

DRAFT FY 2026 ACTION PLAN



State of New Jersey
Mikie Sherrill, Governor

Department of Community Affairs
Jacquelyn A. Suárez, Commissioner

Contents

Executive Summary..... 2

 AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 2

 PR-05 Lead & Responsible Agencies - 91.300(b) 4

 AP-10 Consultation - 91.110, 91.300(b); 91.315(l) 5

 AP-12 Participation - 91.115, 91.300(c) 10

 AP-15 Expected Resources – 91.320(c)(1,2) 14

Annual Goals and Objectives 19

 AP-25 Allocation Priorities – 91.320(d)..... 25

 AP-30 Methods of Distribution – 91.320(d)&(k)..... 27

 AP-35 Projects – (Optional)..... 55

 AP-38 Project Summary 56

 AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii) 72

 AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii) 73

 AP-50 Geographic Distribution – 91.320(f)..... 74

Affordable Housing 75

 AP-55 Affordable Housing – 24 CFR 91.320(g)..... 75

 AP-60 Public Housing - 24 CFR 91.320(j)..... 77

 AP-65 Homeless and Other Special Needs Activities – 91.320(h) 78

 AP-70 HOPWA Goals – 91.320(k)(4) 84

 AP-75 Barriers to affordable housing – 91.320(i) 85

 AP-85 Other Actions – 91.320(j) 87

Program Specific Requirements 92

AP-90 Program Specific Requirements – 91.320(k)(1,2,3) 92

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2026 Annual Action Plan is the State of New Jersey's submission to U.S. Department of Housing and Urban Development (HUD) for Federal Fiscal Year 2026. The Plan affirms the goals and objectives established under Title I of the Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990, as amended. These objectives are centered on three primary goals: providing decent housing, creating a suitable living environment, and expanding economic opportunities for low- and moderate-income households.

The 2026 Annual Action Plan represents the second year of implementation under the 2025–2029 Five-Year Consolidated Plan. It outlines specific activities the State of New Jersey will undertake to advance its housing and community development goals. The Consolidated Plan establishes the State's priorities, strengthens coordination among programs and funding sources, and guides the allocation of limited housing, community development, and economic development resources to communities and program beneficiaries with the greatest needs.

2. Summarize the objectives and outcomes identified in the Plan

During the coming year, the State of New Jersey will allocate resources to address the priority needs identified in its five-year plan, advancing HUD's goals of developing viable urban communities by providing decent housing, ensuring a suitable living environment, and expanding economic opportunities for low- and moderate-income residents.

- Affordable Housing; (HOME, HTF, CDBG)
- Elimination of Homelessness; (ESG, HOPWA, HOME)
- Community Revitalization; (CDBG)
- Neighborhood Revitalization; (CDBG)
- Economic Development; (CDBG)
- Homeownership; and (HOME, CDBG)
- Veteran Homelessness (HOME, HTF)

3. Evaluation of past performance

The State's evaluation of its past performance including FFY 2024 year has been completed and documented in the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER is an annual assessment report that documents the progress made through an evaluation of past performance compared to the measurable goals and objectives identified in the Five-Year Consolidated Plan. The CAPER can be found on the Division of Housing and Community Resources website at New Jersey Department of Community Affairs (DCA) [Public Notice titled State of New Jersey Draft Consolidated Annual Performance and Evaluation Report Available for Public Comment; FFY 2024 Draft CAPER \(nj.gov\)](#). In 2025, the State allocated the majority of its HUD funding to address the need for affordable housing, to increase and preserve existing affordable housing, to address the needs of households who were homeless, and to address infrastructure and public facility needs, as well as neighborhood rehabilitation. A new set of funding was allocated to address veteran homelessness by creating new units and providing rental subsidies to homeless veterans.

The State utilized HOME and Homelessness Prevention and Rapid Re-Housing funds to assist 864 homeless households with rapid-rehousing rental assistance, 456 with HOME funds and 408 with ESG funds. Using ESG funds, the State assisted 172 households at-risk of becoming homeless with homelessness prevention assistance. The ESG Shelter Support program did not create any new beds this reporting period. HOPWA funds were used to support rental assistance for 66 people who were homeless or at risk of homelessness and those who had special needs.

Using HOME and HTF funds, the State constructed 25 rental units. CDBG funds were allocated to 22 municipalities and counties to support infrastructure improvements, housing rehabilitation, accessibility upgrades, and public facility projects. Funding supported 15 infrastructure projects and 7 housing rehabilitations and accessibility improvement projects, in addition to assisting 81 households through homeowner rehabilitation activities.

Goal	Category	Indicator	Expected – Program Year	Actual – Program Year
Improve community infrastructure and facilities	Non-Housing Community Development	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	15,351	20,754
Increase supply of affordable rental & owner units	Affordable Housing	Rental units constructed	12	25
		Rental units rehabilitated	20	10
		Homeowner Housing Added	2	0
Preserve existing affordable housing	Affordable Housing	Homeowner Housing Rehabilitated	50	81
Support community & economic development programs	Non-Housing Community Development	Businesses assisted	1	0
Support rental housing & services for homeless	Affordable Housing	Tenant-based rental assistance/ Rapid Rehousing	653	864
		Overnight/Emergency Shelter/Transitional Housing Beds added	5	0
		Homelessness Prevention	144	172
		Housing for People with HIV/AIDS added	61	66
		Other	1	3

The State exceeded its goals in most categories, with a few exceptions. The HOME Production Program did not receive any qualifying applications for homeownership projects, resulting in the projected goal not being met. The HOME Program also fell short of its rental rehabilitation unit goal due to a lack of applications from developers. Many developers opted to pursue the less restrictive State Affordable Housing Trust Fund (AHTF) instead. DCA anticipates that this trend will shift as funding available through the State AHTF becomes more limited.

The CDBG program did not receive applications for additional business assistance, therefore funding priorities shifted towards homeowner rehabilitation and infrastructure activities.

The ESG Rapid Re-Housing Program narrowly missed its annual goal of assisting 414 households, serving 408 households during the reporting period. However, the combined annual goal for tenant-based rental assistance and rapid re-housing was exceeded through the use of HOME funds, and the five-year goal was also surpassed.

For the ESG Homelessness Prevention Program, the annual goal of assisting 144 households was exceeded, with 172 households served this year. The program reached 89 percent of its five-year goal, a shortfall largely attributable to the COVID-19 pandemic and the statewide housing moratorium that was in effect from March 1, 2020, through December 31, 2021.

The ESG Shelter Support Program created 54 beds during the prior reporting period, and subrecipients have begun activities with FFY 2024 funds to create an additional 28 beds, which will be counted in the next reporting cycle. Although no new beds were counted in this reporting period due to timing, the five-year goal of adding 25 new beds has already been far exceeded.

4. Summary of Citizen Participation Process and consultation process

Pursuant to 24 CFR Part 91, which outlines the citizen participation requirements for States, the State of New Jersey provides adequate public notice at the start of each comment period. In developing the 2026 Action Plan, the State created a Community Needs Survey, held public meetings, and engaged stakeholders. To broaden participation in both the survey and the public meeting, New Jersey published public notices in regional newspapers, emailed approximately 40,000 voucher holders of state-administered rental subsidies, contacted known community stakeholders, and posted announcements on the NJDCA website.

Community Needs Survey: On April 1, 2026, the NJDCA launched the State of New Jersey 2026 Annual Action Plan Community Needs Survey. In accordance with the New Jersey Language Access Law (P.L. 2023, c.263), the survey was available in the seven most commonly spoken languages in the state. The survey remained open through May 1, 2026, and received 396 responses from individuals representing diverse demographic and geographic areas. Public notices, including those in newspapers and on the website, contained a QR code to facilitate easy access to the online survey.

Community Needs Public Meeting: On April 27, 2026, the NJDCA held a virtual public meeting, which was advertised alongside the survey in newspapers, emails, and online postings. The meeting was intended to provide residents and stakeholders an opportunity to share insights, comments, and recommendations with the NJDCA. No participants attended the Community Needs Public Meeting.

2026 Annual Action Plan Public Hearing: After reviewing the Community Needs Survey responses and considering the Consolidated Plan and CAPER, the NJDCA drafted the 2026 Annual Action Plan.

The draft Action Plan was posted on the Division of Housing and Community Resources website (<http://www.nj.gov/dca/divisions/dhcr/>) for a 30-day comment period July 6, 2026, to August 7, 2026, and an in-person public hearing was held on July 30, 2026. A public notice announcing the public comment period and the hearing was published in five regional newspapers. The public hearing, conducted as a hybrid virtual and in-person event, took place in the NJDCA conference room, which is easily accessible by public transportation, is ADA-compliant, and open to the public.

5. Summary of public comments

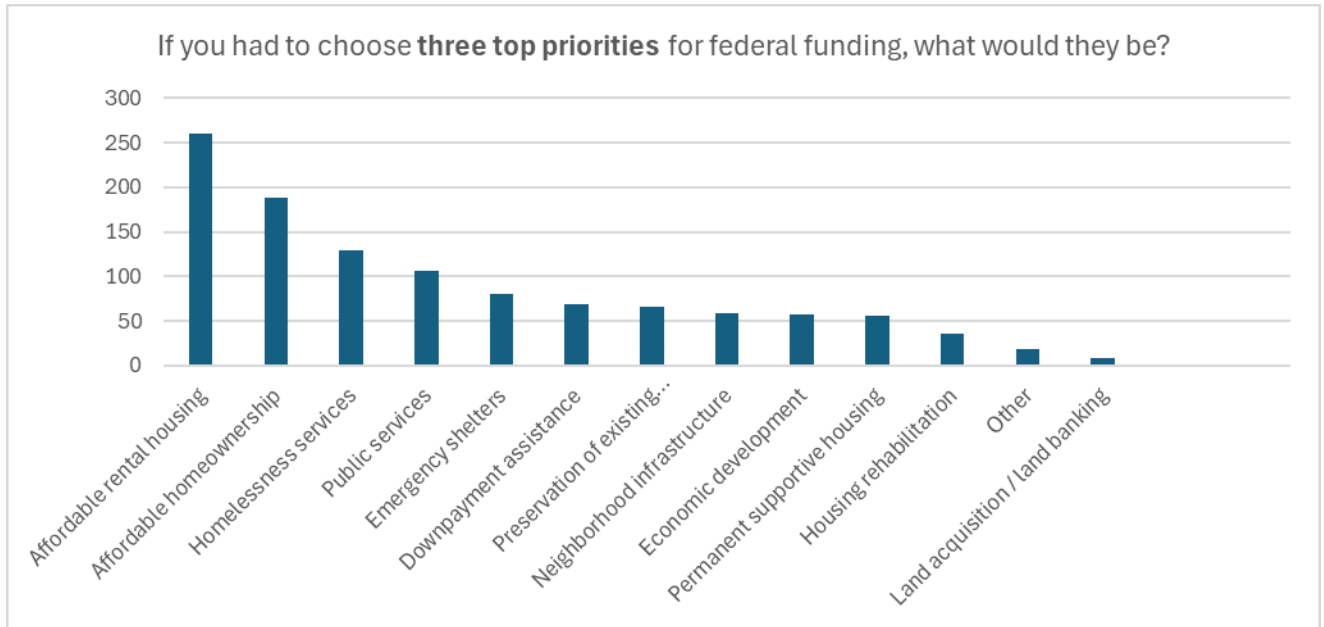
A total of 396 individuals completed the Community Needs Assessment Survey, representing a relatively diverse and geographically broad cross-section of New Jersey residents. Responses were received from nearly every county except Warren and Salem Counties. Camden and Morris Counties each accounted for 20 percent of respondents, followed by Hudson County at 14 percent. Survey participants also reflected diverse racial and age demographics. Respondents primarily identified as White (33 percent), African American/Black (25 percent), and Hispanic/Latino (23 percent). The largest age groups represented were individuals ages 45–54 (26 percent) and 35–44 (22 percent), followed by those ages 55–64 (15 percent), 25–34 (15 percent), and 65–74 (13 percent). Adults 75 and older represented 5 percent of respondents. Overall, the survey captured perspectives from a broad range of age groups reflective of New Jersey’s population. Seventy-eight of the respondents identified as women.

