

**2017 Qualified  
Allocation Plan  
(QAP) Workshop**



# Agenda

**9:30AM**

Welcome – Anthony L. Marchetta, Executive Director

**9:35AM – 10:15AM**

Overview of Changes in 2016/17 QAP – Anne Hamlin, Director of Tax Credits

**10:15AM – 10:25AM**

Underwriting Guidelines & Reminders – Bryan Mason, Tax Credit Program Administrator

**10:25AM – 10:30AM**

FHLB Information - Daniel Randall, Manager of Affordable Housing Operations

**BREAK**

**10:45AM – 11:00AM**

811/MFPHPP – Kelly Palombi, Section 811 Coordinator  
Terre Lewis, NJMFP Project Director, DHS Division of Developmental Disabilities  
Yirgu Wolde, Director of Supported Housing

**11:00AM – 11:30AM**

Energy Efficiency/ Green Initiatives – Pam DeLosSantos, Green Technical Advisor

**11:30AM – 12:00PM**

Final Questions

# Important Dates and Deadlines

February 24

Deadline for applications to Multifamily for conditional mortgage financing  
(3 hard copies with \$2,500 / \$5,000 application fee)

March 6

Adopted QAP published in NJ Register (includes public comments and responses)

March 30

Deadline for MF checklist documents Part I (including all funding commitments)

April 13

Last HMFA Board meeting to receive mortgage commitment

April (TBD)

Pre-app meetings

May 2 at 12 noon

Deadline for 9% applications

May 29 at 12 noon

Deadline for mixed income applications

July 28

Tentative Award date (all cycles including mixed income)

# Overview of Changes



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# Overview of Changes

## Cycles

- HOPE VI/ Choice Neighborhood Set Aside
  - Proposed amendment retracted
  - No change; Will remain as previously approved
  - The first reservation of credits from the Family and Senior Cycles shall be awarded to the highest-ranking eligible application from a HOPE VI or Choice Neighborhood project with a majority of its units located within a Qualified Census Tract.
- 3 Awards per developer per year
- Permits up to \$400,000 to be excluded from cost cap calculation for community centers and social service space
- Increases the number of awards a municipality can receive if it has more than 100,000 people from 2 to 3 per year (Newark, Jersey City, Paterson, Elizabeth, Edison and Woodbridge Twp)
- TUM List updated for 2017 – 52 municipalities (1 new – Gloucester Twp)

# Overview of Changes

## Reserves

### Creation of Tax Credit Committee (TCC) Reserve

- Only 1 additional project in Family, Senior or SH cycle
- Score is within 5 points of the lowest awarded project in the cycle
- Must not be substantially incomplete (3 cures or 6 clarifications)
- Must satisfy one of the following:
  1. Represents a regional or geographic location which has received limited affordable housing resources;
  2. Leverages substantial financial resources from the Federal government or from other non-NJHMFA funding sources;
  3. Affirmatively furthers the purposes and policies of the Fair Housing Act, which is (Title VIII of the Civil Rights Act of 1968), or contribute to a municipal fair share housing development plan;
  4. Responds to an urgent housing need or an underserved population;  
or
  5. Meets other critical State housing policy directives, goals, or priorities

# Overview of Changes

## Eligibility

- Only 1 update to the market study will be accepted
- Energy Star v3.1 or Multifamily High Rise required (certification)
- Developer fee on acquisition limited to 4% (building portion only)
- Social Service Plan – not required for projects with funding from Division of Developmental Disabilities (DDD) or Division of Mental Health and Addiction Services (DMHAS) since the services are chosen by the recipient and could be different for each person. (Yirgu Wolde)
- The social service coordinator is required only 5 hours per week for 5% set aside supportive housing units (minimum 5 units) in Family and Senior projects.
- Supportive Housing Population Needs Analysis should be conducted by the applicant and/or social service provider, rather than the market study analyst, who typically does not have access to this data.

