

# NRTC 2027 Technical Assistance Webinar



- **Project Grant Application**  
for State Fiscal Year 2026

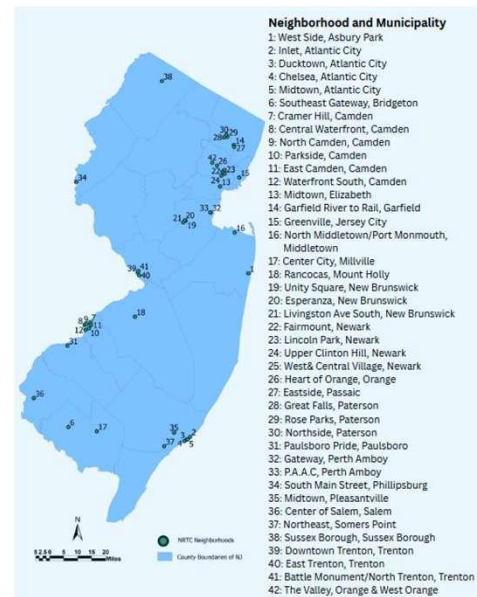
Wednesday, August 12<sup>th</sup> 10:30am



**DIVISION OF Housing and Community Resources**

## NRTC Neighborhoods

- 42 Approved Neighborhoods
- 34 Community-based Nonprofit Organizations
- 24 Municipalities
- Several New Neighborhood Plans
  - In progress
  - Under review



There are 42 approved NRTC neighborhoods, which means a potential of 42 project applications for state fiscal year 2027. If all 42 neighborhoods request the maximum of \$800,000 in project funds, that would total \$33,600,000 which is somewhat short of our \$15,000,000 tax credit allocation.

# NRTC Project Timeline



| SFY 2027 NRTC Project Estimated Timeline |                                                  |
|------------------------------------------|--------------------------------------------------|
| 2027 Project RFP Launch                  | Friday, August 7 <sup>th</sup>                   |
| Business Entity Information Sessions     | Early August and by request                      |
| Application Initiation Deadline          | Wednesday, September 16 <sup>th</sup>            |
| <b>Application Submission Deadline</b>   | <b>Friday, September 18<sup>th</sup> at 12pm</b> |
| Qualified Projects Pool Publication      | Late October                                     |
| Business Entity Application Period       | Mid November                                     |
| Payments Received by                     | End of December                                  |
| Tax Credit Certificates Issues           | January 2027                                     |

Following the Business Entity Information Session on Friday, a recording will be posted to the NRTC web page. If you would like us to schedule another session after the release of the QPP, please let us know. We will do our best to accommodate all requests and provide information to potential investors either in person or virtual meeting.

## Funding Overview

For State Fiscal Year 2027

- NJ State Tax Credit Allocation: \$15,000,000
- Program Administration: \$750,000
- Project Funds: \$14,250,000
- Maximum Project Application Request: \$800,000

### For Business Entities

- Tax Credit Percentage: 100%
- Maximum Business Entity Application Request: \$1,000,000
- Minimum Business Entity Application Request: \$25,000

Nothing new here – our allocation of tax credits remains at 15,000,000, which will mean \$14,250 designated to qualified projects.

# Open Grants Maximum

Two Open, One 50% Expended

- Grants will be considered “closed” once closeout documentation has been submitted to and accepted by the NRTC Grant Manager.
- A grant will be considered “50% or more expended” based on FSRs submitted in SAGE and approved by the NRTC Program Manager.
- The date of application submission is the date used to determine the status of open grants.
- **2026 Project Grants will not count!**



## The SAGE Application

### Application Information

- Project Objectives

### Application Forms

- Organizational Information
- Development Information
- Non-Development Information
- Timeline
- Attachments
- Partner Information
- Schedule A: Personnel
- Schedule B: Consultants
- Certification Sheets
- Budget Overview

There are fewer application forms than last year.

# Application Information

## Program Objectives

- Performance measures **MUST** be quantitatively measurable and correspond to the completion of activities funded by the grant award.

