

New Jersey
RESOURCE GUIDE
for Women

Section XI:

HOUSING



State of New Jersey
Department of Community Affairs
Fall 2011

ALPHABETICAL DIRECTORY OF INFORMATION AND SERVICES

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Division of Housing and Community Resources
New Jersey Department of Community Affairs
PO Box 806
101 South Broad Street
Trenton, NJ 08625

Email: dhcr@dca.state.nj.us

Web: <http://www.state.nj.us/dca/divisions/dhcr/index.shtml>

- ◆ The New Jersey Department of Community Affairs' Division of Housing and Community Resources' mission is to strengthen and revitalize communities through the delivery of affordable housing, supportive services and the provision of financial and technical assistance to communities, local government and community based organizations.

Homelessness Prevention Program (HPP)

Housing Assistance Program

NJ Division of Housing and Community Resources

Phone: 609-633-0973

Web: <http://www.state.nj.us/dca/divisions/dhcr/offices/hp.html>

- ◆ Provides limited financial assistance to low- and moderate-income tenants and homeowners imminent danger of eviction or foreclosure due to temporary financial problems beyond their control. Funds are used to disburse payments in the forms of loans and grants to landlords and mortgage companies on behalf of eligible households in danger of homelessness.

New Jersey Housing Resource Center

Phone: 1-877-428-8844

Web: <http://www.njhousing.gov/>

- ◆ The NJ HRC is an internet searchable registry of affordable housing and housing that is accessible for handicapped or disabled persons. This internet available information is kept up to date and is intended to help individuals find affordable housing, obtain housing information and links, and helps people with disabilities find housing options. For those interested in listing housing, it is also an excellent and FREE resource to list housing that is affordable.

Landlord-Tenant Information

Division of Codes and Standards

PO Box 802
101 South Broad Street
Trenton, NJ 08625

Phone: 609-292-7898

Web: http://www.state.nj.us/dca/codes/lt/table_of_contents.shtml

- ◆ Information about tenant's rights is available at the website noted above.

Shelter Housing Exit (SHE) Program

NJ Division of Housing and Community Resources

Phone: 609-633-6266

Web: <http://www.state.nj.us/dca/divisions/dhcr/offices/she.html>

- ◆ SHE provides security deposits and rental assistance to victims of domestic violence and their children who are currently living in shelters or in transitional housing facilities. Its main goal is to move women living in shelters and transitional units into permanent housing - a place they can call home and a place to start their lives over, free from domestic violence.

New Jersey Home Ownership Preservation Effort (NJ HOPE)

Phone: 1-888-995-HOPE (4673)

Web: <http://www.state.nj.us/dobi/njhope/>

- ◆ The New Jersey Homeownership Preservation Effort (NJ HOPE) is a voluntary public/private alliance of government agencies, not-for-profit organizations, and financial institutions committed to enhancing home ownership preservation by raising consumer awareness of available mortgage products and funding, providing increased access to credit and loan counseling for those who need it, and providing temporary assistance to consumers who are in immediate danger of foreclosure.

Individual Development Account (IDA) Program**Housing & Community Resources**

Phone: 609-292-2213

Web: <http://www.nj.gov/dca/divisions/dhcr/offices/ida.html>

- ◆ Individual Development Account (IDA) Programs are matched savings accounts that help low-income people pay for higher education, purchase homes or start small businesses. The IDA program meets these objectives by providing financial education, case management, homeownership counseling and other asset-goal specific training to IDA participants.

State Rental Assistance Program (SRAP)

Phone: 609-292-4080

Web: <http://www.state.nj.us/dca/divisions/dhcr/offices/srap.html>

- ◆ The State Rental Assistance Program provides tenant-based and project-based rental assistance grants, comparable to the Federal Housing Choice Voucher Program and shall be terminated upon the award of a Federal subsidy to the same individual or household.

