



## **NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS**

### **NEIGHBORHOOD REVITALIZATION TAX CREDITS PROGRAM (NRTC)**

#### **PROJECT DESCRIPTIONS, 2022**

The information on the following pages is intended for use as part of the NRTC Program “Qualified Projects Pool” (or Q.P.P.). It contains information and details about the proposed activities for each project listed in the Q.P.P. The information herein was composed and submitted by the NRTC applicants in the fall of 2022; it has been edited as necessary, for correction of typographical errors, for clarity and for spacing/formatting/length purposes. NRTC staff have added text boxes with information regarding each qualified project’s non-profit sponsor/applicant.

The Table of Contents contains hyperlinks for each listed project. By hovering the cursor over a listing name, then left-clicking with the mouse, you will move in the document to that listing’s text. A hyperlink at the end of each listing text will return you to the Table of Contents.

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## Atlantic Cape Community College

### “Atlantic City Inlet Now!”

Atlantic City Inlet Now! 2022 Revitalization Projects is the first NRTC application for the Inlet Neighborhood. The Inlet is surrounded on three sides by water, and it has a rich history as a thriving neighborhood. Atlantic City Inlet Now! Represents the first of many steps to bring this neighborhood back. This application includes nine activities facilitated by Atlantic Cape Community College (ACCC), the Inlet Community Development Corporation (ICDC) and many other boots-on-the-ground non-profits who serve the Inlet neighborhood.

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**Funding Requested: \$796,140**

*Municipality:* Atlantic City (Inlet Neighborhood)

*Applicant’s Website:* [www.atlantic.edu](http://www.atlantic.edu)

*Contact:* Jean McAlister, [mcaliste@atlantic.edu](mailto:mcaliste@atlantic.edu)  
(609) 343-4901

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## HOUSING AND ECONOMIC DEVELOPMENT

### ***Housing Rehabilitation:***

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

### ***Homeownership Incentives:***

With only 12 percent of the homes in Inlet being owner-occupied, homeownership is a major priority. One of our partners, AtlantiCare is offering a down payment assistance program to assist employees seeking to become first-time homeowners in Atlantic City. The initiative is a partnership between AtlantiCare and



Housing in the Inlet Neighborhood to be rehabilitated with NRTC funds

Address Yourself™, an affordable homeownership program by New Jersey Community Capital (NJCC). The current program is open to AtlantiCare employees who’s individual or family income does not exceed 120% of the median income for Atlantic County. They must be borrowing as first-time homeowners and must plan to use the home as a primary residence. Through the program, eligible employees purchasing in the Inlet neighborhood, could receive assistance for down

payment and closing costs. The NRTC funds would be used to expand this program to provide up to five qualifying first-time homeowners who work in Atlantic City.

***Commercial Rehabilitation and Façade Improvement Program:***

ACCC, working with the City of Atlantic City, and ACIA will complete façade improvements to commercial properties. ACIA will manage the entirety of this project, including, but not limited to, intake of eligible businesses, development of a scope of work and schedule, oversight of construction and necessary permits and quarterly and closeout reporting. The Inlet has many business districts that can be unwelcoming or easily missed by outsiders. ACCC, business owners and partners will work together in a "facelift" beautification initiative on the commercial corridors in The Inlet to give the commercial districts more vibrancy. This project fosters commercial revitalization and economic development as well as improves neighborhood conditions. This program helps to develop a more vibrant, walkable, mixed-use commercial district. Additionally, the program achieves the outcomes of transforming commercial districts into destinations for residents and out of area customers, increases employment for area residents, increases the number of commercial opportunities, enhances the appearance of the neighborhood, and increases resident satisfaction with neighborhood open space. The projected outcome is to complete four facades per year.

***Homebuyer Assistance:***

ACCC and the Inlet CDC will target housing counseling, financial education, and asset development programs to promote homeownership in the Inlet neighborhood. Through a comprehensive approach that includes presenting homeownership workshops, enrolling aspiring homeowners in its matched savings account program, and providing down payment and closing cost assistance to qualified low-and-moderate income households who purchase a home in the Inlet, ACCC endeavors to generate ten future homeowners in the neighborhood.

***Microenterprise and Small Business Support:***

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

***Small Business Support:***

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

**COMPLIMENTARY ACTIVITIES*****Expanding the Arts/Community Programming/Event:***

ACCC and the Inlet CDC will work with the Hydrangea Trail Committee and the Absecon Lighthouse NCO to create programming to "Celebrate the Inlet, its history, diversification, and events." Seven events are

planned to activate various parks in the Inlet. The events include The Last Splash Festival, Inlet Neighborhood Water Cruises, Inlet Neighborhood Pumpkin Patch, Inlet Luminary Light Festival, Love AC Weekend, Mother’s Day Hydrangea Sale, and Caspian Avenue Beach BBQ Family Fun & Sauce Contest.

***Park Improvement/Streetscaping:***

- The improvement of Altman Park, a Boardwalk fronting park, needs to be completed now that the Boardwalk/seawall project is completed.
- Streetscaping on Atlantic Avenue. The City has secured millions of dollars to install new LED pedestrian level lighting and to make pedestrian and bike safety improvements. NRTC funds may be used to complete streetscape improvements to leverage the City’s improvements.
- Plantings throughout the neighborhood. The Hydrangea Trail Committee has organized events to plant flowers throughout the neighborhood and NRTC funds may be used to continue this beautification effort.

***Inlet Marketing Campaign:***

The ICDC will establish a social media presence and web site. This NRTC allocation would allow ACCC and the Inlet CDC to work with the City and Meet AC, the regional Destination Marketing Organization, and other public relations groups, to truly market all aspects of Inlet – from the restaurants, shops, beaches, Boardwalks, community events, home ownership opportunities, and the rich diversity of the neighborhood. This effort would include retaining a marketing professional to develop a robust web site and expand the social media network.

***The Inlet CDC Community Outreach Coordinator:***

ACCC will hire a Community Outreach Coordinator on a contractual basis. This individual will perform public engagement work and provide enhanced collaboration with the neighborhood in community building initiatives and support of public safety, infrastructure, and quality of life improvements. The coordinator will help develop neighborhood projects that solve neighborhood problems and contribute to a strong sense of community.

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**Atlantic City Development Corp.**  
 “Chelsea Neighborhood Plan 2023 Projects”

### **Project 1: Community Events**

This project is based on research that events and programming have proven a successful strategy to jump start the revitalization process. Events are a low-cost approach to bringing different groups together to build community. Events that support local business, meet the needs of the neighborhood, highlight ethnic and cultural diversity, and provide personal enrichment to the residents will be offered. The project will build on the success and momentum of previous events such as the weekly fall farmers' market, fitness classes, Holiday tree lighting, community clean ups, history and culture walking tours, and the Best Empanada Challenge.

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**Funding Requested: \$985,000**

**Municipality:** Atlantic City (Chelsea neighborhood)

**Applicant's Website:** [www.acdevco.org](http://www.acdevco.org)

**Contact:** Elizabeth Terenik, [eterenik@acdevco.org](mailto:eterenik@acdevco.org),  
 (609) 425-9407

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### **Project 2: Beautify Chelsea Program**



*O'Donnell Park*

Continuation of this program started in June 2021 that focuses on making the neighborhood vibrant and safe. The program is a grassroots, resident-based approach to taking action to improve the neighborhood. Oversight by a community steering committee, and coordination and outreach by paid staff has made this project successful. Volunteers continue to grow with the 2023 goal of training residents in the areas of property maintenance/code enforcement, public safety, community social service needs, as well as leadership and communication. Focused clean up events will continue as well as "block makeovers". The program will also continue tree and flower plantings, public art installations, lighting, sidewalk repair, and security cameras. Public safety efforts will continue with neighborhood ambassadors, detail officers, and other trained personnel. To assist with the efforts, local residents are hired and trained.

### **Project 3: Home Buying and Rehabilitation Incentives**

Based on the benefits of home ownership including growing wealth for residents; removing the likelihood of displacement that often comes with gentrification; improved property maintenance; and more participation in community, this program seeks to turn Chelsea renters and Atlantic City Police Officers into Chelsea homeowners. The program will provide down payment assistance, informational events, education, and other preparatory sessions to transform neighborhood renters into owners. The program will be administered by the Atlantic County Improvement Authority, as their funds can be combined with the ACDEVCO program. We have found the biggest challenge to owner occupancy is substandard housing conditions and the lack of move in ready housing. Therefore,

this project also includes housing rehabilitation grants that will be made available to developers and contractors that can only sell the home for owner occupancy.

#### ***Project 4: Chelsea Merchant Support***

Merchant support involves a variety of ways to help Chelsea small businesses increase their sales and profits and have access to capital. A "main street coordinator" will be hired to provide direct support (grants), connecting businesses with available grants, access to capital, technical support, hiring resources, permit approvals and other resources as needed. In addition, marketing support will be provided, and business promotion events will be held, with a focus on the "Chelsea International Food District". Educational seminars and relationship building events will be offered. Additionally, the project includes beautification of the business districts with tree plantings, planter and flower boxes, and streetscape improvements.

#### ***Project 5: Adult and Youth Career Pathways***

Through the creation and support of micro-enterprises, using the programs in place at the Workforce Development Board/One Stop Career Center, this project will empower residents and workers in the Chelsea neighborhood to increase their earning capacity and expand career options in the areas of: Transportation/Logistics, Film and digital media, Professional and Financial Services; Non-retail food and beverage. This is especially important in Atlantic City since the main industry has been tourism and gaming, which are vulnerable to the economy, weather, and other events such as the pandemic. In addition, they consist of mostly low wage jobs. Recognizing that sports and recreation develop character and skills that lead to career and personal success, recreation programs are included. This project includes funding existing programs in computer literacy, English speaking, and immigration classes.

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## AtlantiCare Foundation

### “Midtown Atlantic City”

Midtown Atlantic City, or Midtown in Motion is a diverse and highly collaborative project submitted by the AtlantiCare Foundation. This project includes ten activities facilitated by AtlantiCare and many other boots-on-the-ground non-profits who serve the Midtown neighborhood. Approximately 4,500 people live in Midtown, with 39% of its families live below the poverty level. This is a neighborhood filled with vast potential and growing vibrancy, which will be greatly enhanced by the proposed housing, economic development, and neighborhood revitalization activities.

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**Funding Requested: \$768,000**

**Municipality:** Atlantic City (Midtown neighborhood)

**Applicant’s Website:** [www.atlanticare.org](http://www.atlanticare.org)

**Contact:** Samantha Kiley, [samantha.kiley@atlanticare.org](mailto:samantha.kiley@atlanticare.org)  
(609) 407-2249

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Activities proposed include:

#### **Housing Rehabilitation**

Through this program, 8 homes will be rehabilitated to meet code requirements. Homes that are owned by Midtown residents will be the priority and will work in partnership with the Atlantic County Improvement Authority’s Home Repair Program. The assistance is in the form of a five to 15-year deferred loan, matched with an additional grant from Midtown.

Midtown will also work with New Jersey Community Capital to aid the rehabilitation of two properties within the neighborhood. These homes are intended to turn to market, to attract more homeowners to the neighborhood. A committee of community residents will assist in designing/implementing the program, including reviewing applications and deciding which ones to fund. In contracting out the repair work, ACIA will ensure that some work goes to local contractors that are microenterprises, with five or fewer employees inclusive of the owner/principal. Renters interested in owning the units would be paired with homebuyer assistance and education to enhance their ability to purchase and maintain these residences.

