

STATE OF NEW JERSEY
2025-2029 CONSOLIDATED PLAN
DRAFT



State of New Jersey
Phil Murphy, Governor

Department of Community Affairs
Jacquelyn A. Suárez, Commissioner

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The 2025-2029 Consolidated Plan (Plan) is a comprehensive multi-year planning document which promotes program coordination, sets forth priorities, and serves as a guide in coordinating the delivery of limited housing, community, and economic development resources to meet the needs of various program clienteles.

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

The New Jersey Department of Community Affairs (DCA) serves as the lead agency for the Plan's development. To prepare the Plan, DCA received extensive input from other state agencies, stakeholders, advocates, and community members.

The State will use its Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant (ESG), Housing Trust Fund (HTF), Housing Opportunities for Persons With AIDS (HOPWA), and Recovery Housing Program (RHP) funds to provide decent affordable housing, create suitable living environments, and promote the expansion of economic opportunities for low- and moderate-income households.

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

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

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

- Affordable Housing;
- Elimination of Homelessness;
- Community Revitalization;
- Neighborhood Revitalization;
- Economic Development;
- Homeownership; and
- Veteran Homelessness

3. Evaluation of past performance

The State's evaluation of its past performance over the previous year has been completed in a thorough Consolidated Annual Performance and Evaluation Report (CAPER). This document states the objectives and expected outcomes identified in the Consolidated Plan and includes an evaluation of past performance compared to measurable goals and objectives. The CAPER can be found on the New Jersey Division of Housing and Community Resources website at [NJ DEPARTMENT OF COMMUNITY AFFAIRS DRAFT FY 2024 CAPER](#). In 2024 the State allocated the majority of its HUD funding towards addressing the need for affordable housing by increasing and preserving existing affordable housing stock, supporting households experiencing homelessness and households with special needs, and investing in infrastructure, public facilities, and neighborhood rehabilitation. The State utilized HOME and Homelessness Prevention and Rapid Re-Housing funds to assist 677 homeless households with rental assistance and homelessness prevention assistance. Using ESG funds, the State assisted 83 households at risk of becoming homeless with homelessness prevention assistance and added 54 emergency shelter beds. Using HOME and HTF funds, the State constructed 41 rental units. CDBG funds were allocated to 22 applicants (14 grants were for public facilities; 8 projects to rehabilitate owner-occupied housing). The HOPWA program was temporarily closed to facilitate its transition from administration by the Department of Community Affairs (DCA) to the Department of Health (DOH). In preparation for this transition, all existing HOPWA recipients were successfully transferred by DCA to an alternative rental assistance program to ensure continuity of support during the interim period. Therefore, no HOPWA funds were used during the report period.

CAPER Table

Goal	Category	Source	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Improve community infrastructure and facilities	Non-Housing Community Development	CDBG:	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	105,000	172,848	164%	22,219	30,587	137%
Increase supply of affordable rental & owner units	Affordable Housing	HOME: HTF:	Rental units constructed	Household Housing Unit	78	87	111.54%	12	41	341.67%
			Rental units rehabilitated	Household Housing Unit	200	45	22.50%	20	27	135%
			Homeowner Housing Added	Household Housing Unit	25	6	24%	2	0	0.00%
Preserve existing affordable housing	Affordable Housing	CDBG:	Rental units rehabilitated	Household Housing Unit	N/A	N/A	N/A	N/A	N/A	N/A
			Homeowner Housing Rehabilitated	Household Housing Unit	150	331	220.67%	60	36	60%
Support community & economic development programs	Non-Housing Community Development	CDBG:	Businesses assisted	Businesses Assisted	20	0	0.00%	2	0	0.00%

Goal	Category	Source	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Support rental & services for homeless	Affordable Housing Homeless	HOPWA: HOME: ESG: RHP:	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	2200	1630	25.9%	309	594	192.23%
			Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	36	212	488%	5	54	1080%
			Homelessness Prevention	Persons Assisted	722	471	34.76%	80	83	103.75%
			Housing for Homeless added	Household Housing Unit	0	0	N/A	0	0	N/A
			Housing for People with HIV/AIDS added	Household Housing Unit	0	0	N/A	0	0	N/A
			HIV/AIDS Housing Operations	Household Housing Unit	150	149	99.33%	170	0	0.00%
Support rental & services for homeless	Affordable Housing Homeless	HOPWA: HOME: ESG: RHP:	Other	Other	0	0	N/A		0	0.00%

The actual numbers for tenant-based rental assistance and the addition of emergency shelter beds surpassed expectations. However, there were several categories that did not meet projected targets. These categories included the number of homeowner housing units added, homeowner housing units rehabilitated, business assistance, and HIV/AIDS housing operations. The reasons for not meeting these goals include the following:

- 1) The DCA fell short of meeting the goals identified for increasing homeowner housing by two units. This was the result of small, less experienced developers applying for funding. Many of these developers needed to obtain gap financing from other sources such as County HOME and Federal Home Loan Bank before development could commence.
- 2) The DCA also did not meet its CDBG Program goals for homeowner housing rehabilitation. In September 2023, DCA received the 2023 Federal Fiscal Year (FFY) funding. In 2024, DCA awarded the funding to 22 applicants, of which 14 grants were for public facility improvements

and 8 projects to rehabilitate owner-occupied housing. All projects had two years to complete and were underway; however, none were completed during the reporting period.

- 3) Regarding business assistance, the State established a goal of assisting 20 businesses with CDBG funds. However, no applications for business assistance were received. As a result, funding was focused on homeowner's housing rehabilitation, infrastructure improvements, and public facilities projects.
- 4) The goal to assist 170 Special-Needs households was not met due to the temporary closure of the HOPWA program during its transition from the DCA to DOH. Nonetheless, DCA continued to provide support to special needs households through DCA's Homelessness Prevention and Rapid Re-housing, HOME Tenant-Based Rental Assistance, and Housing Trust Fund programs.

4. Summary of citizen-participation process and consultation process

The Department of Community Affairs provided opportunities for the public to participate during the development of this Consolidated Plan. Engagement efforts included consultations with local and county governments, nonprofit and for-profit agencies, and concerned citizens. The preparation of the draft Consolidation Plan involved the following: the posting of two electronic community needs surveys geared towards residents and stakeholders, public hearing, targeted stakeholder interviews, a review of customer service calls, and posting the draft plan. The community needs survey was distributed to over 40,000 DCA-administered voucher holders. In addition, DCA requested current and former ESG providers to promote survey participation with their clientele. The comments received assisted the State in deciding how to allocate its limited federal HUD funding to address the most pressing housing and community development needs in New Jersey.

To obtain input from people with lived experience, emails were sent to homeless service providers throughout the State and individuals participating on the People with Lived Experience and Expertise (PWLEE) program task forces requesting their assistance in completing the survey on housing and community development needs and fair housing. This group was also notified when the final draft was posted and provided information about the public comment period and public hearing.

5. Summary of public comments

TO BE COMPLETED FOLLOWING PUBLIC COMMENT PERIOD.

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

TO BE COMPLETED FOLLOWING PUBLIC COMMENT PERIOD.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Agency Role	Name	Department/Agency
Lead Agency	NEW JERSEY	Community Affairs
CDBG Administrator	NEW JERSEY	Community Affairs
HOPWA Administrator	NEW JERSEY	Health
HOME Administrator	NEW JERSEY	Community Affairs
ESG Administrator	NEW JERSEY	Community Affairs
HOPWA-C Administrator	NEW JERSEY	Health

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l) and 91.315(l)

1. Introduction

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

Provide a concise summary of the State's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Over the next five years, the DCA along with other state agencies and providers are working to braid resources and develop the infrastructure to house some of the State's most vulnerable populations, including, but not limited to, individuals with intellectual and developmental disabilities, individuals with mental health and substance use disorders, individuals and families experiencing homelessness and/or domestic violence, and very low-income households that are cost burdened. These efforts include the development of affordable housing units, the issuance of rental assistance vouchers, and eviction prevention services through the following programs:

- Keeping Families Together initiative is a collaboration between DCA and DCF. Through this initiative, community-based agencies provide case management services to assist over 600 homeless households involved with the child-welfare system. These services are designed to help identify and secure housing while also connecting families to essential supportive services to permanently reunify families.
- DCA will also continue to work with DHS to provide rental assistance through the Supportive Housing Connection program to eligible consumers referred by the Division of Developmental Disabilities (DDD) and through the Division of Mental Health and Addiction Services (DMHAS). The Supportive Housing Connection provides the following types of assistance: landlord outreach and

training, rental and other housing assistance, unit referrals and inspections, and resident inquiry resolution services.

- The Recovery Housing Program is a collaborative program between DCA and DHMAS that provides transitional housing for individuals recovering from substance use disorders, while supporting their efforts to maintain sobriety and achieve long-term stability. The funds are allocated to community-based agencies with demonstrated experience with the population who utilize the funding to create new transitional residences through acquisition and minor rehabilitation.
- The New Jersey Healthy Homes Initiative (NJHHI) Capital Fund and Repair and Replacement Reserve is a collaboration with DHS that 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.
- DCA adopted the following preferences for admission to the Housing Choice Voucher waiting list: Veterans, Homeless, Disabled, Domestic Violence, and Local Residents.
- The Comprehensive Eviction Defense and Diversion (CEDD) program provides eligible low-income households facing or threatened with eviction with 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 an experienced case worker who can best connect them to necessary resources such as rental assistance and relocation support. Together, resource navigators and attorneys coordinate their efforts to prevent lockouts by the courts.
- The DCA and DOH collaborated to create the NJ FamilyCare Housing Stabilization Program and Resource Platform (HSPRP) program. The initiative integrates housing and healthcare services by funding activities such as housing application assistance, move-in support, tenancy stabilization, and home modifications. DCA grants support organizational capacity-building, including staff training, technology upgrades, and increased Medicaid enrollment. This performance-based program strengthens cross-sector collaboration between state agencies, local nonprofits, and Managed Care Organizations to improve housing and health outcomes.

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

The State will continue to work closely with Continuum of Care (CoC) staff to end the cycle of homelessness and assist individuals and families in sustaining housing, acquiring income and employment, and improving the quality of their lives. In addition, the DCA will continue to require CoC support letters for all applications submitted for the Emergency Solutions Grant programs. The support letter must comment on the need for the proposed project and indicate whether it is a high priority in the CoC homeless assistance plan. In addition, the Office of Homelessness Prevention will coordinate

with local CoCs and other stakeholders to develop and implement statewide strategies to address homelessness. All programmatic state special purpose funding will be required to align with local CoC efforts and follow coordinated entry system protocols to ensure consistency and maximize the effectiveness of service delivery.

The Office of Homelessness Prevention has established its Regional Homelessness Collaboration Initiative (RHCI) to enhance municipal and county partnerships in line with CoC support. The first communities that RHCI are deployed in are Atlantic and Essex Counties, with a focus on improving the alignment of federal, state, and local funding streams and programs. RHCI aims to reduce duplication of services and enhance the effectiveness of homelessness interventions through coordinated planning and resource integration.

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

The DCA reached out to all CoC contacts to request feedback on developing enhanced performance standards for the ESG Shelter Support program. The DCA utilized the feedback to develop new standards for ESG Shelter Support that align with CoC performance goals. As previously stated, the DCA requires CoC support letters for all applications submitted for the Homelessness Prevention and Rapid Rehousing RFP and the Shelter Support RFP. The support letter must comment on the need for the proposed project and indicate whether it is a high priority in the CoC's homeless assistance plan.

The New Jersey Statewide Homeless Management Information Collaborative is a unique partnership between state agencies and local communities. The New Jersey HMIS Statewide Collaborative (NJ HMIS) assists participating CoCs and their provider agencies in meeting the HUD data reporting requirements needed to receive HUD McKinney-Vento Homeless Assistance funding. HMIS partners include the New Jersey Housing and Mortgage Finance Agency, the New Jersey Department of Human Services, the New Jersey Department of Community Affairs, the New Jersey Department of Children and Families, and 19 counties. The participating counties in New Jersey include Atlantic, Burlington, Cape May, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, and Warren. HMFA and DCA staff meet regularly with the CoCs for feedback on HMIS performance, and the DCA uses data from HMIS to evaluate current programs, make informed funding decisions, and develop strategies to address homelessness. In addition, DCA provides financial support to the HMIS Statewide Collaborative annually.

The NJ HMIS staff regularly attend CoC meetings as well as the data sub-committee meetings. The NJ HMIS holds bi-monthly Advisory Council meetings with CoC leads, providers, and state partners. DCA participates in the statewide Advisory Council meetings and is actively working towards greater data collaboration and governance practices through the Office of Homelessness Prevention to enhance the entire state's ecosystem of providers and stakeholders.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions' consultations with housing, social service agencies and other entities.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Positive Health Care, Inc.
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-housing Community Development Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in community meetings on the topics of Housing Affordability & Homelessness and Community Improvements.
2	Agency/Group/Organization	Alliance Center for Independence, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education Services-Employment Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of General Community Needs
3	Agency/Group/Organization	HomeSharing, Inc.
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in community meetings on the topics of Housing Affordability & Homelessness and General Community Needs. Also provided feedback through the Community Needs Stakeholder Survey.
4	Agency/Group/Organization	PRAB
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of General Community Needs
5	Agency/Group/Organization	Camden County Council on Economic Opportunity
	Agency/Group/Organization Type	Housing Services-Children Services-Education Services-Employment Services- Homeless Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of General Community Needs
6	Agency/Group/Organization	New Jersey Department of Health
	Agency/Group/Organization Type	Other government – State Health Agency Services-Children Services-Health

		Services-Education Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth HOPWA Strategy Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in community meetings on the topics of Social Services and Economic Development. Also provided feedback through the Community Needs Stakeholder Survey.
7	Agency/Group/Organization	Transcend Outreach Center
	Agency/Group/Organization Type	Services-Health Services- Other- Food
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Non-housing Community Development Strategy Homelessness Strategy Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of Economic Development.
8	Agency/Group/Organization	Red Bank Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of Housing Affordability & Homelessness. Also provided feedback through the Community Needs Stakeholder Survey.
9	Agency/Group/Organization	New Jersey Association on Correction
	Agency/Group/Organization Type	Housing Services-Education Services-Health Services-Homeless

		Services-Persons with HIV/AIDS Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in community meetings on the topics of Social Services and Housing Affordability & Homelessness.
10	Agency/Group/Organization	Anchor House, Inc.
	Agency/Group/Organization Type	Housing Services-Children Services-Education Services-Homeless Services- Other- Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of Housing Affordability & Homelessness.
11	Agency/Group/Organization	The Center in Asbury Park
	Agency/Group/Organization Type	Housing Services- Health Services- Homeless Services-Persons with HIV/AIDS Services- Other- Food Services- Other- Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of Housing Affordability & Homelessness.
12	Agency/Group/Organization	Family Promise

	Agency/Group/Organization Type	Housing Services-Children Services- Homeless Services- Other- Food
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of Social Services.
13	Agency/Group/Organization	St. Clare's Social Services/ AIDS Resource Foundation for Children (ARFC)
	Agency/Group/Organization Type	Housing Services- Children Services- Education Services- Health Services-Persons with HIV/AIDS Services- Other- Food
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Homeless Needs - Families with children Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of Social Services. Also provided feedback through the Community Needs Stakeholder Survey.
14	Agency/Group/Organization	Center for Comprehensive Care, Jersey City Medical Center (JCMC)
	Agency/Group/Organization Type	Health Agency Services- Children Services- Education Services- Health Services-Persons with HIV/AIDS Services- Other- Mental Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Non-housing Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of Social Services.
15	Agency/Group/Organization	Sierra House
	Agency/Group/Organization Type	Housing Services- Children Services- Education Services-Employment Services- Homeless Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Homeless Needs - Families with children Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a community meeting on the topic of Social Services.
16	Agency/Group/Organization	Catholic Charities, Diocese of Trenton
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Victims of Domestic Violence Services-Other-Immigration Services-Other-Food Services-Other-Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.

17	Agency/Group/Organization	The Center for Prevention & Counseling
	Agency/Group/Organization Type	Services-Health Services-Education Services-Other-Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
18	Agency/Group/Organization	Collaborative Support Programs of New Jersey (CSPNJ)/ Community Enterprises Corporation (CEC)
	Agency/Group/Organization Type	Housing Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
19	Agency/Group/Organization	EdgeNJ
	Agency/Group/Organization Type	Housing Services-Health Services-Persons with HIV/AIDS Services-Other-Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
20	Agency/Group/Organization	Family Based Services Association of New Jersey, Inc. (FBSA)

	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
21	Agency/Group/Organization	Garden State Film Festival
	Agency/Group/Organization Type	Other-Film Festival
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
22	Agency/Group/Organization	Interfaith Neighbors, Inc.
	Agency/Group/Organization Type	Housing Services-Children Services-Education Services-Employment Services-Elderly Persons Services-Other-Food
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey and a one-on-one stakeholder interview
23	Agency/Group/Organization	Joseph's House of Camden
	Agency/Group/Organization Type	Services-Homeless Services-Other-Food

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
24	Agency/Group/Organization	JSAS HealthCare, Inc.
	Agency/Group/Organization Type	Health Agency Services-Health Services-Persons with HIV/AIDS Services-Other-Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
25	Agency/Group/Organization	Mercy Center
	Agency/Group/Organization Type	Services-Children Services-Education Services-Other-Food
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
26	Agency/Group/Organization	Monmouth County Division of Social Services
	Agency/Group/Organization Type	Other government - County Services-Health Services-Homeless Services-Children Services-Other-Food
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
27	Agency/Group/Organization	Navicore Solutions
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
28	Agency/Group/Organization	O.C.E.A.N., Inc.
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Education Services-Homeless Services-Other- Banking/Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
29	Agency/Group/Organization	Paterson Task Force for Community Action, Inc.
	Agency/Group/Organization Type	Housing Services-Children Services-Education Services-Employment Services-Homeless Services-Other-Food Services-Other-Legal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
30	Agency/Group/Organization	Project Live, Inc.
	Agency/Group/Organization Type	Housing Services-Employment Services-Homeless Services-Other-Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
31	Agency/Group/Organization	Rainbow Quest! / Pickadilly Specialties Corporation
	Agency/Group/Organization Type	Services- Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
32	Agency/Group/Organization	HMH Riverview Medical Center
	Agency/Group/Organization Type	Health Agency Services-Children Services-Health Services-Other-Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.

33	Agency/Group/Organization	Rural Development Corporation/ Cumberland Family Shelter
	Agency/Group/Organization Type	Services- Children Services-Homeless Services-Other-Food
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
34	Agency/Group/Organization	Shore House
	Agency/Group/Organization Type	Services-Education Services-Employment Services-Health Services-Other-Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
35	Agency/Group/Organization	South Jersey AIDS Alliance
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Services-Other-Food Services-Other-Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
36	Agency/Group/Organization	The Hoboken Shelter
	Agency/Group/Organization Type	Housing Services-Homeless

		Services-Other-Food
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through the Community Needs Stakeholder Survey.
37	Agency/Group/Organization	Monarch Housing Associates
	Agency/Group/Organization Type	Planning Organization Housing Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on- one stakeholder interview.
38	Agency/Group/Organization	New Jersey Department of Children and Families' Office of Housing
	Agency/Group/Organization Type	Other government-State Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on- one stakeholder interview.
39	Agency/Group/Organization	Atlantic City Development Corporation
	Agency/Group/Organization Type	Housing Other (Developer)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
40	Agency/Group/Organization	Community Affairs and Resource Center (CARC)
	Agency/Group/Organization Type	Housing Services- Homeless Services-Employment Services-Victims of Domestic Violence Services-Elderly Persons Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Non-housing Community Development Strategy Lead-Based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
41	Agency/Group/Organization	Holly City Development Corporation
	Agency/Group/Organization Type	Housing Other-Developer Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-housing Community Development Strategy Market Analysis Lead-Based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
42	Agency/Group/Organization	La Casa de Don Pedro
	Agency/Group/Organization Type	Housing Services-Children Services-Education Services-Employment Services-Other-Food Assistance Services-Other-Immigration

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-housing Community Development Strategy Non-Homeless Special Needs Anti-Poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
43	Agency/Group/Organization	Homes By TLC
	Agency/Group/Organization Type	Housing Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
44	Agency/Group/Organization	Youth Advocate Programs, Inc.
	Agency/Group/Organization Type	Services-Other-Mental Health Services-Children Services-Education Services-Employment Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
45	Agency/Group/Organization	Coming Home Middlesex
	Agency/Group/Organization Type	Planning Organization Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
46	Agency/Group/Organization	Bridges Outreach
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs-Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
47	Agency/Group/Organization	Southern New Jersey Continuum of Care
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs-Veterans Homelessness Needs-Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
48	Agency/Group/Organization	Middlesex County Continuum of Care
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs-Veterans Homelessness Needs-Families with children

		Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
49	Agency/Group/Organization	Atlantic County Continuum of Care
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs-Veterans Homelessness Needs-Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
50	Agency/Group/Organization	Fair Share Housing Center
	Agency/Group/Organization Type	Other- Advocacy Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
51	Agency/Group/Organization	Board of Public Utilities – Office of Broadband Connectivity
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	Broadband

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
52	Agency/Group/Organization	Ocean Continuum of Care
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs-Veterans Homelessness Needs-Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided feedback through a one-on-one stakeholder interview.
52	Agency/Group/Organization	Borough of Woodbine
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to provide feedback through a one-on-one stakeholder interview.
53	Agency/Group/Organization	City of Burlington
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What	Invited to provide feedback through a one-on-one stakeholder interview.

	are the anticipated outcomes of the consultation or areas for improved coordination?	
54	Agency/Group/Organization	Carney's Point Township
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to provide feedback through a one-on-one stakeholder interview.
55	Agency/Group/Organization	East Windsor
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to provide feedback through a one-on-one stakeholder interview.
56	Agency/Group/Organization	Fairfield Township
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to provide feedback through a one-on-one stakeholder interview.
57	Agency/Group/Organization	Integrity
	Agency/Group/Organization Type	Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to provide feedback through a one-on-one stakeholder interview.
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Identify any Agency Types not consulted and provide rationale for not consulting.

The State consulted all relevant agencies.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Local CoC	The plans' goals are to assist households experiencing homelessness and decrease the number of homeless households.
Analysis of Impediments to Fair Housing - Department of Community Affairs	NJ DCA	The Analysis of Impediments to Fair Housing Choice will be updated to identify remaining challenges in ensuring housing choices for all New Jersey residents.
New Jersey Realtors' Monthly Housing Market Statistics	New Jersey Realtor's Association	Data from these reports were used to show changes in housing prices.
National Association of Realtors' Housing Statistics	National Association of Realtors	Data from these reports were used to show changes in housing prices.
US Bureau of Labor Statistics' Consumer Price Index for Urban Consumers	US Bureau of Labor Statistics	Data from these reports were used to show increases in cost of living.

Table 2– Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government in the implementation of the Consolidated Plan (91.315(l)).

DCA encouraged local and county governments to participate in the development of the Five-Year Consolidation Plan. DCA sent email notifications to both non-entitlement and entitlement jurisdictions informing them of the online public survey, community meetings, public hearing, and the posting of the draft Consolidated plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Summarize citizen participation process and how it impacted goal setting.

The Department of Community Affairs provided opportunities for the public to participate during the development of this Consolidated Plan. DCA consulted with local and county governments, nonprofit and for-profit agencies, and concerned citizens. The preparation of the draft Consolidated Plan involved the following: the posting of two electronic needs surveys, a series of five stakeholder meetings, meetings with program grantees, targeted stakeholder interviews, posting of the draft plan, and a public hearing on the final draft. To promote citizen participation, the DCA reached out proactively to over 40,000 DCA-administered voucher holders, current and former ESG service providers, and municipalities to complete the surveys and provide input regarding needs. The DCA created a flyer for agencies to post where citizens could easily access the survey.

The comments received assisted the State in deciding how to allocate its limited federal HUD funding to address the most pressing housing and community development needs in New Jersey.

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Electronic Needs Survey	Residents, Concerned citizens	86	<p>The top 10 needs identified are:</p> <ul style="list-style-type: none"> •Affordable housing •Expanding emergency shelters/ services for the homeless •Preservation of existing affordable housing •Building new houses for homebuyers with low- or moderate-incomes •Quality education •Parks/ Playground Areas/Recreational Facilities •Flood drainage improvements •Access to affordable childcare •Mental Health & Substance Abuse Services •Providing financing for projects that increase jobs 	NA	

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Electronic Needs Survey	Nonprofits/f or-profits	47	<p>The top 10 needs identified are:</p> <ul style="list-style-type: none"> •Preserving existing affordable housing •Building new apartments for households with low- or moderate-incomes •Providing rental assistance/subsidies •Hunger Relief Services •Quality education •Sidewalk construction •Transportation Services •Services for people who are homeless •Mental Health Services •Providing financing for job training programs 	N/A	

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Stakeholder Meetings (November & December 2024)	Nonprofits and for-profits, concerned citizens	15	<p>The major needs identified in the stakeholder meetings:</p> <ul style="list-style-type: none"> •New affordable rental units •Supportive housing •Rental subsidies •Community Centers •Youth Services •Emergency Services •Mental Health Care •Homelessness •Transportation •Nonprofit Capacity Building 	NA	

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Stakeholder Interviews	Nonprofits/f or-profits	17	<p>The major themes identified in the stakeholder interviews include the following:</p> <ul style="list-style-type: none"> •Need for more affordable rental housing •Need for more robust homeless prevention and diversion programs •Need for education/ job training programs that will provide a living wage •Food insecurity is a major issue •The high cost of childcare is a major challenge for working families •Need for better public transit options and infrastructure •There is a lack of public awareness around available resources •Households with vouchers struggle to obtain housing due to landlord discrimination •Landlords need to be held accountable for adherence to rent control measures and maintenance/ upkeep of units 	N/A	

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Public Comment Period	Public	TBD			
Public Hearing	Public	TBD			

Table 4- Methods of Community Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment provides an overview of the impacts of demographic and economic growth on housing availability, affordability, and quality across the State of New Jersey. It includes the following sections:

- **Housing Needs Assessment:** as shown in Tables 7-12, the housing needs assessment includes data on population, income level, number and type of households, and housing problems. For the purpose of this section, housing problems are defined as:
 - Lack of complete kitchen facilities.
 - Lack of complete plumbing facilities.
 - Cost burden: the allocation of more than 30% of gross household income toward housing costs. For renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payment, taxes, insurance, and utilities. This section includes data on severe cost burden as well, which is paying more than 50% of gross household income on housing costs.
 - Overcrowding: more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- **Disproportionately Greater Need:** Analyzes whether members of households within specific income brackets experience housing problems at rates significantly higher, defined as 10% or more, than the county-wide average for that income level. The data is disaggregated by household characteristics, including race and ethnicity, in accordance with HUD requirements, to identify any notable disparities in housing needs.
- **Public Housing:** Provides information on the number and characteristics of public housing units and residents. For this section, “public housing” includes traditional public housing units subsidized by Annual Contribution Contracts (ACC) and former public housing units that have been converted to “affordable housing” under the Rental Assistance Demonstration (RAD) program. Data on Housing Choice Vouchers and other tenant-based programs are also included.
- **Homeless Needs Assessment:** Assesses the nature and extent of homelessness in New Jersey using data from the Homeless Management Information System (HMIS) and local Point-in-Time (PIT) counts. This includes demographic characteristics, household types, shelter status, and chronic homelessness.

- **Non-Homeless Special Needs Assessment:** Examines the housing and supportive service needs of non-homeless persons with social needs. These populations include elderly, frail elderly, persons with disabilities, and persons with alcohol or substance use disorders. HUD default data is not provided; needs are identified through local consultation and relevant data sets, including the CDC HIV Surveillance Data and the HOPWA CAPER data.
- **Non-Housing Community Development Needs:** non-housing community development needs (i.e., public facilities, public improvements, and public services) is based on input from consultations/community input, local plans, and reports as HUD default data is not provided.

Data used in this plan includes the current 2019-2023 American Community Survey (ACS) data as well as past ACS data sets for illustrating trends, and the 2017-2021 CHAS (Comprehensive Housing Affordability Strategy) data. Occasionally other data sets are used to show data collected for 2024 and 2025 as a way to update these most current ACS and CHAS figures.

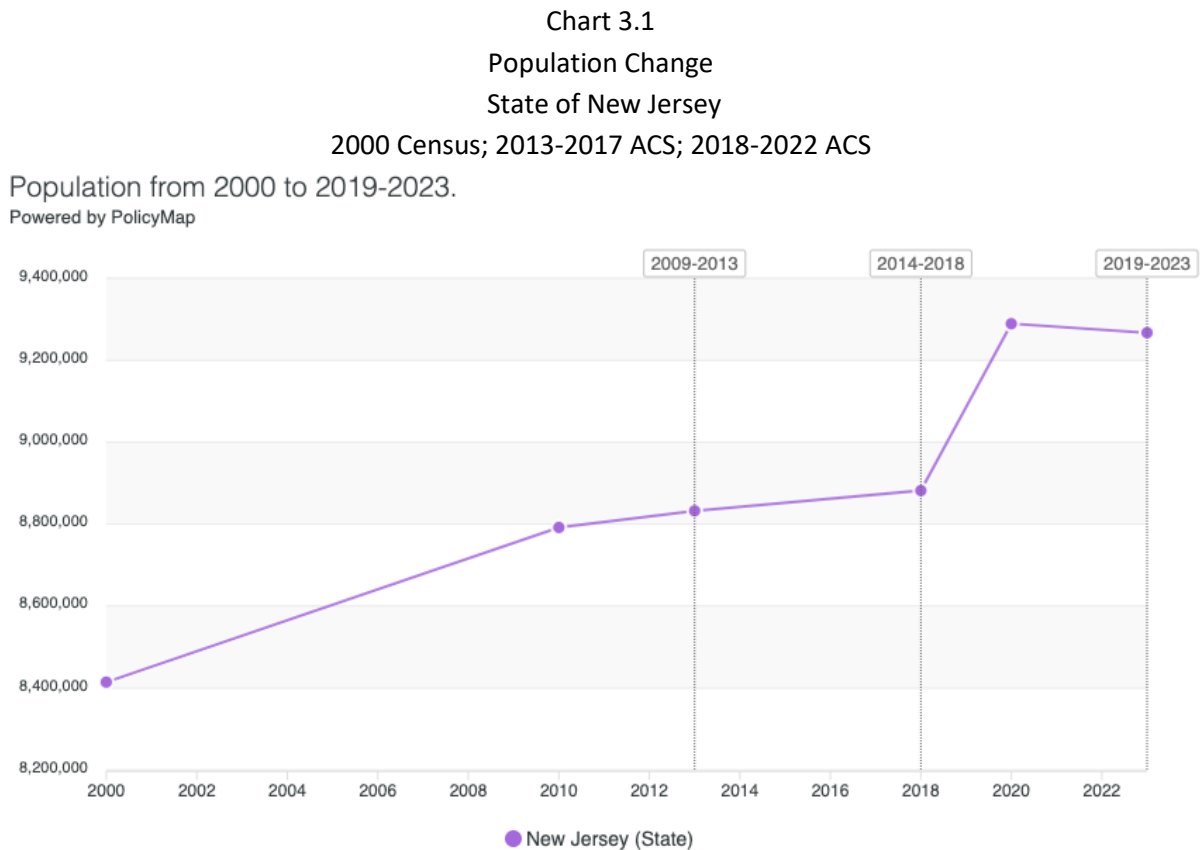
Maps Used in the Needs Assessment:

- To provide a visualization of the most current representation of needs in New Jersey, where available, GIS Maps and Policy Maps are used to support the data tables. All maps are based on 2019-2023 ACS data.
- AIDSVu, an online mapping tool that uses data obtained from the CDC's national HIV surveillance database to visualize the impact of the HIV epidemic across the United States.

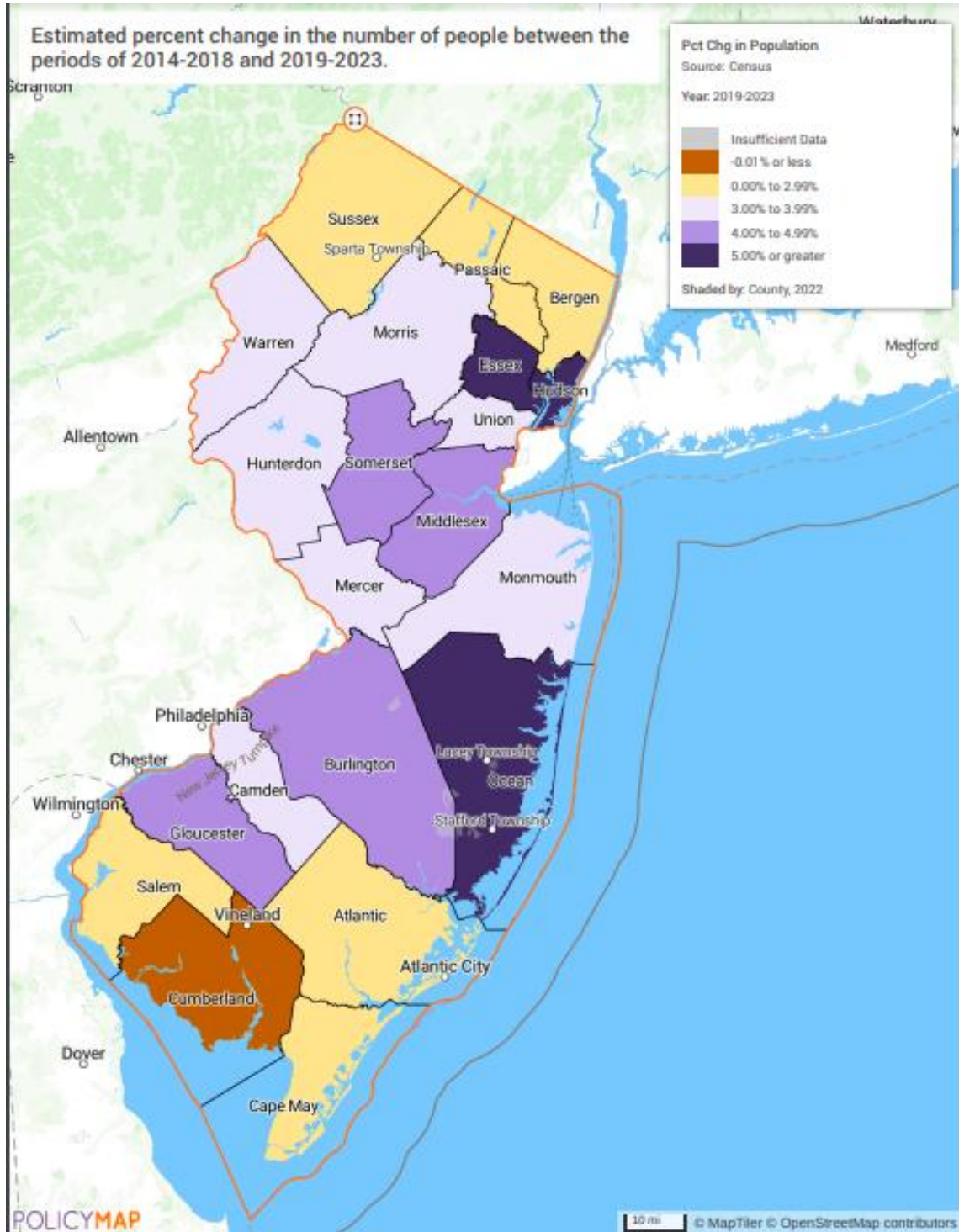
NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

The U.S. Census Bureau Quick Facts reported New Jersey's population as 9,290,841 in 2023 and 9,500,851 in 2024, showing a slight increase of 2% during the one-year period. Table 5 below shows that the population of the State of New Jersey saw a 4.3% increase in total population between 2018 and 2023, reaching a total of 9,267,014 residents in 2023. Chart 3.1 illustrates the population trends from 2000 to 2023, reflecting consistent growth over the period with a jump in 2020. Map 3.1 compares population changes between the ACS 2013-2017 and 2018-2022 five-year periods, showing that all counties experienced a population growth with the exception of Cumberland County, which saw a slight decline of 0.3%. The three counties with the largest increases in population were Ocean (9.2%), Essex (7.6%), and Hudson (6.3%) counties.



Map 3.1
Population Percent Change between 2014-2018 and 2019-2023
State of New Jersey
2014-2018 ACS; 2019-2023 ACS



Demographics	Base Year: 2018	Most Recent Year: 2023	% Change
Population	8,881,845	9,267,014	4.3%
Households	3,231,874	3,478,355	7.6%
Median Income	\$79,363	\$101,050	29.3%

Table 5 - Housing Needs Assessment Demographics

Data Source: ALTERNATE DATA: 2018 Census (Base Year), 2019-2023 ACS (Most Recent Year)

The data estimates that between the 2018 Census and 2019-2023 ACS estimates, there has been a 7.6% increase in the total number of households in the State (as shown in Table 5 above). According to 2019-2023 ACS estimates, all counties throughout the State saw increases in total households of at least 4% during this time period. Table 6 shows that between 2017 and 2021, out of the estimated 3,397,170 households reported during that period, just under 40% have incomes at or below 80% AMI in the following groupings: there were 488,060 households between 0-30% AMI (14.4%), 382,270 households between >30-50% AMI (11.3%), and 460,595 households between 50-80% AMI (13.6%). As the number of low- and moderate-income households continues to increase, the need for affordable housing options will also need to increase to keep pace with demand.

The Housing Needs Assessment Demographics table above shows that the median income increased by approximately 29.3% between 2018 and 2023, with the median income of the State being \$101,050 by 2023. However, with the significant increase in rent and cost of living, this increase has not kept up proportionally with these demands. Map 3.2 shows the distribution of median household income across the State. The northwestern counties had the highest median incomes, specifically Hunterdon, Somerset, and Morris. Cumberland County had the lowest median income in the State, which was approximately \$65,500 as reported in 2019-2023 ACS Five Year estimates.

The 2019-2023 ACS data indicates that the State's poverty rate was 9.8% in 2023. Not surprisingly, the county with the highest poverty rate in the state was Cumberland County, the same county with the lowest median income.