Lead Hazard Control Assistance (LHCA) Fund**NJ Department of Community Affairs****Division of Housing and Community Resources**

Toll free: 1-877-DCA-LEAD (322-5323)

Contact: Veronica D'Alessandro

E-mail: vdalessandro@dca.state.nj.us

Web: <http://www.nj.gov/dca/dcr/leadsafe/index.shtml>

- ◆ Provides low interest, deferred payment, repayable loans directly to homeowners and property owners for reducing lead-based paint hazards in housing units. Owner-occupants of 1-4 family dwellings may qualify for deferred payment loans with provisions for forgiveness, if their total household income does not exceed 80% of the median income for the area.

Emergency Lead Poisoning Relocation (ELPR) Program**NJ Department of Community Affairs****Division of Housing and Community Resources**

Phone: 609-292-2528

Contact: Veronica D'Alessandro

Email: vdalessandro@dca.state.nj.us

Web: <http://www.nj.gov/dca/dcr/leadsafe/index.shtml>

- ◆ Provides financial assistance to relocate a child and his/her family when that child has tested positive for lead poisoning and that child is removed from his/her dwelling unit in connection with an order to abate a lead-based paint hazard. There are no income restrictions on eligibility for assistance.

New Jersey Housing and Mortgage Finance Agency (HMFA)

637 South Clinton Avenue

PO Box 18550

Trenton, NJ 08650

Toll Free: 1-800-NJ-HOUSE (65-46873)

Phone: 609-278-7400

Web: <http://www.nj.gov/dca/hmfa>

- ◆ New Jersey Housing and Mortgage Finance Agency (HMFA) is dedicated to increasing the availability of and accessibility to safe, decent and affordable housing to families in New Jersey. In some cases this may mean working with traditional affordable housing developments, serving New Jersey's most needy families. In other instances it is working with first time homebuyers, senior citizens in senior and assisted living facilities, and/or the disabled in our special needs communities. In every situation HMFA is committed to make quality housing available at costs affordable to New Jersey residents.

Housing Affordability Service (HAS)**Housing and Mortgage Finance Agency**

Phone: 609-278-7505

Web: <http://www.state.nj.us/dca/hmfa/biz/gov/njhas/>

- ◆ Housing Affordability Service (HAS) at New Jersey Housing and Mortgage Finance Agency is an approved affordable housing administrative agent. HAS works with municipalities and developers of affordable housing to ensure that their affordable housing units are administered properly and effectively. Through the administration of these units across the State, HAS makes affordable housing available to those who need it.

Homeownership Programs:**First-Time and Urban Target Area****Housing and Mortgage Finance Agency**

Toll Free: 1-800-NJ-HOUSE (65-46873)

Web: <http://www.state.nj.us/dca/hmfa/consu/buyers/ownprg/firsttime.html>

- ◆ A below-market, fixed interest rate is offered to first-time homebuyers and urban area buyers. Down payments of as little as three percent are required and must come from the borrower's own assets. Loans are 30-year fixed rate. Family members, non-profit organizations or government agencies can gift certain closing costs. Debts to income ratios are as high as 33 percent (housing debt, i.e., mortgage, taxes, insurance) and up to 38 percent (total monthly debt load).

Smart Start Program**Housing and Mortgage Finance Agency**

Toll Free: 1-800-NJ-HOUSE (65-46873)

Web: <http://www.state.nj.us/dca/hmfa/consu/buyers/ownprg/smart.html>

- ◆ Accumulating the funds for down-payment and closing costs is a common barrier to potential homeowners. The Smart Start Program is available to participants in the Agency's first mortgage homebuyer's program who are purchasing homes in Smart Growth areas. The program helps these families by offering a second mortgage for down-payment and/or closing costs up to 4% of the first mortgage.

Purchase/Rehabilitation and Refinance/Rehabilitation Mortgage Program**Housing and Mortgage Finance Agency****Toll Free:** 1-800-NJ-HOUSE (65-46873)**Web:** <http://www.state.nj.us/dca/hmfa/consu/owners/refin/>

- ◆ Qualified first-time home buyers and urban target area buyers can receive below-market interest rate financing for the purchase and rehabilitation of a home, or the rehabilitation of a presently owned home.

