



NRTC Qualified Projects Pool (QPP): December 2025 for SFY 2026

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**Atlantic Cape Community College
Inlet Community Development Corporation
(Inlet CDC)
NRTC Qualified Projects Pool 2026**



Project Name: Atlantic City Inlet NOW! – 2026 Revitalization Projects
Organization Name: Atlantic Cape Community College
Funding Requested: \$800,000
Neighborhood: Inlet, Atlantic City, NJ
Contact: Dr. Natalie Devonish – ndevoanis@atlantic.edu | (609) 343-5087
Website: www.acinlet.org

Project Overview

The 2026 Atlantic City Inlet NOW! initiative marks the fourth revitalization effort led by the Inlet Community Development Corporation (Inlet CDC), a nonprofit sponsored by Atlantic Cape Community College. Building on the success of prior funding cycles, the plan continues to prioritize equity-driven neighborhood development in the Inlet, Bungalow Park, and surrounding areas. Surrounded by water and rich in culture, these neighborhoods are being re-imagined into thriving, resilient communities through targeted, community-focused investment.

This year's project includes more than fifteen integrated initiatives across housing, business development, infrastructure, community engagement, and public safety—each designed to improve residents' quality of life and attract sustained private and public investment.

Redevelopment Initiatives

Housing Rehabilitation

The Inlet CDC will partner with the Atlantic County Improvement Authority to rehabilitate at least 15 homes, with a focus on seniors, veterans, and lower-income households. Projects will include both façade improvements and interior rehabilitation, ensuring homes are safe, energy-efficient, and sustainable for long-term occupancy.

Commercial Corridor Revitalization

Revitalization will continue along Atlantic Avenue (500 block) and key corridors in Bungalow Park. Façade improvements and small business upgrades will enhance the visual appeal of commercial areas while supporting local entrepreneurship. Streetscape enhancements, including lighting and beautification, will make these corridors more welcoming and pedestrian-friendly.

Small Business Incentive Program

The CDC will expand its entrepreneurship support to attract new businesses into vacant storefronts. Planned activities include support for business planning, signage, interior improvements, and relocation assistance, with a focus on strengthening the local economy and creating jobs.

Infrastructure Enhancements

Flood mitigation in Bungalow Park will be addressed through storm drain maintenance and resident education on flood preparedness. Additional improvements include installing ADA-compliant curb cuts at Fisherman's Park, painting and upgrading lamp posts, and improving neighborhood trash collection systems to support safety and environmental health.

Public Space Improvements

- Capital improvements will enhance community gathering places:
- Gardner's Basin: upgrades to the boat ramp and repairs to the amphitheater.
- Altman Park (Phase III): installation of volleyball nets alongside existing pickleball courts.
- Drexel Park: new support for planned renovations.
- Delaware & Magellan: installation of a neighborhood dog waste station to promote cleanliness.

Workforce Development

The CDC will launch community-based workforce programming in partnership with local employers and training providers. Pathways will include credentialed training and direct job placement in culinary, hospitality, and maritime industries, designed to connect residents to sustainable careers.

Supportive Services

Civic Association Support

Neighborhood-based civic associations—including First Ward, Bungalow Civic, and Hydrangea Trail—will receive resources to strengthen their operations and expand community impact. Planned projects include new garden infrastructure, such as planters and storage space, to support beautification and resident-led stewardship.

Clean & Safe Community

Activities will include expanding public safety surveillance cameras, adding benches in community spaces, and continuing storm drain cleanups. These initiatives will support safety, code compliance, and environmental resilience across the neighborhood.

Arts, Culture & Events

The CDC will partner with local artists and cultural organizations to expand community programming. Planned activities include the creation of public murals, beautification contests, and family-friendly neighborhood events, all designed to celebrate the Inlet's cultural identity and activate public spaces.

Administration

The Inlet CDC will maintain key staffing and operational capacity essential to carrying out these initiatives. This includes a full-time Project Lead and Community Ambassador, executive oversight and fiscal management, professional development for staff, and the administrative infrastructure needed to ensure accountability and impact.

Conclusion

The Atlantic City Inlet NOW! 2026 project exemplifies place-based revitalization rooted in resident voice and partnership. By combining investments in housing, business corridors, infrastructure, public spaces, workforce development, and cultural identity, the initiative strengthens equity, livability, and neighborhood pride. With continued support, the Inlet CDC will expand its impact and secure lasting improvements for one of Atlantic City's most historically significant yet under-resourced neighborhoods.



*Name of Project***Revitalize Ducktown***Name of Organization:*

**ACEA (Ducktown CDC)
Ducktown & Venice
Park Neighborhoods**

**Funding Requested: \$800,000**

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: acducktown@gmail.com *Phone:* 609-626-3420

The 2026 New Jersey Neighborhood

Revitalization Tax Credit (NRTC) program presents a transformative opportunity for the Ducktown and Venice Park neighborhoods of Atlantic City. By strategically investing in homeownership and home rehabilitation, the program directly addresses the urgent need for safe, stable, and affordable housing. Enhancing residential facades will not only increase property values but also inspire community pride, strengthen neighborhood identity, and encourage long-term residency. Similarly, targeted resources for business façade improvements will energize the local economy, making these neighborhoods more attractive for both existing and future business owners while drawing in new customers. Coupled with micro-grants for small businesses, these initiatives will stimulate entrepreneurship, create jobs, and reinforce the economic resilience of the community.

Beyond these physical and economic investments, the NRTC program's support for creative placemaking, lot and vacant store activation will play a pivotal role in reshaping how Ducktown and Venice Park are experienced and perceived. The visual condition of storefronts significantly affects customer perception, foot traffic, and overall commercial viability. Space activations will elevate the cultural vibrancy of the neighborhoods, foster welcoming and inspiring public spaces, and highlight development opportunities. Improving dwellings, business facades, and activating spaces will enhance connectivity between neighborhoods, encouraging exploration and foot traffic that strengthens local commerce. These comprehensive initiatives, developed by our ten-year plan, will establish a recognizable, unified community identity that attracts visitors, investors, and new residents alike.

To sustain this momentum, small business development workshops will provide entrepreneurs with the skills, mentorship, and tools needed to thrive. These programs will spark innovation, expand opportunities for wealth-building, and ensure lasting sustainability for the local economy. Collectively, these investments—spanning housing, commerce, culture, and capacity-building—will transform Ducktown and Venice Park into dynamic, livable, and economically thriving neighborhoods where residents, businesses, and visitors can all flourish.

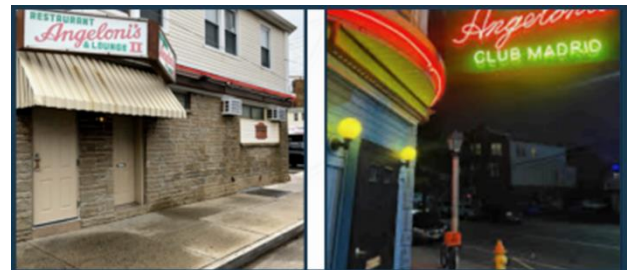
Activities planned for 2026 continue the progress made over the last several years with the addition of the Venice Park neighborhood. With the help of public and private investment, our CDC, along with community and business owners of both neighborhoods, can accomplish notable revitalization, among activities the following:



Workforce Development



Residential Rehabilitation and Facades



Business Facades & Economic Development

With your help, by assigning your tax credits to the
ACEA (Ducktown & Venice Park), in 2026, we plan to:

1. **Improve the Housing Stock:** Grants to rehabilitate the interiors of homes, replace the facades of houses, and provide home-buying assistance for eight families in the Ducktown and Venice Park neighborhoods to increase home ownership
2. **Support Small Businesses:** Provide technical assistance to residents and small business owners, designed to foster entrepreneurship and support the creation of sustainable small businesses across key sectors such as urban farming and creating making. x
3. **Business Façade, Creative Placemaking & Lot Activation:** The business façade and vacant storefront activation program is to enhance the visual appeal of commercial areas, attract customers, and contribute to economic growth. The Creative Placemaking Public Art & Lot Activation initiative transforms underutilized spaces and empty buildings into vibrant community assets.
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.



Ducktown CDC and ACEA

Atlantic City, Ducktown

NRTC QPP 2026

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



We appreciate your support of our 2026 plan and thank you for your past and future generosity in revitalizing the Ducktown and Venice Park neighborhoods. This support enhances the quality of life for residents and promotes small businesses.

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

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: Somers Point
Northeast Community Development
Corporation
Name of Organization: Atlantic County
Economic Alliance
Funding Requested: \$788,000.00
Municipality: Somers Point
Neighborhood: Somers Point Northeast
CDC
Organization's Website:
www.aceanj.com
Contact Name: Lauren Moore
Email: lmoore@aceanj.com
Phone: (609) 245-0019

ATLANTIC COUNTY ECONOMIC ALLIANCE

The Atlantic County Economic Alliance (ACEA) is proud to support Somers Point's application for funding through the Neighborhood Revitalization Tax Credit (NRTC) program. As the county's lead economic development organization, ACEA recognizes the transformative potential of this grant to strengthen Somers Point's neighborhoods, expand opportunities for residents, and drive sustainable economic growth. By aligning local priorities with state resources, this initiative will help foster a more vibrant, resilient community and advance shared goals for Atlantic County's future. With proven success managing the Ducktown CDC in Atlantic City, join us and invest in Somers Point - your support will revitalize a neighborhood and catalyze economic development.

YOUR INVESTMENT WILL:

- 1 Strengthen the Neighborhood Community
- 2 Improve Housing for Current and Future Residents
- 3 Promote Economic Development infrastructure
- 4 Enhance Youth Programming and Services

STRATEGIC APPROACH

Somers Point, located in Atlantic County, New Jersey, is strategically positioned for economic growth, particularly in the tourism and hospitality sectors.

As the oldest settlement in Atlantic County and a gateway to the southern Jersey Shore, Somers Point combines historical charm with waterfront accessibility, making it an increasingly attractive destination for visitors, investors, and entrepreneurs.

Two key strategies of the Somers Point Northeast CDC's plan are to strengthen the community through housing stabilization and economic development.

Homeownership is central to the revitalization of the Northeast Neighborhood. Less than fifty percent of homes in the Northeast Neighborhood are owner occupied.

With such a high percentage of rental properties, people come and go, often without getting to know their neighbors or becoming involved in the neighborhood. There are also vacant properties that will be redeveloped into new homes.

Residents felt that increased homeownership would benefit the whole community.

The Northeast Neighborhood has a number of commercial nodes, primarily along Route 9 and Shore Road. [Return to Table of Contents](#)

These commercial areas lack the design and beautification elements that make surroundings and competing shopping districts more attractive. To do this, there are three development strategies to pursue:

- Minimize the leakages of spending by City residents to businesses outside the City.
- Encourage specialty shops to be developed to attract non-residents to the neighborhood to support local businesses.
- Involve residents in programs that will increase income and wealth. Training programs, participation in regional business development that provides opportunities for higher incomes, and utilizing available land or facilities for new business will all help accomplish this strategy.

Strengthening the Neighborhood Community

Develop a Strong System of Communication. In order to build trust and foster resident and business involvement, a strong communication system has to be established.

Utilize the neighborhood's religious institutions, non-profits, and the schools as a way to reach out to parents about education and assistance programs.

Green the Northeast Neighborhood with tree plantings, gardening programs to encourage the use of native plants, and provide quarterly cleanups.

Provide workforce training and adult education. Work with neighborhood employers and institutions such as Atlantic Cape Community College to offer low-cost classes for adults looking to enhance their skills and seek higher education.

Provide Cultural Events & Programs. Work with cultural organizations to organize, promote, and facilitate events and programs highlighting the diversity of the Somers Point.

Develop a network of Street Captains. Engage Northeast Neighborhood residents in the designation of street captains to assist with community building activities.

Building the Capacity of Cultural Organizations. Examples would be training in non-profit management, grant writing, and program management.

Continuing to work with arts organizations to identify artists for neighborhood beautification projects (e.g., murals, vacant storefront window displays and graphics, branding and promotional art, decorative bike racks, decorative waste receptacles, decorative electrical boxes).

Empower residents to become community leaders. The residents of the Northeast Neighborhood have a deep love for their community and are interested in expanding their civic involvement.

To help reduce crime, introduce Crime Prevention Through Environmental Design (CPTED). A multi-disciplinary approach to crime prevention that uses urban and architectural design and the management of built and natural environments.

Organize annual neighborhood clean-ups. The neighborhood should be engaged with the Environmental Commission and Green Team to host neighborhood clean-ups. These events should be held quarterly to improve the appearance of the neighborhood.

Monitor negligent property owners to address code violations. The Northeast Neighborhood

Community Development Corporation should develop a list of properties that appear to be abandoned or in disrepair.

Work to make the Neighborhood more walkable. and develop, install, and maintain innovative pedestrian infrastructure improvements.

Improving Housing for Current and Future Residents

Promote and incentivize homeownership. More than half of the residential units in Northeast Neighborhood are not owner occupied. Homeownership spawns community pride, increasing home values, investment, and personal wealth.

Home Renovations and Façade Improvement Programs. The Neighborhood CDC will direct

residents to existing home repair programs, provide new home renovation grants, and partner with organizations such as ACIA to bring home repair classes to homeowners in the Neighborhood.

Property & Block Beautification. The Neighborhood CDC will hold competitions for residents to compete for community building and beautification projects (e.g., block parties, installation of decorative flags, landscaping improvements, banners, etc.).

Housing & Neighborhood Advocacy. The Neighborhood CDC will collaborate with residents to advocate for sensible ordinances and policies related to housing maintenance, short-term rentals, and quality of life issues.

Promoting Economic Development infrastructure

Activate Strategically Located Vacant Properties. Market vacant buildings and properties in the commercial district. The Neighborhood CDC will work with property owners to address barriers to leasing/selling space to a mix of different business types.

Leverage Regional Economic Development Growth. It is imperative that Somers Point participates in the implementation of the region's economic development efforts. Medical service expansion and airport development are two of the major industries that will bring jobs and supply chain opportunities to the Somers Point region.

Wayfinding Improvements. Provide a wayfinding system that will promote the U.S. Route 9 corridor, the Bayfront Historic District and all the historic sites in Somers Point and direct visitors to these points of interest.

Streetscape Improvements. Establish design guidelines for the major business districts of Somers Point, particularly U.S. Route 9, Shore Road, and Bay Avenue.

Use Historic Preservation as an Economic Development tool. Neighborhood historic preservation, including the placement of buildings and neighborhoods on the National and State Registers of Historic Places.

Neighborhood Branding & Marketing. Engage in a branding process leading to the creation of a cohesive identity for the entire Northeast Neighborhood.

Undertake façade improvements. Many of the commercial buildings have facades that are in need of updating.

Enhancing Youth Programming and Services

Expand Organized Recreational Programming. Work with the City, the PAL, and local organizations to develop and promote a calendar of recreational programs offered by public and private organizations locally.

Work with the Neighborhood, City, and regional institutional employers such as the Federal Aviation Administration, Shore Medical Center, and others to pursue mentorship opportunities for Northeast Neighborhood students.

Promote ways for young people to express pride in the neighborhood creatively. The Neighborhood CDC should engage school children to participate in this poster contests held in conjunction with a neighborhood clean-up.

Partner with local and regional organizations to increase access to youth programming.

Neighborhood youth want the opportunity to work in meaningful careers without having to move out of the area.

NRTC IMPLEMENTATION PARTNERS



Somers Point Arts Commission

Somers Point Green Team



NEIGHBORHOOD MAP



Name of Project: 2026 Midtown Atlantic City Revitalization Continues

Name of Organization: AtlantiCare Foundation/ Midtown CDC

Celebrating its fifth year of progress, the AtlantiCare Foundation in partnership with the Midtown Community Development Corporation (Midtown CDC) has established itself as a leading resource to revitalize, enhance, and strengthen the fabric that supports the residents, visitors and businesses alike in Atlantic City's Midtown neighborhood.

Our successes in housing rehabilitation, home ownership and business development are yielding rewards. Our notable beautification efforts, which include planters, murals, a community garden and more continue to transform our neighborhood, resulting in the emergence of palpable hope among our friends and neighbors, especially those who engage in our various activities, offerings, classes and events.

Funding Requested: \$794,689

Municipality: Atlantic City

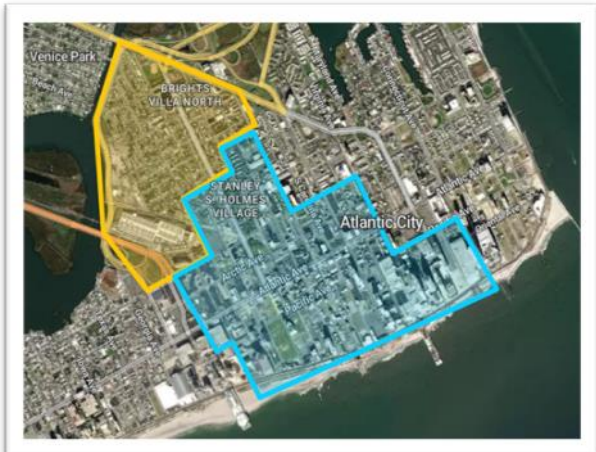
Neighborhood: Midtown

Organization's Website: midtownacnj.org

Contact Name: Samantha Kiley

Email: midtowncdc@atlanticare.org

Phone: 609-464-3377



Map of Midtown

results, AtlantiCare and its formidable partner the Midtown CDC, see future promise and progress in the following areas:

HOUSING: In 2026, **two vacant housing units will be transformed into superior homes**, continuing our commitment to building out and ensuring high quality housing. These homes will be made available for homeownership and made affordable by stacking our generous \$20,000 Down Payment Assistance opportunity with other home buying incentives.

We remain dedicated to supporting current Midtown homeowners through the continued offering of **Home Repair Grants** in the amount of \$25,000, which will help four more residents in 2026 repair their home and build

Our quinquennial year builds on our previous successes. Remaining true to our core competencies of Housing, Economic Development, Community Enhancement, and Human Capital, our 2026 application further explores what is possible, as Midtown continues to take big and bold steps to advance these interconnected priorities. With tangible



***1721 Hummock Ave
Rehabilitated vacant home
(before and after)***

equity. To address urgent needs, we're also launching an **Emergent Home Repair Fund**, offering up to \$10,000 for five homeowners requiring immediate assistance.



*Proud First-Time Homebuyer
of 1721 Hummock Avenue*

Beyond grants, we will be offering quarterly educational and networking sessions for local businesses, in addition to marketing, social media and grant writing support for those seeking sustainable solutions and growth. We will continue our investment in our consumer rewards program, entitled **Open Rewards**, and feature quarterly campaigns to incentivize shopping in Midtown. And while we support current businesses, we also want to attract new ones. We plan to add signage to our vacant storefronts highlighting the benefits of doing business in Midtown.

Our housing efforts continue to be supported by homebuying and budgeting classes offered alongside individual financial counseling. Ensuring a solid financial foundation is essential to our housing and homeownership success.

Business Support: Since the start of our plan, we've distributed over \$220,000 to local businesses in the form of storefront repair funding or micro infrastructure grants. We are committed to attracting and retaining vibrant and diverse businesses in Midtown. Our 2026 application continues the offering of **grant funds available to 20 additional businesses.**



Business Façade Grant Recipient



Indiana Avenue Garden

Community Enhancement: Midtown is rich with history and culture, and in 2026, we'll continue to highlight these assets through the arts and recreational programming. 2026 will bring about our continued support of sponsored **landscaping, planters, murals, and painted electrical boxes**, with an emphasis on completing all boxes down Atlantic Avenue. We'll continue our **programming in Brown's and begin some in Brighton Park**. We'll support theater programming at the **Police Athletic League** and will continue the restoration of Midtown's **Indiana Avenue Garden**.