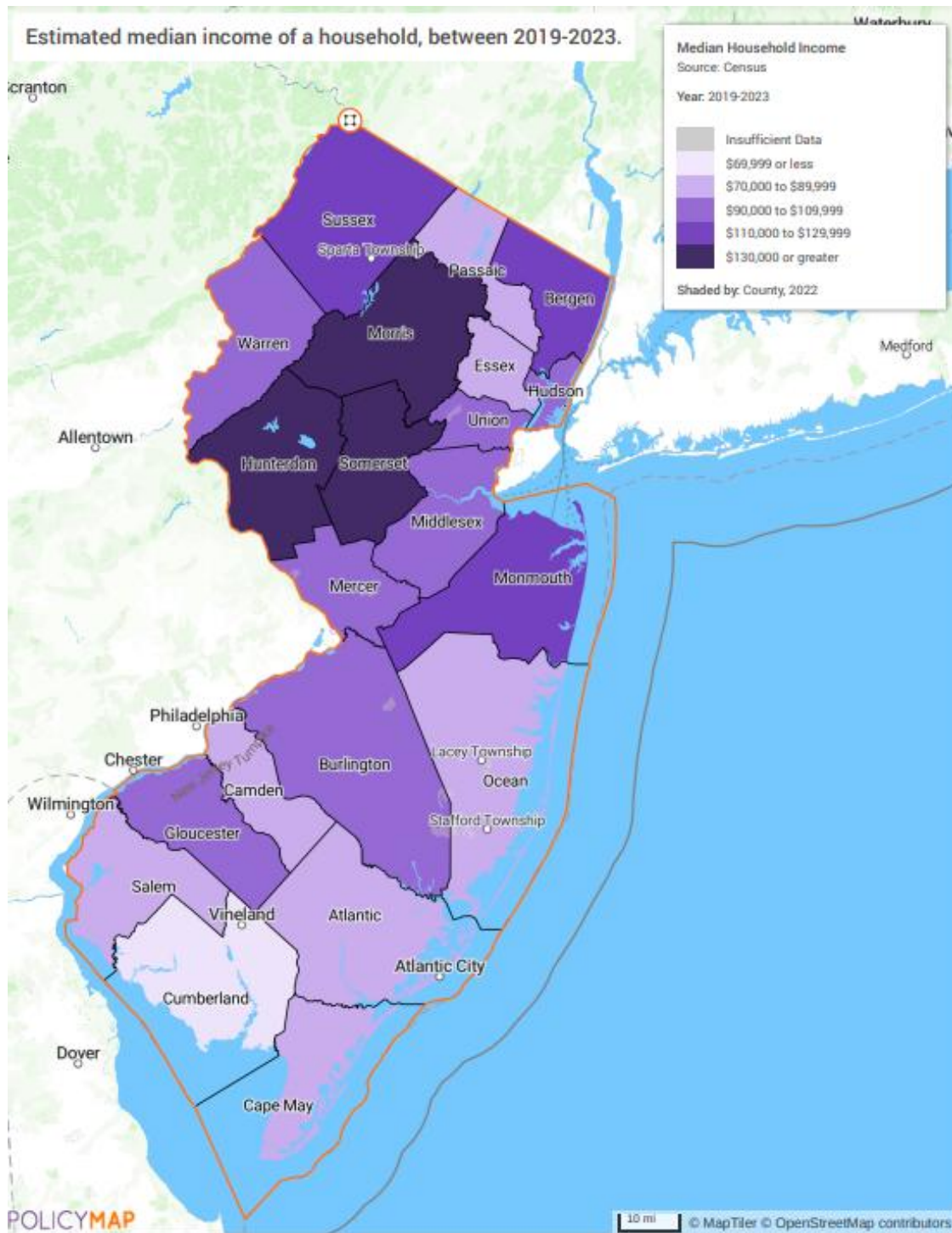
Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	488,060	382,270	460,595	324,305	1,741,940
Small Family Households	138,285	131,130	174,365	133,835	941,005
Large Family Households	30,200	32,410	41,745	30,070	173,105
Household contains at least one person 62-74 years of age	120,375	96,130	116,845	84,260	427,740
Household contains at least one person age 75 or older	104,590	81,835	71,675	168,395	140,050
Households with one or more children 6 years old or younger	300,240	1,328,475	977,090	141,960	706,215

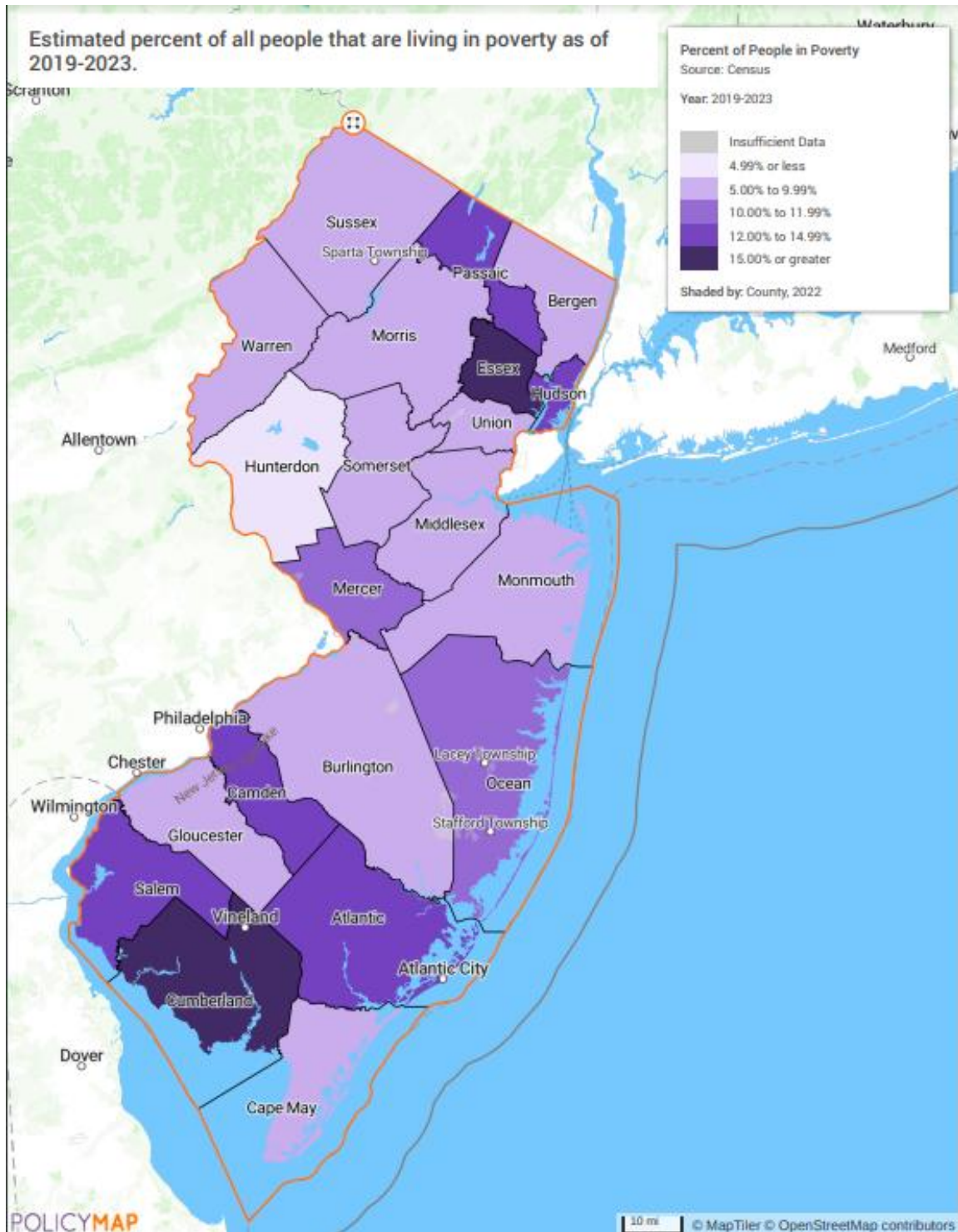
Table 6 - Total Households Table

Data Source: 2017-2021 CHAS

MAP 3.2
Median Household Income
State of New Jersey
2019-2023 ACS



MAP 3.3
Poverty Rate
State of New Jersey
2019-2023 ACS



Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30- 50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	8,200	4,475	2,980	1,635	17,290	1,495	1,015	1,310	915	4,735
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	9,360	6,630	6,495	3,655	26,140	815	705	1,295	765	3,580
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	13,115	12,505	10,805	5,150	41,575	1,405	2,400	3,545	2,925	10,275
Housing cost burden greater than 50% of income (and	215,855	67,650	12,520	1,795	297,820	114,205	72,325	46,150	15,035	247,715

none of the above problems)										
Housing cost burden greater than 30% of income (and none of the above problems)	39,425	101,990	89,130	22,805	253,350	19,755	61,405	86,695	60,300	228,155
Zero/negative Income (and none of the above problems)	24,865	0	0	0	24,865	12,330	0	0	0	12,330

Table 7 – Housing Problems Table

Data	2017-2021 CHAS
Source:	

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	259,405	175,760	116,670	34,125	585,960	134,805	134,945	135,730	78,200	483,680
Having none of four housing problems	48,950	32,275	98,345	89,900	269,470	9,740	39,290	109,845	122,080	280,955
Household has negative income, but none of the other housing problems	24,285	0	0	0	24,285	12,105	0	0	0	12,10

Table 8 – Housing Problems 2

Data	2017-2021 CHAS
Source:	

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	8,105	14,745	53,755	76,605	1,500	8,140	30,055	39,695
Large Related	1,685	4,340	12,560	18,585	525	2,590	9,475	12,590
Elderly	31,320	13,360	19,350	64,030	6,960	26,865	62,960	96,785
Other	5,950	27,700	30,665	64,315	2,915	10,235	13,340	26,490
Total need by income	47,060	60,145	116,330	223,535	11,900	47,830	115,830	175,560

Table 9 – Cost Burden > 30%

Data	2017-2021 CHAS
Source:	

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	81,135	27,850	3,820	112,805	25,235	21,875	18,505	65,615
Large Related	16,950	4,375	145	21,470	6,655	5,990	3,215	15,860
Elderly	60,710	16,205	3,575	80,490	65,900	36,495	17,145	119,540
Other	57,060	19,220	4,980	81,260	16,415	7,965	7,285	31,665
Total need by income	215,855	67,650	12,520	296,025	114,205	72,325	46,150	232,680

Table 10 – Cost Burden > 50%

Data	2017-2021 CHAS
Source:	

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	19,900	16,910	14,270	7,035	58,115	1,820	2,685	3,435	2,615	10,555
Multiple, unrelated family households	1,825	1,775	2,300	1,325	7,225	345	525	1,370	1,060	3,300
Other, non-family households	1,095	985	975	550	3,605	90	15	125	85	315
Total need by income	22,820	19,670	17,545	8,910	68,945	2,255	3,225	4,930	3,760	14,170

Single family households	19,900	16,910	14,270	7,035	58,115	1,820	2,685	3,435	2,615	10,555
Multiple, unrelated family households	1,825	1,775	2,300	1,325	7,225	345	525	1,370	1,060	3,300
Other, non-family households	1,095	985	975	550	3,605	90	15	125	85	315
Total need by income	22,820	19,670	17,545	8,910	68,945	2,255	3,225	4,930	3,760	14,170

Table 11 – Crowding Information – 1/2

Data	2017-2021 CHAS
Source:	

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	57,470	42,900	38,740	139,110	10,665	13,860	28,010	52,535

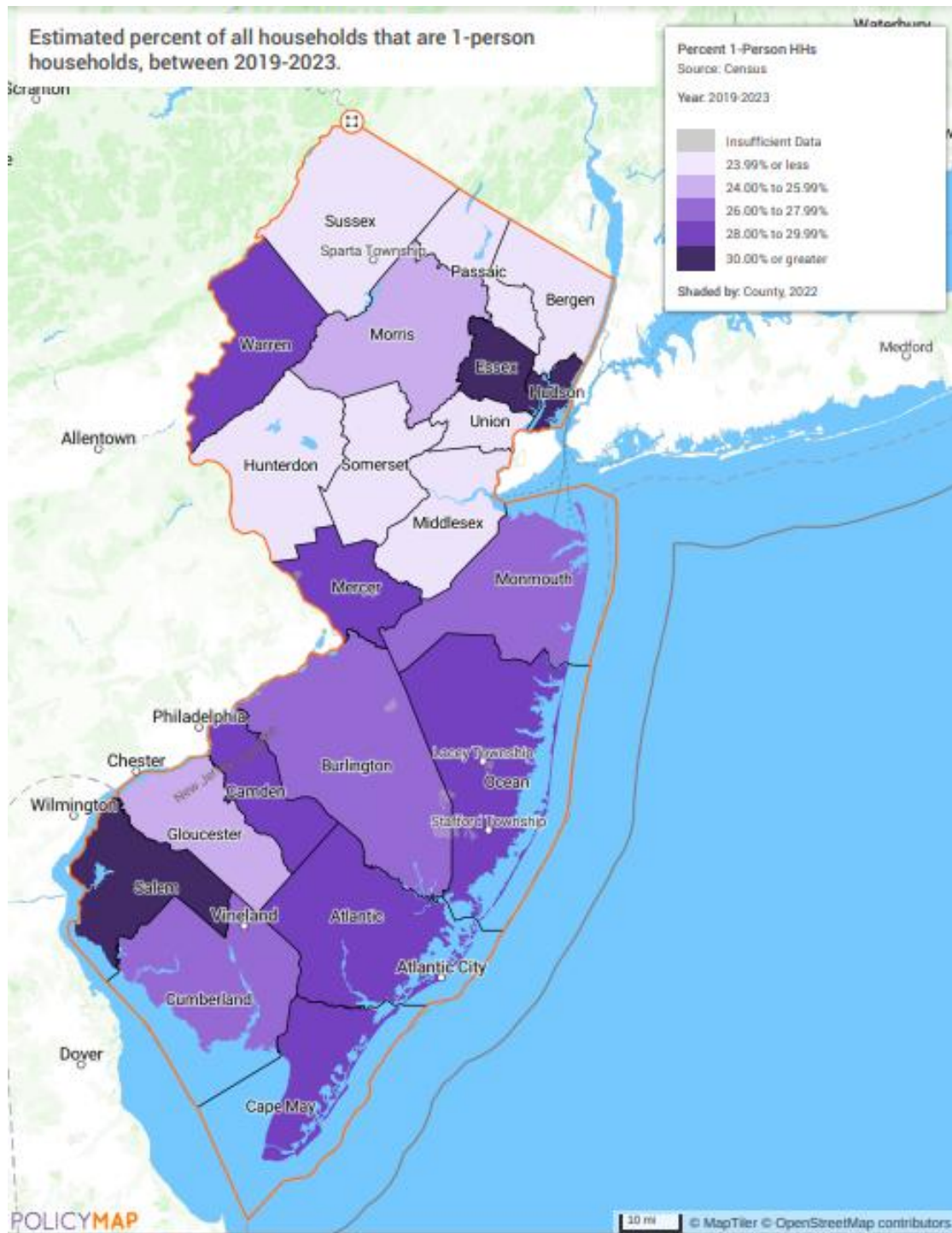
Table 12 – Crowding Information – 2/2

Data	2017-2021 CHAS
Source:	

Describe the number and type of single-person households in need of housing assistance.

According to 2019-2023 Census data, 26.4% of households in New Jersey are single-person households. Renters are more likely than homeowners to live in single-person households. Map 3.4 shows that single-person households are spread throughout the State, with larger concentrations in southern counties except for Warren, Hudson, and Essex counties. Essex, Hudson, and Salem counties all have the highest rates of single-person households at over 30%.

Map 3.4
Single-Person Households
State of New Jersey
2019-2023 ACS

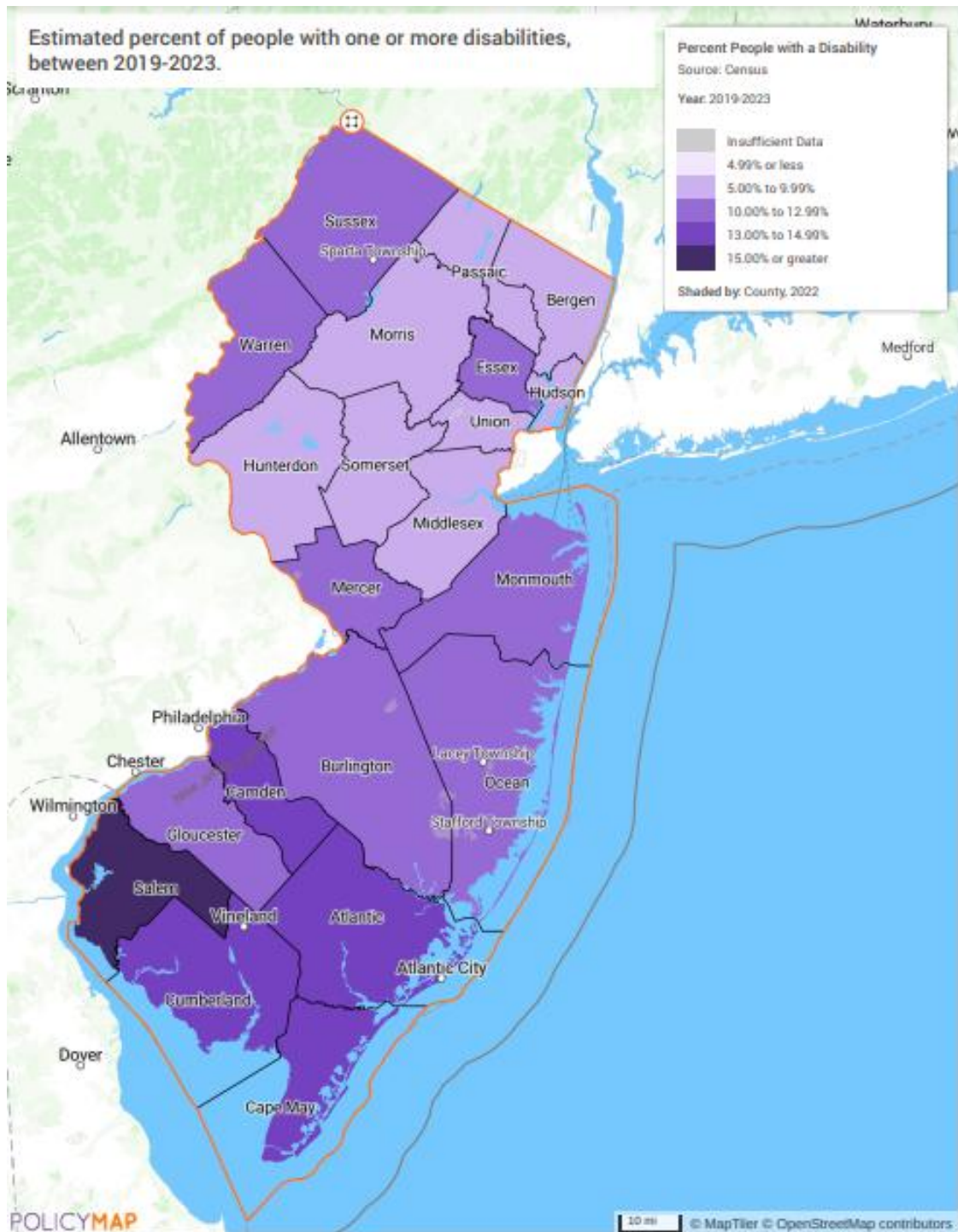


Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

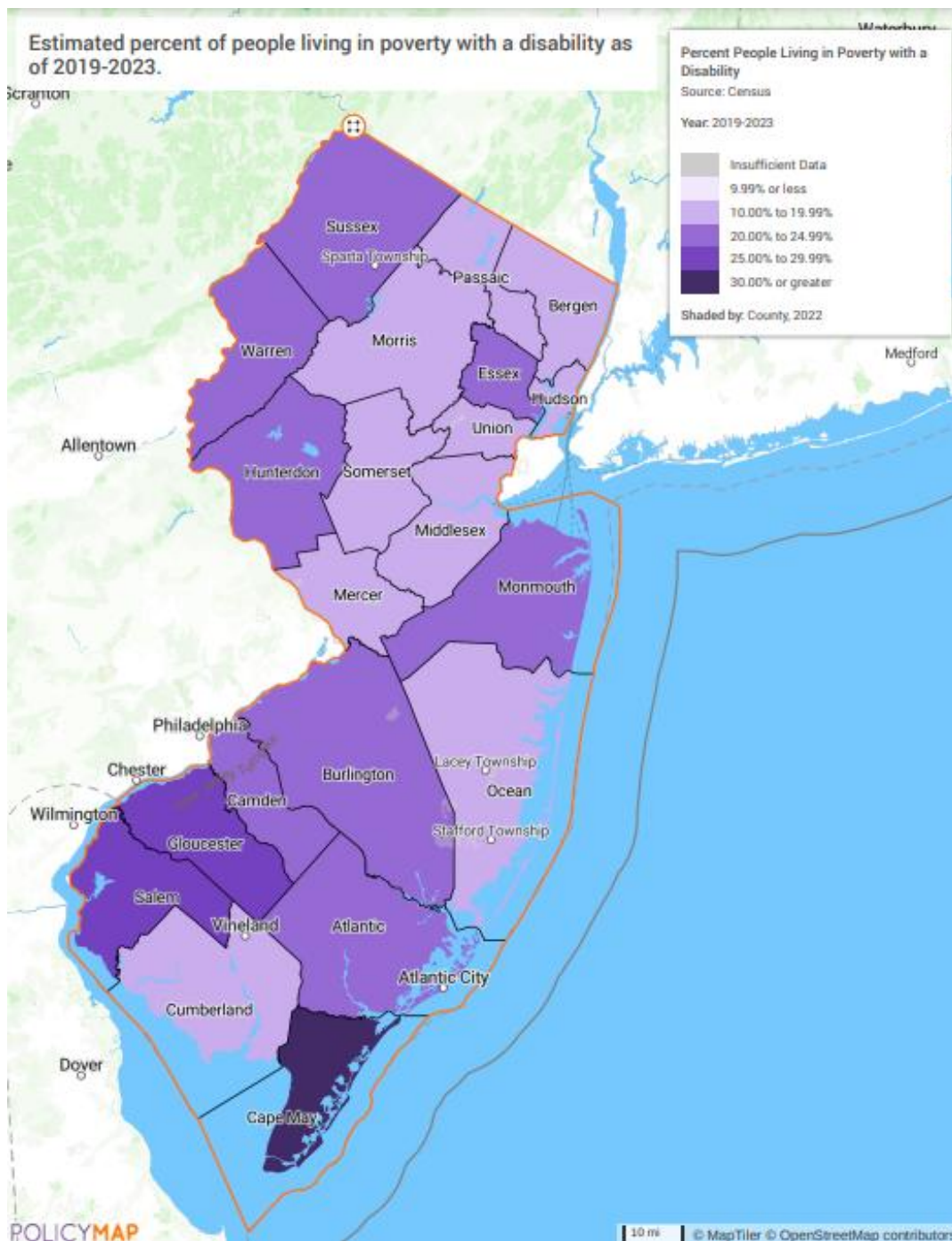
Persons with Disabilities

The 2019-2023 Census data suggests that 975,308 people, or 10.6% of the State's population, were living with a disability. This reflects a 6.7% increase from 2018-2022 estimates. As illustrated in Map 3.5, southern counties have higher concentrations of people living with disabilities, which is consistent with the counties experiencing higher rates of poverty. Salem County recorded the highest rate of disability at nearly 16%. Map 3.6 further indicates that individuals living with a disability who are also living in poverty are heavily concentrated in the southern counties, especially Cape May (31%). The 2023 ACS data shows that 19.7% of the State's population aged 65-74 years and 41.6% of those aged 75 years or older were living with a disability. Among this population, ambulatory disabilities were the most common disability type for those 65 years or older and affect 18.2% of that population. Difficulties with independent living, defined as challenges completing errands alone due to physical, mental, or emotional limitations, were also prevalent, impacting 12.1% of the population of those aged 65 years or older. This reinforces the need for more housing assistance for those living with disabilities, especially the elderly population who need access to medical care, transportation, and shopping.

Map 3.5
Disability
State of New Jersey
2019-2023 ACS



Map 3.6
Percent of People Living in Poverty with a Disability
State of New Jersey
2019-2023 ACS



Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Survivors of domestic violence, dating violence, sexual assault, and stalking are among the most vulnerable populations in need of housing assistance in New Jersey. Many are women and children fleeing immediate danger, while others include older adults, and persons with disabilities.

According to the 2023 New Jersey Domestic Violence Offense Report from the New Jersey State Police Uniform Crime Reporting Unit, there were 70,828 domestic violence incidents reported statewide, an 8% increase from 2019 and a 5% increase from 2022. Of these incidents:

- Assaults accounts for 44% (31,514 cases)
- Harassment made up 38% (26, 987 cases)
- Children were involved or present in 16,858 cases, representing 24% of all incidents
- Older adults (age 60+) were victims in 5,765 cases, or 8% of all incidents
- Alcohol or drugs were involved in 21% (14,542) of incidents

These statistics reflect a significant number of families, especially those with children and older adults, who may require safe, affordable housing and trauma-informed services to exit dangerous living situations.

On a single day, September 4, 2024, the National Network to End Domestic Violence (NNEDV) conducted a 24-hour census of services provided in New Jersey. According to their 19th Annual Domestic Violence Counts Report:

- 733 adult and children victims received emergency shelter, transitional housing, hotel or motel stays, or other housing provided by local programs
- 601 victims received non-residential supportive services, such as legal advocacy, transportation, or counseling
- 187 requests for services went unmet, with 74% of unmet requests related to shelter or housing assistance, due to insufficient program capacity

Data from the Office of Homelessness Prevention (OHP) 2022 Annual Report adds further context. In 2022:

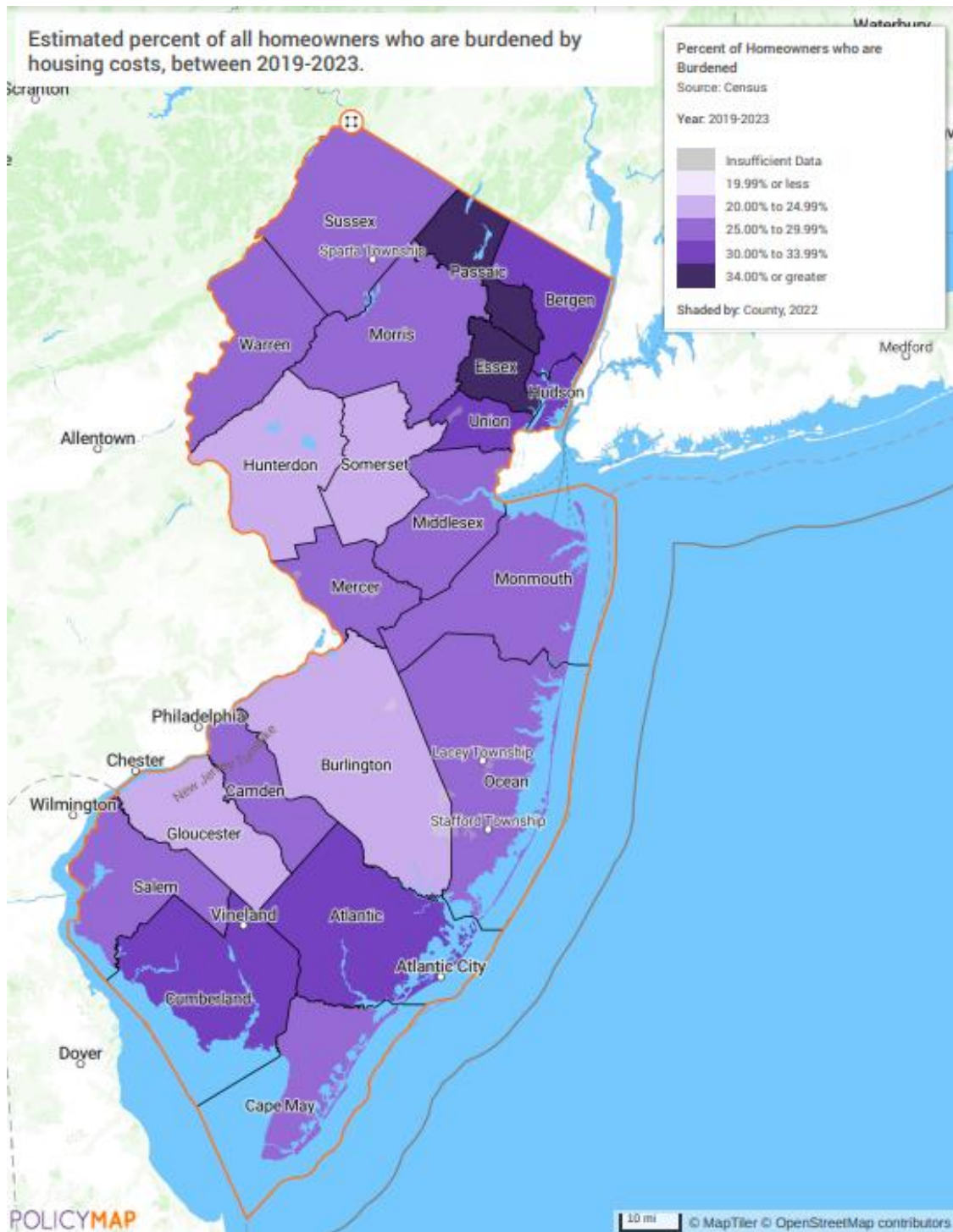
- 41.2% of non-chronically homeless individuals and 3.98% of chronically homeless individuals reported domestic violence as the direct cause of their homelessness
- Domestic violence is a significant cause of homelessness for female-headed households (7.12%)

What are the most common housing problems?

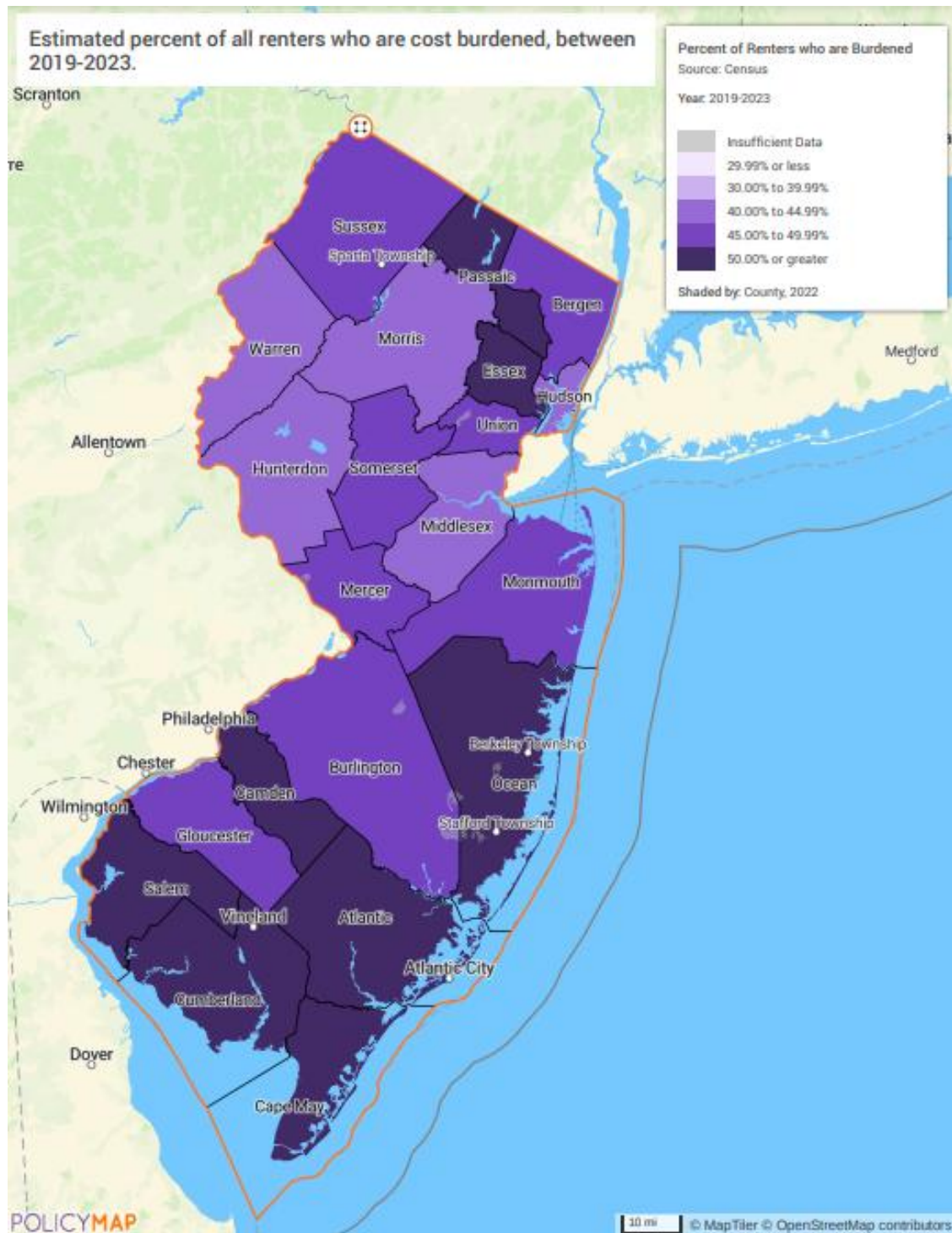
The housing cost burden is the most common housing problem in the state. A housing unit is considered cost-burdened when between 30 and 50 percent of the household income goes toward housing costs and severely cost-burdened when housing costs consume more than 50 percent of the household income. Table 7 shows that 481,505 households are reported to be cost-burdened, and 545,535 households are severely cost-burdened. Maps 3.7 and 3.8 highlight the concentrations of cost-burdened

homeowners and renters throughout the State as of the ACS 2019 – 2023 Five Year Estimates. Cost burdened homeowners have higher concentrations in the northeastern area of the State. Passaic County and Essex County have the highest rates of cost-burdened homeowners at 34% or greater. Renter households have the highest concentrations of cost-burdened renters in the southern counties and the northeastern counties. Renters' cost burdens are greater than homeowners' cost burdens in every county of the state. There are seven counties that have severe cost burden to renters: Cape May (50.7%), Atlantic (51.1%), Camden (51.7%), Essex (52%), Passaic (52.4%), Cumberland (53.3%), Salem (53.4%), and Ocean (54.8%) counties.

Map 3.7
Cost Burdened Homeowners
State of New Jersey
2019-2023 ACS



2019-2023 ACS



Are any populations/household types more affected than others by these problems?

Renter and owner households between 0-50% AMI are most affected by cost-burdening. Table 9, which displays 2017-2021 CHAS data, shows that out of the 399,095 combined owner and renter households that were cost-burdened, 166,935 were in income categories between 0-50% AMI (41.8%). Renter households experience cost burden at a higher rate than homeowner households. The largest demographic experiencing cost burden for both renters and owners was the elderly, followed by small related households.

This pattern is also seen among severely cost burdened households (spending more than 50% of income on housing). Table 10 shows that out of the 528,705 combined owner and renter households that were severely cost-burdened, 470,035 (88.9%) were in income categories between 0-50% AMI. Elderly owner households show the highest rates of severe cost burden, while small related followed by elderly households are the largest affected renter demographics. Crowding especially affects single-family renter households as shown in Table 11.

To update the HUD-provided cost burden data presented in Tables 9 through 11, additional data collected from the 2023 ACS 1-Year Estimates is presented below. In these more recent estimates, across the state 48% of renters are cost burdened and 29% of owners are cost burdened with 25% of renters having severe cost burden and 13% of owners having severe cost burden.

Cost-Burdened Renters and Owners, Statewide 2023 ACS 1-Year Estimates

	Renters		Owners	
	Number	Percent	Number	Percent
30% Cost-Burdened	297,468	23%	358,101	16%
50% Cost-Burdened	324,741	25%	291,555	13%
Total Cost-Burdened	622,209	48%	649,656	29%
<i>Total Households</i>	<i>1,283,005</i>		<i>2,255,452</i>	

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Low-income cost-burdened individuals and families, especially those earning at or below 30% of Area Median Income (AMI), are at the highest risk of becoming unsheltered. These households often live paycheck to paycheck, with limited savings or access to financial support in the event of job loss, rent increases, or health emergencies. Many are renters in unstable or overcrowded housing, where a single missed payment or lease termination can result in displacement.

According to OHP's 2022 Annual Report, in 2022, over 92,000 individuals in New Jersey received prevention and supportive services through the State's Homelessness Prevention and Supportive Services Ecosystem (HPSE), marking a 27% increase from 2021. Of those, 57,302 (62%) were newly admitted, indicating growing demand among first-time at-risk households. Data also shows:

- 16.44% of individuals entering homelessness in 2022 reported eviction as the cause, which is up from 11.56% the year prior.
- Female-led single-parent households were the most common family structure among those entering the homeless system (17.16%).
- Among youth-led households, over 80% accessed prevention services, reflecting an elevated risk of homelessness for young parents.

Geographic displacement also plays a role. As cost-burdened households are priced out of city centers and forced into more suburban or rural areas, they often lose access to transit, employment, and supportive services. The OHP report notes that the longer a household remains in unsheltered settings, the longer they require shelter stays to stabilize, particularly in rural counties with limited housing inventory.

For families nearing the end of rapid re-housing (RRH) support, the risk of returning to homelessness is high, particularly if they lack access to permanent subsidies and affordable housing. Although most households who receive RRH are often employed and achieve short-term stability, their income remains insufficient to afford market-rate housing once assistance ends, especially in high-cost regions of the state.

Rapid re-housing programs serve as a vital bridge but must be paired with permanent housing resources to prevent return to homelessness. Data from OHP's 2022 Report confirms that those with disabilities and families with children are especially reliant on longer-term rental support, and that nearly 50% of those in emergency shelter in 2022 had previously accessed homelessness prevention or rapid re-housing services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

The 2023 New Jersey Office of Homelessness Prevention (OHP) Annual Report Update identifies several housing characteristics and circumstances that are closely linked to housing instability and increased risk of homelessness. These include:

- Overcrowding and Shared Living Situations: The most frequently cited precursor to homelessness in New Jersey in 2023 was being asked to leave a shared residence, which

accounted for 25.01% of cases. This often occurs when households are “doubled up” due to economic hardship and later lose their place in that informal housing arrangement. Overcrowding, which is defined by HUD as more than 1.5 persons per room, remains a recognized instability risk in such situations.

- **Eviction and Housing Affordability:** Eviction was the second leading cause of homelessness in 2023, rising from 16.44% in 2022 to 18.51% in 2023. Broader affordability challenges also contribute, with 8.66% of cases linked to job or income loss, suggesting that even working households remain at risk when income decreases.
- **Foreclosure and Sudden Housing Loss:** Both rental and owner foreclosures contributed to homelessness. While relatively low in overall percentage, these events represent a sudden and often irreversible disruption in housing stability.
- **Uninhabitable or Unsafe Units:** Although less frequently documented, housing conditions such as lack of plumbing or kitchen facilities, structural deficiencies that render units unsafe, increase the likelihood that a household will face displacement, particularly in older housing stock or informal rental arrangements.
- **Institutional Discharge Without Housing Plan:** Exiting institutions such as prisons, foster care, or psychiatric facilities without a stable housing arrangement is a known risk factor for homelessness and is codified in HUD's and OHP's definitions of “at-risk of homelessness.”
- **Overcrowding by Census Definition:** According to HUD criteria adopted in the report, housing is considered unstable when a household resides in a single-room occupancy or apartment with more than two persons, or in larger units with more than 1.5 persons per room, which is associated with instability and risk of homelessness.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD regulations (24 CFR § 91.305(b)(2)) require all Consolidated Plans to assess housing needs with consideration for the race and ethnic group. HUD defines a “disproportionately greater need” as a situation in which members of a racial or ethnic group at a given income level experience one of more of the four housing problems at a rate that is at least 10 percentage points higher than the rate for all households in the same income category within the jurisdiction as a whole. The following tables analyze the “disproportionate greater need” based on these HUD indicators.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	394,210	93,845	0
White	174,390	39,285	0
Black / African American	78,760	22,890	0
Asian	20,815	6,730	0
American Indian, Alaska Native	530	280	0
Pacific Islander	75	15	0
Hispanic	110,575	21,835	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	310,705	71,565	0
White	153,800	40,890	0
Black / African American	50,035	11,840	0
Asian	16,770	3,000	0
American Indian, Alaska Native	270	20	0
Pacific Islander	90	0	0
Hispanic	81,505	14,705	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	252,400	208,190	0

White	132,120	114,410	0
Black / African American	41,395	33,700	0
Asian	15,430	9,435	0
American Indian, Alaska Native	235	300	0
Pacific Islander	10	45	0
Hispanic	57,675	46,490	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	112,325	211,980	0
White	65,055	126,380	0
Black / African American	12,470	30,055	0
Asian	10,795	11,725	0
American Indian, Alaska Native	150	140	0
Pacific Islander	29	65	0
Hispanic	20,835	39,375	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

0-30% AMI

According to the 2017-2021 CHAS data, 80.8% of households in this income group experience housing problems. There are no racial or ethnic groups disproportionately impacted by experiencing any housing problem at a rate of 10 percentage points or more than the jurisdiction.

30-50% AMI

According to the 2017-2021 CHAS data, 81.3% of households in this income group experience housing problems. Two racial groups face a disproportionately greater housing need compared to the overall jurisdiction. According to the CHAS data, 93.1% of American Indian and Alaska Native households in this income group experience housing problems, which is about 11.8% greater than the jurisdiction. In addition, CHAS data indicates 100% of Pacific Islander households in this income group experience housing problems, although it is important to note that this group had a small sample size.

50-80% AMI

According to CHAS data, 54.8% of all households in this income group experience housing problems. There are no racial or ethnic groups disproportionately impacted by experiencing a housing rate of 10 percentage points or more than the jurisdiction.

80-100% AMI

CHAS data shows that 34.6% of households in this income group experience housing problems. Two racial groups experience disproportionate need in this income group. 47.9% of Asian households experience housing problems, which is 13.3% higher than the jurisdiction. 51.7% of American Indian and Alaska Native households in this income group experience housing problems, which is 17.1% higher than the jurisdiction.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems amongst race and ethnic groups against that of the jurisdiction as a whole in an effort to determine if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need exists when persons of a particular racial or ethnic group experiences housing problems at a rate of at least 10 percentage points higher than the jurisdiction as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	340,005	148,055	0
White	150,590	63,085	0
Black / African American	66,180	35,465	0
Asian	18,820	8,720	0
American Indian, Alaska Native	430	380	0
Pacific Islander	75	15	0
Hispanic	96,070	36,340	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	162,020	220,245	0
White	80,185	114,505	0
Black / African American	24,185	37,690	0
Asian	10,475	9,295	0
American Indian, Alaska Native	95	200	0
Pacific Islander	70	20	0
Hispanic	42,075	54,135	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	83,675	376,920	0
White	39,680	206,845	0
Black / African American	12,460	62,630	0
Asian	7,740	17,125	0

American Indian, Alaska Native	60	470	0
Pacific Islander	0	55	0
Hispanic	22,170	81,985	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	31,360	292,940	0
White	13,710	177,720	0
Black / African American	4,175	38,355	0
Asian	4,890	17,625	0
American Indian, Alaska Native	4	285	0
Pacific Islander	0	90	0
Hispanic	7,780	52,430	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

0-30% AMI

According to the CHAS data, 69.7% of households in this income group experience severe housing problems. Pacific Islander households in this income category are disproportionately affected by severe housing problems at a rate of 83.3%, which is 13.6% higher than the jurisdiction.

30-50% AMI

Within the 30% to 50% Area Median Income (AMI) category, 42.4% of all households experience severe housing problems, as defined by HUD. An analysis of CHAS data indicates that 53% of Asian households, and 77.8% of Pacific Islander households experience severe housing problems. Each of these exceeded the 42.4% average for this income group by more than 10 percent, meeting the HUD definition of disproportionately greater need. This finding informs targeted allocation of resources and programmatic strategies to reduce housing instability for these groups within the 30–50% AMI bracket.

50-80% AMI

Within the 50% to 80% Area Median Income (AMI) category, 18.2% of households in this income group experience severe housing problems. CHAS data indicates 31.1% of Asian households in this income group experience severe housing problems and are thus disproportionately impacted.

80-100% AMI

According to the 2017-2021 CHAS data, 9.7% of households in this income group experience severe housing problems. CHAS data indicates 21.7% of Asian households in this income group experience severe housing problems and are thus disproportionately impacted.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the needs of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a “disproportionate need” as one in which the share of a racial or ethnic group experiencing housing problems exceeds the share of all households in the jurisdiction by more than 10 percentage points, within a specific income range or housing cost burden category.

The table below evaluates cost burden data from the 2017–2021 Comprehensive Housing Affordability Strategy (CHAS) dataset to assess whether any racial or ethnic group in New Jersey exhibits disproportionate need as required by the HUD regulation (24 CFR § 91.305(b)(2)). The assessment focuses on two levels of housing cost burden: Cost burdened (spending 30–50% of income on housing) and severely cost burdened (spending more than 50% of income on housing).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,088,485	604,125	544,675	26,510
White	1,349,525	332,720	276,930	6,810
Black / African American	216,845	91,030	93,665	7,800
Asian	197,995	41,320	34,860	3,905
American Indian, Alaska Native	2,070	650	715	175
Pacific Islander	335	100	125	45
Hispanic	287,205	126,715	127,690	6,925

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2017-2021 CHAS

Discussion

According to the 2017-2020 CHAS data, statewide 18.7% of households are cost burdened and 16.8% are severely cost burdened. These figures serve as the baseline for determining disproportionality. There are no racial or ethnic groups that experience cost burden (30-50%) at a rate of 10% or higher than the 18.7% jurisdiction rate. There are also no racial or ethnic groups that experience severe cost burden (>50% of income) at a rate of 10% or higher than the 16.8% jurisdiction rate.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

0-30% AMI

- Severe Housing Problems: Pacific Islander households in this income category are disproportionately affected by severe housing problems.

30-50% AMI

- Housing problems: American Indian & Alaska Native and Pacific Islander households in this income category are disproportionately affected by housing problems.
- Severe housing problems: Asian and Pacific Islander households in this income category are disproportionately affected by severe housing problems.

