



NRTC Qualified Projects Pool (QPP): November 2026 for SFY 2027

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AHA

affordable housing alliance

Hope. Strength. Community.

NEIGHBORHOOD REVITALIZATION TAX CREDIT PROJECT

KEANSBURG, NJ

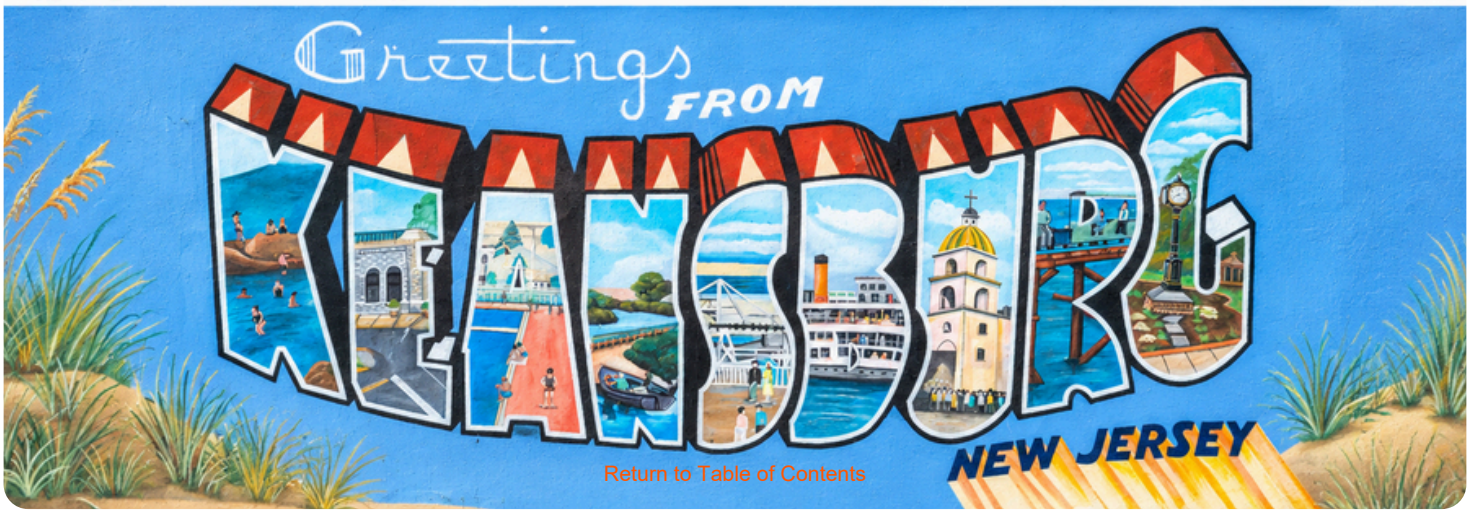
Stronger Homes.

Thriving Businesses.

Vibrant Community.







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Stronger homes, thriving businesses, and a vibrant community

Affordable Housing Alliance

Funding Requested: $800,000
Municipality: Keansburg
Neighborhood: Carr Avenue Neighborhood
Website: housingall.org and https://www.keansburgNRTC.org/
Contact: Randi Moore, CEO
Email: RMoore@housingall.org
Phone: (732) 200-1265

The Affordable Housing Alliance (AHA), founded in 1991, is a non-profit organization working across the Central/Eastern NJ region, including Keansburg, to improve the quality of life for all residents in the communities it serves by developing and preserving affordable housing, and offering services and programs to help individuals, families and communities achieve economic stability and their full potential.

AHA has had a direct and longstanding presence in the Carr Avenue Neighborhood since 1996 when it acquired and began managing Grandview Apartments, a 131-unit affordable housing community located in the heart of the target area. Building on that neighborhood presence, AHA led the development of the Carr Avenue Neighborhood Plan through a two-year, community-driven process that engaged residents, local businesses, community organizations, property owners, and Borough officials. Outreach included neighborhood meetings and focus groups, community activities, and multiple ways for residents to share their priorities and ideas for change.

That process established a shared vision for a vibrant, resilient neighborhood where redevelopment creates broad benefits, local businesses thrive, residents can remain and build roots, and community members help shape the neighborhood's future.

Homes and Home Ownership

AHA will invest in both the homes already anchoring the neighborhood and opportunities for more residents to become homeowners. A Home Repair and Elevation program will help existing homeowners address critical health and safety needs, improve accessibility for aging residents, and make homes more resilient to the flooding risks that affect the entire neighborhood. Projects may include essential repairs, home elevations to meet FEMA standards, aging-in-place modifications, and landscaping improvements that support stormwater management and flood mitigation.

At the same time, AHA will help existing neighborhood renters prepare for and achieve homeownership through workshops, individualized pre-homeownership counseling, and down payment assistance. By helping current residents purchase homes within the neighborhood, this work will create pathways to long-term financial stability while increasing the number of owner-occupied homes and helping ensure that existing residents share in the neighborhood's future.






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Business District Revitalization





Keansburg's local businesses are an important neighborhood asset and an essential part of its identity as a bayshore destination. AHA will engage expert consultants to work with local business and property owners on improvements to the appearance, function, and identity of the neighborhood's commercial districts. This will include façade and other visual enhancement projects, as well as development of a coordinated district-wide design and branding plan intended to create a more cohesive, welcoming, and recognizable business environment.

AHA will also bring in specialized small business expertise through the New Jersey Small Business Development Center, which will provide individualized coaching, business-skills training, referrals, and other technical assistance to neighborhood businesses. Business owners will have opportunities to collaborate around shared resources, ideas, and joint marketing or promotional efforts designed to strengthen the district as a whole, increase visibility, and support renewed tourism and economic activity.

Community Building

AHA and its partners will engage residents through ongoing outreach, communication, community meetings, and organizing activities designed to strengthen connections and support meaningful resident participation in neighborhood revitalization.

Residents will have opportunities to share information, identify community priorities, help shape local projects, and take part in community improvement activities. Neighborhood events and celebrations will also bring residents together, build community pride, and foster a stronger sense of unity and connection. This work will build on the participation and momentum established during the neighborhood planning process, ensuring that residents continue to have an active role as the plan moves from vision to implementation.







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CLICK HERE
to read the full plan

affordable housing alliance

Hope. Strength. Community.

NEIGHBORHOOD REVITALIZATION TAX CREDIT PROJECT

N. MIDDLETOWN, NJ





Elevating

Our Homes
Our Neighborhood
Our Community

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Elevating our homes, our neighborhood, and our community

Affordable Housing Alliance

Funding Requested: $800,000
Municipality: Middletown Township
Neighborhood: North Middletown-Port Monmouth
Website: housingall.org and https://www.middletownplan.org/
Contact: Randi Moore, Chief Executive Officer
Email: RMoore@housingall.org
Phone: (732) 200-1265

The Affordable Housing Alliance (AHA), founded in 1991, is a non-profit organization working across the Central/Eastern NJ region, including in Middletown Township, to improve the quality of life for all residents in the communities it serves by developing and preserving affordable housing, and offering services and programs to help individuals, families and communities achieve economic stability and their full potential. Building on long-standing commitments in the North Middletown-Port Monmouth neighborhood, AHA has worked with residents and other stakeholders to develop the neighborhood plan through NJ DCA's Neighborhood Revitalization Tax Credit (NRTC) Program. Through the activities described below, the North Middletown-Port Monmouth initiative envisions a safe, vibrant, and welcoming neighborhood where residents' pride in the community, their sense of unity, and their hope for the future are clear.

Strengthening Homes & Homeownership

AHA's Home Repair and Elevation program supports neighborhood homeowners in addressing critical repairs related to health, safety, housing stability, aging in place, and climate resilience. Projects may include home elevations to mitigate flooding risks and meet FEMA standards, essential home repairs, accessibility modifications for seniors and residents with mobility challenges, and landscaping improvements that support stormwater management and flood mitigation.

AHA will also partner with Habitat for Humanity and Middletown Township to construct a new single-family home that will be sold to a qualified low- or moderate-income homebuyer, creating a new affordable homeownership opportunity within the neighborhood.







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Neighborhood Spaces

AHA will work with Middletown Township to install a new playground at the Tonya Keller Community Center, creating a safe, welcoming outdoor space for neighborhood children and families. The playground will feature modern recreational equipment and a rubber safety surface, with the final design shaped through community input.



The community center has long served as an important neighborhood gathering place, but the existing building had to be closed after an accident caused significant structural damage and is now slated for replacement by the Township. The new playground will help bring activity back to this highly valued site while redevelopment moves forward and will complement the new community center once it opens.



Community Building

AHA and its partners will engage residents through ongoing outreach, communication, community meetings, and organizing activities designed to strengthen connections and support resident participation in neighborhood improvement efforts.

Residents will have opportunities to identify shared priorities, help shape local projects, and take part in community improvement activities such as clean-up and planting days. Community events and celebrations will also bring neighbors together, build community pride, and strengthen connections across the neighborhood.







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CLICK HERE to read the full plan

Atlantic City Inlet NOW! – 2027

Atlantic Cape Community College
Inlet Community Development Corporation (Inlet CDC)
NRTC Qualified Projects Pool 2027



Project Name: Atlantic City Inlet NOW! – 2027 Revitalization Projects
Organization Name: Atlantic Cape Community College
Funding Requested: $800,000
Neighborhood: Inlet, Atlantic City, NJ
Contact: Dr. Natalie Devonish – ndevonis@atlantic.edu | (609) 343-5087
Website: www.acinlet.org

Project Overview

Atlantic City Inlet NOW! – 2027 Revitalization Projects represents the next phase of the Inlet Community Development Corporation's place-based revitalization strategy in the Inlet and Bungalow Park neighborhoods. Building on prior investments in housing, commercial corridors, parks, public spaces, community engagement, and neighborhood infrastructure, the 2027 plan is designed to deepen visible neighborhood improvements while expanding opportunity for residents, families, and local businesses.

The proposed $800,000 initiative brings together redevelopment, supportive services, and organizational capacity in one coordinated neighborhood strategy. The emphasis for 2027 is on preserving and improving housing, strengthening commercial corridors, expanding workforce and educational opportunities, activating public spaces, creating youth and family programming, and reinforcing community pride, safety, and long-term sustainability.

Redevelopment Initiatives

Housing & Neighborhood Revitalization

The Inlet CDC will continue investing in the preservation and revitalization of owner-occupied housing throughout the Inlet and Bungalow Park, with a focus on improving living conditions, neighborhood appearance, safety, and long-term homeownership.



- Partner with the Atlantic County Improvement Authority (ACIA) to rehabilitate approximately 8–10 owner-occupied homes.
- Prioritize seniors, veterans, low-income homeowners, and long-term residents.
- Expand residential facade improvement opportunities and exterior improvements that support safety, curb appeal, and property values.
- Continue neighborhood beautification initiatives that reinforce resident pride and block-level investment.

Commercial Redevelopment & Economic Development

Commercial revitalization will focus on strengthening neighborhood corridors, attracting new businesses, supporting entrepreneurship, and creating conditions for sustained private investment.

- Continue the Commercial Facade Improvement Program.
- Launch a Small Business Incentive Program to help attract businesses to vacant storefronts and support local start-ups.
- Provide assistance for storefront, signage, and other eligible business improvements.
- Advance lighting, landscaping, beautification, and other corridor enhancements.
- Develop materials that promote commercial investment opportunities and explore mixed-use redevelopment with public and private partners.

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Workforce Development & Educational Advancement

The CDC will expand pathways that improve economic mobility and connect residents to education, credentials, employment, and entrepreneurship.

- Industry-recognized credential programs and workforce scholarships.
- Adult learner support, career readiness workshops, and internship opportunities.
- Employer collaborations and entrepreneurship education.
- Partnerships that connect residents to Atlantic Cape Community College and other training resources.

Supportive Services & Community Investment

Parks, Recreation & Public Space Improvements

Public spaces will remain central to the CDC's revitalization strategy, with continued capital improvements paired with recreation, wellness, and family-centered activation.

- Advance Altman Park Phase III enhancements.
- Support planning and development at Delaware Avenue Park.
- Continue improvements at Gardner's Basin and maintenance of prior CDC investments.
- Add park furnishings, landscaping, lighting, and other amenities.
- Expand outdoor fitness, pickleball, recreational programming, community wellness initiatives, and seasonal family programming.

Youth & Family Opportunity Programs

The 2027 plan introduces a stronger youth and family opportunity focus, creating educational and recreational experiences that build skills, expose young people to career pathways, and strengthen family connection to the neighborhood.

- Robotics camps, drone technology, STEM activities, and culinary camps.
- Entrepreneurship experiences, summer enrichment, and youth leadership development.
- Potential partnerships with Atlantic Cape Community College, the Boys & Girls Club of Atlantic City, local nonprofits, and school districts.

Community Engagement, Arts & Neighborhood Pride

Resident participation and neighborhood identity will be strengthened through events, arts, volunteerism, and resident-led beautification.

- Community festivals and family events.
- Murals, public art, and cultural programming.
- Community cleanups and volunteer engagement.
- Civic association support and neighborhood beautification projects.



Community Safety, Marketing & Organizational Sustainability

The CDC will pair neighborhood safety and visibility efforts with stronger communication, business recruitment, and diversified resource development to sustain revitalization over time.

- Expand public safety partnerships and neighborhood security cameras.
- Strengthen neighborhood branding, website content, promotional materials, and wayfinding.
- Develop a business recruitment campaign.
- Support legislative advocacy, grant development, and diversified funding strategies, including CRDA, foundation, corporate, and federal opportunities.

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Administration & Implementation Capacity

Successful implementation of the 2027 plan requires sufficient staffing, grant administration, financial management, compliance, communications, reporting, and day-to-day operating capacity. The proposed administrative structure includes a full-time Project Lead, part-time administrative support, executive leadership allocation, and additional administrative support necessary to coordinate projects, manage partnerships, monitor outcomes, and meet NRTC requirements.

2027 Strategic Impact

The 2027 Atlantic City Inlet NOW! plan is intentionally designed as an integrated neighborhood investment strategy. Rather than treating housing, business development, public space, youth opportunity, and community engagement as separate efforts, the Inlet CDC will use these investments together to create visible and sustained change across the neighborhood.

Our Strategic Focus Areas

Homes & Blocks
Preserve owner-occupied housing, support long-term residents, improve façades and exterior conditions, and strengthen neighborhood appearanaıe.

Business & Jobs
Activate commercial corridors, recruit businesses, support entrepreneurs, and connect residents to workforce and educational pathways.

Parks & Families
Improve parks and public spaces while adding recreation, wellness, youth enrichment, and family programming.

Identity & Safety
Strengthen neighborhood pride through arts, events, civic engagement, beautification, wayfinding, and public safety partnerships.

Sustainability
Build the staffing, partnerships, communications, and diversified funding capacity needed to maintain and expand the CDC's impact.

Conclusion

Atlantic City Inlet NOW! – 2027 Revitalization Projects continues the Inlet CDC's commitment to resident-centered, partnership-driven neighborhood development. Through coordinated investments in homes, businesses, public spaces, workforce and education, youth and families, community identity, safety, and organizational sustainability, the initiative will build on prior progress while positioning the Inlet and Bungalow Park for continued growth and long-term investment. With NRTC support, the Inlet CDC will continue turning community priorities into visible improvements, expanding opportunity for residents and businesses, and strengthening the conditions needed for a safer, more vibrant, and more resilient Atlantic City neighborhood.







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Name of Project:
Revitalize Ducktown & Venice Park

Name of Organization:
ACEA and Ducktown CDC

About the Organization

*The **Ducktown Community Development Corporation (Ducktown CDC)** is a nonprofit organization dedicated to the revitalization of Atlantic City's historic Ducktown neighborhood through economic development, community engagement, housing improvement, and creative placemaking. Working collaboratively with residents, businesses, artists, and community partners, the CDC advances initiatives that strengthen neighborhood identity, support small businesses and entrepreneurship, improve the physical environment, and create opportunities for residents. Through projects ranging from façade and home-improvement programs to public art, neighborhood events, beautification, and business development, Ducktown CDC works to build a more vibrant, connected, and economically sustainable neighborhood.*

Contact Person

Name: Michael Cagno

Phone: 856-982-6199

Email: acducktown@gmail.com

About the Neighborhood

Neighborhood Name: Ducktown
Municipality: Atlantic City
County: Atlantic County
Website: https://www.acducktown.com/

Ducktown is one of Atlantic City's oldest and most distinctive neighborhoods, historically shaped by generations of immigrant families and small, family-owned businesses. The neighborhood became especially associated with Italian American residents, whose homes, churches, restaurants, bakeries, and businesses helped establish the close-knit character for which Ducktown became known. Located near the city's commercial and tourism districts, the neighborhood has experienced the economic and physical changes that have affected Atlantic City over time while retaining a strong sense of local identity and community. Today, Ducktown's history provides an important foundation for revitalization efforts that seek to preserve its neighborhood character while supporting residents, businesses, and new economic opportunities.

About the Application

Funding Requested: **$800,000**
Project Name & Location: Revitalize Ducktown & Venice Park, Atlantic City

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Target Population: Low- and moderate-income Ducktown residents, homeowners, renters, small-business owners, entrepreneurs, and other neighborhood stakeholders who will directly benefit from housing, economic-development, and community revitalization activities supported through the NRTC plan.

Role(s) of Partners: Working in collaboration to support projects.
NRTC Budget: $800,000
Other Funding Sources (Amounts):
Neighborhood Benefit: NRTC funding can provide Ducktown with the resources needed to implement coordinated, long-term neighborhood revitalization rather than isolated improvements. Through investments in housing rehabilitation, commercial façade improvements, small-business and entrepreneurial support, creative placemaking, public-space improvements, and resident engagement, NRTC can strengthen both the neighborhood's physical and economic health. These investments can improve quality of life, support existing residents and businesses, attract new activity, and build local capacity to sustain Ducktown's revitalization over time.
Optional Links: https://www.accducktown.com/
https://www.aceanj.com/

Completed Projects

1. Maria's Luncheonette: Rehab



Before



After

2. Setaara: Facade



Before



After

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3. Property on Pacific Ave: Facades of businesses and condos



Before

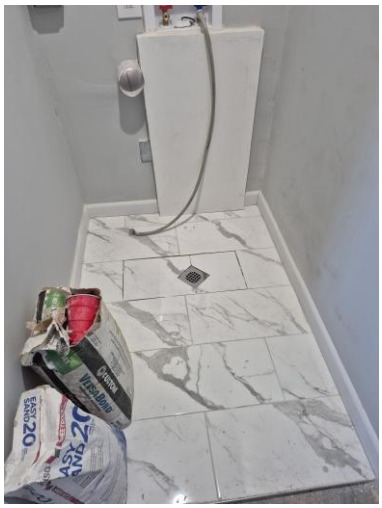


After

4. Home Rehabilitation: Interior HVAC, Plumbing and Electric



Before



After

5. Texas Ave Park Sculpture: Public Art



Before



After

6. Atlantic City Florist: Facades



Before



After

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ACEA
Atlantic County Economic Alliance

Northeast Somers Point: Expanding Opportunities & Driving Growth

Name of Project: Somers Point Northeast Revitalization
Name of Organization: Atlantic County Economic Alliance (ACEA)
Funding Requested: $800,000.00
Municipality: Somers Point
Neighborhood: Northeast Neighborhood
Website: www.aceanj.com
Contact Name: Lauren Moore
Email: lmoore@aceanj.com

The Atlantic County Economic Alliance (ACEA) is proud to sponsor Somers Point's Neighborhood Revitalization Tax Credit (NRTC) application to support revitalization efforts in Somers Point's Northeast Neighborhood. With proven success managing the Ducktown CDC in Atlantic City, the ACEA has the experience needed to support the Somers Point Northeast Neighborhood CDC application for funding through the NRTC program.

