

NRTC Qualified Projects Pool (QPP)

November 2023 for SFY2024

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Name of Project: Atlantic City Inlet NOW!

Name of Organization: Atlantic Cape Community College

Atlantic City Inlet NOW! Revitalization Projects is the second NRTC application for the Inlet Neighborhood. The Inlet is surrounded on three sides by water, and it has a rich history as a thriving neighborhood. Atlantic City Inlet Now! represents the first of many steps to bring this neighborhood back. This application includes nine activities facilitated by Atlantic Cape Community College (ACCC), the Inlet Community Development Corporation (ICDC) and many other boots-on-the-ground non-profits who serve the Inlet Neighborhood.

Funding Requested: \$1,000,000

Municipality: Atlantic City, NJ

Neighborhood: Inlet Neighborhood

Organization's Website: www.atlantic.edu/Inlet

Contact Name: Jean McAlister

Email: mcaliste@atlantic.edu

Phone: (609) 343-4901

HOUSING AND ECONOMIC DEVELOPMENT

Housing Rehabilitation:

Improving the quality of housing and advancing homeownership in the neighborhood plays a vital role in the Inlet. Through this program, ten homes will be rehabilitated to meet code requirements. The homes will be improved to meet Energy Star standards, with all appliances being Energy Star certified. Homes that are owned by Inlet residents will be the priority.

Commercial Rehabilitation and Façade Improvements Program:



ACCC, in collaboration with the City of Atlantic City and the Atlantic County Improvement Authority (ACIA) will complete façade improvements to commercial properties. ACIA will manage the entirety of this project, including, but not limited to, intake of eligible businesses, development of a scope of work and schedule, oversight of construction and necessary permits and quarterly and closeout reporting. The Inlet has many business districts that can be unwelcoming or easily missed by outsiders. ACCC,

business owners and partners will work together in a “Facelift” beautification initiative on the commercial corridors in the Inlet to give the commercial districts more vibrancy. This project fosters commercial revitalization and economic development as well as improved neighborhood conditions. This program helps to develop a more vibrant, walkable, mixed-use commercial district. Additionally, the program achieves the outcomes of transforming commercial districts into destinations for residents and out of area customers, increasing employment for area residents, increasing the number of commercial opportunities, enhancing the appearance of the neighborhood, and increasing resident satisfaction with open space. The projected outcome is to complete five facades per year.

Homeownership Education and Assistance:

ACCC and the Inlet CDC will target current Inlet homeowners to provide educational and financial support to maintain and sustain their home. Residents will benefit from this program by learning of proper budgeting, rehab and funding sources, as well as proper savings for appliances and beautification upkeep. The NRTC funds would be used to offer this educational and support program to a minimum of ten residents.

Microenterprise Support:

A resident-led committee, supported by the Inlet CDC and ACIA will issue grants to five neighborhood businesses and microenterprises to assist them with growing or starting up their businesses. Grant funds can be used for equipment purchases, improvements to retail spaces or business-related education and training, including entrepreneurship training programs and business plan development/coaching. At least two of the grantees must be microenterprises, with five or fewer employees inclusive of the principal.

Small Business Support:



Local Business Improvement Grants will be provided by working with local small businesses and microenterprises to build out “a vibrant commercial corridor.” ACCC and ICDC will provide grants to local businesses in the neighborhood for improvements that will help them grow and thrive. At least 25% of the grants will be earmarked for microenterprises (private enterprises with five or fewer employees, at least one of whom is the owner) seeking investments to grow, develop, or expand.

COMPLEMENTARY ACTIVITIES

Park Improvement/Streetscaping:

The improvements of Altman Park, a Boardwalk fronting park, are underway. Phase II, which includes additional upgrades and family friendly equipment, are supported in this cycle.

In collaboration with the City of Atlantic City, Streetscaping on Atlantic Avenue to include lighting, safer pedestrian and bike trails are planned. NRTC funds will be used to complete streetscape improvement to leverage the City's already planned improvements.

Continuous plantings and upkeep of hydrangeas are organized through the NRTC funds. The Hydrangea Trail committee has organized events to plant and upkeep flowers throughout the neighborhood and NRTC funds may be used to continue this beautification effort.

Expanding the Arts/Community Programming/Events:

ACCC and the Inlet CDC will work with several Inlet non-profit agencies to create programming to "Celebrate the Inlet and its history." Agencies such as the Hydrangea Trail and the Absecon Lighthouse will support events that enhance diversification and culture throughout the Inlet community. Five events are planned to activate various parks in the Inlet. The events include the Inlet Neighborhood Water Cruises, Inlet Neighborhood Pumpkin Patch, Love AC Weekend, Mother's Day Hydrangea Sale and the Caspian Ave Beach Family BBQ.

Inlet Marketing and Awareness Initiatives:

Currently, the Inlet CDC webpage is housed on the ACCC website. With NRTC funding, ICDC will create its own page separate from the College which will allow for more active directory and user comments and funding.

Additionally, and in collaboration with City-Wide CDCS (Chelsea Neighborhood, Ducktown, and Midtown), city-wide marketing campaigns are underway. NRTC funding will be used to create way-finding programs that support non-casino businesses and attractions.

Clean and Safe Community

Through NRTC funding, ACCC and the Inlet CDC will lead and support efforts that address community and public safety. Ring camera distribution to homeowners will assist with neighborhood break-in and community watch reporting can provide assistance to the Atlantic City Police Department.

Full-Time decided Project Lead Staff:

Through NRTC funding, a full-time Project Lead was hired to execute activities presented in the Inlet CDC Plan. The individual will perform public engagement work and provide enhanced collaboration with the neighborhood in community building initiatives and support of public safety, infrastructure, and quality of life improvement. The Project Lead will help develop neighborhood projects that solve neighborhood problems and contribute to a strong sense of community.

Name of Project: *Chelsea Neighborhood Plan 2024 Projects*

Name of Organization: *Atlantic City Development Corporation*

Community Events: Chelsea has an incredible diversity of people, organizations, businesses and cultures. That diversity is celebrated, but also creates challenges for engaging residents and business owners to take advantage of the economic opportunities that exist and are provided by ACDEVCO and Chelsea EDC using NRTC funds. Events break down silos, bringing disparate groups together. They also build credibility for our organization in a casual and fun environment, leading to direct economic assistance. Events also positively brand Chelsea, attract visitors, increase foot traffic and people which adds to safety, increases economic activity, and improves the quality of life for residents. Approximately 15 events per year will be held, including music and art festivals, markets/bazaars, international food events, holiday tree lighting, fitness classes, block parties, and community meetings. To date, 18 markets, 3 festivals, 2 block parties, 16 public meetings, and over 100 fitness classes have been held by ACDEVCO and ChelseaEDC using NRTC funds.

Funding Requested: *\$1,000,000*

Municipality: *Atlantic City*

Neighborhood: *Chelsea*

Organization's Website:

www.chelseaedc.org www.acdevco.org

Contact Name: *Elizabeth Terenik*

Email: *eterenik@acdevco.org* **Phone:** *(609) 425-9207*



Community Events: Holiday Tree Lighting (Left) & Global Grooves Music and Art in the Park (Right)



Beautify Chelsea Program: Cleanliness, safety, and vibrancy are the foundations of a healthy economy. Initiatives will be carried out in residential neighborhoods and commercial districts. Projects include hiring detail officers, social service outreach, streetscape improvements, public art, security cameras, street clean ups and block makeovers; planting trees and flowers; and working cooperatively with City code enforcement, public works, and utility companies. To date: 40 doorbell cameras have been installed by the Chelsea team; 143 violations and 7 narcotics arrests have been issued/conducted by Chelsea-hired detail officers; 50 trees planted; 36 planters with flowers installed; 1 block makeover; 2 pop up projects; 20 electrical boxes painted with art; 3 large murals; and graffiti covered at 8 locations. We also sponsored two years of a youth T-shirt contest focused on beautification.



Beautify Chelsea: Installation of Planters (Left) & Graffiti Removal (Right)



Beautify Chelsea: Installation of Ring and Surveillance Cameras (left, center) & Community Clean ups (right)

Buy-Downs for Housing: In order to promote home ownership, Chelsea needs better quality housing at a reasonable cost that is available only to home buyers, rather than investors and absentee landlords. This component will provide a construction subsidy to ensure housing is available to Chelsea renters and workers who complete the ACDEVCO/ChelseaEDC home buyer classes and are qualified buyers. Increased homeownership will reduce blight and substandard housing, increase safety, grow the wealth of residents, reduce the likelihood of long-term displacement, and help preserve the neighborhood's diversity. To date, 12 home buying classes with 150 students have been completed, two homes have been purchased and two are pending through the ACDEVCO home buying grant program.



Buy-Downs: Blueprints of house for sale (left) & House for Sale (right)

Chelsea Merchant Support: Direct support to the businesses provides grants, technical support, and resources to 100 Chelsea small businesses. Examples of direct support include: capital equipment and storefront makeover grants; marketing, branding and promotions; permit assistance; educational seminars and networking events. To date, ACDEVCO and Chelsea EDC have provided \$65,000 in capital grants; \$50,000 in storefront makeover grants; held 5 restaurant tasting tours; promoted over 50 businesses by creating visual content, (photos and videos) and posting on social media; and will hold the 4th Best Empanada Challenge with 12 Latin restaurants in fall 2023.



Chelsea Merchant: Chelsea EATS food tours (left) & Educational seminar for local businesses (right)



Career Pathways: This component creates opportunities for better careers and wages through both the development of programs and connecting residents to existing programs. Considering workers' range of skills, education, and abilities, along with challenges such as transportation, childcare, limited English, and limited computer and internet access, a variety of programming is offered. This component includes: the creation and support of micro-enterprises and programs that build the workforce of diverse and growing industries. The industries that will help diversify the tourism and gaming economies include aviation, food production, tech, offshore wind, and education. Funding will support youth education and leadership, foreign degree validation, computer, ESL, and career development events. To date, ACDEVCO and Chelsea EDC have provided \$150,000 to neighborhood STEAM programs; \$10,000 in computers to community centers; \$25,000 to support job training of at-risk women; committed \$20,000 to foreign degree validation; and supported Stockton students through housing, internships, and programming.



Career Pathways: SteamLab Program (left) & Degree Validation (right)

Chelsea ECONOMIC DEVELOPMENT CORPORATION

ACDEVCO ATLANTIC CITY DEVELOPMENT CORPORATION

ATTENTION Chelsea Residents!
¡ATENCIÓN residentes de Chelsea!
চেলসি এলাকাবাসীরা

Do you have a degree from your home country?

Use your Foreign Degree to work in your field of study! Chelsea EDC can help get that degree validated in the U.S. COST FREE
Please email info@chelseaedc.org

¿Tienes un título universitario en tu país?

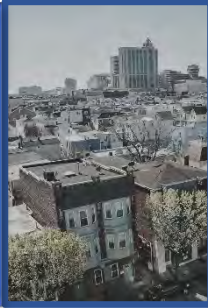
¡Trabaja en tu área de estudio y gana más! Chelsea EDC está lanzando un programa piloto gratuito para ayudar a los residentes de Chelsea a obtener su título universitario extranjero validado en los EE. UU. Si estás interesado y quieres más información, escríbenos a info@chelseaedc.org

নিজদেশ থেকে আপনার ডিগ্রী নিয়ে এসেছেন?

এগুলোকে আমেরিকায় সমতুল্যকাজে লাগাতে চান?
Chelsea EDC বিনামূল্যে পছন্দিত প্রোগ্রাম চালুকরেছে। - বিদেশী ডিগ্রীমার্কিন মুক্তরাষ্ট্রে বৈধ হতেসাহায্য করবে - আপনার অধ্যয়নের ক্ষেত্রে কাজ করবে। - নিজদেশের ডিগ্রীকে কাজেলাগান এবং উপার্জন বৃদ্ধি করুন! আগ্রহীরা ডিগ্রীপন্ন: অনুগ্রহ করে ইমেল করুন: info@chelseaedc.org

Name of Project
Revitalize Ducktown

Name of Organization
ACEA and Ducktown CDC



Funding Requested: \$999,900

Municipality: Atlantic City

Neighborhood: Ducktown

Organization's Website: Ducktown CDC –

www.acducktown.com; ACEA – www.aceanj.com

Contact Name: Michael Cagno, President Ducktown CDC

Email: michael.cagno@stockton.edu *Phone:* 609-626-3420

Ducktown is a historic neighborhood in Atlantic City originally home to Italian immigrants. Named for the duck houses built along the bay to raise poultry and waterfowl, its tradition of welcoming immigrants with affordable housing, strong community culture, and proximity to jobs in the hospitality and tourism industry continues today. Ducktown hosts the most diverse population of residents in Atlantic City!

Although residing in the heart of a tourism center, Ducktown retains the ambiance of a hometown neighborhood with many small businesses catering to residents living in an aging stock of housing. More than 80% of residents agree that if they had to choose again to live in an urban environment, they would choose Ducktown. There is great pride in the community and that is reflected in the vision statement for the Ducktown Community Development Corporation (CDC), as follows:

To become the neighborhood leader in promoting and protecting marketplace equity, human health, and the environment.

Today, the goals of ensuring a clean and safe neighborhood, enhancing the residential quality of life, beautifying the community through rehabilitation of housing and businesses, expanding access to the neighborhood's Arts, Culture and History through community activities, and supporting small businesses is reflected in the 2024 development proposal, *Revitalize Ducktown*, for the funding from the New Jersey Neighborhood Revitalization Tax Credit program.

We invite you to join us in revitalizing and sustaining this remarkable community.

Activities planned for 2024 continue the progress made over the last several years through investment in Ducktown. With the help of public and private investment, our CDC accomplished notable revitalization, among activities the following:



Rehabilitation and demo of residential homes in Ducktown



Beautification of Ducktown Arctic Ave.



Micro-Grants to Ducktown's small businesses like CROPS for hydroponic farming

With your help by assigning your tax credits to the Ducktown CDC, in 2024 we plan to:

1. **Improve the Housing Stock:** With grants to low-income families, rehabilitate the interiors of 8 homes; replace the facades of 6 homes; and demolish up to 3 deteriorated abandoned houses.

Housing improvements on Mississippi Ave.



2. **Support Small Businesses:** Provide micro-grants to 5 small businesses for their growth and sustainability; provide 4 free high-quality workshops with area business experts; replace facades for 4 businesses; create artistic murals on walls of 2 businesses.

New signage for Ducktown businesses.



3. **Beautify Ducktown:** Install 18 concrete planters on business sidewalks; erect 4 welcoming gateway signs to Ducktown; install informational signage at 10 historic and cultural sites; and hang 50 artistic Ducktown banners from light posts.

Planters on Mississippi and Arctic Aves.



4. **Bring the Community Together:** Host high visibility events to bring the community together to enhance neighborly ethos through an annual multicultural fair and 8 outdoor pop-up marketplaces.

Community Day



5. **Ensure Community Input:** Hire outreach staff to enhance communication and input into Ducktown CDC activities while increasing our organizational capacity.

Community coming together on Florida Ave.



We need and welcome your support of our 2024 plan and thank you for your past and future generosity in revitalizing Ducktown, enhancing the quality of life for its residents, and promoting small businesses.

Sincerely,



Michael Cagno
President, Ducktown CDC

Board of Directors, Ducktown CDC

Officers:

Michael Cagno, President
Stephanie Clineman, Vice President
Louis Marchesani, Treasurer

Liz Puro, Secretary

Members:

Mariella Negro
Wendy Bartlett
Frank Formica
Sonny Ireland
Rich Negro
Christine Knight

Community Partners



Atlantic County
Improvement Authority

Fulton Bank

Rutala & Associates



Name of Project: Midtown Atlantic City Revitalization Continues (Midtown in Motion)

Name of Organization: AtlantiCare Foundation

Going into its third year, revitalization continues to happen in Midtown, Atlantic City. Located in the heart of Atlantic City, from Michigan to Connecticut Avenues off Pacific Avenue, and tapering back to Virginia Avenue, as you go west, Midtown, Atlantic City is home to Atlantic City's key businesses and tourist attractions. Whether it be casinos, like Hard Rock Hotel & Casino, Resorts Casino Hotel, or Bally's; the eclectic and lively restaurants and businesses that make up the Orange Loop; the arts and cultural gems like Civil Rights Garden, Brighton Park and the newly refurbished Brown's Park; or the anchor institutions like AtlantiCare Regional Medical Center or Atlantic Cape Community College, Atlantic City's Midtown neighborhood is integral to its livelihood. And yet, unlike many other shore towns, Atlantic City and specifically its Midtown neighborhood has experience years of disinvestment and decline.

Funding Requested: \$ 941,000

Municipality: Atlantic City, New Jersey

Neighborhood: Midtown

Organization's Website: www.midtownacnj.org or www.atlanticare.org/midtown

Contact Name: Samantha Kiley

Email: skiley@atlanticare.org **Phone:** 609-441-8010

The AtlantiCare Foundation, with its community driven "Midtown in Motion" Revitalization Plan is equipped to change the trajectory of the neighborhood. With over 4500 residents, and its significant concentration of the City's business entities, AtlantiCare believes the economic opportunities and the cultural and historical elements are too rich and must not only be preserved, but warrant new investment. We cannot let this neighborhood defined by poverty, crime, and neglect. We must reinstate the vibrancy that used to exist within the neighborhoods many music and entertainment venues and retail establishments.



AtlantiCare is seeking funding in 2024 to continue several existing projects, and proposes a few new, based on community needs and interest. All are centered on the key tenants of investing in Midtown's people, businesses, housing, neighborhood beautification, restoring a rich arts and recreation culture, and ensuring the safety and wellbeing of the neighborhood. We are eager to restore and explore new possibilities that continue to provide momentum to Midtown Atlantic City's revitalization.



Neighborhood Beautification

Given Midtown’s rich arts and cultural history, much of which originates with the City’s historic African American neighborhood, it seems only right, that many of our efforts are focused around beautifying Midtown. From the installation of planters up and down Dr. Martin Luther King Boulevard for neighbors and guests to enjoy when entering the City off the White Horse Pike (Route 30) to the engagement of local arts to paint electrical boxes and the installation of a neighborhood mural reflecting the life story of a predominate Atlantic City native African American artist, our beautification

efforts have only begun. AtlantiCare will continue bring color and joy to a neglected neighborhood through expanded planter installations, street-side gardening projects, a sponsored mural, and unique wayfinding installation, we continue to ramp up our efforts to breathe life and beauty into a neighborhood that has long gone without.



Local Business Support

In 2023, AtlantiCare was able to launch its grant program for local Midtown businesses. Supported in part by its partners at the Atlantic County Improvement Authority and the Midtown Atlantic City Community Development Corporation, businesses in Midtown are able to access low barrier grants to support commercial façade repairs, minor infrastructure investments and enhanced security features. Grants made available to Midtown businesses range from \$3,000 to \$20,000 depending on funding type. We are thrilled in 2023, to have surpassed our previously allocated funding amounts with community interest, receiving over 30



applications from local businesses for grant support. With continued funding in 2024, we are eager to meet the demand coming from the local business community, which unlike many other businesses in our region, for a variety of reasons, often don’t benefit from the many incentives made available at the federal and state level.

Arts & Recreation Programming

Ask any resident in Midtown and they will talk to you about the rich arts and recreational culture that used to exist in Midtown Atlantic City. They will tell you about Midtown’s vibrant music scene with lively night clubs filled with Jazz and Blues artists from yesteryear. Maybe they enjoyed first hand or have listened to countless stories from their grandmother, but Midtown is yearning the return of its cultural footprint in Atlantic City. From individualize arts classes aim at youth or seniors, dancing and fitness classes, to festivals and concerts in the neighborhood three parks, our Midtown in Motion plan



include the return of free and rich arts programming in the community for all to enjoy. We will continue to build off key community activities that were held in 2023, like our annual decorate a flower pot contest, pumpkin painting and holiday caroling activities in Brown's park, and look to establish a few new traditions this year as well.

Housing Rehabilitation & Home Repair

While the need for quality housing is present in many communities throughout the country, never is it more present in Atlantic City, and especially in the Midtown neighborhood. This community suffers from severely low homeownership rates. Only 7.1% of the housing units in Midtown are owner occupied. In addition, aging properties also are a community concern, with 46% of the housing units built prior to 1960, and only 12.5% of new development happening since 1980. Investment and support is desperately need to address blighted properties, and also to add high quality housing to the housing stock.

AtlantiCare plans to address this via partnership with the Atlantic County Improvement Authority wherein it will provide grants of up to \$25,000 to current homeowners to complete necessary home repairs to prevent further decline in the existing housing stock. This incentive can be coupled with other ACIA offerings to provide even greater dollars to repair and refurbish existing homes. We were thrilled to have two participants go through this program in 2023, and are eager to extend this offering to more residents in the future.

In addition to providing incentives for current homeowners. AtlantiCare is interested and will be working to support the rehabilitation of unoccupied housing units. Either via partnership or via direct development, AtlantiCare will be working to make a difference in the housing space in our great neighborhood, while at the same time addressing properties which often are a nuisance to the neighborhood. We understand the importance of having a high quality and safe home, and are eager to do our part providing the investments necessary to transform our neighborhood with new housing options. In 2024, we anticipate investing in the transformation of two housing units, bringing them to market for occupancy. We also plan to lay the ground work for future development to occur in subsequent years by obtaining unoccupied, vacant properties prime for transformation.

Outreach & Education



As AtlantiCare works to develop and onboard programing and services benefiting the Midtown neighborhood, we want to ensure that our residents and businesses are knowledgeable, aware, and positioned to take full advantage of these offering. Part of our requested dollars will also be used to mobilize an outreach and educational team. Whether it be connections to community resources, job fairs or home buying classes, it is our intent that we well position and inform our friends and neighbors for the opportunities that are being created through the Neighborhood Revitalization Tax Program.

The above information is evidence that Midtown, Atlantic City is truly in Motion. Please consider joining our movement through your investment today!



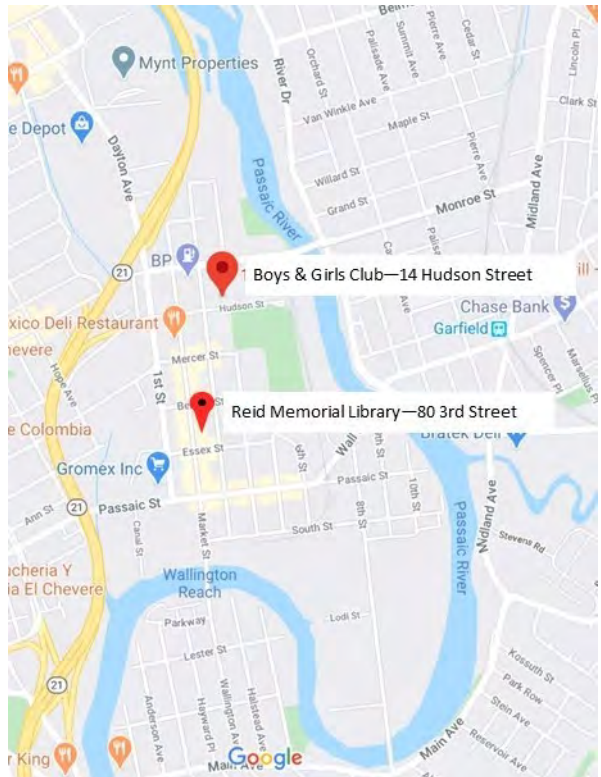
BOYS & GIRLS CLUB
OF PATERSON AND PASSAIC

Name of Project: Empowering Eastside
Name of Organization: Boys & Girls Club of Paterson and Passaic

Funding Requested: \$1,000,000
Municipality: Passaic, NJ
Neighborhood: Eastside
Organization's Website: www.bgcppnj.org
Contact Name: Wendy McGuire
Email: wmcguire@bgcppnj.org
Phone: 973-279-3055 x230

Community

The Boys & Girls Club of Paterson and Passaic (BGCPP) presents the following NRTC Plan for consideration of the Qualified Projects Pool for 2024. The Eastside neighborhood in the City of Passaic is comprised of much of First Ward and is bound by the Passaic River on the East and South and Route 21 on the West and North. With approximately 9,000 residents and 2,500 households, Eastside - commonly referred to as "Downtown" by long time community residents - is home to the Boys & Girls Clubhouse at 14-20 Hudson Street. The Club will serve as a hub for all NRTC activities and provides recreational, learning and gathering space for the Eastside Community. Demographically, the community is represented as follows: 51.5% White, 8.7% African American, 85.1% Hispanic or Latino, 0.7% Asian, 37% identify as a minority other than those already listed, and 1.3% are of two or more races. 40% of neighborhood residents are 18 or under, and 8.9% are 60 years of age or older. The neighborhood median annual family income is \$27,207.



Education

Educationally, 43.5% of neighborhood adults ages 25 and up have not completed high school or obtained a high school diploma equivalent. In that same age group, 48.3% do possess a high school diploma or the equivalent, and only 8.1% of that age group have obtained a Bachelor's degree or higher.

