



Building the Foundation: Site Selection Report for Colorful Dreams' First Supportive Housing Community "Home for Hope"



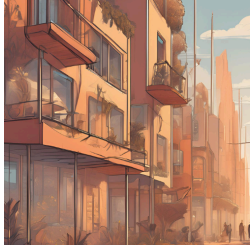
September 01, 2024

Table of Contents

Table of Contents	1
Executive Summary	1
Background:.....	1
Key Recommendations:.....	1
Conclusion:.....	1
Selected Communities	2
Type of Property	3
Use of the Property	4
Property Selection Tool	5
Renting Property	6
Stakeholder Engagement	7
Budget and Financial Planning	8
Financial Viability	9
Funding Sources	13
Economic Development Programs	13
Mercer County.....	13
Burlington County.....	14
State and County Agencies	15
New Jersey.....	15
Mercer County.....	16
Burlington County.....	17
Community Organizations	17
Statewide Organizations	17
National Organizations with New Jersey Presence	18
Local Organizations	19
Mercer County.....	19
Burlington County.....	21
Appendix A: Community Information	24
Appendix B Resources	24

Executive Summary

Background:



Colorful Dreams is dedicated to establishing inclusive, supportive housing that fosters community integration and provides affordable, accessible living spaces for those in need. This report offers a comprehensive analysis of various communities in Mercer and Burlington Counties, focusing on the acquisition of multifamily housing to maximize grant funding and resource access.

Federal, state, and local programs tend to offer greater financial support for multifamily housing projects, this report is developed with the strategic assumption that selecting multifamily housing over single-family homes is in alignment with Colorful Dreams' objectives. This approach enables the organization to qualify for a broader range of grant funding and maximize access to available resources.

Colorful Dreams is committed to securing a property that meets the needs of its future residents, with a focus on affordability, community acceptance, access to public services, proximity to public transportation and healthcare, and safety. This report presents the critical information needed to ensure Colorful Dreams effectively establishes a sustainable housing project that supports its mission.

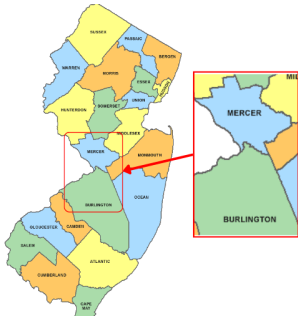
Key Recommendations:

- **Property Focus:** Prioritize multifamily housing units over single-family homes to align with financial support opportunities and enhance long-term sustainability.
- **Target Locations:** Expand the property search to include a wider range of communities, with a focus on East Windsor, Hamilton, Trenton, and West Windsor in Mercer County, as well as Burlington City, Burlington Township, Bordentown City, Bordentown Township, and Pemberton Township in Burlington County.
- **Community Engagement:** Actively seek community feedback to ensure transparency and foster collaboration throughout the property selection process.
- **Financial Planning:** Aim for properties with a Cap Rate of 6-8%, a GRM of 10-12, and a Cash-on-Cash Return of 8-12% to ensure both financial viability and mission alignment.

Conclusion:

By targeting multifamily properties in strategically chosen communities, Colorful Dreams can create sustainable, community-oriented spaces that align with its mission and enhance opportunities for securing necessary funding.

Selected Communities

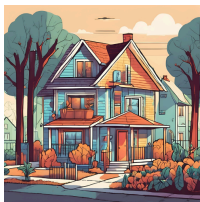


The selected communities are prioritized based on their strengths in alignment with Colorful Dreams' mission, financial viability, and potential for community integration. High-priority locations such as East Windsor, Hamilton, Burlington City, and Pemberton Township offer the best combination of factors for establishing Colorful Dreams' first supportive housing community.

- **East Windsor:**
 - **Strengths:** Strong community support, proximity to healthcare, moderate housing costs, low crime rate, and good public transportation.
 - **Challenges:** Higher cost of living and fewer direct support services compared to larger urban centers.
 - **Priority: High** - The balance of affordability, safety, and access to resources makes East Windsor a top priority for Colorful Dreams.
- **Hamilton:**
 - **Strengths:** Lower crime rates compared to Trenton, good public transportation links, diverse community, and a stable housing market.
 - **Challenges:** Higher median home prices and potentially fewer direct support services within the township.
 - **Priority: High** - The safer environment and strong community infrastructure place Hamilton as a high-priority location, particularly if affordable properties can be identified.
- **Trenton:**
 - **Strengths:** Access to state resources, significant need for supportive housing, and potential partnerships with local organizations.
 - **Challenges:** Higher crime rates, economic challenges, and aging infrastructure in some areas.
 - **Priority: Medium** - Trenton is a strategic choice for its resources and need for supportive housing, but careful selection of safer neighborhoods is essential.
- **West Windsor:**
 - **Strengths:** Access to public transportation, strong community support, and good local amenities.
 - **Challenges:** Higher cost of living and limited affordable housing options.
 - **Priority: Medium** - West Windsor is a desirable location for its quality of life and access to services, but the higher cost of living requires careful financial analysis.
- **Burlington City:**
 - **Strengths:** Opportunity Zones, potential for grant funding, and ongoing economic revitalization efforts.
 - **Challenges:** Limited local support services and higher crime rates in certain areas.