Somers Point, specifically the Northeast Neighborhood, is strategically positioned for economic growth, particularly in the tourism and hospitality sectors. As 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.

Somers Point sits at the intersection of key transportation corridors, including Route 9, the Garden State Parkway, and Route 52, providing direct access to neighboring shore towns like Ocean City, Margate, and Atlantic City. This proximity places Somers Point in a unique position to capture spillover tourism from nearby resort communities while offering a more relaxed and affordable coastal experience. The city has experienced a steady rise in regional and seasonal visitors, drawn to its scenic marinas, bayfront restaurants, live entertainment, and family-friendly events such as the annual Bayfest celebration. With the continued popularity of coastal tourism in New Jersey and a consumer trend toward local, experiential travel, Somers Point is well-positioned to capitalize on growing demand.

Simultaneously, public and private sector investment is fueling improvements in downtown and bayfront infrastructure. Streetscape enhancements, pedestrian connectivity projects, and FEMA-funded flood mitigation efforts are increasing the city's appeal for both visitors and businesses.

With a growing number of small businesses, cafes, bars, and live music venues, Somers Point is evolving into a year-round destination. The City's Master Plan and Neighborhood Revitalization efforts have prioritized hospitality as a growth industry, supporting zoning, incentives, and grants to attract and retain tourism-related businesses.

Yet as the City continues to evolve, the Somers Point Northeast Neighborhood CDC is spearheading neighborhood programs to support the existing residents and businesses that contribute to the neighborhood's vibrant atmosphere. NRTC funding will enhance homebuyer assistance, housing rehabilitation, commercial façade improvements, workforce training, microenterprise support, park development, nonprofit partnerships, and community marketing campaigns. The ACEA provides administrative management to ensure effective program oversight, while Somers Point CDC staffing supports grantmaking, capacity building, and coordination with city and community partners.

These projects and programs aim to increase homeownership, create a healthier housing stock, foster the City's business community, and strengthen community capacity.

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Your investment in the Somers Point Northeast Neighborhood Community Development Corporation will:

Goal 1: Improve Housing for Current and Future Residents

Promoting homeownership is a key goal of the Somers Point CDC, as homeownership deepens residents' ties to their neighborhood. To reduce the financial barrier to homeownership, the Somers Point CDC will provide down payment assistance grants to five first-time homebuyers. The CDC will also provide grants for housing rehabilitation projects to five homeowners, which will include façade improvements and interior rehabilitation, ensuring that homes are safe and fit for long-term occupancy.



Goal 2: Promote Economic Development Infrastructure

The Somers Point CDC is focused on strengthening the neighborhood's commercial corridors through design and business attraction/development efforts. The CDC will offer grant funding to businesses for façade improvements, capital improvements, and business expansion. This funding will not only make the commercial corridors more attractive to visitors, but will also minimize spending leakage to businesses outside the City.



Goal 3: Enhance Youth Programming & Services

Providing a variety of youth engagement and recreation opportunities is key to enhancing the quality of life for the many diverse families that live in the Northeast Neighborhood. In recognition of this, the Somers Point CDC will expand and improve the number of recreational opportunities in the neighborhood, while encouraging youth involvement in public art projects. The CDC will also partner with neighborhood & educational institutions to improve K-12 outcomes and build workforce development & ongoing educational opportunities.



Goal 4: Strengthen the Neighborhood Community

The Somers Point CDC will strengthen the Northeast Neighborhood community through increased community outreach, improved community spaces, mutual support between local businesses, and educational & workforce training. Boosting civic pride is at the center of these efforts; by fostering additional opportunities to connect, residents will grow as a collective community and continue to maintain the neighborhood.



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Strengthening Community With Your Investment

The Northeast Neighborhood

Exciting work is already underway in the Northeast Neighborhood, with more on the way! Funding from the New Jersey Housing and Mortgage Finance Agency and the Atlantic County Improvement Authority is being used to support first-time homebuyers, while $725,000 in grant and loan funding from the Green Acres program is being used to make improvements to sections of the Bike Path within the neighborhood. Together, with the Somers Point CDC's strong network of long-standing implementation partners, these programs show that the Northeast Neighborhood is a strong candidate for your investment. Join us as we continue to make the Northeast Neighborhood a great place to live, work, and do business!



NRTC Implementation Partners

ACIA
Atlantic County Improvement Authority

SP
SOMERS POINT
NEW JERSEY
the shore starts here!

ATLANTIC CAPE
COMMUNITY COLLEGE

AMERICA'S
SBDC
NEW JERSEY
STOCKTON UNIVERSITY

SHORE MEDICAL CENTER℠
Healthcare At Its Best

Somers Point ARTS Commission

Rutala Associates

South Jersey Jazz Society

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Name of Project:

Midtown Atlantic City Revitalization Continues

Name of Organization:

AtlantiCare/ Midtown CDC

Working together for a thriving Midtown.

About the Organization

AtlantiCare, the largest healthcare system in southeastern New Jersey, is committed to building healthier communities. Our mission extends far beyond the walls of our facilities and deep into the neighborhoods we serve. In partnership with Midtown CDC, we are investing in innovative approaches that address the factors that most significantly influence health outcomes. We recognize that the neighborhoods where people live have a profound impact on their health and well-being. Through community revitalization efforts, we are helping to create the conditions necessary for residents of Midtown Atlantic City to thrive, advancing our shared vision of a healthier, more vibrant community for all.

Contact Person

Name: Samantha Kiley
Phone: 609-464-3377
Email: skiley@atlanticare.org
Website: midtownacnj.org

Total Funding Requested: $799,982

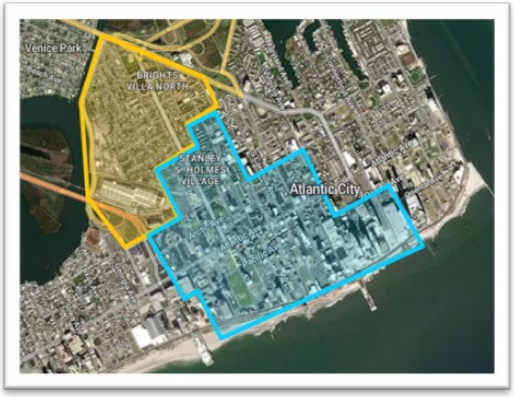


About the Neighborhood

Neighborhood Name: Midtown
Municipality: Atlantic City
County: Atlantic

Midtown resides in the center of Atlantic City. Home to the city's largest commercial corridor, the neighborhood is experiencing exciting growth, anchored by destinations like The Orange Loop, a thriving entertainment and dining district inspired by Monopoly's famous orange properties.

With rich history and culture, including iconic locations such as Steel Pier, the Kentucky Avenue Renaissance and the Historic Northside, Midtown had a rich storied history and an even brighter tomorrow.



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About the Application

Funding Requested: $799,982

Project Name & Location: 2027 Midtown Revitalization Continues, Midtown Atlantic City

Target Population: Our efforts in Midtown are focused on residents and small businesses, with a particular focus on housing rehabilitation, homeownership, small business support and neighborhood beautification.

Role(s) of Partners: We are proud to partner with several organizations to advance our work, these include Atlantic County Improvement Authority, Atlantic City Arts Foundation, Atlantic City Arts Commission, the Financial Wellness Institute, and the Casino Reinvestment Development Authority.

NRTC Budget: $799,982 Requested

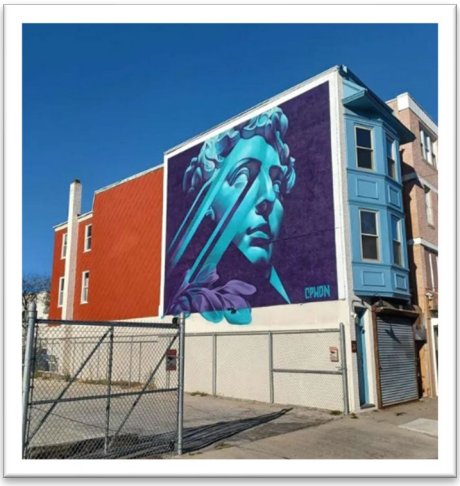
Housing: $516,400	**Beautification:** $129,500
Economic Development: $81,982	**Community Engagement:** $72,100

Other Funding Sources (Amounts): Regional Foundation ($135,000), The County of AtlantiCare Arts & Culture Fund ($6,500), The City of Atlantic City-CBDG Grant ($153,000); Atlantic City Community Fund ($1,000)

Neighborhood Benefit:

Remaining true to our core competencies of Housing, Economic Development, Community Enhancement, and Beautification, our 2027 application further explores what is possible, as Midtown continues to take big and bold steps to advance these interconnected priorities. With tangible results, AtlantiCare and its partner the Midtown CDC, see future promise and progress in the following areas:

Housing: In 2027, **two vacant housing units will be rehabilitated**, continuing our commitment to developing high-quality housing. These homes will be made available for homeownership and made attainable by stacking our generous $10,000 Down Payment Assistance opportunity with other home buying incentives. We also 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 2027 repair their home and build equity.



Most recent Midtown Home Rehab- 26 S. Kentucky 2- 2 BR, 2 Bath Condos,Commerical 1st Fl.



Proud First-Time Homebuyer of a Midtown Home Rehab Project

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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: We've distributed close to $300,000 to local businesses in the form of storefront enhancement funding or micro infrastructure grants. We are also committed to attracting and retaining vibrant and diverse businesses in Midtown. Our 2027 application continues to make **grant funds available to 20 additional Midtown businesses.** These mini-grants have allowed for new equipment, upgrades, signs and more. Beyond grants, we will be offering biannual education 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.



Business Grant Recipient



Orange Loop Placemaking & Beautification

Beautification: Midtown is rich with history and culture, and in 2027, we'll continue to highlight these assets through the arts and recreational programming. 2027 will bring about our continued support of sponsored **landscaping, planters, murals, and painted electrical boxes**, with an emphasis on the **Orange Loop**. This emerging, vibrant neighborhood is home to restaurants, music venues, housing, retail and ripe for placemaking initiatives. We'll also continue our **programming in Brown's Park** and Midtown's **Indiana Avenue Garden.**

Community Engagement: 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 our a ctivities and share resources with our friends and neighbors, creating an ongoing dialogue with our neighborhood, wherein we learn their priorities and needs.

2027 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.**

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AtlantiCare: Confidential/Other

Name of Project: **Cramer Hill Forward**

Name of Organization:

40th ANNIVERSARY
CAMDEN COMMUNITY PARTNERSHIP
DRIVEN BY PROGRESS | FOCUSED ON EQUITY

Cramer Hill is resilient. Its history includes overcoming challenges. Typhus outbreaks, flooding, plans that went against the communities' wishes – all of these challenges were overcome by Cramer Hill's citizens and stakeholders through determination. Cramer Hill today is facing a new set of challenges – erosion of community, vacant and abandoned buildings, and disinvestment in the housing market. But these are challenges that a resilient Cramer Hill will take on.

Camden Community Partnership is proud to work with local leaders, residents and business owners in moving Cramer Hill forward from these challenges. This NRTC application includes several community driven projects that will address these obstacles.

Building Community:
Several projects in this NRTC seek to bring people together at a time where people feel most apart. If awarded NRTC funds, CCP will host the Camden Peace Events at Von Neida Park. This event brings people from all walks of life and connects them through friendly sporting activity. An estimated 500 people will attend this event. CCP will also work on the largest mural ever constructed in Camden in partnership with ActionPak and a local artist. This art will commemorate Cramer Hill's resilience in overcoming obstacles. Finally, CCP will partner with Saint Joseph's

About the Application:

NRTC Funding Requested: $800,000
Location: Cramer Hill, Camden, NJ
Partners: Saint Joseph's Carpenter Society
Leverage: $330,000

About the Organization

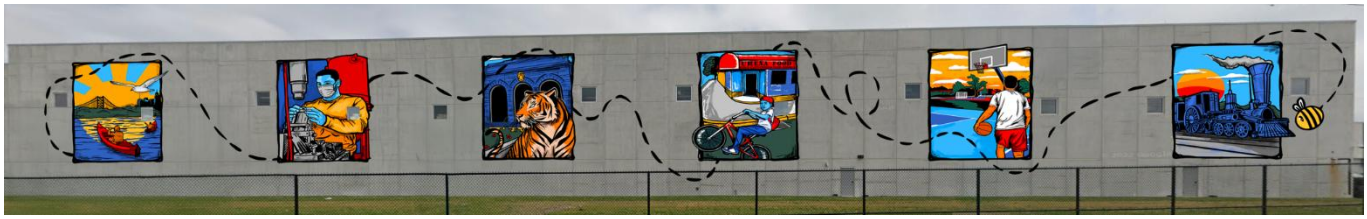
Camden Community Partnership serves as the catalyst for the preservation and growth of a vibrant Camden. The organization is "driven by progress, and focused on equity" bringing together various stakeholders, including community leaders, residents, employers, educators, and nonprofit organizations, to implement a comprehensive approach to the revitalization of Camden. With a strong emphasis on putting residents first, CCP focuses on essential areas such as housing, public safety, infrastructure, transportation, education, neighborhood initiatives, park and green space development, and employment opportunities.

About Cramer Hill, Camden, NJ

- Bounded by Delaware River, Pennsauken Twp., Railyards and East Camden to the south
- Home to 9,424 residents
- Main corridor is River Ave.
- Home to the Kroc Center, Cramer Hill Waterfront Park, Von Neida Park, Cramer Hill Nature Preserve,
- Recent investments: ActionPak, Patrick Kelly Drums, Von Neida Park, Ablett Village new housing

Contact Person

Name: Robert Corrales
Phone: 856-757-9154
Email: rcorrales@camdencpinc.com
Website: camdencommunitypartnership.com



Carpenter Society on the Community Corps Project. This project will solicit ideas from Cramer Hill residents on ways to improve the neighborhood and work side by side with the neighbors to plan and build the projects. Two of these improvements will be completed.

Addressing Vacant and Abandoned Buildings:
The biggest cluster of vacant and abandoned buildings in Cramer Hill is at the corner of 27th Street and River Ave. This is in the heart of the River Ave commercial corridor. CCP will partner with SJCS to reimagine these eyesores into a 21st century neighborhood town center. NRTC funds will be used to plan for this site to include a 3-4 story mixed use project. This project will provide affordable and market rate housing opportunities as well as provide space for entrepreneurs to open shop on the strong River Ave commercial corridor.





Reversing Disinvestment in the Housing Market:
Finally, this NRTC application seeks to reverse a major challenge in the housing market in Cramer Hill - the lack of capital for homeowners to make repairs. Cramer Hill boasts one of the stronger homeownership rates in Camden but homeowners are having a very difficult time accessing loans to make repairs to their older housing stock. The elderly and homes with single parents are hit the hardest. NRTC funds will allow CCP to partner with SJCS to repair up to 15 homes in the community, keeping the most vulnerable homeowners safe in their homes.

Cramer Hill is poised to continue to fight through anything that may come it's way. This NRTC application seeks to strengthen the bonds that hold this community together, rebuild the heart of the community, and protect Cramer Hill homeowners from the shocks of large repairs in their homes. With NRTC funding, Camden Community Partnership and it's partners will build on the legacy of resilience meeting these challenges head on and moving the neighborhood into the next chapter. **Your investment in this NRTC project writes that next chapter for Cramer Hill**



Midtown Pleasantville: A Strategic Hub for Urban Revitalization

CARING Inc. is proud to sponsor Pleasantville's Neighborhood Revitalization Tax Credit (NRTC) application to support revitalization efforts in Pleasantville's Midtown Neighborhood.

Pleasantville, New Jersey, is undergoing a strategic transformation, with Midtown serving as a central hub for economic, transit, and housing revitalization. The city is emerging as a model of resilience through proactive planning, public-private partnerships, and targeted investments. Midtown's mix of commercial, professional, and light industrial uses provides a strong foundation for redevelopment and community empowerment.

The Midtown CDC is spearheading neighborhood programs to support these initiatives. NRTC funding will enhance homebuyer assistance, housing rehabilitation, commercial façade improvements, workforce training, microenterprise support, park development, nonprofit partnerships, and community marketing campaigns. Caring, Inc. provides administrative management to ensure effective program oversight, while Midtown CDC staffing supports grantmaking, capacity building, and coordination with city and community partners.

Alongside the CDC's efforts, multiple key projects are underway in Midtown, including the Hospitality Hub, a multipurpose development designed to stimulate economic activity and provide workforce training in hospitality and culinary arts. The Center City Redevelopment Plan complements these efforts with 135 affordable housing units, retail space, and new public amenities, including the Bayview Avenue Waterfront Park, aligned with Pleasantville's Transit Village designation to promote walkable, transit-oriented development.

Collectively, these projects and programs aim to revitalize Midtown Pleasantville, creating sustainable housing, vibrant public spaces, economic opportunities, and strengthened community capacity.

Name of Project: Midtown Community Development Corporation
Name of Organization: Caring, Inc.
Funding Requested: $800,000.00
Municipality: Pleasantville
Neighborhood: Midtown
Website: www.caringinc.net
Contact Name: Joe Dougherty, Esq.
Email: jdougherty@caringinc.org
Phone: (609) 484-7050







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Your investment in Pleasantville's Midtown Community Development Corporation will:

Goal 1: Improve Housing in Midtown for Current and Future Residents

Midtown CDC will host homeownership counseling events to guide ten prospective homebuyers through the homebuying process and will provide five down payment assistance grants to reduce the financial barrier to homeownership. The CDC will also provide five grants for housing rehabilitation projects, which will include façade improvements and interior rehabilitation, ensuring that homes are safe and fit for long-term occupancy.



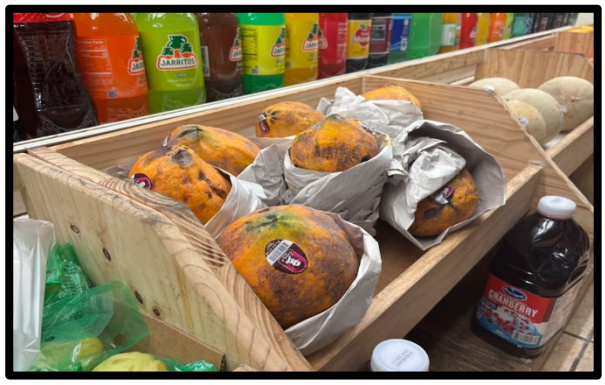
Goal 2: Promote Economic Development in Midtown's Commercial Areas

Midtown CDC is committed to strengthening the businesses within the neighborhood's commercial areas through targeted signage and streetscaping design improvements. The CDC will provide grant funding to nine businesses for façade improvements and to an additional nine business owners for capital improvements. The CDC is also focused on supporting microenterprises (businesses with fewer than 5 employees), aiming to boost resident income through training and business development.



Goal 3: Provide Workforce Training for Midtown Residents

Youth and adult workforce development in Midtown is essential for preparing the next generation with skills and opportunities for meaningful employment. Midtown CDC will support and expand youth & young adult career exploration programs for 25 residents, which have been proven to help reduce unemployment and boost local economic growth. The CDC will also support individuals seeking to complete their GED and work with neighborhood institutions to provide low-cost upskilling courses for those seeking to enhance their skills and pursue higher education.



