

STATE OF NEW JERSEY
FY 2022 CONSOLIDATED PLAN
DRAFT



State of New Jersey
Phil Murphy, Governor

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

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Executive Summary

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

1. The 2022-2023 Annual Action Plan is the third-year strategy for executing the 2020-2024 Five-Year Consolidated Plan, which is a multi-year comprehensive planning document for the use of funds received from the United States Department of Housing and Urban Development (HUD). The Consolidated Plan promotes program coordination, sets forth priorities, and serves as a guide in coordinating the delivery of limited housing, community, and economic development resources to meet the needs of various program clientele.

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

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

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

The State continues to expend the below CDBG-CV funds to assist households impacted by COVID.

- Community Development Block Grant funds totaling \$4,026,075 (first allocation); \$31,587,994 (second allocation); and \$5,848,736 (third allocation):

CDBG-CV1 and CDBG-CV3 funds are administered by the State's Small Cities CDBG Program to the non-entitlement areas of the state. Awards are made to eligible counties by a funding allocation formula based on four factors. CDBG-CV2 funds are administered and awarded by the State's CDBG Program to all New Jersey counties by a funding allocation formula based on three factors. All funding factors are described in the State's Substantial Amendments to its Consolidated Plan. Eligible activities will be selected based on demand for assistance as determined by the county and municipality through community outreach and may include:

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

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

- Emergency Solutions Grant (ESG) funds totaling \$11,453,383 (first allocation) and \$27,263,010 (second allocation).
- 1. ESG-CV funds are being used to mitigate the impacts of the COVID-19 pandemic by providing temporary rental assistance and stabilization services to assist homeless individuals and families living in emergency shelters or motels obtain permanent housing. The assistance consists of the following:
 - Application fees
 - Security deposit (up to 1 ½ months)
 - Utility deposits for gas and electric
 - Housing search and placement assistance
 - Landlord incentives
 - Moving cost assistance
 - Up to 12 months of rental assistance
 - Case management
 - Budget and credit review
 - Motel Stays

Up to 6 months of assistance with arrears accumulated after January 1, 2022.

Eligibility Requirements:

- Household's gross income must be below 50% Area Median Income (see chart below)
- All household members must be legally present in the United States
- Any arrears prior to January 1, 2022, must have been paid or have a guaranteed funding from an alternative source
- Household must be able to pay the rent going forward
- Must have a valid lease
- Cannot have a settlement agreement or Warrant of Removal

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

2. Five million dollars to provide funding for renovations and operation items necessary to prevent, prepare for and respond to COVID-19 in emergency shelter and transitional

housing facilities in accordance with the Center for Disease Control and Prevention (CDC) recommendations.

- Housing Opportunities for Persons with AIDS totaling \$238,769:

HOPWA-CV funds are being used to mitigate the impacts of the COVID-19 pandemic by assisting active HOPWA households in accessing essential services and supplies (i.e., gift cards to reimburse or cover transportation costs, cleaning and disinfectant supplies, PPE, groceries, food delivery) and funds will be used to implement a high quality and secure online application system that will both expedite processing of applications and enable remote access to applications.

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

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

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

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

3. Evaluation of past performance

The State's evaluation of its past performance has been completed in a thorough Consolidated Annual Performance and Evaluation Report (CAPER). This document states the objectives and expected outcomes identified in the Consolidated Plan and includes an evaluation of past performance compared to measurable goals and objectives. The CAPER can be found on the Division of Housing and Community Resources website. In 2021 the State allocated the majority of its HUD funds to address the need for affordable housing, to increase and preserve existing affordable housing, to address the needs of households who were homeless or had special needs, and to address infrastructure and public facility needs, as well as neighborhood rehabilitation. The State utilized HOME and Homelessness Prevention and Rapid Re-Housing funds to assist 342 homeless households with rental assistance and rapid re-housing assistance, 149 households at-risk of becoming homeless with homelessness prevention assistance and to construct four rental units and rehabilitate six rental units. CDBG funds were allocated to 23 applicants (fourteen grants were for public facilities and nine grants were for housing

rehabilitation). ESG funds were allocated to address the need for emergency shelter, transitional housing and rapid re-housing for people who were homeless throughout the State. HOME and HOPWA funds were used to support rental assistance for people who were homeless or at risk of homelessness and those who had special needs. HOME funds were also used to create new affordable housing units.

Goal	Category	Outcome				
		Indicator	Expected	Actual	Unit of Measure	Percent complete
Improve community infrastructure and facilities	Non-Housing Community Development	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	21000	7931	Persons Assisted	37.77
Increase supply of affordable Rental and owner units	Affordable Housing	Indicator	Expected	Actual	Unit of Measure	Percent complete
		Rental units constructed	13	4	Household Housing Unit	30.77
		Rental units rehabilitated	40	6	Household Housing Unit	15.00
		Homeowner Housing Added	5	0	Household Housing Unit	0.00
Preserve existing affordable housing	Affordable Housing	Indicator	Expected	Actual	Unit of Measure	Percent complete
		Homeowner Housing Rehabilitated	30	2	Household Housing Unit	6.67
Support community and economic development programs	Non-Housing Community Development	Indicator	Expected	Actual	Unit of Measure	Percent complete
		Businesses assisted	4	0	Businesses Assisted	0.00
Support rental housing and services for homeless	Affordable Housing Homeless	Indicator	Expected	Actual	Unit of Measure	Percent complete
		Tenant-based rental assistance / Rapid Rehousing	540	342	Households Assisted	63.33
		Homelessness Prevention	210	32	Persons Assisted	15.24
		Housing for People with HIV/AIDS added	150	149	Household Housing Unit	99.33

The actual numbers in most categories were less than expected. This was directly related to delays in construction and the eviction moratoriums in place caused by the COVID pandemic.

