STATE OF NEW JERSEY FY 2021 CONSOLIDATED PLAN DRAFT



State of New Jersey Phil Murphy, Governor

Department of Community Affairs Lt Governor Sheila Y. Oliver, Commissioner

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Executive Summary

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

1. The 2021-2022 Annual Action Plan is the second-year strategy for executing the 2020-2024 Five-Year Consolidated Plan, which is a multi-year comprehensive planning document for the use of funds received from the United States Department of Housing and Urban Development (HUD). The Consolidated Plan promotes program coordination, sets forth priorities, and serves as a guide in coordinating the delivery of limited housing, community, and economic development resources to meet the needs of various program clienteles.

The Consolidated Plan and each year's Annual Action Plan affirms the goals and objectives of Title I of the Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990, as amended. This complex set of goals can be summarized into the following three main areas: provide decent housing, create a suitable living environment, and expand economic opportunity.

The New Jersey Department of Community Affairs (DCA) serves as the lead agency for the Consolidated Plan and Annual Action Plan development. In order to prepare the plans, DCA received extensive input from other state agencies, stakeholders, advocates, and community members.

The State will use its Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant (ESG), Housing Trust Fund (HTF), Housing Opportunities for Persons With AIDS (HOPWA), and Recovery Housing Program (RHP) funds received from HUD to provide decent affordable housing, create suitable living environments and create economic opportunities.

<u>COVID-19 In Context</u>: In 2020, a new coronavirus known as COVID-19, spread globally. During this time, the State of New Jersey declared a state of emergency and enacted safety measures such as shutting down large gathering places and limiting the movement of residents. These restrictions have been in place in varying degrees for over a year.

Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the crisis. It was signed into law by President Trump on March 27, 2020. The CARES Act economic relief package provides direct economic assistance for American workers, families, and small businesses, and aims to preserve jobs for industries. As part of the CARES Act, the State received the following funds to respond to public health, housing, and economic disruption needs that have arisen because of the coronavirus pandemic.

Community Development Block Grant funds totaling \$4,026,075 (first allocation); \$31,587,994 (second allocation); and \$5,848,736 (third allocation): CDBG-CV1 and CDBG-CV3 funds are administered by the State's Small Cities CDBG Program to the non-entitlement areas of the state. Awards are made to eligible counties by a funding allocation formula based on four factors. CDBG-CV2 funds are administered and awarded by the State's CDBG Program to all

New Jersey counties by a funding allocation formula based on three factors. All funding factors are described in the State's Substantial Amendments to its Consolidated Plan. Eligible activities will be selected based on demand for assistance as determined by the county and municipality through community outreach and may include:

- 1. Buildings and Improvements, Including Public Facilities.
- 2. Assistance to Businesses, Including Special Economic Development Assistance; and
- 3. Public Services

In order to assist renters who have had a substantial reduction in income due to the COVID-19 pandemic, the State implemented a short-term rental assistance program for households with incomes up to 80% of Area Median Income using CDBG funds. Under the program, households will receive up to 6 months of rental assistance.

- Emergency Solutions Grant (ESG) funds totaling \$11,453,383 (first allocation) and \$27,263,010 (second allocation).
 - 1. ESG-CV funds are being used to mitigate the impacts of the COVID-19 pandemic by providing temporary rental assistance and stabilization services to assist homeless individuals and families living in emergency shelters or motels obtain permanent housing. The State has allocated \$29,844,754 in ESG-CV funds to rapidly re-house approximately 1,500 homeless households. The assistance consists of the following:

Application fees
Security deposit (up to 1½ months)
Utility deposits for gas and electric
Housing search and placement assistance
Landlord incentives
Moving cost assistance
Up to 12 months of rental assistance
Case management
Budget and credit review

The case management, housing search and placement, and financial planning are being done by existing DCA Homelessness Prevention and Rapid Re-Housing (HPRP) grantees. These grantees track all households assisted in HMIS.

- 2. Five million to provide funding for renovations and operation items necessary to prevent, prepare for and respond to the coronavirus in emergency shelter and transitional housing facilities in accordance with CDC recommendations.
- Housing Opportunities for Persons with AIDS totaling \$238,769: HOPWA-CV funds are being
 used to mitigate the impacts of the COVID-19 pandemic by assisting active HOPWA households
 in accessing essential services and supplies (i.e. gift cards to reimburse or cover transportation

costs/cleaning & disinfectant supplies/PPE/groceries/food delivery) and funds will be used to implement a high quality and secure online application system that will both expedite processing of applications and enable remote access to applications.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

All program activities funded with Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships (HOME), Housing Trust Fund (HTF), Housing Opportunities for Persons With AIDs (HOPWA), or Recovery Housing Program (RHP) dollars will further the HUD goals of developing viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate-income persons.

Over the next year, the State of New Jersey will allocate resources to address the following needs identified in the assessment:

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

3. Evaluation of past performance

The State's evaluation of its past performance has been completed in a thorough Consolidated Annual Performance and Evaluation Report (CAPER). This document states the objectives and expected outcomes identified in the Consolidated Plan and includes an evaluation of past performance compared to measurable goals and objectives. The CAPER can be found on the Division of Housing and Community Resources website. In 2019 the State allocated the majority of its HUD funds to address the need for affordable housing, to increase and preserve existing affordable housing, to address the needs of households who were homeless or had special needs, and to address infrastructure and public facility needs, as well as neighborhood rehabilitation. The State utilized these funds to assist 585 homeless households with rental assistance and rapid re-housing assistance, 127 households at-risk of becoming homeless with homelessness prevention assistance and to construct 6 rental units. CDBG funds supported 15 public facility grants, 4 housing rehabilitation grants totaling 67 units and 3 innovative development grants.

As the chart above demonstrates, the State allocated the majority of its HUD funds to address the need for affordable housing, to increase and preserve existing affordable housing, to address the needs of households who were homeless or had special needs, and to address infrastructure and public facility needs, as well as neighborhood rehabilitation.

4. Summary of citizen participation process and consultation process

In developing the 2021-2022 Annual Action Plan, the State continued to use its broad consultation and public participation process. That process included the posting of an electronic needs survey, stakeholder interviews and a review of customer service calls.

Community Needs Survey: DCA posted a community needs survey on April 5, 2021; the survey remained on-line until May 11, 2021. E-mail notifications regarding the survey's availability were sent to over 600 nonprofit and for-profit developers, community-based nonprofits who assist homeless and special needs populations, County Continuum of Care contacts and local governments to assist in dissemination to the public. DCA received responses from 108 respondents.

Customer Service Unit Calls: The State also tracked the issues and imminent needs of the calls coming into the Division of Housing and Community Resources' Customer Service Unit over a 4-week period in March 2021. During this time period, the Customer Service Unit received over 2,000 calls; the callers' major needs were predominately rental assistance (87%), followed by LIHEAP assistance and landlord payments.



Stakeholder Interviews: The State conducted seven targeted stakeholder interviews to collect perspectives on community needs from service providers, developers, and advocates working to serve community residents.

