

STATE OF NEW JERSEY
2020-2024 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

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

1. Introduction

The 2020-2024 Consolidated Plan (Plan) is a multi-year comprehensive planning document which promotes program coordination, sets forth priorities, and serves as a guide in coordinating the delivery of limited housing, community and economic development resources to meet the needs of various program clientele.

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

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

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

While completing the draft of this Consolidated Plan, a new coronavirus known as SARS-CoV-2 which was first detected in Wuhan, Hubei Province, People's Republic of China, has been causing outbreaks of the coronavirus disease. The disease, known as COVID-19, has now spread globally. The first case was reported in the United States in January 2020. In March 2020, the World Health Organization declared the coronavirus outbreak a pandemic and President Trump declared the outbreak a national emergency. During this time, the State of New Jersey has declared a state of emergency and has enacted safety measures such as shutting down large gathering places and limiting the movement of residents.

Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the crisis. It was signed into law by President Trump on March 27, 2020. The CARES Act economic relief package provides direct economic assistance for American workers, families, and small businesses, and aims to preserve jobs for industries. As part of the CARES Act, additional assistance is provided for HUD grantees, and the State is receiving a special CARES Act allocation of CDBG, ESG and HOPWA funds. The State has amended its 2019 Annual Action Plan to include the CARES Act allocation and implement programs specific to the needs resulting from the outbreak. As a result of the crisis, the current specific data and immediate needs of residents may differ from those presented in this plan as the information here was collected prior to the outbreak. However, the information presented here shows trends that have been consistent over recent years in the State and will likely only prove to be amplified by the effects of COVID-19. In order to assist renters who have had a substantial reduction in income due to the COVID-19 pandemic, the State will be implementing a short-term rental assistance program for

households with incomes up to 80% of Area Median Income. Under the program, households will receive up to 6 months of rental assistance.

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

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

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

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

3. Evaluation of past performance

The summary of past performance reported below was taken from the state's most recent Consolidated Annual Performance and Evaluation Report (CAPER) which was completed for federal fiscal year 2018. In the 2018 CAPER, the State reported on its cumulative performance for Years 1-4 of its previous five-year Consolidated Plan.

GOALS	SOURCE	INDICATOR	EXPECTED PERFORMANCE	ACTUAL PERFORMANCE
Continue to assist homeless households	HOME and ESG	Number of homeless households served	1,725	2,080
Continue to assist persons with HIV/AIDs	HOPWA	Number of households served	135	112
Expand homeownership opportunities for low and moderate-income	CHOICE	Number of households served	250	70
Foster community development	CDBG	Number of businesses assisted	10	4
Increase supply of rental affordable housing	HTF and HOME	Number of rental units	50	23
Increase supply of homeowner affordable housing	HOME	Number of owner units	50	25
Continue neighborhood rehabilitation	CDBG	Housing units rehabbed	450	462
Revitalize municipalities	CDBG	Persons assisted	50,380	91,284
Increase supply of rental affordable housing	LIHTC	Number of rental units constructed	6,400	5,090

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

4. Summary of citizen participation process and consultation process

In developing the Consolidated Plan, the State continued to use its broad consultation and public participation process. That process included the posting of an electronic needs survey, a developmental stakeholder meeting and conference call, meetings with program grantees, a review of customer service calls, a developmental hearing on fair housing and a hearing on the draft plan.

Needs Survey: DCA posted a needs survey on February 25, 2020; the survey remained on-line until March 19, 2020. 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. DCA received responses from 115 respondents.

Stakeholder Meeting: DCA held a stakeholder meeting on December 9, 2019 to obtain public input on the housing and community development needs throughout the State. The meeting notification was posted on the Division of Housing and Community Resources' web site on December 2, 2019. In addition, e-mail notifications were sent to all the County Continuum of Care and DCA's CDBG, ESG, HOME and HTF grantees. For those persons who were unable to attend the conference call, written comments on the needs of the State were accepted until December 17, 2019. Sixteen individuals provided verbal comments at the meeting and an additional five agencies provided written comments.

Meetings with Program Grantees: During the past year, the State gathered input on New Jersey's housing and community development needs. These meetings were conducted in order to ensure that the interests and needs of all groups were being adequately addressed. These agencies are on the "front line" and provide the direct services to New Jersey's very low, low and moderate-income households. During these meetings, the priorities of the programs and how the funds can be used more effectively was also discussed.

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 (January 23, 2020 –February 24, 2020). During this time period, the Customer Service Unit received over 2,400 calls; the callers' major needs were predominately rental assistance, followed by supportive housing and landlord tenant issues.

Stakeholder Interviews: The State conducted 21 targeted stakeholder interviews to collect perspectives on community needs from service providers, developers, and advocates working to serve community residents.

Hearing on Fair Housing:

Posting of Draft Plan: The draft plan was posted on the Division's web site for a 30-day public comment period. In addition, two public hearings were held on June 30, 2020 and July 14, 2020 to allow the public to submit oral or written comments on the draft plan. Based on the comments received, a final plan document was drafted and submitted to the Newark office of the Department of Housing and Urban Development for review.

5. Summary of public comments

Stakeholder Meeting: The major needs identified in the December 2019 stakeholder meeting include the following:

- Prioritize supportive housing for special needs populations, especially elderly, mentally ill, substance abusers, veterans, and developmentally disabled
- Construction of affordable rental housing for single individuals, small and large families
- Additional housing vouchers especially for people with disabilities, homeless and youth transitioning out of foster care
- More housing first initiatives
- Rental housing rehabilitation
- Preservation of existing affordable housing when deed restrictions end
- Financial assistance for business creation

- Funds for homeless prevention and rapid re-housing
- Supportive services
- Employment training
- Restoration of the Office of Housing Advocacy
- Build small scale affordable housing developments (up to 20 units)
- Increase the number of shelter beds
- Expand mobility initiatives
- More case management funds for homeless initiatives

Program Meetings: The major needs identified in the program meetings include the following:

- New low and moderate rental and single-family housing units
- Additional vouchers for formerly incarcerated individuals
- Establishing additional emergency shelters
- Additional Moving On programs
- Additional Housing First programs
- Additional 5-year vouchers for graduates of Homelessness Prevention and Rapid Re-Housing Programs

Needs Survey: The following needs were identified in the survey and ranked as described below:

Ranking of the top 20 housing needs:

- 1 Rental assistance
- 2 Rental housing for very low-income households
- 3 Supportive housing for people who are homeless or disabled
- 4 Preservation of federal subsidized housing
- 5 Construction of new affordable multi-family homes, for rent
- 6 Construction of new affordable single-family homes, for rent
- 7 Senior housing
- 8 First-time home-buyer assistance
- 9 Rental housing rehabilitation
- 10 Mixed income housing
- 11 Construction of new affordable single-family homes, for sale
- 12 Energy efficiency improvements
- 13 Homeowner housing rehabilitation
- 14 Construction of new affordable multi-family homes, for sale
- 15 Single Room Occupancy units
- 16 Mitigation of lead-based paint hazards
- 17 Mitigation of asbestos hazards
- 18 Mixed use housing
- 19 Mitigation of radon hazards
- 20 Housing demolition

Ranking of Business and Economic Development Needs

- 1 Provision of job training
- 2 Retention of businesses
- 3 Attraction of new businesses
- 4 Provision of technical assistance for businesses

Ranking of Infrastructure Needs

- 1 Street and road improvements
- 2 Sidewalk improvements
- 3 ADA Improvements, such as sidewalk improvements, ramps, etc.
- 4 Water system capacity improvements
- 5 Flood drainage improvements
- 6 Sewer system improvements
- 7 Bicycle and walking paths

Ranking of Community and Public Facilities Needs

- 1 Youth centers
- 2 Childcare facilities
- 3 Residential treatment centers
- 4 Community centers
- 5 Senior centers
- 6 Parks and recreational centers
- 7 Healthcare facilities
- 8 Demolition of dilapidated structures
- 9 Libraries and learning centers
- 10 Public buildings with improved accessibility
- 11 Recycling centers/services
- 12 Public safety (Fire Stations)

Ranking of Fair Housing Needs

- 1 Tenant/Landlord counseling
- 2 Fair housing education
- 3 Fair housing activities

Ranking of Homeless Assistance Needs

- 1 Rapid rehousing rental assistance
- 2 Emergency shelters
- 3 Transitional housing
- 4 Shelters for youth

Ranking of Special Needs Populations Needs

- 1 Homeless persons
- 2 At-risk for homelessness

- 3 At-risk youth aging out of the foster system
- 4 Persons with severe mental illness
- 5 Persons with substance use addictions
- 6 Persons recently released from incarceration
- 7 At-risk youth
- 8 Persons with intellectual or developmental disabilities
- 9 Persons with physical disabilities
- 10 Victims/survivors of domestic violence or sexual assault
- 11 The elderly (age 62+)
- 12 The elderly (age 85+)
- 13 Veterans
- 14 Persons with HIV/AIDS

Stakeholder Interviews: The major themes identified in the stakeholder interviews include the following:

1. Lack of affordable housing
2. Need for workers to earn living wage
3. More funding needed for client case management
4. Lack of fair housing knowledge

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

NA

The Process

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

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

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

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

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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

1. Introduction

The NJ Department of Community Affairs (DCA), NJ Department of Human Services (DHS), NJ Department of Children and Families (DCF), NJ Department of Health (DOH), 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 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. The use of data will be central to identifying current best practices and addressing any current gaps to inform the development of the Statewide strategy. 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; 3) Homeless Management Information System (HMIS) meetings that are attended by the agencies participating in the NJ 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))

DCA will continue to assist up to 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 on 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 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. DCA will continue to require CoC support letters for all applications submitted for the Homelessness Prevention and Rapid Rehousing (HPRP) Request for Proposals (RFP) and the Shelter Support RFP. The support letter must comment on the need for the proposed project and indicate whether it is a high priority in the CoC’s homeless assistance plan. In addition, the Office of Homelessness Prevention will coordinate with local CoCs and other stakeholders to develop statewide approaches to addressing homelessness.

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	New Jersey Housing and Mortgage Finance Agency (HMFA)
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Data related to Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HMFA provided data from HMIS, to inform the assessment of need, including the need for affordable and special needs housing.
2	Agency/Group/Organization	New Jersey Department of Health (DOH)
	Agency/Group/Organization Type	Other government - State

	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DOH provided data regarding the need for housing and supportive services for individuals diagnosed with HIV/AIDs.
3	Agency/Group/Organization	New Jersey Department of Human Services (DHS)
	Agency/Group/Organization Type	Other government – State
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DHS provided recommendations regarding the housing and supportive services needs of households participating in its programs.
4	Agency/Group/Organization	New Jersey Department of Children and Families (DCF)
	Agency/Group/Organization Type	Other government – State
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DCF provided recommendations regarding the housing and supportive services needs of households participating in its programs.
5	Agency/Group/Organization	Homelessness Prevention and Rapid Re-Housing Program (HPRP) grantees
	Agency/Group/Organization Type	Community-based nonprofits
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DCA’s Homelessness Prevention and Rapid Re-Housing grantees provided recommendations regarding the housing and supportive services needs of very low-income households.

6	Agency/Group/Organization	Community Development Block Grant (CDBG) Grantees
	Agency/Group/Organization Type	Other government - County Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in survey, public input meetings and to provide comments on the draft plan.
7	Agency/Group/Organization	HOME and Housing Trust Fund Grantees
	Agency/Group/Organization Type	Nonprofit and for-profit developers
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in survey, public input meetings and to provide comments on the draft plan.
8	Agency/Group/Organization	Continuum of Cares across the State
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in survey, public input meetings and to provide comments on the draft plan.
9	Agency/Group/Organization	Emergency Shelters and Transitional Housing Providers
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in survey, public input meetings and to provide comments on the draft plan.
10	Agency/Group/Organization	Community Services Block Grant (CSBG) Grantees
	Agency/Group/Organization Type	Community-based nonprofits

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Veterans Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Services Block Grant grantees identified the needs of very low-income households such as employment, education, income management, housing, nutrition, emergency services, and health.
11	Agency/Group/Organization	Greater Bergen Community Action
	Agency/Group/Organization Type	Services – Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
12	Agency/Group/Organization	Warren County Interfaith Hospitality Network
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
13	Agency/Group/Organization	HomeFront
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
14	Agency/Group/Organization	Homeless Solutions
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Strategy Homeless Needs - Families with children Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
15	Agency/Group/Organization	Fair Share Housing Center
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
16	Agency/Group/Organization	PROCEED
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
17	Agency/Group/Organization	GodSquad
	Agency/Group/Organization Type	Services-Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
18	Agency/Group/Organization	Affordable Housing Alliance
	Agency/Group/Organization Type	Services-Housing

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
19	Agency/Group/Organization	Sierra House
	Agency/Group/Organization Type	Services-Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
20	Agency/Group/Organization	Norwescap
	Agency/Group/Organization Type	Services-Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
21	Agency/Group/Organization	Housing & Community Development Network of New Jersey
	Agency/Group/Organization Type	Services-Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
22	Agency/Group/Organization	Family Promise of Sussex County
	Agency/Group/Organization Type	Services-Homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
23	Agency/Group/Organization	Interfaith Neighbors
	Agency/Group/Organization Type	Services-Elderly Persons Services-Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Veterans Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
24	Agency/Group/Organization	Jewish Family Service
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
25	Agency/Group/Organization	HABCORE
	Agency/Group/Organization Type	Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
26	Agency/Group/Organization	Triad Associates
	Agency/Group/Organization Type	Nonprofit and for-profit developers

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
27	Agency/Group/Organization	Coming Home of Middlesex County
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
28	Agency/Group/Organization	Habitat for Humanity of Burlington & Mercer Counties
	Agency/Group/Organization Type	Services-Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Housing Need Assessment Public Housing Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
29	Agency/Group/Organization	Catholic Charities of New Jersey
	Agency/Group/Organization Type	Services-Housing

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
30	Agency/Group/Organization	Triple C Housing
	Agency/Group/Organization Type	Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Economic Development Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
31	Agency/Group/Organization	Volunteers of America Delaware Valley
	Agency/Group/Organization Type	Services- Housing Services- Education Services-Elderly Persons Services-Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Housing Need Assessment Public Housing Needs Market Analysis Anti-Poverty Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.

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

The State consulted all relevant agencies.

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

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

Table 3– Other local / regional / federal planning efforts

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

DCA encouraged local and county government to participate in the development of the Consolidated Plan. DCA sent email notifications to both non-entitlements and entitlements informing them of the online public survey, developmental stakeholder meeting and conference call, and the posting of the draft plan.

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

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

Summarize citizen participation process and how it impacted goal setting

The Department of Community Affairs provided opportunities for the public to participate during the development of this Consolidated Plan. DCA consulted with local and county government, nonprofit and for-profit agencies, and concerned citizens. The preparation of the draft Consolidated Plan involved the following: a review of customer service calls, the posting of an electronic needs survey, a developmental stakeholder meeting and conference call, meetings with program grantees, targeted stakeholder interviews, posting of the draft plan, and a public hearing on the final draft.

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

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Electronic Needs Survey	Nonprofits/ for-profits, concerned citizens and local government	115	<p>The top 10 needs identified are:</p> <ul style="list-style-type: none"> •Rental assistance •Rental housing for very low-income households •Rental assistance for homeless persons •Financial assistance for households at-risk for homelessness •Supportive housing for people who are homeless or disabled •Rapid rehousing rental assistance •Emergency shelters •Preservation of federally subsidized housing •At-risk youth aging out of the foster system •Construction of new affordable multi-family homes, for rent 	NA	

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Stakeholder Meeting (December)	Nonprofits and for-profits, concerned citizens	21	<ul style="list-style-type: none"> •Prioritize supportive housing for special needs populations, especially elderly, mentally ill, substance abusers, veterans, and developmentally disabled •Construction of affordable rental housing for single individuals, small and large families •Additional housing vouchers especially for people with disabilities, homeless and youth transitioning out of foster care •More housing first initiatives •Rental housing rehabilitation •Preservation of existing affordable housing when deed restrictions end •Financial assistance for business creation •Funds for homeless prevention and rapid re-housing •Supportive services •Employment training •Restoration of the Office of Housing Advocacy •Build small scale affordable housing developments (up to 20 units) •Increase the number of shelter beds •Expand mobility initiatives •More case management funds for homeless initiatives 	NA	
Grantee Program Meetings throughout the year	Nonprofits and for-profits	600	<p>The major needs identified in the program meetings:</p> <ul style="list-style-type: none"> •New low and moderate rental and single-family housing units •Additional vouchers for formerly incarcerated individuals •Establishing additional emergency shelters •Additional Moving On programs •Additional Housing First programs •Additional 5-year vouchers for graduates of Homelessness Prevention and Rapid Re-Housing Programs 	NA	

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL If applicable
Stakeholder Interviews	Nonprofits and for-profits	21	<p>The major themes identified in the stakeholder interviews include the following:</p> <ul style="list-style-type: none"> •Lack of affordable housing •Need for workers to earn living wage •More funding needed for client case management •Lack of fair housing knowledge 	NA	
Public Comment Period	Public	TBD			
Public Hearing	Public	TBD			

Needs Assessment

NA-05 Overview

The following assessment addresses the affordable housing, community development, and homelessness needs of the State of New Jersey. The needs assessment is a combination of the information obtained from the Homelessness Management Information System, data from the most current American Community Survey, and pre-populated data tables provided by HUD.

Please note that the State through its Analysis of Impediments will conduct a full analysis of racial disparities to develop its strategies to address barriers to full and equal access to safe, decent and affordable housing.

The following points summarize the data:

- The residential population of the State was 8,908,520 in 2018, comprising 3,213,362 households.
- During this time, about fifty-one percent (51.1%) of the population was female; seventy-two percent (72%) of the population was White.
- Median household income in 2018 was \$79,363.
- New Jersey has 3,628,302 housing units, 63.9% of which are owner-occupied and 36.1% are renter occupied.
- The median home value is \$344,000 and contract rent is \$1,188.
- The state's housing stock is predominantly old. Over sixty-five percent (65.8%) of homeowners and over sixty-eight percent (68.7%) of renters live in homes that may have a lead-based paint hazard, a total of over 2,148,000 households.
- Severe cost burden and overcrowding were issues for very low-income households.

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

Summary of Housing Needs

The Needs Assessment is a qualitative and quantitative analysis of State data, supplemented with comments provided at the stakeholder meetings and the results of the electronic survey. The assessment will be used to determine priorities and allocate limited resources to address affordable housing, community development, and homelessness needs in New Jersey.

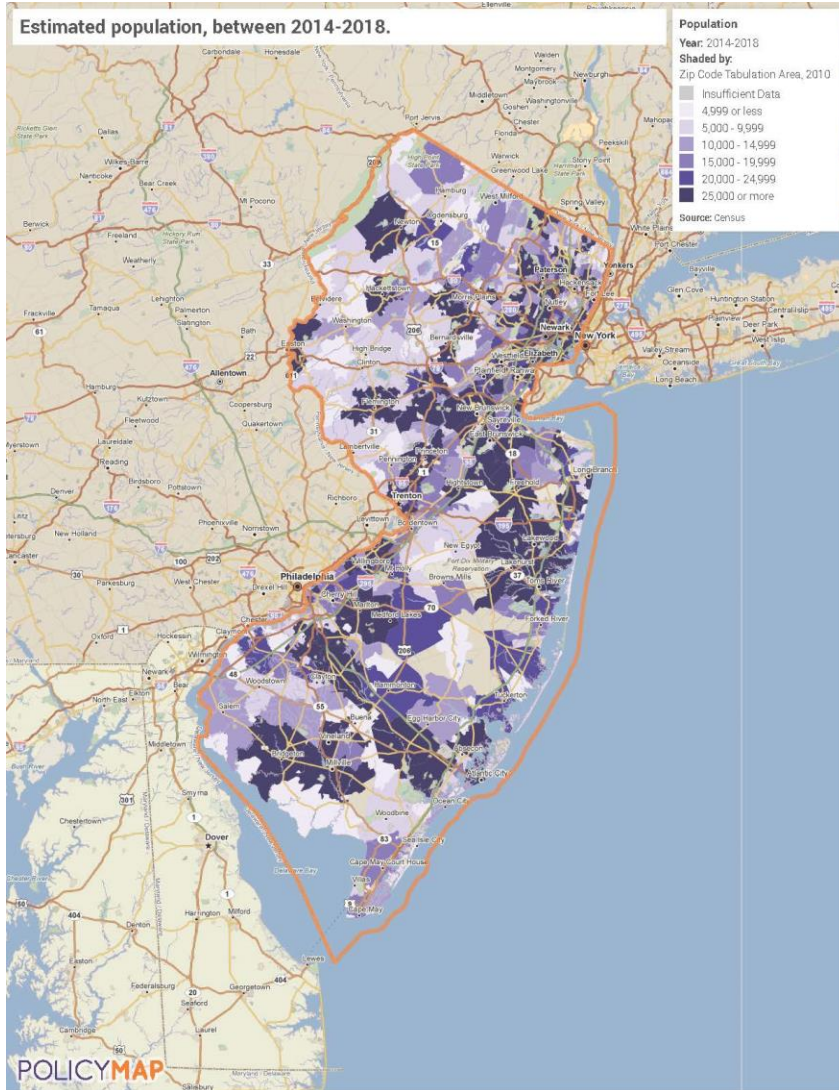
Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	8,801,624	8,908,520	1%
Households	3,172,421	3,213,362	1%
Median Household Income	\$67,681.00	\$79,363.00	17%

Data Source: American Community Survey

Table 4- Housing Needs Assessment Demographics

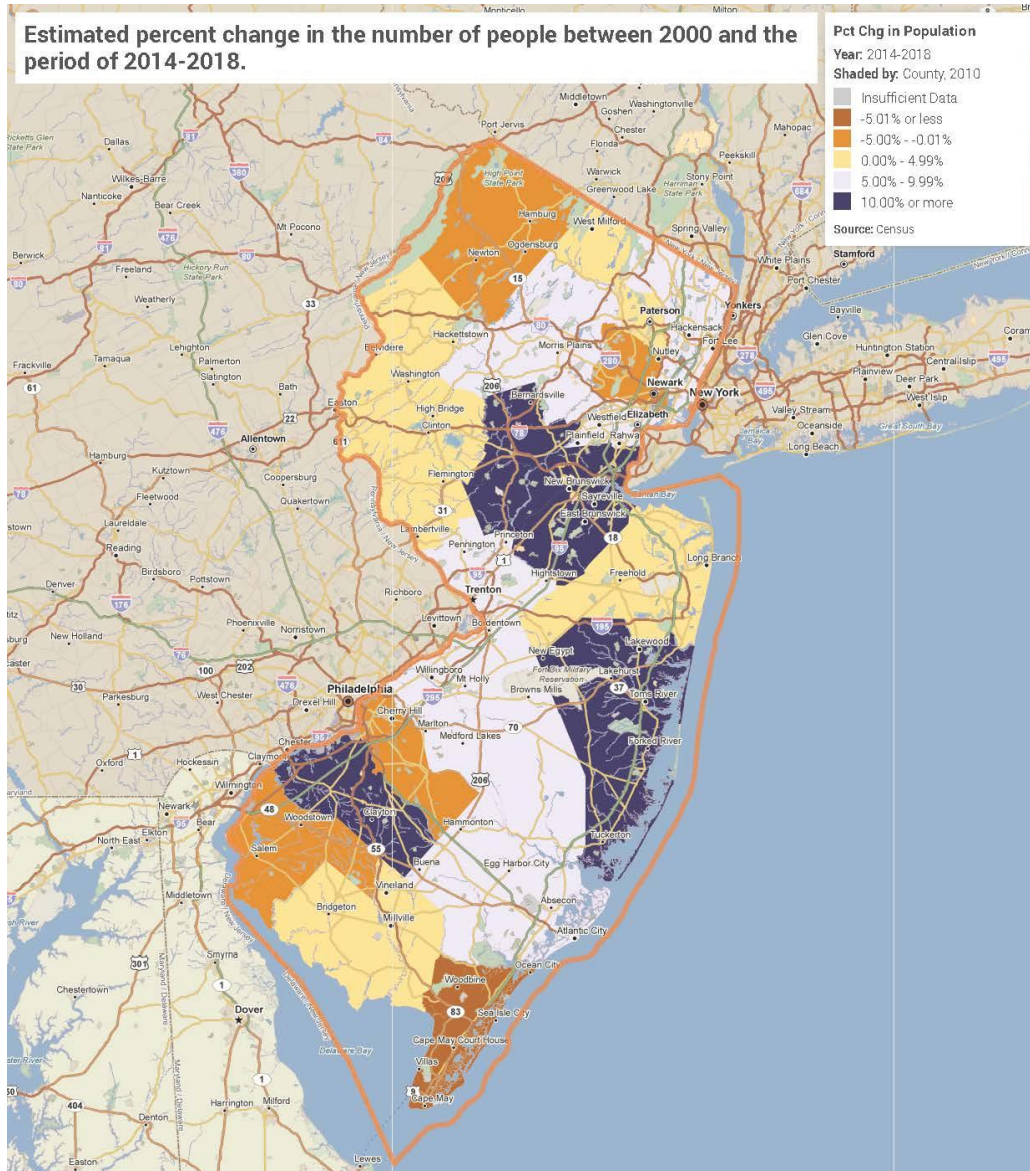
Population

The following map displays the population throughout the state. Overall, there is not a strong correlation between zip codes. Every ten years the US Census Bureau redraws the census tract boundaries with the intention of putting approximately 4,000 people in each tract. The high and low tracts may represent population shifts since 2000.