Goal 4: Strengthen the Midtown Community

The Midtown CDC will strengthen Midtown through a series of beautification, placemaking, and marketing projects. The CDC will partner with the City of Pleasantville to plant twenty trees and sidewalk planters on a block on Main Street and partner with two non-profits to carry out placemaking projects within Midtown. Simultaneously, the CDC will undertake a comprehensive marketing and communications strategy to inform business owners and residents about the NRTC programming & ongoing work in Midtown. In addition, Midtown CDC will support ongoing community-led events like the Festival Colombiano and the Lebanese Festival.



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Building Community With Your Investment

The Midtown Neighborhood

Positive changes are already happening in the Midtown neighborhood, with many more planned for the future. Not only is a section of the neighborhood a federally designated Opportunity Zone (part of Census Tract 121, Block Group 1), but all of the neighborhood's commercial areas fall within the City's Urban Enterprise Zone boundaries. Together with Midtown CDC's strong network of long-standing implementation partners, these programs show that Midtown is a strong candidate for your investment. Join us as we continue to make the Midtown neighborhood a great place to live, work, and do business!



NRTC Implementation Partners

CARING

Rutala Associates

ACIA
The Atlantic County Improvement Authority

SEAL OF COUNTY OF ATLANTIC 1837 NEW JERSEY

AtlantiCare

ATLANTICCAPE COMMUNITY COLLEGE

ACAF
ATLANTIC CITY ARTS FOUNDATION

ideal
Institute Of Technology

PLEASANTVILLE

C.R.O.P.S.

AMERICA'S SBDC
NEW JERSEY
STOCKTON UNIVERSITY

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UNITY SQUARE COMMUNITY CENTER

Building stronger families. Stronger neighborhoods. Stronger opportunities.



UNITY SQUARE
CATHOLIC CHARITIES, DIOCESE OF METUCHEN

CATHOLIC CHARITIES
Diocese of Metuchen

OUR NEIGHBORHOOD • OUR IMPACT

For nearly two decades, Catholic Charities, Diocese of Metuchen has implemented its Neighborhood Plan in the Unity Square neighborhood of New Brunswick, NJ, Middlesex County. With support from many partners, the initiative has helped residents organize and advocate for themselves, improved housing and health outcomes, and expanded social and educational opportunities for families.

15+	2,000+	650+	20+
properties constructed or rehabilitated	residents receiving housing counseling/support	households served monthly by CFRC	years of neighborhood investment

Unity Square serves a large population of low-income, working-poor, Spanish-speaking residents, including many families from Oaxaca, Mexico. Current priorities include food security, housing stability, health, and access to economic opportunity.

HOUSING & ECONOMIC DEVELOPMENT

DISTRESSED HOUSING REHABILITATION

In partnership with Coming Home of Middlesex County and Region 9 UAW Housing Corporation, Unity Square works to rehabilitate distressed and/or abandoned properties and create affordable housing. Projects include 10 apartments with a case manager office at 45 Remsen and the potential acquisition of an abandoned 3-bedroom house for chronically homeless residents.

HOUSING RESOURCE CENTER

Provides education, assistance, advocacy and referrals related to tenants' rights and responsibilities, housing rights workshops, leases, housing conditions, and health/safety concerns. Unity Square also partners with the City of New Brunswick and Coming Home of Middlesex to host an on-site 211 navigator for individuals who are homeless or at risk.

FINANCIAL EMPOWERMENT

Financial literacy workshops with PNC Bank, Ocean First Bank, Chase Bank, and Mid Penn Bank focus on budgeting, credit building and first-time homebuyer education—helping families strengthen financial stability and work toward long-term economic security.

NEIGHBORHOOD INVESTMENT

Unity Square strengthens neighborhood pride through cleanups, distribution of trash and recycling bins, small-business support, and public art partnerships with coLAB Arts.

INVESTING IN NEIGHBORHOOD OPPORTUNITY






NEIGHBORHOOD BEAUTIFICATION

Two large-scale neighborhood cleanups each year engage residents in maintaining a safe, welcoming environment. Trash cans and recycling bins are distributed to local businesses and residents. Art murals and art installations helped beautify the neighborhood with support from local partners.

SMALL BUSINESS SUPPORT

At least two neighborhood businesses will receive micro-grants for upgrades such as appliances or storefront improvements. Participating businesses will also receive marketing support, including social promotional videos to increase visibility and reach new customers.

WORKFORCE & SKILL DEVELOPMENT

Rutgers University partnerships through the IDEA Program, Bonner Student Program and Language Department provide interns with hands-on experience in community development while supporting housing, nutrition, gardens, data collection, translation, social media and program development.

ENGLISH LANGUAGE LEARNING

Weekly ESL workshops offered with Rutgers help Spanish-speaking residents strengthen workplace communication, pursue job training, navigate daily life, and build employment and career opportunities.

PARTNERSHIPS THAT STRENGTHEN THE COMMUNITY

HOUSING	FINANCIAL	EDUCATION	COMMUNITY
Coming Home of Middlesex County• Region 9 UAW Housing Corp	PNC Bank • OceanFirst Bank Chase Bank • Mid Penn Bank • People's Security Bank & Trust	Rutgers University IDEA • Bonner • Language Department	coLAB Arts• City of New Brunswick • Local volunteers & college interns

A COMMUNITY-CENTERED APPROACH

Unity Square combines direct services, resident engagement and community partnerships to address immediate needs while creating pathways to longer-term stability. Internships, ESL, financial education, neighborhood improvements and small-business assistance build skills and local capacity alongside housing and food access.

FROM SUPPORT TO OPPORTUNITY

Helping residents access resources today while strengthening the skills, partnerships and neighborhood investments that support a stronger tomorrow.





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SOCIAL SUPPORT SERVICES

CHOICE FOOD RESOURCE CENTER

650+ households served each month

The CFRC provides client-choice food distribution while connecting residents to social services, resources and opportunities to voice community concerns. With support from the Mayor of New Brunswick and the Feeding New Brunswick Network, it remains a central response to food insecurity.



32	16	16	15+
community garden plots	Feaster Park plots	Landers plots	years of garden programming

COMMUNITY GARDENS

Residents have maintained individual plots at Landers Garden and Feaster Park for more than 15 years. 16 plots were rebuilt at Feaster Park and 16 refurbished at Landers with expansion for Unity Square use as well as a hydroponic garden that also grows produce for CFRC community members. Gardens support healthy eating and agriculture education.

COMMUNITY PROGRAMS & ORGANIZING

Unity Square is a welcoming gathering place for celebration, education and recreation, especially for young families. Seasonal and cultural events include health awareness, education and safety programs in partnership with county and local nonprofits, hospitals and community organizations.

IMMIGRATION SERVICES

Catholic Charities Immigration Services provides immigration services through Unity Square, which is accredited by the Department of Justice, Office of Legal Access Programs. Weekly appointments and workshops support residents as immigration laws and policies evolve.

HEALTH, MENTAL HEALTH & FAMILY SUPPORT

Through collaboration with Holy Family Parish, Unity Square provides referrals and psychosocial support programming focused on women, adults and children. Unity Square also serves as a site for mobile health screenings offered by Saint Peter's University Hospital.

FOOD ACCESS

Choice food distribution + resource connections

FAMILY STABILITY

Immigration, health and psychosocial supports

COMMUNITY CONNECTION

Gardens, events, education and resident engagement









Funding Requested: $661,000

Project Location: Unity Square Community Center, New Brunswick

Target Population: Hispanic population

Website: www.ccdom.org

CONTACT PERSON:

Name: Julio Coto, Executive Director

Phone: 732-324-8200

Email: jcoto@ccdom.org

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Name of Project: Chelsea Neighborhood Plan 2027 Projects
Name of Organization: Chelsea Economic Development Corporation

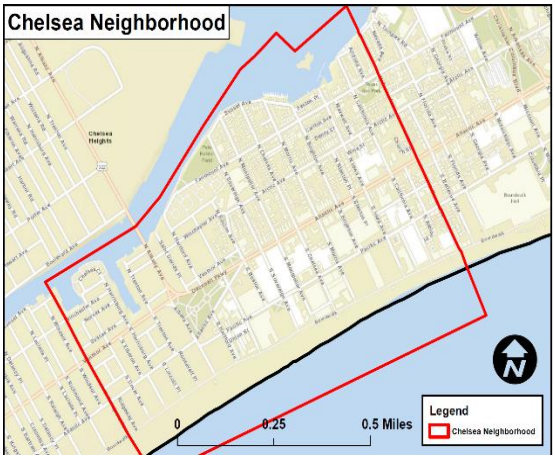
Funding Requested: $800,000
Municipality: Atlantic City
Neighborhood: Chelsea
Organization's Website: www.chelseaedc.org
Contact Name: Alice Woods
Email: awoods@chelseaedc.org
Phone: (609) 761-1499
Additional Funding : Partner Donations & Grants

Chelsea Economic Development Corporation (CEDC), has been the community-facing organization of the NRTC program in the Chelsea Neighborhood of Atlantic City, engaging and serving residents and businesses since 2019.

The Chelsea Neighborhood is a 0.75 square mile area with approximately 10,000 residents, 200 businesses, and various anchor institutions, nonprofits, public facilities, and parks. It contains several residential high-rise buildings, including the Tropicana Hotel and Casino. It also includes the bayfront, beach, and boardwalk. The median household income is $35,000, and the poverty rate is 33%. Our target population is diverse, low- to moderate-income residents and business owners, which are made up of 42% Latinx and 34% Asian.

Role of Partners: CEDC works collaboratively with public, nonprofit, educational, and community partners to implement neighborhood initiatives, leverage resources, and connect residents and businesses to services and opportunities. Key partners include the City of Atlantic City, Stockton University, Atlantic Cape Community College, LAEDA, CARING, Inc., local businesses and developers, and other community-based organizations

Strengthening Community: Chelsea has an incredible diversity of people and cultures. Events create community bonds, increase safety, and help us build credibility for our businesses, leading to direct economic assistance. Events positively brand Chelsea, attract visitors, increase economic activity, and improve residents' quality of life. In the previous year, our target was 20 events/programs, but we completed 296 individual events, including 204 individual occurrences of our highly acclaimed community yoga classes. To date, 24 markets, 7 festivals, 10 block parties, and 250 public and community meetings have been held by ChelseaEDC using NRTC funds. **With 2027 funds, CEDC will produce** 4 block parties; 4 community activities held at Courtyard at Dover; 36 free yoga classes, all while 500 residents will be engaged through community events and activities.







(Pictured: Map of the Chelsea Neighborhood; Free Yoga classes in O'Donnell Park; Texas Avenue Block Party)

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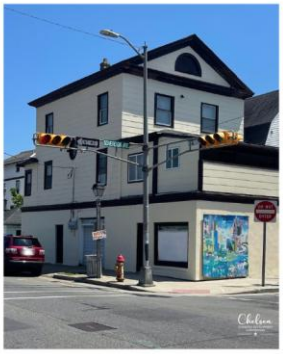
Beautify Chelsea Program: Cleanliness, safety, and vibrancy are the foundations of a healthy economy. Initiatives will be carried out in residential and commercial districts. Projects include streetscape improvements, lights, trees, banners, and planters; public art; security cameras; community cleanups; community gardens; and working cooperatively with City code enforcement, public works, and utilities. To date, 66 trees planted; 65 planters with flowers installed; 2 block makeovers; 100 pop-up projects; 30 electrical boxes painted; 4 large murals; and 70 graffiti tags covered. We also sponsored two years of a youth T-shirt contest focused on beautification. **With 2027 funds, CEDC will execute the following:** 4 neighborhood cleanups; 65 commercial-corridor planters maintained/seasonally planted; 10 trees in front of businesses maintained in early cycle; 2 public art projects; 50 code issues identified and tracked, with 30 resolved and spaces improved.
(Pictured: One of the 65 beautiful planters that are placed outside of businesses in the neighborhood; Tree planting on a busy corridor.)





Before **After**

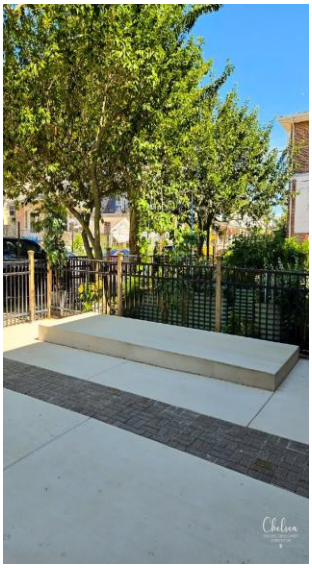




Housing: Most of the housing stock is pre-1960 substandard, and just 21% of residential units are owner-occupied, a statistic we'd like to change toward more ownership. Chelsea EDC will increase and preserve homeownership by addressing both sides of the housing equation: helping residents purchase and remain in their homes while increasing the supply of quality housing available for ownership. Strategies include homebuyer and rehabilitation assistance, acquisition of strategic vacant and distressed properties for owner-occupied housing, development of new housing, activation of vacant and blighted properties, local developer capacity building, and connections to housing and homelessness services. **With 2027 funds, CEDC will accomplish the following:** 5 first-time homebuyers granted; 8 homes rehabilitated; 25 Ring doorbells distributed; 40 Jumpstart participants complete program; 5 vacant/blighted properties advanced toward reuse; 2 housing projects advanced; 70 unhoused residents connected to housing/services.
(Pictured: Home Repair of a property on a main corridor; Ummia Begum, who became a homeowner using NRTC funds, buying the home she was renting)



Chelsea Merchant Support: CEDC strengthens the neighborhood's commercial corridors through direct investment in local businesses, microenterprise development, individualized technical assistance, and increased business viability. Support will help merchants improve storefronts and operations, assist entrepreneurs and microenterprises with business development and access to grants and additional funding, while attracting customers to Chelsea's diverse business community. To date, Chelsea EDC has provided $175,000 in business grants; held 5 restaurant tasting tours and assisted with promotion and customer attraction for over 100 businesses; and held the 6th Annual Empanada Challenge and Fiesta with 7 Latin restaurants in fall 2025. **With 2027 funds, CEDC will accomplish the following:** 20 businesses receive business-related technical assistance; 5 resident entrepreneurs/microenterprises supported; 7 businesses receive improvement grants; 10 businesses receive technical assistance on other funding; 20 businesses participate in customer attraction activities





(Pictured: Renovation of space bordering local businesses, designed to bring more customers to local restaurants; Business grant to Brewberry Café for storefront improvement)

Career Pathways: Chelsea EDC expands pathways to employment, entrepreneurship, and economic mobility through urban and indoor farming, microenterprise, and educational opportunities. Residents gain exposure to agriculture-based entrepreneurship and self-employment, while scholarships for Chelsea residents and/or Atlantic City High School graduates will support post-secondary education, career training, credentialing, or entrepreneurship.



With 2027 funds, CEDC will accomplish the following: 10 residents engaged in urban agriculture/microenterprise; 1 resident microenterprise supported; 6 hands-on training sessions; 2 farmers market/microenterprise activities; 3 scholarships awarded for education, career training, and/or entrepreneurship.



(Pictured: Chelsea resident students awarded business scholarships; Chelsea-sponsored neighborhood-grown produce distributed at Chelsea Community Gardens)

Name of Project:

Cooper Grant: Built for Community and Growth

Name of Organization:

Cooper-Grant Neighborhood Association

About the Organization

Brief Description:

As the resident led voice of one of Camden's most historic and vibrant riverfront communities, the Cooper Grant Neighborhood Association (CGNA) blends historic charm with active urban living along the Delaware River near Rutgers-Camden. CGNA in partnership with local organizations, city leaders and businesses, works to protect neighborhood character through smart growth, a clean and safe environment and connecting residents and civic partners. CGNA strives to foster a welcoming community through local events – keeping Cooper Grant grounded, connected and thriving for residents and visitors alike.

Contact Person

Name: Shellie Mason

Phone: 856.580.7899

Email:

Shelliemason.cgnapresident@gmail.com

Website: New Website Coming Soon!





About the Neighborhood

Neighborhood Name: Cooper Grant

Municipality: Camden City, New Jersey

County: Camden

Brief Description:

Set directly along the Delaware River with sweeping views of the Philadelphia skyline, Cooper Grant is Camden's premier historic district. In this vibrant, highly walkable neighborhood, classic brick rowhomes and leafy streets meet modern urban energy. With the Rutgers-Camden campus, small businesses and scenic riverfront parks at its core, the community offers an ideal blend of local warmth, rich historic character and seamless transit connections to South Jersey suburbs as well as Center City, Philadelphia.

About the Application:

Funding Requested: $ 320,000.00

Project Name & Location: Cooper Grant: Built for Community & Growth

Target Population: Residents, students, commuters and tourists

Role(s) of Partners: Assist in the implementation of the Cooper Grant Neighborhood Plan

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Project Name: Neighborhood Revitalization Tax Credit Project 27

River to Rail Neighborhood District

Grow Prosperity Mobile Assistance Van Operations

Funding Request: $550,000

Municipality: Garfield
Neighborhood: River to Rail
Organization's Website: www.greaterbergen.org
Contact Name: Mike Lamendola
Email: mike.lamendola@greaterbergen.org
Phone: (201) 968-0200 x. 7039

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.

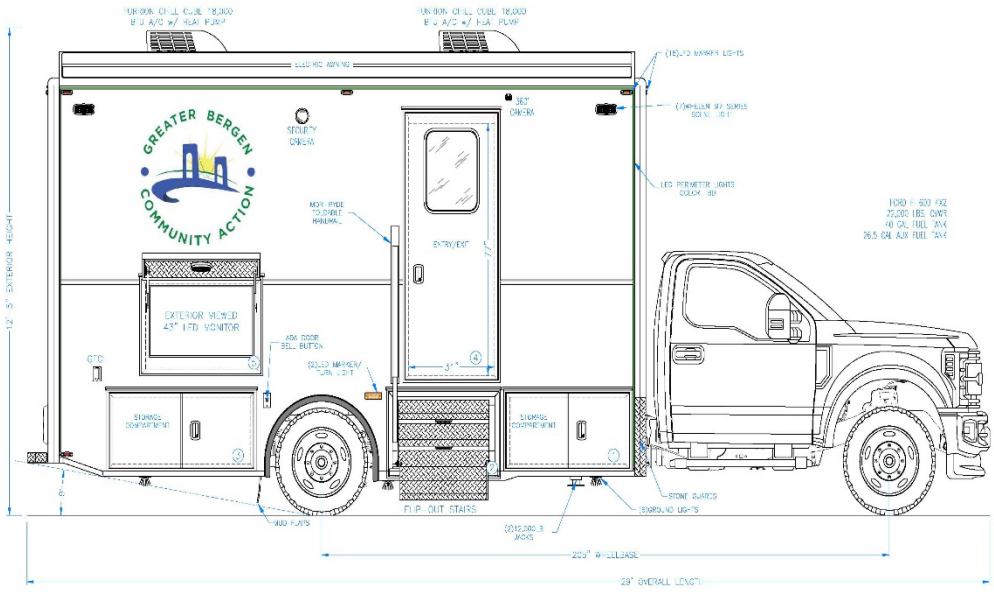
GBCA has been designated master developer of the Passaic Street Corridor rehabilitation area (branded the River to Rail Neighborhood District) due to the organization's track record and expertise in building viable partnerships that add value to communities and sustainability to residents throughout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



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GBCA is proud to be a part of the Neighborhood Revitalization Tax Credit Program (NRTC), which is leveraging the work that already began 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 through improved aesthetics, health and safety, and household wealth through increased equity.