Housing

There are 2,818 housing units in the proposed neighborhood. Of these, only 2.8% are owner-occupied: 88.2% are renter-occupied units, and 9% are vacant. Of the 2,818 units, 63.9% were built prior to 1960. Home ownership is extremely rare and, given the median family income, out of reach for the majority of residents.





BOYS & GIRLS CLUB
OF PATERSON AND PASSAIC

Building Economic Mobility in Passaic

“Empower Eastside” is a comprehensive approach to providing Economic Mobility for the residents and business owners of Passaic’s Eastside community through affordable housing, supportive programming and business supports. The goals of this NRTC Plan are to create a vibrant local economy where local residents and businesses can succeed; create opportunities for all people to pursue self-improvement and enjoyment; create an accessible community where people feel safe, protected, and healthy; and amplify the Eastside Community’s voice. These goals as a whole represent a coordinated, sustained effort to create a stronger, safer, more stable neighborhood where residents, families and businesses thrive. “Empower Eastside” activities establish the correct components in the correct order to provide residents with access to the skills and opportunities they need to succeed economically and to create an environment where successful businesses serve the needs of residents.



Reid Memorial Library Branch

Partnerships Are Key

Empower Eastside can only be achieved through important partnerships within the community including:

- Passaic County Habitat for Humanity
- The City of Passaic
- Passaic Economic Development/UEZ
- Passaic Public Library
- Higher Education Partners for GED, ESL, Vocational Training



Eastside Choice and Voice

Empower Eastside is grounded in the voice of residents and business owners creating a united voice, an ability to advocate for community interests and a forum where neighborhood issues can be effectively communicated and addressed. Giving power to the community to create positive and lasting change is a true measure of economic mobility and fundamental growth for the Eastside Community. The NRTC 24 Plan encompasses the needs, strengths and future of the Eastside community and provides the resources to affect long-lasting change.

Name of Project: Our North Camden 2024!

Name of Organization: Camden Lutheran Housing, Inc.

Surrounded on three sides by water, North Camden is a community with potential and growing vibrancy. The total population is approximately 7,800, with over 90% of residents being African American or Hispanic. Approximately 80% of all North Camden households are low- to moderate income, with an average household income of about \$30,000. Half of all neighborhood families and 62% of neighborhood children live in poverty.

Since its founding in 1986, Camden Lutheran Housing Inc. (CLHI) has partnered with North Camden residents to address issues rooted in poverty and take action to improve the neighborhood. This has led to the development of over 100 units of affordable housing, the restoration of vacant buildings, the revitalization of local parks, the production of prominent and vibrant murals, the beautification of streets and lots, and the catalyzation of numerous resident-led community initiatives.

In 2021 and 2022, residents and stakeholders came together to develop a new, comprehensive neighborhood plan to provide a vision and a roadmap for future community development work in the neighborhood. This current NRTC project grant seeks to turn that vision into a reality.

The project's first three objectives focus on developing and preserving affordable housing in the neighborhood. This reflects the fact that 54% of renter households and 32% of homeowner households in North Camden are housing cost burdened, spending more than 30% of their income on housing.

Objective 1, "Affordable Homeownership Housing," seeks to construct eight units of new, homeownership housing as Phase II of a 16-unit, 100% affordable housing project. Each unit will be three bedrooms and will be affordable to households making between 32% and 37% of the Area Median Income – ensuring that the median North Camden household can afford these homes.

Objective 2, "Home Repairs," seeks to preserve existing homeownership for low-and-moderate income neighborhood families. Through this objective, CLHI will assist such homeowners in completing needed home repairs that address significant health and safety issues, or the fundamental habitability of the property. CLHI will complete repairs on at least 20 neighborhood homes.

Objective 3, "Maintenance of Affordable Housing," will preserve 65 units of restricted affordable housing by completing critical repairs at CLHI's Cooper Waterfront Homes (CWH). CWH is a 65-unit, 100% affordable rental housing building that is home to a diverse groups of neighbors including seniors, youth, working adults and individuals with disabilities.

Funding Requested: \$1,000,000

Municipality: Camden

Neighborhood: North Camden

Organization's Website: clhi.org

Contact Name: Brandi Johnson, Executive Director

Email: bjohnson@clhi.org Phone: (856) 342-8088

Community engagement has always been central to CLHI’s neighborhood revitalization work. **Objective 4** of this project, **“Community Initiatives and Events,”** builds upon and expands this community-driven work. This objective will engage and activate community residents at the grassroots level to improve the neighborhood through time-tested and innovative methods like clean-ups, celebrations and events, community gardening, and the “Change the Message” artistic marketing campaign.

At the heart of these efforts is CLHI’s highly successful Block Supporter Initiative, in which at least three community residents are hired into part-time roles through which they work maintaining vacant lots and community gardens, conducting resident outreach, and organizing community events.

Objective 5, “Decorative Board Ups,” enables CLHI to continue implementing its innovative and artistic approach to addressing vacant and abandoned structures. CLHI will install or repair decorative board ups at a minimum of 100 abandoned properties, beautifying the neighborhood while preventing crime and vandalism. CLHI will also curate and produce one new community mural.

Objective 6, “American Revolution Museum of Southern New Jersey,” seeks to preserve and restore one of the neighborhood’s and the county’s most important historic sites, the 290-year-old Benjamin Cooper House. In partnership with the Camden County Historical Society, this NRTC project will fund construction Phase I of the building’s restoration and ultimate transformation into a museum. This effort will restore this historic asset to active community use for the first time in nearly three decades.

On behalf of our North Camden residents and our collaborative partners – Camden County Historical Society and Camden Community Partnership – we thank you for your consideration of our NRTC project and assure you that your tax-credit investment will have a tremendous impact in North Camden.





Name of Project: Unity Square Neighborhood 2024

Name of Organization: Catholic Charities, Diocese of Metuchen

For over 17 years, Catholic Charities, Diocese of Metuchen, has been able to successfully implement the stated objectives of its Neighborhood Plan in the Unity Square Neighborhood of New Brunswick, New Jersey. With its key partner, Metuchen Community Services (MCS), this needs-based revitalization project continues to build upon previous achievements, empowers residents to organize and advocate for themselves, addresses crucial

housing and health needs, and improves the quality of life for families in this neighborhood. The first decade resulted in the construction or rehabilitation of over 15 properties, including the renovation and opening of the Community Center; housing counseling for over 2000 residents and a vast array of social and educational programs for young families.

Our second 10-year Neighborhood Plan continues to respond to the immediate and long term needs that continue to affect this already distressed community in the areas of rental and housing conditions, limited employment opportunities and significant food, health, and psychosocial insecurity. A major initiative of this Plan is the Choice Food Resource Center, that provides a client choice food distribution and resources to over 1000 households each month.

HOUSING AND ECONOMIC DEVELOPMENT

Objective One: Rehabilitation of Distressed Housing

Through our partnership Coming Home of Middlesex County and Metuchen Community Services (MCS), this objective's goal is to rehabilitate distressed and/or abandoned properties in the Unity Square neighborhood. The properties will be targeted and developed so as to be affordable to neighborhood residents. Rehabilitation, rental, and/or sale of the properties will be carried out and completed as part of this grant.



Objective Two: Housing Resource Center (HRC)

At the heart of the Housing Resource Center's work is education, assistance, and advocacy for neighborhood residents regarding issues related to tenants' rights and responsibilities. It also acts as a referral source for tenants who are more likely to be vulnerable to restrictive or complicated leases, substandard housing conditions, and abuse of city rental ordinances and policies.

The HRC will continue to increase its impact through informed counseling and increased communication with city offices regarding housing rental policy, lease mediation and health/safety concerns. Recently, a joint partnership was developed with the City of New Brunswick and Coming Home of Middlesex to host an on-site 211 navigator at Unity Square to provide direct information on services to help homeless or at-risk individuals.

Objective Three: Job Skill Training and Certification

Funding Requested: \$748,973

Municipality: New Brunswick

Neighborhood: Unity Square

Organization's Website: <http://www.ccdom.org>

Contact Name: Julio Coto, Executive Director

Email: jcoto@ccdom.org Phone: 732-324-8200

Economic development in the neighborhood is difficult and highly dependent on the availability of proper occupational training. Local organizations such as Elijah's Promise have long supported the local workforce and uplifting of the community through culinary training and the provision of healthy food to unemployed and homeless residents. At Elijah's Promise Culinary Institute, eligible participants for the SERV Safe certificate will be able to obtain certification in food handling, culinary school certification, or on-site apprenticeships in culinary skills, enabling them to support activity in the kitchen due to the increase in food insecurity in the neighborhood while providing rapid employment to low-income earners.

Brunswick Boxing Stars LLC worked with Unity Square in 2023 to provide youth mentoring and life skill education to residents between the ages of 11 and 17 and their families. This relationship will continue offering scholarships for Unity Square residents to access physical fitness and coaching training as well as the continuation of the Pillars of Success program, which includes life skill topics such as hygiene and diet, career goals and study habits.

Objective Four: Assistance to New Drivers

In December 2019, Governor Murphy signed a new law (A4743/S3229) to expand access to standard driver's licenses to more residents in New Jersey. This initiative, widely utilized by dozens of residents, will continue to provide assistance with tutoring for the written driver's test, behind the wheel training, and application for a driving permit/license.

SOCIAL SUPPORT SERVICES

Objective Five: Choice Food and Resource Center

Recent statistics indicate that one in eight residents in Middlesex County and one in three students at Rutgers University experience food insecurity. Since the COVID-19 pandemic, New Jersey's projected increase in food insecurity is 56% from the pre-pandemic level of 774,000 food-insecure people. In the 2023 state budget, Governor Murphy dedicated \$85 million focused around the increased need of food security.



The Mayor of New Brunswick and the FNBN had requested that Unity Square serve as a Choice Food and Resource Center (CFRC). This opportunity to incorporate client choice food distribution and encourage residents to avail themselves of the social services and programs, seek resources and voice concerns in addition to increasing social cohesiveness, is a key objective of the Plan. New and expanded programs would build upon the expressed needs of resident visitors and available resources. Local businesses would also experience increased visibility, thereby encouraging greater willingness to participate in Center initiatives.

Currently over 1200 households receive food weekly and related services at the Center.

Objective Six: Community Programs, Activities and Organizing

Immigration Services (CCDOM): Unity Square is accredited by the Department of Justice, Office of Legal Access Programs to provide immigration services. Provision of legal services will be located and offered to members of the Unity Square community through the Catholic Charities Immigration Services Program. The attainment of immigration benefits will contribute to greater family stability and security in the community and will potentially benefit families who are pursuing increased economic



opportunity. Weekly appointments and workshops will be extended and expanded as immigration law and policies evolve on the local and federal level.

Social/Mental Health Programs: Through Unity Square’s collaboration with Holy Family Parish, a co-founder of Unity Square and long-time partner in the first Neighborhood Plan, social support programs and seminars that focus on Women’s empowerment and psychosocial health for both adults and children have been regularly provided. Staff of Holy Family Parish will continue to provide referrals for related services at Unity Square and the Center will serve as a physical site for the mobile van health screenings offered by Saint Peter’s University Hospital to residents.

Community Gardens: Individual plots have been available to residents at the Landers Garden and at Feaster Park for over 15 years; both sites are located in the Unity Square Neighborhood. 16 new plots have recently been rebuilt at Feaster Park (at the corner of Hale and Throop Streets) and 16 plots have been refurbished at Landers (220 Suydam Street). These gardens will continue to support healthy eating options and agriculture education for individuals who maintain the plots with Unity Square staff.

Unity Square Community Center has become a welcoming gathering place for celebration, education and recreation for residents, especially young families. A variety of seasonal and cultural events have been offered throughout the years. Programming options each year have included health awareness, education and safety programs offered in cooperation with county and local non-profits, the hospitals, and organizations.



ADMINISTRATION

Objective Seven: Personnel

This final objective ensures Catholic Charities will continue to maintain the internal staff required to develop, lead and implement all activities and to advance the Neighborhood Plan outcomes. Catholic Charities’ Unity Square team operates in a dynamic, bilingual environment, collaborates closely with community residents and partners, manages the facility needs of the Community Center, and ensures that all NRTC objectives and financial milestones are met. The Unity Square community, the City of New Brunswick, Catholic Charities, and its committed partners are invested in and eager for the continued success of the center as the objectives and outcomes of the NRTC Neighborhood Plan continue to affect on-going positive change in its target area.

Name of Project: Upper Clinton Hill 2024

Name of Organization: Clinton Hill Community Action

Founded in 2019, Clinton Hill Community Action (CHCA) works with residents and stakeholders to revitalize the Upper Clinton Hill neighborhood of Newark, NJ and improve the quality of life of our residents. We take our cues from residents in setting priorities, understanding the issues, and working together toward solutions. As such, in 2020 and 2021 CHCA took part in a resident-led neighborhood planning process that produced a clear strategic vision for the neighborhood's future.

This NRTC project – our organization's second – implements this resident-led vision. It has five key components:

1. Affordable Housing – CHCA will co-develop a 40-unit, 100% affordable rental building
2. Increase Homeownership – CHCA will provide pre-homeownership counseling and down payment assistance to three aspirant homeowners to purchase homes in the neighborhood
3. Healthy Homes – CHCA will take action to reduce the impact of home-based health hazards, and ensure that every neighborhood resident – from the young to the old – has a safe and healthy place to call home
4. Creative Placemaking – CHCA will engage the community with arts programs and harness the power of the arts to develop a positive community brand and identity
5. Nourish to Flourish – CHCA will ensure that all of our residents get access to fresh, healthy food through farmer's markets, community gardens, urban agriculture, and our food co-op program

Objective 1: Affordable Housing: CHCA will partner with local developer Option 1 Group to co-develop a mixed-use building with 40 affordable rental units on a currently vacant site on Clinton Avenue in the heart of our neighborhood. Four of these rental housing units will be affordable to very-low-income households making 30% of AMI, and the rest will have an affordability range of between 60% to 80% of AMI. The building will also include 3,300 square feet of commercial/community spaces. It is likely that one of these spaces will be leased to CHCA or another local non-profit providing programming in the neighborhood.

Funding Requested: \$872,500

Municipality: Newark

Neighborhood: Upper Clinton Hill

Organization's Website: clintonhillaction.org

Contact Name: Khaatim Sherrer El, Executive Dir.

Email: khaatim@clintonhillaction.org

Phone: 201-228-0757

Affordable housing is an acute need in Upper Clinton Hill. This Objective addresses that need, and serves to advance the “Equitable Investments in Newark Communities” initiative of Newark Mayor Ras Baraka. It also directly implements the very first strategy of the Upper Clinton Hill Neighborhood Plan: “Develop and Renovate Quality, Affordable Housing.”

Objective 2: Increase Homeownership implements the Neighborhood Plan’s second strategy. Under this Objective, CHCA will work with aspirant homeowners from the community through our housing counseling program. We will award down payment assistance grants to three low-to-moderate-income households from the neighborhood to purchase a home in Upper Clinton Hill as their primary residence. These down payment assistance grants will be structured as forgivable loans that phase out over time as the recipients reside in their homes. This initiative will help make homeownership more affordable for our residents.

Objective 3: Healthy Homes will enable our work to ensure that every resident has a safe and healthy place to live. This means reducing home-based health hazards that contribute to lead exposure and asthma triggers – especially for young children. We will achieve this through community education, direct action interventions, and remediation. We will conduct healthy homes educational workshops throughout the neighborhood in partnership with local schools or childcare centers. We will follow up with workshop participants to complete home assessments and mitigate any home health hazards through use of HEPA air filters, special vacuum cleaners, pillow and mattress covers, and other interventions. When appropriate, we will even carry out home repairs to remediate home health hazards. This Objective implements another priority defined by our residents through the Neighborhood Plan: “Healthy, Quality Housing.”

Objective 4: Creative Placemaking looks to harness the arts as a vehicle for community development. We will partner with NJPAC and local artists to grow our ArtsXChange program, which will organize and produce community-focused arts performances, showcases, or programs throughout the neighborhood. Earlier this year we piloted our ArtsXChange program with great success, and are looking forward to expanding it.

Additionally, CHCA and partners will engage in a creative placemaking planning process that will lead to a rebranding of the community as an arts destination – attracting visitors and supporting the local arts economy. The process will also lead to changes to the neighborhood streetscape and physical space with banners, signage, murals, green spaces, and other public art.

This effort implements two more resident-defined strategies from the neighborhood plan: “Celebrate the Arts & Catalyze Resident Creativity,” and “Strengthen the Identity of Upper Clinton Hill.”

Objective 5: Nourish to Flourish will advance food justice by expanding our residents’ access to fresh healthy food. We will do this by running the Clinton Hill Farmer’s Market, supporting local community gardens, and providing fresh healthy produce to residents through our Community Supported Agriculture (CSA) program and food co-op. Through these efforts, we hope to serve 1,000 residents.

*Clinton Hill Community Action
Newark, Upper Clinton Hill*

NRTC QPP 2024

We'll be working in partnership with the Greater Newark Conservancy, a Newark non-profit that works for equitable access to nutritious food. The Conservancy runs a 3-acre farm right in the heart of the Upper Clinton Hill neighborhood. The farm consists of 100 production rows and 130 fruit trees in the orchard, a large strawberry patch, a trellis garden, and 260 raised garden beds. The food grown on the farm will be provided to our residents through our food programs.

Our Nourish to Flourish initiative helps us respond to our residents' call in the Neighborhood Plan to "Become the Healthiest Neighborhood in Newark."

We hope that you will consider investing in our NRTC project so that we can continue turning the voices and the vision of our residents into reality.



Name of Project: Economic Development through the Arts for Historic Midtown

Name of Organization: Elizabeth Development Company

Project Description here, with images; max. 3 pages:

Elizabeth Development Company (EDC) seeks \$985,000.00 in NRTC funds to support our project, “Economic Development through the Arts for Historic Midtown.” EDC is committed to leveraging the power of the arts to drive economic growth, enhance community well-being, and promote cultural diversity. We have teamed up with an existing NRTC partner, the Institute of Music for Children (IMC) located at 780 Salem Avenue in the newly expanded Historic Midtown neighborhood. The IMC acquired its three-acre campus in August of 2021 from the Third Westminster Presbyterian Church which closed its doors and donated the property to IMC. The facilities currently contain seven classrooms, two small practice rooms, one small multipurpose room, one large multipurpose room, a commercial kitchen, and a traditional chapel.

Funding Requested: \$ 985,000.00

Municipality: Elizabeth

Neighborhood: Midtown

Organization’s Website: www.edcnj.org

Contact Name: Edgar Lopez

Email: elopez@edcnj.org Phone: 908-289-0262

IMC currently serves nearly 600 students through its Afterschool and Summer Institutes and has a focus on assisting low-moderate income families. It achieves this through existing partnerships with the City of Elizabeth’s CDBG program, past NRTC awards, and private funding. The current space is in desperate need of improvement and expansion as demand for services has increased in the past 5 years. Current facilities are not ADA-compliant, have no temperature-controlled storage for instruments, and do not have enough space for current needs. Most of the children that attend IMC are from the City of Elizabeth.

IMC is seeking funds for the first of three phases of a \$50 million dollar development of an arts-cultural campus. This first phase, Phase A, has a budget of \$15 million dollars. This will include a partial renovation of the “Manse” which houses offices and classrooms, the church building which will be transformed into classrooms and performance space, and the addition of 12,000 square feet of new space that will allow service demand to be met. The new space will provide dedicated space for a variety of art forms, including two piano labs, choral and band rooms, eight practice rooms, art, acting, and dance studios, an expanded computer lab, and a writing room. A professional recording studio for individuals and group collaborations and space for workforce development will also be included. Also, to provide enhanced services to the community flexible performance and meeting space will be included. In its partnership with EDC programming, an expanded teaching kitchen for workforce development will also be included.

This project aligns with the goals set out in our new neighborhood plan including, to “Enhance Art and Cultural Resources,” “Develop educational partnerships in the neighborhood,” and promote the overall economic development of the area through workforce development programs in the hospitality and culinary industry.



The arts have the potential to spur economic growth through the capital investment of \$15 million dollars in the construction of the first phase of this three-phase project. This first phase will not only create temporary construction jobs but will lead to the creation of 250 teaching positions for artists over the next 5 years and serve an additional 3,000 students over that same period. Working with EDC the IMC will facilitate workforce development programs for construction during the construction of the project, the provision of services for children from the neighborhood who are of low-moderate incomes, and access to a state-of-the-art commercial kitchen which EDC can use for its Hospitality programs which have been limited by lack of access to a commercial kitchen.



This project has received support from the City of Elizabeth in a Community Development Block Grant (CDBG) award of \$450,000 for FY 2023 and the State of New Jersey with a budget allocation of \$5 million for FY 2023-2024. In years past EDC has leveraged NRTC funding for the creation of low-income housing, the expansion of the Trinitas Regional Medical Center Emergency Room, the construction of a new headquarters for the YWCA in the heart of Midtown, and neighborhood beautification, just to name a few projects. Support for the arts and appreciation for its direct impact on economic development has increased over the past few years, receiving strong support from local elected leaders such as City of Elizabeth Mayor Christian J. Bollwage, Senator Joseph Cryan, and with a heavy heart, the late Lt. Governor Sheila Oliver. We believe the impact his project will have on the Midtown Neighborhood, The City of Elizabeth, and the greater region will make it an amazing investment for the Neighborhood Revitalization Tax Credit Program.



Name of Project: I LOVE GREENVILLE COLLECTIVE IMPACT

Name of Organization: GARDEN STATE COMMUNITY DEVELOPMENT CORPORATION

The mission of Garden State Community Development Corporation is to create healthy neighborhoods through community development initiatives which prioritizes the needs & cultivates the resources of all stakeholders. Since 2013, GSCDC has worked alongside members of the I Love Greenville Community Partnership (ILGCP) - including area residents, nonprofits, local businesses, faith-based institutions & government agencies – to execute the social, housing & economic resilience goals & initiatives outlined in its NRTC Plan. This year’s ILGCP programs & activities further the recently updated community goals/vision & demonstrate the power of collective impact. A result of intensive cooperative work among I Love Greenville’s non-profit partners, this year’s projects move temporarily away from direct housing construction to focus on critical economic development needs that significantly increased during the pandemic and stubbornly persist:

Funding Requested: \$ 1,000,000.00

Municipality: JERSEY CITY

Neighborhood: I LOVE GREENVILLE

Organization’s Website:

Gardenstatecdc.org/ilovegreenvillenj.org

Contact Name: Gillian Sarjeant-Allen

Email: gsarjeantallen@gardendstatecdc.org

1) Entrepreneurship Training/Technical Support & Greenville Grows Action Plan

Provide high-quality business education, technical support, and access to capital services, with the goal of helping aspiring and early-stage entrepreneurs to start and strengthen a business. Co-design a tailored suite of one-on-one technical assistance, coaching, and business support services for Greenville entrepreneurs around issues of business growth and resilience, including e-commerce, bookkeeping, accessing financial capital, grants management, and how to navigate the changing landscape of business in a turbulent economy.

2) Youth Civic Engagement & HBCU Tours

Increase youth participation in civic engagement activities which will build community, address social injustices, promote social cohesion, and create a lasting impact on their lives. Through the Youth Blocks & Garden Program, 40 youth (18-21yo) will develop leadership, community advocacy, and marketing/promotional skills by supporting block association engagement projects, urban garden/environmental education events, and attending various workshops to cultivate essential skills. Eighty students will participate in the annual opportunity that Historically Black Colleges & Universities (HBCUs) offer to experience college life, explore the campus, and enjoy lunch with HBCU students & faculty while envisioning a successful future that includes a college education.

3) Workforce Development for Adults - Digital Education & IT Skills

Provide essential digital skills & Information Technology foundational training for 65 adults to increase their employment options post-COVID. Investment in training equips this key demographic to adapt to the evolving job market and enables them to navigate the modern workplace but also opens up higher-wage employment opportunities in various industries. During a series of 6- & 12-week workshops, participants will receive instruction to confidently engage in remote work, online communication, and digital collaboration, which have become integral parts of the post-pandemic work environment. By bridging the digital divide, we are fostering inclusivity and enabling seniors to contribute their wealth of experience and knowledge to the workforce, ultimately enhancing their financial independence and



overall well-being.

4) Internships & College Prep for High School Students

The Teen Life Internship Program will provide college preparatory support, formal job training & internships/employment for 9 high school students. Interns will receive high-quality training to teach after-school program children in academic & musical coursework. The work experience that teens gain while impacting the next generation will help both groups emerge as leaders, confident in their abilities and prepared for college and future employment. Throughout their internship, teens participate in college readiness courses, SAT and ACT prep courses, college site visits, life skills development classes, and more.

5) Creative Placemaking in Greenville

A creative placemaking project to preserve the rich history and cultural heritage of the predominantly African-American and immigrant neighborhood, while fostering economic prosperity through art & community engagement. The commissioning of local artists and community partners to execute public art installations, cultural festivals, and beautification initiatives, will increase foot traffic and ultimately yield significant economic opportunities throughout this neighborhood. Prominence, prosperity and pride will grow in Greenville and create a vibrant and attractive environment that draws attention and investment.

