

Section 8 Homeownership Option:
An Information Resource for Financial Institutions
Serving Northern New Jersey



Office of Regional and Community Affairs
Federal Reserve Bank of New York
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PREFACE

The Community Reinvestment Act of 1977 (“CRA”) requires the Board of Governors of the Federal Reserve System and other supervisory agencies to encourage banks and thrift institutions to help meet the credit needs of their local communities, including low- and moderate-income areas, consistent with the safe and sound operation of the institutions. To help achieve the goals of CRA, the Board of Governors established the position of Community Affairs Officer (“CAO”) within each of the Federal Reserve Banks. The CAO is responsible for encouraging community development and investment by maintaining a community outreach program which gathers and disseminates information about community credit needs and resources to commercial lenders, state and local governments, federal agencies, community groups and others.

This guide was created to inform financial institutions in Northern New Jersey about the current opportunities for community partnership through the Section 8 homeownership program. This information resource is intended to encourage, not direct, financial institutions to meet the technical assistance and credit needs of low-and moderate-income households.

The guide represents a sample of ways financial institutions can become involved in the Section 8 homeownership program. The Federal Reserve Bank of New York does not endorse any particular strategy. Rather, we recommend financial institutions further research the strategies profiled to determine the appropriate level of involvement consistent with their resources, capabilities, and business strategies.

Financial institutions and others interested in participating in the local Section 8 homeownership program should use the information contained in the appendix to contact staff directly. For more information about this guide or the work of the Office of Regional and Community Affairs, please contact:

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INTRODUCTION

The new Section 8 homeownership option is receiving encouraging responses from public housing authorities (PHAs), local real estate communities, financial intermediaries, community development organizations, and participating families across the country. Under this option, PHAs may allow families participating in the Section 8 voucher program to use their federal assistance to purchase homes (National Housing Law Project May 2001, Volume 31).

The purpose of this guide is to inform the financial institutions in Northern New Jersey of the opportunities to participate in the Section 8 homeownership program. The guide is divided into the following sections.

- I. Overview of Section 8 homeownership;
- II. The primary role of lending institutions: securing the mortgage;
- III. The secondary role of lending institutions: building partnerships;
- IV. A program profile;
- V. Section 8 homeownership in Northern New Jersey; and

Appendix: Contacts in Northern New Jersey.

I. OVERVIEW OF SECTION 8 HOMEOWNERSHIP

Background

Section 8 is a rental assistance housing program provided by the United States Department of Housing and Urban Development (HUD). Local public housing authorities make payments to private landlords to assist low-income families, elderly and the disabled rent apartments and homes in the private market.

In 1998, Congress passed the Quality Housing and Work Responsibility Act, which created the Section 8 homeownership option. On September 12, 2000, HUD published the final rule detailing this opportunity. The option allows Section 8 vouchers to be used to pay monthly homeownership expenses for first time homebuyers (HUD 2000).

Eligibility

Public Housing Authority

PHAs, community development corporations (cdcs), or government agencies with Section 8 vouchers (for the purposes of this guide these organizations will be referred to as agencies) may choose to administer a homeownership program, but they are not required to do so. HUD does not designate or provide any additional funding or vouchers for this program. Consequently, if an agency chooses to implement the homeownership option, it must use funds already available under the housing choice voucher program. If implementing a program, agencies must include a statement of the homeownership program in its Annual Plan. Additionally, the agency must establish its own local homeownership policies and describe these policies in its administrative plan.

Participant

To participate in a homeownership program families must be eligible under HUD's Section 8 regulations, they must meet any discretionary requirements the agency elects, and they must be first time homebuyers. Additionally, they must not have received homeownership assistance in the past and defaulted on the mortgage. The families are also required to enroll in homeownership counseling. Lastly, the participant must satisfy both the minimum income requirement and the employment requirement. The minimum income requirement is equal to 2,000 hours of annual full-time work at the federal minimum wage (currently, \$10,300). The employment requirement stipulates that one adult family member is currently employed on a full-time basis and has been for at least one continuous year.

