594	39	42	7	865	155	1,702	32.0%
Alpine	1,849	1,260	44	1	482	0	24	38	589	31.9%
Lodi	24,136	16,459	1,816	101	2,069	15	2,774	902	7,677	31.8%
Somerdale	5,151	3,513	978	4	309	1	158	188	1,638	31.8%
Highland Park	13,982	9,544	1,095	20	2,495	4	458	366	4,438	31.7%
Secaucus	16,264	11,125	668	32	3,318	6	713	402	5,139	31.6%
Cresskill	8,573	5,911	63	3	2,370	1	92	133	2,662	31.1%
Millville	28,400	19,608	5,631	266	338	18	1,488	1,051	8,792	31.0%
Bayonne	63,024	43,618	5,584	194	4,861	16	6,303	2,448	19,406	30.8%
Norwood	5,711	3,955	78	0	1,552	1	59	66	1,756	30.7%
Tenafly	14,488	10,041	128	5	3,799	0	178	337	4,447	30.7%
Hightstown	5,494	3,815	442	31	224	8	745	229	1,679	30.6%
Clifton	84,136	58,588	4,137	419	7,488	22	10,464	3,018	25,548	30.4%
Bound Brook	10,402	7,253	597	56	267	5	1,818	406	3,149	30.3%
Swedesboro	2,584	1,804	388	15	35	2	245	95	780	30.2%

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Low-income Concentration

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

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

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

Figure 35: Household Median Income

	Monthly Owner Costs as a % of Household Income: Have Mortgage					Monthly Owner Costs as a % of Household Income: No Mortgage						
	Less than 20.0 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 percent or more	Less than 10.0 percent	10.0 to 14.9 percent	15.0 to 19.9 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 percent or more
United States	34.90%	7.90%	5.20%	3.60%	12.30%	38.40%	20.00%	12.50%	7.90%	5.20%	3.60%	12.30%
New Jersey	24.40%	10.20%	7.50%	5.60%	24.50%	19.40%	18.40%	14.50%	10.20%	7.50%	5.60%	24.50%
North Jersey												
Bergen	22.70%	9.70%	7.20%	5.20%	26.20%	22.10%	18.20%	11.40%	9.70%	7.20%	5.20%	26.20%
Essex	23.30%	10.30%	7.00%	5.90%	29.70%	20.30%	13.50%	13.40%	10.30%	7.00%	5.90%	29.70%
Hudson	20.30%	9.80%	7.70%	4.80%	35.00%	13.80%	15.10%	13.90%	9.80%	7.70%	4.80%	35.00%
Morris	25.80%	9.80%	6.90%	5.00%	19.20%	22.60%	20.30%	16.10%	9.80%	6.90%	5.00%	19.20%
Passaic	17.00%	10.30%	9.00%	7.90%	26.40%	12.20%	18.00%	16.20%	10.30%	9.00%	7.90%	26.40%
Union	23.00%	7.70%	9.90%	5.90%	28.00%	16.60%	16.60%	15.30%	7.70%	9.90%	5.90%	28.00%
Central Jersey												
Hunterdon	27.50%	8.70%	6.40%	6.30%	21.40%	20.10%	19.60%	17.40%	8.70%	6.40%	6.30%	21.40%
Mercer	29.40%	8.00%	4.70%	5.50%	19.90%	24.30%	24.10%	13.40%	8.00%	4.70%	5.50%	19.90%
Middlesex	26.30%	11.30%	7.70%	5.60%	21.50%	24.50%	17.00%	12.40%	11.30%	7.70%	5.60%	21.50%
Monmouth	24.90%	11.60%	6.30%	4.50%	24.60%	19.80%	18.80%	14.30%	11.60%	6.30%	4.50%	24.60%
Ocean	20.90%	9.80%	8.60%	6.00%	25.90%	16.30%	17.50%	15.90%	9.80%	8.60%	6.00%	25.90%
Somerset	26.50%	6.50%	9.00%	6.50%	24.10%	22.30%	18.40%	12.70%	6.50%	9.00%	6.50%	24.10%
Sussex	26.40%	13.90%	6.80%	6.00%	18.50%	15.70%	20.60%	18.50%	13.90%	6.80%	6.00%	18.50%
Warren	20.50%	9.80%	5.30%	5.00%	23.80%	20.40%	21.10%	14.50%	9.80%	5.30%	5.00%	23.80%
South Jersey												
Atlantic	16.00%	12.20%	9.80%	5.10%	26.20%	15.00%	19.50%	12.30%	12.20%	9.80%	5.10%	26.20%
Burlington	29.30%	9.70%	6.80%	5.90%	18.20%	21.60%	20.90%	16.90%	9.70%	6.80%	5.90%	18.20%
Camden	26.30%	12.00%	6.10%	6.80%	27.40%	15.30%	17.40%	14.90%	12.00%	6.10%	6.80%	27.40%
Cape May	22.90%	13.50%	10.60%	3.00%	18.30%	14.80%	21.50%	18.20%	13.50%	10.60%	3.00%	18.30%
Cumberland	26.40%	9.10%	8.90%	4.50%	23.80%	17.70%	23.50%	12.50%	9.10%	8.90%	4.50%	23.80%
Gloucester	29.30%	8.70%	5.60%	5.20%	21.90%	21.70%	18.60%	18.30%	8.70%	5.60%	5.20%	21.90%
Salem	27.50%	16.00%	6.80%	4.50%	24.00%	17.90%	12.70%	18.20%	16.00%	6.80%	4.50%	24.00%