6) Construction Trades Pre-Apprenticeship Program

The Impact Initiators Program, which will engage 15 youth in two 15-week pre-apprenticeship construction trades programs (one in Spring and one in the Fall), is for youth ages 18-26 who are interested in starting a career in the construction industry. Program participants gain exposure to construction trades such as carpentry, electrical, plumbing, HVAC, safety, tools, materials, techniques, and methods while receiving mentorship for soft skills, resume writing, interview preparation and financial literacy. The chief goal is career initiatives with a focus on well-being to disrupt the cycle of crime and poverty among our youth and young adults, creating jobs, and sustaining a sub-economy of successful and healthy ways to create an income.

7) Home Repairs for Seniors – Safe Homes for Our Elders (MICRO BUSINESS)

The Safe Homes for Our Elders program (SHOE) will provide needed repairs for 60 Senior homeowners to help seniors age in place by improving safety, accessibility, and comfort maintaining the property value. These upgrades will be completed by a local award-winning microbusiness, with 20 years of residential construction experience, exhaustive knowledge of municipal building codes/processes, and a deep connection to the Greenville community. Examples of repairs include but are not limited to bathroom modifications, kitchen adaptations, installation of accessibility ramps/handles, lighting & floor improvements.

8) Mental Health Awareness & Support

The Mental Health Matters project will provide evidence-based community workshops, seminars, community training, and non-clinical mental health education and awareness support groups to Greenville residents. This multi-disciplined approach addresses the unique challenges experienced by community members and normalizes mental health care as an essential need. Through this program, 100 residents in Greenville will learn strategies to manage the stresses of everyday life.



Name of Project

Southeast Gateway Revitalization Plan 2024

Name of Organization

**Gateway Community Action Partnership****Gateway Community Action Partnership requests NRTC 2024 funding for 2 activities:****1. ENGINEERING & DESIGN**

Complete all pre-construction engineering, design, and permitting required to make 3 locations totaling 15 buildable lots ready for construction including DEP approvals and 2 subdivisions.

Funding Requested:	\$1,000,000
Municipality:	Bridgeton, NJ
Neighborhood:	Southeast Gateway
Organization's Website:	www.GatewayCAP.org
Contact Name:	Tracey Harris
Email:	THarris@GatewayCAP.org
Phone:	(856) 497-6610

Thanks to our NRTC 2023 award funding engineering and design, we have 5 lots going to construction in 2024!

2. HOUSING COUNSELING

Use NRTC 2024 funding as a bridge to:

- Write a plan to obtain certifications pivotal to accessing key funding sources. Our long-term plan includes 2 targeted, principal grantors to sustain the program.
- Continue to provide foreclosure prevention services to residents in default on their mortgages. There has been an overwhelming demand for this service.
- Add pre-purchase counseling to help assure our residents are mortgage-ready when our new construction is complete.

Within Bridgeton, NJ as a whole and the Southeast Gateway neighborhood, new construction of residential homes dwindled in the 1960's leading to our current, significant deficit in safe, healthy homes for our residents. This gap in new construction starts parallels the economic stagnation that has led to Bridgeton resident's per capita income being the 2nd lowest among New Jersey's 568 municipalities (US Census).



120-122 South Ave, Bridgeton, NJ, Picture taken by Tracey Harris

Gateway Community Action Partnership Bridgeton, NJ – Southeast Gateway Neighborhood

In 1992, Gateway CAP started constructing new, affordable housing for rental and ownership. Since then, we built 491 units of affordable housing. 47 were sold to households with income less than 80% of the area median income (AMI). 444 are affordable rental units.

Constructing homes on the 15 lots we are developing will mark a milestone;
Our 500th unit of affordable housing developed!

This new construction is transforming the Southeast Gateway neighborhood's look of blight and stagnation into a welcoming landscape filled with all demographics. They also enjoy new parks and recently constructed community centers.



Gateway CAP SEG neighborhood development, Bridgeton, NJ. Pictures taken by Tracey Harris

The transformation has begun but is not yet complete. Currently, the city, state, and nation are facing growing deficits in all housing causing prices to escalate, making the American dream of homeownership unattainable for an escalating number of our residents. According to 2018 Census reporting, 54.3% of Bridgeton's households are housing cost burdened.

Gateway CAP feels that building more healthy, affordable homes to sell to households with income below 80% of the AMI is one of the best ways to decrease our affordable housing deficit, increase our ratio of homeowners to renters, and increase wealth for generations to come. Ultimately, one of our long-term goals is to spur enough economic activity to jumpstart Bridgeton's still stagnant new construction market.



Donovan Architects Rendering, Driveway Perspective

Gateway Community Action Partnership Bridgeton, NJ – Southeast Gateway Neighborhood

NRTC 2024 funding will allow Gateway CAP to continue developing these sites:



0 Wiley Street, Bridgeton, NJ Block 158, Lot 7

- One wooded, vacant lot
- 1.935 acres
- Subdivision required
- Developed concept for 6 buildable lots
- Faces woods on mainly unbuildable land
- R1 low-density residential zone
- Not within a historic zone
- Not within a flood zone



23-25 Grove St., Bridgeton, NJ, Block 131, Lot 5
33-35 Grove St., Bridgeton, NJ Block 131, Lot 7

- Two vacant lots
- 38 x 90, and 43x101
- Previously held residential homes
- WF waterfront zone
- Not within a historic zone
- Within a flood zone
 - Requires DEP approvals
 - Must design to FEMA standards



0 Pine St Extension, Bridgeton, NJ, Block 191, Lot 6
523 South Avenue, Bridgeton, NJ, Block 191, Lot 7
0 South Avenue, Bridgeton, NJ, Block 191, Lot 12
0 Spruce Street, Bridgeton, NJ, Block 191, Lot 26

- Four vacant, mostly wooded lots
- Totals 3.1769 acres
- Major subdivision required
- Developed concept for 7 buildable lots
- R1 low density residential zone
- Not within a historic zone
- Not within a flood zone



N Spruce St Fence Mural, Bridgeton, NJ. Picture taken by Tracey Harris

Name of Project: River to Rail Neighborhood Connectivity and Microenterprise Web Support

Name of Organization: Greater Bergen Community Action, Inc.

Greater Bergen Community Action, Inc. (GBCA) is a 501(c)(3), not-for-profit Community Action Agency, established in 1967 and is Bergen County's federally designated anti-poverty agency.

GBCA has been designated master developer of the Passaic Street Corridor rehabilitation area (branded the River to Rail Neighborhood District) due to the organization's track record and expertise in building viable partnerships that add value to communities and sustainability to residents throughout northern New

Jersey. Over the course of the past 15 years, GBCA has invested millions of dollars in Garfield, building numerous community health and education facilities and bringing dozens of jobs to the City.

In 2019, the City of Garfield, in partnership with GBCA, was awarded one of 20

Funding Requested: \$1,000,000

Municipality: Garfield

Neighborhood: River to Rail

Organization's Website: www.greaterbergen.org

Contact Name: Mike Lamendola

Email: mike.lamendola@greaterbergen.org

Phone: 201-968-0200, ext. 7039



An overhead shot of the River to Rail Neighborhood District tells the story of how the First Ward of Garfield got its distinct name. The business district is bound by the Passaic River and the Garfield Train Station.

Neighborhood Preservation Program (NPP) grants statewide, a five-year grant program to implement immediate tangible and visible improvements throughout the First Ward's "River to Rail" neighborhood. GBCA is handling the administration of the grant, and since awarded, numerous improvements have been implemented in the neighborhood to improve aesthetics, increase property values, drive economic prosperity, and introduce more arts and culture: for example, a 105-foot Garfield centric mural at the Garfield Train Station, façade grants to small businesses that enable them to improve their storefront at little or no cost, nearly 100 sidewalk and hanging self-watering planters with twice a year seasonal plantings, River to Rail branded light pole banners throughout the district, and so much more.

GBCA is proud to be part of the Neighborhood Revitalization Tax Credit (NRTC) Program, which is leveraging the work laid by the NPP program with more robust and impactful funding streams.

Initiative 1: Free River to Rail Neighborhood District Community Wi-Fi

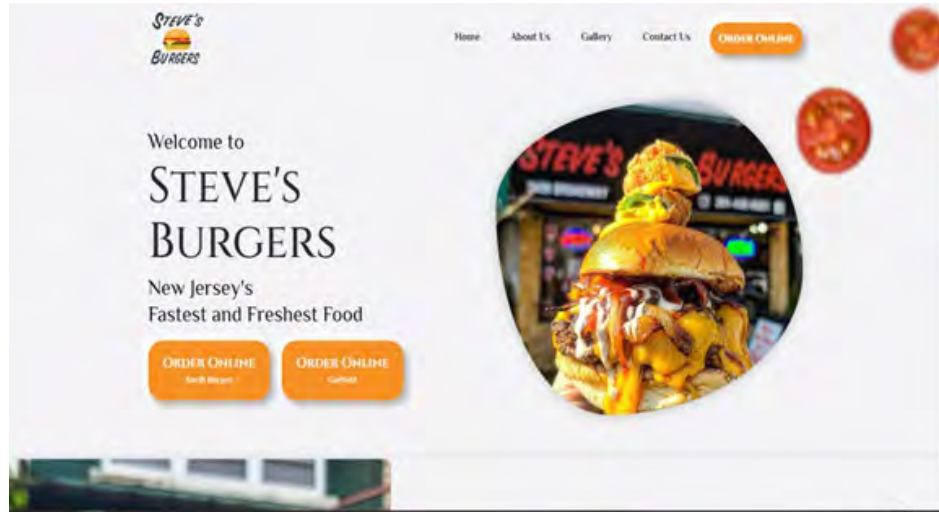
GBCA will work with a local IT consultancy and Internet provider to install a River to Rail mesh Wi-Fi system. The system will utilize two of the tallest buildings in the district and light poles along Passaic Street to host antenna equipment for clear lines of site that will enable coverage throughout the business district. The system will patch into the existing firewalls used by the City of Garfield to enhance security and protections for regulated use.

Communication antennas will be placed in strategic line of site locations from just beyond the NJ Transit train trestle to the border of the City of Passaic along Passaic Street, providing full coverage for the entirety of the River to Rail business district. Two buildings, 99 Passaic Street and 170 River Drive, will be the targeted hosts for the antenna equipment with light poles along the strip hosting additional infrastructure.

This initiative will provide benefits on many fronts in the neighborhood by creating access to free, reliable Internet service that will not only enhance the quality of life and economic prosperity of small businesses and residents, but also bolster the City of Garfield's appeal as a forward-thinking and connected community. Microenterprise and small business entities along Passaic Street will now be able to offer patrons free internet and tap into unique home screen promotions and advertising to help grow their customer base. Residents, many of whom are low-to-middle income residents in the First Ward of Garfield, will no longer need to rely on costly home Internet bills, and for some, this will mean home access to the Internet for the very first time. And with the emergence of new public spaces in the River to Rail Neighborhood District, such as the upcoming Riverfront Park, a new visitor base will be able to connect, work, shop, socialize, and learn digitally while enjoying the existing and new outdoor spaces the neighborhood has to offer.

Initiative 2: Microenterprise Web/App development and optimization grant program

GBCA, through web development consultancy, will screen microbusiness enterprises within the River to Rail Neighborhood District for their existing presence and performance of websites and apps. This program will help support, financially and through professional technical assistance, optimizing existing sites and apps, or create new ones so businesses can expand services and economically prosper.



Steve's Burgers on Passaic Street is one of the few microenterprise small businesses that have a web presence in the River to Rail District. Financial and technical support to help more businesses get on the web will drive more consumers to buy local and help catalyze economic development district-wide.

GBCA will develop a competitive grant program in which all River to Rail District microenterprise businesses will be able to apply for web development, web optimization, and app development services. GBCA will create and advertise the grant program to all businesses and awards will be made to eligible applicants at funding levels based on need of technical support. This will give them a competitive web presence that can be sustained and easily optimized moving forward.

It is anticipated that 12-14 businesses will be funded through the grant program. Assessments will be made pre-service and post-service to determine how web and app development/optimization has aided each microenterprise economically.

Name of Project: Heart of Orange Economic Empowerment & Wealth Creation

Name of Organization: Housing and Neighborhood Development Services, Inc (HANDS)

Since 1986, Housing and Neighborhood Development Services, Inc – better known as HANDS – has left its “handprint” on the diverse, historically significant yet disinvested, under-resourced neighborhood known as the “Heart of Orange.”

The Heart of Orange Neighborhood anchors the City of Orange, encompassing both the central business district along Main Street and significant residential areas to the north and south of Main Street.

The 10,377 residents of the Heart of Orange represent diverse cultures and backgrounds.

In particular, the neighborhood is home to vibrant Haitian and Central American communities, reflected in many neighborhood shops and restaurants.

However, the Heart of Orange's residents and small business owners face significant economic hardship. The median household income for Heart of Orange residents is just \$30,000 compared to \$82,545 in the State of New Jersey as a whole.

HANDS believes that we must attack the key driver of many community problems: the huge and growing wealth disparity between neighborhoods like the Heart of Orange and residents of more affluent towns.

To narrow this gap, we have launched three economic empowerment programs to increase the capacity of individuals and families to accumulate wealth and plan their financial futures. **We are seeking funding for these programs, which include:**

- **Housing Repair and Rehabilitation:** HANDS will administer a home repair program that will enable 15 low-income owner-occupants in the neighborhood to complete repairs addressing health, safety, habitability, and quality of life.
- **Small Business Development & Coaching:** HANDS will support 20 neighborhood small business owners and microentrepreneurs with tailored business coaching and supplementary grants. Program participants will be matched with an experienced business coach who will provide training, mentorship, referrals, technical assistance, and other resources. They will also receive a \$5,000 grant to purchase equipment or services that improve their businesses.
- **Financial Capabilities Program:** HANDS is helping families take ownership of their financial futures by offering financial capabilities workshops that teach fundamental financial skills such as saving, budgeting, and investing for the future. Following the series of workshops, we

Funding Requested: \$375,000

Municipality: City of Orange Township

Neighborhood: Heart of Orange

Organization's Website: www.handsinc.org

Contact Name: Lisa Boyd

Email: Lisa@handsinc.org *Phone:* (973) 678-3110 x23

connect motivated participants with one-on-one coaching to implement action plans to meet their personal financial goals.

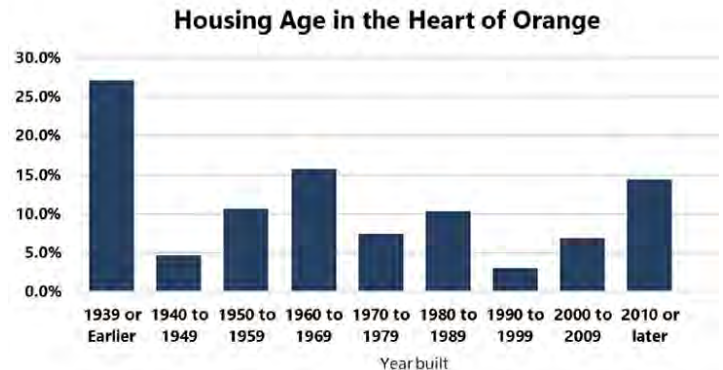
These initiatives provide critical wealth-building resources to hard-working families and those interested in starting, sustaining, or growing a small business in an underserved, under-resourced neighborhood.

Housing Repair & Rehabilitation

Studies show that in the U.S., the value of Black-owned homes in minority neighborhoods is significantly less than that in majority-white neighborhoods, a crucial factor in the huge gap in wealth between Black and white families.

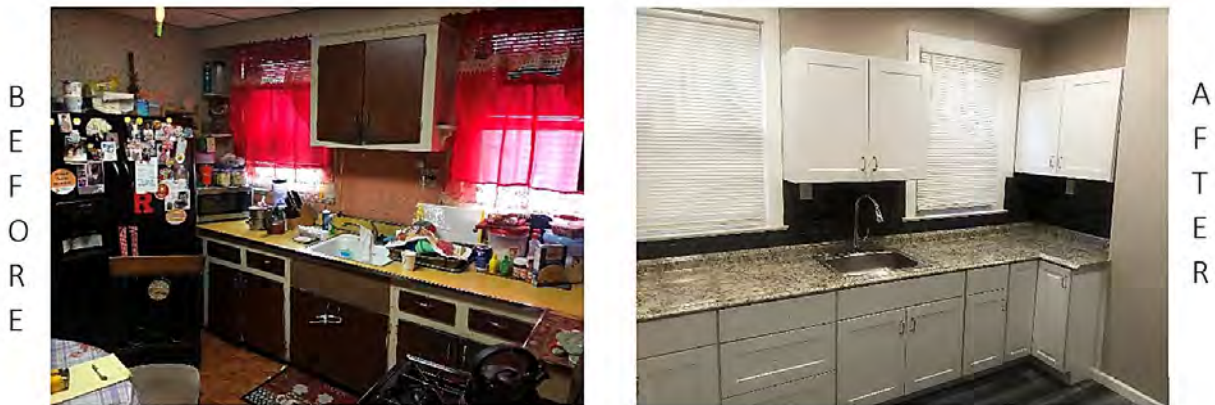
In Orange, as elsewhere, many families that occupy their homes lack the financial resources to improve their aging properties' health, safety, appearance, and value. **The Heart of Orange, with most (58%) properties built before 1970 and over a quarter built before 1939, faces an especially high need for services addressing aging homes.**

In response to this situation, in 2021, HANDS launched its first-ever Home Improvement Program. The pilot provided \$10,000 grants to enable 15 owner-occupants in the Heart of Orange to hire local women- and minority-owned contractors to do such things as upgrade building systems, increase energy efficiency, install safety features, and improve appearances.



The hope is that these improvements will improve the market value, safety, and habitability of residents' greatest assets while helping local businesses generate revenue. See below for examples of successfully completed projects.

89 Central Avenue, Orange



The best part of my experience was seeing my Mom's face when she saw the new kitchen. She's been wanting a new kitchen for almost 10 years now.

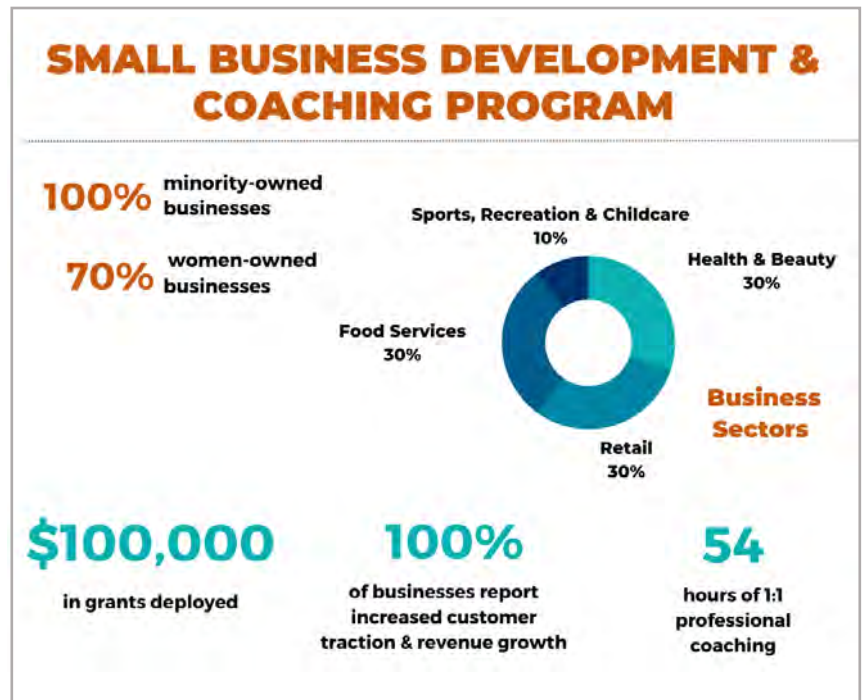
– 2021-22 Home Improvement Program Participant

Small Business Development & Coaching

To support business growth and equitable economic benefits, HANDS is contracting with experienced nonprofit partner Rising Tide Capital (RTC) to implement a grant-supported coaching program.

To deepen the impact of the coaching, selected entrepreneurs are granted a \$5,000 grant to stabilize and grow operations, retain/add jobs, and increase sustainability and vibrancy.

Through this initiative, we aspire to empower small-business entrepreneurs with knowledge-based and financial resources to improve their long-term business performance.



We also hope to assist local stakeholders in identifying, launching, and growing the businesses that are needed to serve their community – thereby creating local ecosystems of individuals and institutions to come together, understand their relationships with each other, and choose to collaborate.

Financial Capabilities Training

HANDS is helping families take ownership of their financial futures by offering financial capabilities workshops that teach fundamental financial skills such as saving, budgeting, and investing for the future.

Following the series of workshops, we connect motivated participants with one-on-one coaching to implement action plans to meet their financial goals.

Increasing the financial strength is part of the way we are working to empower residents to take control of their financial future and break the cycle of multi-generational poverty.



Thank you for your thoughtful consideration of investing in our communities. Your support is greatly appreciated!

Name of Project: Valley Economic Empowerment & Wealth Creation

Name of Organization: Housing and Neighborhood Development Services, Inc (HANDS)

*Imagine a neighborhood where people of **all incomes and backgrounds** flourish. A place that is proud to **inspire creativity and promote opportunity** for all. A place that **everyone** believes is a good neighborhood to raise a family, start a business, and live a meaningful life.*

That is HANDS' vision for the Valley neighborhood, known as "the hat making capital of the world" in its heyday.

The Valley, now straddling the Orange–West Orange border, has always been a place full of activity – with manufacturing, stores and commerce, a train station, churches, taverns and saloons, a trolley line, and plenty of workforce housing.

Funding Requested: \$362,000

Municipality: City of Orange & West Orange Township

Neighborhood: Valley

Organization's Website: www.handsinc.org

Contact Name: Lisa Boyd

Email: Lisa@handsinc.org Phone: (973) 678-3110 x23

Income disparity is but one of the many challenges and opportunities facing the Valley. Immigration — in all its sociocultural diversity—continues to rise. These demographic changes exacerbate the socioeconomic tensions around gentrification and displacement.

HANDS believes that, to address these tensions, we must attack the huge and growing wealth disparity between neighborhoods like the Valley and residents of more affluent towns.

To narrow this gap, we have launched three economic empowerment programs to increase the capacity of individuals and families to accumulate wealth and plan their financial futures. **We are seeking funding for two of these programs, which include:**

- **Housing Repair and Rehabilitation:** HANDS will administer a home repair program that will enable 15 low-income owner-occupants in the neighborhood to complete repairs addressing health, safety, habitability, and quality of life.
- **Small Business Development & Coaching:** HANDS will support 20 neighborhood small business owners and microentrepreneurs with tailored business coaching and supplementary grants. Program participants will be matched with an experienced business coach who will provide training, mentorship, referrals, technical assistance, and other resources. They will also receive a \$5,000 grant to purchase equipment or services that improve their businesses.

These initiatives provide critical wealth-building resources to hard-working families and those interested in starting, sustaining, or growing a small business in an underserved, under-resourced neighborhood.

Housing Repair & Rehabilitation

Studies show that in the U.S., the value of Black-owned homes in minority neighborhoods is significantly less than that in majority-white neighborhoods, a crucial factor in the huge gap in wealth between Black and white families.

In Orange, as elsewhere, many families that occupy their homes lack the financial resources to improve their aging properties' health, safety, appearance, and value. **The Valley, with nearly 40% of properties built before 1940, faces an especially high need for services addressing aging homes.**

In response to this situation, in 2021, HANDS launched its first-ever Home Improvement Program. The pilot provided \$10,000 grants to enable 15 owner-occupants in Orange to hire local women- and minority-owned contractors to do such things as upgrade building systems, increase energy efficiency, install safety features, and improve appearances.

The hope is that these improvements will improve the market value, safety, and habitability of residents' greatest assets while helping local businesses generate revenue.

55 Hampton Terrace, Orange

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My roof, my driveway, and the front step of my house were in bad shape. This program was very handy because I didn't have the budget for those repairs.

– 2021-22 Home Improvement Program Participant

89 Central Avenue, Orange

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The best part of my experience was seeing my Mom's face when she saw the new kitchen. She's been wanting a new kitchen for almost 10 years now.