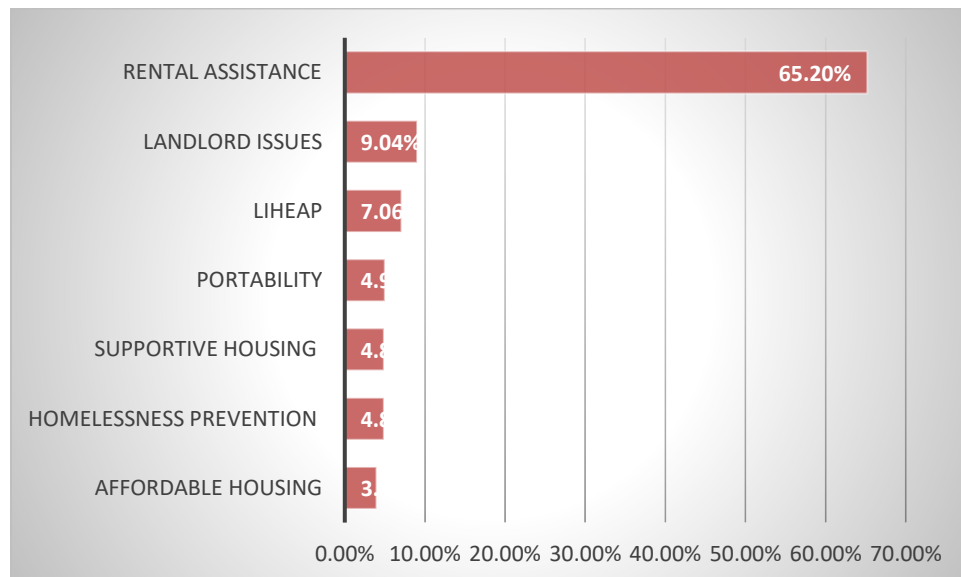
4. Summary of citizen participation process and consultation process

In developing the 2022-2023 Annual Action Plan, the State continued to use its broad consultation and public participation process. That process included the posting of an electronic needs survey, stakeholder interviews and a review of customer service calls.

Community Needs Survey: DCA posted a community needs survey, which remained on-line until May 26, 2022. E-mail notifications regarding the survey's availability were sent to over 600 nonprofit and for-profit developers, community-based nonprofits who assist homeless and special needs populations, County Continuum of Care contacts and local governments to assist in dissemination to the public. DCA received responses from 131 respondents.

Customer Service Unit Calls: The State also tracked the issues and imminent needs of the calls coming into the Division of Housing and Community Resources’ Customer Service Unit over a 4-week period from January 18, 2022, to February 15, 2022. During this time, the Customer Service Unit received over 2,000 calls; the callers’ major needs were predominately rental assistance (65%), followed by landlord issues (9%) and LIHEAP/utility assistance (7%).

2022 Customer Service Calls



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

5. Summary of public comments

Community Needs Survey: The State published a Community Needs Survey on the Division of Housing and Community Resources’ website. The survey, which was open through May 26, 2022, was available in English and Spanish. The State received 131 responses to the survey. The majority of the respondents resided in Essex County (13%), Burlington (10%), Passaic (10%), and Camden (8%) Counties. Forty-three percent (43%) of the respondents have lived in New Jersey for at least 21 years and 21% for five years or less.

Thirty-seven percent of the respondents were renters; 35% of which receive some form of rental assistance. The most common problems cited by the respondents were the cost of housing and utilities and dissatisfaction with local services. Many respondents noted challenges addressing major system repairs such as plumbing and electricity and with making structural housing repairs. Neighborhood crime was also noted as a concern by the respondents.

The major challenges identified to finding decent, safe, and affordable housing in New Jersey were the cost of housing (82%) and the fact that affordable housing only exists in certain areas (47%). In addition,

34% cited lack of accessibility for people with disabilities and lack of access to transportation (28%) as barriers to accessing affordable housing.

Affordability continues to be an issue in New Jersey. Thirty-four percent of the respondents reported that they spend 50% or more of their income on housing costs (up from 29% in last year's survey) and another 24% of the respondents reported spending 30-49% of their income on housing costs. In total, 57% of the survey respondents report being cost-burdened since they are spending more than 30% of their income on housing costs. Overall cost burden among survey respondents is down since last year (63%), however, the rise in severely cost burdened households is a concern.

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

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

These ranking are the same as the 2021 survey with the exception of sidewalks, lighting, and crosswalks rising one position and small business assistance falling one position.

