

2014 Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name Sandy Homebuyer Assistance Program (SHAP) Marketing Campaign

HFA New Jersey Housing and Mortgage Finance Agency

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Qualified Entries must be received by **Tuesday, July 1, 2014.**

For more information about Qualified Entries, [click here to access the 2014 Entry Rules.](#)

Use this header on the upper right corner of each page.

HFA NJHMFA
Entry Name SHAP Marketing Campaign

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input checked="" type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

NCSHA 2014 Awards

HFA: New Jersey Housing and Mortgage Finance Agency
Category: Communications
Sub-Category: Creative Media
Entry Name: The Sandy Homebuyer Assistance Program Marketing Campaign

SANDY HOMEBUYER ASSISTANCE PROGRAM (SHAP) MARKETING CAMPAIGN

Five months after the State of New Jersey endured the severe devastation caused by Superstorm Sandy in October of 2012, the long process of recovery was only just beginning. In March of 2013, the New Jersey Housing and Mortgage Finance Agency (NJHMFA) was awarded \$25 million in federal Community Development Block Grant Disaster Recovery (CDBG-DR) funds to administer toward affordable homeownership initiatives. With more than 60,000 displaced homeowners and renters in urgent need of permanent housing, NJHMFA developed the Sandy Homebuyer Assistance Program (SHAP). The program provides qualified homebuyers with up to \$50,000 in an interest-free, forgivable loan to purchase a home in any of the nine New Jersey counties designated by the U.S. Department of Housing and Urban Development (HUD) as most impacted by the storm.

The NJHMFA marketing and communications team worked with numerous federal and state guidelines, restrictions, policy requirements, and a limited time frame to develop a far-reaching and resourceful marketing campaign, capitalizing on the power of time-tested and cost-effective marketing techniques in addition to leveraging relationships with industry partners to access channels beyond the agency's reach. The multi-faceted campaign resulted in a record number of applications received within the first 60 days of the program's launch, far exceeding expectations. Thanks to the successful SHAP marketing campaign, the benefits were two-fold; the NJHMFA was able to assist affected homeowners in the process of resettlement into permanent affordable housing, and the agency became strategically positioned as an integral resource for affordable housing in a post-Sandy New Jersey.

BACKGROUND

Superstorm Sandy struck on October 29, 2012, inflicting major damage on approximately 40,500 owner-occupied single family homes and 15,600 renter-occupied homes. Nearly half of homeowners and 75% of renter applicants seeking Federal Emergency Management Agency (FEMA) Individual Assistance citing major or severe damage were classified as low- and moderate-income (LMI) households. Because Superstorm Sandy depleted both owner-occupied and rental housing stock, rental rates sharply increased, and the LMI demographic faced extremely limited housing options. SHAP would give these LMI households the opportunity to purchase a home by providing financial incentives to do so, effectively creating first-time homebuyers from renters. The program would additionally provide an affordable alternative to renting and in turn create a market for rebuilt and restored homes.

HUD designated the nine counties of Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union as most impacted by the storm, with a total of approximately 60,000 displaced New Jersey homeowners and renters. Having been displaced by the storm, much of the target demographic was living in temporary housing - hotels, on vacant military bases, or with friends/family. Many lacked access to technology due to income constraints and overall property loss after the storm, and so traditional mass media - newspapers, television and radio (in addition to online media and partner networks) - would be essential in effectively reaching this audience. Additionally, a toll-free call center was established to assist consumers without access to a computer, and all marketing efforts were translated in English and Spanish.

According to the federal Community Development Block Grant Disaster Recovery (CDBG-DR) Action Plan, the \$25 million allocation of CDBG-DR affordable homeownership initiative funds are required to be spent within a two-year timeframe or the state would have to return the unspent balance. The name of the game became urgency with the need to assist the hardest-hit LMI population and get them into permanent affordable housing under the deadline to administer the funds. Regrettably, despite the agency's best efforts to expedite the program's launch, SHAP was met with substantial delays at the federal level. Even after the program's launch, the marketing and public outreach process was further delayed due to required state approvals for each measure of the marketing activities.

Additionally, NJHMFA faced the challenge of educating the New Jersey public about its role as an official state resource for affordable homeownership programs. In the months following Superstorm Sandy, a number of scam artists took advantage of struggling storm survivors. Without an "official" centralized state resource for Sandy recovery assistance, New Jerseyans feared that SHAP was just another scam. NJHMFA not only needed to publicize the program, but also remind the public that it was a reliable and legitimate source for affordable housing and Sandy recovery assistance.

While program staff worked to establish the structure and guidelines of the program - the first of its kind to be administered by NJHMFA - the agency's marketing and communications team developed a far-reaching, bilingual and cost-effective outreach strategy. This strategy would bolster NJHMFA's authority as a legitimate resource for affordable homeownership as well as comply with the guidelines set forth in the CDBG-DR Action Plan and the New Jersey Uniform Housing Affordability Controls (UHAC) Affirmative Marketing Requirements 5:80-26.15.

OBJECTIVE

The **marketing objective** of the campaign was to solicit SHAP applications in an expedient manner, as the funds were available on a first-come, first-served basis, and to reinforce NJHMFA's authority as a legitimate state resource for affordable housing and Sandy recovery assistance.

STRATEGY

To help displaced New Jerseyans in need of permanent, affordable housing, the campaign strategy included the following:

1. The creation of an appealing, positive and consistent visual identity/logo for the program.
2. Communication of the program benefits to targeted audiences through mass-media advertising, public outreach events and partner networks.
3. Tracking and reviewing marketing efforts with the use of WebTrends software (similar to Google Analytics) to capture the time and location of online applications, as well as QR codes on printed materials disseminated at local events to measure the corresponding web traffic.

MARKETING AND OUTREACH EFFORTS

- **Collateral Materials** – English and Spanish versions were created for all of the SHAP flyers, fact sheets, handouts and rack cards.
- **Public Outreach Events** –
 - **Lakewood BlueClaws Launch Event** - NJHMFA launched SHAP on July 25, 2013 with a Sandy recovery-themed Lakewood BlueClaws baseball game in Lakewood, Ocean County. A minor league Philadelphia Phillies affiliate, the demographics of the

BlueClaws' fans, their game attendance rate, and overall geographic reach were a great match for the ideal SHAP applicant. Attended by 6,219 fans, the game allowed for multiple multimedia opportunities to address the stadium crowd. Thirty-second audio SHAP ads were broadcast throughout the stadium between innings, the SHAP webpage was displayed on the stadium's video board, an in-game interview with NJHMFA's Executive Director Anthony Marchetta was broadcast throughout the stadium, and several exhibit tables staffed with NJHMFA employees and SHAP literature lined the concourse, personally engaging the public. The marketing efforts at this ballgame generated 3,801 visitors to the SHAP webpage and 1,308 program literature downloads.

- **Community Organization Outreach** – NJHMFA engaged regional libraries, housing counselors, local mayors' offices and faith-based organizations through mailings of approximately 33,000 flyers and rack cards as well as on-site housing fairs throughout the nine designated counties.
- **Online/Television** – NJHMFA posted program guidelines, informational documents and the online application form on the agency website and secured free interviews for Executive Director Marchetta to discuss the program on NJSpotlight.com, Comcast, CBS New York and News 12 New Jersey, which generated positive media coverage. Additionally, email blasts were sent via "Constant Contact" to a targeted subscriber list of approximately 2,800 people seeking temporary housing resources after Sandy. The emails included program guidelines and application instructions.
- **Industry Partners** – NJHMFA promoted the program to industry partners and government officials at eight major conferences within Atlantic, Monmouth, and Ocean counties and reached out to state agencies and real estate partner organizations requesting support in promoting SHAP to their networks via their email, web and social media channels. The partners' email outreach campaigns reached a total of approximately 49,000 subscribers. Additionally, approved lenders and real estate professionals were trained on the program at 14 different locations and were provided with program literature.
- **Mass Media** – NJHMFA placed newspaper advertisements in six major New Jersey newspapers, reaching a combined circulation of 1,116,874 readers. Additionally, thanks to a partnership with the NJ Broadcasters Association (NJBA) and the Public Education Program (PEP), radio public service announcements ran in English and Spanish at peak air times on 29 stations throughout the state.

RESULTS

The SHAP marketing campaign was a tremendous success, generating nearly 9,000 applications in the first 60 days of the program's launch, far exceeding the agency's initial goal of 500. Because of the overwhelming response, the program had to be closed to new applicants on September 30, 2013. As of December 2013, NJHMFA had committed a total of \$2.8 million in SHAP funds to 63 applicants, 41 of which have closed loans in the amount of over \$1.8 million. The agency will continue to work with qualified applicants to commit the total \$25 million of CDBG-DR funds over the next year. Additionally, those applicants who did not qualify were matched with a housing counselor to identify available programs and options, further assisting with the post-Sandy resettlement process.

The success of the SHAP marketing campaign is the result of utilizing simple yet effective marketing tools, making use of available industry resources and partners, and the talent of a motivated and passionate marketing and communications team.

2014 NCSHA AWARDS APPENDIX LIST

1. Uniform Housing Affordability Controls (UHAC) Affirmative Marketing Requirements
2. Handouts/Marketing Pieces
3. Spanish Translation of Handouts
4. Mailings
5. Email Blasts
6. Special Events/HMFA Press Activities
7. Conferences/Seminars
8. Trainings
9. Newspaper Advertisement
10. Radio Public Service Announcement
11. Employers
12. Press Coverage Received
13. Other Outreach Efforts
14. NJHMFA Website Traffic Statistics

NJHMEFA'S CDBG-DR SHAP MARKETING



How HMFA Meets Uniform Housing Affordability Controls (UHAC) Affirmative Marketing Requirements 5:80-26.15 in the Promotion of the Sandy Homebuyer Assistance Program (SHAP)

(f) The media used in advertising and publicizing the Sandy Homebuyer Assistance Program consist of:

1. The names of specific newspapers of general circulation within the housing region;
 - a. **Star Ledger Daily Newspaper**
 - i. **Average Daily Circulation:** 724,700
 - ii. **Circulates to:** Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, and Warren counties.
 - iii. **Demographic Audience Profile:**
 1. **Gender:** Male 48%, Female 52%
 2. **Average Age:** 50.55
 3. **Average Household Size:** 3.11
 4. **Average Household Income:** \$91,253
 - iv. (SOURCE: Star Ledger Select Audience Demographics received 8/22/2013)
 - b. **Camden Courier Post Daily Newspaper**
 - i. **Average Daily Circulation:** 53,096
 - ii. **Circulates to:** Camden, Burlington, and Gloucester counties.
 - iii. **Demographic Audience Profile:**
 1. **Gender:** Male 39%, Female 40%
 2. **Average Age:** 50-64
 3. **Average Household Size:** N/A
 4. **Average Household Income:**
 - a. 43% of readers earn \$50,000 - \$74,999
 - b. 41% of readers earn \$75,000 - \$100,000
 - iv. (SOURCE: "The Courier-Post in a nutshell" PDF received 8/22/2013)
 - c. **Trenton Times Daily Newspaper**
 - i. **Average Sunday Circulation:** 121,600
 - ii. **Circulates to:** Mercer, Burlington, Hunterdon, Middlesex, Monmouth, Ocean, and Somerset counties.
 - iii. **Demographic Audience Profile:**
 1. **Gender:** Male 49%, Female 51%
 2. **Average Age:** 35-54
 3. **Average Household Size:** N/A
 4. **Average Household Income:** \$93,866
 - iv. (SOURCE: 2013 Trenton Times Media Kit)
 - d. **El Diario La Prensa Daily Hispanic Newspaper**
 - i. **Average Daily Circulation:** 42,478
 - ii. **Circulates to:** Atlantic, Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union counties.
 - iii. **Demographic Audience Profile:**

1. **Gender:** Male 42%, Female 58%
 2. **Average Age:** 44
 3. **Average Household Size:** 4
 4. **Average Household Income:** \$47,464
- iv. (SOURCE: 2013 Media Kit sent by El Diario sales staff)

- e. **El Especialito Weekly Free Hispanic Magazine** audited by CAC, a national company auditing major weeklies in the country
- i. **Average Weekly Circulation:** 120,000
 - ii. **Circulates to:** Essex, Bergen, Passaic, Hudson (if requesting ad after Monday of Friday to be printed)
 - iii. **Demographic Audience Profile:**
 1. **Gender:** Male 49%, Female 51%
 2. **Average Age:** 38
 3. **Average Household Size:** 4.1
 4. **Average Household Income:** N/A
 - iv. (SOURCE: El Especialito PPT sent by Especialito sales staff)

- f. **Reporte Hispano Weekly Hispanic Newspaper** audited by CAC
- i. **Average Weekly Circulation:** 55,000
 - ii. **Circulates to:** Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union, Camden, Cumberland, Atlantic counties.
 - iii. **Demographic Audience Profile:**
 1. **Gender:** Male 53%, Female 47%
 2. **Median Age:**
 - a. Reporte Hispano Reader 27.4
 - b. General population in paper's distribution area 37.2
 3. **Average Household Size:** 3.8
 4. **Median Household Income:** \$48,980
 5. (SOURCE: 2012 Media Kit on www.reportehispano.com, and publisher)

2. The names of specific radio and television stations broadcasting throughout the housing region;

RADIO

- | | | |
|------------|------------|-----------------|
| a. WAWZ-FM | m. WSJO-FM | x. WXNY |
| b. WMGQ | n. WNNJ | Hispanic |
| c. WCTC | o. WPST | y. WHAT-AM |
| d. WMTR-AM | p. WSUS | Hispanic |
| e. WMGQ-FM | q. WDHA | z. WQBU |
| f. WHCY-FM | r. WNSH | Hispanic |
| g. WKXW-FM | s. WJRZ | aa. WADO |
| h. WTKU-FM | t. WBBO | Hispanic |
| i. WFPG-FM | u. WJLK | bb. WPAT-F |
| j. WPUR-FM | v. WOBM | Hispanic |
| k. WENJ-FM | w. WRAT | cc. WSKQ |
| l. WMGM-FM | | Hispanic |

TELEVISION

- a. CBS New York
 - b. News 12 New Jersey
3. The names of other publications circulated within the housing region, such as neighborhood oriented.
- a. NewJerseyNewsRoom.com
 - b. Associated Press
 - c. Asbury Park Press
 - d. NJToday.net
 - e. Suburban
 - f. Philly.com
 - g. The SandPaper
4. The names of employers throughout the housing region that will be contacted to post advertisements and distribute flyers regarding available affordable housing;
- a. The New Jersey Department of Labor and Workforce Development (DOLWD) distributed SHAP flyers (English and Spanish) electronically to approximately 8,000 employers who have accounts in DOLWD's Jobs4Jersey.com's "OnRamp" service.
 - b. The New Jersey Business & Industry Association (NJBIA) distributed SHAP flyers electronically to 1,200 employers on their mailing list.
5. The names of specific community and regional organizations that will aid in soliciting low and moderate income applicants. Such organizations may include non-profit, religious, governmental, fraternal, civic, and other organizations.

Mailings consisted of English and Spanish flyers and rack cards.

a. Mayors (275)

- i. **Total Flyers & Rack Cards Distributed – 15,930**
- ii. Atlantic County - 23
- iii. Bergen County - 70
- iv. Cape May County - 16
- v. Essex County - 22
- vi. Hudson County - 12
- vii. Middlesex County - 25
- viii. Monmouth County - 53
- ix. Ocean County - 33
- x. Union County – 21

b. Libraries (173)

- i. **Total Flyers & Rack Cards Distributed – 10,378**
- ii. Atlantic County - 6
- iii. Bergen County - 62
- iv. Cape May County - 3

- v. Essex County - 20
- vi. Hudson County - 10
- vii. Middlesex County - 25
- viii. Monmouth County - 25
- ix. Ocean County - 2
- x. Union County – 20

c. Housing Counselors (28) – See detailed list sorted by county on next page.

- i. Total Flyers & Rack Cards Distributed – 1,288**

d. Faith-Based Organizations (58) – See detailed list sorted by county on next page.

- i. Total Flyers & Rack Cards Distributed – 5,648**

6. Other advertising and outreach efforts to groups that are least likely to be reached by commercial media efforts.

- a. See Special Events/ HMFA Press Activities (8)
- b. See Conferences/ Seminars (7)
- c. See Trainings (7)
- d. Spanish translation of all marketing materials
- e. Statewide Hispanic Chamber of Commerce of New Jersey distributed SHAP flyers (Spanish) via an email blast to its members
- f. New Jersey Association of Realtors (NJAR) distributed the SHAP flyers (English and Spanish) to approximately 40,000 people in a weekly email to its members, published the flyers to njar.com and to its Facebook and Twitter accounts. NJAR also distributed flyers to local realtor boards, asking them to help promote the program. Realtor boards in North Jersey work in many Hispanic communities, and were a great resource in our outreach efforts to Hispanic residents.

Housing Counselors & Faith-Based Organizations UHAC Outreach List

(F= Faith-Based)

Atlantic County –

- Consumer Credit & Budget Counseling
- Allen First Episcopal Church (F)
- New Hope Baptist Church (F)
- Jethro Memorial Presbyterian Church (F)
- Community Baptist Church (F)
- Shabazz Associates
- St. James First Episcopal Church (F)
- Egg Harbor Township Press Event
- New Jersey National Association of Housing & Redevelopment Officials Conference
- New Jersey Conference of Mayors 50th Anniversary Annual Conference
- New Jersey Association of Counties Annual Conference
- New Jersey Apartment Association Conference
- Atlantic City Realtors SHAP Training

Bergen County –

- Paterson Task Force
- Tri-City People's Corporation
- Urban League of Bergen County
- Bergen County Urban League SHAP training

Cape May County –

- Consumer Credit & Budget Counseling
- Allen Church (F)
- Tabernacle Baptist Church (F)
- St. James AME Church (F)
- Tabernacle Baptist Church (F)
- Shiloh Baptist Church (F)
- St. James First Episcopal Church (F)
- St. Stephens First Episcopal Church (F)
- First Baptist Church of Whitesboro (F)
- Eureka Baptist Church (F)
- Angel Visit Baptist Church (F)
- Asbury Church (F)

Essex County –

- Brand New Day
- La Casa de Don Pedro
- NJ Citizen Action
- Tri-City People's Corporation
- Urban league of Bergen County
- Urban League of Union County
- Jackson Green Townhomes Block Party

Hudson County –

- Tri-City People's Corporation
- Urban League of Union County

Middlesex County –

- Faith Fellowship CDC (F)
- Housing Authority of Perth Amboy
- NJ Citizen Action
- Novadebt
- Puerto Rican Action Board
- Tri-City People's Corporation
- Sandy Hope Now Counseling Session

Monmouth County –

- Affordable Housing Alliance
- Faith Fellowship CDC (F)
- Novadebt
- Asbury Evangelistic Center (F)
- Asbury Park Deliverance Center (F)
- Bibleway Church of Christ (F)
- Church of God Prophecy (F)
- Church of Jesus Christ Apostolic (F)
- Deliverance Temple Church (F)
- Dunamis Life Worship Center (F)
- Faith Baptist Tabernacle (F)
- First Baptist Church (F)
- First Haitian Baptist Church (F)
- First Pentecostal Church (F)
- First Union Baptist Church (F)
- First United Methodist Church (F)
- French Church God Prophecy (F)
- Friendship Baptist Church (F)
- God's Holiness & Right Church (F)
- Good Hope Baptist Church (F)

Monmouth County (continued) –

- Good Samaritan Church (F)
- Hope & Victory Ministries (F)
- House of Prayer Unto God (F)
- King Priest True Vine Tabernacle Church (F)
- Lincoln Village
- Living Word Christian Fellowship (F)
- Macedonia Baptist Church (F)
- Mount Carmel Baptist Church (F)
- Mt. Olive Church of God in Christ (F)
- Mt. Olivet Seventh-Day Adventist Church (F)
- Mt. Pisgah Baptist Temple (F)
- MURC
- Nation of Islam (F)
- New Covenant FBH Church (F)
- Praise Temple Church (F)
- Primate Baptist Church (F)
- Salem Baptist Church (F)
- Shiloh United Holy Church (F)
- Spirit of Truth World Vision Outreach (F)
- St. Augustine's Episcopal Church (F)
- St. Stephen AME Zion Church (F)
- Tabernacle Church of God (F)
- The Parent Listening Project

- Triumphant Life Church (F)
- True Vine Baptist Church (F)
- Union Baptist Church (F)
- Union Missionary Baptist Church (F)
- United Fellowship Baptist Church (F)
- Victory Tabernacle of Prayer (F)
- Schoolhouse Square Neptune Press Event
- Superstorm Sandy Seminar

Ocean County –

- Affordable Housing Alliance
- Novadebt
- O.C.E.A.N., Inc.
- Spirit Filled Life Ministries (F)
- Lakewood BlueClaws Baseball Game Sponsorship
- NAACP State Housing Chair Meeting
- King of Kings Church Sandy Event (F)

Union County –

- Brand New Day
- Faith Fellowship CDC (F)
- NJ Citizen Action
- Tri-City People's Corporation
- Urban League of Union County

HANDOUTS/ MARKETING PIECES

HMFA created a number of printed marketing and informational pieces to promote the SHAP program to consumers as well as our lender partners.