– 2021-22 Home Improvement Program Participant

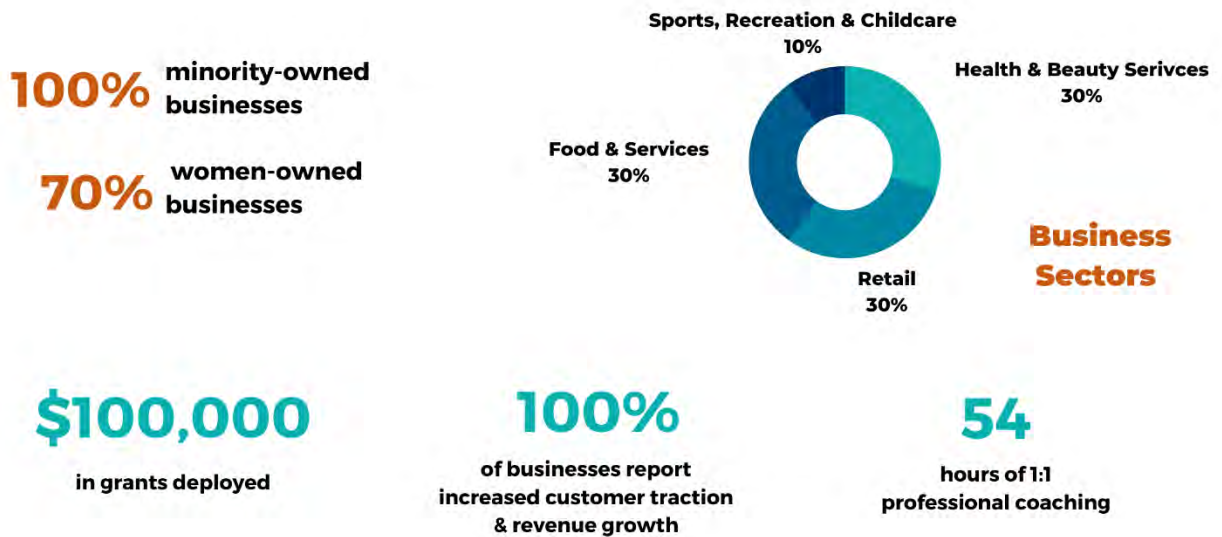
Small Business Development & Coaching

To support business growth and equitable economic benefits, HANDS is contracting with experienced nonprofit partner Rising Tide Capital (RTC) to implement a grant-supported coaching program.

To deepen the impact of the coaching, selected entrepreneurs are granted a \$5,000 grant to stabilize and grow operations, retain/add jobs, and increase sustainability and vibrancy.

SMALL BUSINESS DEVELOPMENT & COACHING PROGRAM

\$100,000 deployed to Heart of Orange small businesses to increase their capacity to sustain and grow



Through this initiative, we aspire to empower small-business entrepreneurs with knowledge-based and financial resources to improve their long-term business performance.

We also hope to assist local stakeholders in identifying, launching, and growing the businesses that are needed to serve their community – thereby creating local ecosystems of individuals and institutions to come together, understand their relationships with each other, and choose to collaborate.

Thank you for your thoughtful consideration of investing in our communities. Your support is greatly appreciated!

Name of Project: *Catch the Wave to a Thriving Waterfront South (Year 2)*

Name of Organization: *Heart of Camden (HOC)*

OVERVIEW

Heart of Camden’s collaborative approach to revitalization at the neighborhood level combines brick-and-mortar housing and economic development with comprehensive supportive services that will strengthen Waterfront South’s social fabric and improve quality of life. All activities are ready to proceed immediately.

This year’s NRTC application is Year 2 of our neighborhood plan, the 2022 “Catch the Wave” Waterfront South Neighborhood Plan. The Plan envisions Waterfront South as being a neighborhood of choice - a place where residents are fully empowered to have an active role in their community, where economic growth walks hand in hand with quality-of-life, and where businesses are environmentally and socially responsible. The Plan calls for this to be a place where history, arts, and culture reflect and strengthen neighborhood identity and character, and where small businesses and entrepreneurship can flourish and thrive.



Example of vacant house on Emerald St

1. Property Acquisition/ Pre-Development

HOC will acquire 3-5 vacant properties in Waterfront South, gaining site control which will allow for future housing development. HOC will utilize our 5-Year Housing Strategy (2023-2028) as a blueprint for acquiring ~60 vacant homes in the neighborhood. We will seek opportunities to acquire vacant land or houses through the City (via the Abandoned Properties Act), direct sale, or tax-lien foreclosure.

2. Housing Rehabilitation/ New Construction

HOC will transform an unoccupied 1,100 square foot residential property along Jasper Street into a beautiful home to be sold to an income qualifying individual or family making 120% or less of AMI. With three bedrooms and 1.5 bathrooms, HOC will perform a full-gut rehab and install a new kitchen and bathrooms, new appliances, and such amenities as a high efficiency HVAC and a dishwasher.



Residential Rehab, 426 Jasper



Site of former Croft Mills factory, corner of Broadway & Jefferson

3. Croft Mills Pre-Development Phase II

Croft Mills Phase I was an activity in NRTC 23 which allowed HOC to create a work plan for addressing this high opportunity 2 acre brownfield site. HOC will continue implementing the work plan for the demolition, acquisition, remediation, and financing of the Croft Mills site. In Phase II, HOC will engage a qualified consultant for pre-development work, such as brownfields assessment, planning services, or a remediation plan.

4. **Broadway Clean Team**

HOC will engage the Camden Special Services District (CSSD) to hire and train a local workforce to perform cleaning and maintenance services along Broadway Street from Chelton to Jackson. Clean Ambassadors will be Camden residents who receive on-the-job training in hard skills such as landscaping/cleaning/maintenance and soft skills such as communication, critical thinking, and adaptability in the workplace. The cleaning services will be concentrated along the Broadway corridor, supporting 4 small businesses and nearly 10 non-profit organizations.



Clean Ambassadors on Viola St



5. **Carpenter's Union Pre-Apprenticeship Program**

The Camden Shipyard and Maritime Museum will partner with the Carpenters' Union to continue the Pre-Apprenticeship training program, teaching basic carpentry skills and connecting graduates to gainful employment. 7-10 people will receive skills-based carpentry training in the Waterfront South neighborhood. 80% or more of graduates will be placed in an apprenticeship program with Local 255 or receive gainful employment from another company.

6. **MJD Fieldhouse for Youth and Families**

HOC's fieldhouse is a key asset of the neighborhood, providing a safe haven for youth and families. Each year, over 2,000 youth and families use the fieldhouse or attend events like open gym nights, community meetings, performance arts-based events, and much more. HOC also provides a food service, diaper giveaways, and other direct services for neighbors who are most in need.



Youth activities at the Fieldhouse



Waterfront South Collaborative Meeting

7. **Waterfront South Collaborative**

In 2023, HOC established a more formal method of cooperation through the creation of the Waterfront South (WFS) Collaborative. The Collaborative meets regularly several times a year and is comprised of all neighborhood stakeholders- residents, organizations, and businesses. In addition to providing a platform for stakeholders to meet and exchange updates and information, the group serves to strengthen the local civic association, Residents of Waterfront South (ROWS). Both groups will implement community cleanups and collaborate on pressing neighborhood issues while prioritizing resident voice and concerns.

8. Waterfront South Arts District

Residents and the Waterfront South Arts & Cultural Alliance are proud that Waterfront South has been named the City of Camden's first Arts District! With this designation comes a continued desire to promote Waterfront South as a destination for the arts economy and creative expression. The Arts and Cultural Alliance will engage local artists to create public art projects placed at neighborhood locations. Possible projects include artistic signage, murals, asphalt art, decorative board-ups, decorative trash cans, and also performing arts to activate the spaces.



Mural by the We Live Here Artists



Concept for food hub site

9. Revitalizing Underutilized Spaces

Two priority areas for rehabilitation have been identified at HOC owned properties: (1) Rehabilitation of an underutilized storefront for a food distribution hub and/or business incubator space; and (2) Pre-development & environmental investigative work at a commercial corridor site to determine development potential.

10. Broadway Commercial Facade Improvements

A program to support local small business owners or nonprofits through improvements to their buildings' exterior. An improved facade will help make their building more attractive to prospective customers or populations they serve. Eligible entities will apply to the program and 3-5 entities will receive facade improvements ranging from \$1,000 - \$10,000 each.



Facade Improvement Schematic



Gathering of artists & entrepreneurs

11. Microenterprise:

Understanding the Business Behind the ART

HOC will engage Superior Arts Enterprise, a Camden-based microenterprise, to train and develop other microenterprise owners in the field of film and digital media, with an emphasis on Camden or Waterfront South based entrepreneurs. Three events will be hosted to help entrepreneurs understand how to operate a business, to network with industry leaders, and provide guidance in accessing available regional resources and funders.

funding requested: \$ 1,000,000

Municipality: Camden City

Neighborhood: Waterfront South

Organization's Website: www.heartofcamden.org

Contact Name: Carlos Morales, Executive Director

Email: cmorales@heartofcamden.org

Phone: (856) 966-1212

Name of Project: Glasstown Arts District Reimagined Phase 1 Continued

Name of Organization: Holly City Development Corporation

Project 1: Pre-Development of Key Property. *In the first project we will focus on the redevelopment of a key property within the Glasstown Arts District, in Millville’s Center City neighborhood. The property will serve as a restaurant incubator for small business restaurant development and have the potential for food trucks and shared kitchen space.*

In 2021, Holly City Development Corporation, in partnership with the Authority of Cumberland County, began a feasibility analysis of developing an entrepreneurial restaurant incubator that also serves as a

shared kitchen facility. This would serve to facilitate a second wave of development in Center City Millville’s downtown. The Authority has had success in food-based development with two projects in Bridgeton: the Rutgers Food Innovation Center, and the neighboring 30,000 sf Food Specialization Center, which is being expanded. Together, the Authority and HCDC began looking at sites in Millville for additional food-based innovation that could benefit entrepreneurs and bring new energy to the Glasstown Arts District.

Additionally, in the Fall of 2022, HCDC led a planning effort on behalf of the City of Millville to Re-Imagine the Glasstown Arts District. HCDC spent 6 months interviewing and surveying residents, business owners, and the community at large to identify what they saw as a need in the revitalization of the downtown. The top answer across all data was more food and beverage services including more restaurants. For this reason, HCDC included a feasibility study of key properties in their 2023 NRTC application round. HCDC is currently working with the Authority on the feasibility study proposal, which is anticipated to be completed and out for solicitation by the end of September. We will be selecting the consultant in mid-October with the feasibility work to commence November 2023 through February 2024. A site will be selected in March of 2024 and pre-development, including acquisition and site work, will begin in Spring of 2024. Two sites will be evaluated for feasibility in this process: 25 & 27 N. High Street (connected properties), and 220 Buck Street.

For this 2024 application we are requesting \$450,000 in funds for additional pre-development work for the site that is selected to house the restaurant incubator. Pre-development and site work will include the acquisition of the site, environmental, other pre-development and remediation costs related to the project, and redesign of the existing parking lot for downtown parking. A proforma for the site will be developed with associated project costs. HCDC and the Authority will remain partners in the project through development, with the Authority expected to own the project upon completion.

Funding Requested: \$985,000

Municipality: City of Millville

Neighborhood: Center City Neighborhood

Organization’s Website: www.hollycitydevelopment.org

Contact Name: Heather Santoro

Email: hsantoro@hollycitydevelopment.org

Phone: 856-776-7979

Based on the recently completed downtown study identifying restaurants as a desired use, and The Authority's experience in recruiting and supporting food-based entrepreneurs in their Food Specialization Center, once developed the Restaurant Incubator will provide shared space for entrepreneurs to not only produce food in a restaurant setting, but also learn the business side of owning and running a restaurant. Two to three entrepreneurs at a time will be provided kitchen and serving space, with the ability to obtain feedback from residents and visitors on Third Fridays when their menu will be served. A nominal charge for the use of the facility will be combined with resources on financing, employment, ordering, insurance, and other business aspects of a commercial food facility.

Home-based caterers and food truck operators will be a primary source of clients for the incubator. As restaurant development became an area of focus through the City of Millville's NJEDA plan, HCDC will work with the city in developing special financing for restaurants developed through the incubation space, providing they locate within the Center City neighborhood/Glasstown Arts District.



Project 2: Small Business Assistance. Throughout the years HCDC has had several successful programs that have aided small businesses within the Center City neighborhood. In 2020/2021 HCDC implemented several programs related to COVID relief including grants and forgivable loans. In 2022, HCDC received FY2022 NRTC funds to provide direct business assistance through a marketing consultant and an economic development consultant to work directly with small businesses in their continued recovery efforts.

In our FY2024 NRTC application we are again requesting funds for two small business consultants – an economic development consultant and a marketing consultant. Both consultants will work with current and prospective businesses in identifying and providing resources for their individualized small business needs. The marketing consultant will work directly on marketing, promotions, etc. with plans tailored to individual business needs including enhancement of their digital presence; development of business spotlights that highlight businesses; overall marketing for the downtown; and provision of marketing classes. The economic development consultant will work with the HCDC executive director in

developing/continuing business relationships, identifying additional resources for small business development, expansion, etc. through NJEDA, DCA, etc.

We will also be working with partners to provide entrepreneurship training classes, and relevant marketing and business classes that have been requested by local businesses.

Project 3: Internship Program. This project is the continuation and expansion of the on-the-job training program approved in both the FY2022 and FY2023 NRTC applications. This partnership with the Cumberland County Division of Education and Training (through the Workforce Development board), will continue to provide skills assessments, skills attainment, and career orientation with a job counselor for neighborhood residents. Upskilling current employees is one way to address the shortage of staff experience across all sectors. We will work with local microenterprises in the Center City Neighborhood, to match residents with paid positions within their business. We will additionally work with larger employers throughout the city to match Center City residents with on-the-job training at their facilities. A total of 15 to 20 residents will receive on-the-job training and counseling services.

Project 4: Neighborhood Improvements/Activities. Resident involvement remains a key ingredient for successful neighborhood revitalization. Residents, particularly youth, must be engaged in the design and implementation of activities that will positively impact them. Funding will be utilized for both recreational and educational opportunities.

Activities and programming will include but are not limited to: Playstreets; neighborhood meetings/resident engagement; community garden implementation and activities; vacant lot upgrades; neighborhood cleanups. It is anticipated that over 1,200 residents will participate and be impacted by the proposed activities.

We will set aside \$40,000 of this program for community groups and organizations to apply for funds to improve public spaces, promote healthy communities through activities and community projects. We will award 10 mini grants ranging from \$1,500 to \$4,000. We will continue to provide resident stipends for projects implemented in the neighborhood and will be allocated \$10,000 to the stipends.

We will continue to engage with an evaluation consultant that will measure the impact of the projects, programming across all NRTC projects/programming in an amount of \$20,000.

Name of Project: West Side Asbury Park NRTC Project XII

Name of Organization: Interfaith Neighbors Inc.



Funding Requested: \$1,000,000.00

Municipality: Asbury Park

Neighborhood: West Side

Organization's Website: www.interfaithneighbors.org

Contact Name: Kelly Aliperti

Email: kellya@interfaithneighbors.org

Phone: 908-902-8273

Project Description here, with images; max. 3 pages:

This is the twelfth Westside AP NRTC funding application that Interfaith Neighbors has submitted for consideration. It comes at a time of transition for the neighborhood and for Interfaith Neighbors NRTC plan. First approved in 2006 the plan set out a large number of potential initiatives, many of which have been successfully implemented over the intervening years. But much changes in the course of 17 years and the West Side neighborhood is no exception. The entire City of Asbury Park has experienced tremendous growth over the course of those 17 years and the 'rebirth' of Asbury Park, which was just beginning to gain some momentum when the first NRTC project application was filed, has fully taken hold and for each of these past several years the numbers of summer visitors has grown significantly and the redevelopment of the East side of Asbury Park has boomed. That growth pressure on the East Side of Asbury Park, combined with the extremely hot real estate market, fueled in part by COVID affected people wanted to leave the urban areas of North Jersey and NYC, is now impacting the West Side. Fewer available building lots and rapidly increasing real estate values have significantly changed the prospect for additional affordable housing development in the neighborhood. IFN's original West Side Asbury Park NRTC plan focused on 5 main areas in the West Side. First was affordable housing. We focused on detached single-family homeownership. At the time Interfaith began developing affordable homes in Asbury Park, the City controlled a large number of vacant lots, especially on the West Side. These had mostly been acquired through tax foreclosures and we were able to work with the City to redevelop those lots. As documented above, that situation has now changed. There are very few vacant lots in Asbury Park and this is especially true on the West Side. In addition, with the hot real estate market, the prices have soared making it very difficult to pay the current prices for the lots and still be able to produce an affordable housing unit. In this plan, the housing element is found in the third floor residences in the Marmora Center.

Youth programs were a focus of our original NRTC plan. Educational programming for youth and workforce development programming feature prominently in the initiatives included in this application. Public spaces were another focus of our original plan. The development of the Springwood Center which included a permanent home for the Asbury Park Senior Center and the Springwood Avenue Park, located

directly across Atkins Avenue from the SW Center and the first park located on the West Side in the City's history, were both developed during the implementation of IFN's first plan. Both enjoyed NRTC support.

The proposed Marmora Center, along with the completion of the Parkview AP residential project just to the east across Atkins Avenue, will continue the development of new public spaces and finish the redevelopment of the Atkins Avenue/ Springwood Avenue intersection which is at the heart of the Springwood Avenue corridor. This was the location of the civil disturbances of 50 years ago and which, at the time the original West Side NRTC plan was approved, still sat vacant as a sad reminder of those dark days. While there is still much work to be done before the once thriving commercial corridor that was Springwood Avenue returns to anything resembling that past, these improvements around that central intersection lay the groundwork for the redevelopment of the Springwood corridor that the real estate growth in Asbury Park is almost certainly going to trigger.

This application includes two components that build on past efforts to address the needs of the Westside community and look to position the local residents to take advantage of the growth in the area that is underway.

The first component in this application is the construction of the Marmora Family Community and Education Center. We received funding in a previous NRTC award for conceptual development studies and that process has been completed. Last year's NRTC award provided funding to move that process further along toward preparation of a detailed building design and development of a site plan in preparation for a Planning Board submission for project approval. That phase of the development is in progress and we expect to be before the Planning Board later this year. Once we receive project approval, we expect to be ready to move into the construction phase early next spring. The building will span approximately 35,000 square feet, in a three story configuration. It will function as a cultural and economic opportunity center and include 9 additional affordable housing units designed principally to meet the needs of young adults transitioning to independent living. It will house an early childhood development and care center, Nutrition Services and Interfaith Neighbors' Headquarters. The initial development budget projection for this building was \$19,775,000.00.

As part of an ongoing Capital Campaign, Interfaith Neighbors has raised \$15,296,263 for this important project. We have also been awarded \$138,015.00 in HOME Program funds from Monmouth County Community Development office for the affordable rental units. The requested NRTC construction subsidy will go a long way to close the remaining funding gap for this important community project.

Working together in this thoughtfully designed, environmentally friendly space, we will overcome issues, explore solutions and assist the community and all who live here to realize their full potential. At the end of this grant, we would be ready to award a contract to a General Contractor to begin construction of the building.

The second component is IFN Administration and Operation of the project which provides Interfaith Neighbors with financial support to cover costs associated with the administration and operation of this NRTC Project and the various initiatives that are part of this West Side Asbury Park NRTC Project XII

application. These funds will support a portion of the salaries of Interfaith Neighbors staff members who are directly involved with NRTC Project XII activities and a portion of IFN's general administrative costs directly related to the operation of the NRTC Program.

We submit this NRTC funding application appreciative of all the support the NRTC program has provided to the Westside community over these many years. We also recognize that there is still much to be done to finish the work of neighborhood revitalization in the West Side Neighborhood of Asbury Park. We look forward to continuing this work as the West Side continues down the path to becoming a more vibrant, healthy community.



FLOOR PLAN



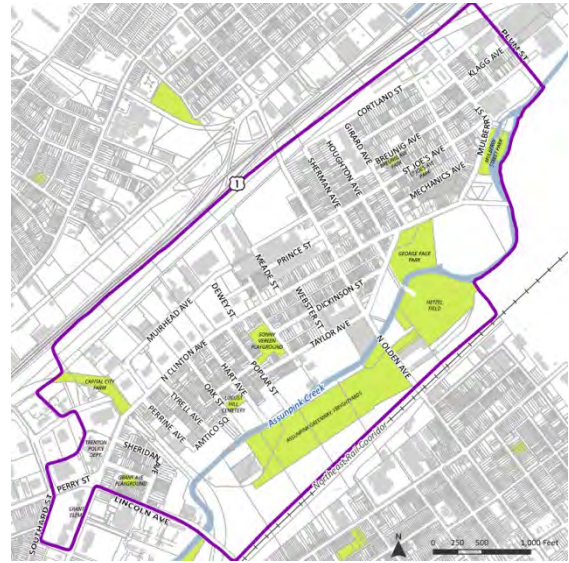


East Trenton Collaborative
Isles, Inc

The East Trenton Collaborative (ETC) is a community organizing and development initiative in the East Trenton neighborhood of Trenton's North Ward. Formerly coordinated by New Jersey Community Capital, Isles, Inc. will be coordinating ETC activities starting this year. By facilitating conversations and action on community priorities, we engage partners, support businesses, and build the power of residents to make East Trenton a great place to live, work, and play.

As part of Isles' commitment to maintaining the revitalization of the East Trenton neighborhood, we are applying to DCA's Neighborhood Revitalization Tax Credit (NRTC) program for the 2024 program year to continue implementing ETC's approved NRTC neighborhood plan. ETC's vision for the revitalization effort is an integration of physical and economic development strategies with community-building activities that are community-driven and responsive to resident-identified goals.

Over the last year, ETC has continued to build our programs for vacant property acquisition and rehab, small home repairs, business improvement, youth employment, and community organizing. We continued to rehabilitate and sell abandoned homes and mixed-use properties, awarded and completed grants to repair 30 owner-occupied homes, employed 8 East Trenton youth in community programs, and provided grant funding to support a local restaurant in purchasing much needed equipment to support their business. ETC continued to serve as a Lead-Free NJ community hub, began a new Expo Project in collaboration with the Delaware Valley Regional Planning Commission (DVRPC) to implement traffic calming measures in East Trenton, and continued work with residents to hold regular community meetings, committee meetings, and forums with public officials to secure critical neighborhood improvements. We also secured the final portion of matching funds from the City of Trenton for the full restoration of the much-beloved East Trenton Library building into a community education center for neighborhood residents, and construction is currently underway.



East Trenton Neighborhood map

Trenton, East Trenton Neighborhood

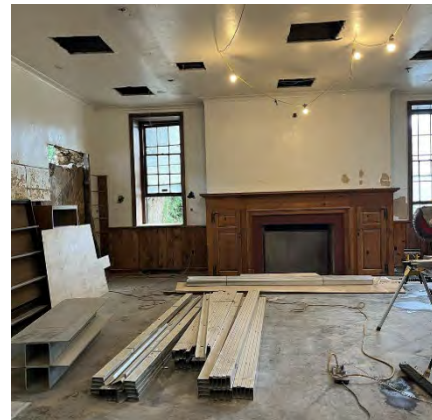
For NRTC 2024, ETC is targeting the rehabilitation of additional vacant properties in the East Trenton neighborhood. We recently submitted a redevelopment application to the City of Trenton to acquire 5 city owned vacant properties that will be renovated and sold to first time homebuyers. These renovations will return blighted properties to a positive use and provide homeownership opportunities to residents of the community.

ETC has long supported existing East Trenton homeowners through grants to help them complete health and safety repairs on their properties. To date, 105 home repair grants have been completed on owner-occupied homes in the neighborhood, all by microenterprise contractors. These home repairs improve the quality of life of East Trenton homeowners, especially those on fixed incomes, helping them to stay in their homes, increase their property values, and preserve a rapidly aging housing stock for the overall benefit of the neighborhood. At residents' request, this year's NRTC application envisions expanding the program to reach even more East Trenton residents, and potentially include repairs that will beautify homes and the neighborhood.



ETC has been working since 2018 with resident leaders, the City, and the Trenton-based firm Clarke Caton Hintz on a restoration plan for the historic East Trenton Library building. Over \$4.2 million has been raised to complete the project, with construction starting in 2022. In 2023, the final portion of matching funds to support the renovations was secured via the City of Trenton and approved unanimously by the Trenton City Council. Upon completion, the Library Community Center will have library materials, computers and training infrastructure and will host community programs focused on employment and job readiness, adult education, and entrepreneurial training among others, run by the City of Trenton, ETC, and other partners. Our NRTC 2024 application seeks funds to support the fit out of the East Trenton Library building so that it may once again serve as a community hub upon the completion of construction.

Renovations underway at the East Trenton Library Community Center



ETC will seek to offer an eighth year of youth employment programming for teenagers in the East Trenton neighborhood, with a goal of expanding the program to engage even more youth and provide them with more varied employment opportunities. In

partnership with UrbanPromise Trenton (UPT), this youth employment program is aimed at teens ages 14 to 18 interested in gaining workplace skills through on-the-job experiences. For NRTC 2024, we intend to engage more youth to participate as Street Leaders, and partner with local non-profits to offer diverse employment experiences. We plan to expand the program to collaborate with Trenton Cycling Revolution to have youth work in the Community Outreach Garage (COG) that operates out of the garage space at the East Trenton Center and leverage our relationship with Isles Inc. to incorporate youth into the Clean and Green Initiative so that they may act as stewards for keeping green spaces in the neighborhood well maintained. Through this program, youth also participate in enrichment activities and receive academic support to prepare them for college, vocational school, or to enter the workforce full time.

