

FY 2026 Action Plan Substantial Amendment

The following serves as a Substantial Amendment to the approved Annual Action Plan for Program Year 2026. The amendment is necessary to reallocate HOME Investment Partnerships Program (HOME) funds currently designated as Community Housing Development Organization (CHDO) Set-Aside funding to the jurisdiction's HOME entitlement (non-CHDO) funding category. This reallocation is necessary to ensure timely expenditure of HOME funds and to align resources with current housing priorities; and to incorporate the State's newly awarded FY 2026 National Housing Trust Fund (NHTF) allocation totaling \$7,444,600.15. This funding was not available at the time the original Action Plan was developed and submitted, and its inclusion requires modification of planned resources, goals, and program activities.

1. Reallocation of CHDO funding:

HUD regulations at 24 CFR 92.300 require Participating Jurisdictions (PJs) to reserve a minimum of 15 percent of their annual HOME allocation for use by certified CHDOs. If the PJ determines that CHDO-eligible projects are not feasible, not ready to proceed, or that insufficient CHDO capacity exists to commit the set-aside in a timely manner, HUD permits PJs to request a reprogramming of funds through a Substantial Amendment to their Action Plan.

The NJ Department of Community Affairs (DCA) has reviewed all pending and proposed CHDO development activities. After thorough analysis, it was determined that no certified CHDOs have demonstrated capacity to undertake feasible HOME-eligible development projects. Therefore, the reallocation of CHDO set-aside funding is necessary and appropriate.

The DCA proposes to move CHDO Set-Aside HOME funds totaling \$3,093,925.60 (Program Years 2021-2024) to the HOME entitlement (non-CHDO) funding category. These funds will be used for eligible HOME activities including acquisition, rehabilitation, or new construction of affordable housing and tenant-based rental assistance (TBRA). The reallocation of CHDO set-aside funds is justified based on:

- Lack of viable CHDO development proposals
- Need to support ready, shovel-ready affordable housing activities
- Alignment local housing priorities (Tenant-Based Rental Assistance) identified through stakeholder consultation and community needs assessments

This amendment will allow the State to maximize the impact of HOME funds.

2. Addition of the FY 2026 National Housing Trust Fund Allocation

The substantial amendment will add the FY 2026 NHTF award of \$7,444,600.15 to the State's available HUD resources for Program Year 2026.

DCA published this amendment on the NJ Department of Community Affairs' Division of Housing and Community Resources' website: <https://www.nj.gov/dca/divisions/dhcr/> on October 13, 2026 for a 30-day comment period. Comments can be made at a hybrid public hearing scheduled for October 23, 2026, at the DCA building located at 101 S. Broad Street Trenton, New Jersey in Conference Room 129 or emailed to Sheri Malnak at sheri.malnak@dca.nj.gov by November 12, 2026.

A summary of all comments received and the reasons why any comments were not incorporated will be included in the revised document.

For ease of review and for reference, the proposed amendments in this document will be highlighted in yellow with red text noting the specific changes in AP-15 Expected Resources, AP-30 Annual Goals and Objectives, AP-35 Projects and AP-38 Project Summary.

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

This section provides an overview of allocation for the CDBG, HOME, HOPWA, ESG, and HTF programs for 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,757,648.00	0.00	0.00	6,757,648.00	20,756,556.00	The CDBG Program will provide funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	5,403,872.65	0.00	0.00	5,403,872.65	14,595,132.35	The HOME Program will provide funds to develop affordable housing units, rehabilitate owner-occupied units and provide rental assistance

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	4,205,987.00	0.00	0.00	4,205,987.00	3,189,073.00	The HOPWA Program will provide housing assistance to low- income persons with HIV/AIDS.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	3,188,843.00	0.00	0.00	3,188,843.00	10,712,817.00	The ESG Program will provide grants to create, expand, or improve the quality of shelters and transitional housing facilities. The program also provides temporary financial assistance and services to prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly rehoused and stabilized

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	7,444,600.15	0.00	0.00	7,444,600.15		The Housing Trust Fund will provide funds to develop affordable rental housing units for households earning ≤30% AMI that meet one or more special needs definitions.
Other	public - federal	Transitional housing	0.00	0.00	0.00	0.00	0.00	

Table 1 - Expected Resources – Priority Table

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

The State of New Jersey allocates its formula funds through a competitive, transparent application process administered via the Department of Community Affairs' System for Administering Grants Electronically (SAGE). The NJDCA website has a link to the SAGE page "View Available Grant Opportunities" available here: https://dcasage.intelligrants.com/RFPMAILINGREQUEST_List.asp. The "Available Grant Opportunities Page" is available to the public without any login credentials. When a Request for Proposal is available, all information is publicly available including the eligibility criteria and application materials.