Housing

Families are responsible for finding an eligible housing unit. To be eligible, the unit must pass a HUD housing quality standards inspection as well as an inspection conducted by an independent inspector. Additionally, the unit must be a single unit property or a single dwelling unit in a condominium or cooperative.

Pre-purchase Counseling

Eligible families must attend and complete an agency approved homeownership counseling program. The counseling must include information about: home maintenance, budgeting, credit counseling, home financing, finding a home, fair housing laws, the advantages of living in areas with a low concentration of low-income residents, and predatory lending.

Financing

Homeownership Assistance Payment

Monthly Section 8 voucher funds, called homeownership assistance payments (HAP), are provided by the agency to assist the recipient with monthly homeownership expenses. Monthly homeownership expenses are defined as mortgage principal and interest, real estate taxes and home and mortgage insurance. Collectively, these expenses are called PITI. Additionally, the funds can be used as allowance for utilities, routine maintenance costs and major repairs, principal and interest on debt to finance repairs, and cooperative or condo operating charges or maintenance fees. The HAP can not be used to assist with financing costs, such as downpayments and closing costs. The HAP can be paid monthly to either the family or the lender. Families receive assistance for 15 years if the mortgage has a term of 20 years or longer or for 10 years if the mortgage term is less than 20 years.

The HAP is calculated as the PITI minus the family's total tenant payments (total tenant payments equal the greatest of 30% of adjusted monthly income, 10% of gross monthly income, welfare rent, or the minimum rent). If this amount exceeds the payment standard (the fair market price for a home in that area) then the HAP equals the payment standard for the area.

Mortgage

Families are responsible for securing financing for the home purchase. Agencies may develop partnerships with lenders to assist the participants in obtaining financing but the agency can not require the use of a certain lender. Agencies may establish financial requirements such as qualifications of the lender, terms of financing, requirements on other debt secured by the home, and prohibitions on certain forms of financing. All agency financing requirements must be detailed in the agency's administrative plan.

If the purchase of a home is financed with Federal Housing Administration (FHA) mortgage insurance the financing is subject to FHA mortgage insurance requirements. If the purchase of a home is financed without FHA mortgage insurance the FHA mortgage insurance requirement is not required (HUD 2001).

Selling or Refinancing

The agency is required to recapture a percentage of the homeownership assistance that was provided to the family when the family either sells or refinances the home. The percentage of recapture amounts will decrease in annual increments of 10% over a ten-year period. The recapture amount is the lesser of 1.) homeownership assistance subject to recapture or 2.) the difference between sales price and purchase price less any capital

expenditures, sales costs, amounts used toward purchase of the new home, or previous recapture amounts.¹

Ideal Conditions

The Section 8 homeownership option is ideally suited to meet the needs of low- to moderate-income families living in areas where Section 8 vouchers can not successfully be used for rental assistance because of declining landlord participation in Section 8 or high rental prices. An ideal area would also have a large supply of decent, affordably priced homes. Syracuse, New York, where the average mortgage payment of \$520 is less than the average rent of \$734, developed a successful demonstration program with six home purchases and three pending purchases within the first year and a half of the program's existence.²

Additionally, an area may be suitable to the program if it has a large supply of units in need of rehabilitation coupled with low enough purchase prices that some of the Section 8 subsidy can be used towards the cost of rehabilitation.

Another market characteristic that might pose an opportunity is the existence of a large and active Family Self Sufficiency (FSS) program. FSS participants build escrow accounts, which can be leveraged to secure large mortgages, thus increasing the eligible home purchase price. Additionally, the escrow can be used to pay the down payment and/or closing costs.

Lastly, areas with non-profits or cdcs, which have experience with first time homebuyers, would be another characteristic of an ideal area. These groups could provide the required pre-purchase counseling and provide technical assistance to agencies that are developing programs.

