Revitalize Northeast Neighborhood Action Strategy City of Somers Point Census Tract 128.01

Submitted to: New Jersey Neighborhood Revitalization Tax Credit Program New Jersey Department of Community Affairs March 2025

> Submitted by: Atlantic County Economic Alliance

> > Prepared by: Rutala Associates

Revitalize Northeast Neighborhood Action Strategy, Census Tract 128.01

The New Jersey Department of Community Affairs (NJDCA) provided funding for the Revitalize Northeast Neighborhood Action Strategy. Atlantic County Economic Alliance (ACEA) spearheaded the Strategy in cooperation with the City of Somers Point.

The Somers Point Northeast Neighborhood Revitalization Committee developed the Strategy with the support of Rutala Associates, a local planning firm. Rutala Associates acknowledges and expresses their gratitude to all the participants in the planning process including the Committee and all those who attended the public forums, interviews, stakeholder meetings, and focus groups. Their ideas and feedback form the basis of this Strategy. The general principles, specific redevelopment strategies, and recommendations are the direct result of their involvement.

Somers Point Northeast Neighborhood Planning Committee

Michael Bray – Neighborhood Business Owner Rob Hopkins – Neighborhood Resident, Somers Point Economic Development Advisory Commission Kathy Ciboldi - Neighborhood Resident, Shore Medical Center Kirk Gerety – Neighborhood Resident, City Council Shana Kestrel – Neighborhood Resident, City CFO Dennis Tapp - Mayor Janice Johnston – City Council Howard Dill – City Council Jason Frost – City Administrator Greg Schneider – City Engineer Max Slusher – Planning Board, Atlantic County Economic Alliance Jane Alvarez – Sturdy Bank, Somers Point Business Association

ACEA Representative

Lauren Moore, President, Atlantic County Economic Alliance

Planning Team

James M. Rutala, PP, AICP, MBA, President, Rutala Associates Sarah Birdsall, PP, AICP, Supervising Planner, Rutala Associates Monica Coffey, Communications Manager, Rutala Associates Nate Lange, Planner, Rutala Associates Robert McCormack, Planner, Rutala Associates

Section 1. Cover Page

FORM NP-1, page 1: COVER PAGE FOR SUBMISSION OF A NEIGHBORHOOD PLAN

Neighborhood: Census Tract 128.01		NJ Legisla	ative District:	NJ - 2
Eligible Municipality: Somers Point		Mayor:	Dennis Tapp	
Name of Applicant Organization:	Atlantic Co	ounty Ecc	nomic Alliance	2
Name of CEO/Executive Director:	Lauren Mo	ore		
Address: 600 Aviation Research Boulevar	rd, Suite 120			
City: Egg Harbor Township		State:	NJ	Zip Code: 08234
NJ Charities Registration Number:				
Contact Person for this Application:	Rutala			
Phone: _609.743.0354 E-Mail:	jmrutala@	comcast.	net	
Cellphone (optional):				
What is the time period for this Neighborhood (may not exceed Ten (10) years)	d Plan?	10 yea	ars	
Did you partner with another organization to the Neighborhood Plan?	develop	YES NO		(if YES, complete NP-1 Page 2)

<u>Certification</u>: To the best of my knowledge and belief, the data in this application are true and correct. The governing body of the applicant has duly authorized the document.

Michael Viscount, Esq.	Chairperson	
Name	Title	
Signature of Board Chairporcon	Data	

Signature of Board Chairperson

Date

Section 2. Executive Summary

The Somers Point Neighborhood Revitalization Tax Credit (NRTC) Plan effort included scheduling and attending community meetings and focus group meetings, providing direct outreach to the schools, businesses, non-profits, and all organizations in the neighborhood to promote the development and implementation of the plan. The scope includes managing the grant in accordance with the New Jersey Department of Community Affairs (NJDCA) requirements. The Somers Point NRTC Neighborhood Plan is a shared vision for the future revitalization of the Neighborhood, driven by residents and community stakeholders. The plan covers a period of 10 years, and includes physical, social, and economic activities that address the growth, stability, and health of the Neighborhood. The plan is developed in full compliance with the NJDCA's Neighborhood Plan Guidelines.

Many recent activities have occurred with the adoption of the Somers Point Neighborhood Plan including:

- The neighborhood has been organized, and the Somers Point Northeast Neighborhood Committee has been established.
- Several meeting have been held with various organizations to discuss partnering on enhancing the Northeast Neighborhood.
- The City was awarded a Federal Emergency Management Agency (FEMA) grant and is completing an Environmental Assessment for bayfront in an effort to make the neighborhood more resilient.
- The City is working with the New Jersey Department of Transportation (NJDOT) regarding the reconstruction of Route 9 from Chapman Boulevard to Ocean Heights Avenue.

Section 3. Organization Information

(a) Organizational Profile

A. AGENCY INFORMATION

What was the organization's date of incorporation?

November 20, 2015

What was the original purpose for which the organization was formed? The primary purpose of the ACEA's formation is the creation of employment opportunities generating a living wage, the generation of household income, and the stabilization of the county and city property tax base.

What is the organization's current mission statement? The ACEA is a private sector directed, nonprofit economic development corporation established for business attraction and retention and community development efforts.

Is the organization in "Good Standing" with the NJ Department of State? YES x NO

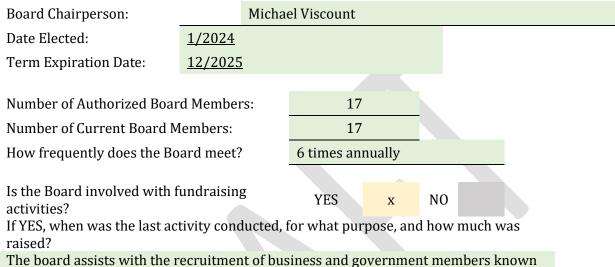
When did the organization file its current N.J. Charitable Registration and Investigation Act Report (CRI-300R)?

Date: 2019

Documents to be submitted as Attachment(s):

- "Certificate of Good Standing" certificate from State of New Jersey (attached)
- Copy of current NJ CRI-300R form (attached)

B. BOARD OF DIRECTORS INFORMATION



as investors. The recruitment of investors is an ongoing endeavor and does not involve scheduled or ad hoc fund-raising events.

Documents to be submitted as Attachment(s):

• List of current members of the Board of Directors, as of January 1 of this year

	LAST NAME:	FIRST NAME:	BOARD TITLE & TERM END	ORGANIZATION
1	Bartlett	Wendy	Secretary 2025	Fulton Bank
2	Bertolino	Dr. Joseph		Stockton University
3	Bucknam, Jr., Esq.	Bob		Archer Law
4	Calemmo, Jr.	Kenneth J.		Cooper Levenson
5	Davis, Esq.	Keith		Nehmad Perillo & Davis, PC
6	DeNafo	Matthew	Treasurer 2025	Atlantic County Utilities Authority
7	Gaba	Dr. Barbara		Atlantic Cape Community College
8	Gilmore	Linda		Atlantic County Government
9	Levinson	Matthew		AtlantiCare
10	Matik	Brett		Harrison Beverage
11	Pantilione	Vito		Parke Bank
12	Ricciardi	Rick	Vice Chair 2025	Marathon Engineering
13	Schoffer. Esq.	Leo	Chair Emeritus	Schoffer Enterprises
14	Viscount, Esq.	Michael	Chair 2025	Fox Rothschild

15	Westcott	Chuck	Somers Point Business Association
16	Zappariello	David	SJTA
17	Zitomer	Mitch	Greater Atlantic City Chamber

FORM NP-2: ORGANIZATION PROFILE

C. PERSONNEL – TOTAL AGENCY

What is the current agency staffing level?

Full Time:	<u>4</u>	
Part Time:	<u>1</u>	
Volunteers:	<u>0</u>	

Provide the following information regarding full-time staff employed by the organization in the past 5 years:

Year	Annual Employee Turnover	Leader Senior Inclu	·Staff ded?	
	Percentage	YES	NO	
2019	0	Х		
2020	0	Х		
2021	0	Х		
2022	0	X		
2023	0	Х		

For any year in which employee turnover percentage exceeded 20%, provide an explanation: NA

When was the Executive Director hired? 2017

Documents to be submitted as Attachment(s):

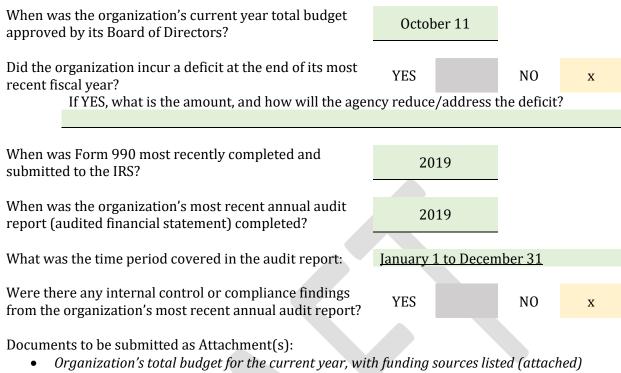
- *Resume for the Executive Director (attached)*
- Organization Chart (attached)

FORM NP-2: ORGANIZATION PROFILE

D. FINANCIAL INFORMATION

What is the organization's fiscal year? Start Date: January 1

Start Date.	<u>January 1</u>
End Date:	<u>December 31</u>



- Copy of the minutes of the Board of Directors meeting at which the organization's current year total budget was approved (attached)
- Copy of the three (3) most recent annual audit reports for the organization (attached)
- Copy of the corrective action plan related to internal control or compliance findings from the organization's most recent annual audit report, if applicable (N/A)

(b) <u>Financial Resources</u>.

Current ACEA 2024 Investors

- 1. AC DEVCO
- 2. American Water
- 3. Atlantic County Treasurer
- 4. Atlantic County WDB
- 5. Colliers Engineering & Design
- 6. Comcast
- 7. Marathon Engineering
- 8. Somers Point
- 9. Stockton University
- 10. Hamilton Township
- 11. Horizon BC/BS
- 12. Renati Solutions, LLC
- 13. M&T Bank
- 14. Schoffer Enterprises
- 15. Atlantic County Improvement Authority (ACIA)
- 16. McManimon, Scotland & Baumann
- 17. Pleasantville
- 18. Atlantic County Institute of Technology (ACIT)
- 19. Fulton Bank

- 20. Galloway Township
- 21. Egg Harbor City
- 22. Northfield
- 23. Cooper Levenson
- 24. Casino Reinvestment Development Authority (CRDA)
- 25. CARING, Inc. (Dougherty Family)
- 26. South Jersey Gas
- 27. OceanFirst Bank
- 28. New Vistas Corporation
- 29. AtlantiCare
- 30. South Jersey Transportation Authority (SJTA)
- 31. City of Linwood
- 32. Parke Bank
- 33. Egg Harbor Township
- 34. Nehmad Davis & Goldstein
- 35. City of Absecon
- 36. Town of Hammonton
- 37. Atlantic Shores Offshore Wind
- 38. Fox Rothschild
- 39. Harrison Beverage
- 40. Ole Hansen & Sons
- 41. Casino Assoc NJ (CANJ)
- 42. TD Bank
- 43. Kramer Beverage
- 44. Glenn Insurance
- 45. Atlantic Cape Community College
- 46. Arthur R. Henry, Inc.
- 47. TN Ward
- 48. Archer Law

Investors preparing to reinvest include Atlantic Electric and Parke Bank. Additionally, the Atlantic County Utilities Authority has committed to investing \$500,000 annually for the next five years into the ACEA as a part of the utility's anointed economic development initiative.