The survey also provided valuable insight into housing stability and tenure. Of the 396 respondents, 42 percent owned their homes (34 percent with a mortgage and 8 percent without one), while 48 percent rented (31 percent without financial assistance, 10 percent with rental subsidies, 2 percent in public housing, and 6 percent in income-qualified units). Six percent lived with friends or family, and 3 percent selected “other.” Although renters and homeowners were represented in nearly equal proportions in the survey, this differs from statewide patterns—according to the 2024 American Community Survey, approximately 64 percent of New Jersey housing units are owner-occupied.

Respondents overwhelmingly identified affordable housing and utility costs as key areas needing investment. When rating the availability of affordable housing in their communities, 44 percent rated it “poor” and 28 percent “fair,” with only 9 percent rating it “very good” or “excellent.” Infrastructure such as roads, bridges, and sidewalks received the second-lowest rating (20 percent “poor,” 29 percent “fair”), followed by housing conditions (20 percent “poor,” 29 percent “fair”). The most cited reason for moving was the high cost of rent or housing, which was also identified as the greatest barrier to finding quality housing (18 percent), followed by high utility costs (14 percent). These financial pressures strongly shaped respondents’ priorities for community investment and federal funding.

Among the 396 respondents, 21 percent reported having difficulty paying utility bills in the prior 12 months, followed by 14 percent who had difficulty paying rent or a mortgage. Another 10 percent reported being unable to afford necessary home repairs. These concerns were reflected in reported priorities: respondents identified affordable housing both rental and homeownership as the greatest need, followed by rental assistance, utility assistance, services for seniors and individuals with disabilities, and lead-based paint remediation. For ESG-eligible activities, respondents ranked homelessness prevention (rental assistance) as the highest priority (27 percent), followed by utility assistance (20 percent) and, emergency shelter operations (16 percent). The survey findings

demonstrate that housing affordability, utility burden, and homelessness prevention remain the most urgent concerns for New Jersey residents. Respondents consistently emphasized the need for increased investment in affordable housing, rental and utility assistance, and supportive services for vulnerable populations. At the same time, strong demand exists for expanded mental health services, workforce development opportunities, and broader quality-of-life improvements such as education access and food security.



The public comments received during the development of the 2026 Annual Action plan are consistent with the stakeholder, community, and resident feedback collected through the interviews, surveys, public comment period, and public hearings held during the development of the Consolidated Plan last year. This suggests that the key priorities and perspectives have remained stable and reinforce the objectives created in the Consolidated Plan 2025-2029.

6. Summary of comments or views not accepted and the reasons for not accepting them

All views were accepted and considered.

PR-05 Lead & Responsible Agencies - 91.300(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	New Jersey	Community Affairs
CDBG Administrator	New Jersey	Community Affairs
ESG Administrator	New Jersey	Community Affairs
HOME Administrator	New Jersey	Community Affairs
HOPWA Administrator	New Jersey	Health
HOPWA-C Administrator	New Jersey	Health
HTF Administrator	New Jersey	Community Affairs

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Sheri Malnak

Sheri.Malnak@dca.nj.gov

609-930-1843

AP-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

Over the next year, the DCA, working in partnership with other state agencies and service providers will continue to braid resources and strengthen the infrastructure needed to house some of the State's most vulnerable residents. These populations include individuals with intellectual and developmental disabilities, individuals with mental health and substance use disorders, individuals and families experiencing homelessness and/or domestic violence, veterans, and very low-income households facing severe cost burdens. Efforts will focus on expanding affordable housing, issuing rental assistance vouchers, and providing eviction prevention services through the following programs:

- Keeping Families Together (KFT) is a joint initiative between DCA and DCF. Through this program, community-based agencies provide case management services to more than 600 homeless households involved with the child welfare system. These services help families identify and secure stable housing while connecting them to essential support services that promote long-term reunification.
- Supportive Housing Connection (SHC), operated in collaboration with DHS, provides rental assistance to eligible consumers referred by the Division of Developmental Disabilities (DDD) and the Division of Mental Health and Addiction Services (DMHAS). SHC offers landlord outreach and training, rental and housing assistance, unit referrals and inspections, and resident inquiry resolution services.
- The New Jersey Healthy Homes Initiative (NJHHI) Capital Fund and Repair and Replacement Reserve, developed in collaboration with DHS, provides capital and operating assistance to deed restricted affordable housing units reserved for Medicaid members earning less than 30% of Area Median Income (AMI) who are at risk of homelessness or institutionalization.
- Housing Choice Voucher (HCV) Program provides rental assistance with preferences adopted by DCA to prioritize admission for veterans, individuals experiencing homelessness, individuals with disabilities, survivors of domestic violence, and local residents.
- The Omnibus Eviction and Homelessness Prevention (OEHP) Program offers eligible low-income households facing eviction with free access to legal representation and case management, while providing financial assistance to maintain or obtain housing, if needed. Attorneys review legal and tenancy-related documentation to ensure tenant rights are honored, advocate for tenants in court, and negotiate with landlords, while case workers connect households to rental assistance, relocation support, and other critical resources. This new OEHP program consolidated the prior Comprehensive Eviction Defense and Diversion (CEDD) program with the Homelessness Prevention Program (HPP) to streamline preventive services across the state.
- The NJ FamilyCare Housing Stabilization Program and Resource Platform (HSPRP), developed jointly by DCA and DOH, integrates housing and healthcare services. The program funds activities such as housing application assistance, move in support, tenancy stabilization, and home modifications. DCA grants also support organizational capacity building, including staff training, technology improvements, and increased Medicaid enrollment. This performance-based initiative strengthens cross sector collaboration

among state agencies, local nonprofits, and Managed Care Organizations (MCO) to improve both housing and health outcomes.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The State will continue to work closely with Continuum of Care (CoC) staff to break the cycle of homelessness and support individuals and families in sustaining housing, increasing income and employment, and improving overall quality of life. DCA will also maintain its requirement that all Emergency Solutions Grant (ESG) applications include a CoC support letter. Each letter must address the need for the proposed project and indicate whether it is considered a high priority within the CoC's homeless assistance plan.

In addition, the Office of Homelessness Prevention will continue to coordinate with local CoCs and other stakeholders to develop and implement statewide strategies to address homelessness. All state special purpose program funding will be required to align with local CoC efforts and adhere to coordinated entry system protocols to ensure consistency and maximize the effectiveness of service delivery.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The DCA engaged all CoC contacts to gather feedback on developing enhanced performance standards for the ESG Shelter Support program. This input was used to create updated standards that align with CoC performance goals. As noted previously, the DCA requires CoC support letters for all applications submitted under both the Homelessness Prevention and Rapid Rehousing RFP and the Shelter Support RFP. Each support letter must address the need for the proposed project and indicate whether it is considered a high priority within the CoC's homeless assistance plan.

The New Jersey Statewide Homeless Management Information System (HMIS) Collaborative is a unique partnership between state agencies and local communities. The NJ HMIS supports participating CoCs and provider agencies in meeting HUD data reporting requirements necessary to receive McKinney-Vento Homeless Assistance funding. Collaborative partners include the New Jersey Housing and Mortgage Finance Agency, the New Jersey Department of Human Services, the New Jersey Department of Community Affairs, the New Jersey Department of Children and Families, and 19 counties: Atlantic, Burlington, Cape May, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, and Warren.

NJ HMIS and DCA staff meet regularly with CoCs to gather feedback on HMIS performance. The DCA uses HMIS data to evaluate existing programs, inform funding decisions, and develop strategies to address homelessness. In 2026, the New Jersey HMIS staff transitioned to the New Jersey Department of Community Affairs after being administered by the New Jersey Housing and Mortgage Finance Agency (NJHMFA) since the system's inception. The HMIS team continues to work closely with Continuums of Care (CoCs) and ESG administrators to ensure reporting compliance and to strengthen data reporting metrics.

NJ HMIS staff regularly attend CoC meetings and data subcommittee meetings. The Collaborative also convenes bi-monthly Advisory Council meetings with CoC leads, providers, and state partners. The DCA participates in these statewide Advisory Council meetings and, through the Office of Homelessness Prevention, is actively working to strengthen data collaboration and governance practices to improve the statewide ecosystem of providers and stakeholders.

2. Agencies, groups, organizations and others who participated in the process and consultations			
Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
Community Needs Survey and Public Meeting links were sent to active ESG, CDBG, HOME, and DCA state-funded program grantees	Responses were anonymous therefore it is unknown which agencies participated	Federal funding priorities and needs assessment	The agencies were sent an invitation to the Community Needs Public Meeting and the Community Needs Survey and requested to submit feedback.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

N/A

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
N/A		

Table 3 - Other local / regional / federal planning efforts

AP-12 Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The State of New Jersey implemented a comprehensive and inclusive citizen participation process designed to ensure that residents, community organizations, and stakeholders had meaningful opportunities to engage in the development of the plan. The process emphasized transparency, accessibility, and proactive outreach to broaden participation—particularly among historically underrepresented groups.

Public Outreach and Engagement Activities

- **Public notices** were published in statewide and regional newspapers, posted on official agency websites, and distributed through email listservs to ensure broad awareness of the planning process.
- **A public hearing** was held at accessible locations and scheduled at varied times to accommodate working residents, individuals with disabilities, and those relying on public transportation.
- **Virtual participation options** were provided through online meeting platforms, allowing residents to attend remotely, submit comments electronically, and access meeting materials in real time.
- **Community partner engagement** included outreach to nonprofit organizations, advocacy groups, faith-based institutions, and service providers to encourage participation from low and moderate-income households, seniors, individuals with disabilities, and limited English proficient residents.