When respondents were asked to identify the type of affordable housing that is most needed, the following four types received top rankings as very important:

1. Preserving affordable housing (80.9%)
2. Building new houses for home buyers with low or moderate incomes (74.8%)
3. Providing housing for people with special needs such as the frail elderly or people with disabilities, alcohol or drug addiction, or HIV/AIDS. (74.8%)
4. Down payment assistance (74.8%)

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

1. Mental health services (88%)
2. Services for people who are homeless (81%)
3. Services for abused or neglected children (80%)

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

1. Water and sewer improvements (72%)
2. Flood drainage improvements and lead-based paint abatement (70%)
3. Centers and services for people with disabilities (68%)

Stakeholder Interviews: The State interviewed a total of seven stakeholders. All stakeholders identified the two most pressing housing issues in New Jersey as 1) cost of housing and 2) an inadequate supply of affordable housing for low to moderate-income households. While these conclusions are true in most years, the effects of the COVID-19 pandemic have resulted in an even tighter rental market where it's nearly impossible to find affordable units in some areas, and the areas where units exist are not always workable for people with special needs as they lack access to transportation, medical services, and grocery stores. Further, rising costs of rents and other goods and services during the COVID-19 pandemic have exacerbated the cost burden on low- and moderate- income households. This is particularly true for vulnerable populations on fixed incomes like people with disabilities and seniors, however, stakeholders reported increases in the number of working families risking homelessness and becoming homeless as they can no longer afford rents as they continue to rise. The changes in rental market prices have also affected the willingness of landlords to participate in voucher programs. Stakeholders reported that even long-time participants in voucher programs are withdrawing due to the ability to get better rents in the private market. The HUD-established Fair Market Rents have not kept pace with market conditions, and, in fact, have decreased. The result is less properties available for voucher holders in an already tight rental market. Stakeholders also noted an increase in mental health concerns, another consequence of the stresses and isolation caused by the pandemic, and the importance of pairing housing with supportive services.

Public Hearing and Public Comment Period

Will be updated after public comment period

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

N/A

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

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

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

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

Table 1 – Responsible Agencies

Narrative

N/A

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

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

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

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

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

activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

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

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

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

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

1	Agency/Group/Organization	Pemberton Township
	Agency/Group/Organization Type	Other government - Local
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder interviews.
2	Agency/Group/Organization	The Gateway Family YMCA
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder interviews.
3	Agency/Group/Organization	Puerto Rican Organization for Community Education and Economic Development
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder interviews.
4	Agency/Group/Organization	HomeFront
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder interviews.
5	Agency/Group/Organization	Family Promise of Sussex County
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder interviews.
6	Agency/Group/Organization	Mental Health Association of Essex and Morris, Inc.
	Agency/Group/Organization Type	Community-based nonprofits
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder interviews.
7	Agency/Group/Organization	Affordable Housing Alliance
	Agency/Group/Organization Type	Nonprofit and for-profit developers; Community-based nonprofits
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.

8	Agency/Group/Organization	Sussex, Hunterdon, Warren COC
	Agency/Group/Organization Type	Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
9	Agency/Group/Organization	Monmouth COC
	Agency/Group/Organization Type	Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder interviews.
10	Agency/Group/Organization	Advance Housing, Inc.
	Agency/Group/Organization Type	Nonprofit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
11	Agency/Group/Organization	Belmont Homes
	Agency/Group/Organization Type	Nonprofit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
12	Agency/Group/Organization	Burlington County
	Agency/Group/Organization Type	Other Government - Local
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
13	Agency/Group/Organization	Camden County Habitat for Humanity
	Agency/Group/Organization Type	Community-based nonprofit; Non-profit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
14	Agency/Group/Organization	Cape Hope
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
15	Agency/Group/Organization	CARING, Inc.
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
16	Agency/Group/Organization	Catholic Charities of the Archdiocese of Newark
	Agency/Group/Organization Type	Community-based nonprofit

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
17	Agency/Group/Organization	Coming Home Middlesex
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
18	Agency/Group/Organization	Community Health Law Project
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
19	Agency/Group/Organization	LeadingAge NJ & DE
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
20	Agency/Group/Organization	Domestic Abuse Services, Inc.
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
21	Agency/Group/Organization	Essex County
	Agency/Group/Organization Type	Other Government - Local
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
22	Agency/Group/Organization	Gloucester County Habitat for Humanity
	Agency/Group/Organization Type	Community-based nonprofit; Non-profit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
23	Agency/Group/Organization	Holly City Development Corporation
	Agency/Group/Organization Type	Non-profit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
24	Agency/Group/Organization	Housing and Community Development Network of NJ
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
25	Agency/Group/Organization	Hunterdon County

	Agency/Group/Organization Type	Other Government - Local
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
26	Agency/Group/Organization	Jewish Family Service
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
27	Agency/Group/Organization	Madison Housing Authority
	Agency/Group/Organization Type	Other Government - Local
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
28	Agency/Group/Organization	Parkside Business & Community in Partnership, Inc.
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
29	Agency/Group/Organization	Pennrose, LLC
	Agency/Group/Organization Type	Non-profit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
30	Agency/Group/Organization	Raritan Bay Area YMCA
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
31	Agency/Group/Organization	Region Nine Housing Corporation
	Agency/Group/Organization Type	Non-profit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
32	Agency/Group/Organization	The Affordable Homes Group
	Agency/Group/Organization Type	Non-profit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
33	Agency/Group/Organization	The Apostle House
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
34	Agency/Group/Organization	The Community Builders

	Agency/Group/Organization Type	Non-profit and for-profit developers
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
35	Agency/Group/Organization	The Supportive Housing Association of NJ
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
36	Agency/Group/Organization	Union County
	Agency/Group/Organization Type	Other Government - Local
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.
37	Agency/Group/Organization	Wellspring Center for Prevention
	Agency/Group/Organization Type	Community-based nonprofit
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in stakeholder meetings.

Table 2 – Agencies, groups, organizations who participated

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

The State consulted all relevant agencies.

