

NJ DEPARTMENT OF COMMUNITY AFFAIRS FY 2025 CAPER



**State of New Jersey
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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This report covers Federal Fiscal Year 2025 (State Fiscal Year 2026) and discusses the activities that occurred between July 1, 2025 to June 30, 2026. During this period, the State of New Jersey received \$23.9 million in HUD funding through six programs:

PROGRAM	AWARD
Community Development Block Grant	\$6,878,551.00
Emergency Solutions Grant	\$3,475,415.00
HOME Investment Partnership	\$4,999,751.36
Housing Opportunities for Persons with AIDS	\$1,848,765.00
National Housing Trust Fund	\$5,685,377.90
Recovery Housing Program	\$1,026,646.00
Total	\$23,914,506.26

All activities funded through these various programs prioritized the housing and community development goals identified in the State of New Jersey's Consolidated Plan which include providing decent housing, creating suitable living environments, and expanding economic opportunities for low-to-moderate income households.

Programmatic outcomes during Federal Fiscal Year 2025 included:

- 11,427 individuals received overnight emergency shelter, homelessness prevention, or rapid re-housing
- 6,265 persons benefited from infrastructure improvements to public facilities and 61 low-to-moderate income households benefited from housing rehabilitation through CDBG
- 312 extremely low-income and low-income households received rental assistance through HOME
- 65 rental units were created with HTF funds. Of these, 48 units were created through

new construction and 17 were rehabilitated

- 77 persons with HIV/AIDS received HOPWA Tenant Based Rental Assistance
- 87 persons received Permanent Housing Support in the form of security deposits
- 2 Recovery Homes became operational
- 5 Recovery Homes were acquired
- 107 Direct projects for emergency business assistance were completed with CDBG CV funds which includes one microenterprise.

This CAPER will also provide information on progress towards meeting stated goals and objectives for the CDBG-CV CARES Act funding which was originally on the State of New Jersey's 2019 One-Year Action Plan but is being reported in this CAPER per guidance from HUD.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source/ Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Completed	Expected – Program Year	Actual – Program Year	Percent Completed*
Improve community infrastructure and facilities*	Non-Housing Community Development	CDBG: \$4,883,771	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Projects	65	5	8%	13	5	38%
Increase supply of affordable rental & owner units	Affordable Housing	HTF: \$17,441,849	Rental units constructed	Household Housing Unit	60	48	73.85%	12	HTF: 48	400%
Increase supply of affordable rental & owner units	Affordable Housing	HTF: \$8,468,559	Rental units rehabilitated	Household Housing Unit	100	17	17%	20	HTF: 17	85.00%
Increase supply of affordable rental & owner units	Affordable Housing	HOME: \$270,000	Homeowner Housing Added	Household Housing Unit	10	1	10%	2	HOME: 1	0%
Preserve existing affordable housing*	Affordable Housing	CDBG: \$1,582,067	Homeowner Housing Rehabilitated	Household Housing Unit	250	61	24%	50	61	122%

*Regarding community infrastructure projects that were awarded in FFY 2025, 0 have been completed. Overall, 5 projects of this type were completed in FFY 2025 with award years ranging from 2020-2024.

*Regarding existing affordable housing projects that were awarded in FFY 2025, 0 have been completed. Overall, 61 housing rehabs were completed in FFY 2025 from award years prior to FFY 2025.

Support community & economic development programs	Non-Housing Community Development	CDBG: \$412,713	Businesses assisted	Businesses Assisted	5	0	0%	1	0	0%
Support rental housing & services for homeless	Affordable Housing Homeless	HOME: \$4,762,601/ ESG: \$1,124,866.69	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	3,390	761	22%	653 Total: 414 Rapid-rehousing 239 rental assistance	Total: 761 ESG:454 HOME: 307	117%
Support rental housing & services for homeless	Affordable Housing Homeless	ESG: \$886,417.12	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	25	28	112%	5	28	560%
Support rental housing & services for homeless	Affordable Housing Homeless	ESG: \$436,101.01	Homelessness Prevention	Households Assisted	1,685	149	9%	337	149	44%
Support rental housing & services for homeless	Affordable Housing Homeless	HOPWA: \$2,397,018.00	Housing for People with HIV/AIDS added	Household Housing Unit	840	77	9%	168	77	46%

Support rental housing & services for homeless	Affordable Housing Homeless	RHP: \$975,313.70	Other Recovery Housing	Other	5	2	40%	1	5	500%
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Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

State CDBG applications are scored on a competitive basis. The lowest income communities are given extra points. All applicants must provide their community development and housing needs statement, and their proposed project must address an identified need and one of the State CDBG Program objectives. The most common state objectives include:

- Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing.
- Improve the availability and adequacy of essential public facilities, remedy serious deficiencies in areas that principally serve low-income people.
- Support community development programs of 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.

The State CDBG-CV progress is not listed above in the CR-05 tables but instead documented in the chart below. The objectives were created in the 2019 Amended Action Plan and are indicated here as the initial goal. The objective of the COVID CDBG funding was to prepare for, prevent the spread of and respond to the COVID-19 health crisis. The NJDCA exceeded the initial goals in every category except for public facilities. Due to the evolving demands during the pandemic and supply chain issues, fewer public facilities projects were completed than originally projected.

CDBG-CV Outcomes				
	Initial Goal	Program Year	Total to Date	% Completed to Date
Economic Development	45	107	398	884%
Public Facilities	24	5	15	63%
Public Services	25	26	52	208%
Other	4	3	7	175%

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	CDBG-CV	HOME	HTF	HOPWA
White	52	76,699	114	27	15
Black or African American	8	44,883	181	34	47
Asian	1	8,944	3	1	0
American Indian or American Native	0	431	6	0	0
Native Hawaiian or Other Pacific Islander	0	127	4	0	0
Other	0	64,471		3	15
Total	61	195,555	308	65	77
Hispanic	5	71,484	49	11	5
Not Hispanic	56	124,071	259	54	72

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	98
Asian or Asian American	86
Black, African American, or African	6,828
Hispanic/Latina/e/o	1,338
Middle Eastern or North African	43
Native Hawaiian or Pacific Islander	19
White	1,687
Multiracial	1,183
Client doesn't know	0
Client prefers not to answer	38
Data not collected	107
Total	11,427

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Racial and ethnic data for the CDBG program show that 85% of recipients identify as White, followed by 13% Black, African American, or African, and 8% Hispanic. For CDBG-CV, 39.22% of recipients identify as White, followed by 22.95% Black, African American, or African, 33.19% Other, and 36.55% Hispanic. For the HOME program, 58.77% of the program participants identify as Black, African American, or African, 37.01% identify as White, 15.90% identify as Hispanic and 4.22% Other. The HTF program participants identify as 41.54% as White, 52.31% Black, African American, or African, 16.92% Hispanic, 1.54% Asian and 4.62% Other. The program participants for HOPWA identify as 61% Black or African American, 20% Other, 19% White, 6% Hispanic, and 0% Asian. The HOPWA program has a large number of participants that identify as various multi-race options, this data was entered into the “Other” category. Racial and ethnic data for the Emergency Solutions Grant Program show that 60% of recipients identify as Black, African American, or African, followed by 15% White, 10% Multi-racial, and 12% Hispanic.