At the core of ETC's revitalization efforts are community participation, organizing, and events that foster relationships among residents in order to achieve their goals and continue the resident-driven plan implementation process. Our success to date is driven by our ability to implement a robust community participation and organizing strategy. In 2023, our community organizing committees attained several notable achievements, including hosting a Stroll to the Polls event, 2 City Council Meet and Greet Events and 1 Meet the Mayor Forum (Civic Engagement Committee), beginning a collaboration with DVRPC to implement traffic calming measures on several East Trenton streets (Traffic Safety Committee), and launching a lead testing and awareness initiative collaboration with Rutgers University and Lead Free NJ that will see 100 homes in East Trenton tested for lead (Environmental Safety Committee). In 2024, our resident-led Community Organizing Committees will continue to meet regularly and build on this momentum to improve conditions in East Trenton. As a response to resident feedback, we also plan to establish a Community Events Committee in 2024 to support resident events in the neighborhood and enhance our community programming to engage even more residents.

City Council Meet & Greet Event at the East Trenton Center



For more than ten years, the East Trenton Collaborative has successfully leveraged additional public and private dollars to advance East Trenton, and East Trenton and its residents continues to grow and thrive, thanks, in part, to NRTC and our coordination of various community stakeholders, including the City of Trenton, Urban Promise, residents, small business owners, public agencies, and potential investors. We look forward to continuing this work with your support and partnership.

Funding Requested: \$1,000,000.00
Municipality: Trenton
Neighborhood: East Trenton
Organization's Website: east-trenton.org
Contact Name: Caitlin Fair
Email: cfair@newjerseycommunitycapital.org
Phone: 267-563-0711



**Downtown Trenton
Isles, Inc.**

As the heart of New Jersey’s state capital, Downtown Trenton presents a unique and potential-filled opportunity to contribute to the revitalization and redevelopment of this regionally key neighborhood. Centered around Mill Hill Park and the commercial corridor on S Warren St and State St, Downtown Trenton has been the focus of public and private reinvestment over the past decade, and reactivation and redevelopment efforts are reaching a critical mass that NRTC and leveraged investments have made possible. Isles is excited to continue its more than thirty years of efforts to facilitate community-supported revitalization efforts in the state’s capital through the generous support of NRTC contributors and public and private leveraged funds.

Funding Requested: \$1,000,000
Municipality: Trenton
Neighborhood: Downtown Trenton
Organization’s Website: www.isles.org
www.creektocanalcreative.org
Contact Name: Michael Nordquist
Email: mnordquist@isles.org **Phone:** 609.341.4713

Isles’ approach to neighborhood revitalization in Downtown Trenton is driven by a community-supported vision that the neighborhood will become “a dynamic economic, social, and cultural hub that meets the needs of all residents, commuters, and visitors through safe, affordable and healthy housing and engaging recreational and entertainment opportunities.” This year, we will work towards that vision through the following initiatives:

Housing: Ensuring housing affordability, redeveloping vacant and abandoned buildings, and maintaining existing homes are key goals of Isles’ work in Downtown Trenton. We aim to protect equitable, inclusive development over the long term while decreasing blight, activating vacant and abandoned buildings and lots, preserving the historic integrity of existing buildings, and, because of these, increasing community safety. Our residential redevelopment efforts are focused on the development of 15 units of affordable housing on vacant lots and supporting homeowners in maintaining their historic properties.



N Montgomery St

Scattered Site Redevelopment: Over the past few years, Isles has acquired five vacant lots for new construction. We have plans approved for one site, and we anticipate construction beginning on a three-unit building later this year. We have initial plans for 9 additional units on the remaining vacant lots. NRTC funding will support the continued design and eventual construction of these buildings, which would be the first new residential construction in the neighborhood in more than a decade.



Academy Street

Home Improvement Grants: Maintaining historic residences in Downtown Trenton is expensive due to the age of homes, property taxes, the limited income of homeowners, and a desire to maintain the historical character of the neighborhood. Small improvements and necessary maintenance can often be substantial burdens to current homeowners. NRTC funding will provide small grants to property owners (\$300-750) to make exterior improvements that maintain or enhance the historical character of the neighborhood and their building and improve public safety (additional lighting, improved sightlines, etc.).



North Stockton Street cornice repair – before & after

Our commitment to revitalizing the Downtown Neighborhood goes beyond physical home improvements. We recognize that while recent wildfires have impacted outdoor air quality, they have also underscored the urgency of improving indoor air quality. As an extension to our Lead & Healthy Homes Initiative, we will promote a healthier indoor living environment by providing downtown residents with free indoor air sensors to measure air quality, such as particulates/smoke, CO2, and other metrics to ensure healthy air quality. Data collected from the sensors will be shown on an online map so that residents and property owners can be more informed on the quality of their air and address issues as they arise.

Catalyzing Economic Development: In addition to ensuring current and future residents have safe, affordable, healthy housing available in Downtown, Isles' work seeks to sustain and catalyze economic development in the neighborhood through support of key redevelopment projects and of existing and potential small businesses that contribute to the cultural and economic vitality of the community. Two initiatives we continue to support are the redevelopment of an historic church complex that has roots in the Revolutionary War era, and the broad support of the small business ecosystem in Downtown.

120 E State St: 120 E State St is home to a historic Presbyterian church and associated buildings, all of which have been effectively vacant for years. A non-profit has formed to lead redevelopment efforts of the complex and is in the process of securing funding for the redevelopment of the church building into a performing arts hub, with performance/rehearsal space and offices. Redeveloping and refurbishing this historic property will activate and spark an enormous investment into the Downtown Neighborhood. Previous NRTC funding provided support for visioning and planning workshops for these sites, and additional funding will complement construction funding they are lining up, including more than \$1mln of secured funding to date.



Small Business Support: Downtown Trenton's small businesses form the social and economic backbone of the neighborhood, whether local eateries, convenience stores, or clothing stores. Many of these business owners do not have formal training or background in running or marketing a business, and many have been economically challenged by COVID and the decline in state workers downtown over the past three years. NRTC funding will support Downtown's small businesses, with a focus on minority- and locally-owned businesses, by providing contracted business consulting and coaching services coupled with small grants to assist businesses in achieving goals identified while working with the consultant.



Neighborhood & Resident Investment: Alongside economic redevelopment related to residential, commercial, and recreational buildings, Isles recognizes that we must invest in the people and community, mutually reinforcing people and place in tandem. Downtown requires sustained work to create an economically and aesthetically attractive and safe environment where residents, visitors, and commuters want to spend time and money. Downtown has the foundational components of economic growth, particularly around the arts, retail, and government services. To buttress and help these grow, our NRTC funding supports four initiatives to ensure resident- and community-based priorities are addressed.

Clean & Green: Our Clean and Green program (C&G), modeled after similar programs in other cities across the country, is a multipurpose service that activates public spaces, controls litter and dumping, and works to transform underutilized spaces into opportunities for passive and active recreation. The C&G program hires and trains un- and underemployed individuals, typically Trenton residents, providing valuable training and work experience. This year, we will be partnering with Building A Better Way Trenton to manage and implement this service as part of its workforce development programming.



Winter 2022 Neighborhood Bonfire

Creative District Activities: Downtown has been the main hub of creative activity in Trenton, which led to the development of the Creek to Canal Creative District (C2C) initiative, linking the arts and economic development as a catalyst for Downtown. Key to Downtown's improvement and progress are the enhancement and development of the already existing strong arts community, made up of individual artists, galleries, and organizations. Through NRTC and other funding sources, Isles has supported multiple arts-based initiatives in Downtown, and we intend to build on the successful record of our partner organizations and support them accordingly. Partners include Artworks, Passage Theater, A-Team, Trenton Free Public Library, and multiple one-time and annual event organizers.

Small Grants: For nearly a decade, Isles has partnered with local community organization I Am Trenton to distribute a series of community-based small grants (up to \$8,000) for primarily grassroots organizations and individuals who generally do not otherwise have access to grant funding. These grants support economic development, and the conditions necessary for economic development, in Downtown while advancing the development of the neighborhood.

Outreach & Organizing: Isles is committed to building up residents and empowering them to create the community they want to live in. As part of that, we facilitate various meetings and conversations to help articulate priorities and implement strategies to make those dreams real. This includes hosting and cosponsoring activities and programming, bringing in outside recreation and entertainment opportunities, and organizing residents around specific concerns and issues.



Trenton City Girlz meeting

Over the past 15 years, Isles has been an effective and successful steward of NRTC funding in the Downtown Neighborhood, and Old Trenton before the 2022 boundary expansion of the neighborhood. NRTC investment has led to the creation of 30+ additional units of housing in partnership with private developers, the improvement of local recreational amenities, the empowerment of residents through leadership development, social service support, and financial capabilities workshops, and additional activation of the neighborhood through regular and one-time events. We have successfully leveraged additional public and private dollars to advance Downtown Trenton, and Downtown continues to improve thanks, in part, to NRTC and our coordination of various community stakeholders, including the City of Trenton, Trenton Downtown Association, Mercer County Community College, Greater Trenton, small business owners, public agencies, and potential investors. We look forward to continuing this work with your support and partnership.



Downtown Neighborhood Map

Name of Project: PAAC 2024

Name of Organization: Jewish Renaissance Foundation (JRF)

ABOUT US

“One People, One Heart” - The JRF is committed to helping our communities become healthier and stronger. We believe in changing lives by creating hope and self-sufficiency, and we succeed by providing essential health and human services, community development and youth programs. Our life-improving services extend across all cultures and faiths, regardless of economic status. The JRF serves as both a federally designated **Community Action Agency** administering a range of anti-poverty programs and a **Federally Qualified Health Center** providing primary care to those who have limited access to health care.

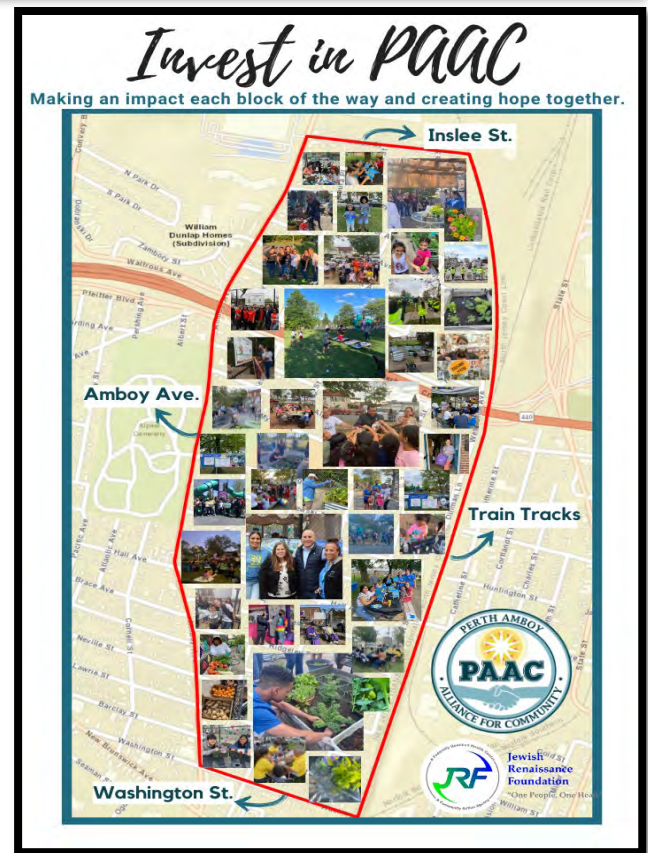
ABOUT PAAC

The Perth Amboy Alliance for Community (PAAC) is a growing group of neighbors, agencies, educators, and small businesses who have worked together for the last 15 years to help make positive changes. Our original neighborhood plan, completed in 2008, and has served as a blueprint to support the residents of the PAAC Neighborhood. Since then, PAAC has made a lasting impact. Much has been achieved including the creation of the PAAC Neighborhood Association, beautiful community gardens, housing rehabilitation, small business support, dozens of economic development programs, and the transformed Francis Street Park and Water Stadium Park.

In 2022, PAAC received approval from NJ Department of Community Affairs (DCA) for our 2nd 10-year plan. This year we added additional innovative activities that will not only help to address the areas of distress that continue in our neighborhood, but also attract additional investments to support neighborhood initiatives.

HOUSING & ECONOMIC DEVELOPMENT ACTIVITIES: Neighborhood Plan Goal #3: Enhance services and service delivery in the PAAC Neighborhood by fostering greater collaboration, providing new forums for information, and broadening the range of services provided.

- (1) **Leadership, Entrepreneurship Achievement Program:** The Leadership and Entrepreneurship Achievement Program (LEAP) provides high school students with two types of experiences in partnership with the School Based Youth Services (SBYS) Program and the StepUp Program. They develop leadership skills, practical education, and training in entrepreneurial practice under an umbrella design. As a next step, we partner with Middlesex College and many of our students' transition to the Success Bound Program where they are introduced to college experiences early on in their high school journey.



Funding Requested: \$1,000,000

Municipality: Perth Amboy

Neighborhood: PAAC Neighborhood

Organization's Website: www.jrfnj.org

Contact Name: Sherri Goldberg

Email: sherri.goldberg@jrfnj.org

Phone: 732-324-2114 ext. 100

- (2) **Emerging Leaders for a Healthier Community (EL):** This program provides youth with direct experience in community health and the opportunity to make lasting change. Youth are fully immersed in a health education and a service-learning institute to develop a plan of action addressing

the state of health in the community and making a positive impact. After developing their strategy during the school year, the EL's spend the summer putting their plans into action while earning summer stipend pay.

(3) **Youth Entrepreneurship (YEP):** YEP focuses on preparing students to start their own micro-enterprises positioning them to discover their innate gifts, and use their creativity to succeed. We partner with the Network for Teaching Entrepreneurship (NFTE) to provide a comprehensive experience for our teens. Through experimental, project-based learning, students develop crucial entrepreneurial skills. YEP, is a key economic development component, as NFTE reports that 1 in 4 graduates start a business and found providing this training helps increase a

student's salary by 50% as compared to their peers. If approved, we provide small startup grants for our YEP students to increase earning potential and reduce the likelihood of experiencing poverty.



Neighborhood Plan Goal #2: Encourage greater economic opportunity for residents & businesses in the neighborhood **AND Neighborhood Plan Goal #4:** Promote a clean, safe, and healthy neighborhood.

- (4) **Small Business Support & Development:** Through a dedicated PAAC Team, support for our small businesses focuses on providing workshops, general business management, and available resources. As needed, we help complete applications and paperwork. We are working to establish a small business support center for businesses that will include access to SkillUp Middlesex with our City and Middlesex County WDB partners. We will offer improvement and emergency assistance grants, as well as assistance with PerthAmboyEats website registrations.

- (5) **Resident & Family Empowerment:** PAAC offers a variety of inclusive, diverse, and equitable initiatives that prioritize opportunities for educational and job advancement as well as asset stabilization. New for this year, we will build a ***Family Leadership Institute (FLI)** - This will be a whole family approach offering education and experiences for families with the goal of achieving economic success including increasing their savings with a PAAC match. A core group of 10 committed families will participate in a 6-month academy focusing on essential information around goal setting and finance including Financial Peace, public system navigation, creating supportive neighborhood networks, and leadership among others. ***Language Cafes** - Over 60% of residents in the PAAC Neighborhood speak limited English. As a result, they experience the highest unemployment rate, lowest rate of full-time employment, and lowest median earnings. In partnership with Middlesex College, we conduct "Language Cafes" helping Spanish speakers learn English, improve their job



prospects, attend higher education classes, and participate more actively in the community. ***Job Training** – We have learned that providing opportunities to be licensed, certified or earn a diploma helps to generate better employment opportunities. Through the JRF Training & Testing Center (T&TC), our DOL approved Private Career School (PCS) and our Alternative Education Institute (AEI) we offer instruction to obtain a High School Equivalency (HSE) diploma and provide the test. Through our T&TC we will continue to expand our in-demand offerings while also providing the testing. In addition, through our partnership, we offer one paid internship experience in one of the many trades central to the work of Morris Habitat for Humanity. ***Career Enrichment** - In partnership with the Middlesex County Workforce Development Board, we are working to become a SkillUp Middlesex site, an innovative approach to workforce development. In addition, PAAC supports the yearly Career Fair in partnership with the City of Perth Amboy, Middlesex College, and PARTNER.

Neighborhood Plan Goal #1: Build a better neighborhood by improving recreation, infrastructure, housing, & community activities.

(6) Neighborhood Repair Program: In collaboration with **Morris Habitat for Humanity**, we will offer major and minor home repairs for 30 neighborhood properties in addition to assisting with facilitating Morris Habitat’s “A Brush with Kindness” initiative, which will help PAAC residents with minor repairs, maintenance, painting, and landscaping or streetscaping. Volunteer teams will work under the direction of Habitat staff and volunteer supervisors to complete the repairs.

SUPPORTIVE SERVICES: Neighborhood Plan Goal #4: Promote a clean, safe, and healthy neighborhood
AND Neighborhood Plan Goal #5: Continue to build neighborhood collaborations, enhance human capital, and facilitate neighborhood transformation.



PAAC Neighborhood Association (PNA): The PNA has become pivotal in creating change. This group of homeowners, renters, business owners, school faculty/staff and church officials from the neighborhood are responsible for identifying and addressing challenges and concerns. Through the PNA we hold community meetings, offer programming, and organize neighborhood cleanups. As a result of the connection to their neighbors and their network, residents will increase their employability, and reduce the likelihood of experiencing poverty.

Community Garden: We have a newly renovated community garden with the assistance of NRTC and Home Depot. We are looking to add an additional garden to reduce the impact of food deserts in the neighborhood. Our garden has been a source of comfort during this pandemic.

- **Thursday Nights @ the Park:** Several Thursday evenings during the summer, residents are encouraged to come out to the Francis Street Park and our newly renovated Water Stadium Park between 6-9pm for Movies under the Stars, concerts, talent shows, arts & crafts and much more. It helps residents get to know each other, creating opportunities for children to play and socialize. It also provides a forum to distribute the Neighborhood Newsletter.
- **Healthy Lifestyle Programing:** In an effort to provide programs in the neighborhood, we will conduct monthly nutrition/healthy living workshops for residents and provide programing for our seniors through the Senior Wellness Club. In addition, we will provide health screenings and vital information through our JRF CHC Mobile Health van.

<i>Name of Project</i>	Lincoln Park 2024
<i>Name of Organization</i>	Lincoln Park Coast Cultural District

Organization and Neighborhood Description

Lincoln Park Coast Cultural District (LPCCD), a community-led and community-focused nonprofit organization in Newark, New Jersey, actively centers and amplifies the voices of Lincoln Park residents who face inequities. Over 20 years, LPCCD has dedicated itself to enhancing the well-being of individuals and families in the Lincoln Park community. As an anchor organization, LPCCD offers access to stable and affordable housing and support for asset ownership, civic engagement, entrepreneurship, and other pathways to success. LPCCD empowers individuals and families to improve their economic and social well-being by focusing on critical pillars and accompanying initiatives.

<p><i>Funding Requested: \$ 681,250</i> <i>Municipality: Newark</i> <i>Neighborhood: Lincoln Park</i> <i>Organization’s Website: www.lpccd.org</i> <i>Contact Name: Anthony Smith</i> <i>Email: anthony@lpccd.org</i> <i>Phone: 973-242-4144</i></p>

The explicit purpose of LPCCD is to advance the voices and opportunities of individuals and families in Lincoln Park, with limited resources. LPCCD has a proven track record of making a difference in the Lincoln Park neighborhood---its community development approach effectively addresses critical challenges and needs while fostering economic opportunities and overall community well-being.

The Lincoln Park neighborhood is an intergenerational community, most of which are a part of disenfranchised groups affected by redlining, systemic racism, and disinvestment. However, Lincoln Park comprises artists, musicians, business owners, families, individuals, students, community partners, and change makers. The members of the Lincoln Park community share the vision of creating a sustainable neighborhood that encompasses the history, arts, and culture of the past while embracing creative placemaking and economic advancement toward a more equitable future. The most pressing need of these community members is access to resources that have been historically denied to them.

NRTC Project Description

The Lincoln Park community is undergoing a powerful transformation thanks to the NRTC Project, Lincoln Park 2024. This project is dedicated to meeting the needs of residents by offering affordable housing, microenterprise training, community outreach, beautification, and arts and recreation opportunities.

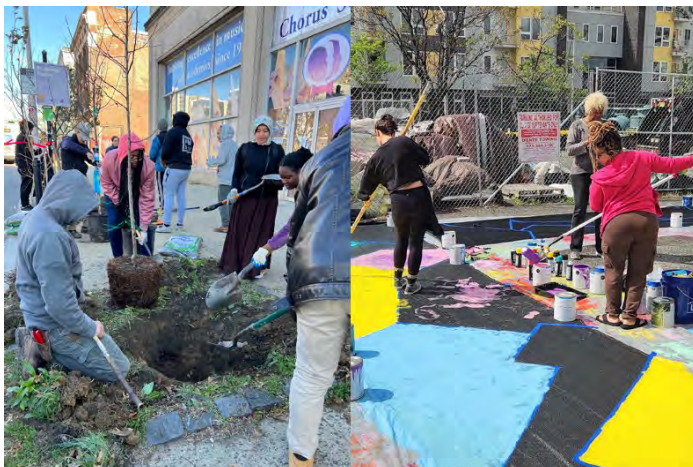
LPCCD and its development partner are working to create 26 affordable rental housing units and two homeownership units in the Lincoln Park neighborhood. The first project, located at 32 West Kinney Street, will be a brand-new 24-unit building with excellent amenities like a community/theater room, Energy Star appliances, and outdoor space. The second project, located at 1109 Broad Street, will be a newly constructed two-family rental home with a two-car garage, a large bonus room on the lower level, and Energy Star appliances. Furthermore, LPCCD is committed to developing an affordable, two-family residential homeownership unit, which will be marketed and sold to existing Newark residents, promoting homeownership in the neighborhood.

LPCCD and its partners are dedicated to supporting small businesses, entrepreneurs, microenterprises, and laborers. The NRTC project offers residents the opportunity to receive hands-on training in business management and planning from Rising Tide Capital, with LPCCD covering their tuition fees. This program helps businesses, including culinary businesses, to flourish within Lincoln Park. Additionally, LPCCD and Greater Newark LISC are collaborating to provide training in real estate development. The program offers coaching sessions and equips participants with the necessary skills and tools to build and grow their development businesses. Both training programs offer valuable knowledge, a community of like-minded professionals, and access to meaningful connections and resources. LPCCD recognizes the importance of partnering with entrepreneurial and small business training providers to increase the percentage of Lincoln Park residents working in local jobs and building their wealth and income. LPCCD is committed to empowering community leadership and participation through various initiatives.

By partnering with local leaders, community members, and neighborhood organizations, LPCCD can organize critical meetings focused on public safety and substance abuse advocacy. These meetings provide a platform for residents to voice their concerns, promote local businesses, and utilize data-driven metrics to tackle safety concerns head-on. Additionally, LPCCD plans and executes community events encouraging positive change, such as Trunk or Treat and Holiday Toy Drives, community clean-up efforts, and overdose walks that provide Narcan kits and valuable resources.

LPCCD also prioritizes the importance of creating a sustainable and vibrant neighborhood that emphasizes the arts and culture. Through the NRTC Project, LPCCD offers accessible and affordable arts and cultural programming to the Lincoln Park community. LPCCD will also enhance recreational spaces and programming for all residents. LPCCD's efforts include establishing an Arts steering committee, organizing a public art installation, hosting the Lincoln Park Annual Music Festival, and providing year-round arts and culture programs. These programs include yoga classes, poetry slams, bike rides, and jazz performances at local venues.

[See Photos Below](#)



Tree Planting Community Event (left), Mural Painting Community Event (right)



Yoga In the Park (left), Lincoln Park Music Festival (right)



Broad Street Development, Sherman Ave Development, West Kinney Development

Esperanza 2024: Our Families, Our Homes, Our Businesses *New Brunswick Tomorrow*

Standing in War Memorial Park, at the corner of French and Handy streets in New Brunswick's Esperanza Neighborhood, you can see tangible evidence of revitalization in every direction. The park itself was fully redesigned and reconstructed in 2021, and now welcomes passersby to a tranquil plaza with flower beds. Eleven nearby storefronts sport new and improved facades. Stone planters with seasonal plantings, maintained by a local landscaper, dot the corners of the corridor. Two prominent murals celebrating the neighborhood's Latino culture are immediately visible, including one recently restored with the help of community volunteers. Another half-dozen murals, all installed within the last six years, are within short walking distance. Across the street, New Brunswick's brand-new elementary school prepares to open its doors for the first time to hundreds of neighborhood schoolchildren and their families. On adjacent streets, you will find five recently renovated houses that are home to some of the Esperanza Neighborhood's proud first-time homeowners.