The 2025 and 2026 NRTC program focused on a capital asset acquisition that will take the district in a new and exciting direction: the Grow Prosperity Mobile Assistance Van. Currently undergoing fabrication, the mobile assistance van will be a portal to vital services offered by GBCA and non-profit partners directly in the neighborhoods where they live, work, learn, and worship. 2027 NRTC funding will support the start-up operations of the van, including marketing, staffing, program design and delivery, and financial incentives for residents, small business entrepreneurs and micro-enterprise business owners to help them become more financially empowered and successful on a path to prosperity.

The van will operate on a consistent, publicly promoted schedule and make regular stops not only offering financial services and small business services, but also will rotate out staff from programs covered under the entire GBCA portfolio, such as energy assistance, housing assistance, and other health services. This will allow customers to complete routine banking transactions, receive critical training and counseling, and apply for other programs in a safe, private, and welcoming environment.

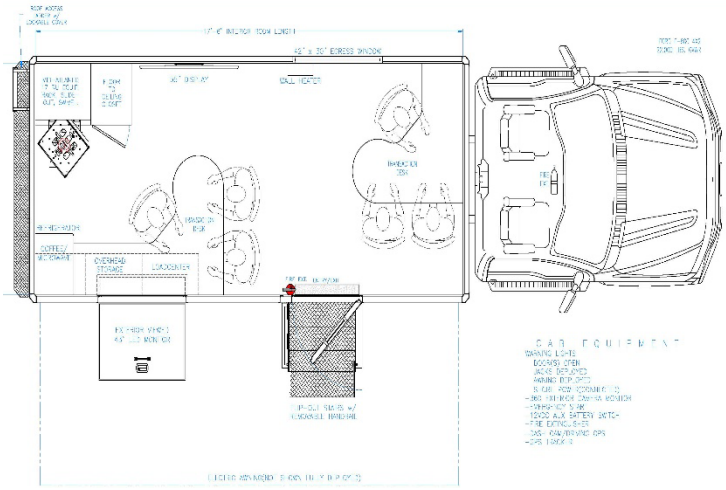
2027 Project Funding

Grow Prosperity Mobile Assistance Van Marketing and Grand Opening, Operations, and Financial Incentives

An aggressive marketing strategy will position the mobile assistance van as a trusted, visible, and convenient front door to essential services. The plan combines neighborhood outreach, referral partnerships, local media, digital communications, and a predictable route schedule. Success will depend on consistent messaging, culturally responsive engagement, fast follow-up, and close coordination between marketing and service delivery.

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GBCA will use funding from the 2027 NRTC grant round to hire a bilingual or multilingual financial counselor to lead operations at the Grow Prosperity Mobile Assistance Van. Upon hiring, the counselor will be charged with all program development for van operations, marketing the van to clients and referral partners, and deploying the van on scheduled routes in key areas where residents and small business owners have little access to transportation and require vital services. The counselor will oversee all aspects of van operations including programming, staffing rotating GBCA programs, and capacity building through key funding and operational partners.



Additionally, a security guard/driver for the van will also be hired. This position will be in charge of all driving activities, maintenance of the van, fueling and parking when not in use. When at specific service sites, the driver/security guard will screen clients waiting for assistance and let them in for services as capacity allows.

Financial services will be provided through Greater Bergen Community Action (GBCA)-sponsored 1st Bergen Federal Credit Union (1st Bergen FCU). It is anticipated that through the first two years of operations, in which the NRTC funding will support, 100 unbanked or underbanked individuals and small business owners will receive $50 startup support to deposit into a new personal or small business account through 1st Bergen FCU. Additionally, 20 micro-enterprise business owners will receive grants of up to $5,000 to help support capital, operational and capacity building improvement for their small businesses.

The cornerstone of the van's offerings will be micro-enterprise business technical assistance. Technical assistance will range from pre-operation and startup including licensing and permitting, payroll, and other back-office necessities to help a small business thrive and remain compliant once operational. There will also be operational support such as website and app development and optimization, marketing, bidding, purchasing, and inventorying.

Budget Framework

Grow Prosperity Mobile Assistance Van Marketing and Grand Opening ———————— $27,000

Grow Prosperity Mobile Assistance Van Operations ———————————————— $150,000

Grow Prosperity Mobile Assistance Van Financial Incentives———————————————— $100,000

Administration & Compliance ———————————————————————— $110,000

Total Request ———————————————————————————— **$550,000**

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Name of Project:

West & Central Village Neighborhood Revitalization Project

Name of Organization:

Habitat for Humanity of Greater Newark



HFHGN's West & Central Village Community Resource Hub, a neighborhood anchor for services, referrals and resident connection.

About the Organization

Brief Description:

For 40 years, HFHGN has partnered with families and communities to expand access to safe, affordable housing and strengthen neighborhoods across Essex, Hudson and Union Counties. Since 1986, HFHGN has created more than 140 affordable homes while pairing housing investment with critical repairs, community resources and pathways to economic stability

Our NRTC work is built around one principle: residents are more likely to remain and thrive when safe housing, basic needs, opportunity and community connection are addressed together.

Website: https://www.habitatnewark.org/

Contact Person

Name: Idaliss Rivera
Phone: (973) 914-6444
Email: irivera@habitatnewark.org

About the Neighborhood

Neighborhood Name: Newark's West & Central Village

Municipality:Newark

County: Essex

Brief Description: The West & Central Village is home to long-time residents, families, seniors and small businesses, where housing stability, food access and economic opportunity are deeply connected. Our Community Resource Hub is a trusted neighborhood anchor, connecting residents to resources and long-term stability.







About the Application

Funding Requested:
$500,000

Project Name & Location:
West & Central Village Neighborhood Revitalization Project 2026

Target Population: West & Central Village residents, including low- and moderate-income households, seniors, veterans, individuals with disabilities, single-parent households, long-time homeowners, aspiring homebuyers and neighborhood entrepreneurs.

Role(s) of Partners:
Community institutions, service providers, contractors, training partners, food-access partners, funders and volunteer teams extend HFHGN's capacity through referrals, specialized services, construction expertise, donated resources and resident outreach.

NRTC Budget:
Eight coordinated components across Housing, Economic Development, Supportive Services and NRTC Administration. Littleton Avenue: $150,000. Administration/Personnel: $100,000. Remaining NRTC funds support Critical Repair, construction education, ID Restoration, microenterprise, healthy food access and resident engagement.

Other Funding Sources (Amounts): Neighborhood Benefit:
Habitat of Greater Newark continues to leverage philanthropic and institutional investment alongside NRTC. Current awards supporting housing and neighborhood work include $50,000 from Kearny Bank Foundation, $100,000 from Kislak Family Foundation and $20,000 from Fulton Forward Foundation. Because several awards support multiple eligible activities, HFHGN will assign only the documented project-specific share to each NRTC activity and will not double-count funding.

Optional Links:
https://www.flickr.com/photos/hfhn/albums/

A Vibrant Future for the Heart of Orange

HANDS, Inc.

Funding Requested: $670,000
Municipality: City of Orange
Neighborhood: Heart of Orange
Website: handsinc.org
Contact Name: Lisa Boyd, Executive Director
Email: lisa@handsinc.org
Phone: (973) 678-3110

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.

Sustain and Thrive: *Small Business Support*

HANDS's **Sustain and Thrive** program supports neighborhood entrepreneurs operating small businesses and microenterprises through:

- Business coaching: *Pairing entrepreneurs with business professionals to provide support and help them thrive*
- Grants: *Flexible funding for business owners*
- Business Owner Collaborative: *Uniting businesses for shared action to improve the neighborhood business district*











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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 provides grants of up to $15,000 to homeowners in the Heart of Orange neighborhood. Through this capstone program, HANDS aims to accomplish the following:

- Repairs: *Improve health, safety, habitability, and qualtity of life*
- Preserves: *Refreshes the neighborhood's aging housing stock*
- Empowers: *Supports local contractors and keeps residents protected in their homes*





Walk-in bath remodel for elderly homeowner

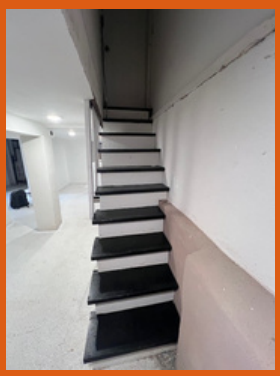




Roofing repair









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.

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Name of Project:

Catch the Wave to a Thriving Waterfront South (Year 5)

Name of Organization:

The Heart of Camden, Inc.

About the Organization

Brief Description:

Heart of Camden (HOC) is a non-profit community development corporation enhancing the quality of life in South Camden through housing restoration, economic development, and community programming.

Website: heartofcamden.org

Contact Person

Name: John Martin
Phone: (856) 966- 1212
Email: jmartin@heartofcamden.org

About the Neighborhood

Neighborhood Name: Waterfront South

Municipality: Camden City

County: Camden County

Brief Description:

Waterfront South is situated in the southwestern section of Camden, with boundaries defined by Atlantic Avenue to the north, Interstate Highway 676 to the east, Newton Creek to the south and the Delaware River to the west. Covering approximately 0.8 square miles of land area, the neighborhood is defined by a historic residential core and an extensive economic zone along the waterfront comprising port related activities, active industries and regional infrastructure facilities. Two active freight rail lines run through the neighborhood, to the west and east of the residential core. There are approximately 25 residential blocks that make up the historic district in Waterfront South. This core residential area is also home to a neighborhood school, local churches, arts and cultural organizations, small businesses, community services and parks. Broadway and Ferry Avenue are two primary corridors organizing access and circulation in the neighborhood. Broadway also serves as the



ABOVE - Waterfront South Block Party in the Heart of Camden's parking lot, 2023

BELOW - Waterfront South mural unveiling at the Heart of Camden's Michael J. Doyle Fieldhouse, 2026



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neighborhood's main street with a small but growing concentration of shops and services, and a thriving cluster of arts & culture organizations. Industrial uses extend along 1.4 miles of Camden's waterfront including the South Jersey Port Corporation and their related manufacturing, warehousing, storage facilities, regional recycling plants, trucking businesses and other mixed industrial activities. The neighborhood also includes the regional utility Camden County Municipal Utilities Authority, a natural gas power plant, and the Covanta Trash-to-Steam Co-Generator plant. Waterfront South is a state-recognized Environmental Justice community. The abundance of industry in close proximity to this large residential community, coupled with associated diesel truck traffic, places an environmental burden on the residents of Waterfront South.

About the Application

Funding Requested: **$800,000**

Project Name & Location:

Catch the Wave to a Thriving Waterfront South (Year 5), Waterfront South Neighborhood

Proposed Activities:

- **Phase I: Vacant Land to Affordable Modular Homes:** 1626 - 1647 S. Broadway
- **Michael J. Doyle Fieldhouse Programming:** 1840 S. Broadway
- **Camden Arts District in Waterfront South:** Neighborhood-wide, Various Locations
- **Waterfront South Collaborative:** Neighborhood-wide, Various Locations
- **Micro-Enterprise WFS Clean Corps**: Neighborhood-wide, 25+ Residential Blocks



Concept Drawing: Broadway Townhomes / Modular New Construction (10 units)

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Left: Makers & Music Festival Parade on Broadway / Center: MJD Gym Programming / Right: WFS Collaborative Community Improvement Project in Progress

Target Population: This Project will serve the current residential core (approx. 25 blocks) and established community of Waterfront South while attracting new residents, businesses, and visitors to the neighborhood as a regional destination. The current demographic of the community is approx. 48.5% African American, 37.8% Hispanic, 11.5% white, and 4.8% Asian, with 1 in every 3 households experiencing poverty. The Median Household Income is $23,520 in Waterfront South compared to $73,672 in Camden County. Approximately 25% of all property/land is vacant, providing substantial opportunities for redevelopment.

Role(s) of Partners: Through the "Waterfront South Collaborative," residents, non-profits, businesses, faith-based leaders, and stakeholders will meet regularly and collaborate on neighborhood improvement projects. Additionally, the "Camden Arts District" will engage arts/culture organizations, and the "Clean Corps" will engage a locally-owned micro-enterprise business.

NRTC Budget: **$800,000**

Other Funding Sources (Amounts): **Total of $557,122**

This includes: William Penn Foundation ($400k for 2026-2027), Camden County Municipal Utilities Authority ($132,112 for 2026-2027), and $25k in additional anticipated funding.

Neighborhood Benefit: This proposal furthers these strategies of the NRTC Plan - Strengthen residential blocks; Create new homeownership opportunities; Support & celebrate neighborhood youth; Maximize use of community spaces; Leverage arts and culture for economic development; Build capacity for civic engagement; Promote environmental stewardship and awareness; and Establish clean and safe streets with cleanup activities on residential blocks.

Optional Links:

Heart of Camden Facebook

Heart of Camden Instagram

Waterfront South Neighborhood Plan

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Name of Project:

Glasstown Arts District Microenterprise Development

Name of Organization:

Holly City Development Corporation

HOLLY CITY
DEVELOPMENT CORPORATION

Inspiring and Empowering Neighborhood Change

About the Organization

Brief Description:

Located in Cumberland County, NJ. Our mission is to inspire and empower neighborhood change through the areas of economic development, housing and community development.

Website: www.hollycitydevelopment.org

Contact Person

Name: Heather Santoro
Phone: 856-776-7979
Email: hsantoro@hollycitydevelopment.org

About the Neighborhood

Neighborhood Name: Center City
Municipality: Millville
County: Cumberland

Brief Description:

Millville's Center City Neighborhood is at the heart of the City. It is one of the City's most densely populated neighborhoods and includes the City's Central Business District - also known as the Glasstown Arts District.





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About the Application

Funding Requested: **$800,000**
Project Name & Location: Glasstown Arts District Microenterprise Development
Target Population: Residents and Microenterprises/Small Businesses in Center City
Role(s) of Partners: Engage residents and businesses in conversations about what matters to them in the community.
NRTC Budget: $800,000
Other Funding Sources (Amounts): $120,000
Neighborhood Benefit: Increases opportunities for microenterprise/small business development and expansion; Increases opportunities for homeowners to age in place; Increases opportunities for residents to engage in meaningful ways in revitalizing the Center City neighborhood.
Optional Links: www.hollycitydevelopment.org

Project 1: Microenterprise Business Assistance Programs

This project will provide grants and loans to small businesses for capital expenses, working capital such as equipment upgrades for existing businesses and building owners. We will offer a grant program up to $25,000 to recruit new businesses into the Center City Central Business District. We will also offer small business loans with flexible terms up to $50,000 for current, new and expanding businesses.

Project 2: Homeowner Accessibility Program

Retaining current homeowners in Center City is critical to our neighborhood revitalization efforts. This homeowner accessibility program is designed to add accessibility features to residents' homes to aid them aging in place. Accessibility features may include: accessibility ramps, walk-in showers, handrails, etc.

Project 3: Neighborhood Improvements/Activities

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

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

We will continue to provide resident stipends for projects that are implemented in the neighborhood. Additionally, we will provide mini grants to community organizations to apply for funds to improve public spaces, promote healthy communities through activities and community projects.

HCDC will continue to engage with an evaluation consultant that will measure the impact of the projects and programming across all NRTC projects.

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Name of Project: West Side Asbury Park NRTC Project XIV

Name of Organization: Interfaith Neighbors Inc.

THE MARMORA CENTER

ASBURY PARK, NEW JERSEY
BLOCK: 802 LOTS: 1,2,3 & 5



Interfaith Neighbors' (IFN) Westside Asbury Park FY 2027 NRTC funding application seeks continued support for development of the Marmora Family Community and Education Center ("Marmora Center"), a 3-story, 31,234 sf mixed use facility on Springwood Avenue that represents a major new asset for Asbury Park's West Side Neighborhood.

This year's NRTC application again seeks support to cover the majority of the remaining funding gap for this important economic and community benefit project.

Marmora Center

The Marmora Center is a 31,234-sq. ft., 3-story mixed-use building to be located at 1206–1210 Springwood Avenue, Asbury Park, NJ (Block 802, Lots 1–3 and 5). The site lies within a low- and moderate-income (LMI) census tract, an Opportunity Zone, and the Neighborhood Commercial Zone of the Springwood Avenue Redevelopment Area. It is directly across from the Springwood Center, a successful 27,000-sq. ft. mixed-use project developed by IFN in 2012. The design features:

- *Eight affordable rental units on the third floor, each with a private outdoor terrace*
- *5,400 sq. ft. of commercial space at grade with covered on-site parking for 20 vehicles*
- *3,500 sq. ft. of second-floor tenant space for other nonprofits serving the Westside community*
- *IFN's administrative offices to include program staff providing much needed services to the community*
- *A fitness center with shower/changing facilities*
- *A two-story main lobby with monumental stair*
- *A separate residential entrance, bicycle storage, and EV charging stations*
- *A Community Garden with yet-to-be-determined public art sculpture(s)*

The building will incorporate both community benefit and service elements, supporting Asbury Park's Transit Hub/Transit Village designation. Notably, IFN has committed first-floor space to house the Asbury Park Historical Museum at a symbolic $1/year lease. This will be the Museum's first permanent home, open to the public with exhibits highlighting the rich cultural history of the Westside.

In addition to housing IFN's homeless prevention and rent/mortgage subsidy programs, the building will provide space for social service organizations working with neighborhood residents. Original plans for an early childhood center were revised based on community feedback, resulting in expanded capacity for tenant nonprofits offering direct services.

The Marmora Center completes the revitalization of the Springwood and Atkins Avenue intersection, already anchored by Interfaith Neighbors previous development of both the Springwood Center and the Parkview AP residential project (10 homeownership units with attached rentals), and Springwood Park, the West Side's first public park and a major community gathering space.

Prior NRTC funding supported the project's pre-development costs leading to unanimous site plan approval by the Asbury Park Planning Board as well as funding to support early site construction activities.

A construction permit was issued in October 2025 with site work commencing immediately thereafter. As of July 30, 2016, the project was approximately 17% complete based on billings to date with completion and full occupancy expected in late 2027.

Project Budget and Funding Sources

The current development budget for the Marmora Center is $20.2 million. IFN has already secured significant funding for the project, including:

- *$13,250,000 realized through a dedicated Capital Campaign*
- *$903,000 in HOME Program funds from Monmouth County*
- *$1,500,000 from a Program Related Investment (PRI) loan through the Reinvestment Fund*
- *$1,925,000 in prior NRTC allocations*
- *$1,500,000 in expected proceeds from the sale of IFN-owned property at 810 4th Avenue*

IFN is requesting an additional NRTC construction subsidy of $800,000 to close most of the remaining project funding gap.

Conclusion

Interfaith Neighbors is deeply appreciative of the ongoing support provided through the NRTC program and its corporate investors . This partnership has enabled significant, long-term improvements in the Westside neighborhood of Asbury Park. However, the work is far from complete. The Marmora Center represents a major step forward in creating housing, services, and cultural amenities that directly benefit local residents. IFN looks forward to continuing this important work alongside community members, partners, and funders who share a vision of a stronger, more equitable Westside.

Funding Requested: $800,000.00
Municipality: Asbury Park
Neighborhood: West Side
Organization's Website: www.interfaithneighbors.org
Contact Name: Kelly Aliperti
Email: kellya@interfaithneighbors.org
Phone: 908-902-8273

Downtown Trenton
Isles, Inc.

