



NRTC Qualified Projects Pool (QPP): November 2024 for SFY 2025

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Name of Project: Atlantic City Inlet NOW!

Name of Organization: Atlantic Cape Community College



Funding Requested: \$1,000,000
Municipality: Atlantic City, NJ
Neighborhood: Inlet Neighborhood
Organization’s Website: www.acinlet.org
Contact Name: Dr. Natalie Devonish
Email: ndevoanis@atlantic.edu

Atlantic City Inlet NOW! Revitalization Projects marks the third NRTC application for the Inlet Neighborhood, now expanded to include the Bungalow Park and Marina District. Surrounded on three sides by water, the Inlet has a rich history as a thriving community, and this initiative represents the first of many steps to rejuvenate the area. The application encompasses nine activities facilitated by Atlantic Cape Community College (ACCC), the Inlet Community Development Corporation (ICDC), and various dedicated non-profits actively serving the Inlet, Bungalow Park, and Marina District.

HOUSING AND ECONOMIC DEVELOPMENT

Housing Rehabilitation:

Improving housing quality and advancing homeownership is vital to the Inlet and Bungalow Park communities. The Inlet CDC successfully provided façade and internal rehabilitation to ten homeowners, and with the program’s success, we plan to rehabilitate an additional twelve homes in 2025. These homes will be upgraded to meet code requirements and improved to Energy Star standards, with all appliances being Energy Star certified. Priority will be given to homes owned by Inlet residents.

Commercial Rehabilitation and Façade Improvements Program:

In 2024, the Inlet provided rehabilitation funding for three commercial businesses and plans to work on a large multi-use full rehab at a frequently visited location with multiple businesses within the Inlet. In collaboration with the City of Atlantic City and the Atlantic County Improvement Authority (ACIA), ACCC will complete façade improvements to various commercial properties. ACIA will manage the entire project, overseeing the intake of eligible businesses, development of a scope of work and schedule, construction oversight, necessary permits, and reporting. The Inlet has several business districts that can feel unwelcoming or easily overlooked by outsiders. Through a “Facelift” beautification initiative, ACCC, business owners, and partners will enhance the vibrancy of the commercial corridors. This project aims to foster commercial revitalization and economic development while improving neighborhood conditions. Ultimately, it will create a more vibrant, walkable, mixed-use commercial district that transforms these areas into destinations for both residents and visitors. The program seeks to increase employment opportunities, enhance the neighborhood’s appearance, and boost resident satisfaction with open spaces, with a projected outcome of completing five small business façades in 2025.

Homeownership Education and Assistance:

ACCC and the Inlet CDC will target current Inlet and Bungalow Park homeowners to provide educational and financial support to maintain and sustain their home. Residents will benefit from this program by-

learning of proper budgeting, rehab and funding sources, as well as proper savings for appliances and beautification upkeep. The NRTC funds would be used to offer this educational and support program to a minimum of ten residents.

Microenterprise Support:

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

Small Business Support:

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

COMPLEMENTARY ACTIVITIES

Park Improvement/Streetscaping:



The improvements to Altman Park, a Boardwalk fronting park, are underway. Phase II, which includes additional upgrades and family-friendly equipment, is supported in this cycle. In collaboration with the City of Atlantic City, streetscaping on Atlantic Avenue to include lighting, safer pedestrian and bike trails is planned. NRTC funds will be used to complete streetscape improvements to leverage the City’s already planned improvements. Continuous plantings and upkeep of hydrangeas are organized through the NRTC funds. The Hydrangea Trail committee has organized events to plant and upkeep flowers throughout the neighborhood and NRTC funds may be used to continue this beautification effort.

Expanding the Arts/Community Programming/Events:

ACCC and the Inlet CDC remain committed to collaborating with various Inlet non-profit organizations to develop programs that "Celebrate the Inlet and its history." In addition to continuing our work with the Hydrangea Trail and the Absecon Lighthouse, we are now partnering with the Atlantic City Arts Foundation and the Oceanside Family Success Center to create events that showcase the Inlet's beauty and rich cultural heritage. These efforts include several planned events aimed at activating different parks in the Inlet. Among the projects being highlighted are the Inlet Neighborhood Water Cruises, Inlet Neighborhood Pumpkin Patch, and Love AC Weekend. Additionally, new initiatives like the Inlet Planter Pots Artwork, the Hydrangea Trail Beautification Project, and the Wraparound Beautification Mural at Hot Bagels, a beloved local coffee shop, further enrich the community's aesthetic and cultural experience.

Inlet Marketing and Awareness Initiatives:



With the expansion into the Bungalow Park neighborhood, the Inlet CDC is set to revise its marketing, web presence, and promotional materials to encompass this new service area. In tandem with the City-Wide CDCs, including those in Chelsea Neighborhood, Ducktown, and Midtown, comprehensive city-wide marketing campaigns are being launched. Leveraging NRTC funding, the initiative will also introduce way-finding programs designed to promote non-casino businesses and local attractions, enhancing community engagement and supporting economic growth in the region.

Clean and Safe Community

Through NRTC funding, we are leading and supporting efforts that address community and public safety while ensuring continuous support for residents through meaningful collaboration with the City of Atlantic City and the Fire and Police Departments. Projects will include the distribution of Ring cameras to homeowners, enhancing neighborhood watch capabilities and assisting the Atlantic City Police Department in addressing break-ins.

Additionally, the installation of more street and city cameras, along with noise detection systems, will help ensure adherence to local ordinances and further strengthen community safety.

Full-Time dedicated Project Lead Staff:

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

Name of Project: *Chelsea Neighborhood Plan 2025 Projects*

Name of Organization: *Atlantic City Development Corporation (ACDEVCO)*

ACDEVCO led the transformative redevelopment of the \$300M Gateway Area, including Stockton University and South Jersey Gas, located in the Chelsea neighborhood. Since opening in fall 2018, the neighborhood has become more vibrant, safe, and activated with students, faculty, & staff. ACDEVCO has participated in the NRTC program since 2021.

Chelsea Economic Development Corp, est. 2019, has been the community facing organization of the NRTC program, engaging and serving residents and small businesses.

The Chelsea Neighborhood is a 0.75 square mile area with approximately 10,000 residents, 200 businesses, and various anchor institutions, nonprofits, public facilities and parks. It contains several residential high-rise buildings, Tropicana Hotel and Casino, and bayfront, beach, and boardwalk. The median household income is \$35,000, the poverty rate, 33%. The population is diverse including 42% Latinx and 34% Asian. Most of the housing stock is pre-1960 substandard, and just 21% of residential units are owner occupied.

Community Events: Chelsea has an incredible diversity of people, organizations, businesses and cultures. This strength is celebrated but can create outreach challenges due to language and cultural barriers. Events create community bonds, increase safety, and help us build credibility for our organizations, leading to direct economic assistance. Events also positively brand Chelsea, attract visitors, increase economic activity, and improve the quality of life for residents. In October 2023, we met Ummia Begum at the Chelsea Bazaar in O'Donnell Park. In October 2024, she purchased the unit she was renting using the ACDEVCO home buying grant. Chelsea's fitness series and music series in the park and on the boardwalk pavilion have displaced illegal behavior. Through our efforts, Chelsea resident Halim Khan received a yoga teacher training scholarship, and taught 81 classes in three months of 2024, earning wages and bringing wellness to over 100 residents of Chelsea. To date, 24 markets, 6 festivals, 2 block parties, 23 public meetings, and over 300 fitness classes have been held by ACDEVCO and ChelseaEDC using NRTC funds. **With 2025 funds, a minimum of 70 events will be held.**

(Pictured: One of hundreds of free fitness classes in O'Donnell Park; Dover Park and Garden Block Party and Mural Unveiling)

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

Municipality: *Atlantic City*

Neighborhood: *Chelsea*

Organization's Website: www.chelseaedc.org
www.acdevco.org

Contact Name: *Elizabeth Terenik*

Email: *eterenik@acdevco.org*



Beautify Chelsea Program: Cleanliness, safety, and vibrancy are the foundations of a healthy economy. Initiatives will be carried out in residential and commercial districts. Projects include streetscape improvements: lights, trees, banners and planters; public art; security cameras; community clean ups; community gardens; and working cooperatively with City code enforcement, public works, and utilities. To date: 140 doorbell cameras have been installed by the Chelsea team; 245 summons and 22 arrests have been issued by Chelsea-hired detail officers on 128 shifts; 62 trees planted; 60 planters with flowers installed; 2 block makeover; 2 pop up projects; 30 electrical boxes painted with art; 4 large murals; and 70 graffiti tags covered. We also sponsored two years of a youth T-shirt contest focused on beautification. **With 2025 funds, a minimum of 100 projects/improvements will be completed.**

(Pictured: Dover Community Park and Garden, where 460 lbs. of produce was grown for the community in 2024; one of four large murals and 30 electrical boxes as public art installations.)

Housing: Chelsea has several housing issues that need to be addressed: substandard housing conditions; illegal residential units creating unsustainable density; homelessness; and low homeownership rates. Programs in this component include grants for exterior home rehab (improving aesthetics and safety); home buying education and grants; outreach to connect unsheltered individuals with housing; and incentives and code enforcement leading to construction or rehab of new housing. Increasing home ownership reduces blight and substandard housing, increases safety, grows the wealth of residents, reduces the likelihood of long-term displacement, and helps preserve the neighborhood's diversity. To date, 13 homes have been purchased using NRTC funds; 22 home buying classes with 248 students have been completed. **With 2025 funds, 100 individuals will receive housing assistance.**

(Pictured: Ummia Begum was the 13th Chelsea renter to become a homeowner using ACDEVCO funds, buying the home she was renting; Chelsea home buying tour of available properties.)



Chelsea Merchant Support: Direct support to the businesses includes grants, technical support, and resources to 100 Chelsea small businesses. Examples: capital equipment and storefront makeover grants; marketing, branding and promotions; permit assistance; educational seminars and networking events; as well as purchasing goods and services directly from Chelsea businesses. To date, ACDEVCO and Chelsea EDC have provided \$65,000 in capital grants; \$100,000 in storefront makeover grants; held 5 restaurant tasting tours; promoted over 50 businesses by creating visual content (photos and videos) and posting on social media; and held the 5th Annual Empanada Challenge and Fiesta with 7 Latin restaurants in fall 2024. **With 2025 funds, 50 businesses will be provided with grants, promotions, and technical assistance.**



(Pictured: Three Chelsea markets promoted on social media as “Global Pantry”; Before/after photos of storefront makeover.)

Career Pathways: This component creates opportunities for better careers and wages through both the development of new industries and connecting residents to skills training and jobs. The main initiative continues to **develop indoor farming**, an industry that will provide jobs and healthy food to residents, and will repurpose highly visible vacant, blighted buildings. To date, ACDEVCO and Chelsea EDC have provided \$250,000 to various agencies for indoor farming incubator projects and career development, helping hundreds of youths and adults connect with skills training and job opportunities. **With 2025 funds, “Farmers Row” will be expanded to three additional storefronts, and partners will provide job training/career development for 50 individuals.**



(Pictured: Chelsea-sponsored indoor farmed lettuce sold at Boom Market in Chelsea; AtlantiCare Career and Health Fair at Sovereign Ave School attracted 50 Chelsea residents, with several getting hired.)



<p><i>Name of Project</i> Revitalize Ducktown</p> <p><i>Name of Organization</i> ACEA and Ducktown CDC</p>		<p>Funding Requested: \$992,750 Municipality: Atlantic City Neighborhood: Ducktown and Venice Park Neighborhoods Organization's Website: Ducktown CDC www.acducktown.com; ACEA www.aceanj.com Contact Name: Michael Cagno, President Ducktown CDC Email: michael.cagno@stockton.edu Phone: 609-626-3420</p>
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The 2025 New Jersey Neighborhood Revitalization Tax Credit (NRTC) program presents a pivotal opportunity for the transformation of Ducktown and Venice Park neighborhoods in Atlantic City. By prioritizing funding towards increasing home ownership and home rehabilitation, the program will directly address the critical need for stable and affordable housing. Enhancing the facades of homes will not only boost property values but also instill pride among residents, fostering a sense of community and encouraging long-term residency. Additionally, allocating resources for business facade improvements will invigorate the local economy, making the neighborhoods more attractive to both current and prospective business owners and customers. These efforts, combined with micro grants to small businesses, will stimulate local commerce, creating jobs and contributing to the economic vitality of the area.

Beyond the tangible improvements to homes and businesses, the NRTC program's focus on public art, wayfinding, and branding will play a significant role in redefining the identity of Ducktown and Venice Park. Public art projects will enrich the cultural landscape, making the neighborhoods vibrant and inviting. Effective wayfinding systems will enhance navigation and connectivity within and between these areas, promoting foot traffic and local exploration. Comprehensive branding initiatives will help establish a cohesive community identity, attracting visitors and investors alike. Moreover, small business development workshops will equip local entrepreneurs with the skills and knowledge needed to thrive, fostering innovation and sustainability in the local economy. Collectively, these measures will transform Ducktown and Venice Park into dynamic, livable, and economically robust neighborhoods.

We invite you to join us in revitalizing and sustaining these remarkable neighborhoods

Activities planned for 2025 continue the progress made over the last several years with the addition of the Venice Park neighborhood. With the help of public and private investment, our CDC along with community and business owners of both neighborhoods can accomplished notable revitalization, among activities the following:



Residential Rehabilitation and Facades



Beautification Projects



Micro-Grants to small businesses like CROPS for hydroponic farming

With your help by assigning your tax credits to the ACEA (Ducktown CDC), in 2025 we plan to:

1. **Improve the Housing Stock:** Grants to rehabilitate the interiors of 8 homes, replace the facades of 18 homes, and provide home-buying assistance for eight families in the Ducktown and Venice Park neighborhoods to increase home ownership
Housing improvements on Florida Ave.



2. **Support Small Businesses:** Provide micro-grants to 4 small businesses to help them grow and sustain themselves; provide 4 free high-quality workshops with area business experts; replace facades for 6 businesses; and create artistic murals on the walls of two businesses in the Ducktown and Venice Park neighborhoods.
New signage for Ducktown businesses.



3. **Beautify and Branding Ducktown & Venice Park:** Install 3 Welcome/Gateway signs in Venice Park, 30 pole banners in Ducktown/Venice Park, eight wayfinding signs for businesses and cultural assets in Ducktown/Venice Park
Planters on Mississippi and Arctic Aves.



4. **Bring the Community Together:** Host high-visibility events to bring the community together and enhance the neighborly ethos through multicultural festivals celebrating the diversity and inclusion of Ducktown and Venice Park residents.
Community Day



Ducktown CDC and ACEA

Atlantic City, Ducktown

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

Community coming together on Arctic Ave.



NRTC QPP 2025

We need and welcome your support of our 2025 plan and thank you for your past and future generosity in revitalizing the Ducktown and Venice Park neighborhoods by enhancing the quality of life for its residents and promoting small businesses.

Sincerely,

Michael Cagno
President, Ducktown CDC

Board of Directors, Ducktown CDC

Officers:

Michael Cagno, President

Stephanie Clineman, Vice President

Christine Knight, Treasurer

Liz Puro, Secretary

Members:

Mariella Negro

Wendy Bartlett

Frank Formica

Sonny Ireland

Rich Negro

Christine Knight

Venice Park Leadership

Michael Johnson

Kristina Carr

Augusta Garrett

Joyce Gee

Fred Granese

Richard Ney



Community Partners



Atlantic County
Improvement Authority

Fulton Bank

Rutala & Associates



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

Name of Organization: *AtlantiCare Foundation*

Moving toward its fourth year in operation, the AtlantiCare Foundation’s Midtown CDC in Atlantic City has established itself as a leading resource to help rebuild, enhance, and strengthen the fabric that supports all in the Midtown neighborhood. As the heart of Atlantic City, the neighborhood boundaries run from the boardwalk through the Central Business District and encompasses New Jersey’s first affordable housing development, Stanley Holmes Village.

Funding Requested: \$1,000,000.00
Municipality: Atlantic City, New Jersey
Neighborhood: Midtown
Organization’s Website: www.midtownacnj.org
www.atlanticare.org/midtown
Contact Name: Samantha Kiley
Email: skiley@atlanticare.org **Phone:** 609-677-7791

Early in the year, Midtown CDC Board Leadership undertook a strategic planning exercise to align their vision with the community work outlined in the neighborhood plan. The session concluded with renewed energy and commitment to Midtown CDC’s mission. The board is confident in the strategic direction outlined and is ready to take actionable steps toward achieving its goals for the coming year. As an outcome of the session, the Board Leadership identified four key focus areas: Community Enhancement, Economic Development, Housing, and Human Capital.



In 2025, expansion is also in the plans. Midtown CDC will expand its geographic footprint to include the Westside Neighborhood, providing new demographics to its current population. The silver lining, while Midtown CDC continues to invest in housing development, the Westside Neighborhood offers a greater percentage of homeowners to take advantage of the Home Renovation Program. Midtown will improve the lives of residents through these grants, which can be coupled with Atlantic County Improvement Authority’s program for a combined amount of \$50,000.



The Westside Neighborhood (outlined in yellow) will join the Midtown CDC (outlined in blue).

To continue this program of work, Midtown CDC is seeking funding in the amount of \$1,000,000.00. This will provide support to fund all initiatives that align with our board’s four Focus Areas, the near-term changes planned, and the foundation that was set through our initial planning study in 2022.

Community Enhancement	Economic Development	Housing	Human Capital
Adopt-A-Block \$20,000	Business Development Micro-grants \$30,000	Housing Rehab \$100,000	Community Engagement \$30,000
Streetscape Enhancements \$15,000	Commercial Façade Grants \$50,000	Financial Education \$10,000	Community Ambassadors \$50,000
Stop lights and Crosswalks \$50,000	Midtown Money \$15,000	Down Payment Assistance \$50,000	Engagement Activities \$15,000
Home Security Cameras \$5,000	Business Education and Networking \$10,000	Housing Investment \$575,000	Arts Programming \$15,000

Community Enhancement | \$65,000

Community enhancement involves initiatives and projects aimed at improving the quality of life for residents and fostering a vibrant, inclusive environment. This includes beautifying public spaces, supporting local businesses, promoting sustainability, and providing resources and services that meet the needs of all community members. By engaging residents and encouraging collaboration, community enhancement efforts create a stronger, more resilient community where everyone can thrive.

Key Outcomes:

- A. All feel safe in this community.
- B. Community events attract residents and build neighborhood connections.
- C. Residents engage with neighbors and local businesses.
- D. Residents and visitors are welcoming and respectful of the diversity in the area.



Economic Development | \$90,000

Economic development focuses on creating a thriving local economy through initiatives that attract investment, support businesses, and generate employment opportunities. This involves strategic planning, infrastructure improvements, and fostering a favorable business climate. By enhancing economic stability and growth, these efforts aim to improve the standard of living for residents and ensure long-term community prosperity.

Key Outcomes:

- A. Businesses work together to promote the commercial area.
- B. Businesses connect with neighborhood residents and visitors.
- C. Physical improvements enhance the commercial areas.
- D. Physical improvements enhance the residential areas.
- E. Enhancements in green space and through community art promote care and respect.
- F. Replace vacant & abandoned properties and lots with viable commercial and residential development.



Housing | \$735,000

The Midtown CDC’s housing programs aim to provide safe, affordable, and quality housing options for individuals and families. These initiatives include education for first-time homebuyers, down payment assistance, home renovation grants, and the development of housing. By addressing diverse housing needs, these programs work to ensure that everyone has access to stable and sustainable living conditions.

Key Outcomes:

- A. Existing renters can secure financial education to achieve financial stability and homeownership.
- B. Resources help homeowners remain in their homes long-term and assist new homeowners with the purchase and maintenance of new homes.