CR-15 - Resources and Investments 91.520(a)
Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public-federal	\$6,878,551.00	\$4,656,184.18
HOME	public-federal	\$5,386,138.50	\$6,771,642.82
HOPWA	public-federal	\$1,848,765.00	\$2,397,018.00
ESG	public-federal	\$3,475,415.00	\$2,419,343.39
HTF	public-federal	\$5,685,377.90	\$16,445,274.64
Other RHP	public-federal	\$0	\$1,123,677.96

Table 3 - Resources Made Available

Narrative

The funding listed under “Resources Made Available” reflects the FFY 2025 federal funding award amounts provided to NJDCA in the program year. However, the “Amount Expended During Program Year” are for all funds expended during the reporting period which includes prior FFY funding due to the grant cycle terms.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation
CDBG - Non-Entitlement Communities	100	100
State of New Jersey	100	100

Table 4 – Identify the geographic distribution and location of investments

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

New Jersey leveraged federal CDBG, ESG, HOME, HTF, and HOPWA funds with other State funds to address housing and community development needs. The Community Development Block Grant Program requires the State of New Jersey to match administration funds after the first \$100,000 on a one-to-one basis. The match for CDBG was the State's Affordable Housing Trust Fund. The Emergency Solutions Grant Program requires a one-to-one match. The match for ESG is provided by the State's General Fund and the State's Homelessness Prevention Program. The HOME Program requires a 25% match; the State's match requirement has been reduced to 12.5% for FFY2025. The match for HOME is the Affordable Housing Trust Fund/State Rental Assistance Program. The Housing Trust Fund (HTF), the Recovery Housing Program (RHP), and the HOPWA Program do not require a local match. In support of creating more affordable housing units across the state, DCA awarded \$43 million in State Affordable Housing Trust Funds in SFY2026.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	\$72,785,528.00
2. Match contributed during the current Federal fiscal year	\$18,500,000.00
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$91,285,528.00
4. Match liability for current Federal fiscal year	\$634,003.80
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$90,651,524.13

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials Donated Labor	Bond Financing	Total Match
4219	7/1/2025	\$18,500,000	0	0	0	0	0	\$18,500,000

Table 6 – Match Contribution for the Federal Fiscal Year

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$0	\$26,107.65	\$0	\$0	\$26,107.65 was committed but not expended

Table 7 – Program Income

HOME MBE/WBE report Minority Business Enterprises and Women Business Enterprises -

Indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	Total	Minority Business Enterprises				
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	White Non-Hispanic

Contracts						
Dollar Amount	\$0	\$0	\$0	\$0	\$0	\$0
Number	0	0	0	0	0	0

Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	\$0	\$0	\$0	\$0	\$0	\$0

	Total	Women Business Enterprises	Male
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Contracts			
Dollar Amount	\$0	\$0	\$0
Number	0	0	0

Sub-Contracts			
Number	0	0	0
Dollar Amount	\$0	\$0	\$0

Table 8 - Minority Business and Women Business Enterprises

***Home funds were predominately utilized for tenant-based rental assistance.**

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	\$0	\$0	\$0	\$0	\$0	\$0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

	Number	Cost
Parcels Acquired	0	\$0
Businesses Displaced	0	\$0
Nonprofit Organizations Displaced	0	\$0
Households Temporarily Relocated, not Displaced	0	\$0

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	\$0	\$0	\$0	\$0	\$0	\$0

Table 10 – Relocation and Real Property Acquisition

*Home funds were predominately utilized for tenant-based rental assistance.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	419	482
Number of Non-Homeless households to be provided affordable housing units	431	522
Number of Special-Needs households to be provided affordable housing units	169	79
Total	1,019	1,083

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	239	307
Number of households supported through The Production of New Units	14	65
Number of households supported through Rehab of Existing Units	50	61
Number of households supported through Acquisition of Existing Units	0	0
Total	333	433

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The State exceeded the goals in most categories except for HOPWA. For FFY 2025, NJDOH established an annual goal of assisting 168 households through the HOPWA program. This goal was originally developed based on historical program performance and service levels prior to the transition to the current Project Sponsor, Hyacinth AIDS Foundation. During the reporting period, 77 households were assisted, representing an increase from the prior year, although the program did not meet the projected goal. While the previous reporting year was primarily

impacted by program start-up and the onboarding of the new Project Sponsor, FFY 2025 continued to be affected by implementation and housing market challenges, including the limited availability of affordable rental units, increasing rental costs, and the time required to identify units that meet HOPWA requirements and successfully move eligible households from application through housing placement.

Discuss how these outcomes will impact future annual action plans.

The State will aggressively solicit low-income households with HIV/AIDS in need of rental assistance and continue to provide the wrap around services. The DCA will work with local governments to identify potential homes in need of rehabilitation for existing homeowners.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual	HTF Actual
Extremely Low-income	0	264	65
Low-income	33	43	0
Moderate-income	28	1	0
Total	61	308	65

Table 13 – Number of Households Served

Narrative Information

The HOME program primarily benefited extremely low-income households while the CDBG program assisted more low-income and moderate-income households. The HTF program exclusively benefited extremely low-income households.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

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

The Office of Homelessness Prevention (OHP) continues to administer the Homelessness Diversion Pilot, which provides funding to divert families and individuals from homelessness as part of a larger creative problem-solving strategy. The grant includes flexible funding to assist a household at imminent risk of or currently experiencing homelessness to retain or obtain stable housing and avoid or exit homelessness.

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

The Integrated Homelessness Prevention Services (IHPS) was established to provide stabilization services that help individuals and families who are living on the streets, in places not intended for human habitation, or in emergency shelters secure permanent housing. The program operates statewide and can provide the following resources: 1. Rental Assistance: security deposit, up to 3 months of rental subsidy and utility assistance 2. Arrears: up to 6 months of arrears 3. Street Outreach: mobile case management, engagement, and low-barrier prevention services 4. Diversion assistance to households at imminent risk of homelessness or that can be rapidly exited from homelessness.

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

community-based organizations to deliver housing-related services reimbursable through Medicaid. By providing funding for infrastructure, training, and operational readiness, the grant prepares agencies to successfully implement and bill eligible Housing Supports services under New Jersey's Medicaid 1115 Demonstration Waiver, creating a sustainable funding stream that expands access to housing stability services for individuals with complex needs.

In addition, the Office of Homelessness Prevention (OHP) continued to bring together State and local agencies, people who have experienced homelessness, community-based organizations that provide services to persons who are homeless and those at risk for homelessness and other stakeholders to implement a statewide strategy to address homelessness. The Office works in partnership with county and municipal governments to coordinate resources and execute large-scale housing initiatives. Rather than operating programs directly, OHP provides a proven implementation framework that empowers local governments and service providers to effectively house large numbers of individuals and families.

