

# **NJ Resource Guide for Women**

**Section XI:**

**HOUSING**

**NJ Department of Community Affairs  
Division on Women  
Spring 2009**

## HOUSING

### **New Jersey Home Ownership Preservation Effort (NJ HOPE)**

**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.

### **New Jersey Department of Community Affairs' Division of Housing and Community Resources**

**Web:** <http://www.nj.gov/dca/dh/>

- ◆ The NJ Division of Housing and Community Resources provides information, training and technical assistance for housing development to municipalities, nonprofit organizations and private developers in order to encourage and facilitate the construction of affordable housing for low and moderate-income families. The division is also responsible for planning and implementing programs that provide rental housing assistance, and that support neighborhood preservation and community development initiatives. It provides financial and technical assistance to community-based nonprofit and local government agencies in an effort to improve the quality of life for New Jersey's low-income, disabled and disadvantaged citizens.

### **Homelessness Prevention**

#### **Housing Assistance Program Element (HAP)**

**Phone: 1 (866) 889-6270**

**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.

### **The Shelter Housing Exit Program (SHE)**

**Phone: (609) 633-9183**

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

- ◆ Provides housing assistance to victims of domestic violence with children, who are receiving shelter or transitional housing services from domestic violence programs across the state. Security deposits and up to two months rent are available to help victims of domestic violence leave shelters. The program also provides long-term assistance, in the form of security deposits and up to six months of housing assistance payments, to help those families who need assistance into the future. Referrals for the SHE program must come through the victim's local domestic violence shelter. Each county of New Jersey offers programs that have a variety of services for victims of domestic violence.

## HOUSING

### Landlord-Tenant Information

**Web:** [http://www.state.nj.us/dca/codes/lt/table\\_of\\_contents.shtml](http://www.state.nj.us/dca/codes/lt/table_of_contents.shtml)

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

### State Rental Assistance Program (SRAP)

**Phone:** (609) 633-6171

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

- ◆ SRAP is a rental assistance program for low-income individuals or households. The program provides 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:
  - Rental assistance grants will be provided to applicants currently on the Department of Community Affairs' existing Housing Choice Voucher Program waiting list.
  - Rental assistance grants will be "tenant-based" and "project-based."
  - 30% of the rental assistance grants will be reserved for senior citizens aged 65 or older who are not currently receiving a rental subsidy under the Housing Choice Voucher Program.
  - 17% of the rental assistance grants will be provided to homeless families with children.
  - 17% of the allocation will be reserved for project-based assistance for special initiatives under the State Rental Assistance Program that will include collaborations with the Department of Children and Families' (DCF) Division of Youth and Family Services (DYFS) and may include other special populations. Project-based assistance will be administered under a separate set of rules.
  - 31% of the rental assistance grants will be reserved for households currently on DCA's existing Housing Choice Voucher Program' waiting list.

### Individual Development Accounts:

#### NJ Individual Development Account Program

**Phone:** (609) 292-9794

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

- ◆ Individual Development Accounts (IDAs) are matched savings accounts designed to help low-income and low-wealth families accumulate a few thousand dollars for high return investments in education, homeownership and small business ownership.
- ◆ Eligibility requirements include an annual household income at or below 200% of the official poverty level; and U.S. Department of Health and Human Services 2001 poverty guidelines (Family of 2: \$23,880.00; Family of 4: \$36,200.00).
- ◆ More information may also be available from The Federal Home Loan Bank's First Home Club (FHC) on the website at [www.fhlbny.com](http://www.fhlbny.com).

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### **Lead Hazard Control Assistance (LHCA) Fund**

NJ Department of Community Affairs

Division of Community Resources

**Toll free: 1(877) DCA-LEAD**

Contact: Diane Kinnane

E-mail: [dkinnane@dca.state.nj.us](mailto:dkinnane@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 50% of the median income for the area.

### **Emergency Lead Poisoning Relocation (ELPR) Program**

NJ Department of Community Affairs

Division of Community Resources

**Phone: (609) 292-2528**

Contact: Veronica D'Alessandro

Email: [vdalessandro@dca.state.nj.us](mailto: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)**

**Toll Free: 1 (800) NJ-HOUSE**

**Phone: (609) 278-7400**

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

- ◆ The New Jersey Housing and Mortgage Finance Agency (HMFA) promotes the construction and rehabilitation of both rental and owner-occupied housing. HMFA's programs are designed to increase affordable housing opportunities for families and individuals to work with the private sector in meeting the above needs, to assist in urban revitalization, and to develop innovative and flexible financing vehicles that are responsive to the changing needs of the population. While the primary mechanism for achieving the above goal is the granting of low-interest mortgages financed by the sale of bonds, HMFA can also serve as a conduit for various federal and state grants and demonstration funds.