Although these are the ideal conditions, they are not pre-requisites for a successful program. The Community Development Corporation (CDC) of Long Island, has developed a successful program despite the median home sale price in the area being over \$170,000. The CDC overcame the obstacle of high housing prices, together with high property taxes, by developing a flexible financing program (24 CFR 982, HUD 2000, National Housing Law Project September 2000, Volume 31).³

¹ The terms and requirements of the program outlined above differ if the participant is disabled. Further information is available at 24 CFR 982.

² The average mortgage payment and average rent for Syracuse New York were extracted from The National Housing Law Project's article, "The Section 8 Homeownership Demonstration Program: A Selective Review of its Success". The article was published in the January 2001, Volume 31, Housing Law Bulletin.

³ The CDC of Long Island's flexible financing program will be detailed in Section IV of the guide.

II. THE PRIMARY ROLE OF LENDING INSTITUTIONS: PROVIDING THE MORTGAGE

Lending institutions are a critical component of a successful program. The primary responsibility of lending institutions is to work with individual participants to secure a mortgage that is affordable based on the participant's income and HAP amount.

Established Section 8 homeownership demonstration programs have illustrated that financing opportunities for participants are diverse and may include conventional lending, conventional lending following secondary underwriting criteria, multiple mortgage lending, as well as federal and state subsidized loan programs. As long as the agency does not require specific financing options, the lender and the participant can develop a structure that best meets both parties' needs. Four common financial structuring options are detailed below (National Housing Law Project January 2001, Volume 31).

Ways to Structure the Transaction

1. *Add the HAP to the borrower's income*

One underwriting option is to calculate the total family income by considering both the borrower's actual income from employment as well as the HAP. The borrower's repayment ability is then based on this combined new income. Lenders may choose to increase the HAP amount by as much as 25% because of the tax-exempt status of the HAP. Unlike option two only a portion of the HAP is leveraged as opposed to the entire HAP. If the purchase is financed with FHA mortgage insurance the HAP must be added to the borrower's income.

2. *Deduct the HAP from the borrower's monthly expenses*

Another option is to deduct the HAP from the borrower's monthly expenses. To determine the amount of monthly mortgage the homeowner can afford, the base payment is calculated based on the borrower's annual earned income then the HAP is added to the base payment. This method substantially increases the amount of the affordable payment, the amount of the mortgage, and the purchase price of eligible homes.

Benefit to Financial Institutions

Financial institutions may earn Community Reinvestment Act (CRA) credit from participating in Section 8 homeownership programs. Financial institutions are assessed on their record of lending, making community development investments, and providing services to low- and moderate-income geographies and residents. Providing mortgages to participants of the Section 8 homeownership program may provide credit under the lending test, as the Section 8 program is targeted to low- and moderate-income families.

Large banks may also earn CRA credit under the service test by participating in the Section 8 homeownership program. If banks become involved in the required pre-purchase counseling component of the program they may receive credit towards the service test. Additionally, if they provide technical assistance to agencies when they are developing a Section 8 homeownership program they may receive service test credit (12 CFR Part 228 Subpart B).

Lenders may apply certain restrictions, such as using lower debt ratios or establishing dedicated, limited access bank accounts by the lender for direct deposit of the HAP to help mitigate default risk.

3. *Two mortgage option*

The third option is to split the amount financed into two loans. The first loan would be based on the borrower's earned income. The second loan would be based on, and paid by, the HAP. As the HAP is limited to ten or fifteen years, the second mortgage is amortized to the length of the HAP disbursement. Despite the fact that the shorter term of the second mortgage reduces the total amount that the household can finance, the benefit of the second mortgage being paid off fully by the HAP is that the household is left with a constant mortgage payment amount. As a result, the homeowner will experience no change in payment after termination of the HAP. Additionally, this option builds up the household equity position in the home much faster than under the first two options (Fannie Mae 2001 Section 8 Homeownership Underwriting Experiment, Freddie Mac 2001).