#### **Commercial Facades Improvements**

AtlantiCare, working with the Chamber will provide grants to four local businesses to support façade improvements and/or other storefront enhancements to commercial properties. AtlantiCare will manage this grant-based project, including, but not limited to, intake of eligible businesses, reviewing the proposed scope of work and schedule and quarterly and closeout reporting. It is our hope that by offering this, business owners will work together in a beautification initiative on the commercial corridors in Midtown to give the commercial district more vibrancy. This project fosters commercial revitalization and economic development as well as improves neighborhood conditions; helps to develop a more vibrant, walkable, mixed-use commercial district. The projected outcome is to complete four facades per year.

#### **Down Payment Assistance**

AtlantiCare, working with the City of Atlantic City, ACIA, and CRDA will complete façade improvements to commercial properties. CRDA or ACIA will manage the entirety of this project, including, but not limited to, intake of eligible businesses, development of a scope of work and schedule, oversight of construction and necessary permits and

quarterly and closeout reporting. Midtown has many business districts including the Orange Loop and Atlantic Avenue.

CRDA, business owners and partners will work together in a beautification initiative on the commercial corridors in Midtown to give the commercial district more vibrancy. This project fosters commercial revitalization and economic development as well as improves neighborhood conditions; helps to develop a more vibrant, walkable, mixed-use commercial district. The projected outcome is to complete four facades per year.

**Down Payment Assistance Program:** AtlantiCare offers a down payment assistance program to assist its employees who are seeking to become first-time homeowners in Atlantic City. The initiative is a partnership between AtlantiCare and Address Yourself™, an affordable homeownership program by New Jersey Community Capital



Mixed use renovations in the Orange Loop on New York Avenue

(NJCC). Participants' individual or family income must not exceed 120% of the median income for Atlantic County; they must be borrowing as first-time homeowners; and must use the home as a primary residence. Through the program, participants could receive funds towards purchasing in the Midtown neighborhood, eligible toward down payment and closing costs. The NRTC funds would be used to expand this program beyond AtlantiCare employees to provide funds to up to four qualifying first-time homeowners who live or work in Atlantic City. Additional funds will be used to provide financial education courses for residents who wish to become homeowners in the future.

**Financial Education/Coaching:** Ensuring that Midtown residents have a strong financial foundation is key to enabling their future success as a homeowner or as a business owner. Financial Wellness workshops will be offered over the course of the year. In addition, workshop participants will be invited to receive free individual financial coaching. All offerings will be provided through a partnership with the Financial Wellness Institute, a non-profit organization who specializes in housing and community development.

**Grow and Strengthen Midtown Small Business:** Small businesses will be offered the opportunity to apply for a small grant to support the continuation or expansion of operations. AtlantiCare will work with the Chamber of Commerce to provide ten grants for business operations/ expansion plans. Grant could fund include equipment, software, website design, etc.

**Clean and Safe Midtown Program:** This is a combination of efforts aimed at cleaning up existing space and adding vibrancy; ensuring the protection of residents through the added accessibility of neighborhood community police officers or the added surveillance through security cameras; and engaging residents in services and programs that are available to them via social service agencies. These efforts rely on the partnerships with the Atlantic City Arts Commission, the Atlantic City Police Department, and the Hope Exists Foundation. We believe this program will enhance the social fabric and physical appearance of Midtown.

**Streetscape Improvements/Creative Placemaking:** Grants will be offered to businesses who are interested in enhancing the area around their business/ organization through the addition of commercial planter. Monies to be used for procuring the exterior enhancements and the maintenance of them. Advisement to be provided by area commercial landscaper. A total of eight awards available in the 2023 grant cycle.

**Expanding the Arts in Midtown:** AtlantiCare and the Midtown CDC will work with the South Jersey Cultural Alliance to provide year-round monthly arts & cultural activities. In addition, the AtlantiCare Life Center/ Wellness team will offer a summer movement series in Brown's Park. All activities will be free to residents and visitors of Midtown.

**Midtown Community Outreach:** The Midtown CDC will hire a Community Outreach Coordinator. This individual will perform public engagement work and provide enhanced collaboration with the neighborhood in community building initiatives and support of public safety, infrastructure, and quality of life improvements. The coordinator will help develop neighborhood projects that solve neighborhood problems and contribute to a strong sense of community. In addition to the coordinator, funding will be required for regular small scale and larger scale events/ activities, communications, and publications.

**Grow & Strengthen Midtown Small Businesses:** This program focuses on coordinated supports for small businesses in the neighborhood's commercial areas, including Atlantic Avenue and the Orange Loop. There is little collaboration between businesses or coordinated assistance for them. We will work with the Chamber of Commerce and the Stockton Small Business Center to implement online and in-person marketing initiatives to strengthen the unique brand of the district and attract customers and visitors.

**Midtown Community Outreach Coordinator:** The Midtown CDC will hire a Community Outreach Coordinator. This individual will perform public engagement work and provide enhanced collaboration with the neighborhood in community building initiatives and support of public safety, infrastructure, and quality of life improvements. The coordinator will help develop neighborhood projects that solve neighborhood problems and contribute to a strong sense of community.

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## Boys & Girls Club of Paterson and Passaic

### “Empower Eastside”

“Empower Eastside” is a comprehensive approach to providing Economic Mobility for the residents and business owners of Passaic’s Eastside community through affordable housing, supportive programming and business supports. Boys & Girls Club of Paterson and Passaic (BGCPP) has served the community for nearly 60 years, serving as a trusted space for youth programs, a support system for working parents, a gathering place for community events and an athletic center providing health and wellness opportunities for residents. Understanding that the Eastside community requires a greater level of support, BGCPP is putting forth “Empower Eastside” as a powerful response to the community’s voice.

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

*Municipality:* Passaic (Eastside Neighborhood)

*Applicant’s Website:* [www.bgcppnj.org](http://www.bgcppnj.org)

*Contact:* Wendy McGuire, [wmcguire@bgcppnj.org](mailto:wmcguire@bgcppnj.org)  
(551) 579-0981

These activities are built to provide a continuum of access to resources, education, opportunity and success for residents and businesses with the ultimate goal of building a self-sustaining community capable of maintaining its own success.

#### **Eastside Family Supports and Make Eastside Fun:**

1. Provide an affordable Aquatics Program for Eastside Residents and swim class vouchers to offset the cost of swim lessons.
2. Modify BGCPP Aquatics Center to include a new entrance/exit with security desk to increase hours of operation and safety protocols.
3. Establish annual Eastside Family Fun Fest including free presentation/table space for all Eastside Business owners.
4. English as a Second Language (ESL), General Educational Diploma (GED) and Vocational Training classes to provide necessary skill acquisition to ensure economic mobility to residents.
5. Extended hours at the Reid Memorial Branch library to provide additional programming and on-line learning time for Eastside residents and families.

#### **Eastside Business Supports and Eastside Physical Improvements:**

1. Establish the Eastside Business Association and Training Center (EBATC) to provide skill acquisition activities such as Financial and Accounting Training, Small Business Support and Computer Skills Training.
2. Establish programs in alignment with the City of Passaic’s current Business Supports including Small Business Microgrant Program; Eastside Bistro Marketing and Branding Program; Façade Improvement Program.
3. Sponsor annual Eastside Community Clean Up Program led by Business Owners.
4. Complete a parking and loading analysis for the Eastside Community to determine the need for updated strategies, municipal codes or additional parking in the neighborhood to increase the supply of or reduce the demand for parking.

**Create Opportunities for Self-improvement and Enjoyment and Expand Opportunities for Teenagers:**

1. Establish the Eastside Youth Leadership Program (EYLP) to provide quality programming for teenagers to help them reach their full potential through an after school the Diplomas to Degrees (d2D) Program for Teens; an afterschool college readiness program.
2. Establish a Director of Community Wellness position to provide social, emotional learning and support services to teenagers and to coordinate external referrals for youth and families.



*External view of Boys & Girls  
Club Hudson Street Clubhouse*

*14-20 Hudson Street*

**Foster Housing Development:**

1. Conduct a parcel survey to identify vacant and underutilized properties to target for acquisition and rehabilitation.
2. Bolster the outreach and advocacy efforts, which began in 2022, in partnership with the municipality and local developers in the planning stages of new market rate rental projects to include affordable set asides within their developments.
3. Based on the results of the parcel survey, acquire lots or units in need of rehabilitation for the future development of new and rehabilitated affordable home ownership opportunities.

**Amplify Eastside's Voice:**

1. Invest in local leaders, particularly by hiring a local community organizer to ensure that Eastside voice is represented in major policy decisions that will affect the neighborhood.

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**Camden Community Partnership**

“2023 Cramer Hill NOW! Revitalization Projects”

Camden Community Partnership (CCP) continues its commitment to the Cramer Hill community through its ongoing role and its capacity to support and guide the vision and progress in Cramer Hill. This includes leading the effort with its nonprofit partners and its partnerships

with residents, businesses, and community organizations to develop the new community driven Cramer Hill NOW! Plan. CCP will continue its commitment by partnering with St. Joseph’s Carpenter Society, Latin American Economic Development Association, and Camden

**Funding Requested: \$900,455**

**Municipality:** Camden (Cramer Hill Neighborhood)

**Applicant’s Website:** [www.ccp.org](http://www.ccp.org)

**Contact:** Dana Redd, [dredd@camdenpcinc.com](mailto:dredd@camdenpcinc.com)  
(856) 757-9154

Special Services District to provide for activities that specifically address the neighborhood’s goals. These activities will directly support housing and economic development in the neighborhood. CCP, formerly Cooper’s Ferry Partnership, has been a major influence in the vision and progress in Cramer Hill since the very first community meetings many years ago. The 2022 Cramer Hill NOW! Revitalization Projects build upon the momentum in the Cramer Hill community, where investments in infrastructure, parks, community centers, and schools, continue to uplift one of Camden’s most stable neighborhoods.

**1) St. Joseph’s Carpenter Society Housing Development:** Community Partnership (CCP) along with St. Joseph’s Carpenter Society continue to hear from residents both during the recent process to update the Cramer Hill NOW plan, but also during implementation of regular projects that the number of vacant and abandoned homes are still greatly impacting the quality of life for the community and residents. CCP, utilizing its experienced non-profit partner, St. Joseph’s Carpenter Society (SJCS) will continue its commitment to preserve existing housing and expand housing options across income and household sizes in the neighborhood. SJCS proposes to acquire and fully rehabilitate 2 vacant and blighted properties into single-family homes for 2 new families in Cramer Hill. SJCS has

Available to all eligible homeowners in Cramer Hill neighborhood



Representative example of BEFORE and AFTER of Home Repair Program in Cramer Hill



identified 2 units on Bergen Avenue that will require full gut rehabilitation and will include new Energy Star rated appliances. When completed, they will be developed as fully rehabilitated single-family owner-occupied homes.

**2) Home Repair Program:** As Cramer Hill continues its revitalization, supporting the existing resident base is

of utmost importance. CCP is partnering with SJCS to implement a homeowner occupied rehabilitation program to provide grant funds to homeowners making 120% or below the median family income for health and safety repairs to necessary basic systems in a home, including electrical, plumbing, weatherization, heating/air conditioning and

roofing. This funding will support existing homeowners as well, complementing this work in the community and providing existing homeowners the opportunity to preserve their own homes with these important repairs.