The consumer pieces were posted on both HMFA and the New Jersey Department of Community Affairs (DCA)'s SHAP program web pages as well as distributed at public outreach events throughout the state. Additionally, per the UHAC requirements, these materials were mailed to mayors, libraries, housing counselors and faith-based organizations, and distributed at lender trainings, conferences, seminars as well as at various special events.

See the attached samples of the various marketing pieces including:

1. DCA's Early Stage SHAP Question and Answer Sheet (English Only)
2. HMFA's Consumer Program Overview (English and Spanish) – Includes Application information, Program Guidelines and Frequently Asked Questions
3. Consumer Program Flyer – One Page (English and Spanish)
4. Consumer Program Rack Card – Double-sided (English and Spanish)
5. Press Release: "Christie Administration Hosts Superstorm Sandy Recovery Night at Lakewood BlueClaws Baseball Game," released July 25, 2013
6. Press Release: "Christie Administration Announces Sandy Homebuyer Assistance Program for Prospective Homebuyers," released August 5, 2013
7. Lender Program Overview Fact Sheet and FAQ (English Only)



Homebuyer Assistance Program

What is this program?

The Homebuyer Assistance program is a program that provides financial incentive for home buyers – including creating first-time buyers from renters – to purchase a home. Buyers participating in the program would identify a property they want to purchase, obtain a first mortgage from a traditional source, and if qualified, would get a state funded second mortgage which would require no monthly payments.

The goal is to boost the purchasing power of existing households, primarily renters displaced by Sandy to successfully purchase a home, as well as to stimulate the market for new and restored homes in the nine counties. The program will enable 500 home purchasers to buy a home within the first two years. The second mortgage loans will be administered and originated by the New Jersey Home Mortgage Finance Agency (HMFA), in collaboration with intake by selected Housing Counseling Agencies and first mortgage lending by HMFA's Participating Lenders.

Who is eligible?

Any household who is interested in purchasing a single family home whose annual income is within the low and moderate income range, as defined by HUD published income calculations, and has a minimum credit score of 620 may be eligible. For the first 90 days of program operation, only current residents of these nine most impacted counties as determined by HUD are eligible; this geographic restriction may be removed after that time.

What will the program fund?

The Program will provide a second mortgage of up to \$50,000 to be used for the purchase of a single family home. Final assistance amount will be calculated based on individual need, when considering other funding sources available. The assistance will be in form of a non-amortizing loan requiring no monthly payments, and is forgiven after 5 years as long as the purchaser retains ownership for at least that period of time.

How do I apply?

The HMFA will designate local housing counseling agencies which will take applications. Contact information for those agencies, once selected, will be widely publicized through the realtor community and on the DCA and HMFA websites. **Visit www.njhousing.gov in late June 2013 for more detailed program info.**



NEW JERSEY HOUSING
AND MORTGAGE
FINANCE AGENCY
WWW.NJHOUSING.GOV





What type of documentation might I need for the application?

For developers with projects they wish to submit, the following threshold documents may be required:

- Commitment of funding for support services
- Support services plan approved by HMFA or appropriate state agency
- Commitment of operating subsidy/rental assistance or documents demonstrating ability to ensure the long term operation of the project
- Sources and Uses of funds
- Site control documents
- Legal descriptions of project property
- Zoning Certification Letter or other zoning evidence
- Appraisal
- Market study or other documentation for rental unit demand
- Term sheets or letters of intent from a tax credit equity investor/syndicator (if applicable)
- IRS Determination Letter of 501(c)(3) or 501(c)(4) status (if applicable)
- EPA Energy Star Homes V.3 Certification for new construction and reconstruction projects
 - A copy of a signed contract between the applicant and a HERS rater (per NJCEP ENERGY STAR Homes Program (tier 2) guidelines)
 - Signed letter of intent provided by HMFA
 - Signed Energy Star Partnership Agreement
 - Market manager site submittal acceptance notification
- HUD CPD Green Building retrofit checklist for rehabilitation projects
- Environmental checklist
- All other exhibits and additional information required for Low Income Housing Tax Credit and other program applications through HMFA



VISIT WWW.NJHOUSING.GOV

PROGRAM OVERVIEW

The **SANDY HOMEBUYER ASSISTANCE PROGRAM** will provide low and moderate income households the opportunity to purchase a home by providing a financial incentive. Qualified borrowers are eligible to receive a **forgivable, INTEREST-FREE loan of up to \$50,000!*** There are no required monthly payments, and the loan is forgiven in full after five years.

HOW DO I KNOW IF I AM ELIGIBLE FOR THIS PROGRAM?

- Purchase a home in any of the nine Sandy-impacted counties: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean or Union
- Have a minimum credit score of 620
- *HUD income limits and other restrictions apply. *See the Sandy Homebuyer Assistance Program/HUD Income Limits Chart below. Applicants' household income must not exceed these limits. Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an HMFA-approved lender.*

HOW DO I APPLY?

Starting the process is as simple as 1, 2, 3!

1. Log on to the Sandy Homebuyer Assistance Program webpage at <http://www.njhousing.gov/homeownership/buyers/shap>
2. Complete the preliminary application located on the site.
3. A contracted housing counseling agency will contact you directly to schedule an appointment.

If you do not have access to a computer, the hotline representatives at **1-855-SANDYHM (726-3946)** will be glad to assist you with the process.

Sandy Homebuyer Assistance Program/HUD Income Limits - Organized by County and Household Size

County	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Atlantic	\$47,050	\$53,750	\$60,450	\$67,150	\$72,550	\$77,900	\$83,300	\$88,650
Bergen	\$50,900	\$58,200	\$65,450	\$72,700	\$78,550	\$84,350	\$90,150	\$96,000
Cape May	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300	\$74,050	\$78,850
Essex	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050
Hudson	\$43,200	\$49,400	\$55,550	\$61,700	\$66,650	\$71,600	\$76,550	\$81,450
Middlesex	\$58,200	\$66,500	\$74,800	\$83,100	\$89,750	\$96,400	\$103,050	\$109,700
Monmouth	\$46,050	\$52,600	\$59,200	\$65,750	\$71,050	\$76,300	\$81,550	\$86,800
Ocean	\$46,050	\$52,600	\$59,200	\$65,750	\$71,050	\$76,300	\$81,550	\$86,800
Union	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$77,900	\$85,050



This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program. The Sandy Homebuyer Assistance Program fund is being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA). HMFA is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. HMFA receives no state appropriation.



FREQUENTLY ASKED QUESTIONS

WHAT IS THE SANDY HOMEBUYER ASSISTANCE PROGRAM?

The State of New Jersey received an allocation of \$25 million in CDBG-DR (Community Development Block Grant – Disaster Recovery) funds to provide an increased opportunity for low and moderate income households [80% HUD AMI] to purchase homes in the nine (9) counties most severely impacted by Superstorm Sandy: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union.

HOW DOES IT BENEFIT ME?

Applicants who meet the eligibility criteria for the Sandy Homebuyer Assistance Program will be eligible to receive an incentive of up to \$50,000 to reduce the purchase price on a home in one of the nine (9) counties most severely impacted by Superstorm Sandy.

IS THIS A MORTGAGE?

This program will provide a forgivable subordinate mortgage. This means that as long as the applicant abides by the terms of the Sandy Homebuyer Assistance Program, including maintaining the home as their primary place of residence for a five (5) year period, the assistance will be forgiven. There are no monthly payments on this mortgage.

WHO IS ELIGIBLE FOR THIS PROGRAM?

To be eligible, applicants must meet the following eligibility requirements:

- 90 Day Pilot Program: From July 25th to October 25th 2013, applicants must provide proof of residency in one of the nine (9) counties at time of application. After October 25th, anyone purchasing a home in the nine counties may apply.
- Must purchase a home located in one of the nine (9) counties most severely impacted by Superstorm Sandy.
- Must meet CDBG low and moderate income (“LMI”) guidelines (less than or equal to 80% AMI). *Refer to the income limits chart on the opposite page for details.*
- Must have minimum credit score of 620.
- Must qualify for first mortgage to purchase the unit.

HOW DO I APPLY FOR THE PROGRAM?

Online: Beginning July 26, 2013, applicants will be able to submit a pre-application by visiting the NJ Housing and Mortgage Finance Agency (HMFA) website at <http://www.njhousing.gov/homeownership/buyers/shap>

By Phone: Applicants may call the reNewJerseyStronger Call Center at **1-855-SANDYHM (726-3946)** and a representative will complete an online application for your household.

HOW DO I CONTACT A HOUSING COUNSELOR TO BEGIN THE PROCESS?

Once pre-applications have been submitted, housing counselors will contact each household. Applicants will not need to contact the housing counselors directly.

CAN I USE ANY BANK OR FINANCE COMPANY FOR MY MORTGAGE?

Only HMFA-approved lenders can be used to obtain a mortgage for this program. The list of HMFA-approved lenders can be found online at <http://www.njhousing.gov/includes/lender.html>

WILL I RECEIVE THE FULL \$50,000 AWARD TO PURCHASE MY HOME?

The maximum award a household may receive is \$50,000, but that award may be adjusted to meet certain requirements based on other financial assistance you may receive to purchase your home.

WILL I RECEIVE THE MONEY DIRECTLY?

No, this award is meant to help reduce the price of the home to be purchased. This award will not be received as cash to the applicant.



VISIT WWW.NJHOUSING.GOV

SANDY HOMEBUYER ASSISTANCE PROGRAM OFFICIAL PROGRAM FACT SHEET

PROGRAM OVERVIEW

The Sandy Homebuyer Assistance Program (the “Program”) will provide low and moderate income households the opportunity to purchase a home by providing financial incentive to do so. The Program will provide an affordable alternative to leasing and will assist in providing a market for new, rebuilt and restored homes.

PROGRAM GOALS

The goal of the Program is to provide increased opportunity for low and moderate income households affected by Superstorm Sandy to purchase homes rather than attempting to find rental units in increasingly expensive leasing markets.

TARGET POPULATION OR AREAS

The Program is designed to provide assistance to eligible New Jersey residents in the counties of Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union (the “nine counties”) impacted by Superstorm Sandy. These nine counties are identified by HUD as New Jersey’s most impacted and distressed areas.

PROGRAM ALLOCATION

\$25,000,000 of Community Development Block Grant - Disaster Recovery (CDBG-DR) funds received by HMFA (the “Agency”) from the New Jersey Department of Community Affairs (DCA).

BORROWER ELIGIBILITY CRITERIA

- For the first 90 days from the start date of the Program, applicants will be limited to those who provide proof of residency in the nine counties at the time of application.
- After the initial 90 days, the Program will be open to anyone purchasing a home in the nine counties.
- Applicants must meet CDBG low and moderate income (“LMI”) guidelines (less than or equal to 80% AMI).
- Applicants must have a minimum credit score of 620.
- Applicants must qualify for a first mortgage to purchase the unit.
- Applicant cannot own other real estate.

PROPERTY/LOAN ELIGIBILITY CRITERIA

Eligible property must be the homeowner’s primary residence located in one of the nine counties and must be a one family residential property. It may be attached or detached or be a condominium unit. Manufactured homes are eligible if on a foundation permanently affixed to real property owned by the homeowner and secured by a real property first mortgage loan.

STRUCTURE OF ASSISTANCE

Program assistance will be secured by a 0% non-amortizing (no monthly payments) five (5) year subordinate mortgage, taking any lien position, placed on the property at the time of closing of the first mortgage loan.

Beginning at the first anniversary of the date of the loan, the loan amount will be forgiven at a rate of 20% a year, to be forgiven in full on the 6th anniversary date of the loan. During the first five (5) years, the outstanding amount of the loan will be due and payable from net proceeds upon sale, transfer of title, or cash-out refinance (refinances for more favorable rate and/or term are permissible) or if the borrower ceases to occupy the property. No further subordination will be approved except for allowable refinances. Loan proceeds returned to the Program will be recycled to assist other homeowners.

PER HOUSEHOLD ASSISTANCE

The maximum assistance is \$50,000 per household.

DURATION OF PROGRAM

Until Program funds are exhausted.

ESTIMATED NUMBER OF PARTICIPATING HOUSEHOLDS

500 households at \$50,000 per Program assistance loans.

PROGRAM INCEPTION/DURATION

The launch of the Program is anticipated to begin July 25, 2013.

CONTACT INFORMATION

Visit www.njhousing.gov or call 1-855-SANDYHM (726-3946).

Sandy Homebuyer Assistance Program/HUD Income Limits - Organized by County and Household Size

County	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Atlantic	\$47,050	\$53,750	\$60,450	\$67,150	\$72,550	\$77,900	\$83,300	\$88,650
Bergen	\$50,900	\$58,200	\$65,450	\$72,700	\$78,550	\$84,350	\$90,150	\$96,000
Cape May	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300	\$74,050	\$78,850
Essex	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050
Hudson	\$43,200	\$49,400	\$55,550	\$61,700	\$66,650	\$71,600	\$76,550	\$81,450
Middlesex	\$58,200	\$66,500	\$74,800	\$83,100	\$89,750	\$96,400	\$103,050	\$109,700
Monmouth	\$46,050	\$52,600	\$59,200	\$65,750	\$71,050	\$76,300	\$81,550	\$86,800
Ocean	\$46,050	\$52,600	\$59,200	\$65,750	\$71,050	\$76,300	\$81,550	\$86,800
Union	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$77,900	\$85,050

This program is made possible by funding from the U.S. Department of Housing and Urban Development’s Community Development Block Grant Disaster Recovery Program. The Sandy Homebuyer Assistance Program fund is being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA). HMFA is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. HMFA receives no state appropriation.





INFORMACIÓN GENERAL DEL PROGRAMA

El **PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA** ofrece a las familias de ingresos bajos y moderados la oportunidad de comprar una casa mediante un incentivo financiero. Los prestamistas calificados serán elegibles para recibir un **préstamo condonable y SIN INTERESES de hasta \$50,000.*** No se requieren pagos mensuales y el préstamo se condona por completo a los cinco años.

¿CÓMO SÉ SI SOY ELEGIBLE PARA ESTE PROGRAMA?

- Compre una casa en cualquiera de los nueve condados afectados por el huracán Sandy: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean o Union
- Debe tener un puntaje de crédito mínimo de 620
- *Rigen los límites de ingresos y otras restricciones del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés) *Consulte la tabla de Límites de Ingresos del HUD para el Programa Sandy de Asistencia para Compradores de Vivienda a continuación. El ingreso familiar del solicitante no debe exceder estos límites. Los solicitantes deben trabajar con una agencia de asesoramiento aprobada y deben calificar previamente para una hipoteca de primer grado por parte de un prestamista aprobado por la Agencia de Viviendas y Financiamiento de Hipotecas (HMFA, por sus siglas en inglés).*

¿CÓMO PRESENTO LA SOLICITUD?

¡Comenzar el proceso es muy simple!

1. Regístrese en la página web del Programa Sandy de Asistencia para Compradores de Viviendas en <http://www.njhousing.gov/homeownership/buyers/shap>
2. Complete la solicitud preliminar que encontrará en el sitio.
3. Una agencia de asesoramiento en viviendas contratada se comunicará con usted para programar una cita.

Si no tiene acceso a una computadora, los representantes de la línea directa en **1-855-SANDYHM (726-3946)** con gusto lo ayudarán con el proceso.

Límites de Ingresos del HUD para el Programa Sandy de Asistencia para Compradores de Vivienda (organizado por condado y grupo familiar)

Condado	1 persona	2 personas	3 personas	4 personas	5 personas	6 personas	7 personas	8 personas
Atlantic	\$47,050	\$53,750	\$60,450	\$67,150	\$72,550	\$77,900	\$83,300	\$88,650
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Union	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$77,900	\$85,050



Este programa es posible gracias al financiamiento del Programa para la Recuperación de Desastres de la Subvención de Desarrollo Comunitario realizado por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HMFA) de Nueva Jersey administra el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. La HMFA es una agencia independiente del gobierno estatal que se dedica a ofrecer viviendas accesibles y asequibles a los residentes de Nueva Jersey. La HMFA no recibe asignaciones estatales.



PREGUNTAS FRECUENTES

¿QUÉ ES EL PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA?

El Estado de Nueva Jersey recibió una asignación de \$25 millones en fondos de CDBG-DR (Recuperación de Desastres de la Subvención de Desarrollo Comunitario) para brindar una mayor oportunidad a familias con ingresos bajos y moderados [80% del AMI del HUD] para comprar casas en alguno de los nueve (9) condados más duramente afectados por el huracán Sandy: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean y Union.

¿CÓMO ME BENEFICIA?

Los solicitantes que cumplan con los criterios de elegibilidad para el programa de asistencia serán elegibles para recibir un incentivo de hasta \$50,000 a fin de reducir el precio de compra de una casa en alguno de los nueve (9) condados más duramente afectados por el huracán Sandy.

¿SE TRATA DE UNA HIPOTECA?

El programa proporcionará una hipoteca subordinada y condonable. Es decir que, mientras el solicitante cumpla con los términos del Programa Sandy de Asistencia para Compradores de Vivienda, incluida la condición de conservar la casa como su lugar principal de residencia durante un período de cinco (5) años, la asistencia se condonará. No habrá pagos mensuales programados para esta hipoteca.

¿QUIÉNES SON ELEGIBLES PARA ESTE PROGRAMA?

Para ser elegibles, los solicitantes deben cumplir con los siguientes requisitos:

- Programa piloto por 90 días: desde el 25 de julio hasta el 25 de octubre de 2013, los solicitantes deberán presentar pruebas de que residen en alguno de los nueve (9) condados en el momento de la solicitud. Luego del 25 de octubre, podrá enviar la solicitud cualquier persona interesada en comprar una casa en alguno de los nueve condados.
- Debe comprar una casa ubicada en uno de los nueve (9) condados más duramente afectados por el huracán Sandy.
- Deben cumplir con las pautas de ingresos bajos y moderados (LMI, por sus siglas en inglés) del CDBG (menor o igual al 80% del AMI). *Consulte la tabla de límites de ingresos que se encuentra en el reverso de la página para obtener más información.*
- Debe tener un puntaje de crédito mínimo de 620.
- Debe calificar para una hipoteca de primer grado a fin de poder comprar la unidad.

¿CÓMO PRESENTO MI SOLICITUD PARA ESTE PROGRAMA?

Por Internet: A partir del 26 de julio de 2013, los solicitantes podrán enviar una solicitud previa a través del sitio web de la Agencia de Viviendas y Financiamiento de Hipotecas (HMFA) de Nueva Jersey, en <http://www.njhousing.gov/homeownership/buyers/shap>

Por teléfono: Los solicitantes podrán llamar al Centro de Llamadas reNewJerseyStronger al **1-855-SANDYHM (726-3946)** y un representante completará la solicitud en línea para su grupo familiar.

¿CÓMO ME COMUNICO CON UN CONSEJERO DE VIVIENDAS PARA COMENZAR EL PROCESO?

Una vez que se hayan enviado las solicitudes previas, los consejeros de vivienda se comunicarán con cada grupo familiar. Los solicitantes no necesitarán comunicarse con los consejeros de vivienda directamente.

¿PUEDO USAR CUALQUIER COMPAÑÍA FINANCIERA O BANCO PARA MI HIPOTECA?

Solo pueden utilizarse los prestamistas aprobados por la HMFA para obtener una hipoteca para este programa. Puede encontrar la lista de prestamistas aprobados por la HMFA en Internet en <http://www.njhousing.gov/includes/lender.html>

¿RECIBIRÉ EL TOTAL DE \$50,000 PARA COMPRAR MI CASA?

La asignación máxima que puede recibir un grupo familiar es de \$50,000, pero es posible que el monto se ajuste para cumplir con ciertos requisitos según la asistencia financiera que reciba para comprar su casa.

¿RECIBIRÉ EL DINERO DE FORMA DIRECTA?

No, esta asignación pretende reducir el precio de la casa que comprará. Es decir, el solicitante no recibirá la compensación en dinero en efectivo.



PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA HOJA DE DATOS OFICIAL DEL PROGRAMA

VISIT WWW.NJHOUSING.GOV

INFORMACIÓN GENERAL DEL PROGRAMA

El Programa Sandy de Asistencia para Compradores de Vivienda (en adelante, el "Programa") ofrece a las familias de ingresos bajos y moderados la oportunidad de comprar una casa mediante un incentivo financiero. El Programa brinda una alternativa accesible al alquiler y ofrece un mercado para hogares nuevos, reconstruidos o restaurados.

OBJETIVOS DEL PROGRAMA

El objetivo del Programa es brindar mayores oportunidades a las familias de ingresos bajos y moderados que fueron afectadas por el huracán Sandy para que puedan comprar casas en lugar de tener que alquilar viviendas en mercados de renta cada vez más costosos.

POBLACIÓN O ÁREAS OBJETIVO

El Programa fue diseñado para brindar asistencia a residentes elegibles de Nueva Jersey en los condados de Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean y Union (en adelante, los "nueve condados") afectados por el huracán Sandy. El HUD ha identificado a estos nueve condados como las áreas de Nueva Jersey más afectadas y problemáticas.

ASIGNACIÓN DEL PROGRAMA

\$25,000,000 de fondos de Recuperación de Desastres de la Subvención de Desarrollo Comunitario (CDBG-DR, Community Development Block Grant - Disaster Recovery) recibidos por la HMFA (en adelante, la "Agencia") del Departamento de Asuntos Comunitarios (DCA, Department of Community Affairs) de Nueva Jersey.