Funding Requested: $800,000
Municipality: Trenton
Neighborhood: Downtown Trenton
Organization's Website: www.isles.org
Contact Name: Sean Jackson
Email: sjackson@isles.org
Phone: 609-468-8835

Anchored by Mill Hill Park and the South Warren and State Street commercial corridors, Downtown Trenton has drawn significant public and private reinvestment in recent years: new apartments at Bell Lofts and Commonwealth, continued progress at the Van Sciver building, redevelopment of the old City Hall at Broad and State into apartments, and the transformational redevelopment of the historic church complex at 120 East State Street, with additional apartment projects underway on S Warren Street and at Calhoun & State. As more units come online and density increases, sustaining this momentum depends on keeping housing affordable and well-maintained, giving businesses the upgrades and guidance they need, and keeping the public environment apace, so downtown feels like a place of arrival and energy.

Our priority for 2027 is to connect and deepen a decade of progress. With this application, Isles seeks NRTC support to advance Downtown Trenton's community-supported vision of ***"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."***

Catalyzing Economic Development

Downtown has the foundational components of economic growth, such as a growing creative-arts scene, retail, and government services, but requires continued investment to remain vibrant and safe. As density increases and new residents move in, it is imperative that businesses prepare to serve them: sharpening operations, improving how customers feel when they visit, and presenting an attractive first impression. Downtown's businesses need capital and guidance to grow, while its young people need the job experience and apprenticeships those businesses can provide. We will also continue to support a transformative redevelopment project on East State St.



Tiburon Super Market facade improvement

Small Business Support

Downtown's small businesses — many minority- and locally-owned — are the district's economic and social backbone, yet often lack business plans, marketing strategy, and capital for the improvements that most affect foot traffic and sales. Together with NJ Future (NJF), Isles will establish a **Business Advocate** for the downtown commercial corridor: an ongoing point of contact who gathers owner feedback and connects businesses with available programs and services. Isles will also continue mentorship, marketing support, and professional design recommendations via consultants - funded by Capital City Redevelopment Corporation (CCRC) and prior NRTC funds - while 2027 NRTC funds implement exterior and interior improvements businesses could not otherwise afford.

Youth Employment

Through a youth employment program, youth ages 14–20 (from Isles Youth Institute, Trenton Public Schools and charters, and the neighborhood) will gain work experience and leadership skills through intensive paid apprenticeships with local businesses, nonprofits, and microenterprises, supplemented by educational, personal, and civic enrichment. The program reaches youth of varying interests and abilities and builds the experience that supports their future employability. Isles will recruit host businesses, select participants, place them in paid apprenticeships, provide oversight and mentoring alongside enrichment, and process stipend payments.

Workforce Training Stipends

Building on Isles' Financial Opportunity Center, NRTC funds will provide seven adult downtown residents with stipends of up to $5,000 to enroll in approved occupational training on New Jersey's Eligible Training Provider List. Each participant works with an Isles Employment Coach on an individualized plan and receives biweekly coaching through training and their first 90 days of employment; where training costs less, funds may support childcare, transportation, and required materials. Recruited through Isles' community networks, the program targets residents facing barriers to workforce advancement.

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120 East State Street

At the heart of downtown, a historic, Revolutionary War–era Presbyterian church complex is being redeveloped by a partner nonprofit into a community and performing-arts hub featuring rehearsal and performance spaces, offices, a commercial kitchen, and meeting areas. The project has already attracted major investment, including a recently approved $12 million New Jersey Economic Development Authority Historic Property Reinvestment Program tax credit, following more than $6 million in prior preservation funding. NRTC's role is targeted and high-leverage: the early planning and preservation groundwork that positions large-scale capital to complete transformational projects. This year brought major milestones: hiring an Owner's Representative, award of Federal Historic Tax Credits through the National Park Service, and finalization of drawings. Phase I/II archaeology is underway, and the path ahead is clear, with construction start planned for mid-2027. Continued NRTC support sustains Isles' coordinating role as this landmark advances.

Neighborhood & Resident Investment

Investing in long-term residents and the everyday environment ensures revitalization remains inclusive and resident priorities stay at its center. 2027 NRTC will support a focused set of resident-centered activities, delivered in coordination with our partners.

Community Organizing

Isles will partner with NJF and HelpSelf to organize downtown residents around neighborhood health, redevelopment, and land-use issues, connecting local concerns to the policy changes and actions needed to address them, and supporting resident leadership and coordinated action. The work builds on several years of HelpSelf's role as a downtown community anchor, which provides space and convenes residents through monthly meetings, clean-ups, and food pantries. Organizers from NJF will staff the effort with HelpSelf, helping residents run committees, plan community-improvement projects - traffic calming, environmental-justice initiatives, public art, and beautification - and host programs and events at Isles' downtown spaces and partner locations. This sustains the resident engagement that has underpinned downtown's progress and connects new and existing residents to broader initiatives such as engagement on the Route 29 realignment and downtown's access to the waterfront.



Downtown pumpkin painting at 2025 Halloween block party

Stipend Clean-Ups and Lot Maintenance

Through resident-stipends administered with local partner HelpSelf, participating downtown residents will continue to earn modest stipends for litter removal and sidewalk care, an approach that has already shown success downtown, Since 2022, the program has removed over 1,870 bags of trash from downtown streets across more than 380 cleanups.

Isles' urban agriculture and Clean & Green staff will continue larger-scale maintenance of 11 City-owned vacant and green lots, mowing and clearing debris, and will improve raised beds and other infrastructure at the Roberto Clemente Children's Garden and the Sensory Garden so they remain comfortable, welcoming spaces for everyone. 2027 NRTC funds will be used to cover materials and equipment for these projects.



Isles community clean-up, in partnership with HelpSelf

Small Grants

For eight years, Isles has partnered with local organization I Am Trenton (IAT) Community Foundation to distribute nearly $400k in community small grants (up to $8,000 each) to grassroots organizations and individuals to implement projects downtown (and previously in the Old Trenton Neighborhood) who generally lack access to grant funding. By the end of 2026, IAT will have awarded more than $1 million in grants citywide. With additional leverage secured by IAT, continued NRTC investment extends the reach of these grants to advance the conditions for economic development downtown.



I Am Trenton grantee: Culture Change 2020

Creative District Coordination

Supporting local artists and creative businesses is central to downtown's identity. 2027 NRTC funds will build on prior rounds and leverage the upcoming CCRC Capital District grant to sustain established initiatives — the monthly Capital City Open Mic at Classics Books, large-scale events like Art On Front, outdoor musical performances, the Holiday Storefront Contest, and Creative Network Grants for local artists. Together, these projects draw people downtown, encourage them to linger, and spotlight businesses old and new. NRTC will also fund a new partnership with **Hanover Creative** on an Artist Lab pilot: a community-rooted makerspace offering open-studio hours, workshops, and exhibitions. Using a "garden-to-lab" approach, the Lab will connect hands-on creative work to Isles' downtown gardens.



Fabio's Pizza
Holiday Storefront Contest

Housing

Ensuring housing affordability, returning vacant and abandoned buildings to use, and helping existing owners maintain historic properties remain paramount to revitalization - decreasing blight, preserving historic character, and increasing community safety. For our 2027 NRTC, we are continuing the work to build infill housing at 43 N Stockton St, 212–216 N Montgomery St, and 208 Academy St. while requesting $100,000 in new housing funds: $25,000 to extend the home-improvement grant program and $75,000 to continue predevelopment and design of scattered-site affordable homes.

Scattered-Site Redevelopment

Isles has acquired five vacant lots for new construction and three vacant buildings for rehab. Preliminary plans for 43 N Stockton are under City review. We are negotiating to acquire 216 N Montgomery Street from the City - developing the Montgomery Street parcels together with the Academy Street lot lets architecture and construction proceed as one coordinated effort rather than one lot at a time. Construction of the first building (three units) is anticipated in early 2027 - the first of 10 planned units across the five lots, and the neighborhood's first new residential construction in more than a decade. This work advances through previously committed funds, deliberately building a pipeline on the remaining lots rather than outpacing capacity.


43 N Stockton rendering

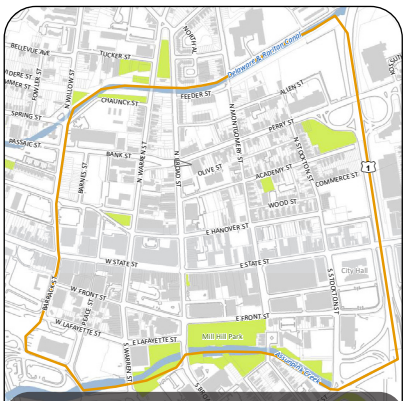
Home Improvement Grants

Downtown Trenton's historic homes require consistent, often costly upkeep — replacing a single historic window or door can cost up to $1,800. In 2027, Isles will provide approximately four grants of up to $10,000 for exterior and preservation work that maintains the neighborhood's historic character and improves public safety: window and door replacement, weatherization, and masonry repairs that prevent further deterioration. Owner-occupants are eligible directly; for renter-occupied properties, grants are cost-shared with the owner, so NRTC funds leverage private investment rather than substitute for a landlord's routine maintenance.


New roof at
238 E Hanover

Coordination, Leverage, and Long-Term Impact

Isles manages NRTC, its ongoing Neighborhood Preservation Program (NPP), and the CCRC Capital District grant as one coordinated downtown strategy, so that housing, business, placemaking, and arts investments reinforce rather than duplicate one another. All activities are grounded in the Creek to Canal (C2C) Creative District framework — developed through a year-long, citywide stakeholder process and embedded in Trenton's master plan through 2042 — ensuring impact that lasts beyond any single grant. Beyond NRTC, Isles also runs complementary initiatives such as GoTrenton!, which gives residents affordable mobility to jobs, appointments, events, restaurants, and shops.



Downtown NRTC boundaries

Organizational Experience and Capacity

For over 45 years, Isles has built healthy homes, green spaces, job training, and pathways to financial security across Trenton and beyond. For over 18 years, it has stewarded NRTC investment in the Old Trenton and expanded Downtown neighborhoods — helping create 30+ units of affordable housing, strengthening dozens of small businesses, and enhancing recreational and cultural amenities. Since 2022, Isles has also coordinated the Downtown Trenton NPP, delivering 50+ commercial façade improvements. Working closely with the City, the Trenton Downtown Association, businesses, residents, and funders, Isles is positioned to deploy NRTC funds efficiently, transparently, and with lasting impact.

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JEWISH RENAISSANCE FOUNDATION

NRTC 2027 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.



About PAAC

The Perth Amboy Alliance for Community (PAAC) is a growing partnership of neighbors, agencies, educators, and small businesses working together for 18 years to create lasting change in the PAAC Neighborhood. **Our first 10-year plan, completed in 2008**, established the infrastructure, relationships and programs necessary for neighborhood revitalization by strengthening partnerships, creating new programs, and investing in the people and places that make our neighborhood thrive. This investment has been transformative. Together, we built a strong Neighborhood Association (PNA), created community gardens, supported rehabilitation of homes and small businesses, launched economic development initiatives, and renovated PAAC Park and Water Stadium Park.

In 2022, NJ Department of Community Affairs (DCA) approved PAAC's **second 10-year plan** that builds on a solid foundation and advances a vision for a stronger neighborhood economic ecosystem—one that connects residents, entrepreneurs, employers, institutions, and community spaces to opportunity. Our next chapter turns that foundation into **greater economic mobility, stronger businesses, and deeper neighborhood investment**. This year we integrate proven programs and introduce innovative strategies to increase business activity, expand employment and income opportunities, and reinforce the physical and social fabric of PAAC. We have seen what stable investment makes possible. With sustained funding by our partners, we will continue to make hope happen together and secure lasting change for those who call PAAC home.

HOUSING & ECONOMIC DEVELOPMENT ACTIVITIES

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

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

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

2026 PAAC Pitch Competition



Youth Entrepreneur of Year by EY NJ Gabriela Acosta



2026 NFTE Pitch Competition



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(2). Small Business Support & Development:

Through the PAAC Team, support for small businesses focuses on providing workshops, general business management, and clarity on available resources. We will continue to offer grants for façade improvement, emergency assistance, funding for our restaurants to have a listing on the PerthAmboyEats and provide small startup micro-enterprise grants for YEP students and residents to increase earning potential and reduce the likelihood of experiencing poverty. **New for this year**: PAAC Marketplace – an online space with a digital business directory, customer promotions, and the link perthamboyeats.com (city-wide restaurant directory). We will also be able to host Small Business Saturday.





(3). Resident & Family Empowerment:

We offer a variety of inclusive, diverse, and equitable initiatives prioritizing opportunities for increased education, job advancement, and asset stabilization.

- **Family Leadership Institute (FLI):** This is a whole family approach offering education and experiences for families with the goal of achieving economic success including increasing their savings with a PAAC match. 10 committed families will participate in a 6-month academy focusing on essential information including Financial Peace, public system navigation, realizing or maintaining homeownership, creating supportive neighborhood networks, and leadership. Each family will identify their priority goals, leading them closer to achieving economic mobility.





- **Career Enrichment:** Over 60% of neighborhood residents speak limited English. As a result, they have the highest unemployment rate, lowest rate of full-time employment, and median earnings. In partnership with the Bayside Family Success Center and Middlesex College (MC), our residents can access formal ESL classes to improve job prospects and attend higher education classes. Also, in collaboration with MC, we support the "Success Bound Program" where rising juniors and seniors gain college credit and work experience through a summer internship. In addition, PAAC supports the yearly Career Fair in partnership with the city, MC, and PARTNER. **New for this year**: PAAC Childcare Scholarships – a one-time scholarship to help neighbors with children afford childcare while at work, actively seeking employment, or attending training.



- **Job Training:** Earning a diploma helps generate better employment prospects. Our Alternative Education Institute (AEI) offers instruction in English and Spanish to obtain a High School Equivalency (HSE) diploma, and we administer the GED Test in both languages along with in-demand training. **New for this year**: PAAC Prep – designed to provide support when neighbors transition to college, job training and/or the workforce. Dress for Success has become a trusted partner who will provide workforce development and soft job skills.



(4). Neighborhood Repair Program:

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

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SUPPORTIVE SERVICES

PAAC Neighborhood Association (PNA):

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



Thank You

- **Community Garden:**

We have a community garden that serves as a meeting place for families and over the years has been integral in creating a neighborhood support system. Through connection with the garden, families have access to workshops, field trips, and events along with growing their own food to share with their neighbors.



- **Thursday Nights @ the Park:**

After years of holding events on several Thursday evenings during the summer, "Thursday Nights @ the Park" is a staple for our neighbors. Residents are encouraged to come out to PAAC Park and our Water Stadium Park between 6-9 pm for movies under the stars, magic shows, concerts, talent shows, arts & crafts and much more. It helps residents get to know each other, creating opportunities for children to play and socialize.

- **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, StepUp, 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:**

To provide programs in the neighborhood, we conduct monthly nutrition/healthy living workshops for residents and provide programming for our seniors through the Senior Wellness Club. In addition, we will provide health screenings and vital information through our JRF CHC Mobile Health van.

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



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.

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LincolnPARK
COAST CULTURAL DISTRICT™



Lincoln Park NRTC 2027

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



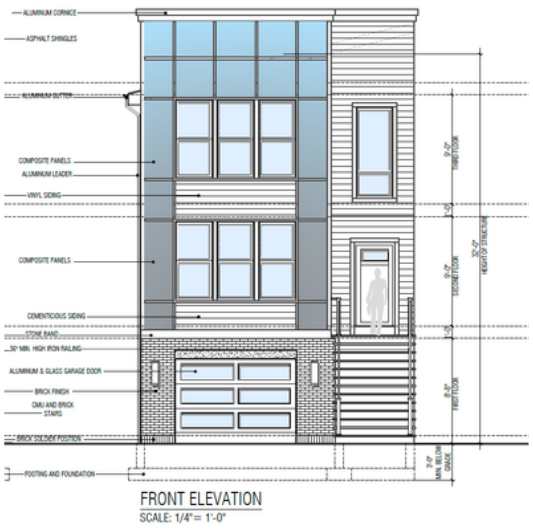
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BUILDING HOUSING

46 West Kinney

- New Construction
- 14 Total Rental Units
- 3 Affordable Units at 60% of AMI
- Ready to Start Construction





FRONT ELEVATION
SCALE: 1/4" = 1'-0"

26 Thomas Street

- New 2-Family Home
- Affordable Homeownership Opportunity
- Developing a Blighted, Vacant Lot
- Phase 2 of a Scattered-Site Homeownership Initiative that completed 5 2-family homes in 2026 and will start 4 more in 2027

32 West Kinney

- New 3-story residential building
- 10 Total Rental Units
- 3 Affordable Units
- Construction to commence in Mid-2027



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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.

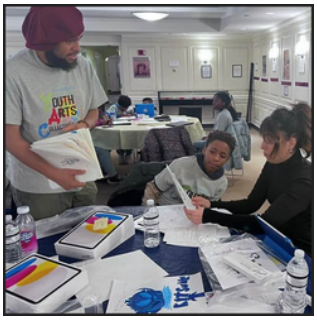












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Esperanza 2027: Our Homes, Our Businesses, Our Families

Nonprofit Sponsor: New Brunswick Tomorrow

Municipality: New Brunswick

Contact Person: Charles Bergman, cbergman@nbtomorrow.org

Request: $800,000

Project Overview

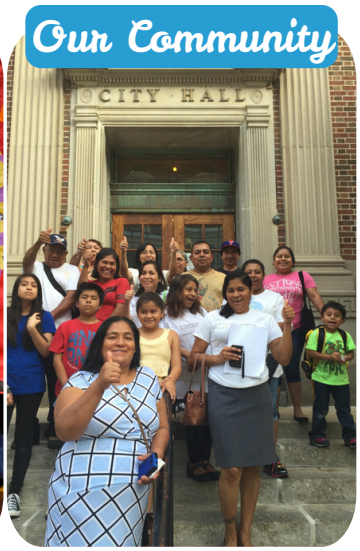
"Esperanza" means "hope" in Spanish, and there is no better way to describe the community resilience and vision for a better future that has accompanied the ongoing revitalization of this vibrant immigrant port-of-entry neighborhood. Now in our 13th year leading the Esperanza Neighborhood Project and our seventh year with an 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 - despite the community anxieties provoked by the current political and economic climate.

Our 2027 proposal highlights our newest affordable housing development project, along with the renewal of activities that have enabled new homeowners, safer housing, new entrepreneurial ventures, and vital community programs. These strategies complement the exciting possibilities introduced by the recent fulfillment of a long-term goal to create a Special Improvement District in the neighborhood's principal corridor of French Street.









Project Partners

- coLAB Arts
- Hub City Housing Development 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

Neighborhood Snapshot

- Population: 8,693 residents
- Race/ethnicity: 85% Latino/Hispanic; 9% non-Hispanic white; 3% non-Hispanic Black
- Latino/Hispanic by country of origin: 57% Mexican; 14% Dominican; 11% Honduran
- Median household income: $68,830
- Low-income (<2x poverty level): 47%
- Homeownership rate: 23%
- Education (adults >25): 44% not completed HS/GED; 4% bachelor's degree or higher

Esperanza 2027: Our Homes, Our Businesses, Our Families

Creating Affordable Housing: 15 Class Place

NBT has recently acquired a long-vacant lot from the City of New Brunswick with a plan to transform it into two new two-family homes. These homes, once complete, will be sold to first-time, low-to-moderate-income homebuyers and will also create two affordable rental apartments for low-income families. This project will sustain the momentum started by NBT's Esperanza Phase I project, which created a two-family and a single-family home in fall 2025, and carried on by the three two-family homes currently under development in Esperanza Homes Phase II.