- **Priority: High** - Burlington City offers significant financial incentives, making it a prime candidate for maximizing grant opportunities and economic benefits.
- **Burlington Township:**
 - **Strengths:** Opportunity Zones, stable housing market, and proximity to Burlington City resources.
 - **Challenges:** Similar to Burlington City with fewer local support services.
 - **Priority: High** - The combination of economic incentives and stable housing conditions make Burlington Township a strong candidate.
- **Bordentown City:**
 - **Strengths:** Small-town atmosphere, good public transportation, and proximity to larger urban centers.
 - **Challenges:** Limited local support services and higher costs relative to nearby townships.
 - **Priority: Medium** - Bordentown City is attractive for its community feel and location, but the higher costs and limited services may be a concern.
- **Bordentown Township:**
 - **Strengths:** Affordable housing options, good transportation links, and community-oriented environment.
 - **Challenges:** Limited direct support services.
 - **Priority: Medium** - Bordentown Township offers affordability and accessibility, making it a solid option if other high-priority areas are not feasible.
- **Pemberton Township:**
 - **Strengths:** Opportunity Zones, potential for economic development, and availability of affordable housing.
 - **Challenges:** Limited public transportation and local amenities.
 - **Priority: High** - Pemberton Township's economic incentives and affordability make it a key location to consider, particularly for long-term development opportunities.

Type of Property



Considering Colorful Dreams' mission, long-term financial viability, and the availability of grants and other funding sources, the organization will focus on acquiring the following type of property:

- **Multi-Unit Dwelling:**
 - **Type:** A multi-unit property with 2-6 units, which may be detached or semi-detached.
 - **Buildable Land:** Additionally, properties with buildable land suitable for developing multiple single-family residential units or one or more multi-unit homes will be considered. This allows for future expansion or new construction, supporting the organization's growth. Considerations for land will include:

- **Development Potential:** The land should be suitable for the development of multiple single-family residential units or one or more multi-family unit homes, aligning with Colorful Dreams' mission of providing affordable supportive housing.
- **Zoning:** The land must be appropriately zoned to permit the construction of multiple residential units, whether single-family homes or multi-unit properties.
- **Infrastructure:** The site should have access to essential utilities (water, sewer, electricity) and infrastructure capable of supporting the planned development.
- **Environmental Suitability:** The land should be free from environmental constraints that could hinder development and must comply with local, state, and federal environmental regulations.
- **Community Fit:** The property should be located in a community that supports residential development and aligns with the organization's goals for creating safe, inclusive, and supportive housing environments.
- **Location:**
 - **Communities:** Focus on communities with strong local support services, proximity to public transportation, and access to healthcare services.
 - **Neighborhood:** The home should be situated in a safe, family-friendly neighborhood with low crime rates and strong community ties.
- **Property Features:**
 - **Outdoor Space:** A yard or garden area for recreational use and possible therapeutic activities.
 - **Community Integration:** The property should be in a neighborhood that supports community integration and acceptance of diverse populations.

Use of the Property

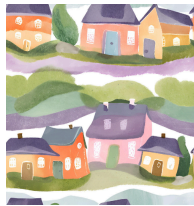


The acquired property will be used in a way that aligns with Colorful Dreams' mission while balancing financial sustainability:

- **Affordable Supportive Housing:**
 - **Set-Aside Unit:** At least one unit will be reserved as affordable supportive housing, featuring a minimum of 3 bedrooms and 2 bathrooms. This unit will cater to residents needing supportive services, offering them a stable and affordable living environment.
 - **Additional Units:** The remaining units on the property may be allocated for additional supportive housing, affordable housing, market-rate rentals, or a mix. This diversified approach helps in serving a broader range of tenants and ensures the financial health of the property.
- **Accessibility and Community Integration:**

- **Design:** The property should be adaptable or pre-designed to accommodate residents with varying needs, including features such as wide doorways, ramps, and accessible bathrooms.
- **Location:** The property should be situated in a community that offers strong local support services, public transportation, and healthcare access, and promotes community integration.

Property Selection Tool



Colorful Dreams should implement a systematic approach, such as the following, to evaluate and select properties that align with Colorful Dreams' mission and financial goals.

Selection Criteria:

- **Affordability:**
 - Weight: 25%
 - Metrics: Purchase price, renovation costs, potential for grant funding.
- **Location Suitability:**
 - Weight: 30%
 - Metrics: Proximity to public transportation, healthcare services, local support organizations, and community acceptance.
- **Financial Viability:**
 - Weight: 20%
 - Metrics: Cap Rate, GRM, Cash-on-Cash Return, and long-term sustainability.
- **Community Fit:**
 - Weight: 15%
 - Metrics: Alignment with community needs, acceptance, and support for residential development.
- **Future Expansion Potential:**
 - Weight: 10%
 - Metrics: Availability of buildable land, zoning regulations, and infrastructure support.

Scoring System:

- Each criterion is scored on a scale of 1-10.
- Multiply the score by the assigned weight.
- Sum the weighted scores to determine the property's overall suitability.

Example:

- Affordability: $7 \times 0.25 = 1.75$
- Location Suitability: $8 \times 0.30 = 2.4$

- Financial Viability: $6 \times 0.20 = 1.2$
- Community Fit: $9 \times 0.15 = 1.35$
- Future Expansion Potential: $5 \times 0.10 = 0.5$
- **Total Score:** 7.2/10

Renting Property



In New Jersey, the rules, laws, and regulations governing rental properties can change depending on the number of rental units a property has. Different statutes and regulations apply to properties based on the number of units, and these variations can affect aspects such as registration requirements, inspections, landlord-tenant responsibilities, and compliance with certain housing standards. For specific guidance, Colorful Dreams will consult with legal experts or the relevant municipal and state agencies to ensure compliance with applicable laws and regulations. Here's an overview of how the number of rental units can impact regulations in New Jersey:

