

NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS

Neighborhood Revitalization Tax Credit Program (NRTC)

OVERVIEW AND GUIDELINES FOR STATE FISCAL YEAR (SFY) 2027 PROJECT APPLICATION

This Overview and Guidelines document outlines the available funding, eligibility requirements, application requirements, and evaluation criteria for SFY 2027 NRTC projects and serves as a guide for completing the project application. Each item listed under the “Application Content” section of this document corresponds directly to a required form in the online **SAGE** application and/or forms required to be uploaded to the **SAGE** application.

ABOUT NRTC

Project applications will be available to non-profit community-based organizations with approved NRTC Neighborhood Plans (NP). Proposed projects from successful applications will comprise the “2026 Qualified Projects Pool (QPP) for SFY 2027”.

NRTC Project funding is not guaranteed. Business Entity Investors decide which projects to fund.

Through a separate competitive application process, contributions from Business Entity Investors will be accepted to fund projects in equal exchange for New Jersey state tax credits. An NRTC project qualified for funding may receive full funding, partial funding or no funds at all through this process.

FUNDING AVAILABLE:

For SFY 2027 up to \$15,000,000 in state tax credits may be allocated; with a 100% tax credit, up to \$15,000,000 may be received from Business Entity Investors. 5% of total revenue (up to \$750,000) will be used for program administration; the remainder (up to \$14,250,000) will be available for project funding awards.

MAXIMUM AMOUNT OF AWARD:

Up to **\$800,000** per successful application; one (1) application per approved NRTC neighborhood may be submitted.

ELIGIBLE APPLICANTS:

This application cycle is open to non-profit community-based organizations with approved NRTC Neighborhood Plans.

*NRTC eligibility is based on multiple distress factors using ACS/HUD data including resident income level. The Neighborhood Trends Database found on the [**NRTC WEB PAGE**](#) lists the U.S. Census Tracts/Block Groups eligible for the program.*

ELIGIBLE ACTIVITIES:

NRTC funds must be used for “neighborhood preservation and revitalization,” consisting of housing, economic development, and other neighborhood preservation and revitalization activities. These are further defined as follows:

1. Housing and Economic Development Activities: a minimum of 60% of the requested NRTC funds (calculated after a maximum of 20% of the requested funds has been allocated for administrative/personnel expenses, if applicable) must be used for activities that shall include, without limitation, measures to foster the rehabilitation and construction of housing affordable to low and moderate income households within the neighborhood, including planning, design, rehabilitation, construction, and management of low and moderate income housing, housing counseling, and related activities needed to effectuate the rehabilitation and construction of housing affordable to low and moderate income households; measures to increase business activity within the neighborhood, including the rehabilitation and construction of commercial facilities and the provision of assistance to small business entities, microenterprises and business incubators; measures to increase the income and labor force participation of neighborhood residents, including provision of education, training, child care and transportation assistance to enable low-income neighborhood residents to obtain or retain employment; and measures to foster the creation of sustainable and economically integrated neighborhoods and communities.
2. Other Neighborhood Revitalization Activities: a maximum of 40% of the requested NRTC funds may be used for activities that may include, without limitation, improvements to infrastructure, streetscape, public open space, and transportation systems; provision of social and community services, health care, crime prevention, recreation activities, community and environmental health services; nutrition and healthy food; and community outreach and organizing activities.
3. An activity proposed by an applicant that is not among those listed in 1 and 2 above may be determined to be eligible after staff review.
4. Funds may be used for administrative and personnel costs: up to 20% (of requested funds) for program expenses that are related to delivering NRTC activities (e.g. salary and benefits for a project manager to implement an activity) and general administrative expenses (related to NRTC activities such as a portion of office rent and utilities, supplies).

*Professional memberships for the organization or individuals, tickets for events/conventions, contributions to political campaigns and other administrative expenses unrelated to NRTC grant activities are **not eligible**.*

APPLICATION REVIEW AND FUNDING PROCESSES:

1. **Threshold Review:**

Scored as “pass/fail”. Applicants and/or submitted applications failing to meet the criteria listed below will not undergo **Evaluative Review**.

