

**STATE OF NEW JERSEY
2012 Annual Action Plan
July 1, 2012 – June 30, 2013**



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

Kim Guadagno, Lt. Governor

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Executive Summary

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

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

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

The 2012 Action Plan describes how scarce state and federal resources will be used to address the prioritized housing and community development needs identified in the FFY 2010-2014 five-year Consolidated Plan.

One-Year Goals and Objectives

The following chart summarizes the FFY 2012 anticipated housing accomplishments and commitments.

ONE-YEAR HOUSING OUTCOMES	AMOUNT OF FUNDS	NUMBER
1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very-low and low-income individuals and families.	\$205,656,479	3,241 units
2. Improve and preserve the existing affordable housing stock and neighborhoods.	\$19,001,657	326 units
3. Increase homeownership opportunities for low and moderate-income households.	\$234,212,096	1801 units
4. Assist homeless households, households at risk of becoming homeless and special needs households obtain and maintain permanent housing, with needed support services to become self-sufficient.	\$333,934,143	25,474 households & 2,400 units
5. Support local jurisdictions' planning process to reduce and end homelessness.	\$964,000	250 Agencies
6. Promote lead-based paint education and abatement efforts.	\$2,674,000	1,400 individuals, 54 households & 50 units
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.	\$152,147,299	309,000 households, 3 grantees & 6,085 units
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.	\$16,143,964	29 grants and 25 municipalities
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.	If funding available	If funding available

Definitions

Area of Low-income Concentration: a low-income concentrated area is defined as any county in the state where at least 20% of its households earn incomes below 51% of state median family income.

Area of Minority Concentration: a minority concentrated area is defined as any municipality where the total percentage of minority persons exceeds 50 percent of its population.

At Risk of Homelessness: An individual or family who:

- Has an annual income below 30 percent of median family income for the area, as determined by HUD;
- Does not have sufficient resources or support networks; and
- Meets one of the following conditions:
 - Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - Is living in the home of another because of economic hardship;
 - Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, state, or local government programs for low-income individuals;
 - Lives in a single-room occupancy or efficiency apartment unit in which more than two persons resides or lives in a larger housing unit in which more than 1.5 people per room resides;
 - Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program); or
 - Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan;
- A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7U.S.C. 2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15)); or
- A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 725(2) of the McKinney-Vento Homeless

Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

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

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

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

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

DCA: Department of Community Affairs

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

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

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

Homeless:

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

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

Household: one or more persons occupying a housing unit.

Poverty Guidelines: 2012 HHS Poverty Guidelines

Persons in family/household	Poverty guideline
1	\$11,170
2	\$15,130
3	\$19,090
4	\$23,050
5	\$27,010
6	\$30,970
7	\$34,930
8	\$38,890
For families/households with more than 8 persons, add \$3,960 for each additional person.	

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

Standard Condition: dwelling units that meet Housing Quality Standards or local code.

Substandard Condition but Suitable for Rehabilitation: dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation.

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

Fair Housing

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

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

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

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

Outcomes

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

Consolidated Plan Process

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

The preparation of the Consolidated Plan involved the following:

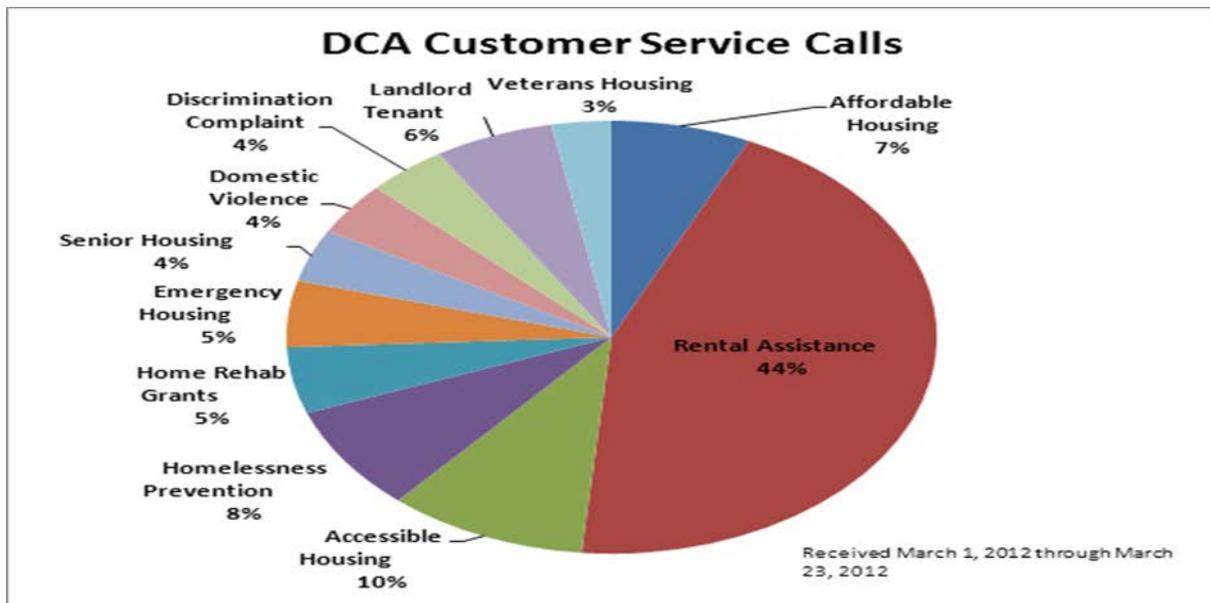
During the course of the past year, the State through its meetings with its entitlement program grantees gathered input on New Jersey's housing and community development needs in order to ensure that the interests and needs of all groups are being adequately addressed. These agencies are on the "front line" and provide the direct services to New Jersey's very low, low and moderate-income households. During these meetings, the priorities of the programs and how the funds can be used more effectively was also discussed. As both State and federal funding becomes scarcer these types of meetings will continue. The consensus from the comments received was that the major housing and community development needs continue to be the following:

1. Provision of decent, safe affordable housing for both families and disabled households;
2. Providing safety nets and services to stabilize the homeless population and eventually move them into permanent housing; and
3. Supporting community and economic development projects that will help stabilize neighborhoods.

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

In addition, the proposed program design for the Emergency Solutions Grant Program was shared with the County Continuum of Cares for review and comment.

The State also tracked the issues and imminent needs of the calls coming into the Division of Housing and Community Resources' Customer Service Unit over a 3 week period (March 5, 2012 – March 23, 2012). During this time period, the Customer Service Unit received 653 calls; the callers identified needs were: affordable housing, accessible housing for the disabled, grants needed to repair a home, homelessness prevention assistance, emergency housing, senior housing and rental assistance.



The draft plan was posted on the Division of Housing and Community Resources' web site for a 30 day public comment period on April 9, 2012. In addition, a public hearing was held on May 2, 2012 to allow the public to submit oral or written comments on the draft plan.

Based on the comments received, a final Consolidated Plan was submitted to the Newark office of the Department of Housing and Urban Development for review.

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

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

Evaluation of Past Performance

This section of the plan summarizes the State's performance during Federal FY 2010 (State FY 2011) to support the housing and community development goals identified in the Consolidated Plan. A review of the statistics shows that New Jersey is meeting the objectives stated in its annual Action Plan. The Department of Community Affairs is therefore satisfied with the State's overall progress in meeting its goals.

During FY 2011, the State leveraged federal funds with other State funds to assist our most vulnerable populations. Last year, more than **24,814** families throughout the State received assistance from DCA's and HMFA's various programs.

1. The State through the following programs committed funds to produce affordable units for low and moderate-income households:
 - *HOME Program*: 50 affordable units were completed in FY 2011 and 327 households received tenant-based vouchers.
 - *Neighborhood Preservation Balanced Housing Program*: \$2.8 million produced 29 affordable housing units for very-low, low and moderate-income households. Please note that the remaining funds collected from the Realty Transfer fees went to support SRAP and the Shelter Support Programs.
 - *Multi-Family Rental Housing Program*: the Multifamily Division provided \$93 million to finance the construction, rehabilitation and/or permanent financing for 1,347 units.
 - *Federal Low Income Housing Tax Credit Program*: HMFA allocated \$15.3 million in competitive and non-competitive tax credits to support the production of 652 housing units.

2. The State through the following programs improved existing affordable housing stock and neighborhoods:
 - *Choices in Homeownership Incentives Created for Everyone* provided \$15 million to rehabilitate 240 units.
 - *Home Express* provided \$700,000 to rehabilitate 14 units.
 - *The Smart Rental Project Loan Program* provided \$300,000 for the acquisition, construction, preservation and rehabilitation of 6 multi-family housing units.

3. The State through the following programs provided homeownership opportunities to low and moderate-income households:

- *First Time Home Buyer Program*: provided \$67 million to assist 421 families with home mortgages.
- *Smart Start Program*: provided \$2.1 million in down payment and/or closing costs assistance to 295 families.

In addition, the State through the following programs provided housing assistance:

- *Section 8 Housing Choice Voucher Program* spent \$184 million of federal funds to provide rental assistance to 19,693 households.
- *State Rental Assistance Program* provided assistance to 4,371 households. These SRAP vouchers assisted elderly households, disabled households, homeless families and low-income households

4. The DCA through the following programs assisted homeless individuals and families with housing and support services:

- *Community Services Block Grant Program* provided \$18.5 million to 26 Community Action Agencies and other eligible community-based organizations. The CSBG program also received an additional \$27.1 million in ARRA funding. These agencies provided services including, emergency assistance for food, clothing and shelter, alcoholism counseling and treatment, transportation, job training, child care, educational products and housing initiatives to 640,100 individuals.
- *Emergency Shelter Grant/Shelter Support Program*: \$3.4 million to create 150 new beds, eliminate health and safety violations in existing emergency shelters, and to rehabilitate properties to create new emergency shelters and transitional housing facilities.
- *Housing Opportunities for People with AIDS*: \$1.17 million to provide housing assistance and supportive services to over 199 low-income households with HIV/AIDS.
- *Shelter Plus Care Program* provided \$1.9 million of rental assistance and supportive services to 192 homeless individuals and families.

5. The DCA worked with the local Continuum of Care to develop strategies to reduce homelessness. During FY 2011, the Department of Community Affairs served as the “project sponsor” for 20 Shelter Plus Care grants and 1 transitional housing grant.

6. The Indoor Environmental Hazards Unit continued its lead poisoning prevention efforts through a lead education and outreach and training opportunities and utilized the Lead Hazard Control Assistance funds to abate 49 dwelling units.
7. The State through the following programs improved and preserved existing affordable housing stock.
 - *Weatherization Program*: DCA utilized \$3.9 million to weatherize 615 units. These services went to assist the elderly, handicapped and low-income persons in weatherizing their homes, improving heating system efficiency and conserving energy.
 - *Neighborhood Stabilization Program*: provided funding for the redevelopment of abandoned and foreclosed homes.
8. The DCA through the following programs supported community and economic development programs:
 - *Improvement District Programs* provided information to more than 82 municipalities and consultants regarding grants available to municipalities to establish and assess Improvement District and District Management Corporations.
 - *The Main Street Improvement District Challenge Grant* funded 1 project in 2011 for \$15,000.
 - *Main Street* provided technical assistance to 25 designated communities in the areas of downtown management, economic development strategies, promotion, marketing and enhancing the physical appearance of their historic downtowns.
 - *Small Cities Community Development Block Grant Program* awarded \$8.5 million to 23 projects.
9. The State will pursue additional funding opportunities to promote fair housing practices and educate the public about the benefits and the need for affordable housing.

FFY 2012 Anticipated Funding and Outcomes

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
1. Expand the availability and supply of safe, decent, affordable, and accessible rental housing for very low and low-income individuals and families.	3241 units	Special Needs Housing Trust Fund	\$31,000,000	275 units	\$21,000,000	260 units
		Special Needs Revolving Loan	\$83,138	13 units	\$588,961 (includes unexpended funding from FFY'11)	10 units
		HOME Production/CHDO	\$1,336,860	22 units	\$1,520,314	25 units
		Low -Income Housing Tax Credits	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above
		Multi-family Rental Housing Program	\$131,456,000	1,613 units	\$182,547,204	2,946 units
		Uniform Housing Affordability Controls (10 percent of rental units in a development must be affordable to households earning 35% or less of AMI)	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above	*Numbers are included in programs listed above
			\$163,875,998	1,923 units	\$205,656,479	3,241 units
OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
2. Improve and preserve the existing affordable housing stock and neighborhoods.	326 units	Balanced Housing	\$2,870,897	30 units	TBD	TBD
		Choices in Homeownership Incentives Created for Everyone	\$12,188,908	193 units	\$13,766,665	261 units
		HOME Express	\$26,626,000	374 units	Program Discontinued	Program Discontinued
		Smart Rental Project Loan Program (5-25)	\$414,000	12 units	\$5,234,992	65 units
Subtotal Objective 2			\$42,099,805	609 units	\$19,001,657	326 units

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
3. Increase homeownership opportunities for low and moderate-income households.	1,801 units	First Time Homebuyer Program	\$98,556,081	598 units	\$123,750,000	750 units
		HOME-Production Investment	\$1,336,860	12 units	\$950,196	10 units
		HOPE Program	\$0	0 units	\$500,000	3 units
		Homeownership for Adopting Families	\$849,085	6 units	\$1,000,000	6 units
		Live Where You Work Program	\$17,852,438	85 units	\$19,800,000	120 units
		100% Financing	\$14,305,927	89 units	\$19,800,000	120 units
		Police and Fireman's Retirement System Mortgage Program	\$33,665,938	105 units	\$64,000,000	200 units
		Section 8 Homeownership Program	\$900,000	87 units	\$911,900	92 units
		Smart Start Program	\$2,638,245	378 units	\$3,500,000	500 units
Total Objective 3			\$170,104,574	1360 units	\$234,212,096	1801 units

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
4. Assist homeless households, households at risk of becoming homeless and special needs households obtain and maintain permanent housing, with needed support services to become self-sufficient.	25,474 households and 2,400 units	Emergency Solutions Grant (Homelessness Prevention)	\$883,350	175 households	\$906,000	182 households
		HOME Tenant-Based Rental Assistance (excluding SHE funding)	\$2,261,796	228 households	\$2,261,796	228 households
		Homekeeper Program	\$3,230,000	83 units	\$91,200,000	2,400 units
		Homeless Prevention & Rapid Re-Housing	Utilized 2009 funds	1,250 households	Incorporated into ESG	Incorporated into ESG
		Housing Choice Voucher Program	\$192,472,927	19,969 households	\$192,472,927	19,969 households
		Housing Opportunities for Persons with AIDS	\$1,450,000	191 households	\$1,384,000	171 households
		HOPWA-Post Incarcerated	\$486,000	51 households	\$448,000	49 households
		Non-Elderly Disabled	\$936,420	100 households	\$936,420	100 households
		Shelter Housing Exit Program	\$1,300,000	100 households	\$1,400,000	113 households
		Shelter Plus Care	\$1,900,000	192 households	\$1,925,000	190 households
		State Rental Assistance Program	\$42,000,000	4243 households	\$41,000,000	4,132 households
		Veterans Affairs Supportive Housing Program	Program Included with HCV Budget	230 households	Program Included with HCV Budget	340 households
Total Objective 4			\$246,920,493	26,729 households & 83 units	\$333,934,143	25,474 households & 2,400 units

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
5. Support local jurisdictions' planning process to reduce and end homelessness.	250 agencies	Coordination of HMIS	\$862,000	250 Agencies	\$964,000	250 Agencies
OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
6. Promote lead-based paint education and abatement efforts.	1,400 individuals & 50 units & 54 households	Emergency Relocation Assistance	\$540,600	64 households	\$340,000	54 households
		Lead Hazard Control Assistance	\$3,400,000	77 units	\$1,786,000	50 units
		Housing Assistance for Lead-Safe Living Opportunities	Activities funded under FY10 award	38 households 1,100 Individuals (outreach)	\$0	Activities ended December 31, 2012
		Lead and Beyond Conference (LAB)	\$0	Not funded	\$500,000	Award notices due May 2012
		Lead Safe Housing Registry	\$73,835	Database & website management	\$48,000	Database & website management
		Lead Education and Outreach (includes WOLNJ dust kit distribution)	\$105,000	500 households	\$0	Grant ended December 31, 2011
		Lead-Safe Maintenance Training/ Lead Ready Renovation and Maintenance Seminars	\$427,932	854 individuals	\$70,038 (unexpended from FFY'11)	1,400 individuals
		Total Objective 6			\$4,547,367	602 households, 1,954 individuals & 77 units

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.	309,000 households and 6,085 units and 3 grantees	Low -Income Home Energy Assistance	\$188,791,700	289,323 Households	\$136,747,299	309,000 Households
		Neighborhood Stabilization Program	\$51 million funded in 2009 (HERA one-time appropriation)	35 grantees	\$5,000,000 (NSP III Funding)	3 grantees
		Section 8 Single Room Occupancy	\$9,700,000	1,063 units	\$10,400,000	1085 units
		Weatherization	\$3,869,812	4,000 units	\$0*	5,000 units
Total Objective 7			\$253,361,512	289,323 households, 35 grantees & 5,063 units	\$152,147,299	309,000 households, 3 grantees & 6,085 units

For FY 2012, NJ WAP did not receive an allocation from U.S. Department of Energy. Notwithstanding, NJ WAP will carry over \$6,000,000 of program funds from FY 2010 and 2011 for 2012.

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate-income households.	29 grants and 25 municipalities	Downtown Business Improvement Loans	\$400,000	0 (in application phase)	\$300,000	2.5 grants
		Improvement Districts	Technical Assistance	Technical Assistance	Technical Assistance	Technical Assistance
		Improvement Districts Challenge Grants	\$0	0 grants	\$15,000	2.5 grants
		Main Street New Jersey	\$200,000	25 municipalities	\$150,000	25 municipalities
		Neighborhood Revitalization Tax Credit	\$10,000,000	10 grants	\$10,000,000	10 grants
		Small Cities Community Development Block Grant	\$7,318,376	25 grants	\$5,678,964	14 grants
Total Objective 8			\$17,918,376	60 grants	\$16,143,964	29 grants and 25 municipalities

OBJECTIVE	ONE YEAR GOALS	PROGRAM	FFY 2011 Actual Funding Level	FFY 2011 Actual Activity Level	ESTIMATED FFY 2012 Funding Level	ESTIMATED FFY 2012 Activity Level
9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.*	TBD	TBD	N/A	N/A	N/A	N/A
Total Objective 9			N/A	N/A	N/A	N/A
*If funding is available, the DCA will develop an education campaign to address the negative public perceptions about affordable housing.						

Barriers to Affordable Housing

There are a myriad of both State and federal issues affecting the availability of affordable housing. Barriers to affordable housing include the locally held *Not In My Backyard* syndrome (NIMBY), outdated land-use regulations, high development standards, costly permit processes, infrastructure financing and fluctuations in interest rates.

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

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

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

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

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

New Jersey has an array of State and local land-use regulations. The most basic control is municipal zoning. Municipal zoning is defined locally and authorized through

the State's municipal land use law. At the State level, special districts, commissions, and offices regulate land-use development in historic districts, wetlands, and other designated areas. State law includes the Coastal Area Facilities Review Act, which requires permits for certain developments in specified coastal areas. The Wetlands Protection Act regulates development in protected wetlands. The Pinelands Protection Act protects about one million of the state's 4.8 million acres, and the Delaware and Raritan Canal Commission controls development along the canal. The New Jersey Meadowlands Commission is responsible for environmental protection, economic development and solid waste management of 19,730 acres in 10 Bergen County and 4 Hudson County communities.

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

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

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

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

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

New Jersey Property Taxes- Highest Per Capita in the Nation: New Jersey's and local tax burden percentage has consistently ranked among the nation's highest; the tax burden is estimated at 12.2% of income (1st nationally), above the current national average of 9.8%. Currently residents pay \$6,751 per capita in state and local taxes. (Tax Foundation)

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

Strategies to Address Barriers to Affordable Housing

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

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

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

In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to eligible households, 50% or less of AMI, receiving prevention and rapid re-housing assistance.

2. Shortage of Rental Assistance

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

3. Shortage of Workforce Housing

The HMFA administers the Live Where You Work Program (LWYW). This program provides low-interest, fixed rate mortgage loans to first-time homebuyers purchasing homes in towns where they are employed. Additional program benefits include down payment and closing cost assistance for the purchase of a home within Smart Growth areas and flexible underwriting criteria for the loan qualification process. As of February, 14, 2012, the LWYW program had 41 municipalities participating, with Robbinsville being the most recent addition.

Over the next year the State will do the following:

- Continue to improve communication and coordination between the following state agencies: DCA, HMFA, Department of Human Services and Department of Children and Families; as it relates to encouraging the development of housing opportunities in the State and applying for federal grants to obtain additional rental assistance vouchers.

- Promote, create and sustain mixed-income communities in New Jersey's urban, suburban and rural towns through new policies and programs that will connect housing development to regional jobs centers, quality schools, health care facilities and transportation.
- Preserve and maintain, to the greatest extent possible, all safe and decent housing stock to assure a mix of housing options in all neighborhoods.
- Fund projects that are affordable, safe and diverse in their marketing plans to ensure the inclusion of individuals least likely to apply for such housing opportunities.

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

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

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

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

5. *Land Use Regulations*

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

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

6. Development Standards

New Jersey adopted a Rehabilitation Subcode that has decreased rehabilitation costs by 25 percent and increased rehab activity by approximately 25 percent. Rehabilitation codes encourage reinvestment in older buildings by setting specific standards that recognize their special characteristics.

The State will promote transit accessible, pedestrian friendly and environmentally responsible communities within easy reach of employment opportunities.

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

7. Redundancy in the Permit Process for Economic Development Projects

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

8. Infrastructure Financing

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

9. Property Taxes

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

10. Redevelopment

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

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

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

- *National Foreclosure Mitigation Program*: HMFA was awarded a total of \$2.5 million under the National Foreclosure Mitigation Counseling Program. HMFA is allocating the funds to nonprofit housing counseling agencies throughout the State to enable them to provide increased foreclosure prevention counseling.
- *Mortgage Assistance Program (MAP)* MAP provides assistance loans up to \$20,000 to homeowners to help bring their mortgages current or to refinance or renegotiate the mortgage terms. Homeowners must work with a housing counseling agency to determine program eligibility.
- *New Jersey Judiciary's Foreclosure Mediation Program (NJJFM)*: HMFA partnered with the Office of the Courts and the Attorney General's Office to administer the NJJFM Program. NJJFM provides homeowners with access to housing counselors and court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. The program also provides free legal services to income-eligible homeowners.
- *New Jersey Homeownership Preservation Effort (NJ HOPE)* is a voluntary public/private alliance of government agencies, nonprofit organizations, and financial institutions committed to enhancing home ownership preservation by raising consumer awareness of available mortgage products and funding, providing increased access to credit and loan counseling for those who need it, and providing temporary assistance to consumers who are in immediate danger of foreclosure.
- The *HomeKeeper Program* offers financial assistance to homeowners who are in danger of losing their homes as a direct result of unemployment or underemployment. Eligible homeowners may receive up to \$48,000 in assistance for a term of up to 24 months.

Low Income Housing Tax Credit Program

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

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

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

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

1. *Family Cycle for non-age restricted developments.* This cycle has two set-asides:
 - Redevelopment set-aside: The first reservation of credits from the Family Cycle shall be given to the highest-ranking eligible application from a redevelopment project located within a Qualified Census Tract.
 - Preservation set-aside: The second reservation of credits from the Family Cycle shall be given to the highest-ranking eligible application from a preservation project.
2. *The Senior Cycle has one set-aside, the Redevelopment Set-Aside, described above in the Family Cycle.*
3. *Special Needs Supportive Housing Cycle* for projects in which a minimum of 10 units or 25 percent of the total project units, whichever is greater, is rented to a special needs population. At a minimum, a supportive housing project must have a social service coordinator and a social services plan that addresses the needs of the identified special needs population.