# Overview of Changes

## Eligibility

- Applicants with foreclosure/deed in lieu ineligible for 7 years
- Applicants with a pattern of uncorrected non-compliance ineligible for 3 years
- Clarification – all inclusionary projects require A500 study whether density bonus was granted or not
- Capital Funding available - Money Follows the Person at \$75K per unit (Yirgu Wolde)
  - Does not qualify for Homeless set aside units in Family/Senior cycle
  - Now comes with 811 rental assistance
- Rental Assistance available through 811 (Kelly Palombi)
  - Up to 5 units per project
  - 10% at 30%
  - Supportive Housing Cycle (points for rental assistance)
  - 2BR units (2 leases, 1 TIC, satisfies VCA)

# Overview of Changes

## Points and Ranking

- Amends 15 point criteria from Qualified Census Tracts (QCTs) to Targeted Urban Municipalities (TUMs)
- Ready to Grow – no longer 2 prong requirement. Eliminates 2<sup>nd</sup> part - Transit Village, Urban Transit Hub, Main Street Designated District, Designated Center, or a redevelopment project. (Danielle Esser)
- No points for municipal contributions (financial or land)
- Tax Abatement (sliding scale) – all residential units
  - 5 points - 15 year fixed at 5% or less
  - 4 points - 15 year fixed between 5%-10%
  - 3 points - 15 year fixed at > 10%
- Adaptive reuse or historic projects reduced to 1 point
- New green point options (Pam DeLosSantos)

# Overview of Changes

## Points and Ranking

- Points for Redevelopment projects and Brownfield sites now included in Site Selection
- Schools points now based on PARCC test and sets minimum proficiency level at 40% (can use 2015 or 2016 data)
- New point category for municipal poverty rate
  - OUTSIDE of TUM
    - 3 points - 6.00% or less
    - 2 points - 6.01% - 10.7%
    - 1 point - Over 10.7%
  - WITHIN TUM
    - 2 points - 17.0% or less
    - 1 point - over 17%

# Overview of Changes

## Points and Ranking

- FAMILY CYCLE only - 1 point for court-approved municipal fair share plan or project-specific settlement agreement (outside of TUM)
- SENIOR CYCLE only - 2 points for municipalities with less than 25% Renter Occupied Housing AND more than 25% age 55 and older
- SUPPORTIVE HOUSING CYCLE only - 2 points for 100% Non-Profit General Partner or 1 point for 50% Non-Profit General Partner.

# Overview of Changes

## Compliance Monitoring

- Property Management offices shall be open at least 20 hours a week
- Limits rent increases for existing tenants, including those due to changes in utility allowances, to 5% per year

# **Underwriting Guidelines and Important Reminders**



**2017 Qualified Allocation Plan (QAP) Workshop**

# 9% Tax Credits Available

**SUBJECT TO CHANGE**

\$25M TOTAL CREDITS AVAILABLE for 2017

Sets aside credits for Hardship Reserve - \$4M (pricing)

- Mixed Income - \$4M (2 projects – 1 TUM and 1 non-TUM)
- 

\$21M AVAILABLE CREDITS FOR CYCLES

60/40 SPLIT

- Family - estimated \$10.5M (50% of total)
  - Senior – estimated \$6.3M (30% of total)
  - Supportive Housing – estimated \$4.2M (20% of total)
- 

# Underwriting Guidelines

- Equity Price for Underwriting - \$.95
- 3 points for Syndicator/Investor letter - \$.85 - \$1.00
- 8.1% Tax Credit Percentage. This will require applicants to “save” 10% of eligible basis in the event a hardship request is needed.
- 2% income / 3% expense trending
- 7% vacancy (LIHTC), 10% (market)
- 130% basis boost
  - HERA, with justification
  - Qualified Census Tract (QCT)
  - Small DDAs (SDDAs) – lists zip codes but may only cover portion [https://www.huduser.gov/portal/sadda/sadda\\_qct.html](https://www.huduser.gov/portal/sadda/sadda_qct.html)
- Utility allowance forms on our website. Utility studies not permitted for underwriting.  
<http://www.njhousing.gov/developers/credits/compliance/limits.shtml>