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Resources for the Homeless

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

The table on the following pages includes some of these facilities:

Figure 36: Emergency Shelters and Transitional Housing Facilities

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

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

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

Figure 37: FFY 2012 Shelter Support Awards

Agency	Award Amount	Grant Description
Peace House Inc.	\$43,800	to purchase furnishings and a van for the emergency shelter.
Integrity, Inc.	\$325,500	to renovate the facility and purchase furniture for the purpose of creating 40 new beds for transitional housing.
The Salt and Light Company, Inc.	\$350,000	to purchase and renovate a building thereby creating 25 new beds for transitional housing.
Family Promise, Inc.	\$33,000	to purchase a new van for the day shelter that will transport families to various sites.
Homefront - TLC, Inc.	\$74,188	to make structural repairs to the emergency shelter and to purchase furniture and a new van.
Urban Renewal Corporation	\$158,404	to renovate two emergency shelters and to purchase equipment and furniture.
Volunteers of America Delaware Valley, Inc.	\$69,262	to replace a roof at the emergency shelter.

Rescue Mission of Trenton	\$238,500	to make improvements to the exterior and interior of the emergency shelter to ensure the continued health and safety of clients.
YMCA of Eastern Union County	\$350,000	to renovate the transitional housing which will include re-pointing the brick, replacing the front steps and the roof.
Paterson Task Force for Community Action, Inc.	\$27,300	to replace the roof and to purchase equipment for the emergency shelter.
The Salvation Army -- New Jersey Division	\$285,152	for renovation work and to purchase furnishings, equipment and a van for the emergency shelter and transitional housing facility.
Catholic Charities of Newark	\$20,000	to address safety violations at the emergency shelter.
Catholic Charities of Newark	\$94,200	to address the safety and code violations of the emergency shelter.
180 Turning Lives Around, Inc.	\$51,649	to upgrade security and heating/air conditioning systems, purchase equipment and replace carpeting at 10 transitional housing units.
Palisades Emergency Residence Corporation	\$94,357	for renovation work and to purchase furniture and equipment for the emergency shelter.

The following charts summarize the Continuum of Care FFY 2012 awards to New Jersey for homeless assistance projects. These projects provide transitional (TH) and permanent housing (PH) along with supportive services (SSO) such as job training, health care, mental health counseling, substance abuse treatment and child care to homeless and/or chronic homeless households.