Because awards depend on the applications submitted and their evaluated merit, the State cannot predetermine the geographic distribution of funding across municipalities or counties.

To ensure timely and effective use of resources, feasible, shovel ready projects receive priority consideration. In addition, the State maintains a strong commitment to expanding affordable housing in high opportunity areas, locations with access to quality schools, employment centers, transportation, and other critical amenities.

Distribution Methods

Table 2 - Distribution Methods by State Program

1	State Program Name:	CDBG Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	CDBG provides funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Does application meet one of the National Objectives set forth in the Housing and Community Development Act (HCDA), and are the activities permitted by HCDA? • Benefit to Low/Moderate Income People • Prevention or Elimination of Slums & Blight • Urgent Need Does the application address at least one of the State Program Objectives? • Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing. • Support and encourage efficient patterns of community development, redevelopment, and capital funding by giving priority to proposals that address documented health and safety concerns. • Encourage innovative proposals that improve housing, and other eligible activities to renew designated revitalization areas. • Encourage the development of facilities needed to support welfare-to-work programs such as job training, childcare, and elder care. • Support and encourage neighborhood revitalization efforts identified in locally developed plans and strategies. • Improve the availability and adequacy of essential public facilities, and remedy serious deficiencies in areas that principally serve people of low or moderate income. • Ensure that municipalities have the capacity to implement community development programs and maintain community development improvements. • Support community development projects of particular urgency where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are unavailable. Does application include a Public Notice (display ad) in compliance with Citizen Participation Requirements? Yes Does the application include evidence that the required local match of grant funds will be met? Yes Does the application include evidence that the Compliance Items have been completed? Yes
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	• Citizen Participation Resolution • Fair Housing Resolution • Matching Funds Certification • Grant Management Plan & Resolution • Professional Services Agreements (Drafts) • Complete Draft Environmental Review Record, OR 100 % Complete Final ERR • Policy and Procedure Manual and Resolution (HR Only) • Cooperative Agreement Applicants must demonstrate that they can complete their proposed project within the two-year grant period.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	The program's Final Plan is attached to the program's Request for Proposals. The Final Plan is also posted on the DCA website.

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	ESG funds are allocated to community-based nonprofits for rapid re-housing activities and to nonprofits and local governments for emergency shelter improvements. The funds are allocated through Request for Proposals on the DCA SAGE system (DCA SAGE - Portal (intelligrants.com))
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

Describe how resources will be allocated among funding categories.	Economic Development Fund: The State will award up to \$400,000 to support community and economic development programs that expand business enterprises and increase job opportunities. The Housing Rehabilitation Fund (\$1,500,000) provides funds for activities that improve the condition of affordable housing in New Jersey. County-managed programs may be awarded up to \$400,000. Multi-jurisdictional programs may receive grants of up to \$300,000. Awards to programs serving only one municipality may not exceed \$200,000. The fund is designed to rehabilitate only single-family owner-occupied housing. The Public Facilities Fund (\$4,651,292) provides funds to units of local government to construct or improve essential public facilities that will primarily benefit people of low- and moderate- income. The maximum grant awarded in this category will be \$400,000. However, this maximum may be exceeded if compelling reasons are presented and accepted by the DCA.
Describe threshold factors and grant size limits.	See above.

	What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
2	State Program Name:	Emergency Solutions Grant Program
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The Shelter Support Program provides funds to maintain shelter facilities by: • Addressing life and safety issues. • Purchasing equipment and furnishings that will provide direct benefits to the shelter's residents. • Creating new emergency shelter beds when needed. The Homeless Prevention and Rapid Re-Housing Program provides funds to: • Provide temporary financial assistance and services to help those who are experiencing homelessness to be quickly re-housed and stabilized. Assistance to prevent households from becoming homeless; divert people who are applying for shelter into other housing