Addressing the emergency shelter and transitional housing needs of homeless persons

The State continued to provide funds to maintain shelter facilities through the ESG Program. The program prioritizes renovations that improve safety, functionality, and basic livability standards, ensuring that shelter facilities offer clean, secure, and respectful environments for residents. The program provides funding to do the following: 1. Address life and safety issues in emergency shelters and transitional housing facilities serving aging out youth and survivors of domestic violence. 2. Purchase equipment and furnishings that will provide direct benefits to the shelter's residents. 3. Create new emergency shelter beds when needed.

DCA awarded funds to develop two new Non-Congregate Shelters (NCS) through the HOME-ARP NCS program. These facilities will increase bed capacity and provide residents with more private and dignified living accommodations, including access to a private bathroom within each unit. By expanding non-congregate shelter options, the State aims to better meet the needs of homeless households. This approach supports improved physical and mental well-being, reduces exposure to communicable illnesses, and fosters a greater sense of security and dignity.

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

The Recovery Housing program is creating new transitional housing beds for individuals in active

recovery from a substance use disorder. The funding is used to acquire and do minor renovations to create more transitional housing beds.

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

The State continued to apply for HUD Continuum of Care grants to provide rental assistance to homeless persons with disabilities, in collaboration with local social service providers. Funds for this program have been granted in Atlantic, Burlington, Cape May, Essex, Gloucester, Morris, and Passaic counties.

In addition, the State, through the Homelessness Prevention and Rapid Re-Housing Program (HPRP), continued to provide rapid re-housing assistance to households with annual incomes up to 30% of the Area Median Income (AMI). The Homelessness Prevention and Rapid Re-Housing program exclusively serves extremely-low-income households by helping households as risk of eviction by providing arrears assistance to avoid becoming homeless.

The Eviction Guide tool is an interactive guide that helps residents understand the eviction process, where they may be in the process based on personalized prompts, and then connects residents with free legal assistance resources in their county.

Rental assistance continued to be provided to people who are homeless and working towards self-sufficiency through the Housing Choice Voucher (HCV), State Rental Assistance Program (SRAP), Veterans Administration Supportive Housing (VASH), the HOME Tenant-Based Rental Assistance and the HOME ARP programs.

DCA administered 1,350 Veterans Administration Supportive Housing (VASH) vouchers and 273 project-based Housing Choice Vouchers for homeless and at-risk veterans. Additionally, the State has committed to functionally ending veteran homelessness by leveraging additional State SRAP vouchers, and HOME-ARP vouchers with funding to help accelerate housing outcomes of veterans experiencing homelessness in the state.

DCA continued to administer the Bringing Veterans Home (BVH) initiative which creates a clear path to stable housing for veterans experiencing homelessness. BVH coordinates with federal, state, and local CoCs and housing programs across New Jersey to provide rapid placement options for immediate needs, rental assistance programs for ongoing stability, and comprehensive support services that help veterans maintain their housing long-term.

Additionally, non-profit organizations such as Community Hope for Veterans, Veterans Multi Service Center (VMC), and Catholic Charities offer Support Services for Veteran Families (SSVF) programs. These programs provide homeless prevention, rapid rehousing, support services, and other temporary financial assistance to homeless and at-risk veteran households throughout the state. The goal of the Bringing Veterans Home initiative is to functionally end veteran homelessness in New Jersey. The key to maintaining functional zero and preventing veteran homelessness is to maintain the successes of Bringing Veterans Home, while also increasing overall housing affordability across the State. The best homelessness prevention strategy, for veterans and all people experiencing homelessness, is an adequate supply of affordable housing, which the Sherrill administration is pursuing through a variety of strategies. As of June 30, 2026, 3,127 veterans have been assisted.

DCA also committed rental assistance to the Keeping Families Together Initiative with the Department of Children and Families (DCF). This program targets rental assistance and supportive services to extremely vulnerable families who are homeless or live-in unstable housing, and who are involved with the child welfare system. The goal is to ensure that children are not removed from their families, or that families can reunify, with stable housing and services designed to support their tenancy. DCA committed a total of 600 vouchers to this program. Additionally, the State is in the process of creating a new grant opportunity that integrates state-funded prevention of homelessness funds that target low- to moderate-income families with flexible funding to create more robust assistance options.

The NJDCA created 65 new affordable rental units through the NHTF and HOME programs which provide additional housing stock for low-income households throughout the state. Through the state Affordable Housing Trust Fund (AHTF) 32 homeownership units were completed, 53 rental units for a total of 85 units. The DCA continued to partner with New Jersey Department of Human Services' Division of Medical Assistance and Health Services (DMAHS) to administer the New Jersey Healthy Homes Initiative (NJHHI) for the acquisition, construction and/or rehabilitation of 200 affordable rental units. The NJHHI program provides capital and operating cost assistance to deed-restricted affordable housing units that are set-aside for Medicaid members making less than 30% of Area Median Income (AMI) and are at risk of homelessness or institutionalization. Last Fiscal Year, DCA awarded \$27,677,913 and created 42 units.

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

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

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

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

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

HOME-ARP Tenant-Based Rental Assistance (TBRA): provides temporary rental assistance including rent, security deposits, and utility payments, helping participants achieve housing stability.

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

Homelessness Response Initiative (HRI): A \$35 million program that targets households who are in emergency shelters and rapidly house them into permanent housing by utilizing local resources and housing vouchers and subsidy programs to reduce the shelter stays and quickly transition households out of homelessness.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The State continued to provide professional development training to public housing authority managers. The program 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.

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

DCA continued to promote the following programs to Housing Choice Voucher Program participants. DCA hired a director to develop new strategies to engage more households to participate in programs. 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.

To qualify the family must:

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

During FFY 2025, 6 new program participants became homeowners, and 6 households successfully completed homeownership counseling and were issued a voucher, and 0 had pending closings. During the fiscal year 89 households received homeownership assistance.

The Family Self-Sufficiency Program (FSS) assists low-income tenants to build assets and increase their earnings so that they can better meet their families' needs and become independent of welfare assistance. As part of the program, DCA establishes an interest-bearing FSS escrow account for each participating family. An escrow credit, based on increases in earned income of the family, is credited to this account during the five-year term of the FSS contract. In FFY 2025, DCA had 36 active FSS participants. DCA is currently working on expanding the Family Self-Sufficiency Program and Homeownership Program in the Housing Choice Voucher Program and changing the regulations in the State Rental Assistance Program to allow program participants to be able to participate in both.

Actions taken to provide assistance to troubled PHAs.