Figure 38: FFY 2012 Continuum of Care Awards

NJ-500 - Atlantic City & County CoC
NJ-500 - REN - Atlantic City Rights of Passage CoCR \$141,279
NJ-500 - REN - Atlantic HMIS FY 2012 CoCR \$17,000
NJ-500 - REN - Project for Independent Living CoCR \$51,411
NJ-500 - REN - Shelter Plus Care-Atlantic CoCR \$154,588
NJ-500 Total : \$364,278
NJ-501 - Bergen County CoC
NJ-501 - REN - Advance Supportive Living Program (SLP) - Bergen CoCR \$346,833
NJ-501 - REN - Alfred J. Thomas Home For Veterans CoCR \$88,415
NJ-501 - REN - Bergen County Homeless Management Information System (HMIS) CoCR \$82,893
NJ-501 - REN - Fairview McKinney CoCR \$162,384
NJ-501 - REN - Family Guidance 12-13 Renewal CoCR \$104,570
NJ-501 - REN - Hackensack/Bogota CoCR \$245,380
NJ-501 - REN - Homeless Case Management CoCR \$106,856
NJ-501 - REN - Housing Works I 12-13 Renewal CoCR \$325,032
NJ-501 - REN - Independence Hall CoCR \$89,026
NJ-501 - REN - Job Coach CoCR \$87,996
NJ-501 - REN - Knickerbocker Residence CoCR \$210,466
NJ-501 - REN - Ladder CoCR \$88,110
NJ-501 - REN - LINKs Project renewal year 2013-2014 CoCR \$40,016
NJ-501 - REN - PHASES CoCR \$60,517
NJ-501 - REN - SOS Domestic Violence Transitional Housing CoCR \$15,859
NJ-501 - REN - SOS Domestic Violence Transitional Housing B2 CoCR \$23,072
NJ-501 - REN - Vantage - Van Sciver 2012-13 Renewal CoCR \$109,245
NJ-501 Total : \$2,186,670
NJ-502 - Burlington County CoC
NJ-502 - REN - 2012 renewal of 2011 consolidation CoCR \$274,548
NJ-502 - REN - 2012 renewal of PHB 2009 CoCR \$16,054
NJ-502 - REN - 2012 renewal of PHB 2010 CoCR \$15,830
NJ-502 - REN - Burlington HMIS FY2012 CoCR \$2,560
NJ-502 - REN - Providence House Burlington Project Self-Sufficiency CoCR \$69,218
NJ-502 - REN - Shelter Plus Care-Burlington CoCR \$93,499
NJ-502 - REN - Supportive Housing/Haven CoCR \$42,000
NJ-502 - REN - Transitional Housing with Supportive Services for Veterans and Their Families CoCR \$14,172
NJ-502 - REN - Transitional Housing with Supportive Services for Working Poor Families with Children CoCr \$10,660
NJ-502 Total : \$538,548
NJ-503 - Camden City & County CoC
NJ-503 - REN - A Wright/Liberty Place Renewal 2012 CoCR \$169,833
NJ-503 - REN - Camden County Supportive Housing CoCR \$89,917
NJ-503 - REN - Camden HMIS FY2012 CoCR \$45,028
NJ-503 - REN - Camden Shelter Plus Care Program CoCR \$295,992
NJ-503 - REN - COSTAR CoCR \$21,873
NJ-503 - REN - HNPC Housing Outreach CoCR \$9,915
NJ-503 - REN - Home Base Supportive Apartments CoCR \$61,100
NJ-503 - REN - Homeless Programs CoCR \$6,805
NJ-503 - REN - Imani Renewal 2012 CoCR \$130,911
NJ-503 - REN - OMAR Renewal 2012 CoCR \$126,169
NJ-503 - REN - Project H.O.P.E. CoCR \$55,795
NJ-503 Total : \$1,013,338