**3) Commercial Corridor Improvement Program:** As the main street of Cramer Hill, River Avenue reflects much of the neighborhood's cultural diversity through a wide range of small businesses and services. From restaurants and food stores to auto services, beauty salons and other neighborhood establishments the corridor provides local residents with access to a convenient mix of shops and services within short distance from their homes. But the significant improvements made in neighborhood infrastructure, housing, parks and economic development will shift that dynamic and help expand opportunities for local businesses through increased demand generated by new residents, workers and visitors to neighborhood amenities. Cramer Hill has one of the best commercial districts in Camden. However, the small businesses still struggle to invest in themselves and update their business equipment and properties. SJCS, business owners and partners will work together on a business improvement initiative for Cramer Hill commercial corridors to give the district more vibrancy. Eligible Cramer Hill businesses will receive equipment and/or physical improvements to their buildings.

**4) Microenterprise – Turning Your Hobby into a Business:** The Latin American Economic Development Association (LAEDA) is a non-profit community economic development organization located in the City of Camden, that will partner with CCP to support the growing small business community in the Cramer Hill neighborhood with a specific focus on supporting microenterprise business development. LAEDA will support entrepreneurship that celebrates the neighborhood's cultural diversity, and further support the recommendation to create business development opportunities to support entrepreneurship that celebrates the neighborhood's cultural diversity. LAEDA will use its experience in the city as well as its expertise in training local businesses with a "Turning Your Hobby into a Business" program. LAEDA will provide training to residents that have an entrepreneurial opportunity but have not been able to advance the business.

**5) Commercial Corridor Clean and Safe Program:** To complement other efforts in the Cramer Hill neighborhood, CCP will partner with the Camden Special Services District (CSSD) to provide two full-time CSSD Ambassadors that will service River Avenue from E. State Street to 36th Street and 27th Street from Arthur to Wayne Avenue which are key corridors for the neighborhood including a strong business and commercial corridor. Uniformed ambassadors will serve as a visible presence in the neighborhood 5 days a week to pick up litter, clean graffiti, power wash sidewalks, remove trash, park cleanup, weeding and minor landscaping, snow removal from ADA accessible ramps, offer assistance to residents or visitors, address hazardous conditions and report issues to the city. Ambassadors provide assistance at events and community activities and work to keep the homeless population out of public areas and connect them to resources. The CSSD creates local job opportunities by exclusively hiring Camden residents. The CSSD will play a vital role in keeping the Cramer Hill commercial corridor clean and safe. Ambassadors work hard to keep the district and commercial corridors clean and welcoming to improve the quality of life and help improve perceptions of the city in an era of redevelopment.

**6) Cramer Hill Connect the Lots Programming:** Connect the Lots (CTL) is CCP's community-driven initiative to activate Camden's vacant and underutilized spaces along with parks, open space and business corridors through the identification and implementation of artistic, cultural, recreational, community projects and activities for residents. CCP will engage Cramer Hill residents to support a sense of community, create safe nodes of activity, and to bring vibrancy to the corridors and open space consistent neighborhood plan. Building off CTL's successful 2022 season, engaging over 10,000 residents and visitors citywide. CCP will expand CTL offerings targeted and designed for the Cramer Hill. CCP, will provide programming and activities in Cramer Hill parks, Cramer Hill Waterfront Park, Von

Nieda Park and potentially others, to increase park usage, strengthen community connections, and provide opportunities for positive family interactions

**7) Vacant Property Acquisition Fund:** Acquisition of properties to develop is often a major barrier to redevelopment. A fund will allow the partners in Cramer Hill to target strategic properties for acquisition, which will set the stage for rehabilitation and support the goals of the neighborhood plan. The Acquisition fund will target 2 abandoned properties. Residents emphasized the need for the reprogramming and reuse of vacant lots and buildings in the community. Once acquired, SJCS will seek funding to either build new or substantially rehabilitate the unit to convert the spaces into positive neighborhood uses rather than blighted one. Commercial units would be focused along the commercial corridor and may include a retail or office space on the first floor with additional office space or a residential unit on the second floor.

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## Camden Lutheran Housing

### “North Camden MY HOME!”

“North Camden: MY HOME!” is a diverse and highly collaborative project submitted for NRTC 2023 funding by Camden Lutheran Housing, Inc. (CLHI) and 9 of our local partners. This project includes 12 activities that will increase homeownership, raise family incomes, increase employment opportunities, and invest in North Camden community economic development.

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

**Municipality:** Camden (North Camden neighborhood)

**Applicant’s Website:** [www.clhi.org](http://www.clhi.org)

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(856) 342-8088

Surrounded on three sides by water, North Camden is a community with potential and growing vibrancy. The total population is approximately 7,800, with over 90% of residents being African American or Hispanic. Approximately 80% of all North Camden households are low- to moderate income. As North Camden’s capital infrastructure projects are implemented, its new roads, sidewalks, parks & open space become a much-needed complement to CLHI’s NRTC investments in housing, supportive services, and the human investment in supportive services for the people of the community.

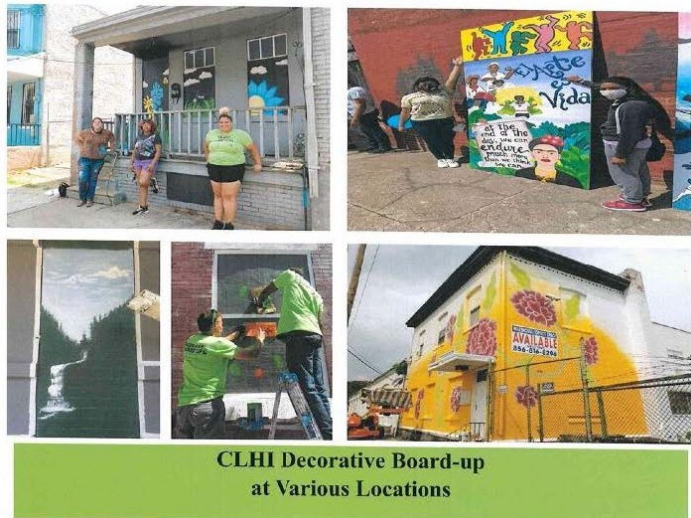
## HOUSING ACTIVITIES

### ***CLHI Affordable Homeownership***

CLHI will identify and acquire residential properties; hire a contractor and sell the homes to income-qualified first-time homebuyers making 120% or less of Area Median Income (AMI). There are many unoccupied, in North Camden, on and off the market. There is a wait list of households who completed first-time homebuyer training and credit counseling, who want to buy in North Camden. This activity will help to grow the residential population in North Camden, increase residential density, increase the diversity of household income, and help increase the median household income in North Camden.

### ***CLHI Decorative Board Up***

CLHI will work with the Chicago-based, nonprofit The Neighborhood Foundation to complete Decorative Board Up on vacant, and abandoned houses and other blighted structures in North Camden. This will be the 7th consecutive year that Decorative Board up has worked in North Camden. We will repaint and replace boards on the previously completed 140 properties. This activity will remove graffiti on vacant and occupied buildings, reducing physical blight. We have seen previous years that this activity stimulates reinvestment in North Camden, preserves housing for rehabilitation, and improves aesthetics which increases sales and rentals in the community.



**CLHI Decorative Board-up  
at Various Locations**

***CLHI Home Repair Program***

CLHI will provide grants to homeowners making 120% or below the median family income to repair basic systems in a home. Including electrical, plumbing, weatherization, heating/air, and roofing. It will help homeowners, who are more likely to have a difficult time accessing capital for major home renovations. This and North Camden's aging housing stock and the lack of reinvestment/upgrades done to existing housing in the neighborhood makes a need for this program. CLHI will develop the application, manage the program, and hire contractors to repair the selected homes. This will help stabilize homeownership in the neighborhood, providing resources needed to invest in residents' most valuable possession, their home.

**ECONOMIC DEVELOPMENT ACTIVITIES*****Hopeworks CRIB for Camden Youth***

Hopeworks will provide housing for 10 Camden youth enrolled in college or a technical school/program, with rent that is drastically less than that of a dorm or private rental housing. All rent paid by CRIB youth goes into a personal savings account that is returned when they leave the CRIB, giving them savings for deposits, or down payment on a new home. CRIB youth will have access to mentors, collaborative study environments, and a safe and stable home. Hopeworks will provide 10 CRIB youth with career coaching and 8 CRIB youth will receive living wage positions.

***Respond, Inc. Culinary Arts***

Respond, Inc. will educate, and facilitate workforce readiness with qualified instructors and state of the art kitchens in their New Worker Center at 8th and Erie St. in North Camden. This program will equip area residents with skills needed to achieve gainful employment. Respond will train up to 10 students in a 16-week Culinary Training program. Students who complete the program will be eligible to take the ServSafe certification test and obtain gainful employment in the culinary industry.

***The Latin American Economic Development Association, Inc.***

LAEDA proposed to assist 10-15 residents to develop a microenterprise by training them in fundamentals of business for selling at public markets and online. This strategy can leverage existing or the proposed production and a host of a public market in the North Camden community. LAEDA in partnership with the CLHI will conduct outreach activities in North Camden to recruit residents to enroll in the Turning Your Hobby into a Business Course. This course will consist of 6 individual units featuring topics around the basics of product development, pricing, costs of goods sold, customer identification and branding. Participants learn how to establish themselves as an online retailer and vendor. The course will be hosted over 6 weeks. Attendees will be invited to compete in a Pitch Competition for 10 vendor packages to assist them in launching their microenterprise.

**SUPPORTIVE SERVICES*****CLHI Community Initiatives***

In 2023, CLHI will make a greater financial and human investment to enhance the social fabric and appearance of North Camden through community engagement associated with the Block Supporter Initiative, North Camden Community Gardens, and Change the Message campaign. CLHI will host 5 block clean-ups, 2 family events, and hire

at least 3 neighborhood residents, and engage at least 100 residents as volunteers. CLHI will maintain 10 vacant lots and 1 community garden and will post positive billboards in 6 locations to promote resources for families.

#### ***CCP North Camden Mobile Garden***

CCP will build a modular mobile garden, artfully decorated with help from North Camden residents. It will be constructed by a team of professional artists and apprentices, built to add to vacant spaces in North Camden. The mobile garden will highlight Camden's challenges with environmental justice and the importance of inclusive urban renewal. It will attract residents to public art and train new artists. CCP will employ 2 Camden-based artists, engage 25 residents in 2 community art workshops, construct and operate the garden on 4-6 sites in North Camden.

#### ***North Camden Outdoors Program***

This program will connect students and young adults from North Camden with the knowledge, and skills to engage their community with science and culture. The Youth involved in the program will participate in STEM-based education focused specifically on the Delaware River and its effects on their neighborhoods. The Youth will create and deliver programming to build a connection in protecting their neighborhood and local waterways. The North Camden Outdoors program offers different opportunities for youth. Starting in 8th grade through high school, students can apply to participate in the CAUSE (Community and Urban Science Enrichment) Program. CAUSE students will engage in paid, meaningful work designing programming for their community. CAUSE Camp, will be available free of cost to any student of Cooper's Poynt School and Mastery. North Camden Outdoors will also design programming to be delivered during kayaking programs in Pyne Poynt Park. Paddle Parties are open to North Camden families free of charge, will be offered 4 times throughout the year.

#### ***CCDA Community Advocacy***

Camden Community Development Association (CCDA) will advocate for policies, funding, and programs at the city, county, state, and federal level that support the community development goals of the North Camden Neighborhood Plan. CCDA will hold quarterly meetings with its membership and at least 4 meetings with CLHI to discuss North Camden specifically. CCDA will meet with or correspond regularly with government officials.

