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New Jersey Administrative Code   TITLE 5. COMMUNITY AFFAIRS   CHAPTER 41.
HOMELESSNESS PREVENTION PROGRAM

Title 5, Chapter 41 -- Chapter Notes

Statutory Authority

CHAPTER AUTHORITY:


History

CHAPTER SOURCE AND EFFECTIVE DATE:

R.2018 d.099, effective April 10, 2018.
See: 49 N.J.R. 2351(a), 50 N.J.R. 1207(b).

CHAPTER HISTORICAL NOTE:


Chapter 41, Homelessness Prevention Program, was readopted as R.2005 d.246, effective June 28, 2005. See: 36 N.J.R. 3334(a), 37 N.J.R. 2859(d).

Chapter 41, Homelessness Prevention Program, was readopted as R.2010 d.257, effective October 14, 2010. See: 41 N.J.R. 4352(a), 42 N.J.R. 2753(b).

In accordance with N.J.S.A. 52:14B-5.1b, Chapter 41, Homelessness Prevention Program, was scheduled to expire on October 14, 2017. See: 43 N.J.R. 1203(a).

Chapter 41, Homelessness Prevention Program, was readopted, effective April 10, 2018. See: Source and Effective Date. See, also, section annotations.

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New Jersey Administrative Code TITLE 5. COMMUNITY AFFAIRS CHAPTER 41. HOMELESSNESS PREVENTION PROGRAM SUBCHAPTER 1. GENERAL PROVISIONS

§ 5:41-1.1 Title; purpose

(a) The regulations in this chapter shall be known and may be cited as the "Homeless Prevention Program Regulations".

(b) The purpose of these regulations is to implement the "Prevention of Homelessness Act (1984)" and, in so doing, to provide temporary assistance to persons who are homeless, or face imminent loss of their homes by eviction or foreclosure, because they are without adequate funds for reasons beyond their control.

History

HISTORY:


See: 19 New Jersey Register 1777(a), 20 New Jersey Register 2752(a).

Added "temporary" to "assistance" in (b).
N.J.A.C. 5:41-1.2

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New Jersey Administrative Code  TITLE 5. COMMUNITY AFFAIRS  CHAPTER 41. HOMELESSNESS PREVENTION PROGRAM  SUBCHAPTER 1. GENERAL PROVISIONS

§ 5:41-1.2 Administration

(a) The Homelessness Prevention Program shall be administered by the Department of Community Affairs.

(b) Funds awarded under the Homelessness Prevention Program may be jointly administered by the Department of Community Affairs with other departments and agencies of the State, or non-profit organizations.

(c) In addition to the types of assistance provide herein, assistance may be provided to households via pilot programs administered in accordance with the Act, including, but not limited to, innovative projects or programs, and those that serve a unique population for limited period of time.

History

HISTORY:

Amended by R.2008 d.66, effective April 7, 2008.

See: 39 N.J.R. 4986(a), 40 N.J.R. 1827(b).
Inserted designation (a); in (a), substituted "Department of Community Affairs" for "Bureau of Housing Services of the Division of Housing and Development"; and added (b) and (c).

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§ 5:41-1.3 Waiver

Any party desiring a waiver or release from the express provisions of any of the rules in this chapter may submit a written request to the Homelessness Prevention Program. Waivers may be granted only by the Commissioner of the Department of Community Affairs under extraordinary circumstances, as long as such waiver would not contravene the provisions of the Act, and upon a finding that, in granting the waiver, the Commissioner will be promoting the statutory purposes of the Act.

History

HISTORY:

See: 39 N.J.R. 4986(a), 40 N.J.R. 1827(b).
N.J.A.C. 5:41-2.1

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New Jersey Administrative Code TITLE 5. COMMUNITY AFFAIRS CHAPTER 41. HOMELESSNESS PREVENTION PROGRAM SUBCHAPTER 2. PROGRAM ELIGIBILITY

§ 5:41-2.1 Eligibility

(a) To be eligible for assistance under the Homelessness Prevention Program, an applicant must be a New Jersey resident and be either homeless or in imminent danger of losing their home as a result of eviction for non-payment of rent, or mortgage foreclosure, or some other cause which the Department of Community Affairs determines to be comparable.