4. *Three mortgage option*

In areas with high housing costs in comparison to the payment standard (the maximum HAP amount), families are not likely to be able to fully amortize the cost of a home with just their income and the HAP. For these participants, taking out three mortgages may make homeownership viable. Like the two mortgage option, the first mortgage would be based on the participant's income and the second would be based on the HAP. The third mortgage would be based on non-traditional financing tools, such as silent seconds or no-interest loans from TANF, HOME or CDBG funds (National Housing Law Project January 2001, Volume 31).

III. THE SECONDARY ROLE OF LENDING INSTITUTIONS: BUILDING PARTNERSHIPS

Lending institutions can provide guidance to agencies that are in the process of developing a program or considering developing a program. Agencies have much leeway in designing a program to meet local needs. Lenders could partner with agencies and assist them in developing a program that is financially safe and sound. The demonstration programs have found that the success rate of the program is highly dependent on building strong partnerships between agencies, which have the Section 8 funds and the eligible participants, and lenders, which have the necessary financing (National Housing Law Project January 2001, Volume 31).

Agencies typically are new entrants to the home purchasing market. Consequently, they would be greatly assisted by receiving input, from financial institutions, regarding the financial and underwriting aspects of homeownership transactions.

Under the final regulations, agencies must establish their own local homeownership policies and describe these policies in their administrative plans. The agencies are required to describe the amount of allowable homeownership expenses. Additionally, they must document their policy for disbursing the homeownership assistance payment, either directly to the family or to the lender on behalf of the family.

In addition to mandatory requirements, there are many additional guidelines that agencies can choose to adopt, or not adopt, to ensure that the program meets the needs of the local participants and local lenders. Financial institutions can play a crucial role in advising agencies on whether, or not, to establish guidelines for:

- Financing options - adding the HAP to income, deducting the HAP from PITI, and/or two or three mortgages;
- Escrow accounts for home maintenance;
- Lender qualifications;
- Terms of financing;
- Minimum down payment requirement;
- FSS participant requirement;
- Post-purchase counseling requirement;
- Restrictions on other debt secured by the home; and
- Affordability of the purchase (Fannie Mae 2001 Section 8 Homeownership Program Q's & A's).

Additionally lending institutions can partner with secondary mortgage buyers, such as the Federal National Mortgage Association (Fannie Mae), the Federal Home Loan Mortgage Corporation (Freddie Mac), and State Housing Finance Agencies, to secure mortgages made to participants.

IV. PROGRAM PROFILE

When Congress enacted the homeownership option in late 1998, it authorized HUD to begin implementing the program immediately by conducting homeownership demonstration programs with approved PHAs. Fifteen PHAs were approved as demonstration sites; there are three demonstration sites in the Second Federal Reserve District.⁴ There were no demonstration projects located in Northern New Jersey.

Each participating PHA adopted its own policies to meet its local needs, but there were three commonalities among all successful demonstration sites were: 1.) participation by the community and the State 2.) the use of creative financing packages and 3.) the existence of conditions ripe for a successful Section 8 program, such as high rental prices and low purchase prices, flourishing FSS programs, or a large supply of decent affordable housing.

⁴ The three demonstration sites in the Second Federal Reserve District are the Syracuse Housing Authority, the Yonkers Housing Authority, and the New York State Division of Housing and Community Renewal.

Below is a description of a program implemented by one of the demonstration sites, the Colorado Department of Human Services. This program is highlighted because it developed partnerships with both lending institutions and a secondary market purchaser. Additionally, it utilized a financing structure that may be necessary in Central and Northern New Jersey where home prices are high. Please note that this program was designed in compliance with the proposed Section 8 homeownership rule, not the final rule (National Housing Law Project January 2001, Volume 31).