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

Name of Plan	Lead 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.
2020 Analysis of Impediments to Fair Housing - DCA	NJ DCA	The Analysis of Impediments to Fair Housing Choice identifies remaining challenges in ensuring equitable housing choices for all New Jersey residents.

Table 3 - Other local / regional / federal planning efforts

Narrative

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

AP-12 Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting

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

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

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Electronic Community Needs Survey	Nonprofits/ for-profits, concerned citizens and local government	A total of 131 responses were received.	The survey indicated a strong need for addressing affordable housing issues in the State. Affordable housing was ranked as the top priority need in a series of questions addressing rental housing, preservation, down payment assistance, and housing for people with special needs. Among the services in greatest need, services for mental health, those who are homeless or have special needs, and abused or neglected children were noted as most important. Among infrastructure activities noted in greatest need are water sewer improvements, flood drainage improvements, and centers for people with disabilities.	N/A	
Stakeholder Interviews	Nonprofits and for-profits	The State completed stakeholder interviews with a range of community experts.	All stakeholders noted the cost of housing and homelessness as high priority needs	N/A	
Public Comment Period/Public Hearing	Public	The state held a Public Comment Period and Public Hearing.	TBD	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

Anticipated Resources

Please see below table

Program	Source 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	\$6,707,393	0	\$46,237	\$6,753,630	\$13,414,786	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 Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$5,938,846	0	0	\$5,938,846	\$11,877,692	The HOME Program will provide funds to develop affordable housing units, rehabilitate owner-occupied units and provide rental assistance

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:		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$1,738,173	0	0	\$1,738,173	\$3,476,346	The HOPWA Program will provide housing assistance to low-income persons with HIV/AIDS.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$3,512,900	0	0	\$3,512,900	\$7,025,800	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.

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:		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$26,873,570	0	0	\$26,873,570	53,747,140	The Housing Trust Fund will provide funds to develop affordable rental housing units.
Other	public - federal	Transitional housing	\$1,008,572	0	0	\$1,008,572	2,107,144	The Recovery Housing Program will provide stable, transitional housing for individuals in recovery from a substance-use disorder

Table 5 - Expected Resources – Priority Table

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

New Jersey will leverage federal CDBG, ESG, HOME, HTF and HOPWA funds with other State funds to address housing and community development needs. The Community Development Block Grant Program requires the State of New Jersey to match administration funds after the first \$100,000 on a one-to-one basis. The match for CDBG is the State's Affordable Housing Trust Fund. The Emergency Solutions Grant Program requires a one-to-one match. The match for ESG is provided by the State's General Fund and the State's Homelessness Prevention Program. The HOME Program requires a 25% match. The match for HOME is the 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

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase supply of affordable rental and owner units	2020	2023	Affordable Housing	State of New Jersey	Affordable Housing	TOTAL: \$30,445,055 HOME (rental) - \$2,623,471 HOME (homeownership) - \$840,856 HTF - \$26,873,570	Rental units rehabilitated or constructed: 16 Household Housing Units Rental units rehabilitated: 40 Household Housing Units Homeowner Housing Added: 5 Household Housing Units
2	Support rental housing and services for people experiencing homeless	2020	2023	Affordable Housing – Homeless	State of New Jersey	Prevent and eliminate homelessness	TOTAL: \$ 8,508,439 ESG (rapid re-housing) - \$1,399,571 ESG (homelessness prevention) - \$599,816 ESG (shelter) - \$1,513,514 HOPWA - \$1,738,173 RHP - \$1,008,572 HOME (TBRA) - \$2,474,519	80 households assisted with rapid re-housing 90 households provided with homelessness prevention assistance 232 households provided with long-term tenant-based rental assistance 5 shelters 158 households diagnosed with HIV/AIDS provided with rental assistance 1 recovery house
3	Improve community infrastructure and facilities	2020	2023	Non-Housing Community Development	CDBG - Non-Entitlement Communities (Small Cities and 7 non-entitlement counties)	Public facility or infrastructure activities other than low/moderate income housing benefit	CDBG - \$4,555,595	Other: 11 Other (Public Facilities reconstruction projects)
4	Preserve existing affordable housing	2020	2023	Affordable Housing	CDBG - Non-Entitlement Communities (Small Cities and 7 non-entitlement counties)	Neighborhood rehabilitation	CDBG - \$1,151,352	Homeowner units rehabilitated: 65 Household Housing Units

5	Support community and economic development programs	2020	2023	Non-housing community development	CDBG - Non-Entitlement Communities (Small Cities and 7 non-entitlement counties)	Economic development	CDBG - \$1,046,683	Businesses assisted: 3 Businesses Assisted (Innovative Projects)
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Table 6 – Goals Summary

Goal Descriptions

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

AP-25 Allocation Priorities – 91.320(d)

Introduction:

This section describes the funding allocation priorities.

Funding Allocation Priorities

Program	Increase supply of affordable rental and owner units (%)	Support rental housing & services for people experiencing homelessness (%)	Improve community infrastructure & facilities (%)	Preserve existing affordable housing (%)	Support community & economic development (%)	Total (%)
CDBG	0	0	67	17	15	100
HOME	58	42	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 7 – Funding Allocation Priorities

Reason for Allocation Priorities

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

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

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

The HOME and HTF funds will be competitively awarded to nonprofit and for-profit developers to create new affordable housing units. In addition, HOME funds will be allocated to TBRA to continue to provide rent and utility assistance to elderly and disabled households.