Human Capital | \$110,000

Midtown CDC’s youth programs, and small business resources are an investment in people. In providing these resources, we help to grow capacity and increase opportunity for all residents. The Midtown CDC and its leadership understand that a strong economy begins with a trained and empowered workforce.

Key Outcomes:

- A. Residents can secure fair wage work with prospects for growth.
- B. Residents have opportunities to become leaders in the community.
- C. Youth feel heard and have ways to contribute.



The above information is evidence that Midtown, Atlantic City is creating impact and change to help create a more vibrant Midtown.

Please consider joining our movement through your investment today!

OUR NORTH CAMDEN 2025!

Presented by CAMDEN LUTHERAN HOUSING, INC. (CLHI)



Funding Requested: \$1,000,000

Municipality: Camden

Neighborhood: North Camden

Organization's Website: www.clhi.org

Contact Name: Brandi Johnson

Email: bjohnson@clhi.org

Phone: (856) 342-8088

The North Camden Stakeholders – residents, educators, community-based organizations, public agencies and businesses are proud of the revitalization that is happening in Our North Camden as we move into 2025. Our neighborhood is vibrant, diverse and green, and we are working together to keep up the momentum of investments in infrastructure and our residents. The Neighborhood Revitalization Tax Credit program is a significant driver of the success we have experienced to date. This year, we have identified key programs that are part of the fabric of North Camden and enhance the quality of life here. Along with CLHI, the Center for Aquatic Sciences, Camden Community Partnership, American Revolution Museum of Southern New Jersey and Superior Arts Institute are moving boldly toward the vision held by long-time community leaders North Camden.

We Build. We Play. We Come Together!



● **Affordable Homeownership Development – Casas del Rio I & II**

This project includes the new construction of 26 affordable homes on 80 long-time vacant lots in North Camden. Of these, 14 homes will be sold to low-income families, while 12 homes will be sold to moderate-income families. The total development cost for Phase I is estimated at \$9.2 million, and it received a \$6 million conditional commitment from the NJDCA Affordable Housing Trust

Fund in August 2024. Construction for Phase I is expected to start in Spring 2025 after planning board approval is received. The project, in both Phases, is currently in need of extra support in covering the increased offsite costs required by the City of Camden- inclusive of re-paving the surrounding streets, providing new sidewalks, and new street lighting. When this project is completed, it will truly transform

the landscape of the surrounding community, providing new investment in the form of quality affordable housing that has long been a crucially needed asset for the revitalization of North Camden. CLHI gained site control of these project lots through negotiating an agreement of sale with the City of Camden (the current owner) in November of 2023.

- **CLHI Community Initiatives**



Through Community Initiatives, CLHI engages and activates community residents at the grassroots level to build community and improve the neighborhood through time-tested and innovative methods like neighborhood celebrations and events, community gardening, environmental programming, and the “Change the Message” campaign. The Block Support Initiative empowers, provides resources to North Camden residents who care

for their properties and others in the neighborhood. CLHI also hires residents as Block Supporter Initiative Crew and Garden & Greenspace team members who engage neighbors and complete daily community clean ups, garden maintenance, food distributions and flyering.

- **Decorative Board Up**



CLHI partners with The Neighborhood Foundation to implement the Decorative Board Up program on vacant, boarded and abandoned houses and other structures in North Camden. This program includes graffiti removal and additional lot clean up/landscaping. We will also revisit and touch up, repaint and replace boards or other decorative details as necessary on the more than 180 previously completed properties that were addressed in the last

7 years. The team also collaborates with community members to create at least 1 new mural.

- **American Revolution Museum of Southern New Jersey**

The proposed funding will be used to fund the planning, design, fabrication and installation of museum exhibits for the American Revolution Museum of Southern New Jersey in time for inclusion in regional celebration of the United States's 250th anniversary and several major sports events. This museum will recognize the rich history and contributions of North Camden residents, provide new convening space and also help activate the County LINK trail in North Camden.





● Camden Night Gardens

Camden Night Gardens has become a beloved annual tradition hosted by the Camden Community Partnership as part of *Connect the Lots*. As a highly anticipated annual event typically held over Memorial Day weekend, it offers North Camden residents and visitors to the neighborhood a unique and vibrant festival experience rarely seen in the city. This free event transforms Cooper's Poynt Waterfront Park into a lively carnival destination, attracting children, youth, families, and visitors across the region. Residents and visitors interact and enjoy an array of free carnival rides and games, providing entertainment for all ages, while local food trucks serve a diverse selection of cuisine.

● North Camden Outdoors

North Camden is home to the Delaware River backchannel connecting to the Cooper River. Native and other plants as well as all kinds of wildlife make a home in the neighborhood. The North Camden Outdoors Program led by the Center for Aquatic Sciences will offer learning and experiential opportunities for youth and young adults in North Camden. North Camden Outdoors will also design and deliver on-water programming for free-to-residents kayaking that will take place several times per summer on the backchannel, launching from Pyne Poynt Park. This program connects residents to the environmental resources of the neighborhood and fosters safe physical activity, a sense of ownership, positive social development and FUN!



● Advocacy Through Arts

Superior Arts Institute will activate a public space with performance art, utilizing its "Advocacy Through Acting" model. Tackling environmental justice head on, this project will target an underutilized green space in North Camden, likely Northgate Park, with creative placemaking to deter crime/nuisance activity. Residents of all ages will be engaged and have opportunities for skill development, self-expression and connection with neighbors.

Name of Project: Unity Square Neighborhood 2025

Name of Organization: Catholic Charities, diocese of Metuchen

Funding Requested: \$793,676

Municipality: New Brunswick

Neighborhood: Unity Square

Organization's Website: www.ccdom.org

Contact Name: Julio Coto, Executive Director

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



For over 18 years, Catholic Charities, Diocese of Metuchen, has been able to successfully implement the stated objectives of its Neighborhood Plan in the Unity Square Neighborhood of New Brunswick, New Jersey. With its key partner, Metuchen Community Services (MCS), this needs-based revitalization project continues to build upon previous achievements, empowers residents to organize and advocate for themselves, addresses crucial housing and health needs, and improves the quality of life for families in this neighborhood. The first decade resulted in the construction or rehabilitation of over 15 properties, including the renovation and opening of the Community Center; housing counseling for over 2000 residents and a vast array of social and educational programs for young families.



A major initiative of our second 10-year Neighborhood Plan is the Choice Food Resource Center (CFRC), which serves over 1,000 households each month. Building on our community connections, the CFRC will expand its programming to offer additional services and resources, addressing the broader needs of the neighborhood.

HOUSING AND ECONOMIC DEVELOPMENT

Objective One: Rehabilitation of Distressed Housing

Through our partnership with Coming Home of Middlesex County and Region 9 UAW Housing Corporation, this objective's goal is to rehabilitate distressed and/or abandoned properties in the Unity Square neighborhood. The properties will be targeted and developed so as to be affordable to neighborhood residents. Projects include 10 apartments with a case manager office at 45 Remsen and 6 one-bedroom units at 187-189 Handy Street for the chronically homeless.



Objective Two: Housing Resource Center (HRC)

At the heart of the Housing Resource Center's work is education, assistance, and advocacy for neighborhood residents regarding issues related to tenants' rights and responsibilities. It also acts as a referral source for tenants who are more likely to be vulnerable to restrictive or complicated leases, substandard housing conditions, and abuse of city rental ordinances and policies. The HRC will continue to increase its impact through informed counseling and increased communication with city offices regarding housing rental policy, lease mediation and health/safety concerns.

Since July of 2023, a successful joint partnership was developed with the City of New Brunswick and Coming Home of Middlesex to host an on-site 211 navigator at Unity Square to provide direct information on services to help homeless or at-risk individuals. This has provided accessible support to the most vulnerable in the community of New Brunswick.

Objective Three: Job Skill Training and Certification

Through our continued partnership with St. Peter's, a leading healthcare institution providing high-quality care to the community, Unity Square will be offering Continuing Education Units (CEU) through implicit bias certification, and a Patient Care Technician training program, in addition to financial wellness workshops with bank partners enhancing professional development in healthcare and beyond.



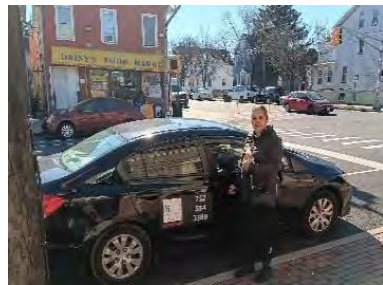
In partnership with Middlesex College, Unity Square will offer community members opportunities to obtain certifications and take college-level classes in a variety of subjects. These include ESL, citizenship, IT courses, and more, providing residents with valuable skills and education to enhance their employability and personal development. This collaboration aims to empower individuals by making higher education and professional training more accessible within the community.



Dress for Success is a nonprofit dedicated to helping individuals achieve economic independence by providing professional attire and development tools. Unity Square has partnered with this organization to offer resume writing and interview training workshops, as well as business clothing for participants to use in interviews and their new jobs.



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



Objective Four: Assistance to New Drivers

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

SOCIAL SUPPORT SERVICES

Objective Five: Choice Food and Resource Center

Recent data shows that approximately 40% of households in Middlesex County struggle with food insecurity due to low income or other financial constraints. Additionally, Rutgers University 2019 survey indicated that around 36.9% of undergraduates at Rutgers- New Brunswick experience food insecurity, reflecting the national trend of growing hunger among college students. These statistics highlight the ongoing challenges residents and students face regarding access to adequate food and basic needs.



The Mayor of New Brunswick and the FNBN have continuously supported Unity Square serving as a Choice Food and Resource Center (CFRC) which currently serves over 300 households a month. This opportunity to incorporate client choice food distribution and encourage residents to avail themselves of the social services and programs, seek resources and voice concerns in addition to increasing social cohesiveness, has been a key objective of the Plan. New and expanded programs would build upon the expressed needs of resident visitors and available resources. Local businesses would also experience increased visibility, thereby encouraging greater willingness to participate in Center initiatives.

Objective Six: Community Programs, Activities and Organizing

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



Immigration Services (CCDOM): Unity Square is accredited by the Department of Justice, Office of Legal Access Programs to provide immigration services. Provision of legal services will be located and offered to members of the Unity Square community through the Catholic Charities Immigration Services Program. The attainment of immigration benefits will contribute to greater family stability and security in the community and will potentially benefit families who are pursuing increased economic opportunity. Weekly appointments and workshops will be extended and expanded as immigration law and policies evolve on the local and federal level.

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

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



Pregnancy and motherhood workshops: In partnership with Rutgers Medical School, Unity Square will offer pregnancy workshops designed to support expecting and new mothers in the community. These workshops will include Q&A sessions with medical professionals, providing participants with expert advice and guidance on important topics such as breastfeeding, diaper changing, and overall infant care. The goal is to equip mothers with essential knowledge and skills, empowering them to care for their newborns confidently and fostering healthier outcomes for both mothers and babies.

Name of Project: Upper Clinton Hill 2025

Name of Organization: Clinton Hill Community Action

Founded in 2019, Clinton Hill Community Action (CHCA) works with residents and stakeholders to revitalize the Upper Clinton Hill neighborhood of Newark, NJ and improve the quality of life of our residents. We take our cues from residents in setting priorities, understanding the issues, and working together toward solutions.

Our NRTC proposal seeks to address several of the priorities that our residents have identified.

They are:

- Affordable Housing – building high-quality, affordable rental units for low-income households
- Healthy Homes and Tenant Rights – ensuring that all neighborhood families have a healthy, habitable, and secure place to live
- Food Justice – turning our food desert into a food oasis by starting a food market, owned and managed as a co-operative by residents seizing greater control of their food security and access
- Creative Placemaking – harnessing the power of arts and culture to transform the physical space and shared identity of our community

Funding Requested: \$775,000

Municipality: Newark

Neighborhood: Upper Clinton Hill

Organization's Website: clintonhillaction.org

Contact Name: Khaatim Sherrer EI, Executive Director

Email: khaatim@clintonhillaction.org

Phone: 201-228-0757

Affordable Housing

CHCA seeks to develop a vacant corner lot in the heart of the neighborhood on Clinton Avenue into a six-story mixed-use building that will provide:

- 40 total residential units, all 100% of them affordable
- 7 units reserved for very-low-income households making only 30% of the Area Median Income
- 3,300 square feet of ground floor commercial and community spaces, some of which will be occupied by CHCA for community outreach and programs.



100% Affordable Housing Development on Clinton Ave.

This project isn't just filling in an empty lot; it's responding to a crisis. According to a 2021 study by the Rutgers Center on Law, Inequality, and Metropolitan Equity, Newark needs an additional 16,000 low-rent units citywide. Nearly 60% of Newark renters are cost-burdened, meaning they spend more than a third of their income on housing.

In Upper Clinton Hill, the situation is even more pressing. With nearly 80% of Upper Clinton Hill households renting and a median household income in the neighborhood of just under \$35,000, many residents struggle to afford the median gross rent, which reaches up to \$1,400 per month in some areas. Strikingly, 28% of renter households in Upper Clinton Hill spend at least half of their income on housing.

Healthy Homes and Tenant Rights

In the experience of Upper Clinton Hill residents, healthy homes and tenant rights are intertwined. Residents face high rates of exposure to asthma triggers, mold, and lead. They also face challenges related to high rents, evictions, poor property maintenance, and irresponsible landlords.

CHCA will empower residents to address these challenges by:



Healthy Homes Community Outreach

- Training residents as Healthy Homes Ambassadors to conduct outreach and education to their neighbors in Upper Clinton Hill
- Organizing educational workshops and an annual Healthy Homes Summit to empower residents with knowledge about their rights as tenants and the steps they can take to mitigate home health hazards
- Conducting individualized housing counseling and case management for families experiencing the threat of eviction and other landlord-tenant issues
- Remediating or abating lead hazards from over 120 homes in the neighborhood.

Bringing Healthy Fresh Food to a Food Desert

In a 2022 analysis, the NJ Economic Development Authority designated Upper Clinton Hill as part of the third most severe “food desert” in NJ. Limited access to fresh, healthy food has long been an issue in the neighborhood.

To address this, CHCA is launching a co-operative food market that will sell healthy, fresh foods at the most affordable prices possible. The food market will ultimately be owned, managed, and governed by neighborhood residents, using a co-operative membership model. Through this co-operative approach at achieving community ownership, residents will gain more control and power over their food security and access.

As an interim step in providing the community with greater access to fresh healthy food, CHCA is opening in October 2024 a “Mutual Aid Grocery Store (MAGS)” food market at 393 Hawthorne Ave. in the neighborhood. The goal is to ultimately transition the market from the MAGS model run by CHCA to co-operative ownership and management by residents once appropriate membership and governance structures have been established.

Employing the Arts as a Vehicle for Change

CHCA has always viewed the arts as an important tool for community engagement and neighborhood revitalization. CHCA seeks to leverage the transformative power of the arts by hosting 20 community-focused “ArtsXChange” arts performances and programs in the neighborhood. These programs, produced in partnership with NJPAC, will highlight local artists, focus on all forms of art – from visual arts, to theatre, to dance, and music – and provide something for community members of all ages.



However, CHCA seeks to go even further, building upon these ArtsXChange programs to enable a broader neighborhood-wide application of the creative placemaking approach. CHCA will engage residents, business owners, and other stakeholders, and together identify and execute on opportunities to transform our neighborhood’s space, appearance, brand, and identity through arts and culture. The result will be improvements to the streetscape and physical space in the form of things like banners, signs, murals, green features, façade improvements, and public art.



ArtsXChange Programs

Celebrating Five Years of Community-Driven Revitalization

CHCA is currently celebrating its fifth anniversary as an organization. We have achieved a lot in our five years, but there is still much work to be done and potential to be realized in Upper Clinton Hill. While our organization has grown and developed over the last five years, one thing has remained constant: we put residents first, and empower them to lead the transformation of Upper Clinton Hill. We hope that you will invest in our NRTC proposal and help us turn our residents’ vision into reality.



Our residents in action

Name of Project: Historic Midtown Holistic Neighborhood Solutions Project III

Name of Organization: Elizabeth Development Company

Elizabeth Development Company is seeking \$500,000.00 in NRTC funding to support the ongoing revitalization efforts in Midtown through our “Historic Midtown Holistic Neighborhood Solutions Project III.” This funding will enable us to continue the significant progress we’ve made in transforming Midtown into a vibrant, thriving community that fosters economic growth, enhances public spaces, and gives emphasis to economic development through the arts, beautification, and micro-enterprise assistance. Our application has three components.

**Institute of Music (IMC) Facilities Expansion
Phase 1 -Elevator Addition**

Funds will support the purchase and installation of a three-story elevator that will be in a connector between one of the current buildings and the new 12,000 square foot Arts Pavilion. With an occupancy of 4-6 people, the elevator will be programmable to offer added security for our students. Key cards will enable the Institute to utilize the elevator with child safety in mind. This is an addition to Phase I of the ongoing \$15 Million design and construction of a new state of the art, music and arts facility in the Midtown NRTC neighborhood.

Funding Requested: \$500,000.00
Municipality: Elizabeth
Neighborhood: Historic Midtown
Organization’s Website: www.edcnj.org
Contact Name: Edgar Lopez
Email: elopez@edcnj.org **Phone:** (908) 289-0262

Upon taking ownership of the three-acre campus in 2021, IMC began a Master Plan to expand their facilities and develop an arts and cultural campus. They are now laying the groundwork for a transformative leap forward. By expanding the facilities, creating purpose-built spaces, and fostering strategic partnerships, they are not just meeting the basic needs; they are setting the stage for a new era of innovation, impact, and community development. Students at the Institute are often confronted with limited resources and systemic barriers. The new expanded facility will serve as a gateway to a world of opportunities. The arts play a key role in our Midtown Neighborhood Revitalization strategy.



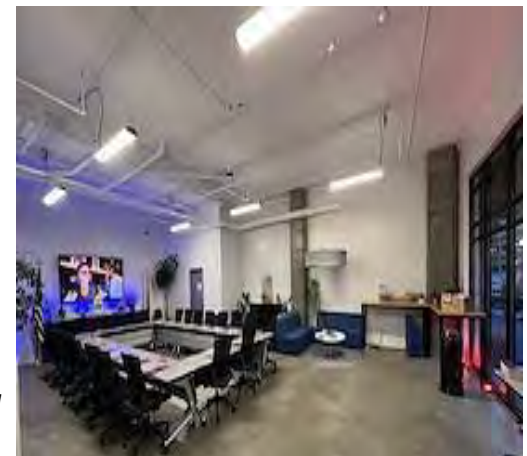
EDC Innovation Hub at Vintage City Offices and Micro Enterprise Assistance

The second component is the EDC Innovation Hub. It will operate as a business incubator for up to 10 micro-enterprises that seek to establish themselves as viable businesses in the heart of the Midtown neighborhood. Business incubators play a significant role in driving economic development by fostering entrepreneurship, innovation, and job creation. They provide a supportive environment for startups and small businesses to grow, offering a variety of resources such as mentorship, networking opportunities, financial support, office space, and technical assistance.

Services will flow from both EDC and the incubator host, Vintage City Offices, located in the heart of the Midtown neighborhood, and will include services, not limited to, business mentorship, in-demand workforce training, AI Prompt Engineering, Website Development, Digital Advertising and Marketing, Introductory Coding, and Social Media Literacy.

EDC will also support these Micro-Enterprises by offering financial programs from the City of Elizabeth's Urban Enterprise Zone program, which EDC administers; to help them expand and settle into the neighborhood once the incubation period of 15 months is complete. This program builds on our successful loan programs that EDC has operated for more than 30 years.