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	• Experience providing similar services and assistance. • Experience working with the target population. • Capacity to successfully manage previous program grants. • Achieved prior grant objectives within the established time frame. Provided accurate cost estimates of the proposed work. Expended grant awards correctly and in a timely manner. Produced and submitted performance and financial reports correctly and on time. Have no unresolved audit findings with DCA. Enough revenue/income to operate the project. • Proposed project(s) is supported by the local CoC. • All applicants are required by the US Department of Housing and Urban Development to 1) obtain a UEI number and complete or renew their registration with the System for Award Management (SAM); and 2) be active participants in a Homeless Management Information System (HMIS).
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	A competitive Request for Proposals (RFP) is available through the SAGE system.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

	Describe how resources will be allocated among funding categories.	The grant amount less DCA administration will be allocated as follows: Homeless Prevention/Rapid Re-Housing: \$1,549,839.89 (\$75,000 is for HPRP Grantee administration) Shelter Support: \$1,474,839.89
	Describe threshold factors and grant size limits.	The maximum award to a grantee is \$500,000.

	What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
3	State Program Name:	HOME Investment Partnership Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	HOME Investment Partnerships Program (HOME) provides funds to: • Develop affordable housing units. • Provide rental assistance to elderly and disabled households. • Provide security deposits if needed.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	• Capacity of the applicant to successfully undertake the proposed activities. • Has the applicant demonstrated effective grant management (achieved prior grant objectives within the established time frame; provided accurate cost estimates of the proposed work; expended previous grant awards correctly and in a timely manner; and produced and submitted prior grant's performance and financial reports correctly and on time)? • Does the applicant have any unresolved audit findings with DCA? • Does the applicant have enough revenue/income to complete the project? Approach and Budget (are the program costs reasonable; is the timeline for completion reasonable?)
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	The NJDCA website has a link to the SAGE page "View Available Grant Opportunities" available here: https://dcasage.intelligrants.com/RFPMailingRequest_List.asp. The "Available Grant Opportunities Page" is available to the public without any login credentials. When a Request for Proposal is available, all information is publicly available including the eligibility criteria and application materials on the Sage website.

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

Describe how resources will be allocated among funding categories.	NA
Describe threshold factors and grant size limits.	A project is eligible for the maximum per unit subsidy amount permitted under 24 CFR 92.250(a) of the HOME regulations, contingent upon the results of the required subsidy layering review. The amount of HOME funds reserved for a project will be based on the information submitted in the HOME Production Program application via SAGE and will be limited to the gap between total eligible project costs and all other committed funding sources. The Department may, at its discretion, award less than the maximum allowable subsidy. The current maximum HOME per unit subsidy limits, effective for projects receiving funding commitments after May 11, 2026, are as follows: • 0 Bedroom: \$187,658 • 1 Bedroom: \$215,122 • 2 Bedroom: \$261,595 • 3 Bedroom: \$338,419 • 4 Bedroom: \$371,477

	What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
4	State Program Name:	HOPWA Program
	Funding Sources:	HOPWA

Describe the state program addressed by the Method of Distribution.	The Department of Health will continue to use Hyacinth as its project sponsor that has the capacity, expertise, and demonstrated success in facilitating housing programs for low-income HIV+ individuals. The HOPWA program is designed to be accessible through multiple pathways to ensure individuals and families living with HIV/AIDS can connect to housing assistance and supportive services. Eligible participants include low-income individuals living alone, heads of household, or eligible children residing with a parent or legal guardian who is living with HIV/AIDS and who qualify for permanent tenant-based rental assistance. Referrals to the HOPWA program may come from a variety of sources, including community-based organizations, medical providers, HIV/AIDS service agencies, housing providers, Ryan White-funded programs, social service agencies, shelters, outreach teams, and other supportive service networks. Individuals may also self-identify through agencies participating in coordinated entry, housing navigation, or HIV care systems. The New Jersey Department of Health works with selected project sponsors and community-based organizations to ensure participants have access to housing assistance, HIV case management, and supportive services that promote housing stability and overall well-being. These agencies coordinate services and verify participant eligibility in accordance with HUD regulations and program requirements. Through collaboration with State and federally funded partners, including Ryan White service providers, participants may receive ongoing support and referrals based on their individual needs. Agencies and service providers maintain ongoing communication and coordination to strengthen access to care, housing stability, and service delivery throughout the state. Supportive services may include a wide range of eligible activities such as health and mental health services, assessments, permanent housing placement, substance use treatment and counseling, housing case management, transportation assistance, benefits navigation, and other supportive services necessary to help participants maintain stable housing.
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Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The HOPWA program in New Jersey provides housing assistance and supportive services to low-income individuals and families living with HIV/AIDS who are experiencing housing instability or are at risk of homelessness. Eligible participants must provide documentation of HIV status, income eligibility, and housing need. Services may be accessed through community-based organizations, Ryan White providers, medical case managers, shelters, housing agencies, and other HIV service providers throughout the state through an application process. Assistance may include rental support, housing case management, permanent housing placement, and supportive services in accordance with HUD HOPWA guidelines and regulations.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	The method of selecting project sponsors for HOPWA (Housing Opportunities for Persons With AIDS) involved issuing a Notice of Funding Availability (NOFA) along with a Request for Applications (RFA). This process allows interested organizations to apply for funding by submitting detailed proposals outlining their plans to provide housing and supportive services to individuals and families affected by HIV/AIDS. The NOFA/RFA mechanism ensures a competitive and transparent selection process where project sponsors are chosen based on their ability to meet program requirements, deliver effective services, and demonstrate capacity to manage HOPWA funds responsibly. This approach encourages a wide range of organizations, including grassroots, faith-based, and community-based entities, to participate and contribute their expertise to addressing housing stability and supportive care needs within their respective communities.