5. Summary of public comments

Community Needs Survey: The State published a Community Needs Survey on the Division of Housing and Community Resources' website. The survey which was open from April 5, 2021 through May 11,

2021 was available in English and Spanish. The State received 108 responses to the survey. The majority of the respondents resided in Essex County (20%), Middlesex County (19%), and Monmouth County (18%). Forty-three percent (43%) of the respondents have lived in New Jersey for at least 21 years and 29% for five years or less.

Thirty-eight percent of the respondents were renters; 43% of which receive some form of rental assistance. The most common problems cited by the respondents were the cost of housing and utilities A large number of homeowners noted challenges addressing major system repairs such as plumbing and electricity and with making structural housing repairs. Neighborhood crime was also noted as a concern by the respondents.

The major challenges identified to finding decent, safe and affordable housing in New Jersey were the cost of housing (83%) and the fact that affordable housing only exists in certain areas (48%). In addition, twenty-seven percent of the respondents identified the distance of affordable housing options to employment opportunities as a barrier.

Affordability continues to be issue in New Jersey. Twenty-nine percent of the respondents reported that they spend 50% or more of their income on housing costs and another 34% of the respondents reported spending 30-49% of their income on housing costs. In total, 63% of the survey respondents report being cost-burdened since they are spending more than 30% of their income on housing costs.

When asked to rank community needs, the respondents identified the following:

- 1. Affordable Housing (both rental and homeownership)
- 2. Mental Health and Substance Abuse Services
- 3. Services for People Re-entering Community from Incarceration
- 4. Services for People with Disabilities
- 5. Employment Training and/or Workforce Development
- 6. Small Business Assistance (such as access to Capital)
- 7. Sidewalks, lighting, and crosswalks

When respondents were asked to identify the type of affordable housing that is most needed, the following three types were identified:

- 1. Building new apartments for households with low or moderate incomes (70%)
- 2. Providing housing for people with special needs such as the frail elderly or people with disabilities, alcohol or drug addiction, or HIV/AIDS. (70%)
- 3. Repairing apartments rented by households with low or moderate incomes (69%)

When respondents were asked to identify the type of supportive services that are the most needed, the following services were identified:

- 1. Mental health services (88%)
- 2. Services for people who are homeless (79%)
- 3. Transportation and services for abused or neglected children (75%)

When respondents were asked to identify the type of infrastructure activities that are most needed, the following three types were identified:

- 1. Street improvements (69%)
- 2. Water and sewer improvements (63%)
- 3. Flood drainage improvements and lead-based paint abatement (58%)

Stakeholder Interviews: The State interviewed a total of seven stakeholders. All stakeholders identified the two most pressing housing issues in New Jersey as 1) cost of housing and 2) an inadequate supply of affordable housing for low to moderate-income households. Two stakeholders indicated that NIMBYism and exclusionary zoning tactics continue to make it difficult to site affordable housing in areas that may offer greater opportunities and greater access to employment. Several also noted a need to focus on jobs and the economy.

Public Hearing: The comments made at the public hearing include the following: (TO BE COMPLETED AFTER MEETING)

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

N/A

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
RHP Administrator	NEW JERSEY	Community Affairs

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

The NJ Department of Community Affairs (DCA), NJ Department of Human Services (DHS), NJ Department of Children and Families (DCF), NJ Department of Health (DOH), and the NJ Housing and Mortgage Finance Agency (HMFA) will continue to enhance coordination between housing and service providers throughout the state. This will be accomplished through 1) the Office of Homelessness Prevention (OHP) established in early 2020 to implement a Statewide strategy to address homelessness. The office will pursue better coordination across State and local agencies and private organizations that provide services to persons who are homeless or at risk for homelessness; 2) grantee meetings with affordable housing developers, mental health providers, shelter providers, homeless assistance providers, and local government agencies to discuss the implementation of programs; and 3) Homeless Management Information System (HMIS) meetings that are attended by the agencies participating in the New Jersey Collaborative.

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 (91.215(I))

Over the next year, DCA will continue to assist over 600 homeless households who are involved with the child welfare system through the Keeping Families Together initiative. As part of this initiative, community-based agencies are providing case management to assist the program participants identify and secure housing, and access necessary supportive services to permanently reunify families. The DCA will also continue to work with DHS to provide rental assistance through the Supportive Housing Connection program to eligible consumers referred by the Division of Developmental Disabilities (DDD) and through the Division of Mental Health and Addiction Services (DMHAS). Through the Office of Homelessness Prevention, DCA will facilitate and coordination between state agencies, units of local government and private housing, mental health, and service agencies.

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

State representatives will continue to work closely with **Continuum of Care (**CoC) staff to end the cycle of homelessness and assist individuals and families in sustaining housing, acquiring income and employment, and improving the quality of their lives. Over the next year, DCA will continue to receive up to 1,500 direct referrals from the CoCs for its CARES Rapid Re-Housing Program and for the 996 Emergency Housing Vouchers. In addition, DCA will continue to require CoC support letters for all applications submitted for the Homelessness Prevention and Rapid Rehousing (HPRP) Request for Proposals (RFP) and the Shelter Support RFP. The support letter must comment on the need for the proposed project and indicate whether it is a high priority in the CoC's homeless assistance plan. In addition, the Office of Homelessness Prevention will coordinate with local CoCs and other stakeholders to develop statewide approaches to addressing homelessness.

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

As previously stated, DCA requires CoC support letters for all applications submitted for the Homelessness Prevention and Rapid Rehousing RFP, the Shelter Support RFP, and for the Project Based initiative for chronically homeless individuals that are frequent users of hospitals. The support letter must comment on the need for the proposed project and indicate whether it is a high priority in the CoC's homeless assistance plan.

The New Jersey Statewide Homeless Management Information Collaborative is a unique partnership between state agencies and local communities. The New Jersey HMIS Statewide Collaborative (NJ HMIS) assists participating CoCs and their provider agencies to meet HUD HMIS requirements needed to receive HUD McKinney-Vento Homeless Assistance funding. HMIS 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. Participating counties in New Jersey include Atlantic, Burlington, Cape May, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, and Warren counties. HMFA and DCA staff meet regularly with the CoCs for feedback on HMIS performance. DCA uses data from HMIS to evaluate current programs, make informed funding decisions and to develop strategies to address homelessness. In addition, DCA provides financial support to the HMIS Statewide Collaborative annually.

The NJ HMIS staff regularly attend CoC meetings as well as the data sub-committee meetings. The NJ HMIS holds bi-monthly Advisory Council meetings with CoC leads, providers, and state partners. DCA participates in the statewide Advisory Council meetings.