Potable Water Program**Housing and Mortgage Finance Agency****Toll Free:** 1-800-NJ-HOUSE (65-46873)**Web:** <http://www.state.nj.us/dca/hmfa/consu/owners/water/>

- ◆ A no-interest second mortgage loan of up to \$10,000 is available to owners of single family residences whose source of drinking water comes from a private well that violates the State's Primary Drinking Water Standards or the standards for sodium, chloride, lead, mercury, iron or manganese. Loan proceeds can be used to pay for an alternative potable water supply or adequate and appropriate treatment technology.

Home Ownership for Adopting Families – The Welcome Home Program**Housing and Mortgage Finance Agency****Phone:** 609-278-7521**Web:** <http://www.nj.gov/dca/hmfa/consu/special/adopt/>

- ◆ The Welcome Home Program provides loans to families that are adopting foster children or becoming legal guardians through the Department of Children and Families (DCF), the Division of Youth and Family Services (DYFS) or a state-licensed adoption agency. This program also assists housing needs of grandparents, uncles or aunts or other close relatives recognized by the Department of Human Services as qualified "Kin" who are caring for the children of relatives. The loan can be used to purchase a home or to make additions or accessibility improvements to an existing home. The program is funded through Mortgage Revenue Bonds and HMFA general funds.

Housing for People with Mental Illness**Housing and Mortgage Finance Agency****Phone:** 609-278-7521**Web:** <http://www.state.nj.us/dca/hmfa/consu/special/mental/>

- ◆ This program provides low-interest mortgage loans to persons with developmental disabilities on DDD's "Urgent Waiting List," participants in a DDD "Initiative" and those referred for participation by the Department of Human Services' Division of Developmental Disabilities. Applicants must have a steady income, along with the desire and ability to own their own home. For more information, please visit the website and/or phone number noted above.

Renters:**Rental Housing****Housing and Mortgage Finance Agency****Web:** <http://www.nj.gov/dca/hmfa/consu/renters/afford/>

- ◆ A list of affordable rental housing developments and contact information is available on the website noted above (NJHousing.gov). Persons interested should contact the property listed on the website directly to apply.

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PO Box 802

101 South Broad Street

Trenton, NJ 08625

Phone: 609-292-7898**Web:** http://www.state.nj.us/dca/codes/lt/table_of_contents.shtml

- ◆ Information about tenant's rights is available at the website noted above.

Tax Credit Service:**Low Income Housing Tax Credit Program****Division of Tax Credit Services****Housing and Mortgage Finance Agency****Phone:** 609-278-7629**Web:** <http://www.nj.gov/dca/hmfa/biz/devel/lowinc/index.html>

- ◆ The Federal Low Income Housing Tax Credit Program enjoys the reputation of being the most successful federal housing program in history. The credit, a dollar for dollar reduction in federal tax liability, acts as a catalyst to attract private investment into the historically underserved affordable housing market. The additional capital mitigates the debt burden incurred in the construction and rehabilitation development process. Consequently, less rental income is necessary for operations

Independent Living:**Services for Independent Living (SIL) Program****Housing and Mortgage Finance Agency****Phone:** 609-278-7512**Web:** <http://www.state.nj.us/dca/hmfa/biz/manag/silp.html>

- ◆ Promotes independent living and prevents premature or unnecessary placement in nursing homes for residents of HMFA-financed senior housing developments. For more information, please visit the website and/or phone number noted above.

Know Your Rights:**Housing Discrimination - Civil Rights, Law Against Discrimination (LAD)**

Web: <http://www.state.nj.us/lps/dcr/law.html>

- ◆ The New Jersey Law Against Discrimination (*LAD*) makes it unlawful to subject people to differential treatment based on race, creed, color, national origin, nationality, ancestry, age, sex (including pregnancy), familial status, marital status, domestic partnership or civil union status, affectional or sexual orientation, gender identity or expression, atypical hereditary cellular or blood trait, genetic information, liability for military service, and mental or physical disability, perceived disability, and AIDS and HIV status. The LAD prohibits unlawful discrimination in employment, housing, places of public accommodation, credit and business contracts. Not all of the foregoing prohibited bases for discrimination are protected in all of these areas of activity.

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