# Cycles

- Family Cycle (non-age restricted)
  - Max Credit Request - \$1.75M
  - Preservation set aside - \$1.25M
- Senior Cycle
  - Max Credit Request - \$1.4M
  - 80% of units with 1 person 55+
  - 100% of units all 62+
- Supportive Housing (25% of units)
  - Max Credit Request - **\$1.4M**

# Reminders

- TWO copies of the application submitted by NOON
  - 1 original and 1 copy
- Market Studies
  - Only 1 update accepted (submit original study and update)
  - 2 copies total of market study required, not 4
- Application Fee - \$2,500
- Cost Caps (with permitted exclusions)
  - 4 residential stories and below \$250K per unit
  - 5-6 residential stories \$275K per unit
  - 7+ residential stories \$300K per unit
- 2017 UNIAP available online now  
<http://www.njhousing.gov/developers/uniap/>

# 811 / MFPHPP



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# Section 811 Project Rental Assistance



## What is the Section 811 PRA program?

- Administered by the HMFA in partnership with NJDHS.
- Provides project based rental assistance to extremely low income special needs individuals.

## How the 811 PRA Subsidies Work:

- HMFA was awarded a total of 206 PRA subsidies to be allocated to developments to house the selected target population.
- Initial term of 5 Years with subsequent yearly renewals for up to 15 years subject to Congressional appropriations.

# Section 811 Project Rental Assistance



## 811 PRA Program Target Population:

- Individuals leaving developmental centers or state psychiatric hospitals
- Individuals at risk of institutionalization
- Individuals leaving Nursing home facilities (New)

# Section 811 Project Rental Assistance



- HMFA has already allocated 35 1-Bedroom slots and 14 2-Bedroom slots among 16 developments.
  - HMFA is allocating 37 1-Bedroom units to the Money Follows the Person Housing Partnership Program (MFPHPP) for the 4% and 9% LIHTC developments located in the priority areas as identified by the Division of Aging Services (DoAS).
- **Remaining subsidy available:**
- 32 1- BR @ \$552
  - 32 2- BR @ \$663
  - 50 2- BR @ \$975

# Section 811 Project Rental Assistance



## Ineligible Types of Projects

- Projects designated for individuals 62 and older
- Projects with 100% project-based vouchers
- Projects already with more than 25% set-aside Special Needs units
- Projects with less than five (5) units

# Section 811 Project Rental Assistance



## **The following documents are required for participation in the 811 PRA program:**

- Agreement to Enter into a Rental Assistance Contract (ARAC)
- Rental Assistance Contract (RAC)- 20 year term
- Use Agreement- 30 year term

## **Foreclosure and Transfers of Properties**

- In the event of foreclosure or property transfers, RAC will transfer to new Owner and payment continues

# Section 811 Project Rental Assistance



## Owner's Responsibilities:

- HUD Model Lease must be executed for 811 PRA tenants
- Submit a Tenant Selection Policy for approval which includes selection process of 811 PRA tenants
- Income certifying all 811 PRA applicants at time of move in as well as annually and submitting the certifications to HMFA for approval. All certifications will be electronically submitted to HUD via TRACS/Secure Systems

# Section 811 Project Rental Assistance



Applications for the MFPHPP and the 811 PRA program can be found on NJHMFA's website

**MFPHPP:** <http://www.njhousing.gov/developers/needs/mfphpp/>

**811 PRA:** <http://www.njhousing.gov/developers/needs/811pra/>

**Contact:**

**Kelly Palombi**

Section 811 Program Coordinator

Supported Housing and Special Needs

609-278-7486

[kpalombi@njhmfa.gov](mailto:kpalombi@njhmfa.gov)

# MFPHPP/ Section 811 PRA



## **Money Follows the Person Housing Partnership Program (MFPHPP) / Section 811 PRA**

**A partnership between MFPHPP source of capital funding and Sect. 811 PRA source of project based referral assistance.**

- **Eligible Sponsors:**
  - Non-Profit and For Profit entities
- **Target Population:**
  - Individuals aged 18 and over, who are living in nursing homes and are assessed as being capable of living in the community with support services