Efforts to Broaden Citizen Participation

- **Multilingual access** was prioritized by translating key documents and providing interpretation services at public meetings to ensure meaningful participation from New Jersey's diverse linguistic communities.
- **Targeted outreach** was conducted in communities with high concentrations of low-income residents and areas disproportionately affected by housing instability, environmental risks, or economic barriers.
- **Accessible materials** were made available in multiple formats, including large print versions and screen reader compatible digital files, to support residents with visual or cognitive disabilities.
- **Extended comment periods** were offered to allow adequate time for review and feedback, with comments accepted via email, online forms, postal mail, and in person submission.
- **Stakeholder consultations** were held with municipal officials, housing authorities, social service agencies, and community development organizations to gather technical input and ensure alignment with local needs.

Summary of Public Comments and Integration into the Plan

All comments received during the public comment period whether submitted in writing, online, or during public hearings were reviewed and considered in the development of the final plan. Feedback commonly addressed housing affordability, equitable distribution of resources, infrastructure needs, and support for vulnerable populations. Where appropriate, revisions were incorporated to reflect community priorities and strengthen program outcomes.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Electronic survey	Very low to low-income voucher holders; nonprofit/for-profit developers emergency shelters, small cities municipalities	396 participants completed the Community Needs Assessment Survey, representing a relatively diverse and geographically broad cross-section of residents. Responses were received from every county except Warren and Salem Counties. Camden and Morris Counties each accounted for 20% of respondents, followed by Hudson County at 14%. Survey respondents reflected diverse racial and age demographics. Participants primarily identified as White (33%), African American/Black (25%), and Hispanic/Latino (23%). The largest age groups represented were individuals aged 45–54 (26%) and 35–44 (22%), followed by residents aged 55–64 (15%), 25–34 (15%), and 65–74 (13%). Adults aged 75 and older	Respondents overwhelmingly identified affordable housing and utilities as key areas in need of investment. The availability of affordable housing in their areas was rated 44% poor, 28% fair with only 9% believing it was very good or excellent. The topic with the second lowest rating was infrastructure such as roads, bridges, sidewalks which were rated at 20% poor and 29% fair. Followed by housing conditions with 20% poor and 29% fair. The biggest reason cited for moving was rental or housing	N/A	New Jersey Department of Community Affairs 2026 Annual Action Plan Community Survey

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			represented 5% of respondents.	costs being too high. It was also the biggest barrier for finding good housing (18%), followed closely by utility costs being too high (14%).		
2	Community Needs Public Meeting	Very low to low-income voucher holders; nonprofit/for-profit developers emergency shelters, small cities municipalities	No one attended	NA	NA	New Jersey Department of Community Affairs 2026 Annual Action Plan Community Survey

Table 4 **Citizen Participation Outreach**

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$6,757,648	\$0	\$0	\$6,757,648	\$20,756,556	The CDBG Program will provide funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State
HOME	Public – federal	Acquisition Multifamily rental; New construction Multifamily rental; Rehab, New construction for Homeownership; TBRA	\$5,403,872.65	\$0	\$0	\$5,403,872.65	\$14,595,132.35	The HOME Program will provide funds to develop affordable housing units, rehabilitate owner-occupied units and provide rental assistance

Table 5 - Expected Resources – Priority Table

ESG	public - federal	Conversion and rehab for transitional housing and emergency shelter Rapid rehousing (rental assistance) Homelessness Prevention	\$3,188,843	0	0	\$3,188,843	\$10,712,817	The ESG Program will provide 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 rehoused and stabilized
HOPWA	public - federal	TBRA	\$4,205,987	0	0	\$4,205,987	\$3,189,073	The HOPWA Program will provide housing assistance to low-income persons with HIV/AIDS.

HTF	public - federal	Acquisition Multifamily rental; New construction Multifamily; Rental rehab	Have not received new allocation of \$5,367,920.02 (estimate based on FFY2025)	0	0	\$5,367,920.02	\$ 17,373,591.98	The Housing Trust Fund will provide funds to develop affordable rental housing units
-----	------------------	--	--	---	---	----------------	------------------	--

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

New Jersey will leverage federal CDBG, ESG, HOME, and HOPWA funds with other State funds to address the housing and community development needs previously discussed. In total, New Jersey anticipates committing the following in FFY 2026: \$30,265,081. The State will satisfy the required matching requirements in the following manner:

- Community Development Block Grant Program requires that administration funds expended in excess of \$100,000 must be matched on a one-to-one basis; the match for CDBG is the Affordable Housing Trust Fund.
- Emergency Solutions Grant Program requires a dollar-for-dollar match; the match for ESG is provided by the General Fund and the Homelessness Prevention Program.
- HOME Program requires a 25 percent match; the match for HOME is the State Rental Assistance Program.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion NA

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

FFY 2026 HOME Allocation	
Allocation	\$5,403,872.65
Administrative	\$540,387.26
CHDO	\$810,580.90
TBRA	\$2,701,936.33
Production Investment	\$1,350,968.16

FFY 2026 Emergency Solutions Grant Allocation		
Allocation	\$3,188,843	
Administrative	239,163.22	(\$75,000 is for HPRP grantees and \$164,163.22 for DCA Admin)
Shelter	1,474,839.89	
HPRP	1,474,839.89	

Goals Summary Information Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase supply of affordable rental & homeownership units	2026	2027	Affordable Housing	State of New Jersey	Affordable Housing	HOME: \$ 2,161,549.06 HTF: \$4,831,128.02 (estimated)	Rental units constructed: 34 Rental units rehabilitated: 0 Homeowner Housing Added: 0

2	Support rental housing and services for people experiencing homelessness	2026	2027	Affordable Housing Homeless	State of New Jersey	Prevent and eliminate Homelessness	HOPWA: \$4,205,987 HOME: \$2,701,936.33 ESG: \$3,188,843	Households Assisted with TBRA: 270 RRH: Households Assisted 50 Overnight/Emergency Shelter Beds added: 5 Beds Homelessness Prevention: 80 Households Assisted HIV/AIDS: HOPWA-Households 168 HIV/AIDS households to be provided with rental assistance and other eligible services.
---	--	------	------	-----------------------------	---------------------	------------------------------------	--	--

3	Improve community infrastructure and facilities	2026	2027	Non-Housing Community Development	CDBG - Non-Entitlement Communities	Public facility or infrastructure activities other than low/moderate income housing benefit	CDBG: \$4,651,292	13 Public facilities or infrastructure activities
4	Preserve existing affordable housing	2026	2027	Affordable Housing	CDBG - Non-Entitlement Communities	Neighborhood rehabilitation	CDBG: \$1,500,000	Homeowner Housing Rehabilitated: 25 Housing Unit
5	Support community & economic development programs	2026	2027	Non-Housing Community Development	CDBG - Non-Entitlement Communities	Economic development	CDBG: \$400,000	Businesses assisted: 1

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the supply of affordable rental and homeownership units
	Goal Description	The State will provide funding for new construction and rehabilitation of rental and owner units. These activities will help increase the supply and quality of affordable housing, including housing free from environmental barriers for very low-income and low-income households. The State will also increase homeownership opportunities for low- and moderate-income households.
2	Goal Name	Support rental housing and services for people experiencing homelessness
	Goal Description	The State will provide homelessness prevention and rapid re-housing funds to those experiencing or at risk of becoming homeless, and tenant-based rental assistance to individuals diagnosed with HIV/AIDS. Also, the State will provide funds to emergency shelters and transitional housing facilities to address life safety issues and improve the living conditions of the residents. The State will provide assistance to support temporary housing for people recovering from substance use disorders. The State will also support local jurisdictions' planning process to reduce and end homelessness.
3	Goal Name	Improve community infrastructure and facilities

	Goal Description	The State will provide funding to support the replacement or reconstruction of deteriorating infrastructure and the construction of ADA ramps and public bathrooms in municipal buildings
4	Goal Name	Preserve existing affordable housing
	Goal Description	The State will provide funding to preserve the existing affordable housing stock and neighborhoods.
5	Goal Name	Support community & economic development programs
	Goal Description	The State will support community and economic development programs that expand business enterprises and increase job opportunities for low-and-moderate-income households.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b):

The State intends to provide housing to the following households through its implementation of the HOME and HTF programs:

6 Rental units constructed: 6 Household Housing Unit for low- and moderate-income households

270 Tenant Based Rental Assistance vouchers for low- and moderate-income households

24 rental units created for extremely low-income households

10 homeowner units created for low-income and moderate-income households

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Funding Allocation Priorities

	Increase supply of affordable rental & owner units (%)	Support rental housing & services for homeless (%)	Improve community infrastructure and facilities (%)	Preserve existing affordable housing (%)	Support community & economic development programs (%)	Total (%)
CDBG	0	0	71	23	6	100
HOME	100	0	0	0	0	100
HOPWA	0	100	0	0	0	100
ESG	0	100	0	0	0	100
HTF	80	20	0	0	0	100

Table 7 – Funding Allocation Priorities

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The CDBG funds are awarded competitively to eligible municipalities and county governments, with priority given to projects that demonstrate measurable benefit to low-income populations. The CDBG program improves low-income communities by providing funds for housing rehabilitation, infrastructure repairs, and new public facilities. Additionally, the program supports economic development efforts that generate employment opportunities for low-income residents. Projects proposing job creation must demonstrate a clear benefit to individuals meeting income eligibility criteria. The HOME and HTF funds will be competitively awarded to nonprofit and for-profit developers to create new affordable housing units. In addition, HOME funds will be allocated to TBRA to continue to provide rent and utility assistance to veterans, elderly and disabled households.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Distribution Methods

The State of New Jersey allocates its formula funds through a competitive, transparent application process administered via the Department of Community Affairs' System for Administering Grants Electronically (SAGE). Because awards depend on the applications submitted and their evaluated merit, the State cannot predetermine the geographic distribution of funding across municipalities or counties.

To ensure timely and effective use of resources, feasible, shovel-ready projects receive priority consideration. In addition, the State maintains a strong commitment to expanding affordable housing in high-opportunity areas. Locations with access to quality schools, employment centers, transportation, and other critical amenities.

1	State Program Name:	CDBG Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	CDBG provides funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State.