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

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

Introduction:

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

Distribution Methods

Table 8 - Distribution Methods by State Program

1	State 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 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 and child 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. • 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 application include evidence that required Local Match of grant funds will be met? Yes</p> <p>Does 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
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	<ul style="list-style-type: none"> • Professional Services Agreements (Drafts) • Complete Draft Environmental Review Record, OR 100 % Complete Final ERR • Policy and Procedure Manual and Resolution (HR Only) • Cooperative Agreement <p>Applicants must demonstrate that they can complete their proposed project within the two-year grant period.</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>The program's Final Plan is attached to the program's Request for Proposals. Please see the below link for the Final Plan https://www.nj.gov/dca/divisions/dhcr/offices/docs/2021%20Small%20Cities%20Final%20Plan%2061720.pdf</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 nonprofit organizations, including community and faith-based organizations. (ESG only)</p>	<p>ESG funds are allocated to community-based nonprofits for rapid re-housing activities and to nonprofits and local governments for emergency shelter improvements.</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>Economic Development Fund: The State will award up to \$1,000,000 to support community and economic development programs that expand business enterprises and increase job opportunities.</p> <p>The Housing Rehabilitation Fund (\$1,100,000) 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 (\$4,352,409) provides funds to units of local government to construct or improve essential public facilities that will primarily benefit people of low and moderate-income. The maximum grant awarded in this category will be \$400,000. However, this maximum may be exceeded if compelling reasons are presented and accepted by the DCA.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>See above</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).</p>
<p>2 State Program Name:</p>	<p>Emergency Solutions Grant Program</p>
<p>Funding Sources:</p>	<p>ESG</p>
<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Shelter Support Program provides funds to maintain shelter facilities by:</p> <ul style="list-style-type: none"> • Addressing life and safety issues • Purchasing equipment and furnishings that will provide direct benefits to the shelter's residents • Creating new emergency shelter beds when needed • 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 the criteria that will be used to select applications and the relative importance of these criteria.</p>	<ul style="list-style-type: none"> • Experience with 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 nonprofit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Eligible entities are government entities and nonprofit organizations.</p>

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	Homeless Prevention/Rapid Re-Housing: \$1,849,433 Shelter Support: \$1,400,000
	Describe threshold factors and grant size limits.	The maximum award to a grantee is \$400,000.
	What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
3	State Program Name:	HOME Investment Partnership Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	HOME Investment Partnerships Program (HOME) provides funds to: <ul style="list-style-type: none"> • Develop affordable housing units • Provide rental assistance to victims of domestic violence and disabled households • Rehabilitate low-income homeowners' housing units
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<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 nonprofit 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 (\$890,827) 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.</p> <p>Housing Production Investment (\$2,227,067) provides funds to developers for the purpose of creating affordable rental and sale units. Eligible activities include acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings.</p> <p>HOME Tenant-Based Rental Assistance (TBRA) (\$2,227,067) 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>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).</p>
<p>4 State Program Name:</p> <p>Funding Sources:</p> <p>Describe the state program addressed by the Method of Distribution.</p> <p>Describe all the criteria that will be used to select applications and the relative government of these criteria.</p>	<p>HOPWA Program</p> <p>HOPWA</p> <p>Provides housing assistance to low-income persons with HIV/AIDS.</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 must be referred to DCA by a participating HIV/AIDS service provider agency and be receiving HIV/AIDS case management. Applications will not be accepted directly from the applicant. All clients receive HIV case management and related services through State and federal (Ryan White) funded grantees in their area.</p>

	If only summary criteria were described, how can potential applicants access application manuals or other state government describing the application criteria? (CDBG only)	N/A
	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 nonprofit organizations, including community and faith-based organizations. (ESG only)	N/A
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	The Department of Health selects the community-based support organizations that provide participants with case management and ancillary services in conjunction with the rental subsidies. These agencies certify that each HOPWA participant receives required case management services and meets the criteria. HIV/AIDS service providers meet with the project sponsors on a quarterly basis in order to review program activities and progress.
	Describe how resources will be allocated among funding categories.	All funds outside of administration funds (\$1,564,356) are allocated for rental assistance.
	Describe threshold factors and grant size limits.	The participant's pay approximately 30% of their adjusted gross income.
	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

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>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>
<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: 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 geographic diversity: This program seeks to encourage geographic diversity through “High Opportunity” neighborhoods, which are characterized by the following criteria - low municipal poverty level, the municipality is not on State Urban Aid list, accessible public transportation within one mile, and low municipal labor force unemployment rate.</p> <p>The merits of the application in meeting the State’s priority housing needs: Applicants should have experience in serving special needs populations, preferably be a nonprofit, include a service plan detailing how services will be provided on a voluntary basis to targeted special needs population (by applicant or by partner in formal Memorandum of Understanding) and 100% of units within the project will serve Special Needs population.</p> <p>The extent to which application makes use of non-federal funding sources: Applications that substantiate leveraging of non-public funds will receive preferential points.</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 nonprofit 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 \$24,186,213 (the grant amount less administration) has been allocated for housing production.</p>

<p>Describe threshold factors and grant size limits.</p>	<p>A project is eligible for the per-unit subsidy amount based on bedroom size and project cost. Maximum award per project will not exceed \$1,000,000. Maximum per unit subsidy 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. Projects can contain no more the 4 NHTF. 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. The Department, at its discretion, may award less than the maximum subsidy.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).</p>