- **Lead-Based Paint Regulations:** All single-family, two-family, and multiple rental dwellings constructed before 1978 or otherwise non-exempt must be inspected every three years or upon tenant turnover where there is no valid lead-safe certification are subject to specific lead-based paint regulations, including lead inspection and remediation requirements under the Lead Safe Certification Program.
- **Single-Family and Two-Family Dwellings**
 - **Registration Requirements:** Owners of single-family and two-family homes (where the owner does not reside in one of the units) are required to register the property with the local municipality.
 - **Rent Control:** Many municipalities in New Jersey have rent control ordinances, but these typically apply to buildings with more than a certain number of units (often three or more). Single-family homes and two-family homes are often exempt from rent control unless otherwise specified by local laws.
 - **Eviction Protections:** The New Jersey Anti-Eviction Act provides certain protections to tenants, but there are different rules for owner-occupied two-family homes, which might have fewer restrictions compared to larger properties.
- **Three or More Rental Units**
 - **Multiple Dwelling Registration:** Properties with three or more rental units are classified as "multiple dwellings" and must be registered with the New Jersey Department of Community Affairs (DCA). The registration must be renewed annually.
 - **Inspections:** Multiple dwellings are subject to inspections by the DCA under the New Jersey Hotel and Multiple Dwelling Law. These inspections are conducted at least once every five years to ensure compliance with health, safety, and building standards.
 - **Rent Control:** Rent control ordinances, if applicable in a municipality, typically apply to buildings with three or more units. Specific rules on rent increases, lease renewals, and tenant rights may vary by municipality.

- **Properties with 25 or More Rental Units**
 - **Affordable Housing Requirements:** In some cases, developments with 25 or more units may be subject to affordable housing requirements under the Fair Housing Act or local ordinances. These regulations could mandate that a percentage of units be set aside as affordable housing.
 - **Additional Compliance Requirements:** Larger properties may also face more stringent fire safety regulations, emergency planning requirements, and may be subject to additional local zoning laws.
- **Key Considerations**
 - **Local Ordinances:** Many regulations vary significantly from one municipality to another, so it's crucial to check local ordinances in addition to state laws.
 - **Tenant-Landlord Rights:** The New Jersey Department of Community Affairs provides resources and guidance on landlord-tenant rights and responsibilities, which can differ based on the size of the property.

Stakeholder Engagement



Colorful Dreams will actively involve stakeholders in the site selection process for its first supportive housing community to ensure transparency, gather valuable insights, and build community support.

Key Stakeholders:

- **Colorful Dreams Board of Trustees:** Decision-making authority; will review and approve site selection.
- **Local Government Officials:** Provide input on zoning, community impact, and access to local resources.
- **Community Organizations:** Offer insights on local needs and potential partnerships.
- **Potential Residents:** Provide feedback on desired amenities and locations.
- **Funding Agencies and Grant Providers:** Ensure the project meets eligibility criteria for funding.

Engagement Strategies:

- **Surveys and Feedback Forms:**
 - Distribute surveys to potential residents and community organizations to gather input on preferred locations, amenities, and services.
- **Community Meetings:**
 - Host town hall meetings in target communities to discuss the project, gather feedback, and address concerns.
- **Focus Groups:**
 - Conduct focus groups with community organizations and potential residents to discuss specific aspects of the housing development, such as accessibility and design.

- **Public Comment Period:**
 - After the Board of Trustees reviews the site selection report, open it up for public comment to gather additional insights and suggestions.
- **Regular Updates:**
 - Provide regular updates to stakeholders via newsletters, social media, and the Colorful Dreams website to keep them informed of the project's progress.

Timeline (From Site Selection):

- **Month 1:** Distribute surveys and feedback forms; begin focus groups.
- **Month 2:** Host community meetings; compile feedback.
- **Month 3:** Public comment period; incorporate feedback into the final decision.

Budget and Financial Planning



Colorful Dreams will establish a comprehensive budget to ensure the successful acquisition, renovation, and initial operation of its first home, while also securing the long-term viability of the property. The budget will cover the purchase price, necessary modifications, and initial operational costs (excluding resident services) to ensure that the home meets the needs of its residents. By strategically leveraging available grants, donations, and financing, Colorful Dreams aims to acquire a property that aligns with its mission and vision.

Preliminary Budget Overview

The following is a preliminary budget outline for Colorful Dreams' first home. A detailed budget will be prepared under separate cover, which will include a breakdown of estimated costs, potential contingencies, detailed funding sources, and a cash flow projection to ensure financial sustainability.

- **Purchase Price:**
 - **Range:** \$250,000 to \$1,000,000
 - **Factors:** This range reflects the anticipated costs based on the location, size, condition, and potential of properties within Burlington and Mercer counties.
- **Renovation/Modification Budget (Existing Structure):**
 - **Accessibility Modifications:**
Allocation: \$50,000 to \$100,000
Purpose: To ensure the property meets all required accessibility standards, making it a safe and welcoming environment for all residents.
 - **Repairs, Renovations, and Alterations:**
Allocation: \$25,000 to \$150,000
Purpose: For general repairs, cosmetic improvements, and renovations that may include expanding or improving living spaces, and installing energy-efficient HVAC systems to enhance the property's comfort and appeal.
- **Operational Budget:**

- **Initial Reserve:**
Allocation: \$20,000 to \$30,000
Purpose: To cover unforeseen expenses such as maintenance, property taxes, and insurance during the initial phase of operation.

Financial Viability



Colorful Dreams will assess the financial viability of the property using key metrics that provide a clear picture of the potential return on investment. These metrics include the Capitalization Rate (Cap Rate), Gross Rent Multiplier (GRM), and Cash-on-Cash Return. By targeting properties with a Cap Rate of 6-8%, a GRM of 10-12, and a Cash-on-Cash Return of 8-12%, Colorful Dreams will ensure the acquisition is both mission-aligned and financially viable. These metrics, combined with a healthy Net Operating Income (NOI) and favorable Break-Even Ratio, will provide a comprehensive framework for evaluating potential investments and their ability to support the organization's goals.