These are the outward manifestations of a community-driven revitalization effort a decade in the making. Since 2012, New Brunswick Tomorrow has been bringing together residents, local businesses, partner nonprofits, and other stakeholders of this majority-Latino, low-income and working-class neighborhood outside New Brunswick's downtown to develop and implement community improvement strategies. That effort has been supercharged since our entry into the Neighborhood Revitalization Tax Credit Program (NRTC) in 2021, which has allowed us to partner with investors to direct and leverage more resources for the benefit all those who live and work here.

Funding Requested: \$1,000,000
Municipality: New Brunswick
Neighborhood: Esperanza Neighborhood
Organization's Website: www.nbtomorrow.org
Contact Name: Charles Bergman
Email: cbergman@nbtomorrow.org
Phone: 732-484-8511

Nevertheless, those signs of community vitality are not the only reality. Many neighborhood families struggle to get by and afford rent as investor demand and economic factors squeeze housing costs higher and higher, even for poorly maintained, overcrowded apartments. At many times, social ills like homelessness and substance abuse are also visible on the streets. Parents are anxious to find constructive ways to keep their children safe and engaged outside of school. Some immigrant entrepreneurs remain stuck, unable to access resources and knowledge to grow their businesses.



Now in our fourth NRTC cycle, our collective mission is clearer than ever: Build upon the successes thus far. Devise and implement both time-tested and new, innovative strategies to the neighborhood's challenges. Create ongoing opportunities for empowered community members to be a part of a positive future. **Our Families, Our Homes, Our Businesses, and Our Neighborhood** demand and deserve it. With your help, we can achieve it!

The strategies and activities detailed below reflect New Brunswick Tomorrow’s commitment to “Move People Forward” in the Esperanza Neighborhood, in a comprehensive, ground-up approach.

OUR HOMES: Housing

Recognizing the importance of quality, affordable housing to neighborhood health, nearly half of our proposal is dedicated to housing for individuals and households at different points of their housing journey. With NRTC funding, we will:

- ⇒ aid the construction of six permanent supportive rental apartments for chronically homeless residents, in a building with an innovative “Passive House” energy efficient design. This will be in addition to the support already secured in NRTC 2023, to ensure the viability of this project as it begins construction in fall 2023.
- ⇒ rehab a distressed single-family house as a first-time homeownership opportunity, and leverage funding for additional property acquisitions.

We are also bringing homeownership within reach of immigrant and working-class families for whom it had never been an option. We will:

- ⇒ facilitate intensive homeownership preparation for 8 or more households, with down payment assistance grants to 3 households.

Requested NRTC investment: \$444,200



Another home closing, another happy first-time homeowner family!

OUR BUSINESSES: Economic Development

We provide a wide array of supports to aspiring entrepreneurs, microenterprises, and small businesses on their pathway to success, as we invigorate the local neighborhood economy. With NRTC funding, we will:

- ⇒ create and launch a *new* food business incubator program with intensive supports for 4 to 6 talented, low-income food entrepreneurs to start and grow food microenterprises;
- ⇒ offer grants and professional business coaching to 5 to 8 neighborhood businesses to complete for business improvement projects;
- ⇒ provide scholarships to allow 4 individuals to participate in culinary certification programs and advance their culinary careers;
- ⇒ grow our neighborhood business association with coordinated resources, marketing, and district improvement efforts;
- ⇒ conduct a feasibility study to evaluate the possibility of creating a Special Improvement District in the neighborhood as a long-term plan for sustainability.

Requested NRTC investment: \$158,300



NBT joins a local business, recipients of an NRTC business grant from NBT, as they open a new, fully renovated store location.

OUR FAMILIES: Community Services

We support families and their children with a variety of programs, including the year-long Family Leadership Academy to help families pursue goals of stability and economic mobility, as well as out-of-school youth enrichment programs. With NRTC funding, we will:

- ⇒ graduate 20 or more families with newly accomplished financial goals;
- ⇒ provide matched savings grants of up to \$1,500 to all graduating families, ensuring that families collectively exit the program with a minimum of \$40,000 in new savings;
- ⇒ provide summer programming to 100 or more neighborhood youth, with both arts and recreation-focused programs.

Requested NRTC investment: \$142,000



Counselors & campers cool down at our summer recreation program.

OUR NEIGHBORHOOD: Community Building

We are bringing community members together to express their pride in their neighborhood and their diverse cultures, as well as take concrete action for improved quality of life. With NRTC funding, we will:

- ⇒ install a new community mural, adding to the neighborhood's rich public art tapestry;
- ⇒ organize 4 or more cultural celebrations in neighborhood parks;
- ⇒ sustain the work of our resident ambassadors to outreach to hundreds of their neighbors, while also ensuring participation of 175 or more volunteers in our community activities.

Requested NRTC investment: \$55,500



Residents get their hands dirty - literally! - participating in a community mural installation.

Our proposal also budgets **\$200,000** to build and sustain our administrative and personnel capacity to carry these revitalization strategies into this next phase of growth.



NRTC Implementation Partners



Name of Project: Great Falls Gateway Enhancement Project

Name of Organization: New Jersey Community Development Corporation (NJCDC)

About NJCDC: Founded in 1994, New Jersey Community Development Corporation (NJCDC) is a non-profit community development and social service organization headquartered in the historic city of Paterson. Since its founding, NJCDC has built over 200 units of affordable and supportive housing, three schools, a youth center, a community center, and 15 different parks and playgrounds—investing \$100 million in our neighborhood. Additionally, each day NJCDC serves more than 4,000 children and families through a variety of programs and services that include the Community Charter School of Paterson, AmeriCorps, the Paterson Family Center preschool, Great Falls Youth Center, and our Neighborhood Help Center.

About the Great Falls Neighborhood: The Great Falls Neighborhood of Paterson, New Jersey is a community of 13,423 people who reside in the blocks to the east and the west of the Paterson Great Falls National Historical Park. Residents of the Great Falls Neighborhood are committed to building a community where people want to live, where residents band together to create change and solve problems, and where all residents thrive economically. For nearly 30 years, residents have partnered with NJCDC to work collaboratively on building a stronger neighborhood.

Over the course of 18 months in 2020 and 2021, NJCDC convened a participatory neighborhood planning process bringing together neighborhood residents, local business owners, public officials, and other stakeholders to develop a comprehensive set of ambitious, yet attainable, strategies to achieve measurable change in the neighborhood over the next decade. A new and comprehensive neighborhood plan, approved in 2022, is the result of these efforts.

Description of the NRTC Project - Great Falls Gateway Enhancement Project (Housing)

Through this application, NJCDC seeks to undertake an exciting project to dramatically improve Paterson's Great Falls neighborhood—demolishing the Doctor's Cave Go-Go bar located at the main entryway leading to the Great Falls National Park and then constructing a new, mixed-use building at the site.

The building at left in red is the subject property and will be demolished and rebuilt to match the building on the right, which we constructed in 2017



Through this application, we are seeking \$600,000 towards the construction of this property, located at 98 Spruce Street. We estimate the overall project cost to be \$5 million, and we will utilize previous NRTC funding, City of Paterson HOME funds, NJCDC equity, and funding through the Affordable Housing Trust Fund to cover the costs of this development project. As our application will demonstrate, this project will address distress, spur economic activity, and leverage investment from additional sources.

This property has been the subject of countless resident complaints and it has no place on the most prominent corner in the neighborhood. With NRTC funds we can dramatically improve our neighborhood by demolishing and redeveloping this site. New affordable housing is vitally needed. Through our plan, we describe how over a third of residents spend more than 50% of their income on housing costs.

The site is 50'x100', making it a perfect size to construct a building that has 11 units of housing and ground floor retail space. In many ways, this project epitomizes, we believe, what the NRTC program is all about. As a community organization, we have long stood with residents who have complained about this nuisance property. It has been the scene of fighting, lewd behavior, and even a shooting. We look forward to ridding the neighborhood of a problematic property that has diminished everyone's quality of life, and replacing it with much-needed affordable housing and retail space to increase the area's economic vitality.

Because we already own the property, having purchased it earlier this year, we are ready to proceed. We have identified construction funding sources and based on previous projects of this size and nature, are confident that we can build it and cut a ribbon within the next 24 months.

Description of the NRTC Project - Great Falls Neighborhood Initiative (Supportive Services)

Through this application, NJCDC also seeks funding to support programs, services, and activities designed to promote our approved plan's objectives to enhance the well-being of children and families residing within our neighborhood, with a specific emphasis on youth and young adults. More specifically, the funding is for our Great Falls Neighborhood Initiative and we are seeking an additional \$400,000 in NRTC funding to continue this work.

Though the Great Falls Neighborhood Initiative, we are expanding upon our substantial base of successful programs for children and their families to create a pipeline of services that address the needs of children throughout every phase of childhood from birth through adolescence--with the ultimate goal of all 8,000 neighborhood children reaching adulthood ready for college and careers.

There are six distinct programs comprising our Great Falls Neighborhood Initiative for which we are seeking NRTC funds in this application. Each of these is linked directly to the relevant portion of our approved neighborhood plan such as community organizing and supporting resident-led initiatives; sponsoring education and youth development programming; and continuing and expanding arts programming.

1. Great Falls Education & Training Center (GFETC). Created with previous NRTC funding, we now seek continued programming support in the area of educational, job training, and microenterprise development services for youth and young adults in our neighborhood. This will be achieved by hosting workshops, classes, and linking youth with volunteer mentors to help them build skills and obtain internships and employment. A main focus will be the facility's recording studio that will allow



participants to develop recording, producing and audio engineering skills; these are skills that can enable young people to develop careers across rapidly expanding digital platforms. We are also adding a podcast studio to provide training to students in this growing field. These services will be provided to 200 youth over the grant period.

2. **Neighborhood Help Center/Community Outreach.** NJCDC's Neighborhood Help Center (NHC) is a one-stop-shop where neighborhood residents can find referral assistance related to housing, employment, immigration, and more. It is also the base from which NJCDC operates our community outreach services. The NHC also hosts workshops on a variety of topics, including financial literacy, job readiness, and healthcare, traditionally reaching more than 300 residents each year.

3. **Great Falls Street Team.** This program will continue to engage neighborhood residents in cleanup projects, provide part-time employment for youth, and will make the neighborhood more visually appealing and foster a sense of community pride.



4. **Neighborhood Captains.** We seek to designate and provide a stipend to five individuals designated as Neighborhood Captains, who will serve as leaders within the neighborhood and lead projects ranging from block parties to petition drives to clean-ups.

5. **Paterson Youth Arts Program.** This program provides arts instruction and programs for 200 students at school, after school, and during summer months in order to increase their exposure to audio arts (e.g. piano and percussion), visual arts (e.g. painting and drawing) and performing arts (e.g. dance and theatre).



6. **Great Falls Mural Initiative.** As part of a strategic effort to beautify the area surrounding Great Falls National Park, we will continue to convene volunteers and artists to create large outdoor murals in the neighborhood, such as the one pictured here and created by local neighborhood youth.

Funding Requested: \$1,000,000

Municipality: Paterson

Neighborhood: Great Falls Neighborhood

Organization's Website: www.njcdc.org

Contact Name: Bob Guarasci

Email: rguarasci@njcdc.org Phone: 973-413-1632

Name of Project: Sussex NRTC 2024

Name of Organization: Norwescap



Sussex Community and Cultural Center

As stated in the neighborhood plan, residents of downtown Sussex Borough seek to be an “inclusive and prosperous community with pride in its past and its future growth.” Norwescap and partners hope to bring the community closer to this vision through this 2024 NRTC project.

The project has three main components:

1. **Entrepreneurship Center:** Complete renovations to launch a business incubator and accelerator in the heart of the neighborhood
2. **Microenterprise and Small Business Support:** Support entrepreneurs and small businesses in pursuing economic opportunities
3. **Community Activities and Participation:** Foster community participation through outreach, community meetings, and events.

Objective 1: Entrepreneurship Center:

Norwescap seeks to renovate an approximately 2,000 square foot space on the second floor of the Sussex Community and Cultural Center in the heart of the neighborhood for use as a business incubator and accelerator. At the Entrepreneurship Center, neighborhood entrepreneurs will be able to access training and coaching,

resources, shared workspaces, and a commercial kitchen. The renovations will change the layout and

Funding Requested: \$537,500

Municipality: Sussex Borough

Neighborhood: Sussex

Organization's Website: norwescap.org

Contact Name: Mark Valli, CEO

Email: vallim@norwescap.org

Phone: (908) 454-7000

create key functional workspaces. They will also create a more secure entryway, provide ADA accessibility, and upgrade the HVAC, CAD 6 internet, and electrical systems.

There is currently a need for an incubator space to create and enable economic opportunities for resident entrepreneurs. As a sign of this demand, although Norwescap has not yet formally launched its Entrepreneurship Center program, there are currently four microenterprises that currently use the incubator space. Completing these renovations will enable Norwescap to better serve these existing microenterprises, and to support additional ones.

Objective 2: Microenterprise and Small Business Support: Norwescap will provide grants to local businesses and microenterprises to help improve their storefronts or grow their businesses. Local businesses on Main Street will be eligible for grants to improve their storefronts and facades, improving the look and feel of the Main Street district. Microenterprises participating in Entrepreneurship Center will be eligible for grants that can be used for business education and training, investment in needed equipment, and purchase of business services like CRM software, bookkeeping, or tax preparation. These efforts will increase business activity in the neighborhood.

Objective 3: Community Activities and Participation: Norwescap and partner Sussex Community and Cultural Center will help build community by hosting events and opportunities for residents and visitors to gather and engage in the neighborhood. These include festivals, performances, workshops, volunteer events, community improvement activities, and community roundtable meetings on shared issues. These activities will both activate the Sussex Community and Cultural Center as a community hub, and take place across the wider neighborhood.

Because residents are at the heart of our efforts, we will also engage in ongoing community outreach through time-tested and innovative methods. One of these methods will be publication of a monthly newsletter and calendar.

We thank you for considering our NRTC project, and hope that you will support these efforts to propel the neighborhood toward that proud and prosperous future envisioned by its residents.



Community volunteers build a new playground in the neighborhood

Name of Project: South Main Street 2024

Name of Organization: Norwescap

The South Main Street Neighborhood is located along the Delaware River in Phillipsburg, New Jersey. The neighborhood is home to 2,032 residents, a vibrant, historic business district, and significant natural and historic assets. Although the neighborhood faces challenges related to stagnant population, limited economic opportunity, and poverty, community residents are committed to working together to improve the neighborhood.

Supporting residents in these efforts is Norwescap, a community action program that has been active in the neighborhood for nearly 60 years. In 2021, Norwescap and its partner community leaders convened a process to develop a new, community-driven neighborhood plan. This NRTC project seeks to implement this community-driven plan.

This NRTC project has four objectives:

- Objective 1: Homeownership Housing will develop a newly constructed two-family home on a currently vacant lot owned by the municipality
- Objective 2: Community Economic Development Incubator Kitchen will transform a former restaurant in the heart of the neighborhood into a hub of community economic development activity
- Objective 3: Youth Athletic Field Upgrade will construct a new, state-of-the-art youth athletic field in our neighborhood's largest park
- Objective 4: Community Engagement will activate neighborhood residents through events, meetings, and community-improvement efforts

Objective 1: Homeownership: Norwescap is constructing a two-family home on the site of a currently vacant lot owned by the Town of Phillipsburg. We will offer it as an affordable homeownership opportunity. In addition to creating housing opportunities for neighborhood families, this project will address the neighborhood's problem with vacant and abandoned properties.

Funding Requested: \$900,000

Municipality: Phillipsburg

Neighborhood: South Main Street

Organization's Website: norwescap.org

Contact Name: Mark Valli, CEO

Email: vallim@norwescap.org

Phone: (908) 454-7000

Objective 2: Community Economic Development Incubator Kitchen: Sullivan's on the Main was an iconic restaurant located in the heart of the Phillipsburg downtown district. After a bout with COVID-related illness, the Sullivan family that ran the restaurant for 22 years abruptly went out of business in

December 2021, leaving a vacant building in the heart of the South Main Street neighborhood. Norwescap was able to acquire the building in 2022, and intends to transform it into a community hub. Under this vision, the first floor will function as an incubator for food-related community economic development ventures that create good jobs, support local entrepreneurs, and enhance the neighborhood.

This NRTC project seeks funding for renovations to the building to enable the first floor to be operable as a community economic development food business incubator. The renovation work includes creating ADA-compliant restroom facilities, reconfiguring the interior space, improving the exterior façade, and upgrading the fire suppression system.

The closure of Sullivan’s threatened to leave an abandoned building in a prominent central location. By rehabbing the space and creating a kitchen incubator, Norwescap will create a community hub in the heart of the town that will drive economic growth, support microenterprises, and increase community engagement.

Objective 3: Youth Athletic Field Upgrade: Norwescap and partners, including the Cal Ripken Sr. Foundation, will construct a new, multi-use, state-of-the-art synthetic turf field in Walters Park. The field will accommodate baseball, softball, soccer, football, field hockey, and lacrosse teams year-round, as well as many other community events and after-school programs. The project will replace an older, dilapidated and underutilized baseball field in Walters Park.

This field will give kids a healthy outlet for activity, and help them escape negative influences. It will provide a safe environment for kids and the community, and help get kids healthy by being outside and active. The Town of Phillipsburg Department of Recreation has committed to run and program the field.

Objective 4: Community Engagement: This Objective will activate neighborhood residents to participate in positive change in the neighborhood. Norwescap will host regular community meetings to discuss important community issues, and conduct outreach to neighborhood residents through door knocking,



Sullivan's on the Main



Neighborhood children at National Night Out event

flyers, mailers, phone calls, and online methods. To enable this outreach, Norwescap will maintain a community development office on South Main Street in the neighborhood.

Norwescap will also host concerts, cultural events, recreational activities, and other community celebrations in the neighborhood. Past community events have included National Night Out, Community Day of Action, and the neighborhood’s signature event – Pork Roll Palooza.

We are excited about implementing these efforts. We hope that you will support our project with your NRTC investment, and invest in the continued revitalization of the South Main Street Neighborhood of Phillipsburg.



Pork Roll Palooza -- A Signature Community Event



Community Outreach

Name of Project: Creating an Equitable, Healthy and Thriving Parkside

Name of Organization: Parkside Business & Community In Partnership, Inc.

PBCIP NRTC Project Description

Parkside is an under-resourced neighborhood suffering from decades of disinvestment and neglect. Plagued by the fundamental effects of inequity, Parkside and its primarily black resident base has endured unequal social, economic, education and health conditions. Median income is \$38,000. Despite the relatively high level of homeownership, 13% of its residential buildings are blighted and abandoned. The commercial corridor is 40% vacant. Over 50% of the residents of Parkside suffer from high blood pressure. High school graduation rates are at 67%.

Funding Requested: \$1,000,000

Municipality: City of Camden

Neighborhood: Parkside

Organization's Website: www.pbcip.org

Contact Name: Bridget Phifer

Email: bphifer@pbcip.org Phone: (856) 964-0440

Despite its history of neglect, Parkside has a variety of assets that are being leveraged in a revitalization effort. The housing stock is historic and of relatively high quality. Farnham Park provides 72 acres of greenspace, is well-maintained and connects to trails overlooking Cooper River. The Haddon Avenue commercial corridor has a healthy mix of residential, commercial and retail frontage and – with the right set of investments and programming – could return to its status as an attractive place to shop, dine and do business. The new Camden High 270,000 sq. ft. education complex provides a top notch learning environment to 1,200 students in four distinctive academies. Virtue Lourdes Hospital sits in the heart of Parkside and brings nationally recognized clinical care to the heart of South Jersey. Camden County Historical Society is deeply connected to the genealogy and culture of Parkside's past and future. Perhaps the greatest strength of Parkside is its civic infrastructure.

PBCIP, as a resident-led community based organization, has been leading the charge for a transformed Parkside community that meets the articulated needs of its demographic. We are working to build a better future for Parkside through execution of strategies that will create long lasting community change inclusive of: 1-quality for-sale housing; 2-commercial building rehab; 3-small business development thru capital investment, training and technical assistance; 4-food access; 5-arts activation; and 6-building community from the inside out by mobilizing the community's greatest asset, its residents.

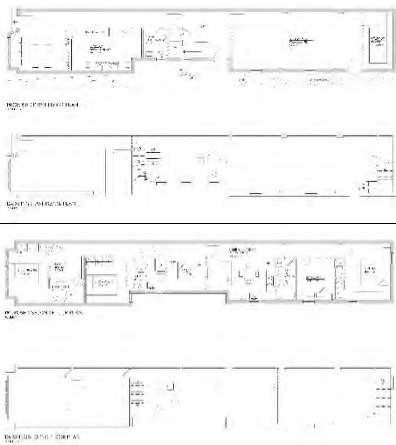
Our development strategy encompasses inclusion, equity, opportunity and wealth building. We envision a flourishing neighborhood with stronger retail shops and new community based entrepreneurs filling real estate vacancies; mixed income for-sale housing; well-maintained single-family homes; quality multifamily housing; clean streets; more healthy produce affordable and accessible for all residents; economic prosperity through place making and spaces that inspire and build connections for quality living, working and creating; and a new generation of Parkside youth well-prepared to lead and advance the progress of a transformed community. To achieve this end goal, PBCIP is seeking the support NRTC program to support the following activities:

- **Housing Development:** New homes for-sale is (one of) the single most important pathways to equity and prosperity in the Parkside neighborhood. With the development of quality, for-sale affordable housing, Parkside will chart a new pathway that ensures: blight eradication; wealth building; increased homeownership rate; more job opportunities for the local community; and a healthier population which means a healthier economy (lower health care costs). PBCIP is seeking NRTC funding to finance the development of 8 homes for-sale to single-family households ranging in income from 51% to 80% of Area Median Income. Total cost for the project is \$3.568 million. The for-sale initiative includes construction of 3-bedroom, 2.5 bath homes on the highly marketable Empire, Kenwood and Princess Ave residential corridors that garner strong demand given the large number of income-eligible households in the area and the lack of availability of quality residential housing for sale.
- **Commercial Development:** Through its commercial building rehab program, PBCIP seek to continue addressing vacancies and blighted buildings thru acquisition, renovation and strategic recruitment of locally based entrepreneurs or established independent operators. This approach to revitalizing Haddon Ave is multi-layered in that it removes blight, increases property values, jumpstarts the local economy, diversifies business types, adds vibrancy thru foot traffic, and changes the aesthetics of the commercial corridor to an inviting place to transact business. Rehab of 1362 Haddon is critical to supporting the wide spectrum of space needs for local entrepreneurs. The building will house workspaces on the first level and a residential unit on the second level. Total cost for development approximately \$606,815.
- **Microenterprise:** PBCIP continues its work of transforming the Haddon Avenue business corridor into a thriving marketplace through 1-the cultivation of resident micro-entrepreneurs, 2-the strengthening of locally owned

businesses and 3-the strategic recruitment of established minority-owned retail operators to the corridor. Through Regional Foundation implementation and NRTC funding, our partner LAEDA works closely with PBCIP to identify and assist emerging entrepreneurs and small business owners to start, grow and sustain their businesses. Our hope is to help foster entrepreneurship as new businesses help contribute identity, create jobs and revive community. In alignment with this collaborative work, since 2020 over 15 new businesses have opened along the Haddon Avenue corridor and over 85 micro-entrepreneurs are represented at PBCIP’s newest redeveloped commercial property, 1327 Haddon.

- **Development of Shared Office and Meeting Space:** Promote the empowerment of Parkside thru the establishment of new 2,700 sq. ft. commercial space that will house communal work and meeting space for the community, PBCIP administrative offices and a cooperative work environment that values financial empowerment, social enterprise, entrepreneur/business counseling and training, built environment design and communal authenticity. Housed in the 11,386 sq ft Parkside Place 2 building located at 1410-1416 Haddon Ave, the space will bring together the people, skills and expertise necessary to help connect, grow and sustain innovation at the individual, nonprofit, small business and community level. Total cost for buildout is \$325,686.
- **Urban Agriculture:** NRTC funding expands healthy food in Camden, NJ, via Roots to Market (RTM). This initiative is key for urban farmer growth, increased sales, and linking to rural farms using the Open Food Network (OFN) online platform. RTM's strategy is to increase buyers, growers, and production by 70%. OFN will also become mobile, linking food-insecure homes to fresh and affordable produce. Finally, RTM will gain cold storage access near Haddon Ave, adding storage capacity for USDA-backed Camden Urban Farm Collaborative's "Garden Hubs" that promote urban farming city-wide.
- **Activate Haddon Ave thru Creative Placemaking:** PBCIP will continue to activate storefronts and exposed walls with “art” as a way to revitalize and visually transform the Haddon Ave corridor. Arts activation is being utilized as a community development tool to recreate spaces and buildings that have traditionally been underutilized and in some instances vacant but are ripe for reactivation. New artistic designs for signage, banners, mural arts and visual imagery will be created to place “art” at the heart of the community. Our goal is to enhance the lives of residents by inspiring them to imagine a more vibrant future thru art.
- **Quality of Life:** While resident leadership is integral to the history of PBCIP, continued active resident involvement paves the way for community leadership in present day grassroots innovations and initiatives that are being implemented. NRTC funded programs and initiatives like Parkside’s Clean Team; Parkside Homeowner Assistance Program (PHAP); Haddon Avenue Business Association; bi-monthly community meetings with relevant information for residents; annual events attracting people to Parkside from the region; youth engagement and Ambassador Outreach Team were inspired - and in some instances established - thru the direction and leadership of community members.