4. Final Cycle: All projects, including minimum rehabilitation projects, may apply to this cycle.

Strategic Plan

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

Public Housing

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

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

To date DCA's Homeownership Program has 2,303 applicants, 731 of which are in housing counseling, 260 are mortgage ready, 210 are in housing search and 112 have closed on homes.

- The Family Self-Sufficiency Program (FSS) assists low-income tenants build assets and increase their earnings so that they can better meet their families' needs and become independent of welfare assistance. As part of the program, DCA establishes an interest-bearing FSS escrow account for each participating family. An escrow credit, based on increases in earned income of the family, is credited to this account during the five-year term of the FSS contract. To date, DCA has 228 active clients.

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

DCA's waiting list data shows the following:

- Age: 28% of the applicants are 30 years old or younger; 59% are 31-64 years old; and 13% are 65 years old or older.
- Gender: 75% of the applicants are female.

- Race: 25% of the applicants are White, 53% are Black, .6% are Asian, 5.1% are Hawaiian and .5% are American Indian/Alaskan Native.
- Ethnicity: 14% of applicants are of Hispanic origin.
- Disabled: 29% of the applicants are disabled.
- Family size: 6% of the applicants are large households (5 or more people); and 94% are small households (1-4 people)

Troubled Public Housing Authorities: DCA will continue to work in conjunction with the HUD-Newark office to address the needs of struggling public housing authorities throughout the state. The State has taken over the administration of vouchers for several troubled PHAs in the past.

Homelessness

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

DCA provides financing to emergency shelters and transitional housing facilities via the federal Emergency Solutions Grant and the State's Shelter Support Program. Rental assistance is provided to people who are homeless and working towards self-sufficiency through the Housing Choice Voucher, State Rental Assistance and HOME Tenant-Based Rental Assistance programs. DCA also provides assistance to stabilize and rapidly re-house households who are at risk of being homeless through the Homeless Prevention and Rapid Re-Housing Program. In addition, DCA in collaboration with local Continuum of Cares serves as the "project sponsor" for 20 Shelter Plus Care grants and 1 transitional housing grant.

Discharge Coordination Policy

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

- *Another Chance Initiative:* DCA has partnered with the State Parole Board to expand housing resources available for use by inmates released from prison without a stable living arrangement to return to. The program provides temporary housing assistance (up to 6 months) to offenders being released from designated Department of Correction's facilities that do not have an approved residence of record. The program is currently operating in Camden, Jersey City, Newark, New Brunswick and Trenton.

- *Homeless Prevention and Rapid Re-Housing Program:* The State has identified youth being released from the Juvenile Justice System and Aging Out Youth as one of the 6 HPRP's target populations to be assisted with these funds.
- *Housing Opportunities for Persons with AIDS – Post Incarcerated Program* provides housing assistance to individuals recently released from prison who have HIV/AIDS.
- *State Rental Assistance Program:* DCA continues to provide SRAP rental assistance to 500 Olmstead clients.
- *Transitional and Permanent Housing Loan Program for Aging Out Youth* provides low-interest financing to organizations and public entities developing service enriched transitional and permanent housing opportunities for youth aging out of foster care, homeless youth and youth leaving the Juvenile Justice System.

Specific Objectives

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

Priority Needs

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

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

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

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

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

Affordable Housing Allocation Priority Needs

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

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

General Data:

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

Figure 1: Housing Priority Needs Table

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

Figure 2: Community Development Priority Needs

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

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

Non-Homeless Special Needs

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

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

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

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

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

Figure 3: Non-Homeless Special Needs Priority Needs

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

Homeless Needs

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

Prioritization Explanation: It is difficult to determine exactly how many people are homeless or at-risk of becoming homeless in New Jersey. Therefore the State utilized the data collected on the January 25, 2012 Point in Time Survey. The survey showed that there were 9,098 homeless men, women and children that night. The majority of the respondents were Black, males between the ages of 40-49 who spent the night in a shelter and were homeless for over one year.

More in depth data from the 2012 Point in Time Survey is located at the end of the Plan in Housing and Homeless Needs Section.

Figure 4: Homeless Priority Needs

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

Goals

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

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

FISCAL YEAR	2012
GOAL	3,241 units

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

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

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

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

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

Special Needs Housing Trust Fund (Trust Fund), pursuant to the Special Needs Housing Trust Fund Act, P.L. 2006, c. 163, provides capital financing to create permanent supportive housing and community residences for individuals with special needs, with priority given to individuals with mental illness. The purpose of this special non-lapsing, revolving fund, which is being administered by the HMFA, is to develop special needs housing and residential opportunities as alternatives to institutionalization or homelessness for those who would benefit from these programs and to ensure the long-term viability of such housing. The Trust Fund provides capital financing in the form of loans and grants to eligible nonprofit and for-profit developers as well as government entities at the state, county, and municipal levels, for special needs housing projects costs, including the acquisition of land, building(s), rehabilitation, new construction, or conversion of building(s) as permanent supportive rental apartments/units and community residences for people with special needs. Funding for rent and operating subsidies and supportive services is not available through the Trust Fund.

Special Needs Revolving Loan Program provides low-interest loans to for-profit and nonprofit organizations developing housing for individuals and families with special needs. The program is designed to provide financing for projects for the acquisition of land and/or buildings, rehabilitation and/or conversion of existing buildings, and new construction to create supportive housing.

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

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

FISCAL YEAR	2012
GOAL	326 units

Choices in Home Ownership Incentives Created for Everyone (CHOICE) provides a menu of home ownership production options that can be mixed and matched to meet local conditions and goals, allowing for a mix of income opportunities within a neighborhood or municipality. The program provides construction financing jointly with a private lender (50% HMFA and 50% private lender). Subsidies are provided for the affordable housing units and emerging market units. The purchasers of the homes may

be eligible for homebuyer below market interest-rate loans and closing cost/down payment assistance.

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

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

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

FISCAL YEAR	2012
<i>GOAL</i>	<i>1,801 units</i>

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

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

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

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

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

Section 8 Home Ownership Program helps qualified DCA Section 8 participants purchase a home using their Section 8 Housing Voucher. Vouchers are applied toward the participant's mortgage and other home ownership expenses.

Smart Start Program is offered in conjunction with HMFA's Home Buyer Program mortgage loans. Smart Start provides families purchasing homes in Smart Growth

areas a second mortgage for down payment and/or closing costs. Borrowers are eligible to receive up to 4% of the first mortgage amount.

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

FISCAL YEAR	2012
GOAL	<i>25,474 households</i>

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

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

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

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

Homelessness Prevention and Rapid Re-Housing Program provides temporary financial assistance to low-income families to help them avoid homelessness. Eligible participants must have experienced a life-changing event that caused them to experience a housing crisis. Participants may receive assistance for a term of up to 180 days.

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

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

Housing Opportunities for Persons with AIDS – Post Incarcerated Program provides housing assistance to individuals recently released from prison who have HIV/AIDS.

Non-Elderly Disabled (NED) Vouchers enable non-elderly persons or families with disabilities to access affordable housing on the private market.

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

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

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

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

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

FISCAL YEAR	2012
GOAL	250 Agencies

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

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

FISCAL YEAR	2012
GOAL	50 units

Lead Hazard Control Assistance Fund (LHCA) provides funds to identify and remediate lead-based paint hazards, as well as relocate households with children with elevated blood lead levels to lead-safe housing. LHCA also provides funds for training in lead-safe work practices.

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

FISCAL YEAR	2012
GOAL	6,085 units

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

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

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

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

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

FISCAL YEAR	2012
GOAL	29 grants

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

certified DBIZ districts.

Main Street New Jersey is a nationally recognized professional downtown revitalization program providing business communities with the skills and knowledge to manage their own center business districts, improving the economy, appearance and image of their traditional downtown, through the organization of business persons, local citizens and resources. In 2011 The MSNJ program provided technical assistance, training and education to 26 designated downtown management organizations, as well as direct services to business and property owners in the areas of architectural design, branding, marketing, business retention and recruitment.

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

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

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

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

FISCAL YEAR	2012
GOAL	TBD

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

Geographic Distribution of Funds

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

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

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

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

Anti-Poverty Strategy

Understanding the nature and causes of poverty helps shape the state's goals, programs and policies for reducing the number of people in poverty. The data suggests that there is a correlation between education and poverty: the more education, the less likely people are to be under the poverty line. Without a good education, there is little hope of escaping poverty in today's competitive job market. Other factors include poor transportation and inadequate child care that prevent many from finding better jobs and escaping chronic poverty.

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

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

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

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

- The Department of Children and Families is New Jersey's state child welfare agency (DCF). DCF is focused on strengthening families and achieving: safety, well-being and permanency for all New Jersey's children. In addition to focusing on the fundamentals of child welfare, DCF has also embarked on several important initiatives, including: rebuilding specialized adoption practice, building a robust network of support in our local communities, re-engineering child abuse prevention, building capacity in the child behavioral health system, and improving the system of

health care for children in the state's care.

- The Department of Labor and Workforce Development provides employment supports. Vocational rehabilitation departments and One-Stop Career Centers offer training, counseling, financial support for education, transportation, and other services designed to help people with disabilities find and retain jobs and live in their communities. These types of services are for people who are looking for work, and want and need these types of supports.

State Initiatives to Address Poverty

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

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

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

Fair Housing Impediments

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

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

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

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

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

Impediment 1: Perception of Affordable Housing/Section 8

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

The Not In My Backyard syndrome (NIMBY), neighborhood opposition to affordable housing or any type of new housing is an example of discrimination if its effect is to discourage certain protected classes from obtaining housing. Although people agree that affordable housing is necessary and an admirable endeavor, few want low-moderate income housing in their neighborhoods.

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

Impediment 2: Limited English Proficiency

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

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

Action: The Department of Community Affairs (DCA), as a recipient of federal assistance, has taken steps to ensure that New Jersey residents have access to all of its programs by reducing language barriers. DCA has developed a Limited English Proficiency Policy that outlines its procedures to address the language barriers of its applicants and participants. The policy, which is utilized for both the State Rental Assistance Program and the Housing Choice Voucher Program, is part of the Housing Choice Voucher Administrative Plan which is posted on the Department of Community Affairs' web site at <http://www.nj.gov/dca/divisions/dhcr/announcements/pdf/hcvpadminplanforsfyear2011.pdf>

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

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

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

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

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

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

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

Impediment 4: Challenges for Persons with Disabilities

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

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

Action: The State will promote the creation of more affordable and accessible housing to meet the housing needs of people with disabilities. HMFA will continue to use its Special Needs Trust Fund Program to increase the number of affordable, accessible housing units for persons with special needs. In addition, the State will continue to support the development of housing options and programs, which enable persons with special needs to reside in non-institutional settings. The Department of Community Affairs will continue to apply for additional federal housing vouchers to assist New Jersey's disabled population.

Impediment 5: Racial and Ethnic Housing Concentration

The 2010 Census clearly shows that minorities are highly concentrated in the northern part of the State, comprising 25% of the entire population with only 6.5% of minorities residing in Southern New Jersey. Essex County alone is made up of 57.4%

minorities; Hudson, Mercer, Middlesex, Passaic and Union County all have minority populations over 35%. Essex County has a primarily Black population (49.9%) while Middlesex County has an extremely large Asian population at 21.4%, a 15.3% increase since 1990. Passaic County has a large mix of Hispanics/Latinos representing 37% of their population. Hudson County has a large Hispanic/Latino population at 42.2% - while Essex, Cumberland and Union Counties' Hispanic/Latino population exceeds 20%.

Action: The State will:

- 1) Promote higher density residential zoning in Transit Oriented Development areas, when revitalization occurs;
- 2) Promote the development of mixed-income communities throughout the State to help low-income working families move to neighborhoods offering greater access to opportunity; better schools, housing and transportation;
- 3) Through the Division on Civil Rights (DCR) Multiple Dwelling Report continue to identify and investigate potential patterns of discrimination. The Multiple Dwelling Reporting Rule requires property owners with 25 or more rental units to submit by January 31 of each year, an annual report to the DCR detailing the racial and ethnic composition of their tenants and applicants during the preceding year. More than 3,500 multiple-dwelling complexes are obligated to file reports under this regulation. The report assists DCR in identifying potential patterns of housing discrimination and includes information on the degree of access property owners provide to persons with disabilities and Section 8 rental subsidies;
- 4) Continue to support the New Jersey Housing Resource Center <http://www.njhousing.gov/> which: 1) provides an on-line resource for property managers to market affordable rental and sales units statewide; and 2) provides a convenient resource for prospective renters to locate affordable and accessible housing . This website is free; searches can be conducted in both English and Spanish; and
- 5) Continue to ensure that all of their housing and community development funds provide benefits and opportunities to residents regardless of race, color, religion, sex, disability, familial status, and national origin by monitoring grantee's projects and program files.

Institutional Structure

The 2012 Action Plan reflects the continued participation and coordination of many state agencies, municipalities, nonprofit and for-profit housing and service providers. During the next year, the State will continue to pursue the following to enhance coordination between public and private housing and social services.

- *Coordination of housing development with economic opportunities and community development:* This comprehensive approach, which ties job opportunities and social services to housing revitalization, will help stabilize depressed areas as well as promote self-sufficiency of the area's residents.
- *Provision of planning and technical assistance for non-urban counties and municipalities:* Non-urban communities often do not make affordable housing a financial or political priority. This creates a severe problem in rural counties where hundreds of subsidized units are lost through the repayment of HUD mortgages. Remedial actions to be undertaken by DCA will include outreach, education and technical assistance to these rural areas.

Coordination

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

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

- Maintaining an excellent working relationship with various State departments, including the Department of Health and Senior Services, the Department of Children and Families, and the Department of Human Services, in order to implement a statewide homelessness strategy, which includes assisting DYFS families.
- Continuing to build on-going relationships with housing providers who manage, rehabilitate and construct affordable housing and homeless facilities.
- Expanding and improving existing housing programs.
- Continuing to coordinate the services of the HMFA's first-time homebuyer programs with DCA's Section 8 Homeownership Program.

- Providing professional development training to the state's public housing authority managers. DCA sponsors a comprehensive training program for executive directors and commissioners of the state's local housing authorities. The program, developed in cooperation with two statewide housing associations, provides courses in areas such as ethics and resident initiatives. The resident initiative course encourages housing authority managers to allow public housing residents to become more involved in management and participate in homeownership.

Monitoring

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

- Receive at least two field visits during the duration of the contract. The site-visits usually consist of an overview of the agency and the program, a tour of the site, a review of the files to ensure that the statutory and regulatory requirements are being adhered to and meetings with programmatic and fiscal staff. Any deficiencies identified will be addressed and corrected immediately. Additional monitoring visits will be scheduled, if needed.
- Periodic telephone calls to check on the status of the grant and resolve any problems.
 - DCA will also monitor how each of the HUD programs are progressing. Monthly Integrated Disbursement and Information System (IDIS) reports will be created to determine the number and type of activities set-up, amount of funds committed and dispersed. These reports will help determine whether funds for the program activities are being distributed according to the goals and objectives identified in the Consolidated Plan and whether they are sufficient. Any impediments identified will be addressed.
- Staff also provides technical assistance on the day-to-day operation of the program.

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

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

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

The State's on-site physical inspection process ensures that the units meet or exceed the State of New Jersey's Hotel and Multiple Dwelling Law (N.J.S.A. 55:13A-1 et seq.)

The process to handle a project that is not in compliance with the HOME Regulations is as follows:

- The HOME program uses a 3 stage intervention for projects in non-compliance.
 - Low-level intervention
 - A clearly written letter identifying the problem areas and recommended corrective action is sent to the grantee.
 - A meeting is scheduled with the grantee to address the identified problems.
 - Additional reporting and monitoring reviews will be required
 - Moderate-level intervention
 - Impose probationary status
 - Accelerate loan terms
 - Restrict grantee's payment request
 - High-level intervention
 - Suspend grantee
 - Initiate legal action

Lead-based Paint

During SFY 2012, the Indoor Environmental Hazards Unit (IEHU) anticipates having available approximately \$3.2 million in Lead Hazard Control Assistance (LHCA) Funds. These are State funds which are placed into a Trust Account exclusively for the purposes of identifying lead-based paint hazards, remediation and control of lead-based paint hazards, relocation of households with children with elevated blood lead levels to lead-safe housing, and training of individuals in lead-safe work practices and the development and maintenance of a Lead-Safe Housing Registry which categorizes NJ residential property into one of four categories: Lead Free, Lead-Free Interior, Lead Hazard Controlled or Lead Abated.

The Lead-Safe Housing Registry (LSH) is now available online at www.njleadSAFE.info. Through a contract with Rutgers University, the LSH Registry contains the lead status of approximately one million (1,000,000) housing units. Approximately \$48,000 has been set aside in FY 2012 to maintain the registry.

The New Jersey Council of Community Colleges – Consortium for Workforce & Economic Development will provide 48 Lead Ready Classes throughout calendar year 2012 training 690 individuals. These courses include the HUD/EPA Certified Renovator Curriculum and the NJ Regulations for Lead Safe Building Maintenance. The Consortium will develop and provide online hazard communications training for 450 individuals. The Consortium will provide 3 Dust Wipe Technician classes training 40 individuals. All classes are subsidized by a grant from the Lead Hazard Control Assistance Fund reducing the costs to New Jersey residents.

The IEHU has expended \$920,537 in loans to abate lead-based paint hazards in 38 housing units during SFY 2012 through the LHCA loan program. We anticipate expending an additional \$815,000 for a total of 50 loans creating a total of 50 lead-safe housing units.

The IEHU has expended \$220,508 relocating 35 households with children with elevated blood lead levels during SFY 2012 through the two emergency relocation programs. The program anticipates expending an additional \$119,492 for a total of 54 relocated households.

Program Requirements

Community Development Block Grant Program

The Department of Community Affairs administers the Community Development Block Grant (CDBG) Program. The State's CDBG Program will address the needs, achieve the objectives, and advance the priorities set forth in the Consolidated Plan for affordable housing and for non-housing community development needs.

Allocation:

DCA allocation for CDBG in 2012 is \$5,678,964.

The State may set aside up to three percent (3%) of the gross allocation plus \$100,000 for program administration: \$ 270,369; thus leaving \$5,408,595 for programmatic funds.

The programmatic set-asides are as follows:

Emergency Housing Repair: \$18,595

Innovative Development: \$450,000

Housing Rehabilitation: \$1,100,000

Public Facilities: \$3,840,000

108 Loan Authorization: To Be Determined

Application Submission Schedule:

Emergency Housing Repair Fund	Pre-applications accepted throughout the program year, forms are available on the Program's website.
Innovative Development Fund	Pre-applications must be submitted no later than Friday, August 15, 2012, forms are available on the Program's website.
Housing Rehabilitation Fund	SAGE applications must be submitted no later than Friday, August 15, 2012.
Public Facilities Fund	SAGE applications must be submitted no later than Friday, August 15, 2012.
108 Loan Program	Date to be determined.

Objectives:

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

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

The State of New Jersey certifies that not less than 70 percent of the funds will be used for activities that benefit persons of low and moderate-income. Low and moderate-income is defined in the New Jersey Small Cities CDBG Program as the income of "lower income" families as set forth in the Section 8 Assisted Housing Program of the US Department of Housing and Urban Development.

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. To support community development projects of particular urgency where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are unavailable.

Distribution of Allocation:

Contingent on the US HUD's final approval of the State's Consolidated Plan, the distribution of CDBG funds will be as set forth below.

Administration and Technical Assistance

Administration	\$ 270,369
Technical Assistance	\$ 0

Emergency Housing Repair Fund \$ 18,595

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

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

Innovative Development Fund \$ 450,000

This fund provides assistance for activities that meet one of the three national objectives of the program, but do NOT qualify for consideration under any of the other Small Cities Funds. Innovative development proposals must consist of more than one eligible activity (excluding administration or planning). The activities proposed must be carried out within the same time period and must be directly related to the implementation of a locally approved redevelopment strategy. Grants may not exceed \$450,000 unless compelling reasons for exceeding that amount are set forth by the applicant and approved by DCA.

Housing Rehabilitation Fund \$ 1,100,000

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

Public Facilities Fund \$ 3,840,000

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

108 Loan Program

The 108 Loan Program authorizes the State to extend financing to commercial projects and to real estate and industrial businesses with a proven ability to expand. The 108 Program funds may be used for fixed-asset financing; for land, construction or renovation; for machinery and equipment; or for working capital. Such loans may be provided for up to 90% of the total fixed-asset financing.

The terms of the loans are a maximum of 20 years for real estate, 10 years for machinery and equipment, and 6 years for working capital. The interest rate is fixed at 200 basis points above the rate charged to the State by HUD, except for projects located within a Federal Empowerment Zone. In such locations the interest rate is 175 basis points above the rate charged to the State by HUD. The purpose of the 108 loan program is to stimulate private sector investment and to retain and create permanent job opportunities for people of low and moderate income residing in eligible units of local government. The project may also qualify if it produces a vital service consistent with one of the statutory objectives of the CDBG program.

108 Loan Authorization \$ TBD*

NOTE: NJEDA no longer administers the 108 Loan Program. DCA may be administering the program. *This figure has not been established at this time.

Matching Requirements:

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

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

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

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

Number of Applications:

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

Open Balances of Prior Awards:

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

Reallocation of Funds:

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

Evaluation Criteria:

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

1. Compliance with a statutory National Objective.
2. Documented needs and costs.
3. Certification that other public or private funding sources are not available.
4. Date of submission.

108 Loan Program: This program is currently in the process of transferring to the Department. Program requirements have not been established as of this date. However, once the program is set up applications for 108 loans will be evaluated by the Department to determine compliance with applicable federal statutes and regulations, with State program objectives and for credit worthiness.

Community Development and Housing Needs Statement

To be considered for assistance from any Small Cities fund (with the exception of the Emergency Housing Repair Fund and the 108 Loan Program), the applicant must provide a *Community Development and Housing Needs Statement*. This statement must include at least three components – community development needs, housing needs, and status of applicable land use plans. The proposed program must address at least one of the areas identified in the Statement of Community Development and Housing Needs to be considered for a grant. Instructions for preparing this document are set forth in the SAGE application guide for each Small Cities Fund.

Innovative Development

To qualify for funding, applicants must document that the problem to be addressed and/or the remedy proposed fall(s) outside the scope of other funding categories. Only programs that are designed to provide 100 percent benefit to people of low and moderate-income or programs that meet one of the national objectives and are designed to create alternative energy sources and energy conservation are eligible. Employment development is an eligible activity under this fund only if it is primarily designed to create alternative energy sources and energy conservation. A pre-application must be submitted first, which can be downloaded from the Program's website. The Program will invite applicants to submit full applications if the pre-applications are fundable.