DCA continued to work in conjunction with the HUD-Newark office to address the needs of struggling public housing authorities throughout the State.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

1. Governor Sherrill signed Executive Order 17 on April 27, 2026, aimed at increasing the supply of all housing types and improving housing affordability for New Jersey residents. EO 17 created a Housing Governing Council comprised of representatives from various executive branch departments and agencies, and set deadlines for the Council's related reporting requirements and recommendations to the Governor. Issues to be addressed by Council members include reviewing existing rules and regulations related to housing development, conduct an inventory of state-owned land that could support future development, reviewing existing investments and incentives relevant to future development, and making recommendations to streamline existing processes and inter-agency coordination. The Council must submit their recommendations to the Governor by September 24, 2026.
2. The NJ Housing Opportunities for Municipal Equity and Success (NHHOMES) expanded affordable housing opportunities through technical assistance, training, and financial resources tailored to local community goals. NHHOMES which was launched in 2025 encourages the development of diverse housing types, with an emphasis on small scale housing projects to create affordable, walkable, and sustainable communities that meet residents' needs at all stages of life.
3. The State continued to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested in becoming homeowners. In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to eligible households at 30% or less of AMI.
4. Continued to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing (VASH) Program, and the Mainstream Voucher Program, etc.
5. Continued to promote the development of affordable housing in areas of low poverty and high opportunity through incentives in the Low-Income Housing Credit Program Qualified Allocation Plan administered by HMFA.
6. Promoted the development of educational efforts to address NIMBYism (Not In My Backyard) in order to build support for and neutralize opposition to affordable housing.
7. Encouraged the development of affordable housing in communities that is connected to transit opportunities, pedestrian-friendly, and environmentally sustainable, and that provide convenient access to employment opportunities.

8. Continued to place a high priority on the long-term preservation of existing, viable affordable housing stock.
9. Through DCA's Division of Local Planning Services, the State provided technical planning assistance to help municipalities modernize their master plans and land use ordinances.
10. Implemented the provisions of the Affordable Housing Act (A4), enacted in 2024, to ensure compliance and distribution of affordable housing obligations across municipalities. The legislation clarifies the number of affordable housing units each municipality must provide through 2035 and requires towns to submit updated housing plans for review. The law also provides stronger enforcement mechanisms through the judiciary to ensure municipalities meet their obligations and includes funding to support affordable housing development and planning.
11. Governor Sherrill piloted the first stage of the Permitting Dashboard program. Powered by the New Jersey Innovation Authority and in partnership with State agencies, the full Permitting Dashboard will eventually allow applicants and members of the public to track permit applications across state agencies in one place. The dashboard will display target due dates, next steps, and status updates for each of their permits. This will boost transparency and accountability, helping, streamline approval timelines, and break down permitting barriers and delays.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

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

On July 8, 2024, the Department of Housing and Urban Development (HUD) awarded the DCA a \$60,000 grant to create a Housing Mobility-Related Services Plan (HMRP). The plan was submitted to HUD on January 5, 2026, and included the requirements of identifying opportunity areas, outlining mobility-related services, recommended administrative policy changes, and funding resources for implementation.

The AHTF has also provided support to other housing production programs, such as the Special Needs Housing Trust Fund and the Affordable Housing Production Fund (AHPF), managed by HMFA, and the Affordable Housing Support Initiative (AHSI), which is managed by NJRA. These programs provide varying flexibility in financing. The State continued to administer the state Housing Choice Voucher (HCV) program and the State Rental Assistance Program (SRAP) to provide rental assistance to make housing affordable to low-income participants. Each of these programs contains a project-based

voucher component to assist in the creation of new affordable housing.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

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

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

- Lead-Safe Home Remediation Grant Program — This program aims to provide lead-safe remediation services to 65 residential units, focusing on homes where deteriorated paint or other lead hazards pose a risk to occupants.
- Single-Family Home Remediation Grant Program. With a goal of treating 52 single family homes, this program supports both remediation and full abatement activities to ensure long term elimination of lead hazards.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The State continued to address the problem of poverty by providing emergency assistance.

Such actions will include the following:

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

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

In addition, in order to align the minimum wage with increases in the cost of living, Governor Murphy signed legislation to gradually increase the minimum wage from \$8.85 in 2018 to \$15.92 for most workers by January 2026.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

DCA continued to address the needs identified in the Consolidated Plan through collaboration with other state agencies, and activities implemented by program partners, including units of local government, public housing agencies, nonprofit, and for-profit organizations. DCA continued its efforts to network with organizations that serve low-income and vulnerable populations through the Continuum of Care. DCA continued to coordinate initiatives such as SRAP and Keeping Families Together, that bring together public and private resources and social services. In addition, the Office of Homelessness implemented comprehensive policies to reduce homelessness and expand access to the continuum of housing options.

The OHP also coordinated collaboration between public and private stakeholders. The NJDCA has invested in data quality efforts and capacity building for subrecipients interested in billing for services under the Medicaid 1115 Waiver.

NJDCA launched a competitive opportunity for municipalities called NJHOMES which provides technical assistance, mentorship, and funding to support staffing capacity and pre-development to implement affordable housing planning and projects.

The NJDCA launched the DCA Data Hub, an online portal offering easy access to DCA's public information, such as data on local government, fire safety, housing, amusement rides, licenses and registrations, and disaster recovery. The new Hub, for the first time, enables users to find relevant datasets and resources by entering a search term. Users can also browse for datasets by categories, such as housing, economic development, and tax.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The State continued to work with federal, state, regional and local agencies, and with the private and nonprofit sectors to serve the needs of low-income residents. The State has funded programs that have dedicated housing navigators who have been connecting social services agencies with private housing landlords and increasing the landlord connections. The State program staff and social service agencies encourage landlords to list affordable housing units on the HMFA New Jersey Housing Resource Center website to increase better access and visibility. Government agencies and for-profit and nonprofit organizations all play a part in the provision of affordable housing, community development, and economic development.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

See Attachment 1 in the Administration section.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The State monitors its grantees in accordance with its policies and procedures to ensure compliance with all federal and state program regulations and requirements. Each grantee receiving federal funds from DCA will be monitored in the following manner:

- Receive at least one field visit during the duration of the contract. During the field visit, staff will review the grantees' files to ensure that statutory and regulatory requirements are being adhered to; conduct a physical inspection of the site, if applicable; and meet with staff members.
- Any deficiencies identified will be addressed and corrected immediately. Additional monitoring visits will be scheduled if needed.

In addition to monitoring the progress of grantees, DCA has devised internal controls that ensure adherence to the goals, objectives, and regulations applicable to each program. These controls include monthly reporting that is directly linked to the goals and objectives of the program, development and tracking of work plans that provide timelines for completion of program act.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Pursuant to 24 CFR Part 91, citizen participation requirements for States, the State provides adequate notice at the opening of the comment period. The Draft CAPER was posted on the Division of Housing and Community Resources Website <http://www.nj.gov/dca/divisions/dhcr/> for 15 days (September 10th through September 25th, 2026) and a hybrid public hearing will occur in-person at the NJDCA building and virtually on September 18th, 2026 at 10am. A public notice was also published in the regional newspaper throughout the state. Any comments received will be incorporated into the final submission.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

There were no changes to the program objectives.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantee] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations.