And yet, our piece d 'resistance will be our collaborative efforts to **reactive Atlantic City's historic Kentucky Avenue**, once a thriving hub of African American culture, music, and nightlife. Through the Kentucky Avenue Revitalization

Project, and in partnership with the Atlantic City Arts Foundation, we aim to restore the avenue's legacy as a



Activating Atlantic City's Historic Kentucky Avenue will be a 2026 priority

Human Capital: Midtown is powered by its residents and their many talents. These talents come together and make up the **Midtown Clean Team**, a dedicated group of paid and volunteer members who take the time to clean up trash and debris on Midtown's streets. These talents also guide our **code enforcement walks**, which result in negligent properties being reported, landscaping maintained, and safety concerns addressed. Our dedicated team of Midtown Ambassadors also carry out



Midtown Clean Team

our activities and share resources with our friends and neighbors, creating an ongoing dialogue with our neighborhood, wherein we learn their priorities and needs.

2026 will be a great year for Midtown Atlantic City. With much accomplished and so much more to come, we are poised for continued advancement. **Building upon significant accomplishments, the community invites your investment and engagement to sustain and expand our momentum. Join us as we continue to put Midtown Atlantic City in Motion.**



Ambassador Workforce

Name of Project : Unity Square Neighborhood 2026

Name of Organization: Catholic Charities, Diocese of Metuchen

Funding Requested: \$582,255.00

Municipality: New Brunswick

Neighborhood: Unity Square Community Center

Organization's Website: www.ccdom.org

Contact Name: Julio Coto, Executive Director

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



For nearly two decades, Catholic Charities, Diocese of Metuchen, has successfully implemented its Neighborhood Plan in the Unity Square neighborhood of New Brunswick, NJ. With support from Metuchen Community Services, this revitalization initiative has empowered residents to organize and advocate for themselves, improved housing and health outcomes, and expanded social and educational opportunities for families. Over 15 properties have been constructed or rehabilitated, including the Community Center, and more than 2,000 residents have received housing counseling and support. Today, a major focus is the Choice Food Resource Center (CFRC), which serves over 1,000 households each month and continues to expand services to meet broader community needs. Unity Square is home to a large population of low-income, working-poor, Spanish-speaking residents, many from Oaxaca, Mexico, making it a focal point for initiatives that address food insecurity, housing challenges, and access to economic opportunity.



HOUSING AND ECONOMIC DEVELOPMENT

Rehabilitation of Distressed Housing

Through our partnership with Coming Home of Middlesex County and Region 9 UAW Housing Corporation, our 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.

Housing Resource Center (HRC) and Tenants Rights

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.

Housing Counseling and Management

In addition to the housing counseling provided by our HRC, Unity Square will provide strengthen financial empowerment opportunities by offering financial literacy workshops in partnership with PNC Bank, Ocean First Bank, and Chase Bank. These workshops will include budgeting, credit building, and first-time homebuyer education to help families stabilize their finances and work toward long-term economic security.



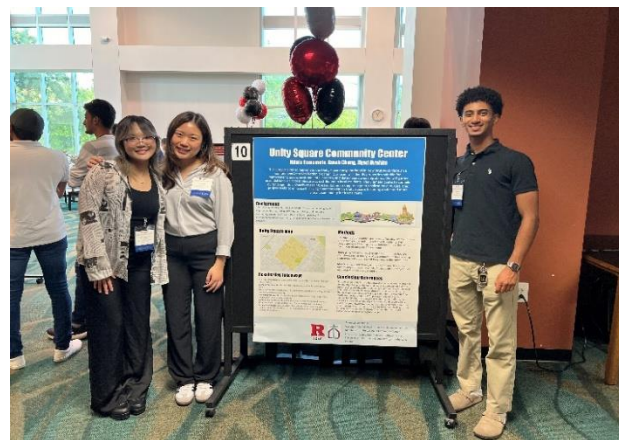
Neighborhood Beautification and Small Business Support

Unity Square will continue to strengthen pride and investment in the community through visible improvements and targeted support. We will conduct two large-scale neighborhood cleanups each year to engage residents in maintaining a safe and welcoming environment. To further sustain these efforts, Unity Square will distribute trash cans and recycling bins to local businesses and residents, ensuring cleaner streets and a more attractive neighborhood for all. To help local entrepreneurs thrive, Unity Square will provide micro-grants to at least two neighborhood businesses to assist with upgrades such as appliances or storefront improvements. In addition, Unity Square will assist participating businesses with marketing support, including creating social promotional videos for social media, to help them reach new customers and increase visibility. In partnership with coLAB Arts, we will incorporate public art throughout the neighborhood to highlight community identity and creativity.

Job Skill Training and Certification

Unity Square partners with Rutgers University to host student interns through the IDEA Program, the Bonner Student Program, and the Language Department. These internships provide students with meaningful, real-world experience in community development while also directly supporting Unity Square's programs. Interns engage in project leadership, translation services, data collection, social media management, and program development across areas such as housing, nutrition, garden innovation, and workshops. Through their involvement in the Choice Food Resource Center and Housing Resource Center, students gain firsthand understanding of food insecurity, housing instability, and community organizing, building professional competencies that prepare them for careers in nonprofit work, public service, and related fields. Rutgers provides stipends for participating students, which Unity Square seeks to supplement in order to expand access and ensure more students can participate. This partnership strengthens the local economy by cultivating the next generation of professionals while simultaneously increasing Unity Square's capacity to deliver high-impact services that benefit neighborhood residents.

We will also continue partnering with Rutgers University to offer weekly English as a Second Language (ESL) workshops for Spanish speaking neighborhood residents. These classes will strengthen participants' language proficiency, enabling them to pursue job training opportunities, succeed in the workplace, and navigate daily life with greater confidence. By improving communication skills, residents will be better positioned for employment, career advancement, and active participation in community programs.



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.

Assistance to New Drivers

Access to a driver's license is a critical tool for expanding economic opportunity, as it opens pathways to stable employment, higher-paying jobs, and greater independence for families. In Unity Square, many residents face barriers to obtaining a license, including language, literacy, and lack of familiarity with the process. To address this, Unity Square provides tutoring for the written driver's test, behind-the-wheel training, and support with the permit and license application



process. By helping residents achieve this milestone, we not only increase their ability to access reliable transportation but also strengthen their long-term financial stability and participation in the workforce.

SOCIAL SUPPORT SERVICES

Choice Food and Resource Center

New Brunswick continues to face high levels of food insecurity, with state data showing over 10% of residents and 13% of children lacking consistent access to adequate food, and nearly one-third of Rutgers students reporting the same challenge. As a food desert and low-income community, these struggles remain central to daily life for many families. With the strong support of the Mayor of New Brunswick and the Feeding New Brunswick Network, Unity Square's Choice Food and Resource Center (CFRC) currently serves over 650 households each month, offering client-choice food distribution while also connecting residents to social services, resources, and opportunities to voice concerns. These efforts not only strengthen community ties but also increase visibility for local businesses and lay the groundwork for new and expanded programs that reflect the needs of neighborhood 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). This year we added a small garden in the backyard of the center to grow produce for our community members through our CFRC. These gardens will continue to support healthy eating options and agriculture education for individuals who maintain the plots with Unity Square staff.



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.



Name of Project: *Chelsea Neighborhood Plan 2026 Projects*

Name of Organization: *Chelsea Economic Development Corp (ChelseaEDC)*

Chelsea Economic Development Corp was established in 2019 to improve the quality of life in the Chelsea neighborhood of Atlantic City by expanding economic opportunity and improving housing. The work builds on ACDEVCO's development of Stockton University and South Jersey Gas, opened in 2018. Over the past seven years, the neighborhood has become more vibrant, safe, and activated with students, faculty, & staff, and the latest census data reflects positive changes. Chelsea EDC has been the community-facing agency for the NRTC program, and now serves as the lead agency for the Chelsea neighborhood.

The Chelsea Neighborhood is a 0.75 square mile area with approximately 11,000 residents, 200 storefronts and over 400 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 \$46,000, the poverty rate, 30%. The population is diverse including 42% Latinx and 31% Asian. Most of the housing stock is pre-1960, substandard, and 40% of residential units are owner occupied.

Recent census data comparing 2019 to 2024 shows increases in income level, education level, homeownership rates, and decreases in poverty and vacancy rates. These are the exact issues that Chelsea EDC has been working to change. Our work is not done: there have been very few housing units built. Most notably, our greatest asset of a culturally diverse community, also is our biggest challenge, with 42% of our population having limited English proficiency.

Strengthening Community: 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 organization, leading to direct economic assistance. Events also positively brand Chelsea, attract visitors, increase economic activity, and improve the quality of life for residents. This December will be Chelsea's third annual Tree Lighting, where 300-400 residents celebrate the holiday season together. Chelsea's fitness series and yoga in the park have helped residents live a healthier life. To date, 33 events, 27 music performances, 330 fitness classes, 20 public meetings, 12 block parties and 22 community pop ups have been held by ChelseaEDC using NRTC funds. With 2026 funds, a minimum of 385 events including 330 health and wellness experiences, 6 events celebrating cultural diversity, 5 events that feature arts programming, 6 events in parks and 38 youth engagement events.

Funding Requested: *\$800,000*

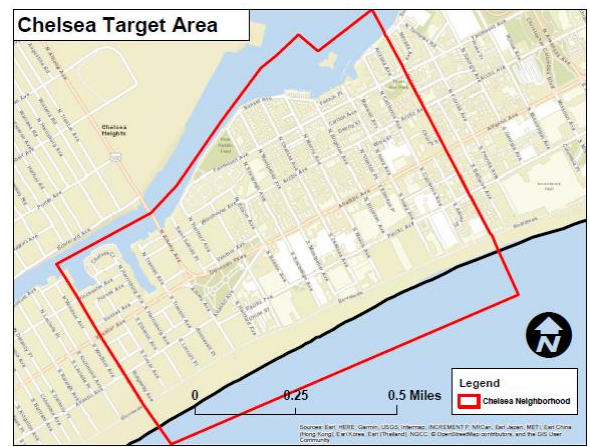
Municipality: *Atlantic City*

Neighborhood: *Chelsea*

Organization's Website:

www.ChelseaEDC.org

Contact Name: *Alice Woods*



Chelsea Economic Development Corporation
Atlantic City, Chelsea NRTC QPP 2026

(Pictured Above: Chelsea EDC's Ahmed Ahmed engaging neighborhood youth at the 2025 National Night Out. In 2024 and 2025, Chelsea EDC's Halim Khan led yoga four evenings per week in O'Donnell Park, with an average of 15 participants per class.)

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: 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: 157 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; 78 trees planted; 65 planters with flowers installed; 2 block makeovers; 30 electrical boxes painted with art; 5 large murals; and 70 graffiti tags covered and over 1000 code violations entered. We also sponsored three years of a youth T-shirt contest focused on beautification. With 2026 funds, a minimum of 50 projects/improvements will be completed, including one public art installation and one park upgrade.

(Pictured: Dover Community Park and Garden, where 500 lbs. of produce was grown for the community in 2025; neighborhood celebration of one of five large murals and 30 electrical boxes as public art installations.)

Housing: Chelsea has several housing issues; the most pressing is a lack of quality housing units at prices that Chelsea residents can afford. Other issues are the need for 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. Chelsea also has over 100 vacant properties on which new housing can be built. To date, 18 homes have been purchased using NRTC funds; 30 home buying classes with 380 students have been completed. 572 unhoused individuals were offered services, with 171 accepting services. With 2026 funds, 100 individuals will receive housing assistance. Eleven (11) homebuying grants will be awarded, 50 unhoused individuals will receive connective services to housing and 10 vacant properties will move to the next phase to become housing.

(Pictured: Chelsea EDC has used \$324,535 of NRTC funding to turn 18 renters into home owners. Gazi Alam bought a home in a building where he was renting. Mr. Alam is also a business owner in Chelsea and



Chelsea Economic Development Corporation

Atlantic City, Chelsea NRTC QPP 2026

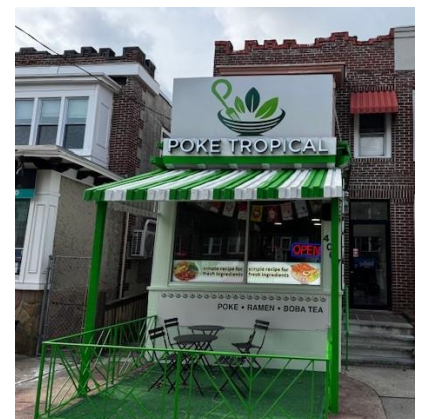
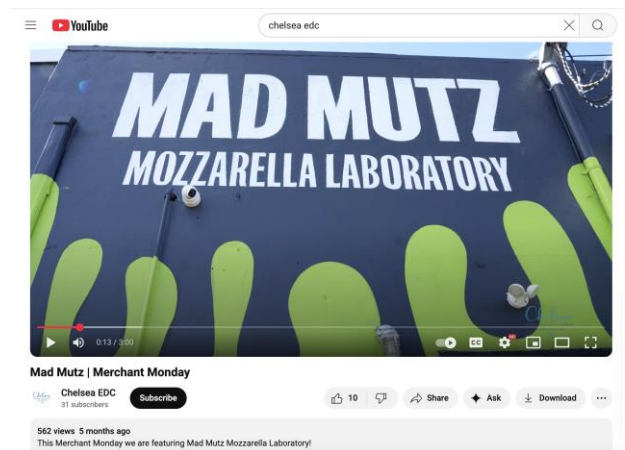
works for the Atlantic City Board of Education. Ramon Santana, a 20-year Caesar employee and long-time Chelsea renter, also purchased the home he was renting, a duplex.)

Chelsea Merchant Support: Direct support to the businesses includes facade and capital grants, technical support, promotion 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, Chelsea EDC has provided \$159,000 in capital and facade grants; held 5 restaurant tasting tours; promoted over 75 businesses by creating visual content (photos and videos) and posting on social media; and held the 6th Annual Empanada Challenge and Fiesta with 6 Latin restaurants in fall 2025. With 2026 funds, 50 businesses will be provided with grants, promotions, and technical assistance. Additionally, seven (7) facade grants will be awarded.

(Pictured: Chelsea EDC provided a \$10,000 capital and improvement grant to Mad Mutz, and \$10,000 facade grant to Poke Bowl Tropical Cafe.

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, a micro-enterprise industry that will provide jobs and healthy food to residents, and will repurpose highly visible vacant, blighted buildings. To date, Chelsea EDC has provided \$305,000 to various agencies for career development including indoor farming incubator projects, helping hundreds of youths and adults connect with skills training and job opportunities. Chelsea has hired seven Stockton students as interns and employees. With 2026 funds, "Farmers Row" will be expanded to fund new farmers and Chelsea EDC partners will provide job training/career development for 50 individuals. Additionally, we will provide Master Gardener training for four (4) farmers and we will provide 12 youth engagement opportunities.

(Pictured: Chelsea/NRTC-sponsored, CROPS operates Farmers Row Indoor Farming facility in Chelsea. Three of the five UCAN farmers are Chelsea residents.)





A Vibrant, Beautiful, and Engaged Community

Clinton Hill Community Action

Clinton Hill Community Action (CHCA) is a nonprofit, community development focused organization that works with residents and other stakeholders to revitalize the Clinton Hill neighborhood and improve the quality of life of its residents. CHCA has engaged a broad-cross section of residents to support community action projects since launching

in 2019, and developed the Upper Clinton Hill neighborhood plan through NJ DCA's Neighborhood Revitalization Tax Credit (NRTC) Program in 2021. Through the activities described below, the Upper Clinton Hill initiative envisions a neighborhood of choice for engaged residents, filled with safe, walkable, tree-lined streets and historic homes, thriving commercial corridors, and vibrant arts and cultural activities.

Funding Requested: \$800,000

Municipality: Newark

Neighborhood: Upper Clinton Hill

Website: clintonhillaction.org

Contact: Khaatim Sherrer El, Executive Director

Email: khaatim@clintonhillaction.org

Phone: (201) 228-0757



Affordable Rental Housing

In partnership with local developer, Creative Development, CHCA is transforming a previously vacant lot in the neighborhood into a newly-constructed rental housing facility. This project serves the much needed rental housing needs of the neighborhood and the city at large, especially for larger families that struggle to find adequately sized, high quality units with appropriate price points. The facility offers a total of 8 units, ranging in size from 2-4 bedrooms, with 2 two-bedroom units reserved at affordable rates for eligible low- and moderate-income tenants.

Home Repairs for Low- and Moderate-Income Homeowners

CHCA's Home Repairs program supports low- and moderate-income homeowners in making critical repairs that address health, safety and habitability concerns. This program achieves three important goals, both for individual homeowners and for the neighborhood as a whole. First, it supports residents' health and wellness by reducing home-based hazards. It also ensures residents are able to retain their homes as important financial assets with stable real estate values. Further, this program also serves to preserve the historic, owner-occupied housing stock in the neighborhood.



Resident Empowerment and Community Building

A key component of CHCA's revitalization activities are coordinated through a neighborhood-wide, resident-driven community organizing and engagement program. This work is spearheaded by a team of resident leaders who are supported by stipends to facilitate special working groups, such as the Community Builders, Blight Busters, and Citizen Journalists programs, aimed at addressing strategic aspects of the neighborhood plan. Resident leaders will also be engaged to complete a neighborhood conditions survey to support ongoing, evidence-based revitalization efforts.

Arts and Creative Placemaking

Building on prior success through its ArtsXChange program, CHCA will work with residents, business owners, local artists, and other community stakeholders to develop a creative placemaking plan for the Upper Clinton Hill neighborhood. This targeted planning process will develop and implement opportunities to infuse arts and culture into the neighborhood's physical space to unify its shared identity and create a welcoming and accessible atmosphere. The result will be improvements to the appearance and streetscape of the neighborhood through banners, signs, murals, green features, facade improvements, and other public arts installations.



Thanks for your support!

Project Name: Neighborhood Revitalization Tax Credit Project 26

River to Rail Business Technical Assistance Center and Home Reinvestment Program

Funding Request: \$800,000

Municipality: Garfield

Neighborhood: River to Rail

Organization's Website: www.greaterbergen.org

Contact Name: Ryan Gleason

Email: Ryan.Gleason@greaterbergen.org

Phone: (201) 968-0200 x. 7795

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

GBCA has been designated master developer of the Passaic Street Corridor rehabilitation area (branded the River to Rail Neighborhood District)

due to the organization's track record and expertise in building viable partnerships that add value to communities and sustainability to residents throughout Northern New Jersey. Over the course of the past 15 years, GBCA has invested millions of dollars in Garfield, building numerous community health and education facilities and bringing dozens of jobs to the city.

In 2019 the City of Garfield, in partnership with GBCA, was awarded one of 20 Neighborhood Preservation Program (NPP) grants statewide; a 5-year grant program to implement immediate visible and tangible improvements throughout the River to Rail district. GBCA is handling the administration of the grant and has implemented numerous improvements to the community to increase property values, drive economic prosperity, and introduce more arts and culture, including the installation of a 105 foot Garfield-centric mural at the Garfield Train Station, façade grants to small businesses, nearly 100 sidewalk and hanging self-watering planters, with 3 seasonal plantings, and River to Rail branded light pole banners throughout the district, including much more.



GBCA is proud to be a part of the Neighborhood Revitalization Tax Credit Program (NRTC), which is leveraging the work already begun with NPP. In 2023 and 2024, GBCA implemented the River to Rail Home Reinvestment Program as a catalyst for improvements to the housing stock in the neighborhood. The NRTC funded program provided up to \$50,000 in grants to qualified homeowners and/or their tenants to make their homes safer, healthier, and more visually appealing. This game-changing program made a significant impact in the community.