1. An applicant shall be deemed homeless if the applicant involuntarily is without a place of residence for reasons beyond the applicant's control.

2. An applicant shall be deemed to be in imminent danger of homelessness if:
   i. The applicant is unable to make rental payments for reasons beyond the applicant's control, the applicant has been served with a summons and complaint for eviction for non-payment of rent that are not more than six months old and bear a docket number and court date and the applicant will lose their residence within 30 days of the date of application for homelessness prevention assistance; or
   ii. The applicant is unable to make mortgage payments for reasons beyond the applicant's control, the applicant has been served with a Notice of Sheriff Sale, and the applicant will lose their residence within 30 days of the date of application for homelessness prevention assistance.

3. "Mortgage foreclosure" shall include, without limitation, foreclosure for taxes or other municipal liens. In the case of a tax or other municipal lien foreclosure, a person shall be deemed to be in imminent danger of losing his home if he has been served in any legal manner...
with notice of foreclosure, including a notice of intent to foreclose in accordance with the Fair
Foreclosure Act (N.J.S.A. 2A:50-53), the Tax Sale Law (N.J.S.A. 54:5-97.1), or any other notice
that the Department determines to be comparable.

(b) No applicant shall be eligible for assistance if their annualized current income (that is, 52
times current weekly income) exceeds the upper limit of "moderate income" as defined in
guidelines published annually by the United States Department of Housing and Urban
Development.

(c) No applicant shall be eligible for assistance unless all other available financial resources
have first been exhausted. Concealment or transfer of assets to become eligible for assistance
shall result in immediate and permanent disqualification.

(d) No applicant having a delinquent loan with the Program or which has caused the Program
to forfeit a security deposit shall be eligible for additional assistance unless the Department of
Community Affairs finds that the delinquency or forfeiture was due to a cause that was either
beyond the control of the applicant receiving assistance, or constituted a violation of the rights
of that applicant by another person, and that the cause of the delinquency or forfeiture is not
likely to recur.

(e) No applicant found in any administrative or legal proceeding, in which notice and an
opportunity to be heard have been given, to have committed fraud or abuse in another
governmental assistance program, including, without limitation, other programs providing rental
subsidies, or to have made a false or misleading statement or a material omission in any
submission to the Program, shall be eligible for assistance.

(f) No applicant already receiving an equivalent housing subsidy under any other program shall
be eligible for assistance.

1. A housing subsidy shall be deemed to be "equivalent" for purposes of this subsection if it
provides a level of compensation sufficient to ensure that the recipient is required to spend no
more than 30 percent of gross household income on shelter costs.

(g) No applicant determined by the Program to be unlikely to pay shelter costs after the period
of assistance has ended shall be eligible for assistance.

1. Program staff will work with each applicant in the preparation of a budget that will be of use
in determining the applicant's ability to carry shelter costs.

2. No applicant shall be eligible for assistance with back rent unless they have resided in the
housing unit for at least three months prior to falling into arrears.

(h) To be eligible for assistance, an applicant must have experienced an uncompensated loss
of income or increase in expenses, for a limited period of time, that are necessarily incurred for
the preservation of human life. Applicants must submit documentation verifying that one or
more of the following caused the inability to pay housing costs:

1. Loss of employment;
2. Medical disability or emergency;
3. Loss or delay in receipt of other benefits;
4. Natural or man-made disaster;
5. Substantial and permanent change in household composition; or
6. Any other condition which, in the judgment of the Department of Community Affairs, constitutes a severe hardship comparable in its effect to the causes listed in (h)1 through (h)5 above.

(i) Assistance to any applicant facing foreclosure as a result of mortgage or property tax arrearages shall be in the form of a loan, which shall be secured by a recorded mortgage.