The Atlantic County Economic Alliance (ACEA) has applied for and has been awarded a DCA NRTC grant in the past for the Ducktown Community Development Corporation. The ACEA has applied for and successfully executed and concluded grants from the United States Department of Agriculture and the New Jersey Economic Development Authority. The ACEA is presently executing a \$1.6 million-dollar i6 grant from the United States Economic Development Administration.

(c) <u>Community Involvement</u>.

The ACEA was a member of the Atlantic City Executive Council providing expert insight on economic development and services in Atlantic City. In its capacity as a member of the Council, the ACEA has provided white papers on the economic development initiatives requisite to move the city forward. Additionally, the ACEA has championed studies on Atlantic City's critical tourism industry and the city's dependence on this economic engine for employment, income and household financial health.

Three out of the four full time employees of the ACEA live less than ten miles from downtown Atlantic City. As known, trusted, and successful community development non-profit focused on the greater Atlantic City area, the ACEA has become involved in the revitalization of the Ducktown community and is committed to sponsoring this initiative and its resulting programs.

Section 4. Organizational Capacity and Experience

(a) <u>Organizational capacity</u>.

The Atlantic County Economic Alliance (ACEA) is a private sector directed, nonprofit economic development corporation that was established for business attraction, retention, and marketing efforts in Atlantic County. The ACEA is the sponsor of the successful Ducktown NRTC Program. The ACEA is familiar with the NRTC program, its goals, and requirements. The ACEA has the capacity to sponsor this effort in Somers Point.

Three out of the four full time employees of the ACEA live less than ten miles from Somers Point. As known, trusted, and successful community development non-profit focused on the Atlantic County area, the ACEA has become involved in the revitalization of the Somers Point community and is committed to sponsoring this initiative and its resulting programs.

The ACEA spent March through June of 2020 working closely with local businesses to address the Covid-19 situation. The ACEA surveyed two dozen local businesses to document the negative effects of Covid-19 on business and revenues. This information was used by the state to declare New Jersey an economic disaster area. The ACEA is working with all Atlantic County Chambers of Commerce and Business Associations to accurately convey business grants and loans from the private and public sector to small business owners and operators. The ACEA developed proficiency in the Small Business Administration's emergency loan programs and the Payroll Protection Program, in addition to NJEDA grant and loan programs and continually conveying that information to the members of the business community.

In this year's goals, the ACEA is committed to "Deputize the Town" to engage in grass roots economic development. Municipalities are being challenged to help identify companies at risk of leaving or those in a growth mode. ACEA will begin reaching out to municipalities to share with them best practices in local economic development and enlist their support to identify companies in need of ACEA services.

Using monies allocated from the CARES Act through the South Jersey Economic Development District, the ACEA is helping to create municipal economic development master plans to integrate into the municipal master plans to create sustainable economic development, neighborhood employment and enhanced household income within our communities.

The ACEA recognizes the need to strengthen our workforce. Through our partnership with Embry-Riddle Aeronautical University, we have brought its aviation STEM initiative program to Atlantic County high schools. The Atlantic County Institute of Technology was the first to implement the program this past fall. It starts young people on their way to high paying sustainable jobs, so they will not have to leave Atlantic City/Atlantic County to secure employment.

The ACEA is working with the NARTP and the FAA to attract more conferences and meetings, such as CLEEN II and Tech Tuesday, to showcase our assets and elevate our profile.

The ACEA continues to work with Boeing to initiate autonomous flight testing at Atlantic City International. Autonomous flight testing is the wave of the future, and we are uniquely positioned to accommodate it within our Aviation Research Triangle anchored by Atlantic County, Cape May County and McGuire-Fort Dix-Lakehurst.

In calendar year 2024, the ACEA was a \$1,000,000 private, non-profit 501-c3 funded by private and public sector investors. In addition, the ACEA serviced ten different grants valued at \$10 million. Concurrently, the organization achieved its seventh straight clean audit. Due to the ACEA's execution of multiple grants and the aggregate dollar value, the organization is subject to single audit standards. Additionally, the ACEA has successfully managed the Ducktown Community Development Corporation's budgets and reporting for three years. The ACEA can oversee future grants and looks forward to continuing its work with the New Jersey Department of Community Development.

(b) <u>*Current Activities.*</u>

The ACEA spent March through June of 2020 working closely with local businesses to address the Covid-19 situation. The ACEA surveyed two dozen local businesses to document the negative effects of Covid-19 on business and revenues. This information was used by the state to declare New Jersey an economic disaster area. The ACEA is working with all Atlantic County Chambers of Commerce and Business Associations to accurately convey business grants and loans from the private and public sector to small business owners and operators. The ACEA developed proficiency in the Small Business Administration's emergency loan programs and the Payroll Protection Program, in addition to NJEDA grant and loan programs and continually conveying that information to the members of the business community.

In this year's goals, the ACEA is committed to "Deputize the Town" to engage in grass roots economic development. Municipalities are being challenged to help identify companies at risk of leaving or those in a growth mode. ACEA will begin reaching out to municipalities to share with them best practices in local economic development and enlist their support to identify companies in need of ACEA services. By order of the Governor, the ACEA has put on hold visiting select businesses in each of Atlantic County's 23 municipalities.

The ACEA is aggressively promoting and marketing the federal opportunity zone. We have significant investor interest. Two investors have specifically expressed interest in the second and third buildings at National Aviation Research and Technology Park (NARTP) at the FAA, bringing private capital into the research park. Four of the county's eight opportunity zones are located in Atlantic City, including one encompassing the entire Ducktown Neighborhood.

Using monies allocated from the CARES Act through the South Jersey Economic Development District, the ACEA is helping to create municipal economic development master plans to integrate into the municipal master plans to create sustainable economic development, neighborhood employment and enhanced household income within our communities.

We recognized the need to strengthen our workforce. One of the ways through our partnership with Embry-Riddle Aeronautical University is to bring its aviation STEM initiative program to Atlantic County high schools. The Atlantic County Institute of Technology was the first to implement the program this past fall. It starts young people on their way to high paying sustainable jobs, so they will not have to leave Atlantic City/Atlantic County to secure employment.

We are applying for a \$4 million USEDA grant to construct an aviation maintenance and technical academy and hope to break ground on construction in 2021.

The ACEA is working with the NARTP and the FAA to attract more conferences and meetings, such as CLEEN II and Tech Tuesday, to showcase our assets and elevate our profile.

The ACEA continues to work with Boeing to initiate autonomous flight testing at Atlantic City International. Autonomous flight testing is the wave of the future, and we are uniquely positioned to accommodate it within our Aviation Research Triangle anchored by Atlantic County, Cape May County and McGuire-Fort Dix-Lakehurst.

The ACEA is also committed to supporting our existing business community and growing the wind energy and esports industries. We are promoting Eds and Meds as part of our life sciences cluster, especially in Atlantic City.

(c) <u>Development and service delivery capacity</u>.

One of our key achievements was the award of the \$1.7 million i6 Challenge grant from the USEDA to create a Smart Airport and Aviation Partnership led by NIA. The ACEA was one of only 23 selected from 183 applicants across the country. Other successful applicants included Johns Hopkins, Cornell University, and the Mayo Clinic. This is a three-year grant with many moving parts and requirements.

The ACEA is one year into executing the grant by collaborating with our partners in Cape May County to promote development of technology related to the "Airport of the Future." We are excited to announce that the Smart Airport and Aviation Partnership has selected the first cohort of companies to be part of a new business and innovation accelerator program at National Aviation Research and Technology Park (NARTP), bringing high tech companies to the city and county which will create highly skilled and high paying jobs.

The ACEA recognized the need to strengthen our workforce. One of the ways in which we are doing this is through our partnership with Embry-Riddle Aeronautical University to bring its aviation STEM initiative program to Atlantic County high schools. The Atlantic County Institute of Technology was the first to implement the program this past fall. The ACEA coordinated a two-day visit by representatives of Embry-Riddle in mid-October who provided Unmanned Aerial System demos and in-flight training at Buena Regional High School and ACIT for students from eight local high schools including the NROTC program from Atlantic City High School.

Additionally, the ACEA had successfully acquired, executed, and closed out two additional grants from the United States Department of Agriculture and the New Jersey Economic Development Authority,

(d) Capacity of partners.

The ACEA has significant capacity and experience in supervising and monitoring the activities of its partners as demonstrated by the many successful projects that the ACEA has executed. There are many willing and committed partners of the Somers Point revitalization effort and some of the major partners are discussed below.

<u>City of Somers Point</u> provides CDBG funds for housing; support for neighborhood cleanups; marketing funding; and other neighborhood endeavors. A strong partnership is maintained with the Mayor, City Council, Police Department, Public Works, and Planning Department.

<u>Shore Medical Center</u> - As a 501 (c) 3 non-profit community hospital, Shore Medical Center is committed to providing the highest level of care to all patients. This includes removing barriers so people from marginalized and underserved communities receive equitable healthcare by:

- Conducting a Community Needs Health Assessment to determine and address our community's most pressing health needs once every three years.
- Providing Community Benefit programs or activities that improve access to health care services; enhance the health of the community; advance medical or health knowledge; and relieve or reduce the burden of government or other community efforts.
- Offering free cancer screenings for eligible people through the NJ Cancer Education and Early Detection Program, for which Shore Medical Center is the lead agency in Atlantic County.
- Shore Medical Center serves as the lead agency for the Cape Atlantic Coalition for Health (CACH), a regional chronic disease prevention coalition that aims to reduce the state's cancer burden and improve health outcomes for people with, or at risk for, cancer and other chronic diseases in Atlantic and Cape may counties.
- Providing a full range of services to our community regardless of a patient's ability to pay.
- Participating in numerous community events, including Somers Point's Bayfest, Good Ol' Days Festival, and many more throughout the year.

<u>Somers Point School District</u> works jointly with the neighborhood for various activities. The neighborhood leaders collaborate directly with the Principal of the Dawes Avenue School and the Superintendent of Schools.

<u>Somers Point Education Foundation -</u> The Somers Point Foundation for Education is a non-profit organization dedicated to supporting educational programs in the Somers Point School District.

<u>Somers Point Recreation Commission</u> - The Recreation Commission oversees the use and development of recreational programs and facilities within Somers Point.