Describe how resources will be allocated among funding categories.	All funds outside of administration funds, \$4,079,807.39, are allocated for rental assistance and supportive services to individuals and families affected by HIV/AIDS.
Describe threshold factors and grant size limits.	Under HUD HOPWA guidelines, rental assistance rental calculations in New Jersey must be based on the applicable HUD Fair Market Rent (FMR) standards and local Public Housing Authority (PHA) payment standards when applicable. Rental assistance amounts are determined using reasonable rent standards for the area and unit size to ensure housing costs are consistent with local market conditions. Program participants are generally required to contribute approximately 30% of their adjusted gross income towards rent and utilities. The total rent for an assisted unit, including utilities, cannot exceed the applicable HUD Fair Market Rent or the local housing authority payment standard, whichever is lower, unless otherwise permitted under HUD regulations and approved program exceptions. All rental calculations and subsidy determinations must comply with HUD HOPWA regulations under 24 CFR Part 574 and applicable New Jersey Department of Health program guidance.

	What are the outcome measures expected as a result of the method of distribution?	The outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).
5	State Program Name:	Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	Develop affordable rental housing units for families at or below 30% AMI and for people who are most vulnerable, including those with disabilities or other special needs. DCA will award only those projects that will provide housing to extremely low-income individuals and families with special needs. HTF assisted units will receive Project Based Vouchers.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner: Strong applications will clearly demonstrate the applicant's experience in developing affordable housing, a proven financial capacity to complete the proposed project, and prior successful participation in DCA and HUD programs with no outstanding compliance issues. Applications must also include a feasible project budget and realistic development timeline that indicate the project can be completed on schedule. Priority based on geography: Housing Trust Fund resources are allocated statewide. The merits of the application in meeting the State's priority housing needs: Applicants should demonstrate experience serving special needs populations. Applications must include a detailed service plan describing how voluntary services will be provided to the targeted special needs population, whether directly by the applicant or through a partner with a formal Memorandum of Understanding. The extent to which the application leverages non-federal funding sources: Applications that demonstrate the use and leveraging of non-public, non-federal funds will receive priority consideration for HTF awards. Project Readiness: Projects that demonstrate municipal support, planning/zoning approvals, complete architectural plans ready for permits, and construction/permanent financing commitments will be prioritized.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
Describe how resources will be allocated among funding categories.	An estimated total of \$6,700,140.15 (the grant amount less administration) has been allocated for housing production.

Describe threshold factors and grant size limits.	Eligible Project Size: NJDCA will provide capital financing and DCA designated Housing Choice Voucher Project Based Vouchers (PBVs) for projects of up to four (4) units. At DCA's sole discretion, additional units may be approved and funded when warranted. Per-Unit Subsidy and Maximum Award: A project is eligible for a per unit subsidy based on the applicable bedroom size multiplied by the number of units and the total project cost. The maximum award per project is \$1 million and may not exceed the per unit subsidy limits identified below. DCA may, at its discretion, award less than the maximum allowable subsidy. Maximum per unit subsidy by bedroom size: • Studio: \$250,000 • 1 Bedroom: \$350,000 • 2 Bedroom: \$430,000 • 3 Bedroom: \$500,000 • 4 Bedroom: \$570,000
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AP-35 Projects – (Optional)

Introduction:

The State of New Jersey requires an executed contract from HUD prior to releasing a Request for Proposal. NJDCA cannot preselect grantees and projects until an executed HUD grant agreement is received and the competitive process has been followed.