Example:

| Not Measurable                                                                                                                                                | Measurable                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Measure how many students provide invoice and receipts for tuition.                                                                                           | Provide tuition reimbursement to 7 college students that live in "applicant neighborhood".                                                                                                                                                                                  |
| Hold informational sessions on Homeownership for residents, provide consultations and get referrals, and provide outreach to locals annually.                 | Host 12 informational sessions on Homeownership with 120 participating residents; 250 consultation/referrals through the Housing Resource Center; 1500 households reached through outreach and education annually.                                                          |
| The goals after 15 months will be to create jobs, and build/renovate new homes. Progress will be evaluated with quarterly sales report.                       | <ul style="list-style-type: none"><li>• Hire 2 project managers, 1 consultant, and 1 landscaper</li><li>• Rehab 2 homes and build 1 new home (will receive a CO)</li></ul>                                                                                                  |
| The completion of murals, installation of decorative planters, and events will be photographed and documented as activities increase neighborhood engagement. | <ul style="list-style-type: none"><li>• 2 completed murals and 4 decorative planters installed.<ul style="list-style-type: none"><li>• 24 completed community events</li><li>• 300 people attended events/festivals</li><li>• Publication of newsletter</li></ul></li></ul> |

Before you get to those application forms, you're going to first fill out the program objectives that's under the application information on the left side. This is an important part of the application. We've experienced some difficulties with some applications over the years, and it carries through from the beginning of the application all the way through to the closeout of the grant. The objectives written **MUST** be measurable.

If you write that the measure is the # of properties that you have under control, that doesn't tell us anything. We need to know X # of properties under control. If you wanted to have a measurable objective about sidewalk planters, you can't just say "were going to measure the # of sidewalk planters" instead, you're going to say "we're going to install X# of sidewalk planters. We need each objective to be measurable because you'll be keeping track of these measures with the quarterly performance reports that are required. The final count of the closeout report should relate to the performance measures.

# Application Forms

Project Information – Development Form, Non-Development Form, and Timeline

- No justification for continuation of activities

The screenshot displays the NJDCA SAGE application system interface. At the top, the NJDCA SAGE logo is visible on the left, and user information (User: Diamond Glosson) and navigation links (Start Menu, Admin, RFP Menu, Application Menu, Help, Notes, Logout) are on the right. The main content area is titled "Neighborhood Revitalization Tax Credit Project 27" and includes a "Submit Application" and "Delete Application" button. The left sidebar shows "Application #: 2027-02240-0174" and "Application Title: N/A". The "General Information" section lists: RFP Type: Known Recipient (no allocations), Application Manager: Susan Catlett, Status: Application In Process, Current Budget: \$0.00, and Due Date: 9/19/2027 (Sun). The "Agency Information" section lists: Agency: New Jersey Department of Community Affairs, Vendor #: 21600092812, and SAM #: NFGKVV89Q55. The right sidebar, titled "Application Forms", contains a tree view with links to: Application Instructions, NRTC Program Overview and Guidelines, Project Information, Organizational Information, Development Information, Non-Development Information, Timeline, Attachments, Other Information, Partner Information, Schedule A: Personnel, Schedule B: Consultants, Certification Sheets, and Budget Overview. The URL at the bottom is grants.com/ApplicationNarrativePage\_Detail.asp?mmlID=33182&nrcpID=5455.

The details of the project activities are entered on the development, non-development and timeline forms. On the Non-Development Form – we are no longer asking you to provide a rationale for the continuation of activities from prior projects.

# Application Forms

## Project Information – Attachments

- Neighborhood Map (Just one!)
- Other Sources of Funding for the Project
- NRTC Project Information Workbook
- Project Description Templates or DIY
- Housing Construction Workbook
- Insurance Certificate/Fidelity Bond
- Upload files named with letters and numerals only!
- Test your uploads!

| Microenterprise                                              |                                                                               |                                                                |                                                                          |
|--------------------------------------------------------------|-------------------------------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------|
| Inclusion of 1 or more microenterprise in activity delivery. | Inclusion of 1 or more microenterprise providing resident on the job training | Support for 1 or more new or existing resident microenterprise | Inclusion of 1 or more microenterprise in strategic key economic sectors |

Note:

ENSURE YOUR UPLOADED DOCUMENTS WILL OPEN: UPLOADED DOCUMENT FILE NAMES MAY CONTAIN LETTERS AND NUMERALS ONLY; NO SPECIAL CHARACTERS.