Housing Rehabilitation, Public Facilities and Innovative Development Funds

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

Threshold Requirements

- Attachment A: Refer to the Threshold Requirements in the Small Cities Application Review Form attached, page 13 and the SAGE Application Instructions for more details.
- All Federal Compliance Items: (submit the following)
 1. Resolution for citizen participation and plan
 2. Resolution for affirmatively furthering fair housing
 3. Grant management plan and resolution
 4. Environmental Review Record (ERR), one of the following may be submitted:
 - a. Complete draft of the environmental review record (ERR) for the level of review required (completed to the point before publishing a public notice) and include a draft Notice of Intent to Request Release of Funds, (NOI/RROF), or combined notice of Finding of No Significant Impact (FONSI) and NOI/RROF, and comments on potential problems encountered with the ERR
 - b. Final or completed ERR, the final ERR must include proof of official public notice, NOI/RROF or combined notice FONSI and NOI/RROF, and letters documenting findings, a phase I environmental site assessment if required, (Refer to the Small Cities ERR Handbook section on the Program's web page or contact the Small Cities Program for more information)
 5. Professional services agreement drafts
 6. Third party cooperative agreement draft for ID projects
 7. Adopted policies and procedures manual and resolution for housing programs
 8. Matching funds certification

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

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

Rating Criteria:

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

- **Municipal Distress:** The relative need of an applicant will be evaluated by using the Statewide Municipal Distress Index (MDI), which appears in the attached table pages 15 -17. The indices are used by State agencies in allocating need-based assistance to municipalities. Applicants may receive up to 100 points as follows:

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

- **Readiness to Proceed:** The degree to which an applicant is ready to proceed with the proposed project will be evaluated as follows: **Housing Rehabilitation** - applications that include a list of three or more income-eligible households with biddable work write-ups and a copy of the resolution to implement a property maintenance code will receive 100 points and another 100 points for total loans. **Public Facilities and Innovative Development** - applications that include biddable plans and specifications will receive 100 points.
- **Balance Ratio:** Applicants will be rated on the remaining balance of grant awards received in a funding category over a three year period, including all open grants at the time of application. Applicants with ratios of .50 or less will receive 100 points and applicants with ratios above .50 will receive zero points.

- **Program Impact:** A public facility application having a project which serves 20 to 99 low and moderate income people will receive 75 points. An application having a project which serves 100 or more low and moderate income people will receive 150 points.
- **Past Performance:** Past performance will affect an applicant's overall rated score. Good past performance will increase the score. However, multiple instances of poor performance in managing grants, e.g., where concerns and findings were documented as a result of monitoring visits and failure to adhere to reporting requirements and policies will lower the overall rated score.

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

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

Eligible Activities

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

1. Acquisition of real property that is blighted, appropriate for rehabilitation, appropriate for preservation as a historic site, or used for provision of public works or other public purposes.
2. Acquisition, construction, reconstruction, or installation of public works or facilities (except buildings for the general conduct of government) and site and other improvements.
3. Code enforcement in deteriorated or deteriorating areas in which such enforcement may arrest the area's decline.
4. Clearance, demolition, removal, and rehabilitation of buildings.
5. Special projects directed to the removal of architectural barriers that restrict the accessibility of the elderly and handicapped.
6. Payments to housing owners for losses of rental income incurred in holding units for relocated individuals and families displaced by activities under the program.

7. Disposition of real property acquired pursuant to the program.
8. Provision of public services if the local government has not provided such services during the 12-month period immediately preceding implementation of the program.
9. Payment of the non-Federal share required in connection with a Federal grant-in-aid program undertaken as part of this program.
10. Payment of the cost of completing a project funded under Title I of the Housing Act of 1949.
11. Relocation payments for displaced individuals, families, businesses, and organizations as a result of activities under the program.
12. Activities necessary to develop a comprehensive community development plan and to develop a policy-planning-management capacity to enable the recipient to more effectively administer the program.
13. Payment of reasonable administrative costs.
14. Activities carried out by public or private non-profit organizations including:
 - b. Planning
 - c. Acquisition, construction, reconstruction, rehabilitation, or installation of public facilities (except for buildings for the general conduct of government), site improvements, and utilities and commercial or industrial buildings or structures.
15. Assistance to non-profit organizations serving non-entitlement areas, local development corporations or entities organized under the Small Business Investment Act of 1985 to carry out a neighborhood revitalization or community economic development or energy conservation projects, including the development of shared housing opportunities for the elderly (other than by construction of new facilities).
16. Activities necessary to the development of a comprehensive community-wide energy-use strategy.
17. Assistance to private, for-profit entities, when the assistance is appropriate to carry out an economic development project.
18. Rehabilitation or development of housing assisted under Section 17 of the United States Housing Act of 1937.
19. Assistance to facilitate the substantial reconstruction of housing owned and occupied by low- and moderate-income persons.

20. Technical assistance to increase the capacity of public or non-profit entities to carry out eligible neighborhood revitalization or economic development activities.
21. Housing services designed to assist homeowners, tenants, and others seeking to participate in eligible housing activities.
22. Assistance to institutions of higher education capable of implementing eligible activities.
23. Assistance to public and private organizations (for-profit as well as non-profit) to facilitate the development, stabilization, and expansion of micro-enterprises.
24. Assistance to facilitate and expand homeownership by subsidizing interest rates, financing acquisition, guaranteeing mortgages, paying up to 50% of down payments, or paying reasonable closing costs for income-eligible people.
25. Activities necessary to repair and operate housing units acquired through tax foreclosure to prevent abandonment and deterioration.

Grant Funds Recaptured and Other Recaptured Funds (Program Income):

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

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

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

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

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

Displacement

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

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

Notice of Awards: DCA will announce the 2013 Small Cities CDBG awards on the Department and Small Cities' website page.

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

HOME Program

Program Purpose:

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

Proposed Use of Funds:

DCA will receive an allocation of \$3.8 million in HOME funds. These funds will be used to fulfill the federal mandate of increasing the supply of decent, affordable housing, with a primary focus on providing services for very low-income families. Ten percent or \$380,000 will be used for eligible administrative costs incurred by the State. The remaining funds will fund the following program activities: substantial rehabilitation, new construction, and tenant-based rental assistance.

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

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

CHDO Production provides funding to eligible CHDOs producing affordable units. Eligible activities include: acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings. The State will use its set-aside to create approximately 10 units.

Housing Production Investment provides funds to developers for the purpose of creating affordable rental and sale units. Eligible activities include: acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings. The program will create 15 units.

HOME Tenant-Based Rental Assistance (TBRA) helps reduce the housing costs of very low-income households by providing direct rent subsidy payments to their landlords. The program will support approximately 180 TBRA vouchers.

Geographic Distribution of Funds:

HOME funds will be distributed throughout the state. Priority assistance will be given to non-entitlement HOME communities, those that are not receiving a HOME allocation and not able to construct or otherwise provide affordable housing without financial assistance. This will be accomplished by involving for-profit and nonprofit sponsors and developers, Community Housing Development Organizations, lending institutions, and

any other entity that could bolster the implementation of the State's Consolidated Plan and HOME Programs.

Match Requirements:

In order to satisfy the 25% match requirement cited in CFR 92.218, the State of New Jersey will utilize its primary affordable housing production program, Neighborhood Preservation Balanced Housing.

Homebuyer Guidelines:

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

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

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

Affirmative Marketing and Minority Outreach:

Affirmative Marketing

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

- Include a statement regarding its affirmative marketing policy and procedures in all media releases and reports informing the public about the program.
- Include a description of applicable fair housing laws in the information provided to the homeowners and renters.
- Include the Equal Housing Opportunity logo, slogan or statement in all newspaper and other media announcements regarding the program.
- Discuss its affirmative marketing policy and procedures and the fair housing laws directly with the homeowners and renters.

Special Minority Outreach Efforts

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

Minority Business Outreach Efforts

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

Monitoring:

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

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

HOME Funds Allocated for State FY 2013

Category	Amount of Funds	Percentage
Administration	\$380,079	10%
CHDO Production	\$570,118	15%
Production Investment	\$950,195	25%
Tenant-Based Rental Assistance	\$1,900,393	50%
Total	\$3,800,785	100%

HOPWA PROGRAM

Grant Purpose

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

The DCA works closely with community-based support organizations that provide participants with case management and ancillary services in conjunction with the rental subsidies. These agencies certify that each HOPWA participant receives required case management services and meets the disability criteria. HIV/AIDS service providers meet with the project sponsors on a quarterly basis in order to review program activities and progress.

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

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

DCA will utilize the \$1.2 million to provide decent housing for low-income persons and their families living with HIV/AIDS.

HOPWA DATA

	DHSS HIV/AIDS Statistics*	HOP 1 Clients (4/1/12 Check run)	HOP 2 Clients (4/1/12 Check run)
Atlantic	1,441	38	3
Bergen	1,562	NA	1
Burlington	765	NA	0
Camden	1,721	NA	2
Cape May	193	7	0
Cumberland	633	26	0
Essex	9,644	NA	28
Gloucester	382	NA	0
Hudson	4,599	NA	5
Hunterdon	176	NA	0
Mercer	1,497	83	7
Middlesex	2,017	NA	0
Monmouth	1,784	NA	2
Morris	759	NA	0
Ocean	705	NA	0
Passaic	2,546	NA	2
Salem	163	17	0
Somerset	566	NA	0
Sussex	170	NA	0
Union	2,628	NA	4
Warren	150	1	0
Totals	34,101	172	54

As of 12/31/10

During SFY 2011, DCA provided rental assistance to 191 individuals with HIV/AIDS, surpassing our goal of serving 175 individuals. An additional 133 household members also received housing assistance. In total, the State HOPWA program assisted a total of 324 persons.

HOPWA for the Post-Incarcerated (HOP-2)

The HOP-2 Program operates in a similar manner to the HOP-1 Program with the exception that clients are all coming directly from correctional facilities. DCA anticipates providing assistance to 54 households with a total of \$516,000 for rental assistance.

Clients in this HOPWA program are referred by Discharge Planners located within various State of New Jersey Correctional facilities. During SFY 2011, the program provided 65 households with rental assistance.

Post-incarcerate persons with HIV/AIDS face huge hurdles in maintaining self-sufficiency as a result of their criminal records. Finding stable employment and housing is often hard to come by. Case managers and state field offices work to recruit landlords willing to accept persons with criminal records.

Emergency Solutions Grant Program

Purpose:

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

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

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

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

Eligible Activities:

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

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

- *Financial Assistance*
 - Security Deposit: up to 1 ½ months of rent.
 - Rental Assistance: up to 12 months.
 - Rental Arrears: up to 3 months
 - Utility Deposits: for electric, oil and gas
 - Utility Payments: up to 2 months for electric, oil and gas
 - Moving Cost Assistance: reasonable moving costs, such as a truck rental, hiring a moving company or short-term storage fees for a maximum of three months or until the program participant is in housing, whichever is shorter.
 - Motel or Hotel Stays: up to 7 days

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

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

- *Credit repair, budgeting, and money management*

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

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

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

Eligible Applicants:

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

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

Funding Priorities:

Priority will be given to proposals that seek to:

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

Program Requirements:

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

ESG Funds Allocated for State FY 2013

Category	Amount of Funds	Percentage
Administration	\$216,132	7.5%
Shelter/Transitional Housing Funding	\$1,729,059	60.0%
Homelessness Prevention and Rapid-Rehousing	\$936,574	32.5%
Total	\$2,881,765	100.0%

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

ESG Activity Data:

In FFY 2011, the State used its **federal** Emergency Shelter Grant Program funds to enhance the living environment for residents at 16 emergency shelters and 24 transitional housing facilities; and created 58 new beds 4 transitional housing facilities and 92 new beds at 6 emergency shelters.

Funding Source	Beds Created	Other Beds Assisted
Federal	92	658
State	58	829
Total	150	1,487

Population Served		
	Beds Created	Other Beds Assisted
Families	76	386
Women & Children	8	366
Women only	0	6
Men only	0	161
Women & Men	0	380
Veterans	30	112
Aging Out Youth	36	76
TOTAL	150	1,487

Housing and Homeless Needs Assessment

Housing Quality

The 2010 Census data contains the following factors that describe the condition of the housing stock. They include the presence of kitchen and plumbing facilities, heating source and overcrowding.

- 99.3% of New Jersey's housing units had kitchen facilities with only .7% lacking complete kitchen facilities.
- Only .5% of the housing units lacked complete plumbing facilities.
- Heating source: 12.5% of homes were heated by fuel oil, kerosene, coal, coke, wood, used another fuel or no fuel at all.
- Another housing problem that can be related to affordability is the incidence of overcrowding of large related households in all income groups. While overcrowding is found among just 4% of New Jersey households overall, many of these large households are not able to secure large rental units that are in standard condition and are affordable.

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

Figure 5: Housing Conditions

Geography	Universe: HOUSING UNITS: Total (Estimate)	% Housing: Lacking complete kitchen facilities (Estimate)	% Housing: Lacking complete plumbing facilities (Estimate)	% HOUSING UNITS: That use Fuel oil, Kerosene, Coal or coke, Wood, Other or No fuel used
United States	129,949,960	3.0%	2.1%	9.0%
New Jersey	3,524,954	2.1%	1.1%	12.5%
Atlantic County	127,763	0.9%	1.0%	10.3%
Bergen County	351,486	2.0%	1.0%	9.0%
Burlington County	176,029	0.8%	0.5%	13.2%
Camden County	206,957	2.2%	1.7%	10.9%
Cape May County	101,044	1.0%	0.6%	5.7%
Cumberland County	56,096	3.9%	0.9%	31.2%
Essex County	312,842	3.8%	1.2%	11.9%
Gloucester County	107,922	1.6%	1.2%	15.9%
Hudson County	259,674	3.3%	1.5%	8.7%
Hunterdon County	49,047	1.8%	0.7%	39.0%
Mercer County	141,156	3.2%	2.2%	10.8%
Middlesex County	288,988	1.3%	0.8%	7.6%
Monmouth County	257,756	2.3%	1.1%	7.1%
Morris County	185,572	1.3%	0.7%	23.7%
Ocean County	275,763	0.9%	1.0%	7.4%
Passaic County	172,400	3.0%	1.2%	8.8%
Salem County	27,757	0.4%	0.4%	43.1%
Somerset County	122,408	1.6%	0.6%	8.6%
Sussex County	60,874	1.3%	0.8%	54.9%
Union County	197,782	3.0%	1.4%	11.6%
Warren County	45,638	1.4%	0.3%	38.5%

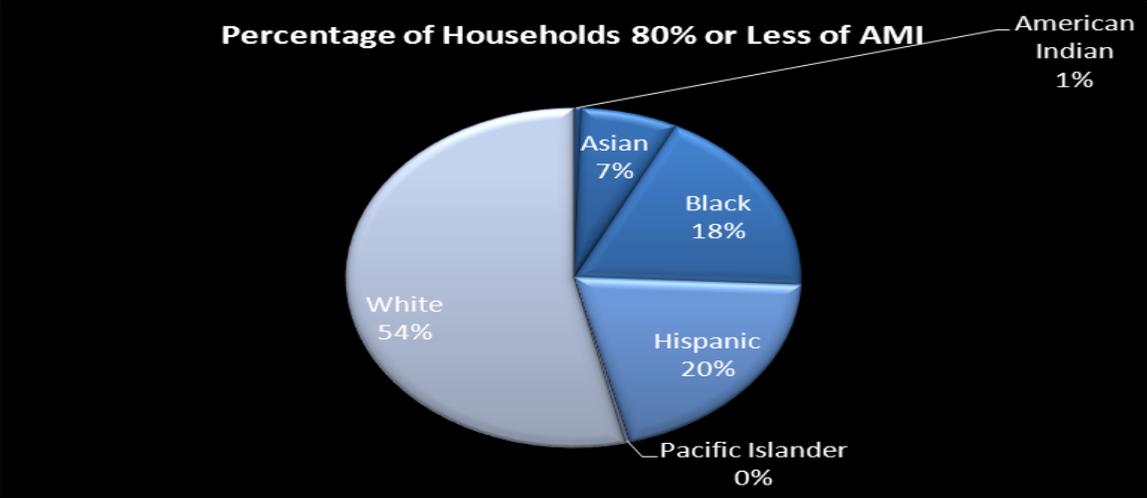
2009 American Community Survey

Figure 6: Housing Conditions of Low-Income Households

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

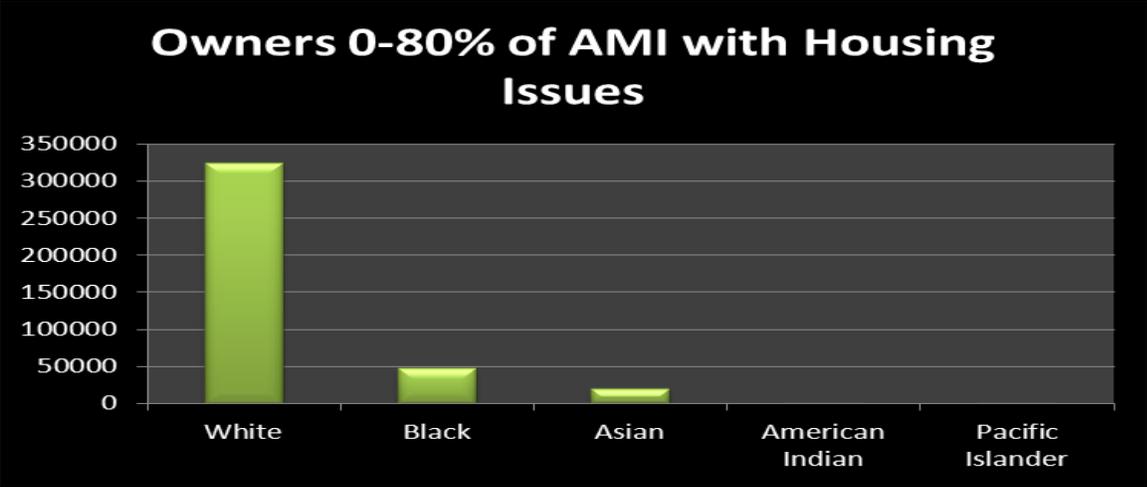
Low income households are those making less than 50% of AML. The various housing problems are: lacking complete kitchen or plumbing facilities (substandard), having more than 1 person per room (overcrowded), and paying more than 30% of gross income towards housing costs (cost burdened).

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



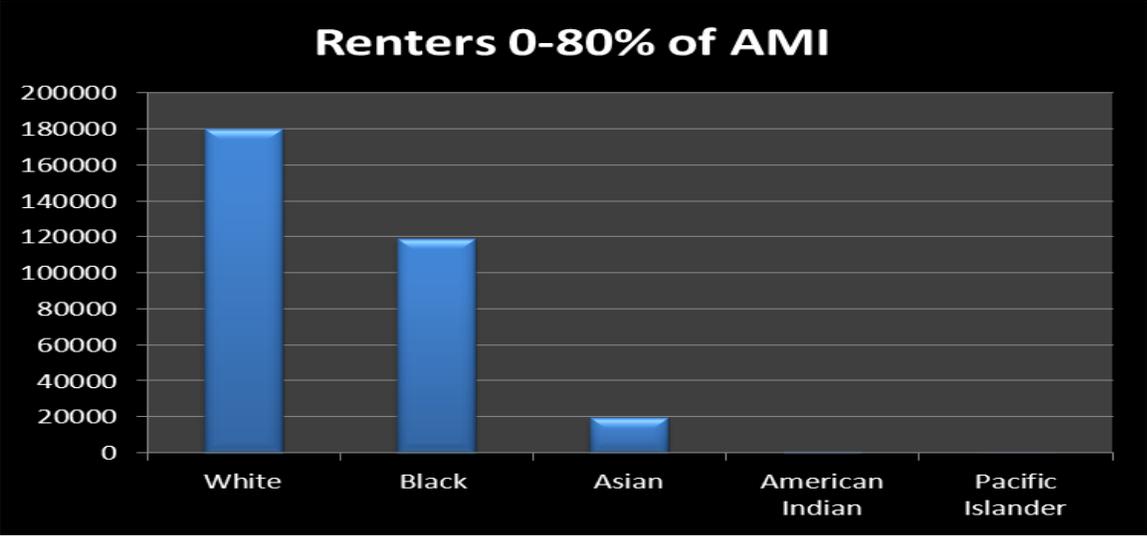
2009 CHAS Data

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



2009 CHAS Data

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



2009 CHAS Data

Age of Housing

When looking at the age of housing, New Jersey's housing is much older than the rest of the country. Twenty-Eight percent (28%) of the State's housing units were constructed prior to 1950 versus 20% nationwide. New Jersey's oldest housing can be found in Bergen, Essex, Hudson, Passaic and Union counties. New Jersey's newest housing can be found in Atlantic, Gloucester and Hudson counties. It's worth noting that only 2.5% of the housing units were built since 2005.

Figure 10: Age of Housing Stock

Geography	HOUSING UNITS: Total	Built 2005 or later	Built 1990 to 2004	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
United States	129,949,960	4.8%	22.4%	14.0%	16.3%	11.4%	11.3%	5.8%	14.0%
New Jersey	3,524,954	3.2%	14.7%	11.7%	13.0%	14.5%	16.0%	8.8%	18.1%
Atlantic County	127,763	4.5%	19.7%	17.5%	13.4%	13.0%	12.3%	5.4%	14.2%
Bergen County	351,486	2.7%	8.7%	7.3%	9.0%	16.6%	23.5%	14.1%	18.0%
Burlington County	176,029	2.9%	20.7%	14.7%	19.3%	15.7%	12.4%	2.9%	11.4%
Camden County	206,957	2.8%	11.0%	12.3%	14.9%	14.3%	16.3%	10.6%	17.9%
Cape May County	101,044	2.1%	21.4%	19.4%	13.0%	12.6%	11.1%	6.1%	14.2%
Cumberland County	56,096	3.9%	13.7%	8.8%	15.6%	16.6%	16.3%	7.8%	17.4%
Essex County	312,842	3.3%	9.6%	5.5%	9.2%	13.8%	16.9%	14.0%	27.5%
Gloucester County	107,922	5.9%	22.3%	15.3%	15.3%	12.7%	11.9%	4.5%	11.9%
Hudson County	259,674	4.4%	10.9%	6.6%	7.9%	9.0%	11.4%	10.1%	39.8%
Hunterdon County	49,047	2.3%	20.1%	21.1%	14.7%	11.8%	8.5%	3.2%	18.1%
Mercer County	141,156	3.2%	14.9%	11.5%	12.5%	13.2%	16.1%	8.1%	20.5%
Middlesex County	288,988	3.8%	15.1%	15.4%	11.8%	18.0%	18.8%	6.5%	10.6%
Monmouth County	257,756	3.1%	18.0%	14.9%	14.9%	14.7%	13.2%	5.2%	16.0%
Morris County	185,572	2.2%	17.5%	12.1%	15.5%	15.3%	16.6%	6.4%	14.2%
Ocean County	275,763	3.5%	22.0%	17.1%	21.7%	15.7%	10.9%	4.2%	4.9%
Passaic County	172,400	1.8%	7.8%	5.1%	8.8%	15.3%	21.5%	17.5%	22.3%
Salem County	27,757	2.5%	10.5%	11.1%	12.7%	11.8%	13.1%	10.1%	28.3%
Somerset County	122,408	3.0%	25.2%	20.1%	11.0%	13.3%	11.3%	5.6%	10.5%
Sussex County	60,874	2.5%	13.1%	17.1%	19.9%	14.2%	13.9%	7.3%	12.1%
Union County	197,782	2.4%	7.3%	3.9%	10.5%	14.8%	25.8%	12.9%	22.4%
Warren County	45,638	2.8%	18.6%	10.2%	14.2%	12.3%	9.8%	5.0%	27.1%

2009 American Community Survey

Populations with Special Needs

Elderly: According to the 2010 Census, 13.5 % of New Jersey residents 65 years and over. Approximately, 49% of which are disabled.

Services and Assistance for the Elderly

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

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

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities or impedes them from being able to go outside the home alone or to work. Defined in this fashion, the number of persons having disabilities in New Jersey is 866,586.