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

During FFY2025, 171 HOME assisted units across 19 projects were inspected by DCA Bureau of Housing Inspection, DCA Bureau of Rooming and Boarding House Standards, and DCA Housing Production Unit staff. No units are overdue for inspection. All but one project inspected met HQS inspection standards and HPU is currently working with the project owner of #2087 to bring the project into compliance (the 3 units are vacant and being rehabilitated, no tenants adversely affected).

Projects inspected during PY2025 (IDIS #): 1299, 1511, 1741, 1752, 2022, 2087, 2105, 2125, 2251, 2868, 2869, 2894, 3033, 3273, 3424, 3430, 3763, 3789, 3841

In June 2026, the New Jersey Department of Community Affairs (NJDCA) notified all HOME projects of the effective 2026 HOME Rents, 2026 Income Limits, and Utility Allowances. This notification initiated the annual compliance review cycle required under the HOME Investment Partnerships Program. Comprehensive desk monitoring of HOME projects is an ongoing process.

As part of this cycle, NJDCA required all subrecipients to submit their annual compliance documentation within ninety (90) days of notification. This documentation includes, but is not limited to, tenant income certifications, rent rolls, utility allowance schedules, and supporting records necessary to verify program compliance.

NJDCA staff are actively reviewing the submitted documentation to ensure compliance with HOME regulations and program requirements. The review process includes verification of tenant eligibility, rent and utility allowance accuracy, and adherence to property standards.

In cases where deficiencies are identified, NJDCA will initiate corrective action procedures. Affected units will be subject to reinspection within twelve (12) months to verify that the deficiencies have been corrected or abated. Alternatively, subrecipients may submit sufficient documentation to demonstrate that the deficiencies are non-hazardous and do not compromise compliance with HOME program requirements.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

To ensure that minority households have an opportunity to obtain decent and affordable housing, DCA requires that all HOME units utilize affirmative marketing strategies. In addition, the State continued to utilize the New Jersey Housing Resource Center, the nonprofit community, and the DCA website in order to notify residents about affordable housing programs. The State has found nonprofits to be a valuable resource in identifying those households least likely to apply for the State's programs. The State believes that its affirmative marketing strategy is working effectively.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

HOME Program Income in the amount of \$26,107.65 due from cash flow loan repayments was receipted in PY2025. Program Income from prior years has been committed to TBRA activities and drawn down.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The Department of Community Affairs (which administers the AHTF, HOME, and HTF programs) and the NJ Housing and Mortgage Finance Agency (which administers the Low-Income Housing Tax Credit (LIHTC), Multi-Family Rental Housing programs, the Special Needs Housing Subsidy Loan Program, the Section 811 Project Rental Assistance, and the Money Follows the Person Housing Partnership Program (MFPHPP) develop new affordable housing.

DCA partnered with the New Jersey Department of Human Services – Division of Medical Assistance and Health Services (DMAHS) via a Memorandum of Agreement (MOA) to create the New Jersey Healthy Homes Initiative (NJHHI) for the acquisition, construction, and/or rehabilitation of affordable rental units for the State's Medicaid members. This initiative is being funded with \$95,000,000 from the American Rescue Plan Act (ARPA) Section 9817, also known as New Jersey's Home and Community Based Services (HCBS) Spend Plan.

The New Jersey Healthy Homes Initiative has been able to provide additional gap financing for several LIHTC deals – helping developers address the extremely low-income/supportive housing set-aside, as required by the Qualified Allocation Plan. The State continued to administer the state Housing Choice Voucher program and the State Rental Assistance Program (SRAP) to provide rental assistance to make housing affordable to low-income participants. Each of these programs contains a project-based voucher component to assist in the creation of new affordable housing.

In addition to the HOPWA program, the New Jersey Department of Health, Division of Syndemic and Substance Use Services (SSUS) administers more than \$4 million in state and federal Ryan White Part B funding to support a comprehensive range of housing services for people living with HIV.

Among the services provided is an emergency housing hotline, which offers immediate assistance to those in need of housing support and facilitates emergency housing placements, providing temporary accommodations in hotels or motels. Additionally, two transitional homes offer a supportive environment for individuals as they transition to permanent housing. A housing collaborative that provides education, networking opportunities, and extensive support to HIV service agencies is in place. Legal services are made available to address landlord-tenant matters, including evictions. Emergency short-term funding assistance is made available for individuals with arrears

CR-55 - HOPWA 91.520(e)**Identify the number of individuals assisted and the types of assistance provided**

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0	0
Tenant-based rental assistance	168	77
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0	0
Total	168	77

Table 14 – HOPWA Number of Households Served

Narrative

For FFY 2025, Hyacinth continued to expand housing assistance for people living with HIV through the federally funded HOPWA program. During the operating year, 105 households received Tenant-Based Rental Assistance (TBRA), including 77 households served through the HOPWA Formula program and 28 households served through the HOPWA Competitive program. In addition to ongoing rental assistance, 13 households received Permanent Housing Placement (PHP) assistance, including security deposits and utility assistance, helping participants secure and maintain stable housing and reduce barriers to permanent housing.

CR-56 - HTF 91.520(h)

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	65	0	0	65	0	65
Homebuyer	0	0	0	0	0	0

Table 15 - CR-56 HTF Units in HTF activities completed during the period

CR-58 – Section 3**Identify the number of individuals assisted and the types of assistance provided**

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	13
Total Labor Hours	0	0	0	0	17,500
Total Section 3 Worker Hours	0	0	0	0	0
Total Targeted Section 3 Worker Hours	0	0	0	0	0

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	0	0	0	0
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	0	0	0	4
Direct, on-the job training (including apprenticeships).	0	0	0	0	0
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0	0	0	0
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0	0	0	0
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	0	13	0	1
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0	0	0	0
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0	0	0	0
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0	0	0	0
Held one or more job fairs.	0	0	0	0	0
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0	0	0	0

Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0	0	0	0
Assisted residents with finding childcare.	0	0	0	0	0
Assisted residents to apply for or attend community college or a four-year educational institution.	0	0	0	0	0
Assisted residents to apply for or attend vocational/technical training.	0	0	0	0	0
Assisted residents to obtain financial literacy training and/or coaching.	0	0	0	0	0
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0	0	0	0
Provided or connected residents with training on computer use or online technologies.	0	0	0	0	0
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0	0	0	0
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0	0	0	0
Other.	0	0	0	0	3

Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

The State mandates that all grantees incorporate outreach efforts to promote contracting opportunities, with the intent of increasing access for Section 3 businesses and Section 3 workers. The HTF project had a total of 13 activities supporting Section 3 businesses for a total of 17,500 hours.