The following attachments must be submitted to DCA as part of this application. See "Application Instructions" for details.

**A. Neighborhood Map, showing:**

1. the clearly marked location of each proposed project activity
2. the legible neighborhood street names
3. the neighborhood boundaries

No file selected.

No file selected.

**B. Copy of Funding Commitment Letters:** for each source listed on the "Other Sources of Funding" tab of the NRTC Project Information Workbook, upload documentation in the order listed on the form. This should include committed funding from private grants, private donors, lending institutions, and other State agencies such as NJRA, NJEDA, and NJEDA.

No file selected.

**C. NRTC Project Information Workbook** - Ensure all information is completed according to the instructions found on each spreadsheet. [NRTC Project Information Excel Workbook](#)

No file selected.

**D. Photo-narrative Project Descriptions:** (MS Word) Using one of the templates provided (or an original pdf or Word document) provide information (as listed on the templates) for the Qualified Projects Pool. Maximum 3 pages. [Photo-narrative Project Description template 1](#) - [Photo-narrative Project Description template 2](#)

No file selected.

**E. Housing Construction Workbook (if applicable):** [Housing Construction Workbook](#)

No file selected.

**F. Insurance Certificate/Fidelity Bond:** upload evidence of (minimum) \$100,000 coverage.

No file selected.

**G. Additional Items:** miscellaneous documents if needed.

No file selected.

In SAGE, anything marked with a red asterisk is required for submission. You will notice there are two required uploads marked with an asterisk for the Neighborhood Map.

Only One map is required, but you will need to upload something to the second spot.

Other sources of funding for the activities in the project application, which must be uploaded in the order listed.

The Project information Workbook has just two tabs – One for Other sources of funding and one for the Project description. A small change to this tab of the workbook is some additional information about Microenterprise.

We have provided two templates for the Photo Narrative project description, or you are welcome to use your own. Please keep the description to 3 pages in length, but feel free to include links to additional information. You are welcome to use your own format for the Photo Narrative Project Description, but please keep it to 3 pages in length and be sure to include all the elements on either of the two templates we've provided.

The Housing Construction Workbook which is used to calculate sale and rental unit pricing.

When uploading all forms in SAGE, use only letters and numerals in your file names. Special characters may prevent us from accessing the forms for evaluative review.

# Application Forms

Other Information – Partners, Personnel, and Consultants

- No changes

**Neighborhood Revitalization Tax Credit Project 27**

Application #: 2027-02240-0174  
Application Title: N/A

**General Information**

RFP Type: Known Recipient (no allocations)  
Application Manager: Susan Catlett  
Status: Application In Process  
Current Budget: \$0.00  
Due Date: 9/19/2027 (Sun)

**Agency Information**

View Applicant Information  
Agency: New Jersey Department of Community Affairs  
Vendor #: 21600092812  
SAM #: NFGKVV89Q55

**Application Forms**

- Application Instructions
- NRTC Program Overview and Guidelines
- Project Information
- Organizational Information
- Development Information
- Non-Development Information
- Timeline
- Attachments
- Other Information
- Partner Information
- Schedule A: Personnel
- Schedule B: Consultants
- Certification Sheets
- Budget Overview

DCA NJ Department of Community Affairs

Division of Housing and Community Resources

# Application Form

Certifications Sheet

- Resolution MUST be signed.
- **NO RESOLUTION PLACEHOLDERS!**

**Resolution - Schedule I Or Local Match Only - Schedule I (View Agency Detail)**

☐ I will upload this attachment ☐ N/A \*

Browse... No file selected.

**IRS Determination Letter (New Applicants, Non-profit, Non-government only)**

☐ I will upload this attachment ☐ N/A \*

Browse... No file selected.

**Organizational Chart (Non-government only)**

☐ I will upload this attachment ☐ N/A \*

Browse... No file selected.

**Application Cover Page (View)**

☐ I will upload this attachment ☐ N/A \*

Browse... No file selected.