<u>Somers Point Arts Commission</u> - The Somers Point Arts Commission mission is to provide, promote and cultivate the Arts in Somers Point through support and coordination of community services and resources. Additional functions, purposes and goals exist to market and promote the City's cultural and performing arts.

<u>Somers Point Unique Experiences Club</u> - The Somers Point Unique Experience Club, LLC, has the goal to develop, produce and support various events in Somers Point that are fun and accentuate the wonderful and diverse aspects of the community. Since the 1990's they have been the brainchild behind such great events in Somers Point as Here Comes the Sun, The Holiday Porch Performances, April in Paris, Restaurant Week, miscellaneous bar crawls, and fundraising events such as The Right Notes and An Evening of Acapella & Doo Wop.

<u>Somers Point Historic Society</u> – The Somers Point Historic Society's goal is to preserve older buildings in Somers Point and to preserve the local history, past and present.

<u>Somers Point Historic Preservation Commission</u> – The HPC works to identify, record and protect buildings, sites, places, structures, objects or landscape features of significant historical, architectural, social and archeological value. The identification of historic resources for municipal landmarking is based on the National Register Criteria for Evaluation established by the United States Department of the Interior.

<u>Somers Point Green Thumb Garden Club</u> - The Green Thumb Garden Club of Somers Point was established in 1952 for community beautification and to encourage the protection of natural resources, trees, shrubs, and birds. Rosemary Evans.

<u>Somers Point Economic Development Advisory Commission</u> - The primary purpose of the Commission is to market the economic strength of the City, in order to provide stability with our existing businesses while encouraging future development with City limits.

<u>Somers Point Green Team</u> – The Green Team provides the leadership to develop plans, implement programs and assist with educational opportunities that support the creation of a sustainable community.

<u>Somers Point Police Athletic League</u> – The goal of the PAL is to create and maintain positive relationships between law enforcement and the community.

<u>Somers Point Business Association</u> - The Somers Point Business Association (SPBA) is an organization that promotes, protects, and supports the development of a strong business environment in Somers Point and the surrounding communities.

<u>South Jersey Jazz Society</u> – The South Jersey Jazz Society's mission is to advance and facilitate the promotion, presentation, education, and appreciation of America's unique and diversified art form, jazz, in Somers Point and the surrounding communities of southern New Jersey.

<u>Atlantic County Improvement Authority</u> is the county's redevelopment and economic development entity. ACIA has successfully completed housing rehabilitation for several years. The ACIA has been working with the City to develop an abandoned properties program.

<u>Atlantic County Government</u> – maintains county roads and drainage, providing arts & history grants, oversees emergency management mitigation planning, etc.

<u>AtlantiCare Foundation</u> - The AtlantiCare Foundation was established in 1977 and charged with generating significant charitable support to ensure AtlantiCare's vision of building healthy communities was conducted to benefit current and future generations residing in southeastern New Jersey.

<u>New Jersey Economic Development Authority</u> - The New Jersey Economic Development Authority (NJEDA) grows the state's economy and increases equitable access to opportunity by supporting high-quality job creation, catalyzing investment, and fostering vibrant, inclusive community development. NJEDA works in partnership with a diverse range of stakeholders to implement programs and initiatives that improve quality of life, enhance economic vitality, and strengthen New Jersey's long-term economic competitiveness.

<u>Stockton University and Atlantic Cape Community College</u> provide internships for neighborhood residents; provide educational services and job training.

<u>United State Department of Agriculture, Rural Development</u> - USDA Rural Development supports economic development efforts, maintains, and improves a healthy population by leveraging funding assistance to key priorities.

<u>Visit Atlantic City</u> – The mission of Visit Atlantic City is to promote Atlantic City as a premier travel destination, showcasing its unique attractions, entertainment, events, and experiences. It aims to highlight the city's vibrant offerings, from its iconic boardwalk and casinos to its growing culinary scene, cultural events, and natural beauty. By attracting tourists and fostering positive perceptions, Visit Atlantic City works to enhance the local economy, support businesses, and contributes to the development of the city's tourism industry. Their overall goal is to increase visitation, provide

visitors with memorable experiences, and ensure Atlantic City is recognized as an accessible and diverse destination for a wide range of travelers.

(e) Lapsed Neighborhood Plans.

NA – This is the first time that a neighborhood plan for Somers Point has been submitted to NJDCA.

Section 5. Neighborhood Description and Statement of Need

(a) Describe the neighborhood.

Somers Point is located in Atlantic County, one of the poorest counties in the State of New Jersey. Atlantic County employment has been dropping significantly since 2006. A decline was driven by the oversaturation of the Mid-Atlantic Gaming Market punctuated by the Great Recession, Superstorm Sandy, and COVID-19 closures. Atlantic County is down 22,700 jobs.¹ Population in Atlantic County has dropped by 11,000 since 2015 as a result of the outmigration from residents looking for gainful employment.

The City of Somers Point is located in Atlantic County. Atlantic County has been in an economic recession for over a decade. Atlantic County overall real GDP was -0.35 over 2002-2021 and fell below the State increase of 0.90 percent and the national increase of 1.99 percent. Atlantic County had the third weakest economy among the 21 counties in the State of New Jersey in 2021.

Atlantic County's October 2024 unemployment rate was 5.5 percent, compared to 4.2 percent Statewide and 4.1 percent nationally. These figures do not account for underreported data, such as discouraged workers who have left the workforce or have stopped seeking work. The unemployment rate in Atlantic City peaked in September 2024 was 8.1 percent.²

Atlantic County's Gross Domestic Product was \$14.2 billion in 2022, compared to \$14.3 billion in 2015. There is little or no growth in this market. The growth industries have been professional and business services, eds and meds, education, health care, and social assistance. Construction, wholesale and retail trade, finance, real estate, arts, entertainment, accommodations, and food service are all down.³

Based on a shift-share analysis of the performance of Atlantic County relative to the employment nationwide. Notable for shift-share analysis Atlantic County's employment growth (0.47%) underperformed the nationwide average of 22.87% by a -22.40% margin. In so doing, Atlantic County's share employment realized a "negative shift in its share" of employment nationwide. Ranked #20, Atlantic County's employment growth only surpassed Warren County. Between 2010 and 2022 Atlantic County's employment advanced from 171,007 to 171,816, a net gain of 809 jobs, amounting to increase of 0.47%.⁴

¹ US Federal Housing Finance Agency, All Employees: Total Nonfarm in Atlantic City MSA, 2006-2024

² www.bls.gov/regions/mid-atlantic/summary/blssummary_atlanticcity.pdf

³ Calculations by the New Jersey Regional Economic Analysis Project (NJ-REAP) with data provided by the U.S. Department of Commerce, Bureau of Economic Analysis.

⁴ Shift-Share Analysis of Employment Growth for Atlantic County over 2010-2022

The strongest economic driver in Atlantic County and in Somers Point is tourism. According to data provided by the New Jersey Division of Travel and Tourism revenues topped \$8 billion in Atlantic County in 2023, followed closely by Cape May County at \$7.7 billion. Over the past ten years, tourism revenues in Atlantic County grew about 14 percent, compared to Cape May County which grew over 33 percent. An indication that the Atlantic County region is not keeping pace with nearby tourism economies.

The 2022 Census places Somers Point's population at 10,614, a drop from 2000 levels (11,614). Households have dropped to 4,650 in 2022 from 4,920 in 2000. A decrease in population is typical for coastal communities in South Jersey.

Homeowners in Somers Point has dropped to 56 percent in 2020, compared to 58 percent in 2010. The poverty rate has continued to increase from 7 percent in 2000 to 11.3 percent in 2020.

The average home value in Somers Point grew 8.5 percent to \$387,639 in 2024 according to the Zillow Home Values Index.⁵ ResiClub, an online residential market site, ranked Atlantic County as the sixth strongest housing markets heading into 2025. This is based on a 2024 average home value increase of 7.4 percent countywide.⁶ While Atlantic County has not witnessed job growth since the 2006, the interest in housing is driven primarily by second home buyers.

The NRTC Neighborhood is limited to Census Tract 128.01. The boundaries, as described in the attached map, are from Route 9 on the west, the City of Linwood boundary to the north, the Bay to the east, and Harbor Lane to Sunny Avenue, Sunny Avenue to Connecticut Avenue, and Connecticut Avenue from Sunny Lane to Route 9 to the south. The land area is 0.98 square miles.

This neighborhood includes the Route 9 Business District, Somers Point Shopping Center, Dawes Avenue Elementary School, parks, and housing of various typologies. The Bayfront Neighborhood has been historically targeted for various redevelopment projects.

The Northeast Neighborhood maintains a crucial community of residents and local businesses. The neighborhood planning process will bring together the neighborhood's diverse communities of residents, civic leaders, and businesses to communicate an inclusive vision for the Neighborhood. It is anticipated that a future NRTC designation will generate funds to provide services in the neighborhood, including housing and amenities for all residents.

This neighborhood clearly meets the definition of "eligible neighborhood' as per the revised NRTC Statute in that at least 50 percent of the households are low moderate income (56 percent of the households meets LMI requirements) and at least 25 percent must be low income (31.3 percent of the households are low income). The poverty rate is 10.3 percent.

(b) Conditions and need for neighborhood revitalization.

1. People

The total population of Census Tract 128.01 is 3,888.⁷ This is a little over one-third (37.1 percent) of the total Somers Point 2022 population count of 10,482. The racial makeup is 53.9 percent White,

⁵ <u>www.zillow.com/research</u>

⁶ <u>www.resiclubanalytics.com/p/the-60-strongest-housing-markets-heading-into-2025</u>

⁷ All data in this section is from ACS 2022 5-year unless noted

16.3 percent Black or African American, 27.6 percent Hispanic, and 2.2 percent Asian. A total of 1,668 households are estimate. Single-mother headed households are 6.1 percent of all households. The median age is 38.8, with 28.9 percent of the population under the age of 18 and 16.9 percent age 65 and over. The Northeast Neighborhood is younger than the City wide average of 44.3 and has a higher percentage of population under the age of 18 that the City average (20 percent).

2. Income

Census Tract 128.01 is comprised of 1,668 households. 11.9 percent of households have incomes below poverty level, compared to 13 percent in Atlantic County, and 9.7 percent in New Jersey.

The median household income in Census Tract 128.01 is \$52,000, compared to \$68,262 in Somers Point, \$41,955 in Atlantic County, and \$97,126 in New Jersey.

	Population	Median Household Income	White	Black or African American	Hispanic
Census Tract 128.01	3,888	\$52,000	78.5%	16.3%	27.6%
Somers Point	10,482	\$68,262	83.4%	10.7%	13.8%
Atlantic County	274,339	\$41,955	60.1%	13.5%	19.7%
New Jersey	331,097,593	\$97,126	59.8%	13.1%	21.2%

3. Education

85.4 percent of Census Tract 128.01 residents (aged 25 years and over) have a high school diploma or higher and over 22.6 percent have a bachelor's degree or higher. About 10 percent of the residents have limited English proficiency.