THRESHOLD REVIEW CRITERIA

- The application was submitted before the submission deadline by an eligible applicant with no more than two (2) open NRTC Project grants per neighborhood, one of which is at least 50% expended as of the date of submission.
- A minimum of 60% of the proposed activity budget is accurately budgeted in Housing and/or Economic Development budget components.
- The organization’s financial position is stable; evidenced by the most recent financial audit.

Grants are considered “open” until closeout documentation has been submitted to and accepted by the NRTC grant manager, regardless of SAGE status. 2026 Project grants do not “count” towards the open-grant maximum.

2. **Evaluative Review**

A submitted, complete application passing threshold review will be further evaluated, using the Application Rating Criteria.

3. **Qualified Projects Pool:**

Applications scoring a minimum of 56.0 points based on the evaluative review will be recommended for inclusion in the Qualified Projects Pool (QPP). Business Entity Investors will choose projects to fund through the Business Entity Application Process.

4. **Business Entity Application Process**

Business Entity Investors apply to contribute funds in the amount of \$25,000 to \$1,000,000 to qualified projects in equal exchange for NJ state tax credits via a competitive application process.

APPLICATION CONTENT:

The application will contain the following application forms, submitted electronically via **SAGE**, the Department's online grant management and grant application system.

1. Organizational Information

Provide information about the organization and its board of directors in **SAGE**.

2. Development Information

Part One: Provide information about each proposed development activity in the application on a separate page. Include site control documentation, market demand, the status of land-use approvals, environmental factors (e.g. floodplain location, historic preservation), and development budget in **SAGE**.

Part Two: For housing units only, enter information in the Housing Construction Workbook (used to determine affordable sale/rental pricing), which is downloaded from and uploaded to the Attachments page in **SAGE**.

3. Non-Development Information

Provide information about each proposed activity in the application that does not include development on a separate page. Include proposed staffing, budget and funding sources in **SAGE**.

4. Timeline

Provide a list of proposed activities and the time periods during which the activities will occur in **SAGE**.

5. Certification Sheets

a. Certifications of Terms and Conditions

b. Attachments

i. Resolution (*Signed by the Executive Director listed in **SAGE** and signed by the Board Secretary listed in **SAGE** or notarized or signed by an Attorney-at-Law.*)

ii. IRS Determination Letter (first-time applicants only)

iii. Organizational Chart

6. Attachments

a. **Neighborhood Map**, showing

i. The clearly marked location of each project activity

ii. The legible neighborhood street names

iii. The neighborhood boundaries

- b. **Funding Commitment Letters** for each source listed on the “Other Sources of Funding” tab of the NRTC Project Information Workbook, uploaded in the order listed.
- c. **NRTC Project Information Workbook** (Download from and upload to the Attachments page.)
Provide information according to the instructions found on each spreadsheet.
- d. **Photo-narrative Project Description** (Download from and upload to the Attachments page.)
Using one of the templates provided or an original pdf or Word document provide information for the Qualified Projects Pool. Maximum 3 pages. Provide the information listed on the templates if creating an original document.
- e. **Housing Construction Workbook** (If applicable, download from and upload it to the Attachments page.)
- f. **Insurance Certificate/Fidelity Bond** (upload evidence of (minimum) \$100,000 coverage)
- g. **Additional Items** (if needed)

7. Partner Information (if applicable)

Provide information about the partnership and a letter of intent or draft MOU between the NRTC Project applicant and the partner organization. *Should funds be awarded to support the partnership, upload a fully executed MOU to “Program Attachments” after the grant agreement is executed.*

8. Personnel

In **SAGE**, provide information about the organization’s Executive Director, Chief Financial Officer and all staff members whose personnel expenses (salary and/or fringe benefits), will be paid with NRTC funding. The portion of personnel expenses proposed must align with the portion of time that will be dedicated to the proposed activities.

9. Consultants (if applicable)

In **SAGE**, provide information about each person or entity the organization would pay with NRTC funding to implement one or more proposed activities.