Program Overview

The Colorado Department of Human Services, Supportive Housing and Homeless Programs (SHHP) established a Section 8 homeownership demonstration program for disabled residents in January 2000. To participate in this program the homebuyers must comply with all federal eligibility requirements and they must have received Section 8 tenant-based assistance for at least one year. Participants in this program are required to participate in post-purchase homeownership counseling and one-on-one education, in addition to the required pre-purchase counseling. Participants must pay a cash down payment towards the purchase of their home equal to the greater of \$750 or 5% of their assets. CDBG funds and other federal, state, and local funding can be used towards the purchase of the home for down payment purposes.

Partnerships

Participants may choose any real estate professional but they must pick a lender that is working with SHHP's partner, the Colorado Housing and Finance Authority (CHFA). The participating lenders offer first mortgage loans at a 3% fixed interest rate and deferred second mortgages at 1.5%, for up to \$10,000, to assist with closing costs and the down payment. CHFA services all mortgage loans after purchasing them from the participating lenders at 100% of the unpaid principal balance. SHHP makes the HAP payment directly to the CHFA and the tenant's portion of the mortgage payment is directly withdrawn from the family's bank account.

Financing Structure

The financing structure used is the deduction of the HAP from the PITI. Consequently, the HAP is used to assist borrowers in qualifying for higher first mortgages by applying the assistance directly against their mortgage payment (Colorado Department of Human Services 2000).

Track Record

To date, SHHP has had 24 people successfully achieve homeownership through its Section 8 homeownership program (Desiato 2002).

Many of the other demonstration programs have also developed creative financing options. In Vermont, the Burlington Housing Authority's participants purchased homes through community land trusts. In this structure, the participant purchases the home but not the land; thereby reducing costs and making the purchase affordable. On Long Island, the Community Development Corporation of Long Island provided second mortgages using a revolving fund supported by the Neighborhood Reinvestment

Corporation and other sources (National Housing Law Project January 2001, Volume 31). The secondary mortgage was necessary to fill the gap between the purchase price of the home and the net sum of the first mortgage, based on the participants earned income, and the HAP. This gap financing provided by the revolving fund, made the purchase possible.

V. SECTION 8 HOMEOWNERSHIP IN NORTHERN NEW JERSEY

While none of the demonstration sites were located in Northern New Jersey, the state's voucher holders began to research and develop Section 8 homeownership programs after the final rule was issued in September of 2000.

Since this time, only one participant has successfully secured a home through a Section 8 homeownership program. This participant received his/her voucher from the Perth Amboy Housing Authority and attained a mortgage from First Union Bank.

Despite this low number of participants some housing authorities in Northern New Jersey have developed HUD approved plans or are in the process of developing plans. The Newark Housing Authority, the Jersey City Housing Authority, the Perth Amboy Housing Authority, and the Old Bridge Housing Authority, among others, have developed, or are developing, Section 8 homeownership programs (Claggen 2002).

Additionally, the Fannie Mae New Jersey Partnership Office ("Fannie Mae") is working with financial institutions and agencies to assist them in building partnerships, educate them on underwriting requirements, and provide technical assistance in developing Section 8 homeownership programs. Fannie Mae is also working with the New Jersey Department of Community Affairs, which administers a large number of Section 8 vouchers, in developing a pilot Section 8 homeownership program (Rovira, 2002).

CONCLUSION

In all of the Section 8 homeownership demonstration programs financial institutions played a critical role in assisting the PHAs in structuring and securing financing for low- and moderate-income families transitioning to homeownership.

The option to use Section 8 vouchers for homeownership expenses provides low-income and moderate-income families an opportunity to achieve homeownership and self-sufficiency. For tenants living in high priced rental markets, who can no longer afford high rents but can still afford a lower mortgage payment, this program provides an alternative. In areas with declining landlord participation in Section 8 rental, homeownership programs can create a larger selection of housing units from which Section 8 recipients can choose.