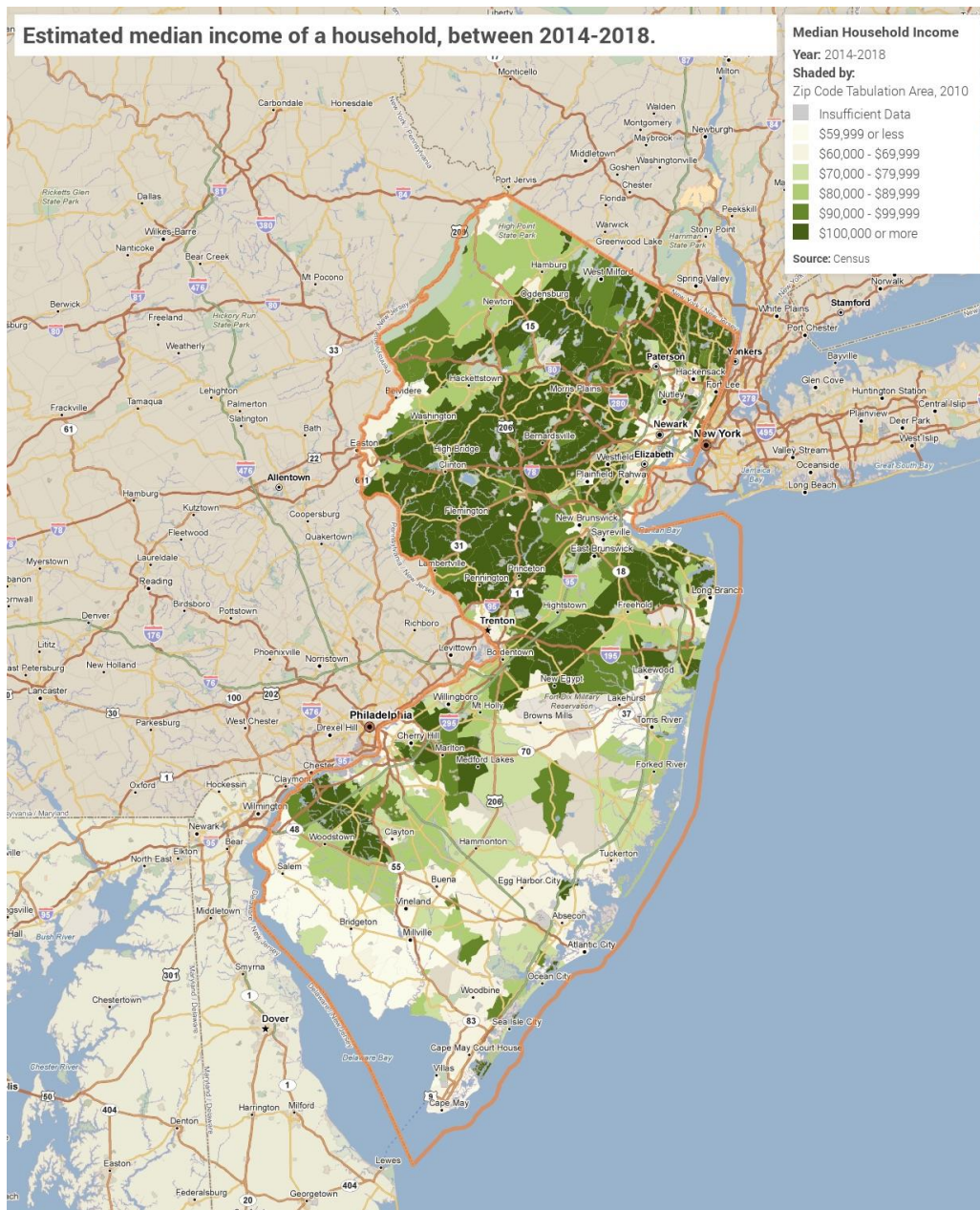
Change in Population

As noted above, the State's population has grown by 6 percent from 2000 to 2018. Several counties experienced significant changes in their population. Ocean, Gloucester, Middlesex, and Somerset all grew by a relatively large amount, over 10%. Cape May County decreased by the largest amount, over 5%, and Salem, Camden, Essex, and Sussex also saw a population decrease.



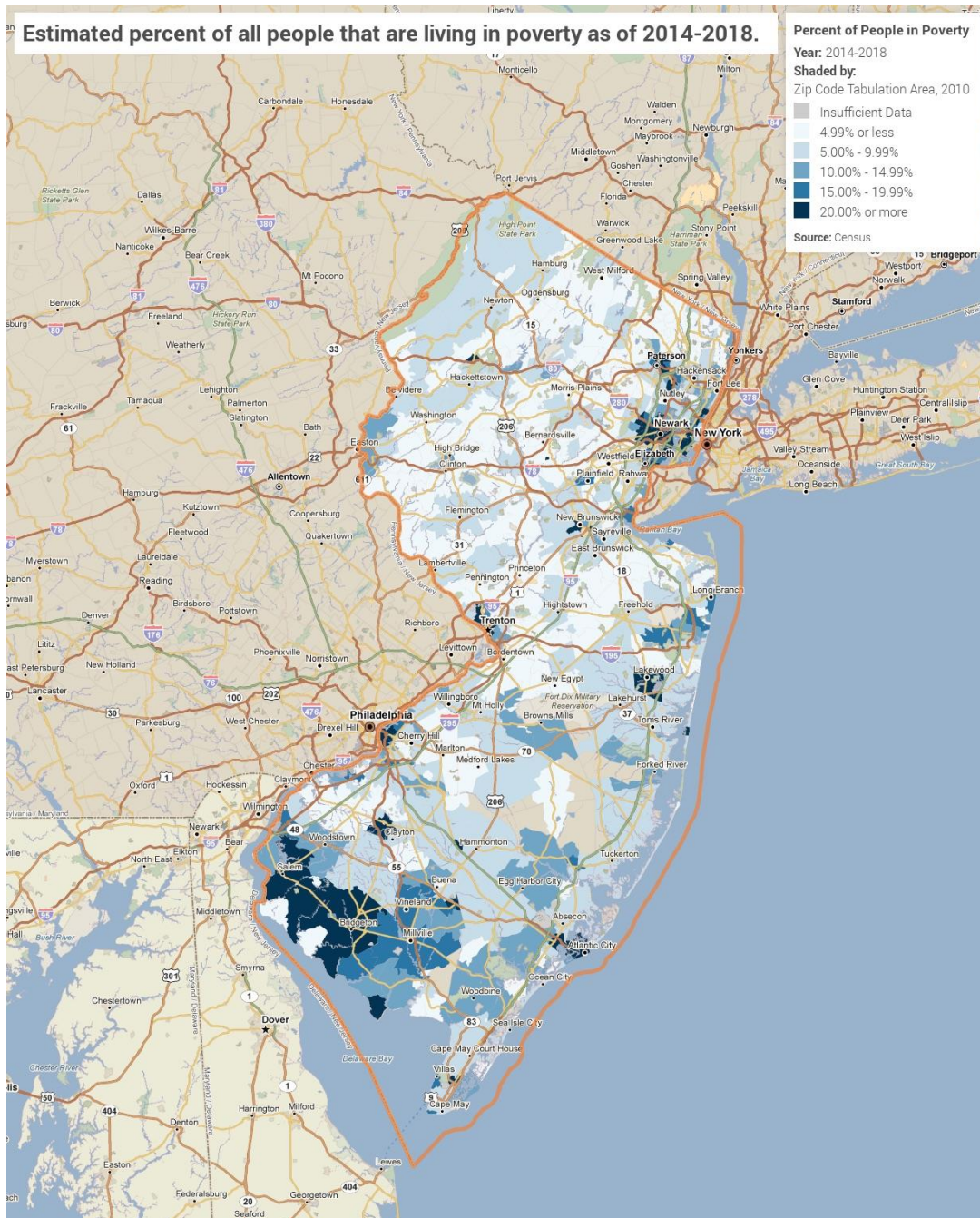
Median Household Income

In New Jersey, a household's income appears to be linked to where that person lives. Zip Codes in the northern part of the state regularly report a median household income (MHI) that is higher than the southern part of the state. High MHI areas have an MHI of over \$100,000 while low MHI areas report less than \$60,000. There are some high MHI areas near Philadelphia and low MHI areas near New York.



Poverty

Throughout the state there are several areas where over 20% of the population is in poverty. These areas are primarily near New York City and the southwestern zip codes. Lakewood, Atlantic City, Trenton, and New Brunswick also have high poverty areas.



The following tables will describe the socio-economic and housing situation in the State of New Jersey.

Number of Households Table (Housing Urban Development Area Median Family Income)

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	483,345	385,370	428,325	304,765	1,593,210
Small Family Households	153,080	134,060	170,325	127,740	888,180
Large Family Households	32,975	32,730	41,150	29,310	161,895
Household contains at least one person 62-74 years of age	94,150	85,975	100,505	72,620	345,930
Household contains at least one-person age 75 or older	97,115	84,560	67,080	36,360	114,065
Households with one or more children 6 years old or younger	80,540	60,205	66,095	45,585	247,465

Data Source: 2012-2016 CHAS Data

Table 5- Total Households Table

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	9,645	4,120	3,115	1,325	20,890	1,245	885	1,140	540	6,430
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	9,445	6,055	5,059	2,240	27,825	390	470	915	625	4,740
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15,020	10,645	9,210	5,020	48,110	1,260	2,370	3,115	2,535	17,675
Housing cost burden greater than 50% of income (and none of the above problems)	193,075	62,630	10,740	2,080	269,330	113,070	82,930	57,240	21,765	297,055
Housing cost burden greater than 30% of income (and none of the above problems)	34,400	89,295	75,745	19,025	233,775	16,975	57,080	83,490	66,015	383,110
Zero/negative Income (and none of the above problems)	23,035	0	0	0	23,035	12,075	0	0	0	12,075

Data Source: 2012-2016 CHAS Data

Table 6 – Housing Problems Table

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	261,590	172,745	103,905	29,690	599,930	132,935	143,730	145,900	91,480	709,005
Having none of four housing problems	46,280	33,805	85,665	81,120	524,255	7,425	35,090	92,855	102,475	1,326,710
Household has negative income, but none of the other housing problems	23,035	0	0	0	23,035	12,075	0	0	0	12,075

Data Source: 2012-2016 CHAS Data

Table 7 – Housing Problems 2

3. Cost Burden > 30%

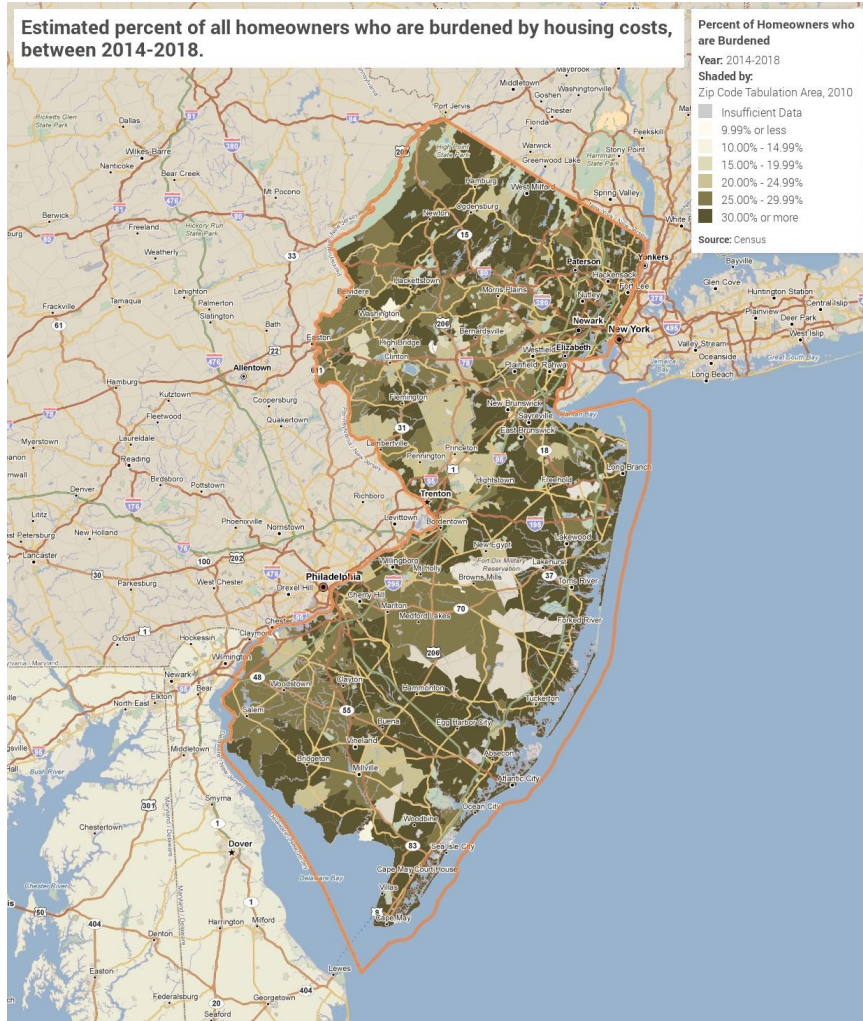
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	103,310	75,790	41,295	220,395	29,230	38,295	58,120	125,645
Large Related	22,690	15,595	6,755	45,040	6,950	11,365	16,770	35,085
Elderly	68,030	33,635	15,455	117,120	62,495	77,765	50,170	190,430
Other	62,880	42,710	27,835	133,425	19,710	15,430	18,705	53,845
Total need by income	256,910	167,730	91,340	515,980	118,385	142,855	143,765	405,005

Data Source: 2012-2016 CHAS Data

Table 8 – Cost Burden > 30%

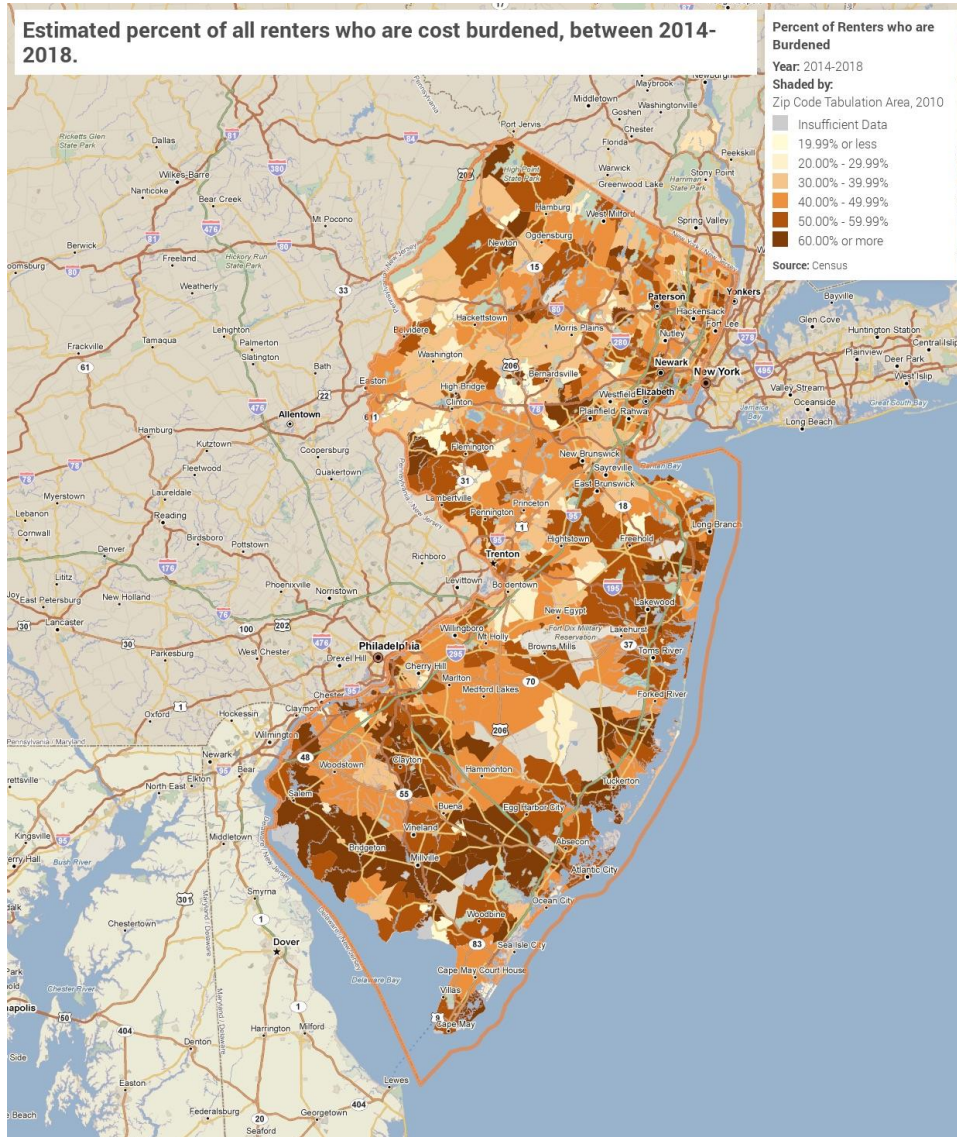
Homeowner Cost Burden

In most areas of the state, over 30% of homeowners are cost burdened. There are some pockets of lower cost burden rates for housing but, generally, approximately one third of homeowners are paying over 30% of their income towards housing expenses. These households have an increased risk of foreclosure and an inability to conduct the necessary maintenance to ensure safe and secure housing.



Renter Cost Burden

In New Jersey, cost burden is more common among renters than homeowners. There are places throughout the state where over 60% of renters face significant housing costs. These households are at an increased risk of homelessness and housing instability. While these areas of high cost burden are found throughout the State, southern New Jersey has a significant concentration.



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	92,365	28,140	4,045	124,550	26,855	27,845	26,225	80,925
Large Related	19,340	4,595	575	24,510	6,300	8,245	6,180	20,725
Elderly	50,655	10,800	2,870	64,325	49,515	38,160	18,330	106,005
Other	55,350	18,665	3,740	77,755	18,380	10,575	7,795	36,750
Total need by income	217,710	62,200	11,230	291,140	101,050	84,825	58,530	244,405

Data Source: 2012-2016 CHAS Data

Table 9 – Cost Burden > 50%

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	21,965	14,060	11,445	5,770	53,240	1,470	2,040	2,830	2,050	8,390
Multiple, unrelated family households	2,165	2,320	2,410	1,235	8,130	195	810	1,205	1,075	3,285
Other, non- family households	1040	615	700	345	2,700	15	10	35	35	95
Total need by income	25,170	16,995	14,555	7,350	64,070	1,680	2,860	4,070	3,160	11,770

Data Source: 2012-2016 CHAS Data

Table 10 – Crowding Information

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

According to Table 10 above, 21,965 very-low income single renter households and 1,470 owner households live in crowded conditions.

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

According to the 2019 Point in Time Count 801 victims of domestic violence (DV) were homeless; this figure represents 9 percent of the total counted homeless population. The majority (63%) of the DV households resided in emergency shelters. Fifty-one percent (51%) of the homeless persons counted that night reported having some type of disability.

According to the Homeless Management Information System (HMIS) data from January 1, 2019 to December 31, 2019, 275 households out of 3,402 households were victims of domestic violence and 3,056 were disabled.

What are the most common housing problems?

The most common housing problem in New Jersey is cost burden. A household is cost burdened when 30% or more of the household income goes to housing costs. According to Table 9 above 920,985 households having income up to 80% of AMI are cost burdened; 56 percent of these households are renters. The majority of cost burdened renters (50%) are at 0%-30% of AMI, 33 percent are at 30%-50% of AMI, and 17 percent are at 50%-80% of AMI.

Of the cost burdened homeowners, 29 percent are at 0%-30% of AMI, 35 percent are at 30%-50% of AMI, and 36 percent are at 50%-80% of AMI.

According to Table 9, 291,140 renters and 244,405 homeowners with incomes up to 80% of AMI are considered severely cost burdened or having housing costs greater than 50 percent of household income.

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

Households with lower incomes are more likely to have at least one severe housing problem (such as lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden). Approximately 72 percent of renters and 39 percent of homeowners with severe housing problems are at 0%-50% of AMI. The elderly and small related families also appear to have the most problems.

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

Very low-income households (those at or below 30% of the area median income) spending in excess of 50% of their income for gross rent (rent plus tenant paid utilities) are particularly vulnerable to an unexpected financial or personal crisis that could lead to homelessness. Among these households, single-parent households with children are the most vulnerable. They have a greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their lower income and higher living expenses, single-parent households are at imminent risk of becoming homeless. The major needs for these households are money management and budget counseling along with job training and affordable childcare. In rural New Jersey, adequate public transportation is also a huge need.

Initial studies indicate that families who are rapidly re-housed had a low likelihood of returning to emergency shelter. The data that was reviewed found that only 10 percent of households served experienced at least one episode of homelessness within 12 months of program exit.

<https://www.huduser.gov/portal/rapid-rehousing-program.html>

The benefit to participants of a rapid re-housing program is the on-going case management and wrap around services that they receive over the duration of the program. The major need for those households exiting the program is to locate and secure decent affordable housing.

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

Not Applicable

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

Instability and increased risk of homelessness are associated with the lack of financial resources, temporarily living in the home of another, imminent eviction, living in a hotel or motel, living in severely overcrowded housing, exiting an institution (jail; mental health facility) or aging out of foster care. Other areas that could impact stability are prolonged unemployment, deteriorated housing, domestic violence, mental illness, drug or alcohol addictions, death of a family member, abandonment by a spouse, medical expenses and/or other unanticipated emergency expenditures such as a major car repair.

Discussion: As expected, lower-income households experience the greatest problems and require the most assistance.

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

Introduction

According to HUD, a disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10% or more) than the income level as a whole.

Below is an assessment on the disproportionate housing need in New Jersey. For this analysis housing problems are defined as the following: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than 1.5 persons per room; and 4) cost burden greater than 30% of income.

Housing Problems	% of <30% AMI Households with at least one housing problem
Jurisdiction as a whole	81.63%
White	81.79%
Black / African American	79.98%
Asian	74.38%
American Indian, Alaska Native	85.00%
Pacific Islander	72.12%
Hispanic	83.94%

Table 11 Disproportionately Greater Need 0-30% of AMI

An analysis of the data in the Disproportionally Greater Need 0-30% AMI: Housing Problems (Table 11) shows the following:

- Eighty-two percent (82%) of the households in this income bracket have one or more housing problem.
- The highest incidence of problems (85%) occurred in the American Indian Alaska Native racial category.
- No racial category has a disproportionately greater need.

Housing Problems	% of 30% - 50% AMI Households with at least one housing problem
Jurisdiction as a whole	82.12%
White	79.81%
Black / African American	80.55%
Asian	89.46%
American Indian, Alaska Native	88.89%
Pacific Islander	90.00%
Hispanic	86.61%

Table 12 - Disproportionately Greater Need 30% - 50% of AMI

An analysis of the data in the Disproportionately Greater Need 30-50% AMI: Housing Problems (Table 12) shows the following:

- Eighty-two percent (82%) of the households in this income bracket have one or more housing problems.
- The highest incidence of problems (90%) occurred in the Pacific Islander racial category.
- No racial category has a disproportionately greater need.

Housing Problems	% of 50% - 80% AMI Households with at least one housing problem
Jurisdiction as a whole	58.32%
White	57.20%
Black / African American	56.57%
Asian	66.14%
American Indian, Alaska Native	37.65%
Pacific Islander	38.46%
Hispanic	60.82%

Table 13 - Disproportionately Greater Need 50% - 80% of AMI

An analysis of the data in the Disproportionately Greater Need 50 – 80% AMI: Housing Problems (Table 13) shows the following:

- Fifty-eight percent (58%) of the households in this income bracket have one or more housing problems.
- The highest incidence of problems (66%) occurred in the Asian racial category.
- No racial category has a disproportionately greater need.

Housing Problems	% of 80% - 100% AMI Households with at least one housing problem
Jurisdiction as a whole	39.76%
White	39.79%
Black / African American	36.46%
Asian	48.88%
American Indian, Alaska Native	31.25%
Pacific Islander	65.52%
Hispanic	38.21%

Table 14 - Disproportionately Greater Need 80% - 100% of AMI

An analysis of the data in the Disproportionately Greater Need 80 –100% AMI: Housing Problems (Table 14) shows the following:

- Forty percent (40%) of the households in this income bracket have one or more housing problems.
- The highest incidence of problems (66%) occurred in the Pacific Islander racial category, which had a disproportionately greater need.

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

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

Introduction

Severe housing problems exist when there is the incidence of at least one of the following housing problems: lack of complete kitchen facilities; lack of complete plumbing; overcrowded households and cost burden greater than 50% of a household's income. According to HUD, a disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole. The following tables provide an assessment on the disproportionate housing need in New Jersey based on race and ethnicity.