Figure 11: Disability Data

	Total Population	Total civilian noninstitutionalized population w/ a Disability	% Total civilian noninstitutionalized population w/ a Disability
United States	304,287,836	36,354,712	11.9
New Jersey	8,693,541	844,976	9.7

2010 U.S. Census, Estimate (2/6/12)

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

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

The New Jersey Council on Developmental Disabilities is New Jersey’s planning body for developmental disabilities issues. Members are appointed by the governor and approved by the New Jersey Senate. The Council develops and monitors the State Plan for Services to People with Developmental Disabilities and administers the federally assisted Basic State Grant Program, and publishes *People With Disabilities and Families* magazine.

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

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

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

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

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

Highlights of the 2010 domestic violence statistics from the New Jersey Uniform Crime Reporting System are listed below:

- There were 74,244 domestic violence offenses reported by the police in 2009, a 1% increase compared to the 73,709 reported in 2009 and a 4.8 percent increase compared to the 70,613 reported in 2008.
- Murders decreased 3 percent in 2010 (38) when compared to 2009 (39).
- Assaults accounted for 42 percent (31,234) and harassment accounted for 44 percent (32,598) of the reported offenses in 2010.
- Arrests were made in 31 percent (22,738) of the offenses reported for 2010, an increase of 2 percent when compared to arrests made in 2009.
- The most frequent day of domestic violence occurrences was Sunday (12,721).
- For the twenty-eighth consecutive year, the most frequent hours of domestic violence incidents were between 8:00 p.m. and midnight, when 26 percent (19,455) of the offenses were reported.
- Children were involved or present during 31 percent of all domestic violence offenses occurring in 2010. Specifically, 4 percent (3,129) were involved and 27 percent (19,842) were present.
- Wives were the victims in 18 percent (13,371) and ex-wives were the victims in 3 percent (2,438) of the reported domestic violence offenses in 2010. Overall, females were victims in 75 percent (55,919) of all domestic violence offenses.
- The number of domestic violence complaints that had prior court orders issued against the offender increased from 13,821 in 2009 to 14,245 in 2010. This is an increase of three percent.

- Alcohol and/or drugs were involved in 26 percent (19,298) of the reported offenses occurring in 2010. Alcohol involvement alone accounted for 23 percent (17,393) of the total domestic violence offenses reported.
- Persons age 60 or over were victims in 4 percent (2,806) of all reported domestic violence offenses that occurred in 2010. Elderly were the victims in 21 percent (8) of the domestic violence murders (38).
- Domestic violence does not occur at a regular frequency, but when viewed as a ratio of its occurrence to a fixed time interval, one act of domestic violence would occur every 7 minutes and 5 seconds.
- Domestic violence offenses arising from a dating relationship accounted for 15 percent (11,104) of the state total.
- There were 3,246 total arrests involving domestic violence restraining orders reported by police in 2010. Of these, 1,906 were arrests for violations of a restraining order **only**, while 1,304 were arrests for violations of a restraining order **with** an offense arrest.

Persons with HIV/AIDS: As of December 31, 2010, there were 35,688 reported cases of HIV/AIDS in New Jersey, a decrease of 2,065 since 2006. The majority of the clients were male (65%) and Black (54%).

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

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

- The AIDS Drug Distribution Program provides life-sustaining and life-prolonging medications to low income individuals with no other source of payment for these drugs.
- The New Jersey Health Insurance Continuation Program (HICP) is a special program for New Jersey residents with HIV or AIDS. This program allows you to keep your health insurance when you can no longer work or when you can only work part time. If you qualify, HICP will pay the monthly payments (premiums) for your health insurance, including family insurance that covers your spouse and/or children.

- The HIV Home Care Program provides Ryan White Title II funds to a statewide network of licensed/certified home health care agencies to provide comprehensive services to individuals with HIV/AIDS who are living in their homes. The program is an adjunct to the New Jersey Medicaid AIDS Community Care Alternative Program (ACCAP). The majority of HIV Home Care Program service providers are located at ACCAP sites throughout the state. Referrals into the HIV Home Care Program come from hospitals and from the community. There is no waiting period for clients who meet the eligibility criteria.
- Rental Housing Assistance. Housing for People With AIDS enables eligible persons with HIV/AIDS and their families to secure decent, safe and sanitary housing in the private rental market by providing tenant-based rental assistance.

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

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

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

Veterans: It is estimated that there are between 7,000 to 8,000 homeless veterans in New Jersey. The following is a state government facilities operating to assist veterans.

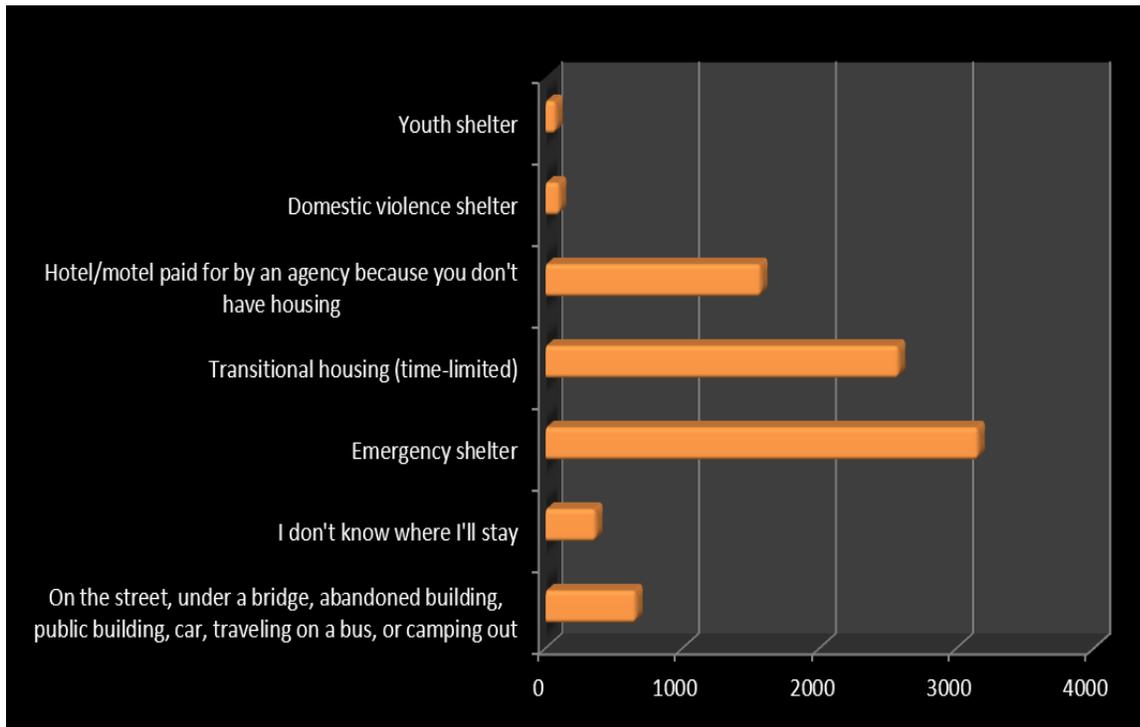
Veterans Haven is a New Jersey State operated 54 bed transitional housing facility for homeless veterans. The facility offers a multitude of services including: mental health/social services counseling, addictions counseling and vocational rehabilitation counseling and training.

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

Veterans Vouchers: DCA is administering 230 HUD-Veterans Affairs Supportive Housing Vouchers which provide rental assistance to homeless veterans.

DCA has applied for additional project-based vouchers through HUD's Veterans Affairs Supportive Housing Program to obtain 50 vouchers.

Figure 12: Number of Sheltered and Unsheltered Homeless on January 26, 2012



2012 Point in Time Survey

There were 751 chronic individuals and 94 chronic homeless families for a total of 845 households surveyed who met the HUD definition of chronically homeless.

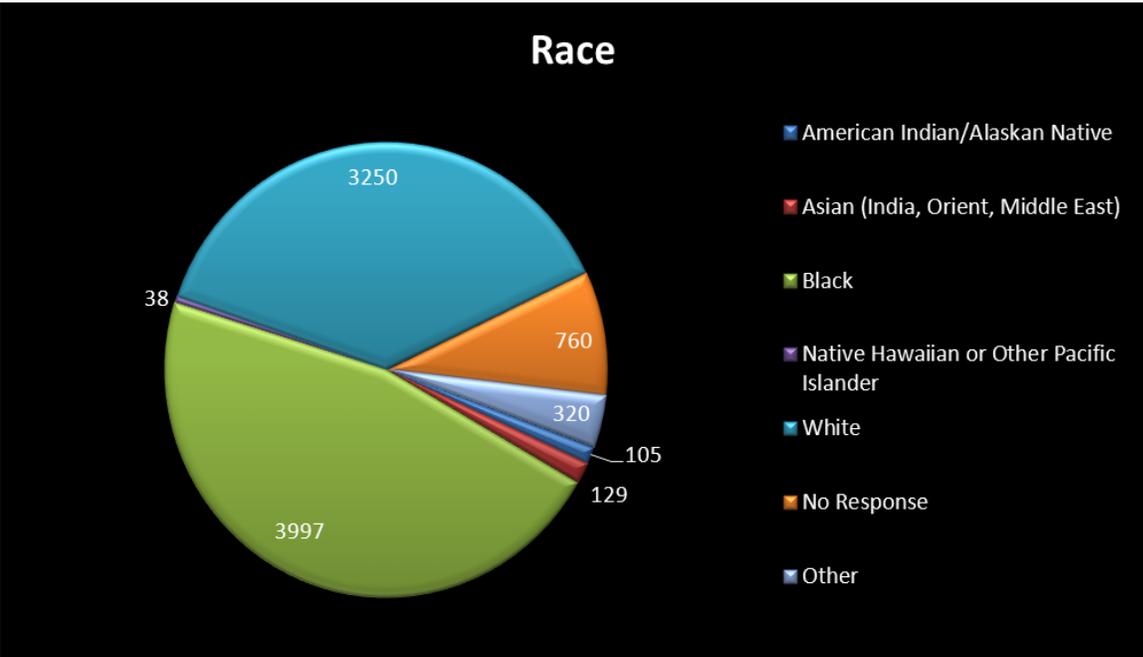
On average a homeless person spends over 12 months homeless.

Figure 13: Length of Homelessness



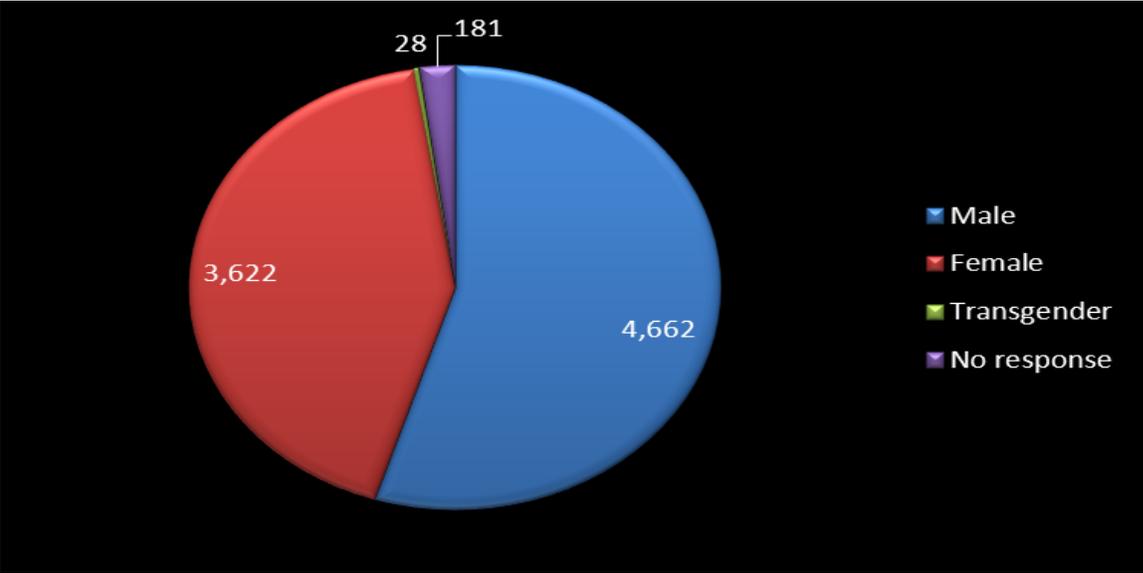
The following two charts show the race and sex of the survey respondents; the majority of the respondents were female and Black.

Figure 14: Nature and Extent of Homelessness by Race



2012 Point in Time Survey

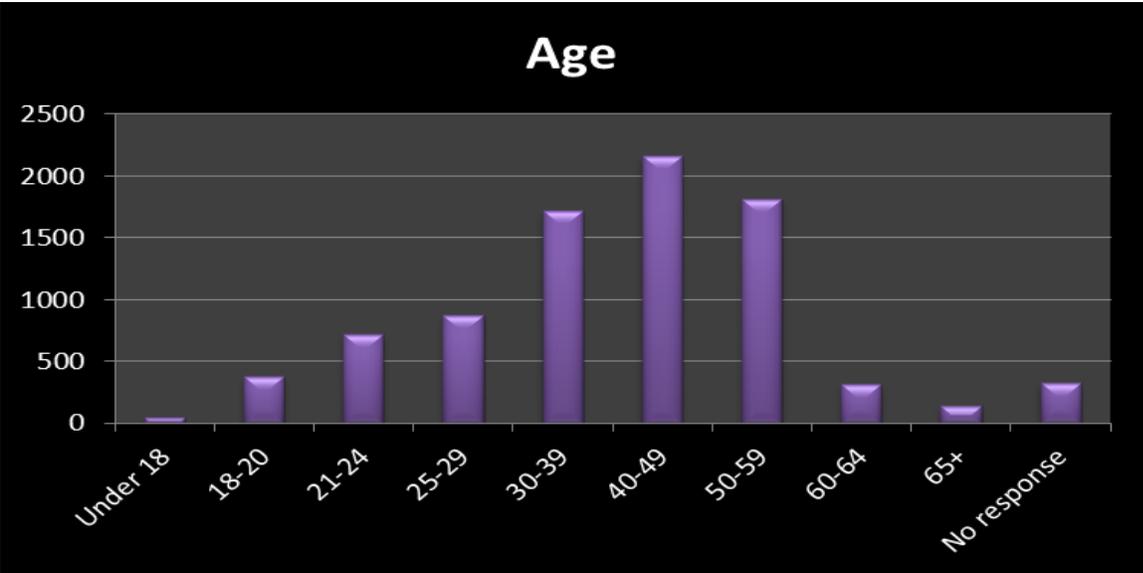
Figure 15: Nature and Extent of Homelessness by Sex



2012 Point in Time Survey

Sixty-seven percent of the respondents were between the ages of 30-59 years.

Figure 16: Age of Respondents



2012 Point in Time Survey

Causes of Homelessness

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

1. The lack of affordable housing;
2. Substance abuse and/or mental illness;
3. Aging out from the foster care system or release from a correctional facility without adequate discharge planning; and

4. Unexpected events such as the loss of job, natural disaster, fires, domestic violence, illness, and medical expenses.

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

Homeless Needs

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

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

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

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

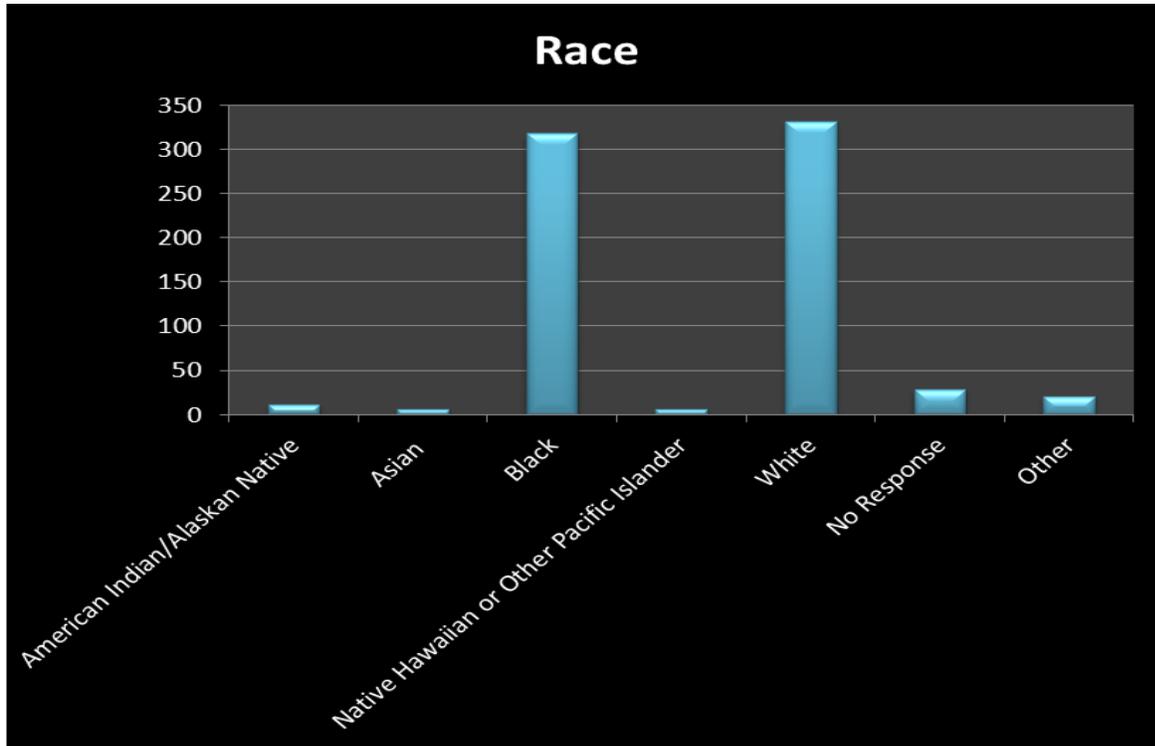
The federal government identifies several municipalities in the following 8 counties as federal rural areas. These counties include: Atlantic County, Burlington County, Cape May County, Cumberland County, Ocean County, Salem County and Somerset County.

Chronic Homeless: National studies indicate that while the Chronically Homeless represent only a small portion of the population (10-20%), they account for the utilization of more than 50% of the resources that are spent on homelessness. Studies indicate that it is more cost effective to permanently house this population than to have them

cycle through emergency and institutional public systems (jails and prisons, state, county, and local in-patient hospitals, and repeated enrollment in transitional housing programs).

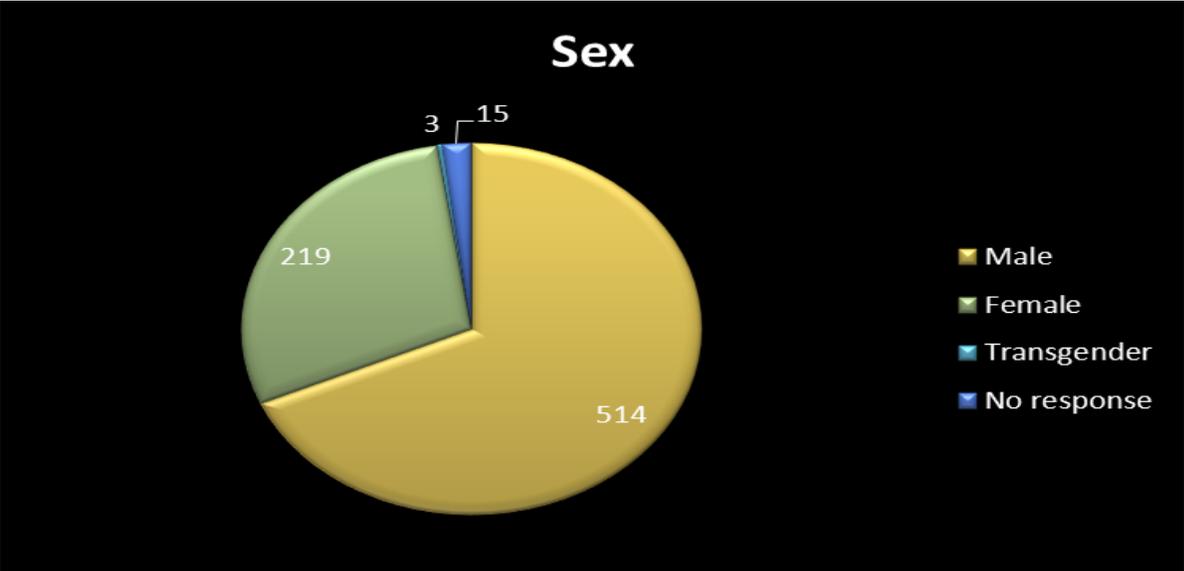
Per the 2012 Point in Time Survey, there were 751 chronically homeless individuals counted. The majority of these individuals were White, males between the ages of 40-59 years. Fifty-seven percent resided in an emergency shelter.

Figure 17: Race of Chronically Homeless Individuals



2012 Point in Time Survey

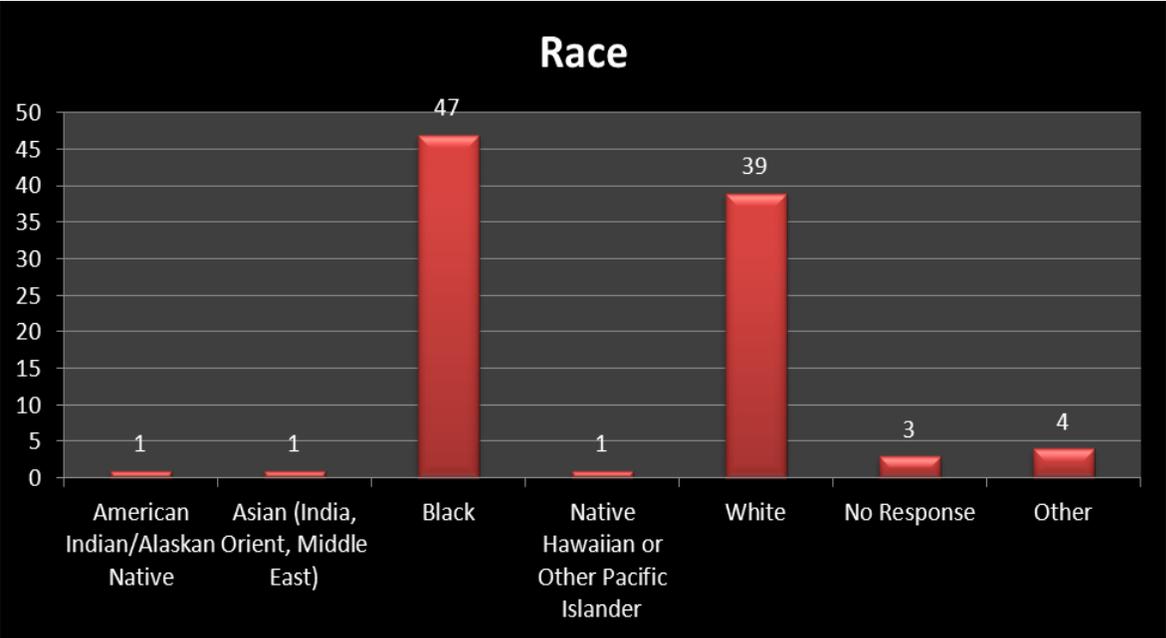
Figure 18: Sex of Chronically Homeless Individuals



2012 Point in Time Survey

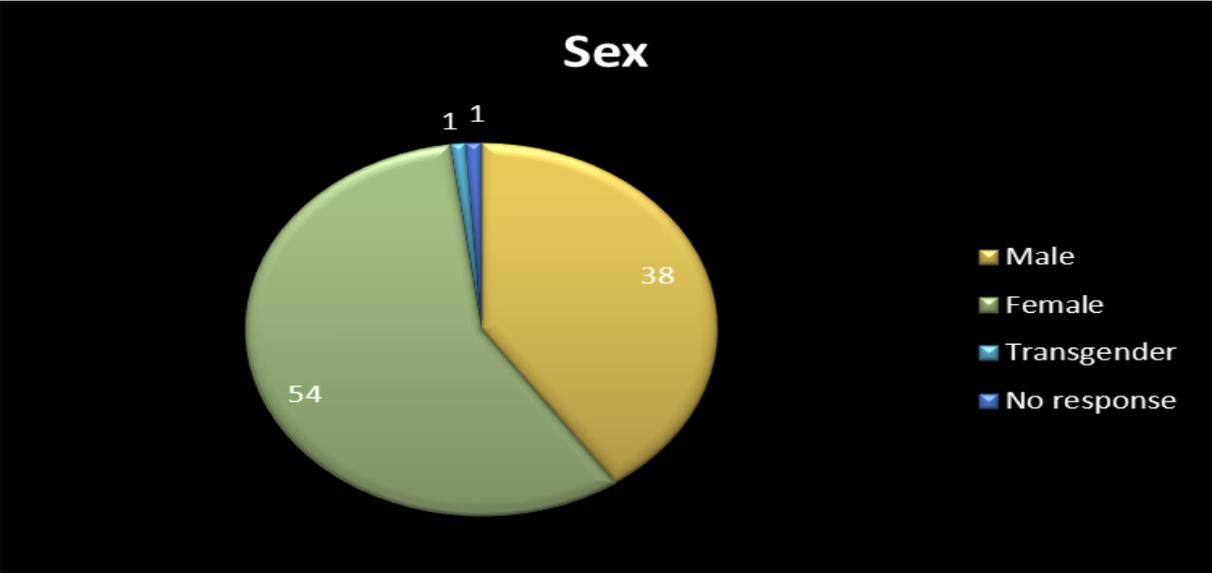
There were also 94 chronically homeless families. The majority of these households were Black, female headed between the ages of 30-49 years. The majority resided in an emergency shelter.

