

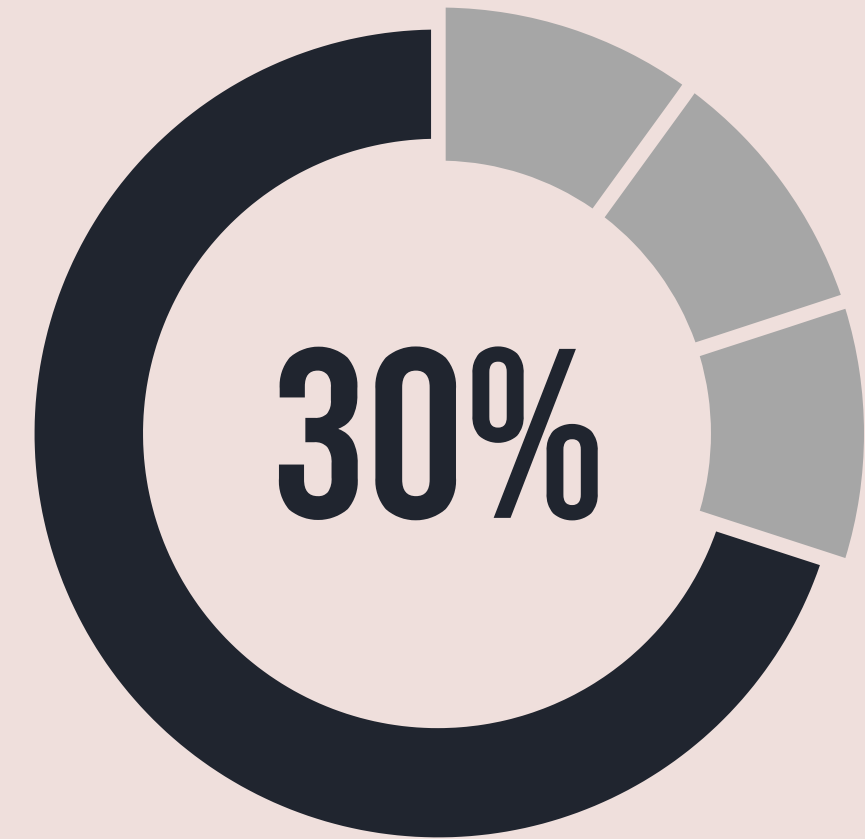
A map of New Jersey with a red pushpin in Newark and a semi-transparent dark blue box containing text. The map shows major cities like Newark, Hoboken, Jersey City, and New York City, along with highways and water bodies. The text is centered in the blue box.

UNDERSTANDING AFFORDABLE HOUSING IN NEW JERSEY

JUNE 27, 2023

What is Affordable Housing?

Affordable housing is housing that does not cost more than 30% of one's income



Households that pay more than 30% are "rent burdened"

The Importance of Area Median Income (AMI)