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Total
Jurisdiction as a whole	336,695	103,660	34,494	474,849
White	157,310	47,770	16,225	221,305
Black / African American	70,535	26,530	7,180	104,245
Asian	17,070	4,025	4,155	25,250
American Indian, Alaska Native	655	290	55	1,000
Pacific Islander	75	0	29	104
Hispanic	91,050	25,045	6,850	122,945

Data Source: 2012-2016 CHAS Data

Table 15 - Severe Housing Problems

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Total
Jurisdiction as a whole	167,500	212,545	0	380,045
White	90,165	117,320	0	207,485
Black /African American	25,355	38,080	0	63,435
Asian	10,645	8,270	0	18,915
American Indian, Alaska	365	490	0	855
Pacific Islander	70	30	0	100
Hispanic	40,900	48,355	0	89,255

Data Source: 2012-2016 CHAS

Table 16 – Severe Housing Problems 30 - 50% AMI

50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Total
Jurisdiction as a whole	89,239	332,815	0	422,054
White	48,485	199,825	0	248,310
Black / African American	12,340	53,335	0	65,675
Asian	7,385	15,270	0	22,655
American Indian, Alaska	44	380	0	424
Pacific Islander	20	50	0	70
Hispanic	20,965	63,955	0	84,920

Data Source: 2012-2016 CHAS

Table 17 – Severe Housing Problems 50 - 80% AMI

80%-100% of Area Median Income

Severe Housing Problems 80 - 100% AMI	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Total
Jurisdiction as a whole	35,615	265,444	0	301,059
White	19,175	171,630	0	190,805
Black / African American	4,130	35,580	0	39,710
Asian	4,370	16,025	0	20,395
American Indian, Alaska Native	30	285	0	315
Pacific Islander	15	14	0	29
Hispanic	7,895	41,910	0	49,805

Data Source: 2012-2016 CHAS

Table 18 – Severe Housing Problems 80 - 100% AMI

Discussion

As expected, there is a strong correlation between household income and the number of housing problems. The above tables show that there are 629,049 households with incomes up to 100% of AMI that experience severe housing problems. Of that total, 336,695 are very low-income; 167,500 are low income households; 89,239 are moderate income households; and 35,615 households have incomes between 80% - 100% of AMI.

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

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

Introduction

The following charts identify data on the number of households that are cost burdened in the State of New Jersey by race and income. According to HUD’s definition, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The definitions for cost burden are as follows:

- No Cost Burden: Households paying less than 30% of monthly income for housing
- Cost Burden: Households paying between 30-50% of monthly income for housing
- Severe Cost Burden: Households paying above 50% of monthly income for housing

Housing Cost Burden by % of AMI				
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,911,850	644,560	601,080	37,524
White	1,291,360	377,560	318,185	17,165
Black / African American	196,325	93,425	103,125	7,635
Asian	168,885	41,850	35,565	4,330
American Indian, Alaska Native	1,910	880	1,040	70
Pacific Islander	350	75	120	29
Hispanic	231,045	121,405	133,180	7,610

Data Source: 2012-2016 CHAS

Table 19 – Greater Need: Housing Cost Burdens AMI

Discussion

An analysis of the data in the Disproportionally Greater Need Cost Burdened (Table 20) shows the following:

- Sixty percent (60%) of the households with incomes up to 30% of AMI are cost burdened; 20% of the households with incomes between 30 to 50% of AMI are cost burdened; and 19% of households with incomes greater than 50% of AMI are cost burdened.
- Although no racial category had a disproportionately greater need, the highest incidence occurred in the extremely low-income category for Asians.

Housing Cost Burden	<30% of AMI	30-50% of AMI	>50% of AMI
Jurisdiction as a whole	59.84%	20.17%	18.81%
White	64.43%	18.84%	15.88%
Black / African American	49.02%	23.33%	25.75%
Asian	67.38%	16.70%	14.19%
American Indian, Alaska Native	48.97%	22.56%	26.67%
Pacific Islander	60.98%	13.07%	20.91%
Hispanic	46.84%	24.61%	27.00%

Data Source: 2012-2016 CHAS

Table 20 - Disproportionately Greater Need Housing Cost Burden

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

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

A disproportionately greater need than the income category as a whole was only identified in the 80 – 100% AMI: Housing Problems chart where the Pacific Islander racial category had a disproportionately greater need.

Housing Problems	% of 80% - 100% AMI Households with at least one housing problem
Jurisdiction as a whole	39.76%
White	39.79%
Black / African American	36.46%
Asian	48.88%
American Indian, Alaska Native	31.25%
Pacific Islander	65.52%
Hispanic	38.21%

Data Source: 2012-2016 CHAS

Table 21 - Disproportionately Greater Need

NA-35 Public Housing

Introduction

The Department of Community Affairs (DCA) is one of the State's Public Housing Agencies. The following charts identify the type of vouchers that DCA administers. The charts use HUD data collected by the Public and Indian Housing Information Center.

The programs identified in the charts are as follows:

- The Section 8 Housing Choice Voucher Program increases affordable housing choices by allowing very low-income families to choose privately owned rental housing. The PHA pays the landlord the difference between 30% of the household's adjusted income and the unit's rent.
- The Moderate Rehabilitation Program provides project-based rental assistance for low-income families. Assistance is limited to properties previously rehabilitated pursuant to a housing assistance payments (HAP) contract between an owner and a PHA.
- Public Housing is the total number of units in developments operated by the Public Housing Authorities within the jurisdiction.
- Vouchers are the total number of Section 8 Housing Choice vouchers (project-based and tenant-based) administered by DCA.
- Veterans Affairs Supportive Housing Program (VASH) combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA). The VA provides these services for participating veterans at VA medical centers and community-based outreach clinics.
- Family Unification Program – Family Unification Program funding is allocated through a competitive process; therefore, not all Public Housing Authorities administer the program.
- Disabled includes non-elderly, Mainstream 1-year, and Mainstream 5-year vouchers.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	374	0	23,232	2,161	21,071	834	4	11,377

Data Source: PIC (PIH Information Center) May 2020

Table 22- - Public Housing by Program Type

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	128	0	1278	70	1278	392	0
# of Elderly Program Participants (>62)	0	22	0	5285	1295	5285	364	1
# of Disabled Families	0	38	0	10469	853	10469	386	5
# of Families requesting accessibility features	0	n/a	0	0	0	0	0	0
# of HIV/AIDS program participants	0	n/a	0	156	0	156	0	0
# of DV victims	0	n/a	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Table 213– Characteristics of Public Housing Residents by Program Type

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The State of New Jersey does not own any public housing units. The following are the basic needs of New Jersey public housing tenants and applicants on waiting lists for accessible units.

The greatest need for these households is to secure safe, affordable, accessible housing near public transportation. Equitable access to subsidized child care, job training, educational programs, mental health and substance use programs, and other services are also needs.

According to the State of New Jersey’s 2019 Public Housing Crime Report, 357 violent crimes occurred in 32,862 units over a 12-month period covering July 1, 2018 to June 20, 2019. Please see below chart.

County	Number of Locations Reporting	Number of Units	Number of Residents	Homicide	Rape	Robbery	Aggravated Assault	Possession of Narcotics	Distribution or Manufacture of Drugs	Total Number of Incidents
Atlantic	21	1,935	2,959	0	0	3	1	13	0	17
Bergen	21	2,247	3,161	0	0	0	0	0	0	0
Burlington	10	537	746	0	0	1	0	0	0	1
Camden	29	2,463	3,886	1	2	6	22	10	5	46
Cape May	6	453	774	0	1	0	0	3	0	4
Cumberland	16	1,142	1,895	0	3	2	11	4	1	21
Essex	24	3,539	4,086	3	0	0	9	17	2	31
Gloucester	12	1,025	1,788	0	2	0	2	11	3	18
Hudson	71	6,788	12,054	1	1	23	39	33	16	113
Hunterdon	0	0	0	0	0	0	0	0	0	0
Mercer	21	2,979	4,851	0	1	3	3	7	1	15
Middlesex	23	1,926	2,978	0	3	17	22	7	0	49
Monmouth	18	1,692	1,923	0	0	1	0	0	0	1
Morris	5	503	657	0	0	0	0	0	0	0
Ocean	10	943	1,491	0	0	0	2	3	1	6
Passaic	16	2,032	2,522	0	0	7	14	0	0	21
Salem	7	520	813	0	0	1	0	0	0	1
Somerset	2	217	243	0	0	0	0	0	0	0
Sussex	0	0	0	0	0	0	0	0	0	0
Union	11	1,262	1,553	0	0	0	0	0	0	0
Warren	6	659	821	0	0	1	0	9	3	13
Totals	329	32,862	49,201	5	13	65	125	117	32	357

Table 24- PHA Crime Report Data

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders? How do these needs compare to the housing needs of the population at large?

As of May 22, 2020, the NJ Department of Community Affairs had 15,422 households on its waiting lists.

Program	Housing Choice	HOPWA	Mainstream	Mod Rehab	Non-Elderly Disabled	PBA	SRO	VASH	TOTAL
Number of Applicants	13,216	11	8	172	3	1,447	525	40	15,422

Table 25- DCA Waiting List Applicants

Number and Type of Families on Waiting Lists

Type of Family	Families with Children	Elderly	Disabled
Number	5,091	2,079	8,252

Table 26- DCA Waiting List Type of Families

The primary needs of these households match the housing needs of the low-income population of the State, including affordable, decent, stable housing.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

It is difficult to determine exactly how many people are homeless or at-risk of becoming homeless in New Jersey. Therefore, the State utilized data from two primary sources. The first source is the 2019 Point-in-Time Count, which occurred on January 22, 2019. The purpose of the count is to determine the number of homeless persons, as defined by HUD. The survey showed that there were 8,864 homeless men, women, and children that night; 7,363 sheltered and 1,492 unsheltered in all 21 counties. The majority of the respondents were between 45-54 years old.

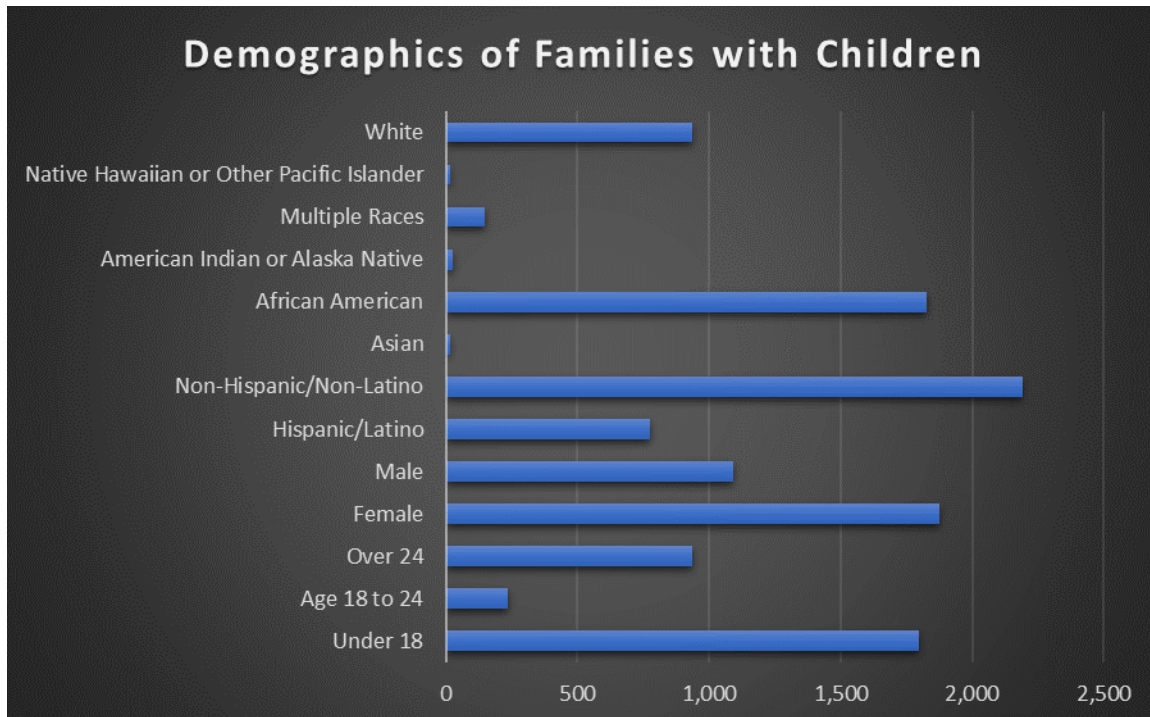
The Point in Time Count also collected data on the chronically homeless; 1,462 individuals were chronically homeless (760 sheltered and 702 unsheltered). The majority of the chronic homeless were White men over the age of 24.

The second source of information on homelessness comes from New Jersey's Homeless Management Information System (HMIS). HMIS is used to collect information on the provision of housing and services to homeless individuals and families and persons at risk of homelessness.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2019 Annual Homeless Assessment Report (AHAR), New Jersey has 2,967 homeless people in families with children. The majority of these households are African American, female, and under 18. Ninety-nine percent (99%) were living in an emergency shelter or transitional housing facility.



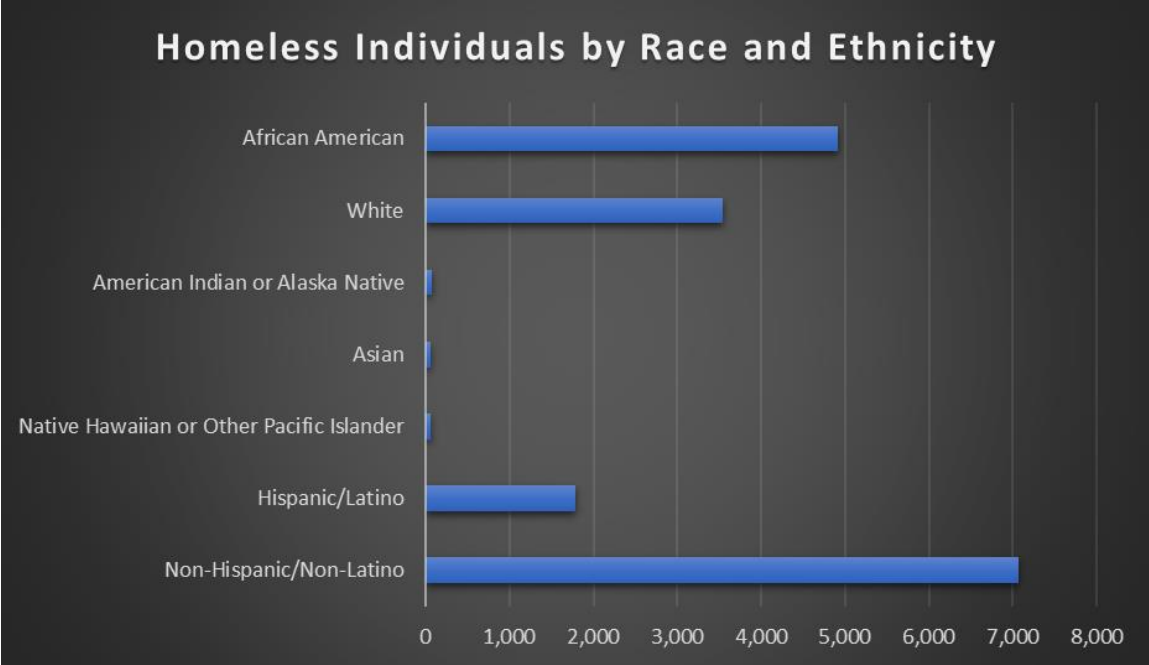
Data Source: 2019 AHAR Report

Table 27 - Demographics of Homeless Families

The 2019 Point in Time Count identified 551 homeless veterans representing 7.9% of the adult counted homeless population. Most of the veterans were residing in transitional housing facilities and identified themselves as having a disability (mental health issue, substance abuse, physical or developmental disability, HIV/AIDS or a chronic health condition).

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

According to the 2019 AHAR report, the majority of people experiencing homelessness are African Americans and Non-Hispanic. Please see the below chart.

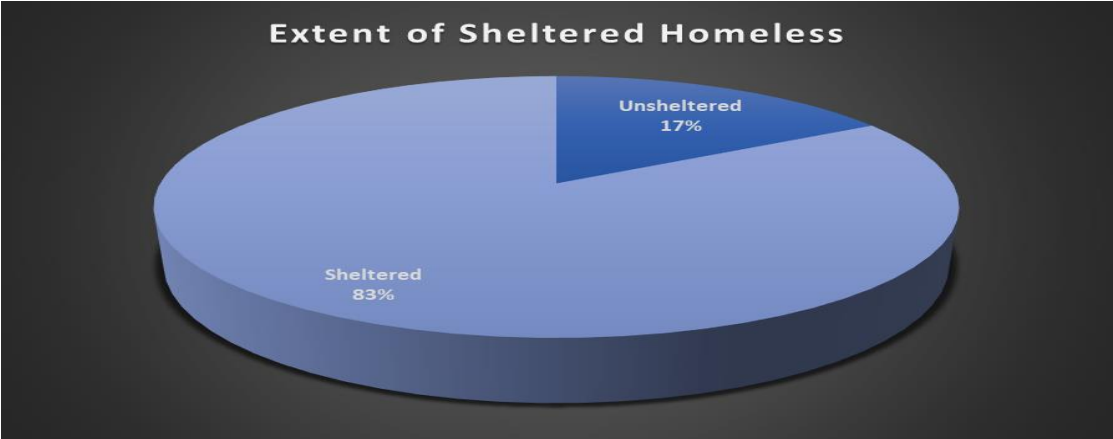


Data Source: 2019 AHAR Report

Table 28 - Race and Ethnicity

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2019 AHAR, eighty-three percent (83%) of people experiencing homelessness are sheltered. Please see the below chart.



Data Source: 2019 AHAR Report

Table 29 - Sheltered Homeless

County	% of Total Homeless Persons	% of Chronic Homeless Persons	% of Unsheltered Homeless Persons
Atlantic	4%	5%	6%
Bergen	3%	1%	0%
Burlington	6%	5%	2%
Camden	7%	12%	11%
Cape May	1%	2%	1%
Cumberland	2%	2%	2%
Essex	25%	19%	23%
Gloucester	1%	1%	1%
Hudson	10%	15%	18%
Hunterdon	2%	2%	1%
Mercer	5%	5%	6%
Middlesex	7%	9%	9%
Monmouth	4%	4%	4%
Morris	4%	4%	3%
Ocean	3%	3%	2%
Passaic	4%	6%	8%
Salem	0%	0%	0%
Somerset	3%	0%	0%
Sussex	1%	0%	1%
Union	5%	5%	3%
Warren	1%	1%	1%

Data Source: 2019 New Jersey Point-in-Time Count Report

Table 30- Homeless by County

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

Introduction

New Jersey’s special needs populations include elderly persons, frail elderly persons, persons with disabilities, persons with alcohol and/or other drug addictions, persons with HIV/AIDS, victims of domestic violence, and veterans.

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

Current HOPWA formula use:
Cumulative cases of HIV/AIDS reported: 37,801
Area incidence of HIV/AIDS: see below map
Number of new cases prior year (3 years of data): 811
Area Prevalence (PLWH per population): 419.7

Data Source: NJ Department of Health December 31, 2018

Table 31– HOPWA Data

Please see the below data from the NJ Department of Health identifying the number of persons reported living with HIV/AIDS and prevalence rate by county as of 12/31/2018.

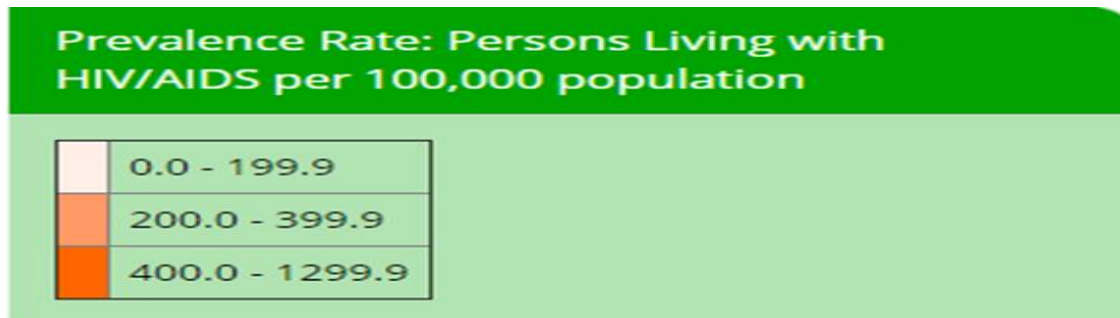


Table 32 - DOH Prevalence Rate by County

County HIV/AIDS Statistics

County	PLWH/A	Prevalence Rate
Atlantic	1,390	515.0
Bergen	1,844*	194.4
Burlington	940	209.5
Camden	1,941*	380.1
Cape May	222	237.3
Cumberland	625	409.7
Essex	9,658*	1194.9
Gloucester	472	161.5
Hudson	5,155*	745.3
Hunterdon	154	123.1
Mercer	1,570	419.5
Middlesex	2,227*	264.2
Monmouth	1,882*	300.5
Morris	873	174.7
Ocean	834*	139.5
Passaic	2,471*	482.0
Salem	149	237.3
Somerset	686	204.5
Sussex	183	129.2
Union	2,910*	516.1
Warren	202	189.1
County Unknown	29	
Incarcerated at Diagnosis	1,384	
Total	37,801	

* Population over 500,000

Data Source; NJ Department of Health

Table 33 - HOPWA Prevalence Rate

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	178
Short-term Rent, Mortgage, and Utility	NA
Facility Based Housing (Permanent, short-term or transitional)	NA

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Table 34 – HIV Housing Need

Summary of HIV/AIDS Homeless Populations reported:

Point in Time Count Year	Sheltered	Unsheltered	Total
2019	156	22	178
2018	161	34	195
2017	150	30	180
2016	147	35	182
2015	167	26	193
2014	177	18	195

Data Source: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report- New Jersey

Table 35 – HIV Housing Need

HOPWA continues to be the foundation for a system of care that links healthcare and an array of other affordable housing opportunities and services. People with HIV/AIDS who have stable housing are much more likely to access health services, attend primary care visits, receive ongoing care, and receive care that meets clinical practical standards. Multiple studies have found the lack of stable housing to be one of the most significant factors limiting the use of antiretrovirals (ARVs), regardless of insurance, substance abuse, and other factors. Housing interventions improve stability and connection to care, providing the essential foundation for participating in ARV treatment and achieving an undetectable viral load, which prevents the spread of HIV.

Describe the characteristics of special needs populations in your community:

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

DISABILITY CHARACTERISTICS		
	With a Disability	Percent of Population
TOTAL	901,446	10.20%
SEX		
Male	415,138	9.70%
Female	486,308	10.70%
RACE AND HISPANIC OR LATINO ORIGIN		
White alone	647,490	11.00%
Black or African American alone	139,156	11.80%
American Indian and Alaska Native alone	2,518	12.10%
Asian alone	48,133	5.60%
Native Hawaiian and Other Pacific Islander alone	0	0
Some other race alone	44,226	7.40%
Two or more races	19,462	7.90%
White alone, not Hispanic or Latino	551,821	11.50%
Hispanic or Latino (of any race)	153,048	8.40%
AGE		
Under 5 years	3,060	0.60%
5 to 17 years	61,003	4.30%
18 to 34 years	94,561	5.00%
35 to 64 years	322,786	9.10%
65 to 74 years	158,339	19.70%
75 years and over	261,697	43.70%

Data Source: 2018 American Community Survey

Table 36 - Disability Data

VETERAN STATUS	
SEX	NUMBER
Male	286,151
Female	21,861
AGE	
18 to 34 years	23,136
35 to 54 years	53,522
55 to 64 years	45,012
65 to 74 years	84,652
75 years and over	101,690
RACE AND HISPANIC OR LATINO ORIGIN	
White alone	250,947
Black or African American alone	38,301
American Indian and Alaska Native alone	749
Asian alone	5,539
Native Hawaiian and Other Pacific Islander alone	0
Hispanic or Latino (of any race)	30,860
DISABILITY STATUS	
With any disability	85,996

Data Source: 2018 American Community Survey

Table 37 - Veterans Data

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

The housing and supportive service needs are as follows:

- 1. Elderly and frail elderly as a result of being on a fixed income are often cost burdened.** Many of these households may need home modifications and supportive services so that they can age in place. In addition, this population needs access to affordable transportation and health care.
- 2. Persons with disabilities face a range of housing related issues.** Many people with disabilities rely solely on Supplemental Security Income to live. This limited income results in this population often paying over 50% of their income for housing. In addition, persons with disabilities also need accessible housing, caregivers, and access to affordable transportation.
- 3. Persons with alcohol and other drug addictions require a wide range of support services.** Health problems resulting from substance abuse can cause a financial burden, lead to a physical or mental disability, and also an inability to work. In addition to health concerns and health care needs, addictive disorders disrupt relationships with family and friends.
- 4. Persons with HIV/AIDS vary in their needs for housing and housing related services.** The effects of HIV/AIDS range from loss or reduction of income to the inability to live independently due to declining health. A range of housing options is needed, including options that allow for in-home caregivers at

certain points. Housing linked to mental health and chemical dependency case management is needed for persons who are dually or triply diagnosed – a growing portion of the HIV/AIDS population. Housing and care needs can extend to assisted living support such as in-home medical services, nursing services, and hospice care.

5. **Victims of domestic violence, dating violence, sexual assault, and stalking may need both support services and housing.** Victims of domestic violence have significant immediate needs for shelter and crisis services, and ongoing needs for support to overcome the trauma they have experienced in order to move on with their lives.
6. **Veterans in addition to housing need a multitude of services.** These services may include mental health/social services counseling, addictions counseling, and vocational rehabilitation counseling and training.