2. Agencies, groups, organizations and others who participated in the process and consultations

TO BE UPDATED AFTER PUBLIC MEETING

1	Agency/Group/Organization	Pemberton Township
	Agency/Group/Organization Type	Other government - Local
	How was the Agency/Group/Organization consulted	Participated in stakeholder interviews.
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
2	Agency/Group/Organization	The Gateway Family YMCA
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted	Participated in stakeholder interviews.
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
3	Agency/Group/Organization	The Community Loan Fund of NJ
	Agency/Group/Organization Type	Community-based nonprofits

	How was the Agency/Group/Organization consulted	Participated in stakeholder interviews.
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
4	Agency/Group/Organization	Catholic Charities of Metuchen
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted	Participated in stakeholder interviews.
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
5	Agency/Group/Organization	Housing & Community Development
		Network of NJ
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted	Participated in stakeholder interviews.
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
6	Agency/Group/Organization	Mental Health Association of Essex and
		Morris, Inc.
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted	Participated in stakeholder interviews.
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
7	Agency/Group/Organization	Novellle, LLC
	Agency/Group/Organization Type	Nonprofit and for-profit developers
	How was the Agency/Group/Organization consulted	Participated in stakeholder meetings.
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
8	Agency/Group/Organization	
	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
9	Agency/Group/Organization	
	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
10	Agency/Group/Organization	
	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
11	Agency/Group/Organization	
	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
12	Agency/Group/Organization	

	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
13	Agency/Group/Organization	
	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
14	Agency/Group/Organization	
	Agency/Group/Organization Type	
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	Agency/Group/Organization Type	
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	and what are the anticipated outcomes of the	
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	Agency/Group/Organization Type	
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	consultation or areas for improved coordination?	
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	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
18	Agency/Group/Organization	
	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
19	Agency/Group/Organization	
	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	
20	Agency/Group/Organization	
	Agency/Group/Organization Type	
	How was the Agency/Group/Organization consulted	
	and what are the anticipated outcomes of the	
	consultation or areas for improved coordination?	

Table 2 - Agencies, groups, organizations who participated

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

The State consulted all relevant agencies.

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

Name of Plan	Lead	How do the goals of your Strategic Plan overlap
	Organization	with the goals of each plan?
Continuum of Care	Local CoC	The plans' goals are to assist households
		experiencing homelessness and decrease the
		number of homeless households.
2020 Analysis of Impediments to	NJ DCA	The Analysis of Impediments to Fair Housing
Fair Housing -Department of		Choice identifies remaining challenges in ensuring
Community Affairs		equitable housing choices for all New Jersey
		residents.

Table 3 - Other local / regional / federal planning efforts

Narrative

DCA encouraged local and county government to participate in the development of the Annual Action Plan. DCA sent email notifications to both non-entitlements and entitlements informing them of the online public survey, public hearing, and the posting of the draft plan.

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 Department of Community Affairs provided opportunities for the public to participate during the development of this Annual Action Plan. DCA consulted with local and county government, nonprofit and for-profit agencies, and concerned citizens. The preparation of the draft Annual Action Plan involved the following: the posting of an electronic community needs survey, public hearing, targeted stakeholder interviews, a review of customer service calls, and posting of the draft plan.

The comments received assisted the State in deciding how to allocate its limited federal HUD funding to address the most pressing housing and community development needs in New Jersey, particularly in light of the intensification of need during the COVID-19 pandemic.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Electronic Community Needs Survey	Nonprofits/ for-profits, concerned citizens and local government	A total of 108 responses were received.	The survey indicated a strong need for addressing affordable housing issues in the State. Affordable housing was ranked as the top priority need in a series of questions addressing rental housing and housing for people with special needs. Among the services in greatest need, services for mental health, those who are homeless or have special needs, and transportation were noted as most important. Among infrastructure activities noted in greatest need are street improvements, water sewer improvements, and lead abatement.	N/A	
Stakeholder Interviews	Nonprofits and for- profits	The State completed seven stakeholder interviews with a range of community experts.	All stakeholders noted the cost of housing and homelessness as high priority needs. Several also commented on the economy and jobs, especially as exacerbated by the effects of the pandemic. Finally, two stakeholders noted the challenges of NIMBYism and exclusionary zoning.	N/A	
Public Comment Period/Public Hearing	Public		TO BE COMPLETED.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The State will use its HUD-allocated funds to provide decent affordable housing, suitable living environments, and expand economic opportunities for low- and moderate-income households.

Anticipated Resources

Please see below table

Program	Source	Uses of Funds	E	xpected Amou	ınt Available Year	1	Expected Amount	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan \$	
CDBG	public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$6,951,529	0	0	\$6,951,529	\$20,854,587	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 ownership TBRA	\$5,257,622	0	0	\$5,257,622	\$15,772,866.00	The HOME Program will provide funds to develop affordable housing units, rehabilitate owner-occupied units and provide rental assistance

ESG	public – federal	Conversion and rehab for transitional housing and emergency shelter Rapid rehousing (rental assistance) Homelessness Prevention	\$3,357,480	0	0	\$3,357,480	\$10,072,440	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.
HOPWA	public – federal	TBRA	\$1,701,585	0	0	\$1,701,585	\$5,122,755	The HOPWA Program will provide housing assistance to low-income persons with HIV/AIDS.
RHP	public – federal	Transitional housing	\$1,006,258	0	0	\$1,006,258	\$ 3,018,774	The Recovery Housing Program will provide stable, transitional housing for individuals in recovery from a substance-use disorder

HTF	public –	Acquisition	\$	0	\$24,354,671	\$ 73,064,013	The Housing Trust
	federal	Multifamily	\$24,354,671				Fund will provide
		rental new					funds to develop
		construction					affordable rental
		Multifamily					housing units.
		rental rehab					_

Table 5 - Expected Resources - Priority Table

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, HTF and HOPWA funds with other State funds to address housing and community development needs. The Community Development Block Grant Program requires the State of New Jersey to match administration funds after the first \$100,000 on a one-to-one basis. The match for CDBG is the State's Affordable Housing Trust Fund. The Emergency Solutions Grant Program requires a one-to-one match. The match for ESG is provided by the State's General Fund and the State's Homelessness Prevention Program. The HOME Program requires a 25% match. The match for HOME is the State Rental Assistance Program. The Housing Trust Fund (HTF) and the HOPWA Program do not require a local match.

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

Annual Goals and Objectives

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply of affordable rental and homeownership units	2021	2022	Affordable Housing	Statewide	Affordable Housing	TOTAL: \$26,691,392 HOME (rental) - \$1,836,663 HOME (homeownership) - \$500,058 HTF - \$24,354,671	70 rental units rehabilitated or constructed 3 homeownership units developed
2	Support rental housing and services for people experiencing homeless	2021	2022	Affordable Housing – Homeless	Statewide	Prevent and eliminate homelessness	TOTAL: \$ 8,734,413 ESG (rapid re-housing) - \$1,417,500 ESG (homelessness prevention) - \$607,500 ESG (shelter) - \$1,080,669 HOPWA - \$1,701,585 RHP - \$1,006,258 HOME (TBRA) - \$2,920,901	280 households assisted with rapid re-housing 215 households provided with homelessness prevention assistance 220 households provided with long-term tenant-based rental assistance 21 shelters 150 households diagnosed with HIV/AIDS provided with rental assistance 12 households recovering from substance abuse provided temporary rental housing
3	Improve community infrastructure and facilities	2021	2022	Non-housing community development	Small Cities and 7 non- entitlement counties	Public facility or infrastructure activities other than low/moderate income housing benefit	CDBG - \$4,806,287	12 Public Facilities reconstruction projects
4	Preserve existing affordable housing	2021	2022	Affordable housing	Small Cities and 7 non- entitlement counties	Neighborhood rehabilitation	CDBG - \$1,083,048	61 households (5 HR Projects, 12 units each, + 1 EHR project)

5	Support	2021	2022	Non-housing	Small Cities	Economic	CDBG - \$1,062,194	4 Innovative Projects
	community and			community	and 7 non-	development		
	economic			development	entitlement			
	development				counties			
	programs							

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 accessible housing 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 homeless	
	Goal Description	The State will provide homeless prevention and rapid re-housing funds to those in 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 abuse. 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 essential community facilities such as youth centers.	
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 and 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.	