The 2025 NRTC program is currently underway, and is taking the district in a new and exciting direction. By leveraging funding received from the New Jersey Economic Development Authority (NJEDA), GBCA is in the process of purchasing 106 Somerset Street, a 24,000 square foot office building in the heart of the district. GBCA will turn this property into a Micro-Enterprise Technical Assistance Center that will be an anchor in the district and provide much needed space and services to new and aspiring small business owners. NRTC 25 is helping to fill in the gaps for property acquisition and program development of the Center.

2026 Project Components

Initiative 1: Small Business Technical Assistance Center Rehabilitation and Programming Operations

- Shared workspace and incubation suites for start-ups and micro-enterprises
- On-site training, mentorship, and technical assistance (legal, marketing, accounting)
- Partnerships with lenders, SBDCs, chambers, and higher education institutions
 - Conference and event space for networking and workforce programs



Initiative 2: River to Rail Home Reinvestment Program Continuation



- Up to \$50,000 per unit for 2–3 homes as a continuation of previous funding rounds
 - Focus on occupied residences, health & safety repairs, and energy efficiency

Budget Framework

| | |
|---|------------------------|
| Technical Assistance Center Building Renovation Gap Financing | ————— \$390,000 |
| Technical Assistance Center Programming & Operations | ————— \$150,000 |
| Housing Reinvestment Program Pool | ————— \$100,000 |
| Administration & Compliance | ————— \$160,000 |
| Total Request | ————— \$800,000 |





A Vibrant Future for the Heart of Orange

HANDS, Inc.

Since 1986, Heart of Orange residents have been working with Housing and Neighborhood Development Services, Inc. (HANDS) to improve their community as local leaders with an eye to the future. In 2010, HANDS developed the first neighborhood plan for the Heart of Orange through NJ DCA's Neighborhood Revitalization Tax Credit (NRTC) Program. After a decade of progress

implementing its strategies, HANDS reconvened neighborhood residents and stakeholders in 2021 for a new community-driven neighborhood planning process. The renewed Heart of Orange initiative seeks to provide security, resources, and opportunities for all residents in a just and beautiful city through the activities described below.

Funding Requested: \$470,000

Municipality: City of Orange

Neighborhood: Heart of Orange

Website: handsinc.org

Contact Name: Lisa Boyd, Executive Director

Email: lisa@handsin.org

Phone: (973) 678-3110

Sustain and Thrive: Small Business Support

HAND's Survive and Thrive program supports neighborhood entrepreneurs operating small businesses and microenterprises through:

- *Business coaching:* Entrepreneurs are paired with business experts and receive support in developing business plans, troubleshooting issues, and identifying next steps to ensure their business thrives.
- *Grants:* Flexible funding allows business owners to purchase equipment, technology, or business services that enhance their operation.
- *Business Owner Collaborative:* In partnership with Greater Newark Enterprises Corporation (GNEC), business owners can join the Collaborative to share resources, address challenges, and explore joint business improvement initiatives.



Youth Entrepreneurship

HANDS will facilitate a semester-long, after-school entrepreneurship program for neighborhood teens to help them develop business skills in an engaging, age-appropriate, and interactive format. Through hands-on workshops and mentorship from business owners, participants will bring their ideas to fruition. The program will culminate in an exciting Entrepreneur Day event where participants will showcase their initiatives.



Housing Repair & Rehabilitation

HANDS supports homeowners in making critical repairs that improve health, including lead remediation, safety, habitability, and other quality of life needs. This program preserves the neighborhood's aging housing stock, allowing residents, particularly those who are elderly, disabled, or low-income, to stay in their homes while supporting local contractors selected to complete repairs.

Financial Capabilities

The Financial Capabilities program, delivered in collaboration with local bank partners and Orange Public Schools (OPS), offers a series of workshops that improve residents' financial health, knowledge, and access to resources. These workshops are offered in both English and Spanish and in a hybrid format for online and in-person participants. Training topics include homeownership counseling, saving and budgeting, investing, job readiness, and credit. Additionally, participants can elect to receive one-on-one coaching and support to implement personalized action plans to meet their financial goals.

We thank you for considering our NRTC proposal and hope that you will support these efforts to build a successful future for everyone who lives, works, and visits the Heart of Orange neighborhood.



A Vibrant Future for the Valley Neighborhood

HANDS, Inc.

Since 1986, Valley residents have been working with Housing and Neighborhood Development Services, Inc. (HANDS) to improve their community as local leaders with an eye to the future. In 2004, HANDS developed a robust neighborhood plan for the neighborhood through NJ DCA's Neighborhood Revitalization Tax Credit (NRTC) Program. After updating the plan in 2009 and more than a decade of progress implementing its strategies, HANDS reconvened neighborhood residents and stakeholders in 2021 for a new community-driven neighborhood planning process. The renewed Valley initiative seeks to provide opportunities for residents to flourish, enjoy a healthy quality of life, and find a sense of belonging in their community through the activities described below.

Funding Requested: \$375,000

Municipality: Orange & West Orange

Neighborhood: Valley

Website: handsinc.org

Contact Name: Lisa Boyd, Executive Director

Email: lisa@handsin.org

Phone: (973) 678-3110

Sustain and Thrive: Small Business Support

HAND's Survive and Thrive program supports neighborhood entrepreneurs operating small businesses and microenterprises through:

- *Business coaching:* Entrepreneurs are paired with business experts and receive support in developing business plans, troubleshooting issues, and identifying next steps to ensure their business thrives.
- *Grants:* Flexible funding allows business owners to purchase equipment, technology, or business services that enhance their operation.
- *Business Owner Collaborative:* In partnership with Greater Newark Enterprises Corporation (GNEC), business owners can join the Collaborative to share resources, address challenges, and explore joint business improvement initiatives.



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Name of Project: Catch the Wave: Neighborhood Plan Implementation, Year 4

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 4 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.

1. Underutilized Warehouse Conversion to Mixed Use

HOC will conduct pre-development activities for a single-story underutilized 2,000 square foot warehouse in order to prepare it for future redevelopment into a functional leasable space to support creative entrepreneurs in the arts and culture space in the vibrant Waterfront South community! HOC envisions the space, which is centrally located in the arts district, as being a place where artists, craftsmen, and performers work on projects, create, and share equipment, resources, and studio space.



Mural on side of underutilized warehouse



WATERFRONT SOUTH TRAINING CENTER

2. Workforce Development: Carpentry Pre-Apprenticeship

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. Ten (10) people will receive skills-

based carpentry training in the Waterfront South neighborhood. Graduates will be placed in an apprenticeship program with Local 255 or receive gainful employment from another company.

3. Waterfront South Arts District Network

HOC will engage a local micro-enterprise business owner to convene Waterfront South creative business owners to work collectively as an arts district to both elevate the perception of the area, the aesthetic of the community, and the visibility of all entities. This will be accomplished through marketing and materials, entrepreneur workshops, and networking meetings. A mini-grant program, "Adopt-an-Artist", will support five micro-enterprise art entrepreneurs through a mini-grant for business needs or expansion.



Residents discussing neighborhood issues

4. Capacity Building & Empowerment

HOC will continue to build resident capacity and leadership skills through partnering with a Camden organization to conduct civic leadership training aimed at empowerment and self determination. The Waterfront South Civic Empowerment Initiative will be focused on youth and young adults. Through this training, residents will increase their capacity for advocacy through: understanding local government and civic responsibilities, voter registration and election participation, organizing community events for change, environmental justice and community action, and more.

5. MJD Fieldhouse Programming

HOC will support and celebrate youth and families by providing high quality programming in the MJD Fieldhouse. HOC will partner with at least two organizations to provide programming in the MJD Fieldhouse for the community, focused on youth and families! The programs offered at the Fieldhouse have become a staple amenity that community



Trenton Circus Squad in MJD Fieldhouse

members rely on as a safe outlet in the neighborhood.



Community Gardeners in Eve's Garden on
Jasper St

6. Youth Programming in Waterfront South

HOC will support the need for high quality programming throughout all of Waterfront South by working with key Waterfront South partners to provide youth programming. HOC will partner with the Center for Environmental Transformation to teach urban gardening skills and traditions and nutrition, and the South Camden Theatre Company will teach youth in an after-school and summer program based around skills and development in the performing arts!

Funding Requested: \$800,000

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 several years, Holly City Development Corporation has partnered with local businesses and community residents to advance our 10-year neighborhood revitalization plan. Our efforts have focused not only on improving residential areas, but also on supporting businesses owners and attracting investors to the Central Business District- better known as the Glasstown Arts District. As we look ahead, we remain committed to expanding our revitalization initiatives through a series of strategic projects.

Funding Requested: \$800,000

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: Homeowner Rehabilitation Program

Retaining long-term homeowners in Center City is essential to the success of our revitalization strategy. The Homeowner Rehabilitation Program is designed to help residents stay in their homes while improving the overall condition of the neighborhood's aging housing stock. This program provides forgivable loans to eligible homeowners for critical repairs and upgrades, including:

- Roof replacements
- Window and system upgrades
- Energy efficiency improvements
- Interior renovations

In our most recent round of NRTC funding, we supported 15 to 20 homeowners in making these vital improvements. The forgivable loan structure ensures that if a homeowner remains in their residence for five years following the project completion, the loan is fully forgiven- making this a sustainable and impactful investment in our community.

We are proud to commit \$250,000 to this program, reinforcing our dedication to preserving homeownership and enhancing the quality of life in Center City.

Project 2: Neighborhood Improvements & Community Engagement

Resident involvement is the cornerstone of successful neighborhood revitalization. To foster a vibrant and inclusive Center City, Holly City Development Corporation is committed to engaging residents - especially youth- in the design and implementation of activities that directly benefit their lives and

surroundings. Funding for this initiative will support a wide range of recreational and educational opportunities, including but not limited to:

- Playstreets: Safe, fun, and active spaces for children and families
- Neighborhood meetings & resident engagement sessions
- Community garden creation and programming
- Vacant lot beautification and upgrades
- Neighborhood cleanups and environmental stewardship

We anticipate that over 1,200 residents will participate in and benefit from these activities, helping to build stronger connections and a shared sense of ownership in the community. To further empower local groups, we will allocate \$40,000 for community organizations to apply for funding to enhance public spaces and promote healthy, active lifestyles. This will include:

- 10 mini-grants ranging from \$1,500 to \$4,000 for grassroots projects
- \$10,000 in resident stipends to support individuals leading neighborhood-based initiatives

Additionally, we will continue working with an evaluation consultant to measure the impact of all NRTC-funded projects and programming. A total of \$20,000 will be dedicated to this effort, ensuring transparency, accountability, and continuous improvement.

Project 3: Riverfront Redevelopment Feasibility Study

The Maurice River is one of Millville's most valuable natural assets, and its potential for economic and recreational development remains largely untapped. Holly City Development Corporation will lead a comprehensive feasibility study focused on the redevelopment of multiple blocks along the riverfront. The primary goal of this study is to identify optimal land use strategies for mixed-use development, which may include residential, commercial, cultural, and recreational components. This study will:

- Assess environmental, zoning, and infrastructure conditions
- Evaluate market demand and investment potential
- Engage stakeholders through public-private partnerships
- Produce a conceptual design and strategic redevelopment plan

This initiative will lay the groundwork for transforming the riverfront into a vibrant, accessible, and ecologically productive district-enhancing quality of life and attracting new investment to Center City.

Project 4: Small Business Development- Building Assessments

Vacant and underutilized buildings in the Central Business District represent both a challenge and an opportunity for economic growth. This project will focus on revitalizing commercial properties by

Name of Organization
Municipality, Neighborhood

NRTC QPP 2025

working directly with building owners and realtors to conduct detailed assessments of vacant structures.
Key objectives include:

- Identifying structural and cosmetic improvements needed to make properties tenant-ready
- Recommending upgrades to meet code compliance and accessibility standards
- Developing tailored action plans to improve marketability
- Connecting property owners with potential funding sources and incentives

By improving the condition and appeal of these buildings, we aim to attract small businesses, stimulate entrepreneurship, and strengthen the economic vitality of the Glasstown Arts District.



**Downtown Trenton
Isles, Inc.**

Funding Requested: \$800,000
Municipality: Trenton
Neighborhood: Downtown Trenton
Organization's Website: www.isles.org
Contact Name: Jason Allen
Email: jeallen@isles.org
Phone: 215-499-4928

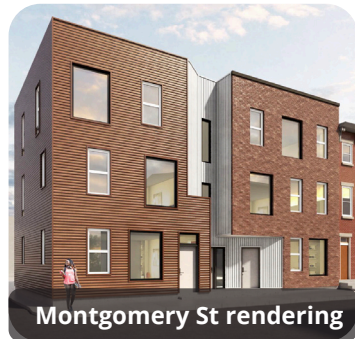
Downtown Trenton presents a unique opportunity to contribute to the revitalization and redevelopment of a historically and culturally rich neighborhood. Centered around Mill Hill Park and the commercial corridor on S Warren St and State St, Downtown Trenton has been the focus of public and private reinvestment over the past decade, and these reactivation and redevelopment efforts are reaching a critical mass. The NRTC funding and other leveraged investments have been critical to this success. We are at a critical time in the redevelopment

of Downtown, as we have seen greater external investment, more business interest, and an investment in the housing stock. With this application, Isles seeks continued support of these efforts to extend our facilitation of community-supported revitalization efforts in the state's capital.

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 paramount to revitalization efforts. 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 subsequently, increasing community safety. Our residential redevelopment efforts are focused on the development of 15 units of affordable housing on vacant lots while also supporting current homeowners in maintaining their historic properties through two strategies:

Scattered Site Redevelopment: Over the past few years, Isles has acquired five vacant lots for new construction. Plans have been 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.



Montgomery St rendering

Home Improvement Grants: Located within several historic districts, the Downtown Trenton neighborhood comprises historic homes that need consistent maintenance. Upkeep of these historical properties is expensive due to the age of homes, property taxes, and a desire to maintain the historical character of the neighborhood. Small improvements and necessary maintenance can often be substantial burdens to current homeowners, many of whom have limited expendable income. Individual historic windows and doors can cost individual homebuyers up to \$1,800 to replace. NRTC funding will provide small grants up to \$5k to property owners to make exterior improvements that maintain or enhance the historical character of the neighborhood and improve public safety (additional lighting, improved sightlines, etc.). This includes preservation projects like new windows, critical weatherization efforts like door seals and masonry projects that prevent leaks and further deterioration.



New windows for residence

NRTC funding works in conjunction with Isles' Lead & Healthy Homes Initiative (LHHI) - which provides critical repair to ensure a healthier indoor living environment and further ensures residents can stay in their homes. We plan to continue our collaboration with LHHI and provide 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: With new apartments at Bell Lofts, progress at the nearby Van Sciver building, and additional residential projects underway, Downtown is building the critical mass of residents needed to sustain and grow local businesses. The neighborhood has the foundational components of economic growth, anchored in the arts, retail, and government services, but requires continued investment to remain vibrant and safe. In addition to our safe, affordable, and healthy housing strategy, Isles is committed to sustaining and catalyzing economic development by supporting both transformative redevelopment projects and the growth of small businesses that drive Downtown Trenton's cultural and economic vitality. Two key initiatives illustrate this approach: advancing the redevelopment of a historic church complex with Revolutionary War-era roots and strengthening the small business ecosystem that anchors and energizes Downtown.

120 E State St: At the heart of Downtown Trenton stands a historic Presbyterian church and its associated buildings, which had been long vacant yet rich with potential. With NRTC, and significant leverage support, A nonprofit has been leading the redevelopment of this landmark. Ultimately, the complex will be a community and performing arts hub featuring rehearsal and performance spaces, offices, a commercial kitchen, and meeting areas. Over the last year we have seen parts of this project advance, a branding competition for local artists, and community events begin to take place – but the work is not done.

The project has already attracted major investment: the New Jersey Economic Development Authority recently approved a \$12 million Historic Property Reinvestment Program tax credit award, following more than \$6 million in prior preservation funding.

This ambitious effort demonstrates how NRTC supports the groundwork through early planning and preservation work and remains critical to leveraging large-scale funding to bring transformational projects to life.

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 the rebound from COVID, which decreased the presence of state workers downtown, has been challenging. New housing construction efforts, and a slow return to work, is beginning to make a difference. Past NRTC investments have helped to stabilize small businesses, with a marked increase in interest downtown over the last year. NRTC funding will continue to provide critical support to Downtown's small businesses. Efforts will 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: It is equally important to invest in long-term residents and the broader community. Isles will advance this balance through four initiatives designed to ensure that resident and community priorities remain at the center of Downtown's revitalization.

Clean & Green (C&G): Our C&G program has steadily grown over the years. Modeled after similar efforts in other cities, it is a multipurpose service that activates public spaces, reduces litter and dumping, and transforms underutilized lots into opportunities for both passive and active recreation, such as the Sensory Garden and Roberto Clemente Children's Garden. The program hires and trains unemployed and underemployed Trenton residents, providing valuable skills and work experience. This year, we will expand the impact of C&G by partnering with the **Rescue Mission** to integrate it into their programming.

Creative District Activities: The Creek to Canal Creative District (C2C) continues to build momentum by linking the arts with economic development as a driver of neighborhood revitalization. Its progress depends on strengthening Trenton's vibrant arts ecosystem, made up of individual artists, galleries, and cultural organizations.



120 East State rendering



Commercial signage/awning install at Health Is Wealth

To advance this growth, Isles will launch a studio incentive program supporting Hanover Creative, a new artist makerspace. The program will reduce membership costs for local artists during their first six months, lowering barriers to entry, encouraging experimentation with shared equipment, and fostering long-term memberships that sustain a creative hub in the heart of Downtown.

Beyond studios, Isles proposes the continued support of a wide range of creative performances that activate public spaces and highlight local businesses. For several years, we have sponsored the Capital City Open Mic at Classics Books - the city's longest-running open mic, centered on spoken word and poetry. Once sustained entirely by the organizer's own pocket, Isles' support has allowed the event to thrive as a vital space for therapy, expression, and community connection.

In 2025, Isles also launched *Storefront Canvas*, transforming blank downtown interiors with murals, photography, and other works by local artists. Isles will also dedicate resources to seasonal storefront window-decorating, further strengthening visibility, cohesion, and the cultural vibrancy of the district. Arts focused programming – such as Isles' 2025 Art on Warren held in collaboration with Artworks brings people to downtown necessary for economic stability. We propose to continue and expand these efforts – which in the pilot year contributed to bringing significant foot traffic downtown.

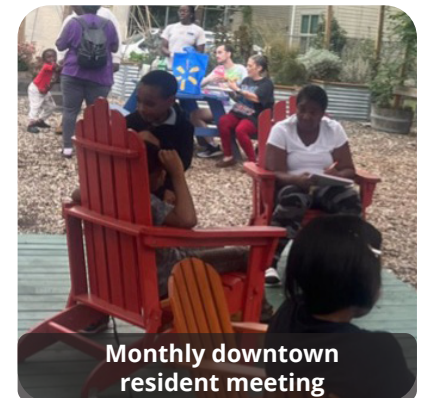
Importantly, Isles recognizes the need for authentic and deep collaboration. Through NRTC and additional funding sources, Isles has built a strong track record of partnering with organizations such as Artworks, Passage Theatre, Trenton Community A-Team, Trenton Free Public Library, and Classics Books—alongside dozens of one-time and annual event organizers. This strategy is critical to ensuring consistent activation of Downtown Trenton.

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. With additional leveraging secured by I Am Trenton, Isles' future investment through NRTC will have greater impact on economic development, and the conditions necessary for economic development, in Downtown while advancing the development of the neighborhood.