#### ***YMCA Safe Places to Play***

YMCA will provide structured physical activity and healthy meals for children during after-school and/or summer hours in 3 North Camden parks. They will provide jobs and structured professional development training to 5-8 local residents who will be employed as part-time park counselors. This activity will activate North Camden's parks as safe spaces and deter the negativity, drug use, and crime that is prevalent when no park programming exists.

#### ***Superior Arts Institute***

Community Healing Through Performance Art will activate at least 1 public space with performance art and dance, theater, and production training while employing local artists. The project will engage North Camden residents in the opportunity to express themselves through performance arts. The project will activate 1 indoor or outdoor space with weekly performance arts over a 12-week period. Superior Arts activated 1 public space, Northgate Park, with a participatory theater workshop. The lead artist on this project, Samir Nichols. The other artists are local to the Camden area and are offering artistic programming within North Camden.

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## Catholic Charities, Diocese of Metuchen

### “Unity Square Neighborhood 2023”

For over a decade, Catholic Charities, Diocese of Metuchen, has successfully implemented the stated objectives of its Neighborhood Plan in the Unity Square Neighborhood of New Brunswick, New Jersey. With its key partner, Metuchen Community Services (MCS), this needs-based revitalization project continues to build upon previous achievements, which have empowered

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**Funding Requested: \$748,601**

**Municipality:** New Brunswick (Unity Square neighborhood)

**Applicant’s Website:** [www.ccdom.org](http://www.ccdom.org)

**Contact:** Julio Coto, [jcoto@ccdom.org](mailto:jcoto@ccdom.org), (732) 324-8200

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residents to organize and advocate for themselves, addressed crucial housing and health needs, and improved the quality of life for families in this neighborhood. CCDOM’s new and continuing initiatives will continue to respond to rapidly changing dynamics in the community, including the

immediate and long-term needs arising from the recent COVID-19 pandemic and its effects on an already distressed community. Plan priorities will include addressing rental and housing conditions, limited employment opportunities and significant food, health, and psychosocial insecurity

## HOUSING AND ECONOMIC DEVELOPMENT

### **Objective One: Rehabilitation of Distressed Housing**

Through our partnership with Coming Home of Middlesex County and Metuchen Community Services (MCS), this objective's goal is to rehabilitate distressed and/or abandoned properties in the Unity Square neighborhood. The



**187-189 Handy Street New Brunswick NJ**

properties will be targeted and developed so as to be affordable to neighborhood residents. Rehabilitation, rental and/or sale of the properties will be carried out and completed as part of this grant.

### **Objective Two: Housing Resource Center (HRC)**

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

The HRC will continue to increase its impact through informed counseling and increased communication with city offices regarding housing rental policy, lease mediation and health concerns. A recent addition to the Housing Resource Center has been the piloting of a city "satellite office," whereby housing inspectors and personnel from the Rent Control Office meet residents at the Center for consultation monthly, thereby increasing access to residents for immediate action.

Services will continue and expand, with particular emphasis on efforts related to post-COVID realities in the housing and rental markets, including emergency assistance for residents facing evictions or utility shut offs.

***Objective Three: Job Skill Training and Certification***

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

Brunswick Boxing Stars, LLC worked with Unity Square in 2022 to provide youth mentoring and life skill education to residents between the ages of 11 and 17 and their families. This relationship will continue and expand to include scholarships for Unity Square residents to access physical fitness and coaching training as well as the continuation of the Pillars of Success program, which includes life skill topics such as hygiene and diet, career goals and study habits. In addition, ESL classes and basic job readiness skills such as resume building, job application completion, education in workplace safety and compensation policies will be made available to residents.

***Objective Four: Assistance to New Drivers***

In December 2019, Governor Murphy signed a new law to expand access to standard driver's licenses to more residents in New Jersey. Workers who are low-income and/or hourly wage earners are often faced with critical choices regarding transportation and job opportunities. This program, provided by staff and interns from Holy Family Parish, has been widely received and utilized by dozens of residents. This objective will continue to provide residents who are eligible under the law to receive assistance with tutoring for the written driving test, behind the wheel training, and application for a driving permit/license.

## **SOCIAL SUPPORTIVE SERVICES**

***Objective Five: Community Programs, Activities and Organizing***

- ***Immigration Services (CCDOM):*** Unity Square is accredited By the Department of Justice, Office of Legal Access Programs to provide immigration services. Provision of legal services will be located and offered to members of the Unity Square community through Catholic Charities' Immigration Services Program. The attainment of immigration benefits will contribute to greater family stability and security in the community and will potentially benefit families who are pursuing greater economic opportunity.
- ***Social/Mental Health Programs:*** Through Unity Square's collaboration with Holy Family Parish, a co-founder of Unity Square and longtime partner in the first Neighborhood Plan, social support programs and seminars that focus on women's empowerment and psychosocial health for both adults and children have been regularly provided. Staff of Holy Family Parish will continue to provide referrals for related services at Unity Square and the Center will serve as a physical site for the mobile van health screenings offered by Saint Peter's University Hospital to residents.
- ***Community Gardens:*** Individual plots have been available to residents at the Landers Garden and at Feaster Park for over 15 years; both sites are located in the Unity Square Neighborhood. Sixteen new plots have recently been rebuilt at Feaster Park and 16 plots have been refurbished at Landers. These

gardens will continue to support healthy eating options, family cohesion, and agriculture education for individuals who maintain the plots with Unity Square staff.

- **The Community Center** has become a welcoming gathering place for celebration, education and recreation for residents, especially for young families. A variety of seasonal and cultural events have been offered throughout the years, most recently subject to CDC guidelines for safe gathering during the COVID pandemic. Programming options each year have included health awareness, education and safety programs offered in cooperation with county and local non-profits and organizations.
- **Community Organizing** has been a priority of the Neighborhood Plan for over a decade and intentional leadership development has resulted in the emergence of men and women who are able to articulate community needs and direction for appropriate change. An increase in wage theft applications has been identified and education/legal redress programs will be offered to those seeking restitution. Community leaders have also stated the need for a cleaner neighborhood; continued programming with the New Brunswick Dept. of Public Works regarding proper recycling and street clean-ups will be planned and implemented.

#### **Objective Six: Choice Food and Resource Center**

Recent statistics indicate that one in eight residents in Middlesex County and one in three students at Rutgers University (on border of Unity Square) experience food insecurity. In the Unity Square neighborhood, low income families and individuals who are unable to access public assistance are often faced with making choices between purchasing quality groceries and providing for other essential needs.

In June 2019, Unity Square, Catholic Charities began initial conversations with the Feeding New Brunswick Network (FNBN) and the Office of the Mayor of the City of New Brunswick regarding a proposal to address food insecurity, enhance existing social services, and support economic development by increasing the full-service capacity of the Unity Square Community Center.

The Mayor of New Brunswick and the FNBN has requested that Unity Square Community Center serve as a centralized client choice food pantry, which would become the Choice Food and Resource Center (CFRC). This opportunity to incorporate food distribution as a program for residents would provide regular and accessible nutrition assistance to residents, particularly those who are within walking distance. The CFRC would not only provide a much-needed service but would encourage Unity Square residents, who have not historically done so, to visit the Center.

Most recently, the only two food pantries in the Unity Square Neighborhood, located at Christ Episcopal Church and Emanuel Lutheran Church in New Brunswick, have merged their food distribution operations with Unity Square. This will increase delivery capacity and outreach to a broader population for food distribution and related services. Both churches have committed financial and volunteer support to the Choice Food and Resource Center, and an experienced part-time food coordinator has been hired to manage food distribution, storage and acquisition.

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### Clinton Hill Community Action “Upper Clinton Hill 2023”

This NRTC Project implements the Upper Clinton Hill Neighborhood Revitalization Plan, which was developed through a community-driven planning process and finalized in June 2021. The neighborhood planning process, and this NRTC project, are led by Clinton Hill Community Action (CHCA), a four-year-old community-based organization that is growing rapidly and punches about its weight. It is supported in these efforts by collaborative partners South Ward Environmental Alliance, the South Ward Special Improvement District, and New Jersey Community Capital. The effort enjoys the municipal support of the City of Newark, which has designated the neighborhood part of both South Bergen Street Redevelopment Area and the South Ward Special Improvement District, and which has made significant recent investment in the Upper Clinton Hill.

**Funding Requested: \$853,750**

**Municipality:** Newark (Upper Clinton Hill Neighborhood)

**Applicant’s Website:** [www.clintonhillaction.org](http://www.clintonhillaction.org)

**Contact:** Khaatim Sherrer El, [khaatim@clintonhillaction.org](mailto:khaatim@clintonhillaction.org)  
(201) 618-3877

The activities proposed are feasible and ready to proceed once funding is available, and in many cases build off of existing success, momentum, and capacity at CHCA.

**Objective 1 Senior Home Repair Program:** CHCA works with community residents and microenterprise and Minority Business Enterprise (MBE) contractors to make critical home repairs to the owner-occupied homes of 25 neighborhood low-income senior citizens. The program prioritizes repairs that address environmental, health and safety, and aging in place issues. This Objective expands upon CHCA’s existing home repair efforts, which were launched earlier this year and are on track to complete 25 homes in 2022. Under the program, CHCA administers eligibility, assesses the home, and coordinates with local microenterprise and MBE contractors to perform the needed work. CHCA also refers residents to weatherization or lead abatement programs as needed. The expansion of the program will enable CHCA to take on larger repair projects and serve more senior citizen community members.

**Objective 2 Create a Vibrant Commercial District:**

CHCA will partner with the South Ward Special Improvement District to improve 8 commercial and retail facades. These façade upgrades will enhance the aesthetics of commercial corridors to make them more attractive and inviting to patrons from both inside and outside of the neighborhood. Half of the façade improvements will be done on the storefronts of

#### 208 Chadwick Avenue - Housing Justice Center



microenterprises. The program will kick off by marketing the availability of the façade improvement grants and setting design guidelines for the district improvements. Later CHCA and the SID will review applications and manage the completion of façade improvement projects. They will also ensure that at least half of the façade improvement beneficiaries are microenterprises.

**Objective 3 Create Homeownership Opportunities:** CHCA will partner with New Jersey Community Capital (NJCC) to renovate three neighborhood homes into affordable and accessible homeownership opportunities for neighborhood residents. NJCC has acquired the 3 properties and will complete the renovations with project management support from CHCA. CHCA will market the availability of these properties to neighborhood families, help neighborhood families complete pre-homeownership counseling, and support NJCC in finding neighborhood homebuyers for these 3 homes.

**Objective 4 Grow the Tree Canopy :** CHCA seeks to plant and maintain 100 street trees in the neighborhood. During the neighborhood planning process, surveyors catalogued existing street trees and tree pits, identifying numerous barren blocks lacking sufficient tree canopy. The lack of a tree canopy contributes to an urban heat island effect and adversely affects air quality, thus lowering community health and quality of life. To plant and maintain these trees, CHCA is partnering with the South Ward Environmental Alliance. As a first step in implementing this Objective, CHCA and the Environmental Alliance will work with community members to select planting sites, with a priority on maximizing the impact against heat island effects and choose appropriate varieties of trees. After the new trees are procured and planted, they will be watered and maintained for their first year by resident volunteers trained in best practices by Environmental Alliance staff.

**Objective 5 Beat the Blight :** CHCA will treat 60 abandoned properties or vacant lots with clean ups, steps to secure the property from illicit use, decorative board ups, and other creative methods to improve neighborhood aesthetics. Beat the Blight driven by a resident committee utilizes art as a tool for community revitalization. CHCA has run the Beat the Blight program for the last three years, during which it has cleaned up and secured 75 blighted properties.