50-80% AMI

- Severe housing problems: Asian households in this income category are disproportionately affected by severe housing problems.

80-100% AMI

- Housing problems: Asian and American Indian or Alaska Native households in this income category are disproportionately affected by housing problems.
- Severe housing problems: Asian households in this income category are disproportionately affected by severe housing problems.

If they have needs not identified above, what are those needs?

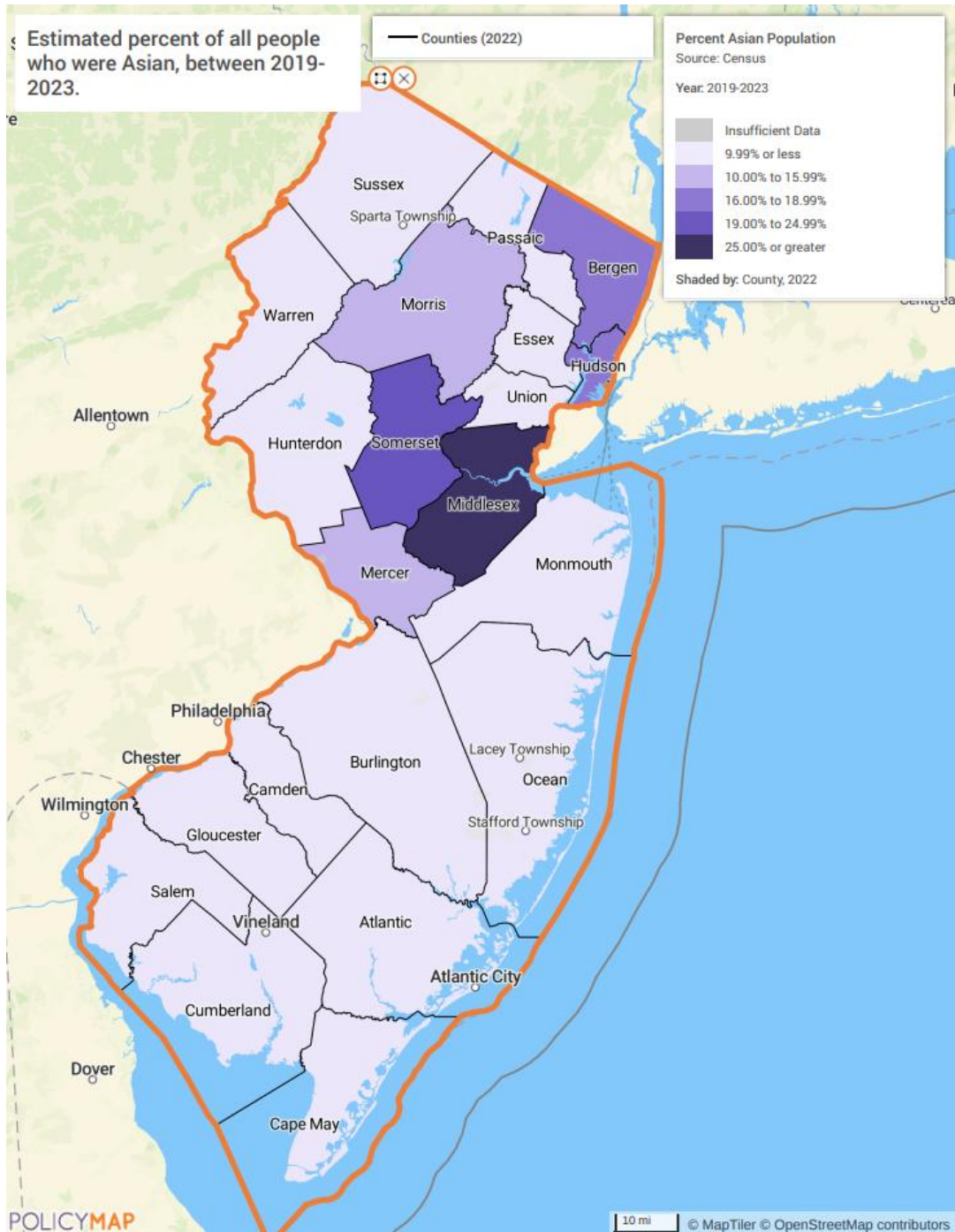
Households in these categories generally experience housing challenges similar to others within the same income band. However, stakeholders report that individuals within these populations more frequently have limited English proficiency (LEP). For LEP households, barriers to accessing housing-related services can be significantly greater. These barriers may include difficulty understanding eligibility requirements, completing applications, and following up with service providers. As a result, there is a need for clear communication and supportive services to help ensure households can access available housing resources.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

In New Jersey, Asian households exhibit disproportionately greater housing needs in multiple income categories and are concentrated in the central and northeastern regions. According to the 2019–2023 Census estimates displayed in Map 3.9, Middlesex County has the highest concentration of Asian

residents in the state, with 25.1% of the population identifying as Asian. Somerset, Bergen, and Hudson counties also have Asian populations ranging between 16% and 20% of the population.

Map 3.9
Percent Asian Population
State of New Jersey
2019-2023 ACS



NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

New Jersey has made huge strides in determining how many people are experiencing homelessness or at risk in New Jersey, given the depth and coverage of current data systems. Through a comprehensive analysis of the Homeless Management Information System (HMIS), 2024 Point-in-Time Count (PIT), and real-time CYTD 2025 service data, the State now has a multi-source, systemwide view of homelessness and housing instability.

As of June 8, 2025, 22,331 individuals have accessed homelessness services, 8,835 through unsheltered service pathways, and 14,770 through sheltered interventions in 2025. This represents a year-to-date increase of 8.9% in total homelessness compared to 2024. The growth in unsheltered service access, up 20.5%, suggests a shift in the nature of housing instability and potential constraints in emergency shelter capacity or accessibility.

At the end of 2024, 32,005 distinct persons accessed homelessness services statewide, 10,655 through unsheltered routes, and 23,505 through shelter programs. These counts, based on HUD's Homeless Definition Categories 1, 3, and 4, reflect a substantial and diverse service footprint. An additional 99,716 persons meeting Category 2 (imminent risk of homelessness) accessed services, highlighting the critical importance of upstream prevention and diversion strategies to contain systemic inflow.

Even more striking is the system-wide footprint of housing insecurity. Through June 8, 2025, 83,293 individuals at risk of homelessness have already sought services in New Jersey, pushing the total system census to 106,489 for the year, which is a 6.7% increase from the prior year. This escalating service demand demonstrates how structural affordability deficits, eviction pressures, and income volatility continue to push more households toward the brink. The largest demographic among individuals experiencing homelessness remains children under 18 (21% based on 2024 PIT data), reflecting deep systemic failures in family housing stability and child poverty prevention.

The 2024 Point-in-Time (PIT) Count, conducted on January 23, 2024. This annual count provides a snapshot of the number of individuals experiencing homelessness, both sheltered and unsheltered, on a single night across all 21 counties in New Jersey. The 2024 PIT Count reported a total of 12,762 individuals experiencing homelessness: 10,995 in shelters and 1,767 unsheltered. The PIT Count also collected data on individuals experiencing chronic homelessness, identifying 2,117 chronically homeless individuals, 1,240 of whom were in shelters and 877 unsheltered.

The New Jersey's Homeless Management Information System (HMIS), which tracks the provision of housing and services to individuals and families experiencing or at risk of homelessness. In 2024, HMIS data indicated that 3,388 heads of households with children experienced homelessness, representing a total of 9,736 individuals within those households. Among them, 3,006 families (comprising 8,728 individuals) were admitted to emergency shelters. Of those admitted, 5,843 were children under the age of 18.

Nature and Extent of Homelessness: (Optional)

Race & Ethnicity:	Sheltered:	Unsheltered (optional)
American Indian, Alaska Native, or Indigenous	191	120
Asian or Asian American	159	85
Black, African American, or African	12,683	4,828
Hispanic/Latina/e/o Only	2,504	1,014
Middle Eastern or North African	53	10
Native Hawaiian or Other Pacific Islander	35	18
White	4,745	2,584

Table 26: Rates of Sheltered and Unsheltered Homelessness**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

According to the 2024 Annual Homeless Assessment Report (AHAR), a total of 4,568 individuals in families with children were documented as experiencing homelessness in New Jersey on the night of the Point-in-Time (PIT) Count, which occurred on January 23, 2024. Family Household data from the 2024 Homeless Management Information System (HMIS) shows that a majority of heads of household in families experiencing homelessness were African American (59%) and female (85%). Nearly 69% were between the ages of 21 and 40, and only 21% reported having employment income at the time they entered the homeless services system.

Of the 9,283 total homeless households recorded in the 2024 PIT Count, 1,488 households (16%) consisted of families with at least one adult and one child. The vast majority (98%) of these family households were staying in emergency shelters or transitional housing facilities on the night of the Count. HMIS data also indicates that fewer than 2% of individuals in these households were experiencing chronic homelessness.

In addition, the PIT Count identified 31 child-only households, consisting of 35 unaccompanied minors. All of these youth were residing in emergency shelter or transitional housing on the night of the Count.

During calendar year 2024, HMIS data identified 5,143 youth heads of household (HoH), individuals under the age of 25, within New Jersey's Coordinated Entry System (CES). Of this group, 69% were

between the ages of 21 and 24, while fewer than 6% were under the age of 18. Gender representation was nearly even, with males accounting for 50% and females for 47%.

The 2024 PIT Count identified 518 veterans experiencing homelessness in New Jersey, of whom 86 (16.5%) were unsheltered, reflecting a higher rate of unsheltered homelessness among veterans than among the general homeless population. According to 2024 HMIS data, veterans in CES were predominantly Black or African American (47%) and male (90%). Nearly 59% were between the ages of 51 and 70, and only 7% had employment income upon entry into CES. The rate of chronic homelessness among veterans was under 13%, notably lower than the 17% chronic homelessness rate among the broader homeless population.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the 2024 Point in Time Count report, the majority of people experiencing homelessness are African Americans and Non-Hispanic (50.2%). According to 2024 U.S. Census estimates, African Americans only made up 15.5% of the total state population. Whereas White individuals made up an estimated 70.4% of the total estimated population in New Jersey, they only represented 25.5% of the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2024 Point in Time Count report, 86% of people experiencing homelessness are sheltered.

Please see the above chart: *Nature and Extent of Homelessness*.

Discussion:

According to the 2024 AHAR report, New Jersey saw a 31% increase in homelessness from the previous year: 33% in sheltered homelessness vs. 23% unsheltered. The contributing factors cited were a continued impact of the state eviction moratorium expiration following COVID-19, as well as an increasingly unaffordable housing market amongst the rise of remote workers moving from New York City. Further, as housing costs have risen, incomes have not kept pace with rising costs, making housing instability a challenge for working people as well.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

New Jersey's special needs populations include 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.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	38,398 as of 2021
Area incidence of AIDS	See below map
Number of new cases prior year (3 years of data)	1,098 4.6% increase from 2018
Rate per population	397.2
Rate per population (3 years of data)	1,215 as of 2021

Table 27 – HOPWA Formula Use

Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	38,398 as of 2022
Area Prevalence (PLWH per population)	See below map
Number of new HIV cases reported last year	955 as of 2023

Data Source: NJSHAD and NJ Department of Health

Table 28 – HOPWA Data

County	PLWH/A
Atlantic	1351
Bergen	1952
Burlington	994
Camden	1994
Cape May	206
Cumberland	635
Essex	9573
Gloucester	494
Hudson	5249
Hunterdon	159
Mercer	1638
Middlesex	2328
Monmouth	1916
Morris	888
Ocean	910
Passaic	2537

Salem	164
Somerset	744
Sussex	208
Union	3003
Warren	199
County Unknown	41
Incarcerated	1,215
Total	38,398

Data Source: NJ Department of Health

County	PLWH/A	Population	Prevalence Rate (per 100,000)
Atlantic	1,351	263,670	512.38
Bergen	1,952	955,732	204.24
Burlington	994	461,860	215.22
Camden	1,994	523,485	380.91
Cape May	206	95,285	216.19
Cumberland	635	150,972	420.61
Essex	9,573	863,728	1,108.34
Gloucester	494	292,206	169.06
Hudson	5,249	724,854	724.15
Hunterdon	159	125,510	126.68
Mercer	1,638	387,340	422.88
Middlesex	2,328	863,162	269.71
Monmouth	1,916	645,354	296.89
Morris	888	509,285	174.36
Ocean	910	637,229	142.81
Passaic	2,537	524,118	484.05
Salem	164	64,235	255.31
Somerset	744	345,361	215.43
Sussex	208	144,221	144.22
Union	3,003	575,345	521.95
Warren	199	109,632	181.52

Data Source: NJ Department of Health /CDC HIV Surveillance C35.F57

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant-based rental assistance	187
Short-term Rent, Mortgage, and Utility	N/A
Facility-Based Housing (Permanent, short-term or transitional)	N/A

Data source: Current project sponsor Caper/Sage Progress Reports 2024-2025

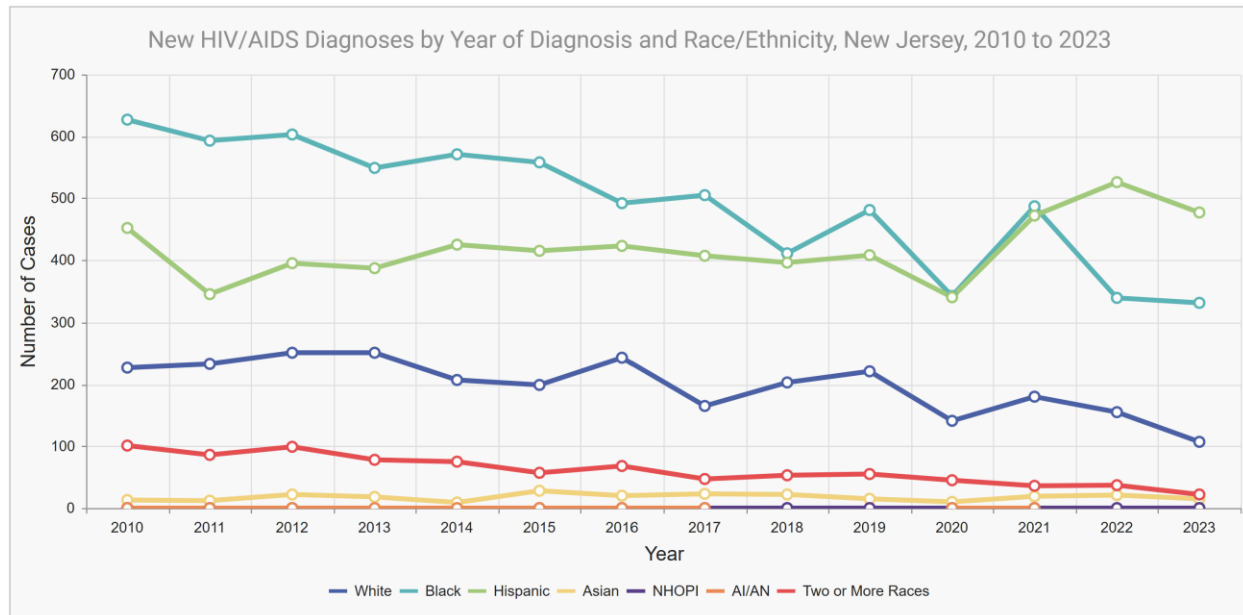
Table 29 – HIV Housing Need

According to the New Jersey Department of Health’s Medical Monitoring Project (2015–2020), an estimated 14,159 individuals living with HIV in the state had shelter or housing-related needs.

HIV Housing Need

The 2025 New Jersey Consolidated Plan recognizes that the Housing Opportunities for Persons With AIDS (HOPWA) program continues to serve as the foundation for addressing the housing needs of individuals living with HIV/AIDS. HOPWA plays a critical role in linking affordable housing with healthcare and supportive services, forming a comprehensive system of care that enhances stability and health outcomes. Research consistently demonstrates that individuals with stable housing are far more likely to access and remain engaged in HIV-related medical care, including regular primary care visits and antiretroviral (ARV) treatment. Housing instability remains one of the most significant barriers to ARV adherence, often outweighing factors such as insurance coverage or substance use. Through targeted housing interventions, the HOPWA program improves both housing stability and health engagement, thereby supporting viral suppression and reducing the risk of HIV transmission. These efforts align with the state’s broader goals of improving health quality and ending the HIV epidemic.

Please see the below demographic data from the NJ Department of Health for new diagnosis between 2010 and 2023.



Describe the characteristics of special needs populations in your community:

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, veterans, persons with alcohol/other drug addictions, victims of domestic violence, and persons living with HIV/AIDS. Many of these households have very low incomes.

Persons with Physical or Developmental Disabilities

The 2019-2023 Census data suggests that 975,308 people, or 10.6% of the State's population, were living with a disability. A disability is defined as a physical or mental impairment that substantially limits one or more major life activities. These residents are in need of supportive services and housing options to remove environmental barriers in their homes. Nearly 30% of those aged 65 or older in New Jersey were living with a disability. Ambulatory disabilities are the highest disability types for those aged 65 or older, followed by independent living difficulties (because of a physical, mental, or emotional limitation, having difficulty doing errands alone such as visiting a doctor's office, or shopping). There is a need for more housing assistance for those living with disabilities, especially the elderly population.

Elderly and frail elderly

New Jersey residents over the age of 65 represent 16.8% of the population, based on the 2019-2023 Census data. Seniors are considered a special needs group because of their typically limited incomes, mobility limitations, and need for health care and other supportive services. Many seniors live on fixed incomes and/or have disabilities, creating financial pressures that can reduce independence, especially as costs rise. Seniors are more likely to live on fixed incomes making them sensitive to increasing cost

burden has housing and other costs rise. Further, seniors are more reliant on public and assisted forms of transportation.

Severe mental illness

Persons with disabling mental health conditions represent a significant portion of New Jersey's at-risk and homeless populations. According to the Office of Homelessness Prevention (OHP) 2022 Annual Report, approximately 33.2% of individuals receiving services within the state's Homelessness Prevention and Supportive Services Ecosystem (HPSE) had a disabling condition at intake, including mental illness and co-occurring disorder.

Clients with disabilities were more likely to:

- Use emergency shelters and permanent/transitional housing than those without disabilities;
- Require more sustained case management and behavioral health coordination to maintain stable housing; and
- Experience unsheltered homelessness or be disconnected from mainstream mental health resources

Alcohol/drug addictions

Substance use, including alcohol and opioid addiction, remains a leading contributing factor to housing loss in New Jersey. According to the OHP 2022 Annual Report, 7.95% of individuals experiencing chronic homelessness identified drug or alcohol abuse as the primary cause of their housing crisis which is more than twice the rate for the general population experiencing homelessness (3.53%).

OHP and HMIS data also show:

- Individuals with substance use histories are more likely to be unsheltered or to cycle through emergency shelter and street outreach services.
- A need for low-barrier transitional housing and harm-reduction-aligned recovery programs targeted at those exiting inpatient detox or justice settings.

The overlapping nature of addiction, untreated mental illness, and trauma reinforces the need for coordinated service delivery and integrated care.

Victims of domestic violence

Domestic violence continues to drive housing instability for individuals and families across New Jersey. According to the 2023 New Jersey Domestic Violence Offense Report, there were 70,828 reported domestic violence incidents, a 5% increase from 2022. Children were involved or present in 16,858 incidents (24%), and alcohol and/or drugs were involved in 21% of cases.

The OHP 2022 Annual Report provides detailed demographic and service access insights:

- Among female domestic violence survivors, the majority were Black, African American, or African (1,376 individuals), followed by White (987) and Hispanic (465) survivors;
- Male survivors more frequently accessed emergency shelter (47.1%) than prevention or transitional programs

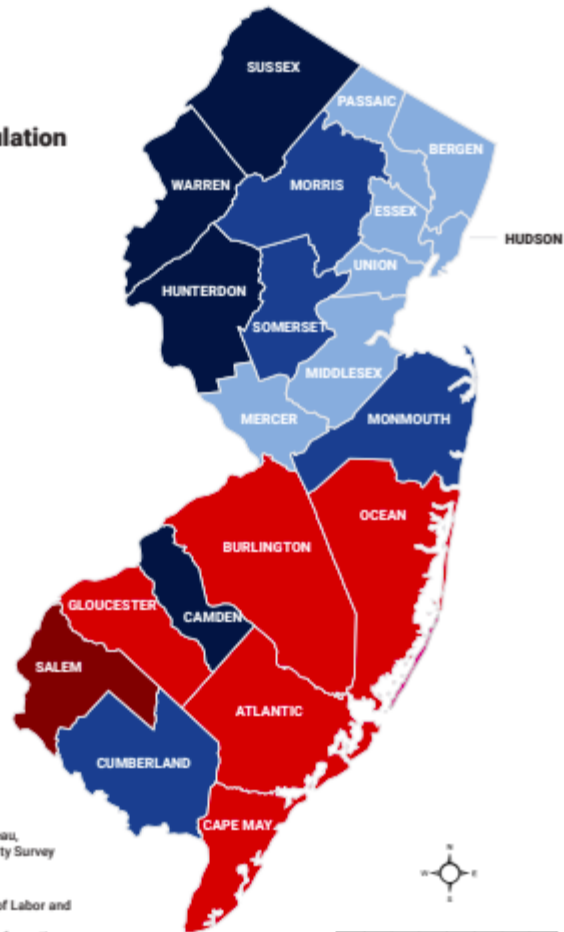
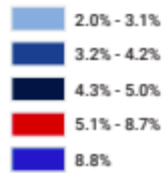
During the 2024 NNEDV Domestic Violence Counts Census, New Jersey providers served 1,344 survivors in a single day, including 733 sheltered clients and 187 unmet service requests, with 74% of unmet needs related to housing/shelter.

Veterans

The New Jersey Office of Research and Information reported there to be 279,600 veterans living in New Jersey in 2023, with 20% residing in either Burlington County or Ocean County. Joint Base McGuire-Dix-Lakehurst is near these counties, which could explain a larger concentration of veterans residing there. The map below highlights the veteran population by county and indicates the southern half of the State typically sees greater percentages of veterans. It was also estimated that 21.7% of veterans in the State have a disability related to their military service.

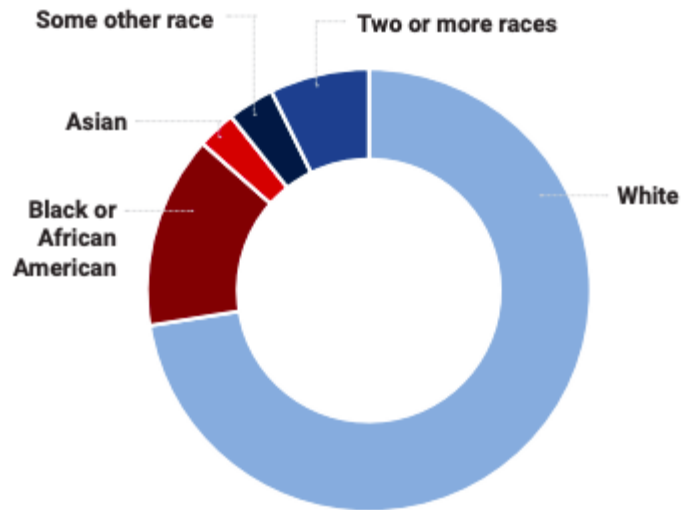
Percent of Veteran Population by County

Veteran Population

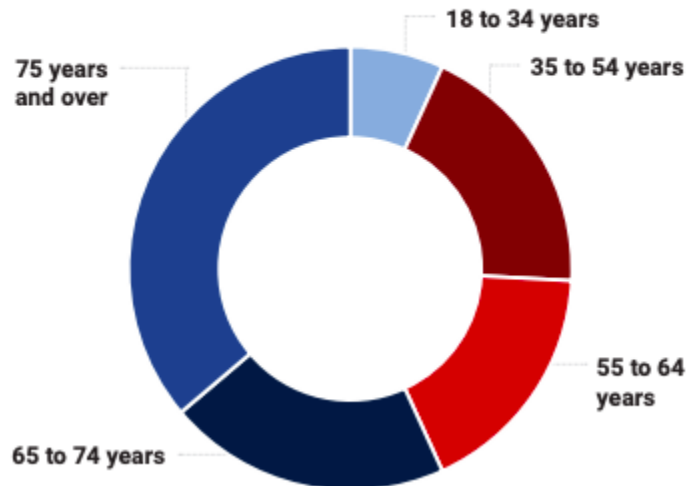


It is estimated that about 25% of veterans in New Jersey are non-White and 9.3% are Hispanic. Over half of the State's veteran population is over the age of 65 years old.

Veterans by Race¹



Veterans by Age



HIV/AIDS

According to the New Jersey State Health Assessment, the number of individuals living with HIV/AIDS increased from approximately 32,000 in 2010 to around 37,000 in 2023. Black residents continue to

represent the largest racial demographic living with HIV/AIDS, followed by Hispanic residents, with recent increases observed in the Hispanic population. Since 2018, the age group with the highest prevalence has been individuals aged 55 to 64, reflecting improved longevity due to advances in treatment and care. Males also continue to account for the majority of new diagnoses, with Hispanic males reporting the highest rate in 2023, followed by Black males. Among age groups, males aged 25–34 had the highest rate of new diagnoses in 2023. Overall, new diagnosis rates have remained relatively stable since 2010, with a notable decrease in 2020, likely due to reduced testing during the COVID-19 pandemic, and a modest decline between 2022 and 2023.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and frail elderly are often cost burdened as a result of being on a fixed income. Many of these households may need home modifications and supportive services so that they can age in place. In addition, this population needs access to affordable transportation and health care.

Persons with disabilities face a range of housing related issues. Many people with disabilities rely solely on Supplemental Security Income to live. This limited income results in this population often paying over 50% of their income for housing. In addition, persons with disabilities also need housing options free from environmental barriers, caregivers, and access to affordable transportation.

Persons with alcohol and other drug addictions require a wide range of human service needs. Health problems resulting from substance abuse can cause a financial burden, lead to a physical or mental disability, and also an inability to work. In addition to health concerns and health care needs, addictive disorders disrupt relationships with family and friends.

Persons with HIV/AIDS vary in their needs for housing and housing related services. People living with HIV/AIDS face a broad range of housing and supportive service needs, often driven by the compounded effects of declining health, limited income, and co-occurring conditions such as mental illness and substance use disorders. As the population ages, many individuals require housing that accommodates in-home caregivers, assisted living supports, or access to hospice care. Supportive housing models that integrate medical care, mental health services, and substance use treatment are especially critical for individuals with multiple diagnoses. These needs are identified through epidemiological data, client assessments, service provider input, and analysis of demographic trends, such as age, disability status, and veteran status, ensuring that services are tailored to the evolving characteristics of the population. Programs like HOPWA help address these needs by providing housing stability alongside access to critical care and supportive services.

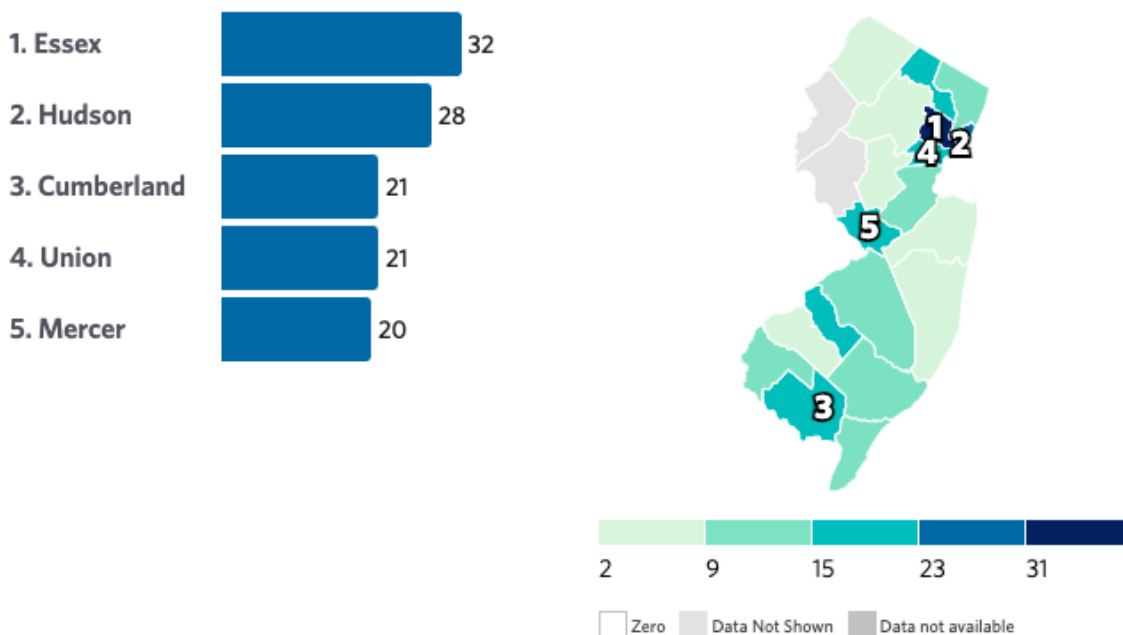
Victims of domestic violence, dating violence, sexual assault, and stalking may need both support services and housing. Victims of domestic violence have significant immediate needs for shelter and crisis services, and ongoing needs for support to overcome the trauma they have experienced in order to move on with their lives.

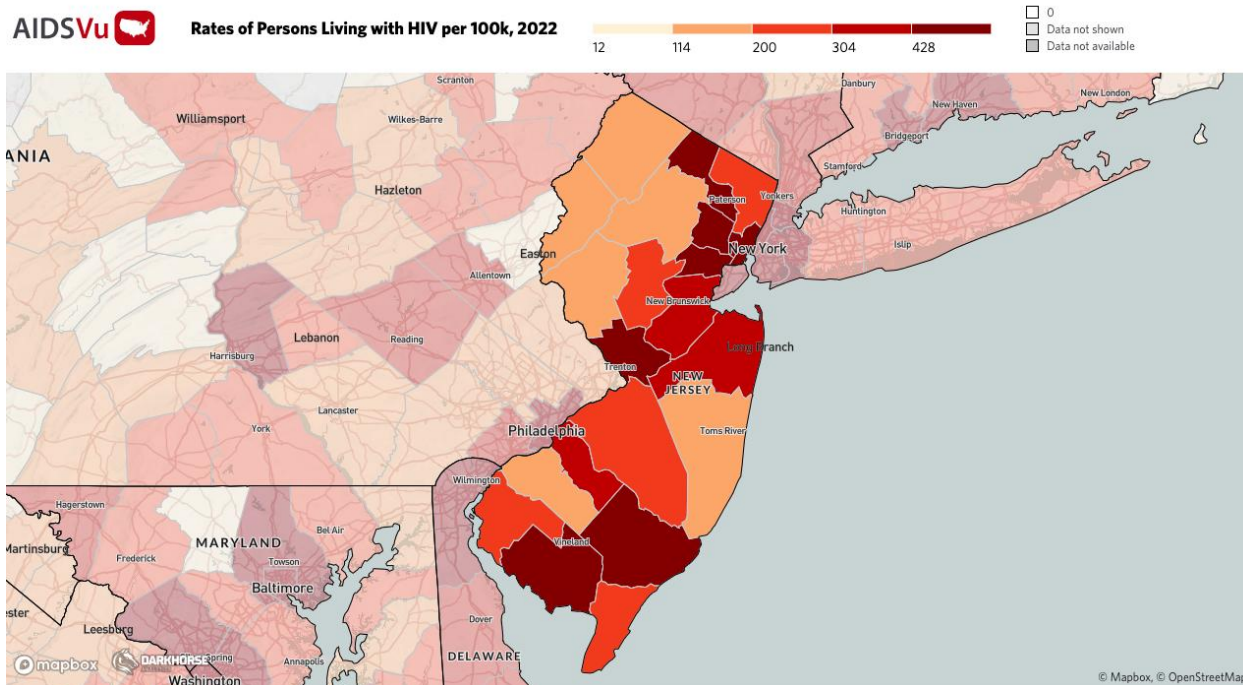
Veterans, in addition to housing, need a multitude of services. These services may include mental health/social services counseling, addiction counseling, vocational rehabilitation counseling, and training.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

AIDSVu, an online mapping tool that uses data obtained from the CDC's National HIV Surveillance database to visualize the impact of the HIV epidemic across the United States, estimates that in 2022, there were 35,360 people living with HIV in New Jersey. The top counties for new diagnoses rate per 100,000 people were Essex, Hudson, Cumberland, Union, and Mercer. HIV impacted men more than women, data indicates 69% of HIV cases in the State were men. Black or African American residents and Hispanic residents were more impacted than other groups. Forty-one percent of HIV cases were Black or African American residents and 32.6% of HIV cases were Hispanic residents. In 2022, 31.7% of new diagnoses were Black or African American residents and 47.9% of new diagnoses were Hispanic residents. The map below shows the rates of people living with HIV per 100k people, with the darker red areas indicating a higher rate.

TOP AREAS: NEW DIAGNOSES RATE PER 100K, 2022





If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The DCA's HOME TBRA program preferences include: 1) veteran heads of households; 2) elderly heads of households at least 62 years old; and 3) permanently disabled heads of household. Seniors, veterans and people with disabilities are most likely to live on fixed incomes that cannot keep up with the increases in market rents. Preferencing these groups helps to narrow the gap between the resources they receive and the resources they need to maintain stable and sustainable housing and services.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Development of public facilities, public improvements, and infrastructure throughout the State is essential to meet local housing and economic development needs and create suitable living environments. Public Facilities include water, wastewater and storm water systems, streets and sidewalks, and other utilities that make communities livable. In the State's CDBG program, public facilities may also include community centers, parks, fire protection and emergency facilities, food banks, and other public or nonprofit buildings where the public, and especially special need populations, can access essential services. These public facilities provide the foundation for successful economic and community development. Existing systems and facilities suffer from old age (the majority of New Jersey's public facilities are 50 years or older), deferred maintenance, and heavy use. Therefore, most of the State's public infrastructure is in need of rehabilitation or reconstruction.

How were these needs determined?

These needs were identified in both the electronic needs survey and meetings with CDBG grantees and stakeholders.

Describe the jurisdiction's need for Public Improvements:

A fully functioning public infrastructure system is critical for the State of New Jersey to meet its local community development and economic development/commercial needs. The State's mayors communicate to DCA on a regular basis that there is an overwhelming need for repairs to streets, street lighting, sewers, water supply or water mains, and blighted buildings. Many municipalities in New Jersey are in need of general reconstruction and rehabilitation of their main streets to address aging infrastructure and support local economic development.

How were these needs determined?

The needs for public facilities were determined through the electronic needs survey and conversations with mayors and local business administrators.

Describe the jurisdiction's need for Public Services:

The State can fund an array of public services with CDBG funds. These services generally target persons with lower incomes and special needs. When asked during public comment sessions about the need for increased funds for public services, stakeholders and grantees advocated for increased funding for public services. The needs were varied but followed similar trends. In all areas of the state, respondents felt that there was an urgent need to provide supportive services and services for special needs

populations. Persons who experience chronic homelessness due to mental health issues or substance abuse and victims of domestic violence were most frequently mentioned.

How were these needs determined?

The needs were determined through discussions with present CDBG grantees, the electronic needs survey, and consultations with stakeholders.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

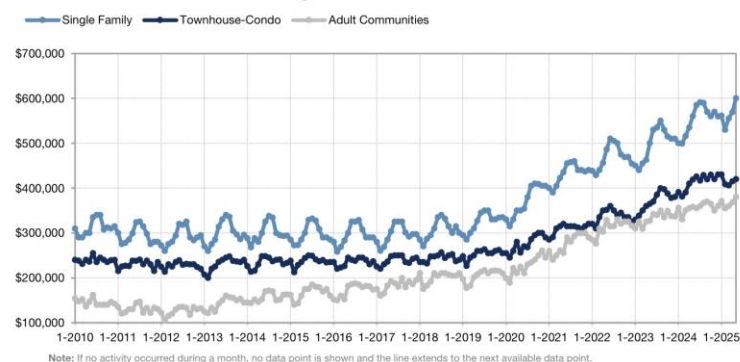
The housing market in New Jersey is shaped by rising home and rental prices, an aging housing stock, persistent cost burdens, and disparities in housing conditions and access. Based on ACS 2009-2013 and 2019-2023 5-Year Estimates, New Jersey experienced a 30.7% increase in median home values between these periods, rising from \$327,100 to \$427,600 (as seen in Table 32). Median gross rent rose by 41%, from \$1,172 to \$1,653 during the same period. These increases outpaced wage growth and contributed to widespread housing affordability challenges. According to ACS data, nearly half (48.3%) of renter households are cost burdened, and 25.2% are severely cost burdened, compared to 28.5% and 12.1% of owner households, respectively.

The U.S. Bureau of Labor Statistics Consumer Price Index Inflation Calculator illustrates that inflation also has an impact on what residents can afford. In 2014, the median income in New Jersey was \$71,919. A \$71,919 income in 2014 would have the same buying power in 2023 as \$91,181. As shown in Map 4.14, 12 of New Jersey's counties still show an average income for their residents of less than \$70,000. The Consumer Price Index for All Urban Consumers illustrates rising costs. Between May 2024 and May 2025, food prices increased 2.4% and all other commodities other than energy increased 2.8%. Shelter costs increased 3.9%, medical care increased 3%, and transportation increased 2.8%. When taken as a category, energy prices decreased by 3.5% due to decreases in fuel oil and gasoline. However, sharp increases were shown in electricity with increases of 4.5% and piped gas services 15.3%.

Despite an overall housing unit surplus statewide, 3.77 million units vs. 3.48 million households, there is a mismatch between available units and affordable options for low- and extremely low-income households, particularly in northern counties where housing costs have escalated most rapidly.

Increases in home values have continued for single family units and units in adult communities through 2024 and 2025 as shown below in the median sales price data published by New Jersey Realtors. The median single-family sales price rose from 585,000 in June 2024 to \$600,000 (+2.6%) in May 2025. For units in adult communities, median sales prices rose from \$355,000 to \$380,000 (+7%) in the same period. Only townhouses and condominiums' median sales prices decreased in this period, falling slightly from \$425,500 to \$420,000. As shown in the chart, the steep increases in median sales prices began in 2020 and have largely continued to the present.

Historical Median Sales Price by Month



	Single Family	Townhouse-Condo	Adult Communities
June 2024	\$585,000	\$425,500	\$355,000
July 2024	\$591,150	\$416,752	\$360,000
August 2024	\$590,000	\$429,000	\$366,750
September 2024	\$570,000	\$419,450	\$369,990
October 2024	\$560,000	\$429,990	\$365,000
November 2024	\$570,000	\$419,995	\$350,000
December 2024	\$559,450	\$430,000	\$359,950
January 2025	\$561,250	\$430,000	\$371,000
February 2025	\$530,000	\$408,667	\$355,000
March 2025	\$555,000	\$406,000	\$360,000
April 2025	\$569,000	\$415,000	\$368,000
May 2025	\$600,000	\$420,000	\$380,000
12-Month Med.*	\$573,000	\$420,000	\$364,500

* Median Sales Price for all properties from June 2024 through May 2025. This is not the average of the individual figures above.

Source: New Jersey Realtors, Monthly Indicators, June 2025

In comparison to national data provided by the National Realtors Association, New Jersey's median home sale prices for single family homes are increasing at about double the rate of national median prices. Across the U.S., single family median home sale prices rose just 1.3% from May 2024, and the median single-family home sale price was \$427,800 in May 2025. Condominium and Co-op median sale prices increased just .7% nationally, and the median sales price for condominiums and co-ops in the U.S. is \$371,300.

New Jersey Realtors data also includes information for each county in New Jersey. An analysis of this data shows the greatest increase in single-family median sales prices between 2024-2025 in Mercer County with an increase of 25%, which following an 11.2% increase between 2023 and 2024. Other counties with significant increases in median single-family home sale prices between 2024 and 2025 include Salem County (16.6%), Cape May County (12.6%), and Somerset County (11.3%). Of note, adult community median sale prices also increased between 2024 and 2025 in Somerset County and Cape May County, with increases of 30.9% and 23.5% respectively.

Based on ACS data, over 63% of the housing stock was built before 1980, and a significant share was built prior to 1950. Aging infrastructure creates multiple challenges, including housing options free from environmental barriers for seniors and people with disabilities, and exposure to lead-based paint and outdated systems. Renter households are more likely to experience at least one housing problem, mainly cost burden, though owner-occupied units also show signs of aging and require targeted preservation efforts.

New Jersey's workforce is concentrated in health care (13.7%), education (10.5%), retail (10.5%), and professional/technical services (10.1%) as shown in ACS data. While these sectors offer a range of opportunities, housing affordability remains a constraint, particularly for low-wage service workers. Commuting times are increasing, and geographic mismatches between employment hubs and affordable housing options are pushing residents into longer travel times, compounding household costs and time burdens.

MA-10 Number of Housing Units – 91.310(a)

Introduction

Table 30 shows 2019-2023 ACS data, which reports that the number of housing units increased to 3,775,842, of which about 63% were single-family households, 25% were duplexes, quadruplexes, or smaller multifamily buildings (less than 20 units), about 12% were multifamily buildings (20+ units), and 1% were mobile homes, boats, RV's, vans, showing a small increase in multifamily buildings over 20 units. The 2019-2023 Census data further estimates that 15.7% of the State's housing units are small multifamily buildings (3-19 units), 4.2% are medium multifamily buildings (20-49 units), and 7.9% are large multifamily units (50+ units). Maps 4.1 - 4.3 show the concentration of small, medium, and large multifamily buildings throughout the State. The northeastern counties have the largest concentrations of multifamily housing units. This data indicates increases in total units from the 2016-2020 ACS Five Year Estimates, which showed the State of New Jersey had 3,595,055 housing units, of which 63% were single-family units, 26% were duplexes, quadruplexes, or smaller multifamily buildings (less than 20 units), 10% were multifamily buildings (20+ units), and 1% were mobile homes, boats, RV's, vans, etc. The largest shift in market share was in multifamily buildings with more than 20 units with increases from 10% to 13%.