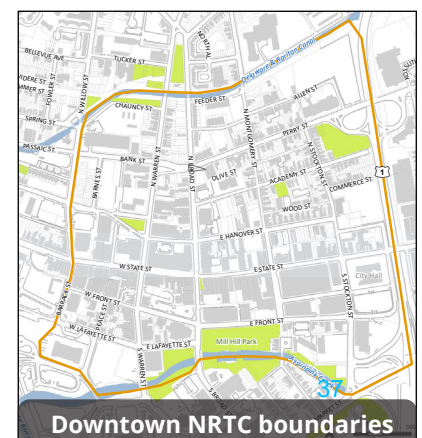
Mural at Sunrise Luncheonette

Outreach & Organizing: Isles is committed to ensuring opportunities for residents to play a critical role in the creation of the community they want to live in. As part of that, Isles facilitates and engages local organizations to run various meetings and conversations to help articulate priorities and implement strategies to make those dreams real. This has been a critical component of our success, and Isles proposes to continue hosting and cosponsoring activities and programming, bringing in outside recreation and entertainment, and organizing residents around specific concerns and issues. We have seen the benefits of these partnerships and how they will continue to be critical in the future. Isles has engaged a local nonprofit, **HelpSelf**, to organize resident meetings and support ongoing community events. These meetings have highlighted specific areas of improvement. In response to community feedback, we propose to develop a Welcome Package initiative that provides new residents with essential information, Love Local gift cards to support downtown businesses, and other resources. The will also encourage residents to sign up for Isles' resident newsletter to learn about upcoming events and neighborhood services.



Monthly downtown resident meeting

Impact: Over the past 17 years, Isles has been an effective and successful steward of progress through the NRTC funding in the Old Trenton Neighborhood and expanded Downtown Neighborhoods. NRTC investment has led to the creation of 30+ additional units of safe, affordable housing in partnership with private developers, strengthened dozens of small businesses by making their storefronts more visible and welcoming, enhanced local recreational amenities, and financial capabilities workshops. 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, local businesses, public agencies, potential investors, and with your support, we look forward to continuing this momentum together.



Downtown NRTC boundaries

Name of Project: East Trenton Collaborative

Name of Organization: Isles, Inc

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. One of the most unique and distinguishing features of this initiative is that it is centered on and driven by neighborhood resident input to ensure that all revitalization efforts are aligned with what community members wish to see.

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 2026 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 the 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 completed renovation on a mixed-use building that will provide storefront commercial space along the business corridor as well as 3 low-income apartment units and acquired 5 new single-family homes for renovation. We awarded and completed grants to repair 22 owner-occupied homes, employed 10 East Trenton youth in community programs, and provided opportunities for local businesses to make improvements to their spaces, including supporting a newly established barbershop with its fit-out needs. 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, specifically around Darlene C. McKnight Elementary School and at the DNR trail crossing at Mulberry Street, 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 the multimillion-dollar renovation and fit-out of the much-beloved East Trenton Library building, which will open to public soon as a community education center for neighborhood residents.



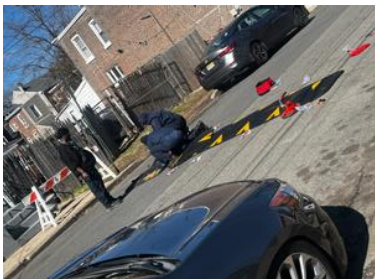
*Newly renovated mixed-use space at
212 N Clinton Ave*



*Fully restored East Trenton Library.
building to be open as Community Center*

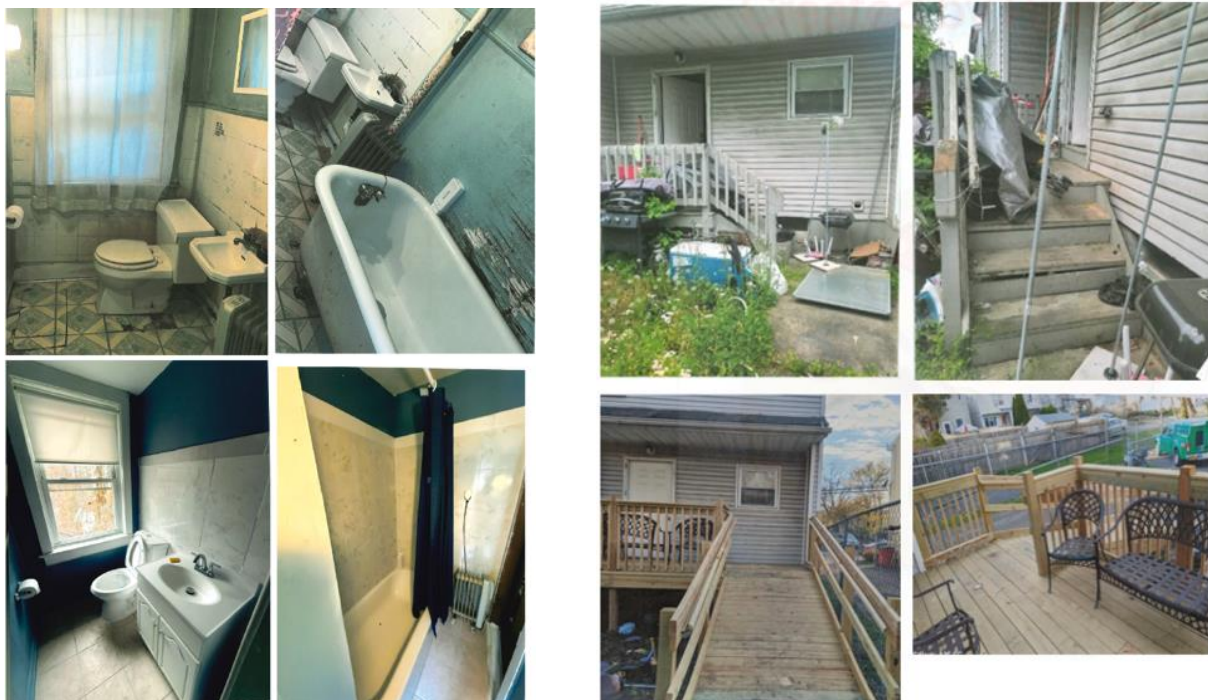


On-going rehabs on Klag Ave



Traffic calming project: Speed hump installation, new signage, and on-going striping work at Darlene C. McKnight

As ETC continues the on-going execution of our current single-family rehabilitation projects, we intend to utilize NRTC 2026 funds to continue our high demand Home Repair and Stabilization program, which has long supported existing East Trenton homeowners through grants to help them complete health and safety repairs on their properties. To date, 142 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. This program also supports neighboring residents by keeping homeowners in their homes and decreasing the likelihood of properties becoming vacant and abandoned due to owners' barriers to maintaining them. At residents' request, we are seeking to continue to expand the program even further to reach more East Trenton residents, increase the grant award amount to support rising costs, and to potentially include repairs and upgrades that will beautify homes and the neighborhood, including addressing issues on residents' property beyond the house itself.



SHR Program Before and After Photos

Isles will also seek to offer a tenth year of youth employment programming for teens in the East Trenton neighborhood, with a goal of expanding the program to engage even more youth, increase the age range to include young adults up to 20 years old, and to provide participants with more varied employment opportunities. In partnership with NJ Future and other organizations this youth employment program is aimed at teens ages 14 to 20 who are interested in gaining workplace skills through on-the-job experiences. For NRTC 2026, we intend to engage up to 8 participants, partnering with local non-profits and businesses 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 are also coordinating with Outdoor Equity Alliance, Boys and Girls Club, and Howard's Healthy Choices to provide additional opportunities for participants, as well as integrating the services of these organizations to support the East Trenton neighborhood. We also plan to involve several YE participants in the community organizing activities of the East Trenton Collaborative to encourage their development in civic engagement and community revitalization.

Through our NRTC 2026 application, we are also seeking to reimagine and expand our support for small businesses and aspiring entrepreneurs in the East Trenton neighborhood. In conjunction with our grants for existing small business and small business start-up, we will be offering individual business coaching services to support businesses with developing growth plans and taking advantage of the benefits of UEZ and other small business

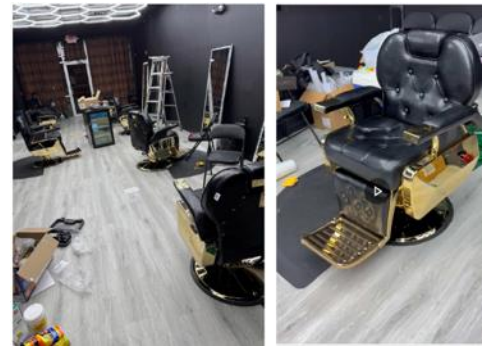
Isles, Inc
Trenton, East Trenton

NRTC QPP 2026

support programs. We will also continue offering 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. An added focus on workforce development and employment training for those seeking gainful employment will round out this activity, supporting economic development from multiple angles: businesses, workers, and patrons.

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 2025, our community organizing committees touted several achievements, including hosting a voter registration drive, a homeownership resource fair, a community health fair, 2 Environmental Justice Listen and Learn events, and most notably, supporting the submission of a successful application by the EPA to have the East Trenton neighborhood placed on the National Registry of Superfund sites (National Priorities List), which will provide access to desperately needed resources for remediating widespread environmental contamination left by years of unregulated industrial activity.

Our newly established resident led Community Events Committee has been fast at work planning and hosting activities in the neighborhood to enhance our community programming to engage even more residents with ETC. Over the last year, the Committee has organized a crochet and knitting club and planned and hosted several special events including a Fall Festival, an upcycling event, a Winter Holiday Celebration, Black History Month play in collaboration with the after-school program, several community Bingo events, and a CareFair resource fair. They continue to plan for additional events this year, including supporting the planning of the Civic Engagement Committee's next Meet the Mayor forum. In 2026, our resident-led Community Organizing Committees will continue to meet regularly and build on this momentum to improve conditions in East Trenton.



2025 Small Business recipient photos



ETC staff and residents do Voter Registration at Trenton Central High



Environmental Justice Story-telling. event



ETC staff and special events committee members at BHM event.



ETC x Rutgers' Community Scientists doing soil testing for lead



ETC Resident Leader awards at 2024 Holiday Celebration

Funding Requested: \$800,000

Municipality: Trenton

Neighborhood: East Trenton

Organization's Website: east-trenton.org

Contact Name: Caitlin Fair

Email: cfair@isles.org Phone: 267-563-0711



JEWISH RENAISSANCE FOUNDATION

NRTC 2026 PROJECTS



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.

Invest in PAAC

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

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.

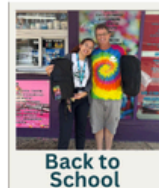
In 2022, PAAC received approval from NJ Department of Community Affairs (DCA) for our 2nd 10-year plan. Although we have made great strides, our revitalization effort is a long-term commitment. This year we added additional innovative activities that will not only help to address the areas of distress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



GED Superstars



Community Garden



Back to School



Thursday Nights in the Park



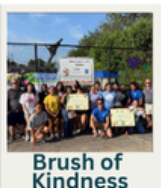
Shop with a Cop



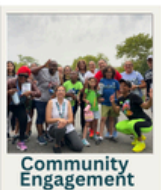
1st Place NY/NJ Regional Competition



Financial Empowerment



Brush of Kindness



Community Engagement

HOUSING & ECONOMIC DEVELOPMENT ACTIVITIES

(1). Leadership, Entrepreneurship Achievement Program (LEAP): LEAP, in partnership with School Based Youth Services (SBYS) and the StepUp Program, provides high school students leadership development, entrepreneurial training, and hands-on experiences. Many enroll in Middlesex College's Success Bound Program, where they take free college classes and join paid internships. LEAP motivates students to improve their communities, discover their talents, build careers, increasing their earning potential and reducing poverty risk.

- **Emerging Leaders (EL):** This initiative immerses youth in community health education and service learning. Students design strategies during the school year and implement them in the summer while earning stipends. EL empowers young people to create lasting change in local health outcomes.
- **Youth Entrepreneurship Program (YEP):** In partnership with the Network for Teaching Entrepreneurship (NFTE), YEP equips teens to launch micro-enterprises. Using project-based learning, students gain critical entrepreneurial skills. NFTE reports 1 in 4 graduates start a business, and participants typically earn 50% higher salaries than peers.



(2). Small Business Support & Development:

The PAAC team supports small businesses with workshops, management tools, and help securing resources. We assist with applications, provide emergency and improvement grants, and fund neighborhood restaurant listings on the PerthAmboyEats website. We offer startup micro-grants to YEP graduates, strengthening local businesses and family income.



(3). Resident & Family Empowerment:

We offer a variety of inclusive, diverse, and equitable initiatives that prioritize opportunities for educational and job advancement and asset stabilization. Over 60% of neighborhood residents speak limited English. As a result, they experience the highest unemployment, lowest full-time employment, and lowest earnings.

- **Family Leadership Academy (FLA):** A six-month academy for 10 families focused on financial education, savings, public system navigation, and leadership. Each family sets goals and receives a PAAC match on savings.

- **Language Social Cafes:** With Middlesex College, we host bilingual exchanges where Spanish speakers learn English and English speakers learn Spanish. Residents also access formal ESL classes to expand job, education, and civic opportunities.
- **Job Training:** We've learned that providing opportunities to be licensed, certified or earn a diploma helps 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 and GED Testing in both English and Spanish. Our goal is to expand our in-demand offerings while also providing testing if applicable. In addition, PAAC hosts employment readiness workshops.
- **Career Enrichment:** Partnering with the Middlesex County Workforce Development Board, we offer access to the SkillUp Middlesex site, that offers online courses leading to certifications. We co-host the annual Career Fair with the City of Perth Amboy, Middlesex College, and PARTNER.



(4). Neighborhood Repair Program:

In partnership with **Greater Middlesex & Morris Habitat for Humanity**, we provide essential home repairs to improve safety, preserve property values, and uplift the neighborhood. Projects include major and minor repairs, "A Brush with Kindness" beautification efforts, and one paid internship in the trades.



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SUPPORTIVE SERVICES

PAAC Neighborhood Association (PNA):

The PNA unites homeowners, renters, business owners, schools, and churches to address neighborhood concerns. They organize community meetings, cleanups, and local programs. By strengthening connections among residents, the PNA increases community engagement, employability, and stability. We also leverage NRTC funding to secure additional grants.



Community Garden:

With support from NRTC and Home Depot, PAAC renovated its community garden and plans to expand to help reduce food deserts. The garden provides fresh food and serves as a source of comfort and community connection.

Recreational Space Improvements:

We will upgrade equipment at Francis Street Park now PAAC Park, Water Stadium Park, and develop a dog play space in partnership with the Perth Amboy Recreation Department.



Thursday Nights @ the Park:

During the summer, residents gather at PAAC Park and Water Stadium Park for free evening events including movies, concerts, talent shows, and arts activities. These nights foster community connections, create safe play spaces, and provide a venue to distribute the Neighborhood Newsletter.



Shop with a Cop:

This innovative event engages fifty qualifying high school seniors, selected by lottery, in a unique partnership between the JRF (through SBYS, LEAP, and PAAC) and the Perth Amboy Police Department. Beyond providing holiday assistance, it fosters social justice and builds positive, lasting relationships between youth and law enforcement.

Healthy Lifestyle Programming:

We offer monthly nutrition and wellness workshops, a Senior Wellness Club, and regular health screenings. The JRF CHC Mobile Health Van also provides residents with preventive care and vital health information.

Funding Requested: \$800,000
Municipality: Perth Amboy
Neighborhood: PAAC Neighborhood
Organization's Website: www.jrfnj.org
Contact Name: Sherri Goldberg
Email: sherri.goldberg@jrfnj.org
Phone: 732-324-2114 ext. 100

CONNECT WITH US!
¡CONÉCTATE CON NOSOTROS!

PAAC NEIGHBORHOOD ASSOCIATION MEETINGS
(ASOCIACIÓN DE VECINOS PAAC REUNIONES)
SEPTEMBER 25 / SEPTIEMBRE 25
DECEMBER 19 / DICIEMBRE 19
6:00-7:00 PM / 3338 New Brunswick Ave.
PAAC POP UPS
Dates and Locations in QR Code
Fecha y Lugar en el Código QR

SUMMER STARTS WITH PAAC

Summer Events
JOIN IN ON THE COMMUNITY FUN!

THURSDAY NIGHTS IN THE PARK

- PAAC SUMMER BASH (FIESTA DE VERANO DE PAAC)
JULY 10 / 10 DE JULIO
5:00-7:30 PM
#FRANCIS STREET PARK
- BRUSH OF KINDNESS
JULY 22 / 22 DE JULIO
9 AM-5 PM
#WATER STADIUM PARK
- THURSDAY NIGHT IN THE PARK:
#IN THE PAAC MOOD
JULY 24 / 24 DE JULIO
5:00-7:30 PM
#WATER STADIUM PARK
- WELLNESS WEDNESDAYS: ZUMBA
JUL 2, JUL 9, JUL 16, JUL 23, & JUL 30
5:30 - 7 PM
#FRANCIS STREET PARK
- PAAC FIELD DAY (PAAC DIA DE JUEGO)
AUGUST 7 / 7 DE AGOSTO
5:30-7:00 PM
#FRANCIS STREET PARK
- PAAC SPELLING BEE & MAGIC SHOW (CONCURSO DE DELETRAR & SHOW DE MAGIA PAAC)
AUGUST 20 / 20 DE AGOSTO
5:30-7:00 PM
#WATER STADIUM PARK
- PAAC MOVIE NIGHT (NOCHE DE PELICULA CON PAAC)
AUGUST 28 / 28 DE AGOSTO
7:30 PM
#FRANCIS STREET PARK
- BACK TO SCHOOL HEALTH FAIR
AUGUST 9 / 9 DE AGOSTO
5:30 PM
#FRANCIS STREET PARK

*MUST REGISTER WITH OUR QR CODE / *DEBE REGISTRARSE CON NUESTRO CÓDIGO QR

Each of these initiatives reflects PAAC's continued commitment to building a healthier, more vibrant, and connected community. We thank our partners, volunteers, and residents for making these programs possible.



LincolnPARK

COAST CULTURAL DISTRICT™

Lincoln Park NRTC 2026

Funding Requested: \$

\$800,000

Municipality:

Newark

Neighborhood:

Lincoln Park

Organization's Website:

lpccd.org

Contact Name: Anthony Smith, Executive Dir.