4. Housing

There are 1,930 housing units, with 704 owners occupied, 964 renter occupied, 262 vacant units, and 10 non-seasonally vacant units. The homeownership rate in Census Tract 128.01 is 42.2 percent, which is lower compared to 52.7 percent in Somers Point as a whole and 67.9 percent in Atlantic County. Homeownership rate in both Census Tract 128.01 and Somers Point shows a slight downward trend with a 5.8 percent decrease since 2012. However, the vacancy rate in Census Tract 128.01 is slightly lower than Somers Point by 4.8 percent. The median home value was \$233,000 and the median gross rent was \$1,166 in 2022. The majority of the neighborhood's housing stock was built between 1960 and 1979, with 1968 being the median year structures were built. 46.8 percent of the housing was single family detached, 4.6 percent single family attached, 6.4 percent two family homes, and 42.2 percent multiple family. Household cost was 54.4 percent of the household budget.

5. Employment

Census Tract 128.01 has an unemployment rate of 7.5 percent, compared to 9.2 percent in Somers Point, 8.3 percent in Atlantic County, and 6.2 percent in New Jersey. In 2022, there were 2,323 total jobs in the Census Tract. Of this total:

- 444 jobs in Retail Trade
- 397 jobs in Health Care and Social Assistance
- 174 jobs in Accommodation and Food Services
- 130 jobs in Finance and Insurance
- 114 jobs in Professional, Scientific, and Technical Services

(c) Evidence of Neighborhood Distress.

Somers Point ranks 75 of 566 on the Municipal Revitalization Index, indicating a higher level of poverty and economic distress among New Jersey municipalities. The poverty rate in the Northeast Neighborhood in 2022 was 11.9 percent and the family poverty rate was 7.6%.

The Brookings Institute rated the Atlantic County area in their top three regions in the nation to have long term impacts from COVID-19, calling the region a "recession-vulnerable metro area" due to its heavy reliance on the leisure and hospitality sector.

YEAR	TOTAL POP	POPULATION BELOW POVERTY LEVEL (Percent)	MEDIAN AGE	HISPANIC/LATINO (Percent)
2012	10,853	14.1%	40.0	11.4%
2022	10,482	11.3%	44.3	13.8%

21ST Century Demographic Changes, Somers Point

The net taxable value of Atlantic County has dropped from \$39,021,892,854 in 2014 to \$31,283,592,113 in 2024. The net taxable value of the City of Somers Point dropped from \$1,188,371,800 in 2014 to \$1,139,176,100 in 2024. To fund a basic level of municipal services, the general tax rate has risen from \$2.700 in 2014 to \$3.576 in 2024.

(d) Photographs of Neighborhood Conditions.

Photographs are provided in the Attachments.

(e) Description of Other Plans.

Somers Point Master Plan – Comprehensive Master Plan with all appropriate elements which provides the foundation for zoning and planning throughout the City.

Atlantic County Economic Development Strategy and Action Plan, 2105 – ACEA's Plan for economic prosperity for the entire county including Somers Point.

Somers Point Master Plan Reexamination, 2016 – a reexamination of the 2018 Master Plan.

(f) Mayor's Letter of Support.

The Mayor Letter is provided in the Attachments.

Section 6. Neighborhood Assets and Involvement

A. <u>Neighborhood Assets</u>

1. Community Assets

Medical

Shore Medical Center	101 Medical Center Way, Somers Point, NJ		

Transportation

Garden State Parkway	State Highway	
U.S Route 9	State Highway	
Shore Road	County Highway	
NJ Transit Route 507 & 509	U.S. Route 9	

The Atlantic County Transportation Unit Program utilizes a "first come, first served" reservation model to provide mobile-dependent qualified county residents with free transportation for "life essential" and "life enhancing" tasks. The program operates weekdays only between 7 a.m. and 6 p.m.

Qualified County residents include:

- Seniors (60 or older);
- Disabled;
- Veterans for medical care;
- Residents living in Federal Transit Administration "rural areas" (western part of the county);
- Low-income residents traveling to jobs, education, or job training.

The tasks covered by the program are fairly broad and include the following life-essential services:

- Dialysis treatment
- Chemotherapy and/or other forms of ongoing cancer treatments
- Daily nutrition site services
- Prescribed physical and occupational therapy programs
- Non-emergency medical and laboratory appointments
- Weekly regional grocery shopping programs
- Compensated/volunteer employment and/or educational/job training
- All general public rural travel requests

In addition, non-grocery related shopping and other social and recreational services are included as life-enhancing services.

Education

Dawes Avenue School	22 W Dawes Avenue
Jordon Road School	129 Jordon Road
Mainland Regional High School	1301 Oak Avenue, Linwood, NJ
St. Joseph Regional Catholic School	11 Harbor Lane
Chartertech High School for the Performing Arts	413 New Road

Parks and Recreation

Lawrence Bud Kern Memorial Field	598 Marks Road
Fehrle Field	512 3 rd Street
William Morrow Municipal Beach Park	105 W New Jersey Avenue
Somers Point Bike Path	

Community

|--|

Celebrations/Events

9/11 & POW/MIA Awareness Ceremony – Patriots Park (Bethel Rd and Veterans Way) Veterans Day Event– Patriots Park Somers Point Memorial Day Parade – Ends at Patriots Park Art in the Park – JFK Park Beach Concert Series - William Morrow Beach Good Old Days Festival – JFK Park Run to Remember 5K – JFK Park Somers Point Christmas Parade - Shore Road Bay Fest – Bay Avenue Horsepower By the Bay Car & Boat Show Scarecrow Contest sponsored by the SPPD Porch Performances sponsored by the Somers Point Unique Experiences Club Truck or Treat – Corner of Harbor Lane & Bay Avenue Trail of Two Cities Run National Night Out – JFK Park Veterans Day Ceremony – Shore Medical Center Somers Point Poetry Society – Senior Center Farmers Market, Halloween-Spooky Tails, Christmas Mart – Patriots for the Somers Mansion

Fire and Police Stations

Police Station	City Hall, 1 West New Jersey Avenue
Volunteer Fire Company 1, Inc.	447 Bethel Road
Volunteer Fire Company 2	20 West New Jersey Avenue

Retail/Commercial

Ocean Heights Plaza	319 Bethel Road
Somers Point Plaza	Route 9 & Bethel Road
Groveland Shopping Center	501 New Road
Many additional shops and restaurants	

2. Regional Assets

Atlantic City International Airport	101 Atlantic City International Airport
Atlantic City Expressway	
Atlantic City Convention Center	1 Convention Boulevard, Atlantic City, NJ
AtlantiCare Medical Center	1925 Pacific Avenue, Atlantic City, NJ
Stockton University	101 Vera King Farris Drive, Galloway, NJ
Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, NJ
Beaches	Atlantic City, Brigantine, Ventnor, Margate,
	Longport, Ocean City
Boardwalks	Atlantic City, Ventnor, Ocean City

3. Municipal Revitalization Priorities.

The City was an active participant in the Revitalize Somers Point planning process. Mayor Tapp, Council Members Janice Johnston, Howard Dill, and Kirk Gerety attended most public and steering committee meetings. The City Administrator Jason Frost, the City Chief Financial Officer Shana Kestrel, and the City Engineer Greg Schneiger attended many neighborhood meetings.

The City's Planning Officials reviewed the Revitalize Northeast Neighborhood Plan.

As demonstrated in the attached letter dated January 27, 2025, Mayor Dennis Tapp has expressed his strong support for the Somers Point neighborhood planning effort and the implementation of this Plan. Some of the actions that the City has taken to help implement Revitalize Somers Point include:

- A FEMA Grant has been secured to fund a bayfront resiliency study which will evaluate the entire eastern boundary of the Neighborhood and provide recommendations for improvements.
- The City is funding improvements to the hockey rinks at Kern Memorial Field.
- The Bike Path has been widened and enhanced with bike repair stations, trees, and benches.

In addition many additional investments are planned for the Northeast Neighborhood in the next few years which will leverage this application.

- Major pedestrian safety improvements are planned on Shore Road thanks to an NJDOT grant. The improvements will include pedestrian activated signals and improved crosswalks.
- The NJDOT plans to reconstruct Route 9 from Chapman Boulevard to Ocean Heights Avenue.
- The City has secured funding from the New Jersey Infrastructure Bank to complete stormwater improvements on Pierson and Dawes Avenues.
- The vacant land at the intersection of Bay & Maryland Avenues is approved for 24 new housing units.
- The Paddle Club is planned for Bay Avenue.
- Stormwater improvements are planned on Ocean Avenue with funding from the New Jersey Infrastructure Bank.
- A brewery is planned for the northwest corner of Bay & Maryland Avenues.
- The County is funding a traffic signal at the intersection of Ocean Heights Avenue and Shore Road.
- The City has applied for Green Acres funding to further enhance the Bike Path, specifically in the Northeast Neighborhood.

4. Recent Investment

There has been some investment in the neighborhood in the past five years. These investments are discussed above.

B. <u>Neighborhood Involvement</u>.

1. Community Organization Effectiveness

Somers Point has a very active group of community organizations as detailed in Section 4 above. Programs, celebrations, concerts, and other community events are run by various community organizations. In addition the City has strong business organizations.

2. Community Support and Engagement

The following public meeting and workshops were held to solicit comments:

Assessed 2, 2024	NDTC Neighbourh and Dlaw Standing Committee
August 2, 2024	NRTC Neighborhood Plan Steering Committee
August 22, 2024	Planning Board Public Meeting
September 6, 2024	NRTC Neighborhood Plan Steering Committee
October 4, 2024	NRTC Neighborhood Plan Steering Committee
November 7, 2024	Economic Development Advisory Committee
November 8, 2024	NRTC Neighborhood Plan Steering Committee
November 14, 2024	Economic Development Advisory Committee
November 18, 2024	School Superintendent
November 20, 2024	Planning Board Public Meeting
November 22, 2024	City Solicitor
November 25, 2024	Recreation Committee
November 27, 2024	City Housing Consultant
December 2, 2024	Shore Medical Center
December 4, 2024	Northeast Neighborhood Resident & Businesses Meeting
December 6, 2024	NRTC Neighborhood Plan Steering Committee
December 23, 2024	Economic Development Advisory Committee
January 3, 2025	NRTC Neighborhood Plan Steering Committee
February 7, 2025	NRTC Neighborhood Plan Steering Committee
February 19, 2025	Planning Board Public Meeting

On November 15, 2024, the NRTC Northeast Neighborhood Survey was mailed to all property owners in the Northeast Neighborhood. The survey results were released publicly on January 3, 2025.