- **Capitalization Rate (Cap Rate)**

- **Definition:** The Cap Rate is a measure used to evaluate the potential return on an investment property. It is calculated by dividing the Net Operating Income (NOI) by the property's current market value or purchase price.
- **Formula:**

$$\text{Cap Rate} = \frac{\text{Net Operating Income (NOI)}}{\text{Current Market Value or Purchase Price}}$$

- **Target Cap Rate:** For Colorful Dreams, a target Cap Rate of **6-8%** is desirable. This range balances the need for financial return with the mission-driven goal of providing affordable supportive housing.
- **Example:** If a property is purchased for \$1,000,000 and generates an NOI of \$70,000 annually, the Cap Rate would be 7%:

$$\text{Cap Rate} = \frac{\$70,000}{\$1,000,000} = 0.07 \text{ or } 7\%$$

- **Implications:** A higher Cap Rate indicates a potentially higher return but may also imply higher risk. A lower Cap Rate suggests a safer investment but with a lower return.
- **Gross Rent Multiplier (GRM)**
 - **Definition:** The GRM is a simple metric used to estimate the value of an investment property based on its rental income. It is calculated by dividing the property's price by its gross annual rental income.

- **Formula:**

$$\text{GRM} = \frac{\text{Purchase Price}}{\text{Gross Income}}$$

- **Target GRM:** A GRM of **10-12** is typically considered reasonable for residential properties in areas with stable demand. This indicates how many years it will take for the property to pay for itself through rental income.
- **Example:** If a property is priced at \$1,000,000 and generates \$100,000 in gross annual rental income, the GRM would be 10:

$$\text{GRM} = \frac{\text{Purchase Price}}{\text{Gross Income}} = 10$$

- **Implications:** A lower GRM indicates a better investment since it suggests that the property will generate enough income to pay off the purchase price more quickly.

- **Cash-on-Cash Return**

- **Definition:** Cash-on-Cash Return measures the return on the actual cash invested, considering the financing structure. It's calculated by dividing the annual pre-tax cash flow by the total cash invested.
- **Formula:**

$$\text{Cash-on-Cash Return} = \frac{\text{Annual Pre-Tax Cash Flow}}{\text{Total Cash Invested}}$$

- **Target Cash-on-Cash Return:** Colorful Dreams should aim for a Cash-on-Cash Return of **8-12%** to ensure that the property not only covers operating costs but also generates a surplus to support future projects.
- **Example:** If the total cash investment (down payment, closing costs, etc.) is \$200,000, and the property generates an annual pre-tax cash flow of \$20,000, the Cash-on-Cash Return would be 10%:

$$\text{Cash-on-Cash Return} = \frac{\$20,000}{\$200,000} = 0.10 \text{ or } 10\%$$

- **Implications:** This metric helps assess the profitability of the property based on the actual cash outlay, important for evaluating the feasibility of leveraging funds through loans or other financing.

- **Net Operating Income (NOI)**

- **Definition:** NOI represents the income generated by the property after operating expenses are deducted, but before taxes and financing costs (e.g., mortgage payments).
- **Formula:**

$$\text{Net Operating Income (NOI)} = \text{Gross Rental Income} - \text{Operating Expenses}$$

- **Target NOI:** Achieving a robust NOI is critical, as it directly influences the Cap Rate and overall financial performance of the property.
- **Example:** If the property generates \$120,000 in gross rental income and has \$50,000 in operating expenses, the NOI would be \$70,000.

- **Break-Even Ratio**

- **Definition:** The Break-Even Ratio (BER) indicates the occupancy level needed to cover operating expenses and debt service. It is calculated by dividing the sum of operating expenses and debt service by the gross potential income.
- **Formula:**

$$\text{Break-Even Ratio} = \frac{\text{Operating Expenses} + \text{Debt Services}}{\text{Gross Potential Income}}$$

- **Target BER:** A BER of **85% or lower** is desirable, meaning that if the property is 85% occupied, it will break even on costs.
- **Example:** If the operating expenses and debt service total \$90,000 and the gross potential income is \$120,000, the BER would be 75%.

- **ROI Sensitivity Analysis**

- **Definition:** A ROI sensitivity analysis will provide a comprehensive view of how the investment's profitability could vary under different scenarios. It will assess how changes in key financial variables: rental income, operating expenses, and occupancy rates affect the return on investment (ROI) for potential properties.
- **Key Variables:**
 - **Rental Income:**
 - **Explanation:** Rental income is the primary revenue source for the property. It is influenced by factors such as market demand, rental rates, and tenant turnover. A fluctuation in rental income directly impacts the property's profitability.
 - **Scenarios:**
 - *Optimistic:* Rental income increases by 5%.
 - *Pessimistic:* Rental income decreases by 5%.
 - **Operating Expenses:**
 - **Explanation:** Operating expenses include costs such as maintenance, property management, insurance, and utilities.

Changes in these expenses can significantly affect the net operating income (NOI) and, consequently, the ROI.

- **Scenarios:**

- Optimistic: Operating expenses decrease by 5%.
- Pessimistic: Operating expenses increase by 10%.

- **Occupancy Rates:**

- **Explanation:** Occupancy rate refers to the percentage of units that are rented out at any given time. Higher occupancy rates result in higher rental income, while lower rates can lead to financial shortfalls.

- **Scenarios:**

- Optimistic: Occupancy rate increases to 95%.
- Pessimistic: Occupancy rate decreases to 85%.

- **Analysis Process:**

- **Base Case Scenario:**

- **Assumptions:** Rental income, operating expenses, and occupancy rates are all at expected levels (e.g., rental income of \$100,000, operating expenses of \$30,000, and an occupancy rate of 90%).
- **ROI Calculation:** The ROI is calculated based on these baseline figures.

