The Special Needs Housing Subsidy Loan Program (SNHSLP) provides capital financing to create permanent and affordable supportive housing and community residences for individuals with special needs. The apartments built under this program enable residents that fall within New Jersey’s special needs population to live with dignity and independence in communities of their choice with support services and other residential opportunities.

Who It Serves

The purpose of the program is to provide special needs housing and residential opportunities as alternatives to institutionalization or homelessness for those who would benefit from these programs.

New Jersey’s special needs population includes disabled and homeless veterans; homeless individuals and families; individuals with mental illness, and physical and developmental disabilities; victims of domestic violence; individuals in treatment for substance abuse in programs funded and/or licensed by the state Division of Medical Assistance and Health Services; ex-offenders and youth offenders; youth aging out of foster care; runaway and homeless youth; individuals with AIDS/HIV; individuals 18 years and over coming out of nursing homes; and individuals in other emerging special needs groups identified by state agencies.

How It Works

The SNHSLP provides subsidy to eligible not-for-profit and for-profit developers, as well as government entities at the state, county and local level. Funding under the program may be used for new construction or the rehabilitation of existing housing.

For special needs-only developments, the maximum loan amount may not exceed $500,000. For multifamily projects, the maximum loan amount may not exceed $125,000 per unit, with a maximum of five units per project. Developers/sponsors proposing a project must identify the target population and a service provider agency for the project.

For more information, contact: NJHMFA Multifamily/Supportive Housing Lending Division at 609-278-8884.