CRITERIOS DE ELEGIBILIDAD PARA EL SOLICITANTE DEL PRÉSTAMO

- Durante los primeros 90 días desde la fecha de inicio del Programa, los solicitantes se limitarán a quienes comprueben que residen en alguno de los nueve condados en el momento de la solicitud.
- Luego del período inicial de 90 días, el Programa se abrirá a cualquier persona que desee comprar una casa en alguno de los nueve estados.
- Los solicitantes deben cumplir con las pautas de ingresos bajos y moderados (LMI) de la CDBG (menor o igual al 80% del AMI).
- Los solicitantes deben tener un puntaje de crédito mínimo de 620.
- Los solicitantes deben calificar para una hipoteca de primer grado para comprar la unidad.
- Los solicitantes no deben poseer otros bienes inmuebles.

CRITERIOS DE ELEGIBILIDAD PARA EL PRÉSTAMO O LA PROPIEDAD

La propiedad elegible debe ser la residencia principal del propietario ubicada en uno de los nueve condados y debe ser una propiedad residencial de familia. Puede ser una unidad contigua, separada o un condominio. Las casas fabricadas son elegibles si las bases se encuentran permanentemente fijadas a los bienes inmuebles cuyo dueño sea el propietario y están aseguradas por una hipoteca de primer grado para bienes inmuebles.

ESTRUCTURA DE LA ASISTENCIA

La asistencia del programa está asegurada por una hipoteca subordinada a cinco (5) años y con tasa de 0% no amortizable (sin pagos mensuales), con gravamen sobre la propiedad al momento del cierre de la hipoteca de primer grado.

A partir del primer aniversario de la fecha del préstamo, el monto del préstamo se condonará a una tasa del 20% anual, a efectuarse por completo en el sexto aniversario del préstamo. Durante los primeros cinco (5) años, el monto adeudado del préstamo será abonado y pagadero de los productos netos de ventas, transferencia de propiedad o refinanciación de efectivo (se permitirán refinanciaciones a tasas o plazos más favorables) o si el solicitante del préstamo deja de ocupar la propiedad. No se aprobarán más subordinaciones, excepto para los refinanciamientos permitidos. Los fondos del préstamo que se devuelvan al Programa se reciclarán para asistir a otros propietarios.

ASISTENCIA POR GRUPO FAMILIAR

El monto máximo de asistencia por grupo familiar es de \$50,000.

DURACIÓN DEL PROGRAMA

Hasta que se agoten los fondos del Programa.

CANTIDAD APROXIMADA DE GRUPOS FAMILIARES PARTICIPANTES

500 grupos familiares a \$50,000 por préstamo de asistencia del Programa

INICIO Y DURACIÓN DEL PROGRAMA

El lanzamiento del Programa será el 25 de julio de 2013.

INFORMACIÓN DE CONTACTO

Visite www.njhousing.gov o llame al 1-855-SANDYHM (726-3946).

Límites de Ingresos del HUD para el Programa Sandy de Asistencia para Compradores de Vivienda (organizado por condado y grupo familiar)

Condado	1 persona	2 personas	3 personas	4 personas	5 personas	6 personas	7 personas	8 personas
Atlantic	\$47,050	\$53,750	\$60,450	\$67,150	\$72,550	\$77,900	\$83,300	\$88,650
Bergen	\$50,900	\$58,200	\$65,450	\$72,700	\$78,550	\$84,350	\$90,150	\$96,000
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Union	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$77,900	\$85,050

Este programa es posible gracias al financiamiento del Programa para la Recuperación de Desastres de la Subvención de Desarrollo Comunitario realizado por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HMFA) de Nueva Jersey administra el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. La HMFA es una agencia independiente del gobierno estatal que se dedica a ofrecer viviendas accesibles y asequibles a los residentes de Nueva Jersey. La HMFA no recibe asignaciones estatales.



NJ HOMEBUYERS: GET UP TO \$50,000 INTEREST FREE

INTRODUCING THE



The **SANDY HOMEBUYER ASSISTANCE PROGRAM** will provide qualified **low and moderate income borrowers** with a **forgivable, INTEREST-FREE loan of up to \$50,000!***

- No required monthly payments
- Loan is forgiven in full after five years

HOW DO I KNOW IF I AM ELIGIBLE FOR THIS PROGRAM?

- Purchase a home in any of the nine Sandy-impacted counties: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean or Union
- Have a minimum credit score of 620
- *HUD income limits and other restrictions apply
Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an HMFA-approved lender.



Stop renting and get on the path to homeownership today!

Learn more about the Sandy Homebuyer Assistance Program at www.njhousing.gov, www.renewjerseystronger.org or call 1-855-SANDYHM (726-3946)



This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program. The Sandy Homebuyer Assistance Program fund is being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA). HMFA is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. HMFA receives no state appropriation.

COMPRADORES DE VIVIENDA DE NJ: OBTENGA HASTA \$50,000 SIN INTERESES

PRESENTACIÓN DEL



El **PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA** ofrece a **los solicitantes que reúnan los requisitos y tengan ingresos bajos y moderados un préstamo condonable y SIN INTERESES de hasta \$50,000.***

- Sin pagos mensuales
- El préstamo se condona por completo a los cinco años

¿CÓMO SÉ SI SOY ELEGIBLE PARA ESTE PROGRAMA?

- Compre una casa en cualquiera de los nueve condados afectados por el huracán Sandy: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean o Union
- Debe tener un puntaje de crédito mínimo de 620
- *Rigen los límites de ingreso y otras restricciones del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés)

Los solicitantes deben trabajar con una agencia de asesoramiento aprobada y deben calificar previamente para una hipoteca de primer grado por parte de un prestamista aprobado por la Agencia de Viviendas y Financiamiento de Hipotecas (HMFA, por sus siglas en inglés).



¡Deje de alquilar e inicie el camino de los propietarios a partir de hoy!

Obtenga más información sobre el Programa Sandy de Asistencia para Compradores de Vivienda en www.njhousing.gov, www.renewjerseystronger.org o llame al 1-855-SANDYHM (726-3946)



Este programa es posible gracias al financiamiento del Programa para la Recuperación de Desastres de la Subvención de Desarrollo Comunitario realizado por el Departamento de Vivienda y Desarrollo de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HMFA) de Nueva Jersey administra el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. La HMFA es una agencia independiente del gobierno estatal que se dedica a ofrecer viviendas accesibles y asequibles a los residentes de Nueva Jersey. La HMFA no recibe asignaciones estatales.

NJ HOMEBUYERS: GET UP TO \$50,000 INTEREST FREE

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- Loan is forgiven in full after five years

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- Purchase a home in any of the nine Sandy-impacted counties: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean or Union
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Learn more about the Sandy Homebuyer Assistance Program at www.njhousing.gov, www.renewjerseystronger.org or call 1-855-SANDYHM (726-3946)



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- *HUD income limits and other restrictions apply
Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an HMFA-approved lender.

Learn more about the Sandy Homebuyer Assistance Program at www.njhousing.gov, www.renewjerseystronger.org or call 1-855-SANDYHM (726-3946)



This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program. The Sandy Homebuyer Assistance Program fund is being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA). HMFA is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. HMFA receives no state appropriation.

COMPRADORES DE VIVIENDA DE NJ: OBTENGA HASTA \$50,000 SIN INTERESES

PRESENTACIÓN DEL



El **PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA** ofrece a los solicitantes que reúnan los requisitos y tengan ingresos bajos y moderados un préstamo condonable y **SIN INTERESES** de hasta \$50,000.*

- Sin pagos mensuales
- El préstamo se condona por completo a los cinco años

¿CÓMO SÉ SI SOY ELEGIBLE PARA ESTE PROGRAMA?

- Compre una casa en cualquiera de los nueve condados afectados por el huracán Sandy: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean o Union
- Debe tener un puntaje de crédito mínimo de 620
- *Rigen los límites de ingreso y otras restricciones del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés)

Los solicitantes deben trabajar con una agencia de asesoramiento aprobada y deben calificar previamente para una hipoteca de primer grado por parte de un prestamista aprobado por la Agencia de Viviendas y Financiamiento de Hipotecas (HMFA, por sus siglas en inglés).



¡Deje de alquilar e inicie el camino de los propietarios a partir de hoy!

Escanea este código QR para solicitar en línea



Obtenga más información sobre el Programa Sandy de Asistencia para Compradores de Vivienda en www.njhousing.gov, www.renewjerseystronger.org o llame al 1-855-SANDYHM (726-3946)



Este programa es posible gracias al financiamiento del Programa para la Recuperación de Desastres de la Subvención de Desarrollo Comunitario realizado por el Departamento de Vivienda y Desarrollo de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HMFA) de Nueva Jersey administra el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. La HMFA es una agencia independiente del gobierno estatal que se dedica a ofrecer viviendas accesibles y asequibles a los residentes de Nueva Jersey. La HMFA no recibe asignaciones estatales.

COMPRADORES DE VIVIENDA DE NJ: OBTENGA HASTA \$50,000 SIN INTERESES

PRESENTACIÓN DEL



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For Immediate Release: July 25, 2013
Contact: Lisa Ryan, Sean L. Conner, 609-292-6055

Christie Administration Hosts Superstorm Sandy Recovery Night at Lakewood BlueClaws Baseball Game

Department of Community Affairs and Housing and Mortgage Finance Agency Reach Out to BlueClaws Fans on New Housing Programs Available for Sandy-Impacted Families

LAKEWOOD, N.J. – In an effort to reach Sandy-impacted residents, the New Jersey Department of Community Affairs (DCA) and New Jersey Housing and Mortgage Finance Agency (HMFA), an affiliate of the DCA, today highlighted the Sandy Homebuyer Assistance Program and Hazard Mitigation Grant Program (HMGP) Elevation Program at the Blue Claws Minor League Baseball Stadium in Lakewood. Both programs are part of the ‘reNew Jersey Stronger’ housing initiative that is aimed at assisting in the long-term housing recovery of communities hard hit by Superstorm Sandy. This outreach effort provided an opportunity to reach BlueClaws fans in Monmouth and Ocean counties to inform them of available resources to elevate their homes or to become new homeowners.

“Both the DCA and HMFA are pleased to be able to provide information on the various recovery programs that are available to renters and homeowners affected by Superstorm Sandy,” said DCA Commissioner Richard E. Constable, III, who is Chair of the HMFA. “As part of our Department’s on-going recovery efforts, this baseball game is a great way to spread the word in a fun environment for families in Central and South Jersey.”

The \$25 million Sandy Homebuyer Assistance Program, administered through the HMFA, will help low-to-moderate income households to purchase a home in one of the nine counties most impacted by Superstorm Sandy. To reduce the purchase price of a home, eligible applicants can receive an incentive of up to \$50,000 in the form of an interest-free, forgivable mortgage. This means that as long as the applicant abides by the program terms, including maintaining the home as their primary residence for five years, the mortgage loan will be forgiven. There are no monthly payments on this mortgage. All applicants’ income must be less than or equal to 80% area median income and they must have a credit score of 620 to be eligible for the program. Applicants that have not sustained damage from the storm are still eligible apply.

“We are excited to be able to offer the Sandy Homebuyer Assistance Program to New Jersey families,” said HMFA Executive Director Anthony Marchetta. “This program will not only provide an affordable alternative to leasing, but will create a market for rebuilt and restored homes.”

The \$100 million HMGP Elevation Program, which is part of the ‘reNew Jersey Stronger’ housing initiative that was launched in May 2013, is a reimbursement grant program designed to help homeowners with the elevation of their primary single-family residences to meet the requirements of the flood insurance risk maps in flood-prone communities. The program is

limited to the Sandy-impacted communities of Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union. There are no income requirements for the program and FEMA registration is not required in order to apply. Homeowners can receive a reimbursement of up to \$30,000 for incurred elevation costs.

Homes targeted for buy out under the state's HMGP acquisition program are not eligible to participate, and people who have already begun elevation work cannot apply. An application can be made to both the DCA's Homeowner Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) Program and the HMGP Elevation Program, but homeowners may receive a grant award from only one of the programs.

Applicants who receive grant awards through the RREM Program are not eligible for the HMGP Elevation program. The application deadline is September 15, 2013.

"The DCA and the HMFA have done great things for residents of Ocean and Monmouth Counties in the wake of Sandy and we are excited to partner with them on Thursday night," said BlueClaws General Manager Brandon Marano. "We look forward to what should be a fun evening at the park and an informative one for those in need."

The Sandy Homebuyer Assistance Program is part of the New Jersey Disaster Recovery Action Plan that outlines how the State will utilize \$1,829,520,000 in Community Development Block Grant Disaster Recovery funds provided by the U.S. Department of Housing and Urban Development (HUD). The HMGP Elevation Program is being funded through FEMA's Hazard Mitigation Grant Program, which is focused on reducing the loss of life and property due to natural disasters and enabling mitigation measures to be implemented during the immediate recovery from a disaster.

The DCA and HMFA are currently accepting applications for these programs and other Sandy Recovery programs. For more information, log on to www.renewjerseystronger.org, call the Housing Assistance Hotline at 1-855-SANDYHM (1-855-726-3946), or visit one of the nine Housing Recovery Centers where representatives can assist with the application process. Applicants can also visit www.njhousing.gov specifically for the Sandy Homebuyer Assistance Program.

For Immediate Release: August 5, 2013
Contact: Lisa Ryan, Sean L. Conner, 609-292-6055

Christie Administration Announces Sandy Homebuyer Assistance Program for Prospective Homebuyers

\$25 Million Program Now Available to Help Low-to-Moderate-Income Households Purchase a Home in Sandy-Impacted Communities

NEPTUNE, N.J. – Expanding the Christie Administration’s efforts to assist low-to-moderate-income families with housing opportunities in the aftermath of Superstorm Sandy, New Jersey Housing and Mortgage Finance Agency (HMFA) Executive Director Anthony Marchetta today highlighted the Sandy Homebuyer Assistance Program at an affordable townhouse community in Neptune. The program offers eligible applicants financial incentives to purchase a home in any of the nine counties most impacted by Sandy.

“The goal of this program is to provide an increased opportunity for low- and moderate-income families affected by Superstorm Sandy to buy homes rather than attempting to find rental units in communities with limited rental options due to the storm,” said New Jersey Department of Community Affairs (DCA) Commissioner Richard E. Constable, III, whose Department is administering many of the Sandy housing recovery programs for New Jersey. “It also aims to stimulate the market for new and restored homes in the nine most-impacted counties.”

The \$25 million Sandy Homebuyer Assistance Program, administered through the HMFA, will help eligible applicants buy a home in Sandy-affected communities by reducing the purchase price of a home. Applicants can receive an incentive of up to \$50,000 in the form of an interest-free, forgivable mortgage. This means that as long as the applicant abides by the program terms, including maintaining the home as their primary residence for five years, the mortgage loan will be forgiven. All applicants’ income must be less than or equal to 80% area median income and they must have a credit score of 620 to be eligible for the program. Until October 25, 2013, applicants must provide proof of residency in one of the nine most-impacted counties (i.e., Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union). After October 25th, any eligible households purchasing a home in the nine counties may apply.

Prospective homebuyers are encouraged to visit the Sandy Homebuyer Assistance Program webpage at <http://www.njhousing.gov/homeownership/buyers/shap> for income eligibility and to complete the preliminary application located on the site. A contracted HUD housing counseling agency will contact the prospective homebuyer directly to schedule an appointment.

“The HMFA is excited to offer the Sandy Homebuyer Assistance Program to families impacted by Superstorm Sandy and help them boost their purchasing power,” said HMFA Executive Director Marchetta. “We anticipate the program will enable 500 families – including first-time homebuyers – to purchase a home over the next two years.”

Executive Director Marchetta was accompanied by representatives of TRF Development Partners, the non-profit organization that developed Schoolhouse Square, an award-winning townhouse community in the Midtown neighborhood of Neptune that offers homes affordable to families of modest income.

The Sandy Homebuyer Assistance Program is part of the "reNew Jersey Stronger" housing initiative that is aimed at assisting in the long-term housing recovery of communities hard hit by the storm. It is being funded through the \$1,829,520,000 in Community Development Block Grant Disaster Recovery funds that the State of New Jersey is receiving from the U.S. Department of Housing and Urban Development (HUD).

Individuals can learn more about the Sandy Homebuyer Assistance Program by logging on to www.renewjerseystronger.org, calling the Housing Assistance Hotline at 1-855-SANDYHM (1-855-726-3946), or visiting one of the nine Housing Recovery Centers. To apply for the program, applicants can visit <http://www.nj.gov/dca/hmfa/homeownership/buyers/shap>.



VISIT WWW.NJHOUSING.GOV

SANDY HOMEBUYER ASSISTANCE PROGRAM LENDER FACT SHEET

OVERVIEW

Sandy Homebuyer Assistance Program (SHAP) provides an increased opportunity for low- and moderate-income households to purchase a home in one of the nine (9) counties most impacted by SuperStorm Sandy by offering a financial incentive. This program is being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA) and funded through the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant Disaster Recovery Program.

PROGRAM GUIDELINES

Provides low- and moderate-income homebuyers purchasing a home in one of the nine (9) impacted counties with up to \$50,000 in assistance in the form of a non-amortizing loan, with no monthly payments and five (5) year pro rata forgivable subordinate lien.

NINE ELIGIBLE COUNTIES

Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union

HOUSEHOLD ELIGIBILITY REQUIREMENTS

- Low- and moderate-income households with annual median income (AMI) less than 80% of HUD AMI for household size in that county
- Interested homebuyer must live in one of the nine (9) impacted counties
- Interested homebuyer must purchase in one of the nine (9) impacted counties
- Minimum Credit Score of 620
- Ability to pre-qualify for a mortgage through HMFA-approved lender
- Does not need to be a HMFA loan
- Proof of cash reserves of at least \$800 after the purchase
- Applicant cannot own other real estate

ELIGIBLE PROPERTY GUIDELINES*

- Homeowner's PRIMARY residence
- Located in one of the nine (9) impacted counties
- A single family, residential property
- Attached, detached, or a condominium

**Manufactured homes are only eligible if they are on a foundation, permanently affixed to real property that is owned by the homeowner and secured by a 1st mortgage loan*

UNDERWRITING REQUIREMENTS

- 1st mortgage must be fixed rate, fully amortizing loan
- Maximum assistance amount will result in housing cost-to-income ratio NO LOWER than 28%

- Duplication of benefits is not allowed
- HMFA will calculate the actual assistance amount based on the contracted sales price of the chosen home.
- All underwriting must conform to the program ratios
- 28% minimum total cost-to-income ratio
- 36% maximum cost-to-income ratio
- 43% maximum debt-to-income ratio
- Liquid assets no greater than \$70,000
- HMFA will issue a final award and approval to applicant and first mortgage lender

APPLICATION PROCESS

- This program is closed to new applicants
- Homebuyer meets with contracted Housing Counselor (HC)
- Homebuyer returns completed application, supporting documentation, and pre-qualification from HMFA Participating Lender to HC
- HC will perform a preliminary income review, ensure all necessary documents are executed and included in the application package and forward to HMFA for final review
- HMFA issues a conditional commitment for up to \$50k
- Once approved for program participation, Homebuyer works with HC and realtor to locate home for purchase and executes a sales contract
- *Statement Regarding Occupancy Status must be included with purchase contract
- Sales contract is forwarded to HMFA for Homebuyer Assistance Program Underwriting
- HMFA will initiate Environmental Review with DEP

PRE-SETTLEMENT REVIEW MUST BE FORWARDED TO HMFA

- Notice of Closing must be received no less than 10 days prior to closing
- Proof of Required Flood Insurance (if applicable)
- Tax Search and Legal Description
- Copy of HUD-1
- Must be received no less than 3 days prior to closing
- Lenders Underwriting Transmittal
- Purchase Money Mortgage Commitment Letter

CONTACT INFORMATION

Email questions to: SandyHomeBuyer@njhmfa.state.nj.us



FREQUENTLY ASKED QUESTIONS

GENERAL PROGRAM QUESTIONS

The Sandy Homebuyer Assistance Program (SHAP) Guidelines refer to a maximum of \$50,000 in assistance. What factor determines how a buyer receives the maximum amount?

The \$50,000 will need to adjust the buyer's housing cost-to-income ratio to be equal to or less than 36%. The housing cost-to-income ratio should not go below 28%.

Does a buyer have to take the entire \$50,000 amount?

HMFA will determine how much of the \$50,000 applicants qualify for through the underwriting process.

Can a borrower only buy a single family home or can they buy a condo or multifamily home?

SHAP can only be used to purchase single family (attached or detached) residential properties, condos, and some manufactured homes. Manufactured homes are eligible if on a foundation permanently affixed to real property owned by the homeowner and secured by a real property first mortgage loan.

Can SHAP be used with a FHA 203K program?

No.

Does HMFA gross up non-taxable pension income at 125%?

No.

What constitutes household income?

Household income is anything that is considered income by the IRS for tax purposes.

What is the maximum amount of assets a homebuyer can have?

The maximum amount of assets is \$70,000.00.

Can a borrower use a relative as a non-occupying co-borrower to qualify?

No. Only the incomes of the individuals who will be living in the household as their primary residence are considered for SHAP.

Is PMI insurance required?

Example scenario: Borrower is purchasing a home for \$205,000. If awarded the full \$50,000, will this remove the need for PMI insurance?