#	Project Name
1	CDBG Administration
2	CDBG Housing Program
3	CDBG: Public Facilities & Infrastructure
4	CDBG: Economic Development
5	HOME: Administration
6	HOME: CHDO Reserves
7	HOME: Non-CHDO Development Activities
8	HOME: Tenant-Based Rental Assistance
9	HESG
10	HOPWA
11	HOPWA: Administration
12	HTF
13	HTF: Administration

Table 3 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The State allocates and distributes its funds based on the extensive research, data analysis, and community outreach conducted during the development of the NJDCA 2025–2029 Five-Year Consolidated Plan. This planning process incorporated quantitative data on housing conditions, economic indicators, demographic trends, disaster vulnerability, homelessness system performance, as well as qualitative input gathered through public hearings, stakeholder consultations, and community surveys.

Using this information, the State establishes funding priorities that align with the documented community, housing, and economic development needs identified in the Consolidated Plan. The distribution of funds is guided by the goals, strategies, and measurable objectives included in the Plan, ensuring that resources are targeted to areas where they can have the greatest impact.

Particular emphasis is placed on addressing underserved needs highlighted in the 2025–2029

Consolidated Plan, including:

- The severe shortage of affordable rental housing for extremely low-income households
- Persistent housing cost burden affecting both renters and homeowners
- Increased demand for homelessness services
- Aging housing stock in need of rehabilitation and energy efficiency improvements
- Limited development capacity among smaller, community-based organizations

The Plan also identifies obstacles that challenge the State's ability to fully address these needs, such as high development costs, limited availability of developable land, workforce shortages in supportive services, and insufficient capital to meet the scale of demand for affordable housing and homelessness interventions.

By aligning funding with these identified needs, objectives, and obstacles, the State ensures that resources are deployed strategically. This approach helps maximize the impact of federal and state investments and advances the long-term goals established in the 2025–2029 Consolidated Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Improve community infrastructure and facilities Preserve existing affordable housing Support community & economic development programs
	Needs Addressed	Affordable Housing Community Revitalization Neighborhood Rehabilitation Economic Development
	Funding	CDBG: \$206,356.00
	Description	Administration
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	NA
	Planned Activities	Administration
2	Project Name	CDBG Housing Program
	Target Area	State of New Jersey

	Goals Supported	Preserve existing affordable housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,500,000.00
	Description	Rehabilitate homes to preserve existing housing, including through emergency home repair.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Statewide
	Planned Activities	Rehabilitate homes to preserve existing housing, including through emergency home repair. This information will be updated when activities are selected.
3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	State of New Jersey
	Goals Supported	Improve community infrastructure and facilities
	Needs Addressed	Community Revitalization Neighborhood Rehabilitation
	Funding	CDBG: \$4,651,292.00
	Description	Thirteen Infrastructure and Facility Reconstruction Projects
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Statewide

	Planned Activities	Fund infrastructure and facility reconstruction projects. This information will be updated when activities are selected.
4	Project Name	CDBG: Economic Development
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support community & economic development programs
	Needs Addressed	Economic Development
	Funding	CDBG: \$400,000.00
	Description	Fund projects to eligible municipalities to pass to eligible nonprofits and for-profits.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Statewide
	Planned Activities	Statewide
5	Project Name	HOME: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase affordable rental and homeownership units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$540,387.26
	Description	Administration
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	N/A
	Planned Activities	Administration
6	Project Name	HOME: CHDO Reserves
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase affordable rental and homeownership units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$810,580.90
	Description	New homeowner and rental units
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Statewide
	Planned Activities	New homeownership and rental units. This information will be updated when activities are selected.
7	Project Name	HOME: Non-CHDO Development Activities
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Increase affordable rental and homeownership units
	Needs Addressed	Affordable Housing

	Funding	HOME: \$1,350,968.16
	Description	New homeowner and rental units
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Statewide
	Planned Activities	New homeownership and rental units. This information will be updated when activities are selected.
8	Project Name	HOME: Tenant-Based Rental Assistance
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support housing & services for unhoused people
	Needs Addressed	Affordable Housing
	Funding	HOME: \$2,701,936.33
	Description	Providing funding for tenant-based rental assistance.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Statewide
	Planned Activities	Provide funding for tenant-based rental assistance. The assistance will be reserved for veterans, permanently disabled and elderly households.
	Project Name	HESG