**NPU Neighborhood Programs Unit**

**Funding Request Information**

This form may be used to provide the information necessary to obtain a fully executed board resolution in advance of a funding request.

**A fully executed board resolution will be:**

1. Signed by the applicant organization's executive director listed in SAGE
- AND
2. Signed by the applicant organization's board secretary listed in SAGE OR notarized OR signed by an attorney at law.

**Applicant Organization**

Grant Opportunity: Neighborhood Revitalization Tax Credit Program Project Grant  
Grantee: New Jersey Department of Community Affairs (NJ DCA)

**Funding Request Details:**

| Grant Activity | Budget Request | Other Sources | Funding Amount | Total Activity Cost |
|----------------|----------------|---------------|----------------|---------------------|
|                |                |               |                |                     |
|                |                |               |                |                     |
|                |                |               |                |                     |
|                |                |               |                |                     |
|                |                |               |                |                     |
|                |                |               |                |                     |
|                |                |               |                |                     |
|                |                |               |                |                     |
|                |                |               |                |                     |
|                |                |               |                |                     |

**Additional Information:**

**RESOLUTION**

Whereas, the (formal name of organization) desires to apply for and obtain a grant from the New Jersey Department of Community Affairs for approximately \$ (dollar amount of request) to carry out a project to (briefly describe the project)

**Be it therefore RESOLVED:**

1) that the (formal name of organization) does hereby authorize the application for such a grant; and

2) recognizes and accepts that the Department may offer a lesser or greater amount and therefore, upon receipt of the grant agreement from the New Jersey Department of Community Affairs, does further authorize the execution of any such grant agreement; and also, upon receipt of the fully executed agreement from the Department, does further authorize the expenditure of funds pursuant to the terms of the agreement between

and the New Jersey Department of Community Affairs

**Be it further RESOLVED** that the persons whose names, titles, and signatures appear below are authorized to sign the application, and that they or their successors in said titles are authorized to sign the agreement, and any other documents necessary in connection therewith.

(signature) (signature)  
(type or print name) (type or print name)  
(date) (date)

**CERTIFICATION:**

I, (name of Board Secretary / Government Clerk) (title of position - Board Secretary or Government Clerk) of (formal name of organization) hereby certify that at a meeting of the Board of Directors / Governing Body held on (meeting date) the above RESOLUTION was duly adopted.

AFTER GOVT. CORPORATE OR NOTARY SEAL (Signature of Secretary of the Board of Directors or Government Clerk) (1023)

DCA NJ Department of Community Affairs

Division of Housing and Community Resources

The Certification Sheets page has not changed. We do not need the application cover page. A fully executed board resolution will be signed by the executive director and either the board secretary listed in SAGE or notarized or signed by an attorney at law. Missing board resolutions will delay the grant agreement process, so we need to have them uploaded with the application. No placeholders.

# Application Forms

## Budget Overview

- 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.



[Return to Previous Page](#)

**BUDGET OVERVIEW**

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

[Budget Overview](#) [Back](#)

The application budget structure has not been set up properly or there are not any application program components.

[Add an application program component](#) [Back](#)

[Return to Previous Page](#)

**BUDGET OVERVIEW**

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

[Budget Overview](#) [Check for Errors](#)

[Housing: Housing Rehab for Homeownership](#)

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

[Go to Budget Overview](#)

**BUDGET DETAIL**

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        |             |                     |
| 1. 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](#) [View PDF](#)

**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 |
|---------------------|
| \$210,000.00        |

[Required Field](#)

We added an appendix or 2 to the Overview and Guidelines. Detailed descriptions should be included for all budget items. Make the connection between the expense and the activity.

# Application Success Checklist

## Application Success Reminders

- 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".
- Email your NRTC grant manager and copy NRTC@dca.nj.gov for additional assistance at **ANY TIME** during the application period.

We also added the Application Success Checklist that we hope will be helpful. As you prepare your applications, if you think of other things that would be helpful to add to this list, please let us know.

# Application Rating Criteria

## Threshold Review

- 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.

There are three criteria's that applications must meet to pass the threshold review. Two open grants, one of which is 50% expended, 60% of the request is accurately categorized in Housing and/or Economic Development budget categories, and the most recent financial audit does not indicate financial instability.