10. Budget

Each proposed activity will be entered as a program component, each of which will have a corresponding budget in **SAGE**. The NRTC program components are Housing, Economic Development, Supportive Services, and Other. Expenses for proposed housing and/or economic development activities must comprise a minimum of 60% of the proposed budget for activities; supportive services and “other” may comprise a maximum of 40%.

For requests that include expenses for administration/personnel, a maximum of 20% of the requested funds may be entered in a separate “Administration/Personnel” component. The proposed budget amount for administration/personnel expenses is deducted from the total funding request before the “60/40” percentages are calculated. *All expenses entered must be related to the proposed activities. Include a detailed budget description in **SAGE** to ensure the connection between expenses and the proposed activities is clear.*

APPLICATION RATING CRITERIA:

Applications meeting threshold criteria will be reviewed and evaluated based on an 85-point scale. The overall scores from the reviewers will be combined to obtain an average score for each application. Applications with average scores of 65.0 or greater will be recommended for the Qualified Projects Pool.

Neighborhood Plan Alignment (maximum 10 points)	Evaluates how well the proposed activities align with the approved resident driven Neighborhood Plan.	
Readiness to Proceed (maximum 40 points)	Staffing Capacity (10)	Evaluates the applicant's ability to begin work promptly and complete activities within the two-year project period.
	Funding (15)	
	Timeline and Feasibility (15)	
Prior Performance (maximum 30 points)	Completion of Grant Activities (20)	Evaluates the applicant's overall performance in meeting project goals, producing accurate and timely reports, and effectively managing staff, budgets, partnerships, and project activities. <i>Applicants without prior NRTC grants may provide evidence from comparable projects, uploaded to the Attachments page, "Additional Items ".</i>
	Grant Management (10)	
Microenterprise Support and Development (maximum 5 points)	Inclusion of Microenterprise in Activity Delivery (2)	Evaluates the applicants' alignment with NRTC legislation and contribution to strengthening the local economy by uplifting residents through micro-enterprise involvement and support.
	Microenterprise Providing Resident On-the-Job Training (1)	
	Support for New or Existing Resident Microenterprises (1)	
	Participation in Strategic Key Economic Sectors (1)	

Microenterprise is defined as a commercial enterprise with 5 or fewer employees, one or more of whom owns the enterprise.

Strategic Key Economic Sectors: Clean Energy, Life Sciences, Offshore Wind, Advance Transportation Logistics, Non-retail Food and Beverage, Advance Manufacturing, Film and Digital Media, Professional and Financial Services and Technology.

TECHNICAL ASSISTANCE

- A required General Technical Assistance webinar will be held on **Wednesday, August 12th at 10:30 AM**.
- Applicants may email the NRTC grant manager and copy NRTC@dca.nj.gov for additional assistance at **ANY TIME** during the application period.
- **At least ONE person from each applicant organization is required to attend the General Technical Assistance webinar.**