Figure 19: Race of Chronically Homeless Families



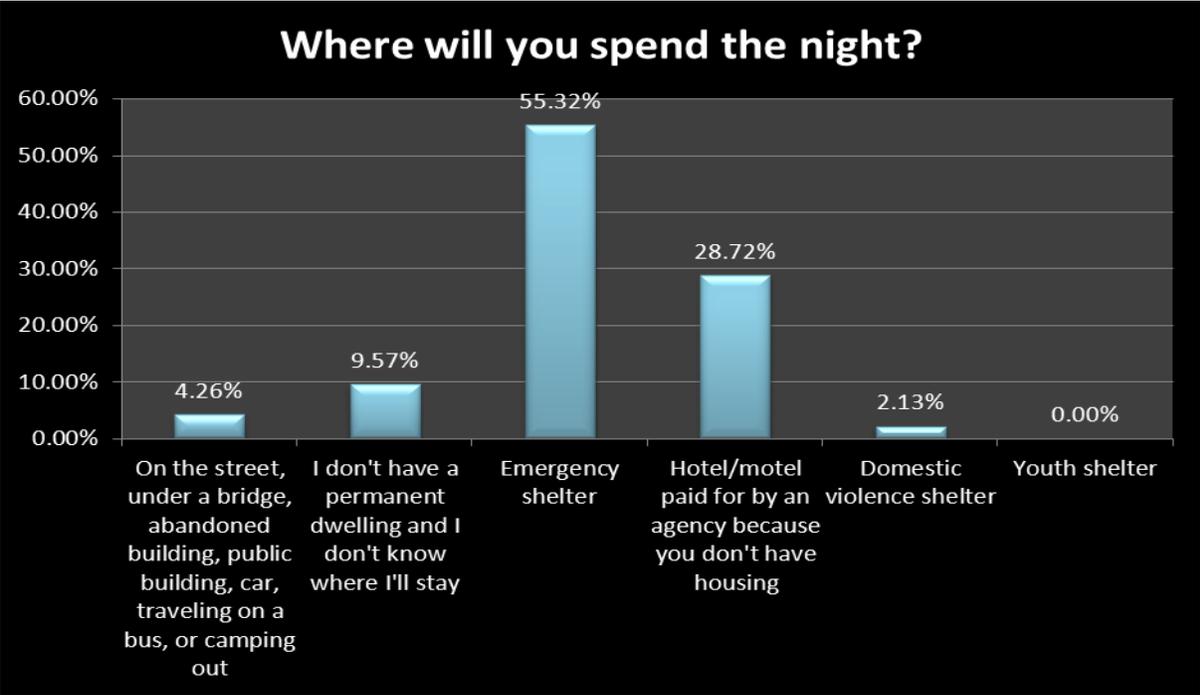
2012 Point in Time Survey

Figure 20: Sex of Chronically Homeless Families



2012 Point in Time Survey

Figure 21: Chronically Homeless Families' Sleeping Arrangements



2012 Point in Time Survey

Estimated Units with Lead-Based Paint

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

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

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

This increase in risk as the age of housing increases is exacerbated when that housing is not maintained. This finding of increased risk is also supported by test results achieved by the Indoor Environmental Hazards Unit (IEHU). From 1995 through June 30, 2011 the IEHU tested 1,427 housing units scheduled for renovation or lead hazard control work. More than 95% of the units tested were built prior to 1950 and all but five had significant lead-based paint hazards. During the State fiscal year that ended June 30, 2011, 110 housing units were tested. Of the units tested, all had lead hazards and 102 were built prior to 1950.

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

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

Housing Market Analysis

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

Population

New Jersey is the 11th most populated state in the nation with an estimated population of 8.79 million and ranks 2nd in population density, with 1,195.5 people per square mile. New Jersey is ranked 47th of the fifty states that comprise the United States in terms of area. The total area of the state is 8,729 square miles, of which 14.9% is water, and 85.1%, is land. New Jersey spans 70 miles at its widest and 130 miles in length. The largest county in the State is Bergen with a population of 905,116 (increase of 2.4 percent since 2000). The other counties in the top five include Middlesex, with a population of 809,858 (increase of 8.0 percent); Essex with a population of 783,969 (decrease of 1.2 percent); Hudson with a population of 634,266 (increase of 4.2 percent); and Monmouth with a population of 630,380 (increase of 2.5 percent).

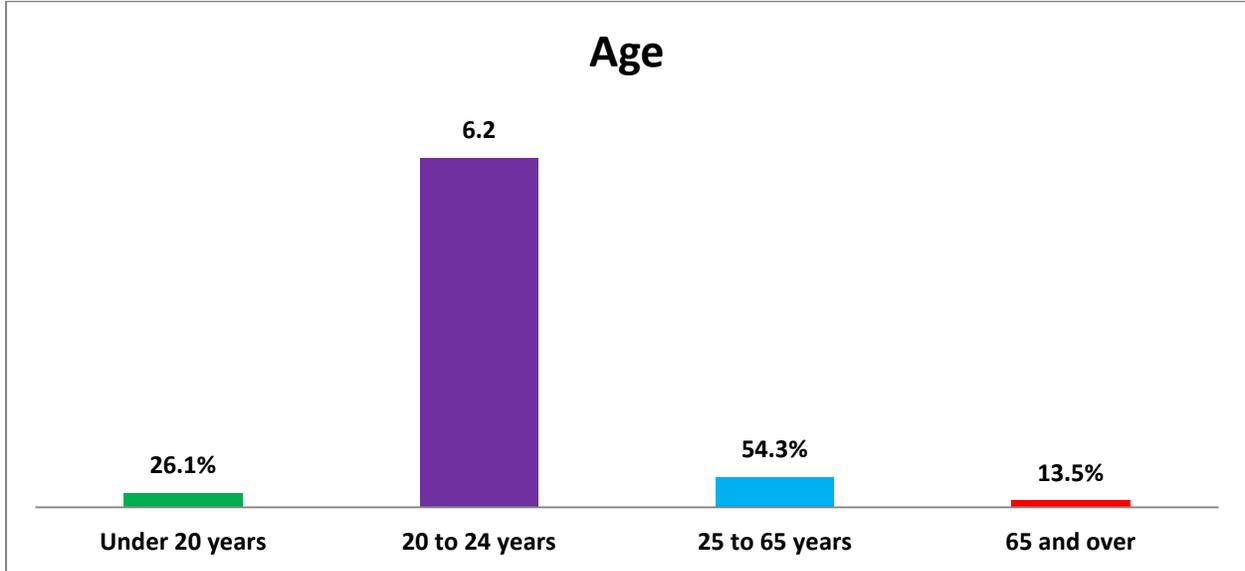
Figure 22: Population

	2010 Total population	2000 Total population	Increase / Decrease from 2000-2010
New Jersey	8,791,894	8,414,350	4.5%
Atlantic County	274,549	252,552	8.7%
Bergen County	905,116	884,118	2.4%
Burlington County	448,734	423,394	6.0%
Camden County	513,657	508,932	0.9%
Cape May County	97,265	102,326	-4.9%
Cumberland County	156,898	146,438	7.1%
Essex County	783,969	793,633	-1.2%
Gloucester County	288,288	254,673	13.2%
Hudson County	634,266	608,975	4.2%
Hunterdon County	128,349	121,989	5.2%
Mercer County	366,513	350,761	4.5%
Middlesex County	809,858	750,162	8.0%
Monmouth County	630,380	615,301	2.5%
Morris County	492,276	470,212	4.7%
Ocean County	576,567	510,916	12.8%
Passaic County	501,226	489,049	2.5%
Salem County	66,083	64,285	2.8%
Somerset County	323,444	297,490	8.7%
Sussex County	149,265	144,166	3.5%
Union County	536,499	522,541	2.7%
Warren County	108,692	102,437	6.1%

2010 Census

The median age in New Jersey is 39 years. 26.1% of the population are under 20 years old and 14% are 65 years and older.

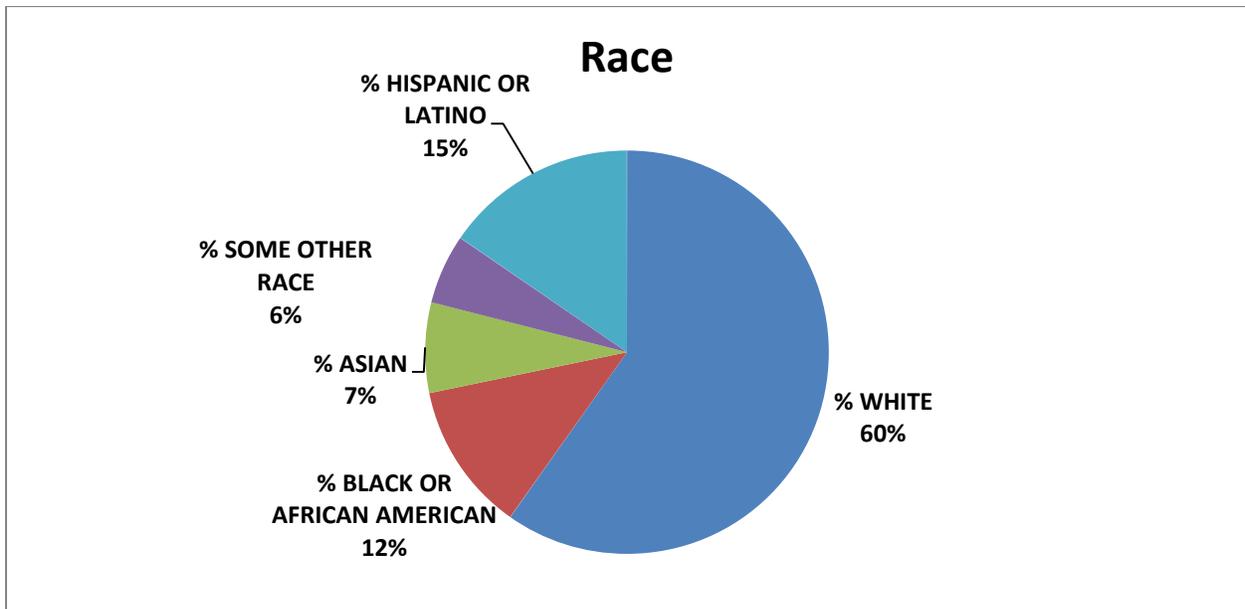
Figure 23: Population by Age



2010 Census

The majority of New Jersey residents are White (72.4%); Hispanics are next with 17.7% followed by African Americans with 13.7%.

Figure 24: Population by Race



2010 Census

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

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

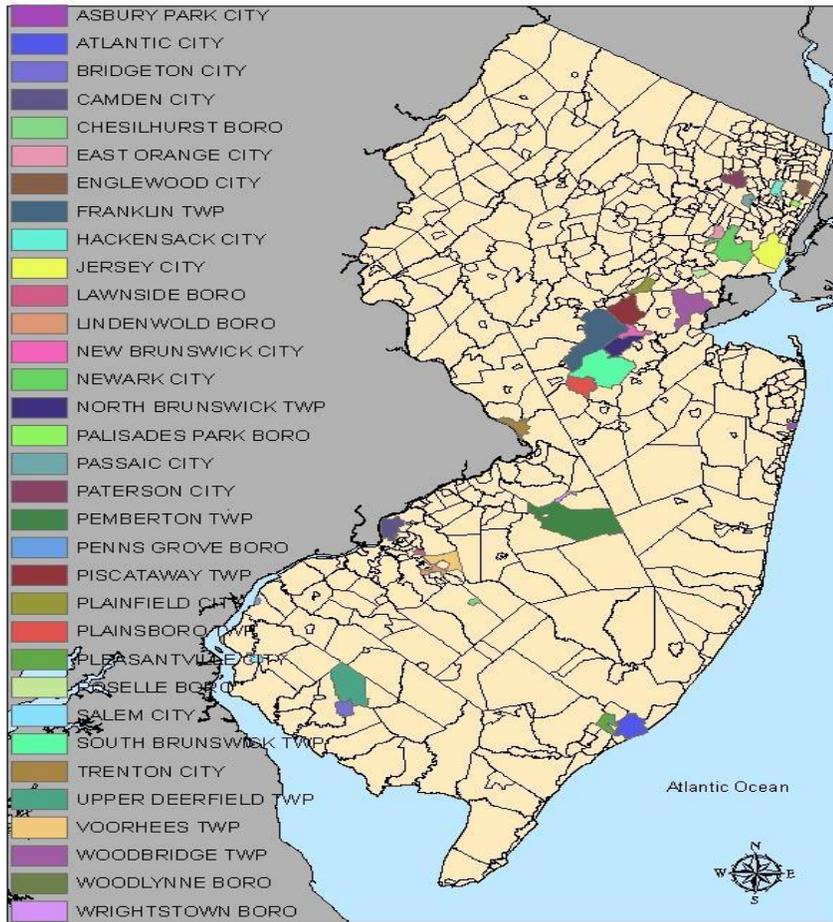
Figure 25: Racial Breakdown by County

	Total population (all races)	% WHITE	% BLACK OR AFRICAN AMERICAN	% ASIAN	% SOME OTHER RACE	% AMERICAN INDIAN AND ALASKA NATIVE	% NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER	% HISPANIC OR LATINO
United States	308,745,538	72.4	12.6	4.8	9.1	0.9	0.2	16.3
New Jersey	8,791,894	68.6	13.7	8.3	6.4	0.3	0	17.7
Atlantic County	274,549	65.4	16.1	7.5	7.4	0.4	0	16.8
Bergen County	905,116	71.9	5.8	14.5	5	0.2	0	16.1
Burlington County	448,734	73.8	16.6	4.3	2	0.2	0	6.4
Camden County	513,657	65.3	19.6	5.1	7.1	0.3	0	14.2
Cape May County	97,265	89.8	4.7	0.9	2.5	0.2	0	6.2
Cumberland County	156,898	62.7	20.2	1.2	11.1	1.1	0	27.1
Essex County	783,969	42.6	40.9	4.6	8.4	0.4	0	20.3
Gloucester County	288,288	83.6	10.1	2.6	1.4	0.2	0	4.8
Hudson County	634,266	54	13.2	13.4	14.2	0.6	0.1	42.2
Hunterdon County	128,349	91.4	2.7	3.3	1.2	0.1	0	5.2
Mercer County	366,513	61.4	20.3	8.9	6.2	0.3	0.1	15.1
Middlesex County	809,858	58.6	9.7	21.4	7	0.3	0	18.4
Monmouth County	630,380	82.6	7.4	5	2.9	0.2	0	9.7
Morris County	492,276	82.6	3.1	9	3	0.2	0	11.5
Ocean County	576,567	91	3.2	1.7	2.5	0.2	0	8.3
Passaic County	501,226	62.6	12.8	5	15.1	0.7	0	37
Salem County	66,083	79.8	14.1	0.8	2.6	0.4	0	6.8
Somerset County	323,444	70.1	8.9	14.1	4.1	0.2	0	13
Sussex County	149,265	93.5	1.8	1.8	1.2	0.2	0	6.4
Union County	536,499	61.3	22.1	4.6	8.5	0.4	0	27.3
Warren County	108,692	90.3	3.5	2.5	1.8	0.1	0	7

2010 American Community Survey

The following map identifies the State's 36 areas of minority concentration. For this analysis, an area of minority concentration is defined as municipality where the total percentage of minority persons exceeds 50 percent of its population.

State of New Jersey



Nativity and Language

Approximately 20% of New Jersey residents were foreign born. Among residents not born in the United States, 29% speak a language other than English at home.

Figure 26: Language Spoken

Language	Total	Speak English Well	Speak English Less Than Very Well
Speak a language other than English	28.50%	57.50%	42.50%
Spanish or Spanish Creole	14.40%	51.60%	48.40%
Other Indo-European languages	8.40%	64.30%	35.70%
Asian and Pacific Island languages	4.30%	59.50%	40.50%
Other languages	1.40%	71.60%	28.40%

2009 American Community Survey

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities or impedes them from being able to go outside the home alone or to work. Defined in this fashion, the number of persons having disabilities in New Jersey is 4.5 % of the population for the ages of 5-17 years old, 7.3% of the population between 18-64 years old and 32.5% of the population above 65.

Figure 27: Disability Data by Age and County

	% Total civilian noninstitutionalized population w/ a Disability	% Population under 5 years w/ a Disability	% Population 5 to 17 years w/ a Disability	% Population 18 to 64 years w/ a Disability	% Population 65 years and over w/ a Disability
United States	11.9	0.8	5.2	10	36.7
New Jersey	9.7	0.6	4.5	7.3	32.5
Atlantic County	12.5	1.1	5.8	11.4	31.6
Bergen County	8.2	0.5	3.4	4.8	30.9
Burlington County	10.8	0.3	3.2	8.7	34.6
Camden County	12.5	1	7.2	10.5	36.1
Cape May County	12.8	0	4.4	10.2	28
Cumberland County	14.5	0	8.7	12.9	38.6
Essex County	9.4	0.1	3.6	7.4	35.1
Gloucester County	11.9	0.8	6.8	9.6	38
Hudson County	9.2	1.1	5.5	6.8	35.7
Hunterdon County	9.3	0	6.7	7	27.7
Mercer County	9.7	1.7	4.9	7.2	33.1
Middlesex County	8	0.3	4	5.3	31.8
Monmouth County	8.4	0	2.7	6.2	29.7
Morris County	8.5	0.7	2.9	6	30.5
Ocean County	13.2	0.2	5.5	9.7	33
Passaic County	9.9	1.4	5.3	7.1	37.4
Salem County	12.2	1.9	3.6	11.1	30.6
Somerset County	7.3	2.4	3.6	4.7	28.9
Sussex County	9.8	2	6.1	8.9	24.3
Union County	8.2	0	4.6	6.1	29.2
Warren County	9.4	0.9	4.4	7.1	29.7

2010 U.S. Census, Estimate (2/6/12)

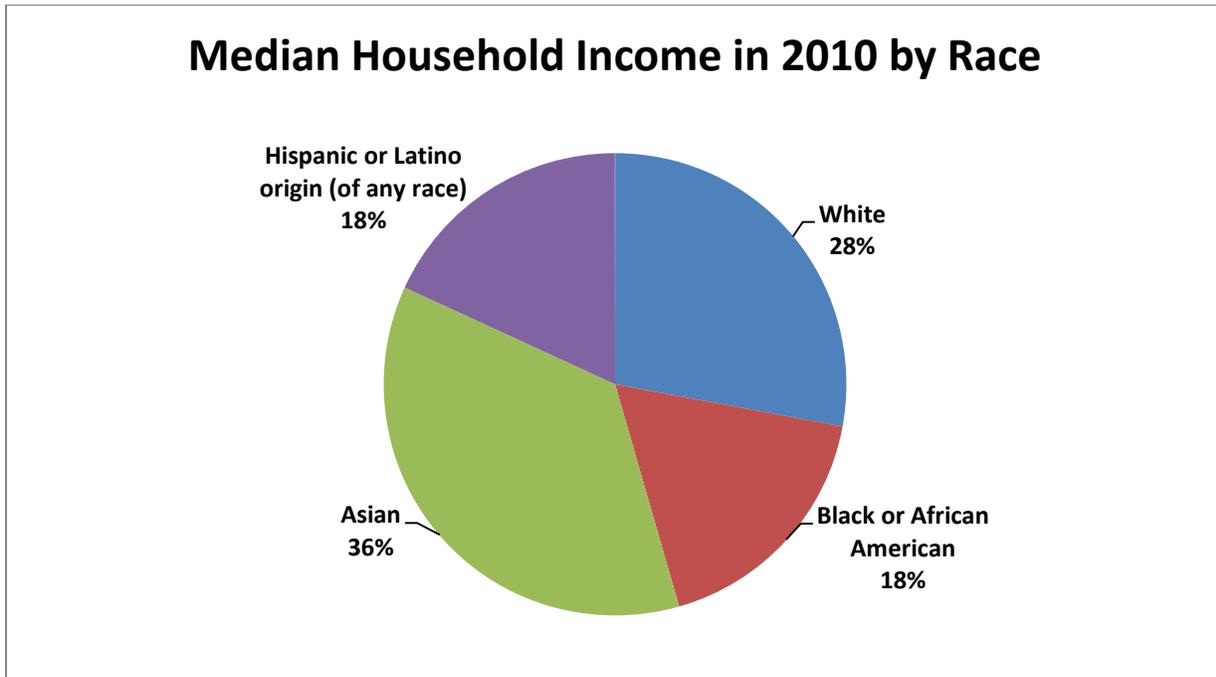
*Disability status is self-identified in the census. Persons with disabilities fill out their census forms to report if they have a disability. Disability is defined as ambulatory, hearing, vision or self-care difficulty. Population under the age of 18 years is excluded from self-care disability.

Income

Per the 2010 U.S. Census, the median household income in New Jersey was \$69,811- second behind Maryland's \$70,647- a small increase over 2009's median household income of \$68,342. Although, New Jersey was statistically tied for the country's highest in 2010- there continues to be huge disparities in the median household income by race. Asians earned a median household income of \$94,575 while Whites earned a

median household income of \$72,665. Black or African American earned a median household income of \$45,825 and Hispanics earned a median household income of \$47,166.

Figure 28: Median Household Income by Race



Census, Estimate (2/6/12)

When you look at income levels by race and educational attainment, you begin to see a high correlation between income and education.

