

2006 INNOVATIONS AWARDS PROGRAM

APPLICATION

Deadline: March 4, 2006

INSTRUCTIONS: Complete and submit this document electronically if possible, preferably in Microsoft Word format (.doc or rtf). This application is also available at www.csg.org, in the Programs section. Determine the appropriate "Change Driver" from the enclosed matrix and indicate that in the appropriate space listed below. Keep in mind that the matrix is only meant to show potential relationships between change drivers, trends and issues, and is not exhaustive. **Be advised that CSG reserves the right to use or publish in other CSG products and services the information that you provide in this Innovations Awards Program Application. If you object to CSG potentially using or publishing the information contained in this application in other CSG products and services, please advise us in a separate attachment to your program's application.**

ID #: 06-E-08NJ

Change Driver: *Information Revolution*

State: *New Jersey*

1. **Program Name:**
New Jersey Housing Resource Center (HRC)
2. **Administering Agency**
New Jersey Housing and Mortgage Finance Agency
3. **Contact Person (Name and Title)**
Marge Della Vecchia, Executive Director
4. **Address**
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www.nj-hmfa.com

9. **Please provide a two-sentence description of the program.**

The New Jersey Housing Resource Center (HRC) is a free, online housing information clearinghouse. In addition to a continuously updated and searchable housing registry, the HRC contains an information and links section that serves the housing continuum from renters to homebuyers, landlords to developers.

10. How long has this program been operational (month and year)? **Note: the program must be between 9 months and 5 years old on March 4, 2006 to be considered.**

The HRC was publicly launched in June 2005.

11. **Why was the program created? What problem[s] or issue[s] was it designed to address? Indicate how the program applies to the “change driver” that you listed above.**

Prior to the development of the Housing Resource Center (HRC), New Jersey lacked a statewide registry of affordable and accessible housing units. The state’s previous system was a bureaucratic nightmare for property owners, consumers and managers. In short – there was no rational way for someone in need of affordable housing to find a unit. In New Jersey, where affordable housing is in high demand but in relatively low supply, it is essential that we design and provide a mechanism and realistic forum for our residents to find housing in this state.

The New Jersey Housing and Mortgage Finance Agency (HMFA) partnered with the New Jersey Department of Human Services, Division of Disability Services (DHS-DDS) to develop this essential registry of affordable units. In addition, knowing that many of our residents also required accessibility features (including handicapped features or other improvements necessary for people with disabilities), we included a way to search for affordable units that were also *accessible*. Through this collaboration, the HRC was created.

The HRC is a free, online registry of affordable and accessible housing units available throughout New Jersey. It is free to both users searching for housing, and landlords and property owners posting available units. The HRC represents many aspects of the Information Revolution change driver.

Perhaps chief among the qualities of the HRC is that empowers citizens. The state’s system prior to the HRC relied on the State to control finding a match for residents in search of affordable and/or accessible housing. This system had year’s worth of backlogged information, never a good way to match those in need of housing with available units. Knowing we could do better, the HRC begins by giving control back to the user.

The HRC organizes available housing units in an easy to search format, with a variety of criteria tailored to those searching for affordable and accessible housing. Complete

contact information as well as photos of the units (where available) are provided in the search results. Further empowering the HRC user, the system provides a private venue for citizens searching for housing with specific needs. In short, the user can search according to their needs – but does not have to reveal any personal information, thereby protecting their rights and individuality.

The HRC goes beyond listing housing. Within the website, there are links and an Information Section that provides the user with a list of relevant information and “links” that renters and homebuyers might need to access in the process of home ownership, renting a home or obtaining other government services. The information ranges from New Jersey tenant law to how to deal with credit issues. As the HRC is a constantly changing and up to date “housing tool kit”, users are welcome to provide feedback, including additional links that may not be listed, to the HRC.