## HOUSING

### **Housing Affordability Service (HAS)**

Renting: (609) 278-7505

Resale: (609) 278-8841

Buying Homes: (609) 278-7579

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

- ◆ The Housing Affordability Service (HAS) is an Administrative Agent for affordable housing in over 60 municipalities throughout the State. HAS facilitates the sale, re-sale and rental of affordable units. Available affordable units from the HAS portfolio are advertised in regional papers and on the Housing Resource Center at <http://www.njhousing.gov/>. Eligibility and application information is also provided with each HAS unit listed. Those without access to a computer can call 2-1-1 from a landline telephone to receive help searching for affordable housing. General questions about HAS can be directed to 609-278-7505.

### **New Jersey Housing Resource Center**

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.

### **Homeownership Programs:**

#### **At Home Downtown Loan Program**

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

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

- ◆ The At Home Downtown program aims to revive the mixed-use vitality of New Jersey's downtowns and neighborhood commercial districts. By taking advantage of reduced-rate loans, business owners, non-profit organizations and investors can construct or acquire, refinance, and renovate buildings that offer ground floor storefront commercial opportunities with up to four units of rental housing overhead. First mortgage loans are at fixed, below market interest rates. Second mortgages will also be provided, when necessary.

#### **Homebuyer Mortgage Program**

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

Web: <http://www.state.nj.us/dca/hmfa/consu/buyers/ownprg/homeplus.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).

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### Smart Start Program

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

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

- ◆ The Smart Start Program helps families purchase homes in Smart Growth areas by offering a second mortgage for down payment and/or closing costs. Borrowers earning less than 80% of HMFA's Home Buyer county income limits are eligible to receive 4% of the first mortgage amount.

### Purchase/Rehabilitation Mortgage Program

**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 **substantial** rehabilitation of a presently owned home.

### Potable Water Loan Program

**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.

### Reverse Mortgage for NJ Seniors Program

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

**Web:** <http://www.state.nj.us/dca/hmfa/consu/owners/revers>

- ◆ The HMFA offers Home Equity Conversion Mortgage (HECM) loans. An HECM loan is an FHA-insured reverse mortgage allowing seniors (62 and over) to access the equity in their home without a monthly repayment schedule for as long as they live in the home. The program assists older homeowners to access money by using the equity in their homes as collateral. Loan proceeds can be taken in a lump sum, monthly payments, line of credit or some combination of these options. Loan amount is determined by property value and borrower age. Counseling is required. No restriction on value of property. No income requirements or verification. FHA maximum mortgage amounts apply against amount borrowed for the FHA product.

### Home Ownership for Permanency Project for Adopting Parents (HOPP)

**Phone: (609) 278-7521**

**Web:** <http://www.nj.gov/dca/hmfa/consu/special/adopt/>

- ◆ HMFA's award-winning Home Ownership for Permanency Project provides homeownership mortgage loans to families that are newly adopting or making a permanent commitment through legal guardianship for a child through the Department of Children and Families (DCF) for a state-licensed adoption agency. The program provides low-interest loans to families who are adopting children and wish to make improvements to their home to accommodate a larger family.

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### Developmentally Disabled Homeownership Program

Phone: (609) 278-7521

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

- ◆ 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

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.

#### Landlord-Tenant Information

Web: [http://www.state.nj.us/dca/codes/lt/table\\_of\\_contents.shtml](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 Services:

#### Tax Credit Program

Phone: (609) 278-8818

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. General tax credit information, allocation information, and compliance information are available at the website and phone number noted above.

### Independent Living:

#### Services for Independent Living (SIL) Program

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.

## HOUSING

### Know Your Rights:

#### **\*Department of the Public Advocate**

240 West State Street  
PO BOX 851  
Trenton, NJ 08625-0851  
(609) 826-5090

<http://www.nj.gov/publicadvocate>

#### **\* Spanish Speakers Available**

- ◆ The Department of the Public Advocate is a principal executive department of the state dedicated to making government more accountable and more responsive to the needs of average New Jerseyans. The Public Advocate advocates on behalf of New Jersey citizens, including children, the indigent, senior citizens, people with disabilities, mental illness and consumers utilizing a range of advocacy tools.
- ◆ Additionally, the Division of Citizen Relations includes the Office of Dispute Settlement which currently manages dispute resolution programs pursuant to: 1) the New Home Warranty Program 2) Underground Facility Protection Act; and 3) NJ Uniform Common Interest Ownership Act (condominium disputes-legislation pending).

### **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, pregnancy, marital status, domestic partnership status, affectional or sexual orientation, 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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