**Objective 6 Empower Residents to Beautify the Block:** CHCA seeks to activate and organize at least 400 residents to take action to take action on quality of life, housing, and environmental justice issues in the neighborhood. It also seeks to empower residents to develop and execute at least 20 resident-driven clean-ups and other community-improvement projects to “beautify the block.” Active community participation and leadership is essential for the success of the Upper Clinton Hill Neighborhood Revitalization Plan, and the Plan itself seeks to position Upper Clinton Hill as the home of some of the most engaged and empowered residents in all of Newark. CHCA will cultivate resident leaders by providing training and empower them to take ownership of issue-based advocacy campaigns, neighborhood programs, and other neighborhood-wide and city-wide efforts.” CHCA will conduct extensive outreach to neighborhood residents, hold community meetings on neighborhood issues and support resident efforts to conduct community-improvement projects or launch advocacy efforts. Moreover, it will provide formal leadership and community organizing training to 20 resident leaders looking to make a difference in the community.

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**Community Loan Fund of New Jersey, (a/k/a New Jersey Community Capital)  
“East Trenton Collaborative 2023”**

This NRTC Project builds on a decade of successful work to revitalize the neighborhood, while being the first NRTC Project to implement East Trenton’s new Neighborhood Plan, which was developed through a community-driven process in 2020 and 2021. This Project’s objectives are all feasible and ready to proceed immediately, enabling the community to quickly experience the collective benefits of these proposed activities. The Project also proposes the development and expansion of microenterprises in three of its objectives.

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

*Municipality:* Trenton (East Trenton neighborhood)

*Applicant’s Website:* [www.newjerseycommunitycapital.org](http://www.newjerseycommunitycapital.org)

*Contact:* Jason Rowe, [jrowe@newjerseycommunitycapital.org](mailto:jrowe@newjerseycommunitycapital.org)  
(732) 640-2061

**Objective 1 East Trenton Library Community Center Restoration, Phase II**

This activity completes the second and final phase of the restoration of the historic East Trenton Library into the East Trenton Library Community Center. Originally constructed in 1796 and listed on the State and National Registers for Historic Places, the library building has been an important part of the neighborhood’s physical and social fabric for more than 200 years. While the building has sat vacant for 14 years following City of Trenton budget cuts that shuttered it as a branch library, through the concerted efforts of resident leaders and community partners, the building is undergoing a full restoration and transformation into the East Trenton Library Community Center.

NJCC and the City of Trenton are returning this historic neighborhood asset to community use. Once operational, the new East Trenton Library Community Center will offer both traditional library-type lending and reference services, as well as economic-empowerment focused public programming. The Center’s economic-empowerment programming will cover topics such as workforce skills training, job search support, business-planning services for



local entrepreneurs, and financial education. As designed by Trenton-based historic-preservation architects Clarke Caton Hintz, the building’s restoration is proceeding in two phases. Phase I is fully funded and moving ahead, with all pre-development work complete and construction poised to begin imminently. This NRTC application seeks to fund the gap in Phase II of the project, so that construction work on

the project can continue without pause between Phases I and II, and the entire project can be completed by mid-

2024. Once renovated, the second floor will be used as classroom space for economic-empowerment programming, as well as office space for program providers.

### **Objective 2 Housing Rehabilitation**

NJCC will create two units of affordable rental housing and one ground floor commercial space, through the rehabilitation of a formerly abandoned mixed-use building at 540 N. Clinton Ave. This project is actively proceeding, with all required approvals and permits obtained and construction having recently commenced. Apartment rents will be affordable for tenants earning approximately 50-60% of Area Median Income and will be subject to an affordability period of no less than 10 years. Additionally, the storefront will provide a prominently located, quality commercial space for a new neighborhood business.

### **Objective 3 Homeownership Repairs and Stabilization**

Low- and moderate-income owner-occupant households will be assisted with making critical health and safety repairs, exterior improvements, and/or acquiring and improving vacant adjacent lots through the City's side-lots program, thus allowing the households to stabilize and improve their homeownership situation. At least 50% of the repair work completed in this Objective will be performed by microenterprise contractors.

This Objective builds upon East Trenton's successful resident-driven home repair program, which has completed over 90 critical repairs on neighborhood homes in the last four years, putting in place an infrastructure that will allow us to proceed with this activity as soon as the project grant is awarded. With this infrastructure, a committee of residents, assisted by an experienced contractor and program staff, structures the application process, reviews and scores applications, and determines which projects proceed. The committee then monitors project completion and ensures that microenterprise contractors complete at least 50% of the work.

At residents' request, this year's NRTC application envisions expanding the program to include resources to acquire and improve unsightly vacant lots adjacent to homeowners' properties for uses such as patios, play areas and gardens, turning them from eyesores into assets. Under this Objective, owner-occupants can pursue a vacant, unbuildable side-lot adjacent to their home through the City of Trenton's side-lot program.

### **Objective 4 Youth Employment**

Fifteen neighborhood youth ages 14-18 will be provided employment and leadership experience through intensive paid internships with local nonprofits and microenterprises. East Trenton's Youth Employment Program, managed by collaborative partner Urban Promise Trenton, will also engage participants with educational, personal, and civic enrichment activities, and encourage them to participate in regular community-improvement initiatives like neighborhood cleanups.

### **Objective 5 Microenterprise Support**

Grants to four neighborhood microenterprises – private entities with five employees or fewer, including the owner – will help them start up and/or grow their enterprises. Grants can be used to pay for training and business plan consulting, business services like accounting or website design, or to purchase needed tools or equipment. It is envisioned that one of the microenterprise grantees will become the occupant of the commercial space under development at 540 N. Clinton Avenue.

**Objective 6 Promote Tenant Rights**

NJCC and partner Urban Promise Trenton will seek to empower the 60% of neighborhood households who rent by conducting various organizing and educational activities. Organizers employed by UPT will conduct regular door-to-door outreach and host workshops at the East Trenton Center to educate tenants about their rights and responsibilities, as well as about home-based health hazards, particularly lead. In addition, the organizers will provide referral and case management services to neighborhood tenants with individual tenancy issues. They will also organize a tenant rights committee of East Trenton residents to advocate for better implementation of existing tenant rights and code enforcement policies and for the enactment of new ones.

**Objective 7 Community Organizing, Programs, and Projects**

Creating positive change in East Trenton is a collective undertaking, for which the empowerment and leadership of community residents represents both its greatest source of potential and a fundamental requisite need. Objective 7 seeks to achieve this empowerment and leadership of community residents, while also building community pride. Working with community organizers from collaborative partner Urban Promise Trenton, NJCC will support residents as they hold community meetings and form committees to focus on key issues and/or plan community programs and projects. This work builds on East Trenton Collaborative's existing community organizing infrastructure, which hosts monthly community meetings, quarterly forums with City officials, and active subcommittees focused on civic engagement, traffic and pedestrian safety, parks and recreation, and environmental justice. In addition to enhancing and expanding this ongoing work, this Objective will look to provide formal leadership development training and support to at least 15 more resident leaders.

Under this Objective, residents will also plan and execute beautification and community-improvement projects, like clean-ups, public art installations, beautification projects for neighborhood homes and key neighborhood gateways, public initiatives to commemorate the neighborhood's history, and community planting days. Additionally, staff and residents will host a slate of community programs and events at the East Trenton Center, the East Trenton Library Community Center when it is open, and out in the neighborhood's parks and streets.

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**Greater Bergen Community Action, Inc.  
“River to Rail Neighborhood Improvements”**

Greater Bergen Community Action, Inc. (GBCA) is seeking NRTC funding for strategic project activities in the River to Rail Neighborhood District in Garfield, New Jersey, a historically disenfranchised and underserved community. Project activities will attract micro-enterprise businesses and nurture their development in providing essential services, attract new business in demand of community wants and needs while filling vacant storefronts in the business district and improving the economic stability of the neighborhood, and help build household wealth while raising property values and neighborhood aesthetics.

**Funding Requested: \$985,000**

*Municipality: Garfield (River to Rail neighborhood)*

*Applicant’s Website: [www.greaterbergen.org](http://www.greaterbergen.org)*

*Contact: Melanie Davies, [melanie.davies@greaterbergen.org](mailto:melanie.davies@greaterbergen.org)  
(201) 968-0200*

**In its first activity, GBCA proposes The River to Rail Home Reinvestment Program**, which is a residential rehabilitation grant program offering single-family and multi-unit property owners the opportunity to revitalize their properties through critical improvements that will measurably raise household equity, as well as property values, throughout the neighborhood. GBCA anticipates 10 housing units will receive home rehabilitation grant funding.

Six-in-ten housing units are renter occupied, and just 5.7% of units are vacant. In 2019, half of homeowners and 57.1% of renters paid more than 30% of their household income toward housing costs. The median percentage of income spent toward rent in the neighborhood was 34.15%. That percentage for homeowner costs was at least 31.75%. This program will prescribe an eligible list of improvements for which homeowners and property owners can apply (repair or replacement), including:

|                   |   |                                      |
|-------------------|---|--------------------------------------|
| exterior siding   | stucco, brick repair/replacement                    | photovoltaic systems                 |
| exterior lighting | decking, patio, porch, and step repair/replacement  | plumbing and electrical systems      |
| windows and doors | roofing systems, leaders, and gutters               | heating and air conditioning systems |
| chimneys          | interior emergency and out of code repairs/upgrades | driveways                            |

**In its second activity, 1st Bergen FCU Access to Banking**, GBCA will foster the expansion of a Hackensack-based, non-profit and NCUA-insured, low-income credit union. The 1st Bergen Federal Credit Union has been a lifeline for many Garfield residents in the wake of local city-based bank closures and denial by larger FDIC-insured institutions reluctant to serve low-to-moderate income families with key financial products necessary to grow household wealth – not to mention offering services with expensive fees

attached. 1st Bergen Federal Credit Union is a microenterprise credit union, which will be provided capital startup through NRTC funding to establish a permanent brick-and-mortar presence in the River to Rail Neighborhood District.

**The third activity, The River to Rail Small Business Attraction Program**, will focus on the business district of the Garfield First Ward, the only walkable “downtown” in the City of Garfield, yet it is hampered by outdated design standards, vacancies, and a pool of businesses not diverse enough to best serve the needs of the community and visiting consumers. The program establishes a build-out and lease incentive grant program to attract new, diverse businesses to the district, and allows them, and existing district businesses, to tap into comprehensive technical business support to build their businesses with the best technological, financial, and brand capabilities available.



It has also become very apparent that assisting the business district is paramount in the wake of COVID-19. While financial supports were made available to the business community in the River to Rail Neighborhood District during the peak of pandemic, many business owners have continued to struggle with rising costs of goods and debts that mounted as a result of Covid-19. Many did not have the business acumen, nor guidance, to pivot in the face of the pandemic. Through this program, all district businesses, new and existing, will be able to tap into multi-faceted business development assessments and training, with capital available to implement tangible solutions to their individualized small business needs. GBCA anticipates that the program will allow five new diverse businesses to be incentivized to tenancy in the River to Rail Neighborhood District.

**For its final activity**, GBCA will lever up the capacity and experience of its Food and Nutrition Division to open a **River to Rail Nutrition Incubator**, assisting aspiring small business restaurant entrepreneurs with space needs, job skills, business development, and retail marketing skills so they can successfully graduate to stand-alone ventures.