<p>Describe all of the criteria that will be used to select applications, and the relative importance of these criteria.</p>	<p>Does application meet one of the National Objectives set forth in the Housing and Community Development Act (HCDA), and are the activities permitted by HCDA?</p> <ul style="list-style-type: none"> • Benefit to Low/Moderate Income People • Prevention or Elimination of Slums & Blight • Urgent Need <p>Does the application address at least one of the State Program Objectives?</p> <ul style="list-style-type: none"> • 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, childcare, 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.
---	---

		<ul style="list-style-type: none"> • 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. <p>Does application include a Public Notice (display ad) in compliance with Citizen Participation Requirements? Yes</p> <p>Does the application include evidence that the required local match of grant funds will be met? Yes</p> <p>Does the application include evidence that the Compliance Items have been completed? Yes</p> <ul style="list-style-type: none"> • Citizen Participation Resolution • Fair Housing Resolution • Matching Funds Certification • Grant Management Plan & Resolution • Professional Services Agreements (Drafts) • Complete Draft Environmental Review Record, OR 100 % Complete Final ERR • Policy and Procedure Manual and Resolution (HR Only) • Cooperative Agreement
--	--	--

		Applicants must demonstrate that they can complete their proposed project within the two-year grant period.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	The program's Final Plan is attached to the program's Request for Proposals. The Final Plan is also posted on the DCA website.
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	ESG funds are allocated to community-based nonprofits for rapid re-housing activities and to nonprofits and local governments for emergency shelter improvements. The funds are allocated through Request for Proposals on the DCA SAGE system (DCA SAGE - Portal (intelligrants.com))

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations).</p> <p>(HOPWA only)</p>	<p>N/A</p>
---	------------

<p>Describe how resources will be allocated among funding categories.</p>	<p>Economic Development Fund: The State will award up to \$400,000 to support community and economic development programs that expand business enterprises and increase job opportunities.</p> <p>The Housing Rehabilitation Fund (\$1,500,000) provides funds 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.</p> <p>The Public Facilities Fund (\$4,651,292) provides funds to 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.</p>
--	---

	<p>Describe threshold factors and grant size limits.</p>	<p>See above.</p>
	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).</p>
<p>2</p>	<p>State Program Name:</p>	<p>Emergency Solutions Grant Program</p>
	<p>Funding Sources:</p>	<p>ESG</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Shelter Support Program provides funds to maintain shelter facilities by:</p> <ul style="list-style-type: none"> • Addressing life and safety issues. • Purchasing equipment and furnishings that will provide direct benefits to the shelter's residents. • Creating new emergency shelter beds when needed. <p>The Homeless Prevention and Rapid Re-Housing Program provides funds to:</p> <ul style="list-style-type: none"> • Provide temporary financial assistance and services to help those who are experiencing homelessness to be quickly re-housed and stabilized. • Assistance to prevent households from becoming homeless; divert people who are applying for shelter into other housing
---	--

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<ul style="list-style-type: none"> • Experience providing similar services and assistance. • Experience working with the target population. • Capacity to successfully manage previous program grants. • Achieved prior grant objectives within the established time frame. Provided accurate cost estimates of the proposed work. Expended grant awards correctly and in a timely manner. Produced and submitted performance and financial reports correctly and on time. Have no unresolved audit findings with DCA. Enough revenue/income to operate the project. • Proposed project(s) is supported by the local CoC. • All applicants are required by the US Department of Housing and Urban Development to <ol style="list-style-type: none"> 1) obtain a UEI number and complete or renew their registration with the System for Award Management (SAM); and 2) be active participants in a Homeless Management Information System (HMIS).
--	--

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>A competitive Request for Proposals (RFP) is available through the SAGE system.</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations).(HOPWA only)</p>	<p>N/A</p>
--	------------

<p>Describe how resources will be allocated among funding categories.</p>	<p>The grant amount less DCA administration will be allocated as follows:</p> <p>Homeless Prevention/Rapid Re-Housing: \$1,549,839.89 (\$75,000 is for HPRP Grantee administration)</p> <p>Shelter Support: \$1,474,839.89</p>
--	--

Describe threshold factors and grant size limits.	The maximum award to a grantee is \$500,000.
--	--

What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
--	--

3	State Program Name:	HOME Investment Partnership Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	<p>HOME Investment Partnerships Program (HOME) provides funds to:</p> <ul style="list-style-type: none"> • Develop affordable housing units. • Provide rental assistance to elderly and disabled households. • Provide security deposits if needed.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<ul style="list-style-type: none"> • Capacity of the applicant to successfully undertake the proposed activities. • Has the applicant demonstrated effective grant management (achieved prior grant objectives within the established time frame; provided accurate cost estimates of the proposed work; expended previous grant awards correctly and in a timely manner; and produced and submitted prior grant’s performance and financial reports correctly and on time)? • Does the applicant have any unresolved audit findings with DCA? • Does the applicant have enough revenue/income to complete the project? • Approach and Budget (are the program costs reasonable; is the timeline for completion reasonable?)
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>

<p>Describe threshold factors and grant size limits.</p>	<p>A project is eligible for the maximum per-unit subsidy amount permitted under 24 CFR 92.250(a) of the HOME regulations, contingent upon the results of the required subsidy-layering review. The amount of HOME funds reserved for a project will be based on the information submitted in the HOME Production Program application via SAGE and will be limited to the gap between total eligible project costs and all other committed funding sources. The Department may, at its discretion, award less than the maximum allowable subsidy.</p> <p>The current maximum HOME per-unit subsidy limits, effective for projects receiving funding commitments after May 11, 2026, are as follows:</p> <ul style="list-style-type: none"> • 0-Bedroom: \$187,658 • 1-Bedroom: \$215,122 • 2-Bedroom: \$261,595 • 3-Bedroom: \$338,419 • 4-Bedroom: \$371,477
---	--

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).</p>
<p>4</p>	<p>State Program Name:</p>	<p>HOPWA Program</p>
	<p>Funding Sources:</p>	<p>HOPWA</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Department of Health will continue to use Hyacinth as its project sponsor that has the capacity, expertise, and demonstrated success in facilitating housing programs for low-income HIV+ individuals. The HOPWA program is designed to be accessible through multiple pathways to ensure individuals and families living with HIV/AIDS can connect to housing assistance and supportive services. Eligible participants include low-income individuals living alone, heads of household, or eligible children residing with a parent or legal guardian who is living with HIV/AIDS and who qualify for permanent tenant-based rental assistance. Referrals to the HOPWA program may come from a variety of sources, including community-based organizations, medical providers, HIV/AIDS service agencies, housing providers, Ryan White-funded programs, social service agencies, shelters, outreach teams, and other supportive service networks. Individuals may also self-identify through agencies participating in coordinated entry, housing navigation, or HIV care systems.</p> <p>The New Jersey Department of Health works with selected project sponsors and community-based organizations to ensure participants have access to housing assistance, HIV case management, and supportive services that promote housing stability and overall well-being. These agencies coordinate services and verify participant eligibility in accordance with HUD regulations and program requirements. Through collaboration with State and federally funded partners, including Ryan White service providers, participants may receive ongoing support and referrals based on their individual needs. Agencies and service providers maintain ongoing communication and coordination to strengthen access to care, housing stability, and service delivery throughout the state.</p> <p>Supportive services may include a wide range of eligible activities such as health and mental health services, assessments, permanent housing placement, substance use treatment and counseling, housing case management, transportation assistance, benefits navigation, and other supportive services necessary to help participants maintain stable housing.</p>
---	---

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The HOPWA program in New Jersey provides housing assistance and supportive services to low-income individuals and families living with HIV/AIDS who are experiencing housing instability or are at risk of homelessness. Eligible participants must provide documentation of HIV status, income eligibility, and housing need. Services may be accessed through community-based organizations, Ryan White providers, medical case managers, shelters, housing agencies, and other HIV service providers throughout the state through an application process. Assistance may include rental support, housing case management, permanent housing placement, and supportive services in accordance with HUD HOPWA guidelines and regulations.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing them application criteria? (CDBG only)</p>	<p>N/A</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
--	------------

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>The method of selecting project sponsors for HOPWA (Housing Opportunities for Persons With AIDS) involved issuing a Notice of Funding Availability (NOFA) along with a Request for Applications (RFA). This process allows interested organizations to apply for funding by submitting detailed proposals outlining their plans to provide housing and supportive services to individuals and families affected by HIV/AIDS. The NOFA/RFA mechanism ensures a competitive and transparent selection process where project sponsors are chosen based on their ability to meet program requirements, deliver effective services, and demonstrate capacity to manage HOPWA funds responsibly. This approach encourages a wide range of organizations, including grassroots, faith-based, and community-based entities, to participate and contribute their expertise to addressing housing stability and supportive care needs within their respective communities.</p>
---	---

<p>Describe how resources will be allocated among funding categories.</p>	<p>All funds outside of administration funds, \$4,079,807.39, are allocated for rental assistance and supportive services to individuals and families affected by HIV/AIDS.</p>
--	---

<p>Describe threshold factors and grant size limits.</p>	<p>Under HUD HOPWA guidelines, rental assistance rental calculations in New Jersey must be based on the applicable HUD Fair Market Rent (FMR) standards and local Public Housing Authority (PHA) payment standards when applicable. Rental assistance amounts are determined using reasonable rent standards for the area and unit size to ensure housing costs are consistent with local market conditions. Program participants are generally required to contribute approximately 30% of their adjusted gross income towards rent and utilities. The total rent for an assisted unit, including utilities, cannot exceed the applicable HUD Fair Market Rent or the local housing authority payment standard, whichever is lower, unless otherwise permitted under HUD regulations and approved program exceptions. All rental calculations and subsidy determinations must comply with HUD HOPWA regulations under 24 CFR Part 574 and applicable New Jersey Department of Health program guidance.</p>
---	---

<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).</p>
<p>5 State Program Name:</p>	<p>Housing Trust Fund</p>

	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	Develop affordable rental housing units for families at or below 30% AMI and for people who are most vulnerable, including those with disabilities or other special needs. DCA will award only those projects that will provide housing to extremely low-income individuals and families with special needs. HTF assisted units will receive Project Based Vouchers.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicant’s ability to obligate HTF funds and undertake eligible activities in a timely manner: Strong applications will clearly demonstrate the applicant’s experience in developing affordable housing, a proven financial capacity to complete the proposed project, and prior successful participation in DCA and HUD programs with no outstanding compliance issues. Applications must also include a feasible project budget and realistic development timeline that indicate the project can be completed on schedule.</p> <p>Priority based on geography: Housing Trust Fund resources are allocated statewide.</p> <p>The merits of the application in meeting the State’s priority housing needs: Applicants should demonstrate experience serving special needs populations. Applications must include a detailed service plan describing how voluntary services will be provided to the targeted special needs population, whether directly by the applicant or through a partner with a formal Memorandum of Understanding. Projects must designate 100 percent of the units to serve special needs populations.</p> <p>The extent to which the application leverages non-federal funding sources: Applications that demonstrate the use and leveraging of non-public, non-federal funds will receive priority consideration for HTF awards.</p>
--	--

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

	<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations).</p> <p>(HOPWA only)</p>	<p>N/A</p>
--	---	------------