The Housing Production Unit overseeing HOME Production and Housing Trust Fund has adopted a comprehensive Section 3 policy that requires housing developers and general contractors to proactively engage with local housing authorities, One Stop Career Centers, labor union locals, and Youth Build programs informing interested parties that contracting and employment opportunities are available on HOME/HTF assisted projects. A package of mandatory forms, letters, contracting language, and reports will ensure accurate reporting and compliance with Section 3 requirements moving forward.

Thirteen ESG Shelter Support grantees proactively reached out to Section 3 and Minority and/or

Women Business Enterprises (M/WBE) encouraging them to bid on the projects. Of the 62 bids received, 10 were from M/WBE and 2 from Section 3 businesses. In total, 3 Minority and/or Women owned businesses were contracted for work totaling \$401,238 and 1 Section 3 business was contracted for \$342,495.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	NEW JERSEY
Organizational DUNS Number	806418075
UEI	
EIN/TIN Number	216000928
Identify the Field Office	NEWARK
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

ESG Contact Name

Prefix	Ms.
First Name	Meghan
Middle Name	
Last Name	Hudson
Suffix	
Title	Program Administrator

ESG Contact Address

Street Address 1	101 S. Broad Street
Street Address 2	
City	Trenton
State	NJ
ZIP Code -	
Phone Number	609-930-1843
Extension	
Fax Number	
Email Address	meghan.hudson@dca.nj.gov

ESG Secondary Contact

Prefix	
First Name	
Last Name	
Suffix	
Title	
Phone Number	

Extension
Email Address

2. Reporting Period—All Recipients Complete

Program Year Start Date	07/01/2025
Program Year End Date	06/30/2026

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name
City
State
Zip Code
DUNS Number
UEI
Is subrecipient a victim services provider
Subrecipient Organization Type
ESG Subgrant or Contract Award Amount

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	177
Children	81
Don't Know/Refused/Other	0
Missing Information	0
Total	258

Table 17 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	566
Children	378
Don't Know/Refused/Other	0
Missing Information	2
Total	946

Table 18 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	7,822
Children	2,385
Don't Know/Refused/Other	2
Missing Information	14
Total	10,223

Table 19 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	0
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	0

Table 20 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	8,565
Children	2,844
Don't Know/Refused/Other	2
Missing Information	16
Total	11,427

Table 21 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	3,961
Female	3,642
Transgender	-
Don't Know/Refused/Other	8
Missing Information	3,816
Total	11,427

Table 22 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	2,844
18-24	941
25 and over	7,624
Don't Know/Refused/Other	2
Missing Information	16
Total	11,427

Table 23 – Age Information

7. Special Populations Served—Complete for All Activities Special needs data

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans	180	0	9	171
Victims of Domestic Violence	1284	18	59	1207
Elderly	535	4	30	501
HIV/AIDS	106	0	0	106
Chronically Homeless	551	0	27	524
Severely Mentally Ill	2,464	12	56	2,396
Chronic Substance Abuse	1211	1	9	1,201
Other Disability	4083	23	164	3,896
Total (unduplicated if possible)	10,414	58	354	7,631

Table 24 – Special Population Serve

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

8. Shelter Utilization

Number of New Units – Rehabbed	28
Number of New Units – Conversion	0
Total Number of bed - nights available	901,152
Total Number of bed - nights provided	673,180
Capacity Utilization	75%

Table 25 – Shelter Capacity

9. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s):

- A minimum of 40 households will be assisted. **Outcome:** The Rapid Re-housing program assisted 454 households.
- A minimum of 28 households will be moved from emergency shelter to permanent housing in less than 90 days. **Outcome:** There were 9 households who moved from emergency shelter into permanent housing within 90 days which is lower than the expected outcome. However, the difference is attributed to a diversion program which finds street homeless households and places them temporarily in a motel/hotel, effectively diverting them from the emergency shelter, while searching for permanent housing. There were 26 households who successfully transitioned from emergency housing in a hotel/motel to permanent housing in this program for a total of 37 households placed in permanent housing within 90 days.
- A minimum of 12 households at risk of becoming homeless will have their housing stabilized. **Outcome:** The Homelessness Prevention program assisted 149 households.
- All participants will receive a minimum of 2 case management visits; at least one hour every 3 months. **Outcome:** All participants are required to attend monthly case management as part of the program.
- All participants will receive a minimum of 2 credit and budgeting sessions; at least one hour every 3 months. **Outcome:** All participants are required to do budgeting and credit as part of the case management services. The participants are pulling their credit reports for review and guidance.
- At least 25 persons will receive emergency housing during the grant- **Outcome:** 10,223 persons received emergency housing during the grant which exceeds the goal of 25 persons.
- At least 75% of the beds in the shelter or transitional housing facility will be utilized per month. **Outcome:** The bed utilization rate was 75% for shelters and transitional housing facilities.
- A van purchased with Shelter Support funds will be utilized at least 3 times per week transporting clients to medical appointments, employment opportunities, laundromat, grocery store, daycare, etc. **Outcome:** The one van was purchased during the performance period and is being utilized to transport residents at least three times a week as described above.
- The average length of stay in an emergency shelter will be no more than 6 months. **Outcome:** The average length of stay at an emergency shelter is 87 days which is under the 6-month goal.
- The average length of stay in a transitional housing facility will not be less than 6 months.

Outcome: The average length of stay in a transitional housing facility was 5.5 months which is just short of the 6-month goal; 43 individuals stayed between 6 months to a year, and 33 individuals stayed between 1-2 years.

CR-75 – Expenditures

9. Expenditures

9a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Expenditures for Rental Assistance	\$0	\$353,355.10	\$0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	\$0	\$0	\$0
Expenditures for Housing Relocation & Stabilization Services - Services	\$0	\$117,070.10	\$0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	\$0	\$0	\$0
Subtotal Homelessness Prevention	\$0	\$470,425.20	\$0

Table 26 – ESG Expenditures for Homelessness Prevention

9b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Expenditures for Rental Assistance	\$0	\$516,083.28	\$0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	\$0	\$209,722.80	\$0
Expenditures for Housing Relocation & Stabilization Services - Services	\$0	\$314,050.13	\$0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	\$0	\$0	\$0
Subtotal Rapid Rehousing	\$0	\$1,039,856.21	\$0

Table 27 – ESG Expenditures for Rapid Re-Housing

9c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Essential Services	\$0	\$0	\$0
Operations	\$92,935.93	\$3,807.50	\$0
Renovation	\$83,173.13	\$706,500.56	\$0
Major Rehab	\$0	\$0	\$0
Conversion	\$0	\$0	\$0
Subtotal	\$176,109.06	\$710,308.06	\$0

Table 28 – ESG Expenditures for Emergency Shelter

9d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Street Outreach	\$0	\$0	\$0
HMIS	\$0	\$3,905.00	\$0
Administration	\$50,021.36	\$94,339.24	\$0

Table 29 - Other Grant Expenditures

9e. Total ESG Grant Funds

Total ESG Funds Expended	2023	2024	2025
	\$226,130.42	\$2,318,833.71	\$0

Table 30 - Total ESG Funds Expended

9f. Match Source

	2023	2024	2025
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government			\$3,907,758.88

Local Government			
Private Funds			
Other	\$248,840.14	\$424,343.29	
Fees			
Program Income			
Total Match Amount	\$248,840.14	\$424,343.29	\$3,907,758.88

Table 31 - Other Funds Expended on Eligible ESG Activities

9g. Total

Total Amount of Funds Expended on ESG Activities	2023	2024	2025
	\$474,970.56	\$2,743,177.00	\$3,907,758.88

Table 32 - Total Amount of Funds Expended on ESG Activities

Actions Taken

Identify actions taken to overcome the effects of any impediments identified in the jurisdiction's analysis of impediments to fair housing choice. 91.520(a)

Impediment # 1: Declining housing affordability, particularly for low-income households, with a rising proportion of low-income households experiencing inadequate or cost- burdened housing.