- **Optimistic Scenario:**

- **Assumptions:** Rental income increases by 5%, operating expenses decrease by 5%, and the occupancy rate rises to 95%.
- **ROI Impact:** This scenario examines the best-case financial outcome, showing the maximum potential ROI if market conditions improve.

- **Pessimistic Scenario:**

- **Assumptions:** Rental income decreases by 5%, operating expenses increase by 10%, and the occupancy rate drops to 85%.
- **ROI Impact:** This scenario assesses the worst-case financial outcome, illustrating how the ROI would be affected if market conditions worsen.

- **Results Interpretation:**

- **Base Case ROI:** Represents the expected return under normal conditions. This serves as the benchmark for comparison.
- **Optimistic Case ROI:** Demonstrates the potential upside if conditions improve, such as increased demand for rentals or reduced operational costs. A higher ROI in this scenario indicates the investment has strong growth potential.
- **Pessimistic Case ROI:** Shows the potential downside if conditions deteriorate, such as economic downturns or unexpected increases in expenses. A lower ROI here reflects the investment's vulnerability to adverse market conditions.

Funding Sources



In addition to public donations, Colorful Dreams will apply for grants, low-interest loans, and seek community partnerships to support the purchase and renovation costs. Potential funding sources include:

- **Federal Home Loan Bank (FHLB) Affordable Housing Program:**
 - Offers grants for affordable housing projects, including those that support low-income families, seniors, and people with disabilities.
- **HUD Community Development Block Grant (CDBG):**
 - Provides funding for community development projects, including affordable housing and supportive services.
- **New Jersey Housing and Mortgage Finance Agency (NJHMFA):**
 - Offers various funding programs for affordable housing development, including the Special Needs Housing Trust Fund.
- **Low-Interest Loans:**
 - Exploring local and community banks for favorable financing terms.
- **Local Community Foundations:**
 - Explore grants from local community foundations in Mercer and Burlington counties, such as the Princeton Area Community Foundation and the Burlington County Community Foundation.

Economic Development Programs



The following list includes the primary development programs available in Mercer and Burlington counties, NJ. These initiatives are part of ongoing efforts to boost economic growth, create jobs, and improve the quality of life in designated areas.

Mercer County

- **Trenton**
 - **Program:** Urban Enterprise Zone (UEZ)
 - **Managing Agency:** New Jersey Department of Community Affairs (DCA)
 - **Description:** Offers tax incentives to businesses to stimulate economic growth.
 - **Website:** [UEZ Program](#)
 - **Program:** Opportunity Zone
 - **Managing Agency:** U.S. Department of the Treasury
 - **Description:** Encourages investments in low-income communities with tax incentives.
 - **Website:** [Opportunity Zones Program](#)
 - **Program:** HUBZone
 - **Managing Agency:** U.S. Small Business Administration (SBA)

- **Description:** Provides federal contracting opportunities for small businesses in historically underutilized business zones.
 - **Website:** [HUBZone Program](#)
 - **Program:** Neighborhood Revitalization Tax Credit Program (NRTC)
 - **Managing Agency:** New Jersey Department of Community Affairs (DCA)
 - **Description:** Supports revitalization projects in low- and moderate-income neighborhoods.
 - **Website:** [NRTC Program](#)
- **Hamilton Township**
 - **Program:** Opportunity Zone
 - **Managing Agency:** U.S. Department of the Treasury
 - **Description:** Targets low-income census tracts for investment incentives.
 - **Website:** [Opportunity Zones Program](#)
- **West Windsor**
 - **Program:** Transit Village Initiative
 - **Managing Agency:** New Jersey Department of Transportation (NJDOT) & NJ TRANSIT
 - **Description:** Promotes mixed-use development and improved access to public transportation.
 - **Website:** [Transit Village Initiative](#)

Burlington County

- **Burlington City**
 - **Program:** Opportunity Zone
 - **Managing Agency:** U.S. Department of the Treasury
 - **Description:** Encourages private investments in designated low-income areas.
 - **Website:** [Opportunity Zones Program](#)
 - **Program:** Transit Village Initiative
 - **Managing Agency:** New Jersey Department of Transportation (NJDOT) & NJ TRANSIT
 - **Description:** Promotes mixed-use development and improved access to public transportation.
 - **Website:** [Transit Village Initiative](#)
 - **Program:** HUBZone (High St. to Assikunk Creak, Delaware River to Rte. 130)
 - **Managing Agency:** U.S. Small Business Administration (SBA)
 - **Description:** Provides federal contracting advantages to businesses in underutilized zones.
 - **Website:** [HUBZone Program](#)
 - **Program:** Neighborhood Revitalization Tax Credit Program (NRTC)
 - **Managing Agency:** New Jersey Department of Community Affairs (DCA)
 - **Description:** Supports revitalization projects in low- and moderate-income neighborhoods.
 - **Website:** [NRTC Program](#)

- **Mount Holly**
 - **Program:** Urban Enterprise Zone (UEZ)
 - **Managing Agency:** New Jersey Department of Community Affairs (DCA)
 - **Description:** Stimulates economic growth through tax incentives.
 - **Website:** [UEZ Program](#)
 - **Program:** Neighborhood Revitalization Tax Credit Program (NRTC)
 - **Managing Agency:** New Jersey Department of Community Affairs (DCA)
 - **Description:** Supports revitalization projects in low- and moderate-income neighborhoods.
 - **Website:** [NRTC Program](#)
- **Pemberton Township**
 - **Program:** Urban Enterprise Zone (UEZ)
 - **Managing Agency:** New Jersey Department of Community Affairs (DCA)
 - **Description:** Stimulates economic growth through tax incentives.
 - **Website:** [UEZ Program](#)
 - **Program:** Opportunity Zone
 - **Managing Agency:** U.S. Department of the Treasury
 - **Description:** Incentivizes investments in economically distressed areas.
 - **Website:** [Opportunity Zones Program](#)
 - **Program:** HUBZone
 - **Managing Agency:** U.S. Small Business Administration (SBA)
 - **Description:** Provides small businesses in underutilized areas with preferential access to federal contracts.
 - **Website:** [HUBZone Program](#)