Figure 29: Median Earnings

MEDIAN EARNINGS	
Less than high school graduate	\$21,462
High school graduate (includes equivalency)	\$31,408
Some college or associate's degree	\$39,544
Bachelor's degree	\$57,947
Graduate or professional degree	\$80,851

2009 American Community Survey

Figure 30: Household Income by County

	Total population (all races)	% WHITE	% BLACK OR AFRICAN AMERICAN	% ASIAN	% SOME OTHER RACE	% AMERICAN INDIAN AND ALASKA NATIVE	% NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER	% HISPANIC OR LATINO
United States	308,745,538	72.4	12.6	4.8	9.1	0.9	0.2	16.3
New Jersey	8,791,894	68.6	13.7	8.3	6.4	0.3	0	17.7
Atlantic County	274,549	65.4	16.1	7.5	7.4	0.4	0	16.8
Bergen County	905,116	71.9	5.8	14.5	5	0.2	0	16.1
Burlington County	448,734	73.8	16.6	4.3	2	0.2	0	6.4
Camden County	513,657	65.3	19.6	5.1	7.1	0.3	0	14.2
Cape May County	97,265	89.8	4.7	0.9	2.5	0.2	0	6.2
Cumberland County	156,898	62.7	20.2	1.2	11.1	1.1	0	27.1
Essex County	783,969	42.6	40.9	4.6	8.4	0.4	0	20.3
Gloucester County	288,288	83.6	10.1	2.6	1.4	0.2	0	4.8
Hudson County	634,266	54	13.2	13.4	14.2	0.6	0.1	42.2
Hunterdon County	128,349	91.4	2.7	3.3	1.2	0.1	0	5.2
Mercer County	366,513	61.4	20.3	8.9	6.2	0.3	0.1	15.1
Middlesex County	809,858	58.6	9.7	21.4	7	0.3	0	18.4
Monmouth County	630,380	82.6	7.4	5	2.9	0.2	0	9.7
Morris County	492,276	82.6	3.1	9	3	0.2	0	11.5
Ocean County	576,567	91	3.2	1.7	2.5	0.2	0	8.3
Passaic County	501,226	62.6	12.8	5	15.1	0.7	0	37
Salem County	66,083	79.8	14.1	0.8	2.6	0.4	0	6.8
Somerset County	323,444	70.1	8.9	14.1	4.1	0.2	0	13
Sussex County	149,265	93.5	1.8	1.8	1.2	0.2	0	6.4
Union County	536,499	61.3	22.1	4.6	8.5	0.4	0	27.3
Warren County	108,692	90.3	3.5	2.5	1.8	0.1	0	7

Census, Estimate (2/6/12)

Housing Characteristics

In 2010, New Jersey had a total of 3,529,033 housing units. According to the 2010 Construction Report, a report published by the New Jersey Department of Community Affairs, Division of Codes and Standards, new home construction accounted for \$2.2 billion, 7.6 more than 2009. However, the number of new housing building permits declined by 27.3% in 2010. 11,885 new dwelling units were authorized, 6.6% more than in 2009. As a region, North Jersey had 3.724 billion of construction authorized by building permits- 39.1% of all activity. The majority of these new housing units are located in Lakewood, Toms River and West Windsor. The following charts track new housing construction by Region, County and location.

Figure 31: Housing Construction by Region (2010)

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

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

Figure 32: Housing Units Authorized by Building Permits (2010)

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

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

The following chart identifies the number of building permits issued in 2010 by municipality. Lakewood and Toms River, both located in Ocean County, received the top 2 building permits, followed by West Windsor in Mercer County.

Figure 33: Housing Units Authorized by Building Permits in the Top 20 Municipalities

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

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

Housing Quality

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

- 99.3% of New Jersey's housing units had kitchen facilities. Only .7% lacked complete kitchen facilities.
- Only .5% of the housing units lacked complete plumbing facilities.
- Heating source: 14.7% of homes were heated by fuel oil, kerosene, coal, coke, wood, solar energy, or another type of fuel; .3% used no fuel at all.

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

The following two charts summarize the findings noted above.

Figure 34: Housing Conditions

Geography	Universe: HOUSING UNITS: Total (Estimate)	% Housing: Lacking complete kitchen facilities (Estimate)	% Housing: Lacking complete plumbing facilities (Estimate)	% HOUSING UNITS: That use Fuel oil, Kerosene, Coal or coke, Wood, Other or No fuel used
United States	129,949,960	3.0%	2.1%	9.0%
New Jersey	3,524,954	2.1%	1.1%	12.5%
Atlantic County	127,763	0.9%	1.0%	10.3%
Bergen County	351,486	2.0%	1.0%	9.0%
Burlington County	176,029	0.8%	0.5%	13.2%
Camden County	206,957	2.2%	1.7%	10.9%
Cape May County	101,044	1.0%	0.6%	5.7%
Cumberland County	56,096	3.9%	0.9%	31.2%
Essex County	312,842	3.8%	1.2%	11.9%
Gloucester County	107,922	1.6%	1.2%	15.9%
Hudson County	259,674	3.3%	1.5%	8.7%
Hunterdon County	49,047	1.8%	0.7%	39.0%
Mercer County	141,156	3.2%	2.2%	10.8%
Middlesex County	288,988	1.3%	0.8%	7.6%
Monmouth County	257,756	2.3%	1.1%	7.1%
Morris County	185,572	1.3%	0.7%	23.7%
Ocean County	275,763	0.9%	1.0%	7.4%
Passaic County	172,400	3.0%	1.2%	8.8%
Salem County	27,757	0.4%	0.4%	43.1%
Somerset County	122,408	1.6%	0.6%	8.6%
Sussex County	60,874	1.3%	0.8%	54.9%
Union County	197,782	3.0%	1.4%	11.6%
Warren County	45,638	1.4%	0.3%	38.5%

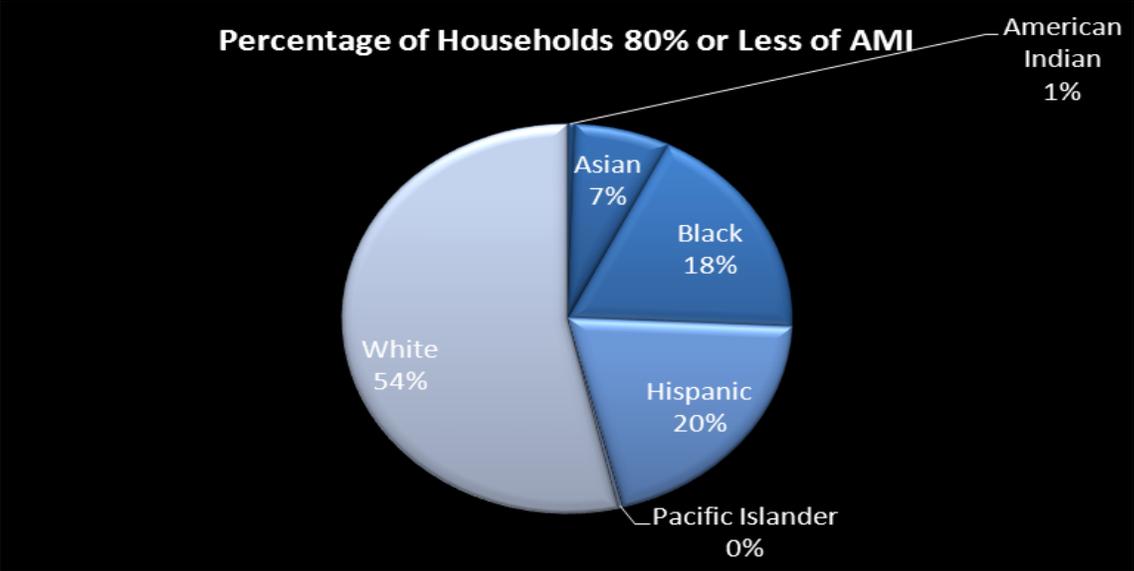
2009 American Community Survey

Figure 35: Housing Conditions of Low-Income Households

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

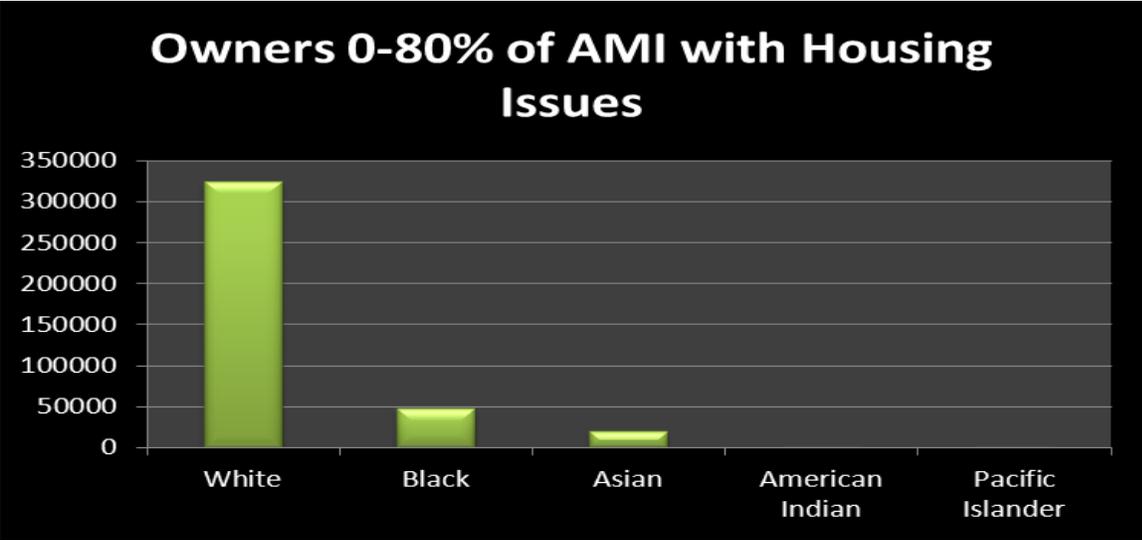
Low income households are those making less than 50% of AML. The various housing problems are: lacking complete kitchen or plumbing facilities (substandard), having more than 1 person per room (overcrowded), and paying more than 30% of gross income towards housing costs (cost burdened).

Figure 36: Percentage of Households by Race Living in Substandard, Cost-burdened or Overcrowded Housing



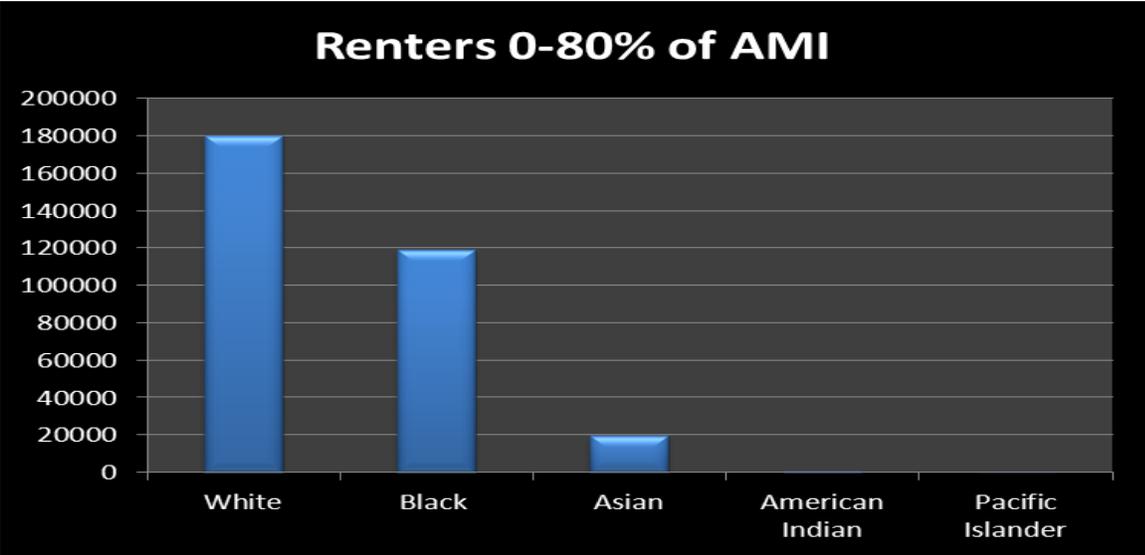
2009 CHAS Data

Figure 37: Percent of Owners by Race Living in Substandard, Cost-burdened or Overcrowded Housing



2009 CHAS Data

Figure 38: Number of Renters 0-80% of AMI Living in Substandard, Cost-burdened or Overcrowded Housing



2009 CHAS Data

Race and Housing Issues

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

Age of Housing

When looking at the age of housing, New Jersey’s housing is much older than the rest of the country. Twenty-Eight percent (27.8%) of the State’s housing units were constructed prior to 1950 versus 20% nationwide. New Jersey’s oldest housing can be found in Bergen, Essex, Hudson, Passaic and Union counties. New Jersey’s newest housing can be found in Atlantic, Gloucester and Hudson counties.

Figure 39: Age of Housing Stock

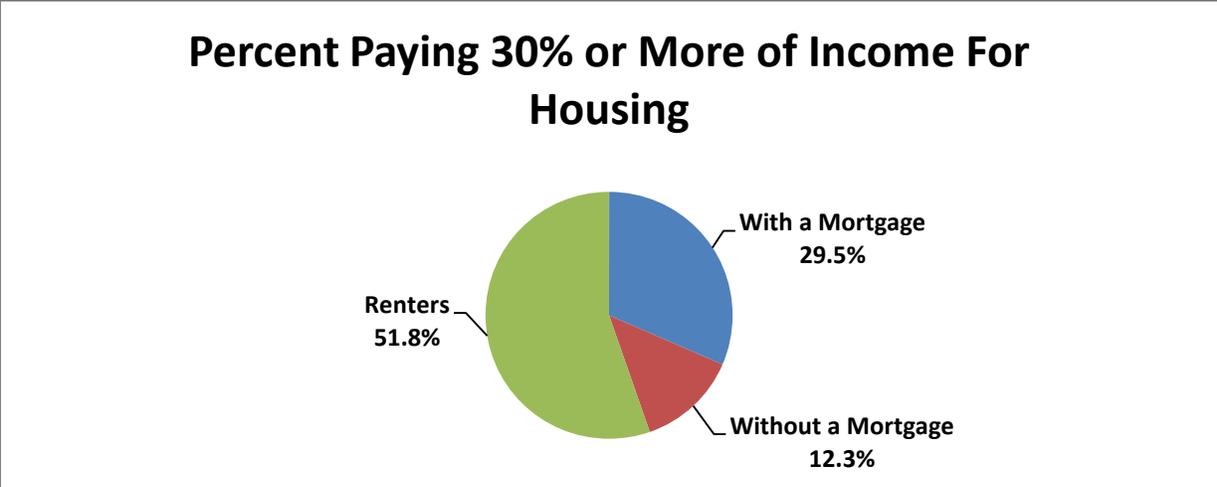
Geography	HOUSING UNITS: Total	Built 2005 or later	Built 1990 to 2004	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
United States	129,949,960	4.8%	22.4%	14.0%	16.3%	11.4%	11.3%	5.8%	14.0%
New Jersey	3,524,954	3.2%	14.7%	11.7%	13.0%	14.5%	16.0%	8.8%	18.1%
Atlantic County	127,763	4.5%	19.7%	17.5%	13.4%	13.0%	12.3%	5.4%	14.2%
Bergen County	351,486	2.7%	8.7%	7.3%	9.0%	16.6%	23.5%	14.1%	18.0%
Burlington County	176,029	2.9%	20.7%	14.7%	19.3%	15.7%	12.4%	2.9%	11.4%
Camden County	206,957	2.8%	11.0%	12.3%	14.9%	14.3%	16.3%	10.6%	17.9%
Cape May County	101,044	2.1%	21.4%	19.4%	13.0%	12.6%	11.1%	6.1%	14.2%
Cumberland County	56,096	3.9%	13.7%	8.8%	15.6%	16.6%	16.3%	7.8%	17.4%
Essex County	312,842	3.3%	9.6%	5.5%	9.2%	13.8%	16.9%	14.0%	27.5%
Gloucester County	107,922	5.9%	22.3%	15.3%	15.3%	12.7%	11.9%	4.5%	11.9%
Hudson County	259,674	4.4%	10.9%	6.6%	7.9%	9.0%	11.4%	10.1%	39.8%
Hunterdon County	49,047	2.3%	20.1%	21.1%	14.7%	11.8%	8.5%	3.2%	18.1%
Mercer County	141,156	3.2%	14.9%	11.5%	12.5%	13.2%	16.1%	8.1%	20.5%
Middlesex County	288,988	3.8%	15.1%	15.4%	11.8%	18.0%	18.8%	6.5%	10.6%
Monmouth County	257,756	3.1%	18.0%	14.9%	14.9%	14.7%	13.2%	5.2%	16.0%
Morris County	185,572	2.2%	17.5%	12.1%	15.5%	15.3%	16.6%	6.4%	14.2%
Ocean County	275,763	3.5%	22.0%	17.1%	21.7%	15.7%	10.9%	4.2%	4.9%
Passaic County	172,400	1.8%	7.8%	5.1%	8.8%	15.3%	21.5%	17.5%	22.3%
Salem County	27,757	2.5%	10.5%	11.1%	12.7%	11.8%	13.1%	10.1%	28.3%
Somerset County	122,408	3.0%	25.2%	20.1%	11.0%	13.3%	11.3%	5.6%	10.5%
Sussex County	60,874	2.5%	13.1%	17.1%	19.9%	14.2%	13.9%	7.3%	12.1%
Union County	197,782	2.4%	7.3%	3.9%	10.5%	14.8%	25.8%	12.9%	22.4%
Warren County	45,638	2.8%	18.6%	10.2%	14.2%	12.3%	9.8%	5.0%	27.1%

2010 Census

Housing Affordability

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

Figure 40: Housing Affordability



2010 Census

Figure 41: Housing Affordability by County

Geography	Universe: RENTER- OCCUPIED HOUSING UNITS: Total (Estimate)	% Renters not paying more than 30% of their income towards housing	% Renters paying between 30-39% of their income towards housing	% Renters paying between 40-49% of their income towards housing	% Renters paying 50% or more of their income towards housing
United States	38,773,225	44.8%	14.7%	8.6%	24.4%
Atlantic County	29,835	39.3%	15.7%	10.4%	29.4%
Bergen County	114,838	47.9%	14.5%	5.4%	27.2%
Burlington County	37,315	46.6%	14.6%	7.7%	25.2%
Camden County	58,863	46.8%	15.2%	10.6%	21.5%
Cape May County	15,274	34.1%	10.2%	8.6%	29.6%
Cumberland County	16,656	36.7%	16.3%	5.0%	38.2%
Essex County	148,029	44.2%	16.4%	9.0%	26.7%
Gloucester County	19,501	39.9%	18.3%	7.6%	28.9%
Hudson County	155,377	51.4%	14.5%	7.4%	22.1%
Hunterdon County	7,164	45.6%	10.4%	9.0%	27.3%
Mercer County	42,485	48.0%	14.1%	7.0%	26.7%
Middlesex County	90,324	51.9%	13.5%	8.6%	22.0%
Monmouth County	58,812	42.5%	16.1%	9.9%	27.1%
Morris County	41,114	52.4%	14.7%	9.6%	19.2%
New Jersey	1,068,375	45.1%	15.3%	8.6%	26.0%
Ocean County	39,259	30.9%	13.6%	12.7%	33.5%
Passaic County	70,070	33.2%	17.4%	9.7%	34.3%
Salem County	6,793	35.8%	14.8%	4.5%	37.9%
Somerset County	26,774	43.9%	12.0%	14.3%	25.9%
Sussex County	8,353	32.6%	16.2%	8.4%	28.3%
Union County	70,066	43.6%	19.7%	8.6%	24.9%
Warren County	11,473	47.7%	20.6%	10.9%	14.9%

2009 American Community Survey

The National Low-Income Housing Coalition's 2012 Out of Reach report ranks New Jersey as the 4th most expensive State to rent a two-bedroom apartment; in New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,302. The report states that the wage necessary to afford a 2 bedroom apartment is \$52,081 per year.

Figure 42: Out of Reach Data

COUNTY	ESTIMATED RENTER MEDIAN INCOME	RENT AFFORDABLE AT RENTER MEDIAN INCOME	PERCENT OF MEDIAN RENTER INCOME NEEDED TO AFFORD A 2 BEDROOM FMR
Atlantic County	\$31,646	\$791	142%
Bergen County	\$51,997	\$1,300	117%
Burlington County	\$45,345	\$1,134	95%
Camden County	\$32,685	\$817	132%
Cape May County	\$35,999	\$900	120%
Cumberland County	\$26,757	\$669	152%
Essex County	\$35,764	\$894	144%
Gloucester County	\$33,151	\$829	130%
Hudson County	\$44,463	\$1,112	114%
Hunterdon County	\$45,309	\$1,133	117%
Mercer County	\$38,568	\$964	131%
Middlesex County	\$52,709	\$1,318	100%
Monmouth County	\$40,686	\$1,017	139%
Morris County	\$56,473	\$1,412	91%
Ocean County	\$38,605	\$965	147%
Passaic County	\$32,570	\$814	186%
Salem County	\$28,405	\$710	151%
Somerset County	\$54,984	\$1,375	96%
Sussex County	\$39,802	\$995	130%
Union County	\$41,276	\$1,032	125%
Warren County	\$38,188	\$955	116%

Vacant and Abandoned Buildings

Although it is difficult to determine the exact number of vacant and abandoned properties in New Jersey, the data suggests that the majority of the properties are located in urban areas and rural areas. These properties pose public safety problems, lower property values, and contribute to neighborhood blight. The following table identifies the top 100 areas with the highest likelihood of having vacant, abandoned and foreclosed homes.

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

According to Realty Trac one in every 1,734 housing unit received a foreclosure filing in January 2012 with Essex County having the most foreclosures with 186 and Hunterdon County the least with 8. Foreclosure cases were down 81% in 2011 due to the pending court case which put a hold on foreclosure filings. A recent New Jersey State Supreme Court decision that clarified what information must be included in paperwork to initiate the foreclosure process will restart the foreclosure process. The ruling also reversed a prior decision that allowed a foreclosure to be dismissed if its notice of intent did not comply. Now, trial court judges can dismiss the action, order a corrected notice or determine another appropriate solution. The DCA estimates that there is another 50,000 to 100,000 unprocessed foreclosure cases.

The following figure shows the foreclosure breakdown by county:

Figure 43: Number of Foreclosures by County

County	Number of Foreclosures
Essex	186
Ocean	169
Hudson	156
Passaic	147
Camden	133
Union	106
Monmouth	103
Bergen	97
Middlesex	93
Burlington	92
Atlantic	79
Mercer	73
Morris	61
Sussex	58
Gloucester	48
Warren	29
Cumberland	26
Somerset	25
Cape May	25
Salem	20
Hunterdon	8
Total	1,734

Realty Trac, February 22, 2012

The Federal Reserve Bank of New York reports that as of Quarter 3, 2011, New Jersey was the 5th most delinquent state with 7.97% or more of all homeowners with mortgages delinquent for more than 90 days. New Jersey did not rank as one of the top 20 states with foreclosure activity in January 2012; however, in northern New Jersey, 8 percent of mortgages are in foreclosure- twice the national rate.

