



Houses and Worship:

Expanding Community- and Faith-Based Affordable Housing Development

Jim Scanlon

Chairman, Affordable Housing for At-Risk, Homeless, & Aging Veterans,
American Legion Dept of NJ; Past Department Vice Commander

Jerrod Delaine

Chief Executive Officer,
The Delaine Companies

Mitchell Zupko

Office of State Senator Troy Singleton

Housing as a Human Right: Access, Stability, & Production

September 23, 2026



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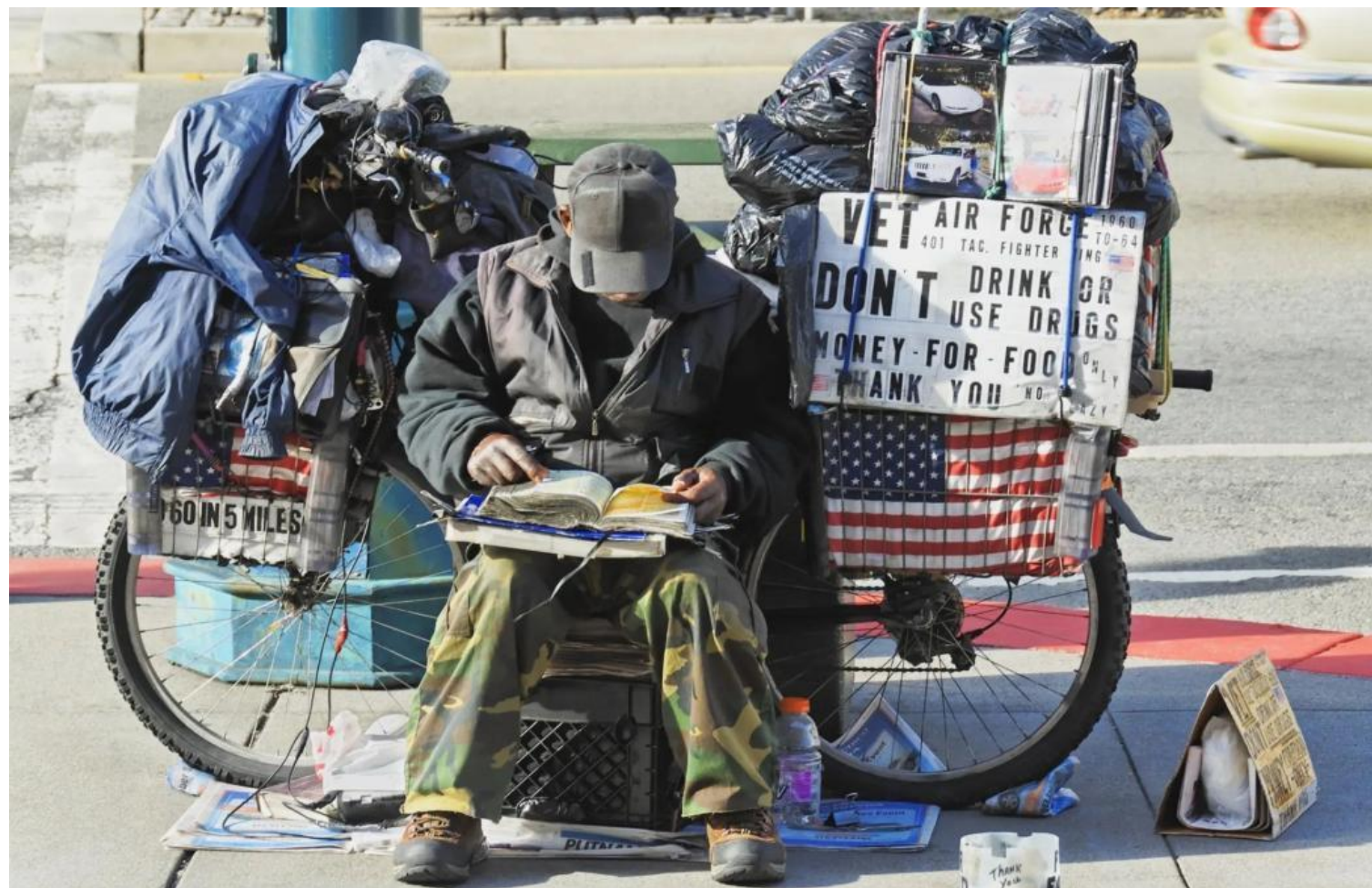
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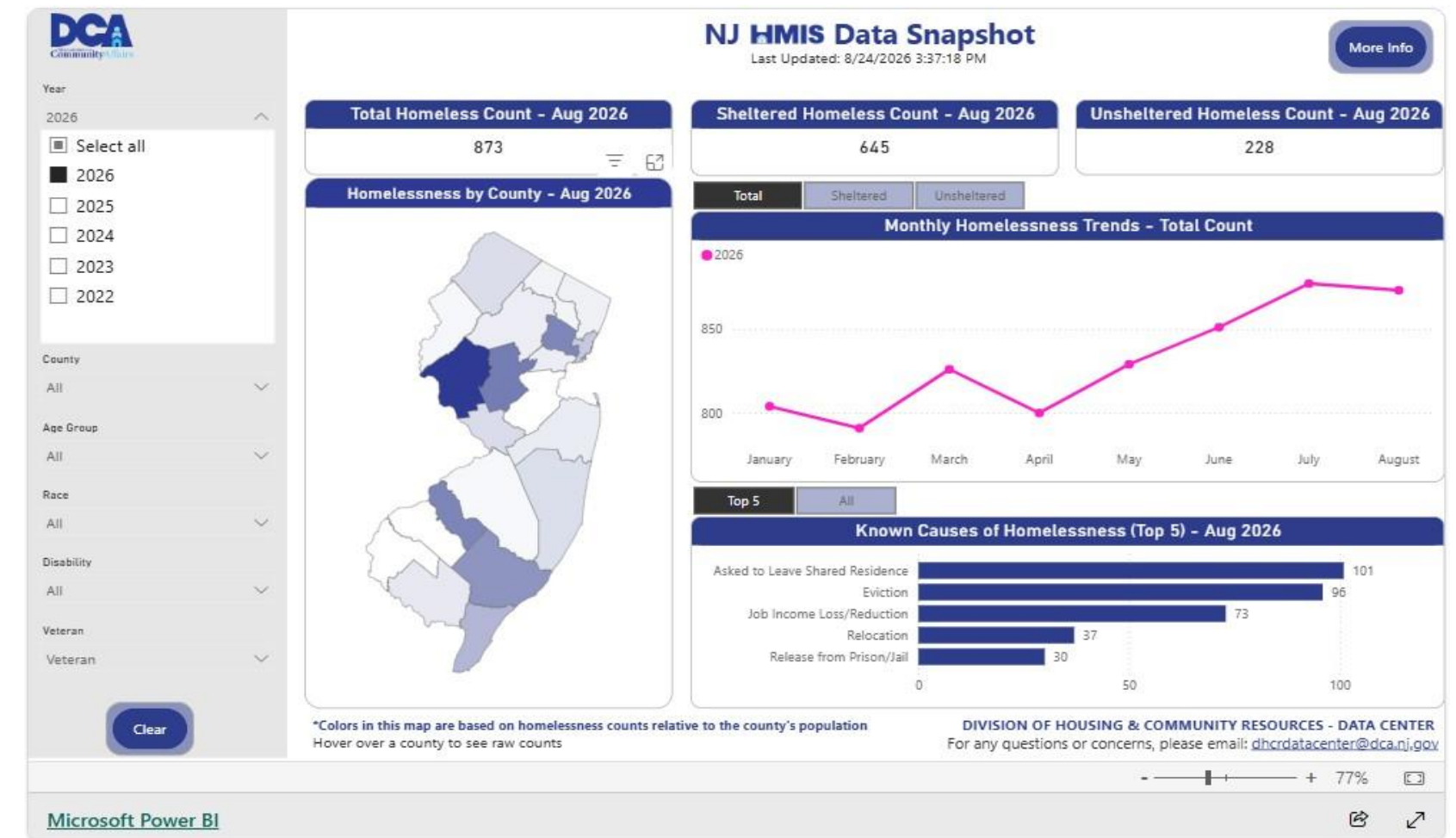
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NJ American Legion Committee for Housing Homeless, At Risk and Aging Veterans



On any given night in New Jersey, 1123 veterans are homeless.