AP-25 Allocation Priorities - 91.320(d)

Introduction:

Funding Allocation Priorities

Program	Increase the supply of affordable rental and homeownership units (%)	Support rental housing and services for people experiencing homelessness (%)	Improve community infrastructure and facilities (%)	Preserve existing affordable housing (%)	Support community and economic development (%)	Total (%)
CDBG	0	0	69.2	15.6	15.2	100
HOME	50	50	0	0	0	100
HOPWA	0	100	0	0	0	100
ESG	0	100	0	0	0	100
HTF	100	0	0	0	0	100
RHP	0	100	0	0	0	100

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

The allocation is based on the assessment of needs identified by the electronic needs survey, meetings with program grantees, a review of customer service calls, and recommendations from stakeholders.

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 towns and county governments. The CDBG program improves low-income communities by providing funds for housing rehabilitation, infrastructure repairs and new public facilities. In addition, the program may also help create economic opportunities. Projects that benefit high percentages of low-income people receive priority funding. Innovative or Economic Development projects must create jobs for low-income people.

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 elderly and disabled households.

The RHP pilot will provide transitional housing opportunities for individuals in recovery from a substance-use disorder.

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

Introduction:

The State of New Jersey distributes the formula funds through a competitive, open process via the Department of Community Affairs' System for Administering Grants Electronically (SAGE) and therefore cannot predict the ultimate geographic distribution of these funds. Feasible projects submitted that are ready to proceed will receive priority.

Distribution Methods

Table 8 - Distribution Methods by State Program

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

Describe
all of the
criteria
that will be
used to
select
application
s and the
relative
importanc
e of these
criteria.

Does application meet one of the National Objectives set forth in the Housing and Community Development Act (HCDA), and are the activities permitted by the HCDA?

- Benefit to Low/Moderate Income People
- Prevention or Elimination of Slums & Blight
- Urgent Need

Does application address at least one of the State Program Objectives?

- 1. Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing.
- 2. Support and encourage efficient patterns of community development, redevelopment, and capital funding by giving priority to proposals that address documented health and safety concerns.
- 3. Encourage innovative proposals that improve housing, and other eligible activities to renew designated revitalization areas.
- 4. Encourage the development of facilities needed to support welfare to work programs such as job training and child and elder care.
- 5. Support and encourage neighborhood revitalization efforts identified in locally developed plans and strategies.
- 6. Improve the availability and adequacy of essential public facilities, and remedy serious deficiencies in areas that principally serve people of low or moderate income.
- 7. Ensure that municipalities have the capacity to implement community development programs and maintain community development improvements.
- 8. 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.

Does application include a Public Notice (display ad) in compliance with Citizen Participation Requirements?

Does application include evidence that required Local Match of grant funds will be met?

Does application include evidence that the Compliance Items have been completed?

- 1. Citizen Participation Resolution
- 2. Fair Housing Resolution
- 3. Matching Funds Certification
- 4. Grant Management Plan & Resolution
- 5. Professional Services Agreements (Drafts)
- 6. Complete Draft Environmental Review Record, OR 100 % Complete Final ERR
- 7. Policy & Procedure Manual & Resolution (HR Only)
- 8. Cooperative Agreement

Applicants must demonstrate that they can complete their proposed project within the two-year grant period

If only	The program's Final Plan is attached to the program's Request for Proposals. Please
summary	see the below link for the Final Plan
criteria	https://www.nj.gov/dca/divisions/dhcr/offices/docs/2021%20Small%20Cities%20Fi
were	nal%20Plan%2061720.pdf
described,	<u> 1101/02/01 1011/02/0017 20. pur</u>
how can	
potential	
applicants	
access	
application	
manuals or	
other	
state	
publication	
S	
describing	
the	
application	
criteria?	
(CDBG	
only)	

Describe	ESG funds are allocated to community-based nonprofits for rapid re-housing
the proce	
for	improvements.
awarding	·
funds to	
state	
recipients	
the state	
will make	
its	
allocation	
available	_
to units o	†
general	
local	
governme	en
t, and	
nonprofit	
organizat	io
ns,	
including	
communi	
and faith	
based	
organizat	io
ns. (ESG	
only)	
Identify	N/A
the	
method o	f
selecting	
project	
sponsors	
(including	
providing	
full acces	
to	
grassroot	
faith-base	
and other	
communi	ty
-based	
organizat	io
ns).	
(HOPWA	
only)	

	Describe	Economic Development Fund: The State will award up to \$1,014,823 to support
	how	community and economic development programs that expand business enterprises
	resources	and increase job opportunities.
	will be	
allocated The Housing Rehabilitation Fund (\$1,034,747) funds activities that impro		The Housing Rehabilitation Fund (\$1,034,747) funds activities that improve the
	among	condition of affordable housing in New Jersey. County-managed programs may be
	funding	awarded up to \$400,000. Multi-jurisdictional programs may receive grants of up to
	categories.	\$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.
		The Public Facilities Fund (\$4,591,940) 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.
	Describe See above	
threshold		
factors and		
	grant size	
	limits.	
	What are	The outcome measures are identified within the Annual Goals and Objectives
	the	section of this report (AP-20).
	outcome	
	measures	
	expected	
	as a result	
	of the	
	method of	
	distributio	
	n?	Francis C. L. Card Brancis
2	State	Emergency Solutions Grant Program
	Program	
	Name:	rcc .
	Funding	ESG
1	Sources:	

Describe The Shelter Support Program provides funds to maintain shelter facilities by: the state 1. Addressing life and safety issues 2. Purchasing equipment and furnishings that will provide direct benefits to program addressed the shelter's residents by the 3. Creating new emergency shelter beds when needed Method of 4. The program also provides temporary financial assistance and services to Distributio prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are n. experiencing homelessness to be quickly re-housed and stabilized. Describe 1. Experience with providing similar services and assistance all the 2. Experience working with the target population criteria 3. Capacity to successfully manage previous program grants that will be 4. Achieved prior grant objectives within the established time frame. Provided used to accurate cost estimates of the proposed work. Expended grant awards select correctly and in a timely manner. Produced and submitted performance application and financial reports correctly and on-time. Have no unresolved audit s and the findings with DCA. Enough revenue/income to operate the project. relative 5. Proposed project(s) is supported by the local CoC. importanc 6. All applicants are required by the US Department of Housing and Urban e of these Development to 1) obtain a DUNS number and complete or renew their criteria. registration with the System for Award Management (SAM); and 2) be active participants in a Homeless Management Information System (HMIS).