Project Pictures

1362 Haddon Avenue Present & Rendering	
	
1410 – 1416 Haddon Avenue Present & BuildOut Rendering	



8 New Homes

<p>1224 Empire</p>	<p>1386 Haddon</p>	<p>1481 Kenwood</p>	<p>1319 Princess</p>
<p>1359 Princess</p>	<p>1402 Princess</p>	<p>1495 Princess</p>	<p>1549 Wildwood</p>

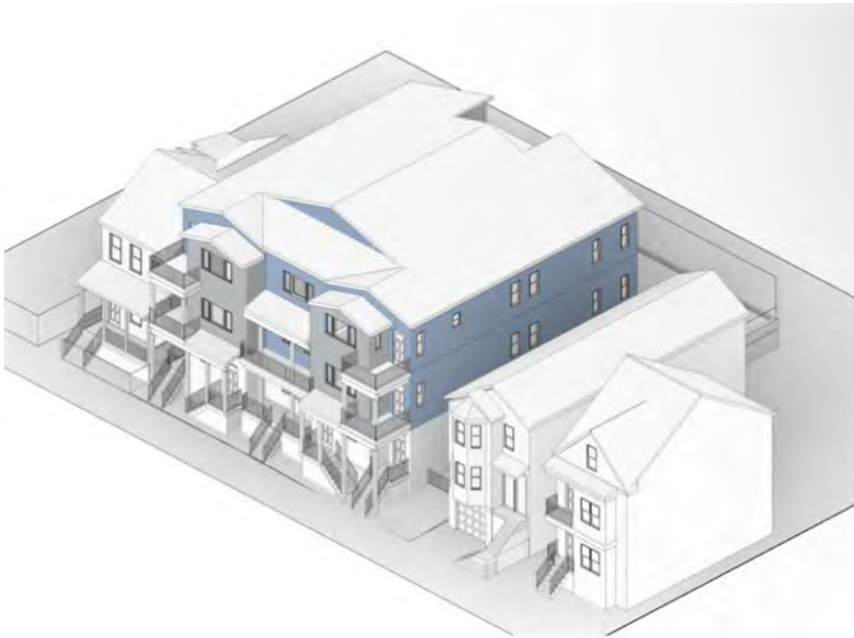
Name of Project: Pride in the Northside

Name of Organization: Paterson Habitat for Humanity dba Passaic County Habitat for Humanity

Paterson Habitat for Humanity, Inc. dba Passaic County Habitat for Humanity requests your support for our 2024 Northside Neighborhood Revitalization Tax Credit application. If fully funded, we will be able to construct and preserve quality affordable housing for families in need of a decent place to call home, help convert an abandoned and historical public library into a Community and Family Resource Center, and support several successful youth development programs.

Housing/Economic Development

Our housing activities include the construction of a five unit multi-family housing development and a continuation of our successful Northside Critical Repair Program.



159-163 North Main Street- Passaic County Habitat for Humanity has typically constructed eco-friendly quality affordable single-family homes. The community shared their interest in housing choice during the development of our neighborhood plan. While providing affordable homeownership opportunities is our primary goal, we understand that we cannot approach homeownership with a one-size-fits-all approach. Not everyone wants a single-family home; some future homeowners prefer a wider selection when it comes to housing options. That is what we are providing with this new project. The first housing activity in this funding request is for a 5-unit

condominium/townhouse opportunity built on vacant Habitat property at 159-163 North Main Street. Four of these units will include three bedrooms, two bathrooms, a comfortable open living area, a private balcony and off-street covered parking. The townhouse unit will be accessible and include four bedrooms, an office, two and a half bathrooms, a comfortable open living area, a private balcony and off-street covered parking.

Northside Critical Repair Program- Many homeowners in the Northside are low or moderate-income households that struggle to maintain their homes. Preserving existing quality homes is a significant part of our neighborhood revitalization effort. Passaic County Habitat for Humanity is continuing our successful NRTC-funded Northside Critical Repair Program. To qualify for the program, applicants document that they are low to moderate-income households and that their taxes and insurance payments are current. In return, we provide up to \$15,000 per approved household for repairs that are necessary to ensure the home is habitable, safe, healthy, and accessible. Our agreement with the homeowner requires repayment if the homeowner sells their home within 5 years of the critical repair. The amount of this repayment is pro-rated annually over the 5 years. There

will be no repayment if the homeowner continues to own their home beyond 5 years after the repair is completed.

Strengthen Community Partnerships

There are several effective nonprofit organizations serving the Northside community. Whether their focus is youth services, community development, or offering essential services at a community and family resource center, we want to support their efforts. Below is an overview of how each organization we intend to support contributes to the revitalization of the Northside Neighborhood.



Humble Beginnings, Inc.: The Arch Street Library was long a mainstay in the Northside Neighborhood before floodwater from Hurricane Irene in 2011 inundated the structure. It has been abandoned since 2011. Humble Beginnings intends to rehabilitate the structure and convert it into a Community and Family Resource Center, providing much needed supportive services to the Northside Neighborhood. These services will address five (5) key areas of neighborhood concern; youth/family development, job/economic development, social and behavioral health issues, affordable housing/homeless prevention, and safety and quality of life issues. Putting the old Arch Street Library back into productive use will convert a local eyesore into a true community asset.

Street 2 Street Paterson: Provides mentorship to young people, 12 to 18 years old, with life skills and job readiness training through the sport of basketball. Last year we were able to fund the participation of over 200 Northside young people through NRTC funding.



Paterson Explorers Post #1: This is a career education and mentorship program offering hands-on experience in the fields of law enforcement, fire, and emergency medical services for students 14-18 years old. Over the last few years, Passaic County Habitat for Humanity has used the NRTC program to fund the participation of 16 cadets. Paterson Explorers Post #1 is comprised of multi-agency law enforcement, fire, Emergency Medical Services and civilian personnel who work together to bring training and as many resources as possible to the young cadets in the program. The program emphasizes life skills and character development, citizenship, leadership and introduces the cadets to a career in public safety. Paterson Explorers Post #1 provides a bridge between the Northside community and the Paterson Police and Fire Departments.

Camp YDP Community Garden: Camp YDP (Camp Youth Development Program) is an established nonprofit childcare facility in the Northside. Camp YDP is using their garden as a living classroom, providing healthy produce, instructing students on how to grow their own food, and providing students with nutrition and cooking classes. This is a new project for Camp YDP and we are eager to support them. Their garden program supports

the community vision of increased green space and community gardens embodied in our Northside Neighborhood Plan. It will provide the community with fresh produce and teach the kids about a healthy diet.

Funding Requested: \$1 Million
Municipality: Paterson
Neighborhood: The 1st Ward Northside Neighborhood
Organization Website: www.habitatpc.org
Contact name: Steve Kehayes
Email: steve@habitatpc.org

Northside Coaliton: The Northside Coaliton has been active in the Northside community for about 12 years. The coaliton is an extension of the community-based planning efforts that went into our original 2011 Pride in the Northside NRTC Neighborhood Plan. The Northside Coaliton represents the voice of the Northside community. The coaliton provides community members with a forum to share concerns, solutions, experiences and resources, and to unite in their advocacy for a safer and healthier neighborhood. The Northside community understands that we are stronger working together than alone.

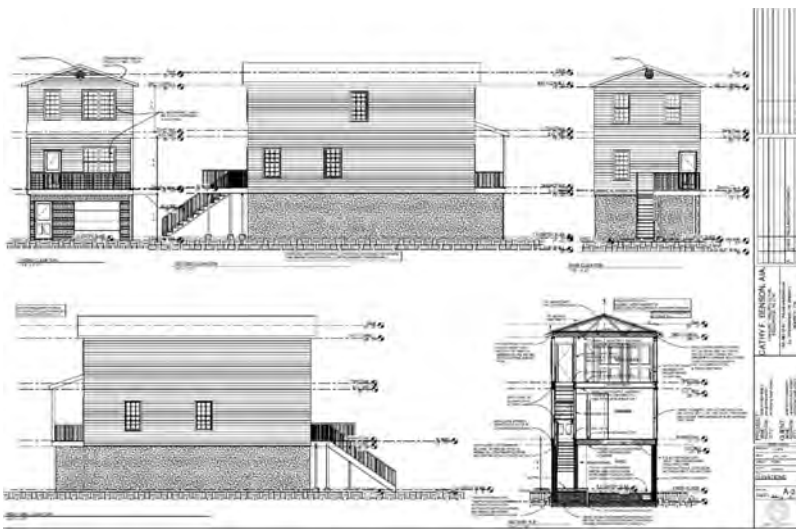
Name of Project: Building a Safe and Healthy Rosa Parks Neighborhood

Name of Organization: Paterson Habitat for Humanity dba Passaic County Habitat for Humanity

Passaic County Habitat for Humanity requests your support for our 2024 Rosa Parks Neighborhood Revitalization Tax Credit application. If fully funded, we will be able to construct and preserve quality affordable housing for families in need of a decent place to call home, incubate the creation of a community health hub, support a youth development program, help sustain a successful community garden and improve lighting along the Rosa Parks Boulevard commercial corridor.

Housing/Economic Development

Our housing activities include the construction of a single-family home on Auburn Street and the launch of the Rosa Parks Neighborhood Critical Repair Program.



45 Auburn Street- 45 Auburn Street is a vacant lot sided by single-family Habitat for Humanity homes currently occupied by qualified low-moderate income first time homeowners. Through the transformation of this vacant lot into a home, we will provide a family living in substandard, overpriced housing the opportunity to own their own home and build a better life for themselves. Their new home will include three bedrooms, two bathrooms, a garage, and a backyard. Mortgages, taxes and insurance on Habitat homes are typically far less than the cost to rent an apartment. This new home will continue the stabilization of

this neighborhood and improve the quality of life for everyone living in the neighborhood.

Rosa Parks Neighborhood Critical Repair Program- Many homeowners in the neighborhood are low or moderate-income households that struggle to maintain their homes. Preserving existing quality homes is a significant part of our neighborhood revitalization efforts. Building on our success with other repair programs, we will institute a Rosa Parks Neighborhood Critical Repair Program. We will ask program applicants to document that they are low to moderate-income households and that their taxes and insurance are current. We will provide up to \$15,000 per approved household for repairs that are necessary to ensure the home is habitable, safe, healthy and accessible. Our agreement with the homeowner will require repayment if the homeowner sells their home within 5 years of the critical repair. The amount of this repayment will be pro-rated annually over the 5 years. There will be no repayment if the homeowner continues to own their home beyond 5 years after the repair is completed. This program replicates our successful NRTC-funded Northside Critical Repair program.

Community Partnerships

Passaic County Habitat for Humanity has forged strong partnerships with several nonprofits in the Rosa Parks Neighborhood. The following activities will increase the capacity of our partners to deliver essential and needed supportive services that will strengthen the Rosa Parks community. These services include addiction recovery & mental health services, youth development & family support services, and the provision of healthy food in this food-desert community.



The Rosa Parks Community Health Hub- The Rosa Parks Community Health Hub will be managed by Dr. Willie Moody and Chosen Generation. The Rosa Parks Community Health Hub will provide comprehensive wraparound health services to all age groups in the Rosa Parks community. Chosen Generation provides resources, support, and education to help individuals overcome addiction, find recovery, and lead healthy, fulfilling lives.

Hub partner **New Destiny Family Support Center** provides “one-stop” services and resources to families before they find themselves in a crisis. These services include access to information on child, maternal, & family health services, economic self-sufficiency, and job readiness. New Destiny core services also include life skills training, parent education, parent-

child activities, and family advocacy services. New Destiny manages the Public School # 6 Full-Service Community School in the Rosa Parks neighborhood.

The Rosa Parks Community Health Hub will include a partner to provide senior community members with resources and information that will allow them to remain healthy and socially active, as they grow older. These services are intergenerational, allowing seniors to work, learn, and teach with community residents of all ages. Transportation, social events, educational forums will also be provided.

The Rosa Parks Community Health Hub also includes Jumpstart Community & Training Services Program managed by Ms. Jamie Bland.

Jump Start Community & Training Program- The Jumpstart Community & Training Services Program is an anti-violence Youth and Family Service Agency with a mission to guide youth to be healthy, happy, and productive. Their services include mentoring and behavior counseling services, after school tutoring, anger management, bullying workshops, leadership skills, health and wellness, job readiness, career development, and other life skill training centered on youth development.



Community Gardens - Passaic County Habitat for Humanity supports community gardens as a way to improve public health in the in the Rosa Parks community. Community gardens provide access to healthy foods that are otherwise not available in the neighborhood. Community gardens created on vacant lots have the added benefit of reducing locations prone to undesired activities. They are an important part of our CPTED (Crime Prevention through Environmental Design) strategies.

Passaic County Habitat for Humanity has supported Deacon Willie Davis and his Green Acres Community Garden for almost 10 years in the Rosa Parks neighborhood. Passaic County Habitat for Humanity owns the property upon which the garden is located, built a greenhouse, accessed limited funding, and provided volunteer support for the garden. Along with healthy produce, Deacon Davis offers nutrition training and healthy cooking classes for residents of all ages. Full funding will enable support for administrative expenses, utilities, supplies, and the inception of the Green Acre Community Garden Kid's Club.

Supporting Public Safety and a Vibrant Neighborhood Economy

Passaic County Habitat for Humanity has organized a CPTED committee in the 4th Ward Rosa Parks neighborhood, led by City Councilwoman Ruby Cotton, for about 7 years. Improved lighting is one of the strategies adopted by the CPTED committee and included in the Rosa Parks NRTC Neighborhood Plan.

The Rosa Parks Neighborhood Streetscape Lighting Project- Passaic County is collaborating with the City of Paterson to install decorative lighting along Rosa Parks Boulevard. This decorative lighting will improve public safety and help create a welcoming environment for retail customers along this commercial corridor. Full funding for this application will help provide the resources necessary to acquire and install the decorative lighting.

Community Building

The Rosa Parks community will grow stronger by the creation of a neighborhood association and by welcoming public events for all community members.

Rosa Parks Neighborhood Association- The 4th Ward CPTED Committee has been active in the Rosa Parks neighborhood for about 7 years. Full funding of this application will allow for the expansion of this committee into a neighborhood association that will provide community members with a forum to share concerns, solutions, experiences and resources, and to unite in their advocacy for a safer and healthier neighborhood. There are many nonprofits serving the Rosa Parks Community. By collaborating, they will be more effective in leveraging their various resources. The Rosa Parks community understands that we are stronger working together than alone.

Funding Requested: \$1 Million
Municipality: Paterson
Neighborhood: The 4th Ward Rosa Parks Neighborhood
Organization Website: www.habitatpc.org
Contact name: Steve Kehayes
Email: steve@habitatpc.org

Name of Project: 2024 Gateway Neighborhood Revitalization

Name of Organization: Perth Amboy Redevelopment Team for Neighborhood Enterprise and Revitalization

INVESTING IN TRANSFORMATION:

The Gateway Neighborhood Revitalization Collaborative presents an opportunity for investors to be part of a transformative project that will uplift a diverse neighborhood, create sustainable housing solutions, spur economic growth, foster cultural vibrancy, and improve overall quality of life. By joining GNRC, investors can contribute to a thriving neighborhood that empowers residents, enhances property values, and yields lasting positive impacts and living legacies.

Invest in the Gateway Neighborhood Collaborative and be a driving force in:

1. Uplifting a diverse and vibrant community.
2. Improving housing conditions and affordability.
3. Creating employment and business development opportunities.
4. Promoting arts, culture, and community engagement.
5. Ensuring a sustainable and thriving neighborhood.

Funding Requested: \$1,000,000.00
Municipality: City of Perth Amboy
Neighborhood: Gateway Neighborhood
Organization's Website: www.partnernj.org
Contact Name: Victor Tavaréz, Program Director
Email: victor@partnernj.org
Phone: (732) 442-0384

ABOUT THE GATEWAY NEIGHBORHOOD:

The Gateway Neighborhood is a dynamic **48-block area** along the Raritan River and the North Jersey Coast Line rail tracks in Perth Amboy, NJ. This vibrant community is **home to 5,639 residents spread across 1,690 households**. Characterized by its diversity, the neighborhood primarily comprises low-income individuals, with a **median household income of \$36,293** and a poverty rate of 32.6%. The population is predominantly Hispanic (82.9%), and more than half of the residents are foreign-born. English proficiency is limited among nearly half (48.5%) of the neighborhood's residents. In the past two decades, the homeownership rate in the Gateway Neighborhood has dramatically declined, plummeting by 42.8% in the last twenty years and nearly 30% in the previous decade. With over 80% of households renting their homes, rental affordability is a pressing concern, consuming over half of the monthly income for more than a third of renters.

THE GATEWAY NEIGHBORHOOD REVITALIZATION COLLABORATIVE:

We present the Gateway Neighborhood Revitalization Collaborative (GNRC) project, a comprehensive and transformative initiative to rejuvenate the Gateway Neighborhood through strategic interventions in housing, employment, entrepreneurship, arts and culture, and community engagement. Partnering with local stakeholders, organizations, and investors, GNRC seeks to uplift residents' quality of life, promote economic opportunities, and create a vibrant and sustainable community. Shifting our attention to the next crucial aspect, let's delve into the **key focus areas of the revitalization activities:**



HOME HARMONY: SUPPORT AND REHAB FOR HOMEOWNERS:

Given the age of homes in the Gateway Neighborhood, with the median age of a housing unit being over 60 and at least a third of homes being at least 80, home maintenance can constitute a significant cost. Because of that, many maintenance items will likely be deferred or ignored. Recognizing these challenges, this activity seeks to support existing homeowners to maintain and stay in their homes.

The **Brush with Kindness Home Repair and Stabilization Program** will provide quick-response projects for residents recently affected by disasters and weatherization services to help make homes more energy efficient and lower utility costs. The repairs may vary depending on the needs of each family and the available resources. However, home repairs to be provided are:

- **Exterior Repairs:** Siding and trim repair, roof repair, wheelchair ramp installation, floor/ wall repair/replacement, foundation repair, board replacement for porch, stairs, or ramps, door replacement
- **Minor interior repairs:** Making the home accessible for people with disabilities
- **Weatherization:** Install weather stripping, insulation, window replacement, window repair (new screen, glass, and glazing), or any other measures to improve a home's energy efficiency and reduce utility costs for the family.
- **Safety and Security Improvements:** Install or repair safety features such as wheelchair ramp installation, handrails, and staircases (mitigate tripping hazards); install smoke detectors and carbon monoxide detectors to help keep the family safe
- **Exterior Painting:** Exterior scraping, caulking, and painting to help protect it from weather damage and improve its curb appeal.
- **Landscaping:** Clean up and junk removal to help improve the appearance and safety of the property.
- Together, P.A.R.T.N.E.R. and Morris will work to promote the program to identify home repair projects to assist a **minimum of 12 families, if possible more, with a priority of owner-occupied residents during the two-year project; 6 projects in Year 1 and 6 projects in Year 2.**

PATH TO OWNERSHIP: EMPOWERING RESIDENTS FOR HOMEOWNERSHIP:

Supporting existing residents purchasing homes in the Gateway Neighborhood is another way to reverse the declining homeownership rate. There appears to be community interest in achieving homeownership: In the household survey, 64% of currently rented respondents indicated that they would consider purchasing a home in the neighborhood. Moreover, between 2010 and 2020, owner-occupants were the buyers in 70% of the arm's length residential transactions in the Gateway Neighborhood. Among the challenges residents face in achieving homeownership are financial constraints, lack of knowledge about the process, and low neighborhood inventory.



- To address these challenges, the Perth Amboy Housing Authority will provide **one dual language pre-homeownership workshop and counseling per quarter** and use **funds to support down payment assistance programs.**
- GNRC will **host two (2) Housing Expo events on housing safety, homeownership, financial literacy, and credit counseling.** Through a comprehensive approach, this strategy will better enable residents to achieve homeownership in the neighborhood.

NEIGHBORHOOD FOR SUCCESS-EMPOWERING JOBS AND ENTREPRENEURSHIP:

At the heart of the Gateway Neighborhood Revitalization Collaborative (GNRC) lies a commitment to fostering economic growth, supporting local businesses, and empowering residents with meaningful employment opportunities. Our comprehensive approach encompasses a range of initiatives that will create jobs and equip individuals with the skills needed to thrive in various industries.

Referral Service for Local Small Businesses:

- GNRC partners with Middlesex College's Corporate Education and Training program, leveraging their Talent Development Centers that cover industries such as Advanced Manufacturing, Transportation, Logistics, Distribution, Construction/Utilities, Healthcare, Retail, Hospitality and Tourism, Life Sciences, and Financial Services. We offer a **comprehensive referral service** that connects local small businesses with tailored business development training and coaching resources to enhance their operations and workforce capabilities.

Job Recruitment, Screening, and Training:

Working in collaboration with Middlesex College, GNRC will assist businesses in recruiting and screening qualified job candidates. We will provide **grant-funded training opportunities** for new candidates and the neighborhood's incumbent workforce, focusing on high-demand skills matching the local job market up to **ten (10) \$ 1,000 scholarships.**

Storefront Improvements and PerthAmboyEats.com:

- The partnership with the Business Improvement District (BID) supports local businesses. Through the Facade Program, businesses can access up to **\$5,000 for storefront improvements**. Additionally, GNRC will offer **\$1,000 grants to 10 eateries** under the PerthAmboyEats.com initiative. This platform showcases food establishments in the Neighborhood Preservation Program (NPP) District and provides online presence and touchless menu options through QR codes.

Job Fairs and Workforce Training:

- To bridge the gap between job seekers and employers, GNRC will host **two (2) job fairs**, creating valuable networking opportunities. Additionally, we'll collaborate with Middlesex College to provide workforce training sessions at the Claret Community Center, aligning skill development with local job demands.

Microenterprise Start-Up Support:

Introducing the Microenterprise Grant Program, providing up to \$2,500 each, and fostering local entrepreneurship by providing them with the start-up support they need to establish their small businesses.

Success Bound Leadership Academy Scholarships:

- GNRC is committed to nurturing future leaders. We'll offer **ten (10) scholarships** to rising juniors and seniors, enabling them to participate in the Success Bound Leadership Academy hosted by Middlesex College. This program equips students with essential leadership skills and career insights.

English as a Second Language (ESL) and GED Prep:

- Recognizing the significance of language proficiency, GNRC will offer **two (2) sessions of ESL classes** to enhance residents' communication skills. Additionally, we'll collaborate with the Jewish Renaissance Foundation to promote the GED Prep and Training and Testing Center, empowering individuals to attain education milestones.



SUPPORT SERVICES:

BUILDING A STRONG AND VIBRANT NEIGHBORHOOD

To create a vibrant cultural hub, GNRC will curate **one (1) performing arts event per quarter** in collaboration with the residents and the Office of Recreation. With its access to public transportation, walkability, a unique mix of restaurants and retail stores reflective of the current and historical heritages of the neighborhood, and connection to the broader downtown district, Smith Street has the potential to offer a unique dining and retail experience. This strategy seeks to achieve that potential as a food, retail, and cultural hub, attracting visitors from outside the neighborhood while improving the experience for neighborhood residents.

- Host one **(1) quarterly "Arts and Flow" style event** and performances in the Smith Street business district, including the Bay City Amphitheater.

NEIGHBORNURTURE: EMPOWER, ENGAGE, ELEVATE:

Maintaining a sustainable economy in the neighborhood depends on having a strong social safety net to help residents meet their basic needs and maintain a sound economic footing that will enable them to take advantage of future financial opportunities. Fortunately, the Gateway Neighborhood has a strong social and health services infrastructure. In the heart of the neighborhood, the Raritan Bay Area YMCA's Center for Success, Support, and Prosperity services those experiencing housing insecurity. At the same time, the Claretian Community Center addresses food insecurity and other basic needs through its food pantry and other services. From a health perspective, Raritan Bay Medical Center and the Central Jersey Medical Center are within half a mile of the Gateway Neighborhood.

- Provide **monthly neighborhood gatherings** to expand social services that address housing insecurity, food insecurity, and crime prevention.
- Work with the Central Jersey Medical Center to conduct **three (3) health screenings** and other community health programs and ensure residents can access health care when needed.
- Host **quarterly neighborhood clean-ups**



Name of Project: A More Prosperous East Camden

Name of Organization: Saint Joseph's Carpenter Society

East Camden residents know how to persevere. The My East Camden neighborhood plan has documented their vision and goals and Saint Joseph's Carpenter Society and other partners have joined in to further East Camden's progress.