In New Jersey, there are at least 228 unsheltered homeless veterans awaiting permanent housing.



NJ Committee for Housing Homeless, At-Risk and Aging Veterans
171 Jersey Street, Bldg 5 Trenton, NJ 08861

Jim Scanlon – Chairman

John Carey - Vice Chairman
Brian Hagel - Vice Chairman
Joel Bloom – Committeeman

James Evers – Director
Allan Betau - Committeeman
Bill Murphy- Committeeman

Mission Overview

The Committee on Affordable Housing remains committed to addressing veteran homelessness by developing **supportive and affordable housing on American Legion-owned properties** across New Jersey. Our efforts focus on long-term sustainability, dignity for veterans, and strengthening local Post infrastructure.

The mission is about veterans helping veterans.

Key Accomplishments (YTD 2026)

1. Statewide Housing Development Initiative

Active development underway at five American Legion locations:

Hoboken

South Amboy

Montclair

Gloucester City

Westfield

Each project integrates:

Affordable veteran housing units with supportive services

Renovation or rebuilding of existing American Legion Posts

Community-centered and trauma informed design

100% veteran owned, 100% veteran occupied

2. Project Planning & Execution

American Legion Project Managers from each location have oversight on timelines and deliverables

Strategic planning includes phased development models to accelerate occupancy

Zoning, site assessments, and early-stage approvals progressing across multiple municipalities



Hoboken Post 107



Montclair Post 251

FIVE AMERICAN LEGION POST PROJECTS

GROUNDBREAKING FALL 2026

PRE-DEVELOPMENT / APPROVALS

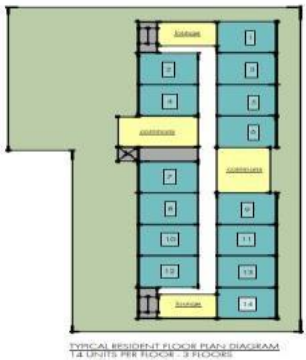
FEASIBILTY / PLANNING



Westfield Post 3



South Amboy Post 62



GLOUCESTER CITY
 OPTIC
 150 Bedford Street
 Gloucester, MA 01930
 508.686.1111

Gloucester City Post 135

3. Strategic Partnerships

Continued collaboration with:

Veteran service organizations

Housing authorities

Private developers and funding partners

Local, County and State agencies

Ongoing discussions with The American Legion National Headquarters to align local initiatives with national veteran housing priorities

4. Hoboken Project – Phase II

Phase I – project completed and occupied

Phase II – project groundbreaking announcement forthcoming

Project positioned as a flagship model for replication statewide

5. Community Engagement & Fundraising

Fundraising initiatives launched to support construction and development

Highlight event:

April fundraiser at the Westfield Armory in support of the Westfield project

Increased visibility and community buy-in at the local level with recognition of our partners

6. Recognition & Advocacy

Committee leadership and members recognized for impact in the veteran housing space

Expanded advocacy efforts to elevate awareness of veteran homelessness and solutions

2027 Veteran's Housing Symposium returns to Stockton University

Impact to Date

Advancing the creation of **permanent supportive housing opportunities** for veterans in need
Strengthening American Legion Posts through infrastructure reinvestment that makes their mission of service permanent in the community
Building scalable models for veteran housing development across New Jersey

Challenges & Focus Areas

Obtaining pre-development funding to study project feasibility and get preliminary approvals
Obtaining project based vouchers for housing readiness and to meet lender requirements
Navigating local zoning and regulatory requirements
Securing sustainable funding streams for full project execution
Maintaining project timelines across multiple sites

Next Steps (Second Half of 2026)

Initiate construction phases at project ready locations
Announce and execute Hoboken Phase II groundbreaking
Announce and execute Westfield groundbreaking
Expand fundraising and grant opportunities
Continue strengthening partnerships at state and national levels
Share this replicable model for other American Legion locations

Our Asks:

17 project based HUD-VASH housing vouchers in 2027

50 project based HUD-VASH housing vouchers in 2028

Our Need :

\$17.2 mil mil in construction funding during 2027

\$32.1mil in construction funding during 2028

NJ American Legion
Affordable Housing Committee
For At-Risk, Homeless and Aging Veterans



Closing Statement

The Committee's work reflects the core values of the American Legion Family—**service, commitment, and community partnership**. Through coordinated effort and strong partnerships, we are making measurable progress toward eliminating veteran homelessness in New Jersey while revitalizing our Posts for future generations.