Table 31 shows 2019-2023 ACS data, which reports that the number of homeowners in the State is 2,215,482 and the number of renters is 1,262,873, which equates to approximately 64% of New Jersey residents being homeowners and 36% being renters. Over 77% of homeowner units were 3 or more-bedroom dwellings, while only 23% of renter units were 3 or more-bedroom dwellings. Thirty-six percent of renter units were 2-bedroom dwellings, 33% were 1-bedroom dwellings, and 7% were zero-bedroom dwellings. In contrast, 2016-2020 ACS data reported 2,052,073 homeowners and 1,147,038 renters in New Jersey. At that time, over 75% of homeowner units were 3 or more-bedroom dwellings, while only 25% of renter units were 3 or more-bedroom dwellings. Thirty-seven percent of renter units were 2-bedroom dwellings, 33% were 1-bedroom dwellings, and 6% were zero-bedroom dwellings. These changes show a loss of family-sized units between these periods. Stakeholders report that the larger family sized units are often the most difficult to find, especially at affordable rents. A decrease in the number of larger-sized units intensifies these challenges.

Map 4.4 shows that Ocean County, Sussex County, and Hunterdon County have the highest rate of homeowner households. Map 4.5 shows that there are higher concentrations of renter households in northeastern counties, especially in Essex County and Hudson County. The areas with more multifamily housing units correlate with the areas that have more renter households.

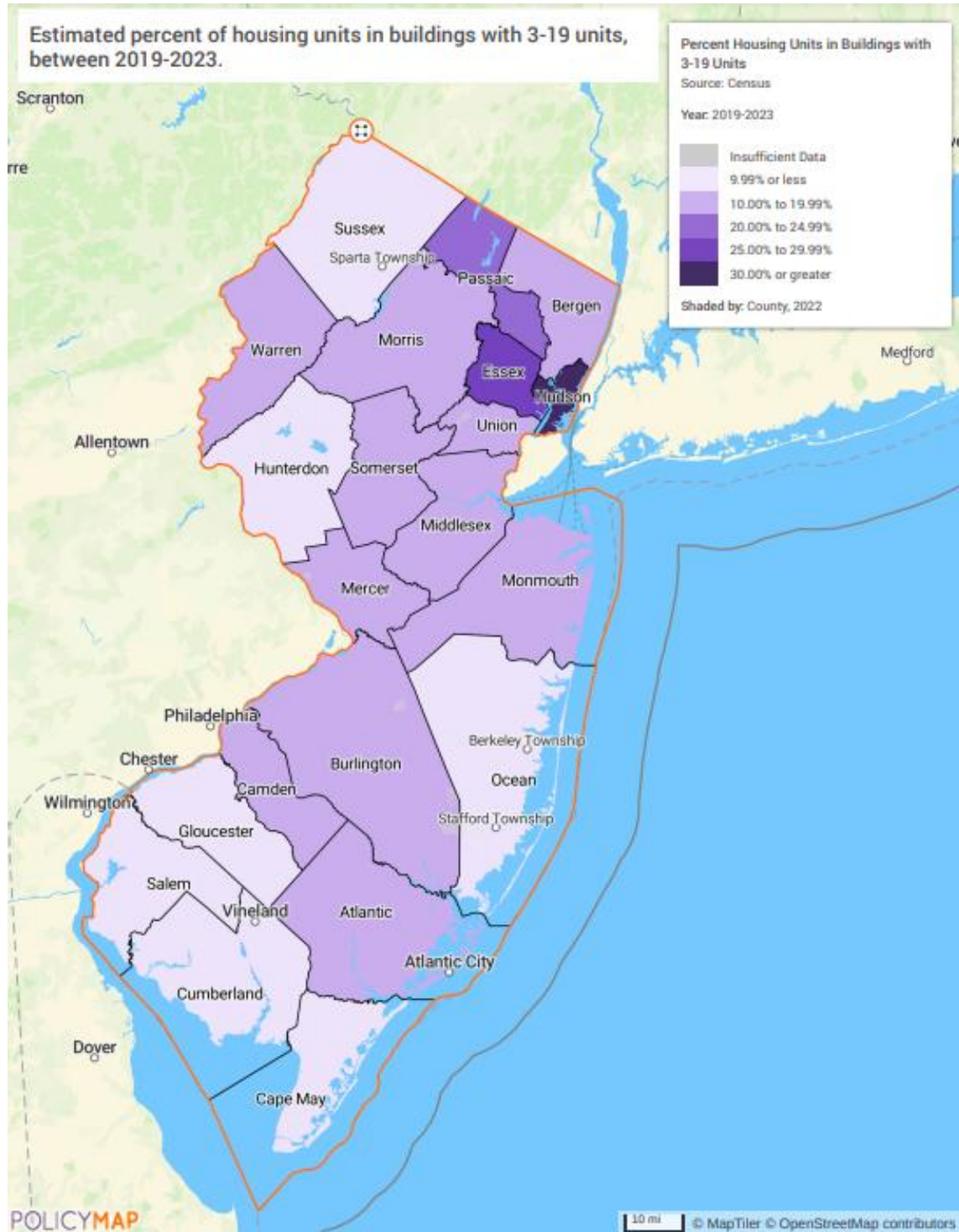
All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,991,416	52.7%
1-unit, attached structure	375,870	10%
2-4 units	555,142	14.7%
5-19 units	361,369	9.6%
20 or more units	455,572	12.1%
Mobile Home, boat, RV, van, etc.	36,473	1%
Total	3,775,842	100%

Table 30 – Residential Properties by Unit Number

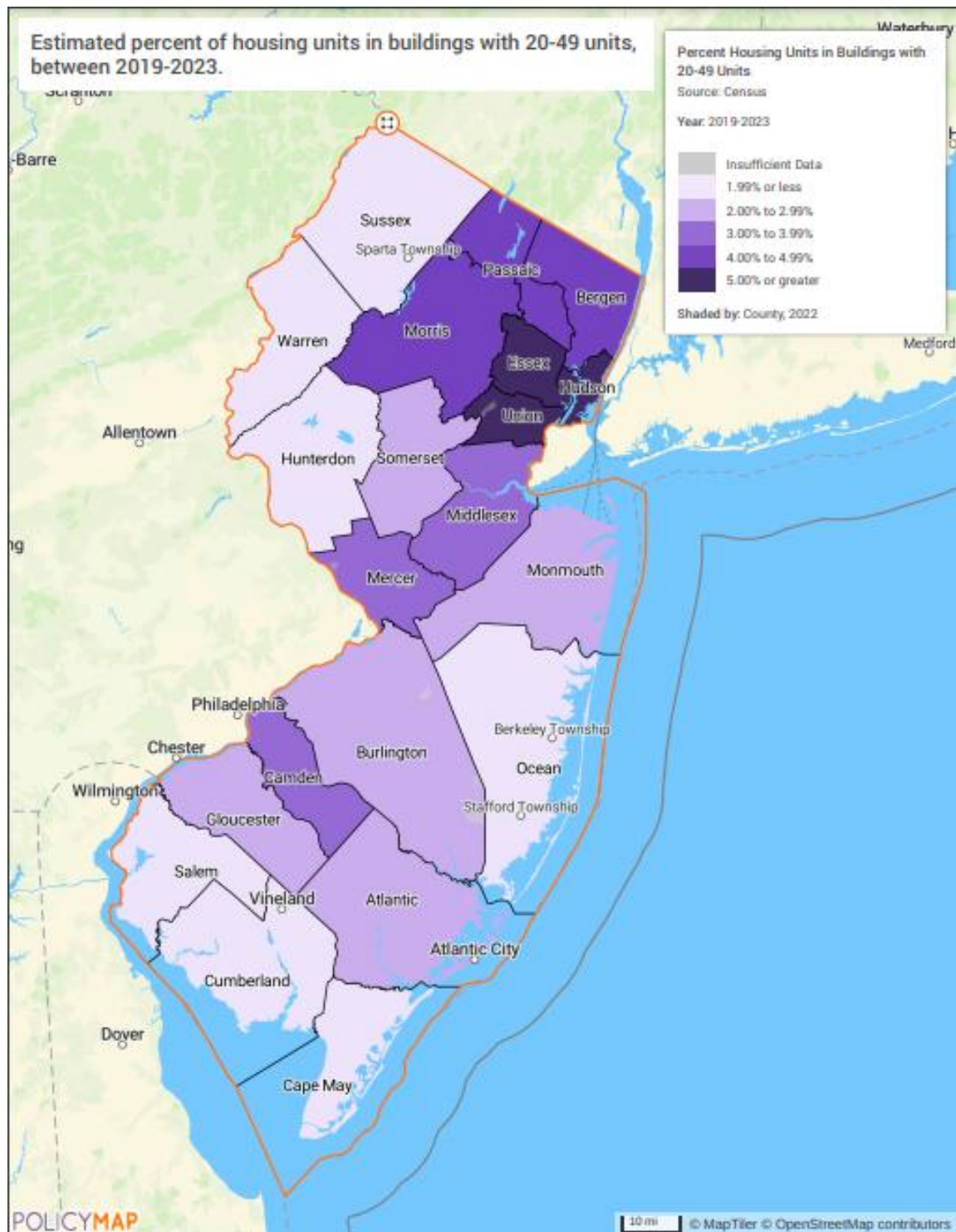
Data	2019-2023 ACS
Source:	

Map 4.1
Percent Housing Units in Buildings with 3-19 Units
State of New Jersey
2019-2023 ACS



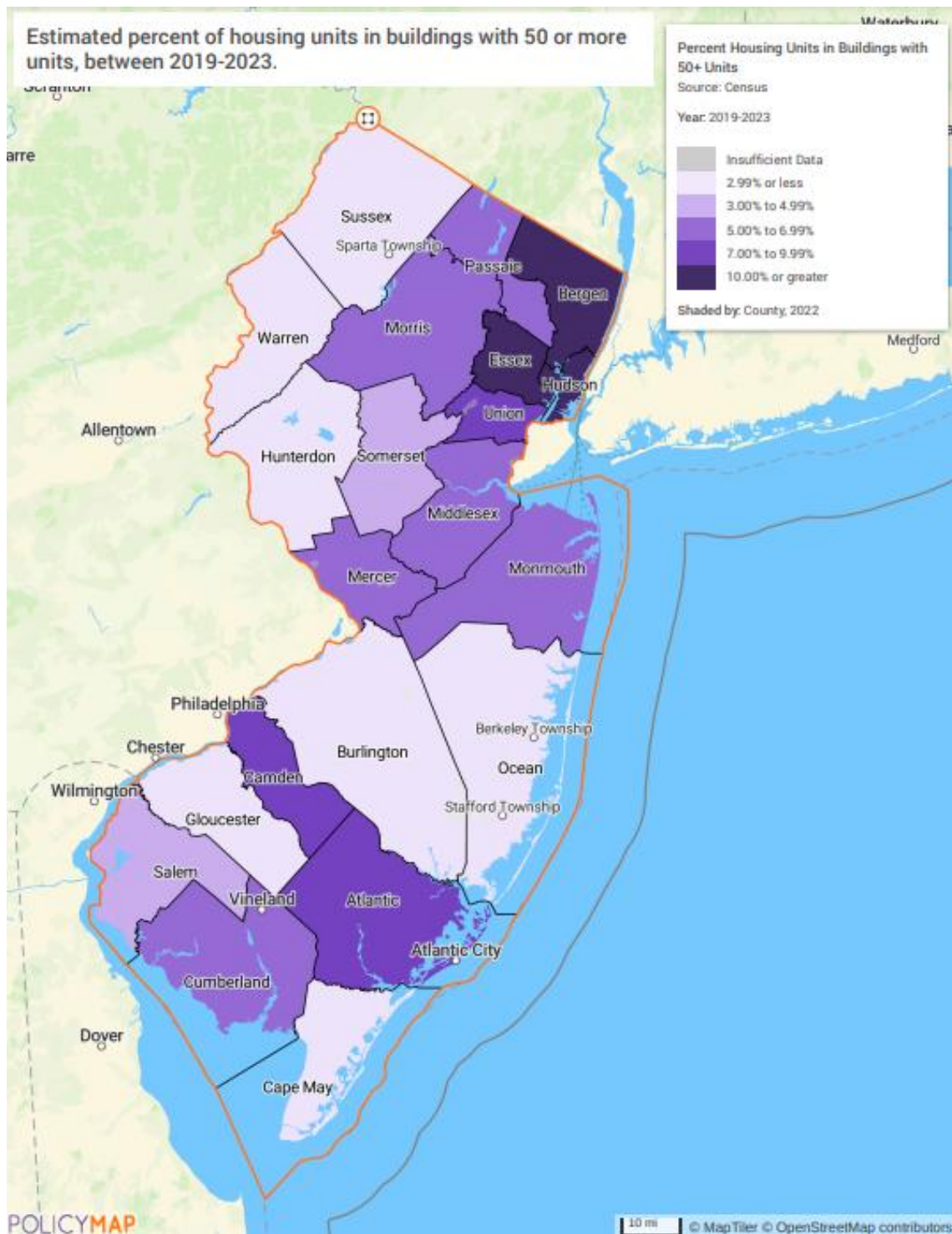
Map 4.2

Percent Housing Units in Buildings with 20-40 Units
State of New Jersey
2019-2023 ACS



Map 4.3

Percent Housing Units in Buildings with 50+ Units
State of New Jersey
2019-2023 ACS



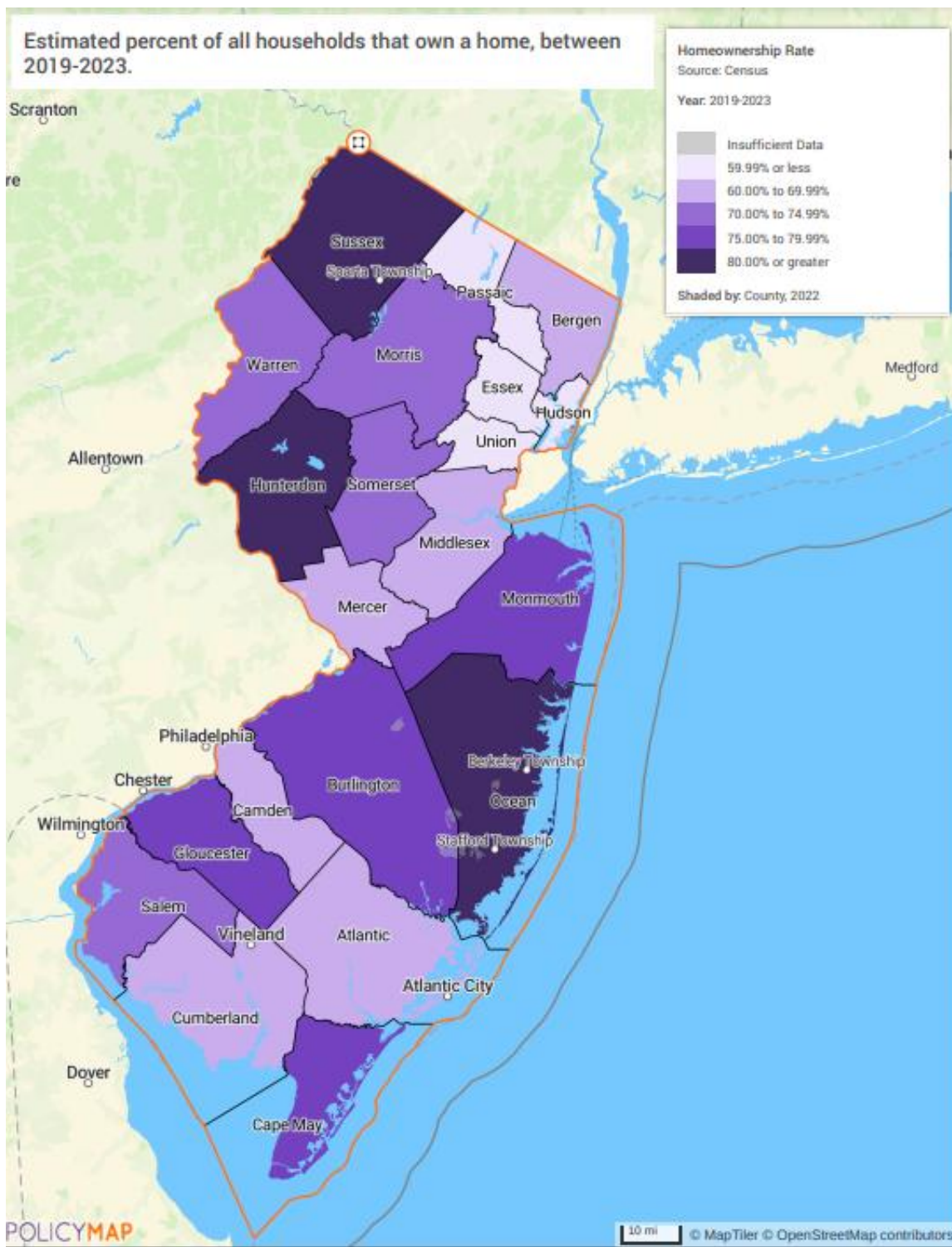
Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10,677	0.5%	90,023	7.1%
1 bedroom	68,730	3.1%	421,493	33.4%
2 bedrooms	421,462	19%	459,089	36.4%
3 or more bedrooms	1,714,613	77.4%	292,268	23.1%
Total	2,215,482	100%	1,262,873	100%

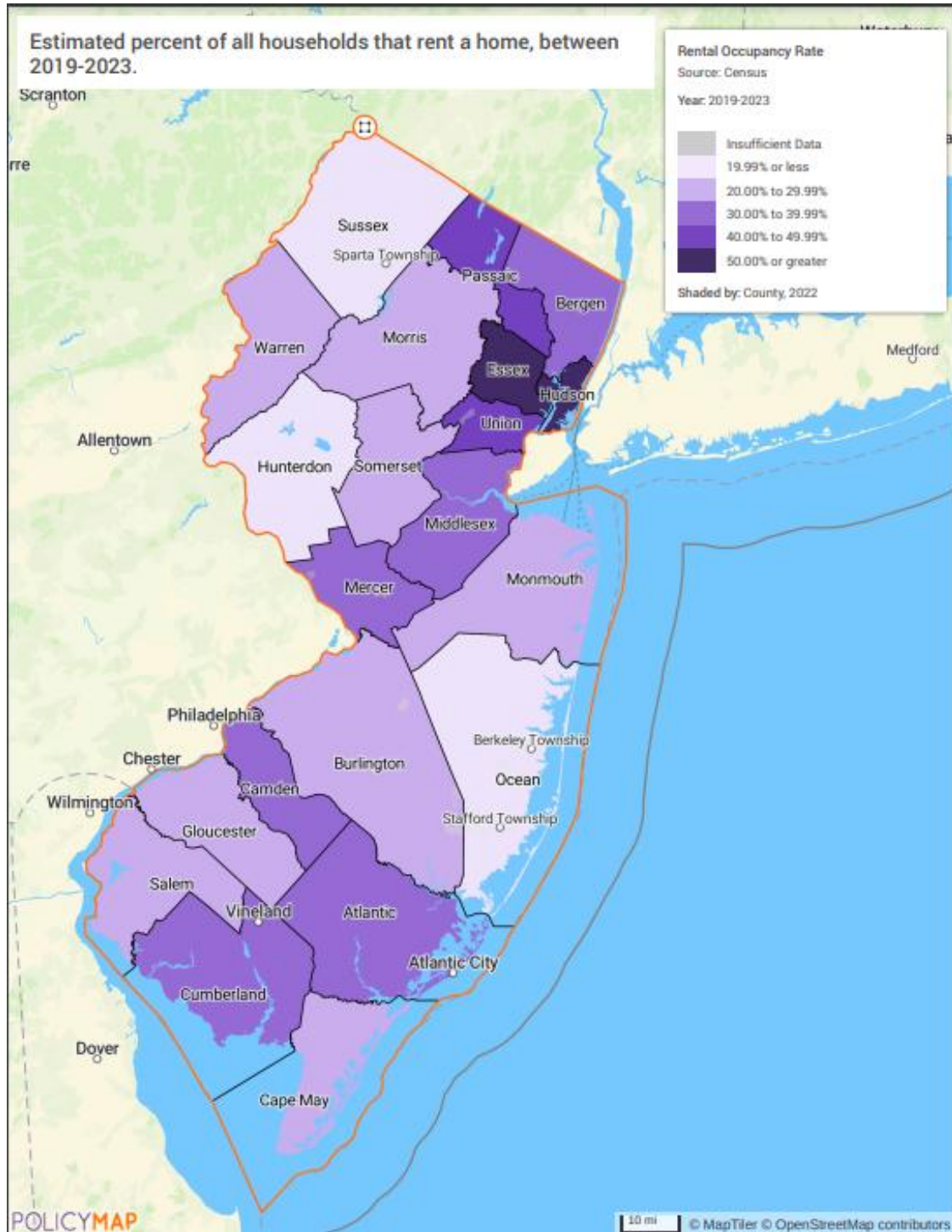
Table 31 – Unit Size by Tenure

Data	2017-2023 ACS
Source:	

Map 4.4
Percent Homeowner Households
State of New Jersey
2019-2023 ACS



Map 4.5
Percent Renter Households
State of New Jersey
2019-2023 ACS



Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

National Housing Preservation Database: According to the National Housing Preservation Database, as of December 2024, New Jersey had 145,806 publicly supported rental housing units that were subsidized with one or more federal programs, including the Low-Income Housing Tax Credit (LIHTC), project-based Section 8, HOME Investment Partnership Program, and public housing. For targeted tenant homes, 48,082 were elderly or disabled and 28,403 were family households. The database also estimates that 74% of extremely low-income renter households experience severe cost burden. The LIHTC program offers the greatest number of homes out of all federally assisted housing programs consisting of 66,907 units.

Picture of Subsidized Housing: Through the Picture of Subsidized Housing query tool, the U.S. Department of Housing and Urban Development captures demographic information for residents living in public housing, Section 202/811, Project-based Section 8, as well as residents with a housing choice voucher. This data omits key funding sources such as low-income tax credits, CDBG, HOME, or local funds. Units in projects that exclusively use these resources are not captured in this information.

Below are some key statistics from this data set, which is based on 2024 data:

- Nearly 290,000 residents live in public housing, Section 202/811 projects, project-based Section 8, or they have a Housing Choice Voucher.
- Approximately 79% of residents are extremely low-income and the average household income is \$20,859
- 75% of households are minority households. Nearly 44% of households are Black and 30% are Hispanic.
- About 57% of the nearly 170,000 publicly subsidized units are studios or one-bedroom apartments (57%), 25% are two-bedroom apartments, and 19% are three or more-bedroom apartments.
- Among heads of households 61 years or younger about 30% have a disability, and among heads of households 62 years or older about 37% have a disability. About 22% of households include members where all have a disability.
- About 56% of the heads of households are at least 62 years old. The next largest age group is heads of households in the 25 to 49-year-old category at 32%.

New Jersey Department of Community Affairs Programs: New Jersey administers assistance programs aimed at preventing homelessness and supporting people to transition into or maintain permanent housing. Programs offered include:

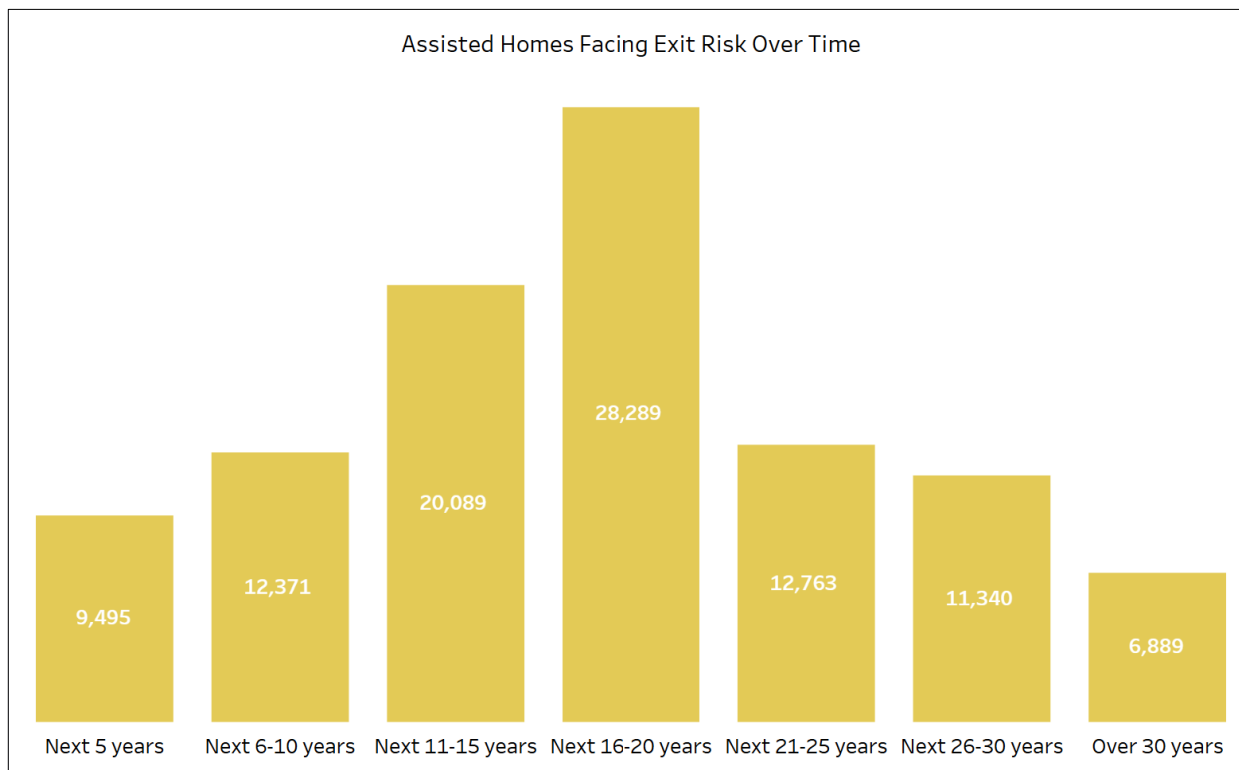
- Family Self-Sufficiency Program: available to families who are Section 8 Housing Choice Voucher participants.
- State Rental Assistance Program (SRAP): provides housing subsidies to very low-income residents. All SRAP income and eligibility requirements must be met, and the program serves 6,000 households. The State has established preferences for veterans, homeless, disabled, elderly, and local residency. United States Armed Forces veterans and surviving spouses are the highest priority. In addition, the Keeping Families Together (KFT) initiative pairs SRAP assistance with case management to assist over 600 homeless households who are involved with the child welfare system identify and secure housing and access necessary supportive services to ensure that children are not removed from their families or facilitate family reunification.
- Supportive Housing Connection (SHC): provides rental subsidies to people served by the New Jersey Department of Human Services.
- Housing Choice Vouchers (HCV): provides housing subsidies to low and very low-income residents who meet eligibility requirements. DCA gives preference to veterans, homeless individuals, people with disabilities, domestic violence survivors, and local residents. The program serves 24,419 households.
- Non-Elderly Disabled (NED): offers rental assistance to non-elderly individuals with disabilities, helping them live independently in the community.
- Homelessness Prevention and Rapid Re-housing (HPRP2): helps those at risk of eviction or living unsheltered by providing short-term assistance and case management services to obtain and maintain housing.
- Homelessness Prevention Program (HPP): offers up to three months of back rent for households facing eviction due to temporary financial hardship.
- Homelessness Diversion Pilot (Diversion): combines case management and flexible funding to help households avoid shelter entry or exit unsheltered homelessness quickly.
- Integrated Homelessness Prevention and Services (IHPS) deploys wrap-around homelessness services, delivers coordinated outreach, prevention, and rehousing services in targeted areas to reduce homelessness and reduce system recidivism.
- Rural and Suburban Street Outreach (R/S Outreach): uses mobile teams to assist unsheltered individuals in rural and suburban areas with housing stabilization and access to permanent housing.

- CoC Supportive Housing: provides long-term rental assistance and supportive services to individuals and families experiencing chronic homelessness and/or physical/mental disabilities and/or substance use disorders. The program aims to promote housing stability and self-sufficiency through case management, mental health services, and other support.
- HOME-ARP Tenant-Based Rental Assistance (TBRA): provides temporary rental assistance including rent, security deposits, and utility payments, helping participants achieve housing stability.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the National Housing Preservation Database in 2024, an estimated 9,495 publicly supported rental homes in New Jersey have affordability restrictions set to expire within the next five years. Of these, nearly 5,000 are units with renewable subsidies, with the remainder being non-renewable subsidies.

As shown in the chart below, the 2024 National Housing Preservation Database provides the number of expiring units over the next 30 years as well. The number of units expiring increases in each successive five-year period, with the largest number of units set to expire in the next 16 to 20 years.



Does the availability of housing units meet the needs of the population?

The available housing units do not currently meet the needs of low-income residents. Multiple factors impact the availability of decent and affordable housing throughout the State. These data points are based on 2019-2023 Census data:

- Cost burden (paying more than 30% of income towards housing costs) and severe cost burden (paying more than 50% of income towards housing costs).
 - 48.3% of renter households are cost burdened, and 25.2% are severely cost burdened.
 - 28.5% of owner households are cost burdened, and 12.1% are severely cost burdened.
- Housing Problems – includes lack of complete plumbing or kitchen facilities, having more than 1 occupant per room, or experiencing cost burden.
 - 28.4% of owner households and 51.6% of renter households experience at least one selected housing problem.

The 2019-2023 Census data shows that there are 3,775,842 housing units available for 3,478,355 households, indicating that there are enough housing units available. However, there are not enough affordable housing units available, especially for extremely low-income households. Some units may also be located further away from grocery stores, employment opportunities, schools, medical offices, and other amenities.

Describe the need for specific types of housing:

Housing for extremely low-income populations and for people with disabilities is always in high demand. According to stakeholders, rising costs and stagnated wages have only exacerbated the need for affordable housing for these populations and working households. Further, more working people are finding themselves at risk of homelessness or becoming homeless. Additionally, transitional housing is needed to support people in achieving housing stability.

MA-15 Cost of Housing – 91.310(a)

Introduction

According to ACS data presented in the 2009-2013 and 2019-2023 data sets, the median home value in the State increased by 30.7% and was at \$427,600 in 2023 from \$327,100 in 2013, which can be seen in Table 32 below. Chart 4.1 shows the change in home values between 2000 and 2023. Map 4.6 shows the median home values across the State. The northern counties have the highest concentrations of median home values over \$400,000. Map 4.7 shows the increase in home values between 2018 and 2023. The three counties that saw the largest increases in median home values between 2018 and 2023 were Union (36.8%), Monmouth (38.7%), and Hudson (39.7%) counties. Data presented in MA-05 shows that the upward trend in home values has continued into 2024 and 2025.

According to ACS data presented in the 2009-2013 and 2019-2023 data sets, as shown in Table 32, the median contract rent increased by 41% and was \$1,653 by 2023. Map 4.8 shows the median rental prices throughout the State based on 2019-2023 ACS data – the northern counties had higher median rental prices, consistent with having higher home values. Somerset County has the highest median gross rent prices, while Cumberland County and Salem County have the lowest. Map 4.9 shows the change in the median rental prices between 2018 and 2023. Union County (33.3%) and Hudson County (35.2%) had the highest increases in median gross rent prices between 2018 and 2023. Note that the ACS provided a 1-Year Estimate for 2023 Median income is \$1,667, which is slightly higher than the 5-Year estimate of \$1,653. Rent data provided by Zillow shows that rents have continued to increase between 2023 and 2025. As an example, median rent in the Trenton-Princeton NJ Metropolitan Statistical Area increased by 10% between May 2023 and May 2025 and rents in the Atlantic City-Hammonton, NJ MSA increased by 15%.

According to Table 34, there were more than two times as many rental units that are affordable to someone making 50-80% HAMFI when compared to a household with 30% HAMFI or less, and nearly two times more when compared to a household with 80-100% HAMFI. Owner occupied units have a similar pattern with significantly fewer units that are affordable to very low income- households, however, these disparities were greater with more than 11 times more units affordable to households with 50-80% HAMFI and more than 12 times more units affordable to households with 80-100% HAMFI.

Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	327,100	427,600	30.72%
Median Contract Rent	1,172	1,653	41.0%

Table 32 – Cost of Housing

Data Source:	2009-2013 ACS (Base Year), 2019-2023 ACS (Most Recent Year)
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Chart 4.1
Median Home Value
State of New Jersey

Median Home Value from 2000 to 2019-2023.

Powered by PolicyMap

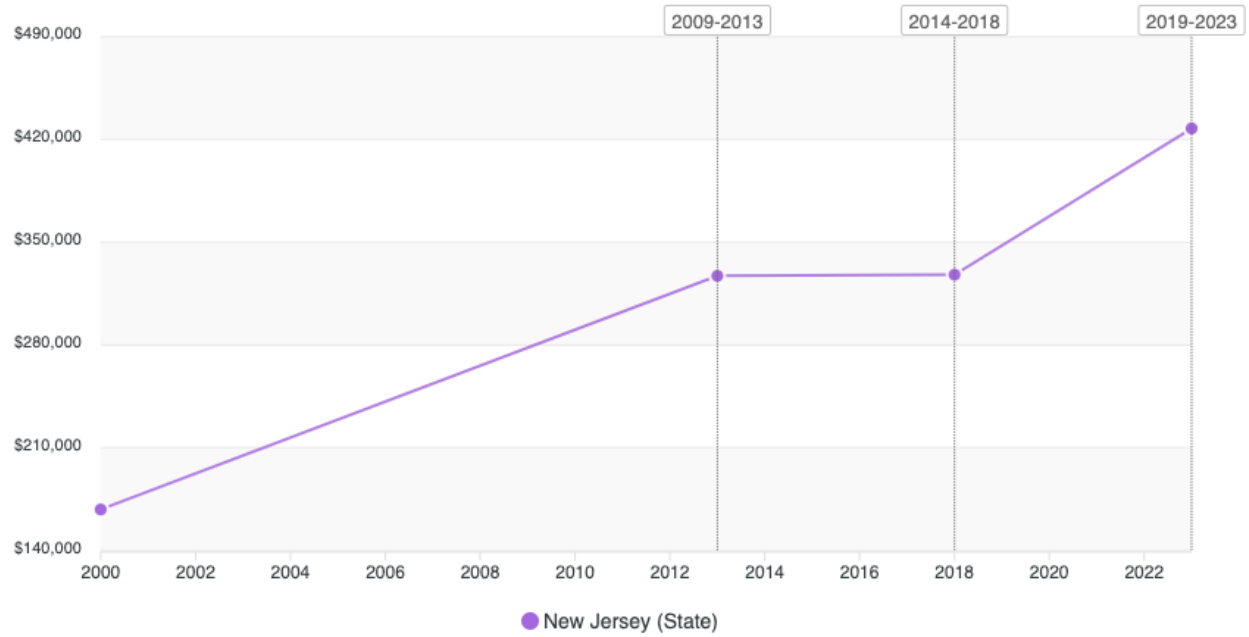
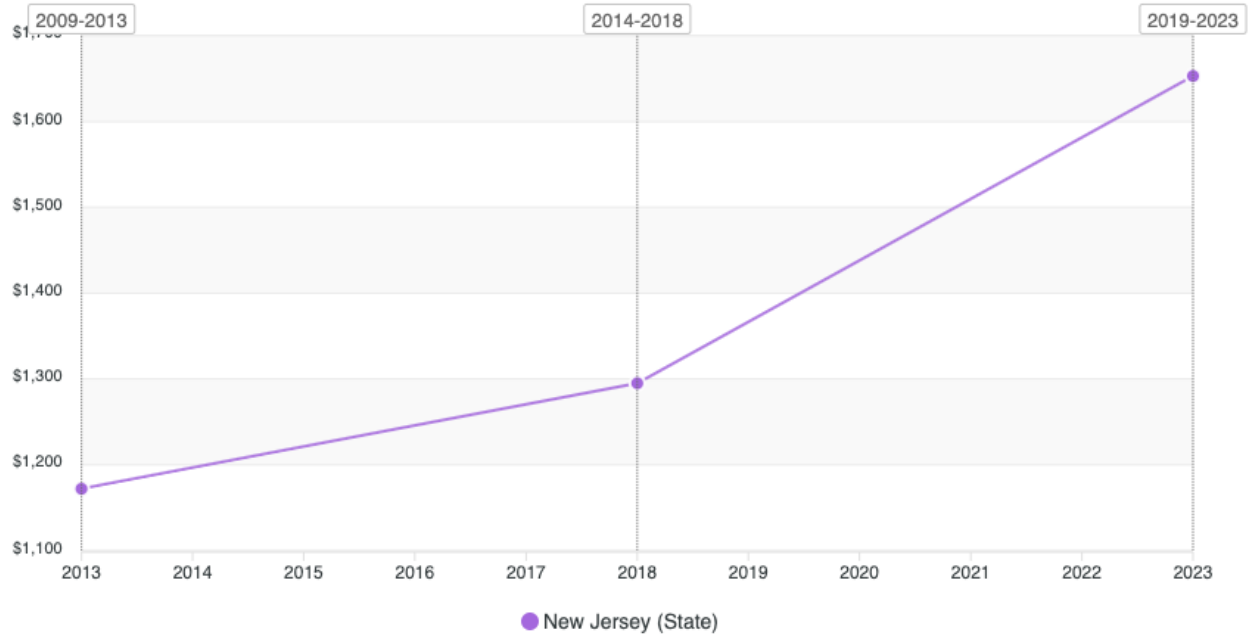


Chart 4.2
Median Gross Rent
State of New Jersey

Median Gross Rent from 2009-2013 to 2019-2023.