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 (Innovative Dev.)
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 9 – Project Information

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Improve community infrastructure and facilities. Preserve existing affordable housing. Support community and economic development programs.
	Needs Addressed	Affordable Housing Community Revitalization Neighborhood Revitalization Economic Development
	Funding	CDBG: \$301,221
	Description	Administration
	Target Date	July 1, 2022 – June 30, 2023
	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: \$1,100,000
	Description	Rehabilitate homes to preserve existing housing, including through emergency home repair.
	Target Date	July 1, 2022 – June 30, 2023

	Estimate the number and type of families that will benefit from the proposed activities	Rehabilitate 65 Homes, includes \$20,000 for one EHR (SF Housing Units)
	Location Description	State-wide
	Planned Activities	Rehabilitated homes to preserve existing housing, including through emergency home repair. This information will be updated when activities are selected.
3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Improve community infrastructure and facilities
	Needs Addressed	Community Revitalization Neighborhood Revitalization
	Funding	CDBG: \$4,352,409
	Description	Eleven Infrastructure and Facility Reconstruction Projects
	Target Date	July 1, 2022 – June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	Eleven Infrastructure and Facility Reconstruction Projects
	Location Description	State-wide
	Planned Activities	Fund infrastructure and facility reconstruction projects. This information will be updated when activities are selected.
4	Project Name	CDBG: Economic Development (Innovative Dev.)
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support community & economic development programs
	Needs Addressed	Economic Development
	Funding	CDBG: \$1,000,000
	Description	Fund projects to eligible municipalities to pass to eligible nonprofits and for-profits.
	Target Date	July 1, 2022 – June 30, 2023

	Estimate the number and type of families that will benefit from the proposed activities	Four Projects to eligible municipalities to pass to eligible nonprofits and for-profits
	Location Description	State-wide
	Planned Activities	Fund projects to eligible municipalities to pass to eligible nonprofits and for-profits. This information will be updated when activities are selected.
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: \$593,885
	Description	Administration
	Target Date	July 1, 2022 – June 30, 2023
	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 and owner units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$ 890,827
	Description	New homeowner and rental units
	Target Date	July 1, 2022 – June 30, 2023

	Estimate the number and type of families that will benefit from the proposed activities	Six units will be developed.
	Location Description	State-wide
	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 and owner units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$2,227,067
	Description	New homeowner and rental units
	Target Date	July 1, 2022 – June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	Fifteen units will be developed.
	Location Description	State-wide
	Planned Activities	New homeownership and rental units. This information will be updated when activities are selected.
8	Project Name	HOME Tenant-based Rental Assistance
	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: \$2,227,067
	Description	Provide funding for tenant-based rental assistance.
	Target Date	July 1, 2022 – June 30, 2023

	Estimate the number and type of families that will benefit from the proposed activities	232 households will be supported.
	Location Description	State-wide
	Planned Activities	Provide funding for tenant-based rental assistance. This information will be updated when activities are selected.
9	Project Name	HESG
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing and services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	ESG: \$3,512,900
	Description	Administration and shelter renovations, purchase of equipment and homelessness prevention and rapid re-housing activities
	Target Date	July 1, 2022 – June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	170 households and five shelters will be assisted.
	Location Description	State-wide
	Planned Activities	Administration - \$263,468 Shelter renovations, purchase of equipment and homelessness prevention and rapid re-housing activities - \$3,249,433
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: \$1,564,355.70

	Description	Funding for tenant-based rental assistance for those experiencing HIV/AIDS
	Target Date	July 1, 2022 – June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	158 households will be assisted.
	Location Description	State-wide
	Planned Activities	Funding for tenant-based rental assistance for those experiencing HIV/AIDS. This information will be updated when activities are selected.
11	Project Name	HOPWA: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing & services for homeless
	Needs Addressed	Eliminate Homelessness
	Funding	HOPWA: \$173,817
	Description	Administration
	Target Date	July 1, 2022 – June 30, 2023
	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 and owner units.
	Needs Addressed	Affordable Housing
	Funding	HTF: \$ 24,186,213
	Description	Increase the supply of affordable rental units for extremely low-income households.

	Target Date	July 1, 2022 – June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	40 units will be developed.
	Location Description	State-wide
	Planned Activities	Increase the supply of affordable rental units through development for extremely low-income households. This information will be updated when activities are selected.
13	Project Name	HTF Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase supply of affordable rental and owner units.
	Needs Addressed	Affordable Housing
	Funding	HTF: \$2,687,357
	Description	Administration
	Target Date	July 1, 2022 – June 30, 2023
	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 and services for homeless.
	Needs Addressed	Eliminate Homelessness
	Funding	RHP: \$958,143
	Description	Provide temporary rental assistance to households recovering from substance abuse provided temporary rental housing
	Target Date	July 1, 2022 – June 30, 2023

	Estimate the number and type of families that will benefit from the proposed activities	One recovery house created.
	Location Description	State-wide
	Planned Activities	Provide temporary rental assistance to households recovering from substance abuse provided temporary rental housing. This information will be updated when activities are selected.
15	Project Name	RHP Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support rental housing and services for homeless.
	Needs Addressed	Eliminate Homelessness
	Funding	RHP: \$50,429
	Description	Administration
	Target Date	July 1, 2022 – June 30, 2023
	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.” DCA’s Office of Local Planning Services reviews each proposed such area, regarding compliance with the statutory requirements.

