

BuildNJ Program



Executive Summary



The Housing and Community Development Network of NJ (the Network), with the support of NJ's Department of Community Affairs (DCA), recently completed the third cohort of our BuildNJ (formerly JumpStart) program providing comprehensive training and certification for quality affordable housing production. Targeted primarily at nonprofit community developers (with a focus on Black, Indigenous, People of Color (BIPOC) developers) BuildNJ is an intensive, multi-session series of workshops focused mainly on the development of affordable homeownership projects designed to help close NJ's racial wealth gap by building development capacity at organizations looking to address the issues of housing affordability and the racial wealth gap. Supported by the NJ Affordable Housing Trust Fund's Innovation Fund, BuildNJ's first 2 years/3 cohorts included 96 participants (with 64 completing all coursework and receiving certificates) from 61 organizations across the state. The extremely diverse group of program participants were from a wide range of organizations representing established non-profit organizations; BIPOC, for-profit developers looking to give back to their community; municipal employees looking to expand their knowledge; and grass roots non-profits looking to add affordable housing development to their skill set. The unique perspectives, talents, and experiences of the program participants were an integral part of what turned out to be a dynamic learning experience.

Executive Summary

The BuildNJ curriculum utilized affordable housing development and industry experts to serve as trainers and consultants, ensuring that program participants received comprehensive training and information. Guest speakers included architects, building contractors, environmental engineers, land use attorneys, real estate brokers, HUD Certified housing counselors, and non-profit developers, among others. BuildNJ led participants through all phases of the development process including planning, acquisition, community engagement, financing, subsidies, construction, affirmative marketing, project management and more. Now armed with the knowledge and information BuildNJ provided, program participants have **completed or have in their development pipelines at least 27 projects consisting of 294 units across the state.**

The Network and our BuildNJ facilitator, Rhonda Coe of RB Coe Consulting, are extremely proud of the work we completed in providing program participants with the knowledge and information contained in the BuildNJ curriculum, but our work is ongoing as we continue to provide our graduates with technical assistance and consulting services to this day. In addition, our BuildNJ program has expanded to include working with Faith Based Organizations (FBO) that are looking to develop underutilized properties into much need community spaces and/or affordable housing through our Faith to Foundations (F2F) series of workshops.



Cohort 1

December 2023 - July 2024



First Cohort Graduates

The program's inaugural cohort saw 43 initial participants from 21 different organizations, which made for a wide range of development experience and scale. 30 participants graduated and received their Certificate of Completion. While the group certainly skewed towards larger, more established organizations, it was not without several smaller, first-time developers and municipal employees seeking to understand development from the developer's point of view. This cohort went through an eight-month series of workshops with experts in different areas of the development field appearing as guests.

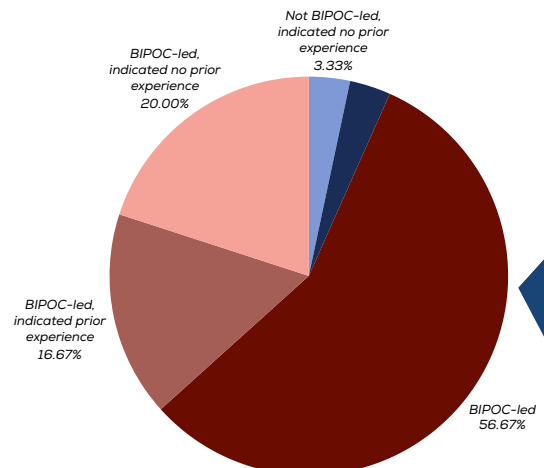
The curriculum was broken up into eight modules focusing on carefully ordered topics: organizational development capacity; community engagement and understanding your local community's needs; the predevelopment processes; securing subsidies and building your capital stack; assembling your internal and external development teams; affirmative marketing plans and housing counseling; the difference between public and private funding sources; and pitching your project. Participants worked on developing a hypothetical project or adapted one of their organization's existing projects to apply the program's content and presented their concept to the rest of the cohort before finally receiving their Certificates of Completion.



Participants from Clinton Hill Community Action presenting their project



Of the 30 Cohort 1 graduates, 29 represented established development organizations with the remaining participant representing the City of East Orange. 55% of Cohort 1 participants had no prior development experience and of the 14 non-municipal organizations represented, 13 were BIPOC-led.



First Cohort Stories

 **Ten New Homes**
Empire Avenue, Camden



PBCIP
Camden, NJ

Miosha Lawrence, Sarah Drummond, and Angela Randall all joined the first cohort from Parkside Business and Community in Partnership. They were able to use concepts from the program in their development of ten new homes completed in 2024.