NRTC funding will allow NBT and its affiliate, Hub City Housing Development Corporation, to complete the critical predevelopment phase and unlock project subsidies for construction.







Budget: $271,100

Supporting Families for First-time Homeownership

Our comprehensive pre-purchase education and counseling program, 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. Grants adjust for need, up to a maximum of $40,000 to account for out-of-reach market prices.

Budget: $70,200

Outcome: 2-3 DPA grants awarded; 12+ 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; 2-3 minor repairs/beautification

Enabling Family Financial Goals

Participants in our 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: 30 families receive matched savings incentives

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Esperanza 2027: 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 continue our successful partnership and satellite office with the NJ Small Business Development Center to bring consistent, no-cost, bilingual counseling to neighborhood businesses. This individualized support will help businesses take advantage of the new opportunities created by the recent designation of French Street as a Special Improvement District - an achievement made possible in part by NBT's past NRTC funding.

Budget: $20,000

Outcome: 50+ businesses receive counseling

Empowering Culinary & Youth 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 entreprepenurs in early 2025 to help them plan and launch their microentreprises; this funding will support support a third cohort.
We will also provide scholarships to two talented resident chefs to receive formal culinary training at Elijah's Promise Culinary School.
Additionally, we'll pilot a new educational program to introduce high-school youth to entrepreneurship.



Budget: $46,000

Outcome: 8+ food entrepreneurs complete the incubator program; 2 entrepreneurs receive culinary certifications; 8+ youth entrepreneurs

Celebrating Neighborhood Arts & Culture



A key element of our Esperanza revitalization efforts is to highlight the neighborhood's vibrant cultural identity through community-powered arts and creative placemaking activities. Esperanza is now one of the most concentrated areas for public art in the state, with a dozen murals and installations. Our 2027 project will add another unique mural and continue our tradition of family-friendly neighborhood festivals to celebrate Latino culture and cuisine. We'll also support another summer of free youth arts programming.
NRTC funding will also enable partner coLAB Arts to activate and renovate an underused industrial building as a new community arts space.

Budget: $132,500

Outcomes: 1 new community arts space; 1 new mural; 2 community festivals; 50+ children 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: $15,200

Outcome: 10 paid resident leadership roles

Project Personnel

Budget: $160,000

www.nbtomorrow.org 732-246-0603

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Livingston Ave South: 2027 & Beyond

Nonprofit Sponsor: New Brunswick Tomorrow

Municipality: New Brunswick

Contact Person: Charles Bergman, cbergman@nbtomorrow.org

Request: $750,000

Project Overview

Last year, following an intensive, year-long planning process, New Brunswick Tomorrow teamed 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. The community and NBT have embarked on a comprehensive suite of strategies to address the neighborhood's most pressing issues, such as lack of safe, affordable housing, economic instability, and a shortage of resources for children and youth.

Livingston Avenue South is building on a strong foundation. Set apart from the hustle and bustle of New Brunswick's rapidly developing downtown and Rutgers campus areas, the neighborhood has its own proud identity of long-time homeowners living alongside more newly arrived, primarily Latino immigrant families.

The centerpiece of this year's NRTC proposal is the renovation and reactivation of a neighborhood church's commercial kitchen as a vital community asset for both food security and entrepreneurship. Together with proven strategies to sustain and increase homeownership, enable business creation and growth, support families, and create vibrant neighborhood spaces, we're charting a path forward for Livingston Avenue South.



Project Partners

- Greater Middlesex & Morris Habitat for Humanity
- NJ Small Business Development Center at the College of New Jersey
- Ebenezer Baptist Church & CDC
- New Brunswick Department of Recreation
- coLAB Arts
- New Jersey Community Capital
- Elijah's Promise

Neighborhood Snapshot

- Population: 4,795 residents
- Race/ethnicity: 73% Latino/Hispanic; 15% non-Hispanic Black; 11% non-Hispanic white
- Latino/Hispanic by country of origin: 38% Mexican; 29% Dominican; 8% Honduran
- Median household income: $82,736
- Homeownership rate: 39%
- Education (adults >25): 41% not completed HS/GED; 16% bachelor's degree or higher

Livingston Ave South: 2027 & Beyond

Equipping Entrepreneurs, Feeding Families: Commercial Kitchen

NBT is teaming up with Ebenzer Baptist Church, a venerable neighborhood institution, to renovate and reactivate its dormant kitchen space into a fully functional commercial kitchen. This kitchen will serve not only as a lynchpin in the church's efforts to tackle food insecurity, but it will also be equipped as a rentable commissary kitchen for NBT's network of emerging food entrepreneurs - building businesses and meeting community needs at the same time.



Budget: $208,600

Outcome: 1 activated kitchen... to serve many families & entrepreneurs!

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 continue the recently launched home repair program, which provides 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.

Budget: $70,000

Outcome: 3-4 major home repairs; 2-3 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: $70,200

Outcome: 2-3 DPA grants awarded

Strengthening Neighborhood Small Businesses



Small businesses are the heart of neighborhood economies. NBT will renew our business coaching and grant program for a second year, allowing neighborhood business owners to receive grants of up to $15,000 to improve their businesses with physical upgrades, new equipment, and more. Expert, bilingual business coaching and consulting will also be offered through NBT's partnership with the NJ Small Business Development Center.

Budget: $90,000

Outcome: 6-10 business grants; 30+ businesses coached

Project Personnel

Budget: $150,000

Livingston Ave South: 2027 & Beyond

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: $30,000

Outcome: 2 streetscape enhancement projects

Celebrating Neighborhood Arts & Culture

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

Budget: $15,000

Outcomes: 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: 15+ 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: $15,200

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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Name of Project: Great Falls Gateway Enhancement Project IV
Name of Organization: New Jersey Community Development Corporation (NJCDC)
Contact Person: Bob Guarasci - 973-413-1600 - rguarasci@njcdc.org www.njcdc.org

98 Spruce Street

Currently a dilapidated go-go bar at the corner of Spruce and Grand Streets.



Future Rendering of 98 Spruce Street

To become a Mixed-Use Affordable Housing building project.



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About the Organization

Founded in 1994, NJCDC is a nonprofit community development and social service organization serving Paterson's Great Falls Neighborhood. NJCDC has developed more than 200 units of affordable and supportive housing and numerous community facilities, schools, parks and playgrounds. Today, more than 150 employees provide programs and services reaching more than 4,000 children and families each day.

About the Neighborhood

Neighborhood Name: Great Falls Neighborhood
Municipality: Paterson
County: Passaic

The Great Falls Neighborhood surrounds the Paterson Great Falls National Historical Park and is home to more than 13,000 residents. For more than 30 years, NJCDC has partnered with residents to improve housing, education, youth opportunities, economic development and quality of life. Our resident-driven Great Falls Neighborhood Plan, adopted in 2022, establishes the community's priorities for continued revitalization.

About the Project - Great Falls Gateway Enhancement Project – New Mixed-Use Property

NJCDC will redevelop 98 Spruce Street, a former nuisance property at the prominent intersection of Spruce and Grand Streets, into a mixed-use development containing 10 affordable rental apartments and approximately 3,500 square feet of ground-floor commercial space.

NJCDC owns the property and has completed design, secured land-use approvals and assembled the principal financing sources. The project is fully ready for construction, and this NRTC award will fill the remaining financing gap. It will replace a long-troubled property with quality affordable housing and commercial space at a major gateway to the Great Falls Neighborhood.

NRTC Request for this component: $480,000

About the Project - Supportive Services & Neighborhood Activities

NJCDC seeks $320,000 for this component to continue programs and activities that directly implement priorities of the resident-driven Great Falls Neighborhood Plan.



Great Falls Education & Training Center - Youth education, employment, college-readiness, recreation and enrichment programming at 59 Spruce Street, which will serve as NJCDC's temporary youth center while our new Great Falls Youth Center is under construction. AmeriCorps members will support youth programming, community service and neighborhood improvement activities.

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Neighborhood Help Center & Community Outreach - One-stop assistance with housing, employment, immigration, healthcare and other needs, together with community organizing and resident engagement.



Paterson Youth Arts Program - Free music, dance, visual arts and other creative programming for Paterson children.



Neighborhood Activities Fund - Support for sports, recreation, education and enrichment activities conducted by NJCDC and other neighborhood groups.

About the Application
Funding Requested: $800,000
Project Name & Location: Great Falls Gateway Enhancement Project IV, Paterson
Target Population: Great Falls Neighborhood residents, particularly children, youth and families
Role(s) of Partners: Community organizations assist in delivering neighborhood programs and activities
NRTC Budget: $800,000
Other Funding Sources: City of Paterson, NJ Affordable Housing Trust Fund, prior NRTC and other committed sources
Neighborhood Benefit: Affordable housing, commercial revitalization, youth development, arts, resident services and neighborhood improvement

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Sussex Borough NRTC 2027

Norwescap

Funding Requested: $452,500
Municipality: Sussex Borough
Neighborhood: Sussex Main Street
Website: norwescap.org
Contact Name: Mark Valli, CEO
Email: vallim@norwescap.org
Phone: (908) 454-7000

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 educational and recreational programming, case management, small business support, and community resources. In 2021, Norwescap launched its Sussex Main Street initiative through NJ DCA's Neighborhood Revitalization Tax Credit (NRTC) Program based on the Census Block Group 3712.2 Neighborhood Plan 2021-31. The Sussex Main Street initiative seeks to build an inclusive and prosperous community through the activities described below.

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. Joint marketing efforts with digital promotions such as online marketing campaigns, street fairs, seasonal celebrations, and unique business collaboration cross-over events, will establish Main Street as a tourist destination. Additionally, Norwescap will provide grants to local businesses and microenterprises to make physical improvements to their storefront facades; invest in needed equipment, technology, physical upgrades, or other business services; business event sponsorships; and access to education and training for owners or staff.







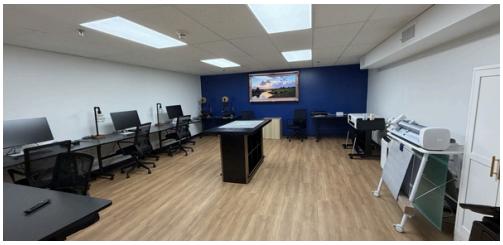
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Center for Entrepreneurship (C4E)



C4E is operated by Norwescap and and located at the Norwescap Sussex Borough Community & Cultural Center. C4E provides equipment, technology, resources, training and support to neighborhood entrepreneurs at every stage of development as they plan, launch, and grow their microenterprise businesses. C4E offers:

- No-fee access to a **business incubator facility** for enrolled entrepreneurs.
- Regular **business development** workshops, training programs, and counseling that focus 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 and decorating, improved wayfinding signage, and public art installations.

Community Activities & Resident Participation

Norwescap and the Sussex Borough Community & Cultural 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 builds on prior success to continue activities and develop new opportunities, including monthly community meetings, enrichment and personal development activities, workshops, craft programs, neighborhood improvement projects such as garden plantings, and community and holiday celebrations.







Join us in catalyzing economic development and participating in community revitalization in rural northwestern NJ by directing your NRTC investment to our efforts in Sussex Borough!

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South Main Street NRTC 2027

NORWESCAP

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

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.

Renovate Sullivan's Mixed-Use Building as a Community Anchor and Affordable Housing 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 since advanced plans to return it to productive community use. The first floor will be redeveloped as a **full-service restaurant, creating employment and workforce development opportunities** for local residents while restoring an active dining and gathering destination to South Main Street. The project will also help seed **a stronger local food economy** and food culture in downtown Phillipsburg by connecting local chefs, food entrepreneurs, workforce partners, and food-based businesses while generating foot traffic and supporting continued investment throughout the commercial district. The upper floors will provide **three units of affordable rental housing**, bringing additional residents and activity to the downtown.



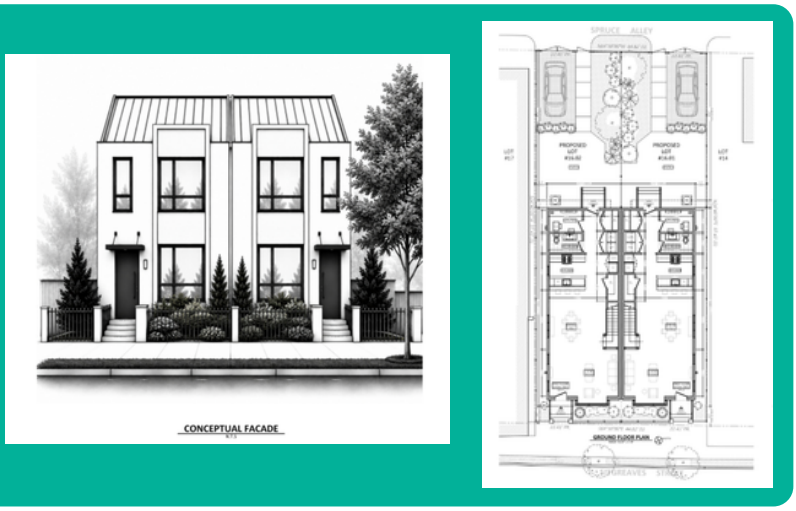


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Homeownership - 140 Sitgreaves Street

Construction of two new attached single-family homes offered as affordable homeownership opportunities to residents

Each home will be 2,005 square feet and have 3 bedrooms, allowing families in the neighborhood to thrive





Supporting Our Small Businesses

Norwescap will continue to support small businesses and entrepeneurs along South Main Street through it's Business Improvement Program, providing resources that strengthen businesses and overall commercial corridor. Support will focus on three areas:

- Training & Technical Assistance - Building business skills and capacity.
- Physical Investments - Improving spaces, equipment, and operations.
- Marketing & Visibility - Promoting businesses, storytelling and driving foot traffic.

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:

- *Monthly community meetings*
- *Leadership development activities & workshops on community issues and topics relevant to residents*
- *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 comittment.

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Name of Project: Building Health, Wealth, and Opportunity in Parkside
Name of Organization: Parkside Business & Community In Partnership, Inc.

Parkside Business & Community In Partnership, Inc. (PBCIP) is the architect of a comprehensive, resident-driven community development model, one that transforms persistent blight into opportunity, strengthens the Haddon Avenue commercial corridor, expands pathways to homeownership and generational wealth, grows and sustains local businesses, and invests directly in the people who are driving Parkside's transformation. We are proposing an integrated set of activities that recognizes that neighborhood revitalization cannot be achieved through physical development alone. Sustainable community change requires simultaneous investment in people, places, businesses, housing, and opportunity.

PBCIP's proposed initiative advances four strategic, interconnected areas of investment designed to drive measurable impact, expand economic opportunity, and accelerate Parkside's continued transformation:

1) eliminating severely blighted residential properties and creating homeownership opportunities;
2) strengthening small businesses and the Haddon Avenue commercial corridor;
3) investing in resident engagement, quality of life, food access, workforce development, and community-building activities; and
4) providing the personnel and organizational infrastructure necessary to effectively implement, manage, and sustain this work.

A central component of the proposed initiative is PBCIP's targeted effort to address severely deteriorated residential properties that undermine neighborhood stability. PBCIP refers to these properties as "virus homes" because much like a virus, a single abandoned and distressed property can negatively affect an entire residential block. Through strategic acquisition, rehabilitation, and redevelopment, PBCIP seeks to reverse this cycle of deterioration and restore productive residential use.

The initiative includes the acquisition of 1495 Baird Avenue, 1363 Kaighn Avenue, and the possibility of one additional priority "virus home" identified within the community if economically feasible, as well as the rehabilitation of 1500 Baird Avenue, a historic property currently owned by PBCIP. Together, these efforts will address persistent blight, strengthen Parkside's housing stock, and create new opportunities for homeownership and household wealth creation. PBCIP will pursue acquisition through the City of Camden's municipal lien acquisition process and have been strongly advocating for the City to utilize the abandoned-property legislation to gain control of these chronically vacant and deteriorated properties. Once acquired, PBCIP will position these properties for rehabilitation and return to productive residential use, with the goal of creating quality three-bedroom homes for sale.





Grant funding will support the redevelopment of 1500 Baird Avenue, a historically significant yet severely blighted and deteriorated residential property. Situated along a distinguished residential corridor characterized by stately homes and notable architectural presence, the property represents an important part of Parkside's built environment and neighborhood history. It also holds a unique connection to Camden's legacy, having previously been owned by legendary heavyweight boxing world champion Jersey Joe Walcott.

With an estimated total development cost of approximately $1.256 million, in addition Robert Wood Johnson predevelopment funding, PBCIP has received a soft commitment from Fulton Bank and is requesting $350,000 in NRTC investment to help close the financing gap associated with rehabilitating this exceptionally distressed historic structure. PBCIP plans to preserve the existing building while undertaking substantial rehabilitation and subdivision into two high-quality homes for sale to emerging-market homebuyers. By returning 1500 Baird Avenue to productive residential use, PBCIP will remove blight, strengthen the surrounding housing stock, and support continued investment along the corridor.

This coordinated approach of acquiring priority "virus homes" and moving them from vacancy and deterioration to rehabilitation and homeownership will create a concentrated revitalization impact along the interconnected Baird Avenue and Kaighn Avenue residential corridors. Rather than addressing distressed properties in isolation, PBCIP will strategically intervene returning vacant and underutilized properties to productive use, protecting surrounding property values, strengthening existing blocks, and leveraging the investment already being made by residents and homeowners. Each rehabilitated property becomes another neighborhood asset and contributes to a broader foundation for sustained residential stability and reinvestment.

Central to this strategy is PBCIP's belief that homeownership is both a powerful neighborhood stabilization tool and a pathway to economic mobility. Creating quality homeownership opportunities allows Camden families to participate directly in Parkside's continued growth and benefit from the value being created within their own community. At the same time, Parkside's continued

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growth cannot be advanced through housing investment alone. A strong neighborhood is sustained by the connection between quality housing, thriving businesses, engaged residents, accessible services, and a vibrant local economy. As PBCIP continues to invest in homes and homeownership, there is an equally important opportunity to build upon the businesses and entrepreneurs already contributing to the vitality of Haddon Avenue.

Haddon Avenue serves as Parkside's principal commercial corridor and is central to the neighborhood's identity and long-term revitalization. Local businesses provide essential goods and services, generate employment, activate storefronts, create opportunities for entrepreneurship, and help retain dollars within the community. Yet many neighborhood businesses operate with limited staffing, constrained access to capital, and insufficient resources to obtain the specialized professional assistance needed to grow and remain competitive.

These challenges have been intensified by significant construction and infrastructure improvements along Haddon Avenue. While these investments will ultimately improve the corridor and strengthen its long-term economic potential, construction has temporarily disrupted traffic patterns, parking, pedestrian access, visibility, and customer activity. Small businesses operating with narrow margins are particularly vulnerable to these disruptions.

PBCIP is committed to continuing its support of Haddon Avenue businesses as they navigate the impacts of prolonged infrastructure improvements. Sustained technical assistance, cross-promotion and marketing, access to capital and grant funding, and customer-engagement strategies are critical to helping businesses remain stable and competitive during this transition. Our goal is to ensure that local businesses not only endure the construction period but are positioned to benefit from the corridor's long-term transformation.