NJ-504 - Newark/Essex County CoC
NJ-504 - REN - A Major Step 2 CoCR \$250,474
NJ-504 - REN - Almost Home III CoCR \$260,630
NJ-504 - REN - Community Creche: Transitional Housing for Homeless Mothers with Newborns CoCr \$249,495
NJ-504 - REN - ESNJ Essex HUD 1 2012 CoCR \$46,664
NJ-504 - REN - ESNJ Essex HUD 2 2012 CoCR \$151,981
NJ-504 - REN - Essex County St Clares CoCR \$39,095
NJ-504 - REN - Essex Exp HMIS FY2012 CoCR \$149,999
NJ-504 - REN - Essex HMIS FY2012 CoCR \$85,667
NJ-504 - REN - Harmony House Domestic Violence Program CoCR \$142,919
NJ-504 - REN - Harmony House Transitional Housing Program CoCR \$142,354
NJ-504 - REN - Major Step 2 CoCR \$138,365
NJ-504 - REN - My Own Place CoCR \$390,946
NJ-504 - REN - Newark HOME/'Nancy' Place CoCR \$173,891
NJ-504 - REN - Newark YMCA Shelter Plus Care CoCR \$196,619
NJ-504 - REN - Next Step CoCR \$245,600
NJ-504 - REN - Permanant CoCR \$176,283
NJ-504 - REN - Project Live Supportive Housing Program 2012-2015 Renewal CoCR \$275,534
NJ-504 - REN - Shelter Plus Care (3AE)- Essex 1 CoCR \$277,203
NJ-504 - REN - Shelter Plus Care (3AF)- Essex II CoCR \$280,221
NJ-504 - REN - Shelter Plus Care (3AR)- Urban Renewal- Essex CoCR \$39,095
NJ-504 - REN - Shelter Plus Care (3AT)- Project Live- Essex CoCR \$260,630
NJ-504 - REN - Shelter Plus Care (3AU)- MHA of Essex County- Essex CoCR \$195,473
NJ-504 - REN - Shelter Plus Care- Project Live (Essex) (3AG) CoCR \$263,668
NJ-504 - REN - SHP for Disabled Single Women CoCR \$44,491
NJ-504 - REN - Supportive Apartment Living Program CoCR \$94,500
NJ-504 - REN - Teen MAP CoCR \$42,845
NJ-504 - REN - TRA for Disabled Adults CoCR \$192,452
NJ-504 Total : \$4,807,094
NJ-505 - Gloucester County CoC
NJ-505 - REN - CFS Tanyard Oaks 1& 2 CoCR \$57,168
NJ-505 - REN - Eleanor Corbett House Safe Haven CoCR \$87,573
NJ-505 - REN - Gloucester HMIS FY2012 CoCR \$3,000
NJ-505 - REN - Mother Child Permanent Housing CoCR \$91,967
NJ-505 - REN - Mother Child Transitional Housing CoCR \$34,881
NJ-505 - REN - Shelter Plus Care-Gloucester CoCR \$97,638
NJ-505 Total : \$372,227
NJ-506 - Jersey City/Bayonne/Hudson County CoC
NJ-506 - REN - All Saints Supportive Housing CoCR \$218,664
NJ-506 - REN - Collaborative Solutions CoCR \$390,343
NJ-506 - REN - Hudson HMIS FY2012 CoCR \$69,000
NJ-506 - REN - Live United Housing Program Leasing I CoCR \$16,563
NJ-506 - REN - Project Home CoCR \$623,713
NJ-506 - REN - Saint Joseph's Home Renewal FY2012 CoCR \$540,714
NJ-506 - REN - St. Jude's Oasis Project Application 2012 CoCR \$154,153
NJ-506 - REN - St. Lucy's Project Application 2012 CoCR \$236,231
NJ-506 - REN - The House of Faith, Inc. Transitional Housing Program CoCR \$221,078
NJ-506 Total : \$2,470,459