The goal of the River to Rail Nutrition Incubator is to foster the growth of aspiring restaurant entrepreneurs, with a focus on minority, low-to-moderate income and women entrepreneurs in response to two major voids in the neighborhood that were expressed in extensive community engagement conducted with residents and business owners alike: a lack of nutritious food offerings in the First Ward of Garfield; and a lack of restaurants in general. NRTC funding would supply start-up capital costs to build out the physical incubator space, enable program and curriculum design and marketing efforts to solicit budding restaurateurs, with a focus on women and minority-led entrepreneurship.

The River to Rail Nutrition Incubator will provide a path to small business entrepreneurship and economic prosperity for, at minimum, two small business entrepreneurs when the incubator goes live. The program will offer use of the kitchen, nutritious food sourcing and procurement assistance, marketing assistance, and job development skills in the retail and hospitality realms. [BACK TO TABLE OF CONTENTS](#)

**Habitat for Humanity of Greater Newark, Inc.**  
**“HFHGN NRTC Neighborhood Plan”**

This project focuses on the preservation and revitalization of Habitat Newark's West and Central Village Neighborhood. A resilient community that is home to more than 10,000 residents, the historic disinvestment in the West & Central Village has left the building stock, social programs, and ultimately the residents further behind compared to other neighborhoods in the City and the State, resulting in an ongoing socioeconomic desert.

In the past few years, there has been significant growth as the City of Newark and the region now attracts new businesses, development and capital. The Neighborhood Revitalization Tax Credit (NRTC) program

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**Funding Requested: \$700,000**

*Municipality:* Newark (West & Central Village neighborhood)

*Applicant's Website:* [www.habitatnewark.org](http://www.habitatnewark.org)

*Contact:* Vanessa Bazydlo, [vbazydlo@habitatnewark.org](mailto:vbazydlo@habitatnewark.org),  
 (201) 486-8029

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offers the ability to enhance targeted, equitable investment in the West and Central Village focus neighborhood to meet the existing unmet need for decent affordable housing, community resources, and to transform their neighborhood into a community of choice.

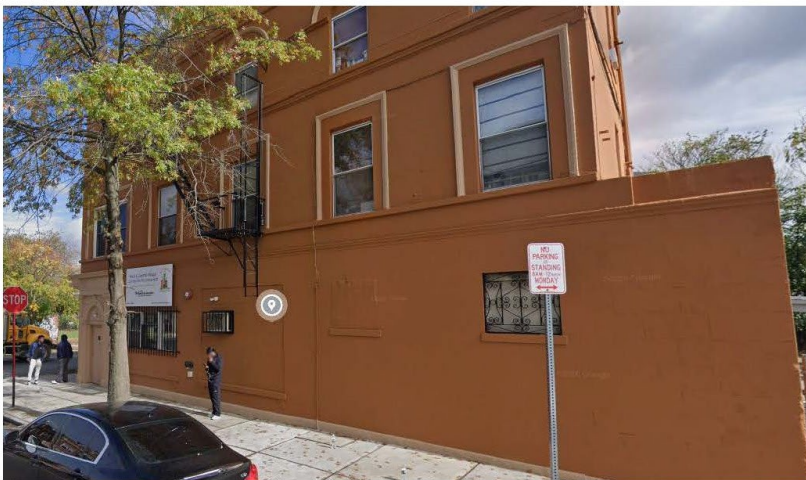
Our project includes new construction and the renovation of homes to create a sustainable supply of more affordable housing. HFHGN also provides critical repairs for neighborhood residents who cannot afford to maintain their homes, financial counseling, assisting in securing employment, providing a community resource hub for residents to come together to aid them in planning and accessing resources including food, and other critical measures to foster the creation of an economically integrated neighborhood. HFHGN's affordable housing development and social service programming continues to provide opportunities for neighborhood residents to build intergenerational wealth.

**Objective 1: Pre-development of New Construction & Rehab** supports the need for more affordable housing options for low-to-moderate-income residents. The pre-development activities on Habitat of Greater Newark-owned vacant lots located at 251-257 Littleton Avenue will ultimately result in the construction of two triplex homes (6 units total), built to Energy Star efficiency standards. Additionally, HFHGN will partner with NJCC/CAPC to identify a combination of up to four vacant lots for new construction development and/or homes in need of rehabilitation. These projects will also be constructed to Energy Star standards as described above.

**Objective 2: Critical Repair and Healthy Homes** advances the need to assist low-to-moderate-income homeowners' in addressing their deferred maintenance issues and is a neighborhood priority in partnership with NJCC/CAPC. Mold, asbestos, lead, water damage, and many other critical health and safety concerns are tackled under this initiative. Critical Repairs contribute to improved living conditions and better health outcomes. This Program helps preserve homes including for aging-in seniors who can stay in their homes with renovations being completed.

**Objective 3: Economic Opportunity & Employment** supports the third and fifth Neighborhood Plan outcome by providing partial scholarships, paid internships, and a hands-on learning experience for youth and adults. Gaining up to 400 hours of in-person experience on Habitat construction sites will strengthen students' skillset and resume, resulting in an increase in earning potential.

**Objective 4: ID Restoration & Start-up Stipend** also addresses the third and fifth outcomes, aiming to increase employment levels by removing financial barriers and accessing their federal and stated required documents for employment. HFHGN will continue collaborate with its partner agency, Franciscan Charities, to identify, approve, and serve area residents. To date we have restored 1,632 documents and plan to distribute stipends of up to \$500 per person for re-entry to the workforce includes transportation, clothing, and groceries expenses.



West & Central Village Community Resource Hub, 298 S. Orange Avenue

**Objective 5: Microenterprise & Small Business Development**

advances the Jobs & Economic Opportunities outcome by supporting microenterprises and small businesses and providing the tools necessary to better reflect the needs of the neighborhood. The sixth outcome aiming to create physical health awareness, promote preventative care, and

increase access to fresh food. By incentivizing corner stores and bodegas to carry fresh produce, the Plan ensures residents have access to healthier food options.

**Objective 6: Health & Wellness Services** supports outcome six, Community Health. HFHGN will continue organizing and facilitating food distribution of approximately 4,000 meals a month. HFHGN will ensure meals reach the most vulnerable in the neighborhood. In partnership with University Hospital, HFHGN will also provide the opportunity to bolster access, connectivity, and continuity of care for the residents of the West & Central Village neighborhood through quarterly pop-up health clinics. Having recently hosted a health and wellness clinic in partnership with University Hospital at our Community Resource Hub, we conducted blood pressure readings for residents and primary care referral services.

**Objective 7: Community Events, Organizing, and Participation** advances all six outcomes as the events and meeting topics will be wide and varying. HFHGN and other partners such as Newark Police Department and LISC will provide relevant educational, recreational, and social services to residents. Monthly Community Conditions Panel meetings address and tackle the most pressing issues in the neighborhood. With partner and resident input, HFHGN plan host 10 community events.

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**HANDS, Inc. (The Valley)**  
 “Valley Economic Empowerment”

The mission of HANDS is to help create neighborhoods where families and businesses want to stay--and are able to stay. This funding will enable HANDS to expand the impact of two economic development programs we are successfully piloting in the Heart of Orange Neighborhood. These new programs will help Valley homeowners increase the health, safety, and market value of their properties and help Valley small

business owners improve their business operations, increase their profits, and strengthen the Valley’s economic ecosystem. The funding will also allow us to provide high leverage support to the complementary activities and programs of key community partners who serve the neighborhood, and it will enable us to underwrite and support an array of small

**Funding Requested: \$360,000**

Municipality: Orange (Valley neighborhood)

Applicant’s Website: [www.handsinc.org](http://www.handsinc.org)

Contact: Elliott Lee, [elliott@handsinc.org](mailto:elliott@handsinc.org)  
 (973) 678-3110 x 36

projects and events in the neighborhood that are organized by community groups as well as by HANDS.

**Housing:**

**HOME IMPROVEMENT GRANT PROGRAM** It is widely known that in the US a family’s largest asset is a home that it



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*My roof, my driveway, and the front step of my house were in bad shape. This program was very handy because I didn't have the budget for those repairs.  
 – 2021-22 Home Improvement Program Participant*

owns. It is also known that black and brown homeownership rates fall far short of those rates for whites. And we know that the value of black-owned homes in minority neighborhoods is significantly less than the value of homes in predominantly white neighborhoods. This set of factors accounts for much of the nationwide disparity wealth between blacks and whites. And

those factors are evident in the owner-occupied homeownership picture in the Valley Neighborhood.

Many income-constrained Valley Neighborhood homeowners lack the financial resources needed to make desired improvements in the health, safety, appearance, and market value of their aging properties. In response to this situation, HANDS will provide grants to approximately 20-30 eligible low- and moderate income (LMI) owner-occupants that will enable them to increase and sustain the holistic value of their homes.

We have put all of this experience and knowledge into the refined design and development of this Valley-based program. The homeowners will use the funds to hire local contractors - many of whom will be microenterprises - to perform the work. Examples of eligible repairs and replacements will include, but not be limited to, mechanical, plumbing, electrical systems, structural repairs, roofs, replacement windows/doors, insulation, and remediation of asbestos, lead or mold.



**Economic Development:**

**BUSINESS DEVELOPMENT PROGRAM** To support business growth and equitable economic benefits, HANDS is contracting with Rising Tide Capital (RTC) to implement two 3-month-long grant-supported coaching programs for approximately 10-15 microenterprise owners and entrepreneurs operating in the Valley Neighborhood of Orange and West Orange. Jersey City-based RTC, which will run the coaching program, has earned national attention for its innovative training academies serving microenterprises, most of which are started and run by low and moderate-income Black and Latinx women. Our plan envisions connecting program participants to such capital providers as Greater Newark Enterprises Corporation and New Jersey Community Capital. To qualify for this program, the applicant must be based in the Valley Neighborhood, and many will qualify as a microenterprise.

**COMMUNITY SERVICES PROGRAMS, PROJECTS & EVENTS:*****SUPPORT FOR KEY COMMUNITY PARTNER PROGRAMMING***

- Luna Stage Theater (LST) has earned a stellar regional reputation for using theatre and other art forms to illuminate the human condition, connecting its audiences to social justice issues through creative expression. From its base in the West Orange portion of the Valley Neighborhood, LST will use NRTC funds to explore such issues as those concerning income and wealth inequality that have been exacerbated during and in the wake of the COVID-19 pandemic.
- Friends of Metcalf Park (FOM) – Through the input and participation of their members in the Valley Neighborhood Plan, HANDS has grown more affiliated with the work of this impactful grassroots group. We will support efforts such as a 2023 Earth Day Celebration in Metcalf Park and activities that serve youth, families and the neighborhood as a whole. An active park is a safe place and a well care-for park is a green respite in the city.
- Interfaith Food Pantry of the Oranges (IFPO) program supports the distribution of food staples and fresh produce as well as hygiene and well-baby care supplies to pantry clients and related community services at the Box Company site. NRTC support will fund a portion of these program costs over 2 years. Valley families that receive free provisions can stretch their income to cover their basic needs, possibly save a little and reduce the stress and destabilizing effects of poverty.

***SUPPORT FOR VARIOUS SMALL PROJECTS/EVENTS IMPLEMENTED BY COMMUNITY GROUPS AND HANDS***

These activities, implemented by HANDS or in collaboration with various community partners, might include support for public art and signage projects, for farmers markets and food programs, and for festivals, ongoing community events, programs and visioning and planning activities.