If only	N/A
summary	
criteria	
were	
described,	
how can	
potential	
applicants	
access	
application	
manuals or	
other	
state	
publication	
S	
describing	
the	
application	
criteria?	
(CDBG	
only)	

Describe	Eligible entities are government entities and nonprofit organizations
the process	
for	
awarding	
funds to	
state	
recipients	
and how	
the state	
will make	
its	
allocation	
available	
to units of	
general	
local	
governmen	
t, and	
nonprofit	
organizatio	
ns,	
including	
community	
and faith-	
based	
organizatio	
ns. (ESG	
only)	
Identify	N/A
the	IN/A
method of	
selecting	
project	
sponsors	
(including	
providing	
full access	
to	
grassroots	
faith-based	
and other	
community	
-based	
organizatio	
ns).	
(HOPWA	
only)	
Olliy)	

	Describe	Homeless Prevention/Rapid Re-Housing:\$2,025,000	
	how		
	resources	Shelter Support: \$1,080,669	
	will be		
	allocated		
	among		
	funding		
	categories.		
	Describe	The maximum award to a grantee is \$400,000	
	threshold		
	factors and		
	grant size		
	limits.		
	What are	The outcome measures are identified within the Annual Goals and Objectives	
	the	section of this report (AP-20).	
	outcome		
	measures		
	expected		
	as a result		
	of the		
	method of		
	distributio		
	n?		
3	State	HOME Investment Partnership Program	
	Program		
	Name:		
	Funding	HOME	
	Sources:		
	Describe	HOME Investment Partnerships Program (HOME) provides funds to:	
	the state	Develop affordable housing units	
	program	2. Provide rental assistance to victims of domestic violence and disabled	
	addressed	households	
	by the	3. Rehabilitate low-income homeowners' housing units	
	Method of		
	Distributio		
	n.		

Describe	1.	Capacity of the applicant to successfully undertake the proposed activities
all of the	2.	Has the applicant demonstrated effective grant management (achieved
criteria		prior grant objectives within the established time frame; provided accurate
that will b	e	cost estimates of the proposed work; expended previous grant awards
used to		correctly and in a timely manner; and produced and submitted prior grant's
select		performance and financial reports correctly and on-time)?
application	n 3.	Does the applicant have any unresolved audit findings with DCA?
s and the	4.	Does the applicant have enough revenue/income to complete the project?
relative	5.	Approach and Budget (are the program costs reasonable; is the timeline for
importan	C	completion reasonable)
e of these	!	
criteria.		
If only	N/A	
summary		
criteria		
were		
described	,	
how can		
potential		
applicant	5	
access		
application	n	
manuals o	or	
other		
state		
publication	n	
S		
describing	3	
the		
application	n	
criteria?		
(CDBG		
only)		

Describe	N/A
the process	'
for	
awarding	
funds to	
state	
recipients	
and how	
the state	
will make	
its	
allocation	
available	
to units of	
general	
local	
governmen	
t, and	
nonprofit	
organizatio	
ns,	
including	
community	
and faith-	
based	
organizatio	
ns. (ESG	
only)	
Identify	N/A
the	
method of	
selecting	
project	
sponsors	
(including	
providing	
full access	
to	
grassroots faith-based	
and other	
community -based	
organizatio ns).	
(HOPWA	
only)	
Ulliy)	

	Describe	Community Housing Development Organization (CHDO) Production (\$788,643)
	how	provides funding to eligible CHDOs producing affordable units. Eligible activities
	resources	include acquisition, demolition and removal of buildings; construction of new
	will be	housing; conversion of non-residential to residential space and the substantial
	allocated	rehabilitation of vacant buildings.
	among	ŭ
		Housing Production Investment (\$1,314,406) provides funds to developers for the
		purpose of creating affordable rental and sale units. Eligible activities include
	Ü	acquisition, demolition and removal of buildings; construction of new housing;
		conversion of non-residential to residential space and the substantial rehabilitation
		of vacant buildings.
		or vacant bandings.
		HOME Tenant-Based Rental Assistance (TBRA) (\$2,628,811) helps reduce the
		housing costs of very low-income households by providing direct rent subsidy
		payments to their landlords.
	Describe	A project is eligible for the per-unit subsidy amount, per 24 CFR 92.250(a) of the
	threshold	HOME regulations, which in conjunction with the State Balanced Housing Program
	factors and	rules, will govern the amount of HOME funds allocated to a project. The amount of
	grant size	funds reserved for a project will be based on the information provided in the HOME
	limits.	Production Program application via SAGE and will fund only the gap between project
	mmcs.	cost and other revenue. The Department, at its discretion, may award less than the
		maximum subsidy.
	What are	The outcome measures are identified within the Annual Goals and Objectives
	the	section of this report (AP-20).
	outcome	section of this report (Ar-20).
	measures	
	expected as a result	
	of the	
	method of	
	distributio	
_	n? State	HORMA Program
4	Program	HOPWA Program
	Name:	
	Funding	HOPWA
	Sources:	I HOL WA
	Describe	Provides housing assistance to low-income persons with HIV/AIDS.
	the state	Trovides housing assistance to low-income persons with miv/AiDs.
	program	
	addressed	
	by the	
	Method of	
	Distributio	
1	n.	

	A low-income individual living alone, or as a head of household, or an eligible child
all the	residing with a parent or legal guardian who is HIV/AIDS positive is qualified to
criteria	receive permanent tenant-based rental assistance. Applicants must be referred to
that will be	DCA by a participating HIV/AIDS service provider agency and be receiving HIV/AIDS
used to	case management. Applications will not be accepted directly from the applicant. All
select	clients receive HIV case management and related services through State and federal
application	(Ryan White) funded grantees in their area.
s and the	
relative	
importanc	
e of these	
criteria.	
If only	N/A
summary	
criteria	
were	
described,	
how can	
potential	
applicants	
access	
application	
manuals or	
other	
state	
publication	
s	
describing	
the	
application	
criteria?	
(CDBG	
•	
	that will be used to select application s and the relative importanc e of these criteria. If only summary criteria were described, how can potential applicants access application manuals or other state publication s describing the application criteria?