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

Describe the jurisdiction's need for Public Facilities:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

The state can fund an array of public services with CDBG funds. These services generally target persons with lower incomes and special needs. When asked during the public comment sessions about the need for increased funds for public services, stakeholders and grantees advocated for increased funding for public services. The needs were diverse but followed similar trends.

In all areas of the state, respondents felt that there was an urgent need to provide supportive services and services for special needs populations. Persons who experience chronic homelessness due to mental health issues or substance abuse and victims of domestic violence were most frequently mentioned.

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

This section looks at the housing market and housing supply in the State of New Jersey by analyzing housing indicators. Developing a picture of the current housing stock in the New Jersey begins by looking at trends in structure, age, price, and tenure. In addition, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented with mapping to provide geographical visualization of the data.

Please note that the State through its Analysis of Impediments will conduct a full analysis of racial disparities to develop its strategies to address barriers to full and equal access to safe, decent and affordable housing.

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

This section looks at the composition of New Jersey’s housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,931,259	53.5%
1-unit, attached structure	342,782	9.5%
2-4 units	564,725	15.7%
5-19 units	350,172	9.7%
20 or more units	381,627	10.6%
Mobile Home, boat, RV, van, etc.	34,836	1.0%
Total	3,605,401	100.0%

Data Source: 2014-2018 ACS

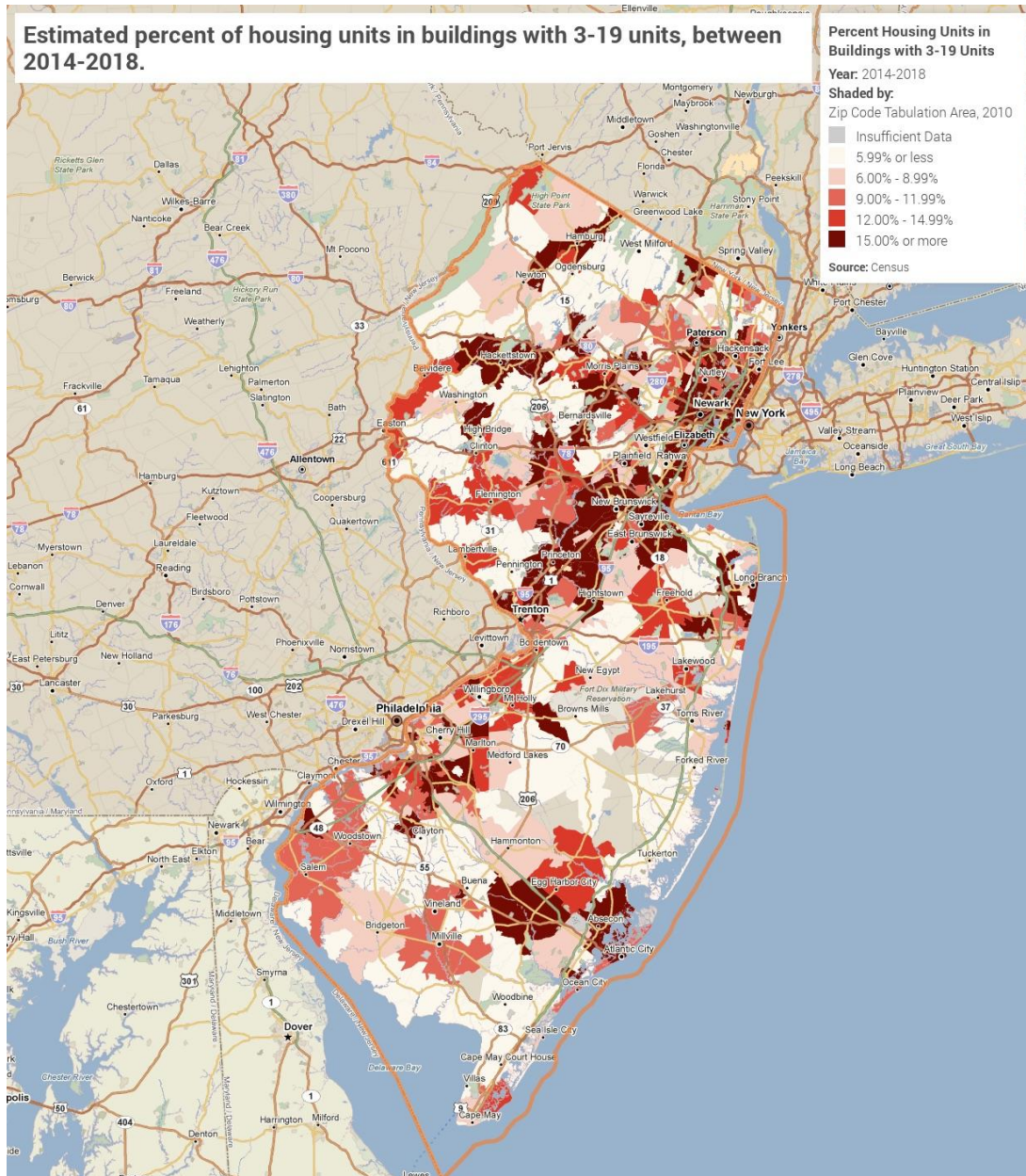
Table 38 – Residential Properties by Unit Number

Residential Properties by Number of Units

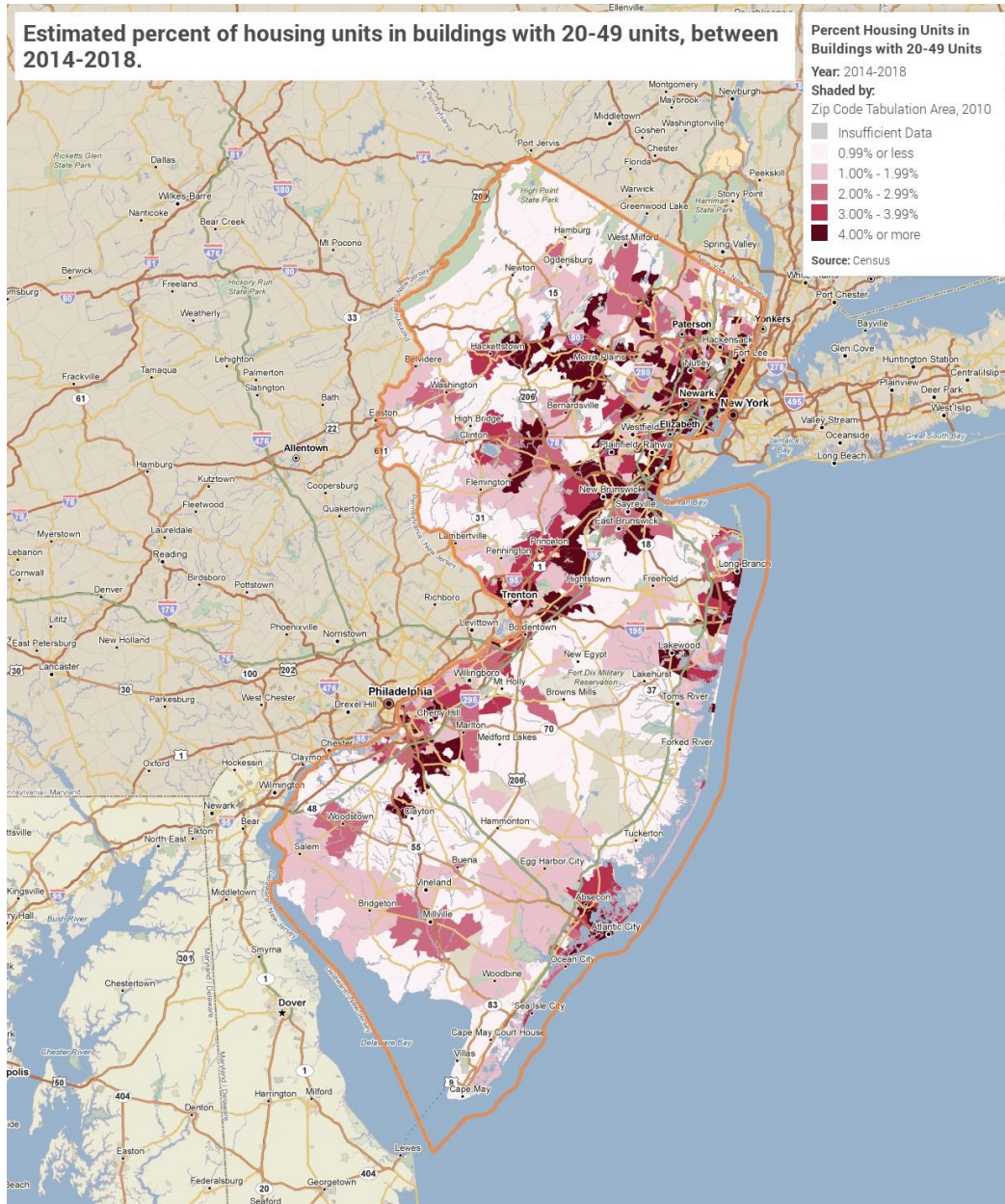
The table above breaks down the State’s housing stock by the number of units in each structure and by structure type. Single unit detached structures are the most common property type making up 53.5% of the housing stock. HUD defines multifamily as a property with more than four units. By that definition, approximately twenty-one (21%) of all units are multifamily. The availability of units of different property types is important due to the differing costs associated with different property types. In general, multifamily properties provide housing that is more affordable than 1-unit structures.

Multifamily Development Distribution

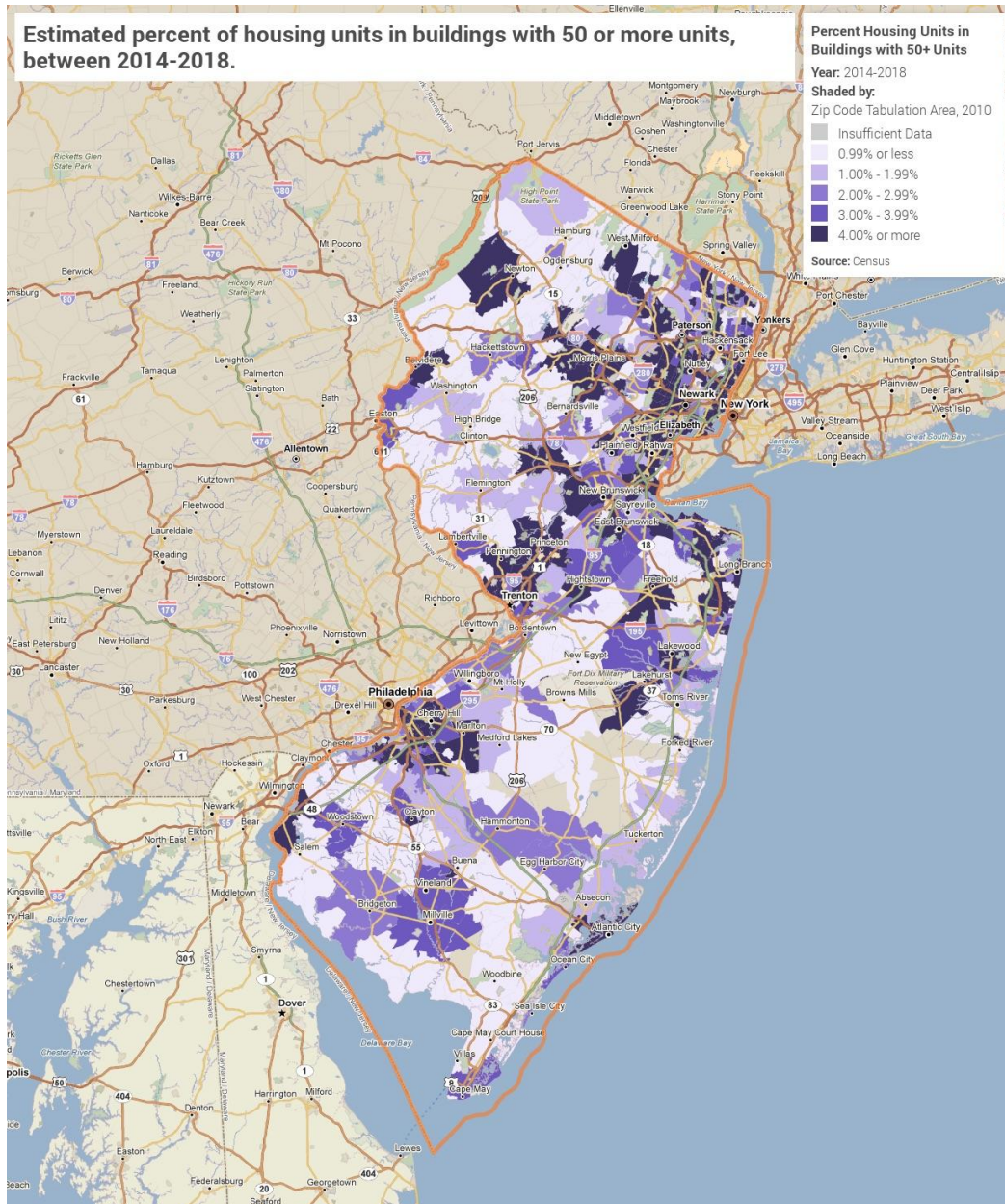
For this section, a small multifamily development is a building with between 3 and 19 units in it. These buildings are fairly common throughout New Jersey, particularly in urban areas. Newark, New Brunswick, Princeton, Atlantic City, and a number of other areas have fifteen percent (15%) or more of their housing stock in small multifamily developments.



Buildings with 20 to 49 units are medium multifamily developments. These properties are significantly less common than small multifamily buildings. Throughout most of New Jersey less than four percent (4%) of the housing stock are in these buildings. The areas with more than four percent (4%) tend to be the same areas with a large number of small multifamily developments.



Buildings with 50 or more units show the same geographic patterns as the previously discussed multifamily buildings. The below map highlights the areas of the state where there are more large buildings than medium buildings, but still most ZIP codes report less than four percent (4%.)



Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	6,455	0.3%	69,798	6.0%
1 bedroom	62,371	3.0%	382,306	33.0%
2 bedrooms	392,758	19.1%	421,870	36.4%
3 or more bedrooms	1,592,829	77.5%	284,975	24.6%
Total	2,054,413	100%	1,158,949	100%

Data Source: 2014-2018 ACS

Table 39 – Unit Size by Tenure

In New Jersey, the size of units varies significantly between homeowners and renters. Owner-occupied units tend to be larger than rental units. Approximately seventy-eight percent (78%) of homeowner units are 3 or more bedrooms. For renters, large units make up only twenty-five percent (25%) of all units. On the other end of the spectrum, only three percent (3%) of homeowner units are 1 bedroom or smaller. For renters, small units make up nearly forty percent (40%) of all units.

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

The Community Development Block Grant (CDBG) funds will be used for economic development, housing rehabilitation, community revitalization, and public facilities designated to benefit people of low and moderate-income (households earning up to 80% of AMI).

The Emergency Solutions Grant (ESG) funds will be used to renovate and improve existing homeless shelters and transitional housing facilities. In addition, the funds will provide temporary rental assistance and stabilization services to assist homeless households earning 30% or less of AMI obtain permanent housing.

The HOME Investment Partnership Program (HOME) funds will be used to develop rental and homeowner units affordable to low-income families (those earning 80% or less of AMI). In addition, the funds will provide rental assistance to elderly, disabled, or homeless households earning 30% or less of AMI.

The Housing Opportunities for Persons With AIDs (HOPWA) funds will be used to provide rental assistance to low-income households living with HIV/AIDS who earn 80% or less of AMI.

The Housing Trust Funds (HTF) will be used to increase the supply of affordable rental housing for extremely low-income individuals and families with special needs (those earning 30% or less of AMI).

The Low-Income Housing Tax Credit (LIHTC) program will provide tax incentives to encourage developers to create affordable housing. The units developed are reserved for households earning 60% or less of AMI.

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

According to the HUD list of Section 8 Contracts (current as of 5/11/2020), there are 672 Section 8 or multifamily contracts in New Jersey. These contracts account for approximately 53,400 affordable units in the State. Three hundred and sixty-eight of these contracts are set to expire prior to the 2026 fiscal year accounting for 16,821 units. The majority of these units are 1-bedroom (12,054 units).

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

The available housing units do not currently meet the needs of low-income residents. The State consistently sees high rates of severe cost burden, meaning households are paying more than 50% of their monthly income for housing costs. Overcrowding is also a problem. The persistence of both of these housing problems indicates that the available housing stock is not meeting the needs of the residents.

According to the most recent data from the US Census Bureau, there are 3,213,362 households in the state and 3,605,401 housing units. In terms of raw numbers there are enough units for every household. However, these units may not be affordable, in the preferred location, or otherwise meet the demands of the market.

Describe the need for specific types of housing:

Affordability is the primary issue facing households in New Jersey. With many retirees downsizing and young couples starting childrearing later than previous generations there is a demand for small entry-level owner-occupied units. There is also a need for large rental units to assist large families who are looking to rent and would be overcrowded otherwise.

MA-15 Cost of Housing – 91.310(a)

Introduction

The following section examines the cost of housing for both homeowners and renters within New Jersey. A review is made of current home values and rents as well as the recent changes in home values and rents. Additionally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	\$357,000	\$327,900	-8.2%
Median Contract Rent	\$947	\$1,157	22.2%

Data Source: 2006-2010 ACS (Base Year), 2014-2018 ACS (Most Recent Year)

Table 40 – Cost of Housing

Since 2010, the median home value has decreased in New Jersey by over eight percent (8.2%). During the same time period the median rent has gone up over twenty-two percent (22.2%). This creates a situation where rental rates are increasingly disconnected from the actual market value of the property they are renting. When inflation is factored in the change is even more pronounced for owner-occupied units. The median value of a home in 2010 is equal to \$408,370 in 2018 dollars, meaning that the purchasing power of the value of a median home has decreased by nearly twenty percent (19.7%) since 2010. Inflation for renters makes the change less pronounced. The median contract rent in 2018 would be approximately \$1,083 in 2010, which means the purchasing power of rent increased by nearly seven percent (6.8%).

Rent Paid	Number	%
Less than \$500	88,733	7.9%
\$500-999	200,807	17.9%
\$1,000-1,499	445,226	39.7%
\$1,500-1,999	231,700	20.7%
\$2,000 or more	154,686	13.8%
Total	1,121,152	100.0%

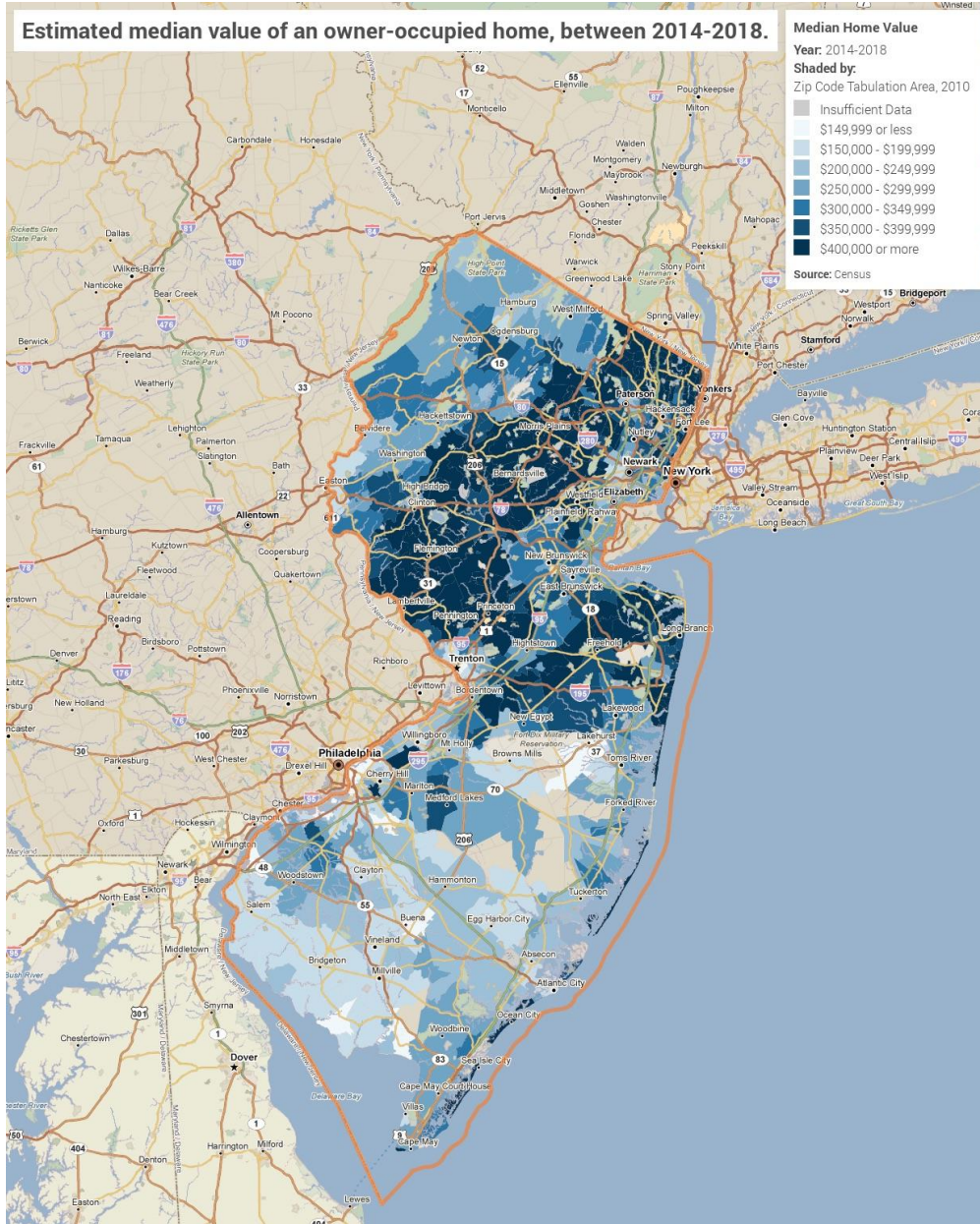
Data Source: 2014-2018 ACS

Table 41 - Rent Paid

The largest price cohort for rental properties in New Jersey is the \$1,000 to \$1,499 with over thirty-nine percent (39.7%) of all properties. Nearly (35%) of all renters pay over \$1,500 per month and less than eight percent (7.9%) pay less than \$500.

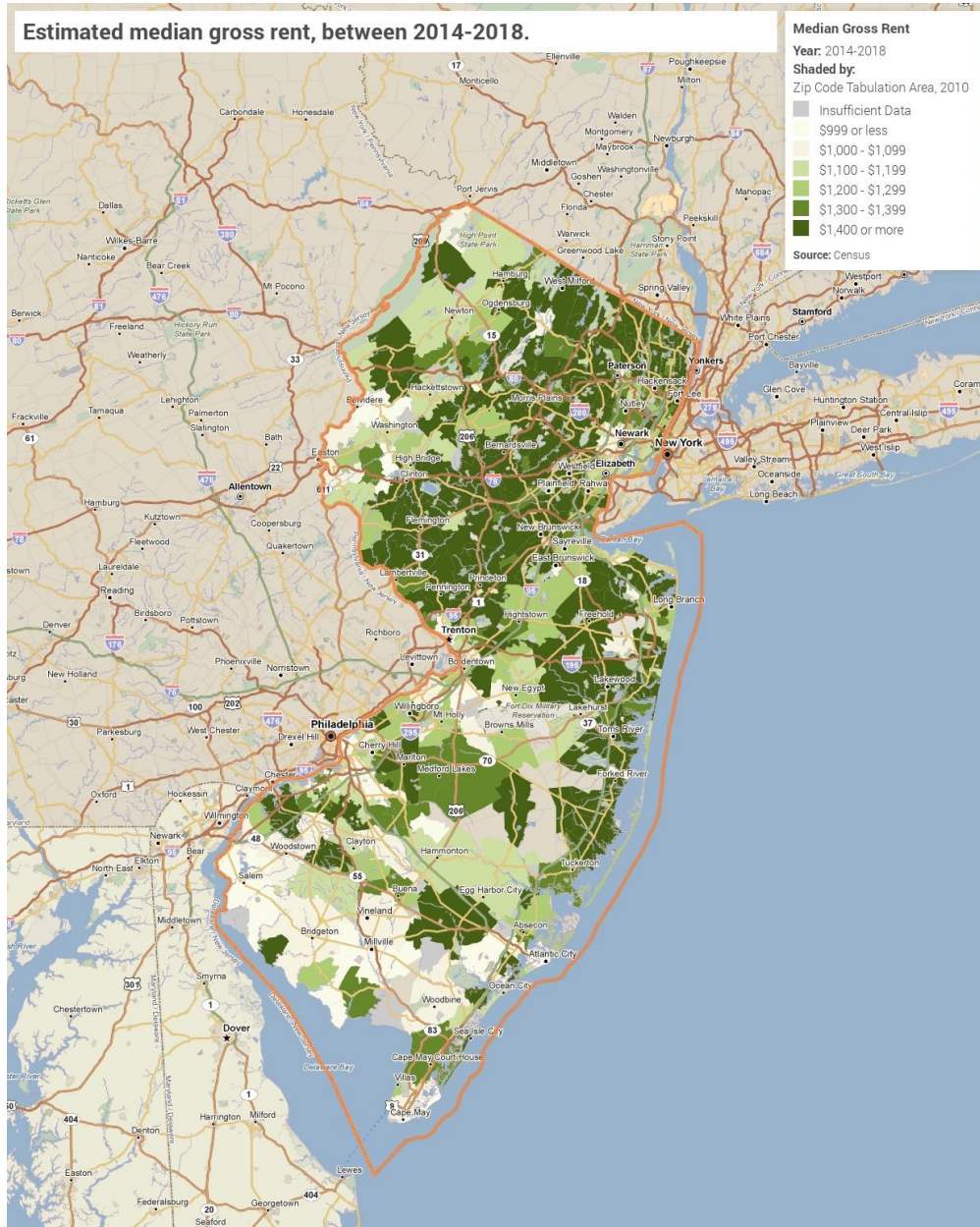
Median Home Value

The map below shows the median home value by zip code throughout the State. High home values are primarily in the northern part of the State. In these areas the median home value is over \$400,000. Low home value tracts are in the southern part of the state and have a median home value of less than \$150,000, except along the shore communities.