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**HANDS, Inc. (Heart of Orange)**  
 “Heart of Orange Economic Empowerment”

The mission of HANDS is to help create neighborhoods where families and businesses want to stay--and are able to stay. In this application, we request funding to support wealth creation and preservation programs that exemplify HANDS’ strategic focus on improving such social determinants of health as safe and healthy housing and helping people who use business to create healthy, equitable communities by building a local economy that benefits all segments of a community.

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**Funding Requested: \$366,000**  
 Municipality: Orange (Heart of Orange neighborhood)  
 Applicant’s Website: [www.handsinc.org](http://www.handsinc.org)  
 Contact: Elliott Lee, [elliott@handsinc.org](mailto:elliott@handsinc.org)  
 (973) 678-3110 x 36

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The funding will enable HANDS to expand the impact of two economic development programs we are successfully piloting in the Heart of Orange Neighborhood and supported by the Levers for a Good Life 2020 NRTC project grant. These programs

will help more Heart of Orange homeowners increase the health, safety, and market value of their properties and help Heart of Orange small business owners improve their business operations, increase their profits, and strengthen the Heart of Orange’s economic ecosystem. The funding will also allow us to provide high leverage support to the complementary activities and programs of key community partners who serve the neighborhood, and it will enable us to underwrite and support an array of services, programs, small projects and events in the neighborhood that are organized by community groups as well as by HANDS.

**Housing:**

**HOME IMPROVEMENT GRANT PROGRAM** It is widely known that in the US a family’s largest asset is a home that it owns. It is also known that black and brown homeownership rates fall far short of those rates for whites. And we know that the value of black-owned homes in minority neighborhoods is significantly less than the value of homes in predominantly white neighborhoods. This set of factors

accounts for much of the nationwide disparity wealth between blacks and whites. And those factors are evident in the owner-occupied homeownership picture in the Heart of Orange Neighborhood.



*The program not only helped create a safer home for my family and I, but it also improved the curb appeal of my property.*  
 – 2021-22 Home Improvement Program Participant

We have put all of this experience and knowledge into the refined design and development of this Heart of Orange-based program. The homeowners will use the funds to hire local contractors - many of whom will be microenterprises - to

perform the work. Examples of eligible repairs and replacements will include, but not be limited to, mechanical, plumbing, electrical systems, structural repairs, roofs, replacement windows/doors, insulation, and remediation of asbestos, lead or mold.

#### **Economic Development:**

**BUSINESS DEVELOPMENT PROGRAM** To support business growth and equitable economic benefits, HANDS is contracting with Rising Tide Capital (RTC) to implement two 3-month-long grant-supported coaching programs for approximately 10-15 microenterprise owners and entrepreneurs operating in the Heart of Orange neighborhood. Jersey City-based RTC, which will run the coaching program, has earned national attention for its innovative training academies serving microenterprises, most of which are started and run by low and moderate-income Black and Latinx women. Our plan envisions connecting program participants to such capital providers as Greater Newark Enterprises Corporation and New Jersey Community Capital. To qualify for this program, the applicant must be based in the Heart of Orange Neighborhood and many will qualify as a microenterprise.

#### **COMMUNITY SERVICES PROGRAMS, PROJECTS & EVENTS:**

##### ***SUPPORT FOR KEY COMMUNITY PARTNER PROGRAMMING***

- **University of Orange (U of O)** - Their Music City program is a multi-cultural, cross-generational movement to grow music engagement and economy by using music-making as a tool for connection, civic engagement, and creative place-keeping – thereby celebrating culture and community identity. The U of O will strengthen the business district by forming a Small Business Association that will provide support to under-resourced businesses in Orange. Alongside the HUUB, they will advocate for the City of Orange to enact policies that preserve affordability and prevent displacement through the Planning to Stay Coalition. Programming will also include community leadership and organizer training.
- **The HUUB** - Their programming includes running the Ben Jones Community Garden, hosting periodic film screenings and potlucks, and running community campaigns such as the Planning to Stay Coalition. For this activity, the HUUB will expand Orange Patches, a resident-led initiative that promotes green space and gardens on public and private land, builds green infrastructure, advocates for clean water in homes, and expands access to healthy fresh foods. The base for this work is the Ben Jones Community Garden, which will also be utilized for pop-up farmer's markets - thereby increasing access to healthy food.

##### ***SUPPORT FOR VARIOUS SMALL PROJECTS/EVENTS IMPLEMENTED BY COMMUNITY GROUPS AND HANDS***

Funding will be made available for community building activities that align with goals of the neighborhood plan. These activities, implemented by HANDS or in collaboration with various community partners, might include support for public art and signage projects, for farmers markets and food programs, and for festivals, ongoing community events, programs and visioning and planning activities.

**Other Community Programs:**

**Financial Capabilities** Support of the long-standing partnership HANDS has with the Orange Public School (OPS) district to use education to improve community health - including financial wellness - that is known to impact long-term health outcomes on an individual and community level. HANDS has established a series of financial capabilities workshops in 2021 with OPS parents/guardians and students in grades 5-12. To date, we have offered 1-hour virtual workshops - 6 sessions held and 3 planned for the fall of 2022. As an extension, we would like to fill an expressed void and fund the transportation for students to visit the Junior Achievement facility in Edison, NJ for a day of simulated life financial transactions and problem solving in a on-site day of hands-on learning in community with their peers. This opportunity may go unfulfilled or be reduced to a virtual experience due to budget shortfalls to pay for the transportation - the major expense for the day as the Junior Achievement visit is free.

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## Heart of Camden

### “Catch the Wave to a Thriving Waterfront ”

The Heart of Camden’s NRTC 2023 project “Catch the Wave to a Thriving Waterfront South” features thirteen community development activities with nine local partners. Our collaborative approach to revitalization at the local level combines brick-and-mortar housing and economic development with comprehensive supportive services that will strengthen Waterfront South’s social fabric and improve quality of life.

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

*Municipality:* Camden (neighborhood)

*Applicant’s Website:* [www.heartofcamden](http://www.heartofcamden)

*Contact:* Carlos Morales, [cmorales@heartofcamden.org](mailto:cmorales@heartofcamden.org), (856) 966-7011

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#### ACTIVITIES

**Property Acquisition:** The Heart of Camden (HOC) will acquire 3-5 vacant properties in Waterfront South, gaining site control which will allow for future housing development. HOC will utilize our 5-Year Housing Strategy, a blueprint for acquiring ~60 vacant homes in the neighborhood, to guide implementation. We will seek opportunities to acquire vacant land or houses through the City, direct sale, or tax-lien foreclosure.

**Hardware Store to Mixed-Use: Arts and Retail:** HOC will rehabilitate an underutilized 2,000 square foot, 3-story Hardware Store into a thriving mixed-use building along Broadway. With retail on the ground-floor, art classroom/workspace on the 2nd floor, and art studios on the 3rd floor, the activity will bring Economic Development to Broadway. Ground floor retail will expand a micro-enterprise local business. HOC will engage an Architect for the design and a General Contractor for the construction.

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

**Capacity Building in Waterfront South:** HOC will establish partnerships through the creation of the Waterfront South (WFS) Collaborative while strengthening the local civic association, Residents of Waterfront South (ROWS). The WFS Collaborative will meet every other month to engage residents, businesses, non-profits, and government officials in collaboratively implementing the comprehensive goals of the WFS Neighborhood Plan. Support will be provided to ROWS to help increase resident participation in the association as well as the WFS Collaborative, via paid stipends, complimentary printing of fliers/handouts, and assistance with community outreach.

**CCP Croft Mills: Pre-Development Phase I:** HOC will engage the experienced team at Camden Community Partnership (CCP) to develop a Work Plan for the demolition, acquisition, remediation, and financing of the Howland Croft Mills site. CCP will coordinate with the City of Camden, the Camden Redevelopment Agency, and NJDEP to establish a Working Group and achieve progress. Additionally, CCP will engage an

architect to develop a Concept Design showcasing the proposed mixed-use housing development, which will help garner support and excitement for redeveloping the site.

**Activity 5: Croft Mills Pre-Development, Phase I**  
400 block of Jefferson Street



Left: View from Broadway St. at Jefferson / Right: View from S. 4th St.

**WFS Home Repair Program:** HOC will launch a Waterfront South Home Repair program for income-qualified owner-occupied households making 120% or less of AMI. This program will provide mini-

grants to aid 5-10 homeowners in making essential repairs. HOC will develop program guidelines and an application, accept and review applications, and select owner-occupied households to receive the mini-grant. Repairs will be coordinated with contractors. HOC will also promote the leveraged resource of lead-remediation funding available through St. Joe's Carpenter Society to maximize impact.

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

**Carpenters' Union Pre-Apprenticeship:** The Camden Shipyard and Maritime Museum will partner with the Carpenters' Union Local 255 to launch a Pre-Apprenticeship training program, teaching basic carpentry skills and connecting graduates to gainful employment. Capital improvements will be made to the facility to establish this program, including partition walls for classroom space. 7-10 people will receive skills-based carpentry training in the Waterfront South neighborhood. 85% or more of graduates will be placed in an apprenticeship program with Local 255 or receive gainful employment from another company.

**Public Safety and Quality of Life Initiatives:** DCCB and HOC will begin to address public safety and quality of life challenges. DCCB will perform a Neighborhood Assessment that maps areas of concern such as vacant homes/lots, lighting issues, and crime, as well as local assets. Then, DCCB will build a Resident Contact List and a Resource List of services and amenities serving Waterfront South. Once this is done, community meetings will be held to establish the framework for a sustainable and resident-driven Block

Ambassador Program, to be implemented in future years. HOC and DCCB will host at least 10 community events such as celebrations, BBQ's, clean ups, and service projects.

**MJD Fieldhouse for Youth and Families:** HOC will partner with at least two organizations to operate, facilitate and/or program the MJD Fieldhouse for the community, with an emphasis on youth. We will track the # of community members reached annually. The MJD Fieldhouse will serve approximately 500 youth and/or families every quarter.

**CFET Environmental Justice Task Force:** The Center for Environmental Transformation (CFET) will launch an Environmental Justice Task Force. This will build capacity to address environmental justice goals while establishing regular contact with NJDEP and engaging residents. CFET will recruit community members, including youth, to join the WFS Environmental Justice Task Force and convene regular meetings and/or trainings.

**Concept Development: S. 4th Street:** CCP will conduct a Concept Development Study to explore alternatives for reclassifying S. 4th Street between Ferry Avenue and Winslow Street as a one-way street. During the neighborhood planning process, this ranked as one of the highest priorities amongst residents due to public safety concerns associated with speeding and truck traffic.

**Micro-Enterprise: Melanin Market:** HOC will bring the Melanin Market to Broadway Street, hosting monthly vendor events in our parking lot and/or gym featuring approximately 20 minority-owned businesses. Vendors will be invited from the city and region to sell their products. The Melanin Market has a huge following, featuring performances from local talent and attracting a wide audience of customers. The Melanin Market is a micro-enterprise, and the vendors who participate are each micro-enterprises as well. As such, this activity would benefit approximately 20 minority-owned micro-enterprises.

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### **Holly City Development Corporation** “Glasstown Arts District Reimagined Phase 1”

In the summer of 2021, the Holly City Development Corporation submitted a grant on behalf of the City of Millville to the NJEDA for their 21<sup>st</sup> Century Redevelopment program. The grant was to develop a plan that would offer solutions that address challenges of persistent office and retail vacancy. The grant was submitted with the intent to Reimagine and Revitalize the Glasstown Arts District. At the time of application, the Glasstown Arts District (which encompasses the 0 to 500 blocks of North High Street) was over 35 percent vacant – many of which have been vacant for 2-3 years or more.