State and County Agencies



The following provides a list of New Jersey state, Mercer and Burlington county agencies that manage housing, affordable housing, supportive housing, and related services, including services for adults and individuals with disabilities

New Jersey

- **New Jersey Housing and Mortgage Finance Agency (NJHMFA)**
 - **Address:** 637 South Clinton Avenue, Trenton, NJ 08611
 - **Services:** Administers affordable housing programs, including low-income housing tax credits, mortgage financing for first-time homebuyers, and supportive housing programs. Provides funding and technical assistance to developers and nonprofits. Offers specialized housing programs for seniors and people with disabilities.
 - **Website:** njhousing.gov
- **New Jersey Department of Community Affairs (DCA)**
 - **Address:** 101 South Broad Street, Trenton, NJ 08608

- **Services:** Oversees a wide range of housing programs, including affordable housing development, rental assistance (Section 8), and supportive housing services. Administers the State Housing Trust Fund and the Affordable Housing Trust Fund. Provides supportive services for individuals with disabilities through the Division of Housing and Community Resources.
- **Website:** state.nj.us/dca
- **New Jersey Division of Developmental Disabilities (DDD)**
 - **Address:** 5 Commerce Way, Hamilton, NJ 08691
 - **Services:** Provides supportive housing options, including group homes and supervised apartments, for adults with developmental disabilities. Offers case management, day programs, and employment services to promote independence.
 - **Website:** nj.gov/humanservices/ddd
- **New Jersey Division of Mental Health and Addiction Services (DMHAS)**
 - **Address:** 5 Commerce Way, Hamilton, NJ 08691
 - **Services:** Provides supportive housing programs for individuals with mental health and substance use disorders. Manages housing vouchers and supportive services for eligible residents.
 - **Website:** nj.gov/humanservices/dmhas

Mercer County

- **Mercer County Housing and Community Development Office**
 - **Address:** 640 South Broad Street, Trenton, NJ 08650
 - **Services:** Manages affordable housing programs, including the Home Improvement Program, and administers Community Development Block Grants (CDBG). Provides assistance to low- and moderate-income households. Offers programs specifically designed for seniors and individuals with disabilities.
 - **Website:** mercercounty.org
- **Mercer County Board of Social Services**
 - **Address:** 200 Woolverton Street, Trenton, NJ 08611
 - **Services:** Provides housing assistance, including emergency shelter, rental assistance, and supportive housing services for low-income residents. Offers welfare, Medicaid, and other social services. Provides specialized services for adults with disabilities, including case management and support for independent living.
 - **Website:** mercercounty.org
- **Trenton Division of Housing and Economic Development**
 - **Address:** 319 East State Street, Trenton, NJ 08608
 - **Services:** Administers affordable housing programs, homeownership assistance, and neighborhood revitalization projects within the City of Trenton. Manages housing rehabilitation and development projects, including those that cater to adults with disabilities and seniors.
 - **Website:** trentonnj.org

Burlington County

- **Burlington County Department of Human Services**
 - **Address:** 795 Woodlane Road, Westampton, NJ 08060
 - **Services:** Coordinates housing assistance programs, including emergency shelter, rental assistance, and supportive housing for individuals and families in need. Oversees various social services for residents. Provides specialized services for adults with disabilities, including housing support and case management.
 - **Website:** co.burlington.nj.us
- **Burlington County Community Development Program**
 - **Address:** 49 Rancocas Road, Mount Holly, NJ 08060
 - **Services:** Administers Community Development Block Grants (CDBG) and HOME Investment Partnership Programs to support affordable housing development, home rehabilitation, and neighborhood improvements. Offers programs and resources for residents with disabilities.
 - **Website:** co.burlington.nj.us
- **Mount Holly Municipal Utilities Authority (MUA)**
 - **Address:** 300 Rancocas Road, Mount Holly, NJ 08060
 - **Services:** Provides affordable housing opportunities through the Mount Holly Affordable Housing Program. Offers rental and homeownership assistance for low- and moderate-income households, including accommodations for individuals with disabilities.
 - **Website:** mhmu.com

Community Organizations



The following community organizations represent resources within Mercer and Burlington counties that can support Colorful Dreams' mission to provide affordable and supportive housing. They offer a wide range of services, including housing assistance, social services, community development, and more, which are essential in the site selection and community integration process. *Indicates HUD Certified Home Counseling Agency.

Statewide Organizations

- **Housing and Community Development Network of New Jersey (HCDNNJ)**
 - **Description:** HCDNNJ is a statewide association of community development corporations, individuals, and other organizations that support the creation of affordable housing, economic opportunities, and vibrant communities. The organization provides advocacy, training, and resources to its members.
 - **Website:** hcdnnj.org
- **Supportive Housing Association of New Jersey (SHA)**
 - **Description:** SHA is a statewide nonprofit organization dedicated to increasing the availability of affordable, permanent supportive housing for people with

special needs. The organization provides advocacy, education, and resources to support the development of supportive housing.