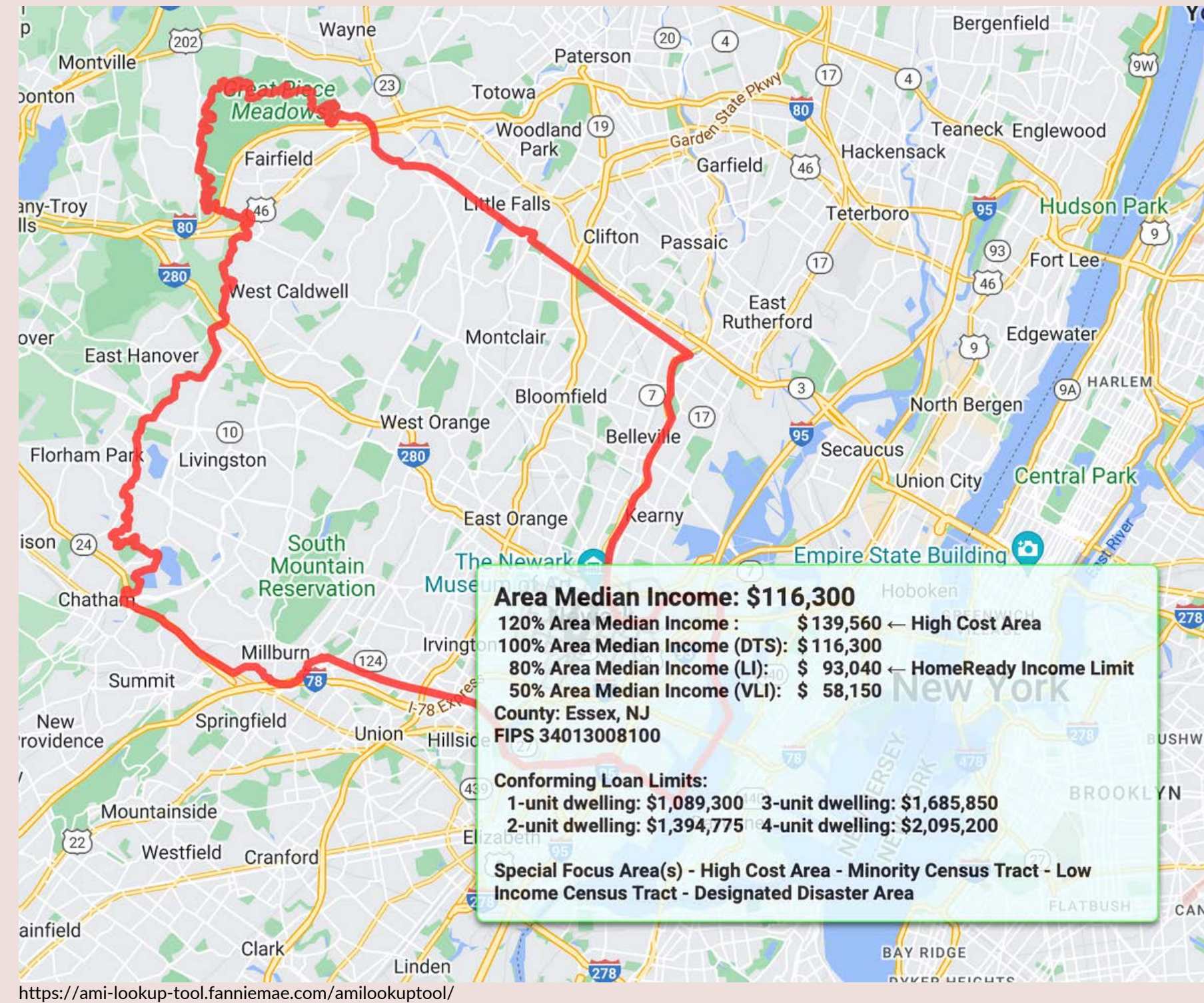
What is the Area Median Income?

The area median income is the midpoint of a region's income distribution.

Why is it important?

The AMI for all cities across the country is defined each year by U.S. Department of Housing and Urban Development (HUD).

To calculate the AMI, HUD uses the metropolitan statistical area as the geographic unit of measurement to determine the “area” or region.



In 2022, the AMI for the Newark, NJ HUD Metro FMR Area was \$115,000.

This reflects the higher incomes in our surrounding suburbs.

Annual Income Limits for the Newark, NJ HUD Metro FMR Area (2022)

HH Size	30% AMI	50% AMI	80% AMI
1 person	\$24,150	\$40,250	\$62,600
2 People	\$27,600	\$46,000	\$71,550
3 People	\$31,050	\$51,750	\$80,500
4 People	\$34,500	\$57,500	\$89,400



City of Newark

Rent Limits (per month) for the Essex County, NJ HMFA Income Limits and Max Rents (2022)

Unit Size	30% AMI	50% AMI	80% AMI
Studio	\$603	\$1,006	\$1,610
One Bedroom	\$646	\$1,078	\$1,725
Two Bedrooms	\$776	\$1,293	\$2,070
Three Bedrooms	\$897	\$1,495	\$2,392



City of Newark

Mount Laurel and the New Jersey Fair Housing Act of 1985

finances that make the housing

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Ethel Lawrence and Peter J. O'Connor at Mrs. Lawrence's house in Mount Laurel, NJ.

Timeline of Fair Share Housing in NJ

1975

New Jersey Supreme Court declares that all New Jersey municipalities are responsible for providing their “fair share” of affordable housing.

1983

Doctrine was upheld with revisions in the New Jersey Supreme Court decision known as Mount Laurel II

1985

NJ Legislature passed the Fair Housing Act and enforcement of the Doctrine to a state agency called the Council on Affordable Housing (COAH).