Grant resources will also support PBCIP's year-round small business development strategy, providing entrepreneurs with training, individualized technical assistance, financial and operational assessments, marketing and technology support, and capital and grant readiness. PBCIP will connect businesses to banks, CDFIs, UEZ resources, professional expertise, networking, and new markets. The initiative will strengthen business stability, retention, revenue growth, and expansion while attracting new businesses, reducing vacancies, and advancing Haddon Avenue as a vibrant commercial destination.

Physical redevelopment and economic investment are most successful when residents see themselves as participants in, not spectators to neighborhood change. PBCIP's revitalization philosophy is therefore rooted in building community from the inside out by investing in the people, places, and opportunities that allow residents to thrive.



Community engagement is embedded throughout PBCIP's work. Through outreach, community meetings, door-to-door engagement, surveys, neighborhood events, and more than 100 annual activities, residents have regular opportunities to identify priorities, raise concerns, learn about development, connect with resources, and help shape Parkside's future. This engagement strengthens accountability while ensuring that revitalization responds to the needs of the people who live in the neighborhood.

PBCIP's Clean Team demonstrates how a traditional quality-of-life activity can become a workforce and economic opportunity. Neighborhood beautification, litter removal, corridor maintenance, and related services improve the physical environment while creating employment and workforce experience. Team members also support community outreach and canvassing, extending the program's value beyond beautification.



PBCIP's food-access activities similarly connect community need with economic opportunity. Weekly farmers markets provide residents with convenient access to fresh, locally grown produce while creating apprenticeship and workforce-development opportunities. Garden-to-Table cooking demonstrations, the Teaspoon of Love cookbook, and Veggie-Que food-access programming serve as platforms that extend beyond nutrition education to building real-life skills, strengthening connections, promoting healthy food choices, and creating meaningful opportunities for resident engagement.

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Financial stability and homeownership coaching are also essential components of this strategy. Through homeowner assistance, financial counseling, education, and referrals, residents gain tools to improve credit, manage household finances, prepare for homeownership, maintain existing homes, and protect the assets they have worked to build.

PBCIP's youth partnerships help connect younger residents with educational, leadership, recreational, and community-building opportunities. Workforce-development relationships similarly create pathways for residents seeking training, employment, and careers that can increase household income and economic mobility.

Community meetings and large-scale events provide another important point of connection. These activities bring together residents, businesses, institutions, nonprofit partners, public agencies, and other stakeholders in shared spaces. They reinforce neighborhood identity while ensuring residents remain informed about investments and opportunities occurring around them. Together, these activities cultivate what PBCIP describes as Parkside Pride, a sense of ownership, belonging, shared responsibility, and optimism about the neighborhood's future.

Successful implementation of this comprehensive initiative requires sufficient staff capacity to coordinate housing redevelopment, business training and development, resident engagement, partnerships, fiscal management, and performance tracking.

Grant funding will therefore support eligible personnel costs associated with employees directly responsible for implementing and administering the proposed activities. Personnel expenses may include staff time devoted to project management, small business assistance, community engagement and outreach, financial management, program coordination, data collection, reporting, compliance, and administrative support.

Funding Requested: $800,000
Project Name & Location: Building Health, Wealth, and Opportunity in Parkside
Municipality: City of Camden
Neighborhood: Parkside
Target Population: Census Tract 6014
Organization's Website: www.pbcip.org
Contact Name: Bridget Phifer
Email: bphifer@pbcip.org Phone: (856) 964-0440
NRTC Budget: $800,000
Other Funding Sources: $1.8 million

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Name of Project: Gateway Neighborhood Revitalization 2026

Name of Organization: Perth Amboy Neighborhood Enterprise and Revitalization

Building Hope. Creating Opportunity.

About the Organization

Brief Description: PARTNER NJ leads the Gateway Neighborhood Collaborative in Perth Amboy, NJ, delivering housing, workforce, education, and community programs to more than 2,600 low- and moderate-income residents annually through a coordinated, place-based revitalization strategy.

Website: https://partnernj.org

Contact Person

Name: Victor Tavarez
Phone: 732-442-0384
Email: victor@partnernj.org

About the Neighborhood

Neighborhood Name: Gateway Neighborhood
Municipality: Perth Amboy
County: Middlesex County
Brief Description: The Gateway Neighborhood is a 48-block, low- to moderate-income community in Perth Amboy, NJ, home to 5,600 residents. Over 80% are renters, 83% identify as Hispanic, and the poverty rate is 32.6%, indicating significant need for revitalization investment.





About the Application

Funding Requested: $800,000
Project Name & Location: Gateway Neighborhood, Perth Amboy, NJ
Target Population: Low-, moderate-, and fixed-income resident homeowners, renters, and business owners
Role(s) of Partners: Formalized partnerships with numerous community-based organizations enable PARTNER to execute its robust Gateway Neighborhood plan. Habitat for Humanity

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delivers the Home Harmony Rehabilitation component, manages project intake, scopes of work, inspections, and construction for owner-occupied home repairs. Claret Community Center provides classroom/program space for ESL instruction and workforce readiness workshops. PABIC (Perth Amboy Business Improvement Corporation) administers the façade grant program extended to small businesses. CJMC serves as PARTNER's Community Health partner and delivers community health screenings and education as part of the Supportive Services component. Middlesex College partners on job training and the Success Bound Leadership Academy, connecting residents to key-industry workforce programming.
NRTC Budget: $800,000.00
Other Funding Sources (Amounts): PNC Bank ($50,000); Target Foundation ($25,000); NJM Insurance Group ($20,000); Provident Bank Foundation ($12,500); Somerset Regal Bank Foundation ($10,000); M&T Charitable Foundation ($5,000)
Neighborhood Benefit: improved housing quality and stability; increased local economic opportunity; strengthened community ties and social fabric; transparency, accountability, and compliance; reaffirmed commitment to advancing the neighborhood's approved ten-year revitalization plan
Optional Links:
https://partnernj.org
https://www.partnernj.org/what-we-do/program-and-services/gateway-neighborhood-programs/request-for-proposal-renewal-for-gateway-neighborhood-plan.html
https://www.partnernj.org/investors-corner/

Support for NRTC 2027 Application

Name of Project:
Pride in the Northside

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

Contact Person
Name: Charla Sarabia
Phone: 973-595-6868
Email: charla@habitatpc.org

About the Organization

Brief Description: Passaic County Habitat for Humanity (PCHFH), a 501(c)(3) nonprofit organization, is a local affiliate of Habitat for Humanity International with a mission to bring people together to build homes, communities, and hope.
Website: www.habitatpc.org

About the Neighborhood

Neighborhood Name: Northside
Municipality: Paterson
County: Passaic
Brief Description: The Northside neighborhood is in Paterson's 1st Ward and is a diverse residential community characterized by a mix of housing, local businesses, schools, parks, faith-based organizations, and other community assets. Paterson Habitat for Humanity, Inc. dba Passaic County Habitat for Humanity (Passaic County Habitat) requests support for our Northside Neighborhood Revitalization Tax Credit application. With the requested funds, we will expand and preserve quality affordable housing, strengthen youth and family development programs, increase access to financial education and supportive services, and support community-based activities that promote resident engagement and neighborhood stability. Together, these investments will advance the Northside Neighborhood Plan's goals of strengthening families, expanding opportunity, and fostering a healthy, connected, and thriving community.

Housing/Economic Development - Our housing activities include acquiring land and/or existing properties to create future affordable housing units in the Northside neighborhood.

Acquisition - Our housing initiatives involve acquiring land and/or existing structures for future new construction and/or rehabilitation projects in the 1st Ward Northside Neighborhood. Funds to purchase additional properties will enable Passaic County Habitat to continue adding to desperately needed affordable housing stock. As we continue to advocate for safe and affordable housing for all, acquiring additional properties will help ensure we have a pipeline for the creation of future affordable homeownership opportunities.

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

CAMP YDP Youth Development Community Garden and Family Education Initiative - The Growing Together project builds on the existing CAMP YDP Community Garden, expanding it into a hub for education, family engagement, environmental awareness, healthy living, and neighborhood beautification. Northside families, youth, seniors, and other

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residents will take part in gardening workshops, planting and harvesting activities, beautification days, and harvest celebrations. A Garden Starter program extends this learning beyond the garden itself, equipping households with the knowledge and basic resources to grow food in their own yards, porches, or small spaces. The project aligns with the Northside Neighborhood Plan's emphasis on strengthening the connection between people and place, demonstrating that revitalization happens when residents are educated, engaged, and empowered to take ownership of their community.



Paterson Habitat Homeowners Association- the Northside neighborhood, this project will strengthen community cohesion, support youth development, and empower local families through library card sign-ups with the Paterson Public Library, school supply distributions, holiday family assistance, and an annual scholarship award ceremony recognizing local youth and community leaders. Together, these activities advance the Northside Neighborhood Plan's goals of supporting families, encouraging lifelong learning, and building stronger community connections through ongoing resident engagement.

Holy Tabernacle Apostolic Church- The Community Empowerment, Healing & Family Support Initiative addresses household financial stability, resident well-being, youth and adult development, and access to community resources in the Northside neighborhood. Programming includes free financial literacy workshops covering budgeting, saving, credit, and debt management; grief and healing gatherings offering coping resources and referrals; and mentorship gatherings connecting youth and adults with community leaders around goal setting, leadership, and career preparation. In partnership with local ministries, the church will also coordinate food and clothing drives for residents facing hardship. NRTC27 funding will expand these existing church-run services by providing educational materials, meals, program supplies, and honorariums for facilitators, with all activities documented as direct service to eligible Northside residents.

Funding Requested: $300,000
Project Name & Location: Pride in the Northside, 1st Ward, Paterson
Target Population: Low- and moderate-income residents and families in the Northside neighborhood, with a focus on households facing housing instability, youth and families, and residents experiencing barriers to supportive services, financial resources, and economic opportunity.
Role(s) of Partners: Community partners will provide complementary services and programming, including youth development and mentoring, financial education and counseling, family support, community resources, and neighborhood outreach and engagement. Paterson Habitat will coordinate partners and connect these activities with broader neighborhood revitalization efforts.
NRTC Budget: $300,000
Neighborhood Benefit: Pride in the Northside will strengthen the Northside neighborhood through affordable housing development and preservation, youth and family programming, financial education and supportive services, and resident engagement. Together, these efforts will promote housing stability, expand economic opportunity, strengthen families, and foster a more connected and resilient Northside community.

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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

Contact Person
Name: Charla Sarabia
Phone: 973-595-6868
Email: charla@habitatpc.org

About the Organization

Brief Description: Passaic County Habitat for Humanity (PCHFH), a 501(c)(3) nonprofit organization, is a local affiliate of Habitat for Humanity International with a mission to bring people together to build homes, communities, and hope.
Website: www.habitatpc.org

About the Neighborhood

Neighborhood Name: Rosa Parks
Municipality: Paterson
County: Passaic
Brief Description: The Rosa Parks neighborhood is in Paterson's 4th Ward and has a diverse residential community with approximately 8,148 residents. The neighborhood is a mix of residential properties, local businesses, schools, parks, and faith-based organizations. Paterson Habitat for Humanity, Inc. dba Passaic County Habitat for Humanity (Passaic County Habitat) requests your support for our 2026 Rosa Parks Neighborhood Revitalization Tax Credit application. With the requested funds, we will be able to construct and preserve quality affordable housing for families in need of a decent place to call home, support multiple youth development programs and help sustain a successful community garden.

Housing/Economic Development - Our housing activities include acquiring land and/or existing properties to create future affordable housing units in Rosa Parks.

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

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

A Better Initiative - Better Food Bucks: A Better Initiative will operate a dollar-for-dollar fresh produce incentive through A Better Market, matching every dollar a participating household spends on eligible produce. The program pairs this financial incentive with education on healthy shopping, meal planning, reading food labels, and affordable meal preparation, giving residents both the means and the knowledge to sustain healthier eating habits. It directly supports the Rosa Parks Neighborhood Plan's goals around food access, nutrition education, and community partnerships, while also sustaining Paterson's first healthy

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corner store. We will track participation, incentive redemption, and produce purchases to document impact on Fourth Ward households.

Grace Gospel Church of Paterson- Through its By His Grace Outreach Ministry, Grace Gospel Church has served Paterson's marginalized residents for over 10 years, with the last three years focused specifically on the 4th Ward. The ministry serves the Rosa Parks neighborhood twice monthly: free lunch and seasonal winter accessories on the first Saturday, and free shopping access to non-perishable groceries, household items, and personal care items on the second Saturday. The project addresses basic needs for residents facing hardship and reflects the church's ongoing commitment to its immediate neighbors.

Jumpstart Community Training & Services, Inc- The Rosa Parks Youth & Family Resilience Initiative expands Jumpstart's 25-year track record of youth development and family support to Rosa Parks residents. Services include mentoring, behavioral and grief support, violence and substance-misuse prevention, life-skills instruction, job readiness, career development, adult basic education, and arts-based programming, supplemented by two community food pantries. NRTC27 funds will support structured youth workshops, individualized mentoring and referrals, family resource and food-access activities, and neighborhood engagement events to address food insecurity, limited opportunity, and exposure to violence. Through coordination with schools, families, and Passaic County Habitat, the initiative builds protective factors and strengthens social connections to advance a safer, healthier Rosa Parks neighborhood.



St. Luke Community Development Corporation Freedom School- For nearly a decade, St. Luke CDC has sponsored a Children's Defense Fund (CDF) Freedom School serving up to 100 youth annually from Paterson's 4th Ward, the neighborhood where the organization is based. The program goes beyond academics, cultivating lifelong learners and socially aware young people through a summer-long experience. Over the past two years, NRTC funding has assisted with administrative costs, travel, and materials, allowing St. Luke CDC to sustain and strengthen the program each summer. The impact of investment extends well beyond a single season: several scholars who aged out of the program have returned as volunteers, and many now serve as regular staff, reflecting the Freedom School's core purpose of building not only academic readiness but a lasting sense of responsibility and connection to community. St. Luke CDC remains committed to building on this progress, positioning Freedom School as a continuing cornerstone of opportunity and community pride for 4th Ward families.

Paterson Habitat Homeowners Association - This initiative fosters community cohesion, youth development, and neighborhood empowerment in the 4th Ward through a partnership with the Paterson Public Library for library card sign-ups, distribution of essential school supplies, and holiday assistance for families. An annual scholarship award ceremony celebrates local youth and community leaders, reinforcing neighborhood pride and building social capital. The project supports the Rosa Parks plan's core objectives of uplifting families, encouraging lifelong learning, and strengthening community networks.

Leading Young Women Network- Leading Young Women, Inc. (LYW) proposes the Rosa Parks LeadHER Collective, a neighborhood-based leadership development initiative for approximately 20 high school girls in grades 9-12 residing in the Rosa Parks Neighborhood.

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The program directly advances Strategy 4.5: Youth within the Rosa Parks Neighborhood Plan, which calls for partnerships with community organizations and schools to expand youth leadership opportunities and build life skills, job readiness, and financial literacy. Through a structured cohort experience, participants will engage in leadership and character development, college and career readiness, financial literacy, wellness, mentorship, and civic engagement activities, strengthening communication, decision-making, self-advocacy, and goal-setting skills while building relationships with peers and women mentors. Participants will move from learning about leadership to practicing it by identifying an issue affecting Rosa Parks youth and collaboratively designing and implementing a youth-led community action project. The initiative offers a safe, supportive environment that positions young women as emerging leaders and active contributors to the neighborhood's continued strengthening and revitalization.



Green Acre Community Garden- Green Acre Community Garden is a neighborhood-based initiative that provides residents with access to green space, gardening opportunities, and community activities. The garden supports neighborhood beautification, healthy food access, environmental stewardship, and resident engagement while creating a welcoming shared space where families and neighbors can connect. This initiative will not only continue the work Deacon Davis has been doing in the Rosa Parks Neighborhood for over 10 years, but it will introduce farm-to-table options. That will showcase how local, fresh food can be grown, harvested, and delivered directly to community members.

About the Application

Funding Requested: $300,000

Project Name & Location: Building Healthy Rosa Parks Neighborhood

Target Population: Low- and moderate-income residents and families in the Rosa Parks neighborhood, with a focus on households facing housing instability, youth and families, and residents experiencing barriers to healthy food, supportive services, and economic opportunity.

Role(s) of Partners: Community partners will provide complementary services and programming, including youth development and mentoring, food access, health and wellness activities, family support, and neighborhood outreach and engagement. Paterson Habitat will coordinate partners and connect these activities with broader neighborhood revitalization efforts.

NRTC Budget: $300,000

Neighborhood Benefit: The project will strengthen the Rosa Parks neighborhood through affordable housing development, expanded access to healthy food, youth and family programming, supportive services, and resident engagement, promoting housing stability, healthier families, and a stronger, more resilient community.

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East Camden For All
Saint Joseph's Carpenter Society

the neighborhoods of EAST CAMDEN CULTIVATING COMMUNITY

East Camden is prospering because of all: residents, businesses, educators, philanthropy, the City of Camden, community organizations **and you**. For years, we all have organized block cleanups, advocated for safer streets, supported the most vulnerable, kept an eye on vacant properties that outside investors let sit, and joined together to support each other. What's been missing isn't the will to do something, it is the capital to do it. Ask any neighbor in East Camden and they say that they love living and would recommend others to live "out East" regardless of the challenges East Camden faces: abandoned houses and commercial spaces, vacant lots, unsafe homes, food insecurity, and lack of opportunities for youth. Saint Joseph's Carpenter Society, UrbanPromise, and Cathedral Kitchen, along with residents, will provide the know-how. **Through the NRTC Program, you can provide the capital.**

With your support, we will continue to break the weathered history of disinvestment in East Camden by using existing assets in the community and amplifying them. Your investment in this NRTC application will reimagine abandoned storefronts that can be saved, transform abandoned houses that can be made a home, care for the longtime East Camden homeowner who can't afford to make repairs, and support the artists, nonprofits and businesses that remain dedicated to East Camden, making a difference in lives out East.

This NRTC project will achieve the following outcomes:

Creating Two New Homeowners - Two vacant properties will be fully rehabilitated and sold to homebuyers for the first time. This does double duty: it removes blight from the block and creates a pathway to homeownership in a neighborhood where outside investors narrow that path.

About the Application:

Funding Requested: $800,000
Neighborhood: East Camden
Partners: Urban Promise and Cathedral Kitchen
Leverage: $3,481,202
Neighborhood Benefit: Homeownership Opportunities, Business Opportunities, Home Repairs, Supporting Local Artists, Community Driven Projects, Afterschool Programming, Meal Deliveries

About the Organization:

Saint Joseph's Carpenter Society builds wealth and cultivates community through healthy, affordable homes, vibrant neighborhoods, and empowered residents. SJCS envisions inclusive communities with access to high-quality housing generating wealth and stable neighborhoods offering opportunity.

About the Neighborhood:

Municipality: Camden City
County: Camden
- Surrounded by Cooper River west, Cramer Hill north, Parkside south and Pennsauken east
- 19,255 people live in East Camden
- 65% Hispanic/Latino, 34% Black
- Higher homeownership rates, housing values and median incomes than other neighborhoods in Camden
- Home to Cathedral Kitchen, UrbanPromise, SJCS, St. Joseph's Pro Cathedral, several parks, Federal Street commercial corridor
- Recent investments: ResinTech, Eastside High School, IPAK, Ralph Williams Park

Contact Person

Organization's Website: www.sjcscamden.org
Contact Name: Pilar Hogan Closkey
Email: phogan@sjcscamden.org
Phone: 856-966-8117 ext. 233

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These homeowners will be a part of us all by contributing socially and fiscally to the future of East Camden.