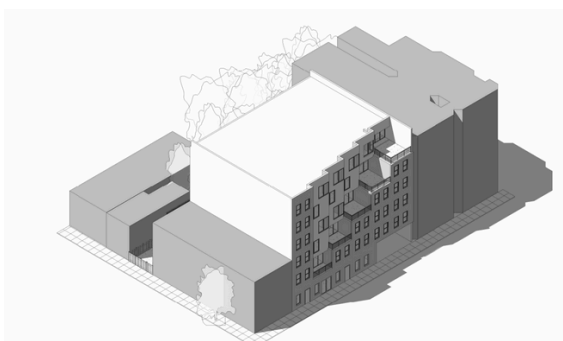
 **Three homes**
Bellevue Ave, Cinnaminson



Lex Kochmann
Habitat for Humanity SCJ

These three homes, completed in 2024, are just one of many similar HFHSCJ projects that apply the experience from the first BuildNJ cohort.

 **25 Unit Rental Project**
W Kinney St., Newark



Lincoln Park Coast Cultural District
Newark

LPCCD is pushing this new project out the predevelopment phase thanks in part to the practices taught in the program.

Cohort 2

January - June 2025

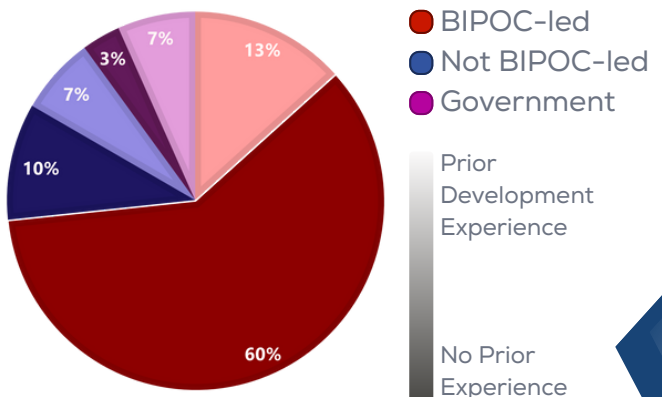


Second Cohort Graduates

Cohort 2 consisted of 47 participants from 36 different organizations and municipalities. In contrast with Cohort 1, the majority of Cohort 2 represented independent developers and real estate professionals. 28 participants completed all of their coursework and received their Certificates of Completion. Unlike Cohort 1, which was exclusively in person, Cohort 2 was a mix of 8 in person and virtual sessions spread over a 5 month period. The curriculum was similar to the previous cohort's but was modified to take into account feedback from the previous group to include additional information on zoning, planning, and community engagement.

This was again separated into eight modules: Housing Development and Community Engagement; Organizational Capacity; Planning and Zoning; Environmental Considerations; Pro Formas, Budgets, and the Capital Stack; Subsidies and Financing; Design and Construction; Affirmative Marketing and Housing Counseling modules. Rather than presenting a final project to their peers, participants crafted different aspects of their projects relevant to a given module through homework assignments, eventually building a comprehensive plan.

Of the 28 participants who completed the course (excluding three representing a municipality), 12 were independent housing developers or real estate professionals and 18 represented organizations that were BIPOC-led. 8 participants indicated prior housing development experience.



Second Cohort Highlight



Below is a collection of snippets from Cohort 2 graduate Stephani Register's program description, informed by the modules in the curriculum. Her submission, also guided by her experience as the Senior Planner for the City of Trenton, displays a coherent and complete demonstration of pre-development planning, managing capital stack, environmental planning, and much more.

Total Hard Costs	Item	Cost Estimate
		\$7,731,250

B. Soft Costs

Item	Cost Estimate
Architecture & engineering	\$550,000
Planning & zoning approvals	\$75,000
Legal (land use + closing)	\$95,000
Developer fee (10%)	\$850,000
Insurance, permits, bonding	\$300,000
Marketing + Affirmative Fair Housing	\$60,000
Administrative/Project Management	\$120,000
Total Soft Costs	\$2,050,000

C. Property Acquisition

Assuming multiple small, blighted lots (city-owned or land-banked):

- Acquisition Total: \$250,000 (or \$0 if donated via municipal disposition)

D. Contingency

- 7% of hard + soft costs = \$684,000

TOTAL DEVELOPMENT BUDGET

\$10.7 million – \$11.2 million

6. Funding Sources (Stackable NJ Programs)

Below are state-run resources that can be leveraged.

Overall Expected Timeline: 24–36 Months
(From property vetting → ribbon cutting → homeowner closings)

Below is a detailed month-by-month breakdown.