NJ-507 - New Brunswick/Middlesex County CoC
NJ-507 - REN - H2O Renewal Yr 6 fy 12 CoCR \$58,484
NJ-507 - REN - Imani Park CoCR \$35,667
NJ-507 - REN - Naomi's Way Transitional Housing Program CoCR \$237,486
NJ-507 - REN - PERTH AMBOY CARE HOUSE 2013 CoCR \$90,000
NJ-507 - REN - Ryan White S+C Program CoCR \$77,276
NJ-507 - REN - S+C for the Chronically Homeless (2006 Housing First) CoCR \$147,810
NJ-507 - REN - S+C for the Chronically Homeless (2007 UBHC) CoCR \$177,372
NJ-507 - REN - Shelter Plus Care-Middlesex CoCR \$172,704
NJ-507 Total : \$996,799
NJ-508 - Monmouth County CoC
NJ-508 - REN - Center House CoCR \$188,515
NJ-508 - REN - Center House S+C CoCR \$309,405
NJ-508 - REN - ESNJ Monmouth HUD 2012 CoCR \$44,071
NJ-508 - REN - Families in Transition - Expansion CoCR \$145,381
NJ-508 - REN - Families in Transition - Original CoCR \$125,261
NJ-508 - REN - HABcore Rt 66 Apts AP02 - 2012 CoCR \$256,400
NJ-508 - REN - Homeward Bound 1 CoCR \$406,672
NJ-508 - REN - Housing with Dignity CoCR \$378,276
NJ-508 - REN - Monmouth County Tenant Based Rental Assistance CoCR \$102,167
NJ-508 - REN - Monmouth Exp HMIS FY2012 CoCR \$25,000
NJ-508 - REN - Monmouth HMIS FY2012 CoCR \$56,727
NJ-508 - REN - Monmouth Stonehurst Phase 1 Supportive Services and Operations CoCR \$83,596
NJ-508 - REN - Monmouth Stonehurst Phase II - Supportive Services CoCR \$41,532
NJ-508 - REN - PARK ROAD APARTMENTS CoCR \$44,801
NJ-508 - REN - Ray of Light CoCR \$54,331
NJ-508 - REN - Safe and Sound CoCR \$201,390
NJ-508 - REN - Shelter Plus Care-Monmouth CoCR \$159,883
NJ-508 Total : \$2,623,408
NJ-509 - Morris County CoC
NJ-509 - REN - Child Care Access Program CoCR \$60,375
NJ-509 - REN - Morris County Leasing 2010 CoCR \$13,864
NJ-509 - REN - Safe Haven CoCR \$390,732
NJ-509 - REN - Shelter Plus Care- Morris III (3AP) CoCR \$169,410
NJ-509 - REN - Step Off the Street Outreach CoCR \$59,117
NJ-509 - REN - Transitional Housing Program CoCR \$215,953
NJ-509 - REN - Transitional Living Program CoCR \$195,027
NJ-509 Total : \$1,104,478
NJ-510 - Lakewood Township/Ocean County CoC
NJ-510 - REN - Ocean Dover Road/Laurel Avenue CoCR \$39,233
NJ-510 - REN - Ocean OMHS Leasing CoCR \$13,289
NJ-510 - REN - Ocean OMHS S+C CoCR \$58,381
NJ-510 - REN - Ocean Supportive Services for Jay Street CoCR \$42,491
NJ-510 - REN - OMHS Leasing for CH 2008 CoCR \$14,481
NJ-510 - REN - Project Achieve CoCR \$19,741
NJ-510 - REN - Providence House-Ocean Project Self-Sufficiency CoCR \$25,334
NJ-510 - REN - Vetwork CoCR \$21,058
NJ-510 Total : \$234,008