9	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support housing & services for unhoused people
	Needs Addressed	Eliminate Homelessness
	Funding	ESG: \$3,188,843.00
	Description	Administration and shelter renovations, purchase of equipment and homelessness prevention and rapid re-housing activities
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Statewide
	Planned Activities	Administration \$239,163.22 (\$75,000 is for grantee administration, Shelter \$1,474,839.89 HPRP \$1,474,839.89
10	Project Name	HOPWA
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support housing & services for unhoused people
	Needs Addressed	Eliminate Homelessness
	Funding	HOPWA: \$4,079,807.39
	Description	HOPWA enables eligible persons with HIV/AIDS and their families to secure decent, safe, and sanitary housing in the private rental market and provides rental assistance, all eligible activities and services per HUD guidelines
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Statewide
	Planned Activities	HOPWA funds are versatile in addressing various forms of housing to prevent homelessness, including emergency housing, shared arrangements, apartments, single room occupancy (SRO) dwellings, and community residences. As stipulated by CFR § 574.310(a), supportive services must accompany HOPWA-assisted housing, although funds can also be allocated independently for service provision. These funds support a broad spectrum of activities, including housing counseling, resource identification for housing assistance, facility acquisition and rehabilitation, new construction for SRO dwellings and community residences, project- or tenant-based rental assistance, short-term financial aid to prevent homelessness, and an array of supportive services such as health care, mental health services, drug and alcohol abuse treatment, and assistance in accessing government benefits. HOPWA funds also cover operational expenses, technical assistance for community residences, administrative costs, and allow for additional activities proposed and approved under competitive grants by HUD. This flexibility ensures that HOPWA effectively addresses the diverse needs of individuals and families at risk of homelessness due to HIV/AIDS-related challenges. All eligible services and activities are subject to change based on HUD guidelines.
11	Project Name	HOPWA: Administration
	Target Area	State of New Jersey CDBG - Non-Entitlement Communities
	Goals Supported	Support housing & services for unhoused people
	Needs Addressed	Eliminate Homelessness
	Funding	HOPWA: \$126,179.61
	Description	Administration
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	N/A
	Planned Activities	Administration
12	Project Name	HTF
	Target Area	State of New Jersey
	Goals Supported	Increase affordable rental and homeownership units
	Needs Addressed	Affordable Housing
	Funding	HTF: \$6,700,140.15
	Description	Increase the supply of affordable rental units for extremely low-income households
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 Households with special needs earning $\leq 30\%$ AMI will be assisted through the completion of newly constructed or rehabilitated units.
	Location Description	Statewide
	Planned Activities	Increase the supply of affordable rental units through development for extremely low-income households. This information will be updated when activities are selected.
13	Project Name	HTF: Administration
	Target Area	N/A
	Goals Supported	Increase affordable rental and homeownership units
	Needs Addressed	Affordable Housing

	Funding	HTF: \$744,460.00
	Description	Administration
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 Households with special needs earning $\leq 30\%$ AMI will be assisted through the completion of newly constructed or rehabilitated units.
	Location Description	N/A
	Planned Activities	Administration

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

The State will not be using other forms of investment.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Consistent with 24 CFR 92.254(a)(5)(i)(A)(3), the maximum allowable resale price shall be defined as the original purchase price of the home as adjusted by the accumulated Annual 12-Month Percent Change of the Consumer Price Index-All Urban Consumers Not Seasonally Adjusted measure as published by the Bureau of Labor Statistics in the United State Department of Labor plus documented capital improvement expenditures. If the Annual 12-Month Percent Change of the Consumer Price Index is negative, the Maximum Resale Price from the prior year will be used to avoid a reduction in the Maximum Resale Price. For a resale occurring midyear, the prorated average of the preceding months Consumer Price Index will be used to calculate the year-to-date increase, if any. A capital improvement is defined as major system replacement or accessibility improvements. Expenditures and payments for capital improvements must be fully documented and properly permitted (if required) to be included in the resale price calculation. Homebuyers will execute a Homebuyer Agreement Written Agreement, Mortgage, Mortgage Note, and Deed Restriction that will be recorded against the property ensuring the enforcement of the affordability period.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Same as above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The State does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being renovated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