Median Rent

The map below displays the median rent by zip code. The high rent areas of the State are generally in the northern part of the State. Most areas of the state have a median rent of over \$1,300 and only a handful of places have a relatively low median rent, less than \$1,000.



Housing Affordability Units Affordable to Households Earning:	Renter	Owner
Up to 30% of HAMFI	48,755	7,585
30% - 50% HAMFI	44,675	33,670
50% - 80% HAMFI	98,225	94,990
80%-100% of HAMFI	89,035	104,835
Total	280,690	241,080

Data Source: 2012-2016 CHAS

Table 42 – Housing Affordability

Throughout New Jersey there are limited affordable housing options for low-income residents, particularly when it comes to owner occupied housing. The State has approximately 339,635 affordable owner-occupied units and approximately 86,195 rental units. These 425,830 units are not nearly enough to provide affordable housing to the 858,715 households who earn 50% HAMFI or less.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	NA	NA	NA	NA	NA
High HOME Rent	NA	NA	NA	NA	NA
Low HOME Rent	NA	NA	NA	NA	NA

Data Source: 2019 HUD FMR and HOME Rents *

Table 43 – Monthly Rent

*There are no statewide Fair Market Rents or HOME Rent Limits. The State utilizes county HUD rents.

HOME Rents Limits and Fair Market Rents (FMR)

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

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

There are no statewide FMRs or HOME Rent Limits. The State utilizes county HOME and Fair Market Rents; please see the below charts.

U.S. DEPARTMENT OF HUD
STATE:NEW JERSEY

----- 2019 HOME PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Warren County, NJ HUD Metro FMR Area							
LOW HOME RENT LIMIT	905	970	1163	1344	1500	1655	1809
HIGH HOME RENT LIMIT	938	1069	1297	1625	1823	2069	2246
For Information Only:							
FAIR MARKET RENT	938	1069	1297	1625	1823	2096	2370
50% RENT LIMIT	905	970	1163	1344	1500	1655	1809
65% RENT LIMIT	1156	1241	1491	1714	1893	2069	2246
Atlantic City-Hammonton, NJ MSA							
LOW HOME RENT LIMIT	673	721	866	1000	1116	1231	1345
HIGH HOME RENT LIMIT	855	918	1103	1266	1393	1518	1644
For Information Only:							
FAIR MARKET RENT	858	1003	1279	1683	1913	2200	2487
50% RENT LIMIT	673	721	866	1000	1116	1231	1345
65% RENT LIMIT	855	918	1103	1266	1393	1518	1644
Bergen-Passaic, NJ HUD Metro FMR Area							
LOW HOME RENT LIMIT	933	1000	1200	1386	1546	1706	1865
HIGH HOME RENT LIMIT	1194	1280	1538	1768	1953	2136	2320
For Information Only:							
FAIR MARKET RENT	1202	1425	1674	2111	2559	2943	3327
50% RENT LIMIT	933	1000	1200	1386	1546	1706	1865
65% RENT LIMIT	1194	1280	1538	1768	1953	2136	2320
Jersey City, NJ HUD Metro FMR Area							
LOW HOME RENT LIMIT	823	882	1058	1223	1365	1506	1646
HIGH HOME RENT LIMIT	1051	1128	1354	1556	1716	1876	2034
For Information Only:							
FAIR MARKET RENT	1178	1322	1573	1971	2126	2445	2764
50% RENT LIMIT	823	882	1058	1223	1365	1506	1646
65% RENT LIMIT	1051	1128	1354	1556	1716	1876	2034
Middlesex-Somerset-Hunterdon, NJ HUD Metro							
LOW HOME RENT LIMIT	1036	1110	1331	1538	1716	1893	2070
HIGH HOME RENT LIMIT	1148	1360	1688	1942	2148	2351	2554
For Information Only:							
FAIR MARKET RENT	1148	1360	1746	2213	2600	2990	3380
50% RENT LIMIT	1036	1110	1331	1538	1716	1893	2070
65% RENT LIMIT	1310	1405	1688	1942	2148	2351	2554
Monmouth-Ocean, NJ HUD Metro FMR Area							
LOW HOME RENT LIMIT	896	960	1151	1330	1483	1637	1790
HIGH HOME RENT LIMIT	950	1137	1479	1721	1900	2078	2257
For Information Only:							
FAIR MARKET RENT	950	1137	1479	2013	2286	2629	2972
50% RENT LIMIT	896	960	1151	1330	1483	1637	1790
65% RENT LIMIT	1161	1246	1497	1721	1900	2078	2257

		----- 2019 HOME PROGRAM RENTS -----						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Newark, NJ HUD Metro FMR Area	LOW HOME RENT LIMIT	881	943	1132	1308	1458	1610	1760
	HIGH HOME RENT LIMIT	1042	1188	1447	1728	1908	2087	2265
	For Information Only:							
	FAIR MARKET RENT	1042	1188	1447	1847	2159	2483	2807
	50% RENT LIMIT	881	943	1132	1308	1458	1610	1760
	65% RENT LIMIT	1166	1251	1503	1728	1908	2087	2265
Ocean City, NJ MSA	LOW HOME RENT LIMIT	732	784	941	1086	1212	1338	1463
	HIGH HOME RENT LIMIT	772	998	1202	1379	1519	1657	1796
	For Information Only:							
	FAIR MARKET RENT	772	998	1202	1634	1845	2122	2399
	50% RENT LIMIT	732	784	941	1086	1212	1338	1463
	65% RENT LIMIT	931	999	1202	1379	1519	1657	1796
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	LOW HOME RENT LIMIT	788	845	1013	1171	1307	1442	1576
	HIGH HOME RENT LIMIT	840	992	1200	1503	1708	1866	2024
	For Information Only:							
	FAIR MARKET RENT	840	992	1200	1503	1715	1972	2230
	50% RENT LIMIT	788	845	1013	1171	1307	1442	1576
	65% RENT LIMIT	1045	1121	1348	1549	1708	1866	2024
Trenton, NJ MSA	LOW HOME RENT LIMIT	897	992	1191	1375	1535	1693	1851
	HIGH HOME RENT LIMIT	897	1082	1361	1749	1936	2118	2300
	For Information Only:							
	FAIR MARKET RENT	897	1082	1361	1749	1995	2294	2594
	50% RENT LIMIT	926	992	1191	1375	1535	1693	1851
	65% RENT LIMIT	1184	1269	1526	1754	1936	2118	2300
Vineland-Bridgeton, NJ MSA	LOW HOME RENT LIMIT	627	671	806	931	1038	1146	1253
	HIGH HOME RENT LIMIT	795	853	1026	1177	1293	1408	1523
	For Information Only:							
	FAIR MARKET RENT	842	936	1229	1632	1939	2230	2521
	50% RENT LIMIT	627	671	806	931	1038	1146	1253
	65% RENT LIMIT	795	853	1026	1177	1293	1408	1523

Is there sufficient housing for households at all income levels?

No. As noted above, there is a lack of safe, secure, and affordable units across the board, particularly for low-income residents. Despite the decrease in home values and a relatively slow growth in gross rents, the number of cost burdened households is substantial. From a purely quantitative standpoint, there may be ample units in the State to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population.

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

While home values fell between 2010 and 2018, this change does not reflect the broader trend in housing costs. In 2000, the median home value in the state was \$246,545 when adjusted for inflation. It is likely that home prices, along with rents, will continue to grow and regularly outpace inflation. Affordability will continue to be an issue that worsens without significant assistance.

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

Fair Market Rents in the State are equal to high HOME rents for 0 bedroom to 3-bedroom units in all counties except for Atlantic, Bergen, Cumberland, Hudson and Passaic counties where the FMR rent is higher. As previously stated, the State’s strategy will produce affordable rental and homeowner units

especially for extremely low income to low-income households utilizing HOME and HTF funds. The current FMRs and HOME rents will not negatively impact these goals.

MA-20 Condition of Housing – 91.310(a)

Introduction:

The tables and maps below provide details on the condition of housing units throughout New Jersey by looking at factors such as age, vacancy, and the prevalence of housing problems.

HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities, 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

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

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

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	651,136	31.7%	544,300	47.0%
With two selected Conditions	11,587	0.6%	50,006	4.3%
With three selected Conditions	799	0.0%	2,215	0.2%
With four selected Conditions	47	0.0%	154	0.0%
No selected Conditions	1,390,844	67.7%	562,274	48.5%
Total	2,054,413	100.0%	1,158,949	100.0%

Data Source: 2014-2018 ACS

Table 44 - Condition of Units

The table above details the number of owner and renter households that have at least one housing condition. Approximately thirty-two percent (32%) of all owner-occupied housing units face at least one housing condition while forty-seven percent (47%) of all renters have at least one housing condition.

Generally speaking, there are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in this section, it is clear that the overwhelming majority of housing problems are housing cost burden.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	228,838	11.1%	141,041	12.2%
1980-1999	474,126	23.1%	221,271	19.1%
1950-1979	871,195	42.4%	463,013	40.0%
Before 1950	480,254	23.4%	333,624	28.8%
Total	2,054,413	100.0%	1,158,949	100.0%

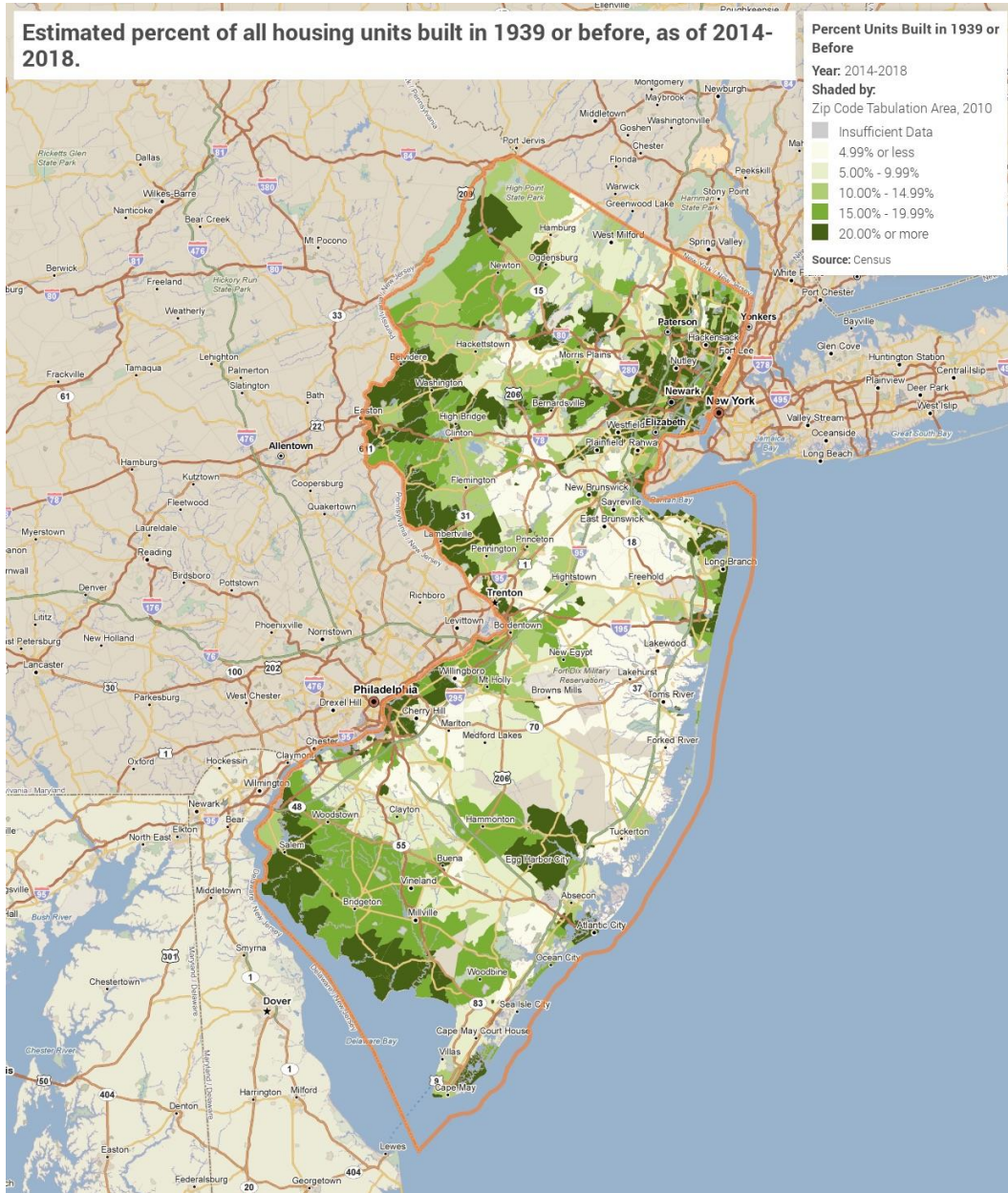
Data Source: 2014-2018 ACS

Table 45 – Year Unit Built

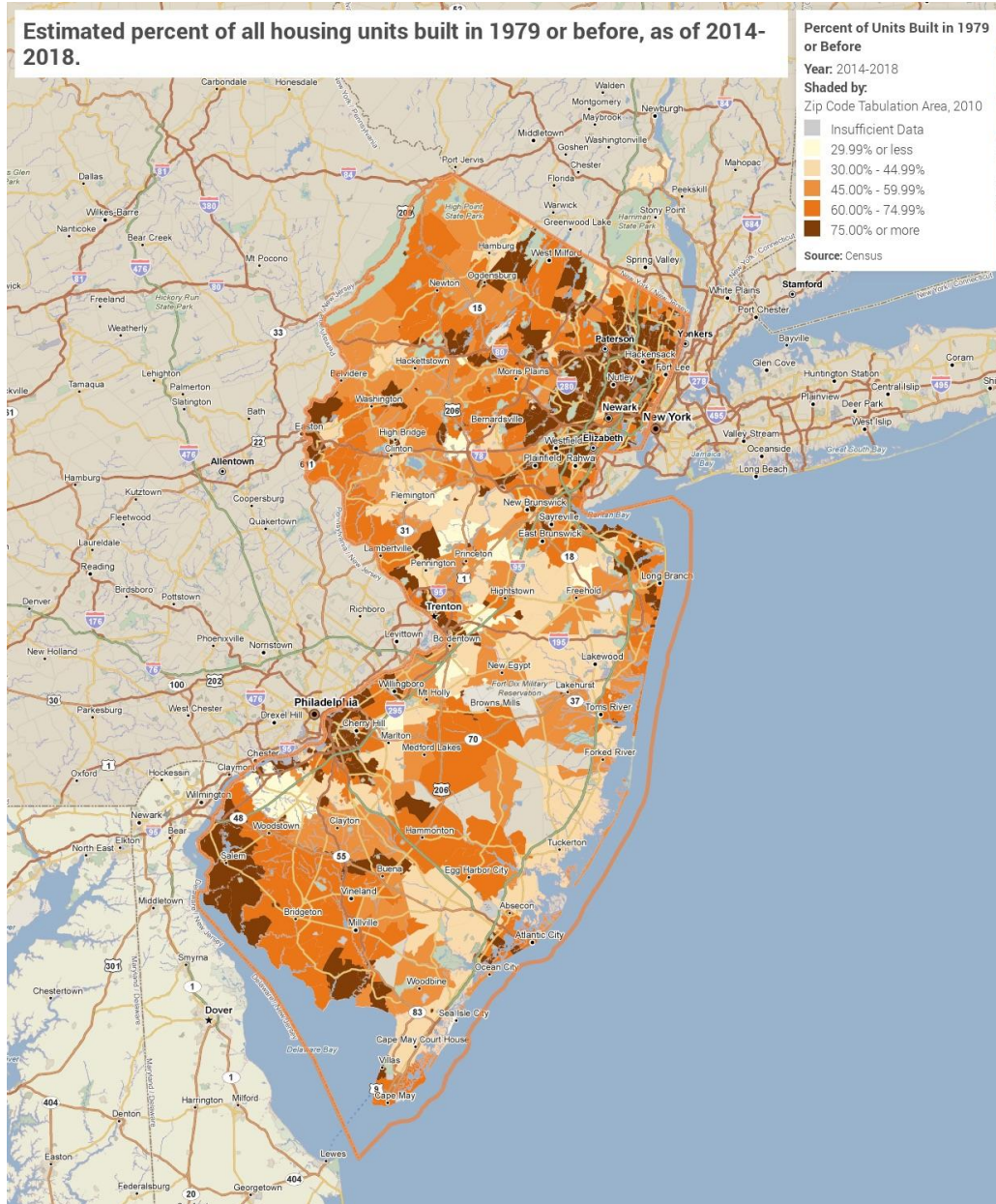
In New Jersey, there is a significant number of units built prior to 1980. Due to the use of lead-based paint prior to 1978, any units built prior to 1980 will potentially have a lead-based paint hazard. Over sixty-five percent (65.8%) of homeowners and over sixty-eight percent (68.8%) of renters live in homes that have a lead-based paint hazard, a total of over 2,148,000 households.

Age of Housing

The maps below depict the prevalence of older housing units in the State. Homes built prior to 1939 are primarily concentrated along the western border of the State and near New York. In these areas over twenty percent (20%) of the housing units are built prior to 1939.



Homes built prior to 1980 are much more prevalent and more evenly dispersed than units built prior to 1940. Throughout most of the state, at least half the housing stock was built before 1980. Again, areas with a larger than average percentage of the housing units built prior to 1980 are found near New York City.



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,369,161	67%	806,074	71%
Housing Units build before 1980 with children present	167,065	8%	101,025	9%

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Table 46 – Risk of Lead-Based Paint

The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. According to Comprehensive Housing Affordability Strategy (CHAS) data, there are 2,175,235 housing units built before 1980 in New Jersey. These homes have a risk of lead-based paint hazards and should be tested in accordance with HUD standards

Data note: For housing units built before 1980 with children present, the most recent data available was 2015 CHAS data. The 2011-2015 ACS data was used for the total number of units built before 1980 to match the time period.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Not available	Not available	Not available
Abandoned Vacant Units	Not available	Not available	Not available
REO Properties	Not available	Not available	Not available
Abandoned REO Properties	Not available	Not available	Not available

Table 47 - Vacant Units

Data for vacant units “suitable for rehabilitation” and “not suitable for rehabilitation” is currently not available at the state level, however, according to the 2014-2018 ACS, there were 378,631 housing units that were vacant. The homeowner vacancy rate is over one percent (1.6%) and the rental vacancy rate is over four percent (4.4%). It can be assumed that vacant housing units are more likely to be at-risk of deteriorating conditions compared to occupied units. To see where housing vacancy is distributed in the state, please see the following county level vacancy status and vacancy rate map below.

County Level Vacancy Status

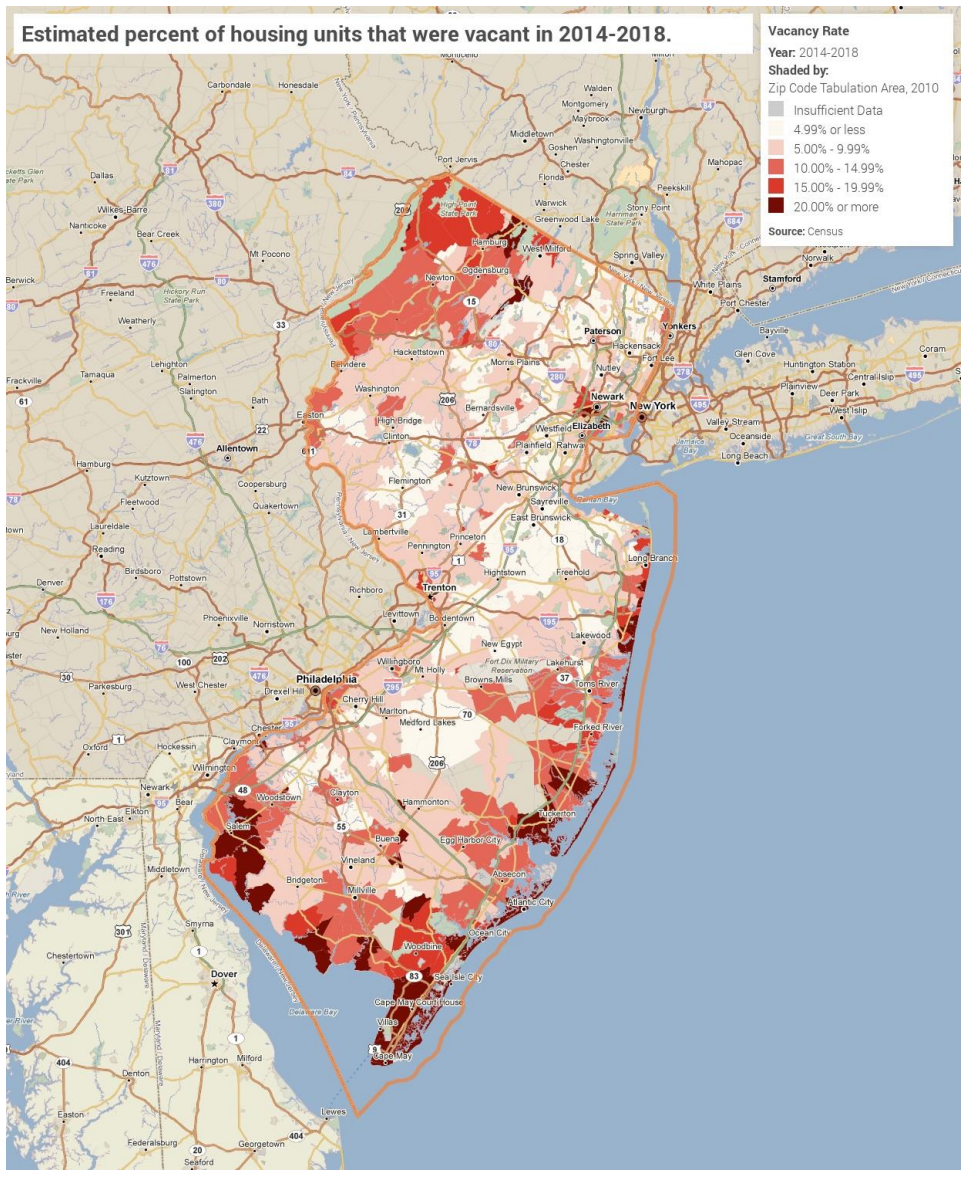
	Total	For rent	Rented, not occupied	For sale only	Sold, not occupied	For seasonal, recreational, or occasional use	For migrant workers	Other vacant
Atlantic County	28,113	2,500	117	1,947	312	17,075	0	6,162
Bergen County	18,405	4,533	678	2,416	1,621	1,537	0	7,620
Burlington County	13,276	2,248	703	1,880	432	631	0	7,382
Camden County	18,855	3,505	478	1,841	696	501	73	11,761
Cape May County	59,253	5,392	213	1,517	120	50,265	61	1,685
Cumberland County	5,821	693	166	466	185	409	0	3,902
Essex County	33,634	11,525	1,038	3,264	1,247	905	59	15,596
Gloucester County	8,437	1,507	511	1,132	292	271	0	4,724
Hudson County	24,233	8,413	2,784	1,498	1,759	1,956	0	7,823
Hunterdon County	2,958	289	135	875	168	367	0	1,124
Mercer County	14,808	2,634	162	1,703	219	889	0	9,201
Middlesex County	16,367	4,165	1,095	2,345	840	1,856	0	6,066
Monmouth County	27,265	2,547	549	2,499	1,529	12,612	0	7,529
Morris County	11,482	2,667	429	1,732	671	2,046	0	3,937
Ocean County	56,805	1,538	197	3,386	1,089	37,901	14	12,680
Passaic County	13,362	2,970	306	1,144	645	843	0	7,454
Salem County	3,736	509	75	689	216	304	0	1,943
Somerset County	9,197	1,690	804	1,253	614	735	0	4,101
Sussex County	9,010	814	99	1,311	381	3,347	0	3,058
Union County	12,929	3,104	459	2,069	1,236	556	24	5,481

Data Source: ACS 2014-2018 Table B25004

Table 48 – Vacancy Data

Vacancy Rate

The map below shows the average housing vacancy rates throughout the State. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. High vacancy rates are most common in the coastal areas of the state. This may be due to how vacant units are counted by the US Census Bureau, homes that are used only seasonally are considered vacant.



Need for Owner and Rental Rehabilitation

Like many places throughout the country, there are many residences in the State that need rehabilitation. New Jersey has an aging housing stock, and there is an increasing need for rehabilitation to maintain safe and secure units. It is particularly important to assist low-income households that live in older homes. Due to financial restraints they may need financial assistance to prevent homes from deteriorating and falling into disrepair.