NJ-511 - Paterson/Passaic County CoC
NJ-511 - REN - Creech Permanent Housing I CoCR \$132,894
NJ-511 - REN - Eva's Village S+C CoCR \$121,568
NJ-511 - REN - Housing First Pilot Project CoCR \$327,953
NJ-511 - REN - NJCDC Marion Street Apartments CoCR \$128,869
NJ-511 - REN - Paasaic County Permanent Housing CoCR \$148,330
NJ-511 - REN - Passaic Exp HMIS FY2012 CoCR \$25,000
NJ-511 - REN - Passaic HMIS FY2012 CoCR \$22,667
NJ-511 - REN - Place of Promise CoCR \$64,725
NJ-511 - REN - Shelter Plus Care- Paterson YMCA (Passaic) (MNJ) CoCR \$1,040,398
NJ-511 - REN - Shelter Plus Care- St. Joseph's PATH (Passaic) (3AZ) CoCR \$200,711
NJ-511 - REN - St. Joe's CDC S+C (2010 - 2011) CoCR \$47,370
NJ-511 - REN - St. Paul's CDC S+C CoCR \$47,369
NJ-511 - REN - SWITCH 2012 Renewal CoCR \$41,902
NJ-511 Total : \$2,349,756
NJ-512 - Salem County CoC
NJ-512 - REN - Salem County Leased Apartments/HOMES program CoCR \$144,160
NJ-512 - REN - Salem HMIS FY2012 CoCR \$2,001
NJ-512 Total : \$146,161
NJ-513 - Somerset County CoC
NJ-513 - REN - Chance II Supportive Housing CoCR \$120,553
NJ-513 - REN - Permanent Supportive Housing I CoCR \$103,632
NJ-513 - REN - Permanent Supportive Housing II CoCR \$103,192
NJ-513 - REN - Permanent Supportive Housing IV CoCR \$18,589
NJ-513 Total : \$345,966
NJ-514 - Trenton/Mercer County CoC
NJ-514 - REN - Catholic Charities Leasing CoCR \$10,784
NJ-514 - REN - Day Drop-in Center for the Homeless CoCR \$68,517
NJ-514 - REN - Housing First Leasing - Trenton/Mercer CoCR \$9,914
NJ-514 - REN - Housing Now CoCR \$141,519
NJ-514 - REN - Mercer HMIS FY2012 CoCR \$19,970
NJ-514 - REN - Mercer PSH 1 - CC On My Own CoCR \$193,460
NJ-514 - REN - Mercer PSH 2 - Dunham Hall CoCR \$188,256
NJ-514 - REN - Mercer PSH 3 - GTBHC & CC Greenwood Ave CoCR \$309,537
NJ-514 - REN - Mercer PSH 4 - GTBHC S+C CoCR \$353,399
NJ-514 - REN - Mercer PSH 8 - Housing First phase 1 - Housing First Demonstration Initiative CoCR \$425,613
NJ-514 Total : \$1,720,969