- "	N/A
Describe	N/A
the process	
for	
awarding	
funds to	
state	
recipients	
and how	
the state	
will make	
its	
allocation	
available	
to units of	
general	
local	
governmen	
t, and	
nonprofit	
organizatio	
ns,	
including	
community	
and faith-	
based	
organizatio	
ns. (ESG	
only)	
Identify	The Department of Health selects the community-based support organizations that
the	provide participants with case management and ancillary services in conjunction
method of	with the rental subsidies. These agencies certify that each HOPWA participant
selecting	receives required case management services and meets the criteria. HIV/AIDS
_	· · · · · · · · · · · · · · · · · · ·
project	service providers meet with the project sponsors on a quarterly basis in order to
sponsors	review program activities and progress
(including	
providing	
full access	
to	
grassroots	
faith-based	
and other	
community	
-based	
organizatio	
ns).	
(HOPWA	
only)	
 .,	l

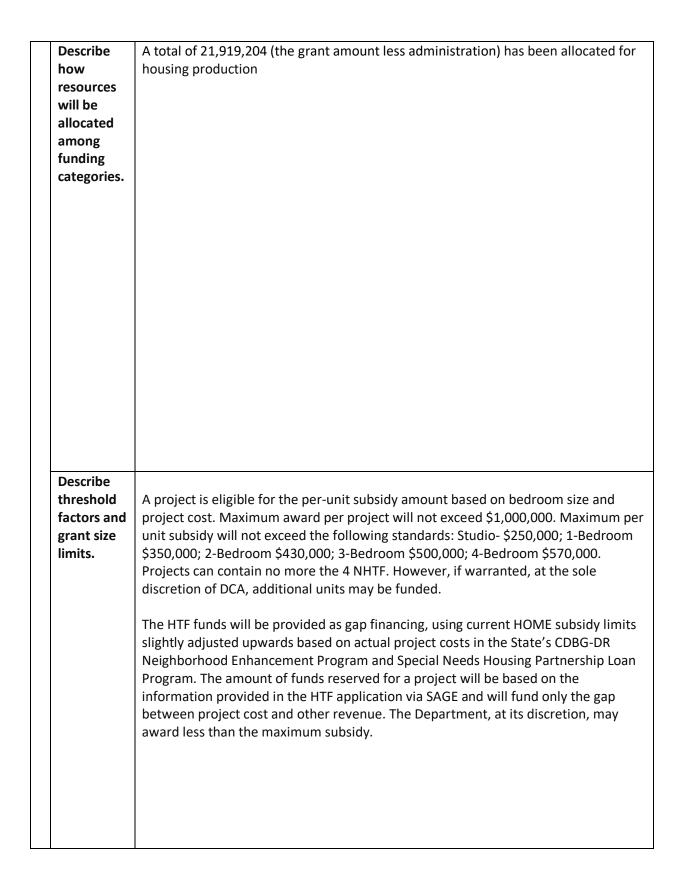
Describe how assistance. resources will be		All funds outside of administration funds(\$1,531,427) are allocated for rental assistance.
allocated among funding categories.		
		The participant's pay approximately 30% of their adjusted gross income.
	What are the outcome measures expected as a result of the method of distributio n?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
5	State Program Name:	Housing Trust Fund
	Funding Sources:	Housing Trust Fund
	Describe the state program addressed by the Method of Distributio n.	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.

Describe all of the criteria that will be used to select application s and the relative importanc e of these criteria.

- 1. Applicant's ability to obligate HTF funds and applicant's ability to undertake eligible activities in a timely fashion:
- The best applications must substantiate the applicant's experience in developing affordable housing, demonstrated financial ability to develop the project, experience with DCA and HUD programs, no outstanding issues with DCA/HUD, a feasible project budget and timeline which evidences that the project will be completed within two years of award.
- 2. Priority based upon geographic diversity:
- This program seeks to encourage geographic diversity through "High Opportunity" neighborhoods, which are characterized by the following criteria low municipal poverty level, the municipality is not on State Urban Aid list, accessible public transportation within one mile, and low municipal labor force unemployment rate.
- 3. The merits of the application in meeting the State's priority housing needs: Applicants should have experience in serving special needs populations, 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 Special Needs population.
- 4. The extent to which application makes use of non-federal funding sources: Applications that substantiate leveraging of non-public funds will receive preferential points.

If only	N/A
summary	
criteria	
were	
described,	
how can	
potential	
applicants	
access	
application	
manuals or	
other	
state	
publication	
S	
describing	
the	
application	
criteria?	
(CDBG	
only)	

Describe	N/A
the process	
for	
awarding	
funds to	
state	
recipients	
and how	
the state	
will make	
its	
allocation	
available	
to units of	
general	
local	
governmen	
t, and	
nonprofit	
organizatio	
ns,	
including	
community	
and faith-	
based	
organizatio	
ns. (ESG	
only)	
Identify	N/A
the	·
method of	
selecting	
project	
sponsors	
including	
providing	
full access	
to	
grassroots	
faith-based	
and other	
community	
-based	
organizatio	
ns).	
(HOPWA	
only)	



What are	The goal of the program is to develop 59 units of affordable housing in 2021.
the	
outcome	
measures	
expected	
as a result	
of the	
method of	
distributio	
n?	
"	

AP-35 Projects – (Optional)

Introduction:

Planned Projects for year

#	Project Name	
1	CDBG: Administration	
2	CDBG: Housing Programs	
3 CDBG: Public Facilities & Infrastructure		
4	CDBG: Public Services	
5	CDBG: Economic Development (Innovative Dev.)	
6	HOME: Administration	
7	HOME: CHDO Reserves	
8	HOME: Non-CHDO Development Activities	
9	HOME Tenant-based Rental Assistance	
10	HESG	
11	HOPWA	
12	HOPWA: Administration	
13	HTF	
14	HTF Administration	
15	RHP	
16	RHP Administration	

Table 9 – Project Information

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

Allocation priorities are based on assessment of data and information received during community outreach. The primary obstacle to addressing underserved needs is lack of funds

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: \$310,019
	Description	Administration
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
	Project Name	CDBG: Housing Programs

2	Target Area	State of New Jersey
		CDBG - Non-Entitlement Communities
	Goals Supported	Preserve existing affordable housing
	Godis Supported	Treserve existing arroradate riousing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,034,747
	Description	Rehabilitate homes to preserve existing housing, including through emergency home repair.
	Target Date	
	Estimate the number and	Rehabilitate 61 Homes, includes \$20,000 for 1 EHR (SF Housing
	type of families that will	Units)
	benefit from the proposed	
	activities	
	Location Description	State-wide
	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: \$4,591,940

	Description	Fund infrastructure and facility reconstruction projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	12 Infrastructure and Facility Reconstruction Projects
	Location Description	State-wide
	Planned Activities	Fund infrastructure and facility reconstruction projects. This information will be updated when activities are selected.
4	Project Name	CDBG: Public Services
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support community & economic development programs
	Needs Addressed	Community Revitalization
	Funding	
	Description	Need for this activity will be based on demand and eligibility.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	0, None Planned
	Location Description	Statewide
	Planned Activities	This information will be updated if activities are selected.
	Project Name	CDBG: Economic Development (Innovative Dev.)