Neighborhood Survey - results are provided in the Attachments

SWOT Analysis		
Strengths	Weaknesses	
 Location (Route 9, Garden State Parkway, commerce hub of the region) Bay Avenue Historic District Mom & Pop Businesses - shopping Walkable neighborhoods with bike paths, sidewalks, parking, and transit services Full service community - strong police force Variety of housing types Potential for private and public partners and shared services Community history Diversity Long term residents - stable neighborhood Safe Residents engage in the community Hospitable culture 	 Need to improve street and sidewalk conditions Improvements needed in public spaces and parks Physical condition of homes Improve appearance of businesses Percentage of homeownership is decreasing Congestion Invasive plants along Bay Avenue Parking at Dawes Avenue School Visibility along the Bike Path at intersections Parking at Sunset Avenue & the Atlantic and Peirson intersection 	
Opportunities	Threats	
 Improve Recreational Facilities Engage children and offer more activities Partner with other communities to address issues Become a sustainability leader Unify the community, work together (i.e., City, School Board, County, State) Utilize NJEDA programs (i.e., historic preservation, Main Street, ASPIRE) Mentor young people Improve community perception Improve school system Improve City and Regional tourism marketing Vacant Properties – Shore Medical & Gurwitz sites Tree planting throughout the neighborhood Tree city USA Designation Tree inventory and replacement Bike Friendly Community Designation Additional green spaces for public use Develop an arboretum Mixed Use Development on Bay Avenue Provide safe turtle crossings Sidewalk improvements Gateway crosswalks at Bay & Maryland Avenues 	 Casino closures due to North Jersey & New York City Casinos Lack of support Lack of pride Drug use, including opioids Climate change COAH – State affordable housing requirements State coastal regulations Overdevelopment 	

Actions

Housing & Economic Development Activities

- Rehabilitate existing housing
- Encourage first time home buyers
- Engage small businesses
- Residential/commercial façade improvements
- Support homeownership development

Neighborhood Complementary Activities

- Partner with Atlantic Cape and others to utilize the college's English as a Second Language/Workforce Development services
- Expand recreational services (park rehabilitation, bike path improvements, programming)
- Enhance safety by installing security cameras
- Improve Public Relations
- Promote community building to establish a sense of pride
- Grant administration

Organization Structure

The Revitalize Northeast Neighborhood Action Strategy will rely on a dedicated network of public and private sector partners to implement the recommendations. The recommendations, committee input, public meetings, and focus groups have culminated a clear and specific agenda to address quality of life and economic opportunity in the neighborhood. The agenda cannot be accomplished unilaterally, and will require an unprecedented cooperation from agencies, businesses, and residents to succeed.

A Community Development Corporation (CDC) should be established to provide a strong neighborhood based organizational structure to implement this Strategy over the long term. A CDC is a non-profit entity that can serve as an agent through which grants, financing, and community development funds pass in order to improve the neighborhood. A community development corporation entails a full-time staff, budget, and resources to deliver services to the neighborhood and serves as a representative between the community and government. There are several distinct benefits of creating a non-profit specifically for the Northeast Neighborhood:

- a. A non-profit organization separate from business and government will provide accessibility and connectivity to address resident/business issues.
- b. A non-profit can qualify for special funding and financing that for-profit and government entities cannot.
- c. A distinct non-profit can focus exclusively on the issues facing the Northeast Neighborhood.
- d. A non-profit can hire staff and enlist volunteers to serve a variety of functions, including the provision of some resident and business services.
- e. A non-profit can serve as an organizing and driving force to address neighborhood needs from both the bottom-up and the top-down.
- f. The non-profit will be accountable to the neighborhood and the general public through Board representation, outside counsel, and representation of local leaders on the organization's Board.

A CDC is an incorporated 501(c)(3) organization. 501(c)(3) is the code used by the Internal Revenue Service to exempt non-profit organizations from paying corporate taxes. A CDC has representatives of its community on its Board of Directors. CDCs undertake projects in housing, economic, and commercial development in coordination with human services, community organizing, community planning and a variety of other activities.

Community Development Corporations represent a truly integrated approach to neighborhood revitalization. They blend public and private resources to re-weave the physical and social fabric of the neighborhoods. Such efforts represent unique, comprehensive solutions for different types of neighborhoods. Projects are greater than "units built" or "clients served," because of the amount of synergy created by the very efforts attached to such projects. Neighborhoods are stronger not just for the physical improvements added, but for the empowerment of the residents who control the work.

Ultimately, a CDC is an organization that is responsible for neighborhood improvement, increased economic vitality, and the overall implementation of an approved strategic revitalization plan for a specific area. The CDC qualifies for Neighborhood Revitalization Tax Credit funds authorized by the New Jersey Department of Community Affairs.

The CDC will help to enable many of the implementation action items identified in this Strategy. The role of the non-profit would be to coordinate these efforts and maintain them in perpetuity. The non-profit will essentially execute the planning and listening functions of the neighborhood revitalization plan and allow for a continuous loop of feedback between residents, businesses, property owners, local leaders, and organizations. The purpose of the non-profit is to sustain the information and resources that have flowed to the Northeast Neighborhood throughout the neighborhood planning process.

The implementation ideas described on the following pages address major topic areas outlined in this Strategy: Capacity-building, economic development, human capital and planning and development. This includes a tentative schedule, deliverables, outcomes, evaluation metrics, potential partners, and estimated costs of implementing recommendations. This document will be updated and maintained as a living document once the Strategy is adopted, a non-profit is formed, and the corporation and its partners work to implement the Strategy's vision and recommendations.

Section 7. Proposed Vision, Strategies, Activities & Outcomes

(a) Vision Statement

The Revitalize Northside Neighborhood Action Strategy is a collaborative effort between the Northside Neighborhood Planning Committee comprised of residents, community leaders, business owners and representatives from local institutions, the City, and the public at large. The purpose of the plan is to improve this Northeast area for the City of Somers Point. This resident-driven plan is focused on improving the quality of life for residents and energizing a broader transformation of local parks, schools, housing, and businesses. Over the past year, the process has brought together residents, community groups, local institutions, non-profits, city representatives, and local businesses to discuss how they envision their community improving over the next decade, and how they can work to achieve that vision together. This document represents countless hours of work

volunteered by resolute residents and stakeholders wishing to make Northeast Neighborhood a better place to live, learn, play, and do business.

The overall goals of the proposed revitalization effort are to:

- Promote the livability of Northeast for current and future residents;
- Enhance Northeast Neighborhood's viability and economic resiliency by supporting a varied commercial base;
- Make the Northeast Neighborhood a sustainable neighborhood; and
- Address quality of life and safety concerns and enhance the day-to-day experience of the Northeast Neighborhood residents, visitors, and businesses.

(b) Strategies

The Northeast Neighborhood Plan outlines strategies in five distinct, yet interconnected focus areas meant to address the long-term revitalization of the community. The focus areas are:

- Strengthening the Northeast Neighborhood Community
- Improve Housing for Current and Future Residents
- Promote Economic Development
- Enhance Youth Programming & Recreation

Based on the data analyzed and the engagement of Northeast Neighborhood residents and stakeholders, this strategy seeks to build on the neighborhood's assets, address perceived weaknesses and threats, and position the community to take advantage of opportunities for everyone to thrive. The strategies in this plan address the social determinants of health – economic stability, neighborhood and physical environment, education, food, community and social context, and the health care system. Broadly speaking, the strategy's five focus areas seek to foster community, increase economic opportunities, and provide for better housing for all residents.

Goal 1: Strengthen the Northeast Neighborhood Community

The Revitalize Northeast Neighborhood Action Strategy will facilitate the strengthening of the neighborhood. Social infrastructure will be enhanced through improved communication, community spaces, mutual support between local businesses, and educational and workforce training in interpersonal settings. As a result, residents will grow both individually and as a collective community. Strengthening the community will lead to civic pride which will motivate residents to upkeep the neighborhood and make the neighborhood appealing to new investors.

- **1. Develop a Strong System of Communication.** In order to build trust and foster resident and business involvement, a strong system of communication has to be established. An electronic newsletter should be provided on a regular basis in several languages to keep the neighborhood informed. This would be the primary responsibility of the NRTC funded neighborhood outreach coordinator, if there were not any neighborhood volunteers who would assume this responsibility. This newsletter would be supported by a web site and social media outlets.
- 2. Utilize the neighborhood's religious institutions, non-profits, and the schools as a way to reach out to parents about education and assistance programs. Northeast Neighborhood has the benefit of established educational, cultural, and religious institutions that comprise a key part of life in the neighborhood. For residents who typically have no interaction with the government

or neighborhood associations, engaging adult residents through the schools or places of worship utilizes existing facilities to build trust, establish legitimacy, and better coordinate assistance and education.

3. Encourage the greening of the Northeast Neighborhood. Residents discussed the importance of greening the neighborhood by completing a tree inventory and identifying and addressing problem trees. Tree planting in key public spaces and throughout the neighborhood is recommended. A goal would include having the City recognized by the Arbor Day Foundation's Tree City USA Program. Partners in this effort would include the Environmental Commission and the Green Team.

A community garden and/or an arboretum or other green spaces in Northeast Neighborhood would be a welcome addition. Community gardens and arboretums on public land can be permitted through the use of a Land Use Agreement for non-profit entities engaged in community development activities. Educational and charitable events can be held at the community garden or arboretum to teach participants how to create, operate, and maintain gardens in their neighborhoods.

Removing invasive plants along Bay Avenue and other areas should be a goal. Invasive plant species are not-native and may cause economic or environmental harm to the area.

- 4. Encourage and provide workforce training and adult education. The education achievement gap in Northeast Neighborhood compared to the surrounding area is significant and may be hampering opportunities for residents to seek better jobs. The neighborhood should seek funding for and promote adult education and workforce training tailored to the needs of residents, of whom only 88 percent of those 25 years old or older have high school diplomas. Empowering residents to acquire GEDs, have job-ready skills for existing and prospective industries in the area, and pursue higher education if desired would greatly assist residents in achieving better jobs, higher incomes, and greater opportunities for families and households. The Atlantic Cape Community College offers free college to qualifying residents. This program will fund the cost of tuition and approved education fees. The residents of Northeast Neighborhood should be encouraged to take advantage of this extraordinary offering. A satellite campus of Atlantic Cape to serve the residents of Northeast Neighborhood and beyond should be pursued.
- 5. Work with neighborhood employers and institutions such as Atlantic Cape Community College to offer low-cost classes for adults looking to enhance their skills and seek higher education. Cooperative efforts to provide access and financial support for adult education should be pursued. Workplaces and institutions can sponsor or coordinate adult education for neighborhood residents. A campaign or concerted effort to do so may yield better outcomes than institutions acting separately.
- **6. Cultural Events & Programs.** Work with cultural organizations to organize, promote, and facilitate events and programs highlighting the diversity of the Somers Point. The fine performing and culinary arts are areas that can be highlighted. The NRTC Committee has discussed ideas to use the Bike Path for events such as a Halloween Parade or food truck festival.
- **7. Develop a network of Street Captains.** Engage Northeast Neighborhood residents in the designation of street captains to assist with community building activities. Street captains would receive training on topics such as code enforcement, block beautification, and leadership.