	<p>Describe how resources will be allocated among funding categories.</p>	<p>An estimated total of \$4,831,128.02 (the grant amount less administration) has been allocated for housing production.</p>
--	--	---

<p>Describe threshold factors and grant size limits.</p>	<p>Eligible Project Size: NJDC will provide capital financing and DCA-designated Housing Choice Voucher Project-Based Vouchers (PBVs) for projects of up to four (4) units. At DCA’s sole discretion, additional units may be approved and funded when warranted.</p> <p>Per-Unit Subsidy and Maximum Award: A project is eligible for a per-unit subsidy based on the applicable bedroom size multiplied by the number of units and the total project cost. The maximum award per project is \$1 million and may not exceed the per-unit subsidy limits identified below. DCA may, at its discretion, award less than the maximum allowable subsidy.</p> <p>Maximum per-unit subsidy by bedroom size:</p> <ul style="list-style-type: none"> • Studio: \$250,000 • 1-Bedroom: \$350,000 • 2-Bedroom: \$430,000 • 3-Bedroom: \$500,000 • 4-Bedroom: \$570,000
---	--

<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).</p>
---	---

Table 8 - Distribution Methods by State Program

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 9 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocations address the priority needs identified in the Consolidated Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Improve community infrastructure and facilities Preserve existing affordable housing Support community & economic development programs
	Needs Addressed	Affordable Housing Community Revitalization Neighborhood Revitalization Economic Development
	Funding	CDBG: \$206,356
	Description	Administration
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A

Planned Activities	Administration
2 Project Name	CDBG: Housing Programs
Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Preserve existing affordable housing
Needs Addressed	Affordable Housing
Funding	CDBG: \$1,500,000
Description	Rehabilitate homes to preserve existing housing, including through emergency home repair.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	Rehabilitate 25 Homes, includes \$20,000 for one EHR (SF Housing Units)
Location Description	Statewide
Planned Activities	Rehabilitated homes to preserve existing housing, including through emergency home repair. This information will be updated when activities are selected.

3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Improve community infrastructure and facilities
	Needs Addressed	Community Revitalization Neighborhood Revitalization
	Funding	CDBG: \$4,651,292
	Description	13 Infrastructure and Facility Reconstruction Projects
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	A CDBG Public Facilities or Infrastructure project can help a wide range of people, depending on the type of improvement being funded. In general, these projects must primarily benefit low and moderate income (LMI) residents
	Location Description	Statewide
	Planned Activities	Funds infrastructure and facility reconstruction projects. This information will be updated when activities are selected.

4	Project Name	CDBG: Economic Development
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support community & economic development programs
	Needs Addressed	Economic Development
	Funding	CDBG: \$400,000
	Description	Fund projects through eligible municipalities for distribution to eligible nonprofit and for-profit entities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	One project to eligible municipalities for distribution to qualifying nonprofit and for profit recipients.
	Location Description	Statewide
	Planned Activities	Fund projects to eligible municipalities to pass to eligible nonprofits and for-profits. This information will be updated when activities are selected.

5 Project Name	HOME Administration
Target Area	State of New Jersey
Goals Supported	Increase supply of affordable rental and owner units
Needs Addressed	Affordable Housing
Funding	HOME: \$540,387.26
Description	Administration
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	N/A
6 Project Name	HOME: CHDO Reserves

Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Increase supply of affordable rental & homeowner units
Needs Addressed	Affordable Housing
Funding	HOME: \$810,580.90
Description	New homeowner and rental units
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	4 units for low to moderate income households
Location Description	Statewide
Planned Activities	New homeownership and rental units. This information will be updated when activities are selected.

7 Project Name	HOME: Non-CHDO Development Activities
Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Increase supply of affordable rental & homeowner units
Needs Addressed	Affordable Housing
Funding	HOME: \$1,350,968.16
Description	6 New homeowner and rental units
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	10 units for low to moderate income households
Location Description	Statewide
Planned Activities	New homeownership and rental units. This information will be

	updated when activities are selected.
8. Project Name	HOME: Tenant-Based Rental Assistance
Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Support rental housing & services for homeless
Needs Addressed	Affordable Housing
Funding	HOME: \$2,701,936.33
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	270 veterans, permanently disabled and elderly households will be supported.
Location Description	Statewide

Planned Activities	Provide funding for tenant-based rental assistance. The assistance will be reserved for veterans, permanently disabled and elderly households.
9 Project Name	HESG
Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Support rental housing & services for homeless
Needs Addressed	Eliminate Homelessness
Funding	ESG: \$3,188,843
Description	Administration and shelter renovations, purchase of equipment, and homelessness prevention and rapid re-housing activities
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	130 households will receive homeless prevention/rapid re-housing, 30 shelters will have life safety and code violations abated; 5 new shelter beds will be created.

Location Description	Statewide
Planned Activities	Administrative \$239,163.22 (\$75,000 is for HPRP grantees and \$164,163.22 DCA Admin) Shelter \$1,474,839.89 HPRP \$1,474,839.89
10 Project Name	HOPWA
Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Support rental housing & services for homeless
Needs Addressed	Eliminate Homelessness
Funding	HOPWA: \$4,205,987
Description	HOPWA enables eligible persons with HIV/AIDS and their families to secure decent, safe and sanitary housing in the private rental market and provides rental assistance, all eligible activities and services per HUD guidelines.

Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 168 families affected by HIV/AIDS, including low-income individuals, heads of household, and families with dependent children living with HIV/AIDS (PLWHA), will benefit from the proposed activities. The program is designed to support households experiencing housing instability or at risk of homelessness by providing housing assistance, supportive services, housing case management, and connections to medical and behavioral health resources. Services will focus on promoting long-term housing stability, improving access to care, and supporting the overall health and well-being of participating families throughout New Jersey.
Location Description	Statewide

Planned Activities	<p>HOPWA funds are versatile in addressing various forms of housing to prevent homelessness, including emergency housing, shared arrangements, apartments, single room occupancy (SRO) dwellings, and community residences. As stipulated by CFR § 574.310(a), supportive services must accompany HOPWA-assisted housing, although funds can also be allocated independently for service provision. These funds support a broad spectrum of activities, including housing counseling, resource identification for housing assistance, facility acquisition and rehabilitation, new construction for SRO dwellings and community residences, project- or tenant-based rental assistance, short-term financial aid to prevent homelessness, and an array of supportive services such as health care, mental health services, drug and alcohol abuse treatment, and assistance in accessing government benefits. HOPWA funds also cover operational expenses, technical assistance for community residences, administrative costs, and allow for additional activities proposed and approved under competitive grants by HUD. This flexibility ensures that HOPWA effectively addresses the varied needs of individuals and families at risk of homelessness due to HIV/AIDS-related challenges. All eligible services and activities are subject to change based on HUD guidelines.</p>
---------------------------	---

11 Project Name	HOPWA: Administration
Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Support rental housing & services for homeless
Needs Addressed	Eliminate Homelessness
Funding	HOPWA: \$126,179.61
Description	Administration
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	N/A
Planned Activities	Administration

12 Project Name	HTF
Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Increase supply of affordable rental units
Needs Addressed	Affordable Housing
Funding	HTF: \$4,831,128.02 (estimated)
Description	Increase the supply of affordable rental units for extremely low-income households.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	24 units will be developed.
Location Description	Statewide

Planned Activities	Increase the supply of affordable rental units through development for extremely low-income households. This information will be updated when activities are selected.
Project Name	HTF: Administration
Target Area	State of New Jersey CDBG - Non-Entitlement Communities
Goals Supported	Increase supply of rental units affordable to households with special needs earning below 30% AMI
Needs Addressed	Affordable Housing
Funding	HTF: \$536,792.00
Description	Administration
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	N/A

Location Description	N/A
Planned Activities	Administration

Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

N/A

Acceptance process of applications

N/A

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State’s Process and Criteria for approving local government revitalization strategies

State law enables municipalities to declare an “area in need of redevelopment” and an “area in need of rehabilitation.” These designations are tools to encourage investment in underutilized or deteriorated properties. The Department of Community Affairs’ (DCA) Office of Local Planning Services reviews each proposed designation to ensure it meets the statutory criteria outlined in the Local Redevelopment and Housing Law (LRHL).

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

CDBG-Small Cities awards are directed toward eligible municipalities throughout the State. HOPWA rental assistance is available and restricted to Atlantic, Cape May, Cumberland, Mercer, Salem, and Warren counties. Furthermore, additional formula funds are allocated through a competitive and transparent process facilitated by the New Jersey Department of Health’s System for Administering Grants Electronically (SAGE). Therefore, the specific allocation of these funds among counties cannot be forecasted in advance, as it hinges on the results of this competitive allocation process. Other formula funds are distributed through a competitive, open process via the Department of Community Affairs’ System for Administering Grants Electronically (SAGE) and, therefore, the ultimate geographic distribution of these funds cannot be predicted.

The State is committed to the development of affordable housing in areas of high opportunity by scoring points for projects in these areas.

Geographic Distribution

Target Area	Percentage of Funds
State of New Jersey	100
CDBG - Non-Entitlement Communities	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

Except for the CDBG Program, the State does not employ a geographic targeting strategy; it does not designate specific areas to receive exclusive funding under the ESG, HOME, or HTF programs. Instead, the State advances the development of affordable housing in high opportunity areas by awarding competitive scoring points to projects located in these communities.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

One Year Goals for the Number of Households to be Supported
Homeless: 50 households assisted with rapid rehousing; 5 new shelter beds
Non-Homeless 80 households provided with homelessness prevention assistance
Special-Needs 168 households diagnosed with HIV/AIDS
Total 303 households

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance: 270 households
The Production of New Units: 34
Rehab of Existing Units: 25
Acquisition of Existing Units: 0
Total 329 households

Table 12 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

Actions planned during the next year to address the needs to public housing

This section describes DCA's efforts as a public housing authority (PHA) to meet the needs of renters receiving housing assistance.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

DCA will continue to promote the following programs to Housing Choice Voucher Program participants.

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. Section 8 Homeownership applicants are connected with the NJHMFA's Down Payment Assistance Program for up to \$15,000 in down payment assistance and NJHMFA's First Generation Down Payment Assistance Program which can increase the assistance by an additional \$7,000.

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 \$25,000 (except elderly and disabled for whom the minimum income requirement is 12 times the monthly SSI/SSD amount); and
- Have a credit score of at least 670 and successfully complete homebuyer housing counseling.