PHASE 1: Pre-Development & Property Due Diligence (3–6 Months)

Months 0-2: Program Launch + Property Identification

- Confirm vacant property list from VPR Act
- Perform preliminary neighborhood selection (all four wards)
- Confirm Redevelopment Area statuses
- Internal FTB setup of project management tools

Months 2-4: Property Inspections + Environmental Review

- Certified Subcode Officials conduct structural assessments
- DCA Codes & Standards vetting of inspection checklist
- Phase I ESA research (already completed; no cost)
- Properties sorted into:
 - Stabilization
 - Full renovation
 - New construction parcels

Months 4-6: Assembly of Bid Packages

- Scope creation for each property cluster
- Draft RFP/RFPQ procurement documents
- Release for public notice
- Contractor workshops for training & procurement readiness

PHASE 2: Procurement & Approvals (4–8 Months)

Months 6-8: Contractor Bidding Process

★ Important Variables That Can Accelerate the Timeline

- ✓ City-owned land (already available)
- Cuts 6–12 months of acquisition time.
- ✓ Modular or panelized construction
- Reduces construction time by 20–40%.
- ✓ Redevelopment Area approvals
- Can bypass some zoning steps.
- ✓ Existing local contractor pool
- Speeds up procurement and reduces delays.

★ Variables That Could Extend the Timeline

- Extensive structural stabilization
- Utility replacement requirements
- NTHMFA funding cycles (quarterly deadlines)
- Delays in Planning Board scheduling
- Coordination across four wards simultaneously

Total Units: 25 Homeownership Units

Unit Type	# Units	Target Income Level	Estimated Affordable Sale Price*
1 Bedroom	6	60–80% AMI	\$145,000 – \$165,000
2 Bedroom	11	60–80% AMI	\$175,000 – \$210,000

* JumpStart Program 2025- Student- Stephani Register, Principal Planner City of Trenton, NJ

Zoning Attorney / Land Use Attorney

- Prepares variance justification if needed
- Manages Planning Board application and resolution compliance

Construction Manager / General Contractor

- Provides cost estimating, schedule management, local contractor inclusion

Developer's Accountant + Housing Compliance Consultant

- Ensures NTHMFA, DCA, COAH Uniform Housing Affordability Controls (UHAC) compliance

Marketing & Affirmative Fair Housing Officer

- Required by NTHMFA for outreach & randomized selection

4. Environmental Review

Environmental costs are not included, per your instruction, but

- ✓ A Phase I ESA was researched and no Recognized Environmental Conditions (RECs) were identified.
- ✓ No remediation or LSRP actions are anticipated.

5. Construction & Development Budget (25 Units)

Assumptions based on 2023 NJ construction averages for affordable ownership units

A. Hard Costs (Construction)

Item	Cost Estimate
Site work	\$1,125,000
Building construction (avg. \$205/sf x approx. 1,100 sf avg unit)	\$5,631,250
Utilities & infrastructure	\$750,000
Landscaping & streetscape	\$225,000

JumpStart Program 2025- Student- Stephani Register, Principal Planner City of Trenton, NJ

Cohort 3: Faith 2 Foundations

November - December 2025



Attendees for the final Faith 2 Foundations session

Cohort 3 was focused on a specific niche and growing trend in the affordable housing development sector, specifically, Faith-Based Organizations (FBO) such as churches, synagogues, and mosques that are interested in developing underutilized faith based real estate assets into affordable housing and/or community spaces. Drawing on resources, tools, and information gathered in preparation for the Faith 2 Foundations (F2F) workshop at our annual Under 1 Roof Conference, the BuildNJ/F2F Cohort

was both the shortest and smallest, with only 6 participants completing the two-month, six-module course. Participants received information on how faith-based institutions—historically large landowners in the U.S.— can participate in solving the housing crisis by repurposing underutilized properties to accommodate affordable housing and/or community spaces. Topics included the steps faith-based institutions must take to begin their affordable housing development journey; the resources available to them from various organizations like the NJ Office of Faith Based Initiatives (OFBI), HUD and Enterprise Community Partners; and how the Network and our partners at the NJ Office of Faith Based Institutions and the Faith Based Alliance of NJ can assist.

Groundwater Training

To further strengthen BuildNJ participant knowledge and advance the Network's affordable housing development initiatives, the Network partnered with ThirdSpace Action Lab, a grassroots research, strategy, and design cooperative committed to addressing systemic inequities in low-income communities of color. ThirdSpace specializes in disrupting patterns of disinvestment and displacement by developing creative, place-based solutions and promoting racial equity. Their unique approach combines evidence-based strategies with community organizing to co-create inclusive "third spaces" for people of color.

The Network contracted ThirdSpace to deliver its Groundwater Training Series for BuildNJ program participants and alumni, aiming to deepen their understanding of the historical and systemic barriers that impact housing access, particularly for BIPOC developers. This training was designed not only to supplement technical development knowledge developed during BuildNJ training, but also to provide important historical context and a strong equity focus. Participants explored how policies and systems have shaped the affordable housing sector and learned actionable strategies for navigating these challenges.