- **8.** Building the Capacity of Cultural Organizations. Help cultural organizations to execute elements of this plan. Examples would be training in non-profit management, grant writing, and financial and program management.
- **9.** Arts & Beautification. Continuing to work with arts organizations to identify artists for neighborhood beautification projects (e.g. murals, vacant storefront window displays and graphics, branding and promotional art, decorative bike racks, decorative waste receptacles, decorative electrical boxes).
- **10. Empower residents to become community leaders.** The residents of the Northeast Neighborhood have a deep love for their community and are interested in expanding their civic involvement. Resident leaders can play a role in the implementation of this plan. By offering regular informational and educational sessions on critical and timely topics such as immigration, anti-racist/implicit bias trainings, and health issues. No neighborhood organization has existed in the past. The mailing list for this planning effort can be used as a first step to gain resident involvement in neighborhood and municipal affairs. The neighborhood group can expand membership, help develop a network of street captains and promote active resident participation in the implementation of this plan. It will also help residents engage with smaller organizations through volunteerism and sponsorships.
- **11. CPTED Training & Implementation.** To help reduce crime, introduce Crime Prevention Through Environmental Design (CPTED). A multi-disciplinary approach to crime prevention that uses urban and architectural design and the management of built and natural environments. CPTED strategies aim to reduce victimization, deter offender decisions that precede criminal acts, and build a sense of community among inhabitants so they can gain territorial control of areas, reduce crime, and minimize fear of crime. These improvements can include increased lighting, increased open space, security cameras and the removal of places for offenders to hide before and after they act. Residents, business owners, landscapers, architects, and others can adopt a "safer by design" approach to improve their community and reduce crime. The incorporation of CPTED techniques will be within appropriate means, will not use hostile architecture, and will not sterilize the community. CPTED techniques that can be implemented in the neighborhood include symbolic barriers, natural surveillance, and defensible ground. This strategy recommends that the City work through the local organizations to host CPTED training workshops for property owners and provide small grants to participants to implement CPTED tactics.
- **12. Organize annual neighborhood clean-ups**. The neighborhood should be engaged with the Environmental Commission and Green Team to host neighborhood clean-ups. These events should be held quarterly to continue to build pride in the community and improve the appearance of the neighborhood. Vacant lots should be targeted for clean-up along with streets, alleys, parking lots and planters.
- **13. Monitor negligent property owners to address code violations.** The Northeast Neighborhood Community Development Corporation should develop a list of properties that appear to be abandoned or in disrepair. Working with the City's Building Department, they can incentivize and encourage negligent property owners to act or to have the property listed for demolition or as abandoned. This code violation campaign should continue to provide a simple way for residents to flag problem properties and ensure that action results. With the support of NRTC funds, an app can be developed to allow residents to report code enforcement issues. This program will be coupled with the housing rehabilitation program that will be discussed later in this strategy.

14. Improved Pedestrian Infrastructure. Work with the City and other partners to develop, install, and maintain innovative pedestrian infrastructure improvements in Northeast Neighborhood (e.g., decorative crosswalks, street trees, pedestrian countdown clocks, etc.).

Goal 2: Improve Housing in the Northeast Neighborhood for Current and Future Residents

Homeownership is central to the revitalization of the Northeast Neighborhood. Less than fifty percent of homes in the Northeast Neighborhood are owner occupied. With such a high percentage of rental properties, people come and go, often without getting to know their neighbors or becoming involved in the neighborhood. The Northeast Neighborhood wants more of its residents to be vested in their homes and thereby vested in the community. Homeownership will deepen residents' roots in the neighborhood and deepen their commitment to effecting positive change at home and in the neighborhood.

There are a few vacant properties in the neighborhood that could be turned into homes while removing the negative externalities that these vacant properties inflict on the neighborhood. During the community meetings, residents strongly endorsed home ownership. Residents felt that increased homeownership would benefit the whole community, as owner-occupants tend to take better care of their properties than absentee property owners.

- 1. Promote and incentivize homeownership. More than half of the residential units in Northeast Neighborhood are not owner occupied. Homeownership spawns' community pride, increasing home values, investment, and personal wealth. Incentives should be provided to ensure that new units built in Northeast Neighborhood are owner occupied market rate housing. This plan seeks to facilitate and encourage Northeast Neighborhood renters to become homeowners, reducing the likelihood of long-term displacement and preserving the neighborhood's diversity, by hosting homeownership events and connecting them to housing and credit counseling organizations. The Neighborhood CDC will also take a targeted approach to incentivize local homeownership for community builders such as teachers, mentors, social workers, first responders, and health care professionals, as well as employees of Somers Point employers.
- 2. Home Renovations and Façade Improvement Programs. The Neighborhood CDC will direct residents to existing home repair programs, provide new home renovation grants, and partner with organizations such as ACIA to bring home repair classes to homeowners in the Neighborhood. The Neighborhood CDC will partner with local organizations to implement code required improvements, weatherization, alternative energy, flood prevention, and other measures for homeowner occupants in the form of grants, technical support, and referrals.
- **3. Property & Block Beautification.** The Neighborhood CDC will hold competitions for residents to compete for community building and beautification projects (e.g. block parties, installation of decorative flags, landscaping improvements, banners, etc.). Additional measures include code enforcement of eyesore properties, landscape maintenance of vacant lots, and general streetscape improvements such as landscape buffers. Existing trees along rights-of-ways should be conserved and a tree planting program should be implemented.
- **4.** Housing & Neighborhood Advocacy. The Neighborhood CDC will collaborate with residents to advocate for sensible ordinances and policies related to housing maintenance, short-term rentals, and quality of life issues.

Goal 3: Promote Economic Development in the Northeast Neighborhood

The Northeast Neighborhood has a number of commercial nodes, primarily along Route 9 and Shore Road. These commercial areas lack the design and beautification elements that make surroundings and competing shopping districts more attractive. To do this, there are three development strategies to pursue:

- Minimize the leakages of spending by City residents to businesses outside the City. A shop at home program can be part of this strategy.
- Encourage specialty shops to be developed to attract non-residents to the neighborhood to support local businesses.
- Involve residents in programs that will help upgrade income and wealth. Training programs, participation in regional business development that provides opportunities for higher incomes, and preparation of available land or facilities for new business or start-ups will all help accomplish this strategy. These strategies will be advanced through the recommendations below.
- **1.** Activate Strategically Located Vacant Properties. Market vacant buildings and properties in the commercial district. The Neighborhood CDC will work with property owners to address barriers to leasing/selling space to a mix of different business types. Grant and loan funds will be used to leverage occupancy of vacant buildings by conditioning funding on long term tenant leases.
- 2. Leverage Regional Economic Development Growth It is imperative that Somers Point participates in the implementation of the region's economic development efforts. Medical service expansion and airport development are two of the major industries that will bring jobs and supply chain opportunities to the Somers Point region. The location of new or growing businesses is competitive. Given Somers Point's location, generous NJEDA incentives, NRTC and NPP funding, access and central location, participation can only result in positive results. Millions of tourists pass the City on MacArther Boulevard and Maryland Avenue on their way to Ventnor, Margate, Longport, and Ocean City.
- **3. Wayfinding Improvements.** The City's goal is to provide for a wayfinding system that will promote the U.S. Route 9 corridor, the Bayfront Historic District and all the historic sites in Somers Point and direct visitors to these points of interest. All of this signage will be branded with the City logo to provide a visible and consistent message. NRTC funds can be used to expand wayfinding.
- **4. Streetscape Improvements.** It is recommended that streetscape design guidelines be established for the major business districts of Somers Point, particularly U.S. Route 9, Shore Road, and Bay Avenue. Pedestrian-level decorative lighting, street trees, crosswalks, traffic-calming features, bike racks, trash and recycling containers, banners, flowers, and other amenities are needed. Gateway areas such as the intersection of Bay Avenue and Maryland Avenue should be prioritized to provide a welcoming attraction when you enter the City.

U.S. Route 9 presents the biggest challenge. This state highway was originally designed to convey traffic along the coast from Shore Points to New York City. With the construction of the Garden State Parkway, the function of this roadway changed forever, but many of the old design features remain. The turning radius at the major intersections of U.S. Route 9 reflects the past and should be reduced to calm traffic. Sidewalks should be separated from the curb by a grass strip to

enhance the pedestrian experience and provide a safer walkway. The entire length of Route 9 should have sidewalks on both sides. Crosswalk, pedestrian signage, and push pads must be included at all signalized intersections. Bike racks and trash and recycling containers should be added. Site design should encourage landscaped frontage and parking in the rear of the property to promote a more attractive streetscape. While U.S. Route 9 is a state highway, such improvements require the strong support and lobbying by the City and NRTC funds can be used to leverage these improvements.

- **5. Use Historic Preservation as an Economic Development tool.** Historic preservation has been used as an economic development tool for communities around the world. Neighborhood historic preservation, including the placement of buildings and neighborhoods on the National and State Registers of Historic Places, brings attention to areas with significant, historic, and cultural contributions. An historic property inventory is needed to identify qualifying properties.
- 6. Provide support to businesses. Partner with various agencies such as the Atlantic County Economic Alliance, Greater Atlantic City Chamber, Stockton's Small Business Development Center, and others to administer training and support to small businesses, entrepreneurs, and microenterprises.
- 7. Neighborhood Branding & Marketing. Engage in a branding process leading to the creation of a cohesive identity for the entire Northeast Neighborhood. Specific marketing support will be given to the business district and to promote the Northeast Neighborhood as a great place to live. Funds should be allocated to retain a branding and marketing consultant to develop a range of identity graphics that reflect the many facets of the City's character. The graphic identity can be expressed through postcards, posters, and web sites. Online and print media should be supplemented by physical installations at the entrances to the neighborhood using the same graphic look. Given that Northeast Neighborhood is home to many local businesses, the marketing campaign should incorporate a "buy local" initiative. The intent is to promote local business and encourage neighbors to discover new amenities, shops and dine in the Northeast Neighborhood. Somers Point businesses should take all possible steps to purchase necessary goods and services from local businesses.
- 8. Undertake façade improvements. Many of the commercial buildings have facades that are in need of updating. These buildings remain in varying degrees of conditions, ranging from well-kept and decorated buildings to those with apparently damaged wood, masonry, broken/covered windows, and other signs of deterioration. A façade improvement program can be funded through the Neighborhood Revitalization Tax Credit Program and other economic development funds to assist property owners in aesthetically improving building façades. A façade improvement program would benefit all users of the neighborhood's commercial districts, making the neighborhood more desirable as a place to live and spend time and money. This could also have the effect of encouraging new tenants to establish businesses in the neighborhood.

Goal 4: Enhance Youth Programming & Recreation

The Northeast Neighborhood consists of many diverse families. Action should be taken to enhance the quality of life for families through providing a variety of opportunities for youth engagement and development and recreation for all ages.