NJ-515 - Elizabeth/Union County CoC
NJ-515 - REN - Bridgeway Supportive Housing 2012 CoCR \$26,328
NJ-515 - REN - Bridgeway/CSPNJ 11U CH-Fam 2012 CoCR \$141,841
NJ-515 - REN - Bridgeway/Elizabeth Housing Authority 45U 2012 CoCR \$643,906
NJ-515 - REN - Bridgeway/Elizabeth Housing Authority 20U 2012 CoCR \$260,630
NJ-515 - REN - Bridgeway/Plainfield Housing Authority 15U 2012 CoCR \$197,948
NJ-515 - REN - Bridgeway/Plainfield Housing Authority 25U 2012 CoCR \$344,467
NJ-515 - REN - CAU 96&116 West Grand 2012 CoCR \$101,236
NJ-515 - REN - CAU Morris Ave.-TH 2012 CoCR \$49,954
NJ-515 - REN - Community Access Institute-Colonial/Morse 2012 CoCR \$24,775
NJ-515 - REN - Community Access Unilimited-Jaques 2012 CoCR \$163,535
NJ-515 - REN - Elizabeth Coalition to House the Homeless-TH 2012 CoCR \$13,553
NJ-515 - REN - Homefirst 2U 2012 CoCR \$19,009
NJ-515 - REN - Homefirst 4U 2012 CoCR \$36,808
NJ-515 - REN - Homefirst 4U(a) 2012 CoCR \$16,982
NJ-515 - REN - Homefirst 5U 2012 CoCR \$82,192
NJ-515 - REN - Homefirst 8U 2012 CoCR \$27,430
NJ-515 - REN - Homefirst 8U(a) 2012 CoCR \$96,226
NJ-515 - REN - Homefirst SRA-10U 2012 CoCR \$145,166
NJ-515 - REN - Homefirst SRA-4U 2012 CoCR \$80,658
NJ-515 - REN - Homefirst/Elizabeth Housing Authority 4U 2012 CoCR \$62,027
NJ-515 - REN - Homefirst/Plainfield Housing Authority 35U 2012 CoCR \$479,733
NJ-515 - REN - Homefirst/Plainfield Housing Authority 4U 2012 CoCR \$56,727
NJ-515 - REN - Union HMIS FY2012 CoCR \$40,655
NJ-515 - REN - YMCA of Eastern Union County I-PH 2012 CoCR \$289,622
NJ-515 - REN - YMCA of Eastern Union County-Madison 2012 CoCR \$90,397
NJ-515 - REN - YWCA Eastern Union County 2012 CoCR \$221,858
NJ-515 Total : \$3,713,663
NJ-516 - Warren, Sussex Hunterdon Counties CoC
NJ-516 - REN - DF Operating PH Bonus Program CoCR \$10,095
NJ-516 - REN - DF Service and Operating Program CoCR \$25,941
NJ-516 - REN - ESNJ Warren HUD 2012 CoCR \$7,613
NJ-516 - REN - Hunterdon HMIS FY2012 CoCR \$3,000
NJ-516 - REN - Permanent Housing Warren County CoCR \$65,676
NJ-516 - REN - Shelter Plus Care- Alternatives (Warren) (3AW) CoCR \$91,248
NJ-516 - REN - Sussex HMIS FY2012 CoCR \$2,457
NJ-516 - REN - Sussex Supportive Living Program CoCR \$80,025
NJ-516 - REN - Warren HMIS FY2012 CoCR \$2,000
NJ-516 Total : \$288,055
NJ-518 - Ocean City/Cape May County CoC
NJ-518 - REN - Cape May BOSS Leasing CoCR \$18,271
NJ-518 - REN - Cape May HMIS FY2012 CoCR \$2,667
NJ-518 - REN - Shelter Plus Care-Cape May I CoCR \$94,496
NJ-518 - REN - Shelter Plus Care-Cape May III CoCR \$29,378
NJ-518 Total : \$144,812
NJ-520 - Cumberland County CoC
NJ-520 - REN - CFS Victims of Domestic Violence Cumberland SHP CoCR \$37,022
NJ-520 - REN - Cumberland HMIS FY2012 CoCR \$1,998
NJ-520 - REN - Cumberland Shelter Plus Care CoCR \$63,234
NJ-520 Total : \$102,254

Public Housing Data

Figure 39: Number of Vouchers and Units by Housing Authority

Housing Authority Name	Public Housing	Voucher Funded Assistance	Mod Rehab
Asbury Park HA	586	278	0
Atlantic City HA	1,513	945	0
Bayonne HA	1,285	252	0
Belmar HA	50	0	0
Bergen County HA	503	3,586	0
Berkeley HA	70	25	0
Beverly HA	71	0	0
Bloomfield HA	0	270	0
Boonton HA	74	159	0
Brick HA	266	142	0
Bridgeton HA	438	203	0
Buena HA	60	0	0
Burlington County HA	0	627	0
Burlington HA	90	0	0
Camden HA	1,801	1,374	0
Cape May HA	85	0	0
Carteret HA	252	464	0
CEC	0	50	0
Cherry Hill HA	0	131	0
Clementon HA	70	69	0
Cliffside Park HA	354	347	0
Clifton HA	0	264	0
Collingswood HA	95	0	0
CSPNJ	0	75	0
Dover HA	59	248	0
East Orange HA	244	943	0
Edgewater HA	30	154	0
Edison HA	160	375	0
Elizabeth HA	1,314	1,103	0
Englewood HA	152	501	0