5	Target Area	State of New Jersey
		CDBG - Non-Entitlement Communities
	Goals Supported	Support community & economic development programs
	Needs Addressed	Economic Development
	Funding	CDBG: \$1,014,823
	Description	Fund projects to eligible municipalities to pass to eligible nonprofits and for-profits.
	Target Date	
	Estimate the number and type of families that will	4 Projects to eligible municipalities to pass to eligible nonprofits and for-profits
	benefit from the proposed activities	
	Location Description	State-wide
	Planned Activities	Fund projects to eligible municipalities to pass to eligible nonprofits and for-profits. This information will be updated when activities are selected.
6		
	Project Name	HOME: Administration
	Project Name Target Area	HOME: Administration State of New Jersey CDBG - Non-Entitlement Communities
	-	State of New Jersey
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Target Area Goals Supported	State of New Jersey CDBG - Non-Entitlement Communities Increase supply of affordable rental & owner units
	Target Area Goals Supported Needs Addressed	State of New Jersey CDBG - Non-Entitlement Communities Increase supply of affordable rental & owner units Affordable Housing

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
7	Project Name	HOME: CHDO Reserves
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental & owner units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$788,643
	Description	New homeowner and rental units
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	6 units will be developed.
	Location Description	State-wide
	Planned Activities	New homeownership and rental units. This information will be updated when activities are selected.
8	Project Name	HOME: Non-CHDO Development Activities
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities

	Goals Supported	Increase supply of affordable rental & owner units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,314,406
	Description	New homeowner and rental units
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	8 units will be developed.
	Location Description	State-wide
	Planned Activities	New homeownership and rental units. This information will be updated when activities are selected.
9	Project Name	HOME Tenant-based Rental Assistance
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing and services for people experiencing homeless
	Needs Addressed	Affordable Housing
	Funding	HOME: \$2,628,811
	Description	Provide funding for tenant-based rental assistance.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	215 households will be supported.
	Location Description	State-wide
	Planned Activities	Provide funding for tenant-based rental assistance. This information will be updated when activities are selected.
10	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: \$3,357,480
	Description	Administration and shelter renovations, purchase of equipment and homelessness prevention and rapid re-housing activities
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	400 households will be assisted.
	Location Description	State-wide
	Planned Activities	Administration - \$251,811 Shelter renovations, purchase of equipment and homelessness prevention and rapid re-housing activities - \$3,105,669

11	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: \$1,531,427	
	Description	Funding for tenant-based rental assistance for those experiencing HIV/AIDS	
	Target Date		
	Estimate the number and	140 households will be assisted.	
	type of families that will		
	benefit from the proposed		
	activities		
Location Description State-wide		State-wide	
	Planned Activities	Funding for tenant-based rental assistance for those experiencing HIV/AIDS. This information will be updated when activities are selected.	
12	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: \$170,158	
	Description	Administration	

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
13	Project Name	HTF
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental & owner units
	Needs Addressed	Affordable Housing
	Funding	HTF: \$ 21,919,204
	Description	Increase the supply of affordable rental units for extremely low-income households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	59 units will be developed.
	Location Description	State-wide
	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.

	T	
14	Project Name	HTF Administration
	Target Area	State of New Jersey
		CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental & owner units
	Needs Addressed	Affordable Housing
	Funding	HTF: \$ 2,435,467
	Description	Administration
	Target Date	
	Estimate the number and	N/A
	type of families that will	
benefit from the proposed		
	activities	
Location Description N/A		N/A
	Planned Activities	Administration
15	Project Name	RHP
	Target Area	State of New Jersey
		CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	RHP: \$930,789
	Description	Provide temporary rental assistance to households recovering from
		substance abuse provided temporary rental housing
	Target Date	
		•

	Estimate the number and type of families that will benefit from the proposed activities	10 households will be assisted
	Location Description	State-wide
	Planned Activities	Provide temporary rental assistance to households recovering from substance abuse provided temporary rental housing. This information will be updated when activities are selected.
16	Project Name	RHP Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	RHP: \$75,469
	Description	Administration
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration

AP-40 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

NA

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." DCA's Office of Local Planning Services reviews each proposed such area, regarding compliance with the statutory requirements.

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 (please see attached list) and HOPWA rental assistance is restricted to Atlantic, Cape May, Cumberland, Mercer, Salem, and Warren counties. 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.

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 have a geographic targeting strategy, insofar as it does not select areas of the state that will be exclusively awarded funding through the ESG, HOME, and HTF programs.

Affordable Housing

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

Introduction:

One Year Goals for the Number of Households to be Supported	Goal
Homeless	280 Households:
Non-Homeless	280 households assisted with rapid re-housing 21 shelters 349 Households:
Non-nomeless	11 rental units rehabilitated or constructed 3 homeownership units developed 215 households provided with homelessness prevention assistance 59 rental units rehabilitated or constructed 61 households (5 HR Projects, 12 units each, + 1 EHR project)
Special-Needs	162 Households:
	150 households diagnosed with HIV/AIDS provided with rental assistance
	12 households recovering from substance abuse provided temporary rental housing
Total	791 Households

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

One Year Goals for the Number of Households Supported Through	Goal
Rental Assistance	220 households provided with long- term tenant-based rental assistance
New affordable Units	3 homeownership units developed 70 rental units rehabilitated or constructed
Rehab of Existing Units	61 households (5 HR Projects, 12 units each, + 1 EHR project)
Acquisition of Existing Units	Rehab of existing units is included in acquisition
Total	294 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

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

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. In FFY 2021, 10 new program participants will become homeowners.

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)
- 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. In FFY 2021, DCA will have 80 active FSS participants.

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

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

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

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

- 1. Rental Arrears: a maximum of 3 months back rent plus any court fees, legal fees, and other late fees included as rent in a written lease.
- 2. Relocation: security deposit of up to 1½ months' rent and 2 months' rent.

Emergency Solutions Grant: 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 with incomes at or below 30% of the Area Median Income (AMI). Rapid re-housing assistance includes financial assistance, case management, housing search and placement, credit repair, money management, and budgeting.

The Office of Homelessness Prevention (OHP) will work with State and local government as well as private organizations to improve the coordination of services for those people either experiencing homelessness or facing imminent risk of homelessness. Over the next year, OHP will be working on the following initiatives:

Housing First Expansion: \$375,000

The purpose of the grant is to provide funds for local planning to address rising long term, unsheltered and Chronic Homelessness. The Housing First Expansion will provide funding to engage communities in planning towards creating high quality Housing First projects; while providing seed money for projects; and funding to promote enhanced data collection and data sharing across systems.

Housing First Model & Tool Development: \$125,000

The purpose of this grant is to develop a housing first model and related tools to aid in the effort to address the housing needs for people experiencing the longest episodes of homelessness, including people that are unsheltered and those defined by HUD as Chronic Homelessness. The model will define

the eligibility criteria for Housing First, the service delivery design, and the specific outcome measures to assess the effectiveness and efficiency of the program to address long term homelessness.

Diversion Assistance Pilot: \$1.5 million

The purpose of this grant is to provide funding to divert families and individuals from homelessness as part of a larger problem-solving prevention strategy. The grant will include flexible funding to assist a household at imminent risk or currently homeless to retain or obtain a safe stable living situation and avoid / exit homelessness. Diversion is a strategy, recognized as a best practice. Diversion uses progressive problem-solving to engage with households that are requesting shelter to identify an alternative to shelter, and as needed, providing flexible financial assistance to secure a safe alternative to shelter. The intent is to avoid the trauma of homelessness, and the inherent disruption to work, school, and community life.