Email: anthony@lpccd.org

Phone: 201-303-1607

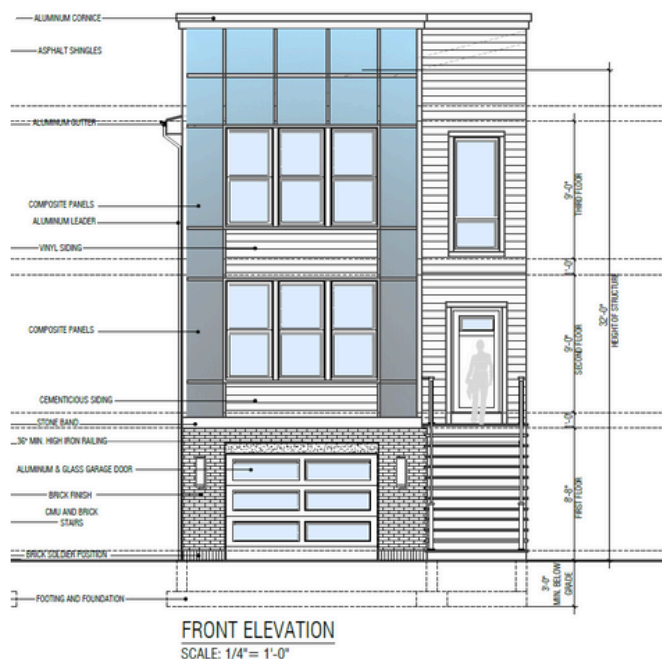


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BUILDING HOUSING

46 West Kinney

- New Construction
- 14 Total Rental Units
- 2 Affordable Units
- Ready to Start Construction



54 Pennsylvania

- New 2-Family Home
- Affordable Homeownership Opportunity
- Developing a Blighted, Vacant Lot
- First Project of a Scattered-Site Homeownership Initiative

BUILDING COMMUNITY

Equitable Sustainable Redevelopment Academy

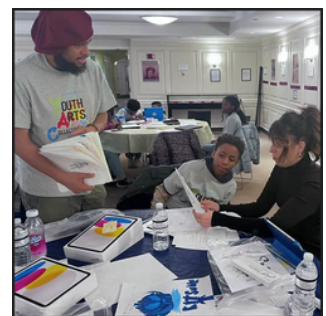
The Equitable Sustainable Redevelopment Academy is a real estate and business training program that helps residents gain the knowledge and skills to participate in community revitalization. Participants learn the fundamentals of real estate development over nine months by using actual development projects as case studies – examining the real-world concepts and applications of real estate development.

Community Engagement

Lincoln Park Coast Cultural District will empower residents to lead within the neighborhood, take strategic action to address quality of life issues, and drive forward the implementation of the Lincoln Park Neighborhood Plan. Our organizational approach to community engagement focuses on cultivating ownership, amplifying resident voices, and strengthening the leadership pipeline needed to sustain revitalization.

Arts, Recreation, and Beautification

Lincoln Park Coast Cultural District will provide residents with recreational activities and arts and culture programming, leveraging the arts and the outdoor setting of our beautiful Lincoln Park to catalyze equitable neighborhood revitalization.



Nonprofit Sponsor: New Brunswick Tomorrow

Municipality: New Brunswick

Contact Person: Charles Bergman, cbergman@nbtomorrow.org

Request: \$700,000

Project Overview

“Esperanza” means “hope” in Spanish, and there is no better way to describe the community resilience and vision for a better future that has accompanied the ongoing revitalization of this vibrant immigrant port-of-entry neighborhood. Now in our 12th year leading the Esperanza Neighborhood Project and our sixth year with a NRTC-eligible plan, New Brunswick Tomorrow’s community-led efforts continue to catalyze economic opportunity and equitable growth for both long-term and newer residents and businesses.

Our 2026 proposal sustains the activities that have enabled new homeowners, new entrepreneurial ventures, and vital community programs, while introducing new strategies to address unsafe housing and stimulate the ongoing improvement of the neighborhood’s French Street commercial corridor. This proposal also introduces an exciting new redevelopment project that has the potential to become a centerpiece of Esperanza’s revitalization and its emerging identity as a destination district for Latino arts, food, and culture in central Jersey.

Our Homes



Our Businesses



Our Families



Our Community



Project Partners

- coLAB Arts
- Community Asset Preservation Corporation
- Elijah’s Promise
- Greater Middlesex & Morris Habitat for Humanity
- New Jersey Community Capital
- NJ Small Business Development Center at The College of New Jersey
- PRAB, Inc.

Neighborhood Snapshot

- Population: 8,670 residents
- Race/ethnicity: 80% Latino/Hispanic; 14% non-Hispanic white; 4% non-Hispanic Black
- Latino/Hispanic by country of origin: 57% Mexican; 15% Honduran; 12% Dominican
- Median household income: \$70,995
- Low-income (<2x poverty level): 47%
- Homeownership rate: 23%
- Education (adults >25): 62% not completed HS/GED; 5% bachelor’s degree or higher



www.nbtomorrow.org



732-246-0603

Esperanza 2026: Our Homes, Our Businesses, Our Families

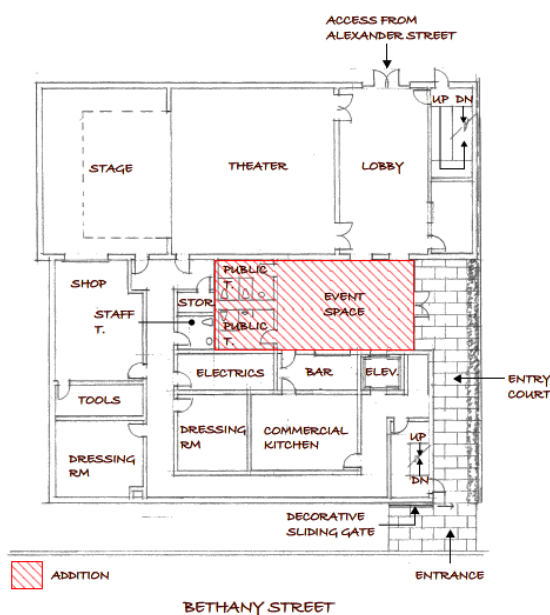
Community Arts & Food Facility: 7 Bethany St

NBT is partnering with coLAB Arts and CAPC to acquire and transform a 15,000 square foot, dilapidated former garment manufacturing factory into a vibrant multi-use community facility that will bring both professional and community-based art programming and food incubation opportunities to the heart of the Esperanza Neighborhood. The building will house studio space for artists, a commercial kitchen and cafe, a performance venue, a gallery, flexible community spaces, and offices to serve as the home for coLAB Arts. Imagine a place where you would find a youth arts program, a professionally staged bilingual theatrical performance, a community advocacy meeting, an sculptor creating new work, and a food entrepreneur preparing and selling their dishes, all in the space of a few days.

Funding will support predevelopment activities as the partners secure full financing and funding in advance of construction.



Budget: \$175,000



Supporting Families for First-time Homeownership



Our comprehensive pre-purchase education and counseling, now HUD certified, puts immigrant and working-class families on the path to homeownership. Those looking to buy in Esperanza can benefit from our down payment and closing cost assistance program, which has awarded \$210,000 in funds to 9 first-time homebuyers since its launch in 2023. This year, grants will adjust for need up to a maximum of \$40,000 to account for out-of-reach market prices.

Budget: \$108,000

Outcome: 3-4 DPA grants awarded; 25+ families initiate counseling

Promoting Healthy Homes through Home Repairs



Aging housing stock has put a strain on neighborhood homeowners, some of whom struggle to afford costly repairs. NBT will partner with Greater Middlesex & Morris Habitat for Humanity to launch a home repair program that will provide up to \$20,000 in critical home health, safety, or accessibility repairs to eligible homeowners. We'll also implement a one-day "Brush with Kindness" project to provide minor repairs or beautification projects to additional neighborhood homes.

Budget: \$70,000

Outcome: 3-4 major home repairs; 4-5 minor repairs



www.nbtomorrow.org



732-246-0603

Esperanza 2026: Our Homes, Our Businesses, Our Families

Strengthening Neighborhood Small Businesses



Esperanza's French Street corridor has over 140 small businesses, mostly owned and operated by immigrant entrepreneurs. We'll build on our years of support by launching a new partnership and satellite office with the NJ Small Business Development Center to bring consistent, no-cost counseling to neighborhood businesses. We'll also take the next step in our corridor revitalization plans by seeding the anticipated formation of a French Street Business Improvement District.

Budget: \$75,000

Outcome: 50+ businesses receive counseling; BID launched

Empowering Culinary Entrepreneurs



Entrepreneurship is a key pathway to economic mobility for many immigrants, especially in the culinary field. NBT launched its food business incubator program for emerging food entrepreneurs in early 2025 to help them plan and launch their microenterprises; this funding will support an additional cohort.

We will also provide scholarships to two talented resident chefs to receive formal culinary training at Elijah's Promise Culinary School.

Budget: \$34,600

Outcome: 8-10 food entrepreneurs complete the incubator program; 2 entrepreneurs receive culinary certifications

Enabling Family Financial Goals



Participants in our partner PRAB's Family Leadership Academy program and NBT's own financial education program will benefit from matched savings incentives of up to \$1,500 or \$750, respectively, enabling them to save toward housing or entrepreneurial goals.

Budget: \$30,000

Outcome: 30 families receive matched savings incentives

Celebrating Neighborhood Arts & Culture



NBT will sponsor two editions of our beloved "Mercado Esperanza" community festival to celebrate the neighborhood's Latino music and culture. We will also undertake a project to increase the visibility of our 12 existing neighborhood murals and public art installations with new plaques and wayfinding.

NBT will also support coLAB Arts' summer youth arts program, the Arts Institute with Esperanza, to bring high-quality, socially engaged arts education to neighborhood children and youth.

Budget: \$54,200

Outcomes: 2 community cultural festivals; 12 murals activated; 60+ children & youth receive summer arts education

Organizing Community Participation & Leadership



Our proven community engagement model will nurture ongoing community participation, starting with paid leadership opportunities offered to residents to serve as outreach ambassadors and neighborhood captains.

Budget: \$13,200

Outcome: 10 paid resident leadership roles

Project Personnel

Budget: \$140,000



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732-246-0603

Livingston Ave South: A New Chapter

Nonprofit Sponsor: New Brunswick Tomorrow

Municipality: New Brunswick

Contact Person: Charles Bergman, cbergman@nbtomorrow.org

Request: \$800,000

Project Overview

In our 50th anniversary year, New Brunswick Tomorrow is teaming up with the residents, businesses, and stakeholders of New Brunswick's Livingston Avenue South neighborhood to launch an exciting new neighborhood revitalization project, NBT's 2nd NRTC initiative. Following an intensive, year-long planning process, the community and NBT have identified a comprehensive suite of strategies that leverage the successes of NBT's work in the adjacent Esperanza Neighborhood while adapting to the unique needs and characteristics of this neighborhood.

Livingston Avenue South is set apart from the hustle and bustle of New Brunswick's rapidly developing downtown and Rutgers campus areas, but it has its own proud identity of long-time homeowners living alongside more newly arrived, primarily Latino immigrant families. Livingston Avenue, with its mix of professional offices, homes and midsize apartment buildings, and retail and restaurant clusters, serves as the main artery connecting the neighborhood with North Brunswick on one end and the Livingston Avenue historic district on the other. Despite distress factors and economic headwinds, this is a neighborhood ready to build, both literally and figuratively.

Together, and with your support, we're writing a New Chapter for Livingston Avenue South.

Neighborhood Steering Committee



Neighborhood Snapshot

- Population: 4,833 residents
- Race/ethnicity: 67% Latino/Hispanic; 19% non-Hispanic Black; 14 non-Hispanic white
- Latino/Hispanic by country of origin: 38% Mexican; 29% Dominican; 8% Honduran
- Median household income: \$62,595
- Homeownership rate: 39%
- Education (adults >25): 41% not completed HS/GED; 16% bachelor's degree or higher

Project Partners

coLAB Arts; Elijah's Promise; Greater Middlesex & Morris Habitat for Humanity; New Brunswick Department of Recreation; New Jersey Community Capital; NJSBDC

Project Objectives & Proposed Activities

The strategies reflected in this proposal are drawn directly from the recently completed long-term neighborhood revitalization plan, whereby residents and stakeholders identified the neighborhood's most pressing issues, greatest opportunities, and the solutions to address these realities to benefit all who live, work, and visit here. We prioritize activities that have a direct impact on people's pocketbooks and living conditions, so that they are empowered to take full advantage of the city's and neighborhood's growth and revitalization.

Livingston Ave South: A New Chapter

Creating New Affordable Homes: Simplex Ave



NBT is acquiring three adjacent vacant lots - a rarity in New Brunswick - on Simplex Avenue to develop three new two-family homes, to be sold as affordable homeownership opportunities for moderate-income homebuyers with affordable rental units for low-income families. Funding in this proposal will support pre-development costs, typically the hardest phase of development to fund, through the start of construction.



Budget: \$218,100

**Outcome: 3 homes with 6 units
(ready for construction)**

Preserving Homeownership through Home Repairs



In a city with only a 20% homeownership rate, it's critical to support the 39% of Livingston Ave South households that own their homes, especially for those who are aging or low- and moderate-income. NBT will partner with Greater Middlesex & Morris Habitat for Humanity to launch a home repair program that will provide up to \$20,000 in critical home health, safety, or accessibility repairs to eligible homeowners. We'll also implement a one-day "Brush with Kindness" project to provide minor repairs or beautification projects to additional homes.

Budget: \$112,000

Outcome: 5-7 major home repairs; 4-5 minor repairs

Supporting Families for First-time Homeownership



The third component of our strategy to address the localized housing crisis is to ensure that families who aspire to homeownership have the tools and resources to achieve their dream and put down roots. We'll expand our successful housing counseling program and our Esperanza Neighborhood down payment and closing cost assistance grants to the Livingston Ave South neighborhood. Grants will adjust for need up to a maximum of \$40,000 to account for out-of-reach market prices.

Budget: \$75,600

Outcome: 2-3 DPA grants awarded

Strengthening Neighborhood Small Businesses



Small businesses are the heart of neighborhood economies. NBT will replicate our business coaching and grant program in Livingston Ave South, allowing neighborhood business owners to benefit from professional business consulting from the NJ Small Business Development Center while receiving grants of up to \$15,000 to help cover the costs of approved projects to improve their businesses with physical upgrades, new equipment, and more.

Budget: \$85,000

Outcome: 6-12 business improvement projects funded

Project Personnel

Budget: \$150,000



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732-246-0603

Livingston Ave South: A New Chapter

Supporting Neighborhood Children & Youth



In a neighborhood with an above-average proportion of children and youth under 18, it's critical that they have access to quality, free out-of-school programs and spaces. NBT will offer a four-week summer recreation program for children 8-14 years old and will help fund improvements to further activate the neighborhood's Hub Teen Center, a vital city-run facility and neighborhood asset offering a safe space for youth.

Budget: \$75,000

Outcomes: 100+ youth participants; Teen Center upgrades

Beautifying Neighborhood Corridors



Business owners and residents along Livingston Avenue are excited to give a facelift to the main corridor, starting with streetscape enhancements such as planters and new signage.

Budget: \$28,600

Outcome: 2 streetscape enhancement projects

Celebrating Neighborhood Arts & Culture



NBT and partner coLAB Arts will facilitate a new mural and a community cultural festival to highlight the neighborhood's unique culture through artistic expression.

Budget: \$16,500

Outcomes: 1 new mural, 1 community cultural festival

Enabling Family Financial Goals



Participants in NBT's introductory financial education program will benefit from matched savings incentives of up to \$750, enabling them to save toward housing or entrepreneurial goals.

Budget: \$15,000

Outcome: 20 families receive matched savings incentives

Organizing Community Participation & Leadership



Our proven community engagement model will nurture ongoing community participation, starting with the paid leadership opportunities offered to residents to serve as outreach ambassadors and neighborhood captains.

Budget: \$13,200

Outcome: 10 paid resident leadership roles

Empowering Culinary Entrepreneurs



NBT's focus on culinary entrepreneurship will extend to this neighborhood, awarding scholarships to two talented, low-income residents to obtain culinary certifications at Elijah's Promise Culinary School.

Budget: \$11,000

Outcome: 2 entrepreneurs receive culinary certifications



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732-246-0603

Name of Project: Great Falls Gateway Enhancement Project III

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

About NJCDC: Founded in 1994, New Jersey Community Development Corporation (NJCDC) is a non-profit community development and social service organization headquartered in the historic city of Paterson. Since its founding, NJCDC has built over 200 units of affordable and supportive housing, three schools, a youth center, a community center, and 15 different parks and playgrounds—investing \$120 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 over 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



Through this application, we are seeking \$480,000 towards the construction of this property, located at 98 Spruce Street. We estimate the overall project cost to be in excess of \$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 10 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. We have already secured our land use approvals.

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 \$320,000 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.

1. Great Falls Education & Training Center (GFETC). Created with previous NRTC funding, we now seek continued programming support in the area of educational, job training, and microenterprise development services for youth and young adults in our neighborhood. This will be achieved by

hosting workshops, classes, and linking youth with volunteer mentors to help them build skills and obtain internships and employment. A main focus will be the facility's recording studio that will allow participants to develop recording, producing and audio engineering skills; these are skills that can enable young people to develop careers across rapidly expanding digital platforms. We have also added a podcast studio to provide training to students in this growing field. These services will be provided to 200 youth.



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



3. Paterson Youth Arts Program. This program provides arts instruction 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.

Funding Requested: \$800,000

Municipality: Paterson

Neighborhood: Great Falls Neighborhood

Organization's Website: www.njcdc.org

Contact Name: Bob Guarasci

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

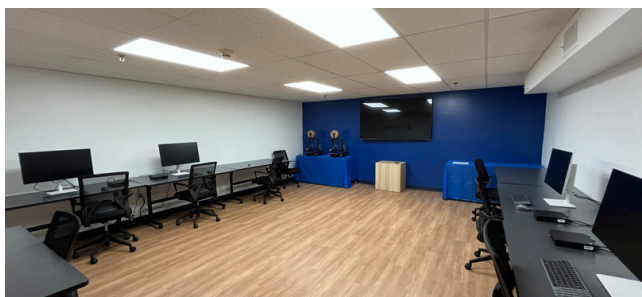
Northwest New Jersey Community Action Partnership (Norwescap) is a non-profit community action program serving over 30,000 individuals annually throughout five counties in northwestern New Jersey. In Sussex Borough, Norwescap has provided services since 1995, including education and recreational programming, case management, small business support, and community resources. In 2021, Norwescap launched its Downtown Sussex initiative through NJ DCA's Neighborhood Revitalization Tax Credit (NRTC) Program. The Downtown Sussex initiative seeks to build an inclusive and prosperous community through the activities described below.

Funding Requested: \$450,000
Municipality: Sussex Borough
Neighborhood: Downtown Sussex
Website: norwescap.org
Contact Name: Mark Valli, CEO
Email: vallim@norwescap.org
Phone: (908) 454-7000

Supporting Main Street Businesses

Norwescap offers support to small businesses and entrepreneurs located along the Main Street corridor through several economic development initiatives aimed at building a district-wide brand identity to attract new visitors while supporting business operations and growth. A joint marketing campaign with digital promotion and in-person events such as pop-up shops, farmers markets, street fairs and outdoor concerts, and holiday celebrations will create Main Street as a tourist destination. Additionally, Norwescap will provide grants to local businesses and microenterprises to make physical improvements to their storefronts and facades; investment in needed equipment, technology, or other business services; and access to education and training for owners or staff.





Center for Entrepreneurship (C4E)

C4E is operated in partnership between Norwescap and the Sussex Cultural and Community Center. C4E provides training and support to neighborhood entrepreneurs at every stage of development as they plan, launch, and grow their microenterprise businesses.

C4E offers:

- 24-hour access to a **business incubator facility** with specialized equipment and technology
- An 8-week **Business Development Academy** training program that focuses on business basics

Placemaking & Beautification

Norwescap will lead beautification and placemaking activities that make the Main Street corridor and the neighborhood a more welcoming location while increasing foot traffic to local businesses and community events. These activities will engage residents, businesses, and stakeholders to identify priority projects at key sites and may include regular community clean-ups, improved wayfinding signs, accessibility features, and public art.

Community Activities & Resident Participation

Norwescap and the Sussex Cultural and Community Center offer programming that supports a neighborhood-wide, resident-driven community organizing and engagement initiative. These activities aim to draw residents together to build a sense of community and empower them to identify and address local concerns. Norwescap will build on prior success to continue activities and develop new opportunities, including monthly community meetings, enrichment and personal development activities, workshops, neighborhood improvement projects such as clean-ups, and community and holiday celebrations.