DCA's HOME TBRA program preferences include: 1) veteran heads of households; 2) elderly heads of

households at least 62 years old; and 3) permanently disabled heads of household.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Seniors, veterans, and people with disabilities are most likely to live on fixed incomes that cannot keep up with the increases in market rents. Preferencing these groups helps to narrow the gap between the resources they receive and the resources they need to maintain stable and sustainable housing and services.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Emergency Solutions Grant (ESG) Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

Grantees receiving funds to renovate an emergency shelter or transitional shelter will be required to meet the following standards:

- Evidence that the environmental review requirements set forth in 24 CFR Part 58 have been satisfied and that the Grantee has received approval of the Request for Release of Funds or has been determined to be exempt from this requirement.
- A Grant Management Plan indicating the personnel, by title, and their responsibilities for administering and implementing this agreement, and the professional services to be used on the project.
- A plan describing the social services that will be provided to homeless clients in the shelter and transitional housing facilities.
- Evidence that the Grantee has enough funding to complete the renovation from sources other than those provided by this Agreement when additional funding is necessary to complete the activities.
- A report from a licensed professional architect or engineer that describes the structural conditions of the buildings. The report should identify the specific improvements that are required to make the building structurally sound, and the cost of such improvements.
- Prior to undertaking any construction activity, the Grantee shall provide the Department with the following documents: A detailed set of plans, specifications, and cost estimates certified by an

appropriate licensed professional. Documentation that all necessary titles, permits, and approvals to undertake the activities have been secured. Construction agreements between Grantee and construction contractors.

The Grantee shall provide the Department with an annual certification, for a period of either 3 years (for capital expenses under \$100,000) or 10 years (for capital expenses over \$100,000), starting on the date that certification is issued to the Department confirming the completion of the work, stating that the shelter facilities have continued to be used for homeless purposes.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

All of the State CoCs use HUD approved coordinated entry and assessment to ensure homeless individuals can move to permanent housing as quickly as possible.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

DCA utilizes a competitive Request for Proposal (RFP) process to solicit sub-grantees. Proposals are evaluated and ranked by a review committee comprised of DCA staff. Eligible entities are local and county government agencies and nonprofit organizations. The RFP is posted on the Department of Community Affairs NJDCA System for Administering Grants Electronically (SAGE) system and electronic notices are sent out to all the State Continuum of Care contacts and to all the Municipal Clerks through DCAs Division of Local Governments Services newsletter. The SAGE site (<https://dcasage.intelligrants.com/Portal.asp>) includes detailed information on the States Program requirements, identifies eligible agencies, and provides contact information. DCA utilizes SAGE to review, approve and manage grants electronically.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

NA, the State continues to meet the homeless participation requirement by consulting with homeless and formerly homeless households that are utilizing ESG funds to obtain housing stability.

5. Describe performance standards for evaluating ESG.

DCA utilizes the following performance standards for evaluating ESG Homelessness Prevention and Rapid Re-Housing grants:

- A minimum of 50 homeless households will be assisted.
- A minimum of 28 households will be moved from emergency shelter to permanent housing in less

than 90 days. A minimum of 80 households at risk of becoming homeless will have their housing stabilized. All participants will receive a minimum of 2 case management visits; at least one hour every 3 months. All participants will receive a minimum of 2 credit and budget counseling sessions; at least one hour every 3 months. DCA utilizes the following performance standards for evaluating ESG Shelter grants: At least 25 persons will receive emergency housing during the grant. At least 75% of the beds in the shelter or transitional housing facility will be utilized per month. A van purchased with Shelter Support funds will be utilized at least 3 times per week transporting clients to medical appointments, employment opportunities, Laundromat, grocery store, day care, etc. The average length of stay in an emergency shelter will be no more than 6 months. The average length of stay in a transitional housing facility will be not less than 6 months. Performance outcomes specific to the approved grant activities will be negotiated prior to the contract's execution.

Housing Trust Fund (HTF)

Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

☒ Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The State will distribute HTF funds by selecting applications submitted by eligible developers/sponsors. Eligible recipients will be for-profit or nonprofit developers who demonstrate the experience and capacity to successfully undertake the proposed activities. Eligible recipients must demonstrate, through their own experience or through a formal partnership with other entities participating in the proposed project, the following:

- Experience in developing and managing affordable housing.

- Experience working with the target population.
- Organization must be financially sound.
- Organization must be in good standing with the State of New Jersey Department of Community Affairs (DCA) and the U.S. Department of Housing and Urban Development (HUD).