Powered by PolicyMap

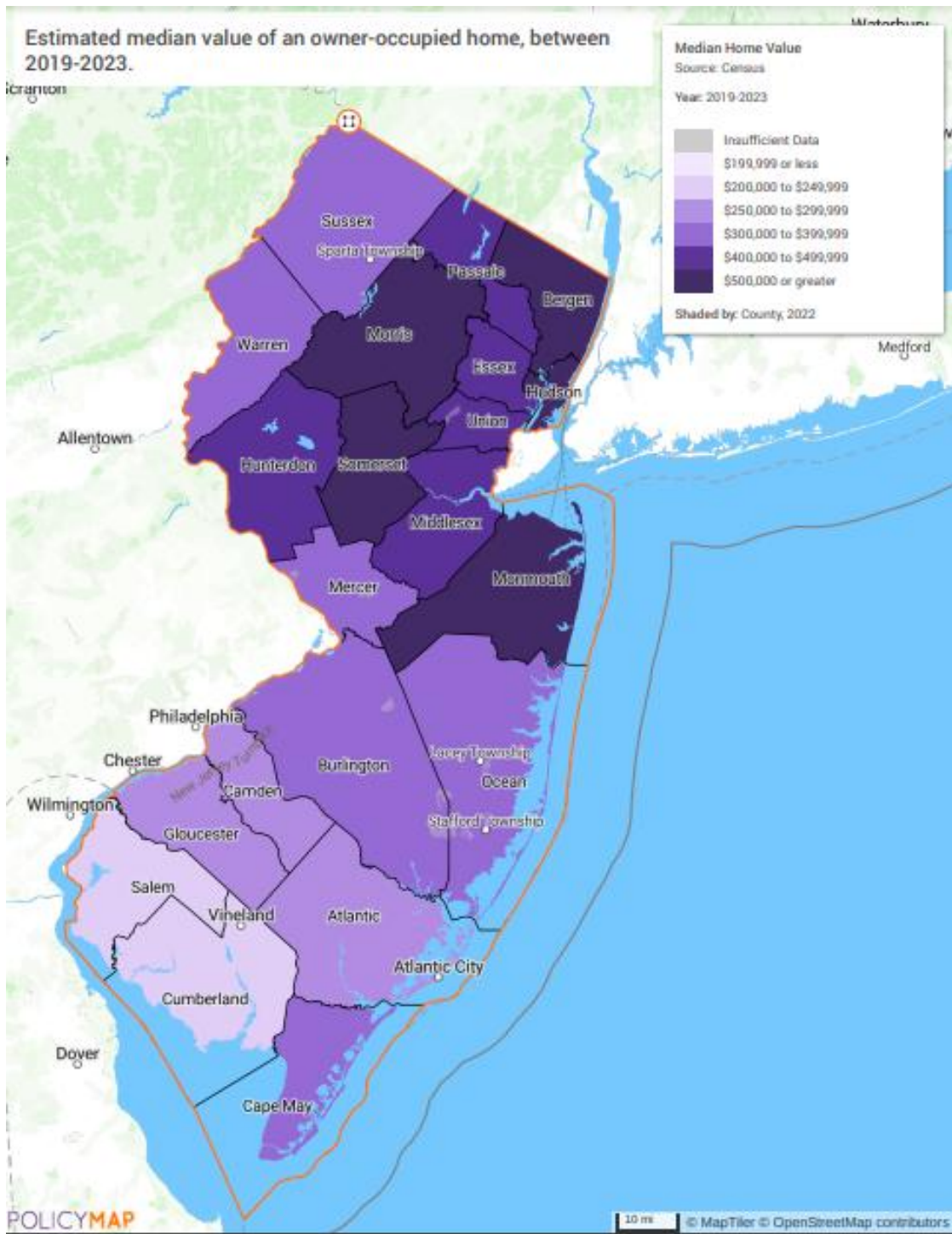


Rent Paid	Number	%
Less than \$500	74086	6
\$500-999	116864	9.4
\$1,000-1,499	312849	25.2
\$1,500-1,999	351379	28.3
\$2,000 or more	387116	31.2

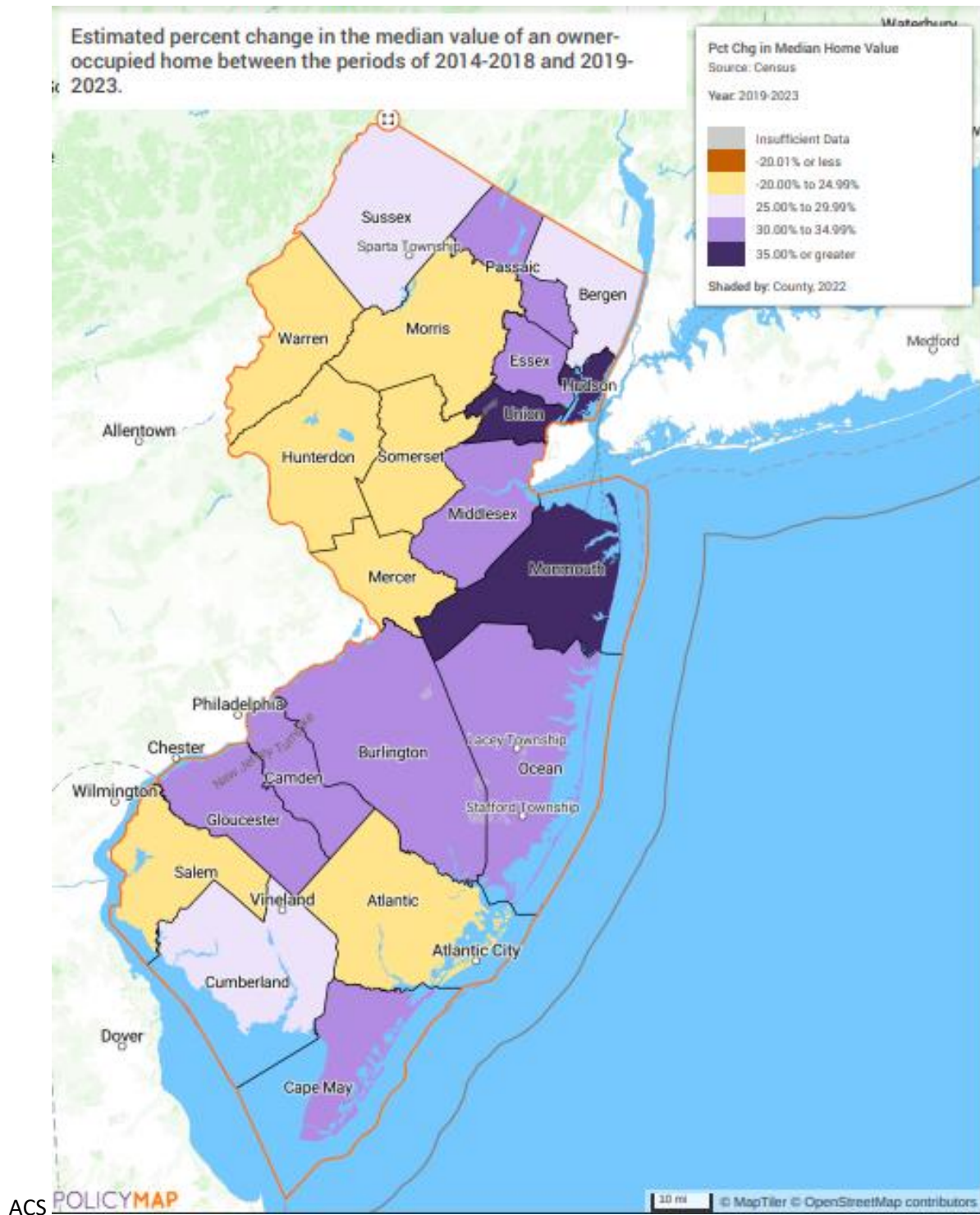
Table 33 - Rent Paid

Data	2023 1 -Year Estimate ACS
Source:	

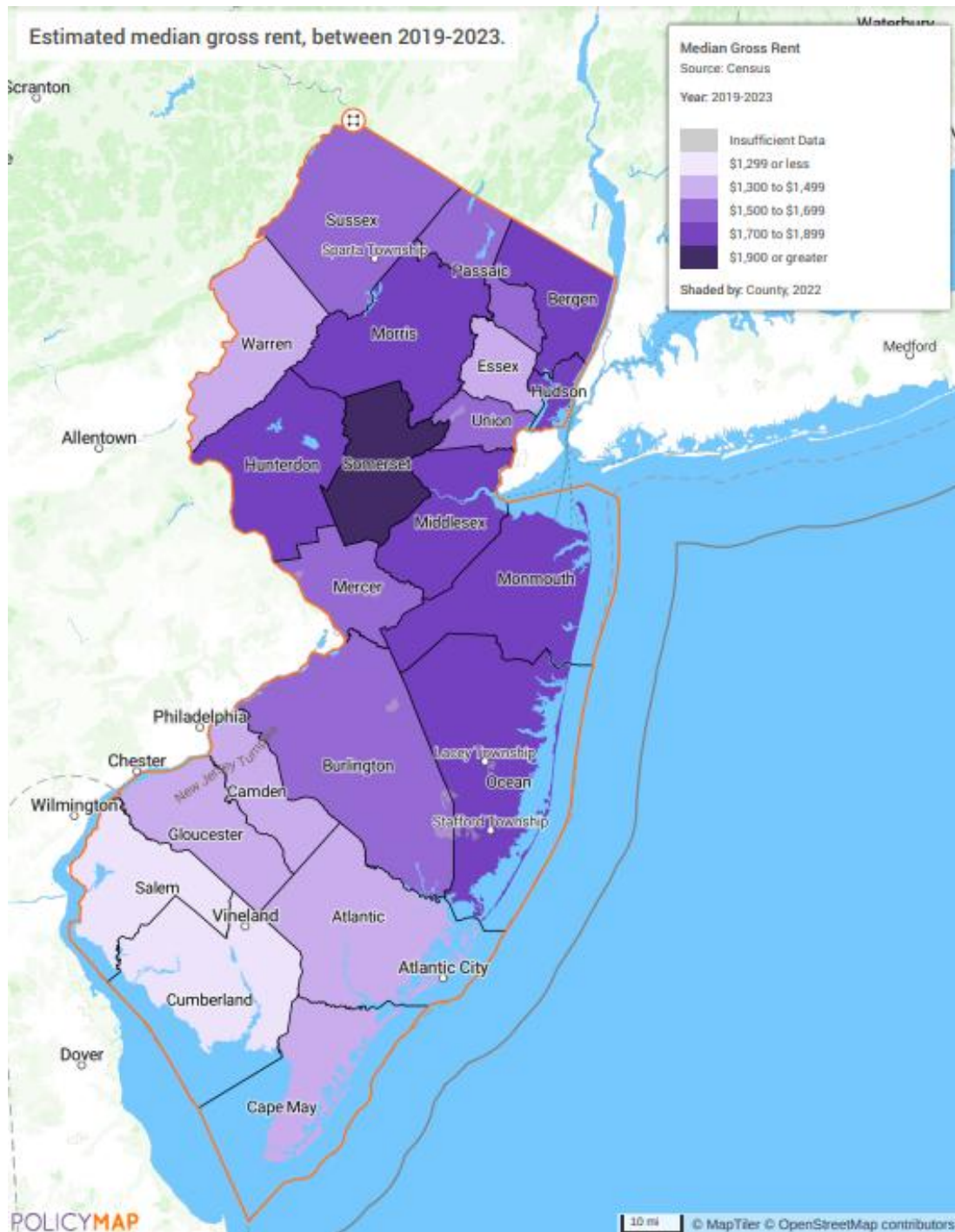
Map 4.6
Median Home Value
State of New Jersey
2019-2023 ACS



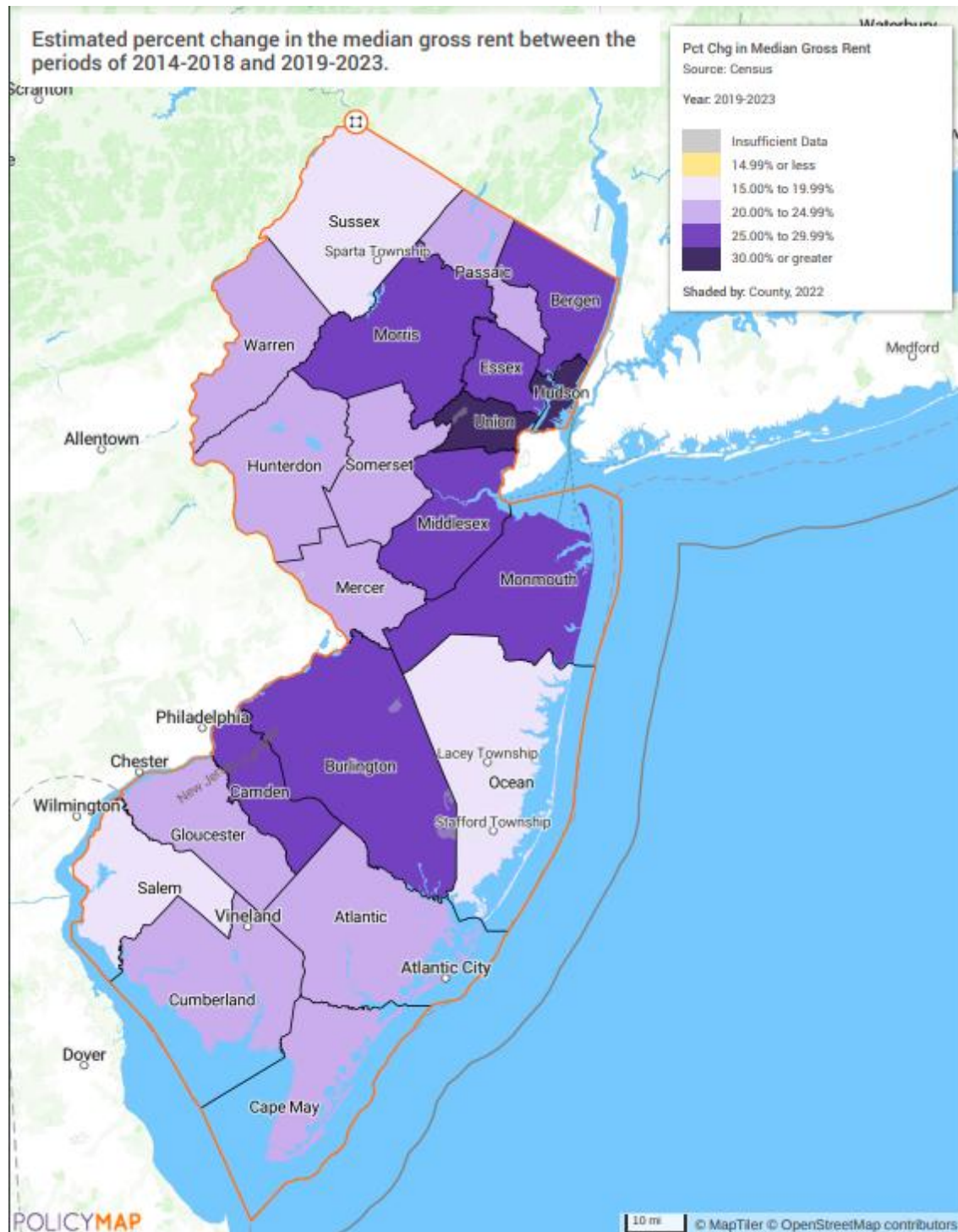
Map 4.7
Percent Change in Median Home Value
State of New Jersey
2019-2023



Map 4.8
Median Gross Rent
State of New Jersey
2019-2023 ACS



Map 4.9
Percent Change in Median Gross Rent
State of New Jersey
2019-2023 ACS



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	51,420	10,205
50% HAMFI	38,390	40,505
80% HAMFI	113,365	112,725
100% HAMFI	99,425	124,945
Total	302,600	288,380

Table 34 – Housing Affordability

Data	2017-2021 CHAS
Source:	

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1446	1581	1917	2404	2693
High HOME Rent	1368	1496	1823	2110	2324
Low HOME Rent	1097	1175	1410	1630	1818

Table 35 – Monthly Rent

Data Source:	2025 HUD FMR and HOME Rents
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** NOTE: These rents are an average of the Fair Market, High HOME, and Low HOME rents across the 11 metro areas in the state. A chart showing the rents for each county/metro area is included in response to the question below.*

Is there sufficient housing for households at all income levels?

Table 6 shows that there were 488,060 total households earning less than 30% AMI in 2020 and Table 34 shows that there were only 93,070 existing affordable rental units for those at that income level. Most households at that income level were small family households, followed by elderly households and households with children 6 years or younger present. There were 375,095 total households earning 31-50% AMI and 333,855 affordable units available (for combined renter and owner households). The supply of affordable units for those between 0-50% AMI does not meet the demand. This especially affects small family households, households with children, and elderly households.

How is affordability of housing likely to change considering changes to home values and/or rents?

It is unlikely that the housing market will shift to increase the number of affordable owner-occupied or renter-occupied units. As the price of housing and related cost burdens continue to rise, it is likely that fewer affordable units will be available. The increase in home values and rents will negatively impact households on fixed incomes such as the elderly and disabled at a disproportionate rate making New Jersey less affordable.

How do HOME rents / Fair Market Rents compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Fair Market Rents (FMRs) are set by HUD and are used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas; some HUD defined subdivisions of OMB metropolitan areas and each non-metropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

There are no statewide FMRs or HOME Rent Limits. The chart below provides the average FMR and HOME Rents for 2025 along with the 2023 median rent for the state as cited in the 2023 1-Year Estimate ACS data, which is the most recent ACS data available as of the drafting of this plan. Please see below for FMRs and HOME Rent Limits by metropolitan region within the state.

Comparing HUD fair market rents with median rents helps to identify areas where accessing housing through voucher assistance programs may be challenging. This knowledge is important as it may require incentives for landlord participation and more support for those seeking housing.

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
HUD 2025 Fair Market Rent	1446	1581	1917	2404	2693
HUD 2025 High HOME Rent	1368	1496	1823	2110	2324
HUD 2025 Low HOME Rent	1097	1175	1410	1630	1818
ACS 2023 1 Year Estimate Median Rent	1379	1421	1755	1924	2288

Discussion

Housing prices continue to rise in the State. As the cost of housing continues to rise, more households face the potential of cost burdens and other housing problems.

The following chart is referenced above in discussion of 2025 HUD FMR and HOME Rents.

	Fair Market Rent						High HOME Rent						Low HOME Rent				
	Monthly Rent (\$)						Monthly Rent (\$)						Monthly Rent (\$)				
	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom		Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom		Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Warren County Metro	1385	1392	1686	2159	2523		1392	1686	2090	2313	2533		1100	1178	1413	1634	1823
Atlantic City- Hammonton Metro	1240	1414	1719	2409	2654		1121	1203	1444	1660	1833		877	940	1127	1303	1453
Cape May County Metro	1192	1213	1591	2127	2135		1192	1213	1591	2006	2135		1056	1131	1357	1569	1750
Bergen-Passaic Metro	1556	1807	2072	2550	3225		1540	1651	1983	2283	2528		1172	1256	1507	1742	1943
Jersey City Metro	1999	2029	2299	2822	3218		1505	1614	1938	2231	2469		1172	1256	1507	1742	1943
Middlesex-Somerset-Hunterdon Metro	1540	1731	2176	2622	2885		1540	1733	2176	2559	2835		1342	1438	1726	1994	2225
Monmouth Ocean Metro	1474	1648	1979	2278	2521		1474	1648	1979	2278	2521		1197	1283	1540	1778	1983
Newark Metro	1551	1768	2140	2695	3065		1520	1630	1958	2253	2494		1185	1269	1522	1759	1962
Philadelphia-Camden-Wilmington Metro	1372	1512	1802	2171	2468		1339	1436	1724	1984	2194		1045	1120	1343	1552	1732
Trenton-Princeton Metro	1391	1605	2028	2443	2747		1391	1527	1834	2111	2335		1111	1190	1428	1650	1841
Vineland Metro	1208	1275	1591	2163	2186		1035	1110	1334	1533	1690		811	869	1043	1205	1345

MA-20 Condition of Housing – 91.310(a)

Introduction:

The tables and maps in this section provide details on the condition of housing units throughout the state by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the 4 housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

Renter-occupied units are much more likely to have at least one housing problem than owner-occupied units. This is primarily due to cost burden. The age of housing units does not vary significantly by housing tenure. Over half (63.6%) of the State's housing stock was built prior to 1980, including approximately 14,000 units that were built prior to 1950 and may be in need of rehabilitation or critical repairs. Older housing stock makes accommodating modern environmental and housing code standards challenging. With steep stairs and narrow hallways, for example, it can be difficult for those with limited mobility to remain in their homes. Neglected environmental hazards from dated ventilation methods, old water systems, and the use of lead-based materials trigger a range of health issues that may displace residents unable to address these issues.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: the condition of a housing unit that meets federal Housing Quality Standards and local code.

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

Substandard and Not Suitable for Rehabilitation: Housing units not suitable for rehabilitation are characterized by dilapidated or deteriorated conditions that make economic repair infeasible, or rehabilitation will exceed 50 percent of the replacement cost of the dwelling.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	634,655	29%	625,360	51%
With two selected Conditions	Data unavailable	Data unavailable	Data unavailable	Data unavailable
With three selected Conditions	Data unavailable	Data unavailable	Data unavailable	Data unavailable
With four selected Conditions	Data unavailable	Data unavailable	Data unavailable	Data unavailable
No selected Conditions	1,533,495	71%	603,650	49%
Total	2,168,150	100%	1,229,010	100%

Table 36 - Condition of Units

Data	2017-2021 ACS
Source:	

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	23,188,529	27%	12,097,113	27%
1980-1999	21,746,806	25%	10,782,950	24%
1950-1979	28,074,860	33%	15,132,210	33%
Before 1950	12,675,674	15%	7,634,218	17%
Total	85,685,869	100%	45,646,491	100%

Table 37 – Year Unit Built

Data	ACS 2023 1 Year Estimates
Source:	

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	40,750,534	48%	22,766,428	50

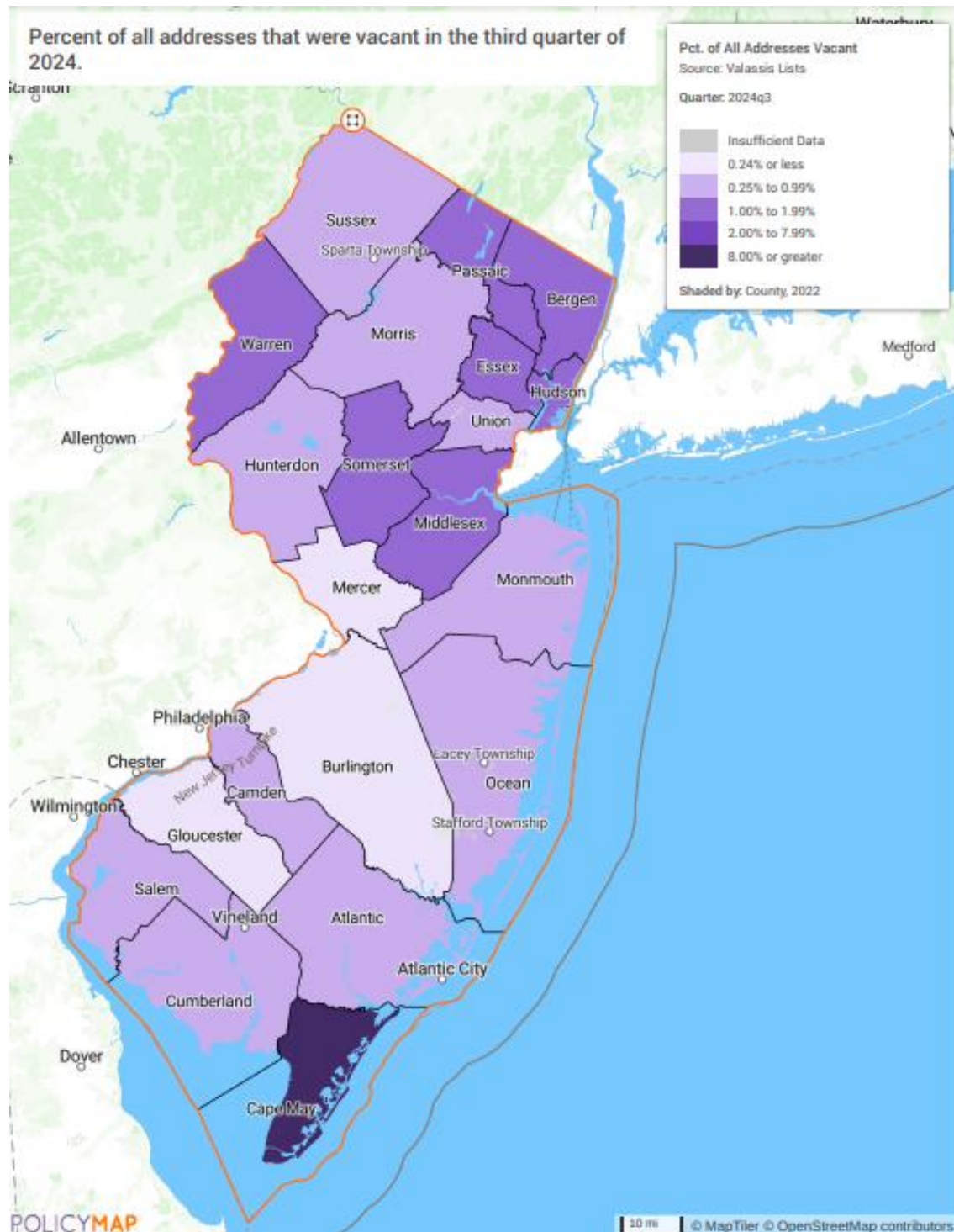
Housing units built before 1980 with children present	Data Unavailable	Data Unavailable	Data Unavailable	Data Unavailable
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Table 38 – Risk of Lead-Based Paint

Data	ACS 2023 1-Year Estimate
Source:	

As of the third quarter of 2024, only 1.1% of all addresses in the State were vacant. Map 4.10 shows the vacancy rate by county. Almost all counties have a vacancy rate of less than 2%. However, Cape May County has a much higher vacancy rate compared to the other counties with a rate of 8.3%.

Map 4.10
Percent Vacancy
State of New Jersey
2019-2023 ACS



Need for Owner and Rental Rehabilitation

The year a house is built is heavily correlated with whether it is in substandard condition. Older homes are more likely to need regular maintenance to provide a safe and secure living environment for residents. When looking at the age of a home, an important factor is whether it was built before 1980. Prior to 1980, lead-based paint was used in many homes and the presence of that paint can cause significant health problems for residents, particularly for children, the elderly, and those with compromised immune systems.

The 2019-2023 Census data estimates that 63.6% of the State's housing stock was built before 1980. Map 4.11 shows the concentration of housing units built before 1980 throughout the State. There are 7 counties in the State in which over 67% of the housing stock was built before 1980. The table below lists these counties along with the percentage of housing units that were built before 1980.

Map 4.11
Percent Housing Units Built Pre-1980
State of New Jersey
2019-2023 ACS

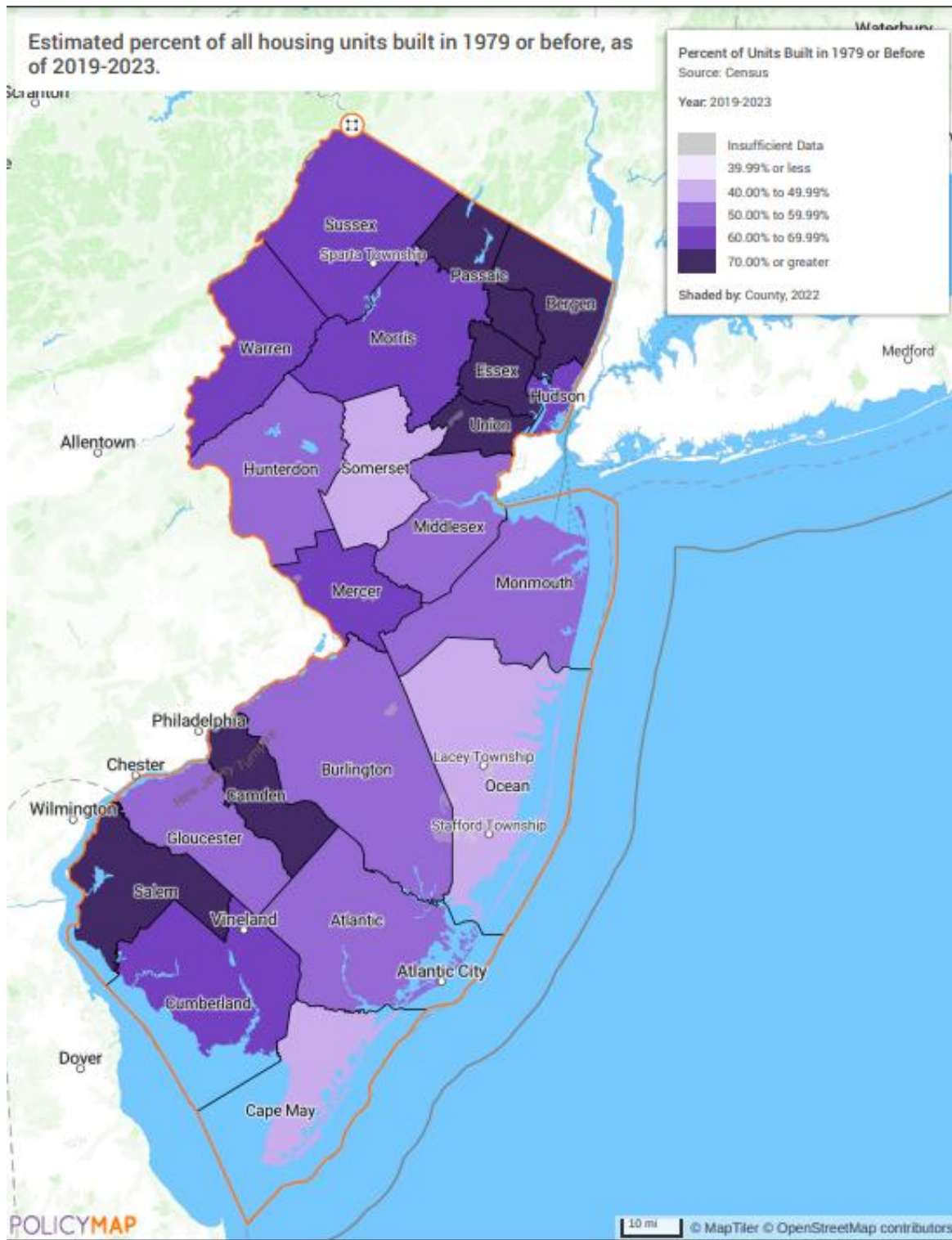


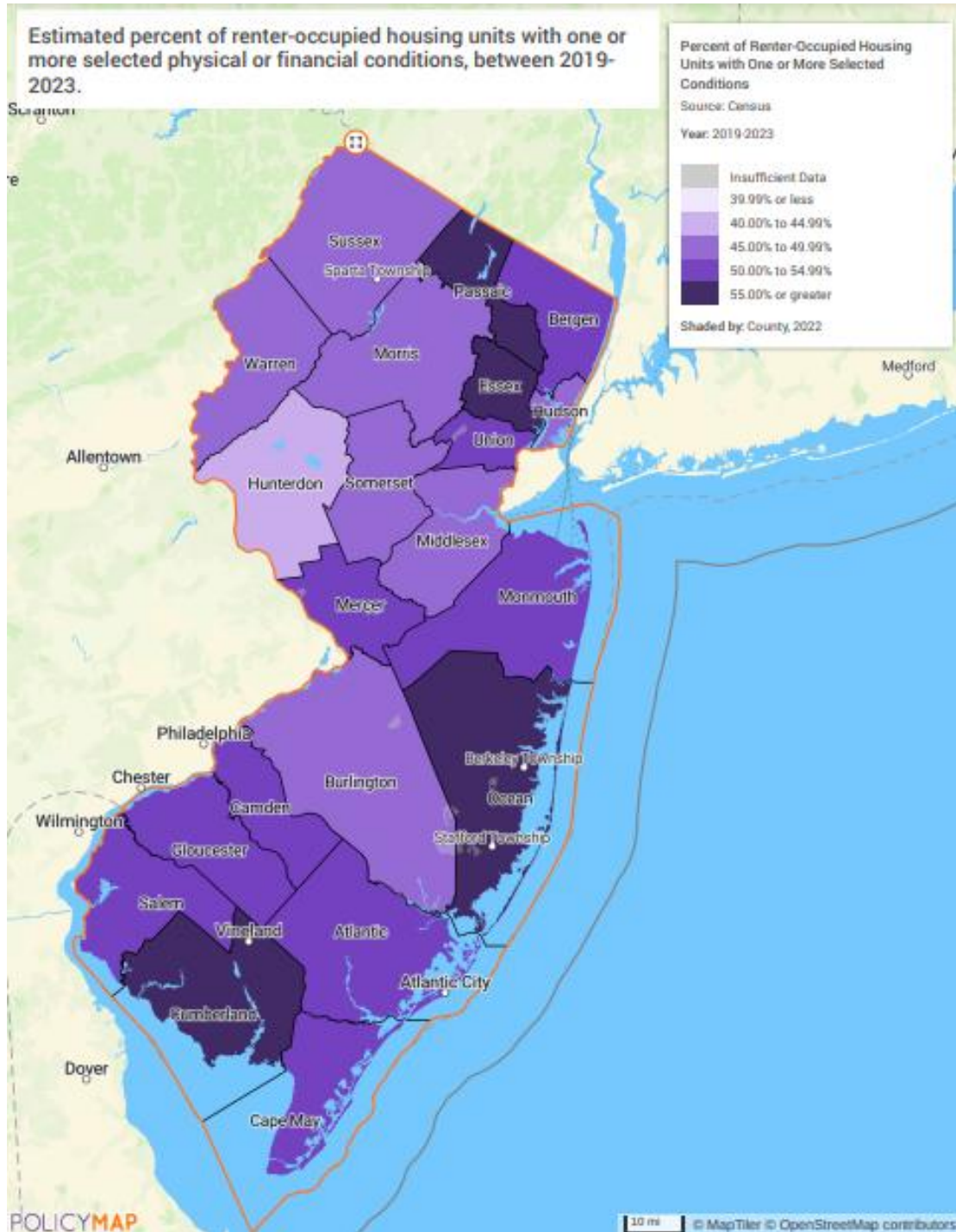
Table 39: Housing Units Built Pre-1980	
County	Percent of Units Built in 1979 or Before
Bergen	74.6%
Camden	71.7%
Cumberland	67.9%
Essex	74.9%
Passaic	78.3%
Salem	73.4%
Union	79.5%
Source: PolicyMap, 2019-2023 ACS	

The 2019-2023 ACS data estimates that in New Jersey, 51.6% of renter-occupied housing units experience at least one housing problem, compared to 28.4% of owner-occupied units. Despite renters making up only 36.5% of the population, they face a disproportionately higher share of housing challenges, as indicated in Table 7- Housing Problems Table, highlighting a significant disparity.

Map 4.12 shows that Passaic, Essex, Ocean, and Cumberland counties have the highest concentrations of renter-occupied housing units facing at least one housing problem. These counties also experience elevated poverty rates and significant cost burdens, making it challenging for most households to afford necessary repairs or rehabilitation. This correlation suggests that economic hardship and housing instability are deeply intertwined, with lower-income renters disproportionately affected by substandard living conditions as they are reliant on landlords to make repairs. For lower-income homeowners who cannot afford repairs on their properties, lack of funds can lead to unsuitable living conditions and potential condemnation.

Without targeted assistance, such as housing rehabilitation programs, stronger tenant protections, or the housing inspections required by rental subsidies these communities may continue to struggle with deteriorating housing quality in addition to the affordability challenges. DCA's rental subsidy programs include housing standards, thereby ensuring that lower-income renters receiving these subsidies have safe and decent living conditions.

Map 4.12
Percent Renter Households with Housing Problems
State of New Jersey
2019-2023 ACS



Seniors or those on a fixed or limited income oftentimes cannot afford to maintain their home or to make necessary safety accommodations. As costs continue to rise, rehabilitation assistance for low-income families and those on fixed incomes will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness. In 2025, New Jersey implemented the NJ Stay tax relief program for seniors to help reduce the cost of property taxes, so they are more likely able to age in place.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Housing units built prior to 1980 have a risk of Lead-Based Paint (LBP) hazards and should be tested in accordance with HUD standards. The LBP Hazards are often found in portions of the home (window and door frames, walls, ceilings, etc.) or throughout the entire home. Map 4.11 shows the prevalence of homes built before 1980 in the State. The 2019-2023 Census data estimates that there were 2,401,660 housing units (63.6% of total housing units) in New Jersey built prior to 1980. These risks increase as the housing units age and if the rehabilitation needs are not met. Testing for lead-based paint and the repair, if needed, is another added cost for home rehabilitation.

Discussion:

As shown above, the housing stock in New Jersey has a variety of challenges including a large number of units with risks of lead-based paint exposure, as well as a need for unit rehabilitation, particularly for renters.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

This is an optional section and not applicable for the purposes of describing public housing units and residents as the State does not own any public housing units.

Describe the supply of public housing developments:

NA - the State does not own any public housing.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

NA - the State does not own any public housing.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

NA - the State does not own any public housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

NA - the State does not own any public housing.

Discussion:

NA - the State does not own any public housing.

MA-30 Homeless Facilities – 91.310(b)

Introduction

There are various services offered throughout New Jersey to assist residents experiencing homelessness. This includes various homeless shelters and services for a homeless population that includes families with children, elderly, and the disabled. DCA is in the process of developing two new Non-Congregate Shelter facilities through the HOME-ARP NCS program. In addition, resources such as food banks and health clinics are available. Many shelters also provide services such as drug and alcohol rehabilitation treatment along with outpatient health services.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	3,747	0	993	3,072	0
Households with Only Adults	2,995	3,176	1,113	4,743	0
Chronically Homeless Households	0	0	0	3,625	0
Veterans	45	0	419	1,999	0
Unaccompanied Youth	121	0	183	183	0

Table 40 - Facilities Targeted to Homeless Persons

Comments: Note: There are 3,176 seasonal or overflow/voucher beds distributed between all emergency shelter categories.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

New Jersey will continue a Coordinated Approach to address homelessness in the State. This includes programs and services addressing each stage of the homeless continuum: homelessness prevention, street outreach, emergency shelter, transitional housing, rapid re-housing, and permanent supportive

housing programs. In addition, the State, through its One-Stop Career Centers, will continue to provide free training and services to help individuals develop the skills needed to obtain employment.

Other mainstream programs include:

- WorkFirst NJ, the State's Temporary Assistance for Needy Families (TANF) program, emphasizes work as the first step toward building a new life and a brighter future. It provides monthly cash, childcare, job search and readiness, and short-term housing support for eligible New Jersey residents.
- NJ SNAP is New Jersey's Supplemental Nutritional Assistance Program that helps low-income households purchase the food they need in order to eat healthy.
- The New Jersey Supplemental Nutrition Program for Women, Infants and Children (WIC) is a public health nutrition program that provides food, nutrition education, and community support for income eligible women who are pregnant and post-partum, as well as infants and children up to five years old.
- Low Income Home Energy Assistance Program (LIHEAP) assists low-income households with their heating and cooling bills, provides emergency heating system services, and emergency fuel assistance.
- Medicare provides health insurance to people aged 65 and older, as well as younger people with disabilities.
- NJ FamilyCare is New Jersey's Medicaid program, which provides healthcare coverage to qualified children under the age of 19, pregnant women, and adults between the ages of 19 and 64.
- Veterans Affairs Supportive Housing vouchers (VASH) provide homeless veterans with permanent housing in combination with medical and other support services.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chronically Homeless: Continuums of Care (CoCs) across the State will continue to utilize their Coordinated Entry Systems to quickly rehouse chronically homeless individuals and families. The DCA, in consultation with the local CoCs, ESG grantees, and local social service providers, will continue to work on providing a strategic community-wide system that will prevent and end homelessness. This includes, but is not limited to, applying for CoC funds and Supportive Housing grants while utilizing a Housing First approach to quickly move households directly from homelessness and into permanent supportive housing.

Homeless Veterans: DCA continues to provide HUD-Veterans Affairs Supportive Housing vouchers (VASH) to homeless veterans, many of whom have chronic health conditions. The program provides permanent housing in combination with medical services. DCA also operates the Bringing Veterans Home (BVH) program, which creates a clear path to stable housing for veterans experiencing homelessness. BVH coordinates with federal, state, and local CoCs and housing programs across New Jersey to provide rapid placement options for immediate needs, rental assistance programs for ongoing stability, and comprehensive support services that help veterans maintain their housing long-term. In addition, non-profit organizations such as Community Hope for Veterans, Veterans Multi-Service Center (VMC), and Catholic Charities provide Support Services for Veteran Families (SSVF) programs, which offers homeless prevention, rapid rehousing, and support services, as well as other temporary financial assistance to homeless and at-risk veteran households throughout the state.

Families with Children: In New Jersey, families with children experiencing homelessness are supported through a broad network of emergency response and housing stabilization programs operated by state agencies, local Continuums of Care (CoCs), and nonprofit organizations. Family households are assessed and prioritized for services through CoCs' Coordinated Entry Systems to ensure appropriate and timely placement. Families can access a range of services through various program types, including street outreach, emergency shelters, transitional housing, safe havens, and day shelters.

At the state level, the New Jersey Department of Children and Families administers the *Keeping Families Together* program, which offers supportive housing, counseling, and care management for families facing complex challenges, such as histories of child welfare involvement, housing instability, and other risk factors. In addition, the Stewart B. McKinney-Vento Education for Homeless Children and Youth (EHCY) program, administered by the New Jersey Department of Education, ensures that students experiencing homelessness can enroll in, attend, and succeed in school without disruption.

Locally, non-profit providers such as Catholic Charities and Family Promise deliver wraparound support including housing navigation, case management, access to childcare, assistance with school enrollment, and employment support. Specialized services for families fleeing domestic violence are available through agencies like Women Aware and the Center for Hope and Safety, which offer shelter, advocacy, and trauma-informed care.

Unaccompanied Youth: The New Jersey Department of Children and Families' Office of Housing operates the Connecting Youth program. This program provides age-appropriate services and support, including housing, education, and permanency services, to unaccompanied youth experiencing homelessness. Youth experiencing homelessness can also access a range of services and facility types through the local Continuums of Care, including street outreach programs, day shelters, emergency shelters, transitional housing, and permanent housing. Youth-serving organizations, such as Youth Advocate Programs (YAP) and similar agencies across the state also provide case management, education and employment support and mental health services to ensure that youth are supported in their transition to stability and adulthood.

All Homeless Persons: Rental assistance will continue to be provided to individuals experiencing homelessness through the Housing Choice Voucher, Continuum of Care, Emergency Solutions Grant, State Rental Assistance, and HOME Tenant-Based Rental Assistance programs.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

There are primary groups with non-homeless special needs in the jurisdiction. They are veterans, the elderly and frail elderly, those with HIV/AIDS and their families, those with drug and/or alcohol addiction, and the mentally and/or physically disabled.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	81
PH in Facilities	0
STRMU	0
ST or TH Facilities	0
PH Placement	0
PHP Permanent Housing Placement	81

Table 41 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER / Project Sponsor Progress Reports

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Veterans: The supportive housing needs of veterans include a range of services and accommodations to ensure stable, safe, and affordable housing while addressing the unique challenges that veterans face. Needs may include affordable housing that is free from environmental barriers, homelessness prevention, mental health and substance abuse support, employment, family and social support services, specialized housing for senior veterans, and legal and advocacy services. New Jersey's Bringing

Vets Home program has a goal of ending veteran homelessness by enhancing existing systems, creating rapid access to housing, and ensuring homelessness becomes rare, brief, and non-recurring.

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, as people age, disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist residents. It is important to help residents stay independent and in their own homes for as long as possible, if they prefer.

HIV/AIDS: People living with HIV/AIDS face a broad range of housing and supportive service needs, often compounded by the challenges of declining health, limited income, and co-occurring conditions such as mental health issues and substance use disorders. While medical advancements in the treatment of HIV/AIDS have significantly improved health outcomes, specialized medical and social support remains essential for individuals in this population. Housing models must be designed to accommodate both medical care and emotional well-being, with proximity to medical facilities and easy access to family and friends. For those with complex needs, such as dual or triple diagnoses, integrated housing solutions that provide in-home medical services, mental health support, and substance use treatment are crucial. These needs are determined through a combination of client assessments, demographic analysis, and input from healthcare providers and community organizations. Programs like HOPWA are vital in addressing these needs by offering not only stable housing but also the necessary linkages to healthcare and social services that promote long-term health and stability.

Drug and/or Alcohol Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is essential to health and sobriety. It is important that these people have access to health services, support groups, employment assistance, and family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, many have the same issues as the general population with added needs that are unique to their situation. Often, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put an additional financial burden on the family. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of capabilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

In New Jersey, several programs are designed to ensure that individuals transitioning from mental and physical health institutions receive appropriate supportive housing. These programs aim to provide

stable living environments combined with services to facilitate successful community reintegration. Programs include:

1. Permanent Community-Based Housing Initiatives: The New Jersey Division of Mental Health and Addiction Services (DMHAS) funds the development of supportive housing units tailored for individuals with serious mental illnesses transitioning from nursing homes or state and county psychiatric hospitals. The housing units are designed as three-bedroom, independent living spaces within single-family residences, townhouses, or condominiums.
2. Supportive Housing Programs: DMHAS contracts with various providers to offer residential placements for individuals diagnosed with serious mental illnesses. These programs provide 24/7 mental health supportive services, assistance with daily living activities, income support, transportation, and rehabilitation services. Residents typically sign leases or subleases, emphasizing personal responsibility for lease payments and property upkeep.
3. Integrated Case Management Services (ICMS): Targeting adults with severe and persistent mental illnesses in Middlesex County, ICMS offers case management for those discharged from psychiatric hospitals or at risk of hospitalization and referrals from state or county psychiatric hospitals and local mental health service providers. The program focuses on facilitating community reintegration and reducing the likelihood of rehospitalization.
4. Projects for Assistance in Transition from Homelessness (PATH): PATH provides services to individuals with serious mental illnesses, including those with co-occurring substance use disorders, who are homeless or at imminent risk of homelessness. Services include case management to develop mental health service plans and assistance in obtaining and coordinating social services related to daily living, income support, transportation, and housing. The goal is to facilitate stable housing and access to necessary support services.
5. Community Support Services (CSS): CSS offers a variety of support services to adults diagnosed with serious mental illnesses to increase independence and successful community living. Services include skill building and education/employment assistance, advocacy, peer support, and housing assistance. The program emphasizes mental health rehabilitation and support services tailored to individual needs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The State will use HOME funds to provide rental assistance to veterans and people who are elderly and disabled. Through the Housing Trust Fund, the State will also provide rental housing opportunities for very low-income households, including those with special needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

DCA will operate a HOME TBRA program with a preference for 1) veteran heads of households; 2) elderly heads of households at least 62 years old; and 3) permanently disabled heads of household. The State's HOPWA program, administered by the State Department of Health, will provide assistance to people living with HIV and AIDS.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies are meant to address the overall needs of citizens in the State. Yet, there are times when they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. In the 2025 Analysis of Impediments to Fair Housing, the following impediments to fair housing were identified. The plan includes goals and action steps to address each impediment.