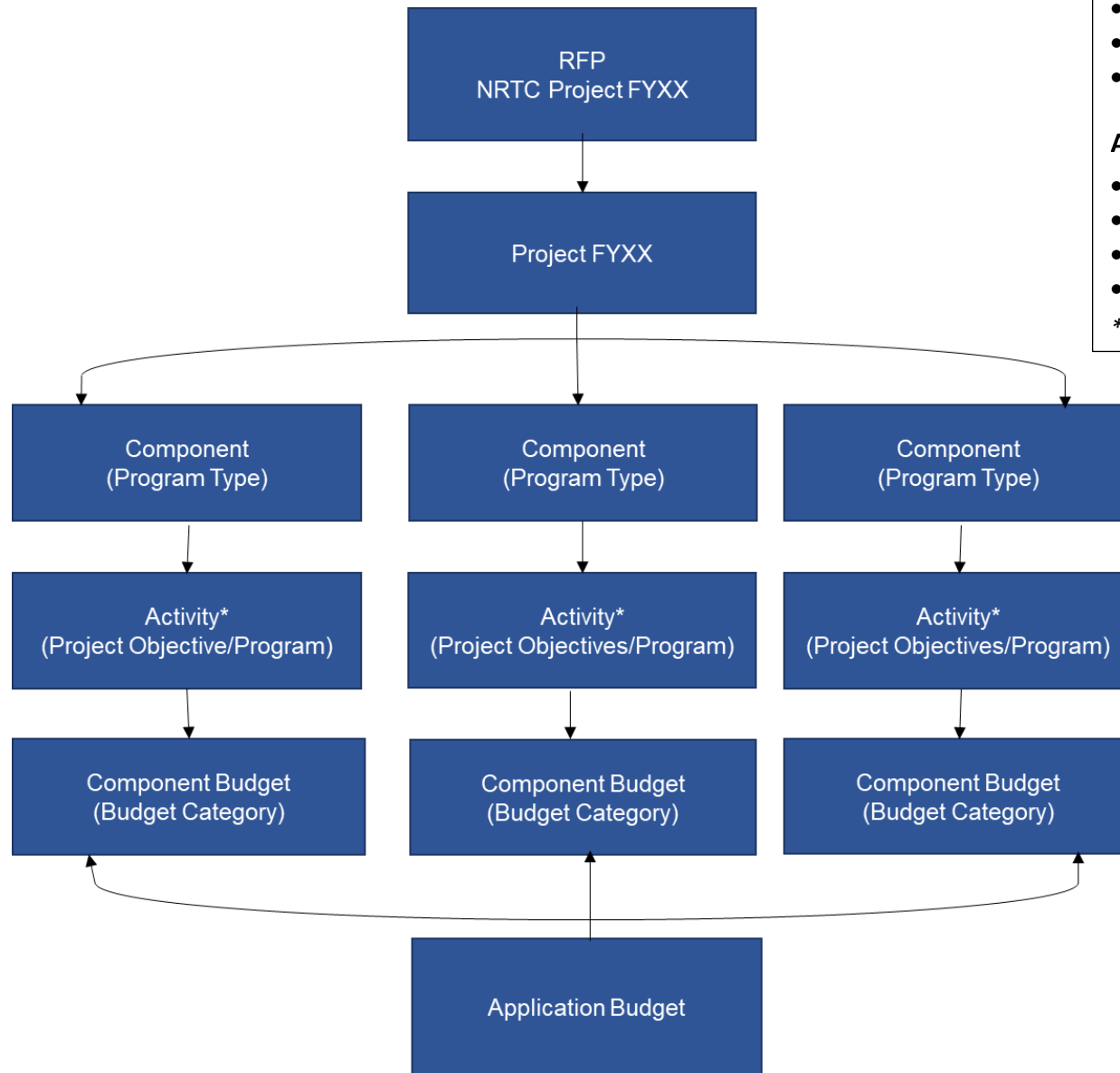
DEADLINE FOR SUBMISSION:

- The deadline for application *initiation* in **SAGE** is **Wednesday, September 16th at 11:59 PM**.
- The deadline for application submission in **SAGE** is **Friday, September 18th at 12:00 PM**.

2027 NRTC PROJECT TIMELINE:

2027 NRTC PROJECT TIMELINE (SUBJECT TO CHANGE)	
2027 Project RFP Launch	Friday, 8/07/26
Project Application Period	Friday, 8/07/26 – 9/18/26
Technical Assistance Webinar	Wednesday, 8/12/2026 @ 10:30 am
Application Initiation Deadline	Wednesday 9/16/26
Application Submission Deadline	Friday, 9/18/26
Qualified Projects Pool Publication	Late October
Business Entity Application Period	Mid November
Payments Received by	End of December
Tax Credit Certificates Issued	January 2027

Appendix A



Component (Program Type):

- Housing
- Economic Development
- Supportive Service
- Other Neighborhood Revitalization

Activity* (Project Objective/Program):

- Small Business & Microenterprise Training
- Housing Rehabilitation
- Youth Development Programs
- Creation of Public Green Space, etc.

**Short Description*

Appendix B

BUDGET ITEM DETAIL:

Budget expenses must be related to the proposed activities. Include a detailed budget description in **SAGE** to ensure the connection between expenses and the proposed activities is clear. Should funds be awarded, expenditures must be related to the approved activities as described.