1999

COAHs stops functioning and issuing any rules for affordable housing

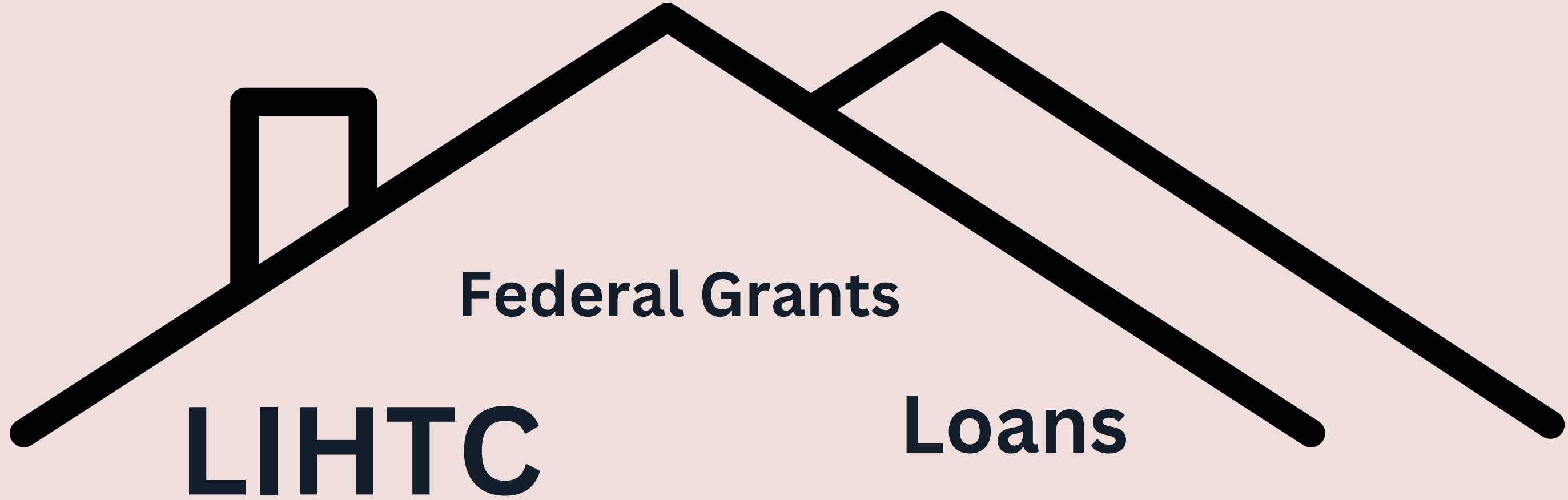
2009

Governor Chris Christie attempts to dismantle COAH. Fair Share Housing sues the State.

2015

NJ Supreme Court ruled in favor of Fair Share and the enforcement of the Mount Laurel Doctrine goes back to the trial court system in a decision known as Mount Laurel IV

How is affordable housing funded?



Federal Grants

LIHTC

Loans

Charitable Foundations

Federal Tax Credits

State Tax Credits

Local Grants

Local Loans

Below Market
Interest Loans

Tax Exempt Bonds

Deferred Development Fees

land donations

Government Programs and Legislation Specific to Individuals with Disabilities

Section 202 (1959) - Provides funding to nonprofit organizations that develop and operate housing for seniors with very low incomes.

Fair Housing Act (1968) protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

Section 504 (1973) - federal law that prohibits discrimination on the basis of disability in federally-assisted programs or activities.

Government Programs and Legislation Specific to Individuals with Disabilities

Americans with Disabilities Act (1990) - The ADA prohibits discrimination against individuals with disabilities in all areas of public life

Olmstead Decision (1999) - found that people with disabilities have a right to receive state-funded services in the community rather than in institutions.

Section 811 (2010) - created new standards for the federally funded affordable, supportive housing program for non-elderly people with disabilities.

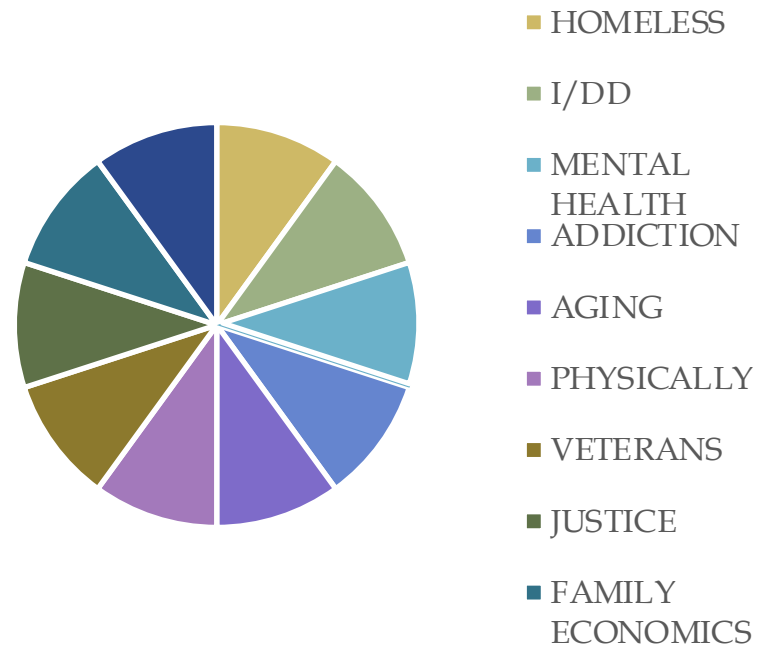
The Home and Community Based Services (HCBS) Final Settings Rule (2014) - is designed so that Medicaid's home and community-based services programs in residential and non-residential settings provide full access to the benefits of community living and offer services in the most integrated settings