Rehabbing Two Vacant Commercial Spaces – Abandoned buildings on the commercial corridor signal to everyone that an area is in decline. This NRTC application seeks to rehab two vacant commercial spaces, creating ready-to-lease space for local entrepreneurs. These are the kinds of small businesses that hire neighbors, keep dollars circulating locally, and support and provide to all in the neighborhood.





Repairing 15 Homes - Many of East Camden's homeowners are long-term residents on fixed incomes who cannot afford critical repairs that keep their homes safe and code-compliant. Funding repairs for 15 homes protects the neighborhood's existing homeowners from displacement by disrepair and preserves naturally affordable, resident-owned housing stock for all, including future East Camdenites.

Supporting Camden Artist Microenterprises – The We Live Here artist collective are already telling all of the neighborhood's story through murals and public art that shapes how residents and outsiders alike see the community. Your support in this NRTC application helps this local artist group build the organizational infrastructure to sustain that work while also training the future artists in East Camden to take on telling all of East Camden's story through public art.



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Community Led Projects – East Camden's challenges are ever evolving, and an organized East Camden can respond to these challenges head on. This initiative helps turn community meetings into action plans rather than wish lists. When we all see ourselves as builders rather than bystanders, entire communities shift. Your support will allow for two projects to be completed as a response to community challenges as well as support the leadership and learnings of the community group. This project strengthens the will of the community and directly brings capital to achieve it.



Afterschool Programing and Meal Deliveries - For working families, reliable afterschool care isn't a luxury but the difference between a parent keeping a job and a child falling behind. These families can also be facing food insecurity, especially with rising grocery costs. Your support will address two of the most immediate, concrete needs a family can have, every single day. Over 60 youth will be given afterschool opportunities with Urban Promise and Cathedral Kitchen will deliver 340,000 meals in East Camden over the next year. These two critical services were ones that East Camden residents prioritized in the planning efforts to be provided to all.



What ties these seven projects together is that none of them treat East Camden as a blank slate. Each one takes everything the neighborhood already has: homeowners, storefront corridors, organizers, artists, families; and gives it the resources to grow stronger, truly making this East Camden For All. This NRTC application is asking partners to help harness East Camden's momentum into lasting, visible and tangible change. More rehabbed homes and storefronts, safer housing for longtime residents, a stronger creative economy and a support system that keeps families fed and kids engaged after school. **With your investment, be a part of East Camden For All.**



SAINT JOSEPH'S CARPENTER SOCIETY

CK Cathedral Kitchen

UrbanPromise

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Center of Salem NRTC 2027

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.

Funding requested: $700,000
Municipality: Salem City
Neighborhood: Center of Salem
Website: standupforsalem.com
Contact Name: Michael Gower, Executive Dir.
Email: michaelgower@standupforsalem.com
Phone: (856) 935-1248

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

45 Olive Street Housing Rehabilitation:



- Partnership with Allied Resources for Kids (ARK) to restore a vacant home in the Center of Salem Neighborhood
- Transform the property into an affordable homeownership opportunity
- Students from YouthBuild and trainees at the Salem Building Arts Center will put their skills to work through this project, gaining hands-on experience

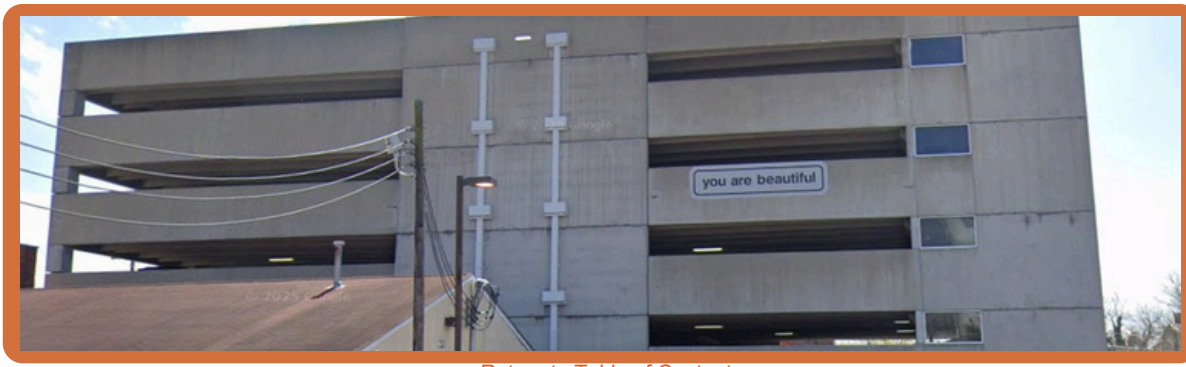


Supporting Homeowners through our Repair Program

Make critical repairs that improve health, including lead remediation, safety, habitability, and aging-in-place needs. The program will preserve the housing stock and keep residents safely in their homes.

Broadway Business District Advancement

- Flexible business improvement grants to support growth, sustainability, and capacity of small businesses and entreprenuers
- Collaboration with local small businesses on a joint marketing initiative to promote our district
- A new public parking system expanding access to 140 vehicle spots to welcome residents and visitors to the Broadway Business District



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Career Training at the Salem Building Arts Center

The Salem Building Arts Center provides a variety of workforce development trainings for residents of all ages in both modern and historic preservation construction practices. Trainings include carpentry, plaster casting, laser engraving, GED prep, and OSHA-10 Construction Safety Certification. It also hosts a YouthBuild program that offers trades-based education and practical experience to neighborhood youth ages 16-24.





Empowering an Engaged and Connected Community

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







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Rancocas
Mount Holly

As Mount Holly prepares to celebrate the 350th anniversary of its founding, our proposed NRTC project seeks to strengthen and revitalize the historic Rancocas neighborhood for its next chapter, while honoring and celebrating its history.

The center of our proposal is the adaptive reuse of the historic **Eagle Foundry**. This large, prominently located former industrial site will be transformed into a unique mixed-use property that will feature **affordable housing**, commercial space – including **space designed for local microenterprises**, and **community uses**, including **a theater** and meeting space.

In partnership with Main Street Mount Holly, our project also proposes several activities to foster economic vitality and community development:

- A youth internship program with local small businesses
- Community celebrations
- A local history education series and other historical programs
- Beautification of the neighborhood through new planters, murals, public art, and storefront improvements.

Funding Requested:	***$800,000***
Municipality:	Mount Holly
Neighborhood:	Rancocas
Website:	affordablehomesgroup.com
Contact:	Kent Pipes, CEO
Email:	pipeskent@gmail.com
Phone:	609-261-4571

Objective 1: Eagle Foundry, Phase I

Originally built in 1840, the vision for Eagle Foundry is to create a unique mixed-use property that combines community-focused commercial uses, affordable housing, a theater, and other community uses in a revitalized historic setting.













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Objective 2: Youth Professional Development Program

This Program provides neighborhood youth with career-development opportunities through internships at neighborhood businesses and microenterprises. It connects **local high school and college students with business owners through paid internships** that:

- expand the capacity of our local businesses
- provide students an opportunity to gain professional experience in real-world settings













Objective 3: Promotional Events in the Downtown District

In partnership with Main Street Mount Holly, this objective will support the organization's promotional events and programming, including **signature events** like the St. Patrick's Day Parade, the Fall Festival, and the Mount Holly Fire and Ice Festival, which **draw thousands of visitors each year**. It will also support special events in **partnership with local small businesses and microenterprises**.

With **the 350th Anniversary of Mount Holly's founding**, Main Street Mount Holly will continue to feature its popular **"History on Tap"** series plus add **new historical education activities** that highlight Mount Holly's role in American and local history.

Objective 4: Enhance the Visual Appeal of the Neighborhood

Partner Main Street Mount Holly will sustain and expand its **downtown beautification program** through improvement activities that include:

- **Installing new self-watering planters** that add color and natural beauty to the streetscape
- **Murals, public art installations, or other creative placemaking features** that enhance the aesthetic presentation of the district
- **Facade repairs, lighting, signage and other improvement projects** to make the neighborhood more welcoming and attractive.











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North Trenton/Battle Monument 2027

Trenton Health Team

Contact Person
Name: Alix Fellman
Phone: 609-322-8302
Email: afellman@trentonhealthteam.org

About the 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.
Learn more at trentonhealthteam.org

About the Neighborhood

Neighborhood Name: North Trenton/Battle Monument
Municipality: Trenton
County: Mercer

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.

About the Application

Funding Requested: **$800,000**

1. Community Block Improvements

- **Overview**: Utilizes a participatory budgeting model to engage residents directly in selecting and executing block-level streetscape and neighborhood beautification projects, fostering community cohesion and public safety.
- **Key Deliverables**:
    - Implementation of 1 resident-driven Participatory Budgeting (PB) cycle.
    - Mobilization of community volunteer teams to design and cost block improvement projects.
    - Direct execution of block-level streetscape and physical enhancements prioritized by resident vote.

2. Small Business Support



- **Overview**: Strengthens the local commercial corridor in North Trenton/Battle Monument by equipping small business owners with capital grants, technical assistance, and peer mentorship.
- **Key Deliverables**:
    -
    - 5 direct small business improvement grants (up to $7,500 each) with an additional bonus of up to $2,500 per business for exterior lighting installation.
    - 4 technical assistance workshops led by legal, financial, and marketing experts.
    - 4 local entrepreneurs selected and featured as "Trenton Trailblazers" to provide peer mentorship and headline marketing campaigns.



3. Healthy Home Repair

- **Overview**: Preserves existing housing stock and improves health outcomes by pairing physical repairs and lead hazard remediation with embedded Community Health Worker (CHW) support.
- **Key Deliverables**:
- 10 home repair grants (up to $7,500 each) paired with full Healthy Home Assessments and ongoing support from Community Health Workers.
    - Lead remediation and abatement services provided for up to 8 households in partnership with Isles.

4. Financial Literacy & Empowerment

- **Overview**: Expands financial stability, credit building, and savings capacity for low-to-moderate-income residents through culturally responsive counseling, matched savings, and banking partner engagement.
- **Key Deliverables**:
    - Individualized financial counseling and Social Determinants of Health assessments for at least 32 clients.
    - 16 participants enrolled in a 1:1 matched savings program (matching up to $1,800 over 12 months).
    - 4 financial education workshops based on resident needs.
    - 1 Homebuyer Resource Fair connecting prospective buyers with participating lenders, brokers, and counseling agencies.



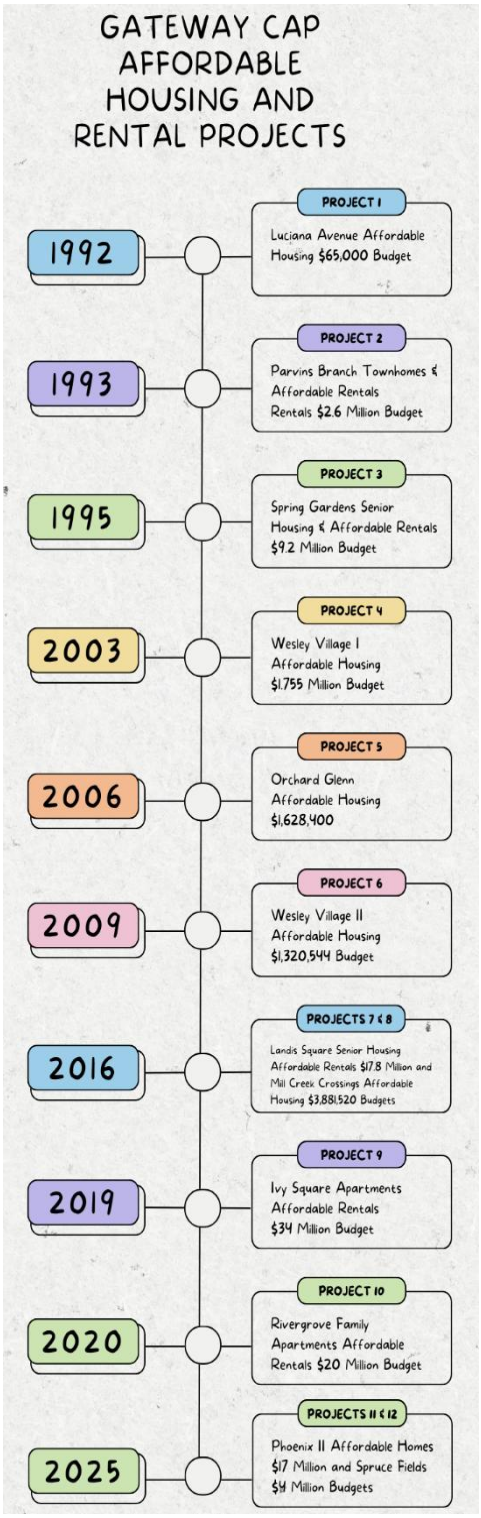
5. Down Payment Assistance

- **Overview**: Accelerates homeownership and sustainable wealth generation in North Trenton/Battle Monument by lowering entry barriers for first-time buyers in partnership with New Jersey Community Capital (NJCC).
- **Key Deliverables**:
    - 5 down payment assistance grants of up to $20,000 for income-qualified home buyers.
    - 20 prospective home buyers recruited and enrolled in pre-purchase homeownership and financial counseling.
    - 6-month post-closing follow-up and support for all grant recipients to ensure long-term housing stability.

Name of Project: **Southeast Gateway Revitalization Plan 2027**

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

Funding Requested:	**$800,000**	**Contact Name:**	**Daniel Muller**
Municipality:	**Bridgeton, NJ**	**Email:**	**dmuller@gatewaycap.org**
Neighborhood:	**Southeast Gateway**	**Phone:**	**(856) 451-6330**
		Organization's Website:	**www.gatewaycap.org**



Investing in Affordable Homes for Families



NRTC funds will support Gateway in investing in Pine Estates affordable Housing community designed to serve marginalized groups. The development will provide single family homes with modern amenities and energy-efficient appliances that address the need for safe, stable, and affordable housing for families facing systemic barriers. By creating new home ownership 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, Pine Estates 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**.

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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. Pine Estates 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

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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

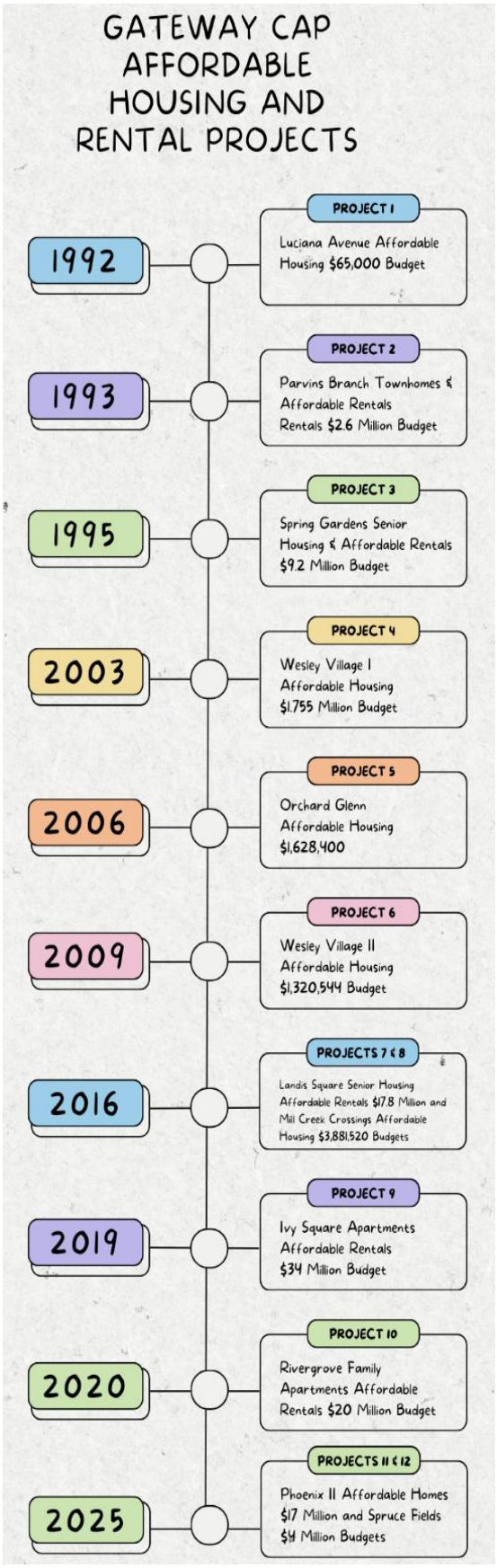
This year's NRTC investment will significantly expand these efforts, enabling Gateway to:

- 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.

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Name of Project: **Paulsboro Pride Revitalization Plan 2027**

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



Funding Requested: $800,000
Municipality: Paulsboro, NJ
Neighborhood: Paulsboro Pride

Contact Name: Daniel Muller
Email: dtmuller@gatewaycap.org
Phone: (856) 451-6330

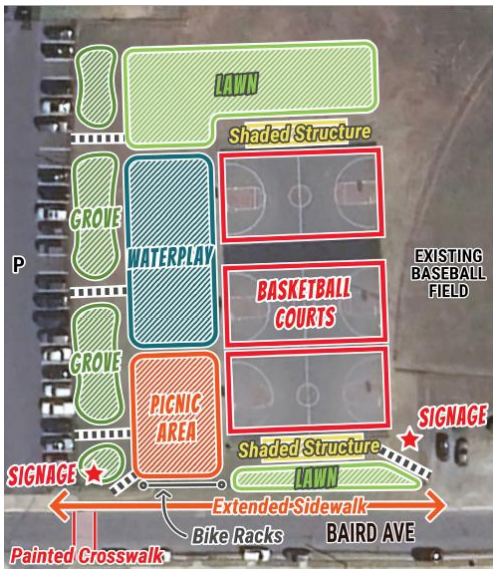
Organization's Website: www.gatewaycap.org

Investing in Homeowners



NRTC funds will support Gateway in creating four affordable homeownership opportunities on Jefferson and Adams Streets in the Paulsboro Pride Neighborhood. The initiative will complete all construction on proposed homes. 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 leverages Gateway's considerable experience in Affordable Housing. 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 also support Gateway in investing in safe recreation through upgrades at the Baird Avenue Recreation Complex. The project will add 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.

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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.

Transportation barriers compound these struggles: For residents without access to a car, traveling to jobs, services, or resources can take hours by public transit, even to nearby towns. This geographic and economic isolation further deepens inequities.



With the support of the Regional Foundation and the NJ Department of Community Affairs NRTC Program, Gateway Community Action Partnership and Interface Studio worked with Paulsboro neighbors on a comprehensive neighborhood plan for the community. The plan is helping to guide improvements and investments to make the community a better place to live, work and play. Successes of the plan, which is both community-driven and resident-led, include work on the Baird Ave recreation area; support for partnerships with the Boys and Girls Club, Coalition for A Safe Community and Acenda; as well as closing costs on the lots where first-time homebuyer homes will be built. A new coordinator has been hired to begin working with the residents in May 2026.

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.

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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.



Paulsboro Pride Neighborhood

- Paulsboro Pride Study Area
- Parks/Open Space
- NJ Transit
- Freight Rail





Investment Summary

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.

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