Join us in catalyzing economic development in the northwestern part of the state by directing your NRTC investment to our efforts in Sussex Borough!

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Northwest New Jersey Community Action Partnership (Norwescap) is a non-profit community action program serving over 30,000 individuals annually throughout five counties in northwestern New Jersey. Norwescap has been active in Phillipsburg for all of its nearly 60-year history, with its original headquarters located in the neighborhood at 367 South Main Street. In

2008, Norwescap launched its South Main Street neighborhood initiative in downtown Phillipsburg through NJ DCA's Neighborhood Revitalization Tax Credit (NRTC) Program. In 2021, after more than a decade of progress implementing the original plan, Norwescap reconvened residents, business owners, and other stakeholders to establish new goals for the next stage of development. The South Main Street initiative seeks to build a vibrant and safe place for the diverse community to live, work, shop, and enjoy the neighborhood.

Funding Requested: \$800,000
Municipality: Phillipsburg
Neighborhood: South Main Street
Website: norwescap.org
Contact Name: Mark Valli, CEO
Email: vallim@norwescap.org
Phone: (908) 454-7000

Renovation of Sullivan's Mixed-Use Community Anchor Site

Sullivan's on Main was an iconic, family-owned restaurant located in the heart of the neighborhood, serving Phillipsburg and the area beyond for 22 years. The restaurant closed abruptly in 2021, not only leaving the property vacant but also impacting the social and economic fabric of the community at large. Recognizing the importance of this anchor venue, Norwescap acquired the building in 2022 and has continued to pursue redevelopment of the site to transform it into a community hub. The first floor will operate as a **mission-centric social enterprise restaurant** to attract further economic development to the commercial district while also providing workforce development opportunities for local residents. The upper floors will provide **3 units of much-needed affordable rental housing**.





Supporting Our Small Businesses

Norwescap will offer support to small businesses and entrepreneurs along South Main Street through its business improvement grant program. Small business and microenterprise owners may use grants to support a range of business needs, including:

- Physical improvements to their storefronts and facades
- Investment in needed equipment, technology, or other business services
- Access to education and training for owners or staff

Community Events & Participation

A key component of Norwescap's revitalization efforts includes programming to support resident-driven community organizing and engagement. Programming is designed to draw residents together to build a sense of community and to empower them to identify and address local concerns. Activities include:

- Monthly community meetings
- Enrichment and personal development activities & workshops
- Neighborhood improvement projects, such as clean-ups
- Community and holiday celebrations



Norwescap is proud to have worked in the neighborhood for 60 years. We hope that you will join us this year as an NRTC investor as we continue this commitment.

Project Description

Parkside is a community rich in assets, culture, and potential. Despite a legacy of disinvestment and systemic injustices, the neighborhood has demonstrated resilience and measurable progress. Median household income has risen from \$33,000 in 2020 to \$38,179 today, signaling incremental economic improvement and stronger stability for families. Homeownership rates remain relatively high, a key asset in neighborhood revitalization, homes prices have increased by 16% over the past 12 months, and vacancy along the Haddon Avenue commercial corridor has decreased from 40% to 35% over the past five years. Five new businesses have moved to the commercial corridor and are thriving. With the anticipated completion of five PBCIP-owned commercial sites, vacancy is projected to drop further to 25%, underscoring the momentum underway. A recent resident engagement survey, led by community leaders, revealed strong confidence in Parkside's future. More than 80% of respondents expressed satisfaction with living in the neighborhood, and 71% believe the community will undergo positive change in the next three years - a clear sign of their trust in the development process. Building on this foundation of resident confidence, PBCIP's revitalization strategy focuses on five core areas of investment, which are reflected in this year's NRTC application request.

1) **Haddon, Princess, and Walnut Project: Hope Purpose and**

Wealth: Hope, Purpose, and Wealth is a comprehensive initiative designed to transform the 900–1000 blocks of Haddon and Princess Avenues and the 1200 block of Walnut Street by creating new homes, stabilizing existing housing, and developing vibrant green spaces. This effort aims to expand affordable homeownership opportunities for households earning 51–80% of the Area Median Income (AMI), advance environmental justice, and support sustainable neighborhood revitalization. By improving housing quality, creating safe green spaces, and fostering community engagement, the project promotes health, economic growth, and social cohesion while aligning with Camden's broader vision for the Haddon Avenue corridor.

NRTC funding is being requested to subsidize the construction of 10 new homes for sale, with prices ranging from \$183,500 to \$215,500. The project includes 10 newly constructed and rehabbed homes, featuring 2- to 4-bedroom units with 1.5 to 3 baths, ranging in size from 1,300 to 1,900 square feet. These homes will provide quality, affordable housing options that meet the diverse needs of families while strengthening the availability of the neighborhood's housing stock.

Development partners for the project include Donovan Architects, Pennoni Engineering and Parker McCay law firm.

2) **Microenterprise - Retail Elevate:** Small businesses are the lifeline of Parkside's economy. In our community and contiguous neighborhoods, small business training and microenterprise support are not simply about entrepreneurship - they are about creating pathways to economic mobility, reducing barriers to opportunity, and building intergenerational wealth. Too often, entrepreneurs face systemic challenges such as limited access to capital, a lack of generational business knowledge, and reduced exposure to professional networks. By investing in neighborhood-based entrepreneurs, PBCIP helps close these gaps - transforming local talent, creativity, and hustle into viable enterprises that anchor the community and recycle wealth locally.

Through strategic partnerships with LAEDA and Curate Noir, PBCIP provides emerging entrepreneurs with training, branding expertise, and technical assistance. Our retail incubator and small business resource hub at 1327 Haddon Avenue now supports more than 35 micro-entrepreneurs. By cultivating local entrepreneurs and attracting



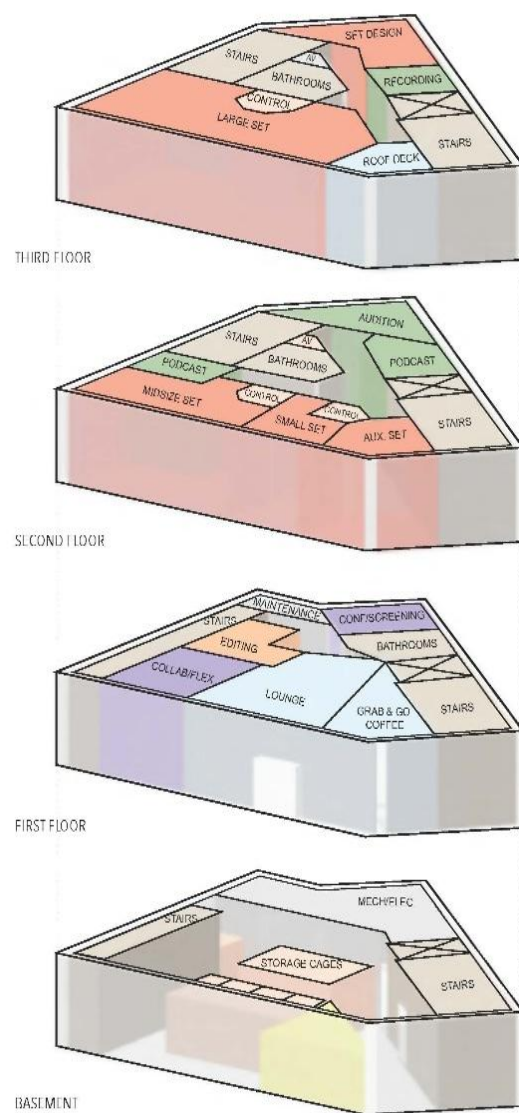
established minority-owned retailers, we are restoring vibrancy, creating jobs, and ensuring that economic growth directly benefits the residents who live here.

Retail Elevate is designed to serve Camden business owners who already have products in the market and are positioned for growth. The program provides advanced, hands-on support in areas critical to scaling, including product development, packaging enhancements, marketing strategies, access to capital, and procurement readiness. Entrepreneurs also benefit from mentorship, peer accountability, and retail exposure through shelf space and pop-up activations—practical opportunities that help them strengthen their business models, test new strategies, and expand into broader markets. Annually, over the course of the program, approximately 30–45 entrepreneurs will receive this targeted support, equipping them with the tools and confidence needed to take their businesses to the next level.

- 3) **Creative and Filmmaking Hub:** Perhaps Parkside’s most exciting emerging asset is its potential as a hub for arts and creative industry. Building on Camden’s location in a targeted county for New Jersey’s Film and Digital Media Tax Credit, PBCIP plans to establish a Creative Hub that provides space for interdisciplinary arts, filmmaking, and entrepreneurship. This initiative leverages Camden’s proximity to Philadelphia and New York to attract production companies while providing affordable, professional space for local creatives. With guidance from William Toms of RECPhilly, the Hub will connect artists to companies seeking talent, generating economic opportunity and positioning Parkside as a destination for creativity and innovation.

Construction for this project is estimated to cost about \$1.35 million and aligns with recent small-scale, community-driven developments that celebrate Black and Brown-owned businesses along the Haddon Avenue corridor and contribute to sustainable wealth-building for Camden residents. The development of the Creative Hub offers PBCIP a unique opportunity to celebrate local culture, support creative engagement, and expand economic opportunities within the neighborhood. Building on past successes, PBCIP has demonstrated the impact of this approach through projects such as 1419 Haddon Avenue, where the organization redeveloped and leased a formerly underutilized property—now operating as ReFresh Laundromat - to a Parkside resident, thereby keeping wealth and ownership rooted in the community. Similarly, the restoration of 1327 Haddon Avenue resulted in a thriving partnership with Curate Noir, a small business owner and trainer who now occupies the space and contributes to the corridor’s economic vitality.

PBCIP intends to replicate this model for the Creative Hub, with the goal of potentially leasing the revitalized property to a collective of participating creatives. This approach ensures that investment not only preserves neighborhood assets but also channels opportunities directly to local talent, reinforcing community identity while driving sustainable economic growth.



- 4) **Community Building:** PBCIP invests in the well-being of Parkside residents through programs and initiatives designed to strengthen civic leadership, enhance quality of life, and foster community empowerment. Programs such as the Clean Team, Homeowner Assistance Program, financial literacy and estate planning workshops, and youth engagement activities equip residents with the knowledge, skills, and confidence to lead positive change within their neighborhood. At the same time, the Roots to Market initiative, part of the larger Roots to Prevention collaborative, expands access to fresh, affordable food while creating opportunities for residents to participate as growers and entrepreneurs. Through apprenticeships, training programs, farmers' markets, and partnerships with local institutions, this initiative simultaneously addresses food insecurity, reduces health disparities, and strengthens connections across the community.



PBCIP's outreach efforts are designed not only to respond to immediate community needs but also to raise awareness of valuable local resources. Signature events such as the annual Haddon Avenue Street Festival and National Night Out, along with bi-monthly community meetings and weekly e-newsletter, foster direct engagement and meaningful dialogue between residents and organizational leadership. Community-wide clean-ups and the organizing efforts of the PRIDE Team build a sense of unity and ownership, encouraging residents to take pride in their neighborhood. Health and wellness programs provide accessible spaces for physical and mental well-being, while consistent communication through door-to-door outreach, e-newsletters, and social media ensures residents are informed and empowered to participate.



- 5) **Acquisition and Site Control:** Acquisition is a cornerstone strategy for granting communities true ownership and control over their future. By securing key properties, PBCIP and Parkside residents gain the power to guide development, preserve neighborhood character, and ensure that growth directly benefits existing residents. Controlling the built environment allows Parkside residents to make decisions aligned with their needs and priorities, prevent displacement, reduce blight, and foster long-term social, economic, and cultural stability.

Through the strategic acquisition of blighted, vacant, or underutilized properties - via lien assignments, private purchases, and partnerships with local agencies - PBCIP can lead redevelopment in ways that reflect local culture, history, and aspirations, rather than leaving it vulnerable to market speculation or external interests. Ownership of key properties enables mission-driven development that not only mitigates blight but also attracts investment and creates equitable opportunities for homeownership and commercial growth.

Together, these investments will continue the transformation of Parkside from the inside out - leveraging its assets, strengthening its economy, and empowering residents. With support from the NRTC program, PBCIP will continue to align housing, entrepreneurship, community health, and creative industries into a comprehensive strategy for neighborhood revitalization, ensuring that Parkside's future is rooted in equity, opportunity, and resident leadership.

Funding Requested: \$800,000

Municipality: City of Camden

Neighborhood: Parkside

Organization's Website: www.pbcip.org

Contact Name: Bridget Phifer

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

Name of Project: Empowering Eastside

Name of Organization: Paterson Habitat for Humanity, Inc. dba Passaic County Habitat for Humanity

Paterson Habitat for Humanity, Inc., dba Passaic County Habitat for Humanity (PCHFH), 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, continue to provide free ESL classes, support multiple local small businesses, help sustain community cleanliness, and plan a celebratory community fun fest.

The following project descriptions provide additional detail on how Paterson Habitat will carry out each of these initiatives and the impact they will have on the Eastside Neighborhood.

Housing

Acquisition

Our housing initiatives focus on acquiring and renovating properties in the Eastside neighborhood of Passaic. As we advance our revitalization plan, our goals are to enhance affordability and provide a variety of housing options for low-to-moderate-income residents in the Eastside neighborhood of Passaic. Previously secured NRTC funds allowed us to conduct a parcel survey, which identified several target properties available for acquisition. Using funds to purchase these properties will enable PCHFH to increase the urgently needed stock of affordable housing. By continuing to advocate for safe and affordable housing for all, acquiring properties will help ensure a steady pipeline for the creation of future affordable homeownership opportunities to add to the desperately needed affordable housing stock.

Community Building

English as a Second Language Class

We are committed 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, has been successfully completed with 12 participants. The classes help increase confidence in using English in daily life, from communicating with teachers to navigating local resources, which also helps strengthen their connections within the community. Looking ahead, we plan to expand our offerings beyond beginner-level classes by introducing intermediate and



advanced courses. This expansion will meet the growing needs of the Eastside Neighborhood, ensuring that learners can continue to enhance their language skills and achieve higher levels of English fluency.

Community Clean-Up

Our goal is to establish and sustain a long-term Eastside Community Clean-Up program. As a crucial neighborhood revitalization project, this initiative will strengthen the community while directly engaging and benefiting individual residents. By participating in clean-up efforts, residents not only improve the physical environments but also cultivate a more profound sense of pride, connection, and ownership in the places they call home.

Community Fun Fest

Bringing joy to the Eastside Neighborhood is not just a want, it's a need, and more importantly, it's something the community truly deserves. Designed to be an annual tradition, we plan to host a community fun fest every year in the early summer, right after the school year ends at Pulaski Park. The event will feature something for everyone: bounce houses, rides, carnival games, food trucks, and live entertainment, as well as a community resource fair where local organizations can connect residents to valuable services. By blending fun with access to information, the Fun Fest will not only create joy and lasting memories but also strengthen community ties, foster pride, and provide families with opportunities to access resources that support their well-being. The funding can provide free access to activities that families can enjoy, and help cover logistics, entertainment, and family-friendly attractions that uplift and spark joy in the Eastside Neighborhood.

Funding Requested: \$218,750

Municipality: Passaic

Neighborhood: Eastside

Organization's Website: www.habitatpc.org

Contact Name: Charla Sarabia

Email: charla@habitatpc.org

Phone: 973-595-6868

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

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

Paterson Habitat for Humanity, Inc., dba Passaic County Habitat for Humanity (PCHFH), respectfully requests your support for our 2025 Rosa Parks Neighborhood Revitalization Tax Credit application. With these funds, we will expand our efforts to construct and preserve safe, affordable homes for families in need, incubate the development of a new community center, strengthen youth development programs, sustain the vital Green Acre Community Garden, and support outreach services for unhoused residents. Together, these initiatives will improve housing stability, expand access to healthy food, create safe spaces for learning and growth, and deliver essential services to open new pathways to stability, opportunity, and hope for families in Rosa Parks.

The following project descriptions provide additional detail on how PCHFH will carry out each of these initiatives and the impact they will have on the Rosa Parks neighborhood.

Housing/Economic Development

Our housing activities include acquiring land/and or constructed properties for the creation of future affordable housing units and expanding the Rosa Parks Neighborhood Critical Repair Program to reach more households in need of urgent home repairs.

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 PCHFH to continue adding to the 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. Building on our success with other repair initiatives, we will expand our efforts through the Rosa Parks Neighborhood Critical Repair Program, addressing urgent home rehabilitation needs and ensuring residents can safely remain in their homes. Program applicants will be asked to document that they are low- to moderate-income households and that their taxes and insurance are up to date. Each approved household will be provided up to \$12,000 for necessary repairs 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 prorated annually over the 5 years. There will be no repayment by the homeowner.

Community Partnerships

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

St. Luke CDC Freedom School

In an effort to 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.

Green Acre Community Garden

Passaic County Habitat for Humanity (PCHFH) supports community gardens to improve public health in the Rosa Parks community. Community gardens offer access to healthy foods that are often unavailable in the neighborhood. Community gardens created on vacant lots have the added benefit of reducing locations prone to undesired activities. They are an important part of our CPTED (Crime Prevention through Environmental Design) strategies.



PCHFH has supported Deacon Willie Davis and his Green Acre Community Garden for more than 10 years in the Rosa Parks neighborhood. PCHFH owns the property upon which the garden is located, which also includes a greenhouse. Green Acre Community Garden and Passaic Habitat have a goal of addressing food insecurity, improving health, and promoting sustainable practices in the 4th Ward. Along with healthy

produce, Deacon Davis offers nutrition training and healthy cooking classes for residents of all ages. Full funding will enable support for administrative expenses, utilities, and supplies, ensuring that healthy eating becomes more accessible to low- to moderate-income families.

Funding Requested: \$476,500.00

Municipality: Paterson

Neighborhood: The 4th Ward Rosa Parks Neighborhood

Organization's Website: www.habitatpc.org

Contact Name: Charla Sarabia

Email: charla@habitatpc.org

Phone:

Building East Camden's Future Together

Saint Joseph's Carpenter Society

East Camden, like many other disinvested neighborhoods in New Jersey, has the potential to thrive and prosper, but too often that potential is locked away in abandoned buildings, shuttered homes, and lack of opportunities for residents. This NRTC application looks to strategically build East Camden's future together by turning blight into vibrant spaces and lack of opportunities into pathways to success.