1. Improve and Expand Existing Recreational Facilities. Work in partnership with the City to secure resources to improve the maintenance of and expand the existing recreational facilities,

as well as supporting neighborhood institutions to add or expand recreational facilities for the community. Recreation, activity space and programs for senior citizens and citizens with disabilities should be provided.

Kern Field is located in the NRTC area and provides a wealth of recreational opportunities. In addition to upgrading the existing facilities other improvements include pickleball courts, basketball courts, walking paths, a frisbee golf course, a playground, football scoreboard replacement, snack stand repairs, and lighting improvements.

A large portion of the Somers Point Bike Path is also in the NRTC area. The Bike Path was recently widened and repaved. Additional improvements being considered include upgrading the railroad stations, adding historical plaques and interpretive signs to show different stops/historical areas along the path, adding concrete pads under the benches, adding exercise stations, bike parking and repair stations, and tree planting. A long term goal is to have the City designated as a walk/bike friendly community.

- **2. Organized Recreational Programming.** Work with the City, the PAL, and local organizations to develop and promote a calendar of recreational programs offered by public and private organizations locally. Work to ensure programming is varied, accessible, and convenient. The calendar can be part of a larger events calendar accessible on the City web site.
- **3.** Collaborate with teachers and education professionals to identify barriers to student achievement and assess gaps in service available to students. The Neighborhood CDC and City should collaborate with the schools to help address place-based root causes impacting students that are beyond the control of the school system. This dialogue may yield critical information that can be used to increase quality of life and socioeconomic outcomes of those living in the neighborhood.
- 4. Work with the Neighborhood, City, and regional institutional employers such as the Federal Aviation Administration, Shore Medical Center, and others to pursue mentorship and apprenticeship opportunities for Northeast Neighborhood students. The region is home to large institutional employers that anchor economic development in the region. Working with these anchors can provide residents with quality job opportunities and guidance in pursuing careers, vocations, and higher education. Anchor institutions often have philanthropic operations with which the neighborhood can build relations to fund neighborhood initiatives. Strengthening the ties between these institutions through mentorships, internships, and apprenticeships can be mutually beneficial for both the institution (who are supplied with young, local workers with significant potential) and the neighborhood (where young residents live and may eventually choose to settle).
- **5. Promote ways for young people to express pride in the neighborhood creatively.** The Neighborhood CDC should engage school children to participate in this poster contests held in conjunction with a neighborhood clean-up. This effort should continue to build pride in the neighborhood's ongoing revitalization. The Neighborhood CDC can collaborate with the schools to coordinate an effort to engage the students to participate in this and other events, such as beautification projects and community gardening. Engaging students in the neighborhood revitalization will build lasting pride in the Northeast Neighborhood as the students will carry their newfound pride in the years to come.

6. Partner with local and national organizations to increase access to youth programming. Neighborhood youth want the opportunity to work in meaningful careers without having to move out of the area. Several local organizations (e.g. ACIT, Atlantic Cape Community College and the Stockton University) recognize these gaps and have begun expanding their life skills, educational, and career programming to expose area youth to career pathways in fields such as STEAM, Healthcare, IT, Green Energy, Building Trades, Culinary, and Aviation.

In addition to career-focused programming, organized recreational programming was found to be lacking. Cultural activities administered by organizations such as the Spanish Community Center, the Hispanic Leadership Association of New Jersey, and faith-based organizations expose youth to cultural programming while teaching them interpersonal and other life skills. Additional programs (e.g. soccer, crew) can be promoted in the neighborhood as options before/after school or during the summer months. Potential activities include:

- **a.** Youth Development. The Neighborhood CDC will collaborate with local partners to promote their existing offerings as well as youth development courses on subjects of particular interest to Northeast Neighborhood youth (e.g. balancing a checkbook, applying for college and financial aid, etc.). These organizations will also host career development nights focused on different pathways and industries.
- **b.** Youth Sports. The Neighborhood CDC will work with the City, PAL, and local partners to develop youth sports teams (e.g. soccer, cricket, crew, etc.) that offer quality, affordable programming for boys and girls.
- **c.** Makerspace, Robotics, and STEAM Programs. The Neighborhood CDC, in partnership with Stockton University and neighborhood schools, can provide programming involving Robotics and other STEAM subjects. Mentors and volunteers can be sought from neighborhood employers such as Atlantic City Electric and South Jersey Gas Company. A Makerspace can be developed in Northeast Neighborhood to support youth entrepreneurs and creatives.

C. NRTC Investment as a Catalyst

The strategies identified above focus on neighborhood development at all levels from the redevelopment of properties in the neighborhood to providing education and mutual aid opportunities for residents. A major tenet of the Plan is to set the stage for economic development through both tangible and non-tangible assistance to residents and businesses. The recommended activities have been successfully implemented in other communities and are well within the capacity of potential partners and non-profits. Somers Point's existing businesses, religious institutions, and anchor institutions (which include Atlantic Cape Community College, Stockton University, Shore Medical Center, and AtlantiCare) have shown support for the program and have affirmed their assistance in implementing the plan.

Many of our partners have already become engaged in Northeast Neighborhood and its agenda. For example, representatives from the New Jersey Economic Development Authority are collaborating with City leaders to leverage new development; the Atlantic County Improvement Authority has provided an array of services to CDCs. These are just examples and there has been much more interaction with partners.

ACEA brings a high degree of experience to this effort. The tax credit program, through the provision of crucial financial resources, serves as leverage for the initial implementation of identified projects of the Northeast Neighborhood Plan.

- D. Form NP-3 is attached.
- E. Form NP-4 is attached.

Section 8. Participatory Planning Requirements

The Revitalize Northeast Neighborhood Action Strategy was created with a foundation of diverse participation and support from the community. The planning process reflects significant public participation that consists of community residents and stakeholders such as local businesses, property owners, non-profit organizations, and City officials. The community outreach effort for this Strategy was extensive. See Attachments.

Northeast Neighborhood Revitalization Committee

To ensure the planning process directed attention to each focus area equally, the City formed a Neighborhood Committee in the Summer of 2024. The members of the committee are well-respected figures in the community and have built a trusted relationship with the residents. Neighborhood Committee members were chosen to provide representation during the planning process and to expand outreach efforts to each member's considerable network. They were responsible for promoting public meetings and focus groups. Neighborhood Committee members were responsible for providing insight into area focus area topics, directing the planning process to helpful networks, reviewing this Strategy, and helping to set the agenda for the implementation of this Strategy.

Community Meetings

The community outreach effort for Northeast Neighborhood was extensive. See Attachments.

Public Officials

The City of Somers Point and many other public officials were contacted in advance of the development of the Northeast Neighborhood Action Strategy, and they were early advocates of these planning activities. This is demonstrated by the attached letter of support provided in the Attachments. Somers Point's Mayor, Business Administrator, and Chief Financial Officer participated throughout the planning process, offering important insight, and building connections with community members. In addition, the City Council representatives provided important input on several focused topics. This is demonstrated by the attached letter of support provided in the Attachments.

Associations & Community Groups

The planning process was supported by several local associations and community groups. Representatives from Shore Medical Center, the Police Athletic League, and the Somers Point Business Association have made meaningful contributions throughout the process. Their input and continued support is essential to meeting the goals of this Strategy.

Letters of support were provided by Senator Vince Polistina; Assemblyman Don Guardian and Assemblywoman Claire Swift; County Executive Dennis Levinson; Francis Kuhn, Executive Director of the Atlantic County Workforce Development Board; Superintendent of Somers Point Public Schools; Somers Point Economic Development Advisory Commission; Somers Point Green Team; and Somers Point Planning Board.

As demonstrated in the attached letter, Mayor Dennis Tapp has expressed her strong support for the Northeast Neighborhood planning effort and the implementation of this Strategy.

The Revitalize Northeast Neighborhood Action Strategy is posted on the City of Somers Point web site.

Section 9. Implementation

1. Establish a Non-Profit to Implement the Revitalize Northeast Neighborhood Action Strategy.

2. Secure Funding through the Neighborhood Revitalization Tax Credit Program

The NRTC is designed to foster the revitalization of New Jersey's distressed neighborhoods. NRTC offers business entities tax credit against various New Jersey state taxes. Credits are provided to business entities that invest in the revitalization of low- and moderate-income neighborhoods in eligible cities. Sixty percent of the tax credit funds must be used for activities related to the development of housing and economic development. The remaining balance may be used for complementary activities such as the provision of assistance to small businesses, infrastructure, removing barriers to self-sufficiency, and promoting the integration of mixed-income neighborhoods. A total of \$15 million per year is available in tax credits.

NRTC funds are used by neighborhood-based non-profit organizations that have approval from NJDCA for a plan for the neighborhood it serves. The funds must be used by the eligible organizations for projects and activities that will implement the goals and strategies of the approved Neighborhood Revitalization Strategy. Given the recent designation of Atlantic City as an NRTC eligible community, a new urgency exists for developing this Revitalize Northeast Neighborhood Action Strategy.

3. Consider using the NJEDA Historic Property Reinvestment Program

The Historic Property Reinvestment Program is a \$50 million competitive tax credit program to leverage the federal historic tax credit program to support rehabilitation projects of identified historic properties. To receive tax credits through the Historic Property Reinvestment Program, a project must:

- Demonstrate that without the tax credit, the project is not economically feasible.
- Prove that a project financing gap exists, and the tax credit award being considered for the project is equal to or less than the project financing gap.
- No construction or rehabilitation activity at the site of the rehabilitation project prior to applying and no commence any construction or rehabilitation activity until the execution of the Rehabilitation Agreement (with certain limited exceptions).
- Including business entity contributed equity of at least 20 percent of the total project costs; or 10 percent of the total project costs, if located in a government-restricted municipality.
- Meet minimum cost requirements where the cost of rehabilitation for the selected rehabilitation period cannot be less than the greater of the adjusted basis of the structure or \$5,000.

- For a residential project, the structure must serve a residential rental purpose and also contain at least four dwelling units.
- Be a rehabilitation project.

Qualified Project is defined as a property located in the State of New Jersey that is an income producing property, and that is:

- Individually listed, or located in a district listed on the National Register of Historic Places or the New Jersey Register of Historic Places; or
- Individually identified or registered, or located in a district identified or registered, for protection as a significant historic resource by a municipality in accordance with criteria for identification or registration that has been approved by the Officer as suitable for substantially achieving the purpose of preserving and rehabilitating buildings of historic significance within the jurisdiction of the municipality.

If located within a district the property must be contributing to the historic significance of the district.

Award Size - 40 percent of the cost of rehabilitation up to a maximum of \$4 million. Award size is based on the cost of rehabilitation (eligible costs).