Sincerely,

Jim Scanlon

Chairman, Affordable Housing for At-Risk, Homeless, and Aging Veterans
American Legion Department of New Jersey – Past Department Vice
Commander

Consultant, National Commission on Homelessness



**BRINGING
VETERANS
HOME**



Working to secure vouchers & healthcare



Providing wraparound services to residents



Securing funding for projects



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FAITH-BASED DEVELOPMENT

Converting Underutilized Land into Sustainable Community Value

A Mission-Driven Framework for Affordable Housing, Social Impact & Neighborhood Resilience

Jerrod Delaine | The Delaine Companies

The Opportunity: Underutilized Land

- Faith-based institutions collectively hold significant underdeveloped real estate — surplus parking, vacant lots, and aging facilities.
- These parcels typically sit in established neighborhoods with existing infrastructure, transit access, and multigenerational community ties.
- Redeployment converts idle, non-income-producing assets into productive capital — generating mission impact and durable long-term value.

2.6M+

acres of underutilized land held by U.S. faith-based organizations nationally

800K

estimated new housing units potentially supportable on that land

170K

developable acres identified in California alone

Sources: LEAP Housing / SFGate (2025); Turner Center for Housing Innovation, UC Berkeley (2024)

Affordable Housing & Community Development



Land-to-Housing Pipeline

Ground leases and community land trusts convert idle parcels into affordable units while preserving long-term mission control.



Mixed-Use Community Anchors

Housing paired with childcare, health access, food security, and worship space — deepening neighborhood utility per square foot.



Public-Private Structuring

Partnerships with CDCs, municipalities, and mission-aligned developers de-risk execution and expand access to capital.



Favorable Policy Environment

YIGBY-style laws in California, Virginia's Faith in Housing Act, and Oregon's SB 8 / HB 2008 reduce zoning and density barriers.

The Mission-Driven Development Model

Purpose precedes yield: capital decisions are filtered through theological mission and community benefit before pure financial return.



Social Impact: Outcomes Beyond Financial Return

A disciplined impact framework allows outcomes to be tracked and reported with the same rigor applied to financial performance.



Housing Stability

Reduced rent burden and displacement risk for cost-burdened households in the surrounding community.



Economic Mobility

Local hiring, workforce development, and proximity to jobs and transit expand household income potential.



Health & Wellbeing

Co-located services — clinics, food access, childcare — improve outcomes for resident families.



Community Cohesion

Preserved neighborhood identity and continued congregational presence sustain social capital and trust.

Stewardship: Governance & Accountability

- Stewardship treats land as a fiduciary trust held on behalf of the congregation, the community, and future generations — not a disposable asset.
- Transparent governance — clear decision rights, independent oversight, and documented approval processes — builds confidence with lenders, partners, and members.
- Structuring for long-term retained interest (ground leases, land trusts) keeps the institution accountable for outcomes well beyond closing.



Stewardship-Minded vs. Transactional

Time horizon

Multi-generational

Single transaction

Mission control

Retained via lease/trust

Relinquished at sale

Accountability

Ongoing, reported

Ends at closing

Community role

Continued anchor

One-time proceeds

Building Neighborhood Resilience

Anchor institutions that reinvest in place help neighborhoods absorb economic and physical shocks without displacing longtime residents.



Anti-Displacement Anchoring

A stable, mission-driven owner reduces speculative pressure and helps set a floor under neighborhood affordability.



Mixed-Income Design

Blending affordable and market-rate units diversifies the resident base and strengthens long-term financial durability.



Resilient Building Standards

Climate- and disaster-resilient construction protects residents and preserves asset value over the development's life.



Permanent Ownership Structures

Community land trusts and long-term leases lock in affordability, insulating the site from future speculative resale.

The Path Forward

Underutilized land, mission clarity, and disciplined capital deployment can be combined into a durable model for affordable housing and community resilience.

- 1 Inventory underutilized parcels and assess development readiness
- 2 Select mission-aligned development and financing partners
- 3 Structure ground leases or land trusts that preserve long-term stewardship
- 4 Define and report social impact metrics alongside financial performance



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Thank you to our Speakers!

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