AP-50 Geographic Distribution – 91.320(f)

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

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

Geographic Distribution

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

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

Except for the CDBG Program, the State does not have a geographic targeting strategy, in so far as it does not select areas of the state that will be exclusively awarded funding through the ESG, HOME, and HTF programs.

Affordable Housing

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

Introduction:

One Year Goals for the Number of Households to be Supported	Goal
Homeless	80 Households: 80 households assisted with rapid re-housing 5 shelters
Non-Homeless	448 Households: 16 rental units rehabilitated or constructed 5 homeownership units developed 90 households provided with homelessness prevention assistance 40 rental units rehabilitated or constructed 65 households (5 HR Projects, 12 units each, + 1 EHR project) 232 households provided with tenant based rental assistance
Special-Needs	158 Households: 158 households diagnosed with HIV/AIDS provided with rental assistance 1 recovery house created
Total	686 Households

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

One Year Goals for the Number of Households Supported Through	Goal
Rental Assistance	390 households provided with long-term tenant-based rental assistance
New affordable Units	5 homeownership units developed 56 rental units rehabilitated or constructed
Rehab of Existing Units	65 households
Acquisition of Existing Units	Rehab of existing units is included in acquisition
Total	516 Households

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

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

Introduction:

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

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

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

DCA will continue to promote the following programs to Housing Choice Voucher Program participants: The Section 8 Homeownership Program allows families who are receiving Section 8 rental assistance to use that assistance to help pay the mortgage on a home they buy. In FFY 2022, 5 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. In FFY 2022, DCA will have 180 active FSS participants.

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

N/A

Discussion:

N/A

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

Introduction

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

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

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

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

- 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.
- Relocation: security deposit of up to 1 ½ months' rent and 2 months' rent.

Emergency Solutions Grant: The State of New Jersey will continue to provide rapid re-housing assistance through the Homelessness Prevention and Rapid Re-Housing Program to homeless households with incomes at or below 30% of the Area Median Income (AMI). Rapid re-housing assistance includes financial assistance, case management, housing search and placement, credit repair, money management, and budgeting.

The Office of Homelessness Prevention (OHP) will work with State and local government as well as private organizations to improve the coordination of services for those people either experiencing homelessness or facing imminent risk of homelessness. Over the next year, OHP will continue working on the Diversion Assistance Pilot which provides funding to divert families and individuals from homelessness as part of a larger problem-solving prevention strategy. The grant includes flexible funding to assist a household at imminent risk or currently homeless to retain or obtain a safe stable living situation and avoid or exit homelessness. Diversion is a strategy, recognized as a best practice. Diversion uses progressive problem-solving to help households identify an alternative to shelter. As needed, the program provides financial assistance to secure a safe alternative to shelter. The intent is to avoid the trauma of homelessness, and the inherent disruption to work, school, and community life.

Access to Counsel (ATC): \$1,475,000

This program, which will continue until December 31, 2022, provides expanded access to free, quality legal advice or representation to eligible low-income households facing or threatened with eviction in targeted zip codes in three municipalities (as determined by historical eviction filings, shelter entries, homelessness rates, local poverty levels, and where eviction is the main contributing factor of displacement) - East Orange (07017, 07018); Trenton (08611, 08618); Atlantic City (08401). Support

includes expanded access to social services and safety net support for homelessness diversion, a comprehensive, coordinated, wrap around defense, a broader anti-displacement protection than mere right-to-counsel. The eight (8) designated providers are as follows: EAST ORANGE - Volunteer Lawyers for Justice, Essex-Newark Legal Services, Catholic Charities of Newark; TRENTON - Central Jersey Legal Services, HomeFront Inc.; ATLANTIC CITY - South Jersey Legal Services, Jewish Family Service of Atlantic County. In all three pilot areas, Community Health Law Project, a legal services provider with case management expertise assists eligible households with disabilities.

Comprehensive Eviction Prevention (CEP): \$5,000,000

This program, which will continue until August 31, 2022, provides comprehensive outreach, marketing, and direct assistance through a multitude of approaches, including but not limited to: targeted outreach to vulnerable populations considered least likely to apply for assistance such as extremely low-income, non-English speaking, and disabled households; intentional outreach to landlords; partnering with community groups and other on the ground agencies connected to eligible households. Comprehensive outreach mechanisms or modalities include door-to-door/peer-to-peer direct canvassing and assistance with household income self-certifications, rental assistance and utility assistance applications via a tablet or smart phone, print and digital media distribution, live-in-person events and events on social media, and coordinated outreach with local community groups, faith communities, libraries, community centers, NJ Head Start programs, Family Success Centers, and local businesses in order to saturate constituency markets with information and assistance.

Eviction Diversion Initiative (EDI): \$4,500,000

This program, which will continue until December 31, 2022, provides assistance to households in landlord-tenant court proceedings throughout the state. Twenty-eight resource navigators are attending court events and assisting tenants facing eviction in all fifteen vicinages. Their duties include the following: assisting in applying for rental assistance; homelessness prevention/rapid rehousing assistance; landlord-tenant court counseling; housing counseling or mediation; access to legal services; crisis intervention; local support and services such as Board of Social Services, Continuum of Care; childcare resources or support; utility, employment and other necessary assistance; emergency support through flexible funding; wrap around case management.