The Family Self-Sufficiency Program (FSS) assists low-income tenants to 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. The State is in the process of developing a State Rental Assistance Program Homeownership program and Family Self Sufficiency Program based on the Federal programs.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The State of New Jersey uses data driven evidence to guide policies, and over the next 12 months we will expand and strengthen our homelessness prevention, data integration, and housing access initiatives. The State will focus on the following priority actions:

- **Maintain the New Jersey Eviction Guide**
A comprehensive step-by-step eviction guide providing clear explanations for each stage of the eviction process and personalized guidance based on tenant responses. The Eviction Guide is available in the top seven languages and is regularly updated to ensure accurate guidance
- **Continuation of Street Outreach and Encampment Response Services**
The Rural and Suburban Street Outreach program utilizes mobile case management and no-barrier direct client assistance to exit households experiencing homelessness from unsheltered conditions in order to stabilize housing situations and enter into permanent housing. • Strengthening rapid rehousing and stabilization services directly tied to encampment engagement to support faster transitions into safe, permanent housing.
- **Housing Economic Risk Framework (HERF)**
HERF is a data tool that helps state leaders identify which communities in New Jersey are at the greatest risk of homelessness before a crisis occurs by generating risk projections at the statewide, county, and legislative district level using economic indicators like housing costs, income, and public benefit enrollment. HERF Allows policymakers to direct resources proactively rather than reactively.
- **Homelessness Response Initiative (HRI)**
HRI is a \$25 million targeted data driven homelessness response initiative to quickly move sheltered individuals into housing using vouchers and rental assistance. The program invests in expanding provider's capacity to rapidly respond through resources for staffing, housing navigation, and security deposits. It will enhance coordination between providers and shelters to rapidly house document-ready homelessness households.
- **Bringing Veterans Home initiative**
The DCA also administers the Bringing Veterans Home (BVH) program, which creates a clear path to stable housing for veterans experiencing homelessness. BVH coordinates with federal, state, and local CoCs and housing programs across New Jersey to provide rapid placement options for immediate needs, rental assistance programs for ongoing stability, and comprehensive support services that help veterans maintain their housing long-term. Additionally, non-profit organizations such as Community Hope for Veterans, Veterans Multi-Service Center (VMC), and Catholic Charities offer Support Services for Veteran Families (SSVF) programs. These programs provide homeless prevention, rapid rehousing, support

services, and other temporary financial assistance to homeless and at-risk veteran households throughout the state.

The goal of the Bringing Veterans Home initiative is to functionally end veteran homelessness in New Jersey. The key to maintaining functional zero and preventing veteran homelessness is to maintain the successes of Bringing Veterans Home, while also increasing overall housing affordability across the State. The best homelessness prevention strategy, for veterans and all people experiencing homelessness, is an adequate supply of affordable housing, which the Sherrill administration is pursuing through a variety of strategies.

- **Omnibus Eviction and Homelessness Prevention Program (OEHP)**
Provides temporary financial assistance to low- and moderate-income households at imminent risk of homelessness due to a rental eviction through the Omnibus Eviction and Homelessness Prevention Program (OEHP), which combines the state-regulated Homelessness Prevention Program (HPP) with the Comprehensive Eviction Defense and Diversion Program (CEDD) to offer comprehensive support to households that are homeless or at imminent risk of homelessness through case management, legal advocacy/representation, resource navigation, and financial assistance. **ESG's Homelessness Prevention and Rapid Re-Housing (HPRP):** The State of New Jersey will continue to provide rapid re-housing assistance through the Homelessness Prevention and Rapid Re-Housing Program to homeless households at or below 30% of Area Median Income. Rapid re-housing assistance includes financial assistance, case management, housing search and placement, credit repair, money management, and budgeting for up to a year.

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, Veterans Administration Supportive Housing (VASH), and the HOME Tenant-Based Rental Assistance programs. The Homelessness Response Initiative is a new \$25 million state initiative that will expedite the deployment of voucher opportunities, Rapid-Re-Housing, and Homelessness Diversion resources through close collaboration with community providers to improve throughput in the homelessness system. The HRI program will reduce the shelter stays by rapidly transitioning households into permanent housing and freeing up beds for unsheltered individuals and families resulting in cost savings for the homelessness response system and homelessness adjacent systems.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

New Jersey will continue its Continuum of Care approach to addressing and identifying the needs of the homeless. This includes providing programs and services to address each stage of the homeless continuum: homeless prevention, rapid re-housing, street outreach, emergency shelter, temporary housing assistance, and permanent supportive housing programs.

To meet a service gap identified by providers, the DCA has implemented the Document Assistance and Support for Housing (DASH) program which connects voucher holders with the supportive services necessary to overcome barriers to tenancy and accelerate permanent housing outcomes by collaborating with municipal, county, and Continuum of Care partners.

The Integrated Homelessness Prevention Services (IHPS) was established to provide stabilization services that help individuals and families who are living on the streets, in places not intended for human habitation, or in emergency shelters secure permanent housing. The program operates in Burlington, Camden, Hudson, Monmouth, and Union counties and can provide the following resources:

1. Rental Assistance: security deposit, up to 3 months of rental subsidy and utility assistance
2. Arrears: up to 6 months of arrears
3. Street Outreach: mobile case management, engagement, and low-barrier prevention services
4. Diversion assistance to households at imminent risk of homelessness or that can be rapidly exited from homelessness

The Rural and Suburban Street Outreach Program provides street outreach, mobile case management, compassionate engagement, diversion, and low-barrier, rapid housing stabilization services to persons experiencing unsheltered homelessness in the rural and suburban regions of New Jersey. The target population for this program are people living in camps, under bridges, at parks, in temporary motels, shelters, meal sites, libraries, public facilities (transit hubs), vehicles, or other outdoor and/or unsafe locations, without the protection of a conventional dwelling or shelter.

In addition, the Office of Homelessness Prevention in the Department of Community Affairs will be bringing together State and local agencies, people who have experienced homelessness, community-based organizations that provide services to persons who are homeless and those at risk for homelessness and other stakeholders to implement a statewide strategy to address homelessness. The Office of Homelessness Prevention will compile data on State programs and local coalitions that aid homeless persons. In 2022, The OHP office released a comprehensive report on homelessness in New Jersey and has continued to publish updated homelessness data. These reports have been instrumental in informing program development.

Addressing the emergency shelter and transitional housing needs of homeless persons

The State will continue to provide funds to maintain shelter facilities through the ESG Program. The program prioritizes renovations that improve safety, functionality, and basic livability standards, ensuring that shelter facilities offer clean, secure, and respectful environments for residents. The program provides funding to do the following:

1. Address life and safety issues in emergency shelters and transitional housing facilities serving aging out youth and survivors of domestic violence.
2. Purchase equipment and furnishings that will provide direct benefits to the shelter's residents.
3. Create new emergency shelter beds when needed.

In addition to the Emergency Solutions Grant (ESG) program, the State is currently developing two new Non-Congregate Shelters (NCS) through the HOME-ARP NCS program. These facilities will increase bed capacity and provide residents with more private and dignified living accommodations, including access to a private bathroom within each unit. Prior to the COVID-19 pandemic, most shelters operated using a congregate model, where multiple individuals and families shared sleeping and bathroom facilities. The public health emergency necessitated a shift to non-congregate shelter formats to reduce health risks and transmission of disease. Experience during this period demonstrated that individuals experiencing homelessness are more likely to seek shelter in environments that offer greater privacy and safety.

By expanding non-congregate shelter options, the State aims to better meet the needs of homeless households. This approach supports improved physical and mental well-being, reduces exposure to communicable illnesses, and fosters a greater sense of security and dignity. Consequently, non-congregate shelters can enhance stability during the shelter stay, making it easier for residents to engage with supportive services and transition successfully into long-term, permanent housing.

DCA and the State Parole Board will also continue the Another Chance program. The program expands housing resources available to inmates released from prison without a stable living arrangement. The program provides temporary housing assistance (up to six months) to offenders being released from designated Department of Corrections' facilities that do not have an approved residence of record. The program is currently operating in Atlantic City, Newark, and Trenton.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The State will continue to apply for HUD Continuum of Care grants to provide rental assistance to homeless persons with disabilities, in collaboration with local social service providers. Funds for this program have been granted in Atlantic, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Hudson, Mercer, Monmouth, Passaic, Sussex, and Warren Counties. In addition, the State, through the

Homelessness Prevention and Rapid Re-Housing Program, will continue to provide rapid re-housing assistance to households up to 30% of AMI.

DCA has also committed rental assistance to the Keeping Families Together Initiative with the Department of Children and Families (DCF). This program targets rental assistance and supportive services to extremely vulnerable families who are homeless or live in unstable housing, and who are involved with the child welfare system. The goal is to ensure that children can remain safely with their families whenever possible and that families who have been separated can reunify successfully, supported by stable housing and services that promote long-term housing stability. DCA committed a total of 600 vouchers to this program. In addition, DCA has committed 100 vouchers for homeless and at-risk youth referred by DCF that need housing.

The DCA will continue to administer the following programs:

The Non-Elderly Disabled (NED) Program which provides rental assistance to non-elderly individuals ages of 18-61 with disabilities currently residing in nursing homes or other healthcare institutions to transition into the community

Bringing Veterans Home Program and the Veterans Affairs Supportive Housing Program (VASH). The VASH program provides homeless veterans with permanent housing in combination with medical and other support services.

HOME-ARP Tenant-Based Rental Assistance (TBRA): provides temporary rental assistance including rent, security deposits, and utility payments, helping participants achieve housing stability. DCA's HOME TBRA program preferences include: 1) veteran heads of households; 2) elderly heads of households at least 62 years old; and 3) permanently disabled heads of household.

Housing Choice Vouchers (HCV): provides housing subsidies to low and very low-income residents who meet eligibility requirements. DCA gives preference to veterans, homeless individuals, people with disabilities, domestic violence survivors, and local residents.

The \$25 million Homelessness Response Initiative (HRI) that targets document ready households who are in emergency shelters and rapidly house them into permanent housing by utilizing local resources and housing vouchers and subsidy programs to reduce the shelter stays and quickly transition households out of homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Office of Eviction Prevention has released a free step-by-step mobile friendly Eviction Guide which is available in the top seven languages to guide residents through the eviction process and connect them directly with free legal help. The Eviction Guide offers personalized guidance based on tenant responses and provides

clear explanations of each stage to help residents. The Office of Eviction Prevention has developed a network of legal providers in each county that provide free, high-quality legal services for eligible low-income tenants facing eviction. The Omnibus Eviction & Homelessness Prevention (OEHP) merges the financial assistance with legal guidance in one comprehensive program to prevent homelessness.

The Supportive Housing Connection is a partnership between the New Jersey Department of Community Affairs (DCA) and the Department of Human Services (DHS) that provides rental subsidies and supportive services to help individuals with disabilities or special needs leave publicly funded institutions such as mental health and development centers and move into safe, affordable housing.