The HRC is an excellent example of efficient government operations. So often, in today’s governmental settings, Agencies or Departments are quick to draw the lines of what they can and will do and what they won’t. The story of the HRC is *The Other Story*. It is the story of separate and distinct agencies and departments collaborating and sharing resources and information to provide essential services to the residents of New Jersey. Not just our individual constituencies – but all of the residents of NJ. The result of this collaboration was to create a useful, up to date, easy to use, streamlined website. Further, HRC also worked closely with and relied on non-government entities to assist and be an important part of this system. We reached out to the United Way of New Jersey, who serves many of the same populations as HMFA, DCA and DHS for their assistance. We have incorporated the United Way’s NJ-211 information call center as part of the Housing Resource Center, so people who are searching for housing but do not have access to the Internet can simply call 211 to access the HRC.

To ensure that the HRC’s listings are as comprehensive as possible, the HMFA has mandated that all affordable units financed by the HMFA must be listed on the HRC. Over the past four years, HMFA has provided financing for in excess of 23,000 units of housing. It is anticipated that the requirement for listing the unit on the HRC will provide an additional 3,000 available units per year for the HRC.

12. Describe the specific activities and operations of the program in chronological order.

Our first step was to research HRC type tools in other States across the country to learn about any ‘best practices’. With few exceptions, we found that existing HRC’s had one or two of our minimal requirements but not the variety we were looking for. One such product was provided by a non-profit organization, Socialserve.com. From their Charlotte, NC offices, Socialserve maintains online housing registries for several states and cities. Their product included all of the features identified as essential plus they operated a toll free call center. After conducting the research we determined we would seek to collaborate with a firm but modify their existing searchable registry to

suit our needs. A Request for Proposal was issued and proposals were received and reviewed and the much more qualified and less expensive Socialserve was hired.

Concurrent to the research efforts described above, we conducted 8 focus groups with consumer advocates and non-profits representing the following disability populations: Physical disability, Developmental disability, Visually impaired and hard of hearing, Mental Health, Homeless, Prisoner Re-entry, Frail and Elderly, HIV/AIDS. We told the focus groups of our intention to build an HRC and asked each participant to review several existing HRC's prior to the meeting and share their likes and dislikes. This exercise was extremely worthwhile; collectively, the groups identified 19 important features that were not available on existing HRC's. Of these 19 features, 17 of them became development requirements in our RFP.

As a result of the recommendations of these focus groups, Socialserve was contracted to add 66 disability related search criteria, including architectural specifications and drawings next to such criteria. We also had Socialserve add a Median Income Calculator that calculates a family's MFI, what 30% of their MFI is, and then return units in a specified municipality or region that are at or below 30% of that MFI. Socialserve added definitions next to confusing terms such as "Tax Credit Property" and "Sliding Scale". The goal was to make the HRC easy, understandable and user friendly.

Our next step was to recruit landlords to post available units. An introductory letter describing the HRC was sent to all Section 8 landlords throughout the State. We met with the 14 largest Public Housing Authorities in the State and they sent letters to all of their Section 8 landlords. We worked with several of the leading landlord associations in the State. In total, we sent out letters to 30,000 landlords representing 80,000 units.

One drawback to the Socialserve product was that any user, without regard to where they lived, first had to log on to the Socialserve homepage to select their region before performing a search for an apartment. We wanted to use the Socialserve registry but for it to have the look and feel of our States' web page. To create this seamless transition, our agency designed and hosted the HRC homepage using our States' branding. Socialserve then placed the same branding at the top and bottom of their search engine. Thus, a user who selected "Find Housing" from our homepage is actually using the Socialserve search engine, with the familiar look of the State of New Jersey's home page.

The design of the homepage is a critical part of any web site. For consumers to benefit from our service we knew the homepage must have a dynamic design and feel uncluttered while informing users of the great features in an easy to navigate format. Of additional importance to us, our site needed to meet web standards for usability by persons with disabilities. Lastly, our entire site would be available in both English and Spanish. This meant translating all of the text on the homepage into Spanish as well as all of the link headings. For all of these reasons, great time, effort and care

was taken to design the home page and its operations in a way that would be appropriate and useful.