The success of the Section 8 homeownership option is dependent on the participation of many partners both public and private. This guide provides a reference for financial institutions interesting in learning more about the available partnerships.⁵



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- 12 CFR Part 982 Subpart B
- 24 CFR Part 982.

APPENDIX: WHO TO CONTACT IN NORTHERN NEW JERSEY

Department of Housing and Urban Development

Camden HUD Field Office

Phone: (856) 757-5081

800 Hudson Square

Second Floor

Camden, NJ 08102-1156

Newark HUD Field Office

Phone: (973) 622-7900

Fax: (973) 645-3298

One Newark Center, 13th Floor

Newark, NJ 07102

Secondary Mortgage Buyer

The New Jersey Office of Fannie Mae

Phone: (973) 848-2300

Fax: (973) 848-2310

New Jersey Partnership Office

One Gateway Center, 10th Floor

Newark, NJ 07102

State Section 8 Voucher Holder

The State of New Jersey Department of Community Affairs

Phone: (609) 633-6150

Fax: (609) 633-8084

101 South Broad Street

Post Office Box 051

Trenton, NJ 08625-0051

Public Housing Authorities in Northern New Jersey

Asbury Park Housing Authority

Phone: (732) 774-2660

Fax: (732) 774-0643

1000 1/2 3RD Avenue

Asbury Park, NJ 07712-5806

Bayonne Housing Authority

Phone: (201) 339-8700

Fax: (201) 339-1766

50 E 21ST Street

Bayonne, NJ 07002-3761

Warren County Housing Authority
Phone: (908) 475-3989 x26
Fax: (908) 475-8637
415 Front Street
Belvidere, NJ 07823-1512

Bloomfield Township HA
Phone: (973) 680-4035
Fax: (973) 680-4510
Townhall Municipal Plaza, Room 105
Bloomfield, NJ 07003-3487

Boonton Housing Authority
Phone: (973) 335-0846 x6
Fax: (973) 335-0955
125 Chestnut Street
Boonton, NJ 07005-3761

Bridgeton Housing Authority
Phone: (856) 451-4454
Fax: (856) 451-0226
100 Commerce Street
Bridgeton, NJ 08302-2606

Camden Housing Authority
Phone: (856) 968-2700
Fax: (856) 964-8610
1300 Admiral Wilson Boulevard
Camden, NJ 08109-3908

Carteret Housing Authority
Phone: (732) 541-6800
Fax: (732) 541-2867
96 Roosevelt Avenue
Carteret, NJ 07008-3450

Cliffside Park Housing Authority
Phone: (201) 941-0655
Fax: (201) 941-4038
500 Gorge Road
Cliffside Park, NJ 07010-2243

Clifton Housing Authority
Phone: (973) 470-5263
Fax: (973) 470-9456
City Hall
900 Clifton Avenue
Clifton, NJ 07013-2796

Dover Housing Authority
Phone: (973) 361-9444
Fax: (973) 361-6204
215 E. Blackwell Street
Dover, NJ 07801-4130

East Orange Housing Authority
Phone: (973) 678-0250
Fax: (973) 414-0756
160 Halsted Street
East Orange, NJ 07018-2663

Edgewater Housing Authority
Phone: (201) 943-6000
Fax: (201) 943-0416
300 Undercliff Avenue
Edgewater, NJ 07020-1284

Edison Housing Authority
Phone: (732) 549-3301
Fax: (732) 549-5394
William Dunham Drive
Edison, NJ 08837-3570

Elizabeth Housing Authority
Phone: (908) 965-2400
Fax: (908) 965-0026
688 Maple Avenue
Elizabeth, NJ 07202-2624

Union County Housing Authority
Phone: (908) 527-4233
Fax: (908) 527-4901
Administration Building
One Elizabethtown Plaza
Elizabeth, NJ 07207-9999