EDC is excited to present this program component as business incubators have a proven track record in supporting start-ups and innovation, fostering local economic growth, creating and enhancing an entrepreneurial ecosystem, attracting investment, and among others, job creation.



Midtown Beautification Program II

The third component of our application is our Midtown Beautification Program II, which will continue our efforts to beautify the neighborhood with planters, landscaping, murals, in neighborhood commercial corridors, and sponsor community clean-ups, festivals, and events. Beautification is a key element in the neighborhood revitalization strategy for Midtown. Building on past projects we seek to keep the momentum going. Beautification efforts are vital as they directly enhance the aesthetic appeal of community, improve the quality of life, and foster social, economic, and environmental benefits. Beautification initiatives can transform neglected or deteriorating areas into vibrant, welcoming spaces, catalyzing broader revitalization efforts. This is what we are working for in Midtown.



Name of Project: **Southeast Gateway Revitalization Plan 2025**



Name of Organization: **Gateway Community Action Partnership**

Funding Requested:	\$812,500	Contact Name:	Jon Burdzy
Municipality:	Bridgeton, NJ	Email:	jburdzy@gatewaycap.org
Neighborhood:	Southeast Gateway	Phone:	(856) 451-6330

Organization's Website: www.gatewaycap.org

Gateway Community Action Partnership requests NRTC 2025 funding for pre-development of three locations for single-family home creation.

1. ENGINEERING & DESIGN

Complete all preconstruction engineering, design, and permitting needed to prepare three locations, totaling 15 buildable lots, for construction. This includes obtaining DEP approvals and finalizing two subdivisions. The projects will involve ground-up construction of new homes, each approximately 2,000 square feet. Homes will include wrap-around porches, ample parking, rear master bedroom balconies, and elevated finishes.

a. Pine Estates

The Pine Estates project will have five (5) brand new ground up construction single-family homes and create new infrastructure for stormwater management on the Southern end of the neighborhood to combat area flooding.



b. Wiley Acres

The Wiley Acres project will consist of six (6) brand new ground up construction single-family homes and create new infrastructure for stormwater management on the Western end of the neighborhood to combat area flooding.

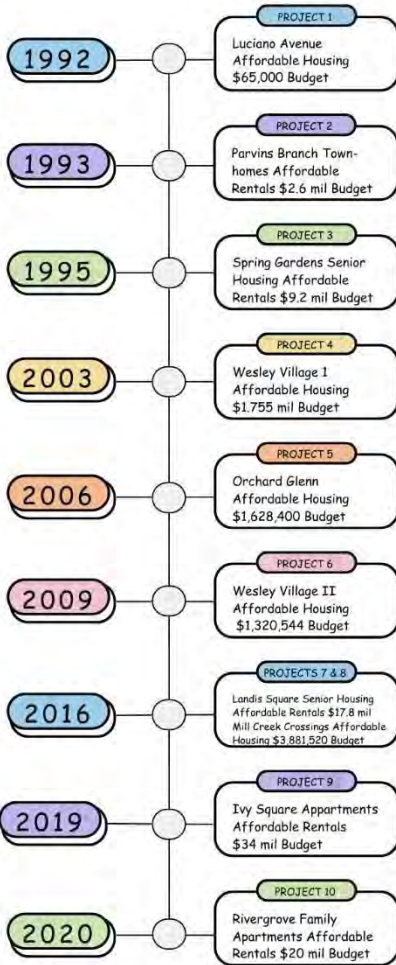


c. Sharp Meadows

The Sharp Meadows project will consist of four (4) brand new ground up construction single-family homes on the Eastern end of the neighborhood.

Gateway Community Action Partnership Bridgeton, NJ – Southeast Gateway Neighborhood

GATEWAY CAP NEARING 500+ AFFORDABLE HOUSING & RENTAL PROPERTIES

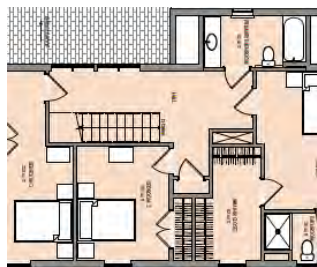


Since 1992, Gateway CAP has been committed to creating affordable housing, with 491 units developed to date – 47 sold to households earning under 80% of the area median income (AMI), and 444 affordable rental units. With 15 more lots in progress, we’re about to reach a major milestone: our 500th affordable home.

This milestone is more than a number – it symbolizes our mission to revitalize the Southeast Gateway neighborhood. Once defined by blight, this area is transforming into a vibrant community. But the work is far from done. Rising housing costs, driven by a growing supply deficit, are making homeownership unattainable for many. In Bridgeton, 42% of households are housing cost burdened, according to 2022 Census data. Gateway CAP believes building more affordable homes for families earning less than 80% of AMI is key to tackling the housing crisis, boosting homeownership, and creating generational wealth. This project will also spark new construction and economic growth in Bridgeton.

Supporting this project helps us reach our 500th unit and addresses the broader housing shortage. Together, we can make homeownership attainable and ensure Bridgeton thrives for generations to come.

Ground is broken on Affordable Housing Project 11, the Phoenix Redevelopment Area, and Project 12, Spruce Fields, both to be completed in 2025



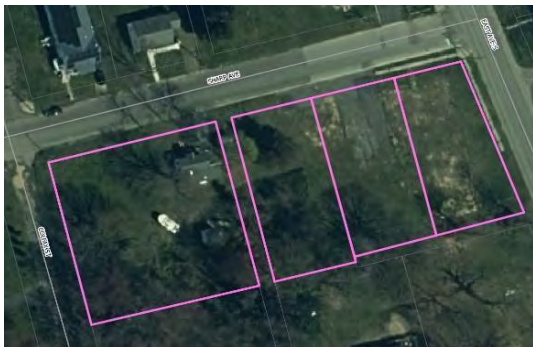
Gateway Community Action Partnership Bridgeton, NJ – Southeast Gateway Neighborhood

NRTC 2025 funding will allow Gateway CAP to finish developing these sites:



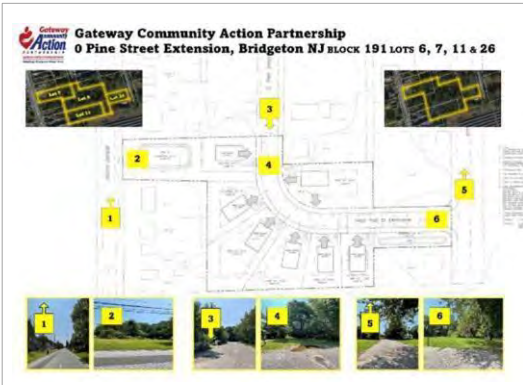
0 Wiley Street, Bridgeton, NJ Block 158, Lot 7

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



70 Sharp Ave, Bridgeton, NJ Block 167, Lot 6 0 Cone St, Bridgeton, NJ Block 167, Lot 2

- Two clear, vacant lots
- 1.232 acres
- Minor subdivision required
- R1 low-density residential zone
- Not within a historic zone
- Not within a flood zone



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

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



*Project Name: Neighborhood Revitalization Tax Credit Project 25
 Microenterprise Technical Assistance Center & Web Optimization Programs
 Organization Name: Greater Bergen Community Action, Inc.*

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

GBCA has been designated master developer of the Passaic Street Corridor rehabilitation area (branded the River to Rail Neighborhood District) due to the organization’s track record and expertise in building viable partnerships that add value to communities and sustainability to residents throughout northern New Jersey. Over the course of the past 15 years, GBCA has invested millions of dollars in Garfield, building numerous community health and education facilities and bringing dozens of jobs to the city.

Funding Requested: \$1,000,000
Municipality: Garfield
Neighborhood: River to Rail
Organization’s Website: www.greaterbergen.org
Contact Name: Mike Lamendola
Email: mike.lamendola@greaterbergen.org
Phone: 201-968-0200, ext. 7039

In 2019, the City of Garfield, in partnership with GBCA, was awarded one of 20 Neighborhood Preservation Program (NPP) grants statewide, a five-year grant program to implement immediate tangible and visible improvements throughout the First Ward’s “River to Rail Neighborhood. GBCA is handling the administration of the grant, and since awarded, numerous improvements have been implemented in the neighborhood



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

Greater Bergen Community Action, Inc.

City of Garfield, River to Rail Neighborhood District

NRTC QPP 2025

to improve aesthetics, increase property values, drive economic prosperity, and introduce more arts and culture: for example, a 105-foot Garfield centric mural at the Garfield Train Station, façade grants to small businesses that enable them to improve their storefront at little or no cost, nearly 100 sidewalk and hanging self-watering planters with twice a year seasonal plantings, River to Rail branded light pole banners throughout the district, and so much more.

GBCA is proud to be part of the Neighborhood Revitalization Tax Credit (NRTC) Program, which is leveraging the work laid by the NPP program with more robust and impactful funding streams. In 2023 and 2024, GBCA launched the River to Rail Home Reinvestment Program as a larger part of its continued investment and commitment to the businesses and residents of this historically underserved neighborhood. The program, funded by NRTC, offers up to \$50,000 in grants to qualified homeowners and/or their tenants to make their homes safer, healthier, and more visually appealing. To date, seven projects have been initiated throughout the district that will make a striking difference in the lives of residents. This game-changing program, in combination with GBCA’s work via the NPP Program in 2023 and 2024, is making a significant impact.

Initiative 1: Microenterprise Technical Assistance Center

GBCA proposes to create a Micro-Enterprise Technical Assistance Center (METAC) to help businesses prepare for publicly funded projects. There are many requirements to submit a bid for a government funded contract. First, there is just knowing that these opportunities exist. There are insurance and bond requirements. There are credit or cash flow requirements—because government jobs usually pay after the work is done. There are workplace safety training requirements. And there is expertise needed to submit the bids, report on the work, and keep track of all the financial reporting. Technical Assistance providers including, but not limited to, the NJ Small Business Development Center, the SBA, SCORE, Size Up Bergen, and the Hispanic Chamber of Commerce, will be invited to bring programming and one-to-one coaching services on location at the METAC.

Through the Bi-Partisan Infrastructure Law and the Inflation Reduction Act, billions of dollars will be flowing from the federal government to states and nonprofits to improve roads and bridges and to improve the energy efficiency of homes, offices and schools. These dollars have already started to flow and will continue through at least 2033. The economic impact and the creation of good jobs of these investments will be unparalleled in modern history. As importantly, there are incentives for these funds to employ people and engage businesses from historically under-invested communities. Government contracts are very often a steppingstone to larger contracts, access to capital, growth, and job creation—and they always pay. As importantly, earning a government contract often serves as a reference for other contracted services in the private sector. And successful businesses are a foundation to generational wealth.

GBCA has been awarded over \$9 million in grants to provide home health, safety, and energy efficiency improvements to income eligible households over the next four years. We subcontract over 95% of that work—and proudly we have 6 minority and women owned businesses on our approved vendor list. And yet, we know we can do more—and we want to ensure that other businesses prepare for the work that is to come throughout the state. The recently released NJ Study on Disparities in State Procurement tells us that there is much work to do to get minority, women and veteran owned businesses prepared to bid on these opportunities.

The Technical Assistance Center will serve to prepare, support and assist Micro-Enterprises to pursue these opportunities through GBCA and around the County and the State. It is anticipated that 10 Micro-Enterprise businesses will join the Technical Assistance Center in the first year of operation and three will successfully bid on a publicly funded project in the first 18 months.

Initiative 2: Microenterprise Web/App Development & Optimization Grant Program

GBCA, through web development consultancy, will screen microbusiness enterprises within the River to Rail Neighborhood District for their existing presence and performance of websites and apps. This program will help support financially and through professional technical assistance, optimizing existing sites and apps



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

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

It is anticipated that 7 to 10 businesses will be funded through the grant program. Assessments will be made both pre-service and post-service to determine how web and app development/optimization has aided each microenterprise economically.

Initiative 3: Microenterprise Technical Assistance Center Renovation and Rent

The three-story office building located at 106 Somerset Street in Garfield has been empty for many years. And yet its location at the west end of the River to Rail Neighborhood District makes it a strong location to house the Micro-Enterprise Technical Assistance Center, allowing it to become an economic driver of the neighborhood. Easily accessible by public transportation, the METAC will be a hub for entrepreneurs and technical assistance providers to work and learn in group and individual settings. Member micro-enterprises will also be able to reserve meeting rooms to meet with customers and hot desks as a shared workspace with technical assistance on site.



Neighborhood Revitalization Program at the West & Central Village Community Resource Hub

Habitat for Humanity of Greater Newark

Funding Requested: \$400,000

Municipality: 0714: City of Newark

Neighborhood: West and Central Wards

Organization's Website: www.habitatnewark.org

Contact Name: Vanessa Bazydlo

Email: vbazydlo@habitatnewark.org

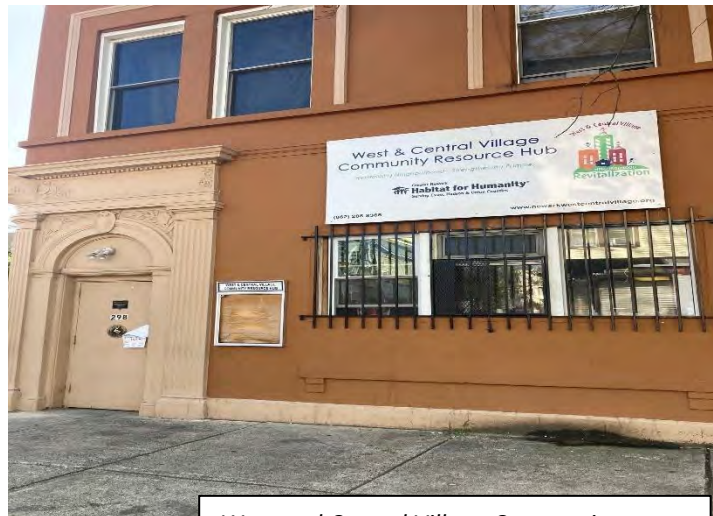
Phone: 2014868029

History/Planning: In 2018, in collaboration with the residents of the West & Central Village of Newark and with a grant from the Regional Foundation, HFHGN developed a neighborhood revitalization plan to address the numerous and broad needs of the West and Central wards of Newark, NJ. The historic disinvestment in this area left the building stock, social programs, and ultimately the residents further behind compared to other neighborhoods in the City and State. With a

40% poverty rate, the residents here struggle to maintain safe and healthy homes for their families.

The designated focus area is a catchment area of 2.9 square miles - contiguous city blocks from South Orange Avenue to 18th Avenue and South 20th Street to Bergen Street. Habitat for Humanity of Greater Newark (HFHGN) has built nearly 50 homes in and around the area over the past 35 years and has cultivated an active and trusting relationship with its residents beyond building home ownership. Throughout the planning of our revitalization plan, HFHGN held Community Condition Panels comprised of engagement activities to enable residents to voice their concerns for the neighborhood and present ideas on how to improve living conditions. HFHGN believes that collaboration and resident buy-in are key to any successful plan. Nearly 500 unduplicated residents participated in the planning process and the plan was endorsed by the local city government. Through the resident -driven planning process we identified community priorities focusing on: Neighborhood Building, Community Safety, Job/Economic Opportunity, Housing, Youth/Education, and Community Health.

Implementation: In 2019, HFHGN implemented its revitalization plan with grants from lead funders including Regional Foundation, Bayer, Prudential Financial and Bloomberg Philanthropies. To support the community priorities and provide a physical site for residents to gather and receive resources and services, HFHGN opened the West & Central Village Community Resource Hub ("Hub") on the ground floor of HFHGN's co-op building in the neighborhood. Working with partners, we provide a variety of resources and services addressing the community priorities. Our collaborative efforts with community stakeholders strengthened HFHGN's relationship and recognition with residents and providers and HFHGN has



West and Central Village Community Resource Hub Opened in 2019 by Habitat for Humanity of Greater Newark

expanded its mission beyond the core mission of building affordable housing to include comprehensive community development. Major stakeholders include residents, community leaders, faith-based institutions, public schools, Newark Police Department, Hospitals & Clinic, Corporations/Business, City Officials and many more!

In 2020, as the pandemic began and continued, the Resource Hub became an even more important center of support for residents struggling like so many with unemployment, food insecurity, health and wellness. In 2023, we received a Phase II Implementation grant from The Regional Foundation to continue to sustain and build our Hub's capacity **which has been a lifeline to the community**. Recognizing the importance of flexibility for developing and scaling the project to meet community needs as they arise; we make program modifications accordingly.

Highlights and Accomplishments: The West and Central Community Resource Hub has been instrumental in creating a community space to connect residents to each other and resources and services. Providing a variety of resources and services for youth and the community to address the neighborhood priorities, HFHGN has expanded upon existing relationships with other nonprofits of the area to staff the Hub with partners to meet the need. The **average monthly statistics** at the Hub include distribution of 4,000 meals to over 350 families, 100 documents restored each month in our ID restoration program, more than 100 individuals monthly accessing Job Readiness/Placement, Re-Entry-Mentoring and Expungement assistance. Our program includes:

- **Affordable Housing:**

Pre-development of New Construction & Rehab: We are in the pre-development phase on Habitat of Greater Newark-owned vacant lots located at 251-257 Littleton Avenue in the focus neighborhood **which will ultimately result in the construction of two triplex homes (6 units total for 25-30 residents)**, built to Energy Star efficiency standards. We will utilize our family partner model and corporate volunteers to help complete the construction. We have identified a pool of local minority contractors who we work with in our affordable housing construction. Additionally, HFHGN is partnering with New Jersey Community Capital/Community Asset Preservation Corporation (NJCC/CAPC) to identify and expand the stock of affordable housing in the focus neighborhood which will be sold to low-to-moderate-income residents.

- **Critical Repair and Healthy Homes Program:**

In response to the many low-income households who lack the financial means for housing maintenance and improvement and fall victim to ill quality and substandard housing over time, we launched our Critical Repairs and Healthy Homes Initiative as an extension of our brick and mortar and housing program. Our aim is to help low-income families who are financially struggling to address health and safety hazards in their homes. With a waiting list of families in place to participate in this program, we expect to serve even more families in the upcoming year. Our partnership with PSEG Comfort Partners wherein they complete energy efficiency improvements in tandem with our repairs, enables us to maximize the impact to the neighborhood. Habitat addresses structural issues severely affecting the health and safety of the homeowners such as mold and asbestos remediation, roof repairs to avert leaks and mold, the addition of aging-in-place functionality, and handicap accessible modifications to accommodate family members with disabilities. Our funding gap for this program has widened as the cost for supplies and labor has significantly increased compounded by a growing waiting list of low-income families who cannot make costly repairs to their homes, including lead and asbestos abatement.

- **Food Pantry:**

The statistics surrounding food insecurity for children in Newark show that **one in five children live in poverty** and households are food insecure. In fact, in Newark Public Schools, 80% of students qualify for free and reduced meals based on household income. In our Food Pantry at the Hub, where we have served over 190,000 meals to date, we are addressing food insecurity and meeting a basic need for financially distressed families. Record prices for food at this time have increased food insecurity in the communities. As we expand our food pantry to address the need, higher prices combined with greater quantities has created a budget gap for HFHGN since we purchase most of the food we distribute in our Food Pantry. We are seeking to partner with other organizations to donate food and funders to help us absorb this additional cost. Additionally, in an effort to provide less processed food and more nutritious choices to residents utilizing the food pantry, we are exploring local farm partnerships to access fruits and vegetables for our pantry.