The future envisioned by the over 900 East Camden neighbors who believed in East Camden and its potential has been memorialized in the My East Camden Plan. This plan is carried out by Saint Joseph's Carpenter Society in partnership with Cathedral Kitchen, UrbanPromise, and the countless supporters of the neighborhoods of East Camden. The future cannot be built alone. 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. This year's NRTC application seeks to build East Camden's future together through the following projects:

Redevelopment of 2631 Federal Street:

The building at 2631 Federal Street has stood empty for far too long, a reminder of decline rather than a beacon of possibility. It is one of the most visible vacant buildings, strategically located in the center of the neighborhood. In a twist of fate, this building was once the center of the neighborhood as it was built as the former City Hall when East Camden was its own separate township in the 1900s. By reviving it into a vibrant community center, this will give residents a safe, welcoming space to gather, learn, and organize. This "mini-City Hall" will anchor the neighborhood and the commercial corridor, creating connections and opportunities that ripple far beyond its walls. ***With your investment and partnership, SJCS will transform this building into a vibrant community center, establishing this location as the heart of East Camden for the future.***



Funding Requested: \$800,000

Municipality: Camden City

Neighborhood: East Camden

Organization's Website: www.sjcscamden.org

Contact Name: Pilar Hogan Closkey

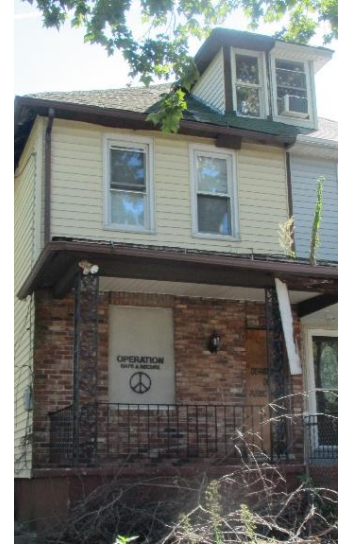
Email: phogan@sjcscamden.org

Phone: 856-966-8117 ext. 233



Redevelopment of Two Abandoned Homes into Homeownership Opportunities:

Homeownership is one of the strongest pathways to stability and generational wealth. NRTC funds will convert two long abandoned properties into quality homes that will not only revitalize the block but also offer two families the life-changing opportunity to own their first homes and make that lasting investment into the neighborhood. It is a tangible, permanent solution to both blight and housing insecurity, allowing the families to invest in their futures while also investing in the neighborhood. This project creates a future built on belonging and pride in place. In both cases, these homes represent the last vacant house on the block, leveraging past homeownership units that SJCS has sold in the past. ***With your investment and partnership, two homes will be rebuilt and two families will call East Camden home and be welcomed onto blocks by other homeowners and neighbors.***



Neighborhood Builders Program:

The Neighborhood Builders program seeks to marry two programs SJCS offers: a workforce development program where youth learn construction and a block improvement program where residents shape the future of their vacant lots, blocks and eyesores. When residents see themselves as builders rather than bystanders, entire communities shift. This program empowers youth to take part in creating real, visible change by developing skills, pride, and leadership while directly improving the community around them. It's an investment in both today's neighborhoods and tomorrow's leaders. As they revitalize empty lots, restore spaces, and construct community assets, they learn that the future is something we build together, not something we wait for. ***With your investment and partnership, two community driven projects will be completed.***



MyHome Homeowner Basic Systems Repair Program:

Many East Camden residents struggle to maintain aging homes, leading to unsafe conditions inside of their homes and further neighborhood decline. By supporting essential repairs, we preserve affordable housing, stabilize families, and ensure everyone can safely age in place. Every repair is

more than construction, it is preserving the present while committing to building a stronger future with every nail and piece of lumber. ***With your investment and partnership, a total of 12 homes will be made safer for the future.***

UrbanPromise Afterschool and Summer Program:

The My East Camden Plan prioritized changing the future trajectory of youth in the neighborhood. Safe, enriching spaces for young people after school hours are critical to ensuring this positive path. The UrbanPromise Afterschool and Summer program offers tutoring, mentorship, and recreation, keeping the youth engaged and supported while giving parents peace of mind. It closes opportunity gaps and builds brighter futures one child at a time. By nurturing them today, we build the future together. ***With your investment and partnership, approximately 90 youth will be served in this program.***



Cathedral Kitchen Culinary Arts Training Program:

The future envisioned by East Camden residents included creating opportunities for adults to learn marketable and employable skills. The Cathedral Kitchen Culinary Arts Training program equips residents with culinary skills that lead to employment, entrepreneurship, and economic independence. At the same time, it strengthens the local food economy and plants the seeds for future restaurants and businesses. ***With your investment and partnership, a total of 60 students will attend the Culinary Arts program.***



These projects are not isolated, instead, they are threads in a larger fabric of community renewal. Together, we will transform abandoned structures into assets, cultivate youth leadership, give families opportunities to build wealth, and open new opportunities to a stronger East Camden. ***Your investment is a partnership in building the future together. Every investment is a home rebuilt, a community cultivated and, ultimately, a future empowered.***





Center of Salem NRTC 2026

Stand Up For Salem

Since 1988, Stand Up for Salem (SUFS) has worked to transform Salem by fostering resident-based planning and community-driven projects. By leveraging positive developments happening in and around the neighborhood, partnering with other organizations, and advocating for residents, SUFS works to create a stronger, more resilient community. In 2010, SUFS launched the

Center of Salem initiative through the NJ DCA's Neighborhood Revitalization Tax Credit (NRTC) Program. After more than a decade of progress, SUFS reconvened residents and stakeholders in 2021 to design a new neighborhood plan to guide the next phase of development. Through this plan, SUFS is committed to supporting resident-led projects, strengthening local businesses, improving housing and public spaces, and creating opportunities that reflect the priorities and aspirations of residents.

Funding requested: \$700,000

Municipality: Salem

Neighborhood: Center of Salem

Website: standupforsalem.com

Contact Name: Jessie Keedy, Grant Manager

Email: jessiekeedy@standupforsalem.com

Phone: (856) 935 - 1248

Restoring Salem's Housing Stock and Creating Opportunity for First-Time Homeowners

SUFS will partner with Allied Resources for Kids (ARK) to restore a vacant, abandoned home in the Center of Salem neighborhood, transforming it into an affordable homeownership opportunity for a low- or moderate-income buyer. Students from YouthBuild and trainees at the Salem Building Arts Center will put their skills to work through this project, gaining hands-on experience while restoring the neighborhood's housing stock and contributing to community revitalization.



Supporting Homeowners

SUFS will support homeowners in making critical repairs that improve health, including lead remediation, safety, habitability, and aging-in-place needs. This program will support the preservation of the neighborhood's aging homeownership stock and allow elderly and low-income residents to stay in their homes.

Supporting Small Businesses

Flexible business improvement grants will support the growth, sustainability, and capacity of local small businesses and entrepreneurs. Business owners can use funds to support investments in operations and system, build marketing outreach, education and training, facade improvements, and business development or coaching

Career Training at the Salem Building Arts Center

In partnership with ARK, SUFS will provide a variety of workforce development trainings for residents of all ages at the historic Salem Building Arts Center, including:

- Training in carpentry, plaster casting, and laser engraving, incorporating both modern and historic practices
- OSHA-10 Construction Safety Certification
- ServSafe Food Handler Certification
- YouthBuild: Provides trades-based education and practical experience to youth ages 16-24, including the restoration of low-income housing units in Salem
- Career Now: A partnership with the Salem School District that will provide high school seniors with job training and support with job placement



Empowering an Engaged and Connected Community

Through a neighborhood-wide, resident-driven community organizing and engagement initiative, SUFS and its partners will empower residents to identify and address local concerns, advance neighborhood improvement initiatives, with a focus on greening and beautification projects, and host neighborhood-wide community events.



When you support our comprehensive NRTC application this year, you can be sure that your investment will yield tremendous impact in the Center of Salem neighborhood!

North Trenton/Battle Monument 2026

Trenton Health Team

Our Organization

Trenton Health Team (THT) is dedicated to improving the well-being of greater Trenton by partnering with the community to expand access to clinical healthcare and by addressing community conditions, like housing quality, food access, neighborhood safety, education and social inequities that are strongly linked to health outcomes. To improve the health of the greater Trenton community, THT works in three unique and interdependent ways:

- THT employs, supports and deploys people with lived experience in the Trenton community to work with individuals and community groups, assessing health care needs and helping residents learn how to care for – and advocate for – themselves.
- THT lends capacity to the web of organizations working on community health, through its work as a convenor, program manager, lead applicant for funding, and fiscal sponsor.
- THT harnesses community experience combined with rigorous data analysis to help our partners to pinpoint gaps and barriers to service, and identify ways to improve service delivery and health systems.

THT first launched placemaking activities in the North Trenton/Battle Monument area in 2015. **This is our first year in the NRTC program!**

Our Neighborhood

The North Trenton/Battle Monument area is a gateway to Downtown Trenton and is home to significant local and regional assets. Our NRTC plan envisions a safe, thriving, family-friendly, mixed-income neighborhood that builds upon its unique assets, nearby amenities, and its human capital - youth, resident leaders, entrepreneurs, and business owners. Neighborhood residents have collaborated with multiple community-based

organizations alongside city, county and state governments to steadily improve the neighborhood, most recently through the Choice Neighborhoods Initiative and Capital Health's Trenton Neighborhood Initiative (TNI). With NRTC, THT is stepping up to continue to drive investment into the neighborhood. THT's experience as a backbone and convener driving cross-sector collaboration positions the organization to effectively coordinate multiple strategies to achieve the neighborhood's goals. The following proposal presents a unique opportunity to invest in innovative programs at the intersection of community development and public health, led by an experienced local team.

Funding Requested: \$688,493.08

Municipality: Trenton

Neighborhood: North Trenton/Battle Monument

Organization's Website: www.trentonhealthteam.org

Contact Name: Alix Fellman

Email: afellman@trentonhealthteam.org

Phone: 609-322-8302

Our Plan

Down Payment Assistance

Since 2022, THT has implemented the TNI Homebuyer Assistance Program (HAP). Through HAP, THT is partnering with New Jersey Community Capital (NJCC)'s Address Yourself program to offer affordable mortgages, accessible homebuyer and financial counseling, and down payment assistance of up to \$20,000 to income-qualified buyers looking to own a home in Trenton. As of August 31, 2025, HAP has helped 46 families buy homes in Trenton and deployed \$790,000 in down payment assistance grants. The proposed program will extend down payment assistance grants to an additional 13 homebuyers. This includes 10 buyers who will be purchasing new homeownership units in development by Trenton Housing Authority and Habitat for Humanity of South Central New Jersey. THT will also provide financial and homeownership counseling for 52 prospective buyers.



THT staff presenting at a Homebuyer Resource Fair

Healthy Home Repair

In 2022, THT partnered with Trenton Housing Authority and Isles to launch the Home Improvement Program (HIP). HIP offers comprehensive home repairs, including facade improvements, lead remediation, weatherization, and health and safety upgrades, to income-qualified residents of the 600-800 blocks of Martin Luther King Jr. Boulevard and Race, Vine and Evans Streets. As of August 31, 2025, six (6) homes have completed construction, and six (6) homes are under construction. THT's Community Care team has played a vital role in supporting homeowners through HIP. Building on this success, THT will expand both the reach of repairs into the North Trenton/Battle Monument neighborhood and the role of its community health workers (CHWs). Through THT's Community Care model, trusted CHWs address social determinants and environmental factors that affect health. The expanded Healthy Home Repair program will provide 22 small home repair grants of up to \$7,500 and pair each grantee with a CHW. CHWs will assess challenges that threaten housing stability, connect residents with resources, and help strengthen overall well-being. THT will also engage the East Trenton Collaborative, a fellow NRTC applicant, to consult on program design and provide project management services.



Before and after repairs at 637 MLK

Financial Literacy

Trenton Health Team

North Trenton/Battle Monument, Trenton

NRTC QPP 2026

Over the last three years of successful implementation of TNI HAP, THT has identified several opportunities to provide additional financial literacy support to clients on their homeownership journey. The proposed program will include two tracks:

- For prospective homebuyers: individualized financial counseling for 16 clients who require more than one year to repair credit or build savings. The program will also include a homebuyer resource fair, and will also collect and showcase real stories of homeowners from the North Trenton/Battle Monument area, including the challenges they overcame to achieve homeownership.
- For existing homeowners: post-closing financial counseling and a matched savings program to help 16 homeowners save for emergency repairs or home improvements. The track will include two workshops on personal finance topics and two workshops that will teach homeowners basic home maintenance skills.

Small Business Support

Since 2024, THT has implemented the TNI Thrives Small Business Grant program. To date, THT has awarded seven businesses in the North Trenton/Battle Monument area with grants of \$7,000, to make physical or operational improvements to their businesses. THT has also successfully produced two workshop series and a Small Business Resource Fair with over 50 attendees. Through the TNI Thrives program, THT has seen firsthand the need for additional training and technical assistance for local business owners and prospective entrepreneurs. Small Business Support will include the following activities:

- Four (4) workshops on topics identified by local entrepreneurs. These workshops will be presented by subject matter experts, like marketing or legal professionals.
- THT will recruit four (4) Trenton Trailblazers - entrepreneurs from the North Trenton/Battle Monument area who have established successful businesses and can serve as role models for other entrepreneurs. Each Trailblazer will be featured at one workshop, and will have the opportunity to share their story and the challenges they overcame to grow their businesses. Trailblazers will receive a stipend and be featured in a local marketing campaign that will promote the workshop series. This program will increase both knowledge and confidence among other local entrepreneurs by providing real and relatable examples of success.

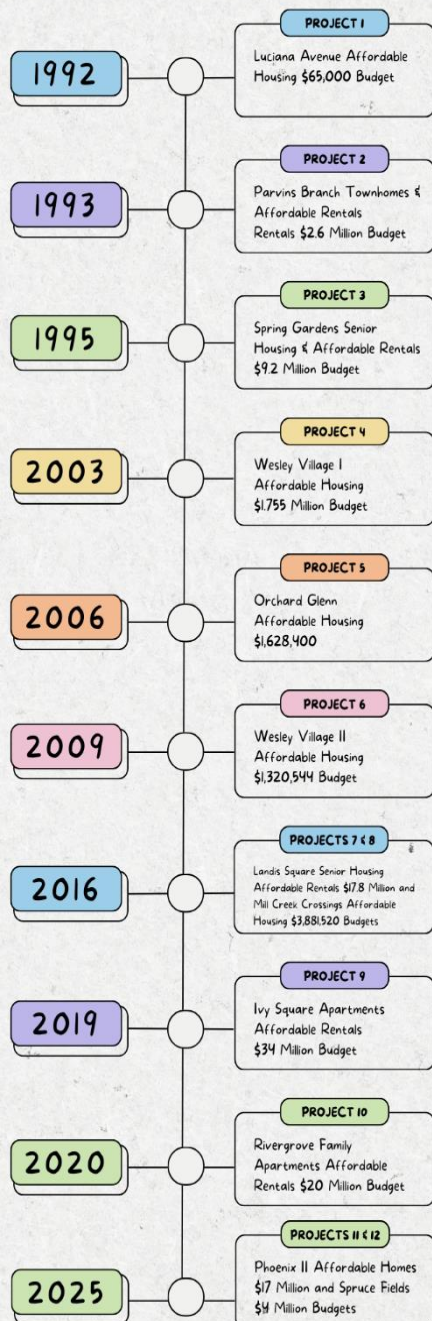


A local entrepreneur getting advice at a
THT Small Business Resource Fair

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|---------------------------|--------------------------|----------------------|---|
| Funding Requested: | \$800,000 | 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 CAP AFFORDABLE HOUSING AND RENTAL PROJECTS



Investing in Affordable Rental for Families

NRTC funds will support Gateway in investing in South Avenue Terrace, an eight-unit affordable rental community designed to serve marginalized groups. The development will provide two- and three-bedroom apartments that address the need for safe, stable, and affordable housing for families facing systemic barriers. By creating new rental opportunities, this project strengthens neighborhood stability, expands access to equitable housing, and ensures that vulnerable residents have a secure place to call home.



Investing in Affordable Rentals for Seniors

NRTC funds will also support Gateway's investment in Phoenix Senior Village, a 64-unit affordable rental community for older adults. Offering one- and two-bedroom apartments, the project creates safe, accessible, and affordable homes tailored to seniors. Phoenix Senior Village promotes dignity, independence, and community connection, ensuring that residents can age in place while remaining part of the neighborhood.



Together, South Avenue Terrace and Phoenix Senior Village advance Gateway's mission of expanding affordable housing options across generations, bringing the organization closer to surpassing its milestone of more than **500 Affordable Homes**.

Southeast Gateway Neighborhood Revitalization Plan

For more than 30 years, Gateway Community Action Partnership (Gateway CAP) has been a catalyst for neighborhood revitalization and affordable housing in Bridgeton and across Cumberland County. Since 1992, we've developed 491 affordable housing units—including 47 homes sold to families earning under 80% of the area median income (AMI) and 444 affordable rental units.

The Southeast Gateway neighborhood has a proud history, but has faced decades of disinvestment, blight, and economic hardship. Rising housing costs and a persistent shortage of quality homes have left 42% of Bridgeton households housing-cost burdened (2022 U.S. Census). Gateway CAP envisions a thriving, inclusive community where families can access safe, modern, and affordable housing.

Through this project, we aim to:

- Combat displacement by creating sustainable housing pathways for low-and moderate-income families/seniors.
- Stimulate economic growth through new construction, infrastructure upgrades, and increased property values.
- Revitalize the Southeast Gateway area by transforming underutilized lots into vibrant residential streetscapes.

Investing in Housing, Homeownership, and Community Transformation

Gateway Community Action Partnership's Southeast Gateway (SEG) development represents more than just bricks and mortar—it is an investment in stability, equity, and opportunity. Beyond creating quality homes and rental opportunities, Gateway CAP is committed to helping families achieve lasting housing security. Our First-Time Homebuyers Program equips new buyers with the knowledge and confidence to succeed, offering six intensive workshops led by our Housing Program Case Manager. Revitalization is also about preserving and enhancing what already exists. NRTC funds will allow Gateway CAP to rehabilitate housing for current residents, ensuring long-time community members can remain in place with dignity and safety. By pairing this work with targeted infrastructure upgrades, we are laying the groundwork for private reinvestment and aligning with Bridgeton's broader redevelopment strategy. This integrated approach ensures growth that is inclusive, sustainable, and deeply rooted in community needs.



Housing and Community Development

Gateway is partnering with the City of Bridgeton and Eastern Pacific Development Corporation to strengthen affordable housing in Bridgeton through two key projects. South Avenue Terrace will deliver eight affordable rental units for marginalized groups, offering two- and three-bedroom apartments that provide safe, stable housing for families facing systemic barriers. Phoenix Senior Village will add 64 affordable rental units designed for older adults, with one- and two-bedroom apartments. Both projects include amenities such as HVAC, modern appliances, state of the art community spaces, and accessible property management. Together, these developments expand the supply of high-quality, affordable housing in Bridgeton and ensure that residents across generations have a secure place to call home.

Gateway also facilitates a First-Time Homebuyer Program, a six-session workshop series that guides

residents through every step of the homeownership process, led by our experienced Housing Program Case Manager. The program helps families navigate financing, budgeting, and available resources, ultimately building stability and generational wealth. Complementary housing rehabilitation initiatives will extend to existing Bridgeton residents to ensure that current homeowners benefit alongside new investments as the neighborhood continues to grow.

Gateway's 2026 NRTC funding request will support revitalization in the Southeast Gateway Neighborhood through pre-development work on two strategically located project sites that will yield affordable rentals. This initiative marks a critical milestone—bringing us past our 500th affordable housing unit—and directly advances our mission of stabilizing neighborhoods and engaging/supporting working families.

Gateway is deeply committed to ensuring that residents are not only engaged but are leading the revitalization of their own community. Resident involvement is the driving force behind long-term neighborhood transformation, and Gateway CAP provides the structure and support to make this possible. This commitment is reflected in ongoing community meetings and events that draw strong resident participation, ensuring that neighborhood priorities remain front and center. At the same time, Gateway continues to pursue additional funding to implement plan elements not covered by NRTC, reinforcing both the sustainability and the breadth of the revitalization effort.



Investment Summary

This year's NRTC investment will significantly expand these efforts, enabling Gateway to:

- Construct **seventy-two (72) affordable rental units** that provide safety and security.
- Provide **leadership development and social service supports** to empower residents.
- Increase **staff capacity** dedicated to neighborhood activation.
- Increase **social activities** allowing Seniors to socialize and improve quality of life.