# MFPHPP/ Section 811 PRA



- **Eligible Projects:**
  - 4% & 9% Tax Credit as well as Multifamily Bond Financed new and rehabilitated projects
- **Types of Set-aside units:**
  - Up to 5 one bedroom units per project

## Helpful Accessibility Features

- Accessibility Features
- Roll in shower/ accessible shower units
- Sufficient room next to commode for wheelchair so individuals can slide from wheelchair onto commode
- Automated door openers
- Hardwood floor and ceramic tile
- Linen closets with slide out shelving
- Accessible controls for heating
- Grab bars
- Front control range/oven
- Side by side refrigerator
- Accessible kitchen cabinets with roll under access

# MFPHPP/ Section 811 PRA



- **Priority Counties:**
  - Bergen, Essex, Hudson, Monmouth, Morris, Ocean & Passaic
  - **\* List of priority Counties may be subject to change**
- **Capital Subsidy:**
  - MFPHPP maximum capital subsidy of \$75,000 per set aside unit
  - Capital subsidies are available for a total of 37 1-bedroom set aside units
- **Operating Subsidy:**
  - Sect. 811 Project Based Rental Assistance for initial 5 years with renewal for additional 15 years
  - Sect. 811 PRA are set aside and available for 37 1-bedroom set aside units

# MFPHPP/ Section 811 PRA



- **Types of Financing:**
  - Construction & Permanent
  - Permanent only
- **Financing Term:**
  - Permanent 30 years
  - 20 and 40 Years terms can be considered
- **Lien Status:**
  - First lien if available; subordinate lien position can be considered

# MFPHPP/ Section 811 PRA



- **Mortgage Interest Rate**
  - At 0% interest rate during construction and permanent loan periods
- **Repayment**
  - At 25% of available Cash Flow to be determined by developer's submission of an annual project audit report to the agency
  - Unpaid balance due & payable at maturity date
- **Affordability Controls**
  - Set aside units will be deed restricted for the term of the mortgage

# MFPHPP/ Section 811 PRA



- **Supportive Services:**
  - Supportive Services will be provided and paid for by Medicaid
- **Tenant Referral**
  - Eligible Tenants for the MFPHPP will be referred to the development by DoAS
- **Application Submission:**
  - Sponsors are expected to fill out the MFPHPP application in order to be considered for both capital subsidies & Sect. 811 PRA

# MFPHPP/ Section 811 PRA



**For the MFPHPP application, go to:**

**<http://www.njhousing.gov/developers/needs/mfphpp/>**

**Contact:**

Yirgu Wolde

Director of Supported Housing and Special Needs

Phone: 609-278-7521

e-mail: [ywolde@njhmfa.gov](mailto:ywolde@njhmfa.gov)

# Energy Efficiency and Green Initiatives



2017 Qualified Allocation Plan (QAP) Workshop



## An Overview of the 2017 LIHTC Green Requirements

Pam DeLosSantos  
Green Technical Advisor,  
NJHMFA

# The 2017 Qualified Allocation Plan

**Required, all new  
construction & gut rehabs:  
Certify to Energy Star  
Version 3.1 or Energy Star's  
Multifamily High Rise (MFHR)**

*Follow the NJ Office of Clean Energy's Multifamily  
Decision Tree.*

*Hire an **Energy** Consultant early!*

# 9% Tax Credit Green Point Options

**2pts:** Benchmarking (for 3 years post construction)

- Sign benchmarking releases
- Collect tenant releases w/utility account #s
- Input into Portfolio Manager or hire independent contractor

How to Set up a Property in Portfolio Manager



- **EPA Portfolio Manager**
- **Energy Scorecard**
- **WegoWise**

# 9% Tax Credit Green Point options - 4 points

*Prove Participation in one of the following:*



**ICC/ASHRAE  
700 2015  
Silver (125 pts  
or higher)**



**NJ Office of  
Clean Energy**



**LEED  
Version 4.0  
50-59 points**



**35+ optional  
points**



Passive House Institute US



**LIVING  
BUILDING  
CHALLENGE**

**9% Tax  
Credit Green  
Option**  
3 points:

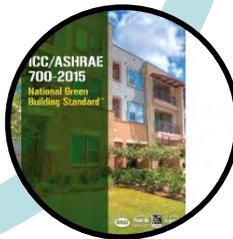


2015 Enterprise  
Green  
Communities  
Certified Level\*

**\*Mandatory  
criteria**



LEED Version 4.0  
Certified (40 to 49  
pts)