AP-70 HOPWA Goals – 91.320(k)(4)

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	168
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	168

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

There are State and Federal issues affecting the availability of affordable housing. Barriers to affordable housing include outdated local land use regulations, site and subdivision standards, development standards, lengthy and complex permit processes, and exclusionary zoning.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The State plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and may include actions that improve fair housing knowledge, focus on housing for low-income and extremely low-income households and lessen the impact of disproportionate housing problems. Some of the State’s policies and initiatives to address regulatory barriers to affordable housing:

1. Governor Sherrill signed Executive Order 17 on April 27, 2026, aimed at increasing the supply of all housing types and improving housing affordability for New Jersey residents. EO 17 created a Housing Governing Council comprised of representatives from various executive branch departments and agencies, and sets deadlines for the Council’s related reporting requirements and recommendations to the Governor. Issues to be addressed by Council members include existing rules and regulations related to housing development, an inventory of state-owned land that could support future development, existing investments and incentives relevant to future development, and recommendations to streamline existing processes and inter-agency coordination. The Council must submit their recommendations to the Governor by September 24, 2026.
2. The NJ Housing Opportunities for Municipal Equity and Success (NJHOMES) will expand affordable housing opportunities through technical assistance, training, and financial resources tailored to local community goals. NJHOMES which was launched in 2025 encourages the development of diverse housing types, with an emphasis on small scale housing projects to create affordable, walkable, and sustainable communities that meet residents’ needs at all stages of life.
3. The State will also continue to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested in becoming homeowners. In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to eligible households at 30% or less of AMI.
4. Continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing (VASH) Program, and the Mainstream Voucher Program, etc.
5. Continue to promote the development of affordable housing in areas of low poverty and high opportunity through incentives in the Low-Income Housing Credit Program Qualified Allocation

Plan administered by HMFA.

6. Promote the development of educational efforts to address NIMBYism (Not In My Backyard) in order to build support for and neutralize opposition to affordable housing.
7. Encourage the development of affordable housing in communities that is connected to transit opportunities, pedestrian-friendly, and environmentally sustainable, and that provide convenient access to employment opportunities.
8. Continue to place a high priority on the long-term preservation of existing, viable affordable housing stock.
9. Through DCA's Division of Local Planning Services, the State provides technical planning assistance to help municipalities modernize their master plans and land use ordinances.
10. Implement the provisions of the Affordable Housing Act (A4), enacted in 2024, to ensure compliance and distribution of affordable housing obligations across municipalities. The legislation clarifies the number of affordable housing units each municipality must provide through 2035 and requires towns to submit updated housing plans for review. The law also provides stronger enforcement mechanisms through the judiciary to ensure municipalities meet their obligations and includes funding to support affordable housing development and planning.
11. Governor Sherrill is piloting the first stage of the Permitting Dashboard program. Powered by the New Jersey Innovation Authority and in partnership with State agencies, the full Permitting Dashboard will eventually allow applicants and members of the public to track permit applications across state agencies in one place. The dashboard will display target due dates, next steps, and status updates for each of their permits. This will boost transparency and accountability, helping, streamline approval timelines, and break down permitting barriers and delays.

AP-85 Other Actions – 91.320(j)

Introduction: The following are the State’s strategies to address low- to moderate-income populations, to foster and maintain affordable housing, to reduce lead-based paint hazards, to remove barriers, and to assist families at or below the poverty level.

Actions planned to address obstacles to meet underserved needs.

The following sections describe the State’s planned actions to address issues related to meeting population needs, fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, developing institutional structure, and enhancing coordination between public and private housing and social service agencies.

Actions planned to foster and maintain affordable housing.

DCA will continue efforts to foster and maintain affordable housing by doing the following:

- Continue to enhance local capacity building of non-profits and CHDOs operating in low- and moderate-income neighborhoods to build affordable housing for the elderly, veterans, and other special needs populations.
- Continue to meet and provide technical assistance to new developers interested in applying for funding.
- Continue to work with units of general local government so that nonprofits and businesses will be able to receive grants.
- Continue to collaborate with HUD, various state departments and agencies such as the New Jersey Housing and Mortgage Finance Agency, New Jersey Redevelopment Authority, and New Jersey Economic Development Agency to sponsor training and technical assistance for local officials to increase knowledge of and access to available State and Federal programs and resources.

DCA has partnered with the New Jersey Department of Human Services – Division of Medical Assistance and Health Services (DMAHS) via a Memorandum of Agreement (MOA) to create the New Jersey Healthy Homes Initiative (NJHHI) for the acquisition, construction and/or rehabilitation of affordable rental units for the State’s Medicaid members. This initiative is being funded with \$100,000,000 from the American Rescue Plan Act (ARPA) Section 9817, also known as New Jersey’s Home and Community Based Services (HCBS) Spend Plan.

- In addition to using CDBG, ESG, HOME, HTF, and HOPWA funds to address the affordable housing need, continue to coordinate the use of all available resources such as the Low-Income Housing Tax Credit, and HMFA’s Multi-Family Rental Housing Program to develop new affordable housing, as well as using the State’s Affordable Housing Trust Fund (AHTF).
- Continue to administer the state Housing Choice Voucher program and the State Rental Assistance Program (SRAP) to provide rental assistance to make housing affordable to low-

income participants. Each of these programs contains a project-based voucher component to assist in the creation of new affordable housing.

Actions planned to reduce lead-based paint hazards.

The State has committed American Rescue Plan Act (ARPA) funding to support a largescale initiative aimed at reducing lead exposure in older housing. These funds will be used to remediate and/or abate lead-based paint (LBP) hazards in an estimated 3,600 residential units built before 1978, when the use of lead-based paint was banned. This investment represents one of the most significant statewide efforts to improve housing safety and protect children from the long-term health effects of lead exposure.

In addition to the ARPA funded initiative, the Department of Community Affairs (DCA) will continue to administer three ongoing lead hazard reduction programs designed to address lead risks in low- and moderate-income households:

- Lead-Safe Home Remediation Grant Program — This program aims to provide lead-safe remediation services to 65 residential units, focusing on homes where deteriorated paint or other lead hazards pose a risk to occupants.
- Single-Family Home Remediation Grant Program. With a goal of treating 52 single family homes, this program supports both remediation and full abatement activities to ensure long term elimination of lead hazards.
- HUD Lead Hazard Reduction Grant. DCA recently secured a \$4.4 million federal grant from the U.S. Department of Housing and Urban Development. This program prioritizes:
 - Households with children under age six, who face the greatest health risks from lead exposure.
 - Families with incomes at or below 50% of Area Median Income (AMI) Over a four-year period, the grant will support lead hazard control work in approximately 180 additional housing units.

Collectively, these programs form a coordinated statewide strategy to reduce childhood lead poisoning, improve housing quality, and support healthier communities particularly in older neighborhoods where lead-based paint remains a persistent threat.

Actions planned to reduce the number of poverty-level families.

The State will continue implementing a comprehensive, multiagency strategy to reduce poverty and support households experiencing economic hardship. Efforts will focus on both immediate crisis intervention and long-term stabilization. Key actions include:

- Emergency basic needs assistance. Providing shelter, food, clothing, and essential social services to families in crisis to prevent further destabilization.
- Expansion of affordable and supportive housing. Supporting the development of permanent, transitional, and emergency shelter facilities to increase the availability of safe, stable housing options for low-income households.
- Health care access for people experiencing homelessness. Delivering medical, behavioral health, and preventative care services to individuals without stable housing.

- Support for homeless and runaway youth. Funding programs that provide safe shelter, counseling, family reunification services, and long-term housing pathways for vulnerable youth.
- Assistance for individuals with disabilities. Offering specialized services, case management, and housing supports for individuals with mental or physical impairments.
- Protection for victims of domestic violence. Ensuring access to emergency shelter, legal advocacy, counseling, and long-term housing options for survivors.
- Low-income energy assistance. Providing utility assistance and weatherization services to reduce energy burdens on low-income households.
- Rental assistance programs. Administering programs that help families secure and maintain stable housing through rental subsidies and arrears support.
- Job training and workforce development. Offering employment training, skills development, and job placement services for low-income and homeless individuals to support long-term economic mobility.
- Literacy and adult education funding. Supporting literacy, GED preparation, and adult education programs that strengthen employability and financial independence.

The State will also continue to invest in rapid rehousing programs, which help homeless households transition quickly from shelters into permanent housing. These programs pair rental assistance with individualized supportive services, ensuring that each household receives the level of help necessary to maintain long-term stability.

Actions planned to develop institutional structure.

The State will continue to strengthen the institutional framework needed to implement the priorities outlined in the Consolidated Plan. This work relies on collaboration across state agencies, as well as coordinated activities carried out by units of local government, public housing agencies, and a broad network of nonprofit and for-profit partners. Together, these entities form the backbone of the State’s housing, community development, and homelessness response systems.

The Department of Community Affairs will continue to expand and strengthen its partnerships with organizations serving low-income and vulnerable populations through the Continuum of Care. This includes enhancing communication channels, improving referral pathways, and supporting capacity building efforts to ensure that service providers can effectively meet community needs.

DCA will also continue to coordinate major statewide initiatives such as Housing First and Keeping Families Together that integrate public and private resources with supportive services. These initiatives are designed to stabilize households with complex needs by pairing permanent housing with wraparound services.

The Office of Homelessness will advance this work by implementing comprehensive policies aimed at reducing homelessness and expanding access to the full continuum of housing options, from emergency shelter to permanent supportive housing.

Actions planned to enhance coordination between public and private housing and social service agencies.

The State will continue to strengthen and expand coordination among federal, state, regional, and local agencies, as well as with private and nonprofit partners, to ensure that low-income residents receive comprehensive and effective housing and social services. Because no single entity can meet the full range of housing, economic, and supportive service needs, the State’s strategy emphasizes cross sector collaboration and shared responsibility. To advance this goal, the State will:

- Maintain active engagement with federal housing and community development partners to align funding streams, regulatory requirements, and program priorities.
- Work closely with state agencies responsible for health, human services, behavioral health, workforce development, and economic opportunity to integrate housing with supportive services.
- Strengthen partnerships with regional and local governments, ensuring that state investments complement local planning efforts and address community specific needs.
- Collaborate with public housing agencies to expand access to affordable units, improve voucher utilization, and coordinate supportive services for vulnerable households.
- Deepen relationships with nonprofit organizations, including shelters, supportive housing providers, community development corporations, and advocacy groups that deliver frontline services.
- Engage for-profit developers, landlords, and property managers to increase the supply of affordable housing, encourage participation in rental assistance programs, and support mixed-income development.
- Promote cross sector initiatives that integrate housing with health care, behavioral health treatment, employment services, and family supports, recognizing that stable housing is foundational to long-term wellbeing.

Through these efforts, the State will continue to build a coordinated, efficient, and responsive system capable of addressing New Jersey’s housing and community development needs.