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

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

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

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.

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

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

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

This section provides insight into the economic development landscape of New Jersey. The table below details the extent of business sector employment throughout the State. Unemployment, commuting times, and education are also analyzed in this section.

Economic Development Market Analysis

According to 2023 BLS data, New Jersey's unemployment rate was 4.4%. The Health Care and Social Assistance industry employed the largest amount of people (13.7%) out of all employment industries. The Educational Service industry employed the next largest percentage of people at 10.5%. The Labor Force chart below shows the labor force trend between 2000 and 2023 - there was a 4.1% increase between 2020 and 2023. During the same period, the unemployment rate decreased by 5%.

Table 42: Employment by Industry		
Employment by Industry	People Employed	Percent Employed in this Industry
Accommodation and Food Services Industry	240,402	5.9%
Administrative and Support and Waste Management Services Industries	185,933	4.0%
Agriculture, Forestry, Fishing and Hunting Industry	12,387	0.3%
Arts, Entertainment, and Recreation Industries	94,766	2.0%
Educational Service Industry	487,475	10.5%
Finance, Insurance, Real Estate, and Rental and Leasing Industries	401,128	8.6%
Health Care and Social Assistance Industry	635,676	13.7%

Information Industry	118,752	2.6%
Manufacturing Industry	378,966	8.2%
Management of Companies and Enterprises Industry	7,618	0.2%
Other Services Industry	193,846	4.2%
Professional, Scientific, and Technical Services Industry	468,603	10.1%
Public Administration Industry	204,041	4.4%
Retail Trade Industry	485,256	10.5%
Construction Industry	285,256	6.1%
Transportation and Warehousing, and Utilities Industries	306,213	6.6%
Wholesale Trade Industry	135,591	2.9%
All Other Industries	2,265	0.1%
Source: Policy Maps, 2019-2023 ACS		

Labor Force

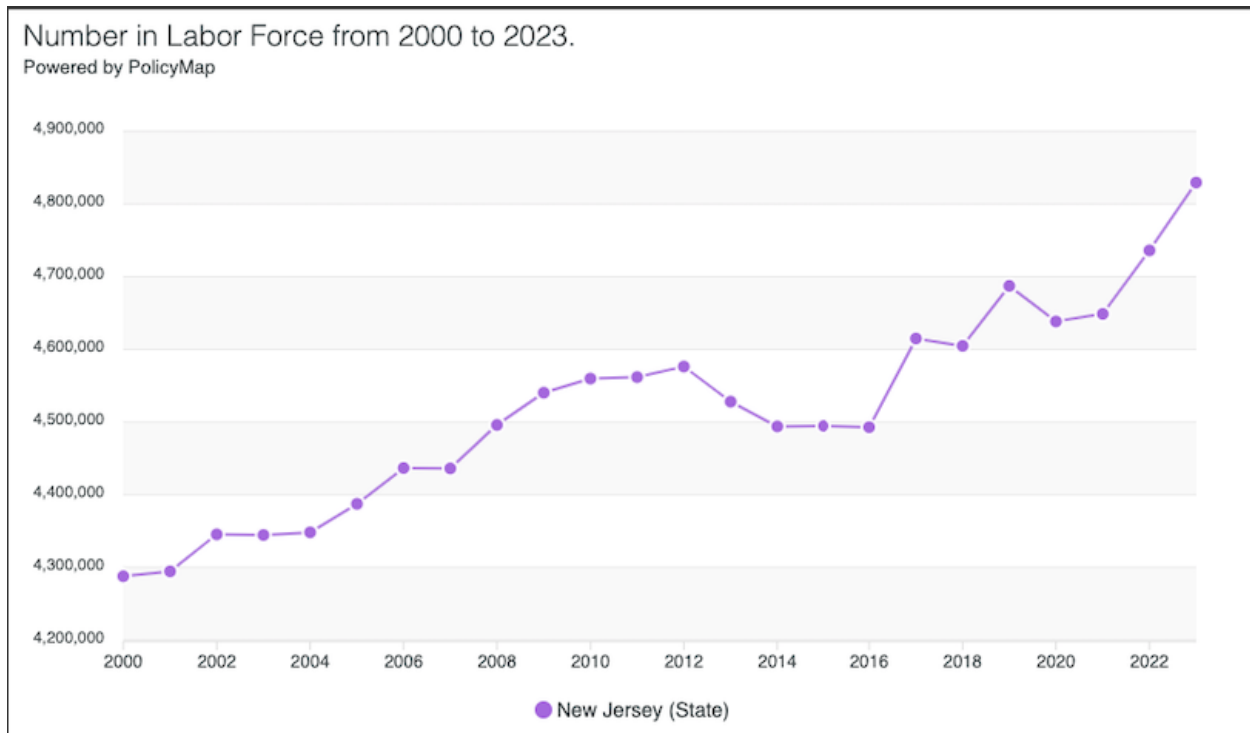


Table 43 - Labor Force

Data 2016-2020 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	2,503,072	53%
30-59 Minutes	1,471,844	32%
60 or More Minutes	7,077,97	15%
Total	4,682,731	

Table 44 - Travel Time

Data ACS 2023 1 Year Estimates
Source:

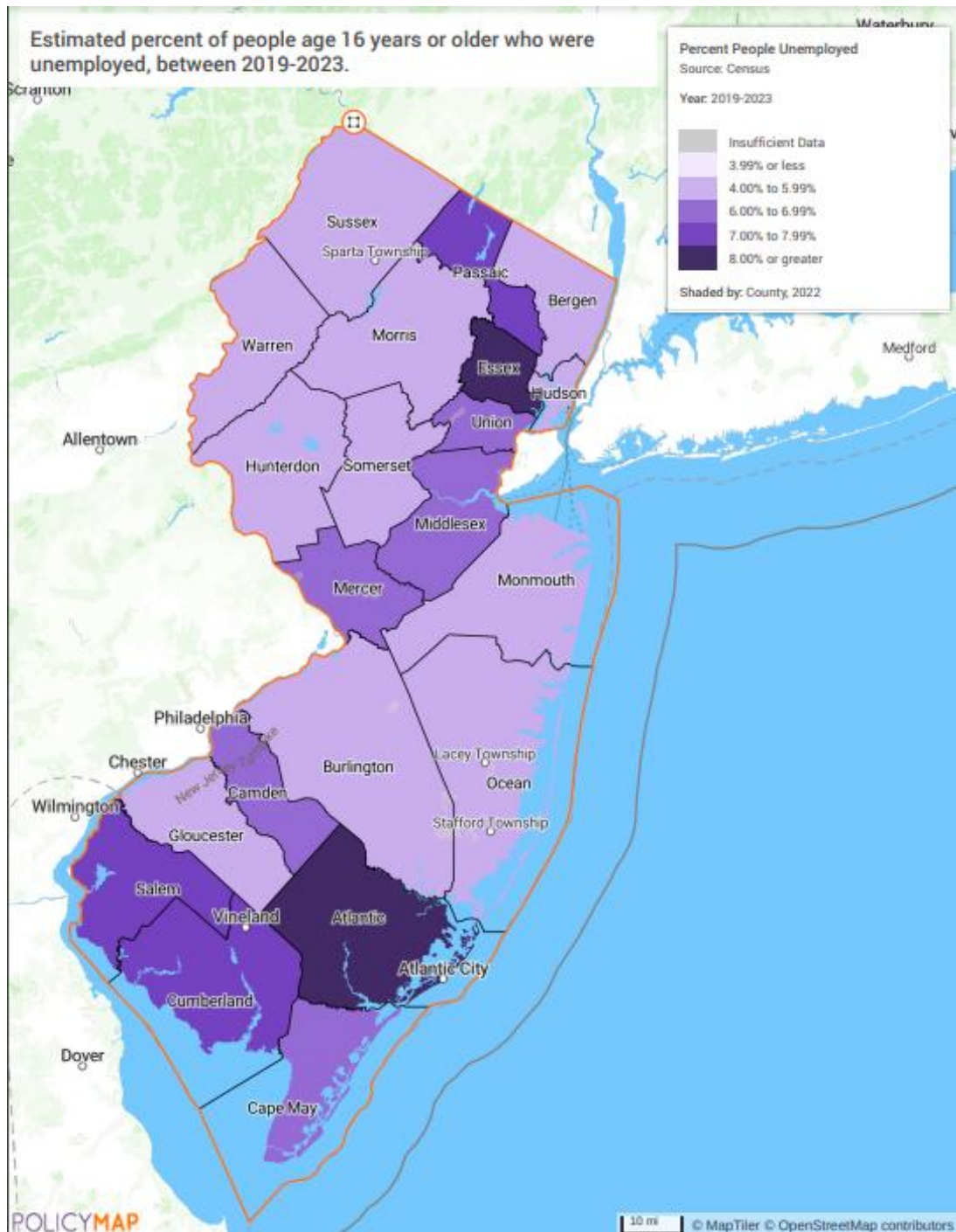
Based on the Business Activity table above, what are the major employment sectors within the state?

The Health Care and Social Assistance industry employed the largest amount of people (13.7%) out of all employment industries. Education employs 10.5% of workers, retail trade employs 10.5% of workers, and professional, scientific, and technical services employs 10.1% of workers in the State.

Describe the workforce and infrastructure needs of businesses in the state.

According to 2023 BLS data, the unemployment rate in New Jersey was 4.4%. Map 4.13 shows the percentage of residents aged 16 or older who are unemployed. Essex County and Atlantic County have the highest rates of unemployment (over 8%), outpacing the State's average. The southwestern counties (Salem and Cumberland) both have unemployment rates over 7% -these counties both have lower median incomes and higher rates of poverty, as discussed in the NA sections. New Jersey's economy is driven by a variety of industries, including healthcare, pharmaceuticals, finance, logistics, technology, and manufacturing. For businesses to remain competitive, they require a well-trained workforce and a robust infrastructure network that supports growth, innovation, and efficiency.

Map 4.13
Percent Unemployed
State of New Jersey
2019-2023 ACS



Workforce Needs

Businesses in New Jersey seek a workforce with specialized skills that align with the demands of key industries. Some of the major workforce challenges and needs include:

1. Skilled Labor & Workforce Development

- STEM and Technical Skills – Industries like biotechnology, pharmaceuticals, and IT require workers with strong backgrounds in science, technology, engineering, and mathematics (STEM).
- Advanced Manufacturing & Trades – As manufacturing evolves with automation and AI, there is a growing need for workers skilled in mechatronics, robotics, and precision engineering.
- Healthcare Workforce – The state faces a shortage of nurses, medical technicians, and healthcare professionals, requiring investment in training programs and incentives to fill the gap.
- Logistics and Transportation – The ports and distribution sector depend on truck drivers, supply chain managers, and warehouse workers, but labor shortages in these fields impact efficiency.

2. Educational Alignment with Industry Needs

- Businesses need stronger collaborations between educational institutions and industries to develop job-ready graduates.
- Expansion of apprenticeship programs and vocational training in high-demand fields such as cybersecurity, data science, and clean energy.
- Increased investment in community colleges and workforce training centers to provide pathways into growing industries.

3. Workforce Retention & Affordability

- High cost of living makes it difficult for businesses to attract and retain talent, particularly young professionals.
- Affordable housing initiatives are needed to prevent workforce migration to neighboring states.
- Companies must offer competitive wages and benefits to retain skilled workers.

Infrastructure Needs

To support business expansion and economic development, New Jersey requires significant improvements in its infrastructure, particularly in transportation, energy, digital connectivity, and commercial real estate.

1. Transportation & Infrastructure

- Highway & Roadway Improvements – Congestion on major highways (I-95, I-287, NJ Turnpike) impacts freight movement and commuter efficiency.
- Public Transit Expansion – Many businesses depend on NJ Transit and PATH, but service limitations and delays affect worker mobility.
- Port Infrastructure Upgrades – New Jersey’s Port of Newark and Elizabeth needs continuous modernization to support increasing cargo volumes.
- Bridges & Tunnel Repairs – Critical projects like the Gateway Tunnel (linking NJ to NYC) are essential for commuter and freight efficiency.

2. Digital & Broadband Connectivity

- High-speed broadband access is crucial for business competitiveness, particularly in rural areas and those areas where service is lacking.
- Investment in 5G infrastructure is needed to support financial services, e-commerce, and technology firms.

3. Energy & Sustainability Initiatives

- Businesses require reliable and affordable energy sources, making investment in renewable energy (solar, wind, and battery storage) critical.
- Upgrades to the state’s power grid are needed to prevent disruptions and improve resilience to climate change.

4. Commercial & Industrial Space

- Many businesses, especially in manufacturing and logistics, require modernized industrial spaces with access to major transport hubs.
- The cost of commercial real estate in some areas is high, leading to the need for tax incentives or redevelopment programs in key business districts.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth

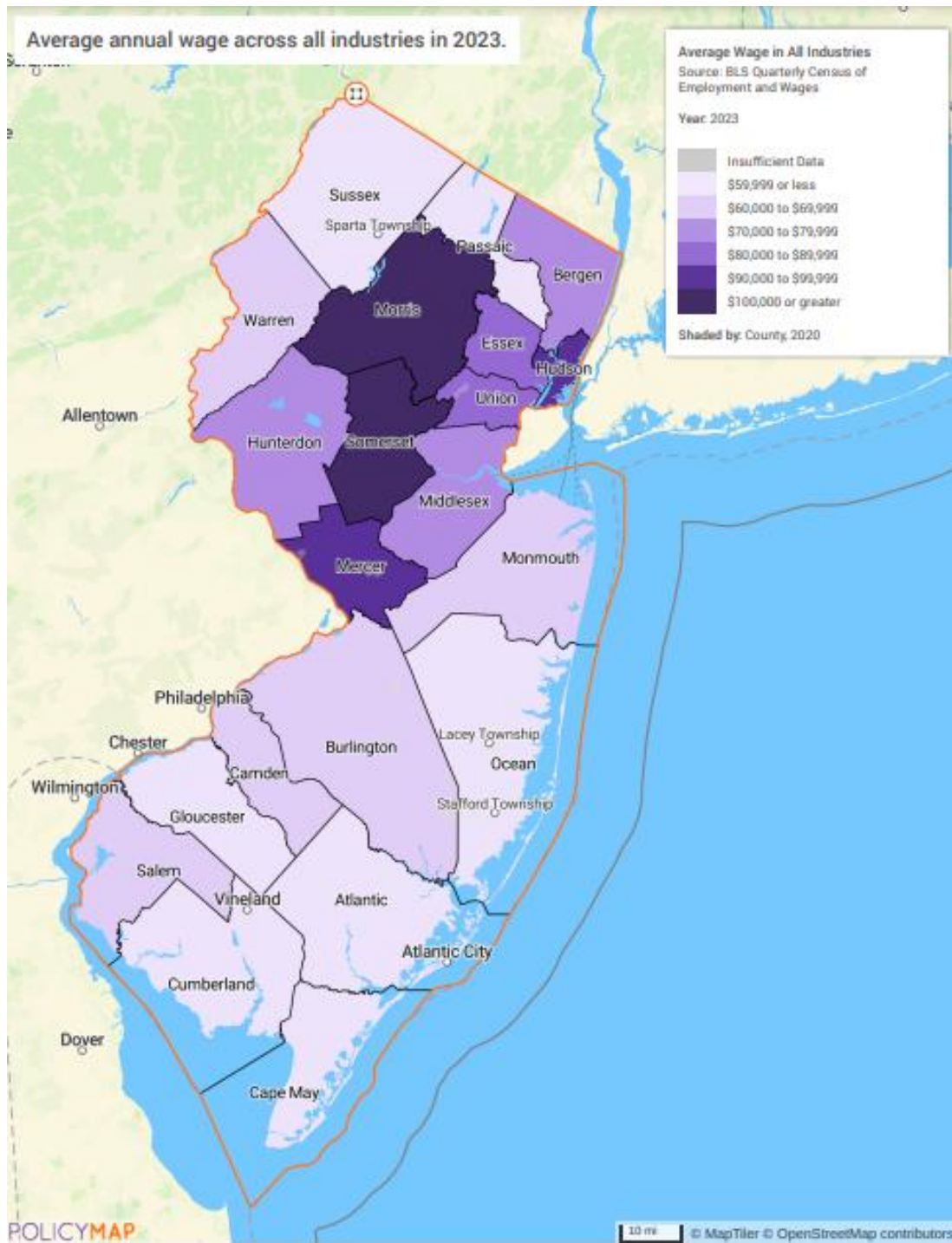
opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The New Jersey Economic Development Authority (NJEDA), an independent government entity, is the primary agency for driving economic growth throughout the state. NJEDA operates a number of financing and incentive programs to encourage small, mid-size, and large business development. As noted above, the state is in need of significant infrastructure improvements. While economic and population growth is important, it is equally important that infrastructure keeps up with the growth.

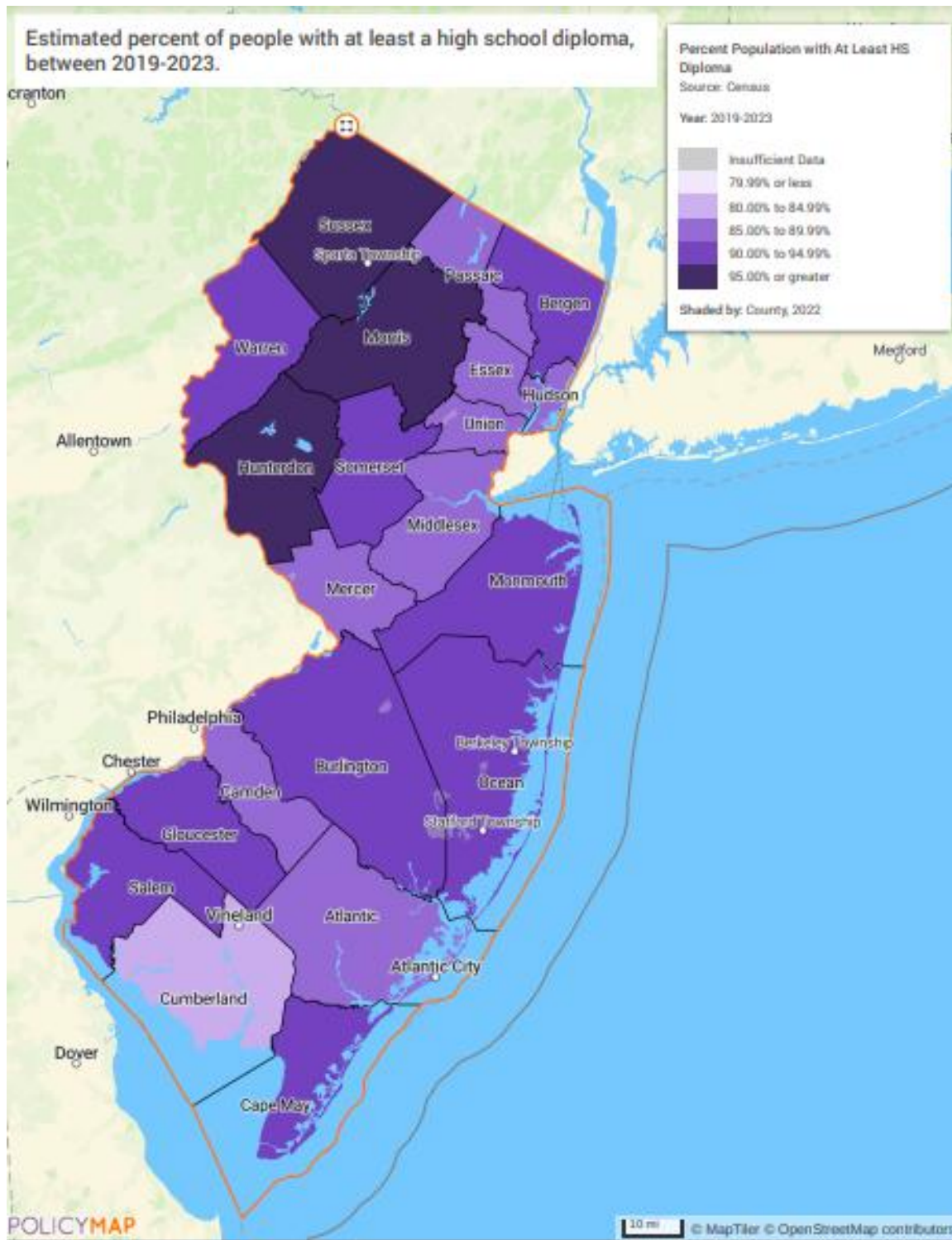
How do the skills and education of the current workforce correspond to employment opportunities in the state?

Map 4.14 shows the average annual wage across all job industries by county. Morris and Somerset counties boast the highest annual wages in the state, exceeding \$100,000, while Cape May reports the lowest, with an estimated \$44,206. According to 2019-2023 ACS data, 90.7% of New Jersey's population has attained at least a high school diploma. While the educational attainment varies across the state, Cumberland County has the lowest attainment rate at only 81.3%. The correlation between educational attainment and income levels is evident across the state but is especially evident in Cumberland County which has the lowest median household income as indicated in Map 3.2 and low average annual wages as shown in Map 4.14. Counties with higher wages, such as Morris and Somerset, also have a greater percentage of residents with at least a high school diploma, reinforcing the connection between education and earning potential. A higher education level generally leads to access to better-paying jobs, particularly in industries like finance, technology, and healthcare, which dominate high-wage counties. Counties with higher wages likely have a workforce that possesses specialized skills and higher education credentials, making them more competitive in industries requiring advanced qualifications. In counties like Cumberland, where high school graduation rates are the lowest, wages tend to fall behind. These areas may have fewer high-skilled job opportunities, leading to a concentration of lower-wage industries such as retail, hospitality, and seasonal work. To bridge the wage gap, investment in workforce training, vocational programs, and adult education is essential, particularly in lower-income counties. Expanding STEM, healthcare, and trade programs could provide residents with higher-paying career paths and reduce income disparities across the state.

Map 4.14
Average Annual Wages
State of New Jersey
2019-2023 ACS



Map 4.15
Percent of People with at Least a High School Diploma
State of New Jersey
2019-2023 ACS



Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

New Jersey offers a variety of state-supported workforce training initiatives aimed at enhancing the skills of its residents and meeting the evolving demands of employers. Key programs include:

- 1. On-the-Job Training (OJT) Programs:** The New Jersey Department of Labor and Workforce Development (NJDOLE) administers OJT programs that provide financial incentives to employers to hire and train eligible job seekers. These programs subsidize the cost of training, enabling participants to acquire essential skills while earning a paycheck. Employers benefit by offsetting training expenses and developing a skilled workforce tailored to their needs.
- 2. Apprenticeship Programs:** NJDOLE promotes apprenticeship through the Office of Apprenticeship as a career pathway that combines paid on-the-job training with classroom instruction. These programs are designed to equip individuals with specialized skills leading to sustainable careers.
- 3. New Jersey Pathways to Career Opportunities:** Launched in collaboration with the New Jersey Business and Industry Association, this initiative unites employers, educational institutions, and workforce development partners to create clear career pathways in key industries such as health services, manufacturing, technology, and infrastructure. The program focuses on aligning education with industry needs to build an innovative workforce.
- 4. Green Workforce Training Grant Challenge:** The New Jersey Economic Development Authority (NJEDA) has established a \$7 million Green Workforce Training Grant Challenge to develop workforce training programs that support the state's green economy. The initiative aims to prepare residents for careers in sectors like renewable energy and environmental infrastructure.
- 5. New Jersey Manufacturing Skills Initiative:** This initiative is a strategic partnership between New Jersey's community colleges, the New Jersey Manufacturing Extension Program, and other stakeholders. It offers education and training programs to meet the needs of manufacturers, including career awareness, dual enrollment, pre-apprenticeships, registered apprenticeships, and industry credential training.
- 6. Opportunity Partnership Program:** This program assists participants in securing industry-specific employment by providing practical job readiness training in various occupational or credential areas. It offers participants the chance to learn new skills and improve their employment prospects.

Describe any other State efforts to support economic growth.

The New Jersey Economic Development Authority (NJEDA) administers a comprehensive array of programs designed to stimulate economic growth, support businesses, and revitalize communities across the state. Key initiatives include:

1. Business Financing and Incentives

- **Angel Investor Tax Credit Program:** Encourages investment in emerging technology companies by providing tax credits to investors.
- **Emerge Program:** Offers tax credits to businesses creating new jobs or making capital investments in New Jersey.
- **Aspire Program:** Provides gap financing to development projects, including residential, commercial, and mixed-use developments, to promote economic growth and community revitalization.

2. Small Business Support

- **Small Business Improvement Grant:** Offers reimbursement for costs associated with facility improvements or the purchase and installation of new furniture, fixtures, and equipment.
- **Main Street Micro Business Loan:** Provides financing to eligible micro businesses for working capital or the acquisition of equipment.

3. Innovation and Technology

- **NJ Accelerate:** Supports startups by partnering with accelerators to provide mentorship, resources, and funding opportunities.
- **NJ Ignite:** Offers rent support to startups moving into collaborative workspaces, fostering innovation and collaboration.

4. Community Revitalization

- **Local Property Acquisition Grant Program:** Provides funding to municipalities and nonprofits to acquire vacant properties to support local economic development initiatives.
- **Brownfields Loan Program:** Offers low-interest loans to facilitate the remediation and redevelopment of brownfield sites, turning them into productive properties.

5. Green Economy Initiatives

- **Green Workforce Training Grant:** Supports the development of workforce training programs aligned with New Jersey's green economy goals.
- **Food Desert Relief Program:** Aims to alleviate food deserts by providing tax credits and grants to supermarkets and grocery stores that establish operations in areas where these resources are lacking.

Discussion

The State's Division of Local Government Services is making an impact across New Jersey with the recent announcement of \$19.5 million in Local Recreation Improvement Grants (LRIG) awarded to 246 counties, municipalities, and school districts to improve community facilities. In 2025, nearly 100 of those candidates were first-time applicants, which is a sign that more communities are tapping into this resource. The goal is to help local governments improve and maintain outdoor spaces and recreational

facilities that keep communities active, connected, and healthy.

These grants will go toward everything from updating community centers and playgrounds to improving pools, trails, sports courts, and more. DLGS also made sure local governments could use the funds for behind-the-scenes work such as architectural and engineering services, purchasing equipment like bleachers or playground structures, and environmental clean-up if needed to prepare the space.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems concentrated? (include a definition of "concentration")

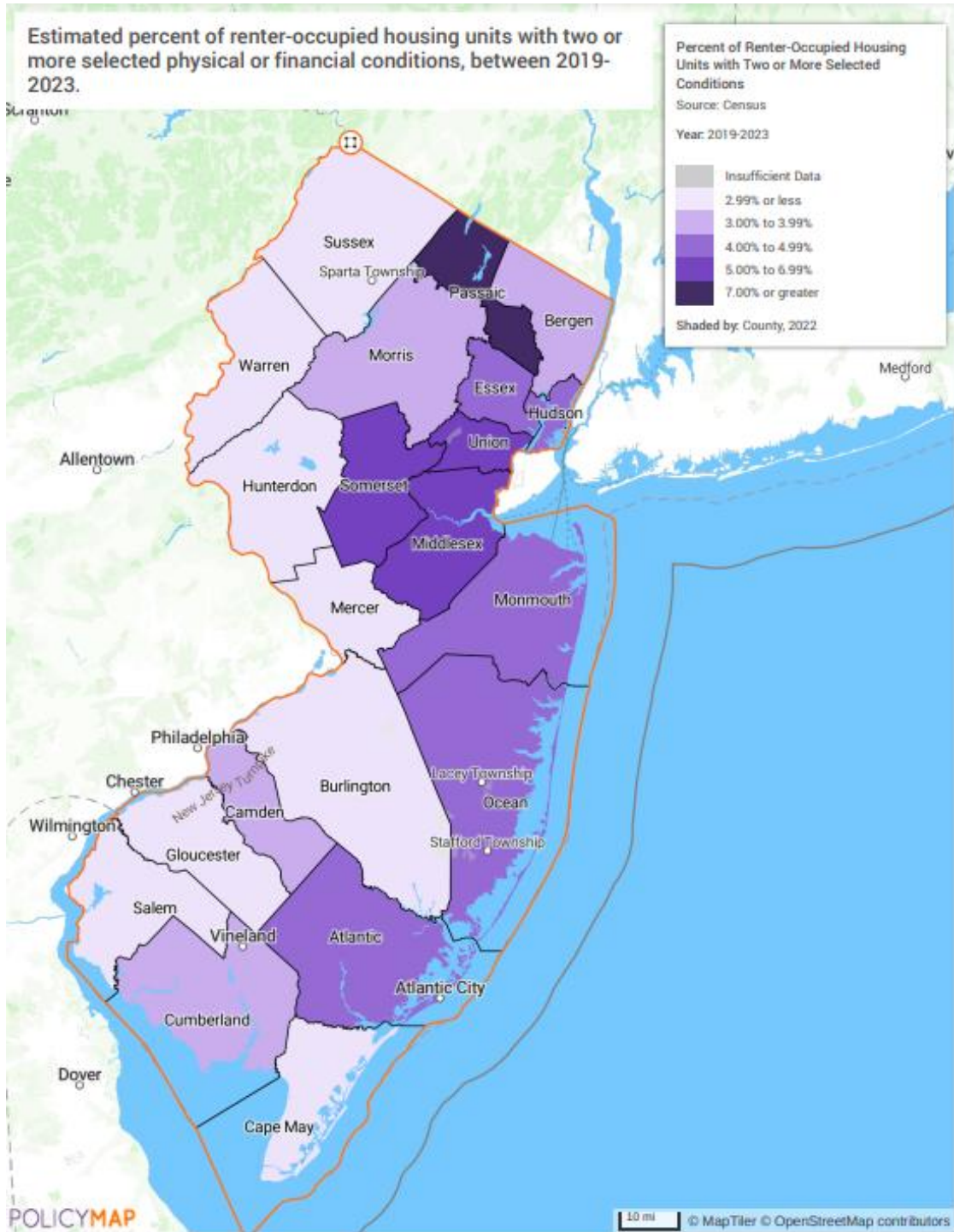
HUD identifies four specific data points that constitute "housing problems:"

- lack of complete plumbing facilities
- lack of complete kitchen facilities
- overcrowding, or having 1.01 or more occupants per room,
- cost burden, or having selected monthly housing costs as a percentage of household income greater than 30 percent

In order for an area to be concentrated, the average number of households having two or more housing problems must be substantially higher than the statewide average. When looking at all households statewide, the percentage of households with two or more housing problems is 4.42%. There are no counties that have an average of households with two or more housing problems ten percentage points higher than the statewide average.

However, based on 2019-2023 census data, there is one census county, Passaic, that has a higher concentration than other counties of renter-occupied housing units with at least two selected physical or financial conditions. In Passaic County, 7.5% of renter-occupied housing units have two or more selected housing conditions. Map 4.16 shows the percentage of renter-occupied housing units with two or more selected housing conditions. At least 5% to 6.99% of renter-occupied housing units in Middlesex County, Somerset County, and Union County experience at least two housing conditions.

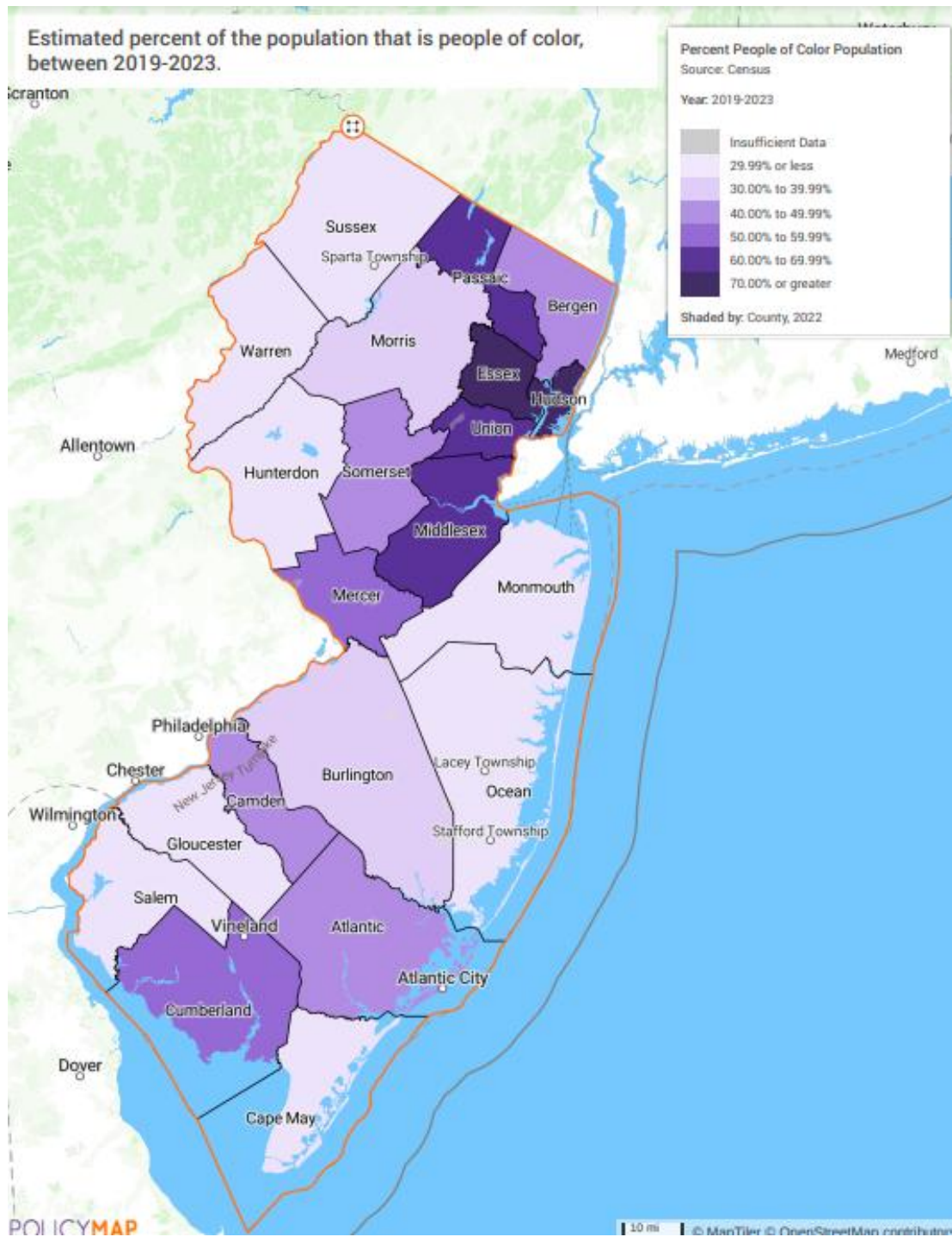
Map 4.16
Percent Renter Households with Housing Problems
State of New Jersey
2019-2023 ACS



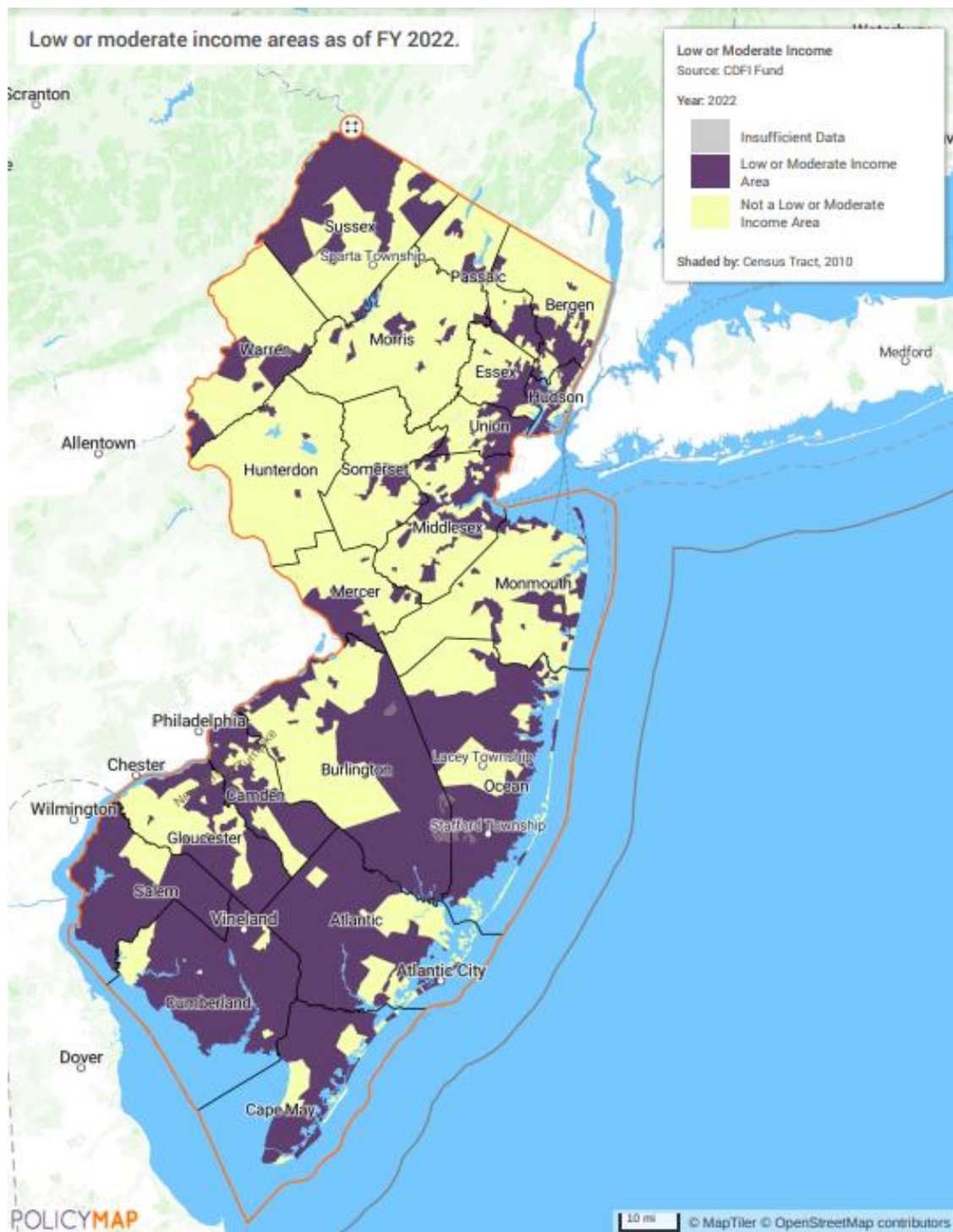
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The 2019-2023 Census data estimates that 48.1% of New Jersey's population is non-White. Map 4.17 highlights the concentrations of the non-White population by county. Essex County (72.1%) and Hudson County (71.9%) have the highest percentages of non-White residents in the State. Map 4.18 shows the Low- or Moderate-Income Areas in the State, based on 2022 Community Development Financial Institutions Fund data. The dark shaded areas indicate the Low- or Moderate- Income Areas, meaning that the income is less than or equal to 120% AMI. Map 4.19 shows the Low- or Moderate- Income Areas (indicated by blue coloring), with an overlay of a non-White population of 50% or greater (indicated by diagonal lines) included. These areas have higher concentrations of both non-White populations and low- or moderate- income households.

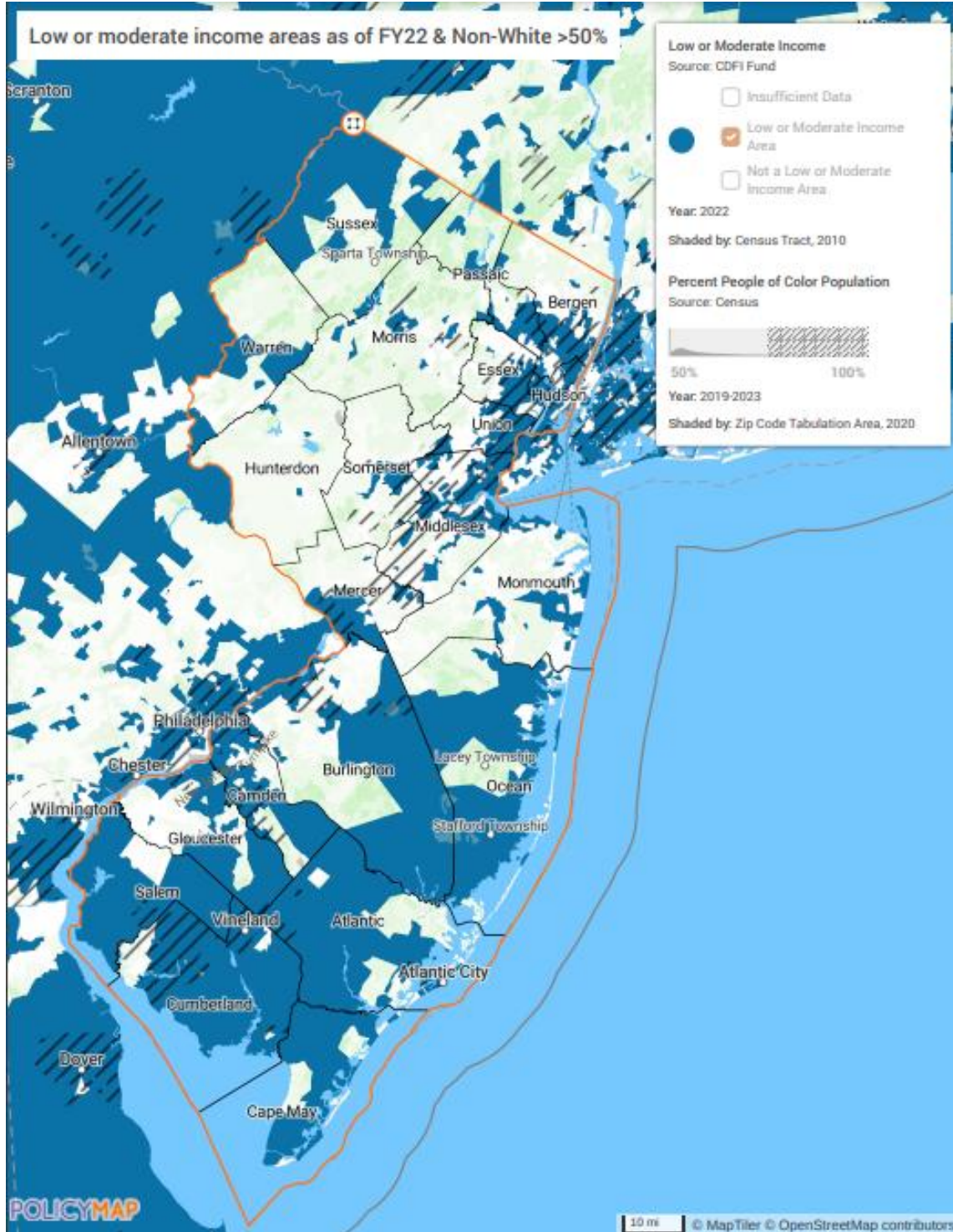
Map 4.17
Percent People of Color
State of New Jersey
2019-2023 ACS



Map 4.18
 Low- and -Moderate Income Areas
 State of New Jersey
 2019-2023 ACS



Map 4.19
 Low/Mod Income Areas and Non-White Population Greater than 50%
 State of New Jersey
 2019-2023 ACS



Additionally, the U.S. Department of Housing and Urban Development (HUD) defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) as census tracts that meet both of the following criteria:

1. Racial/Ethnic Concentration: The tract must have a non-White population of 50% or more.
2. Poverty Threshold: The tract must have a poverty rate exceeding 40% or a rate that is three or more times the average tract poverty rate for the metropolitan or micropolitan area, whichever is lower.