By many metrics, East Camden has made improvements toward a strong and resilient neighborhood.

Since 2010, median incomes, housing values, unemployment rates, HS graduation rates and homeownership rates have improved compared to other portions of the City. But East Camden is still lagging behind the municipalities just across its border in those same metrics. East Camden today still contains vacant homes, inadequate housing, shuttered businesses, and pockets of crime and poverty, albeit at a number far less than 10 or even 20 years ago. This NRTC application seeks to

continue to attack these problem areas and harness the upward trajectory of East Camden to promote greater equity and prosperity, improve health, and engage more residents in positive change.

Funding Requested: \$1,000,000

Municipality: Camden City

Neighborhood: East Camden

Organization's Website: www.sjcscamden.org

Contact Name: Pilar Hogan Closkey

Email: phogan@sjcscamden.org

Phone: 856-966-8117 ext. 233

Saint Joseph's Carpenter Society (SJCS) is the lead organization implementing the My East Camden Plan contributing to the positive growth of East Camden. This resident-driven plan calls for the improvement



Abandoned home to be acquired for rehabilitation next to stable home.

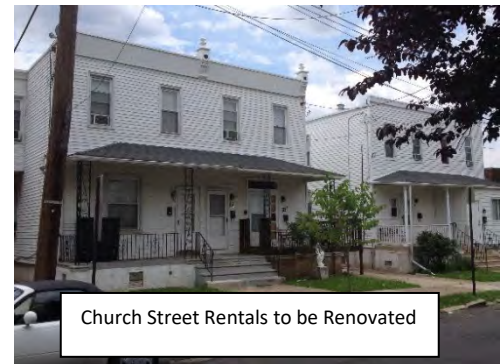
of physical conditions, centering of residents and local businesses in economic development initiatives, improving sustainability and environmental resiliency, supporting arts, culture, community, and health, and enhancing communication and collaboration. The projects set forth in this application touch upon these overarching goals for the neighborhood with the intended outcome of lasting generational growth contributing to increasing neighborhood opportunity and resident wealth.

Investments in the Housing Market: The macroeconomic effects of the housing market in the United States can be felt in East Camden. Quality housing supply in the neighborhood is low and interest rates on

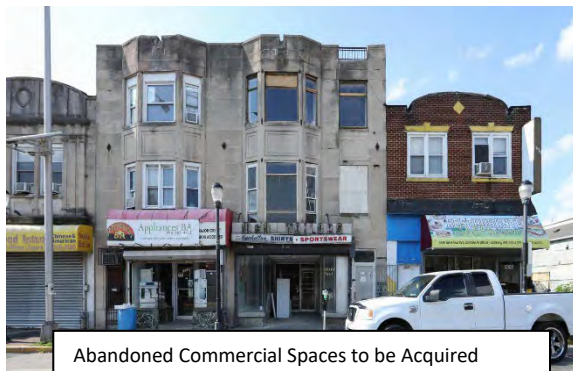


mortgages and refinancing are very high as well. This has led to rents skyrocketing, fewer homeownership opportunities, and substandard housing increasing as elderly owners cannot afford to take out loans to repair their homes. Outside investors are exacerbating the rental increase by foreclosing on families, renting the units at higher rents, and generally not taking care

of the units they own. Creating and preserving housing affordability is paramount for the neighborhood to prosper while also improving neighborhood conditions. SJCS seeks to attack this problem through this NRTC application. ***The first project on the application assists SJCS in acquiring five abandoned houses from absentee investors to transform these houses into affordable homeownership opportunities for residents. This NRTC application also includes funds to assist 20 homeowners with health and safety repairs inside of their homes and creates a "Front Porch" pilot program where SJCS will make improvements to every home's exterior on a single City block and other curb appeal improvements to see if property values on that block improve. Finally, SJCS will preserve affordability on seven units owned and rented by SJCS through capital improvements on Church Street.*** The rental units on Church Street were among the first units ever completed by SJCS in 1993. Many of the renters in these units have been living there for decades and are paying rents that are affordable to those who have a very-low income. These units need updating and repairs. SJCS will use NRTC funds to make these repairs without having to raise rent on the tenants of these units. SJCS will also make improvements to the exterior to bolster the surrounding property values and improve community pride.



Centering Local Businesses in Economic Development Initiatives: Successful entrepreneurship has been proven to be a way for low-income people to break the cycle of poverty. The East Camden commercial



corridor is a great example of this – the corridor is home to recent immigrants who developed businesses that are successful and appeal to East Camden residents. One threat to the success of this corridor is based upon who ultimately owns the physical buildings in which the businesses operate. Restrictive leases, poor building conditions, increases in rent, and failures to make investments in the building all lead to great businesses running out of poor spaces. Opportunities currently exist in the vacant storefronts on the


commercial corridor. ***In this application, SJCS seeks to acquire two of these opportunities, with a plan***

to redevelop the buildings and rent (or ultimately sell the building) to entrepreneurs who have a commitment to Camden.

Supporting Arts, Culture, Community and Health, Enhancing Communication and Collaboration, and Improving Sustainability: East Camden is home to a very diverse population that shows a strong sense of pride and culture but lack the places where this diversity is celebrated. East Camden also contains many youths who need outlets for after-school activities and access to healthy food. This NRTC application will work to provide these outlets through our partners at Camden Community Partnership, LUCY Outreach, Cathedral Kitchen, and UrbanPromise. **Camden Community Partnership will use local arts to create an "arts market event" at Dudley Grange Park and use local artists to calm traffic at an intersection with art. LUCY Outreach will engage with additional East Camden youth to come to their afterschool programming. Finally, Cathedral Kitchen and UrbanPromise will both increase access to**



healthy food through outlets where fresh food is provided to residents. Cathedral Kitchen will run a meal program and UrbanPromise will run a food co-op along with educational and leadership offerings to their StreetLeader program to share food education with young people.



"Nobody teaches you leadership like UrbanPromise teaches you leadership... UrbanPromise is a pipeline to college and helps you become well-rounded, well-versed, and educated... Now that I have those resources, I can help the next generation of students."
- Deja, Alumna, Legal Assistant with The Judge Group



All projects directly align with the neighborhood plan and SJCS will measure the positive community outcomes of these projects through surveys of resident satisfaction with the neighborhood and tracking of Census data homeownership rate, population rate and median family income over time. SJCS and partners will also evaluate quantitative and qualitative analyses of the program participants and track median property values and property conditions, both commercial and residential, in comparison with the City of Camden as a whole.

A more prosperous East Camden is a neighborhood with little-to-no vacancy, a mix of housing types and values, a strong commercial corridor with a variety of businesses, programs for youth to learn, and opportunities for all. This NRTC application, along with the strong partnerships in East Camden, works to make this vision possible.



Name of Project: The Salem City Revival Continues!

Name of Organization: Stand Up For Salem

The Center of Salem neighborhood is a community with great challenges and great potential. The challenges stem from poverty, which afflicts nearly half the population; from limited nearby job opportunities, resulting in a median annual wage for neighborhood workers of approximately \$20,000; and from disinvestment in housing that has led to vacancy and abandonment.

The potential comes from the neighborhood's historic assets; walkable downtown and dynamic business community; and dedicated cadre of resident, non-profit, faith, and government leaders committed to moving the community forward. This potential is further enhanced by the unprecedented public and private investment led by the New Jersey Economic Development Authority to develop the New Jersey Wind Port just ten minutes outside of the neighborhood, promising 1,500 new, green-energy jobs.

Sparked by Stand Up For Salem's 2021-2022 community-driven neighborhood planning process, and recognizing the neighborhood's tremendous potential, a revival of sorts is kindling in the Center of Salem neighborhood. This NRTC project looks to keep this revival going, by positioning community members for good jobs and other economic opportunities, and by organizing residents to take positive action to improve the community.

Funding Requested: \$750,000

Municipality: Salem City

Neighborhood: Center of Salem

Organization's Website: www.standupforsalem.org

Contact Name: Betsy McBride, Executive Director

Email: betsy.mcbride@salemmainstreet.org

Phone: (856) 935-1248

Stand Up For Salem (SUFS) is seeking NRTC investment for:

1. Training programs for residents focused on the historic building arts, general construction, and the workforce development needs of the New Jersey Wind Port;
2. A business incubator program enabling local entrepreneurs to identify and pursue economic opportunities;
3. A home repair program to assist low-and-moderate-income homeowners with completing needed repairs, enabling elderly and poor homeowners to stay safe and healthy in their homes; and
4. A community outreach and engagement program that will allow residents to participate meaningfully in improving their community.

Objective 1: Career Trades Training

Center Programs: In Fall 2023, SUFS will officially cut the ribbon on the Career Trades Training Center – an adaptive reuse of New Jersey’s historic first J.C. Penney Department Store. With 8,685 square feet of usable space over two floors, the Center contains an instructional workshop, a metal shop, a computer drafting center, an outdoor work area, and a greenhouse and garden.



Interior of the Career Trades Training Center

In 2024, SUFS aims to educate its first 100 training participants from the neighborhood at the Center. These initial trainings will focus on the historic building arts, general construction, and workforce development to serve the NJ Wind Port. Other trainings include Security Officers Registration Act (SORA) Licensing and customer service and sales skills.

SUFS will partner with Salem Community College and the African American Chamber of Commerce of NJ in providing this training.

SUFS will partner with Salem Community College and the African American Chamber of Commerce of NJ in providing this training.

Objective 2: Microenterprise Business Incubator seeks to support local entrepreneurs and incubate small businesses through training and other resources. The core of this training is the African American Chamber of Commerce’s Small Business Academy. The 10-week Academy includes training on writing a business plan, accounting, taxes, marketing, goal setting, and obtaining MBE or WMBE certification. Participant microenterprises will also receive services like low-cost office space, marketing assistance, pop-up retail space, and membership in the Salem Chamber. We hope to have 12 neighborhood entrepreneurs complete these activities.



Bicycle safety community program

Objective 3: Home Repairs assists income-qualified homeowners in making critical home repairs to their homes to address issues of health, safety, ability to age in place, and habitability. These repairs preserve the neighborhood's aging homeownership housing stock, and enable elderly and poor homeowners to stay safe and healthy in their homes. This is important because 80% of all neighborhood homeowners are age 55 and older.

Objective 4: Community Organizing and Engagement will strengthen the neighborhood’s community organizing program, which regularly and continually engages neighborhood residents in efforts to improve the community. This Objective will include broad outreach and door knocking, as well as monthly community meetings in which residents can discuss shared issues and ideas for events and activities. As resident leaders emerge from these initial meetings, they will have opportunities to deepen their participation in issue-based committees and leadership-development training.

As noted, a revival is aflame in Salem City. With your support through the NRTC program, we can keep it going.



Youth-Led Community Clean-Up



Neighborhood Mural

Name of Project: Rancocas Neighborhood Plan

Name of Organization: The Salt and Light Company

The Rancocas Neighborhood Plan contains the building blocks required to revitalize a neighborhood in the heart of Mount Holly that struggles both economically and socially. This neighborhood has been named after the Rancocas Creek which meanders right through the heart of town, a combined commercial and residential community. The Plan is a multi-year initiative that contains the critical steps needed to achieve a successful and sustainable revitalization. The Rancocas Neighborhood contains 156-acres encompassing the Central Business District (CBD) in the center of Mount Holly (High, Mill and Washington Streets); the State and Nationally Registered Historic District, micro-businesses, small businesses, government buildings, and residential properties, most of which were built pre-WWII. The Neighborhood is serviced by strong infrastructure with

Funding Requested: \$1,000,000

Municipality: Mount Holly

Neighborhood: Rancocas

Organization's Website: affordablehomesgroup.com

Contact Name: Kent R. Pipes

Email: pipeskent@gmail.com Phone: (609) 284-8893



County roads bringing traffic in from the nearby New Jersey Turnpike and Interstate Route 295, linking central Burlington County with the Joint Megabase MDL to the east. It has excellent utility infrastructure with public water, sewer, and high-speed internet service. Over the decades this Neighborhood, as all of Mount Holly, has been the subject of numerous consultant's plans. Planning is always prudent, but this is a plan that seeks to focus on action because of previous good planning and to build on both public-private and private-private partnerships that have been formed over the years by those who have been working together in this Neighborhood buying and rehabilitating properties, fostering economic development, funding streetscape improvements and attracting new businesses and residents. The Plan's goal is to renew and improve the community such that it offers an elevated sense of cultural diversity, safety, sustainability, economic vibrancy, and a place where the arts and humanities are embraced with its history and national resources preserved.

The Agencies Involved

The Salt & Light Company, Inc., a 37-year-old experienced non-profit as the lead entity will continue its work in close collaboration with other community groups: Main Street Mount Holly (MSMH) which has long existed as a volunteer-driven, non-profit organization whose mission is to protect, promote and enhance historic Mount Holly's downtown and vicinity; Mill Race Inc. a major developer representing 25 businesses and 35 rental residents; the Township's own Neighborhood Preservation Program (NPP) and the Urban Enterprise Zone (UEZ); the Rancocas Valley Clergy Association and other businesses and non-profit agencies that connects the revitalization plan to community-based groups located within the defined neighborhood boundaries.

This multi-year Plan addresses the six distinct areas that need to be simultaneously improved, they are:

- 1) Residential & Community Development
- 2) Downtown Revitalization
- 3) Arts & Culture
- 4) Streetscape
- 5) Open Space
- 6) Personal & Professional Development.

Some are included in Year One intended to bring about immediate incremental visible change with others scheduled to be included in years Two thru Five. Subsequent years in Six thru Ten will build on the successes of Year One as we strengthen and expand the program while keeping the community informed and involved through a dedicated website, a variety of social media communications, planning and discussion forum events and e-news supported under the Personal & Professional Development strategies outlined in the Plan.

Significance of the Eagle Foundry Site



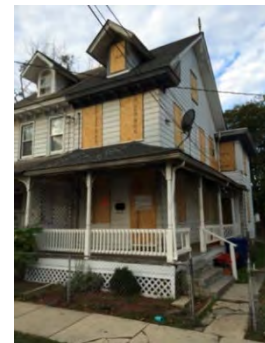
The initial Residential & Community Development aspect of the Plan will center on a property located near the center of the Neighborhood known as Eagle Foundry, which consists of 4+/- acres that includes a 65,000 SF former industrial building now a warehouse by default. This property previously received site plan approval for a change of use variance that included 6 apartments plus 60,000 SF of commercial space. In recent months the municipality in response to statewide affordable housing mandates created and approved an affordable housing overlay zone for this property which increases the allowable residential units on site to 80-90 resulting in a paradigm shift for the property owner and the Neighborhood. Facilitating this project to completion, the buildout of the residential units plus onsite commercial development is a Plan goal consisting of NRTC funding soft costs and pre-

development costs together with the needed repair and preservation of the Eagle Foundry. Much of the existing structure will remain as the funding completes the engineering and architectural analyses and transformation plans needed to put in place the initial steps for an area in need of redevelopment, a contract with an established residential builder and the construction of permitted apartments.

Although Eagle Foundry will be the focus of a significant portion of the Plan's Residential & Community Development component in coming years there will be several other complementary activities such as a low-interest funding for landlords and homeowners to make property repairs, advocating for robust code enforcement, building on the MSMH banners/flowers program and organizing neighborhood cleanups. Future year's funding will address any vacant stores on the three CBD streets of High, Mill and Washington as well as working to repurpose buildings to serve new and emerging businesses as the Plan's revitalization increases the demand for space.

Existing Properties

Neighborhood revitalization requires creating access to diverse housing types including affordable rentals and ownership opportunities coupled with downtown revitalization which is another focus of the Plan that includes strategies to recruit new and strengthen existing businesses, assist with the relocation of incompatible uses in the downtown and take steps to make the Rancocas Neighborhood a destination for activities such as enhancing the walking history and kayak tours, orchestrating an increasing number public events sponsored by community organizations funded in part by NRTC dollars. Sustainability of continued funding is always an important issue, so the Plan includes engaging a professional individual or firm for additional grant research and writing, expanding the investment in the newly revitalized neighborhood as it matures, and bringing new life and involvement of the area residents.



Year One Funding Includes:

1. Completion of the approved Phase One site plan improvements at the Eagle Foundry
2. Engineering and architectural work for the existing structure stabilization
3. Construction work to complete the preservation
4. Funding for the initial six affordable apartments
5. Architectural and engineering for Phase Two redevelopment of the Eagle Foundry site
6. Support for Main Street Mount Holly's downtown beautification ongoing efforts and events
7. Upgrades to some existing commercial properties in the Rancocas Neighborhood
8. Engaging business development professionals for support of existing and emerging businesses
9. Support for the growing Mt. Holly Township Recreation program
10. Support for the St. Andrew's Episcopal Church Farmer's Market initiative
11. Support for Beacon of Hope, an existing social service agency's relocation
12. Funding to help existing businesses green their operation, including restaurants
13. Engaging a national firm specializing in community-wide assessments for an independent review and analysis of the core economic strengths and weaknesses of our existing commercial district

The Impact on the Neighborhood and the broader community



Increasing access to quality affordable housing while improving the business climate in the Rancocas Neighborhood is critical to revitalization, but also important is enhancing access to arts and culture through increased programming of film, theater, live music, and live performances, working with County Cultural Arts Office to promote the arts in the Rancocas Neighborhood. Arts and culture are what make a downtown vibrant, they act as an economic development driver and enhance quality of life. Addressing the aesthetics of the neighborhood is critical so the Plan incorporates streetscape improvements and upgrades the open spaces supporting the programming currently occurring in the parks and overseen by the municipality, sports leagues, and the schools.

The Neighborhood Revitalization Tax Credit program operated by the State of New Jersey Dept. of Community Affairs for some 20+ years has been a significant resource for struggling communities from one end of New Jersey to the other. Mount Holly, the capital of Burlington County, stands ready for significant changes with upwards of \$1 million annually for the next ten years. Money alone will not make the impact desired, but with good planning, competent and responsible implementation, this is a program in which everyone wins: the residents, the businesses, the property owners, civic

leaders, and elected officials who are charged with oversight throughout the whole town.

We believe that once the revitalization Plan for the Rancocas Neighborhood is fully implemented it will result in a vibrant mixed-use community with a depth and variety of residential and commercial real estate, sporting streetscape, and open space upgrades with increased programming for destination development, social services support, the arts and culture, and recreation.

Our Invitation:

We invite you to become our financial partner in this challenging and exciting venture that will shape an historic and important town that has all the elements needed to become a vital contributor to our State.

Name of Project: Fairmount Revitalization 2024

Name of Organization: Urban League of Essex County



Funding Requested: \$ 1,000,000

Municipality: Newark

Neighborhood: Fairmount Heights

Organization's Website:

Contact Name: Vivian Fraser

Email: vfraser@ulec.org Phone: 973-624-9535 x202

The Urban League of Essex County ("The League", "ULEC") requests \$1,000,000 in funding for proposed projects that are aligned with the mission and vision of NRTC to foster revitalization of distressed neighborhoods and invest in the economic and community development of low and moderate-income (LMI) communities. If approved, our proposal will support the revitalization of Newark's Fairmount Heights neighborhood ("Fairmount").

Through the development of 10 new homes, establishing a computer careers workforce training program, the creation of Freepair (an on-the-job training program to strengthen outcomes for current construction of a skilled trades workforce participants), and continued provision of programs and activities that advance economic empowerment and improve housing security for residents, our proposal also aligns with and advances the goals and objectives of the DCA-approved Fairmount Neighborhood Plan and the 2021 updated Fairmount NRTC Plan ("The Fairmount Plan").

The League's mission is to assist African Americans and other disadvantaged urban residents in the achievement of social and economic equality. To deliver on this mission, we invest our time, talent and resources in providing quality preschool and youth development services, housing and homeownership counseling and assistance, employment services, workforce development for in-demand career sectors, and financial capabilities coaching. Through our place-based neighborhood revitalization initiatives, we develop new affordable homes, invest in local resident leadership training, and leverage community organizing to improve the quality of life in Fairmount. Together, our endeavors bind us to our motto, "Empowering Communities. Changing Lives."

Fairmount is a multi-racial neighborhood of low-income and LMI residents with easy proximity to Newark's downtown, Rutgers and NJIT universities, Newark's biomedical and health corridor, and Route I-280, a major highway that links the state's western suburbs to Newark, Hudson County and tunnels to New York City. After decades of systemic disinvestment, a boom in real estate development and escalating housing costs threaten to price out its current majority minority population.

The League has been an anchor institution in Fairmount for over 50 years. In that time, the agency has built a proven track record of successful community outreach and connection to its residents. Our proposed project advances our overarching goal to revitalize Fairmount and create a neighborhood of choice and opportunity for all residents. Proposed activities further NRTC objectives to (1) Encourage community-based neighborhood planning, (2) Provide flexible resources to build the capacity of community-based organizations to carry out strategies established in neighborhood plans, (3) Attract private investments into New Jersey's distressed neighborhoods, and (4) Foster ongoing partnerships between private corporations and community-based development organizations.

Specifically, this project will contribute to the revitalization of Fairmount through the following activities: Activity #1 - \$300,000 in investment will support the development and construction of two (2) new two-family homes (4 units) as part of a 10 multifamily, 20-unit development in Fairmount that will be built to Enterprise Green Communities and LEED standards. The League has secured financing for eight of the 10 homes, and we are seeking funding support for the remaining two homes to ensure that they may be offered as affordable to LMI families. This activity will create homeownership opportunities for families with annual incomes at \$92,000; or 80 percent of AMI for a family of four. Although construction costs would bring a market price of more than \$600,000 per home, with the requested subsidy these homes will be priced no higher than \$450,000 to LMI families. This activity is "shovel ready" to proceed upon funding.

Activity #2 - \$100,000 in investment will support housing counseling for residents seeking to be homeowners (readiness, pre-purchase and post-purchase) in addition default prevention counseling. To continue to promote Fairmount as a neighborhood of choice, the Home Buyers program, focused on cultivating prospective homeowners for the newly developed affordable homes in Fairmount, will continue. In addition, counseling services will also support residents facing eviction and homelessness.

Activity#3 - \$200,000 in investment will support increased participation in the labor force by establishing a Computer Careers workforce training program at The League's Fairmount Community Tech House for up to 250 residents over the grant performance period. This program will provide computer literacy for up to 200 residents, and in-demand technology careers training with industry recognized credentials including Microsoft Office Specialist, CompTIA A+ computer repair, CompTIA Network+, CompTIA IT Fundamentals, Amazon Web Services (AWS), and Certified Associated Cloud Practitioner.

Activity #4 - \$200,000 in investment will support the creation of Fairmount FreePair, which will provide (a) real-world, on-the-job training (OJT) for our current PACE and construction and skilled trades workforce development participants under the supervision of licensed professionals; and (b) provide meaningful assistance to current low-income residents (particularly seniors, the disabled and veterans), who need basic home repairs and modifications to life safely in their homes at no additional cost. The current workforce program is classroom based and does not provide ample OJT training opportunities. Through Freepair, The League will be able maximize learnings by providing an "earn while you learn" opportunity while filling a vital, yet unmet need in the community.

Activity #5:

The remainder of the funding request (\$200,000) will be used to cover personnel and administrative costs for project implementation over the grant period. Personnel include leadership administration and employees of The League who are dedicated to NRTC-funded projects.

Our confidence in the success of this proposed project is grounded in our direct knowledge of the need for desirable and sustainable housing in Fairmount and a lack of affordable housing in the neighborhood (Activities 1, 2), and the need for workforce development that provide living-wage, sustainable career paths (Activities 3, 4) for current residents. Over the past five years, private development, land banking, and speculation in Newark has driven up housing costs significantly. On average, rents for Newark residents have increased more than 10 percent year-over-year since 2017, and transference of ownership of residential properties to corporate concerns has resulted in an affordability crisis for residents. To combat this trend, The League successfully developed and sold over 30 new multi-family affordable homes since 2014, with an additional 70 additional multifamily homes in its construction pipeline. This activity also builds on the more than 75 families that are currently enrolled in our Home Buyer programs who have completed counseling and are on a trajectory toward being purchase ready within 18 months. Workforce development components of our project (Activities 3, 4) increase the capacity of residents to bring additional economic activity, save, build wealth, become homeowners and invest in neighborhoods with a long-term result of improved quality of life.

The proposed affordable home development (Activity #1) advances State Plan goals 1, 6 and 9: To revitalize the state's cities and towns; To provide adequate housing at a reasonable cost; and to increase energy efficiencies and reduce greenhouse gas emissions.

This project components also advance multiple goals articulated by residents in the updated Fairmount NRTC Plan:

Goal 4 "Neighborhood and Built Environment: Investing in Quality Housing Options" is addressed through new home construction (Activity#1); Goal 3 "To Invest in Education and Job Training for Young People and Adults" is addressed through the proposed workforce development in (a) computer-related careers (Activity #3) and (b) Freepair construction and skilled trades OJT (Activity #4); Goal 5 "To Promote Social Equity and Community Building" is addressed through housing counseling services.