Lenders will determine the need for PMI based on the guidelines and the final loan amount.

Will the Realtor® be paid commission on the pre-buy down price or on the new adjusted price?

SHAP does not regulate commissions paid to Realtors.

LOAN SPECIFICS, QUALIFICATION AND REPAYMENT QUESTIONS

If a borrower receives the full \$50,000 amount and uses the Smart Start program, is their rate at 5.0% or 5.75%?

For specific questions like these, please call HMFA at 1-800-NJHOUSE (654-6873).

Questions about loan repayment?

Example scenario: A couple obtains a mortgage together and one party signs over the deed/title to the other party. Is the outstanding amount of the loan due immediately if one borrower will still occupy the property as his/her primary residence?

This question depends largely on the particulars of the transaction and HMFA would address on a case-by-case basis.

Questions about borrowers who already own a home?

Example scenario: An applicant currently owns a home and is in the process of selling it. Must the current home be sold prior to submitting the application, or can the borrower apply as long as their home is sold prior to closing on the new home?

The applicant's current home must be sold prior to the purchase of the new home. Proof that the home is currently under contract or listed for sale with a Realtor must be included within the application.

For any other questions not addressed on this fact sheet, please contact HMFA and SHAP staff for more information.

Email SandyHomeBuyer@njhmfa.state.nj.us or call HMFA at 1-800-NJHOUSE (654-6873)

Sandy Homebuyer Assistance Program/HUD Income Limits - Organized by County and Household Size

County	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Atlantic	\$47,050	\$53,750	\$60,450	\$67,150	\$72,550	\$77,900	\$83,300	\$88,650
Bergen	\$50,900	\$58,150	\$65,450	\$72,700	\$78,500	\$84,350	\$90,150	\$95,950
Cape May	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300	\$74,050	\$78,850
Essex	\$49,900	\$57,050	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100
Hudson	\$43,200	\$49,400	\$55,550	\$61,700	\$66,650	\$71,600	\$76,550	\$81,450
Middlesex	\$58,150	\$66,500	\$74,800	\$83,100	\$89,750	\$96,400	\$103,050	\$109,700
Monmouth	\$51,400	\$58,700	\$66,050	\$73,400	\$79,250	\$85,150	\$91,000	\$96,900
Ocean	\$51,400	\$58,700	\$66,050	\$73,400	\$79,250	\$85,150	\$91,000	\$96,900
Union	\$49,900	\$57,050	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100

MAILINGS

In HMFA's effort to reach the greatest number of homebuyers and/or renters (of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children) in the promotion of the Sandy Homebuyer Assistance Program (SHAP), the Agency **mailed out a total of 15,930 flyers and rack cards (in English and Spanish) to 275 mayors in the nine HUD-designated New Jersey counties.**

HMFA also **distributed a total of 10,378 SHAP flyers and rack cards to 173 libraries, a total of 1,288 to 28 housing counselors, and a total of 5,648 to 58 faith-based organizations throughout the nine designated counties.**

○ **Mayors (275)**

- **Total Flyers & Rack Cards Distributed – 15,930**
- Atlantic County - 23
- Bergen County - 70
- Cape May County - 16
- Essex County - 22
- Hudson County - 12
- Middlesex County - 25
- Monmouth County - 53
- Ocean County - 33
- Union County – 21

○ **Libraries (173)**

- **Total Flyers & Rack Cards Distributed – 10,378**
- Atlantic County - 6
- Bergen County - 62
- Cape May County - 3
- Essex County - 20
- Hudson County - 10
- Middlesex County - 25
- Monmouth County - 25
- Ocean County - 2
- Union County – 20

○ **Housing Counselors (28)**

- **Total Flyers & Rack Cards Distributed – 1,288 (See list on following page)**

○ **Faith-Based Organizations (58)**

- **Total Flyers & Rack Cards Distributed – 5,648 (See list on following page)**

Housing Counselors & Faith-Based Organizations UHAC Outreach List

(F= Faith-Based)

Atlantic County –

- Consumer Credit & Budget Counseling
- Allen First Episcopal Church (F)
- New Hope Baptist Church (F)
- Jethro Memorial Presbyterian Church (F)
- Community Baptist Church (F)
- Shabazz Associates
- St. James First Episcopal Church (F)
- Egg Harbor Township Press Event
- New Jersey National Association of Housing & Redevelopment Officials Conference
- New Jersey Conference of Mayors 50th Anniversary Annual Conference
- New Jersey Association of Counties Annual Conference
- New Jersey Apartment Association Conference
- Atlantic City Realtors SHAP Training

Bergen County –

- Paterson Task Force
- Tri-City People's Corporation
- Urban League of Bergen County
- Bergen County Urban League SHAP training

Cape May County –

- Consumer Credit & Budget Counseling
- Allen Church (F)
- Tabernacle Baptist Church (F)
- St. James AME Church (F)
- Tabernacle Baptist Church (F)
- Shiloh Baptist Church (F)
- St. James First Episcopal Church (F)
- St. Stephens First Episcopal Church (F)
- First Baptist Church of Whitesboro (F)
- Eureka Baptist Church (F)
- Angel Visit Baptist Church (F)
- Asbury Church (F)

Essex County –

- Brand New Day
- La Casa de Don Pedro
- NJ Citizen Action
- Tri-City People's Corporation
- Urban league of Bergen County
- Urban League of Union County
- Jackson Green Townhomes Block Party

Hudson County –

- Tri-City People's Corporation
- Urban League of Union County

Middlesex County –

- Faith Fellowship CDC (F)
- Housing Authority of Perth Amboy
- NJ Citizen Action
- Novadebt
- Puerto Rican Action Board
- Tri-City People's Corporation
- Sandy Hope Now Counseling Session

Monmouth County –

- Affordable Housing Alliance
- Faith Fellowship CDC (F)
- Novadebt
- Asbury Evangelistic Center (F)
- Asbury Park Deliverance Center (F)
- Bibleway Church of Christ (F)
- Church of God Prophecy (F)
- Church of Jesus Christ Apostolic (F)
- Deliverance Temple Church (F)
- Dunamis Life Worship Center (F)
- Faith Baptist Tabernacle (F)
- First Baptist Church (F)
- First Haitian Baptist Church (F)
- First Pentecostal Church (F)
- First Union Baptist Church (F)
- First United Methodist Church (F)
- French Church God Prophecy (F)
- Friendship Baptist Church (F)
- God's Holiness & Right Church (F)
- Good Hope Baptist Church (F)

Monmouth County (continued) –

- Good Samaritan Church (F)
- Hope & Victory Ministries (F)
- House of Prayer Unto God (F)
- King Priest True Vine Tabernacle Church (F)
- Lincoln Village
- Living Word Christian Fellowship (F)
- Macedonia Baptist Church (F)
- Mount Carmel Baptist Church (F)
- Mt. Olive Church of God in Christ (F)
- Mt. Olivet Seventh-Day Adventist Church (F)
- Mt. Pisgah Baptist Temple (F)
- MURC
- Nation of Islam (F)
- New Covenant FBH Church (F)
- Praise Temple Church (F)
- Primate Baptist Church (F)
- Salem Baptist Church (F)
- Shiloh United Holy Church (F)
- Spirit of Truth World Vision Outreach (F)
- St. Augustine's Episcopal Church (F)
- St. Stephen AME Zion Church (F)
- Tabernacle Church of God (F)
- The Parent Listening Project

- Triumphant Life Church (F)
- True Vine Baptist Church (F)
- Union Baptist Church (F)
- Union Missionary Baptist Church (F)
- United Fellowship Baptist Church (F)
- Victory Tabernacle of Prayer (F)
- Schoolhouse Square Neptune Press Event
- Superstorm Sandy Seminar

Ocean County –

- Affordable Housing Alliance
- Novadebt
- O.C.E.A.N., Inc.
- Spirit Filled Life Ministries (F)
- Lakewood BlueClaws Baseball Game Sponsorship
- NAACP State Housing Chair Meeting
- King of Kings Church Sandy Event (F)

Union County –

- Brand New Day
- Faith Fellowship CDC (F)
- NJ Citizen Action
- Tri-City People's Corporation
- Urban League of Union County

SHAP-RELATED EMAIL BLASTS

HMFA employs the email service “Constant Contact” in order to track email metrics and maintain email lists by user interest.

HMFA sent two SHAP-related email blasts to our targeted subscriber lists:

- 1) **“Take Your Family Out to a Ballgame...” - Sent July 23, 2013 to 1,1319 recipients**
 - Lakewood BlueClaws’ “ReNew Jersey” Event Invitation – Included invitation to baseball game and included basic SHAP program information

- 2) **“NJ Homebuyers: Get Up To \$50,000 Interest Free” – Sent August 20, 2013 to 1,668 recipients**
 - Included general SHAP program information and application instructions

See the attached documents for samples of emails sent.



STATE OF NEW JERSEY
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

NEW JERSEY HOMEBUYERS: GET UP TO
\$50,000 INTEREST FREE!

INTRODUCING



STOP RENTING AND GET ON THE PATH TO HOMEOWNERSHIP TODAY!



Quick Links

[Visit the reNewJerseyStronger Website](#)

[The Department of Community Affairs' Sandy Homebuyer Assistance Program Info Sheet \(538k PDF\)](#)

[Visit HMFA's Homepage](#)

[Visit the Lakewood BlueClaws Official Website](#)

[Purchase Tickets to the game on 7/25/13 at FirstEnergy Park](#)

Take Your Family Out to a Ballgame...

The Department of Community Affairs (DCA) and New Jersey Housing and Mortgage Finance Agency (HMFA) are sponsoring a *reNew Jersey Stronger* evening at a [Lakewood BlueClaws](#) Baseball Game!

Join us at FirstEnergy Park Stadium for the launch of the **Sandy Homebuyer Assistance Program (SHAP)**, designed to provide up to \$50,000 in INTEREST-FREE loans to assist you in purchasing a home in designated counties of New Jersey.

Enjoy the hilarious children's entertainers the ZOOperstars!

What: Lakewood BlueClaws vs Greenville Drive Baseball Game

When: Thursday, July 25, 2013 at 7:05 p.m.

Where: FirstEnergy Park - 2 Stadium Way, Lakewood Twp., NJ 08701

[Buy your tickets online here!](#)

Further information about the **Sandy Homebuyer Assistance Program** will be available on July 25th at [reNewJerseyStronger.org](#) and [njhousing.gov](#)



HMFA

www.njhousing.gov

HMFA is an independent state agency that provides financing for affordable homeownership and housing for New Jersey residents.

The Sandy Homebuyer Assistance Program (SHAP) is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program.



We hope to see you there!

Your friends at the New Jersey Housing and Mortgage Finance Agency

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STATE OF NEW JERSEY
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

NEW JERSEY HOMEBUYERS: GET UP TO
\$50,000 INTEREST FREE!

INTRODUCING



STOP RENTING AND GET ON THE PATH TO HOMEOWNERSHIP TODAY!



Quick Links

[Get Complete Program Details and Apply Online](#)

[Download the Sandy Homebuyer Assistance Program Overview PDF Includes Frequently Asked Questions \(465k PDF\)](#)

[Download the Sandy Homebuyer Assistance Program Fact Sheet \(199k PDF\)](#)

¿Buscando esta información en Español?

Homebuyers: Apply Today for the Sandy Homebuyer Assistance Program

The New Jersey Housing and Mortgage Finance Agency is excited to offer the [Sandy Homebuyer Assistance Program](#) to families impacted by Superstorm Sandy.

The [Sandy Homebuyer Assistance Program](#) will provide qualified **low and moderate income borrowers** with a **forgivable, INTEREST-FREE loan of up to \$50,000*** to help boost purchasing power.

- No required monthly payments
- Loan is forgiven in full after five years

How do I know if I am eligible for this program?

- Purchase a home in any of the nine Sandy-impacted counties: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean or Union

[Descargue Información General Del Programa](#)
Incluye preguntas frecuentes (465k PDF)

[Descargue el Programa Sandy De Asistencia Para Compradores De Vivienda Hoja De Datos Oficial Del Programa \(199k PDF\)](#)

[Visit HMFA's Homepage](#)

[Visit the Department of Housing and Urban Development \(HUD\)'s New Jersey Page](#)



HMFA

www.njhousing.gov

HMFA is an independent state agency that provides financing for affordable homeownership and housing for New Jersey residents.

- Have a minimum credit score of 620
- *HUD income limits and other restrictions apply
Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an HMFA-approved lender. Visit our [website](#) and [download the program overview](#) for complete details.

Visit <http://www.njhousing.gov/homeownership/buyers/shap> for eligibility details and to apply online.

¿Habla español?

Esta información también está disponible en Español. Descargue [Información General Del Programa](#) (465k PDF), y el [Programa Sandy De Asistencia Para Compradores De Vivienda Hoja De Datos Oficial Del Programa](#) (199k PDF).

Once your application has been received, a contracted HUD housing counseling agency will contact you directly to schedule an appointment.

You can learn more about the Sandy Homebuyer Assistance Program at www.renewjerseystronger.org, by calling the Housing Assistance Hotline at **1-855-SANDYHM (1-855-726-3946)**, or by visiting one of the nine Housing Recovery Centers located throughout the state.

Go to <http://www.njhousing.gov/homeownership/buyers/shap> for complete details and apply online today.

Wishing you all the best in your housing search,

Your friends at the New Jersey Housing and Mortgage Finance Agency



This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program. The Sandy Homebuyer Assistance Program fund is being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA). HMFA is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. HMFA receives no state appropriation.

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New Jersey Housing and Mortgage Finance Agency | 637 South Clinton Ave | Trenton | NJ | 08611

SPECIAL EVENTS/ HMFA PRESS ACTIVITIES

Another dimension of HMFA's outreach and communication strategy for SHAP consisted of special events and press activities.

- **5/22/2013** - State Government Night, Hosted by Senator Brian Stack's Office
 - HMFA staff distributed SHAP Fact Sheets created by DCA
- **5/9/2013** - Executive Director Anthony Marchetta's NJSpotlight.com Interview
- **5/29/2013** - Executive Director Anthony Marchetta's Comcast Interview
- **7/23/2013** - Jackson Green Townhomes Block Party
 - HMFA staff distributed SHAP Fact Sheets created by DCA
- **7/25/2013** - Lakewood BlueClaws Baseball Game
 - This event included advertising of the SHAP program in a pre-event email newsletter blast sent by the BlueClaws to their list of 60,000 fans. The email included links to the SHAP section of the HMFA website as well as information on HMFA and its sponsorship of the game.
 - Press Release regarding event issued July 25, 2013 through DCA/HMFA
 - At the game:
 - 6,219 fans attended
 - Sandy survivor threw out the ceremonial first pitch
 - 30-second SHAP program audio ads were broadcast between innings
 - The SHAP webpage was displayed on the stadium's video board
 - An in-game interview with Executive Director Marchetta was broadcast throughout the stadium
 - HMFA had staffed exhibit tables on the concourse to promote the program and distribute informational flyers
 - To quantify marketing results from this event, HMFA placed a Quick Response (QR) code on the SHAP flyers that were distributed to the game attendees.
 - The QR code – easily scanned with mobile devices – linked directly to the SHAP section of the HMFA website.
 - See attached web statistics report for results
 - Considering the demographics of the BlueClaws team's audience, game attendance rate, and geographic reach, HMFA determined that launching the program at a BlueClaws ballgame was optimal in reaching the target SHAP-eligible homebuyer audience.

(Continued on next page)

- **8/5/2013** - Press Event at Schoolhouse Square in Neptune, NJ
 - HMFA's Executive Director Marchetta gave a brief overview of SHAP and explained the program's eligibility requirements, while the developer described the development and explained how the SHAP could be used to purchase a home at the site.
 - Schoolhouse Square is a CHOICE-financed project in one of the nine federally designated Sandy-impacted counties

See the following for relevant documents concerning these events.



NEW JERSEY RENTERS GETTING SHORT SHRIFT AFTER SANDY?

TARA NURIN | MAY 9, 2013

Housing advocates address funding gap in post-hurricane aid for displaced tenants.

New Jersey renters affected by Hurricane Sandy are faring far worse than their homeowner counterparts.

That's the conclusion of a report released yesterday by the Fair Share Housing Center (FSHC), a public interest organization devoted to protecting the housing rights of the state's poor.

Citing an already prohibitive vacancy rate and accusing Governor Chris Christie's administration of "exclud(ing) many low-income renters from rebuilding" by allocating fewer federal dollars to renters than to homeowners, the organization warns that the market and the governor's policies could force renters to permanently move out of their communities or even leave the state.

With approximately half of displaced renters being African-American or Hispanic, and 60 percent earning less than \$30,000, Kevin Walsh, associate director of the FHSC, warns this could further segregate one of the most economically and racially divided states in the nation.

"The supply of rentals has been eaten up by homeowners and renters who were displaced," said Walsh, who noted that some landlords in places like Monmouth County that have vacancy rates lower than 1 percent are raising rents on temporary tenants by 20 to 30 percent.

The price-gouging is resulting in a second displacement for renters, many of whom didn't have insurance for their ruined possessions and some of whom are paying mortgages on their condemned houses as they sort through the process of rebuilding.

"There's no doubt we're seeing a permanent impact. Are lower income folks going to be treated fairly and given a chance to move back to their communities?" Walsh said.

The report comes a week after the federal Department of Housing and Urban Development (HUD) released the first of three rounds of community block development grants, including \$380 million for rental programs.

HUD mandated that 30 percent of the initial \$1.8 billion allocation be used to fund five rental programs - an amount that marks an increase of \$75 million over Christie's original proposal.

The FSHC and 70 additional housing advocacy groups had pushed the governor to equalize the funding formula from the beginning; they now say that he should have further altered the balance to even more fairly address the needs of the state's affected renters, who represent 43 percent of the state's displaced residents.

"The initial plan proposed by the governor drastically undercut the impact on renters and was overcompensating homeowners who tended to be much wealthier," said Staci Berger, executive director of the Housing and Community Development Network of New Jersey (HCDNNJ), an association of more than 250 housing-related organizations around the state.

But Department of Community Affairs (DCA) Commissioner Richard Constable, the primary administrator of the block grant funds, refutes that assertion and calls the methodology of the housing groups "superficial and inaccurate."

Constable insists that when calculated according to HUD requirements -- which assess the value of damage suffered by renters and homeowners who filed claims with the Federal Emergency Management Agency (FEMA), rather than just the number of claimants -- only 28 percent of renters suffered major, severe or substantial damage. And, he adds, low-to-moderate income residents will directly benefit from 70 percent of the funds designated for housing programs in the first round of grants.

"These are very limited resources. Very limited. So here's what HUD asked us to do -- not just look at who picked up the phone and registered but look at the extent of the damage they suffered," he said. "The only thing that would satisfy (the housing advocates) is having all the money going to rentals."

The state is implementing five HUD-financed programs for renters, with the DCA-overseen NJ Housing and Mortgage Finance Agency (NJHMFA) administering two of them, plus one more.

By providing block grants along with the usual tax credits and loans, the NJHMFA will spur developers to build rental units for low-and-moderate income residents, including those with special needs. The agency will also launch a new program to provide forgivable second mortgages of up to \$50,000 for credit-worthy homebuyers who earn less than 80 percent of the median annual income for their region.

Executive Director Anthony Marchetta says he expects the two rental programs will allow him to disburse funds to 40 or 50 developers (he usually funds approximately one dozen with the \$19 million he regularly receives from HUD for these types of initiatives), resulting in the addition of 4,000 to 5,000 new affordable rental units, primarily in the nine counties worst hit by Sandy.

He said most of these developments will consist entirely of units for low-income renters, and developers who wish to win grants will comply with the new qualified allocation plan set to be formally adopted June 17 that encourages locating the developments near good schools, job opportunities and public transit.

"We don't want to concentrate the poor in one location," Marchetta said.

But housing activists argue that even if the state weren't encouraging isolation, the state's municipalities would be. "I don't see that the motivation of communities is to build rental housing. I think there's always been a stigma," said Donna Blaze, chief executive officer of the Affordable Housing Alliance.

Marchetta agrees that it's hard to regulate 565 different zoning plans across the state's 565 municipalities - a bulky number that helped create the dearth of rental properties in the first place.

"Historically there's been sensitivity to too much rental housing. It was always given shorter shrift," he said.

But that's precisely the attitude that can destroy a community, says James Perry, executive director of the Greater New Orleans Fair Housing Action Center, who traveled from Louisiana to share lessons learned from hurricanes Katrina and Rita at a meeting hosted yesterday by the HCDNNJ.

He said renters and moderate-income workers often draw from the ranks of police officers, firefighters and teachers and make up the staff at the Shore's beloved amusement parks, boardwalk concession stands and retail shops. Those aren't jobs that most people travel a distance for but, without them, he asked, who will service the state's more affluent towns?

"You have to make a serious investment in rental housing. A community that is successful is one that ensures opportunities for all," he said.

In that spirit, Marchetta said, HUD has required that the first round of grants be disbursed within two years. According to that timetable, the window for multifamily rental construction applications closes at the end of this month for developers hoping to take advantage of an

existing 9 percent tax credit program. Awards should be announced on July 31; ground will likely be broken on rental developments late this summer and, said Marchetta, “We expect to see a lot of ribbon cuttings in about two years.”