Englewood Housing Authority
Phone: (201) 871-3451
Fax: (201) 871-5908
111 West Street
Englewood, NJ 07631-2341

Bergen County Housing Authority
Phone: (201) 569-7454 x116
Fax: (201) 569-8074
25 Rockwood Place Second Floor
Englewood, NJ 07631-4958

Hunterdon County Housing Authority
Phone: (908) 788-1336
Fax: (908) 806-4896
Administration Building
Main Street
Flemington, NJ 08822-1200

Fort Lee Housing Authority
Phone: (201) 947-7400
Fax: (201) 947-9710
1403 Teresa Drive
Fort Lee, NJ 07024-2102

Freehold Housing Authority
Phone: (732) 462-2421
Fax: (732) 409-7075
107 Throckmorton Street
Freehold, NJ 07728-1661

Monmouth County
Phone: (732) 431-6027
Fax: (732) 431-6267
Post Office Box 3000
Freehold, NJ 07728-1250

Collaborative Support Programs of NJ
Phone: (732) 780-1175 x12
Fax: (732) 780-8977
11 Spring Street
Freehold, NJ 07728

Guttenberg Housing Authority
Phone: (201) 861-0900
Fax: (201) 861-4521
6900 Broadway
Guttenberg, NJ 07093-3327

Hamilton Township HA
Phone: (609) 890-3683
Fax: (609) 890-3632
2090 Greenwood Avenue
P.O. Box 00150
Hamilton, NJ 08650-0150

Hoboken Housing Authority
Phone: (201) 798-0370
Fax: (201) 798-0164
400 Harrison Street
Hoboken, NJ 07030-6202

Irvington Housing Authority
Phone: (973) 375-2121
Fax: (973) 375-4581
101 Union Avenue
Irvington, NJ 07111-3261

Jersey City Housing Authority
Phone: (201) 547-6750
Fax: (201) 547-6709
400 U.S. Highway #1
Jersey City, NJ 07306-6731

Linden - City
Phone: (908) 298-3820
Fax: (908) 298-6990
1551 Dill Avenue
Linden, NJ 07036

Lodi Housing Authority
Phone: (973) 470-3650
Fax: (973) 778-1429
50 Brookside Avenue
Lodi, NJ 07644-3214

Long Branch Housing Authority
Phone: (732) 222-3747
Fax: (732) 222-7501
P.O. Box 337
Long Branch, NJ 07740-0337

Madison Housing Authority
Phone: (973) 377-0258
Fax: (973) 377-5237
15 Chateau Thierry Avenue
Madison, NJ 07940-1165

Manville Housing Authority
Phone: (908) 725-8943
Fax: (908) 231-0955
325 Main Street
Manville, NJ 08835-1009

Middletown Housing Authority
Phone: (732) 671-2990
Fax: (732) 671-4828
1 Oakdale Drive
Middletown, NJ 07748-2148

Buena Housing Authority
Phone: (609) 697-4852
Fax: (609) 697-2642
600 Central Avenue
Minotola, NJ 08341-1014

Montclair Housing Authority
Phone: (973) 744-1400
Fax: (973) 509-1030
205 Claremont Avenue
Montclair, NJ 07042-3469

Morristown Housing Authority
Phone: (973) 538-6343
Fax: (973) 292-4191
31 Early Street
Morristown, NJ 07960-3865

Morris County Housing Authority
Phone: (973) 540-0389
Fax: (973) 540-1914
99 Ketch Road
Morristown, NJ 07960-2606

Neptune Housing Authority
Phone: (732) 774-7692
Fax: (732) 774-9456
1810 Alberta Avenue
Neptune, NJ 07753-4817

Middlesex County
Phone: (732) 745-3025
Fax: (732) 745-4117
John F. Kennedy Square
New Brunswick, NJ 08901-2052

New Brunswick Housing Authority
Phone: (732) 745-5147
Fax: (732) 214-8805
65 Morris Street
Second Floor
New Brunswick, NJ 08901