1. No applicant shall be eligible for a mortgage loan unless the home is an owner-occupied single family dwelling (which may be an attached or detached house or a condominium unit) that shall have been owned and occupied by the applicant for at least one year prior to falling into arrears on the mortgage loan or property taxes.

2. No applicant shall be eligible for a mortgage loan in the event of initiated or ongoing bankruptcy proceedings or in the event that the property is encumbered by more than one mortgage.

3. The total amount of any mortgage loan shall not exceed an amount equal to 600 percent (six times 100 percent) of the monthly applicable "Payment Standard" for the family size as defined for the Housing Choice Voucher Program for the region in which the property is located as determined in accordance with guidelines published annually by the United States Department of Housing and Urban Development.

(j) Unless an applicant is permanently disabled, no applicant shall be eligible for assistance if the applicant is renting from a family member including: a spouse, parent (including a stepparent), child (including a stepchild), grandparent (including a step-grandparent), grandchild (including a step-grandchild), sister (including a stepsister), brother (including a step-brother), aunt, uncle, cousin, niece, nephew, mother-in-law, father-in-law, sister-in-law, and brother-in-law.

(k) No applicant shall be eligible for assistance if the applicant has resolved the landlord-tenant action by entering into an agreement with the landlord that allows the applicant to remain in their residence. Similarly, no applicant shall be eligible for assistance if the applicant has agreed with their lender to a workout, modification, or refinancing of their mortgage loan that allows them to remain in their residence.

(l) No applicant shall be eligible for assistance if the applicant resides in any type of subsidized housing.
HISTORY:

See: 19 N.J.R. 1777(a), 20 N.J.R. 2752(a).
Substantially amended.
Amended by R.1990 d.62, effective February 5, 1990.
See: 21 N.J.R. 2845(a), 22 N.J.R. 336(b).
Excluded from mortgage loan eligibility anyone who has filed for bankruptcy; clarified language regarding maximum loans.
See: 23 N.J.R. 3439(a), 24 N.J.R. 4035(a).
Eligibility provisions specified further.
Amended by R.1995 d.56, effective February 6, 1995.
See: 26 N.J.R. 4248(a), 27 N.J.R. 483(a).
Amended by R.2008 d.66, effective April 7, 2008.
See: 39 N.J.R. 4986(a), 40 N.J.R. 1827(b).
In the introductory paragraph of (a), substituted "Department of Community Affairs" for "Bureau of Housing Services"; in (a)1 and (a)2, substituted "household" for "person", "the household" for "he" and "the household's" for "his"; in (a)2, substituted "homelessness" for "losing his home" and "a notice of" for "for"; rewrote (a)3; in (d), substituted "Department of Community Affairs" for "Bureau of Housing Services"; in (h)5, inserted "or" at the end; in (h)6, substituted "Department of Community Affairs" for "Bureau of Housing Services"; and in (l)3, substituted "applicable 'Payment Standard' for the family size" for " 'Fair Market Rental' " and "Housing Choice Voucher" for "Section 8 Existing".
Amended by R.2018 d.099, effective May 7, 2018.
See: 49 N.J.R. 2351(a), 50 N.J.R. 1207(b).
Rewrote the section.

Annotations
Vacating judgment for possession in summary dispossess action for nonpayment of rent was warranted. Housing Authority of Town of Morristown v. Little, 135 N.J. 274, 639 A.2d 286 (1994).

Application filed by a married couple for rental assistance under the Homelessness Prevention Program was properly denied because the couple was renting their residence from a family member, an arrangement that rendered them ineligible for assistance. G.C. v. Dep't of Comm. Affairs, Homelessness Prevention, OAL Dkt. NO. CAF-05196-17, 2017 N.J. AGEN LEXIS 553, Initial Decision (July 18, 2017).

Initial Decision (2010 N.J. AGEN LEXIS 29) adopted, which found that petitioner was properly denied assistance under the Homelessness Prevention Program because such assistance would not have resolved his housing situation; petitioner's predicament was not temporary where the record reflected that his documented monthly income was only $ 800 and his rent was $ 1,000. Ukoza v. Homelessness Prevention Program, Dep't of Community Affairs, OAL Dkt. No. CAF 12577-09, 2010 N.J. AGEN LEXIS 841, Final Decision (February 25, 2010).