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For Immediate Release: July 25, 2013
Contact: Lisa Ryan, Sean L. Conner, 609-292-6055

Christie Administration Hosts Superstorm Sandy Recovery Night at Lakewood BlueClaws Baseball Game

Department of Community Affairs and Housing and Mortgage Finance Agency Reach Out to BlueClaws Fans on New Housing Programs Available for Sandy-Impacted Families

LAKEWOOD, N.J. – In an effort to reach Sandy-impacted residents, the New Jersey Department of Community Affairs (DCA) and New Jersey Housing and Mortgage Finance Agency (HMFA), an affiliate of the DCA, today highlighted the Sandy Homebuyer Assistance Program and Hazard Mitigation Grant Program (HMGP) Elevation Program at the Blue Claws Minor League Baseball Stadium in Lakewood. Both programs are part of the ‘reNew Jersey Stronger’ housing initiative that is aimed at assisting in the long-term housing recovery of communities hard hit by Superstorm Sandy. This outreach effort provided an opportunity to reach BlueClaws fans in Monmouth and Ocean counties to inform them of available resources to elevate their homes or to become new homeowners.

“Both the DCA and HMFA are pleased to be able to provide information on the various recovery programs that are available to renters and homeowners affected by Superstorm Sandy,” said DCA Commissioner Richard E. Constable, III, who is Chair of the HMFA. “As part of our Department’s on-going recovery efforts, this baseball game is a great way to spread the word in a fun environment for families in Central and South Jersey.”

The \$25 million Sandy Homebuyer Assistance Program, administered through the HMFA, will help low-to-moderate income households to purchase a home in one of the nine counties most impacted by Superstorm Sandy. To reduce the purchase price of a home, eligible applicants can receive an incentive of up to \$50,000 in the form of an interest-free, forgivable mortgage. This means that as long as the applicant abides by the program terms, including maintaining the home as their primary residence for five years, the mortgage loan will be forgiven. There are no monthly payments on this mortgage. All applicants’ income must be less than or equal to 80% area median income and they must have a credit score of 620 to be eligible for the program. Applicants that have not sustained damage from the storm are still eligible apply.

“We are excited to be able to offer the Sandy Homebuyer Assistance Program to New Jersey families,” said HMFA Executive Director Anthony Marchetta. “This program will not only provide an affordable alternative to leasing, but will create a market for rebuilt and restored homes.”

The \$100 million HMGP Elevation Program, which is part of the ‘reNew Jersey Stronger’ housing initiative that was launched in May 2013, is a reimbursement grant program designed to help homeowners with the elevation of their primary single-family residences to meet the requirements of the flood insurance risk maps in flood-prone communities. The program is

limited to the Sandy-impacted communities of Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union. There are no income requirements for the program and FEMA registration is not required in order to apply. Homeowners can receive a reimbursement of up to \$30,000 for incurred elevation costs.

Homes targeted for buy out under the state's HMGP acquisition program are not eligible to participate, and people who have already begun elevation work cannot apply. An application can be made to both the DCA's Homeowner Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) Program and the HMGP Elevation Program, but homeowners may receive a grant award from only one of the programs.

Applicants who receive grant awards through the RREM Program are not eligible for the HMGP Elevation program. The application deadline is September 15, 2013.

"The DCA and the HMFA have done great things for residents of Ocean and Monmouth Counties in the wake of Sandy and we are excited to partner with them on Thursday night," said BlueClaws General Manager Brandon Marano. "We look forward to what should be a fun evening at the park and an informative one for those in need."

The Sandy Homebuyer Assistance Program is part of the New Jersey Disaster Recovery Action Plan that outlines how the State will utilize \$1,829,520,000 in Community Development Block Grant Disaster Recovery funds provided by the U.S. Department of Housing and Urban Development (HUD). The HMGP Elevation Program is being funded through FEMA's Hazard Mitigation Grant Program, which is focused on reducing the loss of life and property due to natural disasters and enabling mitigation measures to be implemented during the immediate recovery from a disaster.

The DCA and HMFA are currently accepting applications for these programs and other Sandy Recovery programs. For more information, log on to www.renewjerseystronger.org, call the Housing Assistance Hotline at 1-855-SANDYHM (1-855-726-3946), or visit one of the nine Housing Recovery Centers where representatives can assist with the application process. Applicants can also visit www.njhousing.gov specifically for the Sandy Homebuyer Assistance Program.

Sandy Homebuyer Program Website Reporting Results

Lakewood Blueclaws Event 7/25/13 Through Start of Major Public Outreach 8/1/13

- SHAP Program Page Visits Generated by Blueclaws Event on 7/25/2013:
 - Direct traffic generated by URL assigned to QR code on handouts distributed (<http://www.state.nj.us/dca/hmfa/homeownership/buyers/shap>) and event publicity: **3,801 visitors**
- Other Major Referral Source:
 - Renewjerseystronger.org: **11,562 visitors**
- SHAP-Related Downloaded File Statistics:
 - SHAP Program Overview PDF: **826 downloads**
 - SHAP Fact Sheet PDF: **482 downloads**

Schoolhouse Square, Neptune, NJ



You're invited to a **HOMEBUYER ASSISTANCE OPEN HOUSE!**

LOCATION:

Schoolhouse Square
13 Ridge Avenue, Neptune, NJ 07753

WHEN:

Monday August 5th, 2013
12:30 p.m.

SANDY HOMEBUYER ASSISTANCE PROGRAM

will provide qualified low and moderate income borrowers with a forgivable, INTEREST-FREE loan of up to \$50,000!*

Learn more about the Sandy Homebuyer Assistance Program at www.njhousing.gov, www.renewjerseystronger.org or call 1-855-SANDYHM (726-3946)

SCHOOLHOUSE SQUARE

Energy Efficient Design | Walk to Trains & Shopping
Close to School, Work & Play | One Mile from the Beach

Visit www.schoolhousesquarehomes.com or call 732.853.3399



*This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program.

Schoolhouse Square, Neptune, NJ



You're invited to a **HOMEBUYER ASSISTANCE OPEN HOUSE!**

LOCATION:

Schoolhouse Square
13 Ridge Avenue, Neptune, NJ 07753

WHEN:

Monday August 5th, 2013
12:30 p.m.

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will provide qualified low and moderate income borrowers with a forgivable, INTEREST-FREE loan of up to \$50,000!*

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SCHOOLHOUSE SQUARE

Energy Efficient Design | Walk to Trains & Shopping
Close to School, Work & Play | One Mile from the Beach

Visit www.schoolhousesquarehomes.com or call 732.853.3399



*This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program.

CONFERENCES/SEMINARS

Another dimension of our outreach and communication strategy for SHAP consisted of publicity at conferences and seminars.

- **4/8/2013 - NJ Association of Realtors (NJAR) Superstorm Sandy Seminar**
 - Executive Director Marchetta spoke on a panel regarding Superstorm Sandy and outreach staff had a table to promote SHAP and provide handouts
 - Location: Holmdel, Monmouth County, NJ
 - Materials Distributed: SHAP Q&A sheet by DCA
- **4/18/2013 - NJ National Association of Housing & Redevelopment Officials (NJNAHRO) Conference**
 - Executive Director spoke on a panel and Senior Director of Credit & Business Development presented CDBG-DR overview
 - Location: Atlantic City, Atlantic County, NJ
 - Materials Distributed: CDBG-DR Overview PowerPoint Presentation
- **4/24-26/2013 - NJ National Conference of Mayors (NJCM) 50th Anniversary Annual Spring Conference**
 - Outreach staff was at a booth to promote SHAP and distribute handouts
 - Location: Atlantic City, Atlantic County, NJ
 - Materials Distributed: SHAP Q&A sheet by DCA
- **4/30/2013 - Plan Smart NJ's 2013 NJ Regional Planning Summit**
 - Executive Director Marchetta spoke on a panel and audience was provided SHAP handouts
 - Location: Atlantic City, Atlantic County, NJ
 - Materials Distributed: CDBG-DR Overview PowerPoint and SHAP Q&A sheet by DCA
- **5/8-10/2013 - NJ Association of Counties (NJAC) Annual Conference**
 - Outreach staff was at a booth to promote SHAP and distribute handouts
 - Location: Atlantic City, Atlantic County, NJ
 - Materials Distributed: SHAP Q&A sheet by DCA
- **5/21/2013 - NJ Apartment Association (NJAA) Annual Conference**
 - Outreach staff was at a booth to promote SHAP and distribute handouts
 - Location: Atlantic City, Atlantic County, NJ
 - Materials Distributed: SHAP Q&A sheet and other CDBG-DR program handouts by DCA
- **6/1/2013 - King of Kings Community Church Sandy Fair**
 - Outreach staff was at a table to answer questions from Sandy-impacted homeowners
 - Location: Manahawkin, Ocean County, NJ
 - Materials Distributed: SHAP Q&A sheet by DCA
- **8/14/2013 - 2nd NJ Association of Realtors (NJAR) Superstorm Sandy Seminar**
 - Executive Director Marchetta spoke on a panel regarding Superstorm Sandy and outreach staff was at a table to promote SHAP and provide handouts
 - Location: Galloway, Atlantic County, NJ
 - Materials Distributed: SHAP Q&A sheet by DCA

TRAININGS

HMFA staff traveled to various locations throughout the nine Sandy-impacted counties to train mortgage developers, realtors, and lenders on SHAP.

- **5/15/2013 - HMFA's CHOICE Information Session in Trenton, Mercer County, NJ**
 - Developers and Lenders were invited to the HMFA headquarter to be briefed on the SHAP
- **5/23/2013 - Realtor Training in Bloomfield, Essex County, NJ**
- **5/29/2013 - Realtor Training in East Rutherford, Bergen County, NJ**
- **6/3/2013 - Real Estate Mortgage Network – Ocean County Board of Realtors Real Estate Finance Seminar Training in Toms River, Ocean County, NJ**
 - HMFA staff distributed SHAP handouts to interested families
- **8/7/2013 - Mercer County Board of Realtors Training in Trenton, Mercer County, NJ**
 - HMFA staff explained SHAP and how to apply to the program.
- **8/12/2013 - Bergen County Urban League SHAP Training in Englewood, Bergen County, NJ**
- **8/13/2013 - Wells Fargo SHAP Lender Training**
- **8/15/2013 - Hudson County Realtors SHAP Training**
 - HMFA staff provided SHAP training to realtors in Bayonne, Jersey City, and Hoboken via conference call. SHAP marketing materials were provided.
- **8/15/2013 - Atlantic County Realtors SHAP Training**
 - HMFA staff provided SHAP training to realtors in Atlantic County. SHAP marketing materials were provided.
- **8/20/2013 - Weichert Realtors SHAP Training in Edison, Middlesex County, NJ**
 - HMFA staff provided SHAP training to Weichert Realtors in Edison. SHAP marketing materials were provided.
- **8/22/2013 – Union County Realtors**
 - HMFA staff provided SHAP training to realtors in Union County. SHAP marketing materials were provided.

- **8/23/2013 – Bergen County Realtors**
 - HMFA staff provided SHAP training to realtors in Bergen County. SHAP marketing materials were provided.

- **8/23/2013 – Gloucester County Realtors**
 - HMFA staff provided SHAP training to realtors in Gloucester County. SHAP marketing materials were provided.

- **8/26/2013 – Newark Realtors**
 - HMFA staff provided SHAP training to realtors in Newark. SHAP marketing materials were provided.

NEWSPAPER ADVERTISEMENTS

Another dimension of our outreach and communication strategy for SHAP consisted of newspaper ads.

- ***Star Ledger***
 - B&W Ad Print Date: 8/23/2013
 - Ad Dimension: 5.312" x 10.5"
 - Cost: \$675
 - Circulation/ Reach: 724,700 throughout Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, and Warren counties

- ***Camden Courier Post***
 - B&W Ad Print Date: 8/23/2013
 - Ad Dimension: 5" x 10.5"
 - Cost: \$670
 - Circulation/ Reach: 53,096 throughout Camden, Burlington, Gloucester counties

- ***El Diario La Prensa*** (Spanish)
 - B&W Ad Print Date: 8/23/2013
 - Ad Dimension: 4.81" x 5.42"
 - Cost: \$789
 - Circulation/ Reach: 42,478 throughout Atlantic, Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, and Union counties

- ***El Especialito*** (Spanish)
 - B&W Ad Print Date: 8/23/2013
 - Ad Dimension: 4.25" x 5.5"
 - Cost: \$600
 - Circulation/ Reach: 120,000 throughout Essex, Bergen, Passaic, and Hudson counties

- ***Reporte Hispano*** (Spanish)
 - B&W Ad Print Date: 8/23/2013
 - Ad Dimension: 4.8" x 5"
 - Cost: \$575
 - Circulation/ Reach: 55,000 throughout all NJ counties except Sussex, Warren, Burlington, Gloucester, Salem, and Cape May

- ***Trenton Times***
 - B&W Ad Print Date: 8/25/2013
 - Ad Dimension: 5.334" x 5.25"
 - Cost: \$629
 - Circulation/ Reach: 121,600 throughout Mercer, Burlington, Hunterdon, Middlesex, Monmouth, Ocean, and Somerset

See the following for relevant documents concerning these ad placements.

REALTORS' Corner

ERA Statewide Realty announces Elite Agent Designation winners

Paul Giannantonio, marketing and sales director at ERA Statewide Realty, has announced the recipients of the company's Elite Agent Designation award for July. Three agents in the Hillsborough office were the recipients of this prestigious award.

Charles Nuzra earned the designation for the second consecutive month. While Paul Laub and Helen "Andrea" Eschke were first-time recipients.

The designation is awarded monthly to sales associates within the company who reach a minimum monthly sales production goal. At this time, that monthly goal is securing a minimum of two qualified home sale listings and one listing sold or sale.

"This Elite Agent Award and Designation really is having the desired effect," Giannantonio said. "The agents are working very hard in order to be recognized. I'm very happy that Paul and Andrea were able to step up their production and be presented with the Elite Agent Designation for July. What makes this award special is that the sales associate has to qualify both in listings and sales. Many times a sales associate will have an outstanding month in either listing inventory or negotiating sales contracts. This designation recognizes those sales associates who excel in both areas in any given month."

In addition to receiving the award certificate, recipients also will be recognized on the company's Facebook page. To keep up with the latest winners, visit www.facebook.com/ERA-StatewideRealty and click the "Like" button.

The Hillsborough office is located at 284 Route 206 (behind Old Man Rafferty's Restaurant). For more information, call (908) 674-7797 or visit www.erasworldwide.com.



Charles Nuzra



Paul Laub



Helen 'Andrea' Eschke

Tina Cernuda of RE/MAX earns Top 10 distinction

Tina Cernuda, sales associate and team leader of The Cernuda Team, has ranked among the Top 10 RE/MAX agents in New Jersey in team units for June.

Tina and her husband, Eduardo, make up The Cernuda Team. They have a combined 38 years of real estate experience, and specialize in residential sales, foreclosures and short sales.

Both have had successful careers with RE/MAX, which they attribute to effective marketing and negotiating. They are members of the 100% Club, and each earned a Hall of Fame Award: Tina in 2003 and Eduardo in 2010.

"We are grateful to earn a Top 10 ranking once again," Tina said. "It says a lot about who we are as a team. We are dedicated to our profession and our clients, constantly striving to give them the best."

To contact The Cernuda Team at RE/MAX Fortune Properties, call (201) 816-8879 or visit www.cernudateam.com.

Based in Monmouth, RE/MAX of New Jersey is a privately owned and operated regional franchisor for RE/MAX LLC. For more information, visit www.remax-nj.com.



The Cernuda Team

Buyers grade homes with pass/fail

Continued from previous page

low performing district is doing exceptionally well despite the rest of the town," he said.

"Fortunately, there are many great resources online for buyers to use as tools in their search," he said. "The National Center for Education Statistics (www.nces.ed.gov) is a national database of school demographic information that can be helpful.

GreatSchools.org also is popular, as people post reviews and ratings based on their personal experiences with the school system. For New Jersey, the department of education website (www.education.state.nj.us/ncj) provides unbiased data in the form of school report cards that offer information on attendance and drop-out data and information on teacher qualifications," Graham said.

There also are software programs like Circleix and neighborhood data that can give specific academic data on public, private and charter schools (if they exist in that community), pre-school, etc., Graham said.

"The data is specific to address, zip code, or area of town," he said. "The provided information gives you student-to-teacher ratio, household income, ethnicity ratios, resident education-level ratios, etc. The software can be as specific as you need it to be."

However, according to Graham, the role that the academic performance plays in property value only happens when there is consistency and high standards from parents and guardians.

"Parents are the ones who hold everyone accountable, especially their children, for the academic performance of their household," he said. "Parents in a successful school system quickly respond to the feedback from a parent-teacher conference and/or an email from a teacher or staff member with regard to their child. Parents utilize every resource available to them with respect to any deficiencies the child may have regarding academic performance. If it is not readily available, they are not saying 'OK,' they are asking 'Why not?'"

"Generally, I will caution buyers to be critical of school systems," Wolf said. "Sometimes the differences are quite marginal, and often the word on the street is more about town pride and bragging rights than real data. At the end of the day, a buyer needs to decide why the school is important for them and what aspects will be important, and compare them objectively. Is technology important or the ratio of teachers to students? What about class size? Are the art programs or athletic programs of significance? Every buyer may have different reasons for choosing a school system," Wolf said.



Buyers should research school systems in order to find the best one for their child. Photo by Michael S. Decker for The Star-Ledger.

FAIRVIEW CREST CONDOMINIUMS

Century 21

Call for more information: 908-674-7797

New Construction

Contemporary Design

Three Story Elevator Building

4 Apartments per Floor

Steps from Bus Stop to NYC

Units from \$210,000 to \$255,000

Open House Every Saturday and Sunday, 2pm - 5pm

Twelve (12) 2BR, 1Bath Units Available:

Stainless Steel Appliances	Avg SF: 1,094
Covered Parking	RE Rate: 2.63
Outdoor Patio Area	Condo Fee: \$267/mo

For more information contact:

Michael S. Decker, Sales Representative, Century 21, 908-674-7797
 or visit www.fairviewcrest.com

NJ HOMEBUYERS: GET UP TO \$50,000 INTEREST FREE

INTRODUCING THE

THE SANDY HOMEBUYER ASSISTANCE PROGRAM

The SANDY HOMEBUYER ASSISTANCE PROGRAM will provide qualified low and moderate income borrowers with a forgivable, INTEREST-FREE loan of up to \$50,000*

- No required monthly payments
- Loan is forgiven in full after five years

HOW DO I KNOW IF I AM ELIGIBLE?

- Purchase a home in any of the nine Sandy-impacted counties: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean or Union
- Have a minimum credit score of 620
- *HUD income limits and other restrictions apply

Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an HMA-approved lender.

Scan this QR code to visit our website and apply online!

This program is a HUD initiative to help low and moderate income borrowers purchase a home in a Sandy-impacted county. The program is subject to HUD funding availability. For more information, visit www.nj.gov/hud.



The clubhouse library has been named in honor of Phillip Fernbach, builder Jeffrey Fernbach's father. PHOTO PROVIDED

Woods Landing honors Fernmoor, Fernbach

It is not every day that a community comes out to thank and honor their developer, but that is just what happened recently at Woods Landing in Mays Landing.

Good will and camaraderie were abundant as happy residents of Woods Landing recently showed their appreciation for Fernmoor Homes and President of the company, Jeffrey Fernbach.

Two years after Fernmoor

Homes deduced the award-winning Woods Landing clubhouse to the community Home Owners Association, the community honored Mr. Fernbach and the Fernmoor Homes team with a dedication ceremony. The clubhouse library has been named in honor of Phillip Fernbach, Jeffrey Fernbach's father. "I am very honored and thank the Woods Landing Board and all of the residents of this great community," said Fern-

bach. "It has been a pleasure to work with the current and previous association members and is gratifying to see you all enjoying this beautiful clubhouse."

Fernmoor Homes and the Woods Landing community have worked very successfully as a team to create a lifestyle desired by active adults.

"The residents love their new clubhouse. Not only does it provide a great place for parties, staying in shape, cards and

of course we must not forget socializing in the pub room, but it has also been an incredible catalyst for new friendships to form and community spirit to blossom" comments Mary Riddle, community sales manager. "In summer months, residents also love to lounge by the pool overlooking the beautiful lake" adds Mary.

Woods Landing offers two and three-bedroom homes

ranging in size from 1,502-square feet to 2,304-square feet.

Homes include first-floor owner suites, two-car garages, upgraded kitchens and more. Current pricing starts in the low \$200,000's.

To learn more about Woods Landing, call Mary at (609) 653-8065 or visit WoodsLandingNJ.com. For more about Fernmoor Homes, visit FernmoorHomes.com.

Open business and live in trendy Collingswood

Whether you're looking to bring your business or build your life in Collingswood, space is available and the town is more alive than ever.

For those looking to live in the chic borough, units are still available for purchase or lease in the LumberYard Condos. Built in the heart of the Collingswood's busy downtown, the condos are attracting residents looking for a home with urban amenities in a neighborhood setting. The complex offers a mix of commercial and residential. Built against the backdrop of Collingswood's distinctive architectural style, The LumberYard design reflects the surrounding community, while incorporating modern materials and touches. With one- and two-bedroom condominium and townhome designs, some with a den, loft or

family room, The LumberYard offers a range of homes.