- **Wellness Initiative:**

Educating residents on the importance of primary care and providing outreach to residents to encourage them to sign-up for health insurance during annual enrollment. We assist in completing online registrations and connect them to access healthcare. This fall we are hosting a screening and trauma recovery event with University Hospital at the Hub.

- **ID Restoration:**

HFHGN collaborates with its partner agency, Franciscan Charities, to identify, approve, and serve area residents by processing all requests for ID restoration. This past fiscal year more than 1,000 documents were restored to individuals helping them pursue their objectives. We expect to serve even more residents this year as HFHGN and Franciscan Charities work together to identify low-to-moderate-income residents in need of Start-up Stipend funds to (re)enter the workforce.

- **Computer Lab/Employment and Educational Resources**

Our computer lab consisting of four stations is open two days / week to provide afterschool support, free WIFI and spaces for computer and job training, classes, homework support and events and is being used by all age groups from 5 to 60 years of age. We aim to increase the number of workstations and access to our computer lab to enable more residents to benefit from technology. Our Re-entry/Mentoring Program includes job readiness, placement and notary services.

- **Youth Programs:**

Partnering with the Boys and Girls Club of Newark providing programs to enrich the youth in the focus area. Our Youth/Education Program empowers youth to achieve their potential by promoting educational and vocational resources in the neighborhood.

- **Community Safety:**

HFHGN and other partners such as Newark Police Department and LISC provide relevant educational, recreational, and social services to residents. Through our smoke detector program, Habitat of Greater Newark in collaboration with the American Red Cross, provides and installs smoke alarms at no cost to families in the area. Ring doorbells were donated for the focus neighborhood which we will install to enhance the safety of the residents. We have installed over 650 alarms in 240 homes since 2016.

The number of individuals visiting the Hub in need of services exceeds HFHGN's initial estimate which only serves to further highlight the importance of the Hub in the community.

Name of Project: A Healthier and Wealthier Heart of Orange

Name of Organization: HANDS

Since 1986, Housing and Neighborhood Development Services, Inc – better known as HANDS – has left its “handprint” on the Heart of Orange neighborhood, community of 10,377 residents in central Orange, NJ.

The Heart of Orange presents a mix of cultural richness – with vibrant Haitian and Central American communities – and economic struggles. The median household income in the Heart of Orange is only \$30,000, significantly lower than the state median of \$82,545.

HANDS is addressing this economic disparity through a series of economic empowerment programs, which form the basis of its current NRTC proposal.

Funding Requested: \$375,000

Municipality: Orange

Neighborhood: Heart of Orange

Organization’s Website: handsinc.org

Contact Name: Lisa Boyd, Executive Director

Email: lisa@handsinc.org, Phone: (973) 678-3110

Making Homes Safe, Healthy, and Whole

The Heart of Orange's housing stock is predominantly older, with nearly 60% of homes built before 1970 and over a quarter dating back to pre-1939. While these structures hold historical value, they present maintenance challenges for the many low-and-moderate-income homeowners. The result is that many repairs go unmade, creating conditions that are often unhealthy, dangerous, and, at times, uninhabitable.

Our Home Repair Program addresses these issues by:

- Enabling low-and-moderate income homeowners to make critical home repairs
- Focusing on repairs addressing health, safety, habitability, and quality of life
- Employing local, often minority-owned contractors to complete the repair work.



Supporting Local Entrepreneurship

Small businesses are crucial to the Heart of Orange's economy. Through the Sustain & Thrive program, a partnership with Rising Tide Capital (RTC), HANDS offers vital support to local enterprises by:

- Providing to local businesses comprehensive business coaching tailored to their specific needs
- Assisting businesses in improving their façade or storefront
- Offering small grants to purchase equipment or services that improve their businesses.

To date, 55% of supported businesses in our Sustain & Thrive program have been women-owned.



Enhancing Financial Literacy

HANDS seeks to educate and empower community members through our Financial Capabilities Program. This initiative aims to increase the financial health and knowledge of residents by:

- Offering workshops on topics ranging from basic budgeting to preparing for homeownership
- Providing one-on-one coaching for personalized financial action plans
- Conducting workshops in English, Spanish, and Haitian Creole, ensuring all community members can meaningfully participate.

The program has engaged nearly 500 community members in financial education sessions. It is done in partnership with Orange Public Schools and is always looking for local banks to add as partners.

Investing in Community Progress

By focusing on an economic empowerment approach, HANDS is creating a foundation for sustainable and equitable economic growth in the Heart of Orange. Your investment in our efforts through the NRTC program can significantly amplify their impact.



Name of Project: A Healthier and Wealthier Valley

Name of Organization: HANDS

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

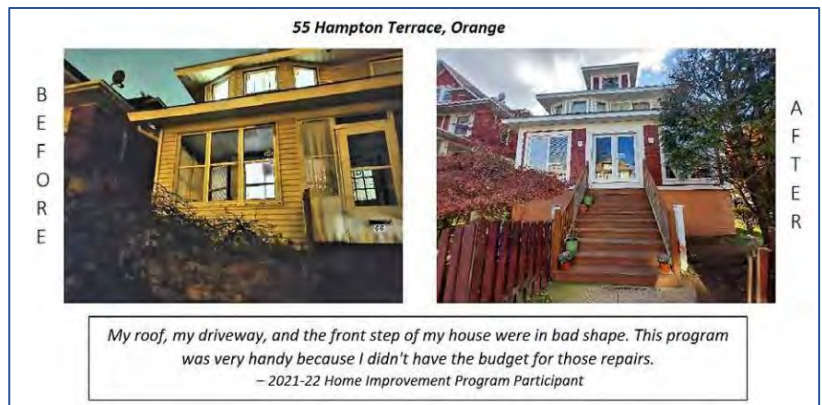
That is the vision for the Valley neighborhood, as articulated by residents and HANDS as part of the Valley neighborhood planning process. The Valley, once known as “the hat making capital of the world,” straddles the municipal border between Orange and West Orange. The current economic reality in the Valley is a median household income that is lower than that of the rest of Essex County. One in five residents lives in poverty, and in some pockets of the neighborhood the poverty rate approaches 40%.

Funding Requested: \$375,000
Municipality: Orange and West Orange
Neighborhood: The Valley
Organization’s Website: handsinc.org
Contact Name: Lisa Boyd
Email: lisa@handsinc.org, **Phone:** (973) 678-3110

In response to this economic reality, HANDS is implementing the following economic empowerment efforts in the Valley.

Home Repairs

Nearly 40% of the residential properties in the Valley were built before 1940. These old and aging homes can create financial difficulties for the many low-and-moderate-income homeowners responsible for maintaining them. The result is that many repairs go unmade, creating conditions that are often unhealthy, dangerous, and, at times, uninhabitable.



Our Home Repair Program addresses these issues by:

- Enabling low-and-moderate income homeowners to make critical home repairs
- Focusing on repairs addressing health, safety, habitability, and quality of life
- Employing local, often minority-owned contractors to complete the repair work.

Helping Businesses Sustain and Thrive Through the Sustain & Thrive program, a partnership with Rising Tide Capital (RTC), HANDS offers support to Valley small businesses by:

- Providing comprehensive business coaching tailored to the specific needs of each business
- Improving business façades or storefronts
- Issuing small grants to purchase business-enhancing equipment or services.



Providing Empowering Financial Knowledge and Tools

HANDS educates and empowers community members through our Financial Capabilities Program. This initiative aims to increase the financial health and knowledge of residents by:

- Offering workshops on topics ranging from basic budgeting to preparing for homeownership
- Providing one-on-one coaching for personalized financial action plans
- Developing tools for achieving financial goals and improving financial security.

HANDS works with Orange Public Schools and other partners to reach as many families as possible. HANDS is always looking for local banks to join our financial education efforts as collaborators.

An Impactful Investment

Through these economic empowerment efforts, HANDS is working to ensure that the Valley achieves its vision of being “a good neighborhood to raise a family, start a business, and live a meaningful life.”

Please join us in making that vision a reality by investing in the Valley through the NRTC program.



Name of Project: Catch the Wave: Neighborhood Plan Implementation, Year 3

Name of Organization: Heart of Camden

OVERVIEW

Heart of Camden’s collaborative approach to revitalizing Waterfront South includes brick-and-mortar housing and economic development combined with comprehensive supportive services that will strengthen Waterfront South’s social fabric and improve quality of life. All activities are ready to proceed immediately!

This year’s NRTC application is Year 3 of implementing our neighborhood plan, the 2022 *Catch the Wave Waterfront South Neighborhood Plan*. The Plan envisions Waterfront South as a place where residents are fully empowered to have an active role in their community, where economic growth walks hand in hand with quality-of-life, and where businesses are environmentally and socially responsible. Heart of Camden seeks to build a variety of housing options that are safe and affordable. The Plan calls for this to be a place where history, arts, and culture reflect and strengthen neighborhood identity and character, and where small businesses and entrepreneurship can flourish and thrive.



Example of vacant house on Filmore St

1. Property Acquisition/ Pre-Development

HOC will acquire 5 vacant properties in Waterfront South, gaining site control which will allow for future housing development. This will contribute to our 5-Year Housing Strategy (2023-2028) which calls for acquiring approximately 60 vacant homes in the neighborhood. We will seek opportunities to acquire vacant land or houses through tax foreclosure, direct sale, purchasing municipal liens, or acquiring City owned property.

2. Croft Mills: Phase III Pre-Development

The former Croft Mills site is a 1.75 acre brownfield which spans an entire city block- a rare opportunity to redevelop an entire section of the neighborhood! The draft site plan entails 20 townhomes for homeownership; an 8-unit supportive housing building; and a 65 unit multi-family building providing affordable rentals. HOC will continue implementing the work plan for the demolition, acquisition, remediation, and financing of the Croft Mills site. In Phase III, HOC will engage consultants for pre-development work, such as brownfields assessment, planning services, and remediation.



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



Jasper St house ready for rehab

3. Vacant House Rehabilitation

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

4. Revitalizing Vacant Lot on Commercial Corridor

The corner of Ferry & Broadway is both the geographic center of the neighborhood and the intersection of the two busiest roads in Waterfront South. This corner also has several vacant lots- a prime opportunity to create a landmark development in the heart of the neighborhood! HOC will conduct pre-development activities to determine the sites' development potential based on local regulations and site constraints. HOC will conduct a feasibility analysis based on proposed site usage and potential funding sources.



Pre-Development at Corner of
Ferry & Broadway

5. Waterfront South Collaborative

In 2023, HOC established a more formal method of cooperation through the creation of the Waterfront South Collaborative. The Collaborative meets monthly throughout the year and is comprised of all neighborhood stakeholders- residents, organizations, government, and businesses. In addition to providing a platform for stakeholders to meet and exchange updates and information, the group serves to strengthen resident leadership through the Block Captain Program. The Block Captain network provides a support structure for residents taking the lead on improving quality of life issues on their block and maintaining the social fabric and connections between neighbors which also improves public safety.



Waterfront South Collaborative Meeting

6. Vacant to Vibrant: Neighborhood Beautification

HOC will continue the highly successful Decorative Board-up Program, changing the narrative about blocks with high rates of vacant properties! Residents, Camden-based artists, and volunteers have made a huge difference in the quality of life on blocks where Decorative Board-ups have occurred. HOC will also host community cleanups on blocks where board-ups occurs. HOC will also engage two Camden residents to be Clean Ambassadors who will receive on-the-job training in hard and soft skills. They will focus on the Broadway corridor, supporting 4 small businesses and nearly 10 non-profit organizations.



Decorative Board up with Residents and Camden Artists



7. Carpentry Pre-Apprenticeship: Workforce Training

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

Funding Requested: \$1,000,000 Municipality:
Camden Neighborhood: Waterfront South
Organization's Website: www.heartofcamden.org
Contact Name: Carlos Morales, Executive Director
Email: cmorales@heartofcamden.org
Phone: (856) 966-1212

Name of Project: *Glasstown Arts District Reimagined Phase 1 Continued*
Name of Organization: *Holly City Development Corporation*

Over the past few years Holly City Development Corporation has worked with local businesses and community residents to not only implement our 10-year neighborhood plan, but to also work with business owners and investors in our Central Business District, also known as the Glasstown Arts District. We plan to continue to grow our revitalization efforts through the following projects.

Funding Requested: *\$1,000,000*
Municipality: *City of Millville*
Neighborhood: *Center City Millville*
Organization’s Website: *www.hollycitydevelopment.org*
Contact Name: *Heather Santoro*
Email: *hsantoro@hollycitydevelopment.org*
Phone: *856-776-7979*

Project 1: Small Business Assistance. This project will provide grants and loans to small businesses for capital improvements, working capital such as equipment upgrades for existing businesses and building owners. We will additionally utilize this financing as a recruiting tool for businesses choosing to locate within the downtown area. Grants of up to \$10,000 and loans of up to \$50,000 will be awarded to Center City businesses. We will fund 15 grants and 4 loans through this program.

Project 2: Homeowner Rehab Program. Retaining current homeowners in Center City is critical to our neighborhood revitalization efforts. This housing rehab program is designed to retain homeowners within the area, while also strengthening the physical condition of the housing stock. The aging housing stock needs updated systems, roofs, windows, energy efficiency upgrades, as well as interior improvements. In a recent round of NRTC funding we were able to help 15 to 20 homeowners make necessary repairs to their homes. The program is offered as a forgivable loan. If the resident remains in the home for a 5-year period upon project completion, the loan is forgiven. We will invest \$250,000 in the homeowner rehab program.



Old Roof



New Roof

Project 3: Neighborhood Improvements/Activities. Resident involvement remains a key ingredient for successful neighborhood revitalization. Residents, particularly youth, must be engaged in the design and implementation of activities that will positively impact them. Funding will be utilized for both recreational and educational opportunities.

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

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

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



Playstreets



In the Garden Series

Name of Project: West Side Asbury Park NRTC Project XIII

Name of Organization: Interfaith Neighbors Inc.

Funding Requested: \$1,000,000.00

Municipality: Asbury Park

Neighborhood: West Side

Organization's Website: www.interfaithneighbors.org

Contact Name: Kelly Aliperti

Email: kellya@interfaithneighbors.org

Phone: 908-902-8273



Interfaith Neighbors' Westside AP NRTC funding application continues to focus on major construction which, when complete, will serve multiple ongoing needs identified by local residents including affordable housing, access to needed services and exposure to arts. Interfaith Neighbors' first plan was approved in 2006 and set out a large number of potential projects intended to help address these needs, many of which have been successfully implemented over the intervening years. As Interfaith Neighbors' work in the West Side neighborhood continues, projects aimed at continuing to meet identified needs will also continue.

For instance, while safe affordable housing continues to be a primary need, as can be expected, much has changed over the years and the City of Asbury Park has experienced tremendous growth. Fewer available building lots and rapidly increasing real estate values shifted the prospect for additional single family affordable housing development in the neighborhood to the increased development of multifamily affordable units within mixed use buildings.

This application includes two components that build on past efforts to address the needs of the Westside community and look to position the local residents to take advantage of the growth in their neighborhood and adjoining areas.

The first component in this application is the construction of the Marmora Center to be located on Springwood Avenue in Asbury Park. The Marmora Center closes out the redevelopment of the busy intersection of Springwood and Atkins Avenues, which currently boasts the Springwood Center Mixed use building, the Parkview duplex project which includes 10 homeownership units with attached rental units, and Springwood Park, the City's first public park in the West Side neighborhood which is consistently used for musical acts and community events that attract residents from within the neighborhood and beyond its borders. Prior NRTC applications included funding for conceptual development studies, preparation of a detailed building design and development of a site plan in preparation for a Planning Board submission for project approval.

Throughout the process, Interfaith Neighbors worked with the City of Asbury Park Planning Board, city officials and local residents to carefully address concerns expressed and to meet the needs of the neighborhood in the most effective manner while creating a thoughtfully designed, attractive and environmentally friendly space that residents will benefit from and be proud to have in their neighborhood. Changes to the initial plan include eliminating the proposed use of the early childhood development and care center space in favor of additional rental space for social service organizations providing assistance to local residents. As initially intended, the Marmora Center includes eight affordable rental units on the third floor, space for the relocation of Interfaith Neighbors' administrative offices, and permanent space for the Asbury Park Historical Museum. After three evenings of testimony, the Planning Board approved the site plan application with a unanimous 6-0 vote on September 23, 2024.

Having received required approvals, Interfaith Neighbors anticipates groundbreaking on the Marmora Center in the Spring of 2025 with a build out time frame of approximately eighteen months.

The updated development budget estimate for the Marmora Center is \$19,995,000.00. A copy of the revised preliminary project budget has been uploaded as an attachment to this application. In addition to prior NRTC funds awarded to support the Marmora Center project, as part of an ongoing Capital Campaign, Interfaith Neighbors has raised approximately 14,000,000.00 for the Marmora Center project. Interfaith Neighbors has also been awarded approximately \$903,000.00 in HOME Program funds from Monmouth County Community Development office as well as a Program Related Investment (PRI) loan from the Reinvestment Fund. The requested NRTC construction subsidy will assist in closing the remaining funding gap for the project.

The second component of this NRTC application includes Interfaith Neighbors' administration and programmatic costs associated with executing this NRTC Project and initiatives that are part of the current West Side Asbury Park Neighborhood Revitalization plan. These funds will support a portion of the salaries of Interfaith Neighbors staff members who are directly involved with NRTC activities (Paul McEvily, Heather Triarsi, Casey Hewitson and Diane Shelton) and a portion of general administrative costs directly related to the operation of the NRTC Program.

Interfaith Neighbors submits this funding application appreciative of the ongoing support the NRTC program has provided to the Westside community of Asbury Park but also in recognition of the fact that there is still much to be done to assist our neighbors and our community. Interfaith Neighbors looks forward to continuing this work in the West Side community together with local residents, our community partners and our generous supporters and funders.



Downtown Trenton
Isles, Inc.

Funding Requested: \$1,000,000
Municipality: Trenton
Neighborhood: Downtown Trenton
Organization’s Website: www.isles.org
Contact Name: Jason Allen
Email: jeallen@isles.org
Phone: 215-499-4928

As the heart of New Jersey’s state capital, Downtown Trenton presents a unique and potential-filled opportunity to contribute to the revitalization and redevelopment of this regionally key neighborhood. Centered around Mill Hill Park and the commercial corridor on S Warren St and State St, Downtown Trenton has been the focus of public and private reinvestment over the past decade, and reactivation and redevelopment efforts are reaching a critical

mass that NRTC and leveraged investments have made possible. Isles is excited to continue its more than thirty years of efforts to facilitate community-supported revitalization efforts in the state’s capital through the generous support of NRTC contributors and public and private leveraged funds.