Held virtually between October and November, the Groundwater Training brought together 22 BuildNJ attendees who enhanced their expertise in affordable housing development. Following the training, participants engaged in collaborative breakout group sessions called "Soul Sessions." These sessions extended the Groundwater framework, encouraging participants to plan and create PowerBooks—living tools designed to guide and support their ongoing development work. Through this partnership, BuildNJ participants gained a comprehensive understanding of both the technical and systemic dimensions of affordable housing, better equipping them to effect change in their communities.

Organization	Developer/Partner	Project	Units	Started	Completed
Clinton Hill Community Action	Adenah Bayoh	Southside View	40		2025
Colorful Dreams		Homes for Hope	2 to 6	TBD	
Gateway Community	Gateway, Restrepo	Spruce Fields	5	Oct-24	May-25
	Gateway, Restrepo	Six empty lots in Salem	6	Aug-25	
Habitat for Humanity South Central NJ		Cinnaminson Homes	6	Nov-24	Jun-25
		Ten Bordentown Homes	10	Sep-25	
		Northfield Development	12	TBD	
New Brunswick Tomorrow		Two New Homes	4	Jun-25	25-Nov
		Esperanza Phase II	6	TBD	
Morris Habitat for Humanity		Stonewald Court	7	Jul-25	
		Kenvil Home	1	Apr-24	Aug-24
Northern Ocean Habitat		Three residential lots	3	Jan-26	
Norwescap		Two Family Home	2	TBD	
		Sussex Borough	2	TBD	
	Warren Habitat	Phillipsburg Home		Jan-24	Nov-24
Parkside Business	RWJ Foundation	Owner Occupied Townhomes	14	Nov-26	
	Cinnaire Solutions	Parkside Place	30	Jul-25	Dec-26
LPCCD	Baldwin Equities	1033 Broad St	62 (20% affordable)		
		46 W Kinney St	16		
East Orange, New Jersey		Crossings at Brick Church Station Phase I	84	Funding approved	
		7 Story William St	115 (affordable units pending)	Funding approved	
City Of Jersey City		Bayfront Promenade	210 (167 affordable)	May-25	
City of Trenton		Clinton Lofts	30	Nov-24	Sep-25
Operation Give Back Now		503 Avon Ave	3	Authorized	
Passaic County Habitat for Humanity		Harrison 8	8	Mar-23	Jan-25
		45 Auburn St	1	Jun-25	
		201 Hamilton Ave	4	Jun-25	

BuildNJ Participant Projects

Southside View

September, 2025



Clinton Hill Community Action

📍 Newark

Alongside Thriven Design and Adenah Boyah, CHCA helped add and manage 40 units of affordable housing to Newark's South Ward.

May, 2025

📍 Bridgeton

Spruce Fields

Gateway Community Action Partnership



Breaking ground shortly after the first BuildNJ Cohort, Gateway built 5 new 3-bedroom homes in Bridgeton's South East Gateway neighborhood.

Six New Homes

June, 2025



Habitat for Humanity of South Central Jersey

📍 Cinnaminson

BuildNJ was lucky enough to host HFHSCJ's own Lex Kochmann, who was instrumental in the creation of these innovative and affordable modular home duplexes.

Spring 2026

Stonewald Court

📍 Budd Lake

**Greater Middlesex & Morris
Habitat for Humanity**

Coming from BuildNJ alumni and GMM Habitat's Director of Construction Tom Wescoe, these upcoming seven new affordable homes are set to completely reinvent their neighborhood.



Parkside Place

Winter 2026



**Parkside Business and
Community in Partnership**

📍 Camden

Partnering with Cinnaire Solutions, this ambitious project will bring 30 units of income restricted housing and a brand new space for community to Camden's Parkside neighborhood.

Summer 2027

Bayfront Promenade

📍 Jersey City

City of Jersey City

Jersey City's Brian Perry is applying the lessons from BuildNJ in one of the city's largest projects. The Promenade looks to give a healthy increase to the housing supply, with 167 of the 210 units intended for low- to moderate-income families



Harrison 8

January, 2025



Passaic County Habitat for Humanity

📍 Paterson

After working with several members of PHH in BuildNJ's second cohort, they completed their mission to bring 8 new homeowners to Paterson's Rosa Parks neighborhood.

September, 2025

Clinton Lofts

📍 Trenton

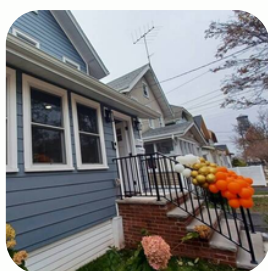
City of Trenton



The program was happy to have Trenton's Senior Planner Stephani Register, whose city recently added 30 new units to a formerly vacant lot.

Esperanza - Two Homes

November, 2025



New Brunswick Tomorrow

📍 New Brunswick

Through their groundbreaking Esperanza Affordable Homes Program, NBT developed two new single family houses for moderate-income homebuyers.