Collingswood has long been hailed for its walkability — a major draw for homebuyers and shoppers looking to find a community that offers a mix of retail, dining, necessities and entertainment just steps from their front door.

The LumberYard Condos has been a landing spot for just such residents. Its location, set in the middle of Collingswood's bustling downtown on Haddon Avenue, puts homeowners a hop, skip and a jump from restaurants (a humbling BYO scene), retailers and dozens of events.

"It's drawing folks that are looking to move to a place with urban perks and enjoy the small town charm of Collingswood," said Collingswood Mayor Jim Maley.

LumberYard residents have a quick trip to Philly — a huge point for commuters who hop PATCO daily. Collingswood has more than double the walk-up riders of any other Speedline station and the condos are less than a half mile away and a pleasant walk down Haddon Avenue. Saturday mornings in folks enjoy the Collingswood Farmers' Market (named Best Small Market in the USA in 2009 by the American Farmland Trust); a busy blur of produce and local food and a community staple in the Borough.

The LumberYard units have sold strong to those looking for a pedestrian-friendly lifestyle. The 1,000- to 2,000-square foot homes will rent starting at \$2,000 per month starting in late 2011 and units will be fitted with upgrades such as granite counter-

tops and stainless steel appliances. Residents can lease units for a minimum of one year with a variety of lease purchase options.

Open houses are weekends from 1 to 4 p.m. For more information call (856) 858-0300 or visit www.LumberYardCondos.com

Retail has been very strong with more than a dozen grand openings along the town's vibrant Main Street in less than a year. Retail space is leasing quickly, but a few spots remain and Collingswood is building a lively mix of shops. The Town is already

well known for its Restaurant Row — a stretch of BYO eateries, hailed as a dining hotspot.

"Hidden Avenue is alive with construction and business — there are new apartments and stores in the works," said Patricia Clervo of Main Street Realty in Collingswood. "The tax increases in Philadelphia are causing a demand for residential and commercial space from that side of the river, and they are focusing on Collingswood. It's an optimal time to bring business here."

Collingswood was

named a top 10 Transformed Neighborhood in the nation by Forbes, due in part to the LumberYard development, walkability and access to transit and the unique mix of retail and services located downtown. The American Planning Association named Haddon Avenue (Collingswood's busy main street) one of the 10 Best Streets in America saying it's, "...a mixture of small town friendliness and larger city diversity." And The New York Times called Collingswood the place, "Where walkable meets affordable."



Collingswood's busy downtown is a gathering place during the holidays.

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- Have a minimum credit score of 620
- *HUD income limits and other restrictions apply

Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an FHA-approved lender.

Scan this QR code to visit our website and apply online!

Learn more about the Sandy Homebuyer Assistance Program at www.njhousing.gov, www.rene.njsejstron.org or call 1-855-SANDYHHA (725-3945).

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
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Bolivianos celebraron a su virgen

Acaban de festejar el 188 Aniversario de su independencia, con un nutrido desfile

Los inmigrantes bolivianos en New Jersey y otros estados de la Unión Americana no olvidan sus festividades tradicionales y devoción a la Virgen de Copacabana, Patrona de la República de Bolivia.

La comunidad boliviana acaba de festejar el 188 Aniversario de su independencia, con un nutrido desfile en la ciudad de Jersey City, con más de 900 bailarines. Aún cuando la nueva Constitución de ese país crea el Estado Plurinacional de Bolivia, en lugar de la tradicional República de Bolivia, miles de inmigrantes de esta nación recuerdan y evocan con enorme devoción y calor humano a la Virgen del Virgen de Copacabana.

En 1851, el Papa Pío IX la proclamó "Patrona de Bolivia" y fue ratificada por el gobierno de Bolivia en 1852. Posteriormente, por Ley del 11 de octubre de 1948 fue proclamada "General y Patrona de las Fuerzas Armadas de la Nación". Su fiesta es celebrada con mucha pomposidad devoción y solemnidad dentro y fuera del país. En los Estados Unidos es tradicional su festividad en



Luis, Dayanna y Yarmila Ugarte, con vestidos típicos de Bolivia.

varios estados donde viven cientos de familias bolivianas.

A principios de este año, Walter y Rosario Ca-

sanovas, residentes en Bayonne, New Jersey rindieron pleitesía a la Virgen de Copacabana. Walter Casanovas es un reconocido líder boliviano en el Estado Jardín.

Luis Armando Ugarte y Yarmila Núñez de Ugarte, residentes en el condado de Middlesex, este año han recibido el encargo de realizar la misa y los festejos en honor de la Virgen de Copacabana para el día 31 de agosto de 2013.

El culto a la virgen también se refleja mediante la presencia de fraternidades bolivianas en honor de la Virgen del Socavón, el Señor de Urcupiña, El Señor de la Exaltación, el Señor del Gran Poder, lo mismo el Sagrado Corazón de Jesús- Negritos- de South Amboy. Este último se realizó el 29 de junio y tuvo como "prestos" a Wilson Prieto y Miriam de Prieto e hijos (2013) y Hernán Durana y su esposa Rosemary Torrez Durana (2014). El presidente del concejo Rolando Lavara Jr. hizo entrega de una histórica resolución a sus miembros y fundadores en la persona de Carlos y Norah Torrez. ■



Marta Cruz Gold

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COMPRADORES DE VIVIENDA DE NJ: OBTENGA HASTA \$50,000 SIN INTERESES

PRESENTACIÓN DEL



EL PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA ofrece a los solicitantes que reúnan los requisitos y tengan ingresos bajos y moderados un préstamo condonable y SIN INTERESES de hasta \$50,000.*

- Sin pagos mensuales
- El préstamo se condona por completo a los cinco años

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- *Rigen los límites de ingreso y otras restricciones del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés)

Los solicitantes deben trabajar con una agencia de asesoría financiera y deben cumplir previamente para una hipoteca de primer grado por parte de un prestamista aprobado por la Agencia de Vivienda y Financiamiento de Hogares (AHFA, por sus siglas en inglés).

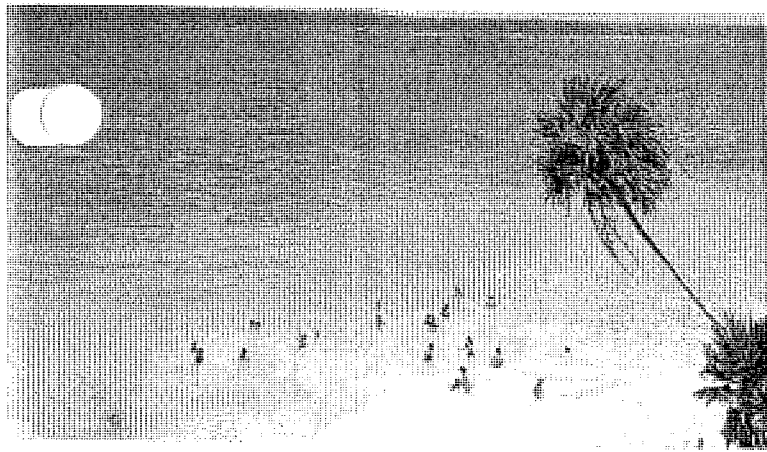



Este programa se ejecuta gracias al patrocinio del Programa para la Recuperación de Espectros de la Secretaría de Programación y Recursos del Departamento de Hacienda y Desarrollo de Nueva Jersey. La Agencia de Vivienda y Desarrollo Urbano de Nueva Jersey es la encargada de administrar el Programa Sandy de Asistencia para Compradores de Vivienda. La AHFA es una agencia independiente del gobierno estatal que se dedica a ofrecer servicios de asesoría y financiación a los residentes de Nueva Jersey en materia de vivienda.





Las Playas de Tulum en la Riviera Maya



••• Las Playas de Tulum en la Riviera Maya.

FasterNew - Dreamstime

Tulum o Tuluum fue una ciudad amurallada de la cultura maya ubicada en el estado de Quintana Roo, al suroeste de México, en la costa del Mar Caribe. Es en la actualidad un gran atractivo turístico de la Riviera Maya y junto a ella se encuentra la moderna población con el mismo nombre, Tulum. La ciudad maya se encuentra

dentro del Parque Nacional Tulum.

El sitio arqueológico de Tulum está asentado en la costa oriental del estado de Quintana Roo, en la región conocida como la Costa Oriental del área maya. La ciudad recibía en la antigüedad el nombre maya de Zamá (que significa en maya amanecer) y el actual, Tulum (que significa en maya muralla), que parece haber sido utilizado para



••• Ruinas de Tulum sobre el Mar Caribe.

referirse a la ciudad cuando ya se encontraba en ruinas. Por los numerosos registros en murales y otros trabajos encontrados en los edificios de la ciudad, se tiene considerado que Tulum fue un importante centro de culto para el llamado "dios descendente". Aunque se han encontrado inscripciones que datan de 564, la mayor parte de los edificios que se aprecian hoy en día fueron construidos en el período posclásico de la civilización

maya, entre los años 1200 y 1450. La ciudad todavía era habitada en los primeros años de colonia española pero a finales del siglo XVI ya no quedaban residentes. El contraste de las playas y las ruinas de estas ciudades hacen del escenario un paraíso especial para visitar en sus vacaciones.

El sitio arqueológico de Tulum está asentado en la costa oriental del estado de Quintana Roo.

Abogada Hispana
MICHELLE LAGO

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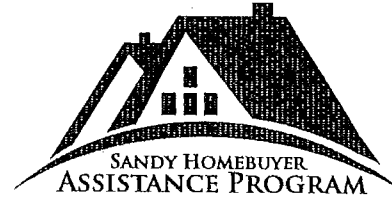
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Aprobación del Perdón para indocumentados por el Presidente a Partir del 04 de Marzo

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COMPRADORES DE VIVIENDA DE NJ: OBTENGA HASTA \$50,000 SIN INTERESES

PRESENTACIÓN DEL



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- Los solicitantes deben trabajar con una agencia de asesoramiento aprobada y deben calificar previamente para una hipoteca de primer grado por parte de un prestamista aprobado por la Agencia de Viviendas y Financiamiento de Hipotecas (HIFA, por sus siglas en inglés).



Obtenga más información sobre el Programa Sandy de Asistencia para Compradores de Vivienda en www.njhousing.gov o llame al 1-855-SANDYHM (726-3972)

Este programa es posible gracias al financiamiento del Programa por Cooperación de Inasistencias de la Subvención de Desarrollo Comunitario por el Departamento de Vivienda y Desarrollo de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HIFA) de Nueva Jersey es el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. HIFA es una agencia independiente del gobierno estatal que se dedica a actividades educativas y asistenciales a los residentes de Nueva Jersey.

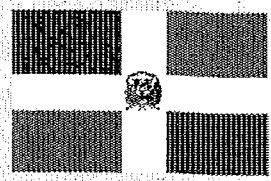


Para publicar sus eventos comunitarios y actividades de interés social o cultural envíe un email a Ruben Alvarez ralvarez@especialito.com, se agradece su envío con 2 semanas de anticipación.

Nos reservamos el derecho de publicación si es un evento privado

Sheriff de Passaic en Exposición Dominicana

Con motivo de celebrarse ayer el 150 aniversario de la Restauración de la República Dominicana, el Sheriff del Condado Passaic, Richard Berdnik, asistió a la importante exposición que la Hermandad Dominicana exhibe en la Biblioteca de Clifton. Tras pronunciar algunas palabras, el Alguacil del Condado elogió el patriotismo y la gran influencia que ha tenido la cultura dominicana en esta parte de Nueva Jersey. La presidenta de Hermandad Dominicana, Amparo Caamaño hizo a los presentes una breve reseña histórica sobre la gesta que restauró la soberanía del pueblo dominicano. La Guerra de la Restauración fue una guerra de guerrillas de 1863 a 1865 en la República Dominicana entre los nacionalistas dominicanos y España, quien había recolonizado (con ayuda del conservadurismo dominicano) el país 17 años después de su independencia.



Exhibición Dominicana en Clifton

Como parte de los conmemorativos al 150 aniversario de Restauración de la República Dominicana con una importante exposición fotográfica de esa sobresaliente gesta gloriosa. Al presidir la ceremonia inaugural, la presidenta de Hermandad Dominicana del Condado Passaic, Amparo Caamaño destacó los valores patrióticos de los criollos que residen en el exterior, y el amor que sienten por su país, aunque se encuentren lejos. Caamaño hizo a los presentes una breve reseña histórica sobre la gesta que restauró la soberanía del pueblo dominicano. La Guerra de la Restauración fue una guerra de guerrillas de 1863 a 1865 en la República Dominicana entre los nacionalistas dominicanos y España, quien había recolonizado (con ayuda del conservadurismo dominicano) el país 17 años después de su independencia. Terminó con la victoria dominicana y la retirada de las fuerzas españolas del país. Aquel 16 de agosto de 1863, un nuevo grupo bajo el liderazgo de Gregorio Luperón y Santiago Rodríguez hizo una audaz incursión en la capital Santo Domingo y levantaron la bandera dominicana en el cerro de Capotillo. Esta acción, conocida como el Grito de Capotillo, fue el comienzo de la guerra.

Alcalde Blanco destaca aportes sabanaboyaenses

El alcalde de la ciudad de Passaic, Nueva Jersey, en Estados Unidos, visitó recientemente este municipio acompañado de una amplia comitiva, para fortalecer los lazos de amistad y colaboración, luego de que el ex alcalde Sammy Rivera firmara hace varios años un documento de hermandad entre ambas municipalidades. Al pronunciar un breve discurso, el Dr. Alex Blando agradeció la acogida brindada por su homólogo Dra. Bertilia Fernández y los concejales Xiomara Báez, Juana Providencia Coca Ramírez, Félix Santana, Isidro Mieses y Milciades Aquino. En la comitiva que acompañó al alcalde Blanco se encontraba su familia y algunos miembros del gabinete, el Comisionado Wilfredo Báez, y la Concejala Zaida Polanco, entre otras personalidades. Distribuyeron sillas de ruedas y otros artículos a través de la "Social Chance Foundation, Inc." El Dr. Alex Blanco es un dominicano más que triunfa en el extranjero y pone en alto a la Rep. Dominicana.



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COMPRADORES DE VIVIENDA DE NJ: OBTenga HASTA \$50,000 SIN INTERESES

PRESENTACIÓN DEL



SANDY HOMEBUYER ASSISTANCE PROGRAM

EL PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA ofrece a los solicitantes que reúnan los requisitos y tengan ingresos bajos y moderados un préstamo condonable y SIN INTERESES de hasta \$50,000.*

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- *Rigen los límites de ingreso y otras restricciones del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés)
- Los solicitantes deben trabajar con una agencia de asesoramiento aprobada y deben calificar previamente para una hipoteca de primer grado por parte de un prestamista aprobado por la Agencia de Viviendas y Financiamiento de Hipotecas (HMFA, por sus siglas en inglés).

Obtenga más información sobre el Programa Sandy de Asistencia para Compradores de Vivienda en www.njhousing.gov o www.renewjerseystronger.org o llame al 1-855-SANDYHM (726-3946)

Este programa es posible gracias al financiamiento del Programa para la Recuperación de Desastres de la Subvención de Desarrollo Comunitario otorgado por el Departamento de Vivienda y Desarrollo de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HMFA) de Nueva Jersey administra el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. La HMFA es una agencia independiente del gobierno estatal que se dedica a ofrecer viviendas asequibles y asequibles a los residentes de Nueva Jersey. La HMFA no recibe su financiación estatal.

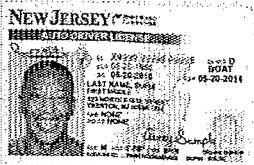
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En NJ ya puede renovar Licencia de Conducir por correo

El estado de Nueva Jersey implementó un nuevo programa en que los usuarios pueden renovar la licencia de conducir a través del correo electrónico, evitando así las largas filas que tradicionalmente enfrentan en las oficinas de Motores y Vehículos. Mediante esta iniciativa, la mayoría de los conductores que califiquen deberán renovar sus licencias recibiendo un correo dos meses antes de expirarse sus licencias, especialmente para los que se les vence en octubre próximo. El programa tiene como objetivo reducir el tiempo de espera en las oficinas de vehículos y no habrá un ahorro de dinero, pues seguirá al mismo costo de \$ 24 en persona o por correo electrónico.



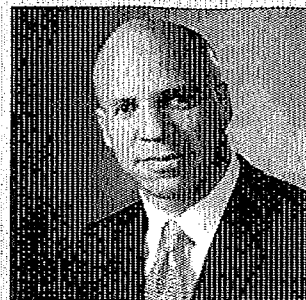
¿SABES DE UN EVENTO O NOTICIA DE INTERÉS SOCIAL EN TU ÁREA? ESCRIBENOS A COMUNIDAD@ELESPECIAL.COM

Subió subsidio por desempleo

La cifra semanal de solicitudes de subsidio por desempleo en Estados Unidos aumentó en 5,000 y se situó en 333,000 la semana pasada, un nivel cercano al más bajo en cinco años, según informó hoy el Departamento de Trabajo. El promedio de solicitudes en cuatro semanas, que es un indicador más confiable de la tendencia, disminuyó en 6,250 y quedó en 335,500, el nivel más bajo desde noviembre de 2007 justo antes de que la economía del país entrara en recesión, que finalizó a mediados de 2009. En la semana que concluyó el 27 de julio la cifra de personas que recibían cheques de ayuda de desempleo pagados por los Estados federados aumentó en 67,000 y quedó en 3,02 millones. Julio es, habitualmente, un mes con bruscos altibajos del indicador semanal debido a la pausa en las actividades educativas y a que en grandes industrias, especialmente la de vehículos automotores, se cierran las fábricas para tareas de acondicionamiento y muchos trabajadores van al paro temporal.

Cory Booker, gana en primarias demócratas para el Senado

Cory Booker, actual alcalde de Newark, se proclamó como vencedor de las primarias demócratas para disputar el puesto de senador de Nueva Jersey, cargo por el competirá contra el aspirante republicano Steve Lonegan en las elecciones especiales del 16 de octubre. Booker, de 44 años y figura emergente dentro del partido demócrata, se impuso con el 56 % de los votos a la presidenta del congreso estatal Sheila Oliver. La convocatoria de elecciones especiales se produjo por el fallecimiento del senador demócrata Frank Lautenberg, de 89 años de edad, en junio. El vencedor pasará a ocupar inmediatamente el cargo de senador por Nueva Jersey hasta el próximo 2014, cuando se volverá a celebrar elecciones para el mandato completo de seis años.



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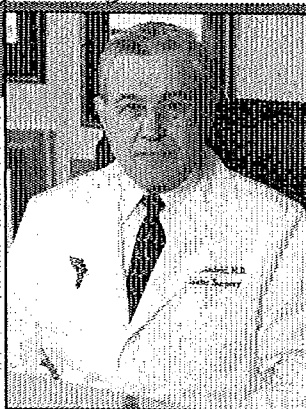
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PRESENTACIÓN DEL



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- *Rigen los límites de ingreso y otras restricciones del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés)
- Los solicitantes deben trabajar con una agencia de asesoramiento aprobada y deben calificar previamente para una hipoteca de primer grado por parte de un prestamista aprobado por la Agencia de Viviendas y Financiamiento de Hipotecas (HMFA, por sus siglas en inglés).



Obtenga más información sobre el Programa Sandy de Asistencia para Compradores de Vivienda en www.njhousing.gov o llame al 1-855-SANDYHM (726-3946)

Este programa es posible gracias al financiamiento del Programa para la Recuperación de Desastres de la Salvación de Desastres Comunitario realizado por el Departamento de Vivienda y Desarrollo de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HMFA) de Nueva Jersey administra el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. La HMFA es una agencia independiente del gobierno estatal que se dedica a ofrecer viviendas accesibles y asequibles a los residentes de Nueva Jersey. La HMFA no recibe asignaciones estatales.



Bolivianos en New Jersey no olvidan fervor a Virgen de Copacabana

Los inmigrantes bolivianos en New Jersey y otros estados de la Unión Americana no olvidan sus festividades tradicionales y devoción a la Virgen de Copacabana, Patrona de la República de Bolivia. La comunidad boliviana acaba de festejar el 188 Aniversario de su independencia, con un nutrido desfile en la ciudad de Jersey City, con más de 900 bailarines. Aún cuando la nueva Constitución de ese país crea el Estado Plurinacional de Bolivia, en lugar de la tradicional República de Bolivia, miles de inmigrantes de esta nación recuerdan y evocan con enorme devoción y calor humano a la Virgen de Copacabana. En 1851, el Papa Pío IX la proclamó "Patrona de Bolivia" y fue ratificada por el gobierno de Bolivia en 1852. Posteriormente, por Ley del 11 de octubre de 1948 fue proclamada "General y Patrona de las Fuerzas Armadas de la Nación". Su fiesta es celebrada con mucha posmoposidad devoción



y solemnidad dentro y fuera del país. En los Estados Unidos es tradicional su festividad en varios estados donde viven cientos

de familias bolivianas. Hay una gran tradición en estas celebraciones y cultos a la Virgen a la que se añade la tradición de los

"Prestes" es decir, padrinos y madrinan, que juegan un papel importante en el desarrollo de la festividad anual de la Virgen de Copacabana para las celebraciones de los próximos años.