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

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

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



Rendering for Academy Street infill project

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



New door at Academy Street residence

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

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

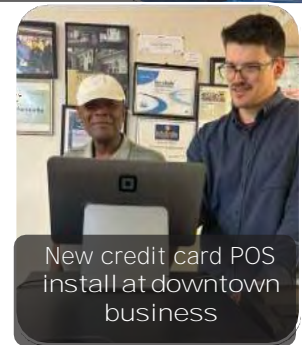
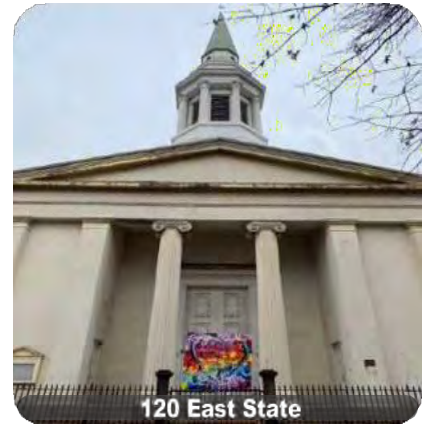
120 E State St: 120 E State St is home to a historic Presbyterian church and associated buildings, all of which have been effectively vacant for years. A non-profit has formed to lead redevelopment efforts of the complex and is in the process of securing funding for the redevelopment of the church building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

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

Neighborhood & Resident Investment:

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

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



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



FlyKickz community event, in partnership with Isles and MCCC Fashion Program

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

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



Monthly resident meeting, in partnership with HelpSelf



Montgomery Street vacant lot (2017)

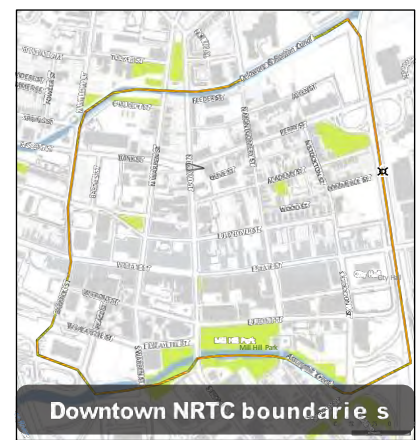


Montgomery Street lot activation (Today)

Over the past 16 years, Isles has been an effective and successful steward of NRTC funding in the Downtown Neighborhood, and Old Trenton before the 2022 boundary expansion of the neighborhood. NRTC investment has led to the creation of 30+ additional units of housing in partnership with private developers, the improvement of local recreational amenities, the empowerment of residents through leadership development, social service support, and financial capabilities workshops, and additional activation of the neighborhood through regular and one-time events. We have successfully leveraged additional public and private dollars to advance Downtown Trenton, and Downtown continues to improve thanks, in part, to NRTC and our coordination of various community stakeholders, including the City of Trenton, Trenton Downtown Association, Mercer County Community College, Greater Trenton, small business owners, public agencies, and potential investors. We look forward to continuing this work with your support and partnership.



Community event at Montgomery Street lot



Downtown NRTC boundaries

East Trenton Collaborative

Isles, Inc

Funding Requested: \$1,000,000.00

Municipality: Trenton

Neighborhood: East Trenton

Organization's Website: east-trenton.org

Contact Name: Caitlin Fair

Email: cfair@isles.org

Phone: 267-563-0711

The East Trenton Collaborative (ETC), operated by Isles, Inc. is a community organizing and development initiative in the East Trenton neighborhood of Trenton's North Ward. By facilitating conversations and action on community priorities, we engage partners, support businesses, and build the power of residents to make East Trenton a great place to live, work, and play.

As part of Isles' commitment to maintaining the revitalization of the East Trenton neighborhood, we are applying to DCA's Neighborhood Revitalization Tax Credit (NRTC) program for the 2025 program year to continue implementing ETC's approved NRTC neighborhood plan. ETC's vision for the revitalization effort is an integration of physical and economic development strategies with community-building activities that are community-driven and responsive to resident-identified goals.

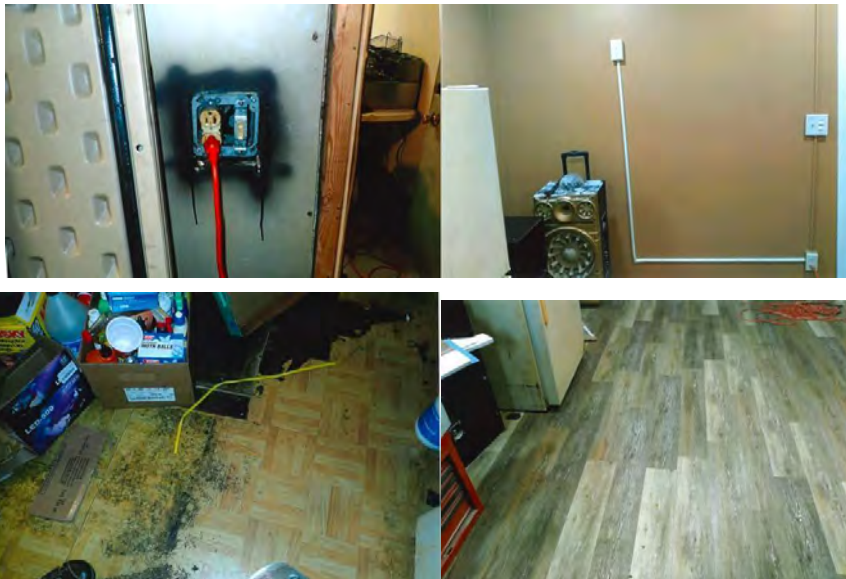
Over the last year, ETC has continued to build our programs for vacant property acquisition and rehab, small home repairs, business improvement, youth employment, and community organizing. We continued to rehabilitate and sell abandoned homes and mixed-use properties, awarded and completed grants to repair 28 owner-occupied homes, employed 10 East Trenton youth in community programs, and provided grant funding to support a local restaurant in making much needed improvements to their space to support their business. ETC continued to serve as a Lead-Free NJ community hub, expanded our Expo Project in collaboration with the Delaware Valley Regional Planning Commission (DVRPC) to implement traffic calming measures in East Trenton, and continued work with residents to hold regular community meetings, committee meetings, and forums with public officials to secure critical neighborhood improvements. We also completed work on the full multimillion-dollar restoration of the much-beloved East Trenton Library building into a community education center for neighborhood residents, which will be opening to the public in the coming months.

For NRTC 2025, ETC is planning to continue the rehabilitation of newly acquired vacant properties in the East Trenton neighborhood. We recently acquired 5 city owned vacant properties that will be renovated and sold to first time homebuyers. These renovations will return blighted properties to a positive use and provide homeownership opportunities to residents of the community.



Abandoned Property Acquired for Rehabilitation

ETC has also long supported existing East Trenton homeowners through grants to help them complete health and safety repairs on their properties. To date, 120 home repair grants have been awarded for repairs on owner-occupied homes in the neighborhood, all by microenterprise contractors. These home repairs improve the quality of life of East Trenton homeowners, especially those on fixed incomes, helping them to stay in their homes, increase their property values, and preserve a rapidly aging housing stock for the overall benefit of the neighborhood. At residents' request, this year's NRTC application expands the program even further to reach even more East Trenton residents, and potentially include repairs that will beautify homes and the neighborhood.



SHR Program Before and After Photos

Isles will seek to offer a ninth year of youth employment programming for teenagers in the East Trenton neighborhood, with a goal of expanding the program to engage even more youth and provide them with more varied employment opportunities. In partnership with UrbanPromise Trenton (UPT), this youth employment program is aimed at teens ages 14 to 18 interested in gaining workplace skills through on-the-job experiences. For NRTC 2025, we intend to engage up to 12 youth to participate as Street Leaders, and partner with local non-profits to offer diverse employment experiences. We will continue to collaborate with Trenton Cycling Revolution to have youth work in the Community Outreach Garage (COG) that operates out of the garage space at the East Trenton Center and leverage our relationship with Isles Inc. to incorporate youth into the Clean and Green Initiative so that they may act as stewards for keeping green spaces in the neighborhood well maintained. We also plan to engage some of these youth in the community organizing activities of the East Trenton Collaborative to encourage their development in civics and community revitalization. Additionally, through this program, youth also participate in enrichment activities and receive academic support to prepare them for college, vocational school, or to enter the workforce full time.

We will also continue supporting the small businesses and aspiring entrepreneurs in the East Trenton neighborhood by offering small grants to existing small business as well as small

business start-ups to support costs related to establishment, improvements, or expansion. New to this year's grant we will be adding in entrepreneur and workforce training activities, through which we will provide workshops and trainings for aspiring entrepreneurs, business owners and job seekers to learn new tools and skills, sharpen existing ones, and make connections with professionals in various fields to help support their success.

At the core of ETC's revitalization efforts are community participation, organizing, and events that foster relationships among residents to achieve their goals and continue the resident-driven plan implementation process. Our success to date is driven by our ability to implement a robust community participation and organizing strategy. In 2024, our community organizing committees attained several notable achievements, including a Surrogate's Office workshop, 2 City Council Meet and Greet Events and 1 Meet the Mayor Forum (Civic Engagement Committee), continuing a collaboration with DVRPC to implement traffic calming measures on several East Trenton streets (Traffic Safety Committee), and expanding a lead testing and awareness initiative collaboration with Rutgers University, Lead Free NJ, and the USEPA, that will continue to test and remediate lead hazards at homes and other key public sites in East Trenton (Environmental Safety Committee). We also established a Community Events Committee in 2024 to support resident events in the neighborhood and enhance our community programming to engage even more residents. So far in 2024, the committee has organized and hosted a Senior Bingo and a Neighborhood Swap Meet at the center, and continues to plan for additional events this year, including a Fall Festival.

In 2025, our resident-led Community Organizing Committees will continue to meet regularly and build on this momentum to improve conditions in East Trenton.



Meet the Mayor Forum at the East Trenton Center



ShareFair Community Event at the East Trenton Center



East Trenton EXPO Project Bump Out Installation and Paint Day.



Name of Project: PAAC 2025

Name of Organization: Jewish Renaissance Foundation (JRF)

Invest in PAAC

Making an impact each block of the way and creating hope together.



GED Superstars



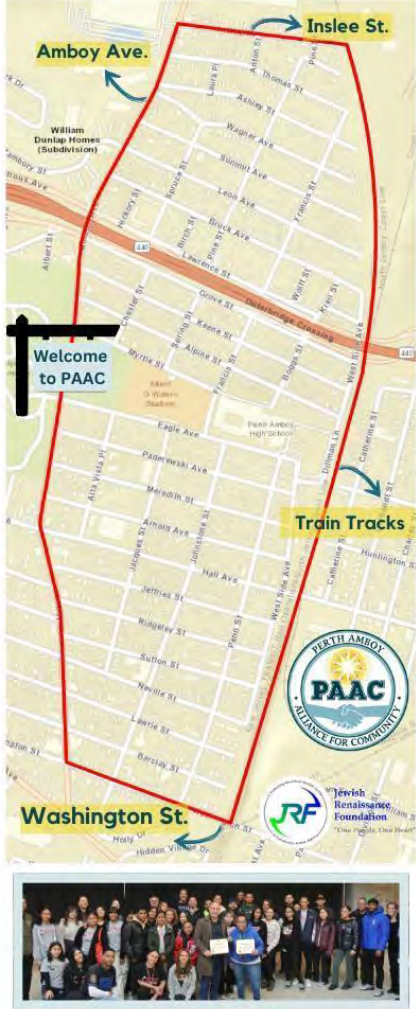
Community Garden



Back to School



Thursday Nights in the Park



1st Place NY/NJ Regional Competition



Financial Empowerment



Brush of Kindness



Community Engagement



Shop with a Cop

ABOUT US

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

ABOUT PAAC

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

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

HOUSING & ECONOMIC DEVELOPMENT ACTIVITIES:

- (1) **Leadership, Entrepreneurship Achievement Program:** The Leadership and Entrepreneurship Achievement Program (LEAP) provides high school students with two types of experiences in partnership with the School Based Youth Services (SBYS) Program and the StepUp Program. They develop leadership skills, practical education, and training in entrepreneurial practice under an umbrella design. As a next step, we partner with Middlesex College and many of our students’ transition to the Success Bound Program where they are introduced to college experiences early on in their high school journey. These experiences include taking free college classes for credit and gaining real world work experience in paid internships. At the heart of LEAP is motivating our students to make a positive difference, improving the communities in which they live, positioning them to discover their innate gifts, use their creativity to succeed and increase their earning potential therefore reducing the likelihood of living in poverty.

Emerging Leaders for a Healthier Community (EL): This program provides youth with hands-on experience in community health and the opportunity to make lasting change. Youth are fully immersed in a health education and a service-learning institute to develop a plan of action addressing the state of health in the community. After developing their strategy during the school year, the EL’s spend the summer putting their plans into action while earning summer stipend pay.

Youth Entrepreneurship (YEP): YEP prepares students to start their own micro-enterprises. We partner with the Network for Teaching Entrepreneurship (NFTE) to provide a comprehensive experience for our teens. Through experimental, project-based learning, students develop crucial entrepreneurial skills. YEP, is ultimately a key economic development component, as NFTE reports that 1 in 4 graduates start a business. In addition, NFTE found providing this training helps increase a student’s salary by 50% as compared to their peers.



(2) **Small Business Support & Development:** Through a dedicated PAAC Team, support for our small businesses focus on providing workshops, general business management, and clarity on available resources. We help, if needed, complete applications and paperwork. We will offer improvement and emergency assistance grants, funding for our restaurants to have a listing on the PerthAmboyEats website and provide small startup microenterprise grants for our YEP students to increase earning potential and reduce the likelihood of experiencing poverty.

(3) **Resident & Family Empowerment:** PAAC offers a variety of inclusive, diverse, and equitable initiatives that prioritize opportunities for educational and job advancement as well as asset stabilization. New for this year, we will build a ***Family Leadership Institute (FLI)** - This will be a whole family approach offering education and experiences for families with the goal of achieving economic success including increasing their savings with a PAAC match. A core group of 10 committed families will participate in a 6-month academy focusing on essential information around finance including Financial Peace, public system navigation, creating supportive neighborhood networks, and leadership among others. Each family will identify their priority goals leading them closer to achieving economic success by increasing savings and reducing the likelihood of experiencing poverty. ***Language Social Cafes** - Over 60% of residents in the PAAC Neighborhood speak limited English. As a result, they experience the highest unemployment rate, lowest rate of full-time employment, and lowest median earnings. In partnership with Middlesex College, we conduct “Language Social Cafes” helping Spanish speakers learn English and English speakers learn Spanish. Our residents will also have access to formal ESL classes to improve their job prospects, attend higher education classes, and participate more actively in the community. ***Job Training** – We’ve learned that providing opportunities to be licensed, certified or earn a diploma helps to generate better employment opportunities. Through the JRF Training & Testing Center (T&TC), our DOL approved Private Career School (PCS) and our Alternative Education Institute (AEI) we offer instruction in both English and Spanish to obtain a High School Equivalency (HSE) diploma and provide the GED Test in both languages. We will continue to expand our in-demand offerings while also providing testing if applicable. ***Career Enrichment** - In partnership with the Middlesex County Workforce Development Board, we are working to



become a SkillUp Middlesex site, an innovative approach to workforce development. This online learning platform has over 4,500 courses. Many courses lead to industry-recognized certifications. In addition, PAAC supports the yearly Career Fair in partnership with the City of Perth

Amboy, Middlesex College, and



(4) Neighborhood Repair Program: In collaboration with **Greater Middlesex & Morris Habitat for Humanity**, we will offer major and minor home repairs necessary for restoring and maintaining safe and healthy living conditions and preserving home values for neighborhood properties. Volunteer teams will work under the direction of Habitat staff and volunteer supervisors to complete the repairs. We will also assist in facilitating Habitat’s “A Brush with Kindness” initiative, which will help PAAC residents with minor repairs, maintenance, painting, and landscaping or streetscaping. Projects are typically very small but tend to deliver maximum impact in the look and feel of the neighborhood. In

addition, through our partnership, we will offer one paid internship experience in one of the many trades central to the work of Habitat for Humanity.

SUPPORTIVE SERVICES:

PAAC Neighborhood Association (PNA): The PNA is pivotal in creating change. This group of homeowners, renters, business owners, school faculty/staff and church officials from the neighborhood are responsible for identifying and addressing challenges and concerns. Through the PNA we hold community meetings, offer programming, and organize neighborhood cleanups. As a result of the connection to their neighbors and their network, residents will increase their employability and reduce the likelihood of experiencing poverty. In addition, we will leverage NRTC funds to obtain another 3 grants to help with additional support.

- **Community Garden:** We have a newly renovated community garden with the assistance of NRTC and Home Depot. We are looking to add an additional garden to reduce the impact of food deserts in the neighborhood. Our garden has been a source of comfort during this pandemic.
- **Recreational Space Improvements:** Update Park equipment at Francis Street Park and create a dog park in partnership with the Perth Amboy Recreation Department.
- **Thursday Nights @ the Park:** Several Thursday evenings during the summer, residents are encouraged to come out to the Francis Street Park and our newly renovated Water Stadium Park between 6-9pm for Movies under the Stars, concerts, talent shows, arts & crafts and much more. It helps residents get to know each other, creating opportunities for children to play and socialize. It also provides a forum to distribute the Neighborhood Newsletter.
- **Healthy Lifestyle Programing:** In an effort to provide programs in the neighborhood, we will conduct monthly nutrition/healthy living workshops for residents and provide programming for our seniors through the Senior Wellness Club. In addition, we will provide health screenings and vital information through our JRF CHC Mobile Health van.



Name of Project: Lincoln Park 2025

*Name of Organization:
Lincoln Park Coast Cultural District*

Funding Requested: \$700,000

Municipality: Newark

Neighborhood: Lincoln Park

Organization's Website: lpcdd.org

Contact Name: Anthony Smith

Email: anthony@lpcdd.org

Phone: 973-242-4144

Organization and Neighborhood Description

Lincoln Park Coast Cultural District (LPCCD) is a nonprofit organization located in the historic Lincoln Park neighborhood in Newark, NJ. LPCCD is the realization of more than 20 years of dreams, ideas, and efforts by visionaries and community activists. LPCCD seeks to maintain the vibrancy of the Lincoln Park neighborhood by facilitating the integration of culture and arts amenities to advance local economic development, housing and neighborhood stability, and community engagement to support Lincoln Park's transformation equitable ecosystem. As an anchor organization, LPCCD offers access to stable and affordable housing and support for asset ownership, civic engagement, entrepreneurship, and other pathways to success. LPCCD empowers individuals and families to improve their economic and social well-being by focusing on critical pillars and accompanying initiatives. The pillars include **CULTURE**: Transforming Lincoln Park into a premier Arts & Culture hub that honors our storied past, celebrates our diverse community, and embraces our promising future; **COMMUNITY**: To build high-quality, affordable housing and actively involve and empower the community to develop a thriving destination where residents can realize the neighborhood's potential and prosper; **ECONOMY**: Build a local creative economy and sustainable generational wealth by advocating talent, transforming resources, and expanding upon Lincoln Park's cultural legacy through intentional development.

The explicit purpose of LPCCD is to advance the voices and opportunities of individuals and families in Lincoln Park, with limited resources. LPCCD has a proven track record of making a difference in the Lincoln Park neighborhood---its community development approach effectively addresses critical challenges and needs while fostering economic opportunities and overall community well-being. The Lincoln Park neighborhood is an intergenerational community, most of which are a part of disenfranchised groups affected by redlining, systemic racism, and disinvestment. However, Lincoln Park comprises artists, musicians, business owners, families, individuals, students, community partners, and change makers. The members of the Lincoln Park community share the vision of creating a sustainable neighborhood that encompasses the history, arts, and culture of the past while embracing creative placemaking and economic advancement toward a more equitable future. The most pressing need of these community members is access to resources that have been historically denied to them.

NRTC Project Description

Lincoln Park's 2025 NRTC project is dedicated to meeting the needs of residents by offering quality housing, microenterprise training, community outreach, beautification, and arts and recreation opportunities.

LPCCD is committed to providing support for small businesses, entrepreneurs, microenterprises, and laborers. Through a collaboration with Equitable Development Consultants, a comprehensive training program in real estate development and business planning has been established. This program aims to equip participants with the essential skills and tools necessary to establish and expand their development businesses, offering hands-on experience through project work. Participants will have access to valuable knowledge, a supportive community of professionals, and meaningful connections and resources. LPCCD acknowledges the importance of partnering with entrepreneurial and small business training providers to increase the percentage of Lincoln Park residents engaged in local jobs and working towards building their wealth and income.