Ways to help Individuals with Disabilities and Housing

- **Rental assistance to lower rent burdens**
- **Rezoning to allow greater density**
- **Enforcement of use of federal funds for affordable and accessible housing**
- **Disability design forward thinking in the construction of housing**
- **Creating integrated housing**
- **Supportive housing**



Supportive housing is a model of community housing plus support that helps individuals with disabilities live as independently as possible.





Affordable Housing



- Housing Build with Government Financial Support
- Rents Remain Affordable At Below Fair Market
- Rents are Tiered to Based on % Area Medium Income





The Supportive Housing Association of New Jersey

Finding Affordable Housing



- Affordable Housing Must be Marketed
- Press, Service Organizations, Electronically
- Administrative Agent





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Please submit an application at www.pchomes.org/newhomes for the Princeton Community Village New Rental Apartments Waiting List by **April 14, 2023.**

If you need a paper application, please email PCV@PCHOMES.ORG or call 609-921-1686, x1.

- Princeton Community Village (PCV) is an existing multifamily community. The new building will be located at 2 Holly House Row at PCV.
- Unit amenities include energy efficient central heat and AC, washer and dryer hookups and vinyl flooring throughout.
- PCV is a smoke free community.
- Pets are allowed under certain conditions.
- Community amenities include spacious landscaped grounds, a Clubhouse with meeting space and outdoor seating areas.

Twenty-five new apartments will be available in the spring of 2023; there are 5 – one bedroom apartments, 14 – two bedroom apartments, and 6 – three bedroom apartments. Monthly rents, not including electric and telecommunication utilities, are below:

Apt. Size/ Income	1 Bedroom Apartments	2 Bedroom Apartments	3 Bedroom Apartments
Very Low Income Monthly Rent	\$567	\$653	\$738
Low Income Monthly Rent	\$957	\$1,120	\$1,277
Moderate Income Monthly Rent	\$1,179	\$1,387	\$1,586

Maximum Gross Annual Income/Household Size			
Household Size	Very Low	Low	Moderate
1	\$25,749	\$42,915	\$68,665
2	\$29,428	\$49,046	\$78,474
3	\$33,106	\$55,177	\$88,283
4	\$36,785	\$61,308	\$98,092
5	\$39,727	\$66,212	\$105,940
6	\$42,670	\$71,117	\$113,787

Although any income eligible households may apply, residents & workers of Mercer, Monmouth & Ocean counties will be selected before those of other counties or states.

Minimum Gross Annual Income		
Bedrooms	Income Category	Annual Income
1 Bedroom	Very Low	\$24,742
1 Bedroom	Low	\$39,600
1 Bedroom	Moderate	\$47,160
2 Bedroom	Very Low	\$28,495
2 Bedroom	Low	\$46,345
2 Bedroom	Moderate	\$55,480
3 Bedroom	Very Low	\$32,204
3 Bedroom	Low	\$52,841
3 Bedroom	Moderate	\$63,440

Feb. 2023





Finding Affordable Housing

- Housing Resource Center
<https://nj.gov/njhrc/njhrc>
- Affordable Homes NJ
<https://www.affordablehomesnewjersey.com/>
- Piazza & Associates
<https://www.piazzanj.com/affordable-housing/>





RENTAL ASSISTANCE

- ▣ Housing vouchers are a supplement that assures that a person does not spend more than 30% of their income on rent
- ▣ Voucher pays the balance of rent directly to the property owner
- ▣ Vouchers reserved for individuals of low income





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HOUSING CHOICE VOUCHERS

- ▣ Dept. of Community Affairs (DCA) or Public Housing Authorities
- ▣ Federal Government
- ▣ **Not State Specific**





STATE RENTAL ASSISTANCE VOUCHERS

- ▣ Department of
Community Affairs
Authorities
- ▣ State Funds
- ▣ **NJ Only**





SUPPORTIVE HOUSING CONNECTION

VOUCHERS

- ▣ Intellectual or Developmental Disabilities
- ▣ Mental Health
- ▣ Funded by Dept. of Human Services