El culto también se refleja mediante la presencia de fraternidades bolivianas en honor de la Virgen del Socavón, el Señor de Urcupiña, El señor de la Exaltación, el Señor del Gran Poder, lo mismo el Sagrado Corazón de Jesús- Negritos- de South Amboy. Este último se realizó el 29 de junio y tuvo como "prestes" a Wilson Prieto y Miriam de Prieto e hijos (2013) y Hernán Durana y su esposa Rosemary Torrez Durana (2014). El presidente del concejo Rolando Lavarró Jr. hizo entrega de una histórica resolución a sus miembros y fundadores en la persona de Carlos y Norah Torrez. En la foto se aprecia a Luis Ugarte, Dayanna Ugarte y Yarmila Ugarte con vestidos típicos de Bolivia.

COMPRADORES DE VIVIENDA DE NJ: OBTENGA HASTA \$50,000 SIN INTERESES

PRESENTACIÓN DEL



EL PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA ofrece a los solicitantes que reúnan los requisitos y tengan ingresos bajos y moderados un préstamo condonable y SIN INTERESES de hasta \$50,000.*

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- Debe tener un puntaje de crédito mínimo de 620
- *Rigen los límites de ingreso y otras restricciones del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés)

*Solicitantes deben trabajar con una agencia de asesoramiento aprobado para calificar previamente para una hipoteca de primer grado o de un prestamista aprobado por la Agencia de Viviendas y Financiamiento de Hipotecas (HMF), por sus siglas en inglés.



Obtenga más información sobre el Programa Sandy de Asistencia para Compradores de Vivienda en www.njhousing.gov, www.renewjerseystronger.org o llame al 1-855-SANDYHM (726-3946)

Este programa es posible gracias al Reacomodamiento del Programa para la Recuperación de Daños de la Subvención de Desarrollo Comunitario realizado por el Departamento de Vivienda y Desarrollo de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HMF) de Nueva Jersey administra el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. La HMF es una agencia independiente del gobierno estatal que se dedica a ofrecer viviendas asequibles y asequibles a los residentes de Nueva Jersey. La HMF no recibe asignaciones estatales.



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RADIO PSA

In HMFA's effort to reach the greatest number of homebuyers and or renters (of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children) in the promotion of SHAP, the Agency recorded a radio Public Service Announcement (PSA).

The PSA:

1. Aired on radio stations within or near the nine counties of Atlantic, Bergen, Cape May, Essex, Hudson, Union, Middlesex, Ocean, and Monmouth
2. Aired every day in August and September 2013, starting August 1st at a Random on Schedule (ROS) basis (mixed in at random with other ads in the stations' rotation schedules)
3. Additionally aired during prime time hours for the week of August 11, 2013
4. Was also recorded in Spanish and aired on Spanish-speaking stations in the relevant geographic areas

See the following pages for the list of radio stations that aired the PSAs, PSA transcripts, and pertinent billing information.

**New Jersey Broadcasters Association
Radio Public Service Announcement List of Radio Stations
Sandy Homebuyer Assistance Program**

- a. WAWZ-FM
- b. WMGQ
- c. WCTC
- d. WMTR-AM
- e. WMGQ-FM
- f. WHCY-FM
- g. WKXW-FM
- h. WTKU-FM
- i. WFPG-FM
- j. WPUR-FM
- k. WENJ-FM
- l. WMGM-FM
- m. WSJO-FM
- n. WNNJ
- o. WPST
- p. WSUS
- q. WDHA
- r. WNSH
- s. WJRZ
- t. WBBO
- u. WJLK
- v. WOBM
- w. WRAT
- x. **WXNY Hispanic**
- y. **WHAT-AM Hispanic**
- z. **WQBU Hispanic**
- aa. **WADO Hispanic**
- bb. **WPAT-F Hispanic**
- cc. **WSKQ Hispanic**

Sandy Home Buyer Assistance Program “SHAP” Public Service Announcement English Transcript

- The time to buy a home in New Jersey is **RIGHT NOW**... the Sandy Homebuyer Assistance Program and New Jersey Housing and Mortgage Finance Agency can HELP!
- Did you know that you could get up to \$50,000 in interest-free forgivable loans if you are buying a home in any of the nine Sandy-impacted counties?
- **WHAT? I can buy in Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, or Union county and get up to \$50,000 to help ME buy a home?**
- **Yes!** The Sandy Homebuyer Assistant Program helped me to buy **MY** home
- **That’s amazing! How do I sign up?**
- Go to **reNew Jersey Stronger.org** or call 1-855-Sandy-HM to apply **TODAY!**
- Let the Sandy Homebuyer Assistance program help you open the door to your future! Visit reNew Jersey Stronger.org or call 1-855-Sandy-HM to see if you qualify.
- This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program.

**Sandy Home Buyer Assistance Program “SHAP”
Public Service Announcement Spanish Transcript**

New Jersey Housing and Mortgage Finance Agency te ayuda comprar tu casa. The Sandy Homebuyer Assistance Program ofrecerá personas con ingresos bajos o moderados con un perdón un préstamo hasta \$50,000 en uno de los nuevos contados impactados por Sandy. No requiere pagos mensuales. El préstamo será perdonable después de 5 años.

Información al 1-855-726-3946 o visita renewjerseystronger.org.

Programa es posible gracias a United States Department of Housing and Urban Development Community Development Block Grant-Disaster Recovery Program.

EMPLOYERS

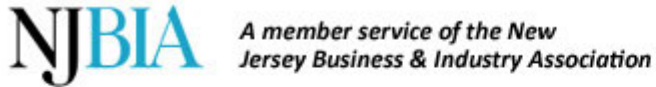
In our efforts to promote SHAP, HMFA partnered with our network of government and industry partners to enhance our reach.

- **The New Jersey Department of Labor and Workforce Development (NJDOLWD)**
 - Sent an email blast regarding the SHAP program through its Jobs4Jersey.com employer database
 - Reached approximately 8,000 employers

- **The New Jersey Business & Industry Association (NJBIA)**
 - Sent an email blast regarding the SHAP program to its email list
 - Reached approximately 1,200 employers

See the following NJBIA email blast to view the language that was distributed to both NJDOLWD and NJBIA. This content was accompanied by attachments of the SHAP flyer in English and Spanish.

To view this email online, [click here](#)



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Sandy Homebuyer Assistance Program

NJBIA wants to make you, your colleagues, and your employees aware of a new program to help homebuyers, particularly those impacted by Superstorm Sandy.

The New Jersey Housing and Mortgage Finance Agency (HMFA) has recently launched the **Sandy Homebuyer Assistance Program**, providing up to \$50,000 in forgivable mortgage assistance to qualified borrowers seeking to purchase homes in any of the nine Sandy-impacted counties: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean or Union.

The goal is to boost the purchasing power of low- and moderate-income households, primarily renters displaced by Sandy, to successfully purchase a home, as well as to stimulate the housing market for new and restored homes in the nine federally designated Sandy-impacted counties.

Flyers are available in both [English](#) and [Spanish](#) to promote the program. More information is also available at www.njhousing.gov or by calling 1-855-SANDYHM (726-3946).

NJBIA - Serving 21,000 Member Companies

The New Jersey Business & Industry Association has sent you this information because your company is a member of the Association. It contains information that we believe you will find useful. If you have questions about NJBIA membership, contact [Gabrielle Galante](#) at 609-858-9472.

Contact Us:

Please do not reply to this e-mail as it is only used to send e-mails. Instead, please send your correspondence to info@njbja.org, or to the address/phone number below.

NJBIA - 10 West Lafayette Street, Trenton, NJ 08608 - 609-393-7707



PRESS COVERAGE

SHAP received the following press coverage in chronological order (APA citation style).

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See attached articles.

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Sandy homebuyer program aims to boost ownership in storm-damaged counties




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The state on Monday announced a program aimed at helping families purchase homes in areas impacted by Hurricane Sandy. Here, a section of Brick Township pounded by the storm is pictured. (Andrew Mills/The Star-Ledger)

Print (http://blog.nj.com/ledgerupdates_impact/print.html?entry=/2013/08/sandy_homebuyer_grant_program.html)

By  Erin O'Neill/The Star-Ledger (<http://connect.nj.com/user/eoneill/index.html>)
(<http://connect.nj.com/user/eoneill/posts.html>)

om [Email the author](mailto:erin.o'neill@star-ledger.com) | Follow on Twitter (<http://twitter.com/#!/ledgererin>)

on August 05, 2013 at 4:26 PM, updated August 05, 2013 at 6:32 PM

Rather than rent in a market squeezed by Hurricane Sandy, state officials hope a new incentive announced today pushes low- and moderate-income families to buy a house in communities impacted by the storm.

Up to \$50,000 in interest-free, forgivable mortgage loans are expected to help 500 families purchase homes over the next two years, according to Anthony Marchetta, the executive director of the New Jersey Housing and Mortgage Finance Agency.

The program — part of the state's plan to spend more than \$1.8 billion in federal Community Development Block Grant funds — is now open to residents who lived in one of the nine hardest hit counties, which includes: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union. After Oct. 25, the program will open to any resident looking to buy a home in one of those nine counties.

In order to be eligible for a slice of the \$25 million Sandy Homebuyer Assistance Program, applicants must have a credit score of at least 620 and meet certain income requirements. Mortgage loans will be forgiven after residents live in the homes for five years.

New Jersey Department of Community Affairs Commissioner Richard Constable said that in addition to provided an "increased opportunity" for home ownership rather than renting for families affected by the Oct. 29 storm, the program "also aims to stimulate the market for new and restored homes in the nine most-impacted counties."

For more information about the program, visit www.renewjerseystronger.org (<http://www.renewjerseystronger.org/>) or call (855) 726-3946.

Related Coverage

- \$40 million in Sandy aid going for affordable housing units (http://www.nj.com/news/index.ssf/2013/06/40_million_in_sandy_aid_going_for_affordable_housing_units.html)
- N.J. provides \$70M in Sandy aid to help landlords fix rentals (http://www.nj.com/news/index.ssf/2013/07/sandy_landlord_grant_50000.html)



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(<http://www.nj.com/sandyscorecard/>)

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NJ PROGRAM AIMS TO HELP HOMEBUYERS AFTER SANDY

NEPTUNE, N.J. (AP) — New Jersey is launching a program aimed at helping low- and moderate-income families buy homes in the counties hit hard by Superstorm Sandy.

Under a program announced Monday, applicants can receive up to \$50,000 in interest-free mortgages from the state.

Community Affairs Commissioner Richard Constable says the state wants to encourage low and moderate-income people affected by last year's storm to buy if they can in communities where the storm has led to higher rents. He says the program could also stimulate the market for new and restored homes.

Those who stay in their homes for five years and meet other requirements can have the loans forgiven.

Only would-be purchasers with relatively high credit scores but incomes no more than 80 percent of the area's median can apply.

Initially, only those who live in New Jersey's nine most-affected households can apply. But after Oct. 25, anyone who meets the guidelines can apply, so long as they buy in one of the affected counties.

The \$25 million program could help up to 500 homebuyers.

The funding is part of a \$1.8 billion federal grant to help New Jersey recover from the storm. Other housing provisions are helping people repair damaged homes and buying out some in particularly flood-prone areas.

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Original Article: <http://www.sfgate.com/news/article/NJ-program-aims-to-help-homebuyers-after-Sandy-4707647.php>

New details released on Sandy Homebuyer Assistance Program for buyers in devastated areas

If they live in the house for five years, they do not have to repay the loan.

August 5, 2013



New details were revealed Monday about the Sandy Homebuyer Assistance Program in Neptune.

Low- and moderate-income families can receive a forgivable, interest-free \$50,000 loan if they purchase a home in one of nine New Jersey counties hardest hit by Sandy.

If they live in the house for five years, they do not have to repay the loan.

There is \$25 million available through this program, which is aimed at keeping residents living in Sandy-devastated communities.



[< back to article](#)

NJ LAUNCHES SANDY HOMEBUYER ASSISTANCE PROGRAM

New Jersey's housing market is getting a boost as it struggles to get off the mat from the foreclosure driven recession, and a pounding from Superstorm Sandy.

By [Rosetta Key](#) August 6, 2013 9:30 AM

Caption: (L-R) Developer Sean Closkey, Rev. Clarence Bulluck, Neptune Mayor Eric Houghtaling and HMFA Dir. Anthony Marchetta (Rosetta Key, Townsquare Media NJ)

Using townhouses in Neptune that are only 60 percent occupied as their backdrop, officials from [New Jersey's Housing and Mortgage Finance Agency](#) (HMFA) announced the [Sandy Homebuyer Assistance Program](#). The program uses \$25 million of the nearly \$2 billion dollar Community Block Grant Disaster Recovery funds to help low-to-moderate income families put hefty down payments toward home purchases.

The money serves as a soft interest-free forgivable loan. "So if they could normally afford, based on their income, a \$150,000 mortgage. We can assist up to \$50,000 more and they can acquire a house at \$200,000. So this allows them an opportunity to really look for a house that could suit their needs," said Anthony Marchetta, executive director of HMFA.

Marchetta said the program is designed to assist people who may not have been in the area prior to the storm to buy in the nine affected counties of Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union. It is also for residents already living in these communities. However, he said the program is designed to give priority to residents living in the affected counties.

"For the first 90 days we will only accept applications from those nine most impacted counties. After that, if there's any money left, we'll invite people from outside of the nine counties. So you can come from Hunterdon County, for example, and purchase in Ocean County after the 90 day period is over."

Marchetta said the loans will also be forgiven if the homeowner lives in the residence for five years.

However, the HMFA is requiring that applicants participate by working with one of several counseling services being offered through out the state. One such program is being offered by the non-profit Faith Fellowship Community Development Corporation that serves residents of Middlesex, Ocean and Monmouth Counties.

"These counselors will work with the individual interested in the program to see if one, they qualify and are eligible and to assist them. Hopefully, once they've met with their counseling agent they will now know what they can afford, and where they can look to buy and once they qualify they can go find a house in any one of these nine counties and make an offer," said Marchetta.

Neptune Mayor Eric Houghtaling said, "I think it's a great thing. I mean I just hope people will be able to take advantage of what's being offered between the state of New Jersey and what the township itself is doing. This is a link here in our Neighborhood and we really want to get it done because it will really provide some continuity in this neighborhood."

Get more information about the Sandy Homebuyer Assistance program by clicking [here](#) or by calling the Housing Assistance Hotline 1-855-SANDYHM. You can also visit one of the nine Housing Recovery Centers.

Original Article: <http://nj1015.com/nj-launches-sandy-homebuyer-assistance-program-audio/>

\$25M IN SANDY AID FOR HOME PURCHASES

By Amy S. Rosenberg, Inquirer Staff Writer

Posted: August 07, 2013

The Christie administration continues to divvy up the \$1.8 billion in federal aid sent to the state after Sandy, this time announcing a \$25 million program aimed at helping people buy homes in storm-damaged counties, including Atlantic and Cape May.

The program targets low- to moderate-income families by offering interest-free mortgages of up to \$50,000 that will be forgiven when certain conditions, including staying in the home for five years, are met.

The program aims to help 500 families and stimulate the housing market in the nine counties most affected by Sandy, where rental markets have dried up.

Until Oct. 25, applications are limited to residents of those nine counties (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union).

After that date, any eligible household purchasing a home in those counties may apply.

Anthony Marchetta, executive director of the New Jersey Housing and Mortgage Finance Agency (HMFA), said in a statement he expected 500 households, including first-time owners, to be assisted in purchasing homes through the program.

An applicant's income must be less than or equal to 80 percent of the area median income and he or she must have a credit score of 620 or above.

The Sandy Homebuyer Assistance Program is part of the reNew Jersey Stronger series of programs aimed at the long-term housing needs of communities hard hit by the storm. It is being funded through the \$1.8 billion in Community Development Block Grant Disaster Recovery funds that the state is receiving from the U.S. Department of Housing and Urban Development.

Prospective home buyers can get more information at www.njhousing.gov/homeownership/buyers/shap - including income eligibility and a preliminary application.

Contact Amy S. Rosenberg at 609-576-1973 or arosenberg@phillynews.com. Follow on Twitter and Instagram @amysrosenberg.

Original Article: http://www.philly.com/philly/news/new_jersey/20130806_25M_in_Sandy_aid_for_home_purchases.html

HOME BUYERS CAN GET LOANS FOR SANDY-STRICKEN COUNTIES

Low- and moderate-income families can qualify for up to \$50,000 in interest-free, forgivable loans.

Ken Serrano, Asbury Park (N.J.) Press 9:28 p.m. EDT August 5, 2013

NEPTUNE, N.J. -- Among the \$1.83 billion the federal government has so far given to the state of New Jersey to help it recover from Superstorm Sandy, \$25 million has been set aside to help low- and moderate-income families buy homes in Sandy-stricken counties.

Wisline Morency, who moved to New Jersey from Haiti 11 years ago, is looking to trade her \$1,300-a-month rent for a mortgage.

"A beautiful house," the mother of two young children said, ticking off the finer points of the home she has envisioned. "A porch, a nice kitchen."

The 31-year-old caregiver from Neptune City, N.J., and her husband, a computer service technician, may soon see that dream fulfilled.

The Sandy Homebuyer Assistance Program offers up to \$50,000 in interest-free, forgivable loans for homes purchased in one of nine counties.

Officials said the loan is excused if the recipient maintains the home as his or her primary residence for five years, among other conditions.

There are no monthly payments. If the home is sold within five years, the loan must be repaid from the proceeds of the sale, according to a fact sheet on the program. After a year, the homeowner would owe only \$40,000, after two years, \$30,000 and so on, said Lisa Ryan, a spokeswoman for the New Jersey Department of Community Affairs.

"If you could afford a home at \$100,000, now you can afford a house at \$150,000," said Anthony Marchetta, executive director of the state's Housing and Mortgage Finance Agency, which is administering the program.

Marchetta introduced the program Monday at a development of low- and moderate-income homes in Neptune. Morency and others arrived to see whether they qualify.

The state's program gives first dibs to people in one of the nine counties hit hardest by Sandy: Monmouth, Ocean, Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex and Union. They have 90 days to take advantage of that preference. After Oct. 25, anyone in New Jersey can apply for the loan, officials said.

Marchetta said hundreds have already applied.

To qualify for the program, the income limit for a family of four in Monmouth and Ocean counties is \$65,750. For one person, the limit is \$46,050.

A minimum credit score of 620 is required. Applicants must qualify for the first mortgage to purchase the home.

Prospective buyers can check income eligibility and complete a preliminary application at www.njhousing.gov/homeownership/buyers/shap. Applicants may call the reNewJerseyStronger Call Center at 1-855-726-3946.

Only lenders approved by the Housing and Mortgage Finance Agency can be used to obtain a mortgage for the program. The list of approved lenders is at www.njhousing.gov/includes/lender.html.

Original Article: <http://www.usatoday.com/story/news/nation/2013/08/05/nj-sandy-home-buyer-loans/2621705/>

NJ OFFERING INTEREST-FREE LOANS TO THOSE BUYING HOMES IN SANDY-RAVAGED COMMUNITIES

\$50,000 Loans Are Forgiven If Homebuyers Stay In Home For 5 Years

August 6, 2013 7:24 PM

NEPTUNE CITY, N.J. (CBSNewYork) — The state of New Jersey has launched a loan program designed to boost home ownership in the counties hit hardest by Hurricane Sandy. As CBS 2's Christine Sloan reported, the state has designated \$25 million of the federal funds allocated for Sandy relief to help those who need help affording a home.

The Sandy Homebuyer Assistance Program is offering \$50,000 forgivable loans to moderate- and low-income families looking to live in the nine counties hit hardest by Sandy.

Wisline Morency told Sloan she is hoping to move out of her rental in Neptune City and into her own home with her husband and two children.

"Nice house, nice porch, beautiful view," Morency said.

The interest-free loans are available to those buying a home in Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union counties.

"If they reside in that house consistently for the next five years, we will pro-rate the amount. And over five years, ultimately, that will be fully forgiven," New Jersey Housing and Mortgage Finance Agency executive director Anthony Marchetta told Sloan. "It allows a homebuyer that could afford a \$150,000 home now able to purchase a \$200,000 home,"

Morency moved to New Jersey from Haiti 11 years ago and said she is waiting to hear if her loan application will be accepted.

"It's a big help," Morency told Sloan. "It would be very nice, I would be very grateful."

The loans, funding through federal Sandy aid, are available to those who were not impacted by Sandy. State officials said the goal with this particular loan is to keep people in hard-hit communities so they don't become abandoned.

"There are lots of different programs available, and those that actually lost their homes have other programs available through it," Marchetta said.

Applicants must have a credit score of 620 to qualify.

According to the state, the goal is to help 500,000 households. In 90 days, the program will be open to everyone, as long as they buy in Sandy-stricken neighborhoods. Last week, Gov. Chris Christie urged residents who've opted to stay in their homes in those nine counties to apply for \$180 million in federal grant money.

Original Article: <http://newyork.cbslocal.com/2013/08/06/nj-offering-interest-free-loans-to-those-buying-homes-in-sandy-ravaged-communities/>

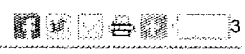


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New Sandy Grant Announced for Home Buyers

Aug 07, 2013



The state is giving those who may have had no hope of ever owning their own home, those home buyers with low to moderate incomes in Ocean and eight other New Jersey counties hit hard by Superstorm Sandy, a \$50,000 no-interest mortgage loan to assist in purchasing a home in those affected counties. And if they stay in the home for five years as their primary residence, the loan will be forgiven.