Initial Decision (2008 N.J. AGEN LEXIS 475) adopted, which concluded that a tax title lien was not a mortgage, but was a separate and distinct entity that was statutorily created to protect the right of the municipality to collect real estate taxes. Thus, although it was a lien on the property, the regulation specifically required that the petitioners be disqualified if they have more than one mortgage on the property and a tax title lien did not fall into that category. R.R. v. Division of Housing, OAL Dkt. No. CAF 4672-08, 2008 N.J. AGEN LEXIS 1286, Final Decision (July 22, 2008).

Initial Decision (2007 N.J. AGEN LEXIS 218) adopted, which concluded that the agency was correct in denying petitioner's application for assistance based on the fact that petitioner created her own homelessness; petitioner had ample time to secure a two-bedroom apartment after her son left the residence and she was notified that she had to downgrade from her three-bedroom apartment in order to continue Section 8 housing. J.T. v. Homelessness Prevention Program, Dep't of Community Affairs, OAL Dkt. No. CAF 2157-07, 2007 N.J. AGEN LEXIS 339, Final Decision (June 8, 2007).

Initial Decision (2006 N.J. AGEN LEXIS 318) adopted, which concluded that where an applicant had been approved for relief under the Homelessness Prevention Program but the new landlord refused to sign the relocation agreement, the applicant was entitled to reimbursement of funds the applicant had to borrow to meet the landlord's deadline; despite the applicant's attempts to contact the agency for help, the agency did not attempt to resolve the impasse with the landlord or notify the applicant about finding another apartment or applying for emergency funds to meet the landlord's deadline. R.S. v. Homelessness Prevention Program, Div. of Housing, OAL Dkt. No. CAF 03115-06, 2006 N.J. AGEN LEXIS 513, Final Decision (June 6, 2006).

Initial Decision (2006 N.J. AGEN LEXIS 318) adopted, which concluded that the agency's notice of adverse action, sent more than four months after petitioner's application, was untimely and therefore of no consequence. R.S. v. Homelessness Prevention Program, Div. of Housing, OAL Dkt. No. CAF 03115-06, 2006 N.J. AGEN LEXIS 513, Final Decision (June 6, 2006).

Initial Decision (2006 N.J. AGEN LEXIS 149) adopted, which concluded that, although petitioner stated that he could not pay his rent because his room had been broken into while he was incarcerated and $ 800 in cash was missing, petitioner's budget demonstrated that he did have sufficient funds to pay his rent; he received Social Security in the amount of $ 851 per month, and after deducting his expenses, including his rent, he had $ 221 per month remaining. Therefore, since his failure to exhaust his resources rendered him ineligible under N.J.A.C. 5:41-2.1(c), there was no need to determine whether petitioner's incarceration constituted a reason beyond his control. Prioleau v. Dep't of Community Affairs, Div. of Housing, OAL Dkt. No. CAF 708-06, 2006 N.J. AGEN LEXIS 521, Final Decision (April 12, 2006).
Applicant was ineligible for Homelessness Prevention Act assistance because her shelter costs were so great as to be unaffordable after assistance period ended. T.O. v. Department of Community Affairs, 96 N.J.A.R.2d (CAF) 63.


Homelessness prevention assistance was not available absent a failure of resources beyond applicant's control. C.N. v. Bureau of Housing Services, 95 N.J.A.R.2d (CAF) 49.

Assistance under Homelessness Prevention Program was not available absent a failure of resources beyond applicant's control. Cardiello v. Department of Community Affairs, 95 N.J.A.R.2d (CAF) 42.

Application for assistance properly denied; petitioner already received assistance and did not demonstrate substantial change that would warrant further assistance. K.N. v. Department of Community Affairs, 95 N.J.A.R.2d (CAF) 8.