Figure 44: Number of Foreclosures by State

Rank *	State	Total properties with filings **
1	Nevada	5,931
2	California	51,584
3	Arizona	8,749
4	Georgia	12,467
5	Michigan	12,808
6	Florida	24,783
7	Illinois	14,349
8	Delaware	1,088
9	Colorado	4,228
10	Indiana	5,039
11	New Hampshire	1,053
12	Ohio	8,325
13	Utah	1,584
14	Wisconsin	4,231
15	South Carolina	3,286
16	Idaho	861
17	Minnesota	3,017
18	Hawaii	652
19	Iowa	1,365
20	Oregon	1,630

*Based on the ratio of foreclosures to # of households in State

**Data as of January 2012

Figure 45: Real Estate Owned (REO's in New Jersey-Fannie Mae, Freddie Mac, FHA)

	ADDRESS	CITY	DATE LISTED		ADDRESS	CITY	DATE LISTED
1	619 WOODLAND AVE	ABSECON	12/20/2011	63	18 ALAMEDA CT	EATONTOWN	8/9/2011
2	707 BREAKERS AVE	ABSECON	12/22/2011	64	183 OLD POST RD	EDISON	1/12/2012
3	71 MATTIX RUN	ABSECON	12/29/2011	65	54 GIGGLESWICK WAY	EDISON	11/2/2011
4	737 LAKESIDE AVE	ANDOVER	1/6/2012	66	30 JUDSON ST APT 1A	EDISON	11/12/2011
5	71 COTSWOLD CIR	ASBURY PARK	7/21/2011	67	7091 BLACK HORSE PIKE	EGG HARBOR TOWNSHIP	2/24/2011
6	1010 BLOOMFIELD AVE	ASBURY PARK	8/17/2011	68	113 GRANGE CROSS LN	EGG HARBOR TOWNSHIP	11/15/2011
7	1310 2ND AVE	ASBURY PARK	1/6/2012	69	103 BAKERS PLACE RD	EGG HARBOR TOWNSHIP	1/12/2012
8	2165 ATCO AVE	ATCO	6/25/2011	70	314 ZION RD	EGG HARBOR TOWNSHIP	6/2/2011
9	129 N GEORGIA AVE	ATLANTIC CITY	12/17/2011	71	204 ONTARIO AVE	EGG HARBOR TOWNSHIP	10/12/2011
10	10 N SOVEREIGN AVE	ATLANTIC CITY	1/14/2012	72	715 LIVINGSTON ST	ELIZABETHPORT	12/22/2011
11	20 NORTH BOSTON AVENUE	ATLANTIC CITY	1/10/2012	73	340 WASHINGTON PL	ENGLEWOOD	8/17/2011
12	90 N MAPLE ST	AVENEL	6/29/2011	74	30 FARRELL AVE	EWING	4/18/2011
13	59 ROSEHILL RD	BARNEGAT	5/26/2011	75	10 LEICESTER LN	EWING	8/26/2011
14	105 PHEASANT DR	BAYVILLE	8/17/2011	76	1011 SOUTHARD STREET	EWING	1/18/2012
15	30 OSPREY LANE	BAYVILLE	1/21/2012	77	150 BUTTONWOOD DR	EWING	1/19/2012
16	89 COMPTON ST	BELFORD	7/28/2011	78	411 17TH STREET	FAIR LAWN	9/30/2010
17	823 MAIN ST APT C	BELLEVILLE	12/31/2011	79	171 VOORHEES CORNER RD	FLEMINGTON	2/11/2011
18	657 MILL ST	BELLEVILLE	9/10/2011	80	904 REED COURT	FLEMINGTON	5/4/2011
19	309 MAIN ST APT 10	BELLEVILLE	11/30/2011	81	HIGHWA Y 12 BOX 346	FLEMINGTON	2/13/2012
20	1703 RIVER RD	BELMAR	12/15/2011	82	47 OVERLOOK TER	FORDS	8/4/2011
21	290 E CLINTON AVE	BERGENFIELD	10/26/2011	83	1707 FLEETWOOD DR	FORKED RIVER	11/12/2011
22	9 SYMPHONY AVENUE	BERKELEY TOWNSHIP	8/5/2011	84	1590 ANDERSON AVENU	FORT LEE	11/9/2011
23	11 GROVE ST	BERNARDSVILLE	6/27/2011	85	3063 DELSEA DR	FRANKLINVILLE	12/9/2010
24	1 WILSON AVE	BLACKWOOD	11/23/2011	86	20 FRANCIS MILLS RD	FREEHOLD	11/23/2011
25	286 CHESTNUT ST	BOUND BROOK	1/12/2012	87	46 MANALAPAN AVE	FREEHOLD	12/17/2011
26	56 UNION TPKE	BRANCHVILLE	12/29/2011	88	60 WAYNE AVE	FREEHOLD	11/15/2011
27	81 LAKELAND DR	BRICK	6/27/2011	89	600 CHERRY ST	GLOUCESTER CITY	12/9/2011
28	17 STONEHAM DR	BRICK	12/16/2011	90	112 N WILSON AVE	GLOUCESTER CITY	12/30/2011
29	338 BARRETT'S RUN RD	BRIDGETON	7/15/2010	91	150 OVERLOOK AVE APT 11B	HACKENSACK	11/26/2011
30	81 REEVES RD	BRIDGETON	10/4/2010	92	10 ORCHARD ST APT 3A	HACKENSACK	9/23/2011
31	89 ROSENHAYN AVE	BRIDGETON	5/12/2011	93	637 WASHINGTON ST	HACKETTSTOWN	12/7/2011
32	408 KENTUCKY TRL	BROWNS MILLS	11/17/2011	94	613 COOPER SPRINGS PATH	HAINESPORT	5/21/2011
33	12 KELSONVILLE RD	BROWNS MILLS	5/21/2011	95	250 N 10TH ST	HALEDON	12/23/2011
34	519 W VIRGINIA ROAD	BROWNS MILLS	2/12/2012	96	64 GREENHILL RD	HAMBURG	6/1/2011
35	261 COUNTRY CLUB LN	BUENA	11/10/2011	97	36 YARDVILLE ALLENTOWN RD	HAMILTON	10/21/2011
36	414 JONES AVE	BURLINGTON	5/5/2011	98	381 REGINIA AVE	HAMILTON TOWNSHIP	9/16/2011
37	115 E FEDERAL ST	BURLINGTON	11/17/2011	99	784 12TH ST	HAMMONTON	12/10/2011
38	414 INDEPENDENCE DRIVE	BURLINGTON CITY	8/18/2011	100	1171 MOSS MILL RD	HAMMONTON	1/7/2012
39	811 GRANT STREET	CAMDEN	8/30/2011	101	305 S EGG HARBOR RD	HAMMONTON	8/9/2011
40	1183 SHERIDAN ST	CAMDEN	8/30/2011	102	713 LAFAYETTE AVE	HAWTHORNE	12/22/2011
41	1038 N 19TH ST	CAMDEN	11/30/2011	103	1852 CLINTON RD	HEWITT	1/4/2012
42	743 DIAS CREEK RD	CAPE MAY COURT HOUSE	7/15/2011	104	27 ELM ST	HEWITT	1/6/2012
43	102 SAINT ANDREWS DR # C0055	CAPE MAY COURT HOUSE	10/28/2011	105	24 KUSHAQUA TRL S	HEWITT	9/24/2011
44	279 JEFFERSON ST	CARNEYS POINT	11/8/2011	106	36 CEDAR TREE DR	HIGHLAND LAKES	8/7/2010
45	260 B STREET	CARNEYS POINT	8/22/2011	107	127 HARPER STREET	HIGHLAND PARK	12/29/2011
46	931 CHANTICLEER	CHERRY HILL	9/20/2011	108	193- 195 BAY AVENUE	HIGHLANDS	6/9/2011
47	115 CUFFYS LANE	CHERRY HILL	2/6/2012	109	125 PROBASCO RD	HIGHTSTOWN	12/6/2011
48	47 STATE AVE	CLEMENTON	9/10/2011	110	500 MADISON DR	HIGHTSTOWN	11/23/2011
49	70 LINCOLN AVE	CLIFFSIDE PARK	4/13/2011	111	29 AMWELL ROAD	HILLSBOROUGH	2/16/2011
50	23 HEPBURN RD	CLIFTON	9/28/2011	112	1139 WOODRUFF AVE	HILLSIDE	7/15/2011
51	91 ATHENIA AVE	CLIFTON	6/8/2010	113	14 BLACKBURN RD	HILLSIDE	1/10/2012
52	334 NEW YORK AVE	COLUMBUS	3/8/2011	114	303 SANTA FE TRL	HOPATCONG	11/29/2011
53	61 VANDEVERE LN	COLUMBUS	7/9/2011	115	10 PEBBLE BEACH RD	HOPATCONG	5/25/2011
54	70 HIGHVIEW TER	DOVER	11/4/2011	116	3 W SHORE AVE	HOPATCONG	12/16/2011
55	23 HANCOCK CT	EAST BRUNSWICK	2/23/2011	117	5 WAKE FOREST TRL	HOPATCONG	12/24/2011
56	291 N WALNUT ST	EAST ORANGE	12/7/2010	118	21 BRECKENRIDGE TER	IRVINGTON	11/23/2011
57	70 S MUNN AVE APT 202	EAST ORANGE	6/13/2009	119	143 PAINE AVE	IRVINGTON	10/23/2011
58	377 S HARRISON ST APT 3L	EAST ORANGE	4/27/2011	120	1434 CLINTON AVE	IRVINGTON	9/22/2011
59	153 S ARLINGTON AVE	EAST ORANGE	12/20/2011	121	45 ADAMS ST	IRVINGTON	9/16/2011
60	62 AMHERST ST	EAST ORANGE	11/15/2011	122	23 OREGON AVE	JACKSON	8/3/2011
61	24 S 20TH ST	EAST ORANGE	12/6/2011	123	31 GRANT AVE	JERSEY CITY	9/1/2011
62	107 D WHITE ST	EATONTOWN	12/7/2011	124	102 OGDEN AVENUE UNIT 103	JERSEY CITY	6/15/2011

REO PROPERTIES				REO PROPERTIES			
	ADDRESS	CITY	DATE LISTED		ADDRESS	CITY	DATE LISTED
125	101 DEVON ST	KEARNY	11/24/2011	187	314 GREEN AVE	PENNS GROVE	9/1/2010
126	32 QUINCY AVENUE	KEARNY	4/25/2011	188	26-28 CUMBERLAND AVE	PENNS GROVE	8/26/2010
127	524 CAMBRIDGE AVE	KEYPORT	7/15/2011	189	6910 WALNUT AVENUE	PENNSAUKEN	1/12/2012
128	417 PINE ST	KEYPORT	10/12/2011	190	2437 40TH ST	PENNSAUKEN	10/28/2011
129	8 WOLVERTON PL	LAKEHURST	12/10/2011	191	2116 49TH ST	PENNSAUKEN	1/4/2012
130	265 RACHEL CT	LAKEWOOD	12/13/2011	192	25 MAIN ST	PENNSVILLE	12/28/2011
131	1224 MEDINA RD	LAKEWOOD	8/26/2011	193	76 SANFORD RD	PENNSVILLE	12/10/2011
132	116 CLINTON ST	LAMBERTVILLE	12/29/2011	194	51 MERCER ST	PHILLIPSBURG	12/10/2011
133	10 FORD RD	LANDING	3/23/2010	195	596 TUTTLE ST	PHILLIPSBURG	1/10/2012
134	2 ROOSEVELT WAY	LANDING	11/22/2011	196	18 WILSON ST	PHILLIPSBURG	7/18/2011
135	404 LAUREL BLVD	LANOKA HARBOR	11/16/2011	197	1744 LESTER PL	PISCATAWAY	10/5/2011
136	605 PREDMORE AVE	LANOKA HARBOR	12/10/2011	198	1791 W 4TH ST	PISCATAWAY	12/27/2010
137	41 BARBERRY CTA1	LAWRENCE TOWNSHIP	11/2/2011	199	188 BELMONT AVE	PLAINFIELD	11/30/2011
138	1106 COLTS CIR	LAWRENCE TOWNSHIP	12/15/2011	200	1457 MCCREA PL	PLAINFIELD	1/10/2012
139	215 WADE AVE	LINDENWOLD	6/1/2011	201	3026 ARNOLD AVE	PLAINFIELD	9/20/2011
140	1205 TIMBERCREEK	LINDENWOLD	12/27/2011	202	1109 RAVENS CREST DR E	PLAINSBORO	10/11/2011
141	83 LAKE SUPERIOR DR	LITTLE EGG HARBOR	7/27/2011	203	1005 RAVENS CREST DR E # 1005	PLAINSBORO	11/2/2011
142	19 ORCHARD ST	LITTLE FALLS	12/13/2011	204	7033 BLACK HORSE PIKE	PLEASANTVILLE	5/26/2011
143	57 MEHRHOF RD	LITTLE FERRY	2/11/2011	205	43 E LINDLEY AVE	PLEASANTVILLE	4/5/2011
144	60 SHERMAN AVE	LODI	11/13/2011	206	1641 ELM AVE	POINT PLEASANT BEACH	10/25/2011
145	121 PROSPECT ST	LODI	11/22/2011	207	1566 RIVEREDGE DR	POMPTON LAKES	6/18/2011
146	616 CAMPBELL AVE	LONG BRANCH	5/21/2011	208	21 BEACON ST	PORT READING	11/29/2011
147	160 CHELSEA AVE	LONG BRANCH	12/28/2011	209	505 CHESTNUT NECK RD	PORT REPUBLIC	12/28/2011
148	6 SHEFFIELD TER	LUMBERTON	12/16/2011	210	786 W SCOTT AVE	RAHWAY	12/15/2011
149	216 SANDSTONE CT	LUMBERTON	12/30/2011	211	250 CENTRAL AVE	RAHWAY	9/23/2011
150	8 LAGUNA DRIVE	MAGNOLIA	1/22/2012	212	312 W SCOTT AVE	RAHWAY	7/14/2011
151	15 HILTON AVE	MAPLEWOOD	6/25/2011	213	103 GRAND AVE	RAHWAY	9/12/2011
152	3 INDIANA CT	MATAWAN	12/21/2011	214	821 HILLSIDE RD	RAHWAY	11/10/2011
153	92 KNIGHTS BRIDGE WAY	MAYS LANDING	12/8/2011	215	293 SPRING ST APT 12D	RED BANK	12/23/2011
154	38 GLEN LAKE DR	MEDFORD	6/21/2011	216	51 HARVEY	ROCHELLE PARK	2/8/2012
155	6155 RUSSELL AVE	MERCHANTVILLE	11/15/2011	217	214 HILLCREST TER	ROSELLE	12/29/2011
156	1418 FAIRTON RD	MILLVILLE	10/23/2011	218	10 S LOCUST AVE	SALEM	12/13/2011
157	27D DANIEL WEBSTER DRIVE	MONROE TOWNSHIP	12/10/2011	219	374 43RD PL APT 1	SEA ISLE CITY	8/26/2011
158	329 N NANTUCKETT LN	MONROE TOWNSHIP	12/6/2011	220	9 SEWAREN AVE	SEWAREN	11/16/2011
159	9 B BERKSHIRE DRIVE	MONROE TOWNSHIP	8/4/2011	221	373 E AVE	SEWAREN	10/18/2011
160	50 PINE ST	MONTCLAIR	12/30/2011	222	37 WINDSOR CT	SEWELL	5/13/2011
161	1130 WESLEY AVE	NATIONAL PARK	12/3/2011	223	34 WESTWOOD CIR	SEWELL	10/18/2011
162	1910 GREENWOOD AVE	NEPTUNE	8/2/2011	224	16 BRIDLE PATH CT	SICKLERVILLE	8/16/2011
163	512 S 14TH ST	NEWARK	10/25/2011	225	42 ESPLANADE DR	SOMERSET	9/17/2011
164	468 S 18TH ST	NEWARK	9/13/2011	226	73 ETON WAY	SOMERSET	8/13/2011
165	310 RIDGE ST	NEWARK	1/14/2012	227	244 HYDE PARK RD	SOMERSET	1/11/2012
166	79 HIGHLAND AVE	NEWARK	11/24/2011	228	435 HILLCREST AVENUE	SOMERSET	12/29/2011
167	23 FOUNDRY ST	NEWARK	8/7/2011	229	16 PERRINE AVE	SOUTH AMBOY	12/3/2011
168	52 SMITH STREET	NEWARK	12/19/2011	230	54 DEVOE ST	SOUTH RIVER	5/3/2011
169	58 S 12TH ST	NEWARK	5/18/2011	231	70 SAINT MARYS PL	SPARTA	10/1/2011
170	781 S 13TH ST	NEWARK	10/28/2011	232	541 S SPRINGFIELD AVE	SPRINGFIELD	12/14/2011
171	57 HOMESTEAD PARK	NEWARK	5/27/2011	233	147 LAKE DR	STANHOPE	4/1/2011
172	92 OSBORNE TERRACE	NEWARK	2/1/2012	234	1002 DEERHAVEN TER	STEWARTSVILLE	10/28/2010
173	22 TAYLOR RD	NEWFIELD	12/9/2011	235	53 PANORAMA DR	SUSSEX	9/2/2011
174	901 LOWER LAKE RD E	NEWTON	9/3/2011	236	16 AUGUST LANE	SUSSEX	10/18/2010
175	222 E SHORE LAKE OWASSA RD	NEWTON	10/21/2011	237	181 DEGRAW AVE	TEANECK	1/10/2012
176	8700 BOULEVARD E APT 3H	NORTH BERGEN	3/26/2011	238	70 CLINTON PL	TINTON FALLS	12/15/2011
177	7706 MARINE ROAD UNIT 103	NORTH BERGEN	12/29/2011	239	5 MALTA CT	TOMS RIVER	12/27/2011
178	1210 NEWTON AVE	OAKLYN	12/20/2011	240	105 SAPLING CT	TOMS RIVER	6/23/2011
179	5 ARVIN RD	OLD BRIDGE	1/5/2012	241	373 BEGONIA CT	TOMS RIVER	10/14/2011
180	228 PARK AVE	ORANGE	8/27/2011	242	1083 DOVE ST	TOMS RIVER	8/6/2011
181	5 MILL RD	OXFORD	12/23/2011	243	996 HUNT DR	TOMS RIVER	11/22/2011
182	859 JACKSON VALLEY ROAD	OXFORD	5/17/2011	244	31 CORNELL RD	TOMS RIVER	12/23/2011
183	509 MORGAN AVE	PALMYRA	12/23/2011	245	1309 FIRST AVE	TOMS RIVER	8/26/2011
184	16 COOLIDGE AVE	PARLIN	7/13/2011	246	13 FURMAN ST	TRENTON	11/2/2011
185	315 HIGHLAND AVE	PASSAIC	10/6/2011	247	29 ATTERBURY AVE	TRENTON	8/5/2011
186	237 LAFAYETTE AVE	PEMBERTON	8/16/2011	248	861 STUYVESANT AVENUE	TRENTON	11/28/2011

Occupied Housing Unit Characteristics

In 2010, New Jersey had 3,176,069 occupied housing units 2,126,276 (66.9%) owner-occupied, 1,049,790 (33.1%) renter-occupied and 352,964 (10%) vacant. The number of owner-occupied units has slightly decreased by 2% since 2005 while the renter-occupancy rate has remained stable. The slight decrease in the number of owner-occupied units has been attributed to a decline in available land for new construction, higher costs for homeownership and market conditions.

Housing Costs

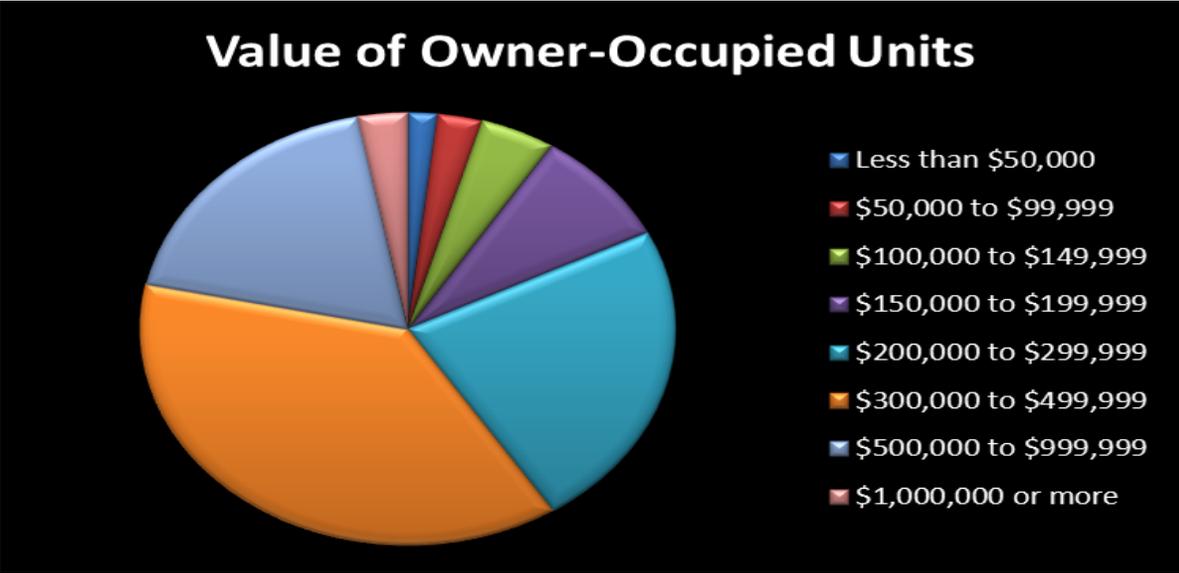
Over seventy-one percent (71.2%) of homeowners had a mortgage according to the 2010 U.S Census with 64.4% of all homeowners paying \$2,000 or more per month towards their mortgage. According to the American Community Survey, New Jersey has the 4th highest home values, behind Hawaii, District of Columbia and California.

Figure 46: Value of Homes by State

Geography	OWNER-OCCUPIED HOUSING UNITS:	Median value (dollars) (2009 Estimate)
Hawaii		\$517,600
District of Columbia		\$443,700
California		\$384,200
New Jersey		\$348,300
Massachusetts		\$338,500
Maryland		\$318,600
New York		\$306,000
Connecticut		\$291,200
Washington		\$287,200
Rhode Island		\$267,100
Oregon		\$257,400
Virginia		\$252,600
New Hampshire		\$249,700
Delaware		\$249,400
Colorado		\$237,800
Alaska		\$232,900
Utah		\$224,700
Vermont		\$216,300
Nevada		\$207,600
Illinois		\$202,200
Minnesota		\$200,400
Arizona		\$187,700
Wyoming		\$184,000
Florida		\$182,400
Maine		\$177,500
Montana		\$176,300
Idaho		\$171,700
Wisconsin		\$170,800
Pennsylvania		\$164,700
Georgia		\$162,800
New Mexico		\$160,900
North Carolina		\$155,500
Missouri		\$139,700
South Carolina		\$137,500
Tennessee		\$137,300
Louisiana		\$135,400
Ohio		\$134,600
Michigan		\$132,200
South Dakota		\$126,200
Texas		\$125,800
Kansas		\$125,500
Nebraska		\$123,300
Indiana		\$123,100
Iowa		\$122,000
Alabama		\$119,600
Puerto Rico		\$118,500
Kentucky		\$117,800
North Dakota		\$116,800
Oklahoma		\$107,700
Arkansas		\$102,900
Mississippi		\$98,000
West Virginia		\$94,500

2009 American Community Survey

Figure 47: Value of Homes in New Jersey



2010 American Community Survey

The most expensive home values are located in Bergen, Essex, Hudson, Monmouth, Morris, Somerset and Union counties; 37% of all owner-occupied housing is worth \$300,000 - \$499,999.