There are no monthly payments and each year the recipient's loan amount is reduced by \$10,000.

The Christie administration made the announcement of the \$25 million Sandy Homebuyer Assistance Program at an Aug. 5 press event in Neptune. The program will help approximately 500 low- to moderate-income families own a home. The applicants do not have to have lost a home or have been made homeless during the storm.

New Jersey Housing and Mortgage Finance Agency Executive Director Anthony Marchetta said the program offers eligible applicants financial incentives to purchase a home in any of the nine counties most impacted by Sandy.

For the first 90 days of the program that began on July 25, eligible applicants must show that they reside in one of the nine counties. After the 90 days, others may apply to live in the counties HUDD identifies as the most distressed.

The New Jersey Department of Community Affairs administers most of the Sandy housing recovery programs. "The goal of this program is to provide an increased opportunity for low- and moderate-income families affected by Superstorm Sandy to buy homes rather than attempting to find rental units in communities with limited rental options due to the storm," said DCA Commissioner Richard Constable III. "It also aims to stimulate the market for new and restored homes in the nine most-impacted counties."

Applicants' income must be less than or equal to 80 percent of the area's median income and they must have a credit score of 620 to be eligible for the program. The houses can be attached or detached single-family residences or a condominium unit. Manufactured homes are eligible if they are on a foundation and on property owned by the homeowner.

Until Oct. 25, applicants must also provide proof of residency in one of the nine most-impacted counties (i.e., Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union). After Oct. 25, any eligible households purchasing a home in the nine counties may apply.

Income limits in Ocean County are: for one person, \$46,050; for two, \$52,600; for three, \$59,200; for a family of four, \$65,750; five, \$71,050; six, \$76,300; seven, \$81,550; and a family of eight, \$86,800.

Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an HMFA-approved lender.

If the borrower ceases to own the property during the five years, the outstanding amount of the loan will be due and payable from sale of the property or in cash-out refinances.

Prospective home buyers are encouraged to visit the Sandy Homebuyer Assistance Program webpage at njhousing.gov/homeownership/buyers/shap for income eligibility and to complete the preliminary application located on the site. A contracted HUD housing counseling agency will contact the prospective home buyer directly to schedule an appointment. If the applicant does not have a computer, he or she can call 1-855-726-

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HOW TO GET \$50K FOR MOVING TO ANY OF 9 SANDY-STRICKEN N.J. COUNTIES

Friday, 09 August 2013 10:50

BY REBECCA SHEEHAN
NEWJERSEYNEWSROOM.COM

For all Garden State residents out there who were living in one of the counties hit the hardest by the devastation of Hurricane Sandy, there is hope for you yet. Thanks to the Sandy Homebuyer Assistance Program, \$50,000 is being offered in the form of forgivable loans to moderate- and low-income families looking to live in the nine counties hit hardest by the superstorm.

According to CBS 2's Christine Sloan report, the state has designated \$25 million of the federal funds allocated for Sandy relief to help those who need help affording a home.

The interest-free loans are available to those buying a home in only Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union counties. They have 90 days to take advantage of this program, and anytime after Oct. 25, anyone in the state can apply.

According to the program, there are no month payments and if the home is sold within five years, the loan must be repaid from the proceeds of the sale, according to a fact sheet on the program. After a year, the homeowner would owe only \$40,000, after two years, \$30,000 and so on, said Lisa Ryan, a spokeswoman for the state Department of Community Affairs.

"If they reside in that house consistently for the next five years, we will pro-rate the amount. And over five years, ultimately, that will be fully forgiven," said New Jersey Housing and Mortgage Finance Agency executive director Anthony Marchetta. "It allows a homebuyer that could afford a \$150,000 home now able to purchase a \$200,000 home,"

For more information on how you can apply for this program, refer here: <http://www.nj.gov/dca/divisions/sandyrecovery/pdf/homebuyerassistancefinal.pdf>

Original Article: <http://www.newjerseynewsroom.com/economy/how-to-get-50k-for-moving-to-any-of-9-sandy-stricken-nj-counties>



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2013-08-08 / Front Page

Program assists families affected by superstorm

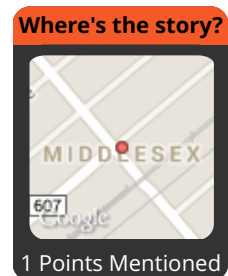
The Christie Administration has announced the Sandy Homebuyer Assistance Program, which offers financial incentives to eligible applicants to purchase a home in [Middlesex, Monmouth](#) and seven other counties that were severely impacted by superstorm Sandy.

Under the \$25 million program administered through the New Jersey Housing and Mortgage Finance Agency (HMFA), applicants can receive an incentive of up to \$50,000 in the form of an interest-free, forgivable mortgage. As long as the applicant abides by the program terms, including maintaining the home as their primary residence for five years, the mortgage loan will be forgiven.

“The goal of this program is to provide an increased opportunity for low- and moderate income families affected by superstorm Sandy to buy homes rather than attempting to find rental units in communities with limited rental options due to the storm,” said Richard E. Constable III, commissioner for the New Jersey Department of Community Affairs Commissioner, on Aug. 5. “It also aims to stimulate the market for new and restored homes in the nine most impacted counties.”

All applicants’ income must be less than or equal to 80 percent area median income, and they must have a minimum credit score of 620 to be eligible for the program. Applicants must provide proof of residency in the nine most-impacted counties until Oct. 25, but applications will be accepted after that deadline from any eligible household purchasing a home in the nine counties.

“The HMFA is excited to offer the Sandy Homebuyer Assistance Program to families impacted by superstorm Sandy and help them boost their purchasing power,” HFMA Executive Director



Anthony Marchetta said. “We anticipate that the program will enable 500 families, including firsttime homebuyers, to purchase a home over the next two years.”

For income eligibility and to complete the preliminary application, visit www.njhousing.gov/homeownership/buyers/shap. The information can also be accessed by calling 1-855-SANDYHM.

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<http://njtoday.net/2013/08/08/sandy-homebuyer-assistance-program-offers-up-to-50000-to-qualified-applicants/>

Sandy Homebuyer Assistance Program Offers Up To \$50,000 To Qualified Applicants

by staff report

UNION COUNTY –Members of the public, in low- and moderate- income households may be eligible to receive up to \$50,000 in assistance to purchase a single-family home in Union County, as part of the Sandy Homebuyer Assistance Program (SHAP). The assistance will be provided in the form of a subordinate mortgage that will be forgiven at a rate of 20% a year, to be forgiven in full on the sixth anniversary date of the loan.

“Not only does this program help stimulate the market for new and restored homes in our area,” said Freeholder Chairman Linda Carter, “But it is also a great opportunity for anyone looking to become a homeowner.”

Rather than attempting to find rental units in increasingly expensive leasing markets, the SHAP program provides an increased opportunity and financial incentive for qualified applicants to purchase homes in the nine counties most severely impacted by Superstorm Sandy. The funds used for this program are part of a \$25 million allocation of CDBG-DR (Community Development Block Grant – Disaster Recovery) funds that are expected to assist approximately 500 homebuyers.

To be eligible for the program, applicants must meet the following criteria:

- Applicants must meet CDBG low and moderate income (“LMI”) guidelines (less than or equal to 80% AMI).
- Applicants must have a minimum credit score of 620.
- Applicants must qualify for a first mortgage to purchase the unit.
- Applicant cannot own other real estate.

The program is currently in a 90-day pilot phase where applicants must currently live and purchase a new home in one of the designated areas, however after the pilot phase is complete the program will be open to anyone purchasing a home within the nine counties.

For additional information on the program and its requirements, visit <http://www.state.nj.us/dca/hmfa/homeownership/buyers/shap/>.

NEPTUNE TO HOLD FREE SANDY HOMEBUYER ASSISTANCE PROGRAM

August 19, 2013
Asbury Park Press

NEPTUNE - The township will hold a free seminar to advise those hoping to buy homes in areas affected by superstorm Sandy from 6 p.m. to 7 p.m. Tuesday at 2300 Route 33, according to a press release.

For more information, call 732-775-6700.

Original Article: <http://www.app.com/article/20130819/NJNEWS/308190040/Neptune-to-hold-free-Sandy-Homebuyer-Assistance-Program>

Ofrecen incentivo de \$50 mil para compra de viviendas en NJ

Anuncia programa de asistencia en compra de vivienda en áreas afectadas por Sandy en NJ

Redacción

El gobierno estatal anunció un programa de \$25 millones de dólares para ayudar a los hogares de bajos y moderados ingresos en la compra de una vivienda en comunidades afectadas por la tormenta Sandy en el 2012.

El programa ofrece a los solicitantes elegibles incentivos financieros para la compra de una casa en uno de los nueve condados afectados por la tormenta Sandy, según informó Anthony Marchetta, Director Ejecutivo del New Jersey Housing and Mortgage Finance Agency (HMFA).

El objetivo de este programa es facilitar mejores oportunidades a las familias de bajos y moderados ingresos afectados por la tormenta Sandy, para comprar casas en lugar de tratar de encontrar viviendas de alquiler en las comunidades que tienen opciones de alquiler limitadas debido a la tormenta, dijo el Comisionado Richard E. Constable II, del Departamento de Asuntos de la Comunidad (DCA), cuyo departamento administra varios de los programas de recuperación de viviendas en New Jersey.

El programa a un costo de \$ 25 millones de dólares es administrado por HMFA, y ayudará a los solicitantes elegibles a comprar una casa en las comunidades afectadas al disminuir el precio de compra de una casa.



Los solicitantes pueden recibir un incentivo de hasta \$ 50,000 dólares sin intereses, y una hipoteca perdonable.

Esto significa que mientras los solicitantes se rigen por los términos del programa, incluyendo el mantenimiento de la casa como su residencia principal durante cinco años, el préstamo hipotecario podrá ser perdonado.

Todos los solicitantes deben demostrar tener menor o igual ingreso del 80% de ingreso medio del área y deben tener un puntaje de crédito de 620 para ser elegibles en este programa.

Hasta el 25 de octubre de 2013, los solicitantes deberán presentar sus documentos que prueban el lugar de residencia en uno de los nueve condados más afectados (es decir, Atlantic, Bergen, Cape May,

Essex, Hudson, Middlesex, Monmouth, Ocean y Union). Después del 25 de octubre, las personas elegibles podrán solicitar la compra de una casa en uno de los nueve condados.

Los compradores potenciales pueden obtener más información acerca de la elegibilidad de ingresos y para completar la solicitud preliminar visitando la página web: <http://www.njhousing.gov/homeownership/buyers/shap>

Las personas pueden obtener más información acerca del Programa de Asistencia para Compradores de Vivienda de Sandy, visitando la Página Web: www.newjerseystronger.org

También pueden llamar a la línea directa de asistencia de vivienda: 1-855-SANDYHM (1-855-726-3946). ■

George F. Abogado
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Forgivable loan being given to some local first time homebuyers

Posted: Sep 04, 2013 5:42 PM EDT

Updated: Sep 18, 2013 5:42 PM EDT

Posted By Lynda Weed - [email](#)

MARGATE - If you are looking to buy a home in one of the areas most affected by Hurricane Sandy, you might be eligible for a **forgivable loan of up to \$50,000**.

Michael Holland is in the market to buy his first home. Lucky for him, he wants it to buy in Atlantic County. Perhaps a gorgeous four bedroom home located in Margate. As of right now, it's a bit out of his price range.

If Holland receives the forgivable interest free loan he applied for, being able to buy the home will suddenly become a reality. "Maybe I can look at a bit bigger house, maybe in a nicer area."

The loan is being provided through a Sandy Homebuyer Assistance Program being offered by the **New Jersey Housing and Mortgage Finance Agency**. Those who meet the requirements are eligible to receive up to \$50,000.

"There are income guidelines. It's designed for moderate income. So there are caps," said PNC Bank Mortgage Loan Officer, Denise Boyd. "That's the important thing to keep in mind."

You have to be resident in, and be attempting to purchase a home in one of the nine Sandy impacted counties. These counties are Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union Counties.

You must also have a minimum credit score of 620. And, if you get the home, you must live there for at least five years, or else you have to pay the money back.

"The program has definitely stirred up a lot of interest in the Atlantic County area and we are receiving calls everyday and it's helping our business and our economy down here," said Elizabeth Abbot, a Sales Associate for Marketplace Realty in Margate.

Starting on October 25th the program will open up to anyone, no matter where you live. As long as you are still buying a home in one of the nine affected counties, and of course meet all of the income requirements.

Whether he is chosen or not, Holland says this is a blessing for anyone in need of a little financial support. "This grant money, where ever it's coming from, I think it means the world to a lot of these people."

The state of New Jersey received an allocation of twenty-five million dollars in disaster recovery funds for the loans.

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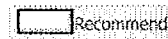
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Woodbridge police investigation determines Sandy assistance program is valid

Sep. 16, 2013 | 0 Comments



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Written by
Staff Report

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yMayhem (Crime)

WOODBIDGE — A police investigation has determined Faith Fellowship Community Development Corporation and the Sandy Homebuyers Assistance Program are valid programs operating as part of post-Sandy assistance initiatives under contract with the New Jersey Housing and Mortgage Finance Agency.

Woodbridge police last week issued a consumer alert after agencies assisting Woodbridge Township flood zone residents and potential homebuyers were subject to complaints of suspect emails seeking credit information. The Woodbridge Police Department investigation determined that the emails are part of the application process and response to the state housing and mortgage finance agency homebuyer assistance program.

The valid emails arrive in the form of a solicitation to prospective clients with the subject line Sandy Homebuyers Assistance Program. The emails include attachments for a credit authorization form and an introduction letter.

Anyone questioning the validity of a solicitation from a superstorm Sandy assistance program should call the township police department's Community Affairs Division at 732-634-7700.

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HOMEBUYER PROGRAM EMAIL NOT A SCAM, TOWNSHIP SAYS

Posted by Jennifer Bradshaw (Editor), September 18, 2013 at 02:18 PM
Woodbridge Patch

Despite an alert from the Woodbridge Police Department issued last week about a potential email scam, the Faith Fellowship Community Development Corporation (FFCDC) and the Sandy Homebuyers Assistance Program (SHAP) are valid Hurricane Sandy assistance groups, according to the township.

On Sept. 12, the Woodbridge Mayor's Office sent out an email containing a warning from the Woodbridge Police Department for flood victims to be wary of emails received from the two groups.

However, on Sept. 16, the mayor's office sent out a press release stating that further investigation showed that the two agencies are legit and operating under contract with the New Jersey Housing and Mortgage Finance Agency.

"A consumer alert was issued by the WPD last week after agencies assisting Woodbridge Township flood zone residents and potential homebuyers filed complaints of suspect emails seeking credit information," the release said. "The WPD investigation determined that the emails are part of the application process and response to the HFMA homebuyer assistance program.

Original Article: <http://woodbridge.patch.com/groups/police-and-fire/p/homebuyer-program-email-not-a-scam-township-says>

OTHER OUTREACH EFFORTS

In our efforts to promote SHAP, HMFA partnered with our industry partners to enhance our reach.

- **The New Jersey Association of Realtors (NJAR)**
 - Distributed SHAP flyers (English and Spanish) in a weekly email to its members
 - Reached approximately 40,000 people via email
 - Published SHAP flyers to their website, www.njar.com as well as to its Facebook and Twitter pages

- **The Statewide Hispanic Chamber of Commerce of New Jersey**
 - Distributed the Spanish SHAP flyers to its members on behalf of HMFA.

See attached for NJAR visuals.

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- Have a minimum credit score of 620
- *HUD income limits and other restrictions apply
Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an HMFA-approved lender.



Stop renting and get on the path to homeownership today!

Scan this QR code to visit our website and apply online!



Learn more about the Sandy Homebuyer Assistance Program at www.njhousing.gov, www.renewjerseystronger.org or call 1-855-SANDYHM (726-3946)



This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program. The Sandy Homebuyer Assistance Program fund is being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA). HMFA is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. HMFA receives no state appropriation.



New Jersey Association of REALTORS® (NJAR®)

Like This Page · August 20, 2013

The state of New Jersey is offering qualified applicants up to a \$50,000 loan as part of the Sandy Homebuyers Assistance Program. Here's a flyer with more details – scan the QR code or click the link in this post to visit the site and apply online: www.renewjerseystronger.org

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New Jersey Association of REALTORS® (NJAR®) Here's the flyer in Spanish as well:



Like · Reply · August 20, 2013 at 10:36am



Amy Ruchinsky Wojaczyk O'Kenny Colleen?!?

Like · Reply · September 10, 2013 at 1:48pm



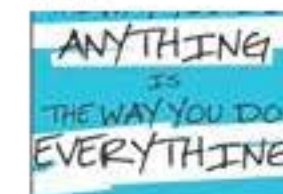
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COMPRADORES DE VIVIENDA DE NJ: OBTENGA HASTA \$50,000 SIN INTERESES

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¿CÓMO SÉ SI SOY ELEGIBLE PARA ESTE PROGRAMA?

- Compre una casa en cualquiera de los nueve condados afectados por el huracán Sandy: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean o Union
- Debe tener un puntaje de crédito mínimo de 620
- *Rigen los límites de ingreso y otras restricciones del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés)

Los solicitantes deben trabajar con una agencia de asesoramiento aprobada y deben calificar previamente para una hipoteca de primer grado por parte de un prestamista aprobado por la Agencia de Viviendas y Financiamiento de Hipotecas (HMFA, por sus siglas en inglés).



¡Deje de alquilar e inicie el camino de los propietarios a partir de hoy!

Obtenga más información sobre el Programa Sandy de Asistencia para Compradores de Vivienda en www.njhousing.gov, www.renewjerseystronger.org o llame al 1-855-SANDYHM (726-3946)



Este programa es posible gracias al financiamiento del Programa para la Recuperación de Desastres de la Subvención de Desarrollo Comunitario realizado por el Departamento de Vivienda y Desarrollo de los Estados Unidos. La Agencia de Viviendas y Financiamiento de Hipotecas (HMFA) de Nueva Jersey administra el fondo del Programa Sandy de Asistencia para Compradores de Vivienda. La HMFA es una agencia independiente del gobierno estatal que se dedica a ofrecer viviendas accesibles y asequibles a los residentes de Nueva Jersey. La HMFA no recibe asignaciones estatales.

Here's the flyer in Spanish as well:

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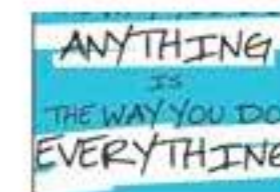
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#NJ offering qualified individuals up to \$50k loans as part of #Sandy Homebuyer Assistance Program. More info: ow.ly/i/2VygU

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NJ HOMEBUYERS: GET UP TO \$50,000 INTEREST FREE



The **SANDY HOMEBUYER ASSISTANCE PROGRAM** will provide qualified **low and moderate income borrowers** with a **forgivable, INTEREST-FREE loan of up to \$50,000!***

- No required monthly payments
- Loan is forgiven in full after five years

HOW DO I KNOW IF I AM ELIGIBLE?

- Purchase a home in any of the nine Sandy-impacted counties: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean or Union
- Have a minimum credit score of 620
- *HUD income limits and other restrictions apply
Applicants must work with an approved counseling agency and must pre-qualify for a first mortgage from an HMFA-approved lender.



Stop renting and get on the path to homeownership today!

Scan this QR code to visit our website and apply online!



Learn more about the Sandy Homebuyer Assistance Program at www.njhousing.gov, www.renewjerseystronger.org or call 1-855-SANDYHM (726-3946)



This program is made possible by funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery Program. The Sandy Homebuyer Assistance Program fund is being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA). HMFA is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. HMFA receives no state appropriation.

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#NJ #Sandy Homebuyer Assistance
Program informacion en espanol:
ow.ly/i/2Vyoq

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COMPRADORES DE VIVIENDA DE NJ: OBTENGA HASTA \$50,000 SIN INTERESES

PRESENTACIÓN DEL



SANDY HOMEBUYER ASSISTANCE PROGRAM

El PROGRAMA SANDY DE ASISTENCIA PARA COMPRADORES DE VIVIENDA ofrece a los solicitantes que reúnan los requisitos y tengan ingresos bajos y moderados un préstamo condonable y SIN INTERESES de hasta \$50,000.*

- Sin pagos mensuales
- El préstamo se condona por completo a los cinco años

¿CÓMO SE SI SOY ELEGIBLE PARA ESTE PROGRAMA?


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8:39 AM - 20 Aug 2013

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Don't miss any updates from NJ Assn. of REALTORS

HMFA WEBSITE TRAFFIC STATISTICS

As a way to measure the traffic to our website, we have generated an overall website traffic report for the duration of our SHAP marketing campaign, which began on July 25, 2013, and ended on September 30, 2013.

See attached web report for website traffic data.

Sandy Homebuyer Program Website Reporting Results

Program Launch 7/25/13 Through Application Closing Date 9/30/13

- SHAP Program Page: **59,894 total visitors**
- Other Referral Source:
 - **Renewjerseystronger.org: 18,854 total visitors**
- SHAP-Related Downloaded File Statistics:
 - SHAP Program Overview: **12,552 total downloads**
 - SHAP Program Overview - Spanish: **227 total downloads**
 - SHAP Fact Sheet: **6,096 total downloads**