ICC/ASHRAE 700  
2015 National  
Green Building  
Standard Bronze  
(88 pts)

# Moderate Rehabs – Energy Star “Alternative” Paths

## Pay For Performance

Buildings with >100kW Peak Demand,  
4 Stories or more, one master-metered utility

Reduce Energy Use by 15% or more



## Home Performance with Energy Star

Low-rise Buildings Individually metered, Home  
Energy Audit

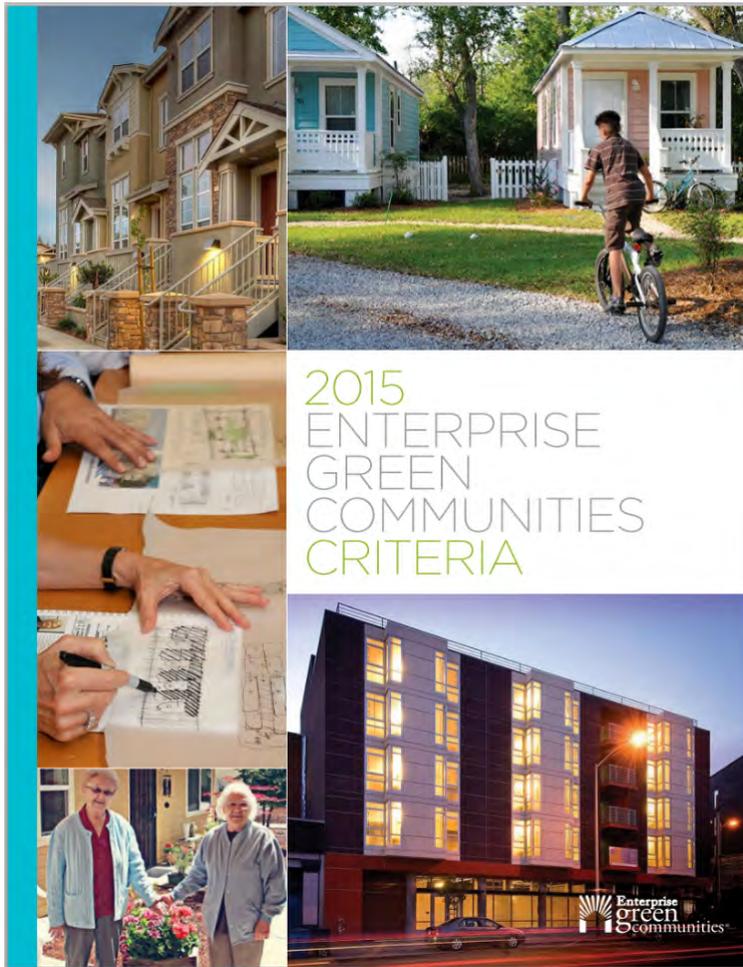
Building Performance Institute (BPI) certified  
contractor



## ASHRAE Level 2 Energy Audit with targeted 15% savings

Green Capital Needs Assessment

Quality Assurance & Verification, Benchmarking



- **Free green certification program**
- **Specifically for Affordable Housing projects**
- **Fully online tool**
- **Many useful online resources and recommendations**
- **Team Approach**
- **Encourages early collaboration with all stakeholders – Design Charrette**
- **For Certification:**
  - **New Construction: Mandatory points plus 35 optional pts.**
  - **Rehab: Mandatory points plus 30 optional pts.**
- **Integrative Approach**
- **Works in conjunction with other building programs**

# 2015 Enterprise Green Communities Criteria



# Technical Assistance Providers Database

servlet [Read-Only] - Excel

FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW

Normal Page Break Preview Page Custom Rules Formula Bar Zoom 100% Zoom to Selection New Window Arrange All Freeze Panes Split Hide Synchronous Scrolling Switch Windows Macros