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

Housing units built prior to 1980 may contain lead-based paint in portions of the home (window and door frames, walls, ceilings, etc.) or in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. As indicated in the Age of Housing table and maps, throughout New Jersey, over 2,000,000 homes have an LBP Hazard. If an estimated sixty percent (60%) of these units are occupied by LMI families then there are over 1.2 million with LBP Hazards. The number of housing units built before 1980 ranged from almost 21,000 in Salem County to over 275,000 in Bergen County. The percentage of housing units built before 1980 was highest in Union (80.5%), Passaic (79.8%) and Essex (77.5%) Counties. Ocean County had the lowest percentage of housing units built before 1980 (48.0%). Many of the census tracts with high estimates of homes built before 1980 are within similar census tracts with high levels of poverty and cost burdened households.

In 2018, nearly 4,400 children—or 2.3% of all children under age 17—had elevated blood lead levels when the state lowered the standard of an elevated blood lead test from 10 ug/dL to 5 ug/dL. As a result of lowering the standard, 3,500 children (of the 4,400) were newly identified as having elevated blood lead levels because of the new standard which now includes those between 5 and 9 ug/dL. The five large municipalities with the highest percent children with an elevated blood lead level (EBLL) at or above 5 ug/dL in SFY 2018 include Irvington and Trenton (each 6.4%), East Orange (5.0%), Atlantic City (4.8%) and the City of Newark (4.4%).

This increase in risk as the age of housing increases is exacerbated when that housing is not maintained or properly abated. The New Jersey Department of Health (NJDOH) maintains a Childhood Lead Poisoning Prevention Program, <http://nj.gov/health/childhoodlead/>. This program has a surveillance system that collects information from laboratories regarding the results of blood lead tests performed on children in New Jersey, identifies children with elevated test results, and notifies local health departments regarding children with elevated blood lead tests who reside in their jurisdiction.

MA-25 Public and Assisted Housing – (Optional)

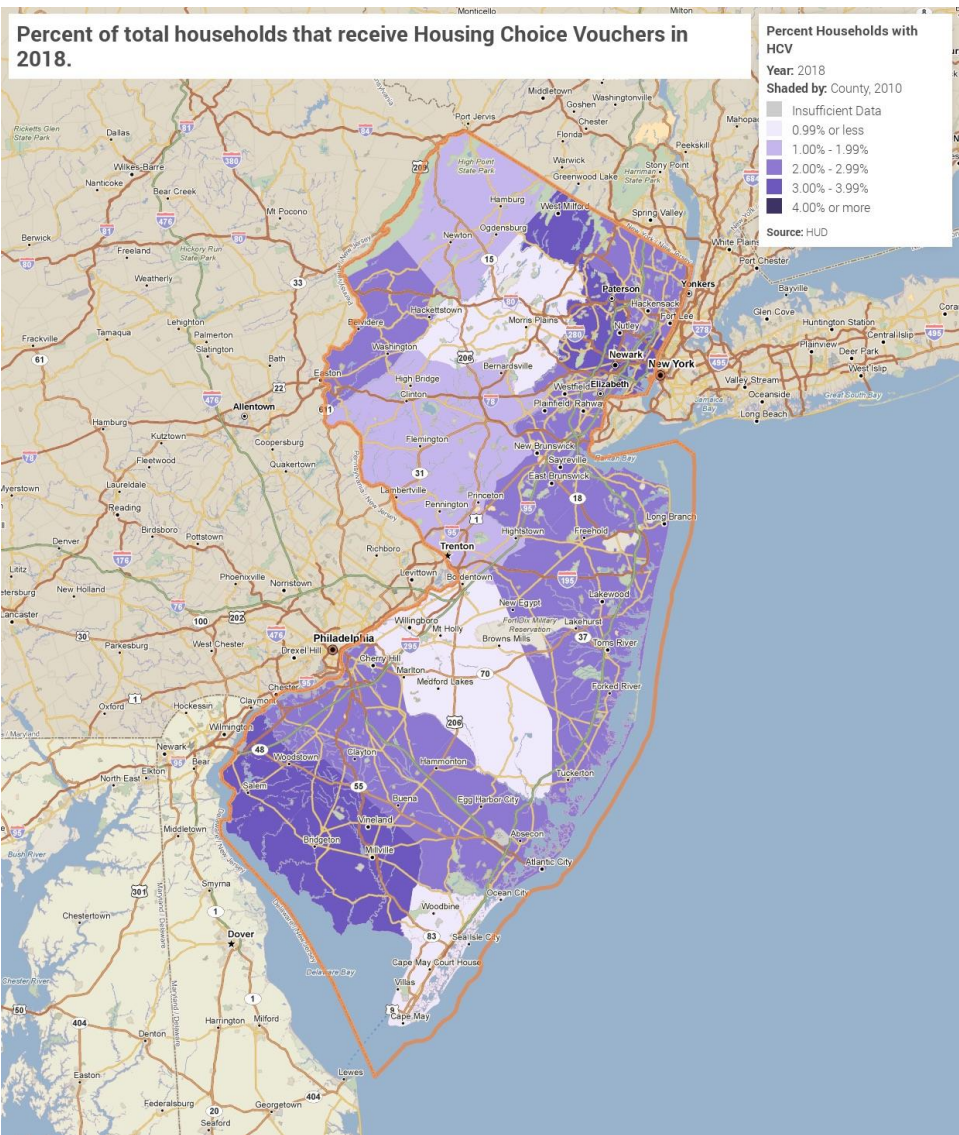
Introduction:

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	374	0	23,232	2,161	21,071	834	4	11,377
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center) May 2020

Table 49 – Total Number of Units by Program Type



Distribution of Housing Choice Vouchers (HCV) by County

MA-30 Homeless Facilities – 91.310(b)

Introduction

There are various services offered throughout New Jersey to assist residents experiencing homelessness. This includes various homeless shelters and services for a diverse homeless population that includes families with children, elderly, and the disabled. Resources such as food banks and health clinics are available. Many shelters also provide services such as alcohol and drug rehab treatment along with clinics.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	2,590	0	1,300	3,043	0
Households with Only Adults	2,038	2,112	1,122	3,791	0
Chronically Homeless Households	0	0	0	3,783	0
Veterans	39	0	258	1,326	0
Unaccompanied Youth	152	0	175	237	0

Data Source: 2019 Homeless Inventory Count (HIC). HIC data for the State of New Jersey was provided by the HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report.

Table 50 - Facilities Targeted to Homeless Persons

Comments: Note: There are 2,112 seasonal or overflow/voucher beds distributed between all emergency shelter categories.

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

New Jersey will continue to strive for optimal coordination across State agencies to address homelessness while partnering with Continuum of Care across the State. The Office of Homelessness Prevention along with State partners will provide education, clear information, and improved access to mainstream resources to people at risk or experiencing homelessness and to all agencies and private organizations that provide services to persons who are homeless or at risk for homelessness.

This includes programs and services addressing each stage of the homeless continuum: homeless prevention, rapid re-housing, emergency shelter, supportive housing and permanent supportive housing programs. In addition, the State through its One Stop Career Centers will continue to provide training and services (free of charge) to help individuals develop the skills needed to succeed.

Other mainstream programs include:

- WorkFirst NJ, the State's welfare reform program, which emphasizes work as the first step toward building a new life and a brighter future. The goal of the program is to help people get off welfare, secure employment, and become self-sufficient through job training, education, and work activities.
- NJ SNAP is New Jersey's supplemental nutrition assistance program that can help low-income families buy the groceries they need to eat healthy.
- Low Income Home Energy Assistance Program (LIHEAP) assists low-income households with their heating and cooling bills and provides emergency heating system services and emergency fuel assistance.
- Medicare provides health insurance to people age 65 and older and younger people with disabilities
- Veterans Affairs Supportive Housing vouchers (VASH) provides permanent housing in combination with medical services.

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

Chronic Homelessness: CoCs across the State will continue to utilize their coordinated entry system to quickly rehouse homeless individuals and families. DCA in consultation with the local CoCs, ESG grantees and local social service providers will continue to work on providing a strategic, community-wide system that will prevent and end homelessness. This includes but is not limited to applying for Continuum of Care and Supportive Housing grants and identifying households in emergency shelters and transitional housing facilities that would benefit from rapid re-housing resources.

Homeless Veterans: DCA continues to provide HUD-Veterans Affairs Supportive Housing vouchers (VASH) to homeless veterans, many of whom have chronic health conditions. The program provides permanent housing in combination with medical services. It is the State's goal to eliminate veteran homelessness by 2024.

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

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

Introduction

There are four primary groups whose needs extend beyond affordable housing. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the disabled. This section will explain who they are, what their needs are, and how the State is meeting (or should meet) those needs.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	178
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Data Source: 2018 HOPWA CAPER & HOPWA Beneficiary Verification

Table 51 – HOPWA Assistance Baseline

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

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

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

HIV/AIDS: Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

Alcohol and/or Drug Addiction: Individuals dealing with addiction require permanent housing as a platform for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities often face difficulties in obtaining housing that is affordable, accessible and meets their needs. . Often, individuals with disabilities have a fixed

income and limited housing options. Flexible, affordable housing options tailored to individual needs are crucial, along with access to voluntary supportive services that are person-centered and meet individual needs.

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

The State will use HOME funds to provide rental assistance to 210 households who are elderly and disabled. Through the Housing Trust Fund, the State will also provide rental housing opportunities to 40 very low- income households, including those with special needs.

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

NA

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

Land Use Regulations: Two types of regulations affect housing costs: development regulations and land use regulations. Development regulations, such as the construction code, place minimum standards on how developers build, while land-use regulations (zoning laws, environmental protection requirements) define the conditions and the amount of land available for development. Land-use regulations fundamentally affect land and housing costs and are slow to respond to changes in housing demand. They dictate what, where, and how much gets built and under what conditions. For state and local regulations to work, they must balance the mandates of a host of public land-based policies, some of which conflict.

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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.

Some of the State’s initiatives to address barriers to affordable housing follow:

1. Continue to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested in becoming homeowners. In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to

eligible households at 30% or less of AMI.

2. Continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing Program, and the Mainstream Voucher Program, etc.
3. Continue to promote the development of affordable housing in areas of low poverty and high opportunity through incentives in the Low-Income Housing Tax Credit Program Qualified Allocation Plan as administered by HMFA.
4. Continue to promote the development of educational efforts to address NIMBYism and build support for and neutralize opposition to affordable housing.
5. Continue to promote the development of transit-accessible, pedestrian friendly and environmentally responsible communities within easy reach of employment opportunities in the design of affordable housing.
6. Continue to place a high priority on the long-term preservation of existing, viable affordable housing stock.
7. Continue to provide technical planning assistance to help municipalities modernize their master plans and land use ordinances through DCA's Division of Local Planning Services.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	13,755	9,452	0	0	0
Arts, Entertainment, Accommodations	366,508	655,970	8	17	9
Construction	249,596	19,445	6	1	-5
Education and Health Care Services	1,041,368	672,696	24	18	-6
Finance, Insurance, and Real Estate	372,301	262,157	8	7	-1
Information	123,449	189,243	3	5	2
Manufacturing	362,892	158,952	8	4	-4
Other Services	194,728	299,258	4	8	4
Professional, Scientific, Management Services	580,562	454,024	13	12	-1
Public Administration	183,535	135,382	4	4	0
Retail Trade	488,795	221,108	11	6	-5
Transportation and Warehousing	261,195	458,755	6	12	6
Wholesale Trade	149,340	248,585	3	7	4
Total	4,388,024	3,785,027	--	--	--

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Comments: The most recent LEHD data for jobs was 2017. To maintain time period consistency, the 2013-2017 ACS was used for comparison.

Table 52 - Business Activity

In New Jersey, there are over 600,000 more workers than jobs, which means that a significant portion of the workforce in the State commutes outside of it for employment. The largest disconnect is in the Arts, Entertainment, and Accommodations sector with eight percent (8%) of the state's workers and seventeen percent (17%) of the jobs.

Labor Force

Total Population in the Civilian Labor Force	4,675,686
Civilian Employed Population 16 years and over	4,390,602
Unemployment Rate	3.8%
Unemployment Rate for Ages 16-24	15.3%
Unemployment Rate for Ages 25-65	5.1%

Data Source: 2014-2018 ACS

Comments: Unemployment rate data is from March 2020, BLS. All other data including unemployment by age is from the ACS.

Table 53 – Labor Force

There are multiple methods of measuring unemployment, each with their own pros and cons. The US Census collects annual unemployment data by census tract, which allows for a geographic comparison of the unemployment rate. However, the data is generally two or more years old. The unemployment data gathered by the Bureau of Labor Statistics is produced monthly but cannot be compared by zip code.

Unemployment Rate

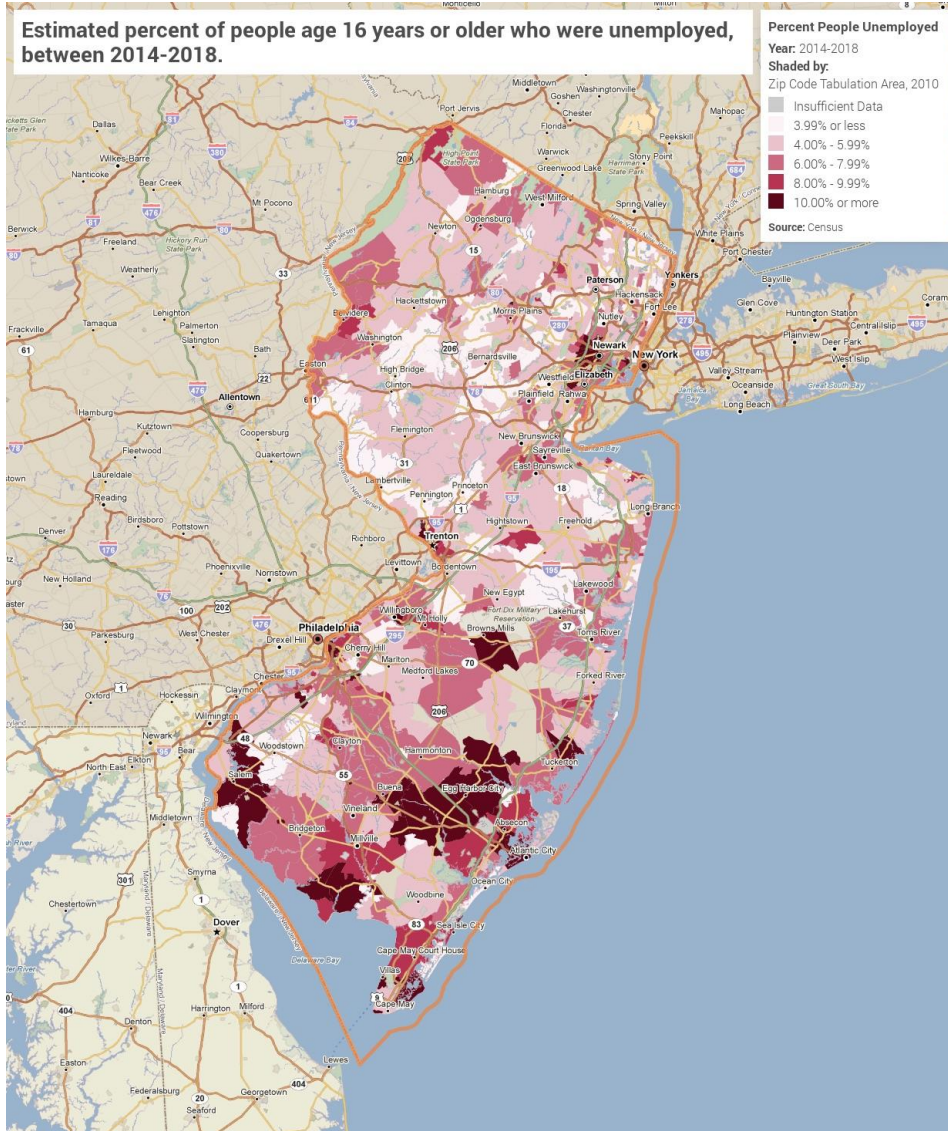
The unemployment rate in New Jersey had been stable for over one year averaging 3.58%. However, in April as a result of the COVID-19 pandemic the unemployment rate in New Jersey significantly increased, to an estimated unemployment rate of 16.3%

Table: BLS Unemployment Rate by Month, January 2019- March 2020

Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	June 2019	July 2019	Aug 2019	Sept 2019	Oct 2019	Nov 2019	Dec 2019
3.7	3.6	3.5	3.4	3.3	3.3	3.3	3.5	3.6	3.7	3.7	3.7
Jan 2020	Feb 2020	Mar 2020									
3.8	3.8	3.8									

Table 54 - Unemployment Rate by month, BLS (seasonally adjusted)

The map below shows the extent of unemployment throughout the State using ACS data. While the ACS yields different data than the BLS, it is tabulated at the zip code level allowing for it to be mapped. It is helpful to see how the unemployment rate varies throughout the State. Unemployment is a larger issue in the southern part of the state and in the New York area.



Unemployment

Occupations by Sector	Number of People
Management, business and financial	1,860,424
Farming, fisheries and forestry occupations	8,351
Service	714,830
Sales and office	999,943
Construction, extraction, maintenance and repair	305,037
Production, transportation and material moving	502,017

Data Source: 2014-2018 ACS

Table 55 – Occupations by Sector

Occupations by Sector

The Occupations by Sector table above identifies how prevalent certain jobs are across industries. This differs from the table found earlier in this section that showed how common all jobs were in certain sectors. For example, the managers of both a fast food restaurant and a construction company would both fall under “Management, Business, and Financial” in the above table but would be in different categories in the first table.

In New Jersey, the largest occupation sector is the Management, Business, and Financial sector by a significant amount. Over 1.86 million people are employed in that sector, which is nearly double the second highest sector.

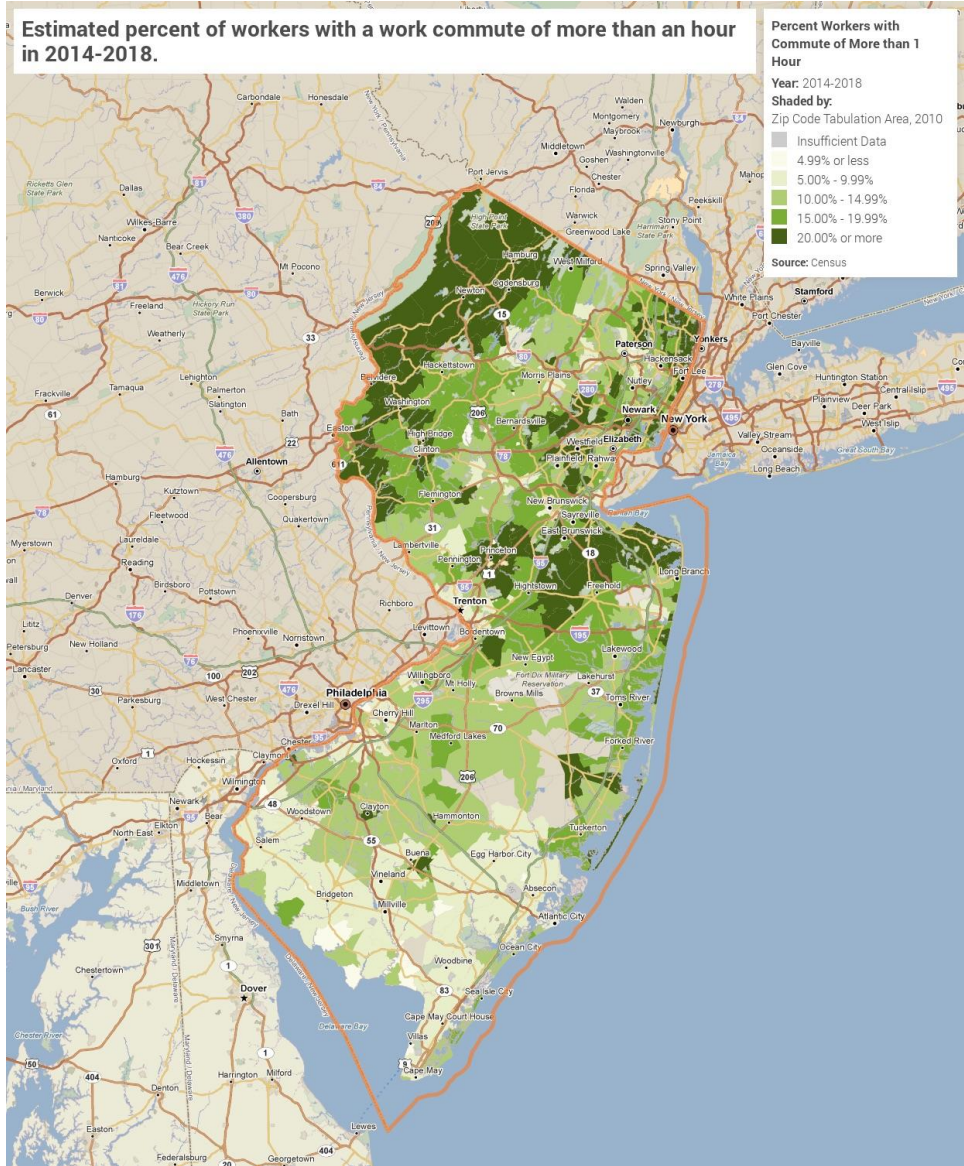
Travel Time

Travel Time	Number	Percentage
< 30 Minutes	2,180,785	53.0%
30-59 Minutes	1,279,668	31.1%
60 or More Minutes	650,121	15.8%
Total	4,110,573	100.0%

Data Source: 2014-2018 ACS

Table 56 - Travel Time

Approximately fifty-three (53%) of all persons commuting to work have a commute of less than 30 minutes each way. By contrast, nearly sixteen percent (15.8%) of all employed persons have a commute of 60 minutes or more, to and from work each day. Long commute times are much more common in the northern part of the state.



Commute Travel Time One Hour or More

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,650,057	242,387	898,256
High school graduate (includes equivalency)	247,186	34,194	142,544
Some college or Associate's degree	847,578	85,602	291,769
Bachelor's degree or higher	894,485	63,726	208,559

Data Source: 2014-2018 ACS

Table 57 - Educational Attainment by Employment Status

Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	11,801	37,493	50,037	99,636	116,051
9th to 12th grade, no diploma	76,649	46,269	54,871	123,670	113,086
High school graduate, GED, or alternative	219,628	254,524	259,508	691,626	477,910
Some college, no degree	303,471	207,098	185,466	427,157	200,015
Associate's degree	42,647	82,154	77,537	179,247	62,131
Bachelor's degree	113,772	345,629	304,589	583,875	223,817
Graduate or professional degree	10,933	162,498	211,216	368,579	183,853

Data Source: 2014-2018 ACS

Table 58 - Educational Attainment by Age

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$23,467
High school graduate (includes equivalency)	\$33,953
Some college or Associate's degree	\$41,773
Bachelor's degree	\$64,468
Graduate or professional degree	\$88,872

Data Source: 2014-2018 ACS

Table 59 – Median Earnings in the Past 12 Months

Unsurprisingly, educational attainment and earnings are intricately linked. In the State, it appears that each additional educational step comes with a noticeable increase in median earnings. Residents with just some college or an associate degree have median earnings approximately twenty-three percent (23%) higher than a high school graduate, but those with Bachelor's degrees earn nearly fifty-four percent (54%) more than those with only an Associates.

The annual wage difference based on education can lead to substantial wealth differences over time. A person who graduates high school and works from the age 18 to 65 will earn approximately \$1,595,791. A person with a Bachelor's degree who works from age 23 to 65 will earn \$2,707,656. This added wage earned does not take into account the benefits that are often associated with higher paying jobs, such as health insurance and retirement accounts. The additional income can also be used to purchase a home instead of renting, which can increase wealth substantially.

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

In New Jersey, the largest employment sector in the state is the Education and Health Care Services sector. This sector represents 18% of all jobs and 24% of all workers.

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

The business community has a strong need for an educated and skilled workforce. According to the NJ Department of Labor and Workforce Development the seven key industries in the State are:

1. The Financial Services Industry (banks and insurance firms)
2. The Health Care Industry (nurse, physician assistant, home health aide, optician, nursing assistant)
3. The Life Sciences Industry (pharmaceuticals, biotechnology, and medical device manufacturing)
4. The Advanced Manufacturing Industry (chemical manufacturing, computer and electronic manufacturing)
5. The Retail, Hospitality, and Tourism Industry (retail, dining, entertainment, hotels, casinos)
6. The Technology Industry (operations manager, computer support specialist, civil engineer)
7. The Transportation, Logistics and Distribution Industry (warehouse clerks, customer service representatives, vehicle operators)

New Jersey's infrastructure is aging. According to the American Society of Civil Engineers 2016 report card, forty-two percent (42%) of New Jersey's major roads are deficient and over eight percent (8.7%) of the State's bridges are structurally deficient.

New building and economic growth will depend in large part on increasing water supply and wastewater management capacity in areas targeted for development. In addition, the need for adequate transportation infrastructure is critical for the business community. Investment in the State's infrastructure will help grow the economy; it will create jobs and improve New Jersey residents' quality of life.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

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

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

Management and professional office occupations had the highest salaries, the majority of these occupations require at least a Bachelor's degree. Education and healthcare occupations are the most diverse in terms of education. There is a wide array of occupational pathways depending on one's level of education. Service and Sales and Office account for over 1.6 million jobs and many of these jobs do not require a college degree.