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

- Evidence of site control through deed, contract of sale, option agreement, municipal resolution, or ground lease.
- All funding sources must have firm commitments.
- Project must provide housing to extremely low-income individuals, those earning 30% or less of Area Median Income adjusted for household size and meet one or more special needs criteria.
- Project must be completed within a reasonable time frame.
- Eligible project size shall be determined as follows: NJDCA shall provide capital financing and State Project Based Vouchers (PBVs) for projects up to 4 units (maximum).
- Project units must be permanent housing and tenant participation in supportive services is voluntary.
- The project pro forma will be analyzed for conformance with DCA underwriting guidelines and HTF funds provided to the project will not exceed the amount of the funding gap and/or the maximum per unit subsidy, not to exceed \$1 million.

Qualified applicants must submit a complete project application, development pro forma, and a comprehensive package of documentation demonstrating organizational capacity, project feasibility, and market analysis demonstrating the need for the project.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants' ability to undertake eligible activities in a timely fashion: Applications must substantiate their experience in developing affordable housing, demonstrate their financial ability to develop the project, have experience with DCA and HUD programs, have no loan findings or other outstanding issues with DCA/HUD, have a feasible project budget, and

timeline which evidences that the project will be completed in a timely manner.

Priority based upon geography: This program seeks to encourage investment in “High Opportunity” neighborhoods throughout the state, which are characterized by the following criteria: low municipal poverty level, the municipality is not on a State Urban Aid list, available public transportation within 1 mile, and low municipal labor force unemployment rate.

The merits of the application in meeting the States priority housing needs: Applicants should have experience in serving the special needs population, preferably be a nonprofit, include a service plan detailing how services will be provided on a voluntary basis to targeted special needs population (by applicant or by partner in formal Memorandum of Understanding) and 100% of units within the project will serve the special needs population.

The extent to which application makes use of non-federal funding sources: Applications that substantiate leveraging of non-DCA or other federal funds will receive preference.

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

DCA reserves the right to distribute projects equitably throughout the state.

In addition, to further the States’ commitment to the development of affordable housing in areas of high opportunity, applications will receive points for projects located in places with access to public transportation and other amenities.

e. Describe the grantee’s required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

The applicant’s capacity and successful experience in developing and managing affordable housing projects will be crucial in ensuring that HTF funds are obligated quickly and that projects are successfully completed in a timely fashion. Applications will receive points for

demonstrating the ability to meet the following criteria:

- Applicant has experience in developing affordable housing.
- Applicant has demonstrated financial ability to develop the project.
- Applicant has experience with DCA and HUD programs.
- Applicant has no loan findings or other outstanding issues with DCA or HUD.
- Project timeline is feasible, and project will be completed in a timely manner.
- Project budget is feasible and reasonable.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

NJDCA shall provide capital financing and State Project Based Vouchers (PBVs) for projects up to 4 units (maximum). This will ensure that the HTF units are affordable to extremely low-income families.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Projects must be financially feasible to receive funding.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

To further the State's commitment to the development of affordable housing in areas of high opportunity, projects located in places with access to public transportation and other amenities will receive priority preference.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

While projects may apply for up to 100% of financing from the HTF funds, DCA will award

points to projects that include evidence of leverage from other non-DCA and non-federal sources.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The total subsidy shall be calculated as follows: the maximum per unit subsidy limits by bedroom multiplied by the number of units with a \$1 million per project maximum award.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

The attached New Jersey HTF Minimum Housing Rehabilitation Standards shall apply to NJHTF assisted projects. The standards provide details on what work is required, how that work should be performed (methods), and what materials should be used. The standards refer to applicable codes and, in some circumstances, establish requirements that exceed the minimum requirements of codes. Methods and materials are specified in some of the incorporated applicable codes referenced on page 6. In addition, NJHTF Minimum Housing Rehabilitation Standards include language that provides detail on methods and materials. The rehabilitation standards address the following categories: health and safety; major systems; lead-based paint; removal of environmental barriers; disaster mitigation; State and local codes, ordinances, and zoning requirements; and inspectional areas and observable deficiencies from HUDs Uniform Physical Condition Standards identified by HUD as applicable to HTF-assisted housing.

<https://www.state.nj.us/dca/divisions/dhcr/rfp/pdf/nhtfguideline.pdf?mnid=15386>

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

N/A

12. Refinancing of Existing Debt. Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter “N/A.”

N/A