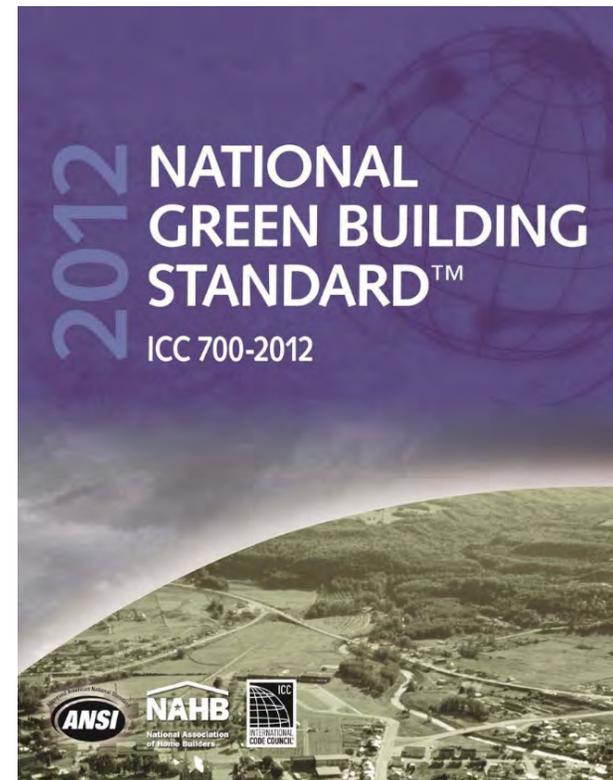
K1

unities TA PROVIDER REGISTRY							
2016							
Headquarters State	Additional Local Offices	Geography Served	Primary Contact	Primary Contact's Title	Primary Contact's Email	Key Personnel	Organization Information
CA		West	Stanford Rollins	CEO	<a href="mailto:Stanford.Rollins@1earth.wa">Stanford.Rollins@1earth.wa</a>		
CA	Oakland, CA	West	Jeff Berge	Director of Marketing & Operations	<a href="mailto:iberge@alturaassociates.com">iberge@alturaassociates.com</a>	Greg Shank; Jim Maclay; Elliot Alvarez; Matt Schwartz; Tom Pine; Brandyn Carlson; Adam Rohloff; Julia Diaz	X
CA	Los Angeles, CA	West	Amy Dryden	Senior Manager	<a href="mailto:amy@builditgreen.org">amy@builditgreen.org</a>	Russell Bayba, Sean Furtado, Torsten Glöden, Marc Bigby, Dan Dell'Osso, Katrina Inouye	Build It Green is a member-based 501(c)(3) non-profit organization that promotes healthy, energy- and resource-efficient residential building practices in California and beyond. Headquartered in Oakland, California, the organization was formed in 2004 via a merger between two local nonprofits, the Green Resource Center and Bay Area Build It Green. Since then, the organization has grown to 48
CA	Los Angeles, CA; Oakland, CA; Cambridge, MA	National	Lindsey Hawes	Senior Manager, Building Performance	<a href="mailto:csedev@energycenter.org">csedev@energycenter.org</a>	Jack Clark; Elizabeth (Betsy) Glynn; Jeremy Del Real; Jeanne Fricot; Christopher Foster	The Center for Sustainable Energy (CSE; <a href="http://www.energycenter.org">www.energycenter.org</a> ) is a mission-driven non-profit whose goals are to transform and advance the market for clean and sustainable energy. We have been in operation for 19 years. Founded in 1996 as the San Diego Regional Energy Office, CSE was formed in response to regional needs for third party strategic energy planning support and technical assistance
CA		National; West	Jim Weiner	LEED Fellow, AIA	<a href="mailto:jim@collabor8.com">jim@collabor8.com</a>	David Dimond, Mark Klein	Collaborative Project Consulting is a Southern California-based sustainable building consulting company formed in 2005. Our qualified team has been involved with the green and energy-efficient building business since the 1980's and has worked on some of the most successful high-performance construction projects in the United States. Principal Jim Weiner is a licensed architect and LEED
CA		West	Vijay Sehgal	Principal-in-charge	<a href="mailto:vsehgal@fsvarchitects.com">vsehgal@fsvarchitects.com</a>	Arturo Yanes; Richard Appel; Stevens Lane; Anuj Dua; Britta Jahn; Ismael Valles	X