Addressing the emergency shelter and transitional housing needs of homeless persons

The State will continue to provide funds to maintain shelter facilities through the ESG Program. The program provides funding to do the following:

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

DCA and the State Parole Board will also continue the Another Chance program. The program expands housing resources available to inmates released from prison without a stable living arrangement. The program provides temporary housing assistance (up to 6 months) to offenders being released from designated Department of Corrections' facilities that do not have an approved residence of record. The

program is currently operating in Camden, 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 and Passaic, Counties. In addition, the State, through the Homelessness Prevention and Rapid Re-Housing Program will continue to provide rapid re-housing assistance to households with annual incomes up to 30% of the AMI.

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

DCA also administers 1,091 Veterans Administration Supportive Housing (VASH) vouchers and 273 project-based Housing Choice Vouchers for homeless and at-risk veterans. DCA has also committed rental assistance to the Keeping Families Together Initiative with the Department of Children and Families (DCF). This program targets rental assistance and supportive services to extremely vulnerable families who are homeless or live-in unstable housing, and who are involved with the child welfare system. The goal is to ensure that children are not removed from their families, or that families can reunify, with stable housing and services designed to support their tenancy. DCA committed a total of 600 vouchers to this program. In addition, DCA committed 100 vouchers for homeless and at-risk youth and 25 project-based vouchers for households referred by DCF that need housing to maintain their children or for family re-unification.

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

AP-70 HOPWA Goals – 91.320(k)(4)

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	158
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	158

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

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. Continue to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested in becoming homeowners. In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to eligible households with incomes of 30% or less of the AMI.
3. Continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing Program, and the Mainstream Voucher Program.
4. Continue to promote the development of affordable housing in areas of low poverty and high opportunity through incentives identified in the Low-Income Housing Tax Credit Program Qualified Allocation Plan as administered by HMFA.
5. Promote the development of an educational effort to address NIMBYism and build support for and neutralize opposition to affordable housing.
6. Promote the development of transit-accessible, pedestrian friendly, and environmentally responsible communities within easy reach of employment opportunities in the design of affordable housing.
7. Continue to place a high priority on the long-term preservation of existing, viable affordable housing stock.
8. Through DCA's Division of Local Planning Services, provide technical planning assistance to help municipalities modernize their master plans and land use ordinances.

AP-85 Other Actions – 91.320(j)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

1. Continue to enhance local capacity building and serve disadvantaged and under-served areas.
2. Continue to work with units of general local government so that nonprofits and businesses will be able to receive grants.
3. Continue to collaborate with HUD, various state departments and agencies such as the New Jersey Housing and Mortgage Finance Agency, New Jersey Redevelopment Authority, and New Jersey Economic Development Agency to sponsor training and technical assistance for local officials to increase knowledge of and access to available State and federal programs and resources.
4. DCA is partnering with the New Jersey Redevelopment Authority to create and manage a Non-profit and Minority and Women Business Enterprise Developer Training Program. The training program will have an emphasis on DCA’s Housing Production Unit programs (Affordable Housing Trust Fund (AHTF), National Housing Trust Fund (NHTF), HOME Housing Production Investment (HPI) and HOME Community Housing Development Organizations (CHDO)).
5. 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.
6. 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 \$170 million in American Rescue Plan Act (ARPA) funds to remediate and/or abate lead-based paint (LBP) hazards in residential units built prior to 1978. In addition, DCA will continue to administer the following four lead programs:

1. Lead-Safe Home Remediation Grant Program, which has a goal to provide lead-safe remediation to 525 residential units
2. Single-Family Home Remediation Grant Program with a goal to provide lead remediation and abatement to 198 residential units.
3. Lead-Based Paint Hazard Reduction Program, which has a goal to provide lead abatement services to 122 residential units.
4. Municipal Lead Abatement Program, which has a goal of abating 157 units.

Actions planned to reduce the number of poverty-level families

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

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

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

Actions planned to develop institutional structure

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

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

Government agencies and for-profit and nonprofit organizations all play a part in the provision of affordable housing, community development, and economic development. The State will continue to work with these entities to address New Jersey's housing and community development needs.

Discussion:

The State acknowledges that to successfully obtain and sustain housing for special needs populations there must be coordination between public and private housing and service agencies. The initiatives 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.

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

Other CDBG Requirements

- The amount of urgent need activities: \$0
- 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%

**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:

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

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

Same as above.

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

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

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

1. Include written standards for providing ESG assistance (may include as attachment)
Grantee agrees to fully comply with the provisions of this Agreement; the applicable fair housing and civil rights requirements at 24 C.F.R. Â§ 5.105(a); and the uniform administrative requirements for local units of government at 24 C.F.R. Part 85, or for nonprofit organizations at 24 C.F.R. Part 84, as applicable.

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 a 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 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 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 in 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 not require any municipal, county, regional, or state approval beyond a construction permit.
- 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 and Urban Development (HUD), and families with special needs.
- Project must be able to be completed within two years.
- No project can contain more than four HTF units.
- 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 5% 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. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

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 geographic diversity: This program seeks to encourage geographic diversity through “High Opportunity” neighborhoods, which are characterized by the following criteria: low municipal poverty level, the municipality is not on a State Urban Aid list, accessible 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 program
- 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".

DCA will award Housing Choice Project-Based Vouchers to successful applicants to ensure that all rents 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. Projects must be financially feasible to receive funding. Applications will receive preference points for extending the affordability controls beyond the initial 30 years.

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

N/A

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

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

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

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

N/A

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

N/A

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

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