- DCA published the non-binding calculations of municipalities' present and prospective need for affordable housing using a formula outlined in P.L 2024, Chapter 2. The DCA calculations serve as guidance for municipalities as they plan for affordable housing development during the next decade.
- DCA continued to actively support municipal efforts to expand affordable housing by providing technical assistance through the NJHOMES program which includes ordinance writing, zoning strategies and planning for accessory dwelling units.
- DCA continued to commit funds received through the National Housing Trust Fund (NHTF) to special needs households that are extremely low income (less than 30% of Area Median Income).
- The New Jersey Healthy Homes Initiative (NJHHI) Capital Fund Repair and Replacement Reserve is a collaboration with the New Jersey Department of Human Services (DHS) to provide \$95 million in capital costs to create 200 deed-restricted affordable housing units that are set-aside for Medicaid members making less than 30% of Area Median Income (AMI) and are at-risk of homelessness or institutionalization.
- The New Jersey Housing and Mortgage Finance Agency raised approximately \$35 million through its Affordable Housing Tax Credit auction, generating critical new resources to finance affordable and workforce housing developments throughout the state.
- The New Jersey Housing and Mortgage Finance Agency (NJHMFA) administers a Down Payment Assistance Program (DPA), which provides \$15,000 for qualified first-time homebuyers to use as down payment and closing cost assistance when purchasing a home in New Jersey. The DPA dollar amount varies by county, and it is an interest-free, forgivable second loan with no monthly payment.
- NJHMFA administered the First-Generation Homebuyer Program for qualified first-time homebuyers who are also first-generation homebuyers. The program provides \$7,000 in downpayment and closing cost assistance. This is offered in addition to the NJHMFA DPA award for first-time homebuyers and provides total assistance of \$17,000-\$22,000. The assistance is provided as an interest-free, forgivable second loan with no monthly payment.

- The Affordable Housing Trust Fund provided financial assistance to developers to create small affordable rental and homeownership projects consisting of 25 or fewer units.
- The NJ Stay program, launched by Governor Murphy, offers property tax relief to eligible New Jersey homeowners aged 65 and older by reimbursing their property taxes by up to \$6,500 starting in 2024. This initiative complements the ANCHOR program, introduced in 2022, which provides financial relief to both homeowners and renters whose primary residence is in New Jersey. Together, these programs aim to make living in New Jersey more affordable and sustainable for residents.
- DCA continues to administer a range of rental assistance programs to support housing stability across the state. These include long-term programs such as the Non-Elderly Disabled (NED) program, State Rental Assistance Program (SRAP), Housing Choice Voucher Program, and the Veterans Affairs Supportive Housing Program (VASH), as well as short-term voucher initiatives like HOME Tenant-Based Rental Assistance, HOME-ARP (American Rescue Plan) Tenant-Based Rental Assistance, Homelessness Prevention and Rapid Re-Housing, and the Homelessness Prevention Program.

Impediment #2: A rising proportion of people with Limited English Proficiency (LEP), fueled by strong levels of immigration, implying more difficulty in accessing housing and understanding the home rental or purchase process.

- In 2024, Governor Murphy signed legislation mandating that executive branch state agencies providing direct public services must translate vital documents and information into at least the seven most spoken non-English languages among individuals with limited English proficiency in New Jersey. This includes public-facing materials such as forms and instructions used by program participants, beneficiaries, or applicants. Language selection is based on data from the U.S. Census Bureau’s American Community Survey and tailored to the services offered by each agency.
- DCA developed a comprehensive Language Access Plan that includes: a Language Bank of interpreters and translators; “I Speak” cards to help LEP individuals identify their language needs; translation of housing-related materials and websites and public hearings and comment periods conducted with multilingual support.
- DCA continued to maintain a dedicated language line to provide interpretation services and routinely updates its internal volunteer language bank to ensure timely assistance in residents' preferred languages. Whenever feasible, DCA strives to hire bilingual staff across departments, with each participating in the language bank to enhance multilingual support. Additionally, the DCA website integrates Google Translate, offering access to information in more than 90 languages to better serve individuals with Limited English Proficiency.
- The state published a Housing Resource Guide for Immigrant Populations, outlining eligibility for programs like Section 8, NJHOMES, and emergency rental assistance. The

guide includes information for Green Card holders, refugees, DACA recipients, and undocumented individuals, ensuring broader access regardless of immigration status.

- The NJ Division on Civil Rights enforces anti-discrimination laws and offers free translation and interpretation services to help LEP individuals file housing complaints.

Impediment #3: A concentration of subsidized housing in neighborhoods with relatively high levels of poverty.

New Jersey continued to reduce the concentration of subsidized housing in high-poverty neighborhoods by promoting equitable development, regional housing balance, and access to opportunity through the following:

- The A4 legislation encourages geographically dispersed development across suburban and rural areas. Urban Aid Communities are exempt from future-growth obligations under the A4 legislation, which helps to reduce the concentration of subsidized housing in these areas.
- The State continued to promote affordable housing near transit hubs which are often located in higher opportunity areas with better access to jobs, schools and services.
- DCA continued to encourage housing voucher holders to relocate to areas of high opportunity away from areas with concentrations of poverty.
- The Affordable Housing Trust Fund, HOME, and National Housing Trust Fund programs promote equity in the development of housing units within high-opportunity areas. These efforts play a critical role in supporting municipalities, particularly suburban communities, in meeting their fair share of affordable housing obligations.
- In its Housing Choice Voucher program, the DCA continued to use the HUD Small Area Fair Market Rents (SAFMR) in the mandated counties. In zip codes of lower poverty, the SAFMRs allow for higher payment standards to allow families to access housing in areas of higher opportunity.
- The State continued to maintain the New Jersey Housing Resource Center (NJHRC). NJHRC is a searchable online platform where residents can find affordable housing options across New Jersey. This helps voucher holders and low-income families explore housing outside of high-poverty zones.

Impediment # 4: Lack of public information about fair housing law rights and responsibilities and lack of dialogue among groups with similar interest in access to fair housing and fair housing protections.