13. Why is the program a new and creative approach or method?

Low income and disabled persons have fewer housing options than persons without these limitations. The HRC specifically expands the choices available to both of these populations, and it also presents these choices in a highly detailed, informative and easy to understand format. Profiles of each unit include pictures, maps, and responses to over 90 property-defining criteria.

The HRC allows the consumer to process information in four ways that distinguish this housing search process from traditional methods like searching through newspaper classifieds.

1. Consumers can review units without leaving home.

Imagine the labor and stress experienced by a person who is confined to a wheel chair in their search for housing. Using traditional methods, they would have to basically “cold call” newspaper ads to determine if the unit had accessibility features. If the landlord says it does, the consumer would then need to visit the house – an arduous experience especially if the consumer must conduct 9 or 10 visits to find the house that suits them.

Contrast the above experience with a search on the HRC. Disabled persons can perform housing searches using 21 accessibility search criteria. The consumer can, for example, search for all units in Cherry Hill with “Doorways that are 32” or wider” and have “Kitchen Counters with a minimum knee clearance of 27.” The consumer can see pictures of the unit as well as create a map to determine, among other things, how far the unit is from public transportation. This information enables the consumer to narrow down their options to 3 probable contenders. When the consumer goes out to tour the units, they will be equipped with the knowledge of an informed consumer.

2. Consumers can compare and contrast.

The consumer can examine the responses to 90 search criteria of any 4 units in a side-by side comparison.

3. Median Family Income (MFI) Calculator

By using the MFI Calculator, consumers have the option to search for housing based on their income rather than by the housing amenities they seek. The Federal Government has determined that U.S. residents should not pay more than 29% of their income on housing. The MFI Calculator figures out what the users income is, what 29% of their income is, and then shows them the available housing that costs at or below 29% of their income.

4. Mapping Feature

While each property profile contains a link that shows the unit on a map, consumers can also see a birds-eye view of all the available units in the area they

are searching in. All available units that meet with their search criteria are marked with a red balloon on a map of the area. By clicking on any of the red balloons, the consumer can then see the corresponding property profile.

14. What were the program’s start-up costs? (Provide details about specific purchases for this program, staffing needs and other financial expenditures, as well as existing materials, technology and staff already in place.)

Description	Role/Purpose	Cost
Internal (HMFA) Staffing	Manage the relationship between HMFA, DDS, Socialserve. Recruit Landlords to list on HRC. Supervise development of webpage design and marketing materials. Organize kick-off events. Build partnerships with complimentary organizations and departments. Create and execute marketing plan.	\$49,688
Vendor (Socialserve) Development	Build the HRC to NJ’s specifications. Update and modify when necessary.	\$37,000
Marketing		
Outreach	Stationery and postage to mail out letters to 50,000 NJ landlords telling them about the HRC.	\$20,000
Advertising	Cost of attending 7 conventions. Creating convention signage. Printing HRC print literature	\$20,000
Equipment	Computer for HMFA Staff	\$5,000
Administration	Office and Human Resources for HMFA Staff	\$13,000
TOTAL COST		\$144,688

Existing staff already in place includes: Web developers to create the HRC homepage. Procurement staff to help with the writing and execution of the contract with Socialserve. Staff with Special Needs expertise to articulate some of the modifications HMFA was requesting of Socialserve. Facility Staff to help plan kick-off event. Graphic Designers to help create print literature.