The Department is also implementing an Anti-Eviction Access to Counsel and Homelessness Diversion Pilot totaling \$1.3 million. The purpose of the grant is to provide: 1. Right to counsel – expanded access to free, full, and quality legal services to low-income households facing or threatened with eviction; and 2. Social Services Support and Diversion - homelessness prevention through expanded access to supportive safety net services and emergency funding, flexible financial assistance to low-income households in imminent risk of homelessness due to an eviction, but without any viable legal defenses or sustainable legal settlements.

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 provides funding to do the following:

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

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 6 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 Camden, Newark, New Brunswick, 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, Burlington, Cape May, Essex, Gloucester, Morris, Passaic, 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 with annual incomes up to 30% of the AMI.

Rental assistance will continue to be provided to people who are homeless and working towards self-sufficiency through the Housing Choice Voucher, State Rental Assistance, and the HOME Tenant-Based Rental Assistance programs.

DCA also administers 1,140 Veterans Administration Supportive Housing (VASH) vouchers and 273 project-based Housing Choice Vouchers for homeless and at-risk veterans. 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 are not removed from their families, or that families can reunify, with stable housing and services designed to support their tenancy. DCA committed a total of 600 vouchers to this program. In addition, DCA committed 100 vouchers for homeless and at-risk youth and 25 project-based vouchers for households referred by DCF that need housing to maintain their children or for family re-unification.

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.

AP-70 HOPWA Goals - 91.320(k)(4)

One-year goals for the number of households to be provided housing through the use of HOPW for:	/A
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or	
family	0
Tenant-based rental assistance	140
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	140

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

- In New Jersey, land use is regulated almost exclusively at the local level. However, the State has
 developed policies where possible to increase access to affordable housing and provides land
 use planning assistance to help municipalities modernize their master plans and land use
 ordinances.
- 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 with incomes of 30% or less of the AMI.
- 3. Continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing Program, and the Mainstream Voucher Program, etc.
- 4. Continue to promote the development of affordable housing in areas of low poverty and high opportunity through incentives identified in the Low-Income Housing Tax Credit Program Qualified Allocation Plan as administered by HMFA.
- 5. Promote the development of an educational effort to address NIMBYism and build support for and neutralize opposition to affordable housing.
- Promote the development of transit-accessible, pedestrian friendly, and environmentally responsible communities within easy reach of employment opportunities in the design of affordable housing.
- 7. Continue to place a high priority on the long-term preservation of existing, viable affordable housing stock.
- 8. Through DCA's Division of Local Planning Services, provide technical planning assistance to help municipalities modernize their master plans and land use ordinances.

AP-85 Other Actions – 91.320(j)

Introduction:

The following are the State's strategies to address underserved 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 meeting underserved needs

The following sections describe the State's planned actions to address issues related to meeting underserved populations, 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 the doing the following:

- 1. Continue to enhance local capacity building and serve disadvantaged and under-served areas.
- 2. Continue to work with units of general local government so that nonprofits and businesses will be able to receive grants.
- 3. 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.
- 4. 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.
- 5. 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

DCA has three programs focused on the reduction of lead-based paint (LBP) hazards in residential units built prior to 1978. The first is the State's Lead-Safe Home Remediation Grant Program, which has a goal to provide lead-safe remediation to 525 residential units (286 for the FY2019 Lead-Safe Program and 239 for the FY2021 Lead-Safe Program. The third program is the State's Single-Family Home Remediation Grant Program with a goal to provide lead remediation and abatement to 198 residential units. The last program is the Housing and Urban Development (HUD) Lead-Based Paint Hazard Reduction Program, which has a goal to provide lead abatement services to 122 residential units.

Because the serviced units have their LBP hazards identified and remediated/abated, this will increase the access of New Jersey residents to LBP hazard safe/free housing.

Actions planned to reduce the number of poverty-level families

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

- Provide shelter, food, clothing, and social services to families in crisis.
- Support the development of permanent, transitional and affordable housing, and shelter facilities.
- Provide health care to homeless people.
- Aid homeless runaway youth.
- Assist individuals who are mentally or physically impaired.
- Help victims of domestic violence.
- Provide low-income energy services.
- Administer rental assistance programs.
- Provide job training to low-income and homeless individuals.
- Provide funding for literacy education.

The State will also continue to support housing first/rapid-re-housing programs that move homeless households from shelters into permanent supportive housing with a level of services commensurate with their needs.

Actions planned to develop institutional structure

DCA will continue to coordinate initiatives, such as Housing First and Keeping Families Together, that bring together public and private resources and social services. In addition, the newly created Office of Homelessness will implement comprehensive policies to reduce homelessness and expand access to the continuum of housing options. The Office of Homelessness will also coordinate collaboration between public and private stakeholders.

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

Government agencies and for-profit and nonprofit organizations all play a part in the provision of affordable housing, community development, and economic development. The State will continue to work with these entities to address 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 such as SRAP Opioid and Keeping Families Together discussed above are a combination of government, community-based nonprofits 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.

Program Income Available for CDBG Projects	
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: 100%

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:

Annual Action Plan

The State utilizes the Uniform Housing Affordability Controls (UHAC) (N.J.A.C. 5:80-26.1 et seq.) to determine resale prices and fair return on investment. The fair return on investment includes the homeowner's original investment plus any increase in the market value of the property attributable to capital improvements. The State determines affordability under the HOME Program by utilizing 95 percent of the median purchase price of the area based on the FHA Section 203(b) Mortgage Limit.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds as required in 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.

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

a. 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 within 2 years of award
- Project budget is feasible and reasonable.
- b. 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 "NA".

DCA will award Housing Choice Project-Based Vouchers to successful applicants to ensure that all rents are affordable to extremely low-income families.

- c. 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. Applications will receive preference points for extending the affordability controls beyond the initial 30 years.
- d. 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".

N/A

- e. 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-federal sources.
- 2. 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

3. 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

4. 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

5. 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 limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area. If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit

subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area. If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

Subsidy amounts were tailored after the current HOME subsidy limits with some upward adjustment based on actual production costs in the State's CDBG-DR Neighborhood Enhancement Program (NEP) and the State's Special Needs Housing Partnership Loan Program (SNHPLP.) DCA also conducted comparative research of construction costs throughout the state and found the costs to be consistent with no large variations. Maximum award per project will not exceed \$1,000,000.

The maximum per unit subsidy will be based on unit bedroom size per the chart attached to this Plan.

6. 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; and Capital Needs Assessments (if applicable).

The 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; accessibility; disaster mitigation; State and local codes, ordinances, and zoning requirements; and inspectional areas and observable deficiencies from HUD's Uniform Physical Condition Standards identified by HUD as applicable to HTF-assisted housing.

https://www.state.nj.us/dca/divisions/dhcr/rfp/pdf/nhtf-rehabilitation-standards.pdf

7. 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 "NA".

N/A

8. 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

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.

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.

As described above, the State will limit beneficiaries to extremely low-income households in which a head of household has a special need.

9. 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