Discussion:

The State acknowledges that to successfully obtain and sustain housing for special needs populations, there must be coordination between public and private housing and service agencies. The initiatives discussed above are a combination of government, community-based nonprofit organizations and private landlords.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.320(k)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

1. The amount of urgent need activities

0

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

100.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)**

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The State will not be using other forms of investment.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

Consistent with 24 CFR 92.254(a)(5)(i)(A)(3), the maximum allowable resale price shall be defined as the original purchase price of the home as adjusted by the accumulated Annual 12-Month Percent Change of the Consumer Price Index-All Urban Consumers Not Seasonally Adjusted measure as published by the Bureau of Labor Statistics in the United State Department of Labor plus documented capital improvement expenditures. If the Annual 12-Month Percent Change of the Consumer Price Index is negative, the Maximum Resale Price from the prior year will be used to avoid a reduction in the Maximum Resale Price. For a resale occurring midyear, the prorated average of the preceding months Consumer Price Index will be used to calculate the year-to-date increase, if any. A capital improvement is defined as major system replacement or accessibility improvements. Expenditures and payments for capital improvements must be fully documented and properly permitted (if required) to be included in the resale price calculation. Homebuyers will execute a Homebuyer Agreement Written Agreement, Mortgage, Mortgage Note, and Deed Restriction that will be recorded against the property ensuring the enforcement of the affordability period.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

Same as above.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The State does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being renovated with HOME funds.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

DCA's HOME TBRA program preferences include: 1) veteran heads of households; 2) elderly heads of households at least 62 years old; and 3) permanently disabled heads of household.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Seniors, veterans, and people with disabilities are most likely to live on fixed incomes that cannot keep up with the increases in market rents. Preferencing these groups helps to narrow the gap between the resources they receive and the resources they need to maintain stable and sustainable housing and services.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Not applicable.

**Emergency Solutions Grant (ESG) Reference
91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

Grantees receiving funds to renovate an emergency shelter or transitional shelter will be required to meet the following standards:

- Evidence that the environmental review requirements set forth in 24 CFR Part 58 have been satisfied and that the Grantee has received approval of the Request for Release of Funds or has been determined to be exempt from this requirement.
- A Grant Management Plan indicating the personnel, by title, and their responsibilities for administering and implementing this agreement, and the professional services to be used on the project.
- A plan describing the social services that will be provided to homeless clients in the shelter and transitional housing facilities.
- Evidence that the Grantee has enough funding to complete the renovation from sources other than those provided by this Agreement when additional funding is necessary to complete the activities.
- A report from a licensed professional architect or engineer that describes the structural conditions of the buildings. The report should identify the specific improvements that are required to make the building structurally sound, and the cost of such improvements.
- Prior to undertaking any construction activity, the Grantee shall provide the Department with the following documents:
 - A detailed set of plans, specifications, and cost estimates certified by an appropriate licensed professional.
 - Documentation that all necessary titles, permits, and approvals to undertake the activities have been secured.
 - Construction agreements between Grantee and construction contractors.
- The Grantee shall provide the Department with an annual certification, for a period of either 3 years (for capital expenses under \$100,000) or 10 years (for capital expenses over \$100,000),

starting on the date that certification is issued to the Department confirming the completion of the work, stating that the shelter facilities have continued to be used for homeless purposes.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

All of the State CoCs use HUD approved coordinated entry and assessment to ensure homeless individuals can move to permanent housing as quickly as possible.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

DCA utilizes a competitive Request for Proposal (RFP) process to solicit sub-grantees. Proposals are evaluated and ranked by a review committee comprised of DCA staff. Eligible entities are local and county government agencies and nonprofit organizations. The RFP is posted on the Department of Community Affairs NJDCA System for Administering Grants Electronically (SAGE) system and electronic notices are sent out to all the State Continuum of Care contacts and to all the Municipal Clerks through DCAs Division of Local Governments Services newsletter. The SAGE site (<https://dcasage.intelligrants.com/Portal.asp>) includes detailed information on the States Program requirements, identifies eligible agencies, and provides contact information. DCA utilizes SAGE to review, approve and manage grants electronically.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

NA, the State continues to meet the homeless participation requirement by consulting with homeless and formerly homeless households that are utilizing ESG funds to obtain housing stability.

5. Describe performance standards for evaluating ESG.

DCA utilizes the following performance standards for evaluating ESG Homelessness Prevention and Rapid Re-Housing grants:

- A minimum of 50 homeless households will be assisted.
- A minimum of 28 households will be moved from emergency shelter to permanent housing in less than 90 days.

- A minimum of 80 households at risk of becoming homeless will have their housing stabilized.
- All participants will receive a minimum of 2 case management visits; at least one hour every 3 months.
- All participants will receive a minimum of 2 credit and budget counseling sessions; at least one hour every 3 months.

DCA utilizes the following performance standards for evaluating ESG Shelter grants:

- At least 25 persons will receive emergency housing during the grant.
- At least 75% of the beds in the shelter or transitional housing facility will be utilized per month.
- A van purchased with Shelter Support funds will be utilized at least 3 times per week transporting clients to medical appointments, employment opportunities, Laundromat, grocery store, day care, etc.
- The average length of stay in an emergency shelter will be no more than 6 months.
- The average length of stay in a transitional housing facility will be not less than 6 months.

Performance outcomes specific to the approved grant activities will be negotiated prior to the contract's execution.

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

Applications must be submitted via the SAGE application portal by eligible developers/sponsors.

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The State will distribute HTF funds by selecting applications submitted by eligible developers/sponsors. Eligible recipients will be for-profit or nonprofit developers who demonstrate the experience and capacity to successfully undertake the proposed activities. Eligible recipients must demonstrate, through their own experience or through a formal partnership with other entities participating in the proposed project, the following:

- Experience in developing and managing affordable housing.
- Experience working with the target population.
- Organization must be financially sound.
- Organization must be in good standing with the State of New Jersey Department of Community Affairs (DCA) and the U.S. Department of Housing and Urban Development (HUD).

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

- Evidence of site control through deed, contract of sale, option agreement, municipal resolution, or ground lease.
- All funding sources must have firm commitments.
- Project must provide housing to extremely low-income individuals, those earning 30% or less of the AMI as defined by the U.S. Department of Housing & Urban Development (HUD), and families with special needs.

- Project must be completed within a reasonable time frame.
- Eligible project size shall be determined as follows: NJDCA shall provide capital financing and State Project Based Vouchers (PBVs) for projects up to 4 units (maximum).
- Project units must be permanent housing and tenant participation in supportive services is voluntary.
- The project pro forma will be analyzed for conformance with DCA underwriting guidelines and HTF funds provided to the project will not exceed the amount of the funding gap and/or the maximum per unit subsidy, not to exceed \$1 million.

Qualified applicants must submit the following documents in support of their organizational eligibility:

- Articles of Incorporation and By-Laws
- Current Certificate of Good Standing.
- Original Sealed Resolution of Support from the Board.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients.

Applicants' ability to undertake eligible activities in a timely fashion: Applications must substantiate their experience in developing affordable housing, demonstrate their financial ability to develop the project, have experience with DCA and HUD programs, have no loan findings or other outstanding issues with DCA/HUD, have a feasible project budget, and timeline which evidences that the project will be completed in a timely manner.

Priority based upon geography: This program seeks to encourage investment in "High Opportunity" neighborhoods throughout the state, which are characterized by the following criteria: low municipal poverty level, the municipality is not on a State Urban Aid list, available public transportation within 1 mile, and low municipal labor force unemployment rate.

The merits of the application in meeting the States priority housing needs: Applicants should have experience in serving the special needs population, preferably be a nonprofit, include a service plan detailing how services will be provided on a voluntary basis to targeted special needs population (by applicant or by partner in formal Memorandum of Understanding) and 100% of units within the project will serve the special needs population.

The extent to which application makes use of non-federal funding sources: Applications that substantiate leveraging of non-DCA or other federal funds will receive preference.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

DCA reserves the right to distribute projects equitably throughout the state.

In addition, to further the States' commitment to the development of affordable housing in areas of high opportunity, applications will receive points for projects located in places with access to public transportation and other amenities.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The applicant's capacity and successful experience in developing and managing affordable housing projects will be crucial in ensuring that HTF funds are obligated quickly and that projects are successfully completed in a timely fashion. Applications will receive points for demonstrating the ability to meet the following criteria:

- Applicant has experience in developing affordable housing.
- Applicant has demonstrated financial ability to develop the project.
- Applicant has experience with DCA and HUD programs.
- Applicant has no loan findings or other outstanding issues with DCA or HUD.
- Project timeline is feasible, and project will be completed in a timely manner.
- Project budget is feasible and reasonable.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

NJDCA shall provide capital financing and State Project Based Vouchers (PBVs) for projects up to 4 units (maximum). This will ensure that the HTF units are affordable to extremely low-income families.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Projects must be financially feasible to receive funding.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

To further the State's commitment to the development of affordable housing in areas of high opportunity, projects located in places with access to public transportation and other amenities will

receive priority preference.

i. Describe the grantee’s required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

While projects may apply for up to 100% of financing from the HTF funds, DCA will award points to projects that include evidence of leverage from other non-DCA and non-federal sources.

4. Does the grantee’s application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A.”

Yes

5. Does the grantee’s application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee’s goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee’s maximum per-unit development subsidy limits for housing assisted with HTF funds.

The total subsidy shall be calculated as follows: the maximum per unit subsidy limits by bedroom multiplied by the number of units with a \$1 million per project maximum award.

Bedroom Size	STUDIO	1-BDR	2-BDR	3-BDR	4-BDR
Maximum Per Unit Subsidy	\$250,000	\$350,000	\$430,000	\$500,000	\$570,000

- 8. Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee’s description of its standards must be in sufficient detail to determine the required rehabilitation work, including methods and materials. The standards may refer to applicable codes, or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

The attached New Jersey HTF Minimum Housing Rehabilitation Standards shall apply to NJHTF assisted projects. The standards provide details on what work is required, how that work should be performed (methods), and what materials should be used. The standards refer to applicable codes and, in some circumstances, establish requirements that exceed the minimum requirements of codes. Methods and materials are specified in some of the incorporated applicable codes referenced on page 6. In addition, NJHTF Minimum Housing Rehabilitation Standards include language that provides detail on methods and materials. The rehabilitation standards address the following categories: health and safety; major systems; lead-based paint; removal of environmental barriers; disaster mitigation; State and local codes, ordinances, and zoning requirements; and inspectional areas and observable deficiencies from HUDs Uniform Physical Condition Standards identified by HUD as applicable to HTF-assisted housing.

<https://www.state.nj.us/dca/divisions/dhcr/rfp/pdf/nhtfguideline.pdf?mniID=15386>

- 9. Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A

- 10. HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A

- 11. Grantee Limited Beneficiaries or Preferences.** Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low- income population, enter “N/A.”

N/A

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

N/A

- 12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."**

N/A