- **Website:** shanj.org
- **New Jersey Association of Community Providers (NJACP)**
 - **Description:** NJACP is a statewide association that represents providers of services to people with intellectual and developmental disabilities. The organization advocates for high-quality services, including supportive housing, and provides resources and training for service providers.
 - **Website:** njacp.org
- **New Jersey Coalition to End Homelessness (NJCEH)**
 - **Description:** NJCEH advocates for policies and programs that aim to end homelessness in New Jersey. The coalition works with nonprofits, government agencies, and community organizations to develop and support affordable housing initiatives, including supportive housing.
 - **Website:** njceh.org
- **Corporation for Supportive Housing (CSH) New Jersey**
 - **Description:** CSH is a national organization with a New Jersey branch that provides advocacy, financing, and technical assistance for the development of supportive housing. CSH works with local organizations to create housing solutions for vulnerable populations, including those with disabilities or facing homelessness.
 - **Website:** csh.org
- **The Arc of New Jersey**
 - **Description:** The Arc of New Jersey is the state's largest organization advocating for and providing services to individuals with intellectual and developmental disabilities. The organization supports the development of supportive housing and promotes policies that enhance community living and inclusion.
 - **Website:** arcnj.org
- **New Jersey Housing Resource Center (NJHRC)**
 - **Description:** NJHRC is an online resource that helps individuals and organizations find affordable and accessible housing in New Jersey. The center also provides information on supportive housing programs and resources for people with special needs.
 - **Website:** njhrc.gov
- **Fair Share Housing Center**
 - **Description:** Fair Share Housing Center is a nonprofit organization that advocates for fair and affordable housing policies in New Jersey. The organization works to ensure that low- and moderate-income families, as well as individuals with disabilities, have access to decent, affordable housing.
 - **Website:** fairsharehousing.org

National Organizations with New Jersey Presence

- **National Low Income Housing Coalition (NLIHC)**

- **Description:** NLIHC is a national organization dedicated to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes. They work with New Jersey organizations to advocate for affordable and supportive housing solutions.
- **Website:** nlihc.org
- **National Alliance on Mental Illness (NAMI) New Jersey**
 - **Description:** NAMI New Jersey advocates for individuals with mental illness and their families, providing support, education, and advocacy. They promote the development of supportive housing options that meet the needs of individuals with mental health challenges.
 - **Website:** naminj.org
- **National Housing Trust (NHT)**
 - **Description:** NHT is a nonprofit organization focused on preserving and creating affordable housing across the United States. They offer financial and technical assistance to New Jersey organizations working to develop supportive housing.
 - **Website:** nhtinc.org

Local Organizations

Mercer County

- **HomeFront NJ***
 - **Address:** 1880 Princeton Avenue, Lawrenceville, NJ 08648
 - **Services:** Provides housing assistance and support services to families in need. Programs include job training, childcare, and educational services. Provides emergency shelter, transitional housing, and permanent supportive housing for families and individuals experiencing homelessness. Offers comprehensive supportive services, including case management, job training, and childcare.
- **Mercer County Board of Social Services**
 - **Address:** 200 Woolverton Street, Trenton, NJ 08611
 - **Services:** Offers a range of services, including housing assistance, welfare, food stamps, and Medicaid.
- **Oaks Integrated Care**
 - **Address:** 314-316 E. State Street, Trenton, NJ 08608
 - **Services:** Provides behavioral health, housing, and social services to individuals and families. Offers supportive housing programs for those with mental health challenges.
- **Arm in Arm**
 - **Address:** 123 East Hanover Street, Trenton, NJ 08608
 - **Services:** Provides housing stability services, emergency financial assistance, and food security programs.
- **Catholic Charities, Diocese of Trenton***
 - **Address:** 383 West State Street, Trenton, NJ 08618
 - **Services:** Offers a range of social services, including housing assistance, mental health services, and support for vulnerable populations. Operates supportive

housing programs, including group homes and apartment-based housing for individuals with mental health challenges and other special needs.

- **Better Community Housing of Trenton***
 - **Address:** 802 East State Street, Trenton, NJ 08609
 - **Services:** Provides affordable housing options and supportive services to low-income families in Trenton.
- **The Rescue Mission of Trenton**
 - **Address:** 98 Carroll Street, Trenton, NJ 08609
 - **Services:** Offers emergency shelter, transitional housing, and support services for the homeless.
- **Princeton Community Housing**
 - **Address:** 245 Nassau Street, Princeton, NJ 08540
 - **Services:** Provides affordable rental housing and related services for low- and moderate-income individuals and families in Princeton.
- **Mercer Alliance to End Homelessness**
 - **Address:** 120 John Street, Suite 3, Princeton, NJ 08542
 - **Services:** Coordinates community efforts to prevent and end homelessness in Mercer County.
- **Isles, Inc.**
 - **Address:** 10 Wood Street, Trenton, NJ 08618
 - **Services:** Provides housing counseling, financial literacy, foreclosure prevention, and first-time homebuyer programs.
- **Community Options, Inc.**
 - **Address:** 16 Farber Road, Princeton, NJ 08540
 - **Services:** Offers residential programs, including group homes, for individuals with developmental disabilities. Provides supportive services to promote independent living and community integration.
- **Project Freedom**
 - **Address:** 223 Hutchinson Road, Robbinsville, NJ 08691
 - **Services:** Develops and manages barrier-free housing for individuals with disabilities. Offers supportive housing options, including rental apartments with onsite services.
- **The Arc Mercer**
 - **Address:** 180 Ewingville Road, Ewing, NJ 08638
 - **Services:** Provides residential services, including group homes and supported living, for individuals with intellectual and developmental disabilities. The Arc Mercer offers a variety of supportive services, including life skills training, vocational programs, and recreational activities, aimed at promoting independence and community integration.
- **Enable, Inc.**
 - **Address:** 13 Roszel Road, Suite B110, Princeton, NJ 08540
 - **Services:** Provides residential services, including group homes and supported apartments, for individuals with disabilities. Enable offers personalized support, including life skills training, employment services, and recreational activities.
- **SERV Behavioral Health System, Inc.**