Petitioner failed to demonstrate that he was without adequate funds; no eligibility for Homelessness Prevention Program assistance. S.W. v. Homelessness Prevention Program, Housing Div., 94 N.J.A.R.2d (CAF) 119.


Single adult male sharing a three bedroom apartment was not eligible for rental assistance pursuant to the Homelessness Prevention Program. B.T. v. Department of Community Affairs, 93 N.J.A.R.2d (CAF) 29.


Failure to pay rent made tenant ineligible for the homeless prevention program. Lemar v. Department of Community Affairs, 93 N.J.A.R.2d (CAF) 7.


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§ 5:41-2.2 Distribution of funding

(a) Funds available to the Homelessness Prevention Program shall be so allocated that funding is available for those now homeless, for those facing homelessness as a result of eviction and for those facing homelessness as a result of foreclosure.

(b) Funds shall be so distributed so that applicants in all regions of the State have equal access to assistance.

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§ 5:41-2.3 Levels of assistance

(a) The Homelessness Prevention Program shall apply available funds so as to provide assistance to as many people in need of such assistance as possible. Assistance to any one person or household shall not exceed the minimum amount necessary to obtain habitable lodging or to avoid imminent eviction or foreclosure.

(b) Where there is any reasonable prospect of repayment, funds shall be advanced as a loan rather than as a grant, upon such terms as the Department of Community Affairs shall consider reasonable and appropriate in light of prevailing interest rates and the applicant's present and future ability to repay.

1. Loans shall be evidenced by a note and, if the applicant owns real property, secured by a mortgage. The form and content of the note and mortgage shall be prescribed by the Department of Community Affairs.

History

HISTORY:

Amended by R.2008 d.66, effective April 7, 2008.
See: 39 N.J.R. 4986(a), 40 N.J.R. 1827(b).
In the introductory paragraph of (b) and in (b.1), substituted "Department of Community Affairs" for "Bureau of Housing Services".

Annotations

Case Notes

Rental assistance; apartment larger than applicant needed. N.J.S.A. 52:27D-280 et seq.

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New Jersey Administrative Code TITLE 5. COMMUNITY AFFAIRS CHAPTER 41. HOMELESSNESS PREVENTION PROGRAM SUBCHAPTER 2. PROGRAM ELIGIBILITY

§ 5:41-2.4 Period of assistance

(a) No person who has become eligible for permanent rental assistance under the Housing Choice Voucher Program of the United States Housing Act of 1937, 42 U.S.C. § 1437(f) (24 CFR §§ 982.01 et seq.) or for any subsidized housing, which the household can afford shall continue to receive assistance under the Homelessness Prevention Program once the permanent rental assistance or subsidized housing becomes available.

(b) No person shall continue to receive assistance under the Homelessness Prevention Program for more than six months, nor shall any person receive assistance to pay more than three months' rental arrears, unless the Department of Community Affairs finds there to be sufficient extenuating circumstances to justify an extension.

(c) A household shall be eligible for assistance under the Homelessness Prevention Program more than once only if the problem causing the situation is not chronic or repetitive in nature. Any assistance given after the first award shall be in the form of a loan.

History

HISTORY:
See: 17 N.J.R. 2939(a), 18 N.J.R. 1453(c).
(c) added.
See: 19 N.J.R. 1777(a), 20 N.J.R. 2752(a).
Added text in (b) "nor shall any months' rental arrears".
Amended by R.2008 d.66, effective April 7, 2008.
See: 39 N.J.R. 4986(a), 40 N.J.R. 1827(b).

In (a), substituted "Housing Choice Voucher Program" for "section 8 program", "§ 1437(f) (24 CFR §§ 982.01" for "§ 1437(f) (24 C.F.R. § 882.101" and "the household" for "he", and inserted a comma following the first occurrence of "housing"; in (b), substituted "Department of Community Affairs" for "Bureau of Housing Services"; and in (c), inserted the last sentence.