1. Integrati...

2015 TA PROVIDERS

- **Approved by American National Institute of Standards (ANSI)**
- **Voluntary, above-code**
- **Residential development**
- **ICC's suite of I-Codes**
- **Scope: land development, homes, and multifamily**
- **New construction and renovation**
- **National certification**
- **Affordable, flexible and rigorous**
- **Customer-focused process and procedures**





**Mix of  
Mandatory  
items and  
Voluntary  
Points**

## 2012 NGBS Certification Levels

Green Building Categories			Rating Level Points <sup>(1)</sup> <sup>(2)</sup>			
			BRONZE	SILVER	GOLD	EMERALD
1.	Chapter 5	Lot Design, Preparation, and Development	50	64	93	121
2.	Chapter 6	Resource Efficiency	43	59	89	119
3.	Chapter 7	Energy Efficiency	30	60	80	100
4.	Chapter 8	Water Efficiency	25	39	67	92
5.	Chapter 9	Indoor Environmental Quality	25	42	69	97
6.	Chapter 10	Operation, Maintenance, and Building Owner Education	8	10	11	12
7.		Additional Points from Any Category	50	75	100	100
<b>Total Points:</b>			<b>231</b>	<b>349</b>	<b>509</b>	<b>641</b>



# LEED FOR HOMES

LEED  
FOR HOMES  
PROJECT UNDER  
CONSTRUCTION

- 
- **Flexibility with strategies to fit the unique aspects of all projects**
  - **Performance based approach to design, operations and maintenance that calls for measurable results at every stage of a project's life**
  - **Smart grid thinking to the forefront that rewards projects for participating in demand response programs**
  - **A more comprehensive approach to water efficiency by evaluating total building water use**
  - **Expanded focus on materials — in addition to considering usage of materials in buildings, LEED v4 integrates a comprehensive approach to evaluate the impact of materials on human health and the environment**
  - **Streamlined documentation and even greater alignment between rating systems for a better customer experience**