Newton Housing Authority
Phone: (973) 383-5191
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32 Liberty Street
Newton, NJ 07860-1723

North Bergen Housing Authority
Phone: (201) 868-8605
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6121 Grand Avenue
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Old Bridge Housing Authority
Phone: (732) 721-5600 x6415
Fax: (732) 679-2460
One Old Bridge Plaza
Old Bridge, NJ 08857-3100

Orange City Housing Authority
Phone: (973) 675-1250
Fax: (973) 675-6843
340 Thomas Boulevard
Orange, NJ 07050-4151

Passaic Housing Authority
Phone: (973) 365-6330
Fax: (973) 473-3544
333 Passaic Street
Passaic, NJ 07055-5814

Passaic County Housing Authority
Phone: (973) 881-4370
Fax: (973) 684-0317
100 Hamilton Plaza, 5TH Floor
Paterson, NJ 07505

Paterson Housing Authority
Phone: (973) 345-5080
Fax: (973) 997-9085
60 Van Houten Street
Paterson, NJ 07505-1028

Paterson DCD Housing Authority
Phone: (973) 881-8333
Fax: (973) 881-0339
125 Ellison Street
Paterson, NJ 07505-1998

Perth Amboy Housing Authority
Phone: (732) 826-3110
Fax: (732) 826-3111
P.O. Box 390
Perth Amboy, NJ 08862-0390

Plainfield Housing Authority
Phone: (908) 769-6335
Fax: (908) 753-2232
510 E. Front Street
Plainfield, NJ 07060-1449

Rahway Housing Authority
Phone: (732) 499-0066
Fax: (732) 499-0070
165 E. Grand Avenue
Rahway, NJ 07065-4552

Red Bank Housing Authority
Phone: (732) 741-1808
Fax: (732) 741-0104
52 Evergreen Terrace
Red Bank, NJ 07701-1312

Sayreville Housing Authority
Phone: (732) 721-8044
Fax: (732) 721-0062
650 Washington Road
Sayreville, NJ 08872-1198

Secaucus Housing Authority
Phone: (201) 867-2957
Fax: (201) 867-9113
700 County Avenue
Secaucus, NJ 07094-2700

Franklin Housing Authority
Phone: (732) 545-9430
Fax: (732) 545-3667
1 Parkside Street
Somerset, NJ 08873-3743

Somerville Housing Authority
Phone: (908) 725-2300
Fax: (908) 725-2859
25 End Avenue
Somerville, NJ 08876-1800

South Amboy Housing Authority
Phone: (732) 721-1831
Fax: (732) 721-0377
250 S. Broadway
South Amboy, NJ 08879-1862

State of New Jersey - Wildwood
Phone: (609) 633-6150
Fax: (609) 633-8084
101 South Broad Street
Post Office Box 051
Trenton, NJ 08625-0051

State of N.J. Department of Community Affairs
Phone: (609) 633-6150
Fax: (609) 633-8084
101 South Broad Street
Post Office Box 051
Trenton, NJ 08625-0051

N.J. HSG. and Mortgage Finance Agency
Phone: (609) 278-7400
Fax: (609) 278-1754
Post Office Box 18550
637 South Clinton
Trenton, NJ 08650-1294

Union Township Housing Authority
Phone: (908) 964-5733
Fax: (908) 851-4664
Municipal Building
1976 Morris Avenue
Union, NJ 07083-3579

West New York Housing Authority
Phone: (201) 868-6100
Fax: (201) 868-3393
6100 Adams Street
West New York, NJ 07093-1537

West Orange Housing Authority
Phone: (973) 325-4110
Fax: (973) 325-6359
66 Main Street
West Orange, NJ 07052-5496

Woodbridge Housing Authority
Phone: (732) 634-2750
Fax: (732) 634-8421
20 Bunns Lane
Woodbridge, NJ 07095-1765