Name of Project: **Paulsboro Pride Revitalization Plan 2026**

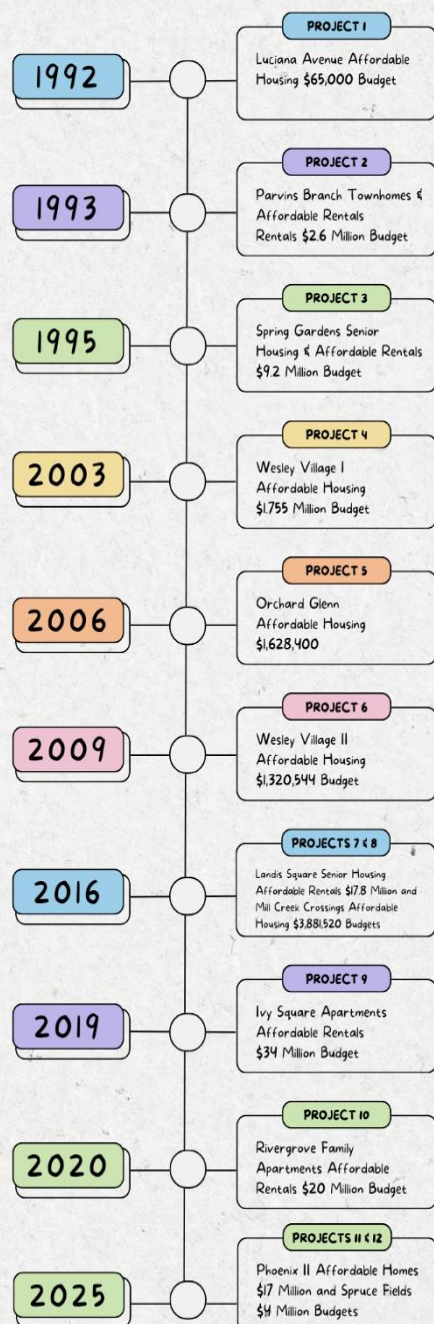
Name of Organization: **Gateway Community Action Partnership**



| | | | |
|--------------------|-----------------|---------------|--|
| Funding Requested: | \$600,000 | Contact Name: | Jon Burdzy |
| Municipality: | Paulsboro, NJ | Email: | jburdzy@gatewaycap.org |
| Neighborhood: | Paulsboro Pride | Phone: | (856) 451-6330 |

Organization's Website: www.gatewaycap.org

GATEWAY CAP AFFORDABLE HOUSING AND RENTAL PROJECTS



Investing in Homeowners

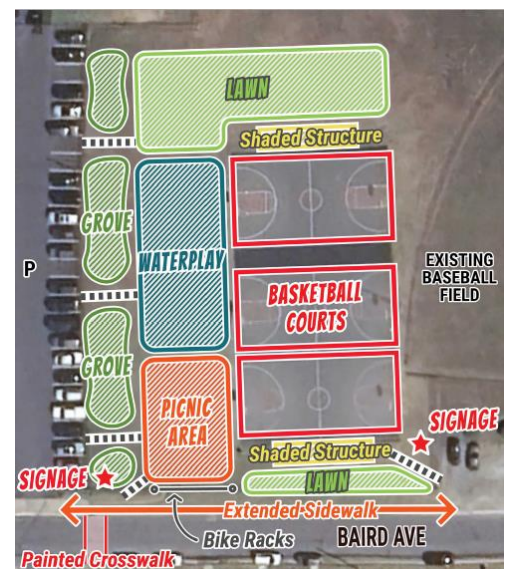
NRTC funds will support Gateway in creating four affordable homeownership opportunities on Jefferson and Adams Streets in Paulsboro. The initiative will complete all engineering, design, and permitting to prepare four buildable lots for construction. Gateway will oversee the



ground-up development of homes, approximately 1,500 SF, designed to complement neighborhood styles with contemporary finishes. By expanding pathways to affordable ownership, the project promotes family stability, builds generational wealth, and enables Gateway to surpass its milestone of 500 Affordable Homes. These new homes will be complemented by Gateway CAP's First-Time Homebuyer Program, which equips residents with the knowledge and resources to achieve and sustain homeownership.

Investing in Safe Recreation

NRTC funds will support Gateway in investing in safe recreation through upgrades at the Baird Avenue Recreation Complex. The project will repave, stripe, and replace equipment at three basketball courts while adding safe walkways, improved entranceways, and new seating for families. These improvements will create a safer, more welcoming environment that encourages healthy activity and community connection. Building on similar upgrades completed in Bridgeton in 2023, this project reinforces Gateway's commitment to providing safe, accessible spaces where residents of all ages can gather, play, and thrive.



Paulsboro Pride Neighborhood Revitalization Plan

A Community in Need: Paulsboro faces persistent challenges that make revitalization not only urgent but essential. Ranked **#23 out of 564 municipalities** on New Jersey's **2023 Municipal Revitalization Index**, Paulsboro is recognized as one of the State's most distressed communities based on social, economic, physical, and fiscal conditions. Additionally, Paulsboro is considered an "Overburdened Community" by the NJ Department of Environmental Protection, which is defined as a community with a large percentage of low-income, minority, or low English proficiency households and may face disproportionate harmful effects from nearby facilities.

With the support of the Regional Foundation and the NJ Department of Community Affairs NRTC Program, Gateway Community Action Partnership worked with Paulsboro neighbors on a comprehensive neighborhood plan for the community. The plan, focused on the Paulsboro Pride Neighborhood, will help to guide improvements and



investments to make the community a better place to live, work and play. After 18 months, the plan, which is both community-driven and resident-led, includes what the residents would like to see in their neighborhood. It was approved by the NJ Department of Community Affairs in Summer 2025. The Paulsboro Pride Neighborhood Plan provides a roadmap for the community, outlining goals, projects, and initiatives designed to meet the shared aspirations of the Paulsboro community and foster a vibrant, equitable, and thriving neighborhood.

Housing and Community Development

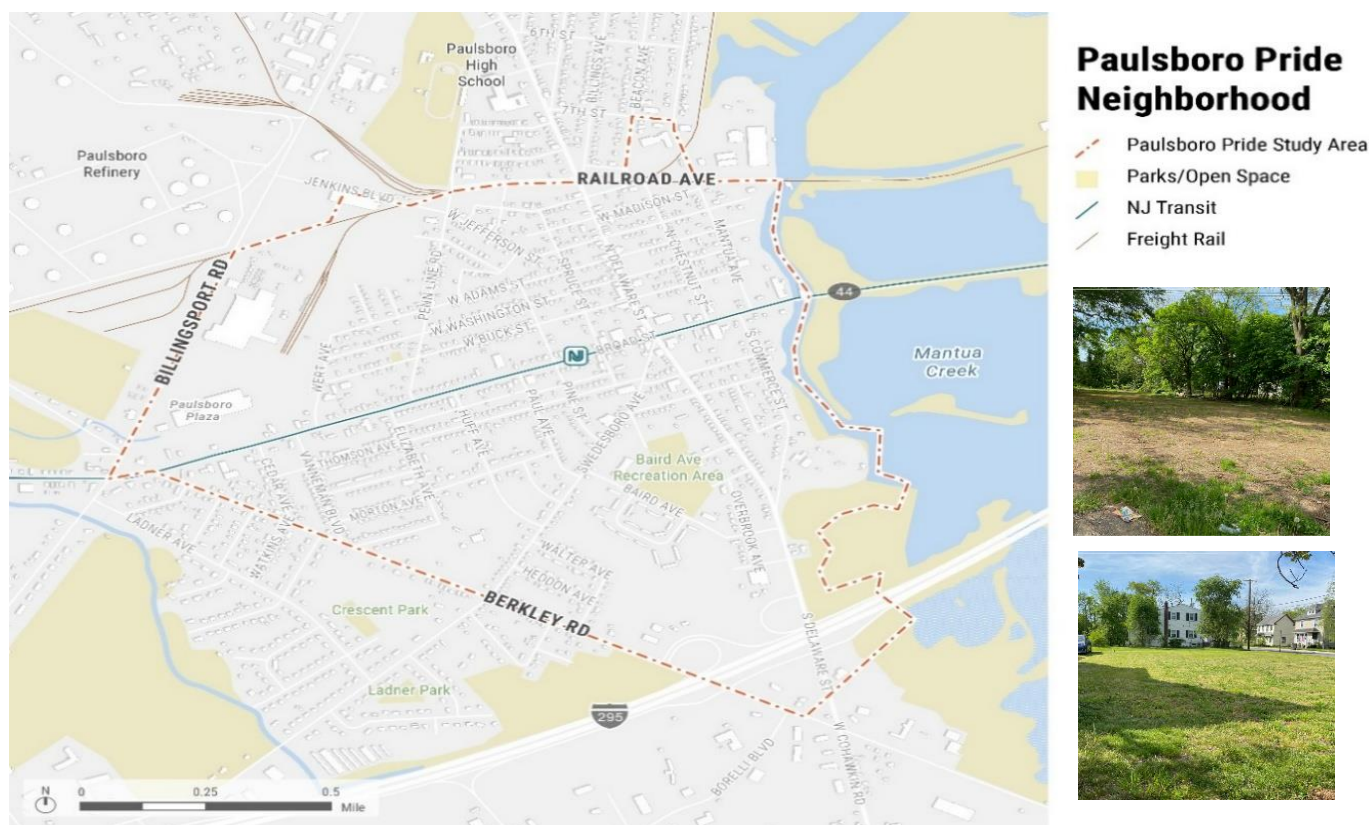
Gateway is partnering with the Borough of Paulsboro to acquire vacant lots to be used for infill housing development and neighborhood rehabilitation. Homes built in other projects have included 3 bedrooms, 2 bathrooms, 1-car garages with additional driveway parking, central HVAC, private backyards, and in-unit laundry. By creating new affordable and first-time homebuyer housing, Gateway will continue to promote stability, expand access to homeownership, and support residents in building long-term success. Gateway facilitates a **First-Time Homebuyer Program**, a six-session workshop series that guides residents through every step of the homeownership process, led by our experienced Housing Program Case Manager. The program helps families navigate financing, budgeting, and available resources, ultimately building stability and generational wealth. Complementary housing rehabilitation initiatives will also be extended to current Paulsboro Pride residents, ensuring that existing homeowners are not left behind as the neighborhood moves forward.

Neighborhood Improvement and Investment

Gateway also plans to make improvements to the Baird Avenue Recreation Area by adding new and upgraded basketball courts, new signage and shaded structures, a seating area and new trash cans. We also plan to make the area safer for children by painting the crosswalks, repairing the sidewalk and adding more efficient lighting.

Gateway is deeply committed to ensuring that residents are not only engaged but are leading the revitalization of their own community. Resident involvement is the driving force behind long-term neighborhood transformation, and Gateway CAP provides the structure and support to make this possible. This commitment is reflected in ongoing community meetings and events that draw strong resident participation, ensuring that neighborhood priorities remain front and center. At the same time, Gateway continues to pursue additional funding to implement plan elements not covered by NRTC, reinforcing both the sustainability and the breadth of the revitalization effort.

At the heart of this effort is our ten-member Resident Steering Committee, which empowers neighbors to shape a shared vision for the Paulsboro Pride Neighborhood. Through ongoing meetings, facilitated conversations, and youth-focused engagement, we help residents identify priorities, strengthen leadership capacity, and translate community goals into action. Gateway CAP also organizes and co-sponsors activities with local partners—including faith-based organizations and community groups—to build trust, amplify resident voices, and create opportunities for connection and collective action.



Investment Summary

This year's NRTC investment will significantly expand these efforts, enabling Gateway to:

- Construct **four first-time homebuyer homes** in partnership with the Borough of Paulsboro.
- Improve **local recreational amenities** that foster safe, vibrant, and healthy spaces.
- Provide **leadership development and social service supports** to empower residents.
- Increase **staff capacity** dedicated to neighborhood activation.
- Expand **youth and family engagement activities**, including events, workshops, and recreational programming.

Name of Project: Fairmount Neighborhood Advancement 2026

Name of Organization: Urban League of Essex County

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

The Urban League of Essex County is requesting funding of \$800,000 for activities that will advance the revitalization of the Newark's Fairmount neighborhood by improving residents' ability to maintain and secure affordable housing, increase literacy and employment, and improve family financial stability.

The Project has five major components:

1: The League will provide direct housing counseling services to residents, with a focus on its (A) Housing Stabilization and Eviction Prevention and (B) Home Buyer Education Program, including pre and post-purchase counseling.

Funding Requested: \$ 800,000.00

Municipality: Newark

Neighborhood: Fairmount

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

Contact Name: Vivian Cox Fraser

Email: vfraser@ulec.org Phone: 983-624-9535 x202

Counseling services will provide financial coaching for both center and homeownership clients. This program component seeks to develop positive financial behaviors which will act as a protective factor to help LMI residents avoid future housing crises. Counseling services will support residents facing eviction and homelessness, which continues to affect a significant number of Fairmount residents as rental housing costs rise, but employment opportunities and wage gains have lagged.

2: The fit-out of the Fairmount Literacy and Language Arts Center, a community resource dedicated to improving literacy and language arts achievement through tutoring, educational programs, and interactive programming including theatre, digital literacy, financial literacy, math literacy and problem solving. With a goal to promote literacy as a family inclusive process, we expect this resource will help Newark youth and adults develop a lifelong love of learning.

The fit-out will include the buildout of Fairmount Commons Ground Floor Retail Space, including finishes, furniture, fixtures and equipment to operationalize the space.

Objectives include I.T. and A.V. infrastructure including network cabling, audiovisual equipment and access control.

Specialized areas include a commercial-grade kitchenette to support community meetings and a cafe, partitions to create office space(s), conference rooms/breakout spaces, library and theatre areas.

3: Workforce Development

The League's BuildTech workforce training program is uniquely positioned to address the critical need for hands-on IT workforce training. While many residents have begun to close the digital divide through digital literacy programs, a clear gap remains in career-aligned technical training that leads to industry-recognized credentials and employment. In today's rapidly evolving tech landscape—where Artificial Intelligence is automating routine IT functions like password resets, basic troubleshooting, and system monitoring—there is still a strong and growing demand for skilled professionals who can physically repair, configure, and maintain computer systems and networks.

Unlike roles that are vulnerable to AI-driven replacement, IT support positions such as Help Desk Technician, Field Technician, and Desktop Support Analyst remain in high demand across multiple industries. CompTIA A+ is globally recognized, vendor-neutral, and serves as the foundational certification in the IT career pathway. It is often the first credential employers look for when hiring entry-level IT professionals. By offering CompTIA A+ training, the the Tech House will empower learners with practical, job-ready skills that can lead directly to employment and long-term career advancement.

The League's construction trades workforce development programs will provide 40 residents with "train to hire" construction and skilled trades workforce training. Through classroom and controlled construction site settings, participants will be trained in construction safety, blueprint reading, OSHA 30, carpentry, electrical, financial literacy, critical thinking, conflict resolution, team skills, problem-solving skills and other critical life skills needed for success. The program will prepare graduates to be ready to tackle the demands of safely working on job sites of complex construction projects and interact effectively with sponsoring or corporate entities.

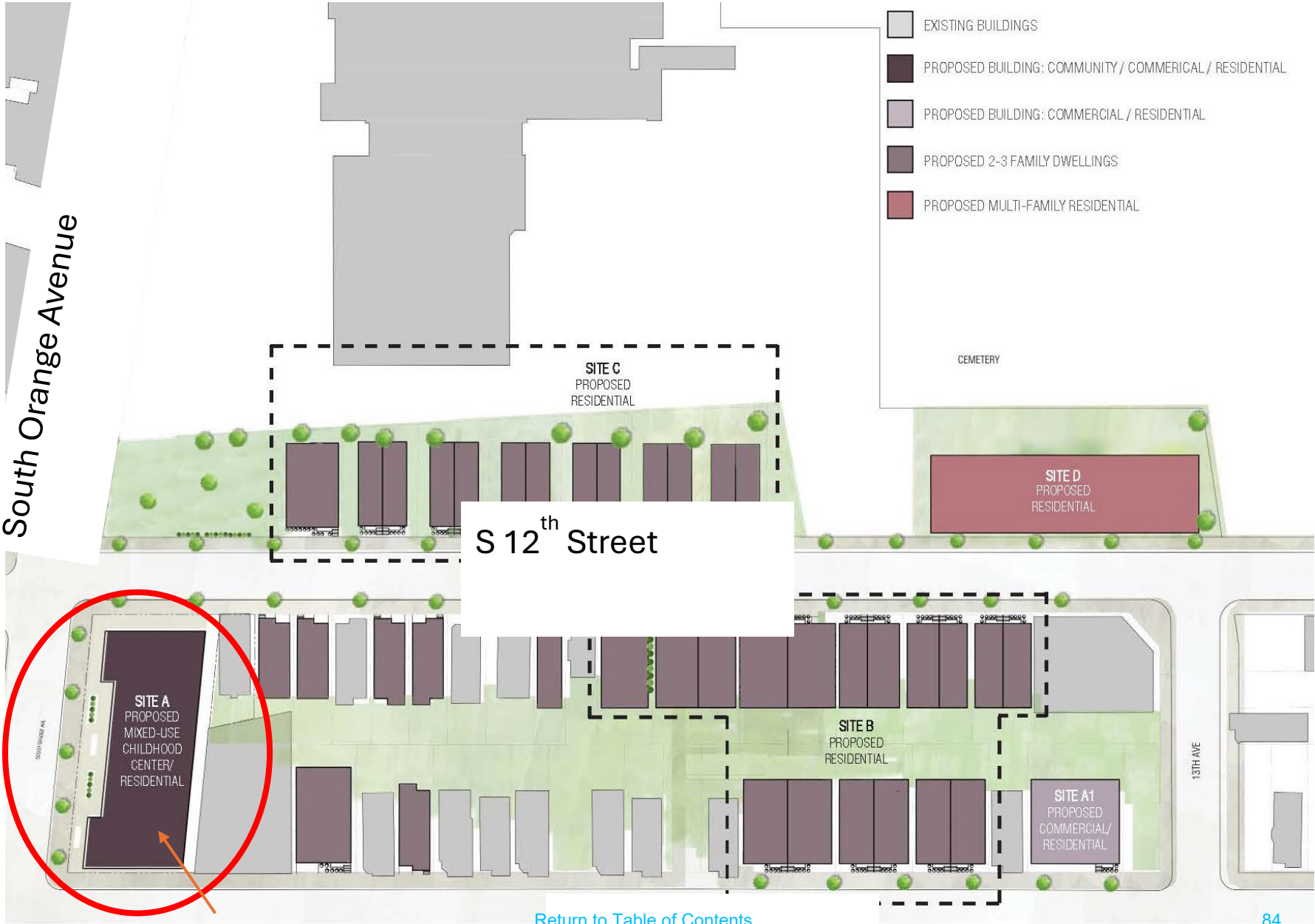
4. The FOC will provide residents with provide employment supports, workforce readiness training, young adult empowerment programs, and vital income and public benefit advocacy for seniors and other vulnerable residents. Employment services and financial education and coaching are critical for residents navigating unemployment, underemployment, or life with a low-wage job.

Fairmount, like many urban areas, has yet to fully recover from the impacts of the Covid pandemic, and has been challenged with stubbornly higher unemployment and job loss rates than corresponding county, state and national levels, with an estimated unemployment rates approaching 30%, versus 4.2 % nationally during 2024.

Gainful employment and financial education are critical to LMI individuals and families' ability to reduce their debts, increase their savings, increase their FICO scores, and become better money managers. Along with screening and advocacy for eligible public benefits, FOC workshops, financial literacy, and one-on-one counseling help clients change financial behaviors in ways that encourage them to make long-term commitments to increasing income, decreasing expenses and acquiring assets.

The Financial Opportunity Center provides families with services across three areas: employment placement and career improvement; financial education and coaching; and public benefits access. These core services are integrated and provided to our clients as integrated services to reinforce positive learnings and outcomes and to provide a multi-faceted approach to income and wealth building.

Fairmount Commons - Project Overview



Project Location