# DOE Zero Energy Ready Home

## - Delta with IECC and Energy Star

U.S. DEPARTMENT OF **ENERGY** | Energy Efficiency & Renewable Energy

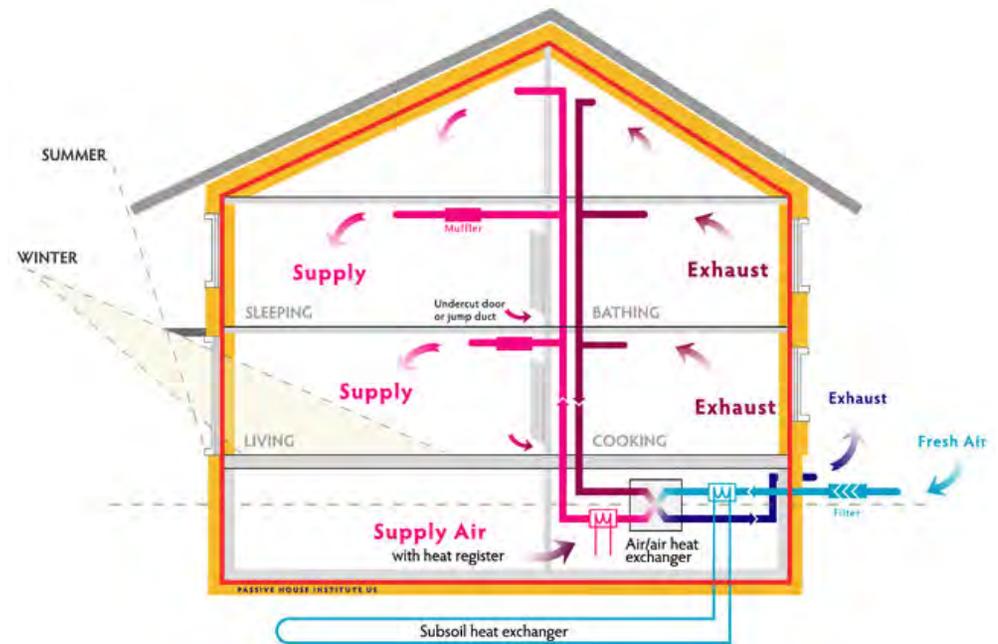


			Solar Ready	✓
			Eff. Comps. & H <sub>2</sub> O Distrib.	✓
			EPA Indoor Air Package	✓
			Optimized Duct Location	✓
	HVAC QI with WHV	HVAC QI with WHV	HVAC QI with WHV	
	Water Management	Water Management	Water Management	
	Independent Verification	Independent Verification	Independent Verification	
IECC 2012 Enclosure	IECC 2009 Enclosure	IECC 2012 Enclosure	IECC 2012/15 Enclosure	✓
HERS 70-80	HERS 65-75	HERS 55-65	HERS Mid 50s	✓
<b>IECC 2012</b>	<b>ENERGY STAR v3</b>	<b>ENERGY STAR v3.1</b>	<b>ZERH</b>	

- Comply with Energy Star Homes
- And Inspection Checklist for
  - Thermal Enclosure
  - HVAC Quality Installation (Contractor and HERS Rater)
    - Exceptions for QA-Credentialed HVAC Contractor.
  - Water Management
  - The target home/size adjustment factor used by ENERGY STAR.

- Employs continuous insulation throughout its entire envelope without any thermal bridging.
- The building envelope is extremely airtight, preventing infiltration of outside air and loss of conditioned air.
- Employs high-performance windows (typically triple-paned) and doors.
- Uses some form of balanced heat- and moisture-recovery ventilation and a minimal space conditioning system.
- Solar gain is managed to exploit the sun's energy for heating purposes in the heating season and to minimize overheating during the cooling season.

# PASSIVE HOUSE



# THE LIVING BUILDING CHALLENGE

## INTERNATIONAL LIVING FUTURE INSTITUTE

- **World's most rigorous standard for green building**
- **Net-Zero Energy (Net-Positive Energy)**
  - **Buildings generate more energy than they consume**
  - **Harvest, use and treat all water**
  - **Divert, remove, salvage materials from the waste stream**
- **Free of Toxic Chemicals**



“Good morning, Mr. Phelps.....”

Urban Agriculture ~ Habitat Exchange ~ Bike Storage (Human Powered Living) ~ Greywater ~ Blackwater ~ Water Harvesting ~ Resilient Energy Storage ~ Cultural Festivals ~ Biophilic Environment ~ Red List ~ Carbon Footprint ~ Responsible Industry ~ Living Economy Sourcing ~ Human Scale + Humane Places ~ Universal Access to Nature & Place

# QUESTIONS?

## TAX CREDITS

Anne Hamlin, Director of Tax Credit Services

[ahamlin@njhmfa.gov](mailto:ahamlin@njhmfa.gov), 609-278-7428

Bryan Mason, Tax Credit Program Administrator

[bmason@njhmfa.gov](mailto:bmason@njhmfa.gov), 609-278-7432

## MORTGAGE FINANCING

Tanya Hudson-Murray, Director of Multifamily Programs and Lending

[thudson-murray@njhmfa.gov](mailto:thudson-murray@njhmfa.gov), 609-278-7582

## SUPPRORTIVE HOUSING & 811 / MONEY FOLLOWS THE PERSON

Yirgu Wolde, Director of Supported Housing and Special Needs

[ywolde@njhmfa.gov](mailto:ywolde@njhmfa.gov), 609-278-7521

## ENERGY EFFICIENCY & GREEN INITIATIVES

Pamela DeLosSantos, Green Technical Advisor

[delossantos@njhmfa.gov](mailto:delossantos@njhmfa.gov), 609-278-7627

## READY TO GROW

Danielle Esser, Planning and Information Coordinator

[desser@njhmfa.gov](mailto:desser@njhmfa.gov), 609-278-7384