Based on this definition, the table below lists the census tracts in New Jersey that meet this definition of Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs).

Table 45 – Demographic Poverty Rates

Census Tract	Percent People of Color Population	Percent People in Poverty
34001000400	66.9	46.7
34001001400	93.16	49.57
34001001500	92.27	41.39
34001002300	91.08	43.9
34001002400	81.1	48.91
34007600400	98.26	51.86
34007600700	96.15	47.08
34007600800	95.58	41.73
34007601700	97.21	48.8
34007601900	100	43.37
34007610300	59.72	40.23
34011020100	95.55	52.34
34011020301	98.65	48.89
34011020302	96.32	44.75

34011020503	97.74	43.67
34013001500	99.03	41.13
34013003700	98.38	46.52
34013003900	100	51.32
34013004802	96.62	45.84
34013004900	96.72	40.44
34013005400	99.48	57.99
34013006200	98.02	52.84
34013008200	91.02	42.28
34013023200	99.79	42.82
34017006900	88.33	88.33
34017016800	97.35	43.89
34017032400	93.99	41.83
34021000800	87.52	22.73
34021001000	92.33	42.18
34021001401	99.53	45.13
34021001900	97.11	63.16
34031181702	98.95	41.77
34031182200	90.77	41.71
34031183200	89.02	47.3
34033020300	67.17	46.41
34033022000	84.34	34.09
34039039301	99.75	42.54

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Reliable broadband internet access is essential for economic opportunity, education, healthcare, and civic participation. However, many low- and moderate-income (LMI) households in New Jersey continue to face barriers to broadband access, including affordability, device availability, and digital literacy.

According to the 2023 ACS 5-Year Estimates, approximately 6.3% of New Jersey households lack internet access. The rate is significantly higher among households earning less than \$20,000. 23.7% of households with incomes of less than \$10,000 do not have an internet subscription and 29.3% of households with incomes between \$10,000 and \$19,999 are without an internet subscription.

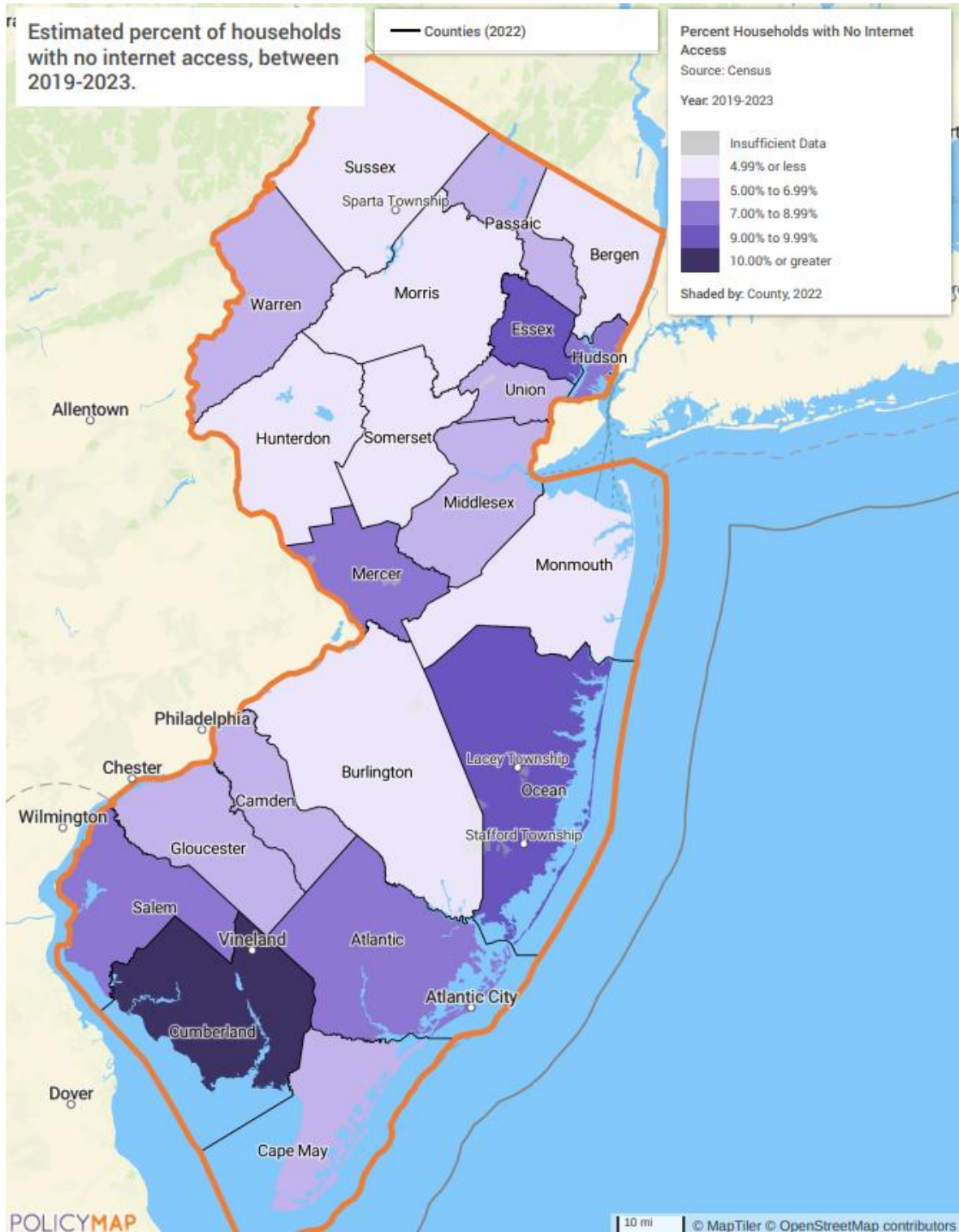
The New Jersey Digital Equity Plan (2023) identifies additional gaps affecting LMI communities, including:

- Lower subscription rates among households of color, seniors, and persons with disabilities;
- Significant reliance on mobile-only data plans, which are inadequate for work, school, or telehealth;
- Broadband adoption gaps in Camden, Paterson, Atlantic City, and Newark, particularly among public housing residents and limited English proficient households.

Additionally, stakeholder feedback collected by the New Jersey Board of Public Utility's Office of Broadband Connectivity (OBC) reveals that older multifamily buildings and rental units in low-income areas often lack the necessary wiring to support high-speed broadband, even when service is technically available. In such areas, infrastructure upgrades and landlord cooperation are critical.

OBC is working with the Broadband Access Study Commission to develop a report of recommendations for addressing gaps in Broadband access and deployment for the State of New Jersey. The OBC is also charged with implementing New Jersey's Digital Equity Planning Grant and Broadband Equity, Access, and Deployment (BEAD) Program, funded through the Infrastructure Investment and Jobs Act and through the U.S. Department of the Treasury Coronavirus Capital Projects Fund. Combined, these funds will help fully staff the New Jersey Broadband Office for planning, deployment, mapping, equity and adoption activities, stakeholder engagement and education, data collection and analysis, and a competitive program for broadband infrastructure projects.

Map 4.20
Percentage of Households with No Internet Access
State of New Jersey
2019-2023 ACS



Describe the need for increased competition by having more than one broadband Internet service provider to serve the jurisdiction.

Broadband affordability remains a major barrier, especially in areas where only one provider offers wired service, limiting price competition. According to the FCC's National Broadband Map, only 68% of New Jersey residents have access to two or more wired internet service providers, with lower provider competition in rural counties such as Salem, Sussex, Cumberland, and Warren.

Urban LMI communities also face affordability challenges, even if multiple providers exist. The Microsoft Broadband Usage Data shows that while nearly all areas in New Jersey have access to some broadband infrastructure, many LMI neighborhoods have low adoption rates, indicating that service is unaffordable or cannot be accessed despite technical availability.

The National Digital Inclusion Alliance (NDIA) has highlighted Camden and Trenton among cities where many residents are "under connected," relying on mobile-only plans or public Wi-Fi. These conditions limit households' ability to participate in virtual learning, remote work, or digital government services.

Expanding digital access requires:

- Wiring upgrades in older LMI housing stock (especially subsidized multifamily units);
- Affordable plan offerings beyond promotional rates;
- Continued state investment in Digital Navigator programs that offer outreach, devices, and enrollment assistance;
- Partnerships with ISPs to expand access to the Affordable Connectivity Program (ACP).

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

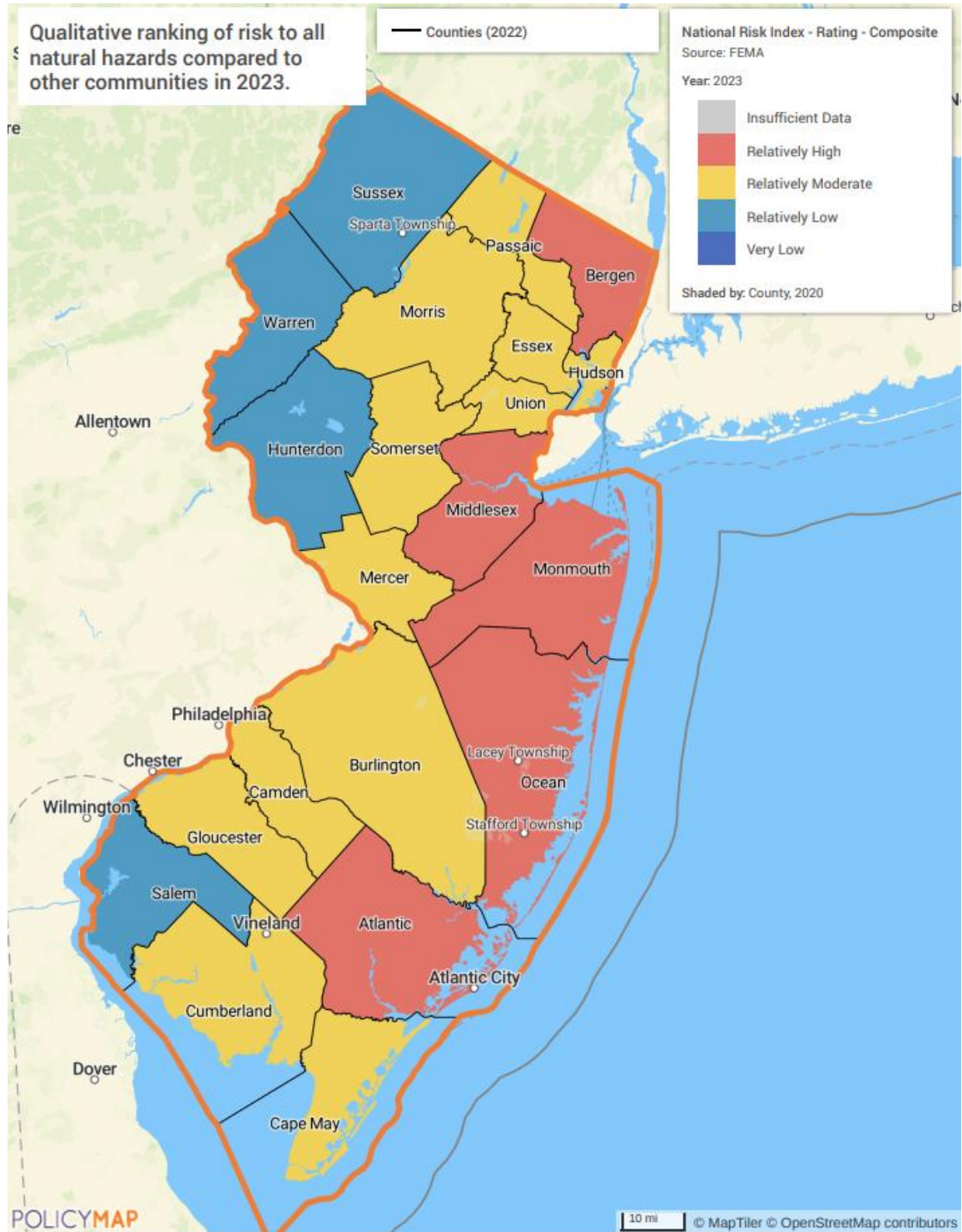
New Jersey faces rising risk from climate-related hazards such as flooding, hurricanes, coastal erosion, extreme heat, and more frequent severe storm events, each of which is exacerbated by the effects of climate change. The New Jersey Department of Environmental Protection (NJDEP) reports a statewide increase of 2°F in average temperatures since 1900 and a 71% increase in extreme rainfall events since 1958, contributing to higher risks of flash flooding, stormwater overflow, and urban infrastructure failure (NJDEP Climate Resilience Strategy, 2021).

FEMA's National Risk Index (2023) rates counties such as Bergen, Monmouth, Ocean, Middlesex, and Atlantic as having relatively high composite risk from natural hazards, as shown in Map 4.21. These areas face compounding exposure from sea level rise, storm surge, and inland flooding due to their proximity to the coast and river systems (FEMA NRI).

NOAA's Sea Level Rise Viewer projects that by 2050, much of New Jersey's shore, including parts of Atlantic City, Cape May, and Toms River, will experience regular tidal flooding, even absent storm events. Inland counties such as Camden, Mercer, and Passaic are also vulnerable to riverine flooding, which may worsen with more intense storm events and aging infrastructure (NOAA Sea Level Rise Viewer).

Urban areas such as Newark, Paterson, and Jersey City are further impacted by the heat island effect, aging housing stock, and high population density. These cities have already experienced record-breaking summer temperatures, creating health and housing risks for low-income renters in poorly ventilated or uninsulated buildings.

Map 4.21
Risk of Natural Hazards
State of New Jersey
2019-2023 ACS



Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income (LMI) households in New Jersey are disproportionately exposed to climate-related hazards due to a combination of socioeconomic vulnerability and place-based environmental risk.

According to the Center for Disease Control's Agency for Toxic Substances and Disease Registry, many census tracts in Hudson, Essex, Camden, and Cumberland Counties rank in the highest national quartile for cumulative environmental and social burden (shown in Map 4.22). These areas have overlapping indicators of:

- Poor housing quality;
- High poverty rates;
- Existing pollution burdens (e.g., proximity to Superfund or brownfield sites);
- Limited healthcare access and higher rates of respiratory illness.

Housing occupied by LMI households is often older, under-resourced, and located in high-risk zones, such as FEMA floodplains, coastal erosion areas, or urban heat islands. For example:

- HUD's CPD Maps tool shows that many public housing and LIHTC-funded properties in New Jersey are located in areas mapped as 100- or 500-year flood zones, especially in Trenton, Newark, and Atlantic City.
- The EPA EJ Screen tool shows tracts with LMI concentration in Bayonne, Elizabeth, and Vineland also have high exposure to flooding and air pollution risks.

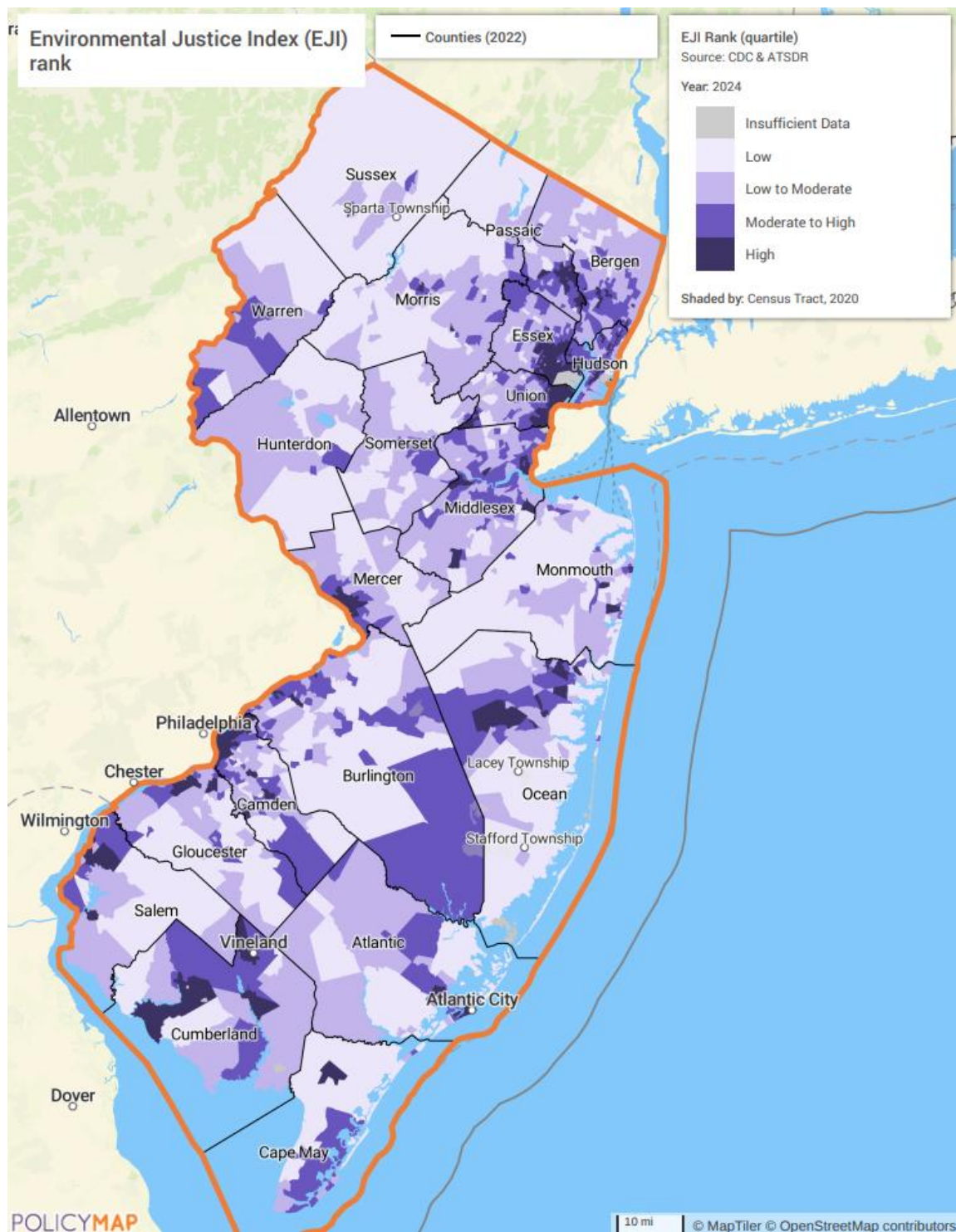
The New Jersey Office of Homelessness Prevention (OHP) also identified that 2.29% of female-headed households entered homelessness in 2022 due to a natural disaster, and climate events were an emerging driver of unsheltered homelessness for rural and coastal communities lacking shelter infrastructure (OHP Annual Report 2022).

Many LMI households lack access to:

- Renters' or flood insurance;
- Emergency savings or relocation assistance;
- Transportation for evacuation;
- Housing options outside of high-risk areas.

In multifamily housing, particularly public or subsidized properties, residents may face compounded barriers such as building vulnerabilities (e.g., basement units), landlord inaction, and limited ADA-compliant infrastructure for seniors or persons with disabilities.

Map 4.22
 CDC/ATSDR Data
 State of New Jersey
 2019-2023 ACS



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The State has identified a number of high priority needs and has targeted available resources toward specific goals designed to address those needs. These needs include affordable housing, homeless assistance, community and neighborhood revitalization, economic development, and homeownership. Resources are targeted to meet the needs of a wide range of state residents, including the elderly, homeless, special needs persons, and low- and moderate-income persons. The State will coordinate service delivery and leverage additional resources with other governmental entities to increase efficiency.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

CDBG-Small Cities awards are directed toward eligible municipalities throughout the State (please see attached list) and HOPWA rental assistance is restricted to Atlantic, Cape May, Cumberland, Mercer, Salem, and Warren counties. Other formula funds are distributed through a competitive, open process via the Department of Community Affairs' System for Administering Grants Electronically (SAGE) and, therefore, the ultimate geographic distribution of these funds cannot be predicted.

Geographic Distribution

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

Table 46 - Geographic Distribution

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG: New Jersey's Community Development Block Grant (CDBG) program makes annual awards to non-entitlement areas, also known as small cities. The CDBG program prioritizes funding for activities that principally benefit low-and-moderate-income (LMI) persons by ensuring at least 70% of the funds is dedicated to activities benefiting LMI households.

ESG: Emergency Solutions Grant funds are allocated statewide through a competitive process. All successful applicants must have the experience and the capacity to successfully undertake the proposed activities including, but not limited to the following:

- Experience with providing similar services and assistance
- Experience working with the target population
- Capacity to successfully manage previous program grants
 1. Achieved prior grant objectives within the established time frame
 2. Provided accurate cost estimates of the proposed work
 3. Expended grant awards correctly and in a timely manner
 4. Produced and submitted performance and financial reports correctly and on-time
 5. Have no unresolved audit findings with DCA
- Have sufficient amount of revenue/income to operate the project

- All applicants are required by the US Department of Housing and Urban Development (HUD) to:
 1. Obtain an active Unique Entity ID (UEI) number and complete or renew their registration with the System for Award Management (SAM); and
 2. Be active participants in a Homeless Management Information System (HMIS) or comparable database if the agency is a domestic violence agency.

HOME: HOME funds will be distributed throughout the State. Priority assistance will be given to non-entitlement HOME communities, those that are not receiving a HOME allocation and those not able to construct or otherwise provide affordable housing without financial assistance. DCA prioritizes projects that will start construction within six to twelve months of a funding award.

HOPWA: The Department of Health (DOH) oversees the administration of the HOPWA program. 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). HOP 1 (formula grant) is restricted to the following counties: Atlantic, Cape May, Cumberland, Mercer, Salem, and Warren. The HOPWA Post-Incarcerated Program (HOP-2 competitive grant) vouchers can be utilized statewide.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Chronically Homeless Individuals At-risk youth Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	Geographic Areas Affected	State of New Jersey
	Associated Goals	Increase the supply of affordable rental and homeownership units
	Description	Increase the supply and quality of affordable rental and homeownership housing including housing free from environmental barriers for very low-income and low-income households.
	Basis for Relative Priority	The needs assessment and market analysis data, public survey results, and public input have all revealed a persistent need for additional affordable housing.
	Priority Need Name	Eliminate Homelessness

2	Priority Level	High
	Population	Extremely Low Income Low Income Large Families Families with Children At-risk Youth Elderly Rural Chronically Homeless Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Other
	Geographic Areas Affected	State of New Jersey
	Associated Goals	Support rental housing and services for people experiencing homelessness. Increase the supply of affordable rental and homeownership.
	Description	Decrease the number of households experiencing homelessness through decreasing barriers to housing, the provision of short term and Section 8 rental assistance, creating more units, and providing supportive services, and housing location services.
	Basis for Relative Priority	The needs assessment and Point-in-Time Count show that there is a need to continue programs that prevent homelessness, rapidly re-house people experiencing homelessness, and supporting the development of more affordable rental units.
3	Priority Need Name	Community Revitalization
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income
	Geographic Areas Affected	State of New Jersey CDBG- Non-Entitlement Communities

	Associated Goals	Improve community infrastructure and facilities.
	Description	Support the replacement or reconstruction of deteriorating infrastructure and the construction of essential community facilities such as youth centers.
	Basis for Relative Priority	Meetings with stakeholders and the data collected from the public survey indicated a need for community development projects, especially in areas with aging public infrastructure.
4	Priority Need Name	Neighborhood Revitalization
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Drug or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	State of New Jersey CDBG- Non-Entitlement Communities
	Associated Goals	Preserve existing affordable housing.
	Description	Improve and preserve the existing affordable housing stock and neighborhoods.
	Basis for Relative Priority	Meetings with stakeholders and the data from the public survey indicated a need for neighborhood revitalization.
5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income
	Geographic Areas Affected	State of New Jersey CDBG- Non-Entitlement Communities
	Associated Goals	Support community and economic development programs.

	Description	Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.
	Basis for Relative Priority	Meetings with stakeholders and the data from the needs assessment indicate a need for investment in economic development and job training in communities across the state.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Tenant Based Rental Assistance (TBRA)	As previously stated, New Jersey has a shortage of available rental housing at every level. This is particularly the case with affordable housing. Many at-risk households turn to rental assistance programs to maintain and secure housing. The State, through the Housing Choice Voucher Program, HOME Tenant-Based Rental Assistance Program, and the State Rental Assistance Program will continue to assist as many very low- and low-income households as possible within its financial constraints.
TBRA for Non-Homeless Special Needs	The most significant gap in affordable units is for households earning 0-30% HAMFI. People with disabilities, seniors, and others with special needs live on fixed incomes and populate this income category at higher rates than other income categories. DCA has created a HOME TBRA preference for people with disabilities, seniors, and veterans to address these conditions.
New Unit Production	As a result of New Jersey being one of the most expensive states to reside in, there continues to be a need to develop new affordable housing units. DCA in conjunction with HMFA will allocate funds towards this purpose.
Rehabilitation	New Jersey will continue to allocate funds to rehabilitate substandard units.
Acquisition, including preservation	The State recognizes the importance of prioritizing the preservation of affordable housing and will allocate funds towards this purpose

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c) (1,2)

Introduction

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

Anticipated Resources: Please see below.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$6,878,551	0	0	\$6,878,551	\$ 7,514,204	The CDBG Program will provide funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State
HOME	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$4,999,751.36	0	0	\$4,999,751.36	\$ 19,999,005	The HOME Program will provide funds to develop affordable housing units, rehabilitate owner-occupied units and provide rental assistance

ESG	public - federal	Conversion and rehab for transitional housing and emergency shelter Rapid rehousing (rental assistance) Homelessness Prevention						The ESG Program will provide grants to create, expand, or improve the quality of shelters and transitional housing facilities. The program also provides temporary financial assistance and services to prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly rehoused and stabilized
			\$3,475,415	0	0	\$3,475,415	\$13,901,660	
HOPWA	public - federal	TBRA						The HOPWA Program will provide housing assistance to low-income persons with HIV/AIDS.
			\$1,848,765	0	0	\$1,848,765	\$ 7,395,060	
RHP	public - federal	Transitional housing						The Recovery Housing Program will provide stable, transitional housing for individuals in recovery from a substance-use disorder. <i>It is unclear whether this program will be funded beyond the first year of the Consolidated Plan.</i>
			\$1,026,646	0	0	\$1,026,646	\$ 4,106,584	

HTF	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	\$5,685,377.90	0	0	\$5,685,377.90	\$ 22,741,512	The Housing Trust Fund will provide funds to develop affordable rental housing units
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Table 49 - Anticipated Resources

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

New Jersey will leverage federal CDBG, ESG, HOME, and HOPWA funds with other State funds to address the housing and community development needs previously discussed. In total, New Jersey anticipates committing the following in FFY 2025: \$23,914,506.26. The State will satisfy the required matching requirements in the following manner:

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

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

Discussion

NA

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, nonprofit organizations, and public institutions.

Please see below table.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
New Jersey Department of Community Affairs	Government	Economic development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental Assistance Neighborhood improvements Public facilities Public services Street Outreach Capacity Building	State
New Jersey Housing and Mortgage Finance Agency	Government	Homelessness Ownership Public housing Affordable housing	State
New Jersey Department of Human Services	Government	Homelessness Non-homeless special needs Rental assistance Supportive housing	State
New Jersey Department of Health	Government	Homelessness Non-homeless special needs Rental assistance	State
Continuum of Care	Continuum of Care	Homelessness	Jurisdiction
New Jersey Department of Children and Families	Government	Homelessness	State
Nonprofit	Nonprofits	Homelessness prevention Rental Assistance Street Outreach Non-homeless special needs Affordable housing	County
Community Housing Development Organizations	Nonprofits	Affordable Housing	County
CDBG Small Cities	Local Government	Economic development Neighborhood improvements Housing rehabilitation Public facilities Public services	Local government
For-Profit Developers	For-profits	Affordable housing	State

Table 50 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The State recognizes that the expeditious delivery of housing and community development services relies on improving and expanding intergovernmental and institutional cooperation on the state, county, and local levels to effectively coordinate the delivery of public and private resources. Improved coordination among agencies is essential to address the housing and community development needs in the state. The State will continue to work with local government agencies and nonprofits and for-profit organizations to effectively carry out housing, economic and community development programs, projects and activities.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics		X	X
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		X
Education	X		X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

Table 51 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

The State continues to partner with social service providers to secure Continuum of Care funding. The program provides housing and supportive services on a long-term basis for homeless persons who have a serious mental illness, chronic problems with substance abuse, with AIDs or a related disease, or any combination of those disabilities, who are living in places not intended for human habitation (e.g. streets) or in an emergency shelter. The program allows for a variety of housing choices, and a range of

supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities. In addition, the State provides rental assistance and support services through its HOPWA Program, State Rental Assistance Program, Housing Choice Voucher Program, and VASH Program to persons with HIV, veterans, and families with children.

In 2025, DCA and the Department of Military and Veterans Affairs (DMVA) created the Bringing Veterans Home initiative which is a plan to reduce veteran homelessness in New Jersey to *functional zero* by July 1, 2026. That means not only housing all currently homeless veterans but also creating a system where any veteran who becomes homeless can be placed in stable housing within 30 days.

Over the next two years, more than \$30 million in state and federal funding will support housing placements, rental assistance, transitional housing, and supportive services like VASH vouchers and the SSVF program. The goal is to house 300 veterans in the first 180 days of the program, and more than 1,000 overall. During a two-day training event at the National Guard Training Center in Sea Girt, the DCA and DMVA brought together teams from across the state to share data, personal stories, and strategies to help move this work forward with urgency and heart.

Describe the strengths and gaps of the service delivery system for special needs populations and persons experiencing homelessness, including, but not limited to, the services listed above

The State will continue to utilize its network of government agencies and will continue to work with high performing nonprofit organizations to provide housing and supportive services to people with special needs and all people experiencing homelessness. The State will pursue opportunities to develop evidence-based programs that meet the most urgent needs and continue to support high performing programs that meet the needs of the people we serve. The primary obstacle to fully addressing the needs outlined in the Five-Year Plan is the overall level of funds available. DCA will continue to coordinate initiatives, such as Housing First and Keeping Families Together, that bring together public and private resources and social services. In addition, the Office of Homelessness Prevention will develop a comprehensive strategy to reduce homelessness and expand access to housing for all people. The Office will coordinate collaboration between public and private stakeholders.

In 2025, DCA and the Department of Human Services announced over \$10.7 million in grant funding for 43 nonprofit organizations through the NJ FamilyCare HSPRP. This initiative focuses on helping NJ FamilyCare members who are facing homelessness or housing instability get the support they need with the goal of not just identifying housing but also sustaining it. This program works to connect healthcare and housing services to improve overall quality of life.

The program funds activities such as helping with housing applications, move-in costs, support for keeping stable housing, and home modifications to make homes safer and free from environmental barriers. The grants, up to \$250,000 each, help community organizations prepare to offer these services by covering staff hiring, training, tech systems, and enrolling constituents in Medicaid. This is a team

effort between state agencies and local groups aimed at building a stronger, more connected support network for the people who need it most.

Funding is performance-based, and organizations get part of their funding upfront, and the rest as they achieve key milestones including contracting with Managed Care Organizations and setting up proper billing systems. Overall, it's a step forward in how the State addresses housing and health together, and it reflects the kind of impactful work that's happening across the DCA.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

The State will continue to pursue the following strategies to enhance coordination between public and private housing and social services:

- Coordination of housing development with economic 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.
- Coordination of statewide efforts to prevent and end homelessness through the Office on Homelessness Prevention. The Office will work with other state agencies, units of local government, community-based agencies, foundations, people who have experienced homelessness, corporations, and other stakeholders to develop and implement a coordinated statewide response to homelessness.
- Work with and financially support various Community Housing Development Organizations (CHDOs) operating in low- and moderate-income neighborhoods to build affordable housing for the elderly, veterans, and other special needs populations.
- Maintain an excellent working relationship with various State departments, including the Department of Health, the Department of Children and Families, the Department of Human Services, the Department of Labor and Workforce Development, and the Department of Military and Veterans Affairs to implement a statewide strategy to address homelessness.
- Expand and improve existing housing programs to expedite the delivery of housing and community development improvements to eligible residents.

SP-45 Goals Summary – 91.315(a)(4)

Please see below chart

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply of affordable rental and homeownership units	2020	2024	Affordable housing	Statewide	Affordable housing	HOME \$9,999,503 HTF \$28,426,890	Rental units constructed: 60 - Household Housing Unit Homeowner Housing Added: 10- Household Housing Unit Rental units rehabilitated: 100- Household Housing Unit
2	Support rental housing and services for people experiencing homelessness	2020	2024	Affordable Housing - Homeless	Statewide	Prevent and eliminate homelessness	HOPWA: \$9,243,825 HOME: \$14,999,254 ESG: \$17,377,075 RHP: \$5,133,230	1,195 Households Assisted with TBRA RRH: 2,070 Households Assisted Overnight/Emergency Shelter Beds added: 25 Beds Homelessness Prevention: 1,685 Households Assisted HIV/AIDS: 840 HIV/AIDS households to be provided rental assistance and other eligible services.

								5 Recovery Houses
3	Improve community infrastructure and facilities	2020	2024	Non-housing community development	Small Cities and 7 non-entitlement counties	Public facility or infrastructure activities other than low/moderate income housing benefit	CDBG \$24,418,856	65 public facility or infrastructure activities
4	Preserve existing affordable housing	2020	2024	Affordable housing	Small Cities and 7 non-entitlement counties	Neighborhood rehabilitation	CDBG \$7,910,334	Homeowner Housing Rehabilitated: 250 Household Housing Unit
5	Support community and economic development programs	2020	2024	Non-housing community development	Small Cities and 7 non-entitlement counties	Economic development	CDBG \$2,063,565	Businesses assisted: 5 Businesses Assisted

Table 52- Goals

Summary

Goal Descriptions

1	Goal Name	Increase the supply of affordable rental and homeownership units
	Goal Description	The State will provide funding for new construction and rehabilitation of rental and owner units. These activities will help increase the supply and quality of affordable housing, including housing free from environmental barriers for very low-income and low-income households. The State will also increase homeownership opportunities for low- and moderate-income households.
2	Goal Name	Support rental housing and services for people experiencing homelessness
	Goal Description	The State will provide homelessness prevention and rapid re-housing funds to those experiencing or at risk of becoming homeless, and tenant-based rental assistance to individuals diagnosed with HIV/AIDs. Also, the State will provide funds to emergency shelters and transitional housing facilities to address life safety issues and improve the living conditions of the residents. The State will provide assistance to support temporary housing for people recovering from substance use disorders. The State will also support local jurisdictions' planning process to reduce and end homelessness.
3	Goal Name	Improve community infrastructure and facilities
	Goal Description	The State will provide funding to support the replacement or reconstruction of deteriorating infrastructure and the construction of essential community facilities such as youth centers.
4	Goal Name	Preserve existing affordable housing
	Goal Description	The State will provide funding to preserve the existing affordable housing stock and neighborhoods.
5	Goal Name	Support community and economic development programs
	Goal Description	The State will support community and economic development programs that expand business enterprises and increase job opportunities for low-and-moderate-income households.

Table 53- Goals Description

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The HOME program will assist 57 households with new housing opportunities; 40 of these units will target households at extremely low-income (up to 30% of AMI). In addition, 208 very low-income households (up to 50% of AMI) will be assisted with tenant-based rental assistance.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Activities to Increase Resident Involvements

NA - the State does not own any public housing.

Is the public housing agency designated as troubled under 24 CFR part 902?

NA

Plan to remove the 'troubled' designation

NA

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

There are state and federal issues affecting the availability of affordable housing. Barriers to affordable housing include outdated local land use regulations, development standards, lengthy and complex permitting processes, and exclusionary zoning. There are two types of regulations that affect housing costs which are development regulations and land use regulations.

Land Use Regulations: Land-use regulations such as zoning laws and environmental protection requirements define the conditions of use and the amount of land available for development. Land-use regulations fundamentally affect land and housing costs by determining factors such as permitted or conditional use, the minimum acreage, height restrictions, scale, and impervious coverage limits. Local land-use ordinances are notoriously slow to adapt to changes in housing demand, as most local governments tend to review regulations only in reaction to emerging issues rather than proactively. Environmental protection requirements are placed to protect natural resources, and in some areas of the state, such as the Pinelands, a separate set of regulations for development have been implemented. These regulations dictate what, where, and how much gets built and under what conditions. For state and local regulatory frameworks to function effectively, they must reconcile the often competing objectives of various land-based public policy mandates.

Development Standards: Development standards such as the uniform construction code, fire safety, site and subdivision standards set a minimum standard on how developers build in order to place a level of protection for the public. The implementation of these standards attempts to make the development and construction process more consistent, predictable, and timely to ensure that work completed is safe for people utilizing the structures. New Jersey has expanded the development standards recently by adopting updated floodplain management regulations which require additional construction standards for buildings in high-risk areas such as coastal properties.

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.

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The State plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and

may include actions that improve fair housing knowledge, focus on housing for low-income and extremely low-income households and lessen the impact of disproportionate housing problems. Some of the State's policies and initiatives to address regulatory barriers to affordable housing:

1. In New Jersey, land use is regulated almost exclusively at the local level. However, the State has developed policies where possible to increase access to affordable housing and provides land use planning assistance to help municipalities modernize their master plans and land use ordinances.
2. The State will also continue to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested in becoming homeowners. In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to eligible households at 30% or less of AMI.
3. Continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing (VASH) Program, and the Mainstream Voucher Program, etc.
4. Continue to promote the development of affordable housing in areas of low poverty and high opportunity through incentives in the Low-Income Housing Tax Credit Program Qualified Allocation Plan administered by HMFA.
5. Promote the development of educational efforts to address NIMBYism (Not In My Backyard) in order to build support for and neutralize opposition to affordable housing.
6. Encourage the development of affordable housing in communities that is connected to transit opportunities, pedestrian-friendly, and environmentally sustainable, and that provide convenient access to employment opportunities.
7. Continue to place a high priority on the long-term preservation of existing, viable affordable housing stock.
8. Through DCA's Division of Local Planning Services, the State provides technical planning assistance to help municipalities modernize their master plans and land use ordinances.
9. Implement the provisions of the Affordable Housing Act (A4), enacted in 2024, to ensure compliance and distribution of affordable housing obligations across municipalities. The legislation clarifies the number of affordable housing units each municipality must provide through 2035 and requires towns to submit updated housing plans for review. The law also provides stronger enforcement mechanisms through the judiciary to ensure municipalities meet their obligations and includes funding to support affordable housing development and planning.

SP-60 Homelessness Strategy – 91.315(d)

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

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

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

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

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

ESG: The State of New Jersey will continue to provide rapid re-housing assistance through the Homelessness Prevention and Rapid Re-Housing Program to homeless households at or below 30% of AMI. Rapid re-housing assistance includes financial assistance, case management, housing search and placement, credit repair, money management, and budgeting for up to a year.

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

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

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

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

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

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

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

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

The State will continue to apply for HUD Continuum of Care grants to provide rental assistance to homeless persons with disabilities, in collaboration with local social service providers. Funds for this program have been granted in Atlantic, Burlington, Cape May, Essex, Gloucester, Morris, Passaic and Warren Counties. In addition, the State, through the Homelessness Prevention and Rapid Re-Housing Program, will continue to provide rapid re-housing assistance to households up to 30% of AMI.

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

DCA has also committed rental assistance to the Keeping Families Together Initiative with the Department of Children and Families (DCF). This program targets rental assistance and supportive services to extremely vulnerable families who are homeless or live in unstable housing, and who are involved with the child welfare system. The goal is to ensure that children are not removed from their families, or that families can reunify, with stable housing and services designed to support their tenancy. DCA committed a total of 600 vouchers to this program. In addition, DCA has committed 100 vouchers for homeless and at-risk youth referred by DCF that need housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs.

The State of New Jersey expanded its Access to Counsel and Homelessness Diversion Pilot by launching the Comprehensive Eviction Defense and Diversion (CEDD) Initiative, a wraparound support system designed to prevent eviction and stabilize low-income households at risk of displacement. Administered by the Office of Eviction Prevention, the initiative partners nonprofit legal service providers with community-based caseworkers to offer legal assistance, rental and emergency financial aid, mediation,

crisis intervention, and case management. By delivering coordinated services directly at the courthouse, the initiative provides timely and effective support to prevent eviction and promote housing stability.