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

The New Jersey Department of Labor and Workforce Development oversees a number of programs that focuses on workforce training. Each of these programs can target priorities identified in the Consolidated Plan. The plans include:

- Career Advancement Voucher Program
- County Apprenticeship Coordinator
- Employer Partnership Grant Program
- Ex-Offender Incentives
- Federal Bonding Program
- H2B Program
- Helmets2HardHats
- New Jersey Youth Corps
- NJ Builders Utilization Initiative for Labor Diversity
- Opportunity Partnership Grant
- Skills Partnership Grant
- Smart STEPS
- Trade Adjustment Assistance
- Work First New Jersey – Temporary Assistance for Needy Families (TANF) and General Assistance
- Work First New Jersey
- Work First On-the-Job Training
- Work Opportunity Tax Credit
- Workforce 55+
- Workforce Innovation and Opportunity Act

- Workforce Learning Link
- Youth Transitions to Work

Describe any other state efforts to support economic growth.

As noted above, the New Jersey Economic Development Authority promotes economic growth in the state. The programs they oversee include:

Small and Mid-Sized Businesses

- Access
- Micro Business Loan Program
- Premier Lender Program
- Direct Loans
- Small Business Fund
- Small Business Lease Assistance Program
- Community Development Financial Institutions (CDFI) Loan to Lender Program
- Premier CDFI Program
- Small Business Bonding Readiness Assistance Program
- Small Business Services
- Wineries and Vineyards

Large Business and Development

- Grow NJ
- Economic Redevelopment and Growth Program
- Brownfields Loan Program
- Bond Financing
- Film and Digital Media Tax Credit Program
- Opportunity Zone Challenge
- 21st Century Redevelopment Program
- Real Estate Impact Fund
- Green Building Standards Guidance

MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute "housing problems:" cost burden (renter and homeowner), overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In order for an area to be concentrated, it must include two or more housing problems that are substantially higher than the Statewide average. For this analysis, HUD's definition of "disproportionate" will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole.

Cost Burden (Renter)

- Statewide: 52.3%
- Concentration: 62.3%

Cost Burden (Owner)

- Statewide: 33.2%
- Concentration: 43.2%

Overcrowding

- Statewide: 3.1%
- Concentration: >13.1%

Lack of Complete Plumbing Facilities

- Statewide: 0.3%.
- Concentration: 10.3%

Lack of Complete Kitchen Facilities

- Statewide: 0.8%
- Concentration: 10.8%

This analysis looked at county level data to compare county percentages to statewide percentages. In doing so, the following findings were made:

Cost Burden (Renter): Cumberland County has a concentration of cost burdened renters. Approximately 63.1% of all renters in this county pay more than 30% of their income to housing costs.

Cost Burden (Owner): There are no counties that have a concentration of this housing problem.

Overcrowding: There are no counties that have a concentration of this housing problem.

Lack of Complete Plumbing Facilities: There are no counties that have a concentration of this housing problem.

Lack of Complete Kitchen Facilities: There are no counties that have a concentration of this housing problem.

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

For the purposes of this analysis a “racial or ethnic concentration” will be any county where a racial or ethnic minority group makes up 10 percent (10%) or more of the population than the minority group population rate at the state level. According to the 2014-2018 ACS 5-Year estimates, the racial and ethnic breakdown of the State of New Jersey’s population is listed below, along with the threshold percentage rate to be considered concentrated within a given county:

Black or African American

- Statewide: 13.5%
- Concentration: >23.5%

Asian

- Statewide: 9.4%
- Concentration: >19.4%

American Indian and Alaskan Native

- Statewide: 0.2%
- Concentration: >10.2%

Native Hawaiian and Other Pacific Islander

- Statewide: <0.1%
- Concentration: >10.0%

Some Other Race

- Statewide: 6.4%
- Concentration: 16.4%

Two or More Races

- Statewide: 2.6%
- Concentration: >12.6%

Hispanic

- Statewide: 19.9%
- Concentration: >29.9%

Black or African American – There is one county with a concentration of this racial group, Essex County. The counties that have a high percentage of Black or African American population but came short of the 10% threshold include Union County (21.2%) and Mercer County (20.7%).

- Essex – 39.8%

Asian – One county has an Asian population that meets the definition of concentration, Middlesex County. The counties that have a high percentage of Asians that came short of the 10% threshold include Somerset County (17.4%) and Bergen County (16.1%).

- Middlesex – 23.9%

American Indian and Alaskan Native – There are no counties with a concentration of this racial group.

Native Hawaiian and Other Pacific Islander – There are no counties with a concentration of this racial group.

Some Other Race – One county meets the definition of concentration, Passaic County (17.8%)

Two or More Races – There are no counties with a concentration of this racial group.

Hispanic – Four counties have a Hispanic population that meets the definition of concentration.

- Cumberland – 30.2%
- Union – 31.1%
- Hudson – 43.2%
- Passaic – 40.9%

Though, as displayed in the below table, there are not many counties that display a higher minority concentration level compared to the state averages, there are several individual municipalities

throughout the State of New Jersey that have a significantly higher concentrated ethnic and minority population

2018 Areas of Minority Concentration (not including Hispanic Whites)			
Municipality	County	Total Population	% Minority
New Jersey		8,881,845	32.1%
East Orange	Essex	64,400	96.7%
Lawnside	Camden	2,897	94.4%
Irvington	Essex	54,035	93.0%
Orange	Essex	30,466	85.9%
Willingboro	Burlington	31,545	80.0%
Camden	Camden	74,608	78.1%
Roselle	Union	21,582	77.7%
Plainfield	Union	50,508	76.0%
Woodlynne	Camden	2,915	75.0%
Newark	Essex	280,463	73.9%
Hillside	Union	21,895	72.4%
Palisades Park	Bergen	20,554	71.2%
Paterson	Passaic	145,800	70.7%
Salem	Salem	4,811	69.5%
Atlantic City	Atlantic	38,372	68.7%
Piscataway	Middlesex	56,931	65.2%
Plainsboro	Middlesex	23,120	65.0%
Jersey City	Hudson	261,746	65.0%
Edison	Middlesex	100,809	63.2%
Fairfield Twp.	Cumberland	6,158	62.1%
Asbury Park	Monmouth	15,674	61.4%
Lindenwold	Camden	17,354	59.6%
Pleasantville	Atlantic	20,374	59.5%
Trenton	Mercer	83,734	58.9%
South Brunswick	Middlesex	45,255	56.5%
Franklin Twp.	Somerset	65,452	55.5%
Elizabeth	Union	128,153	55.0%
Pennsauken	Camden	35,638	53.6%
Chesilhurst	Camden	1,499	53.1%
Maurice River	Cumberland	7,704	53.0%
West Windsor	Mercer	28,007	52.5%
Union Twp.	Union	58,158	51.7%
Hackensack	Bergen	44,381	51.7%
East Newark	Hudson	2,665	51.4%
North Brunswick	Middlesex	41,948	50.8%
Fort Lee	Bergen	36,990	50.2%
North Plainfield	Somerset	21,640	50.1%

Source: U.S. Census Bureau, 2014-18 American Community Survey 5-Year Estimates

Table – 60 Minority Concentration

County Racial and Ethnic Demographics

		Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other Race	Two or more races	Hispanic or Latino (of any race)
Atlantic County	Total	268,539	178,914	40,319	969	21,567	115	16567	10,088	50,129
	Percent	100%	66.60%	15.00%	0.40%	8.00%	0.00%	6.20%	3.80%	18.70%
Bergen County	Total	929,999	663,672	55,497	1,695	150,137	336	35708	22,954	180,529
	Percent	100%	71.40%	6.00%	0.20%	16.10%	0.00%	3.80%	2.50%	19.40%
Burlington County	Total	446,367	322,158	74,431	345	21,620	255	10058	17,500	35,026
	Percent	100%	72.20%	16.70%	0.10%	4.80%	0.10%	2.30%	3.90%	7.80%
Camden County	Total	507,367	320,830	97,896	1,172	29,045	230	43095	15,099	83,057
	Percent	100%	63.20%	19.30%	0.20%	5.70%	0.00%	8.50%	3.00%	16.40%
Cape May County	Total	93,705	85,531	4,358	26	910	29	1264	1,587	6,988
	Percent	100%	91.30%	4.70%	0.00%	1.00%	0.00%	1.30%	1.70%	7.50%
Cumberland County	Total	153,400	103,099	29,573	1,136	2,182	14	10815	6,581	46,254
	Percent	100%	67.20%	19.30%	0.70%	1.40%	0.00%	7.10%	4.30%	30.20%
Essex County	Total	793,555	334,450	316,192	1,997	41,500	240	79630	19,546	180,241
	Percent	100%	42.10%	39.80%	0.30%	5.20%	0.00%	10.00%	2.50%	22.70%
Gloucester County	Total	290,852	237,686	29,956	183	8,949	89	5743	8,246	17,292
	Percent	100%	81.70%	10.30%	0.10%	3.10%	0.00%	2.00%	2.80%	5.90%
Hudson County	Total	668,631	368,360	83,215	2,110	100,564	600	91021	22,761	288,749
	Percent	100%	55.10%	12.40%	0.30%	15.00%	0.10%	13.60%	3.40%	43.20%
Hunterdon County	Total	125,051	113,719	3,369	63	4,934	41	1277	1,648	7,942
	Percent	100%	90.90%	2.70%	0.10%	3.90%	0.00%	1.00%	1.30%	6.40%
Mercer County	Total	368,762	234,759	76,176	491	39,632	126	9700	7,878	63,371
	Percent	100%	63.70%	20.70%	0.10%	10.70%	0.00%	2.60%	2.10%	17.20%
Middlesex County	Total	826,698	487,018	84,342	1,864	197,711	306	34033	21,424	171,616
	Percent	100%	58.90%	10.20%	0.20%	23.90%	0.00%	4.10%	2.60%	20.80%
Monmouth County	Total	623,387	513,711	43,959	1,000	33,772	271	17875	12,799	66,528
	Percent	100%	82.40%	7.10%	0.20%	5.40%	0.00%	2.90%	2.10%	10.70%
Morris County	Total	494,383	403,998	16,605	684	50,403	109	12759	9,825	64,765
	Percent	100%	81.70%	3.40%	0.10%	10.20%	0.00%	2.60%	2.00%	13.10%
Ocean County	Total	591,939	539,689	18,185	337	11,407	275	12518	9,528	53,964
	Percent	100%	91.20%	3.10%	0.10%	1.90%	0.00%	2.10%	1.60%	9.10%
Passaic County	Total	504,041	313,306	57,437	1,831	26,351	171	89838	15,107	206,100
	Percent	100%	62.20%	11.40%	0.40%	5.20%	0.00%	17.80%	3.00%	40.90%
Salem County	Total	63,336	51,120	8,353	182	666	0	1083	1,932	5,475
	Percent	100%	80.70%	13.20%	0.30%	1.10%	0.00%	1.70%	3.10%	8.60%
Somerset County	Total	330,176	222,500	31,853	778	57,302	23	10472	7,248	47,729
	Percent	100%	67.40%	9.60%	0.20%	17.40%	0.00%	3.20%	2.20%	14.50%
Sussex County	Total	142,298	132,221	3,262	50	2,943	27	1612	2,183	11,109
	Percent	100%	92.90%	2.30%	0.00%	2.10%	0.00%	1.10%	1.50%	7.80%
Union County	Total	553,066	310,654	117,079	1,580	27,959	85	80862	14,847	171,745
	Percent	100%	56.20%	21.20%	0.30%	5.10%	0.00%	14.60%	2.70%	31.10%
Warren County	Total	106,293	94,352	4,707	156	2,849	15	2046	2,168	9,411
	Percent	100%	88.80%	4.40%	0.10%	2.70%	0.00%	1.90%	2.00%	8.90%

Data: ACS 2014-2018 Five year Estimates Table DP05

Table – 61 County Demographics

What are the characteristics of the market in these areas/neighborhoods?

The market characteristics of each of the counties identified differ significantly, though they tend to include urban environments. Details on the market are addressed in the applicable regional Consolidated Plan.

Are there any community assets in these areas/neighborhoods?

The community assets of each of the counties identified differ significantly, though they tend to include urban environments. Details on the market are addressed in the applicable regional Consolidated Plan.

Are there other strategic opportunities in any of these areas?

The strategic opportunities of each of the counties identified differ significantly, though they tend to include urban environments. Details on the market are addressed in the applicable regional Consolidated Plan.

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

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

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are often already lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

The State of New Jersey does not have significant gaps in broadband coverage within residential areas. However, most of the state is limited in options of internet providers, to include LMI areas. The average New Jersey household only has two (2) options for broadband-quality Internet service. An estimated 147,000 residents still don't have access to more than one provider and may have to rely on low-grade wireless.

The following map shows broadband access throughout the State. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. Federal Communications Commission (FCC) data shows four major infrastructure options within the State of New Jersey: cable, fiber, DSL, and fixed wireless.

See map at the end of the section: Broadband Access

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

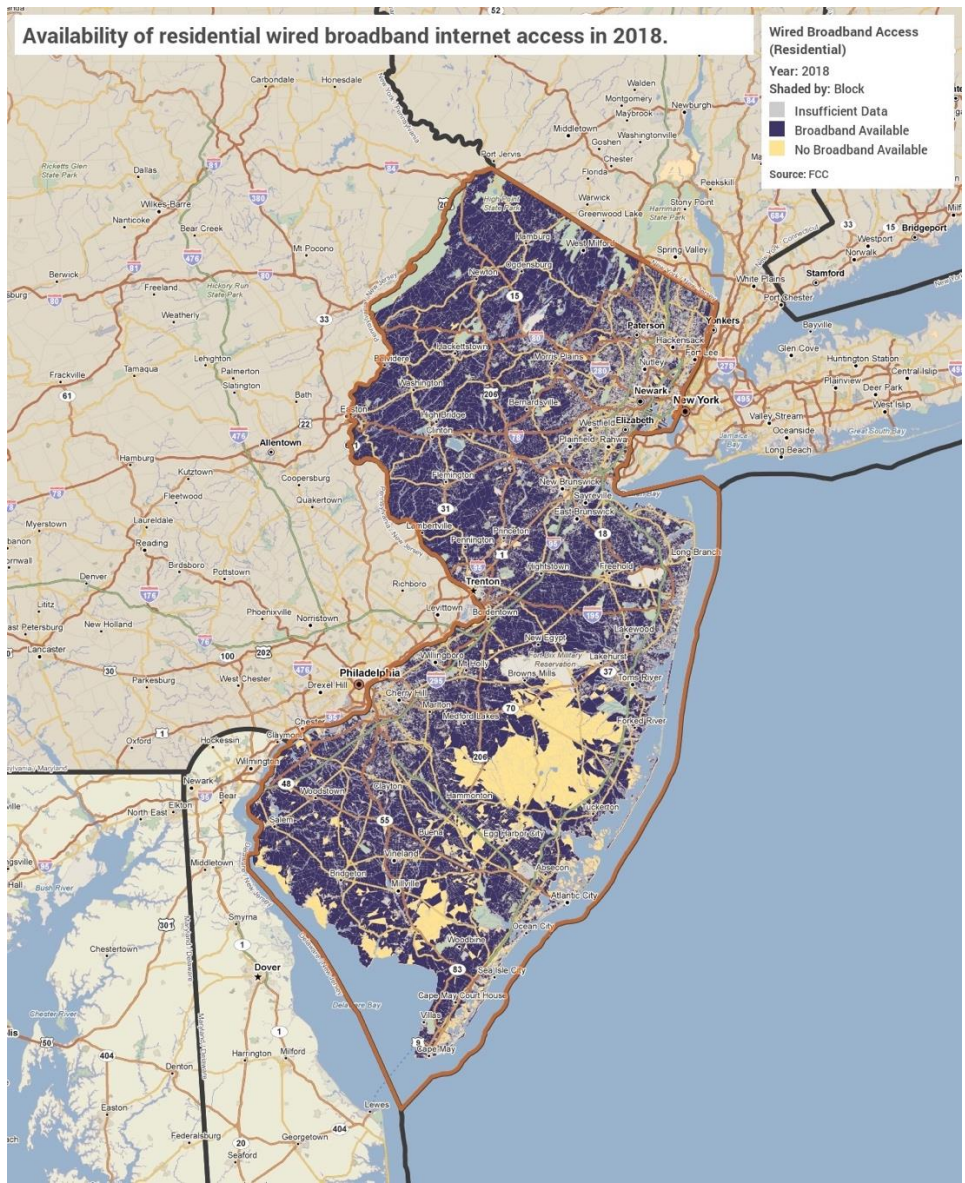
Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. State of New Jersey has a total of seven (7) Internet providers offering residential service. Verizon (DSL) and Xfinity are the strongest providers in the State of New Jersey so far as coverage. The average State of New Jersey household has two (2) options for broadband-quality Internet service. These providers frequently overlap around the State:

Verizon (DSL and Fiber)

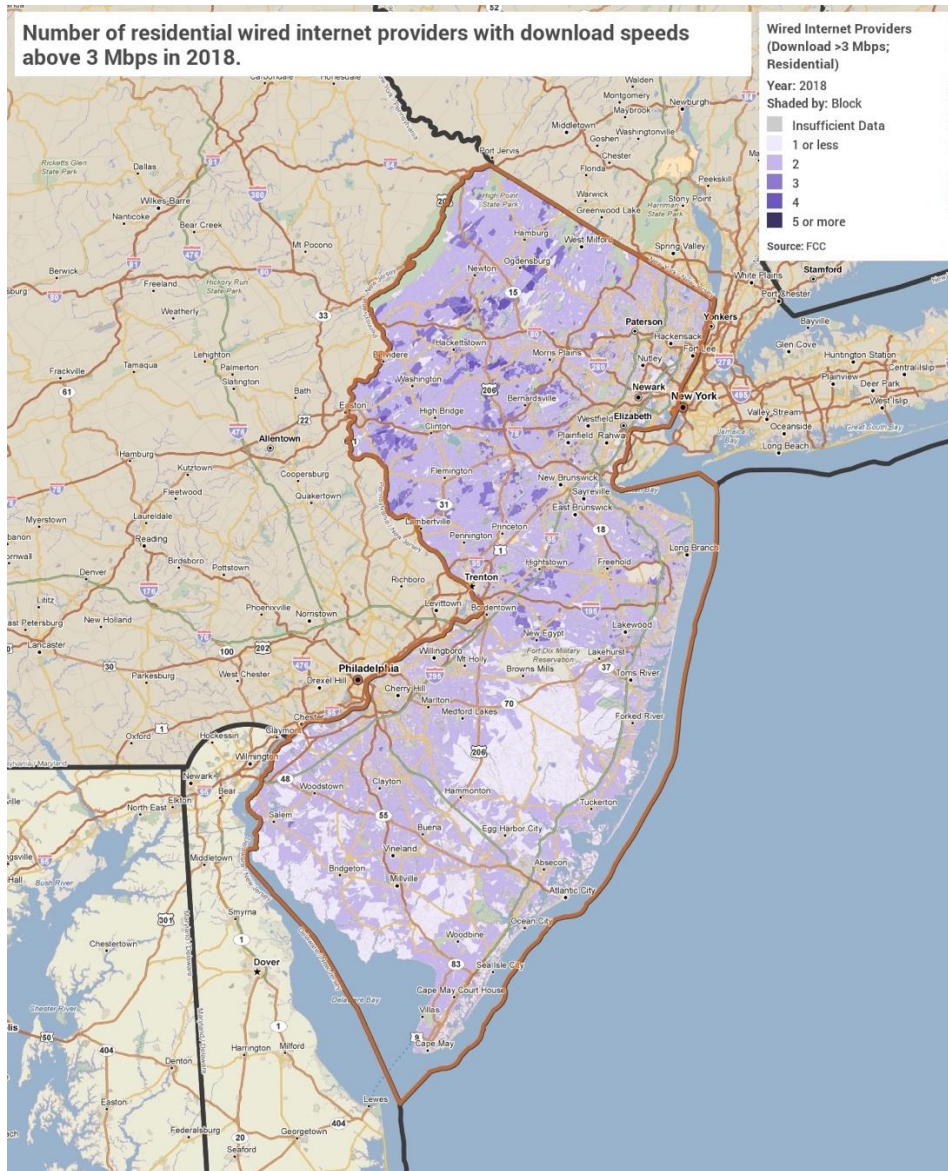
Xfinity (Cable)

Earthlink (DSL)

Optimum by Altice (Cable)



Broadband Access



Highspeed Internet Providers

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

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

The State of New Jersey has historically been prone to various natural hazard events including tornadoes, flooding, hail, thunderstorm winds, tropical storms, winter weather including ice and snowstorms and extreme cold temperatures, as well as extreme heat, droughts, wildfires, and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms or droughts—are often most significant for vulnerable communities. The State is located on the coast and is subject to primary effects of coastal impacts. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, any increase in the ocean levels or increased storm activity will lead to people moving from the coast. All of these environmental changes may eventually lead people away from the coast. However, coastal populations have historically continued to see an increase in population from year to year. An increase of people may drive up housing costs, reduce the availability of jobs, and strain resources, while a decrease in population could cause labor shortages, decrease competition for services, drive up costs and reduce resources for locals. Coastal areas must continue to address their geographic challenges by anticipating, planning, and adapting to risks from flooding, sea level rise, and storm surge.

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

Low and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

The State of New Jersey strives to inform and prepare the general public for multi-hazard mitigation. There are online venues, including the State of New Jersey Office of Emergency Management webpage and social media pages, New Jersey Task Force One Urban Search and Rescue webpage, Community Emergency Response Team webpage, New Jersey State Police webpage and social media pages, and the New Jersey Voluntary Organizations Active in Disaster webpage and social media pages, that disseminate numerous informational guidebooks, videos, and emergency resources to build disaster resiliency in the community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

Geographic Area

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

Geographic Distribution

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

Table 62 - Geographic Distribution

General Allocation Priorities

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

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

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

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

- All applicants are required by the US Department of Housing and Urban Development to:
 1. Obtain a Data Universal Numbering System (DUNS) 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).

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

HOPWA: As previously stated, the Department of Community Affairs administers two HOPWA Programs on behalf of the New Jersey Department of Health (DOH). HOPWA enables eligible persons with HIV/AIDS and their families to secure decent, safe and sanitary housing in the private rental market by providing tenant-based rental assistance (TBRA). HOP 1 (formula grant) is restricted to the following counties: Atlantic, Cape May, Cumberland, Mercer, Salem and Warren. The HOPWA Post-Incarcerated Program (HOP-2 competitive grant) vouchers can be utilized statewide.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 63 – Priority Needs Summary

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

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

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

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

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

Influence of Market Conditions

Tenant Based Rental Assistance (TBRA)	As previously stated, New Jersey has a shortage of available rental housing at every level. This is particularly the case with affordable housing. Many at-risk households turn to rental assistance programs to maintain and secure housing. The State, through the Housing Choice Voucher Program, HOME Tenant-Based Rental Assistance Program and the State Rental Assistance Program will continue to assist as many very low- and low-income households as possible within its financial constraints.
TBRA for Non-Homeless Special Needs	Same as above
New Unit Production	As a result of New Jersey being one of the most expensive states to reside in, there continues to be a need to develop new affordable housing units. DCA in conjunction with HMFA will allocate funds towards this purpose.
Rehabilitation	New Jersey will continue to allocate funds to rehabilitate substandard units.
Acquisition, including preservation	The State recognizes the importance of prioritizing the preservation of affordable housing and will allocate funds towards this purpose

Table 64 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 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

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	\$6,852,205	0	0	\$6,852,205	\$27,408,820	The CDBG Program will provide funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State
HOME	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$5,115,750	0	0	\$5,115,750	\$20,463,000	The HOME Program will provide funds to develop affordable housing units, rehabilitate owner-occupied units and provide rental assistance

ESG	public - federal	Conversion and rehab for transitional housing and emergency shelter Rapid rehousing (rental assistance) Homelessness Prevention	\$3,321,481	0	0	\$3,321,481	\$13,285,924	The ESG Program will provide grants to create, expand or improve the quality of shelters and transitional housing facilities. The program also provides temporary financial assistance and services to prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly rehoused and stabilized
HOPWA	public - federal	TBRA	\$1,640,701	\$0	\$1,611,424	\$3,252,125	\$6,562,804	The HOPWA Program will provide housing assistance to low-income persons with HIV/AIDS.
RHP	public - federal	Transitional housing	\$855,000	0	0	\$855,000	\$855,000* one-year pilot	The Recovery Housing Program will provide stable, transitional housing for individuals in recovery from a substance-use disorder

HTF	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	\$10,037,054	0	\$6,816,712	\$16,853,766	\$40,148,216	The Housing Trust Fund will provide funds to develop affordable rental housing units
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Table 65 - Anticipated Resources

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

New Jersey will leverage federal CDBG, ESG, HOME and HOPWA funds with other State funds to address the housing and community development needs previously discussed. In total, New Jersey anticipates committing the following in FFY 2020: \$22 million. The State will satisfy the required matching requirements in the following manner:

- Community Development Block Grant Program requires that administration funds expended in excess of \$100,000 must be matched on a one to-one basis; the match for CDBG is the Affordable Housing Trust Fund.
- Emergency Solutions Grant Program requires a \$1 to \$1 match; the match for ESG is provided by the General Fund and the Homelessness Prevention Program
- HOME Program requires a 25 percent match; the match for HOME is the State Rental Assistance Program.