# Application Rating Criteria

## Evaluative Review

|                                                               |                                                                                                       |                                                                                                                                                                                               |
|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Neighborhood Plan Alignment<br>(maximum 10 points)            | Evaluates how well the proposed activities align with the approved resident driven Neighborhood Plan. |                                                                                                                                                                                               |
| Readiness to Proceed<br>(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<br>(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. |
|                                                               | Grant Management (10)                                                                                 | <i>Applicants without prior NRTC grants may provide evidence from comparable projects, uploaded to the Attachments page, "Additional Items".</i>                                              |
| Microenterprise Support and Development<br>(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)                                                   |                                                                                                                                                                                               |

The evaluative review will assess alignment with the neighborhood plan, readiness to process, prior performance with NRTC grants and the support and development of microenterprise. For Applicants with no prior NRTC grants, you may provide evidence of performance as described from projects comparable to those.

# Appeals Process

## For applications not recommended for the NRTC Qualified Project Pool:

- The applicant will receive an email detailing the reasons the application was not recommended upon initial review, based on the NRTC Overview & Guidelines (Threshold Review and/or Application Rating Criteria).
- The applicant will have an opportunity to offer additional clarification/explanation by email within two business days.
- The recommendation will be reconsidered based on the clarification/explanation.
- Applications not recommended by NRTC staff after reconsideration will be reviewed by Division Management.
- After appeal reviews are complete (following Application Rating/Evaluative Review), final QPP recommendations will be advanced for approval.



## Designation Day at DCA

New for 2027

- You are all invited to join us on Teams!
- Invitations will be sent out once the QPP has been established.



New for 2027, we plan to process the business entity applications and designate funds to projects live on teams. We will invite you all to join us on Teams and we hope we will have an opportunity to have those of you who would want to make the trip join us in person at DCA. Once we have the QPP established, we will be able to set a date.

# NRTC Webpage

Grantee Resources

Always check the NRTC webpage for updates!

 OFFICIAL SITE OF THE STATE OF NEW JERSEY

Governor Mikie Sherrill • Lt. Governor Dr. Dale G. Caldwell

Translate  NJ.gov | Services | Agencies | FAQs | Get Updates  Search 

 Department of Community Affairs

[Home](#)  [About](#)  [Codes & Standards](#)  [Fire Safety](#)  [Housing & Community Resources](#)  [Local Government Services](#)  [Local Planning Services](#)  [Disaster Recovery & Mitigation](#)  [Office of Information Privacy](#)  [News & Announcements](#)  [Affiliates](#) 

[Home](#) / [Housing & Community Resources](#) / [Offices & Programs](#) / [Neighborhood Revitalization Tax Credit Program \(NRTC\)](#)

## Neighborhood Revitalization Tax Credit Program (NRTC)

**Description:**

The Neighborhood Revitalization Tax Credit Program (NRTC) provides business entities a 100% tax credit for funds provided to nonprofit entities carrying out comprehensive revitalization plans. Nonprofit entities must use at least 60% of the tax credit funds for housing and economic development; the remaining funds may be used for supportive services and other activities that promote neighborhood revitalization.

The application cycle is open to non-profit community-based organizations with approved NRTC Neighborhood Plans (NP) for applicant neighborhoods which (at the time of NP approval) are comprised of U.S. Census Tracts designated "eligible" in the Neighborhood Trends Database

### Related Links

- [2026 Neighborhood Trends Database](#)
- [NJDCA's Community Asset Map](#)
- [NRTC COVID-19 Relief Program](#)
- [NRTC Lead-Based Paint Hazard Program](#)

### Contact Us

 NJ Department of Community Affairs

Division of Housing and Community Resources

The NRTC Web page is full of resources for applicants and grantees. One resource I'd like to call to your attention is the community asset map.

## Follow DCA on Social Media



 X: @NJDCA

 LinkedIn: New Jersey Department of Community Affairs

 Instagram: @NJ\_DCA

 Facebook: @NJDeptofCommunityAffairs

 NJ Department of Community Affairs

Division of Housing and Community Resources

Follow DCA on social media and remember to let us know when you are having an event, especially if you'd like it to be featured on DCA's social media.