4. Maximize the use of NJEDA funding for business improvements and new tenants

Two NJEDA economic development programs have been expanded to help existing business. The first program provides grants of up to 50 percent of the project costs, to a maximum of \$20,000, for improvements made to the first floor of any business. The second program offers reimbursement of 15 percent of the annual lease payments for two years to for-profit businesses and non-profit organizations in the target area that lease between 500 and 5,000 square feet of new or additional market-rate, first floor office or retail space for a minimum of five years. An applicant leasing over 5,000 square feet can be eligible, but the grant will only incentivize the first 5,000 square feet.

5. Use Redevelopment as a Tool to Encourage Desired Improvements

Designating an area as one in need of redevelopment or rehabilitation qualifies a property or group of properties for property tax abatements. When used purposefully, these designations spur the revitalization of targeted sites and allow the City to receive more tax revenue than it would with an existing site. The site's redeveloper, in turn, would also forgo the cost of a full tax assessment for a certain number of years. This tool can be used in the Northeast Neighborhood to target sites for redevelopment.

6. Define clear data to gauge the Northeast Neighborhood's progress

Developing clear metrics including timeframes and goals and tying those goals to equity and wellbeing for residents of the Northeast Neighborhood.

7. Recreational Programming Support

City should continue to invest in youth programs, training, and recreational opportunities.

8. Funding for Homeownership

NJ Housing and Mortgage Finance Agency and NJ Community Capital, along with the Atlantic County Improvement Authority, may provide first-time homebuyer mortgages as well as down payment and closing cost assistance.

9. Funding for Energy Assistance

The Low-Income Home Energy Assistance Program provides grants in varying amounts based on a household's income size, type of fuel, and type of dwelling, with no payback required. The Universal Service Fund also helps make energy bills more affordable for low-income customers (www.energyassistance.nj.gov). Eligible customers may also receive financial assistance through Helping Hands, a program funded by Atlantic City Electric, providing \$1 million annually to help struggling customers meet their energy needs. These funds are dispersed each year to low-income residents through the <u>Affordable Housing Alliance</u>, <u>New Jersey SHARES</u>, <u>Catholic Charities of the Diocese of Camden</u>, and the <u>People for People Foundation</u>.

10. Funding Opportunities

Bank Contributions - The Community Reinvestment Act or "CRA" is a federal regulation that was first passed in 1977. It is designed to encourage insured financial institutions (i.e., banks) to help meet the credit and community development needs of all income levels in the communities where they operate. The CRA requires banks to demonstrate their performance in meeting the needs of everyone in their community. All banks are periodically evaluated by their federal banking regulator to ensure that their lending is meeting the needs and is inclusive of all income levels in their markets. Larger banks must also show how they support their communities through community development services and qualified investments. Non-profit organizations are important partners in bank community development. Non-profits understand the areas of need in a community and are on the front line of meeting those needs through their own programs and services. Banks often partner with and support local non-profits as part of their overall CRA strategy. The following banks are located in the Atlantic City area and assist non-profits.

OceanFirst Foundation (www.oceanfirstfdn.org)

OceanFirst Foundation provides grants that help families, organizations, schools, and communities in southern New Jersey. The project must fit within their four core priority areas: Health and Wellness, Housing, Improving Quality of Life, and Youth Development and Education.

Wells Fargo Bank

Wells Fargo Bank collaborates with community organizations, nongovernmental organizations (NGOs), local governments, and other stakeholders to deliver capital, credit, financial education, and other solutions that meet the needs of their customers and communities and, ultimately, help make our economy stronger. Some of Wells Fargo Bank's key initiatives include:

- The <u>Wells Fargo NeighborhoodLIFT program</u> supports sustainable homeownership and helps stabilize low- to moderate-income neighborhoods by providing down payment assistance and homebuyer education in collaboration with NeighborWorks[®] America and local non-profit housing organizations.
- <u>Wells Fargo Works *for Small Business*®</u> provides a wide range of resources, guidance, and services that help entrepreneurs take the next step toward their goals.
- The <u>Hands on Banking</u> program and its Spanish-language counterpart, <u>El Futuro en tus</u> <u>Manos®</u> is a free and fun money management program that teaches people in different stages of life the basics of responsible money management. Two of their newest programs include Hands on Banking for Military and Hands on Banking for Seniors.

- <u>Wells Fargo Community Lending and Investment</u> supports economic development by investing debt and equity capital in in low- and moderate-income neighborhoods with limited access to traditional financial services.
- <u>CommunityWINSSMCommunity Wins Opens Dialog</u> (Working/Investing in Neighborhood Stabilization) in collaboration with the U.S. Conference of Mayors provides \$3 million over 3 years to non-profits and cities that support neighborhood revitalization, economic development, and job creation initiatives.
- The <u>Wells Fargo Works for Small Business®: Diverse Community Capital program</u> provides diverse-owned small businesses with access to capital, technical assistance, business planning and other tools and resources.

TD Bank

- <u>Community Sponsorship</u> Sometimes, communities and the non-profits that serve them need a onetime boost to reach a specific goal or they want to offer an educational or entertainment series that enriches their neighborhood and expands their community's connections. From Maine to Florida, TD Bank sponsors events, programs, projects, and activities that make a positive local impact, investing in the places and people.
- <u>Housing for Everyone Competition</u>
- <u>Non-profit Resource Training Fund</u> Non-profit organizations are often the backbone of a community, providing necessary services like job placement, meal delivery and training that would not be available otherwise. Their employees, who are dedicated to their organization's mission, can spend long hours performing a variety of tasks, sometimes reaching outside of their own professional knowledge and experiences. Through the Non-Profit Resource Training Fund, eligible community-based organizations can receive grants of up to \$1,000 for employees to attend approved classes and receive the education they need to help themselves and their programs succeed.

PNC Bank

PNC Foundation has been supporting non-profit organizations for decades. The Foundation exists to establish partnerships with community-based non-profit organizations in order to enhance educational opportunities for children and to promote the growth of targeted communities through economic development initiatives. PNC Foundation concentrates its charitable giving on non-profit organizations focusing on the following areas:

- <u>Education</u> The Foundation provides sponsorship to less-fortunate children, ages 0-5; to programs that focus in the areas of math, science, financial education and also provide direct services to children in their classroom; professional development to teachers; family engagement, and more.
- <u>Economic Development & Community Services</u> Sponsorship is provided to community development initiatives that promote the growth of targeted low-and moderate-income communities and/or provide services to these communities, such as job training programs,

early learning, and educational enrichment programs for children in low-and moderateincome families.

- <u>Affordable Housing and Community Development</u> Grants are provided to non-profits that provide transitional housing and/or counseling services, as well as non-profit organizations that provide services for small businesses.
- <u>Revitalization and Stabilization of Low-and Moderate-Income Areas</u> Support is given to organizations that help stabilize communities.
- <u>Arts & Culture</u> Grants are provided for cultural enrichment programs.

Bank of America

In 2019, the Bank of America Charitable Foundation issued two requests for proposals on the priority focus area of economic mobility:

- The first will focus on the on the needs of individuals and families by investing in workforce development and education and basic needs.
- The second will focus on the needs of the community by addressing economic development and social progress by investing in affordable housing, revitalization, arts, and the environment.

Reinvestment Fund

Healthy Food Financing Initiative (www.investinginfood.com)

Targeted grants are available for eligible projects or partnerships that seek to improve access to healthy food in underserved areas. Approximately \$1.4 million will be available to fund applications under this program. Grant awards range from \$25,000-\$250,000.

USA Today

A Community Thrives (www.act.usatoday.com)

A Community Thrives empowers communities to take on local challenges and share the issues important to them around education, wellness, and culture on a national platform. USA Today does more than just provide grant money to local organizations. They promote ideas and communities.

Geraldine Dodge Foundation (www.grdodge.org)

The Geraldine R. Dodge Foundation supports arts, education, environment, informed communities, and poetry to connect communities and influences social change to achieve an equitable New Jersey.

New Jersey Community Capital (www.newjerseycommunitycapital.org)

New Jersey Community Capital is a non-profit community development financial institution that provides innovative financing and technical assistance to foster the creation of quality homes, educational facilities, and employment opportunities in underserved communities of New Jersey.

11. Building Momentum: Partnerships and Resource Development

Throughout the life span of a community development project or organization, it is important to always be focused on partnership and resource (financial and otherwise) development. The following are some contacts and informational resources that may help with that process:

Elected Officials Directory and Legislative Information

http://www.montclair.edu/newsinfo/findofficial.html http://congress.org/congressorg/officials/state These online resources provide information about State and local elected officials and current legislative issues.

New Jersey Economic Development Authority (EDA)

PO Box 990 Trenton, NJ 08625-0990 Phone (609) 292-1800 http://www.njeda.com/notforprofits.asp

This State entity provides low-interest loans and other resources to help businesses and non-profit agencies get the capital they need to invest and expand in New Jersey.

New Jersey Economic Development Directory

http://www.ecodevdirectory.com/new_jersey.htm If your issues are focused on or related to urban or economic revitalization, this site can help you find existing economic development agencies.

State of New Jersey Grant Resources

<u>http://www.state.nj.us/grants.html</u> This Web page provides information on types of grant programs offered by the State of New Jersey.

Council of New Jersey Grantmakers

315 West State Street (Office) 101 West State Street (Mailing) Trenton, NJ 08608 Phone 609-341-2022 Fax 609-777-1096 <u>www.cnjg.org</u> E-mail: brambo@tesc.edu

This is a regional association of Grantmakers in New Jersey. Additional information about the forum can be found at http://givingforum.org/about/profile_newjersey.html

Fannie Mae Foundation

Phone 202-274-8057

grants@fanniemaefoundation.org http://www.fanniemaefoundation.org/grants/grants.shtml The Fannie Mae Foundation awards grants to non-profit organizations that create affordable homeownership and housing opportunities in cities, towns, and rural areas across the United States.

Ford Foundation

320 East 43 Street New York, NY 10017

http://www.fordfound.org/about/guideline.cfm

One of the areas of interest for this national Grantmaker is its Asset Building and Community Development Program.

Section 9. Attachments

a.	Signed certification on Form NP-1 (Applicant Organization only)
b.	"Certificate of Good Standing" from State of NJ
c.	Copy of current NJ Charitable Registration and Investigation Act (CRI – 300R) form
d.	List of current members of the Board of Directors
e.	Resume for Executive Director
f.	Organizational Chart
g.	Organization's total budget for the current year, with funding sources listed (Applicant Organization only)
h.	Copy of the minutes of the Board of Directors meeting at which the organization's current year total budget was approved (Applicant Organization only)
i.	Copy of the three (3) most recent annual audit reports for the organization (Applicant Organization only)
j.	Copy of the corrective action plan related to internal control or compliance findings from the organization's most recent annual audit report, if applicable (Applicant Organization only)
k.	Incorporation Documents
l.	Neighborhood maps (At least one of the maps must be "plain," showing streets and street names.)
m.	Evidence of community outreach & engagement efforts
n.	Northeast Neighborhood Photos
о.	Evidence of local government support

b. Evidence of local government supportp. Evidence of nonprofit organizations support