Housing Authority Name	Public Housing	Voucher Funded Assistance	Mod Rehab
Florence HA	50	0	0
Fort Lee HA	40	0	0
Fort Lee HA	0	490	0
Franklin HA	32	230	0
Freehold HA	85	0	0
Garfield HA	456	0	0
Glassboro HA	179	112	0
Gloucester City HA	105	0	0
Gloucester County HA	262	0	8
Gloucester County HA	0	1,928	0
Guttenberg HA	251	198	0
Hackensack HA	504	0	0
Haddon HA	100	0	0
Hamilton Township HA	0	222	0
Harrison HA	268	0	0
Highland Park HA	124	145	0
Highlands HA	125	0	0
Hightstown HA	100	0	0
Hoboken HA	1,358	326	0
Hunterdon County H A	0	477	0
Irvington HA	664	240	0
Jersey City Episcopal CDC	0	50	0
Jersey City HA	2,618	3,791	0
Keansburg HA	80	249	0
Lakewood HA	268	831	0
Lakewood RAP	0	1,058	8
Linden HA	201	357	0
Lodi HA	220	477	0

Housing Authority Name	Public Housing	Voucher Funded Assistance	Mod Rehab
Long Branch HA	523	866	0
Madison HA	134	190	0
Manville HA	0	90	0
Middlesex County	0	400	0
Middletown HA	99	245	0
Millville HA	498	191	0
Monmouth County	0	1,889	0
Montclair HA	0	321	0
Morris County HA	304	634	0
Morristown HA	470	184	0
Neptune HA	345	318	0
New Brunswick HA	417	903	0
Newark HA	8,286	6,590	0
Newton HA	80	0	0
NJ DCA	0	21,204	356
NJ HMFA	0	0	539
North Bergen HA	985	457	0
Ocean City H A	121	0	0
Old Bridge HA	0	204	0
Orange HA	390	741	0
Passaic County HA	0	835	0
Passaic HA	699	1,828	0
Paterson DCD HA	0	1,071	0
Paterson HA	1,174	1,166	0
Penns Grove HA	152	35	0
Pennsauken HA	0	76	0
Perth Amboy HA	645	820	0
Phillipsburg DCD	0	210	0

Housing Authority Name	Public Housing	Voucher Funded Assistance	Mod Rehab
Phillipsburg HA	578	0	0
Plainfield HA	473	744	0
Pleasantville HA	207	245	0
Princeton HA	208	0	0
Rahway HA	277	188	0
Red Bank HA	90	260	0
Salem HA	182	30	0
Sayreville HA	0	174	0
Secaucus HA	275	250	0
Somerville HA	0	170	0
South Amboy HA	152	111	0
Summit HA	195	0	0
Trenton HA	1,838	0	0
Union City HA	454	693	0
Union County HA	0	371	0
Union Township HA	0	163	0
Vineland HA	600	347	0
Warren County HA	0	666	0
Weehawken HA	99	350	0
West New York HA	715	462	0
West Orange HA	0	120	0
Wildwood HA	170	0	0
Woodbridge HA	565	405	0
Totals	40,112	70,983	911

Figure 40: Units Information

State	ACC Units	50058 Required	50058 Received
US	1,181,484	1,079,969	973,890
NJ	40,036	35,525	35,172

US Department of Housing and Urban Development 2/29/2012

Figure 41: Average Annual Income

State	Average Annual Income
US	13,403
NJ	15,592

US Department of Housing and Urban Development 2/29/2012

Figure 42: Length of Stay as a Percentage

State	Percent: Less Than 1 Year	Percent: 1 to 2 Years	Percent: 2 to 5 Years	Percent: 5 to 10 Years	Percent: 10 to 20 Years	Percent: Over 20 Years
US	22	10	21	18	17	13
NJ	16	8	19	23	21	14

US Department of Housing and Urban Development 2/29/2012