- **Address:** 20 Scotch Road, Ewing, NJ 08628
- **Services:** Offers a variety of supportive housing options, including group homes and supervised apartments, for individuals with mental health challenges and developmental disabilities. Provides integrated care with therapeutic and case management services.
- **Visitation Home**
 - **Address:** 2220 Spruce Street, Ewing, NJ 08638
 - **Services:** Operates supportive housing for adults with developmental disabilities in a faith-based, family-like environment. Provides personalized care, life skills training, and community activities.
- **Jewish Family & Children's Service of Greater Mercer County (JFCS)**
 - **Address:** 707 Alexander Road, Suite 102, Princeton, NJ 08540
 - **Services:** Offers supportive housing services for seniors and individuals with disabilities, including case management, counseling, and assistance with daily living activities.

Burlington County

- **Burlington County Board of Social Services***
 - **Address:** 795 Woodlane Road, Mount Holly, NJ 08060
 - **Services:** Offers housing assistance, welfare, Medicaid, and food stamps to residents of Burlington County.
- **Habitat for Humanity of Burlington and Mercer Counties**
 - **Address:** 530 Route 38 East, Maple Shade, NJ 08052
 - **Services:** Builds and renovates affordable homes for low-income families and provides homeownership education.
- **Christian Caring Center**
 - **Address:** 378 Lakehurst Road, Browns Mills, NJ 08015
 - **Services:** Provides emergency shelter, food, and clothing to those in need. Also offers transitional housing and case management services.
- **Delaware Valley Baptist Church Community Development Corporation**
 - **Address:** 493 Beverly Rancocas Road, Willingboro, NJ 08046
 - **Services:** Offers affordable housing programs, homeownership counseling, and community development initiatives.
- **Moorestown Ecumenical Neighborhood Development (MEND)**
 - **Address:** 99 East Second Street, Moorestown, NJ 08057
 - **Services:** Develops and manages affordable housing for low- and moderate-income families, seniors, and individuals with disabilities.
- **The Extended Hand Ministries**
 - **Address:** 275 Holeman Street, Mount Holly, NJ 08060
 - **Services:** Provides emergency shelter, transitional housing, and supportive services for the homeless and those at risk of homelessness.
- **Burlington County Community Action Program (BCCAP)***
 - **Address:** 718 Route 130 South, Burlington, NJ 08016

- **Services:** Offers a variety of services, including housing assistance, weatherization programs, and energy assistance for low-income families.
- **Legacy Treatment Services**
 - **Address:** 795 Woodlane Road, Westampton, NJ 08060
 - **Services:** Provides mental health, behavioral health, and supportive housing services. Focuses on individuals with mental health challenges.
- **Women's Opportunity Center**
 - **Address:** 795 Woodlane Road, Suite 301, Mount Holly, NJ 08060
 - **Services:** Offers job training, employment services, and support for women transitioning back into the workforce.
- **Beverly Housing Authority**
 - **Address:** 1015 Pine Street, Beverly, NJ 08010
 - **Services:** Manages public housing and provides rental assistance to low-income families in Beverly City.
- **The Affordable Homes Group***
 - **Address:** 1841 Burlington-Mount Holly Road, Westampton, NJ 08060
 - **Services:** Specializes in the development of affordable housing, housing counseling, and supportive housing for individuals with special needs.
- **Oaks Integrated Care***
 - **Address:** 770 Woodlane Road, Suite 16, Mount Holly, NJ 08060
 - **Services:** Offers housing and supportive services for individuals with mental health needs, including permanent supportive housing and case management. Provides supportive housing, including group homes, for individuals with mental health needs and developmental disabilities. Offers case management, life skills training, and community integration services.
- **The Arc of Burlington County**
 - **Address:** 115 East Broad Street, Burlington, NJ 08016
 - **Services:** Operates group homes and supported living arrangements for individuals with intellectual and developmental disabilities. Provides 24/7 support, life skills training, and recreational activities.
- **Bancroft**
 - **Address:** 1 Burr Court, Burlington, NJ 08016
 - **Services:** Offers residential services, including group homes, for individuals with autism, intellectual, and developmental disabilities. Provides individualized support and therapeutic services.
- **Legacy Treatment Services**
 - **Address:** 795 Woodlane Road, Westampton, NJ 08060
 - **Services:** Provides supportive housing programs, including group homes, for individuals with mental health disorders and substance use challenges. Offers integrated care with a focus on recovery and independent living.
- **Devereux Advanced Behavioral Health New Jersey**
 - **Address:** 600 Mt. Holly Bypass, Lumberton, NJ 08048
 - **Services:** Provides residential and community-based services, including group homes, for individuals with intellectual and developmental disabilities. Offers therapeutic programs, life skills training, and vocational support.

- **Allies, Inc.**
 - **Address:** 1262 Whitehorse-Hamilton Square Road, Suite 101, Hamilton, NJ 08690
 - **Services:** Offers residential programs, including group homes and supportive apartments, for individuals with disabilities. Allies, Inc. focuses on community integration, independent living, and person-centered support.
- **New Jersey Mentor**
 - **Address:** 100 Horizon Center Boulevard, Suite 200, Hamilton, NJ 08691
 - **Services:** Provides residential and community-based services, including group homes, for individuals with intellectual and developmental disabilities, as well as those with complex medical needs. Offers personalized care, therapeutic support, and community integration programs.

Appendix A: Community Information

Appendix B Resources

[Click Here for Appendices](#)