Figure 48: Median Sales Price and Number of Homes Sold

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

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

Industries

As with the rest of the nation, 2011 was tough on employment. The New Jersey Department of Labor and Workforce Development reported that from December 2010 to December 2011, New Jersey gained 36,400 jobs and lost 22,200 public sector jobs and 39,400 private sector jobs. New Jersey saw its greatest increase in jobs in the Trade/Transportation/Utilities industries (18,500), Professional & Business Services (14,300) and Education & Health Services (13,200) and saw its greatest job losses in the Information (-4,900) and Manufacturing Industry (-9,000)

In the 4th quarter, 2011, the top industries in New Jersey were the Service Industry, Trade, Transportation and Utilities and Education and Health Services. Government made up of 16% of New Jersey's total industry, with state employment accounting for 10% of New Jersey's labor market. The New Jersey Department of Labor and Workforce Development forecasts that the top 10 jobs in 2009 were Speech-Language Pathologists, Physical and Occupational and Respiratory Therapists, Computer Systems Analysts, Computer Software Engineers, Natural Sciences Managers, Computer Programmers, Registered Nurses and Securities, Commodities and Financial Sales Agents.

Figure 49: Labor Force Estimates

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

Occupations and Type of Employer

During the past decade, New Jersey has had a stagnate job market; loosing approximately 103,000 jobs from 2000 to 2009 (New Jersey lost roughly 160,000 jobs in 2009 alone). From 2008 to 2016, the New Jersey Department of Labor and Workforce Development project that New Jersey will have a slower than national employment growth, at just .38% per year (or an increase of 3.9% from 2008 to 2018). National growth is projected to average .96% annually (or an increase of 10.1% from 2008 to 2018). Between 2000 and 2008, New Jersey grew by 3%, much less than the nation’s 8.2% growth rate.

The New Jersey Department of Labor estimates that over the next 6 years, industries that will produce the most new jobs include education and health care (14.% increase), professional and business services (6.4% increase), leisure and hospitality (6.3%

increase) and natural resources and mining (5.9% increase). Manufacturing jobs will decline by 21.2% in New Jersey and Information technology jobs are expected to decline by 13.5% and Goods Producing by 11.7%.

Figure 50: Estimated and Projected Employment by Educational Training Requirements

Occupation Title	2008 Employment	NJ Average Annual # of Projected Openings (2008 to 2010)	% Increase: Annually	NJ Average Hourly Wage	NJ Average Annual Salary (40 Hour Workweek)
First Professional degree	67,949	1,260	1.9%	\$66	\$138,099
Doctor's degree:	38,478	1,120	2.9%	\$46	\$94,640
Bachelor's degree	270,140	5,200	1.9%	\$38	\$78,936
Master's degree:	51,525	1,270	2.5%	\$34	\$69,722
Associate degree:	162,949	3,010	1.8%	\$26	\$53,851
Long-term on-the-job training (>12 months)	162,545	3,240	2.0%	\$22	\$46,500
Post secondary vocational training	261,778	3,480	1.3%	\$20	\$40,939
Short-term on-the-job training	887,633	29,550	3.3%	\$13	\$27,735

Poverty Rate & Food Stamps: Nationally, more than 20 million Americans live are classified as very poor (an income below \$11,057 for a family of four) and more than 46 million Americans received food stamps in November 2011. In New Jersey, 10.3% of the State's population is living in poverty. The majority of these people are Black and Hispanic.

The number of residents receiving food stamps in New Jersey has doubled in the past four years. As of September, the New Jersey Department of Human Services found 822,000 people were receiving food stamps- 1 out of every 10 residents. The increase is due mainly because New Jersey increased the income requirements from 130% above the federal poverty level to 185% in 2010, meaning a family of four with an annual income of \$41,364 is eligible.

Figure 51: Poverty Rate by Age New Jersey (2009-2010), U.S. (2010)

	NJ #	NJ %	US #	US %
Children 18 and under	419,800	19%	22,023,200	28%
Adults 19-64	782,500	15%	35,810,200	19%
Elderly 65+	161,800	15%	5,466,100	14%
Total	1,364,100	16%	63,299,500	21%

Statehealthfacts.org

Figure 52: Poverty Rate by Race

New Jersey (2009-2010), U.S. (2010)

	NJ #	NJ %	US #	US %
White	459,600	9%	27,512,700	14%
Black	367,800	34%	13,378,600	36%
Hispanic	451,300	26%	17,555,000	35%
Other	85,500	12%	4,853,200	23%
Total	1,364,100	16%	63,299,500	21%

Statehealthfacts.org

Figure 53: Poverty Rate by Family Structure

New Jersey (2009-2010), U.S. (2010)

	NJ #	NJ %	US #	US %
Adults with Children	182,900	10%	10,898,800	17%
Adults with No Children	599,600	17%	24,911,400	20%
Total	782,500	15%	35,810,200	19%

Statehealthfacts.org

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

Figure 54: DCA Waiting List Summary by County

2012 NJ DCA WAITING LIST															
County	HCV	HOPWA	MOD	PBA	SRO	Knoll View	Trent Center	Kingsbury Towers	Brookside Terrace	Shelter Plus	SRAP Family	SRAP DHS	SRAP Elderly	SRAP PBA	County Totals
Atlantic	523	7								1	1	5		19	556
Bergen	708			1										4	713
Burlington	32										5	7		35	79
Cape May	304	1		1						3	6			2	317
Camden	1,274		6		2						8	10	75	57	1,432
Cumberland	441		1		1						1	1	102	1	548
Essex	25		86	198	17					1	2	14	777	10	1,130
Gloucester	315			1						10	1	2		40	369
Hudson	207		6	185	23					1	4		1	14	440
Hunterdon	0												8	12	20
Mercer	844	28	71		97		172	497		1	7	35	449	29	2,230
Middlesex	731				1						6	33	2	12	785
Morris	629				4					2		5	43	2	685
Monmouth	414			2								21		3	440
Ocean	181			248							4	24		5	462
Passaic	790				31					11	1,148	40		19	2,039
Salem	484		1		1						1		81	8	576
Somerset	304											1		17	322
Sussex	339											4	16	23	623
Union	804										8	20	24	21	877
Warren	0										2				2
County Totals	9,349	36	171	636	177	35	172	497	206	30	1,204	222	1,578	333	14,646
County Total	11,724	36	171	636	177	35	172	497	206	30	1,204	222	1,578	333	17,021
VASH															
Combined Co & State	11,724	36	171	636	177	35	172	497	206	30	1,204	222	1,578	333	17,021

Data as of March 2012

Please note that the SRAP Disabled waiting list is a statewide list; this list has 2,375 households on same. The waiting list closed on March 9, 2007.

Low income concentration: For this analysis, a low-income concentrated area is defined as any county in the state where at least 20% of its households earn incomes below 51% of state median household income.

Figure 55: Low-Income Concentration

Geography	Total Households (2009)	Median Household Income (2009)	51% of the Median Household Income (2009)	# of Households Earning 51% or less than the Median	% Households Earning 51% or less than the Median
United States	113,616,229	\$50,221	\$25,613	34,267,393	30.2%
New Jersey	3,154,926	\$68,342	\$34,854	820,278	26.0%

Geography	Total Households	Low-Income Concentration	% Low-Income Concentration
United States	113,616,229	34,267,393	30.2%
North Jersey	1,362,737	375,121	27.5%
Central New Jersey	1,104,825	254,717	23.1%
South Jersey	687,364	190,440	27.7%
Total New Jersey	3,154,926	820,278	26.1%

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

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

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

Figure 56: Household Median Income

Geography	Total Households (2009)	# of Households as a Percentage of New Jersey Total (2009)	# of Households as a Percentage of Region Total (2009)	# of Households Earning 51% or less than the Median Household Income (2009)*	% Households in the County Earning 51% or less than the Median Household Income (2009)*
United States	113,616,229	100.0%	100.0%	34,267,393	N/A
New Jersey	3,154,926	100.0%	100.0%	820,278	N/A
North Jersey					
Bergen County	336,555	10.7%	24.7%	71,831	21.3%
Essex County	275,365	8.7%	20.2%	92,973	33.8%
Hudson County	232,745	7.4%	17.1%	78,927	33.9%
Morris County	175,368	5.6%	12.9%	26,676	15.2%
Passaic County	159,056	5.0%	11.7%	55,664	35.0%
Union County	183,648	5.8%	13.5%	49,050	26.7%
Total HH	1,362,737	43.2%	100.0%	375,121	27.5%
Central Jersey					
Hunterdon County	46,662	1.5%	4.2%	7,786	16.7%
Mercer County	125,904	4.0%	11.4%	31,785	25.2%
Middlesex County	272,122	8.6%	24.6%	58,670	21.6%
Monmouth County	231,172	7.3%	20.9%	52,785	22.8%
Ocean County	217,045	6.9%	19.6%	65,327	30.1%
Somerset County	115,121	3.6%	10.4%	19,188	16.7%
Sussex County	55,266	1.8%	5.0%	10,144	18.4%
Warren County	41,533	1.3%	3.8%	9,032	21.7%
Total HH	1,104,825	35.0%	100.0%	254,717	23.1%
South Jersey					
Atlantic County	101,681	3.2%	14.8%	33,208	32.7%
Burlington County	166,769	5.3%	24.3%	32,812	19.7%
Camden County	192,758	6.1%	28.0%	56,640	29.4%
Cape May County	46,989	1.5%	6.8%	17,163	36.5%
Cumberland County	51,597	1.6%	7.5%	19,432	37.7%
Gloucester County	101,728	3.2%	14.8%	22,274	21.9%
Salem County	25,842	0.8%	3.8%	8,911	34.5%
Total HH	687,364	21.8%	100.0%	190,440	27.7%

2009 American Community Survey

Resources for the Homeless

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

The following list includes some of these facilities:

Figure 57: Emergency Shelters and Transitional Housing Facilities

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

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

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

Figure 58: FFY 2011 Shelter Support Awards

Grantee	Municipality	Grant
Anchor House	Trenton	\$82,500
Anderson House	Whitehouse Station	\$142,880
Atlantic City Rescue Mission	Atlantic City	\$97,332
Bergen County	Teterboro	\$301,924
Bergen County Community Action Partnership, Inc.	Hackensack	\$82,500
Camden County Council on Economic Opportunity	Camden	\$24,709
Catholic Charities of Metuchen-State St.	Perth Amboy	\$54,000
Catholic Charities of Newark- Strong Futures	Union City	\$74,250
Catholic Charities of Newark-Hope House	Jersey City	\$12,100
Catholic Charities of Newark-St. Bridget's	Newark	\$93,850
Catholic Charities of Newark-St. Lucy's	Jersey City	\$33,000
Center for Family Services - FAITH	Laurel Springs	\$70,900
Center for Family Services - Home Base	Camden	\$64,000
Center for Family Services - OASIS	Cape May	\$49,000
Communities of Faith for Housing Inc.	Hoboken	\$50,000
Community Hope, Inc.	Newark/Lyons	\$189,982
Covenant House	Atlantic City	\$100,000
Domestic Abuse & Sexual Assault Crisis Center of Warren County	Washington	\$62,301
Domestic Abuse & Sexual Assault Intervention	Lafayette/Newton	\$24,396
Elizabeth Coalition to House the Homeless-Helen's House	Elizabeth	\$53,000
Gospel Services Benevolent Society	Irvington	\$113,055
Homefront, TLC, Inc.	Trenton	\$115,200
Jersey Battered Women's Service	Morristown	\$41,002
Loving Care Homes Inc.	Plainfield	\$163,000
Monmouth County	Tinton Falls	\$150,000
New Community Harmony House	Newark	\$50,000
New Jersey Association on Correction	Camden County	\$121,424
Ocean's Harbor House	Tom's River	\$72,856
Positive Health Care, Inc.	Newark	\$127,304
R & R Development	Newark	\$109,000
Rescue Mission of Trenton	Trenton	\$151,700
Rural Development Corporation	Vineland	\$160,000
Shelter Our Sisters	Teaneck	\$181,100
Sierra House Inc.	East Orange	\$13,500
United Progress, Inc.	Trenton	\$89,500
Volunteers of America Delaware Valley	Camden City	\$350,000
Women Aware	New Brunswick	\$159,000
TOTAL		\$3,830,265

The following charts summarize the Continuum of Care FFY 2011 awards to New Jersey for homeless assistance projects. These projects provide transitional (TH) and permanent housing (PH) along with supportive services (SSO) such as job training, health care, mental health counseling, substance abuse treatment and child care to homeless and/or chronic homeless households.

Figure 59: FFY 2011 Continuum of Care Awards

CoC Name	
NJ-500 - Atlantic City & County CoC	
Atlantic HMIS	\$17,000
Project for Independent Living	\$51,442
Shelter Plus Care-Atlantic	\$146,484
Atlantic City Rights of Passage	\$144,717
Total	\$359,643
NJ-501 - Bergen County CoC	
Independence Hall	\$93,712
Teaneck	\$98,437
SOS E1 Transitional Housing for Victims of Domestic Violence	\$16,382
SOS B2 Transitional Housing for Victims of Domestic Violence	\$23,833
Shelter Plus Care Division of Family Guidance	\$111,384
PHASES	\$63,702
LINKS renewal year 2012-2013	\$41,335
Ladder	\$92,748
Job Coach	\$90,896
HoST	\$358,255
Homeless Case Management	\$110,376
Hillsdale Fairlawn	\$88,322
Hackensack/Bogota	\$78,925
Fairview McKinney	\$167,735
Bergen County Homeless Management Information System (HMIS)	\$85,900
Alfred J. Thomas Home for Veterans	\$93,068
Knickerbocker Residence	\$217,402
Total	\$1,832,412
NJ-502 - Burlington County CoC	
Providence House-Burlington Project Self-Sufficiency	\$69,218
Families	\$14,172
Transitional Housing with Supportive Services for Working Poor Families with Children	\$10,667
Shelter Plus Care-Burlington	\$86,304
Consolidated 2011	\$264,023
Alden Ave. / Federal St. Permanent Supportive Housing	\$97,093
Burlington HMIS FY 2011	\$2,560
Haven	\$42,000
Total	\$586,037
NJ-503 - Camden City & County CoC	
Imani House	\$134,043
Veteran's Haven	\$164,243
Supportive Housing for Persons with Disabilities	\$205,979
A. Wright Place / Liberty Place	\$173,389
OMAR	\$124,926
Homeless Hospitality	\$7,366
Home Base Supported Apartments	\$65,214

NJ-503 - Camden City & County CoC Continued	
COSTAR	\$21,873
Camden HMIS FY 2011	\$45,028
Camden County Supportive Housing	\$86,458
Anna Sample Safe Haven	\$96,026
Aletha R Wright Transitional Living	\$109,874
Aletha R Wright Safe Haven	\$129,665
HNPC Housing Outreach	\$9,372
Project H.O.P.E.	\$55,795
Total	\$1,429,251
NJ-504 - Newark/Essex County CoC	
Transitional Housing 2	\$138,365
Shelter Plus Care (3AR)- Urban Renewal- Essex	\$40,608
Shelter Plus Care- Essex 1 (3AE)	\$274,152
Shelter Plus Care- Essex II (3AF)	\$284,016
Shelter Plus Care- Project Live (Essex) (3AG)	\$267,144
Essex Exp HMIS FY 2011	\$85,667
SHP for Disabled Single Woman	\$44,491
Supportive Apartment Living Program	\$94,500
TRA for Disabled Single Adults	\$190,740
Transitional Housing 3	\$250,474
Project Live Supportive Housing Program 2012-15 renewal	\$275,534
TeenMAP: Supportive Housing for Homeless Pregnant Teen Girls	\$42,845
Next Step	\$245,600
Newark HOME/Nancy's Place	\$173,891
My Own Place	\$406,080
Harmony House Domestic Violence Program	\$142,919
Essex HMIS FY 2011	\$149,999
Harmony House Transitional Housing	\$142,354
ESNJ Essex HUD 2 2011	\$151,981
ESNJ Essex HUD 1 2011	\$46,664
Community Creche: Transitional Housing for Homeless Mothers with Newborns	\$249,495
Almost Home III	\$270,720
Permanent Housing	\$176,283
Total	\$4,144,522
NJ-505 - Gloucester County CoC	
CFS Tanyard Oaks 1	\$30,935
Shelter Plus Care-Gloucester	\$94,560
Mother Child Transitional Housing	\$35,437
Mother Child Permanent Housing	\$67,217
Gloucester HMIS FY 2011	\$3,000
CFS Tanyard Oaks 2	\$18,130
Eleanor Corbett House Safe Haven	\$88,970
Total	\$338,249

NJ-506 - Jersey City/Bayonne/Hudson County CoC	
Project Home	\$644,268
The House of Faith Transitional Housing	\$245,266
Supportive Housing	\$69,451
All Saints Supportive Housing	\$222,581
Saint Joseph's Home	\$558,534
Transitional Housing for Working Poor Families	\$404,148
Hudson HMIS FY 2011	\$69,000
Collaborative Solutions	\$393,006
2011 St. Lucy's	\$248,664
2011 St. Jude's Oasis	\$160,000
Hudson CASA	\$391,797
Preventer	\$83,794
Total	\$3,490,509
NJ-507 - New Brunswick/Middlesex County CoC	
Naomi's Way THP	\$233,047
Shelter Plus Care-Middlesex	\$155,664
S+C for the Chronically Homeless	\$135,000
Perth Amboy NJ Care House	\$134,510
Imani Park Transitional Housing	\$35,000
H2O	\$54,425
Ryan White S+C program	\$69,888
Total	\$817,534
NJ-508 - Monmouth County CoC	
HABcore Rt 66 Apts	\$172,473
Center House	\$184,819
Center House	\$301,500
ESNJ HUD Monmouth 2011	\$43,207
Families in Transition Expansion	\$142,530
Park Road Apartments	\$43,923
Habcore Asbury House	\$78,899
Ray of Light	\$51,012
Monmouth Stonehurst Phase 2 - Supportive Services	\$40,718
Monmouth Stonehurst Phase 1 Supportive Services and Operations	\$81,957
Monmouth HMIS FY 2011	\$56,727
Monmouth Exp HMIS FY 2011	\$25,000
Lynch's Lodging	\$86,664
Housing with Dignity	\$271,284
Homeward Bound 2	\$195,048
Families in Transition Original	\$122,805
Homeward Bound 1	\$382,176
Monmouth County Tenant Based Rental Assistance	\$97,524
Shelter Plus Care-Monmouth	\$150,612
Total	\$2,528,878

NJ-509 - Morris County CoC	
Safe Haven	\$396,965
Transitional Living Program	\$198,137
Transitional Housing Program	\$219,397
Step Off the Street Outreach	\$60,060
Shelter Plus Care- Morris IV	\$175,968
Shelter Plus Care- Morris 1	\$135,360
Child Care Access Program	\$64,299
Shelter Plus Care- Morris III	\$175,968
Total	\$1,426,154
NJ-510 - Lakewood Township/Ocean County CoC	
OMHS S+C 2005	\$27,864
Project Achieve	\$19,372
Providence House-Ocean Project Self-Sufficiency	\$24,860
Ocean Dover Road/Laurel Avenue	\$38,500
Ocean Jay Street	\$41,697
Vetwork	\$20,664
OMHS leasing for the chronically homeless	\$12,915
Total	\$185,872
NJ-511 - Paterson/Passaic County CoC	
St. Paul's CDC	\$47,736
Swicth Program	\$41,902
St. Joseph's Scattered Sites	\$47,736
Shelter Plus Care- St. Joseph's PATH	\$200,220
Shelter Plus Care- Paterson YMCA	\$1,036,260
Place of Promise	\$63,461
Passaic Exp HMIS FY 2011	\$25,000
Passaic County Permanent Housing Project	\$130,652
Independence House	\$129,096
Eva's Village Apartments	\$121,824
Creech Permanent Housing I	\$132,504
Passaic HMIS FY 2011	\$22,667
Total	\$1,999,058
NJ-512 - Salem County CoC	
Salem HMIS FY 2011	\$2,001
Salem Leased Apartments/Home Program	\$140,560
Total	\$142,561
NJ-513 - Somerset County CoC	
Permanent Supportive Housing I	\$101,278
Permanent Supportive Housing II	\$98,478
Chance II	\$117,344
Permanent Supportive Housing IV	\$15,557
Total	\$332,657

NJ-514 - Trenton/Mercer County CoC	
Mercer PSH 3 - GTBHC & CC Greenwood Ave	\$303,552
Transitional Living Commitment	\$115,096
Catholic Charities/Lifeline Support Services	\$14,815
Mercer PSH 7 - CC On My Own 2	\$25,296
Trenton-Variou Transitional Housing	\$94,368
Mercer PSH 6 - GTBHC 06	\$240,312
Mercer PSH 5 - GTBHC 05	\$49,464
Mercer PSH 4 - GTBHC 04	\$54,960
Mercer PSH 1 - CC On My Own	\$164,424
Mercer HMIS FY 2011	\$19,970
Kinship Care Program	\$115,928
Housing Now	\$129,073
Day Drop-in Center for the Homeless	\$67,174
Catholic Charities Leasing Program	\$7,613
Mercer PSH 2 - Dunham Hall	\$181,368
Housing First Leasing - Trenton/Mercer	\$9,720
Total	\$1,593,133
NJ-515 - Elizabeth/Union County CoC	
YMCA of Eastern Union County	\$284,206
Homefirst 8U SHP	\$26,917
Homefirst SRA 10 U	\$146,952
Homefirst SUP 8 U (a)	\$94,427
Homefirst/Elizabeth Housing Authority	\$61,872
Homefirst/Plainfield Housing Authority	\$491,448
Homefirst 5U SHP	\$80,656
Union HMIS FY 2011	\$40,655
Homefirst SHP 4U	\$36,120
YWCA Eastern Union County PH	\$217,714
Homefirst/Plainfield Housing Authority S+C 4U	\$58,008
Bridgeway/Plainfield Housing Authority 25 U	\$352,224
Homefirst SUP 2 U	\$18,654
Homefirst 4U (a) SHP	\$16,665
Bridgeway Supportive Housing 2011	\$25,836
Bridgeway/Elizabeth Housing Authority 20U	\$270,720
Bridgeway/Plainfield Housing Authority S+C 15U	\$204,972
CAU 96 & 116 West Grand 2011	\$99,342
CAU Morris Ave. TH	\$49,020
Community Access Institute Colonial/Morse	\$24,312
Community Access Unilimited Jaques Street 2011	\$160,478
Elizabeth Coalition to House the Homeless 2011	\$13,300
Bridgeway/Elizabeth Housing Authority	\$652,260
Total	\$3,426,758

NJ-516 - Warren, Sussex, Hunterdon Counties CoC	
ESNJ Warren HUD 2011	\$7,464
Sussex HMIS FY 2011	\$2,457
Warren HMIS FY 2011	\$2,000
Sussex Supportive Living Program	\$78,536
Shelter Plus Care- Alternatives	\$57,000
S+C- Warren (3AS- Alternatives)	\$34,200
Permanent Housing - Warren County	\$63,170
Hunterdon HMIS FY 2011	\$3,000
Total	\$247,827
NJ-518 - Ocean City/Cape May County CoC	
Cape May HMIS FY 2011	\$2,667
Shelter Plus Care-Cape May I	\$80,736
Shelter Plus Care-Cape May II	\$40,368
Shelter Plus Care-Cape May III	\$30,888
Total	\$154,659
NJ-520 - Cumberland County CoC	
Cumberland HMIS FY 2011	\$1,998
Total	\$1,998
Grand Total:	\$25,037,712

Public Housing Data

Figure 60: Number of Vouchers and Units by Housing Authority

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

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

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

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

Public Housing Data

Figure 61: Units Information

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

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

Figure 62: Average Annual Income

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

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

Figure 63: Length of Stay as a Percentage

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

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