Application Forms

▲ Collapse Entire Tree ▲

- Application Instructions
- NRTC Program Overview and Guidelines
- Project Information
 - Organizational Information
 - Development Information
- Non-Development Information
 - Non-Development Information
 - Non-Development Information
 - Non-Development Information
 - Non-Development Information
- Timeline
 - Objective 1: Housing Rehabilitation for Homeownership
 - Objective 2: Homeowner Repair Program
 - Objective 3: Career Training
 - Objective 4: Small Business Improvement
 - Objective 5: Community Building
- Attachments
- Other Information
 - Partner Information
 - Partner Information
 - Partner Information
- Schedule A: Personnel
 - Schedule A: Personnel
 - Schedule A: Personnel
 - Schedule A: Personnel
 - Schedule A: Personnel
- Schedule B: Consultants
- Certification Sheets
- Budget Overview** ←

[Return to Previous Page](#) **BUDGET OVERVIEW**

Instructions: To view a budget, click on the Program Component hyperlink.

Budget Overview

Budget Category	DCA Funds Requested
PROGRAM - Development	\$210,000.00
Sub-Total	\$210,000.00

[Go to Budget Overview](#) **BUDGET DETAIL** [Check for Errors](#)

Instructions: Type in necessary information and click **Save** to save the budget item. Click **Cancel** to cancel changes made. To view the budget detail, click the [Budget Detail](#) tab. To view the budget summary, click the [Budget Summary](#) tab.

[Budget Summary](#) **Budget Detail** [Add Budget Item](#) [View PDF](#)

Housing: Housing Rehab for Homeownership

PROGRAM - Development	Description	DCA Funds Requested
	Rehab-Residential-Owner occupied	
☐	Housing Rehabilitation Project Costs	\$210,000.00
	Minor Category Sub-Total	\$210,000.00
	Major Category Sub-Total	\$210,000.00
	Total (this program component)	\$210,000.00

[Go to Budget Overview](#) **BUDGET ITEM DETAIL**

Instructions: Type in necessary information and click **Save** to save the budget item. Refer to the Application Instructions for specific budget information.

[Budget Summary](#) [Budget Detail](#) **Add Budget Item**

Housing: Housing Rehab for Homeownership

Select the appropriate Budget Category for this budget item:
PROGRAM - Development: Rehab-Residential-Owner occupied *

Provide a short description for this budget item (should be unique to this budget):
Housing Rehabilitation Project Costs *

Provide a more detailed description for this budget item (include cost justification as required by this program).

Enter the dollar amounts associated with the budget item:

DCA Funds Requested

* = Required Field

Appendix C

Application Success Checklist

- ✓ Ensure the Agency Information Update in **SAGE** is current.
- ✓ Ensure the annual audit has been submitted in **SAGE** (as required).
- ✓ Use letters and numbers only to name files uploaded to **SAGE**, **NO SPECIAL CHARACTERS**.
- ✓ Verify all documents uploaded to **SAGE** will open before submission.
- ✓ Verify all links provided in the Photo-Narrative Project Description are active.
- ✓ Upload a fully executed board resolution, **NO PLACEHOLDERS**. A fully executed resolution must be signed by the Executive Director listed in **SAGE** and signed by the Board Secretary listed in **SAGE** or notarized or signed by an Attorney-at-Law.
- ✓ A maximum of 20% of the funds requested may be for organization administration and/or personnel expenses. Those expenses must be entered under a separate Budget Component labeled “Administration/Personnel”. All salary/fringe benefit expenses for agency personnel are Administration/Personnel expenses, not Program expenses.
- ✓ Regarding “Prior Performance” for applicants with no previous NRTC grants, evidence from comparable projects may be uploaded to the Attachments page, “Additional Items”.
- ✓ Review the Overview and Guidelines to prepare questions for the Technical Assistance Workshop on Wednesday, August 12th.
- ✓ Email your NRTC grant manager and copy NRTC@dca.nj.gov for additional assistance at **ANY TIME** during the application period.