15. What are the program’s annual operational costs?

Description	Cost
Internal (HMFA) Staffing	\$66,250
Vendor (Socialserve)	
Development	\$35,000
Operations	\$80,000
Marketing	
Outreach	\$10,000
Advertising	\$15,000
Equipment	0
Administration	\$21,000
TOTAL COST	\$227,250

16. How is the program funded?

The Start-up, Year 1 and part of Year 2 costs have been funded through a Real Choice Systems Change Grant awarded to DHS-DDS by the U.S. Department of Health and Human Services. Beginning in Year 2, the HRC will be funded by contributions from DHS-DDS, HMFA and the New Jersey Department of Community Affairs.

17. Did this program require the passage of legislation, executive order or regulations? If YES, please indicate the citation number.

The HRC did not require the passage of legislation, an executive order or new regulations.

18. What equipment, technology and software are used to operate and administer this program?

The application is Web-based and developed with a bias to Open Source technologies due to the stability and thoroughly tested capacity for high volume applications. The service is coded in XHTML, CSS and fully Section 508 and AAA compliant for accessibility throughout the search path on the front end.

The service is served to browsers via Apache and jBoss and the back end processing is handled through a hybrid compilation of Python, Java and Cheetah. All of this combines to produce a high-access, high-speed service and the development cost stays low due to the use of Open Source languages and technologies.

19. To the best of your knowledge, did this program originate in your state? If YES, please indicate the innovator's name, present address, telephone number and e-mail address.

The Housing Resource Center did not originate in New Jersey.

20. Are you aware of similar programs in other states? If YES, which ones and how does this program differ?

Several other states do have a housing resource center, including Arizona and Colorado, however the NJ Housing Resource Center differs from all non-Socialserve sites in one or more of the following ways:

- NJHRC operates toll-free call centers to assist consumers without access to a computer.
- NJHRC continuously updates the availability status of listed properties.
- NJHRC includes both affordable housing and housing with accessibility features.
- NJHRC offers both rental and for-sale housing.
- NJHRC includes all types of available housing including private market, Section 8 (voucher and project based) and inclusionary development.
- NJHRC includes an Agency Search Feature.

The NJHRC is different from other Socialserve sites in that in that it:
Has a distinct homepage that gives the user the feeling that they are within the State of NJ web province and not looking on the site of an outside vendor. Has the highest number of listed units, participating landlords, number and percentage of units which have at least one accessibility feature and searches performed by consumers. It also enjoys the quickest turnover in units removed because they have been rented and then replaced with new, vacant units.

21. Has the program been fully implemented? If NO, what actions remain to be taken?

YES

22. Briefly evaluate (pro and con) the program's effectiveness in addressing the defined problem[s] or issue[s]. Provide tangible examples.

The HRC has proven to be an effective tool to search for and locate affordable and accessible housing units. In less than one year, the HRC has achieved the following:

1. Over 500,000 searches (not hits) for housing performed since June 21, 2005 (HRC's Public Launch.)
2. 1,200 rental units currently available (as of February 21, 2006)
3. Of these 1,200 units, 406 of them have at least one accessibility feature
4. 5,500 units advertised on the HRC have now been rented
5. 103 for-sale properties available as of February 21, 2006

23. How has the program grown and/or changed since its inception?

Initially, the HRC only listed rental units. Today it includes for-sale as well. In the first three months, the HRC experienced about 1,500 searches a day. Since then, this average rises daily. Today the average is around 5,000 searches per day.

24. What limitations or obstacles might other states expect to encounter if they attempt to adopt this program?

States like Colorado with one major city will have a much easier time recruiting landlords than states like NJ with many medium sized cities. This is because Public Housing Authorities (PHA's) are the most efficient vehicles to reach landlords. In states like Colorado, the HRC manager needs to work with fewer PHA's whereas in states like New Jersey the HRC manager needs to seek the cooperation of 109 PHA's.

Return a completed application electronically to innovations@csg.org or mail the paper copy to:

CSG Innovations Awards 2006

The Council of State Governments

2760 Research Park Drive, P.O. Box 11910

Lexington, KY 40578-1910

Deadline: All original applications must be received by March 4, 2006 to be considered for a 2006 Innovations Award.