- DCA's Office of Eviction Prevention oversees programs and services in eviction prevention

and diversion, including rental assistance programs, social services support, and expanding access to counsel to low-income tenants facing or threatened with eviction. The Office also handles general inquiries about landlord-tenant rights and responsibilities and publishes the bi-annual Truth in Renting Guide. The Office works closely with non-profit community-based organizations in disseminating information about resources and providing direct outreach to at-risk tenants.

- DCA's Comprehensive Eviction Defense and Diversion provides free and quality access to both an attorney, who can best advocate for them in court to prevent their eviction and negotiate settlements with their landlords, and with an experienced case worker called a resource navigator who can best connect them to necessary resources including to rental assistance and relocation support. Together, resource navigators and attorneys coordinate their efforts to prevent lockouts by the courts. CEDD is available in every county throughout NJ.
- DCA's New Jersey Eviction Guide is a self-guided tool designed to help tenants at risk of homelessness navigate the eviction process and connect with available resources. The Eviction Guide provides clear, comprehensive, step-by-step information on court procedures, tenant rights, and general guidance for households facing or threatened with eviction.
- DCA continued to update the Fair Housing website in English and Spanish to serve as a "One Stop Shop" to provide the public with information about housing discrimination law, and where to find information and assistance about mortgage, lending, rentals, home sales, homeowners insurance, and individual counseling. A link to the site is prominently featured on the Department's website.
- The New Jersey Housing and Mortgage Finance Agency continued its collaboration with the New Jersey Division on Civil Rights to enhance public awareness of housing rights and protections for residents and homeowners under the New Jersey Law Against Discrimination and the Fair Chance in Housing Act. As part of this effort, NJHMFA integrated relevant information into its housing search platforms to ensure greater visibility and accessibility for users.
- The New Jersey Division on Civil Rights (DCR) continued to offer free public training aimed at preventing and addressing discrimination through its Education and Training Unit. These interactive sessions educate participants about their rights and responsibilities under the Law Against Discrimination and the Fair Chance in Housing Act and also raise awareness about current anti-bias issues. These sessions help residents, landlords, and housing providers understand their rights and obligations under state law. DCR also continued to provide translation services and materials in multiple languages to ensure that non-English speakers can access fair housing information and file complaints.

Impediment # 5: The continuation of land use and zoning barriers to the production of housing or low-income households in some localities.

- The Office of Local Planning Services (LPS) within DCA provided no-cost, expert planning support to municipalities to help address zoning and land use barriers that limit low-income housing development. LPS assisted with drafting and revising Master Plans, Redevelopment Plans, Economic Development Plans, land use ordinances, GIS mapping, and conducting market and demographic analyses. These services continued to equip municipalities with the tools to modernize local zoning practices, promote economic development, implement special projects, and encourage more inclusive land use strategies. Where appropriate, LPS continued to advocate for inclusionary zoning at higher densities as a key tool to expand access to affordable housing across New Jersey.
- In March 2024, Governor Phil Murphy signed landmark affordable housing legislation to support towns in meeting their affordable housing obligations. The legislation established a statewide framework for calculating and enforcing municipal affordable housing obligations and removes the need for court involvement, streamlining the process and reducing delays caused by litigation. In addition, the legislation aims to dismantle land use barriers by encouraging municipalities to adopt inclusive zoning practices that support the development of low-income housing. Where existing zoning regulations hinder implementation, municipalities are required to revise those regulations or establish redevelopment plans to enable the construction of affordable housing units.
- New Jersey continued to support revitalization initiatives such as the Neighborhood Preservation Program and Transit Village Initiative, which encourage municipalities to adopt more inclusive land use strategies and promote residential and economic development. These initiatives often complement local Payment-In-Lieu-Of-Taxes (PILOT) agreements that help overcome financial and regulatory barriers to affordable housing production in targeted, replicable ways.

Impediment # 6: The need for housing for special needs populations, including the disabled, veterans, and the homeless.

- The Recovery Housing Program provided funding to create stable, temporary housing for individuals in recovery from a substance use disorder by acquiring and undertaking minor rehabilitation to develop new transitional sober living residences. The RHP aims to support individuals in recovery on a path to self-sufficiency and independent living.
- DCA continued to administer the Non-Elderly Disabled Program which provides rental assistance to enable permanently disabled individuals between the ages of 18 to 61 transition out of a nursing home setting to an apartment. The state continues to prioritize community-based housing over institutional settings, in line with the Olmstead decision, ensuring people with disabilities can live independently with dignity.
- DCA continued to administer the Continuum of Care (CoC) grants which provide rental assistance and support services to chronically homeless, disabled and individuals with substance use disorder.

- DCA, in partnership with the New Jersey Department of Human Services (DHS), continued to administer a SRAP voucher program for households transitioning from the Division of Family Development demonstration housing programs. This voucher program served individuals with permanent disabilities who receive Supplemental Security Income (SSI), as well as those enrolled in Temporary Assistance for Needy Families or General Assistance and who face a heightened risk of homelessness without this housing subsidy.
- DCA, in partnership with DHS, administered a voucher program called the Supportive Housing Connection (SHC). SHC provides housing assistance to approximately 12,000 special needs households.
- DCA, in partnership with the NJ Department of Children and Families (DCF), continued to administer the Keeping Families Together (KFT) voucher program for families that are involved with the child welfare system and are homeless or unstably housed.
- The DCA administered Veterans Administration Supportive Housing (VASH) vouchers and project-based Housing Choice Vouchers for homeless and at-risk veterans.
- In 2025, DCA and the Department of Military and Veterans Affairs (DMVA) launched the Bringing Veterans Home initiative which is a plan to reduce veteran homelessness in New Jersey to functional zero by July 1, 2026. This statewide initiative includes: \$30 million in funding; relaxed eligibility for rental assistance; expedited benefit processing; six regional housing hubs to streamline access; and direct outreach to unhoused veterans.
- DCA staff continued to meet with the executive directors of the Supportive Housing Association of NJ and the Housing & Community Development Network of NJ, to discuss the housing needs of special needs households. DCA staff also attended SHA's regular membership meetings and presented updates on DCA's activities, as well as answering questions from members.
- DCA continued to respond to relevant notices of funding available to increase the State's voucher portfolio.

Impediment # 7: Racial and Ethnic Housing Concentration

- The State continues to maintain the New Jersey Housing Resource Center, an online database that serves as a clearinghouse for available affordable rental properties across New Jersey. The search tool provides detailed information about rental properties in both English and Spanish, enabling individuals and families looking for housing to locate a unit that best fits their needs. The site also provides a tool for rent calculations, moving costs, a budget worksheet, and rental checklists.

DCA continued to use the HUD Small Area Fair Market Rents (SAFMR) in the counties mandated. In zip codes of lower poverty, the SAFMRs allow for higher payment standards to allow families to access housing in areas of higher opportunity.