LPCCD and its development partners are collaborating to build 103 high-quality rental housing units in the Lincoln Park neighborhood. The initial project, situated at 32 West Kinney Street, will consist of a brand-new, affordable 25-unit building with top-notch amenities including a fitness room, Energy Star appliances, and

outdoor space. The second project at 1033 Broad Street will be a newly constructed 62-unit, mixed-income residential building with modern amenities. Residents will have access to an outdoor patio with round table seating options and roof deck seating atop the restored church façade. The building will also feature a community meeting space, ground-level luxury residential lobby, and office space. The third project, located at 46 West Kinney Street, will be a new construction, 16-unit, mixed-income residential building with Energy Star appliances.

By partnering with local leaders, community members, and neighborhood organizations, LPCCD can organize critical meetings focused on public safety and substance abuse advocacy. These meetings provide a platform for residents to voice their concerns, promote local businesses, and utilize data-driven metrics to tackle safety concerns head-on. Additionally, LPCCD plans and executes community events encouraging positive change, such as Trunk or Treat and Holiday Toy Drives, community clean-up efforts, overdose walks that provide Narcan kits and valuable resources, multi-generational celebrations and events such as Black History Month programming, Pamper a Senior event to show love to the older adult generation in the community, Youth Day programming, and many more. LPCCD also prioritizes the importance of creating a sustainable and vibrant neighborhood that emphasizes the arts and culture. Through the NRTC Project, LPCCD offers accessible and affordable arts and cultural programming to the Lincoln Park community.

LPCCD will also enhance recreational spaces and programming for all residents. LPCCD’s efforts include organizing a public art installation, hosting the Lincoln Park Annual Music Festival, and providing year-round arts and culture programs. These programs include yoga classes, poetry slams, bike rides, jazz performances at local venues, and community mural painting events.

See Photos Below:

A. The Façade Project



SOUTH PARK PRESBYTERIAN CHURCH
1033 Broad Street
Essex County, Newark, New Jersey



B. Sustainable Living: Yogi Fest and Community Bike Ride



C. Adopt an Angel Holiday Gift Event



Esperanza 2025: Our Families, Our Homes, Our Businesses New Brunswick Tomorrow

The story of the revitalization of New Brunswick’s Esperanza Neighborhood is the story of its people – the people whose dreams, struggles, and hard work are both powering and benefiting from New Brunswick Tomorrow’s (NBT) community-driven revitalization eDort. People like Maria Esther Gutierrez. After being introduced to NBT through a workshop series at her son’s preschool in 2017, Maria Esther and her husband soon set their sights on the goal of homeownership, even though they were working cash-based, low-wage jobs. Yet after years of patient saving and educational and financial assistance from NBT, they were able to achieve their dream and now, for the first time, have a home with space and a yard for their four children. Meanwhile, Maria Esther has become a community ambassador for NBT and a Board member of our sister housing development agency, recruiting and encouraging other immigrant families to set down roots as homeowners in New Brunswick.



Or people like Manuel Sabas and Jhoana Mancilla. This couple were both working at restaurants when they decided to strike out on their own. They got their start selling as vendors at our events, participated in our business education programs, and eventually opened their own restaurant in the neighborhood. After a successful first few years, they took advantage of NBT’s business improvement grant to help fund the expansion of their restaurant. Then, after graduating from NBT’s pre-homeownership program, they purchased a mixed-up property for both a family home and a new business venture.

Not only that, but both the Gutierrez and Sabas families have sent their children to our youth programs and have been active neighborhood leaders, joining with NBT and community members to successfully advocate for neighborhood park improvements, public safety initiatives, and new housing ordinances.

This is the *modus operandi* of New Brunswick Tomorrow: bringing together residents, small business owners, partners, and other stakeholders of this majority-Latino, low-income and working-class neighborhood outside New Brunswick’s downtown to turn our collective vision into actionable strategies that make a real difference in the lives of families. The Neighborhood Revitalization Tax Credit Program (NRTC) is the fuel for these eDorts, allowing us to partner with investors to direct and leverage resources for the benefit all those who live and work here.

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



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

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

OUR HOMES: Housing

Recognizing the importance of quality, affordable housing to neighborhood health, nearly half of our proposal is dedicated to improving the housing options and opportunities for our residents, whether they are seeking stability as renters or the dream of homeownership. With NRTC funding, we will:

- ⇒ rehab a distressed home as a first-time homeownership opportunity, and leverage funding for additional property acquisitions.
- ⇒ catalyze the pre-development planning of a key church property as permanent supportive housing at the neighborhood’s rapidly gentrifying border with downtown.
- ⇒ incubate a new sister agency to become the premier developer of affordable for-sale homes in New Brunswick.

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

- ⇒ facilitate intensive homeownership preparation for 12 or more households, with down payment assistance grants to 3 households.

Requested NRTC investment: \$467,200



OUR BUSINESSES: Economic Development

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

- ⇒ launch a second cohort of our food business incubator program, with intensive supports for 6 or more talented, low-income food entrepreneurs to start and grow food microenterprises.
- ⇒ offer grants and professional coaching to 6 or more neighborhood businesses to complete vital business improvement projects.
- ⇒ provide scholarships to allow 4 individuals to participate in culinary certification programs and advance their culinary careers.
- ⇒ grow our neighborhood business association with coordinated resources, marketing, and district improvement efforts.

Requested NRTC investment: \$131,000



OUR FAMILIES: Community Services

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

- ⇒ graduate 20 or more families from the Family Leadership Academy with newly accomplished financial goals.
- ⇒ provide matched savings grants of up to \$1,500 to all graduating families, ensuring that families collectively exit the program with a minimum of \$40,000 in new savings.
- ⇒ provide free, quality summer programming to 170 or more neighborhood youth, with both arts and recreation-focused programs.



Requested NRTC investment: \$155,000

OUR NEIGHBORHOOD: Community Building

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

- ⇒ install a new community mural, and restore another, adding to the neighborhood’s rich public art tapestry.
- ⇒ organize 3 or more cultural celebrations to activate neighborhood parks.
- ⇒ sustain the work of our resident ambassadors to outreach to hundreds of their neighbors, while also ensuring participation of 175 or more volunteers in our community activities.



Requested NRTC investment: \$46,800

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

Partner with us to foster hope – Esperanza – for the Esperanza Neighborhood!



NRTC Implementation Partners



Name of Project: Great Falls Gateway Enhancement Project II
Name of Organization: New Jersey Community Development Corporation (NJCDC)

Funding Requested: \$1,000,000
Municipality: Paterson
Neighborhood: Great Falls Neighborhood
Organization’s Website: www.njcdc.org **Contact**
Name: Bob Guarasci
Email: rguarasci@njcdc.org
Phone: (973) 413-1600

About NJCDC: Founded in 1994, New Jersey Community Development Corporation (NJCDC) is a non-profit community development and social service organization headquartered in the historic city of Paterson. Since its founding, NJCDC has built over 200 units of affordable and supportive housing, three schools, a youth center, a community center, and 15 different parks

and playgrounds—investing \$100 million in our neighborhood. Additionally, each day NJCDC serves more than 4,000 children and families through a variety of programs and services that include the Community Charter School of Paterson, AmeriCorps, the Paterson Family Center preschool, Great Falls Youth Center, and our Neighborhood Help Center.

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

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

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

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



The building at left in red is the subject property and will be revitalized and rebuilt to create new housing and retail space, as in the building on the right, which we constructed in 2017

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

Municipality, Neighborhood: Paterson, Great Falls Neighborhood

NRTC QPP 2025



Through this application, we are seeking \$600,000 towards the construction of this property, located at 98 Spruce Street. We estimate the overall project cost to be \$8 million, and we will utilize previous NRTC funding, City of Paterson HOME funds, NJEDA Urban Investment Fund dollars, and funding through the Affordable Housing Trust Fund to cover the costs of this project. As our application will demonstrate, this project will address distress, spur economic activity, and leverage investment from additional sources.

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

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

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

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

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

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

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

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

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

Municipality, Neighborhood: Paterson, Great Falls Neighborhood

NRTC QPP 2025

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

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



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

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



4. Neighborhood Activities Fund. Through this project, we intend to support youth and adults through a variety of programming in the areas of sports, recreation, education, and enrichment. In addition to directly sponsoring activities in this category, we will provide support to other groups who are carrying out their work within the Great Falls Neighborhood.



Name of Project: Sussex NRTC 2025!

Name of Organization: Norwescap



Community members in front of the Sussex Cultural and Community Center

In downtown Sussex Borough, a community initiative is taking shape. The Downtown Sussex neighborhood revitalization effort, convened by Norwescap and driven forward by residents and local partners, aims to align with the residents' vision of "an inclusive and prosperous community with pride in its past and its future growth," as articulated in their 2022 neighborhood plan. This 2025 NRTC project proposal seeks to turn that vision into a reality.

Center for Entrepreneurship

The first component of our proposal is to launch and expand The Center for Entrepreneurship (C4E) at the Sussex Cultural and Community Center. As signature effort that grew out of our 2022 community-driven neighborhood planning process, C4E provides training and support to neighborhood entrepreneurs seeking to plan, launch, and grow their microenterprise businesses.

Funding Requested: \$425,000

Municipality: Sussex Borough

Neighborhood: Downtown Sussex

Organization's Website: norwescap.org

Contact Name: Mark Valli, Executive Director

Email: vallim@norwescap.org

Phone: (908) 454-7000

The 8-week Business Academy training program will be the point of entry to the C4E for most neighborhood residents. Conducted in partnership with UCEDC, a recognized and established business training provider and SBA lender, the Business Academy focuses on business basics geared toward early-stage microenterprises. Trainings will cover topics like writing a business plan, choosing a legal structure, bookkeeping, budgeting, financial reporting, marketing, pricing, and accessing capital.

Additionally, the C4E offers neighborhood entrepreneurs access to an incubator space with:

- shared equipment, like 3-D printers
- a commercial kitchen with cold storage space
- co-working office space, with meeting rooms complete with modern videoconferencing and presentation technology.

The C4E will also coordinate joint marketing efforts and pop-up markets to showcase entrepreneurs' product offerings. As a sign of the desire and need for such a program, although Norwescap has not yet formally launched its C4E program, there are currently 11 microenterprises that currently use the incubator space and have graduated from the Business Academy.

Support for Local Small Businesses

As a second component of our NRTC proposal, Norwescap will provide grants to local businesses and microenterprises to help improve their storefronts or grow their businesses. Local businesses on Main Street will be eligible for grants to improve their storefronts and facades, improving the look and feel of the Main Street district. Microenterprises participating in C4E programs will also be eligible for grants that can be used for business education and training, investment in needed equipment, and purchase of business services like CRM software, bookkeeping, or tax preparation.

Norwescap recently carried out four storefront improvement projects in the neighborhood, and the results were highly lauded.



Two recent storefront improvement projects

Activate the Community and the Sussex Cultural and Community Center

The neighborhood is blessed with a great community space right in the middle of downtown: the Sussex Cultural and Community Center. Norwescap will help this community asset achieve its full potential by hosting meetings, events, and cultural programs at the Center.

We have built a great base of resident supporters, but also seek to invest in greater community outreach. We want all residents to feel empowered and have meaningful opportunities to contribute to the improvement of their community. This increased investment in our community engagement efforts is the final component of our NRTC proposal.

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



Community programs at the Sussex Cultural and Community Center



Name of Project: South Main Street 2025!

Name of Organization: Norwescap

The South Main Street Neighborhood in Phillipsburg, New Jersey, is embarking on an ambitious revitalization journey. Home to 2,032 residents, this historic area along the Delaware River boasts a vibrant business district and significant natural and historic assets. Despite facing challenges such as stagnant population growth, limited economic opportunities, and pockets of poverty, the community remains committed to positive change.

Funding Requested: \$750,000

Municipality: Phillipsburg

Neighborhood: South Main Street

Organization's Website: norwescap.org

Contact Name: Mark Valli, CEO

Email: vallim@norwescap.org

Phone: (908) 454-7000

Norwescap, a community action program with a 60-year history in the area, is spearheading this effort. In 2022, Norwescap collaborated with community leaders to develop a new, resident-driven neighborhood plan. Now, through this NRTC proposal, we hope to take steps toward implementing the neighborhood plan's vision and proposed actions.

Expanding Homeownership Opportunities

Norwescap is building two single-family homes on a large vacant lot in the neighborhood. When these three-bedroom homes are constructed, they will be sold as affordable homeownership opportunities for families making approximately 58% of the area median income.

In addition to creating housing opportunities for neighborhood families, this project will address the neighborhood's problem with vacant and abandoned properties by taking a blighted lot and turning it into two beautiful homes.



Recent construction of a different home in the neighborhood



Sullivan's Community Economic Development Enterprise

Sullivan's on the Main was an iconic restaurant located in the heart of the Phillipsburg downtown district. After a bout with COVID-related illness, the Sullivan family that ran the restaurant for 22 years abruptly closed the business, leaving a vacant building in the heart of the South Main Street neighborhood. Recognizing the importance of this anchor venue, and not wanting to leave a prominent vacant building to put a drag on the rest of downtown, Norwescap acted to acquire the building in 2022.



Norwescap is currently renovating the building, and intends to transform it into a community hub, with the first floor operating as a mission-centric, community-economic-development-focused, restaurant venture. This venture will create and maintain high-quality jobs for local residents; be economically sustainable; and anchor and further catalyze the revitalization of the South Main Street neighborhood. Additionally, the venture will host workforce development training like ServSafe food handler training, and culinary and bartending classes.

Norwescap has engaged a consulting team, led by a successful restauranter, to develop a business plan for the venture. NRTC funding will support the completion of the building's renovations and the first year of operations of the community economic development venture.



Community Building

Sustained community engagement is essential for any successful neighborhood revitalization effort. Powered through NRTC funding, Norwescap will host regular community meetings to discuss important community issues, and conduct outreach to neighborhood residents through door knocking, flyers, mailers, phone calls, and online methods. We will also facilitate resident-driven community-improvement activities, like our community clean-ups.

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

Community members working together & celebrating together



Funding Requested: \$1,000,000

Municipality: City of Camden

Neighborhood: Parkside

Organization's Website: www.pbcip.org

Contact Name: Bridget Phifer

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

PBCIP NRTC Project Description

Parkside is a historically under-resourced neighborhood, burdened by decades of disinvestment and neglect. This primarily Black community has been deeply impacted by systemic inequities, resulting in social, economic,

educational, and health disparities. Median income is 38,000. Despite the relatively high level of homeownership, 13 percent of the neighborhood's homes are blighted or abandoned. Over the past three years, the commercial corridor's vacancy rate has decreased from 40% to 36%. With the upcoming completion of five PBCIP-owned sites in the next few years, the vacancy rate is expected to significantly drop to 25%. High school graduation rates are at 67%. Statistics dating back to 2020 indicate, over half of the population battles high blood pressure.

Despite its history of neglect, Parkside has a variety of assets that are being leveraged in a revitalization effort. The housing stock is historic and of relatively high quality. Farnham Park provides 72 acres of greenspace, is well-maintained and connects to trails overlooking Cooper River. The Haddon Avenue commercial corridor has a healthy mix of residential, commercial and retail frontage and – with the right set of investments and programming – could return to its status as an attractive place to shop, dine and do business. The new Camden High 270,000 sq. ft. education complex provides a top notch learning environment to 1,200 students in four distinctive academies. Camden County Historical Society is deeply connected to the genealogy and culture of Parkside's past and future. Virtua Lourdes Hospital sits in the heart of Parkside and brings nationally recognized clinical care to the heart of South Jersey. Through PBCIP's collaboration with Virtua's innovative "Eat Well" program, Rancocas Creek Farms and Cooper University Hospital, access to healthy food is being transformed. This partnership ensures that nutritious options are available directly within the community. Additionally, PBCIP's RTM/RTP program, which emphasizes food access, nutrition education, and live cooking demonstrations, is reshaping the future of health and wellness in the area. By empowering residents with knowledge and access, these initiatives are not only addressing food insecurity but also fostering long-term, healthier outcomes.

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

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

- 1) **Housing Development:** The City of Camden, as does the entire state of NJ, faces a pressing need for affordable and emerging market housing development to address the shortage of quality, affordable homes for working families. We have acquired properties through lien assignment, foreclosure, and private market purchases, and now aim to transform these abandoned, severely deteriorated properties and vacant lots that currently contribute to neighborhood blight. Our projects focus on revitalizing these properties through new construction and rehabilitation, offering modern, safe, and energy-efficient homes for families, helping them achieve the dream of homeownership that might otherwise be out of reach. These planned housing initiatives - identified as 10 new Hardy Homes and 5 new Scattered Site homes - will not only strengthen the housing market but also attract

residents with diverse incomes, promoting economic stability, reducing vacancy rates, and fostering long-term community growth in Camden's Parkside neighborhood. Here's a brief summary of the upcoming home developments:

- **Hardy Homes Project:** Named in honor of the founding manager of PBCIP's Clean Team, who led Parkside's beautification with pride and grace. This project includes six newly constructed homes - five 4 bedroom units priced at \$175,000, and one 3-bedroom unit for \$162,500. Additionally, four rehabilitated homes are located in residential corridors that have seen significant investment over the last year, with continued growth expected in the next 2-3 years. These homes will sell for \$150,000-175,000.
 - **New Homes Scattered Site Project:** This project features four rehabilitated homes and one newly constructed home. It will eliminate vacancies along the 1400 block of Kenwood and transform Baird Blvd, one of Parkside's most historic and architecturally significant streets. Sale prices will range from \$200,000 to \$300,000, with high demand anticipated for the Baird Blvd home due to its rich history and visibility.
- 2) **Microenterprise:** PBCIP continues its work of transforming the Haddon Avenue business corridor into a thriving marketplace through 1-the cultivation of resident micro-entrepreneurs, 2-the strengthening of locally owned businesses and 3-the strategic recruitment of established minority-owned retail operators to the corridor. Through Regional Foundation implementation and NRTC funding, our partner LAEDA along with Curate Noir works closely with emerging entrepreneurs and small business owners to start, brand, grow and sustain their businesses. Our hope is to help foster entrepreneurship as new businesses help contribute identity, create jobs and revive community. In alignment with this collaborative work, in the past year, five new businesses have opened along the Haddon Avenue corridor and over 50 micro-entrepreneurs are represented at PBCIP's newest redeveloped commercial property and retail incubator at 1327 Haddon, Curate Noir.
 - 3) **Lien Acquisition:** For the past five years, PBCIP has strategically focused on acquiring and land banking distressed commercial spaces along the Haddon Ave corridor, as well as blighted residential properties and vacant lots. Leveraging Camden's municipal lien reduction program, these properties were banked to assemble, manage, and redevelop for stabilizing Parkside and promoting intentional redevelopment. While success was achieved through lien reduction and tax assignments granted by the city, we've faced challenges in securing lien awards over the past couple years. In response, we have shifted to acquiring properties via the private market, public auctions, and collaborating with the Camden Redevelopment Agency for public land conveyance specifically along the 900 and 1000 blocks of Princess and Haddon along with the intersecting Walnut Street.
 - 4) **Urban Agriculture:** Continued NRTC funding will support the expansion of healthy food production in Parkside, through the Roots to Market (RTM) initiative, a key part of the Roots to Prevention (RTP) collaborative. The initiative aims to increase urban farmer participation, connect Camden growers with rural farms, and sell more fresh produce to new buyers. RTM will train five new garden apprentices and onboard three new resident growers. Additionally, RTP will launch "Rootcamp 201," an agribusiness course for aspiring entrepreneurs. The initiative will provide aggregation and distribution support through Rancocas Creek Farm (RCF). A weekly farmstand at 1512 Park Blvd. will run from June to October, offering local produce and accepting SNAP and WIC payments. Partnering with institutional buyers like Virtua Lourdes, Cooper University Health and Cathedral Kitchen, the initiative will also establish a community supported agriculture program with RCF to boost committed sales and plan crops based on past data.
 - 5) **Quality of Life:** While resident leadership is integral to the history of PBCIP, continued active resident involvement paves the way for community leadership in present day grassroots innovations and initiatives that are being implemented. NRTC funded programs and initiatives like Parkside's Clean Team; Parkside Homeowner Assistance Program (PHAP); Haddon Avenue Business Association; bi-monthly community meetings with relevant information for residents; annual events attracting people to Parkside from the region; youth engagement and Ambassador Outreach Team were inspired - and in some instances established - thru the direction and leadership of community members

10 New Hardy Homes

1454-1460 Haddon Before



1454-1460 Haddon Rendering



1224 Empire Before



1224 empire rendering



1319 Princess Before



1319 Princess Rendering



RTM – 1512 Park Farmstand



Name of Project: Empowering Eastside

Name of Organization: Passaic County Habitat for Humanity

Funding Requested: \$658,750.00

Municipality: Passaic

Neighborhood: Eastside

Organization's Website: www.habitatpc.org

Contact Name: Charla Sarabia

Email: Charla@habitatpc.org

Paterson Habitat for Humanity, Inc. dba Passaic County Habitat for Humanity (Passaic County Habitat) requests your support for our 2025 Eastside Neighborhood Revitalization Tax Credit application. With the funds requested, we will be able to construct and preserve quality affordable housing for families in need of a decent place to call home, incubate the continuation of free ESL classes, support multiple local small businesses, help sustain a community cleanliness, and plan a celebratory community fun fest.