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§ 5:41-2.5 Priorities

(a) Inasmuch as all households that apply and are found eligible may not be able to receive assistance due to lack of funds, first consideration shall be given to those most vulnerable in the event of homelessness. Priorities for consideration for assistance among otherwise qualified applicants in the same applicant pool shall be assigned in the following order. However, no person shall be deemed to be entitled to assistance solely by virtue of being in one of the following categories.

1. Households with a person who is found to be disabled or handicapped by a government agency physician or other health professional at time of application;
2. Households with a person who is at least 62 years of age;
3. Victims of domestic violence (A referral from the Department of Children and Families, emergency shelter agency, county welfare agency, or other social agency shall be required.);
4. Households with children, which have broken up or face imminent breakup due to homelessness. (A recommendation from the Department of Children and Families, emergency shelter agency, county welfare agency or other social agency shall be required.);
5. Single parent households;
6. Other households with children;
7. All other households.

(b) Preference will be given to households already in sustainable housing.
HISTORY:

See: 17 N.J.R. 2939(a), 18 N.J.R. 1453(c).
(a)1 amended; (a)2 through 6 deleted; new (a)3.-7.
Amended by R.1990 d.62, effective February 5, 1990.
See: 21 N.J.R. 2845(a), 22 N.J.R. 336(b).
Clarified that inclusion in a priority category does not confer automatic entitlement to
assistance; required handicap or disability to be determined by a health professional at the time
of application; made clear a preference for households already in sustainable housing and
deleted the preference category of families in which children are to be placed elsewhere because
of homelessness.
Amended by R.2008 d.66, effective April 7, 2008.
See: 39 N.J.R. 4986(a), 40 N.J.R. 1827(b).
In (a)3 and (a)4, substituted "Department of Children and Families" for "Division of Youth and
Family Services".

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New Jersey Administrative Code TITLE 5. COMMUNITY AFFAIRS CHAPTER 41. HOMELESSNESS PREVENTION PROGRAM SUBCHAPTER 2. PROGRAM ELIGIBILITY

§ 5:41-2.6 Administrative hearings

(a) Any person aggrieved by any notice, order, action or decision of the Department of Community Affairs under this chapter may appeal that notice order, action or decision to the Office of Administrative Law for a hearing pursuant to the Administration Procedure Act, pursuant to N.J.S.A. 52:14B-1 et seq. and the Uniform Administrative Rules of Practice, N.J.A.C. 1:1.

(b) A request for a hearing must be made in writing within 15 days of the applicant’s receipt of the notice or order complained of and must be sent to the Hearing Coordinator, Department of Community Affairs, PO Box 802, Trenton, New Jersey 08625-0802.

History

HISTORY:

See: 16 N.J.R. 3497(a), 17 N.J.R. 577(b).
Amended by R.1990 d.62, effective February 5, 1990.
See: 21 N.J.R. 2845(a), 22 N.J.R. 336(b).
Corrected CN number in address.
Amended by R.2008 d.66, effective April 7, 2008.
See: 39 N.J.R. 4986(a), 40 N.J.R. 1827(b).
In (a), substituted "Department of Community Affairs" for "Bureau of Housing Services" and updated the N.J.A.C. reference; and in (b), substituted "Department of Community Affairs" for "Division of Housing and Development".

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HOMELESSNESS PREVENTION PROGRAM SUBCHAPTER 3. HABITABILITY STANDARDS

§ 5:41-3.1 Compliance with H.U.D. Housing Quality Standards

(a) Any rental housing unit, the rental for which is paid, in whole or in part, with rental assistance received under the Homelessness Prevention Program, shall be in compliance with the Housing Quality Standards of the United States Department of Housing and Urban Development.

(b) The Department of Community Affairs may allow payment of rental assistance for a unit if the unit can be occupied without any imminent hazard to health or safety and the owner of the unit is proceeding in a reasonable manner to abate any violation of the H.U.D. Housing Quality Standards.

History

HISTORY:

Amended by R.2008 d.66, effective April 7, 2008.
See: 39 N.J.R. 4986(a), 40 N.J.R. 1827(b).
In (b), substituted "Department of Community Affairs" for "Bureau of Housing Services".
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