Access to legal representation in eviction cases is increasingly recognized as a best practice in reducing displacement, particularly in the face of widespread filings and limited legal aid. Research consistently shows that tenants with legal counsel are significantly less likely to be evicted. Additionally, studies have found that every dollar invested in legal representation for tenants yields a \$13 return in avoided costs to other public systems, such as emergency shelter, health care, and social services.

To further support households at risk of displacement, the State will launch the New Jersey Eviction Guide, a first of its kind interactive, self-guided tool designed to help tenants at risk of homelessness navigate the eviction process and connect with available resources. The Eviction Guide will provide clear, comprehensive, step-by-step information on court procedures, tenant rights, and general guidance to households facing or threatened with eviction. By helping users identify their stage in the eviction process through plain-language explanation of court procedures and tenant rights while directly linking them to local service providers such as legal aid, case management, and rental assistance, the Guide serves as a critical resource for promoting housing stability and preventing avoidable evictions.

SP-65 Lead-Based Paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The New Jersey Department of Community Affairs' Office of Low-Income Energy Conservation (OLIEC) has the following programs focused on the reduction of Lead-Based Paint (LBP) hazards in residential units built prior to 1978.

- The first is the State's Lead-Safe Home Remediation Grant Program, which has a goal to provide lead-safe remediation in 286 residential units. The program provides lead remediation services to the following 9 counties and 2 municipalities: Atlantic County, Bergen County, Camden County, Essex County, Hudson County, Mercer County, Monmouth County, Ocean County, Union County, and Passaic and Paterson City.
- The second program is the federal Housing and Urban Development (HUD) Lead-Based Paint Hazard Reduction Program which will provide lead abatement services to 122 residential units in the following target service municipalities: Atlantic City, Camden, East Orange, Elizabeth, Irvington, Newark, Plainfield, Passaic, Paterson, and Trenton.

How are the actions listed above integrated into housing policies and procedures?

The above-referenced lead programs comply with both N.J.A.C. 5:17 "Lead Hazard Evaluation and Abatement" and N.J.A.C. 8:51 "Childhood Lead Poisoning". N.J.A.C. 5:17 requires that lead abatement contractors and lead evaluators are registered with the DCA prior to completing any work. N.J.A.C. 8:51 details the procedures that local Departments of Health must follow when there is a case of a child with elevated blood lead levels.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Understanding the nature and causes of poverty helps to 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 childcare services that prevent many from finding better jobs and escaping chronic poverty.

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

The Department of Community Affairs (DCA) has an important role in addressing poverty in New Jersey. As a major player in the provision of services to low- and moderate-income families, DCA is 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: production of affordable housing, family-self-sufficiency, Housing Choice Voucher program which includes project-based, homelessness prevention, street outreach, 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 supportive services and affordable housing to low-income individuals and families.

The Department of Human Services (DHS) is the state's largest agency. It serves about 2.1 million New Jersey residents. DHS serves the elderly, individuals and families with low incomes, people with developmental disabilities, or late-onset disabilities, people who are blind, visually impaired, deaf, hard of hearing, or deaf-blind, parents needing childcare services, child support and/or healthcare for their children, people who are dealing with addiction and mental health issues, and families facing catastrophic medical expenses for their children. DHS provides programs and services designed to give eligible individuals and families the help they need for economic and health challenges. These programs include health insurance through NJ Family Care or Medicaid, food assistance through NJ SNAP, independent living support services and personal care services.

The Department of Children and Families (DCF) is New Jersey's State child welfare agency. 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 a 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 (DLWD) provides employment support services. 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 support services.

How are the Jurisdictions' poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

DCA, DHS, DLWD and DCF will continue to work together to coordinate programs and services to help reduce the number of poverty-level families in New Jersey.

A major priority of this Plan is to enhance the coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies.

The State will continue to utilize its housing assistance programs, rapid re-housing programs and the following activities funded with its Community Services Block Grant funds to address poverty: employment training, education, nutrition, emergency services and/or health.

The following State program assist in addressing poverty:

- WorkFirst NJ, the State's Temporary Assistance for Needy Families (TANF) program, emphasizes work as the first step toward building a new life and a brighter future. It provides monthly cash, childcare, job search and readiness, and short-term housing support for eligible New Jersey residents.
- NJ SNAP is New Jersey's Supplemental Nutritional Assistance Program that helps low-income households purchase the food they need to eat healthy.
- The New Jersey Supplemental Nutrition Program for Women Infants and Children (WIC) is a public health nutrition program that provides food, nutrition education, and community support for income eligible women who are pregnant and post-partum, as well as infants and children up to five years old.
- Low Income Home Energy Assistance Program (LIHEAP) assists low-income households with their heating and cooling bills and provides emergency heating system services and emergency fuel assistance.
- Medicare provides health insurance to people aged 65 and older, as well as younger people with disabilities.
- NJ FamilyCare is New Jersey's Medicaid program, which provides health care coverage to qualified children under the age of 19, pregnant women, and adults between the ages of 19 and 64.
- Veterans Affairs Supportive Housing vouchers (VASH) provide homeless veterans with permanent housing in combination with medical and other supportive services.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use 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 activities, and consistent re-evaluation of the grant processes to ensure effectiveness and efficiency.

Annual Action Plan

Expected Resources

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

Introduction

This section provides an overview of allocations for the CDBG, HOME, HOPWA, ESG, HTF, and RHP programs for 2024.

Anticipated Resources:

See chart below.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$6,878,551	0	0	\$6,878,551	\$27,514,204	The CDBG Program will provide funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State
HOME	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$4,999,751.36	0	0	\$4,999,751.36	\$ 19,999,005	The HOME Program will provide funds to develop affordable housing units, rehabilitate owner-occupied units and provide rental assistance

ESG	public - federal	Conversion and rehab for transitional housing and emergency shelter Rapid rehousing (rental assistance) Homelessness Prevention							The ESG Program will provide grants to create, expand, or improve the quality of shelters and transitional housing facilities. The program also provides temporary financial assistance and services to prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly rehoused and stabilized
			\$3,475,415	0	0	\$3,475,415	\$	13,901,660	
HOPWA	public - federal	TBRA							The HOPWA Program will provide housing assistance to low-income persons with HIV/AIDS.
			\$1,848,765	0	0	\$1,848,765	\$	7,395,060	

RHP	public - federal	Transitional housing	\$1,026,646	0	0	\$1,026,646	\$ 4,106,584	The Recovery Housing Program will provide stable, transitional housing for individuals in recovery from a substance-use disorder. <i>It is unclear whether this program will be funded beyond the first year of the Consolidated Plan.</i>
HTF	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	\$5,685,377.90	0	0	\$5,685,377.90	\$ 22,741,512	The Housing Trust Fund will provide funds to develop affordable rental housing units

Table 34 - Expected Resources – Priority Table

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

New Jersey will leverage federal CDBG, ESG, HOME, HTF and HOPWA funds with other State funds to address housing and community development needs. The Community Development Block Grant Program requires the State of New Jersey to match administration funds after the first \$100,000 on a one-to-one basis. The match for CDBG is the State's Affordable Housing Trust Fund. The Emergency Solutions Grant Program requires a dollar-for-dollar 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 which is satisfied using the Affordable Housing Trust Fund. The Housing Trust Fund (HTF) and the HOPWA Program do not require a local match.

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

N/A

Discussion

N/A

Annual Goals and Objectives

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

Goals Summary Information

FFY 2025 HOME Allocation	
Allocation	4,999,751.36
Administrative	\$499,975.14
CHDO	\$999,950.27
TBRA	\$2,749,863.25
Production Investment	\$749,962.70

FFY 2025 Emergency Solutions Grant Allocation		
Allocation	\$3,475,415	
Administrative	\$278,033	(\$75,000 is for HPRP grantees and \$203,033 DCA Admin)
Shelter	\$1,598,691	
HPRP	\$1,598,691	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase supply of affordable rental & homeownership units	2025	2026	Affordable Housing	State of New Jersey	Affordable Housing	HOME: \$1,999,901 HTF: \$5,685,378	Rental units constructed: 12- Household Housing Unit Homeowner Housing Added: 2- Household Housing Unit Rental units rehabilitated: 20- Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support rental housing and services for people experiencing homelessness	2025	2026	Affordable Housing Homeless	State of New Jersey	Prevent and eliminate Homelessness	HOPWA: \$1,848,765 HOME: \$2,999,851 ESG: \$3,475,415 RHP: \$1,026,646	239 Households Assisted with TBRA RRH: 414 Households Assisted Overnight/Emergency Shelter Beds added: 5 Beds Homelessness Prevention: 337 Households Assisted HIV/AIDS: 168 HIV/AIDS households to be provided rental assistance and other eligible services. 1 Recovery House
3	Improve community infrastructure and facilities	2025	2026	Non-Housing Community Development	CDBG - Non-Entitlement Communities	Public facility or infrastructure activities other than low/moderate income housing benefit	CDBG: \$4,883,771	13 public facility or infrastructure activities
4	Preserve existing affordable housing	2025	2026	Affordable Housing	CDBG - Non-Entitlement Communities	Neighborhood rehabilitation	CDBG: \$11,582,067	Homeowner Housing Rehabilitated: 50 Household- Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Support community & economic development programs	2025	2026	Non-Housing Community Development	CDBG - Non-Entitlement Communities	Economic development	CDBG: \$412,713	Businesses assisted: 1 Business Assisted

Table 45 – Goals Summary

Goal Descriptions

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

3	Goal Name	Improve community infrastructure and facilities
	Goal Description	The State will provide funding to support the replacement or reconstruction of deteriorating infrastructure and the construction of essential community facilities such as youth centers.
4	Goal Name	Preserve existing affordable housing
	Goal Description	The State will provide funding to preserve the existing affordable housing stock and neighborhoods.
5	Goal Name	Support community & economic development programs
	Goal Description	The State will support community and economic development programs that expand business enterprises and increase job opportunities for low-and-moderate-income households.

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

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

Rental units constructed: 12 Household Housing Unit for low- and moderate-income households

Homeowner Housing Added: 2 Household Housing Unit for low- and moderate-income households

Tenant Based Rental Assistance: 239 low- and moderate-income households

Rental units rehabilitated: 20 Household Housing Unit for extremely low-income households

AP-25 Allocation Priorities – 91.320(d)

Introduction:

This section describes the funding allocation priorities.

Funding Allocation Priorities

	Increase supply of affordable rental & owner units (%)	Support rental housing & services for homeless (%)	Improve community infrastructure and facilities (%)	Preserve existing affordable housing (%)	Support community & economic development programs (%)	Total (%)
CDBG	0	0	71	23	6	100
HOME	45	55	0	0	0	100
HOPWA	0	100	0	0	0	100
ESG	0	100	0	0	0	100
HTF	100	0	0	0	0	100
Other RHP	0	100	0	0	0	100

Table 5 – Funding Allocation Priorities

Reason for Allocation Priorities

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

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

The CDBG funds are awarded competitively to eligible municipalities and county governments, with priority given to projects that demonstrate measurable benefit to low-income populations. The CDBG program improves low-income communities by providing funds for housing rehabilitation, infrastructure repairs, and new public facilities. Additionally, the program supports economic development efforts that generate

employment opportunities for low-income residents. Projects proposing job creation must demonstrate a clear benefit to individuals meeting income eligibility criteria.

The HOME and HTF funds will be competitively awarded to nonprofit and for-profit developers to create new affordable housing units. In addition, HOME funds will be allocated to TBRA to continue to provide rent and utility assistance to veterans, elderly and disabled households. The RHP pilot will provide transitional housing for individuals recovering from substance use disorders, while supporting their efforts to maintain sobriety and achieve long-term stability.

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

Introduction:

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

Distribution Methods

Table 67 - Distribution Methods by State Program

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

<p>Describe all of the criteria that will be used to select applications, and the relative importance of these criteria.</p>	<p>Does application meet one of the National Objectives set forth in the Housing and Community Development Act (HCDA), and are the activities permitted by the HCDA?</p> <ul style="list-style-type: none"> • Benefit to Low/Moderate Income People • Prevention or Elimination of Slums & Blight • Urgent Need <p>Does the application address at least one of the State Program Objectives?</p> <ul style="list-style-type: none"> • Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing. • Support and encourage efficient patterns of community development, redevelopment, and capital funding by giving priority to proposals that address documented health and safety concerns. • Encourage innovative proposals that improve housing, and other eligible activities to renew designated revitalization areas. • Encourage the development of facilities needed to support welfare-to-work programs such as job training, childcare, and elder care. • Support and encourage neighborhood revitalization efforts identified in locally developed plans and strategies. • Improve the availability and adequacy of essential public facilities, and remedy serious deficiencies in areas that principally serve people of low or moderate income. • Ensure that municipalities have the capacity to implement community development programs and maintain community development improvements.
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	<ul style="list-style-type: none"> • Support community development projects of particular urgency where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are unavailable. <p>Does application include a Public Notice (display ad) in compliance with Citizen Participation Requirements? Yes</p> <p>Does the application include evidence that the required local match of grant funds will be met? Yes</p> <p>Does the application include evidence that the Compliance Items have been completed? Yes</p> <ul style="list-style-type: none"> • Citizen Participation Resolution • Fair Housing Resolution • Matching Funds Certification • Grant Management Plan & Resolution • Professional Services Agreements (Drafts) • Complete Draft Environmental Review Record, OR 100 % Complete Final ERR • Policy and Procedure Manual and Resolution (HR Only) • Cooperative Agreement
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		Applicants must demonstrate that they can complete their proposed project within the two-year grant period.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	The program's Final Plan is attached to the program's Request for Proposals. The Final Plan is also posted on the DCA website.
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	ESG funds are allocated to community-based nonprofits for rapid re-housing activities and to nonprofits and local governments for emergency shelter improvements. The funds are allocated through Request for Proposals on the DCA SAGE system (DCA SAGE - Portal (intelligrants.com))

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Economic Development Fund: The State will award up to \$412,713 to support community and economic development programs that expand business enterprises and increase job opportunities.</p> <p>The Housing Rehabilitation Fund (\$1,500,000) funds activities that improve the condition of affordable housing in New Jersey. County-managed programs may be awarded up to \$400,000. Multi-jurisdictional programs may receive grants of up to \$300,000. Awards to programs serving only one municipality may not exceed \$200,000. The fund is designed to rehabilitate only single-family owner-occupied housing.</p> <p>The Public Facilities Fund (\$4,883,771) provides funds to units of local government to construct or improve essential public facilities that will primarily benefit people of low- and moderate-income. The maximum grant awarded in this category will be \$400,000. However, this maximum may be exceeded if compelling reasons are presented and accepted by the DCA.</p>

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

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Shelter Support Program provides funds to maintain shelter facilities by:</p> <ul style="list-style-type: none"> • Addressing life and safety issues. • Purchasing equipment and furnishings that will provide direct benefits to the shelter's residents. • Creating new emergency shelter beds when needed. • 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.
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<ul style="list-style-type: none"> • Experience providing similar services and assistance. • Experience working with the target population. • Capacity to successfully manage previous program grants. • Achieved prior grant objectives within the established time frame. Provided accurate cost estimates of the proposed work. Expended grant awards correctly and in a timely manner. Produced and submitted performance and financial reports correctly and on time. Have no unresolved audit findings with DCA. Enough revenue/income to operate the project. • Proposed project(s) is supported by the local CoC. • All applicants are required by the US Department of Housing and Urban Development to 1) obtain a UEI number and complete or renew their registration with the System for Award Management (SAM); and 2) be active participants in a Homeless Management Information System (HMIS).

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

<p>Describe how resources will be allocated among funding categories.</p>	<p>Homeless Prevention/Rapid Re-Housing: \$1,598,691</p> <p>Shelter Support: \$1,598,691</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The maximum award to a grantee is \$500,000.</p>

	What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
3	State Program Name:	HOME Investment Partnership Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	<p>HOME Investment Partnerships Program (HOME) provides funds to:</p> <ul style="list-style-type: none"> • Develop affordable housing units. • Provide rental assistance to victims of domestic violence and disabled households. • Provide security deposits if needed. • Rehabilitate low-income homeowners' housing units. • Engage in capacity building for CHDOs through the use of a predevelopment fund

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

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

<p>Describe how resources will be allocated among funding categories.</p>	<p>Community Housing Development Organization (CHDO) Production (\$999,950) 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 also intends to create a CHDO Predevelopment Fund using the 2025 HOME allocation in order to increase the number of CHDO organizations operating within the State and to increase partnerships with non-profits to focus on affordable homeownership production.</p> <p>Housing Production Investment (\$749,963) provides funds to developers for the purpose of creating affordable rental and homeownership 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.</p> <p>HOME Tenant-Based Rental Assistance (TBRA) (\$2,749,863) helps reduce the housing costs of very low-income households by providing direct rent subsidy payments to their landlords.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>A project is eligible for the per-unit subsidy amount, per 24 CFR 92.250(a) of the HOME regulations, which in conjunction with the State Balanced Housing Program rules, will govern the amount of HOME funds allocated to a project. The amount of funds reserved for a project will be based on the information provided in the HOME Production Program application via SAGE and will fund only the gap between project cost and other revenue. The Department, at its discretion, may award less than the maximum subsidy.</p>

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

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Department of Health has identified a project sponsor that has the capacity, expertise and demonstrated success in facilitating housing programs for low-income HIV+ individuals.</p> <p>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 may be referred to the project sponsor 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 may also receive HIV case management and related supportive services through State and federal (Ryan White) funded grantees in their area. The Department of Health selects the project sponsor(s) community-based support organizations that provide participants with case management and an array of supportive services ancillary services in conjunction with the rental subsidies. These agencies certify that each HOPWA participant receives required case management services and meets the criteria. HIV/AIDS service providers meet with the project sponsors on a quarterly ongoing basis in order to review program activities and progress.</p> <p>Supportive services include the costs of providing a wide range of supportive services like health, mental health, assessment, permanent housing placement, drug and alcohol abuse treatment and counseling, housing case management and other services necessary to ensure the housing stability of the program participant. All eligible activities and supportive services will be provided based on HUD guidelines.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>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 may be referred to the project sponsor 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 may also receive HIV case management and related supportive services through State and federal (Ryan White) funded grantees in their area. The Department of Health selects the project sponsor(s) community-based support organizations that provide participants with case management and an array of supportive services ancillary services in conjunction with the rental subsidies. These agencies certify that each HOPWA participant receives required case management services and meets the criteria.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>

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

<p>Describe how resources will be allocated among funding categories.</p>	<p>All funds outside of administration funds (\$1,663,889) are allocated for rental assistance and supportive services to individuals and families affected by HIV/AIDS.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The participants pay approximately 30% of their adjusted gross income. Rent cannot exceed Fair Market Rent.</p>

	What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
5	State Program Name:	Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	Develop affordable rental housing units for families at or below 30% AMI and for people who are most vulnerable, including those with disabilities or other special needs. DCA will award only those projects that will provide housing to extremely low-income individuals and families with special needs.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicant's ability to obligate HTF funds and applicant's ability to undertake eligible activities in a timely fashion:</p> <p>The best applications must substantiate the applicant's experience in developing affordable housing, demonstrated financial ability to develop the project, experience with DCA and HUD programs, no outstanding issues with DCA/HUD, a feasible project budget and timeline which evidences that the project will be completed within two years of award.</p> <p>Priority based upon geography:</p> <p>This program seeks to encourage investment in "High Opportunity" neighborhoods, which are characterized by the following criteria - low municipal poverty level, the municipality is not on State Urban Aid list, public transportation access within one mile, and low municipal labor force unemployment rate.</p> <p>The merits of the application in meeting the State's priority housing needs:</p> <p>Applicants should have experience in serving special needs populations, preferably be a nonprofit, include a service plan detailing how services will be provided on a voluntary basis to targeted special needs population (by applicant or by partner in formal Memorandum of Understanding) and 100% of units within the project will serve Special Needs population.</p> <p>The extent to which application makes use of non-federal funding sources:</p> <p>Applications that substantiate leveraging of non-public funds will receive preferential points.</p>
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<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>

	<p>Describe how resources will be allocated among funding categories.</p>	<p>A total of \$5,116,840 (the grant amount less administration) has been allocated for housing production.</p>
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<p>Describe threshold factors and grant size limits.</p>	<p>Eligible project size shall be determined as follows:</p> <p>NJDCA shall provide capital financing and State Project Based Vouchers (PBVs) for projects up to 8 units (maximum). However, if warranted, at the sole discretion of DCA, additional units may be funded.</p> <p>The HTF funds will be provided as gap financing, using current HOME subsidy limits slightly adjusted upwards based on actual project costs in the State's CDBG-DR Neighborhood Enhancement Program and Special Needs Housing Partnership Loan Program. The amount of funds reserved for a project will be based on the information provided in the HTF application via SAGE and will fund only the gap between project cost and other revenue.</p> <p>A project is eligible for the per-unit subsidy amount based on bedroom size multiplied by the number of units and project cost. The maximum award per project is calculated below in the HTF section of the Annual Action Plan. Maximum per unit subsidy by bedroom size will not exceed the following standards: Studio- \$250,000; 1-Bedroom \$350,000; 2-Bedroom \$430,000; 3-Bedroom \$500,000; 4-Bedroom \$570,000. The Department, at its discretion, may award less than the maximum subsidy.</p>
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	What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
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Discussion:

N/A

AP-35 Projects – (Optional)

Introduction:

Planned Projects for the program year.

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

Table 7 – Project Information

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

Allocations address the priority needs identified in the Consolidated Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Improve community infrastructure and facilities Preserve existing affordable housing Support community & economic development programs
	Needs Addressed	Affordable Housing Community Revitalization Neighborhood Revitalization Economic Development
	Funding	CDBG: \$206,357
	Description	Administration
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
2	Project Name	CDBG: Housing Programs
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Preserve existing affordable housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,513,281
	Description	Rehabilitate homes to preserve existing housing, including through emergency home repair.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Rehabilitate 50 Homes, includes \$20,000 for one EHR (SF Housing Units)
	Location Description	Statewide
	Planned Activities	Rehabilitated homes to preserve existing housing, including through emergency home repair. This information will be updated when activities are selected.
3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Improve community infrastructure and facilities
	Needs Addressed	Community Revitalization Neighborhood Revitalization
	Funding	CDBG: \$4,746,200
	Description	Thirteen Infrastructure and Facility Reconstruction Projects
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Thirteen Infrastructure and Facility Reconstruction Projects
	Location Description	Statewide
	Planned Activities	Fund infrastructure and facility reconstruction projects. This information will be updated when activities are selected.
4	Project Name	CDBG: Economic Development
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support community & economic development programs
	Needs Addressed	Economic Development
	Funding	CDBG: \$412,713

	Description	Fund projects to eligible municipalities to pass to eligible nonprofits and for-profits.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	One Project to eligible municipalities to pass to eligible nonprofits and for-profits
	Location Description	Statewide
	Planned Activities	Fund projects to eligible municipalities to pass to eligible nonprofits and for-profits. This information will be updated when activities are selected.
5	Project Name	HOME: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental & owner units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$499,975
	Description	Administration
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
6	Project Name	HOME: CHDO Reserves
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental & homeowner units and provide CHDO pre-development funds
	Needs Addressed	Affordable Housing

	Funding	HOME: 999,950
	Description	New homeowner and rental units
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 units will be developed.
	Location Description	Statewide
	Planned Activities	New homeownership and rental units. This information will be updated when activities are selected.
7	Project Name	HOME: Non-CHDO Development Activities
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental & homeowner units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$749,963
	Description	New homeowner and rental units
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Twelve units will be developed.
	Location Description	Statewide
	Planned Activities	New homeownership and rental units. This information will be updated when activities are selected.
8	Project Name	HOME: Tenant-Based Rental Assistance
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Affordable Housing
	Funding	HOME: \$2,749,863

	Description	Provide funding for tenant-based rental assistance.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	239 veterans, permanently disabled and elderly households will be supported.
	Location Description	Statewide
	Planned Activities	Provide funding for tenant-based rental assistance. The assistance will be reserved for veterans, permanently disabled and elderly households.
9	Project Name	HESG
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	ESG: \$2,475,415
	Description	Administration and shelter renovations, purchase of equipment and homelessness prevention and rapid re-housing activities
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	751 households and five shelters will be assisted.
	Location Description	Statewide
10	Project Name	HOPWA
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities

	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	HOPWA: \$1,663,889
	Description	HOPWA enables eligible persons with HIV/AIDS and their families to secure decent, safe and sanitary housing in the private rental market and provides rental assistance, all eligible activities and services per HUD guidelines
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	168 households will be assisted.
	Location Description	Statewide

	Planned Activities	<p>HOPWA funds are versatile in addressing various forms of housing to prevent homelessness, including emergency housing, shared arrangements, apartments, single room occupancy (SRO) dwellings, and community residences. As stipulated by CFR § 574.310(a), supportive services must accompany HOPWA-assisted housing, although funds can also be allocated independently for service provision. These funds support a broad spectrum of activities, including housing counseling, resource identification for housing assistance, facility acquisition and rehabilitation, new construction for SRO dwellings and community residences, project- or tenant-based rental assistance, short-term financial aid to prevent homelessness, and an array of supportive services such as health care, mental health services, drug and alcohol abuse treatment, and assistance in accessing government benefits. HOPWA funds also cover operational expenses, technical assistance for community residences, administrative costs, and allow for additional activities proposed and approved under competitive grants by HUD. This flexibility ensures that HOPWA effectively addresses the varied needs of individuals and families at risk of homelessness due to HIV/AIDS-related challenges. All eligible services and activities are subject to change based on HUD guidelines.</p>
11	Project Name	HOPWA: Administration
	Target Area	<p>State of New Jersey</p> <p>CDBG - Non-Entitlement Communities</p>
	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	HOPWA: \$184,877
	Description	Administration
	Target Date	06/35/2026

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
12	Project Name	HTF
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental units
	Needs Addressed	Affordable Housing
	Funding	HTF: \$5,116,840
	Description	Increase the supply of affordable rental units for extremely low-income households.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 units will be developed.
	Location Description	Statewide
	Planned Activities	Increase the supply of affordable rental units through development for extremely low-income households. This information will be updated when activities are selected.
13	Project Name	HTF: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental units
	Needs Addressed	Affordable Housing
	Funding	HTF: \$568,538
	Description	Administration
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration
14	Project Name	RHP
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	RHP: \$975,314
	Description	Acquire and do minor rehabilitation to a residential home to create a safe, sober, and supportive living environment for individuals in recovery from substance use disorders. Provide transitional housing for up to 24 months while individuals in recovery transition into permanent housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	One recovery house created.
	Location Description	Statewide
	Planned Activities	Acquire and do minor rehabilitation in residential homes to create a transitional sober living residence for individuals in recovery.
15	Project Name	RHP: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	RHP: \$51,332

	Description	Administration
	6/30/2026	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration

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

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

No

Available Grant Amounts

N/A

Acceptance process of applications

N/A

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

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

Yes

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

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

AP-50 Geographic Distribution – 91.320(f)

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

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

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

Geographic Distribution

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

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

Except for the CDBG Program, the State does not have a geographic targeting strategy, so far as it does not select areas of the state that will be exclusively awarded funding through the ESG, HOME, and HTF programs. The State is committed to the development of affordable housing in areas of high opportunity by scoring points for projects in these areas.

Affordable Housing

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

Introduction:

Below are the affordable housing goals.

One Year Goals for the Number of Households to be Supported	
Homeless	419
Non-Homeless	431
Special-Needs	169
Total	1,019

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	239
The Production of New Units	14
Rehab of Existing Units	80
Acquisition of Existing Units	0
Total	333

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion:

The following provides a breakdown of information in the above tables.

Table 60 Breakdown:**Homeless: 419**

414 households assisted with rapid re-housing

5 shelters

Non-Homeless: 431

12 rental units rehabilitated or constructed

20 homeownership units developed

80 households provided with homelessness prevention assistance

20 rental units rehabilitated

60 households

239 households provided with tenant-based rental assistance

Special-Needs: 169

168 households diagnosed with HIV/AIDS provided with rental assistance

1 recovery house created

Table 61 Breakdown:**Rental Assistance: 239**

239 households provided with long-term tenant-based rental assistance

The Production of New Units: 14

2 homeownership units developed

12 rental units

Rehab of Existing Units: 80

80 households

Rehab of existing units is included in acquisition

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

Introduction:

This section discusses coordination of public housing activities.

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

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

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

DCA will continue to promote the following programs to Housing Choice Voucher Program participants. 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. In FY 2025, two new program participants will become homeowners.

To qualify the family must:

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

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

The State is in the process of developing a State Rental Assistance Program Home ownership program

and Family Self Sufficiency Program based on the Federal programs.

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

N/A

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

Introduction

This section discusses coordination of homeless and other special needs activities.

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

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

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

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

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

ESG: The State of New Jersey will continue to provide rapid re-housing assistance through the Homelessness Prevention and Rapid Re-Housing Program to homeless households at or below 30% of AMI. Rapid re-housing assistance includes financial assistance, case management, housing search and placement, credit repair, money management, and budgeting for up to a year.

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

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

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

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

Due to the AP-65 limitations for narrative input, a PDF of this section has been uploaded to the AD-26 Grantee Unique Appendices.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

By expanding non-congregate shelter options, the State aims to better meet the needs of homeless households. This approach supports improved physical and mental well-being, reduces exposure to

communicable illnesses, and fosters a greater sense of security and dignity. Consequently, non-congregate shelters can enhance stability during the shelter stay, making it easier for residents to engage with supportive services and transition successfully into long-term, permanent housing.

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

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

The State will continue to apply for HUD Continuum of Care grants to provide rental assistance to homeless persons with disabilities, in collaboration with local social service providers. Funds for this program have been granted in Atlantic, Burlington, Cape May, Essex, Gloucester, Morris, Passaic, and Warren Counties. In addition, the State, through the Homelessness Prevention and Rapid Re-Housing Program, will continue to provide rapid re-housing assistance to households up to 30% of AMI.

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

DCA has also committed rental assistance to the Keeping Families Together Initiative with the Department of Children and Families (DCF). This program targets rental assistance and supportive services to extremely vulnerable families who are homeless or live in unstable housing, and who are involved with the child welfare system. The goal is to ensure that children are not removed from their families, or that families can reunify, with stable housing and services designed to support their tenancy. DCA committed a total of 600 vouchers to this program. In addition, DCA has committed 100 vouchers for homeless and at-risk youth referred by DCF that need housing.

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

agencies that address housing, health, social services, employment, education, or youth needs

Contingent upon continued funding, the State will implement an Access to Counsel and Homelessness Diversion Pilot to create a coordinated, comprehensive system to divert low-income households in New Jersey from evictions and homelessness by expanding their access to legal representation and other supportive safety net services when threatened with or facing eviction. Expanded access to counsel based anti-eviction initiatives are emerging as a best practice defense against voluminous eviction filings where there is a staggering unmet need for legal representation for tenants threatened with or facing eviction. Research shows that households with legal representation in eviction proceedings are far less likely to be evicted and therefore displaced. Securing housing first is the cornerstone of homelessness prevention and expanding access to free and quality representation provides low-income tenants with a true fighting chance in housing court. Furthermore, research indicates that every dollar spent on counsel in eviction proceedings saves thirteen (\$13) dollars in other vital social and supportive services.

The pilot provides direct funding to designated local social services providers and legal services providers, to coordinate, manage, and provide expanded access to legal services, short-term rental arrears payments, relocation assistance, and supportive services to low-income households facing or threatened with eviction. While the pilot is providing access to counsel, its approach represents a broader anti-displacement protection. Offering comprehensive and coordinated services with the shared goal of preventing eviction and homelessness at the courthouse enables an immediate and more lasting solution.

AP-70 HOPWA Goals – 91.320(k)(4)

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

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

Introduction:

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

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

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

1. In New Jersey, land use is regulated almost exclusively at the local level. However, the State has developed policies where possible to increase access to affordable housing and provides land use planning assistance to help municipalities modernize their master plans and land use ordinances.
2. The State will also continue to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested in becoming homeowners. In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to eligible households at 30% or less of AMI.
3. Continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing (VASH) Program, and the Mainstream Voucher Program, etc.
4. Continue to promote the development of affordable housing in areas of low poverty and high opportunity through incentives in the Low-Income Housing Tax Credit Program Qualified Allocation Plan administered by HMFA.
5. Promote the development of educational efforts to address NIMBYism (Not In My Backyard) in order to build support for and neutralize opposition to affordable housing.
6. Encourage the development of affordable housing in communities that is connected to transit opportunities, pedestrian-friendly, and environmentally sustainable, and that provide convenient access to employment opportunities.

7. Continue to place a high priority on the long-term preservation of existing, viable affordable housing stock.
8. Through DCA's Division of Local Planning Services, the State provides technical planning assistance to help municipalities modernize their master plans and land use ordinances.
9. Implement the provisions of the Affordable Housing Act (A4), enacted in 2024, to ensure compliance and distribution of affordable housing obligations across municipalities. The legislation clarifies the number of affordable housing units each municipality must provide through 2035 and requires towns to submit updated housing plans for review. The law also provides stronger enforcement mechanisms through the judiciary to ensure municipalities meet their obligations and includes funding to support affordable housing development and planning.

Discussion:

N/A

AP-85 Other Actions – 91.320(j)

Introduction:

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

Actions planned to address obstacles to meet underserved needs.

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

Actions planned to foster and maintain affordable housing.

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

- Continue to enhance local capacity building of non-profits and CHDOs operating in low- and moderate-income neighborhoods to build affordable housing for the elderly, veterans, and other special needs populations.
- Continue to meet and provide technical assistance to new developers interested in applying for funding.
- Continue to work with units of general local government so that nonprofits and businesses will be able to receive grants.
- Continue to collaborate with HUD, various state departments and agencies such as the New Jersey Housing and Mortgage Finance Agency, New Jersey Redevelopment Authority, and New Jersey Economic Development Agency to sponsor training and technical assistance for local officials to increase knowledge of and access to available State and Federal programs and resources.
- DCA has partnered with the New Jersey Department of Human Services – Division of Medical Assistance and Health Services (DMAHS) via a Memorandum of Agreement (MOA) to create the New Jersey Healthy Homes Initiative (NJHHI) for the acquisition, construction and/or rehabilitation of affordable rental units for the State's Medicaid members. This initiative is being funded with \$100,000,000 from the American Rescue Plan Act (ARPA) Section 9817, also known as New Jersey's Home and Community Based Services (HCBS) Spend Plan.
- In addition to using CDBG, ESG, HOME, HTF, and HOPWA funds to address the affordable housing need, continue to coordinate the use of all available resources such as the Low-Income Housing Tax Credit, and HMFA's Multi-Family Rental Housing Program to develop new affordable housing, as well as using the State's Affordable Housing Trust Fund (AHTF).
- Continue to administer the state Housing Choice Voucher program and the State Rental Assistance Program (SRAP) to provide rental assistance to make housing affordable to low-income participants. Each of these programs contains a project-based voucher component to assist in the creation of new affordable housing.

Actions planned to reduce lead-based paint hazards.

The State has allocated \$180 million in American Rescue Plan Act (ARPA) funds to remediate and/or abate lead-based paint (LBP) hazards in approximately 8,000 residential units built prior to 1978. In addition, DCA will continue to administer the following three (3) lead programs:

- Lead-Safe Home Remediation Grant Program, which has a goal to provide lead-safe remediation to 596 residential units.
- Single-Family Home Remediation Grant Program with a goal to provide lead remediation and abatement to 299 residential units.
- Lead Remediation and Abatement Program (LRAP) which has a goal to provide lead remediation and lead abatement services to 8,000 units.

In 2023, DCA launched a Lead Abatement and Remediation Capacity Building Initiative to provide training to approximately 20 nonprofits and local government agencies that were interested in expanding their services to include lead abatement and remediation.

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

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

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

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

Actions planned to develop institutional structure.

The State addresses 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.

The DCA will continue its efforts to network with organizations that serve low-income and vulnerable

populations through the Continuum of Care.

The DCA will continue to coordinate initiatives, such as Housing First and Keeping Families Together, that bring together public and private resources and social services. In addition, the Office of Homelessness will implement comprehensive policies to reduce homelessness and expand access to the continuum of housing options. The Office of Homelessness will also coordinate collaboration between public and private stakeholders and operationalize the state's new Interagency Council on Homelessness to align state and local efforts.

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

The State is committed to continuing its participation and coordination with federal, state, regional, and local agencies, and with the private and nonprofit sectors to serve the needs of low-income residents. Government agencies and for-profit and nonprofit organizations all play a part in the provision of affordable housing, community development, and economic development. The State will continue to work with these entities to address New Jersey's housing and community development needs.

Discussion:

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

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

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

The State will not be using other forms of investment.

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

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

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

Same as above.

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

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

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

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

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

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

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

Not applicable.

Emergency Solutions Grant (ESG)

Reference 91.320(k)(3)

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

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

- Evidence that the environmental review requirements set forth in 24 CFR Part 58 have been satisfied and that the Grantee has received approval of the Request for Release of Funds or has been determined to be exempt from this requirement.
- A Grant Management Plan indicating the personnel, by title, and their responsibilities for administering and implementing this agreement, and the professional services to be used on the project.
- A plan describing the social services that will be provided to homeless clients in the shelter and transitional housing facilities.
- Evidence that the Grantee has enough funding to complete the renovation from sources other than those provided by this Agreement when additional funding is necessary to complete the

activities.

- A report from a licensed professional architect or engineer that describes the structural conditions of the buildings. The report should identify the specific improvements that are required to make the building structurally sound, and the cost of such improvements.
- Prior to undertaking any construction activity, the Grantee shall provide the Department with the following documents:
- A detailed set of plans, specifications, and cost estimates certified by an appropriate licensed professional.
- Documentation that all necessary titles, permits, and approvals to undertake the activities have been secured.
- Construction agreements between Grantee and construction contractors.
- The Grantee shall provide the Department with an annual certification, for a period of either 3 years (for capital expenses under \$100,000) or 10 years (for capital expenses over \$100,000), starting on the date that certification is issued to the Department confirming the completion of the work, stating that the shelter facilities have continued to be used for homeless purposes.

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

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

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

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

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

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

5. Describe performance standards for evaluating ESG.

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

- A minimum of 40 households will be assisted.
- A minimum of 28 households will be moved from emergency shelter to permanent housing in less than 90 days.
- A minimum of 12 households at risk of becoming homeless will have their housing stabilized.
- All participants will receive a minimum of 2 case management visits; at least one hour every 3 months.
- All participants will receive a minimum of 2 credit and budget counseling sessions; at least one hour every 3 months.

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

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

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

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

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

Applications must be submitted by eligible recipients.

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

N/A

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

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

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

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

- Project must have all planning and/or zoning approvals secured at the time of submission.
- All financial sources must have written commitments.
- Project must provide housing to extremely low-income individuals, those earning 30% or less of

the AMI as defined by the U.S. Department of Housing & Urban Development (HUD), and families with special needs.

- Project must be completed within 3 years.
- Eligible project size shall be determined as follows: NJDCA shall provide capital financing and State Project Based Vouchers (PBVs) for projects up to 4 units (maximum).
- Projects must not be in a floodplain or environmentally sensitive area.
- Project units must be considered permanent housing, and no aspect of the lease can be contingent upon receiving social services.
- Developer fee must not exceed 8% of the project total development cost.
- Debt Coverage Ratio must be at least 1.2.

Project must be financially feasible.

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

- Articles of Incorporation.
- Certificate of Good Standing.
- Proof of site control (Deed, Contract of Sale, Option Agreement, etc.).
- Original Sealed Resolution of Support from the Board.

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

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

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

The merits of the application in meeting the States priority housing needs: Applicants should have

experience in serving the special needs population, preferably be a nonprofit, include a service plan detailing how services will be provided on a voluntary basis to targeted special needs population (by applicant or by partner in formal Memorandum of Understanding) and 100% of units within the project will serve the special needs population.

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

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

Although the entire State is eligible, DCA reserves the right to distribute projects equitably throughout the state regardless of score.

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

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

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

- Applicant has experience in developing affordable housing.
- Applicant has demonstrated financial ability to develop the project.
- Applicant has experience with DCA and HUD programs.
- Applicant has no loan findings or other outstanding issues with DCA or HUD.
- Project timeline is feasible, and project will be completed within 3 years of award.
- Project budget is feasible and reasonable.

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

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

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

Projects must be financially feasible to receive funding. Applications will receive preference points for extending the affordability controls beyond the initial 30 years.

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

To further the State's commitment to the development of affordable housing in areas of high opportunity, applications will receive points (maximum 31 out of 100) for projects located in places with access to public transportation and other amenities. Proximity to DCA funded re-entry programs and the services they provide will be an important consideration given the State's articulated housing need with respect to this population and its ongoing investment in programs intended to reduce recidivism.

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

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

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

Yes

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

Yes

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

Yes

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

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area. If the grantee will use existing limits developed for other federal programs such as the Low Income

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

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

The total subsidy shall be calculated as follows: the maximum per unit subsidy limits by bedroom multiplied by the number of units. Applicants would be allowed to calculate total subsidy as follows (used for illustrative purposes):

Bedroom Size	STUDIO	1-BDR	2-BDR	3-BDR	4-BDR
Maximum Per Unit Subsidy	\$250,000	\$350,000	\$430,000	\$500,000	\$570,000
Maximum Project Subsidy (8-unit with State PBV)	\$2,000,000	\$2,800,000	\$3,440,000	\$4,000,000	\$4,560,000

All maximum subsidies and awards shall be reviewed consistent with NJDCA's underwriting standards and other criteria in addition to the calculations above. It should be noted that the Maximum Per Unit Subsidy Limits by Bedrooms are currently approved by HUD.

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

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

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

ordinances, and zoning requirements; and inspectional areas and observable deficiencies from HUDs Uniform Physical Condition Standards identified by HUD as applicable to HTF-assisted housing.

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

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

N/A

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

NA

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

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

N/A

12. Refinancing of Existing Debt. Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per

unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A

Discussion:

N/A