Housing

Acquisition

Our housing initiatives involve acquiring and renovating properties in the Passaic Eastside Neighborhood. As we familiarize ourselves with the Eastside Neighborhood, our goal is to enhance both the affordability and variety of housing options available for low to moderate-income residents in Passaic's Eastside Neighborhood. Previous NRTC funds enabled us to conduct a parcel survey, which identified multiple target properties available for acquisition. Funds to purchase property will enable Passaic County Habitat to add to desperately needed affordable housing stock. As we continue to advocate for safe and affordable housing for all, acquiring property will help ensure we have a pipeline for the creation of future affordable homeownership opportunities.

Economic Development

Signage and Façade

Program

We are excited to continue our partnership with the Passaic Urban Enterprise Zone (UEZ) and expand their Signage and Façade Program. Our goal is to help small business owners in Passaic's Eastside Neighborhood enhance the appearance of their storefronts, which in turn will attract more foot traffic and income. We are currently accepting applications from local businesses that either have outdated signage or lack signage altogether. With this additional NRTC funding, our goal is to upgrade the aesthetics of at least 20 Eastside businesses.

Community Building

Boys and Girls Club

This project aims to provide quality programming for Passaic Eastside youth (ages 5-18) through after-school, summer, and teen programs, supporting their growth and potential. The Boys and Girls club will maintain a Director of Community Wellness to offer social-emotional support and coordinate community resource referrals. The goals include creating a safe space for youth, expanding opportunities in academics, arts, athletics, and career exploration, and empowering youth to build self-efficacy, self-advocacy, and self-confidence.



English as a Second Language Classes

We are dedicated to continuing our free ESL classes for residents of the Eastside Neighborhood. Our inaugural cohort, launched with the support of the 2023 NRTC planning grant, is currently underway. Looking ahead, we plan to expand our offerings beyond beginner-level classes by introducing intermediate and advanced classes. This expansion will address the growing needs of the Eastside Neighborhood, ensuring that learners can continue

advancing their language skills and achieve higher levels of English fluency.

With the great interest in the ESL class that is currently in progress, we had to create a waiting list for residents who are interested in improving theory comprehension of the English Language.

Community Clean-Up

Our goal is to establish and sustain an ongoing Eastside Community Clean-Up program. As a crucial neighborhood revitalization project, it will benefit not only the community as a whole but also the individual residents who participate. Those involved in neighborhood revitalization efforts often develop a stronger sense of pride and ownership in the areas where they live.

Community Fun Fest

Bringing joy to the Eastside Neighborhood is not just something residents need, but something they truly deserve. We are planning a Community Fun Fest for early summer, right after the school year ends. Our goal is to make this event an annual tradition at Pulaski Park, offering a wide variety of attractions for everyone to enjoy, including bounce houses, rides, carnival games, food trucks, and community resource vendors.

Passaic County Habitat for Humanity

Passaic, Eastside

NRTC QPP 2024

Name of Project: Pride in the Northside

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

Paterson Habitat for Humanity, Inc. dba Passaic County Habitat for Humanity (Passaic County Habitat) requests your support for our 2025 Northside Neighborhood Revitalization Tax Credit application. With the requested funds, we will be able to construct and preserve quality affordable housing for families in need of a decent place to call home, help convert an abandoned and historical public library into a Community and Family Resource Center and support several successful youth development programs.

Housing/Economic Development

Our housing activities include the construction of a multi-family housing development and continuing the successful Northside Critical Repair Program.



132 North 1st Street- In the age where opportunities to purchase land are scarce due to affordability and availability, Passaic County Habitat is taking advantage of purchasing homes and structures that requires some rehabilitation efforts. The rehabilitation plan for 132 North 1st Street in the Northside Neighborhood is a two bed two bath property with a comfortable open living area, a private balcony and off the street parking. The specific housing plan can accommodate a family of three or more. Funds will be used to complete the project, which will be sold to an eligible low-moderate income family at an affordable price.

Northside Critical Repair Program- Many homeowners in the Northside are low or moderate-income households that struggle to maintain their homes. Preserving existing quality homes is a significant part of our neighborhood revitalization effort. Passaic County Habitat for Humanity is continuing our successful NRTC-funded Northside Critical Repair Program. To qualify for the program, applicants document that they are low to moderate-income households and that their taxes and insurance payments are current. In return, we provide up to \$12,000 per approved household for repairs that are necessary to ensure the home is habitable, safe, healthy, and accessible. Our agreement with the homeowner requires repayment if the homeowner sells their home within 5 years of the critical repair. The amount of this repayment is pro-rated annually over the 5 years. There will be no repayment if the homeowner continues to own their home beyond 5 years after the repair is completed. Funds from this application will enable the continuation of this successful and popular program for a third round of repairs.

Funding Requested: \$670,625
Municipality: Paterson
Neighborhood: The 1 st Ward Northside Neighborhood
Organization Website: www.habitatpc.org
Contact name: Charla Sarabia
Email: charla@habitatpc.org

Strengthen Community Partnerships

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

Humble Beginnings, Inc.: The Arch Street Library was long a mainstay in the Northside Neighborhood before floodwater from Hurricane Irene in 2011 inundated the structure. It has been abandoned since 2011. Humble Beginnings intends to rehabilitate the structure and convert it into a Community and Family Resource Center, providing much needed supportive services to the Northside Neighborhood. Funds from this application will enable Humble Beginnings, Inc. to work with a consultant on developing a comprehensive sustainable business plan for the reconstruction of the Arch Street Library.

Street 2 Street Paterson: This youth development program provides mentorship to young people, 12 to 18 years old, with life skills and job readiness training through the sport of basketball. Last year we were able to enable the participation of over 100 Northside young people through NRTC funding. This year's funds will allow Street 2 Street Paterson to continue offering this critical service to youth in the Northside.

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



Camp YDP: The "CAMP YDP STEAMERS" project engages youth aged 2.5-12 in hands-on Science, Technology, Engineering, Arts, and Mathematics (STEAM) activities over 12 months. Through weekly workshops, field trips, and a final showcase event, approximately 100 youth from the Northside Neighborhood will explore STEAM concepts, fostering creativity, problem-solving, and collaboration. This project aims to cultivate early interest in STEAM careers. A project manager will oversee curriculum development and coordinate subject matter experts to lead workshops. This initiative will provide an enriching experience designed to inspire curiosity and prepare young learners for future opportunities in STEAM fields. Passaic County Habitat for Humanity will use NRTC funding to assist CAMP YDP with costs associated with materials, personnel, field trips, and operational costs for CAMP YDP Steamers Program.

Onyx Repository Foundation: The goal of Onyx Repository Foundation is to support community growth and engagement through establishing sustainable community infrastructures that advance the socioeconomic well-being of community members and businesses in the Northside Neighborhood. Onyx is in the process of starting The Gentle Hand Wellness Program. This program will offer Certified Nursing Assistant (CNA), Phlebotomy Technician, and Medical Technician certifications to Northside residents. Passaic County Habitat for Humanity will support The Gentle Hands Wellness Program by providing scholarships to Northside residents.

Clinton Street Park: Clinton Street Park is scheduled to open in October 2024, providing a safe green space for the Northside Neighborhood. In addition to its recreational features, the park will host "Art in the Park," a one-day festival showcasing local artists and performers from all over the City of Paterson. The event will highlight various art forms, including painting, pottery, and live performances, aiming to draw attention to Paterson's vibrant arts community. Leading up to the festival, a Summer Series will feature smaller events such as Open Mic nights, Jazz in the Park, and mindfulness focused workshops. Passaic County Habitat for Humanity will utilize NRTC funding to support ongoing programming and engage community members of the 1st Ward Northside Neighborhood.

Northside Coalition: The Northside Coalition has been active in the Northside community for over 13 years. The coalition is an extension of the community-based planning efforts that went into our original 2011 Pride in the Northside NRTC Neighborhood Plan. The Northside Coalition represents the voice of the Northside community. The coalition provides community members with a forum to share concerns, solutions, experiences, and resources, and to unite in their advocacy for a safer and healthier neighborhood. The Northside community understands that we are stronger working together than alone. Funds from this application will support the continued engagement of the community members in the coalition.

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

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

Funding Requested: \$658,152.00

Municipality: Paterson

Neighborhood: The 4th Ward Rosa Parks Neighborhood

Organization Website: www.habitatpc.org

Contact name: Charla Sarabia

Email: charla@habitatpc.org

Paterson Habitat for Humanity, Inc. dba Passaic County Habitat for Humanity (Passaic County Habitat) requests your support for our 2025 Rosa Parks Neighborhood Revitalization Tax Credit application. With the requested funds, we will be able to construct and preserve quality affordable housing for families in need of a decent place to call home, incubate the creation of a community center, support multiple youth development programs, help sustain a successful community garden, and support the first healthy corner store in the City of Paterson.

Housing/Economic Development - Our housing activities include acquiring land and/or constructed properties for the creation of future affordable housing units and the launch of the Rosa Parks Neighborhood Critical Repair Program.

Acquisition - Our housing initiatives involve acquiring land and/or existing structures for future new construction and/or rehabilitation projects in the 4th Ward Rosa Parks Neighborhood. Funds to purchase additional properties will enable Passaic County Habitat to continue adding to desperately needed affordable housing stock. As we continue to advocate for safe and affordable housing for all, acquiring additional properties will help ensure we have a pipeline for the creation of future affordable homeownership opportunities.

Rosa Parks Neighborhood Critical Repair Program - Many homeowners in the neighborhood are low or moderate-income households that struggle to maintain their homes. Preserving an existing quality home is a significant part of our neighborhood revitalization efforts. Building on our success with other repair programs, we will introduce a Rosa Parks Neighborhood Critical Repair Program. We will ask program applicants to document that they are low to moderate-income households and that their taxes and insurance are current. We will provide up to \$12,000 per approved household for repairs that are necessary to ensure the home is habitable, safe, healthy and accessible. Our agreement with the homeowner will require repayment if the homeowner sells their home within 5 years of the critical repair. The amount of this repayment will be pro-rated annually over the 5 years. There will be no repayment if the homeowner continues to own their home beyond 5 years after the repair is completed. This program replicates our successful NRTC-funded Northside Critical Repair program.

Community Partnerships - Passaic County Habitat has forged strong partnerships with several nonprofits and businesses in the Rosa Parks Neighborhood. The following activities will increase the capacity of our partners to deliver essential and needed supportive services that will strengthen the

Rosa Parks Neighborhood. These services include harm reduction outreach, youth development & family support services, access to healthy food, and nutrition education.

Chosen Generation Community Center Harm Reduction Outreach Team - Chosen Generation has a goal of continuing their life saving work in the 4th Ward Rosa Parks Neighborhood and beyond. The Harm Reduction Outreach Team will provide comprehensive wraparound services catering to youth, young adults, and families who struggle with substance use disorders. The support and resources that will be offered to the community will take place at the office, which is an authorized Harm Reduction Center located in the heart of the Rosa Parks Neighborhood.

Jump Start Community & Training Program – Jump Start engages approximately 75-100 youth annually, delivering services involving behavior assistance counseling, mentorship, job readiness, career development, grief counseling, and adult basic education. Additionally, Jump Start manages two fully stocked community food pantries for 4th Ward Rosa Parks residents. Passaic County Habitat will support Jumpstart’s ongoing and expanded programs in the 4th Ward Rosa Parks Neighborhood, building on their legacy of serving Paterson's youth for over 25 years.

St. Luke CDC Freedom School- In an effort show God’s love through community empowerment and engagement, St. Luke Baptist Church established the St. Luke CDC, offering services including a food pantry, computer lab, counseling center, clothing, and affordable childcare. St. Luke CDC is host to one of two Freedom Schools located in the City of Paterson. The Children’s Defense Fund (CDF) Freedom Schools provide academic and character-building support for K-12 students through a summer enrichment program and year-round tutoring. Freedom Schools focus on academic enrichment, family involvement, civic engagement, and leadership development. Passaic County Habitat will assist St. Luke CDC Freedom School with funding from NRTC to contribute to costs associated with educational supplies, field trips, and transportation for the program.



Rosa Parks Community Center- Passaic County Habitat for Humanity is committed to supporting the 4th Ward Rosa Parks Neighborhood and proposes establishing the Rosa Parks Neighborhood Community Center to empower residents with vital services. The center will feature a computer lab with five computers, printers, and a gaming system for youth, a conference room for hybrid meetings, and an office for the 4th Ward Community Organizer. In addition to the center, expanded programming will be offered in nearby Vera Ames and Barbour Parks, promoting health, education, and community engagement.

Rosa Parks Neighborhood Association - The 4th Ward CPTED Committee has been active in the Rosa Parks neighborhood for over 10 years. Funding from this application will allow for the expansion of this committee into a neighborhood association that will provide community members with a forum to share concerns, solutions, experiences, resources, and to unite in their advocacy for a safer and healthier neighborhood. There are many nonprofits serving the Rosa Parks Community. By collaborating, they will be more effective in leveraging their various resources. The Rosa Parks community understands that we are stronger working together than alone.

Green Acre Community Garden in partnership with A Better Market- Green Acre Community Garden (Green Acre) and A Better Market have a goal of addressing food insecurity, improving community health, and promoting sustainable practices in the 4th Ward Rosa Parks Neighborhood, and Passaic County Habitat is eager to assist both entities with their goals. Through this collaboration, Green Acre and A Better Market will create educational programs, provide farm-fresh produce directly to 4th Ward residents, and ensure that healthy eating becomes more accessible to low- moderate income families.

This initiative will not only continue the work Deacon Davis has been doing in the Rosa Parks Neighborhood for over 10 years, but it will introduce farm-to-table options. That will showcase how local, fresh food can be grown, harvested, and delivered directly to community members.



Name of Project: 2025 Gateway Neighborhood Revitalization

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

INVESTING IN TRANSFORMATION:

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

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

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

Funding Requested: \$1,000,000.00

Municipality: City of Perth Amboy

Neighborhood: Gateway Neighborhood

Organization's Website: www.partnernj.org

Contact Name: Victor Tavaréz, Program Director

Email: victor@partnernj.org

Phone: (732) 442-0384

ABOUT THE GATEWAY NEIGHBORHOOD:

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

THE GATEWAY NEIGHBORHOOD REVITALIZATION COLLABORATIVE:

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

HOME HARMONY: SUPPORT AND REHAB FOR HOMEOWNERS:

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



Name of Organization: 2025 Gateway Neighborhood Revitalization

Municipality, Neighborhood: Perth Amboy Redevelopment Team for Neighborhood Enterprise and Revitalization

NRTC Qualified Projects Pool 2025

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

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

PATH TO OWNERSHIP: EMPOWERING RESIDENTS FOR HOMEOWNERSHIP:

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



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

NEIGHBORHOOD FOR SUCCESS-EMPOWERING JOBS AND ENTREPRENEURSHIP:

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

Referral Service for Local Small Businesses:

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

Job Recruitment, Screening, and Training:

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

Name of Organization: 2025 Gateway Neighborhood Revitalization

Municipality, Neighborhood: Perth Amboy Redevelopment Team for Neighborhood Enterprise and Revitalization

NRTC Qualified Projects Pool 2025

Storefront Improvements and PerthAmboyEats.com:

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

Job Fairs and Workforce Training:

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

Microenterprise Start-Up Support:

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

Success Bound Leadership Academy Scholarships:

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

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

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

SUPPORT SERVICES:

BUILDING A STRONG AND VIBRANT NEIGHBORHOOD

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

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

NEIGHBORNURTURE: EMPOWER, ENGAGE, ELEVATE:

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

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



Building Better in East Camden

Saint Joseph's Carpenter Society



Recently, there has been great news about property values in East Camden. According to a report by Axios, one of the top 3 zip codes with the greatest home appreciation in the Philadelphia Region was 08105, the East Camden zip code. This news comes with a double-edged sword. Those who bought houses in East Camden with the assistance of Saint Joseph’s Carpenter Society now have the highest appreciation of their asset. However, those who have yet to buy homes now struggle with the fact that housing appreciation in a neighborhood sometimes means rents increase and homeownership is less attainable.

This NRTC project aims to provide more East Camden residents with opportunities to participate in the wealth building with efforts taking place in East Camden. SJCS will do this through the creation of more affordable homeownership opportunities and targeted investments in the housing market, the neighborhood and youth to give East Camden residents more pathways to success.

The quarterback on this NRTC project is Saint Joseph’s Carpenter Society, a non-profit organization headquartered in East Camden and dedicated to the positive and equitable growth of the community we call home. The rest of the team includes prolific Camden non-profits Cathedral Kitchen, UrbanPromise, LUCY Outreach and Camden Community Partnership. These groups collaborate to listen to the concerns of East Camden residents’ and respond with innovative solutions



This NRTC project has the following outcomes:

Creation of more affordable homeownership units and the preservation of homes owned by East Camden residents:
 SJCS has been the leader in creating homeowners in Camden for the past 40 years. Homes sold in 1990 to families were sold at \$40,000. These homes now sell for \$150,000+. Over 84% of buyers who bought a SJCS home still own this home or passed



it down a generation. SJCS seeks to continue this trend by acquiring two vacant homes and rehabilitating and selling them to first-time homeowners and developing 5 additional homeownership units on a vacant lot where a burned down apartment building once stood. Additionally, SJCS will preserve 10 homes with a basic-systems owner-occupied repair program targeted to seniors and those who cannot afford to maintain their home. All three programs come with intensive pre- and post-purchase housing counseling and education.

Addressing basic needs of East Camden families: As costs rise, more and more residents in East Camden are becoming food insecure or failing to meet basic needs. When basic needs are not met, families can face physical and mental health problems, crime, impaired development in children, and a reduced quality of life in general for the community. This NRTC application will address this through a new program LUCY Outreach is developing to support families in need of mental and physical health services by providing and assisting families with the resources that are currently available in the City, County, State and Federal Government. Cathedral Kitchen will use NRTC funds to grow their highly used food distribution program. Both programs help keep the community stable and prosperous for those families who hit rough patches.