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

Discussion

NA

SP-40 Institutional Delivery Structure – 91.315(k)

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

Please see below table

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

Table 66 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The State recognizes that the expeditious delivery of housing and community development services relies on improving and expanding intergovernmental and institutional cooperation on the State, county and local levels to effectively coordinate the delivery of public and private resources. Improved

coordination among agencies is essential to address the housing and community development needs in the state. The State will continue to work with local government agencies and nonprofits and for-profit organizations to effectively carry out housing, economic and community development programs, projects and activities.

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

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

Table 67 - Homeless Prevention Services Summary

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

The State continues to partner with social services providers to secure Continuum of Care funding. The program provides housing and supportive services on a long-term basis for homeless persons who have a serious mental illness, chronic problems with alcohol and/or drugs, or with AIDs or a related disease, or any combination of those disabilities, who are living in places not intended for human habitation (e.g. streets) or in an emergency shelter. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities. In addition, the State provides rental assistance and support services through its HOPWA Program, State Rental Assistance Program, Housing Choice Voucher Program and VASH Program to persons with HIV, veterans and families with children.

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

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

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

During the next year, the State will continue to pursue the following strategies to enhance coordination between public and private housing and social services:

- Coordination of housing development with economic and community development. This comprehensive approach, which ties job opportunities and social services to housing revitalization, will help stabilize depressed areas as well as promote self-sufficiency of the area's residents.
- Coordination of statewide efforts to prevent and end homelessness through the Office on Homelessness Prevention. The Office will work with other state agencies, units of local government, community-based agencies, foundations, people who have experienced homelessness, corporations and other stakeholders to develop and implement a coordinated statewide response to homelessness.
- Work with and financially support various community housing development organizations (CHDOs) operating in low and moderate-income neighborhoods to build affordable housing for the elderly, veterans, and other special needs populations.
- Maintain an excellent working relationship with various State departments, including the Department of Health, the Department of Children and Families, and the Department of Human Services, to implement a statewide strategy to address homelessness.
- Expand and improve existing housing programs to expedite the delivery of housing and community development improvements to eligible residents.

SP-45 Goals Summary – 91.315(a)(4)

Please see below chart

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply of affordable rental and homeownership units	2020	2024	Affordable housing	Statewide	Affordable housing	HOME \$ \$11,741,938 (rental units) HOME \$3,836,812 (homeownership units) HTF \$57,001,982	78 rental units rehabilitated or constructed 25 homeowner units developed 200 rental units rehabilitated or constructed
2	Support rental housing and services for people experiencing homeless	2020	2024	Affordable Housing - Homeless	Statewide	Prevent and eliminate homelessness	ESG \$ \$10,753,290 (rapid re-housing) ESG: \$4,608,550 (homelessness prevention) ESG: \$1,245,565 HOME \$10,000,000 HOPWA \$9,814,929 RHP: \$855,000	1,300 households assisted with rapid re-housing 900 households provided with tenant-based rental assistance 10 emergency shelters rehabilitated 1,825 households provided with homelessness prevention assistance 150 households diagnosed with HIV/AIDS provided rental assistance 70 households recovering from substance abuse provided temporary rental housing
3	Improve community infrastructure and facilities	2020	2024	Non-housing community development	Small Cities and 7 non-entitlement counties	Public facility or infrastructure activities other than low/moderate income housing benefit	CDBG \$24,161,025	105,000 persons assisted

4	Preserve existing affordable housing	2020	2024	Affordable housing	Small Cities and 7 non-entitlement counties	Neighborhood rehabilitation	CDBG \$4,100,000	150 units rehabilitated
5	Support community and economic development programs	2020	2024	Non-housing community development	Small Cities and 7 non-entitlement counties	Economic development	CDBG \$6,000,000	20 for-profit and nonprofit businesses assisted

Table 68- Goals Summary

Goal Descriptions

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

Table 69- Goals Description

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

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

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

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

Activities to Increase Resident Involvements

NA - the State does not own any public housing

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

NA

Plan to remove the 'troubled' designation

NA

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

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

Land Use Regulations: Two types of regulations affect housing costs: development regulations and land use regulations. Development regulations, such as the construction code, place minimum standards on how developers build, while land-use regulations (zoning laws, environmental protection requirements) define the conditions and the amount of land available for development. Land-use regulations fundamentally affect land and housing costs and are slow to respond to changes in housing demand. They dictate what, where, and how much gets built and under what conditions. For state and local regulations to work, they must balance the mandates of a host of public land-based policies, some of which conflict.

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

Some of the State’s policies and initiatives to address regulatory barriers to affordable housing follow:

1. In New Jersey, land use is regulated almost exclusively at the local level. However, the State has developed policies where possible to increase access to affordable housing and provides land use planning assistance to help municipalities modernize their master plans and land use ordinances.
2. The State will also continue to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested in becoming homeowners. In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is

providing credit counseling to eligible households at 30% or less of AMI.

3. Continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing (VASH) Program, and the Mainstream Voucher Program, etc.
4. Continue to promote the development of affordable housing in areas of low poverty and high opportunity through incentives in the Low-Income Housing Tax Credit Program Qualified Allocation Plan as administered by HMFA.
5. Promote the development of an educational efforts to address NIMBYism (Not In My Backyard) in order to 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.

SP-60 Homelessness Strategy – 91.315(d)

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

New Jersey will continue its continuum of care approach to 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 households at imminent risk of homelessness due to a rental eviction through the Homelessness Prevention Program (HPP). The HPP can provide the following types of assistance:

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

In addition, the new Office of Homelessness Prevention in the Department of Community Affairs will be bringing together State and local agencies, people who have experienced homelessness, community-based organizations that provide services to persons who are homeless and those at risk for homelessness and other stakeholders to implement a statewide strategy to address homelessness. The Office of Homelessness Prevention will compile data on State programs and local coalitions that provide assistance to homeless persons.

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

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

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent

housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The Department of Community Affairs (DCA) has an important role in addressing poverty in New Jersey. As a major player in the provision of services to low and moderate-income families, DCA is instrumental in addressing many problems plaguing New Jersey's most vulnerable residents. Since 1969, DCA has been assisting low-income persons by providing the following types of programs: rooming and boarding homes; production of affordable housing, family-self-sufficiency; Housing Choice Voucher program which includes project-based; homelessness prevention; shelter support; transitional housing; neighborhood preservation; fire safety; and energy conservation. DCA believes that the only way to ameliorate poverty is to promote economic self-sufficiency by providing support services and affordable housing to low-income individuals and families.

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

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

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

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

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

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

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

SP-80 Monitoring – 91.330

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

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

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

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

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	\$6,852,205	0	0	\$6,852,205	\$27,408,820	The CDBG Program will provide funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State.
HOME	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$5,115,750	0		\$5,115,750	\$20,463,000	The HOME Program will provide funds to develop affordable housing units, rehabilitate owner-occupied units and provide rental assistance.

ESG	public - federal	Conversion and rehab for transitional housing and emergency shelter Rapid rehousing (rental assistance) Homelessness Prevention	\$3,321,481	0	0	\$3,321,481	\$13,285,924	The ESG Program will provide grants to create, expand or improve the quality of shelters and transitional housing facilities. The program also provides temporary financial assistance and services to prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly rehoused and stabilized.
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HOPWA	public - federal	TBRA	\$1,640,701	\$0	\$1,611,424 These additional funds will provide TBRA to additional households	\$3,252,125	\$6,562,804	The HOPWA Program will provide housing assistance to low- income persons with HIV/AIDS.
RHP	public - federal	Transitional housing	\$855,000	0	0	\$855,000	\$855,000* one-year pilot	The Recovery Housing Program will provide stable, transitional housing for individuals in recovery from a substance-use disorder
HTF	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	\$10,037,054	0	\$6,816,712	\$16,853,766	\$40,148,216	The Housing Trust Fund will provide funds to develop affordable rental housing units.

Table 70 - 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 the housing and community development needs previously discussed.

The Community Development Block Grant Program requires that the State of New Jersey to match administration funds after the first \$100,000 on a one-to-one basis. The match for CDBG is the State's Affordable Housing Trust Fund.

The Emergency Solutions Grant Program requires a one to one match. The match for ESG is provided by the State's General Fund and the State's Homelessness Prevention Program.

The HOME Program requires a 25% match. The match for HOME is the State Rental Assistance Program.

The Housing Trust Fund (HTF) does 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

Discussion: NA

Annual Goals and Objectives

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

Goals Summary Information

Please see below chart

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply of affordable rental and homeownership units	2020	2022	Affordable housing	Statewide	Affordable housing	HOME \$2,120,525 (rental units) HOME \$824,700 (homeownership units) HTF \$10,037,054	13 rental units rehabilitated or constructed 4 homeowner units developed 40 rental units rehabilitated or constructed
2	Support rental housing and services for people experiencing homeless	2020	2022	Affordable Housing - Homeless	Statewide	Prevent and eliminate homelessness	ESG \$2,399,771 (rapid re-housing) ESG: \$921,710 (homelessness prevention) HOME \$2,170,525 HOPWA \$3,252,125 RHP: \$855,000	260 households assisted with rapid re-housing 210 households provided with long-term tenant-based rental assistance 210 households provided with homelessness prevention assistance 150 households diagnosed with HIV/AIDS provided with rental assistance 70 households recovering from substance abuse provided temporary rental housing
3	Improve community	2020	2022	Non-housing community	Small Cities and 7 non-	Public facility or	CDBG \$4,628,495	21,000 persons assisted

	infrastructure and facilities			development	entitlement counties	infrastructure activities other than low/moderate income housing benefit		
4	Preserve existing affordable housing	2020	2022	Affordable housing	Small Cities and 7 non-entitlement counties	Neighborhood rehabilitation	CDBG \$921,855	30 units rehabilitated
5	Support community and economic development programs	2020	2022	Non-housing community development	Small Cities and 7 non-entitlement counties	Economic development	CDBG \$1,301,855	4 for-profit and nonprofit businesses assisted

Table 71 – Goals Summary

Goal Descriptions

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

Table 72- Goal Description

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Funding Allocation Priorities

	Increase the supply of affordable rental and homeownership units (%)	Support rental housing and services for people experiencing homelessness (%)	Improve community infrastructure and facilities (%)	Preserve existing affordable housing (%)	Support community and economic development (%)	Total (%)
CDBG	0	0	67.5	13.5	19	100
HOME	57.6	42.4	0	0	0	100
HOPWA	0	100	0	0	0	100
ESG	0	100	0	0	0	100
HTF	100	0	0	0	0	100
RHP	0	100	0	0	0	100

Table 73 – 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

1	State Program Name:	CDBG Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	1. 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> <ol style="list-style-type: none"> 1. Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing. 2. Support and encourage efficient patterns of community development, redevelopment, and capital funding by giving priority to proposals that address documented health and safety concerns. 3. Encourage innovative proposals that improve housing, and other eligible activities to renew designated revitalization areas. 4. Encourage the development of facilities needed to support welfare to work programs such as job training and child and elder care. 5. Support and encourage neighborhood revitalization efforts identified in locally developed plans and strategies. 6. Improve the availability and adequacy of essential public facilities, and remedy serious deficiencies in areas that principally serve people of low or moderate income. 7. Ensure that municipalities have the capacity to implement community development programs and maintain community development improvements. 8. Support community development projects of particular urgency where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are unavailable. <p>Does application include a Public Notice (display ad) in compliance with Citizen Participation Requirements?</p> <p>Does application include evidence that required Local Match of grant funds will be met?</p> <p>Does application include evidence that the Compliance Items have been completed?</p> <ol style="list-style-type: none"> 1. Citizen Participation Resolution 2. Fair Housing Resolution 3. Matching Funds Certification 4. Grant Management Plan & Resolution 5. Professional Services Agreements (Drafts) 6. Complete Draft Environmental Review Record, OR 100 % Complete Final ERR (<i>circle one</i>)
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	<p>7. Policy & Procedure Manual & Resolution (HR Only)</p> <p>8. Cooperative Agreement</p> <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.</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>NA</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>NA</p>

	<p>Describe how resources will be allocated among funding categories.</p>	<p>Economic Development Fund: The State will award up to \$1,200,000 to support community and economic development programs that expand business enterprises and increase job opportunities</p> <p>The Housing Rehabilitation Fund (\$820,000) 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 (\$4,526,639) 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</p>	<p>State Program Name:</p>	<p>ESG 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> <ol style="list-style-type: none"> 1. Addressing life and safety issues 2. Purchasing equipment and furnishings that will provide direct benefits to the shelter's residents 3. Creating new emergency shelter beds when needed 4. 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>	<ol style="list-style-type: none"> 1. Experience with providing similar services and assistance 2. Experience working with the target population 3. Capacity to successfully manage previous program grants 4. 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. 5. All applicants are required by the US Department of Housing and Urban Development to: 1) obtain a DUNS 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>NA</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>
<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>NA</p>

	Describe how resources will be allocated among funding categories.	Homeless Prevention/Rapid Re-Housing: \$2,989,332.90
	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 Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	HOME Investment Partnerships Program (HOME) provides funds to: <ol style="list-style-type: none"> 1. Develop affordable housing units 2. Provide rental assistance to victims of domestic violence and disabled households 3. 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.	<ol style="list-style-type: none"> 1. Capacity of the applicant to successfully undertake the proposed activities 2. 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)? 3. Does the applicant have any unresolved audit findings with DCA? 4. Does the applicant have enough revenue/income to complete the project? 5. Approach and Budget (are the program costs reasonable; is the timeline for completion reasonable)
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA

<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>NA</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>NA</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>CHDO Production (\$767,363) 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 (\$1,836,812.50) 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) (\$2,000,000) 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>

4	State Program Name:	HOPWA Program
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	Provides housing assistance to low-income persons with HIV/AIDS.
	Describe all the criteria that will be used to select applications and the relative importance of these criteria.	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.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA
	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)	NA
	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 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:	Housing Trust Fund
	Describe the state program addressed by the Method of Distribution.	Develop affordable rental housing units for families at or below 30% AMI and for people who are most vulnerable, including those with disabilities or other special needs. DCA will award only those projects that will provide housing to extremely low-income individuals and families with special needs.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>1. Applicant’s ability to obligate HTF funds and applicant’s ability to undertake eligible activities in a timely fashion: The best applications must substantiate the applicant’s experience in developing affordable housing, demonstrated financial ability to develop the project, experience with DCA and HUD programs, no outstanding issues with DCA/HUD, a feasible project budget and timeline which evidences that the project will be completed within two years of award.</p> <p>2. Priority based upon geographic diversity: This program seeks to encourage geographic diversity through “High Opportunity” neighborhoods, which are characterized by the following criteria - low municipal poverty level, the municipality is not on State Urban Aid list, accessible public transportation within one mile, and low municipal labor force unemployment rate.</p> <p>3. The merits of the application in meeting the State’s priority housing needs: Applicants should have experience in serving special needs populations, preferably be a nonprofit, include a service plan detailing how services will be provided on a voluntary basis to targeted special needs population (by applicant or by partner in formal Memorandum of Understanding) and 100% of units within the project will serve Special Needs population.</p> <p>4. The extent to which application makes use of non-federal funding sources: Applications that substantiate leveraging of non-public funds will receive preferential points.</p>
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA	

<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>NA</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>NA</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>\$9,033,348.60 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 \$700,000. Maximum per unit subsidy will not exceed the following standards: Studio- \$175,000; 1-Bedroom \$250,000; 2-Bedroom \$300,000; 3-Bedroom \$350,000; 4-Bedroom \$400,000</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>

What are the outcome measures expected as a result of the method of distribution?	The goal of the program is to develop 31 units of affordable housing in 2020.
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Table 74 - Distribution Methods by State Program

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 75 – Project Information

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

NA

AP-38 Project Summary (Optional)

Project Summary Information

NA

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

NA

Acceptance process of applications

NA

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

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

Yes

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

State law enables municipalities to declare an “area in need of redevelopment” and an “area in need of rehabilitation.” DCA’s Office of Local Planning Services reviews each proposed such area, regarding compliance with the statutory requirements.

AP-50 Geographic Distribution – 91.320(f)

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

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

Geographic Distribution

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

Table 76 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

NA

Discussion

Except for the CDBG Program, the State does not have a geographic targeting strategy, insofar as it does not select areas of the state which 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	
Homeless	830
Non-Homeless	174
Special-Needs	40
Total	1,044

Table 77 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	413
The Production of New Units	12
Rehab of Existing Units	45
Acquisition of Existing Units	Rehab of existing units is included in acquisition
Total	470

Table 78 - One Year Goals for Affordable Housing by Support Type

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

Introduction:

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

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

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

DCA will continue to promote the following programs to Housing Choice Voucher Program participants: The Section 8 Homeownership Program allows families who are receiving Section 8 rental assistance to use that assistance to help pay the mortgage on a home they buy. In FFY 2020, 10 new program participants will become homeowners.

To qualify the family must:

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

The Family Self-Sufficiency Program (FSS) assists low-income tenants to build assets and increase their earnings so that they can better meet their families' needs and become independent of welfare assistance. As part of the program, DCA establishes an interest-bearing FSS escrow account for each participating family. An escrow credit, based on increases in earned income of the family, is credited to this account during the five-year term of the FSS contract. In FFY 2020, DCA will have 90 active FSS participants.

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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

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

1. Rental Arrears: a maximum of 3 months back rent plus any court fees, legal fees, and other late fees included as rent in a written lease.
2. Relocation: security deposit of up to 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 (OOHP) 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. The goals of the OOHP are as follows:

1. Develop a Statewide Strategy to Address Homelessness:

Year I:

- Establish the “New Jersey Homeless Prevention Task Force” to serve as the advisory body to OOHP.
- Engage a consultant to work closely with the OOHP to identify statewide housing and supportive services resources and develop a report identifying the programs by purpose and eligibility. This information will be posted on the DCA website and other locations.
- Implement the following programs, contingent upon funding:
 - The Anti Eviction Pilot Program will divert low income households in New Jersey from evictions and homelessness by expanding their access to legal representation and other supportive safety net services when threatened with or facing eviction via one coordinated entry and comprehensive process.

- The Rapid Re-housing Pilot for the Re-Entry population will provide temporary financial assistance and case management to help formerly incarcerated individuals obtain housing and access to necessary stabilization services.

Year II:

- Conduct stakeholder meetings to present findings of the first year.
- Develop Recommendations.
- Create a strategy to be implemented over years III-V.

Years III – V:

- Implement recommendations.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

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

DCA also administers 1,016 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	150
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	150

Table 79 – One-year goals for the number of households to be provided housing through the use of HOPWA

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, etc.
4. Continue to promote the development of affordable housing in areas of low poverty and high opportunity through incentives identified in the Low-Income Housing Tax Credit Program Qualified Allocation Plan as administered by HMFA.
5. Promote the development of an educational effort to address NIMBYism and build support for and neutralize opposition to affordable housing.
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. In addition to using CDBG, ESG, HOME, HTF, and HOPWA funds to address the affordable housing need, continue to coordinate the use of all available resources such as the Low-Income Housing Tax Credit, and HMFA's Multi-Family Rental Housing Program to develop new affordable housing.
5. Continue to administer the state Housing Choice Voucher program and the State Rental Assistance Program (SRAP) to provide rental assistance to make housing affordable to low-income participants. Each of these programs contains a project-based voucher component to assist in the creation of new affordable housing.

Actions planned to reduce lead-based paint hazards

DCA has two programs focused on the reduction of lead-based paint (LBP) hazards in residential units built prior to 1978. The first is the State's Lead-Safe Home Remediation Grant Program which has a goal to provide lead-safe remediation to 286 residential units. The second program is the Housing and Urban Development (HUD) Lead-Based Paint Hazard Reduction Program which has a goal to provide lead abatement services to 122 residential units. Because the serviced units have their LBP hazards identified and remediated/abated, this will increase the access of New Jersey residents to LBP hazard safe/free housing.

Actions planned to reduce the number of poverty-level families

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

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

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

Actions planned to develop institutional structure

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

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

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

Discussion:

The State acknowledges that to successfully obtain and sustain housing for special needs populations there must be coordination between public and private housing and service agencies. The initiatives such as SRAP Opioid and Keeping Families Together discussed above are a combination of government, community-based nonprofits and private landlords.

Program Specific Requirements

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

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.320(k)(1)**

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

Program Income Available for CDBG Projects

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

Other CDBG Requirements

- | | |
|--|-----|
| 1. The amount of urgent need activities. | \$0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income: 100% | |

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)**

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

The State will not be using other forms of investment.

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

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.

Grantee agrees to fully comply with the provisions of this Agreement; the applicable fair housing and civil rights requirements at 24 C.F.R. § 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:

- Prior to the disbursement of funds, the Grantee shall submit the following documents to the Department for approval:
 - 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's 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 is 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's Continuum of Care contacts and to all the Municipal Clerks through DCA's Division of Local Government's Services' newsletter. The SAGE site (<https://dcasage.intelligrants.com/Portal.asp>) includes detailed information on the State's 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.

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?

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 "NA".

NA

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 "NA".

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 "NA".

- 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 & Urban Development (HUD), and families with special needs.
- Project must be able to be completed within 2 years.
- No project can contain more than 4 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 “NA”.

Applicant’s 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 State’s 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 “NA”.

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 State’s 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 "NA".

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

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

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

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 "NA".

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

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

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 "NA".

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 "NA".

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

Subsidy amounts were tailored after the current HOME subsidy limits with some upward adjustment based on actual production costs in the State's CDBG-DR Neighborhood Enhancement Program (NEP) and the State's Special Needs Housing Partnership Loan Program (SNHPLP.) DCA also conducted comparative research of construction costs throughout the state and found the costs to be consistent with no large variations. Maximum award per project will not exceed \$700,000. 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 HUD's Uniform Physical Condition Standards identified by HUD as applicable to HTF-assisted housing.

http://www.state.nj.us/dca/divisions/dhcr/offices/docs/HTF-rehabilitation_standards.pdf

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 "NA".

NA

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 "NA".

NA

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

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

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

11. 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 "NA."

NA

Appendix - Alternate/Local Data Sources

1	Data Source Name Demographic Data
	List the name of the organization or individual who originated the data set. US Census
	Provide a brief summary of the data set. Statistical survey
	What was the purpose for developing this data set? The data was used to conduct a needs assessment.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2018 American Community Survey 1-Year Estimates
	Briefly describe the methodology for the data collection. Annual survey
	Describe the total population from which the sample was taken. Sample of approximately 3.25 million housing unit addresses
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. 3.25 million households
	2
Data Source Name HMIS Data on Homelessness	
List the name of the organization or individual who originated the data set. New Jersey Housing and Mortgage Finance Agency and Foothold Technology	
Provide a brief summary of the data set. Admissions data from 2020	
What was the purpose for developing this data set? Current data	
Provide the year (and optionally month, or month and day) for when the data was collected. March 2020	
Briefly describe the methodology for the data collection. Households assisted with homeless programs funds are entered into the HMIS data base.	
Describe the total population from which the sample was taken. Homeless admissions to emergency shelters and transitional housing facilities	
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
3	
Data Source Name 2019 Point in Time Survey	
List the name of the organization or individual who originated the data set. The 2019 Count reveals important demographic information on homeless households. The survey was carried out with the help of government agencies, community-based organizations, and local volunteers.	
Provide a brief summary of the data set. New Jersey utilizes the annual count to obtain consistent data about the number of individuals and families experiencing homelessness and to better understand the causes of homelessness and their service and housing needs.	

	<p>What was the purpose for developing this data set? The data provides a snapshot of homeless households, identifies where they find shelter, and what factors contribute to making them homeless.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected. January 23, 2019</p> <p>Briefly describe the methodology for the data collection. Statistically reliable and unduplicated count of the homeless over the course of 2 days.</p> <p>Describe the total population from which the sample was taken. Homeless shelter residents and homeless living in unsheltered locations</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
4	<p>Data Source Name Department of Health Statistics</p> <p>List the name of the organization or individual who originated the data set. New Jersey Department of Health</p> <p>Provide a brief summary of the data set. Information collected by the Department of Health on incidence of HIV/AIDS</p> <p>What was the purpose for developing this data set? To track the incidence of HIV/AIDs</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected. December 2018</p> <p>Briefly describe the methodology for the data collection. Reported cases of New Jersey residents living with HIV/AIDS (as of December 31, 2018)</p> <p>Describe the total population from which the sample was taken. State of New Jersey</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. 37,801 persons</p>
5	<p>Data Source Name US Census July 1, 2019 Population Estimates</p> <p>List the name of the organization or individual who originated the data set. US Census Bureau</p> <p>Provide a brief summary of the data set. Population Estimates</p> <p>What was the purpose for developing this data set?</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected. July 1, 2019</p> <p>Briefly describe the methodology for the data collection.</p> <p>Describe the total population from which the sample was taken. Statewide</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>

6	Data Source Name 2012-2016 CHAS Data
	List the name of the organization or individual who originated the data set. US Department of Housing and Urban Development
	Provide a brief summary of the data set. The CHAS data demonstrate the extent of housing problems and housing needs, particularly for low-income households.
	What was the purpose for developing this data set? To identify housing problems and housing needs, particularly for low income households
	Provide the year (and optionally month, or month and day) for when the data was collected. 2012-2016
	Briefly describe the methodology for the data collection. American Community Survey data from the US Census Bureau
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

Table 80 – Data Source