SUPPORTIVE HOUSING CONNECTION

VOUCHERS

- ▣ DDD Services, Medicaid, NJCAT Assessment.
- ▣ Support Coordinator
- ▣ Uses DDD Payment Standards (FMRs)
- ▣ Support Coordinator



<https://www.nj.gov/humanservices/ddd/individuals/housing/>





PROJECT VOUCHERS

- ▣ HUD - SRAP -SHC
- ▣ Attached to a Housing Development
- ▣ Voucher stays with Unit or Apartments





PUBLIC HOUSING

- ▣ PUBLIC HOUSING AUTHORITY
- ▣ HUD FUNDED
- ▣ Low Income Housing
- ▣ Families or Aging or Disabled





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<https://resources.hud.gov/>

A screenshot of the HUD Resource Locator website. At the top, there is a navigation bar with several menu items: 'housing', 'Home', 'Human Services', 'SMit1', 'Another Name for...', and 'New York Ho...'. Below the navigation bar is a large map area. The main content area features the HUD logo on the left and the text 'Welcome to the HUD Resource Locator' on the right. Below this, there are six large, blue-bordered buttons arranged in a 2x3 grid. Each button has an icon and text: 1. 'Find Affordable Housing Opportunities Near Me' with an icon of a house and a grid. 2. 'Find a HUD Office Near Me' with the HUD logo. 3. 'Find My Local Public Housing Authority/Agency (PHA)' with an icon of a house. 4. 'Find Homeless Resources Near Me' with an icon of a house and a person. 5. 'Find Affordable Elderly and Special Needs Housing' with an icon of a person's head and a house. 6. 'View All Resources' with a magnifying glass icon containing the word 'ALL'. At the bottom of the page, there are two buttons: 'Launch Tutorial' (orange) and 'Disclaimer' (blue). A small house icon is visible in the bottom right corner of the page.



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Housing Hub

Dashboard x Grant Team Meeting Notes x Inbox (4) - diane.riley@sha... x (13 unread) - dianeriley@... x Supportive Housing Assoc... x Housing Hub - SHA x

shanj.org/housing-hub/

My Applications admin misc Sign in - Google Ac... Deacon housing Home Human Services SMI1 Another Name for... New York Housing... ILO Success Stories... Other bookmarks

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25 Years SHA NJ Supportive Housing Association of New Jersey

HOME SHA NJ MEMBERSHIP POLICY EVENTS **HOUSING HUB** CONTACT SHA

Housing Hub » HOUSING HUB

The Supportive Housing Association of New Jersey is pleased to host this variety of housing resources on our **Housing Hub**. We hope the resources provided in the Housing Hub will encourage and enable individuals and families to establish a home that promotes the utmost independence. These resources run the range of a variety of issues on finding housing, developing housing, supportive services, and more. Please share this information widely and do not hesitate to contact us with your recommendations and additional ideas.

SHA also expresses its deepest gratitude to the **New Jersey Council on Developmental Disabilities** for the initial grant funding to launch the Housing Hub resource page.

Housing Hub

- > Housing Guide
- > Housing Videos
- > Resource Bulletins
- > Resource Guide
- > Housing Navigators
- > Other Resources

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The Supportive Housing Association of New Jersey

<https://www.shanj.org/other-resources/>

Find Housing



The Supportive Housing Association of New Jersey

Affordable Housing Search

New Jersey Housing Resource Center
<https://nj.gov/njhc/find/>

Affordable Housing Online
www.affordablehousingonline.com

Go Section 8
www.gosection8.com

Rentals.com
www.rentals.com

Multiple Service Listing
<http://www.gsmls.com/>

HUD Housing Map Search
<https://apps.hud.gov/apps/section8/step2.cfm?state=NJ%2CNewJersey>

Affordable Housing VOA Search
<https://www.voa.org/find-housing>

CPG&H
<https://www.affordablehomesnewjersey.com/>

Walters Group
<https://www.waltersgroupapartments.com/vcancies/>

Other Resources

SHA Resource Bulletins

Information on both Affordable Housing and Rental Assistance can be found on the SHA website

<https://www.shanj.org/resource-bulletins/>

Eligibility

https://www.hud.gov/sites/documents/DOC_35645.PDF

Reasonable Accommodations

<https://www.govinfo.gov/content/pkg/FR-1998-05-18/pdf/98-13157.pdf>

Small Area FMRs

<https://www.huduser.gov/portal/datasets/fmr/smallarea/index.html>

DHS Published Rent Standards:

<https://www.state.nj.us/humanservices/ddd/documents/published-rent-standards.pdf>





The Supportive Housing Association of New Jersey

THERE'S NO PLACE LIKE HOME



www.shanj.org
diane.riley@shanj.org