Celebrating and promoting the East Camden culture and history: The resurgence of the housing market in East Camden is driven, in part, by recent immigrants who choose to live in East Camden. Camden Community Partnership will partner with SJCS on various projects that will build a more unified East Camden where cultural differences are celebrated and remembered. Camden Community Partnership will complete 3 distinct placemaking activities in East Camden. The first will celebrate the Latino culture in Camden through Latin Night at the Park. The second would memorialize over 100 veterans of Camden at Johnson Cemetery Park through signage showing the history of the park. The final placemaking activity will be a mural, created by the community, celebrating East Camden today.

Building on the Federal Street Commercial Corridor asset: Federal Street is a thriving commercial corridor that once gave Broadway in Camden a run for its money as the most popular place to be in Camden. Over time, the corridor has prospered even though the City has not been able to make place-based investments back into the corridor. SJCS seeks to make these place-based investments into Federal Street through arts, landscaping, and stabilizing a vacant lot. This project will revitalize the corridor through three



key actions: (1) landscaping at a prominent section, (2) stabilizing a lot in the heart of the corridor, and (3) installing art and murals on drop-down gates of 2 businesses.

Giving East Camden youth real life work experience: Despite property values in East Camden, unemployment rising particularly among youth and median incomes remain significantly below County, State, and National averages. Two NRTC projects seek to introduce Camden youth to real life work experience that will teach them hard and soft skills to succeed in the job market. The first is an internship program called UrbanCorps provided by UrbanPromise. This program seeks to bring interns to mentor the high school students that are part of UrbanPromise. The program equips participants with youth development training and job experience. They will hire 8-10 youth. The second program is a pilot workforce development program developed by SJCS that teaches youth light construction skills that would help them succeed better in property maintenance, handyman work, or work within a formal construction trade program. 2 youth will work with SJCS on this program.

All projects are closely aligned with the neighborhood plan. This resident-driven plan calls for the improvement of physical conditions, centering of residents and local businesses in economic development initiatives, improving sustainability and environmental resiliency, supporting arts, culture, community, and health, and enhancing communication and collaboration.

Additionally, these projects will be measured for efficacy. SJCS will assess their positive community impacts by conducting surveys to gauge resident satisfaction and monitoring Census data, including homeownership rates, population growth, and median family income over time. Additionally, SJCS and its partners will perform both quantitative and qualitative evaluations of program participants, while also tracking median property values and the condition of both commercial and residential properties in relation to the overall City of Camden.

A thriving East Camden is characterized by minimal vacancy, a diverse range of housing types and prices, a vibrant commercial corridor featuring various businesses, youth programs for learning, and opportunities for everyone. This NRTC application, supported by strong partnerships in East Camden, aims to turn this vision into reality and ensure that any increased property value translates to real wealth building for East Camden residents.



Name of Project: Building a Sustainable Salem

Name of Organization: Stand Up For Salem

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

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

As the City of Salem prepares to celebrate its 350th anniversary, a revival of sorts is kindling in the Center of Salem neighborhood. This NRTC project looks to keep this revival going.

Funding Requested: \$750,000

Municipality: Salem

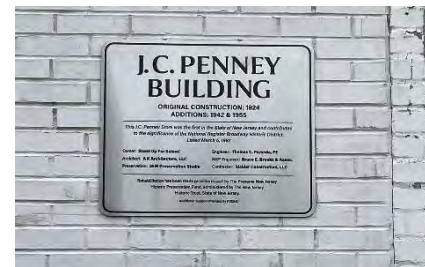
Neighborhood: Center of Salem

Organization's Website: standupforsalem.com

Contact Name: Betsy McBride, Executive Director

Email: betsymcbride@standupforsalem.com

Phone: 856.935.1248



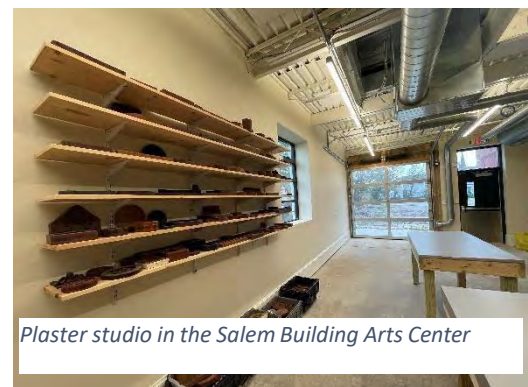
Historic Marker on the Salem Building Arts Center

Job Training at the Salem Building Arts Center

Stand Up For Salem (SUFS) celebrated a major victory this year when the ribbon was cut on the Salem Building Arts Center, an adaptive reuse project transforming a historic J.C Penney department store building into a state-of-the-art job training facility.

The Center will offer training in:

- The historic building arts needed to preserve the many historic buildings in the neighborhood and the region
- Modern construction techniques
- Training for jobs at the NJ Windport
- Security Officer Registration Act (SORA) licensure.



Plaster studio in the Salem Building Arts Center

Support Local Businesses and Entrepreneurs

SUFS will support its historic Broadway business district and nurture entrepreneurship amongst community residents by:

Stand Up For Salem

Salem City, Center of Salem

- Making façade improvements to Broadway storefronts
- Providing small businesses with comprehensive business coaching tailored to their individual needs
- Partnering with the African American Chamber of Commerce of NJ to host a 10-week Small Business Academy covering the basics of how to start up a business that will be successful and sustainable.

Rehabilitating and Repairing Historic Homes-

SUFS will help preserve the neighborhood’s aging housing stock, promote homeownership, and reduce blight and environmental hazards by:

- Rehabilitating a long-abandoned home into an affordable homeownership opportunity
- Assisting homeowners in making critical home repairs that address issues of health, safety, ability to age in place and habitability
- Remediating and abating lead hazards from neighborhood homes



Recently completed home repair project

Beautifying the Neighborhood- In anticipation of the celebration of the 350th anniversary of the founding of Salem City, SUFS will collaborate with small business owners, neighborhood residents, and other stakeholders to act on a beautification campaign focused on the historic Broadway district. This effort will implement improvements to the streetscape and pedestrian realm like decorative banners, benches, trash cans, bike racks, and holiday and seasonal decorations. These efforts will be complemented by ongoing maintenance



Community clean-up

Uniting the Community

Perhaps the most encouraging aspect of Salem's revival is its focus on community organizing and engagement. With our renewed community organizing program launching within the last year, we have seen significant numbers of residents attend our monthly community meetings and participate in our issue-focused committees. We have also been able to organize with residents some great community celebrations and events, such as a community block party and summer "water days" for neighborhood kids to cool down from the heat. As we grow our community organizing capacity, we look forward to continuing to our work uniting community members and inviting them to work together in meaningful ways to improve our shared neighborhood.



Community Outreach

As We Celebrate Our History, Please Invest In Our Future

Despite significant economic challenges, through the dedicated work of SUFS, our partners, and our community residents, a revival is aflame in Salem City as it approaches its 350th anniversary. With your support through the NRTC program, we can keep the revival going!



Businesses in our historic Broadway district



Community Block Party

THE RANCOCAS NEIGHBORHOOD: A Rich History with an Exciting Future

The Salt and Light Company, Inc.

The Rancocas Neighborhood is the heart of the historic town of Mt. Holly, the county seat of Burlington County.

Funding Requested: \$ 1,000,000

Municipality: Mount Holly Township

Neighborhood: The Rancocas Neighborhood

Organization's Website:

www.theaffordablehomesgroup.com

Contact Name: Kent R. Pipes, President

Email: kentpipes@icloud.com Phone: 609-284-8893

What is now Mount Holly was named for the numerous Holly trees on the 'Mount'. The town began in 1677 when Walter Reeves acquired land from the Lenape Native American tribe living in the area. He constructed a dam on the Rancocas Creek to channel water through a raceway to power a gristmill and sawmill. A mill race was hand dug between 1720 and

1723 providing for the founding of numerous mills bringing more settlers who were attracted to the area building houses and commercial buildings on High, Church, White, Mill, and Pine streets. By 1800 over 250 dwellings had been built. No mills remain on the raceway which still flows in its original course from the Rancocas Creek which gave the Rancocas Neighborhood both its dominant feature and its name.

On December 17, 1776 the Continental Army crossed the Delaware River with 600 men, mostly untrained men and boys with little equipment, who marched to Mount Holly where they set up artillery pieces on Iron Works Hill. By December 23rd 2,000 Hessians were moved from Bordentown and positioned at the Mount in Mount Holly, where they engaged in a three-day-long artillery exchange, known as the Battle of Mount Holly.

After Gen George Washington crossed the Delaware River on December 25th the fact that thousands of Hessian troops had been drawn to Mount Holly aided in the Continental Army's success in the Battle of Trenton the next day, a surprising American victory that helped turn the Army's fading morale after the disastrous defeat at the Battle of Ft. Washington just weeks before.

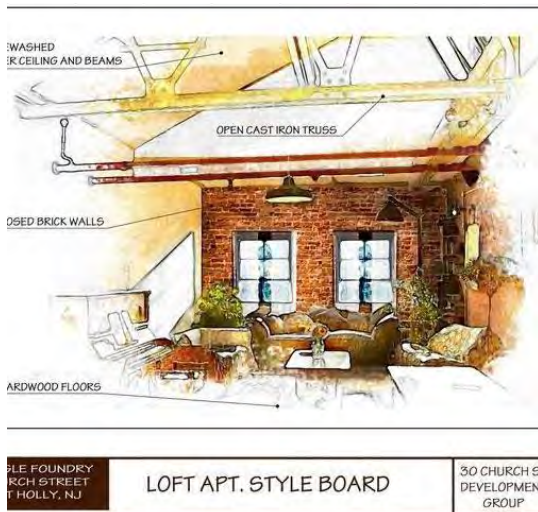
For a video history of Mt. Holly click here: <https://youtu.be/Takg80v6FdY>

The Rancocas Neighborhood is comprised today of the remnants of the Mill Race and the mills that fueled the growth of the town with plentiful worker housing, shops and stores that housed the businesses that the nurtured the community's residents.

As such, the last remaining vestige of the mill history is the 3+ acre site at 30 Church St. known now as the Eagle Foundry, a 65,000 SF building that housed multiple industries over the past 150 years.



The 2024 Rancocas Neighborhood Revitalization Tax Credit Project application is focused around redeveloping this important site in uses that are consistent with the existing neighborhood, the history of the site and the recent Township zoning including the overlay zoning that provides for its fourth round Fair Share affordable housing obligation.



It provides funding for the preservation of a large portion of the existing structure so it can be transformed into a mixed-use series of shops and commercial spaces; the creation of 6 units of special needs housing; the demolition of a section of the deteriorated building and the construction of a 4-story mixed-use rental apartment structure that also will provide some 20% affordable rental units. This revitalization is designed to invigorate the remaining area with new businesses and uses for its economic vitality.

The non-development portion of the NRTC application is focused on both the existing commercial spaces and businesses, strengthening the owners and operators which will fortify the community. It includes:

(1) Training for new and existing entrepreneurs through a consulting contract with UCEDC.com, a statewide economic development organization with experience in training and counseling NJ Businesses;



(2) inviting outside consultants with expertise in evaluate the existing businesses who will help shape and define a marketing strategy for recruiting new businesses and uses for the best possible mix of shops and service providers;

(3) work with and supporting users of existing spaces to relocate to help improve the attraction of shoppers and consumers using a powerful web-based resource Placer.Ai which will give businesses the ability to evaluate their customers in many different ways with the goal to improve their marketing and advertising;

(4) supporting existing Township-sponsored recreation programs and Main Street Mt. Holly events to provide better attendance and participation enhancing the social aspects of the community; and



(5) providing funding for technical assistance and retro-fit costs to improve energy-efficiency of buildings saving operating expenses.

This broad approach to both the existing built environment and the people who use it for providing needed goods and services or socialization will work to make the Rancocas Neighborhood a better and more prosperous place to live, work and play – the goal of a vibrant revitalized community. Many players and stakeholders have been coming together over the past decade to improve the community and with Neighborhood Revitalization Tax Credit financial resources, Mt. Holly will be a place that will model all the best aspects of life in this great nation: diversity of race and ethnicity, with great participation of people from all ages, abilities and creeds.

Name of Project: Fairmount Neighborhood Advancement - 2025

Name of Organization: Urban League of Essex County

The Urban League of Essex County (“The League”) is a community development organization that has supported disadvantaged residents for more than a century. Founded in 1917, The League’s mission is to assist African Americans and disadvantaged residents in achieving social and economic equality. Through quality programs and services around housing, employment, education, youth development, community organizing and advocating for civil rights, The League has been engaged in empowering families and revitalizing communities for more than 90 years.

Funding Requested: \$ 1,000,000

Municipality: Newark

Neighborhood: Fairmount Heights

Organization’s Website: <https://www.ulec.org>

Contact Name: Vivian Cox Fraser

Email: vfraser@ulec.org **Phone:** 975-624-9535 x202

The history of the League’s involvement in neighborhood planning specifically for the Fairmount Heights Neighborhood (“Fairmount”) dates to the development of a 2011 Strategic Neighborhood Plan, facilitated through funding by the Wells Fargo Regional Foundation.

Fairmount is a unique and mostly low-income neighborhood of 8,000 residents. Its housing stock is primarily small multi-family houses interspersed with a number of stately Victorian homes. The neighborhood is close to downtown Newark and borders its Bergen Street biomedical corridor as well as major highway thoroughfares that link the state’s affluent suburbs with Newark and New York City. With the support of its community-based organizations and resident leaders, this resilient neighborhood is poised for revitalization after enduring a half century of systemic disinvestment.

The League Urban League proposes a neighborhood revitalization project that will provide new, affordable homes and related economic development and supportive services that will increase residents’ capacity to learn more, earn more, save more, increase family financial stability, build social capital and become homeowners in the long run.

Our 2025 NRTC project proposal includes:

- (1) Construction of 28 new, affordable multi-family homes as part of the Fairmount Commons urban redevelopment project;
- (2) Capital improvements to the Financial Opportunity Center, a critical community resource for workforce training, employment services, and connections to social services and income supports for residents;
- (3) Housing counseling services to advance homeownership readiness and access for LMI families while combatting foreclosure and housing insecurity for renters;
- (4) Computer training for residents to address the digital divide, build 21st century job skills, and provide access to industry recognized certifications for residents who have demonstrated readiness and ability to pursue technology-related career paths; and
- (5) Investments in community building activities through support of the annual Fairmount Fair and resident outreach to inform economic development in Fairmount.

Fairmount Commons Phase 2

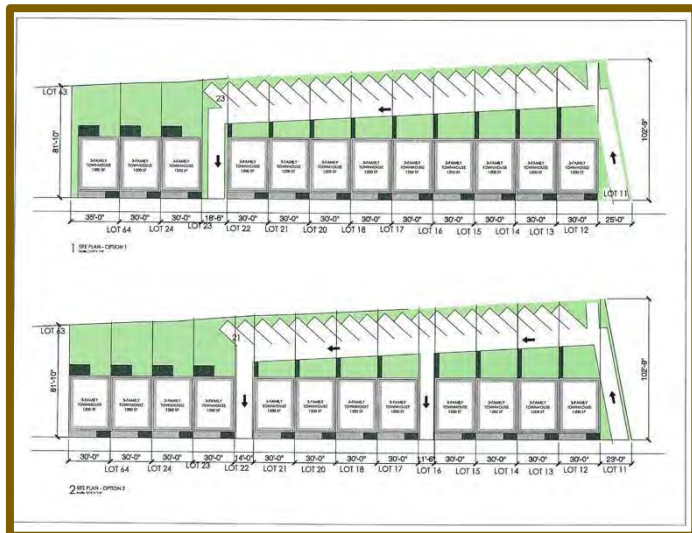
The League, in partnership with RPM Development was awarded four (4) sites as part of the City of Newark’s “Fairmount Commons Redevelopment Area” in 2022.

This partnership will implement an affordable homeownership project that will include 28-2 and 3 family homes for families earning up to 80% AMI.

The homes will be consistent with what ULEC has completed for the Fairmount Heights Homes Phase I & Phase II projects located on Fairmount Avenue and Camden Street. The homes will include Green Building features and be Energy Star Certified. The goal is to deliver affordable homes at high quality and low cost of ownership.



These units are being financed through Low-Income Housing Tax Credits, Federal Home Loan Bank and City of Newark. As an approved NRTC organization, The League applying for \$333,000 to cover development expenses associated with the project. The funds will be used to pay for architecture, environmental reports, zoning board review and submissions, surveys and tank scanning and other associated items.



Capital Improvements to the Financial Opportunities Center (FOC)

The FOC serves more than 750 residents each year, providing employment supports, workforce training, young adult empowerment programs, and vital income and public benefit advocacy for seniors and other vulnerable residents.

To increase the effectiveness of the facility, improvements must be made to upgrade the stairwell and staircases and create ADA compliance for the main entry and rear exit. Proposed capital improvements include widening and leveling the (sole) staircase to improve safety for the first through third floors, redesigning the main entry to provide access for residents who utilize walkers and/or wheelchairs, and upgrading the rear emergency exit to improve egress and safety. The League is seeking an investment of \$150,000 to make these necessary improvements.

HUD-Approved Housing Counseling Services

\$100,000 Investment

The League will continue its HomeBuyers Program to cultivate prospective homeowners and help them develop necessary skills and resources to improve family financial stability. Through this program, residents will receive education on budgeting, saving, managing debt and improving credit scores as a foundation for becoming financially ready for homeownership. Importantly, The League’s homebuyer housing counseling curriculum is also aligned with LISC’s financial curriculum which has demonstrated positive results and impact nationally.

The League will also provide housing counseling and financial coaching for a minimum of 70 and up to 100 residents facing housing insecurity over the grant performance period. A particular focus on avoiding foreclosures and evictions - two areas of need that continue to challenge the Fairmount community – will drive intended outcomes.

Computer Education for Fairmount Residents

\$117,000 Investment

According to the 2021 U.S. Census ACS Survey, Black and Brown families are disproportionately affected by the “digital divide”, with only 63% of majority-Black households and 64% of majority-Hispanic households having internet access. Importantly, these figures included Covid-related hotspot programs that have since been “sunsetting” or are no longer available year-round (E.g, laptops and tablets distributed by Newark Public Schools to students are no longer available to them during summer months and funding for public libraries to provide hotspot services ended in 2023). This lack of access results in diminished capacity to fully engage in our modern economic infrastructure, where a majority of access points to employment are fully digital. Increasingly, accessing social services at state and federal levels also require the ability to navigate fully online forms, applications and notification methods. To address the urgent need for low-income residents to improve computer literacy and digital skills, The League will provide basic and intermediate computer training through its Fairmount Tech House for up to 200 residents.

For a subset of this group who demonstrate ability and readiness to engage in advanced level computer education, The League will provide workforce education for in-demand computer and technology sector careers. Given our past experience with Fairmount residents, we expect 10%, or 20 program participants to seek industry recognized credentials such as Microsoft Office Specialist, computer repair, computer networking or web service creation and management.

The Fairmount Community Fair and Resident Empowerment

\$100,000 Investment

With a deep history of community organizing and a commitment to continue to inform (and be informed by) residents with regard to planned urban developments, The League will continue to engage residents to build community involvement and resident leadership. Annually, the Fairmount Community Fair brings more than 1,200 residents together to connect and celebrate the neighborhood. With something for all age groups, the Fair provides opportunities to children to enjoy games, rides and back-to-school encouragement, including backpack and school supplies giveaways, and adults have opportunities to learn about and engage with social service providers in the City.

General and Administrative Support

\$200,000 Investment