The grant was awarded to the City of Millville in part due to the recent neighborhood planning efforts of HCDC and their resident engagement. This plan, adopted in 2019 identified six priority areas of focus. In June of 2022, the City contracted with HCDC to continue our community engagement efforts

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***Funding Requested: \$985,000***

*Municipality: Millville (Center City neighborhood)*

*Applicant’s Website: [www.hollycitydevelopment.org](http://www.hollycitydevelopment.org)*

*Contact: Heather Santoro, [hsantoro@hollycitydevelopment.org](mailto:hsantoro@hollycitydevelopment.org), (856) 776-7979*

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to implement the 21<sup>st</sup> Century grant. Over the last several months we have conducted focus groups with businesses and residents and identified strengths, weaknesses, opportunities, and threats to the district. From those results we engaged a research and evaluation consultant to develop two questionnaires: one for businesses and one for residents/visitors to generate more concrete data on how the district can be revitalized. We are also conducting property assessments and in-depth interviews with stakeholders concerning priorities to be addressed.

While the planning process and data gathering is still underway – with the final plan to be drafted and completed by December 2022, the data that has been gathered to date, has helped to inform this application. Some preliminary data shows that both new and current businesses are still recovering from the COVID-19 pandemic and need capital improvements and working capital. Buildings that have been sitting vacant need more capital investment in order to be brought up to code for businesses to open.

#### ***Project 1: Conceptual Design/Pre-Development for Key Properties***

This project will further study key properties that are identified through the NJEDA 21<sup>st</sup> Reimagining the Glasstown Arts District plan, and the Redevelopment Plan completed in 2020. HCDC will work with private investors, the City and the Authority (formerly CCIA) to engage a consultant in the development of concept design and plans for the identified key properties.

#### ***Project 2: Small Business Assistance***

This project will provide grants and loans to small businesses for capital improvements and working capital such as equipment upgrades for existing businesses and building owners. We will additionally utilize this program as a recruiting tool for businesses to locate within the downtown. We will fund a minimum of 15 grants, and a minimum of 4 small business loans with flexible terms.

The City has committed to the submission of a streetscape improvements application to the Urban Enterprise Zone (UEZ) to improve the sidewalks and lighting fixtures in the City’s downtown business district. They have additionally



been working on an application that will provide funding to hold a minimum of 4 larger public events in the City's downtown to attract visitors to the downtown.

### Project 3: Internship Program

This project is the continuation and expansion of the on-the-job training program approved in the FY2022 NRTC application. This partnership with the County workforce development office will provide skills assessments, skills attainment, and career orientation with a job counselor for neighborhood residents. Upskilling current employees is one way to address the shortage of staff experience across all sectors. We will work with local microenterprises in the Center City Neighborhood, to match residents with paid positions within their business. We will additionally work with larger employers throughout the city to match Center City

residents with on-the-job training at their facilities. A total of 15 to 20 residents will receive on the job training and counseling services.

### Project 4: *Neighborhood Improvements/Activities*

Resident involvement remains a key ingredient for successful neighborhood revitalization. Residents, particularly youth, must be engaged in the design and implementation of activities that will positively impact them. Funding will be utilized for both recreational and educational opportunities. Activities and programming will include but are not limited to playstreets; neighborhood meetings/resident engagement; community garden; vacant lot upgrades; neighborhood cleanups. It is anticipated that over 1,200 residents will participate and be impacted by the proposed activities.

We will set aside funds for community groups and organizations to apply for grants that improve public spaces, promote healthy communities through activities and community projects. We will award 6 to 10 mini-grants.

We will continue to engage with an evaluation consultant that will measure the impact of the projects, programming across NRTC projects.

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El Guacamole was able to expand their business by moving from one location to another.



## Interfaith Neighbors “West Side Asbury Park, Project XI”

This is the eleventh Westside AP NRTC funding application that Interfaith Neighbors has submitted for consideration. It comes at a time of transition for the neighborhood and for Interfaith Neighbors NRTC plan. First approved in 2006 the plan set out a large number of potential initiatives, many of which have been successfully implemented over the intervening years. But much changes in the course of 16 years and the West Side neighborhood is no exception. The entire City of Asbury Park has experienced tremendous growth over the course of those 16 years and the ‘rebirth’ of Asbury Park, which was just beginning to gain some momentum when the first NRTC project application was filed, has fully taken hold and for each of these past several years the numbers of summer visitors has grown significantly and the redevelopment of the East side of Asbury Park has boomed. That growth pressure on the East Side of Asbury

Park, combined with the extremely hot real estate market, fueled in part by COVID affected people wanted to leave the urban areas of North Jersey and NYC, is now impacting the West Side. Fewer available building lots and rapidly increasing real estate values have significantly changed the prospect for additional affordable housing development in the neighborhood. IFN’s original West Side Asbury Park NRTC plan

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

*Municipality:* Asbury Park (West Side neighborhood)

*Applicant’s Website:* [www.interfaithneighbors.org](http://www.interfaithneighbors.org)

*Contact:* Paul McEvily, [paulm@interfaithneighbors.org](mailto:paulm@interfaithneighbors.org),  
(732) 775-0525

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focused on 5 main areas in the West Side. First was affordable housing. We focused on detached single-family homeownership. At the time Interfaith began developing affordable homes in Asbury Park, the City controlled a large number of vacant lots, especially on the West Side. These had mostly been acquired through tax foreclosures and we were able to work with the City to redevelop those lots. As documented above, that situation has now changed. There are very few vacant lots in Asbury Park and this is especially true on the West Side. In addition, with the hot real estate market, the prices have soared making it very difficult to pay the current prices for the lots and still be able to produce an affordable housing unit. In this plan, the housing element is found in the third floor residences in the Marmora Center.

Youth programs were a focus of our original NRTC plan. Educational programming for youth and workforce development programming feature prominently in the initiatives included in this application. Public spaces were another focus of our original plan. The development of the Springwood Center which included a permanent home for the Asbury Park Senior Center and the Springwood Avenue Park, located directly across Atkins Avenue from the SW Center and the first park located on the West Side in the City’s history, were both developed during the implementation of IFN’s first plan. Both enjoyed NRTC support.

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

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

**The first component** included in this application is to take the conceptual designs that have been completed for the Marmora Family Community and Education Center and prepare construction level plans and engineering specs for the project and to obtain Planning Board approval for this long-awaited redevelopment project. We received funding in a previous NRTC award for conceptual development studies and that process has been completed. This year's request is for funding to move that process further along toward preparation of a detailed building design and development of a site plan in preparation for a Planning Board submission for project approval. The building will span approximately 35,000 square feet, welcoming all to the heart of Asbury Park's West Side. Working together in this thoughtfully designed, environmentally friendly space, we will overcome issues, explore solutions and assist the community and all who live here to realize their full potential. It will function as a cultural and economic opportunity center and include 12-15 additional affordable housing units designed principally to meet the needs of young adults transitioning to independent living. It will house an early childhood development and care center, Nutrition Services and Interfaith Neighbors' Headquarters. At the end of this grant, we would be ready to award a contract to a General Contractor to begin construction of the building.



Future Site: Marmora Family Community & Education Center

**The second component** is a partner initiative by Coastal Habitat for Humanity's ("CHFH"). It is their Love Your Neighbor ("LYN") program which expands current housing renovation and repair programs by adding a component of community engagement and resident leadership. The program involves CHFH staff outreaching to the neighbors requesting help with the host project as well as addressing existing block problems such as trash and overgrown vegetation. LYN will both preserve affordable housing and encourage residents to take a leadership role in recreating neighborhoods where residents live cooperatively with their neighbors. CHFH will work with residents to identify strategies to address other needs such as lacking city services, poor rental conditions, and insufficient lighting and connect residents to services. CHFH will work with resident groups and volunteers to assist with LYN projects and will use the projects to inform decisions about additional resident driven projects and initiatives such as a block captain program, neighborhood watch and/or community education programs. The program plans for 12-15 projects to be completed annually.

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

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**Isles, Inc.****“Downtown Trenton 2023”**

The Downtown Trenton Neighborhood (DTTN) plan for the State of New Jersey’s Neighborhood Revitalization Tax Credit program presents a vision for a transformed downtown for the capital city. This vision, developed through the collaboration of many stakeholders and residents over the course of the planning process, is that, over the next ten years, the Downtown Trenton neighborhood will become a dynamic economic, social, and cultural hub that meets the needs of all residents, commuters, and visitors through safe, affordable, and healthy housing and engaging recreational and entertainment opportunities.

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

**Municipality:** Trenton (Downtown Trenton neighborhood)

**Applicant’s Website:** [www.isles.org](http://www.isles.org)

**Contact:** Sean Jackson, [sjackson@isles.org](mailto:sjackson@isles.org),  
(609) 341-4700

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**ECONOMIC DEVELOPMENT & SMALL BUSINESS SUPPORT**

DTTN requires sustained work to create an economically and aesthetically attractive and safe environment where residents, visitors, and commuters want to spend time and money. DTTN has the foundational components of economic growth, particularly around the arts, retail, and government services. As such, our proposal focuses on three broad aspects of economic development and small business support in DTTN: Creative District Activities; Clean, Green, and Safe; Small Grants; and Small Business Support, including local minority-owned micro-enterprise support.

**Creative District Activities:** DTTN and the Creek to Canal Creative District (C2C) are coterminous, providing opportunities to synergize downtown activities with creative and economically supportive events and activities. Key to DTTN’s improvement and progress are enhancement and development of the already existing strong arts community, made up of individual artists, galleries, and organizations. Through NRTC and other funding sources, Isles has supported multiple arts-based initiatives in DTTN, and we intend to build on the successful record of our partner organizations and support them accordingly. Funding would support partners and projects that seek to use the arts to enhance and redevelop downtown Trenton, including:

- T-CAT: The Trenton Community A-Team (T-CAT) is a group of Trenton residents who create art but lack the resources to pursue their creative endeavors on their own.
- Trenton Free Public Library: The downtown Trenton library has provided a consistent location for arts-based activities and projects focused on residents and those without resources to create art otherwise.
- Artworks Trenton: Artworks is Trenton’s downtown visual arts center, and promotes artistic diversity by fostering creativity, learning, and appreciation of the arts. Artworks has been a backbone arts organization located in Trenton since 1988, and provides free and low-cost creative programming for residents and budding artists.
- Passage Theater: Passage Theater, located at the Mill Hill Playhouse, presents socially relevant new plays and arts programming that deeply resonate with and reflect the Trenton community. A regular partner on various projects, Passage is committed to leveraging their performances to enhance DTTN.

- Annual and one-time events: Trenton has developed a series of annual and semi-annual events that are focused in or near DTTN, including Art All Day, Art All Night, Ciclovía, and other celebratory events.

**Small Grants:** Our successful small grants initiative began in THDC, expanded to the East Trenton Collaborative neighborhood under earlier NRTC funding, and is now in the fifth round in OTN. This will be the first small grants round expanded to DTTN. The expansion of this popular and successful small grants program will enable organizations to plan meaningful and significant projects, as well as leverage small grant funding from other investment and funding sources. The small grants initiative helps residents, micro-enterprises, small businesses, small nonprofits, and community groups take a more active role in improving their neighborhoods. The potential access to seed funding has been very successful in actively engaging residents and local stakeholders in revitalization projects that are meaningful to them and highlight their skills.

**Clean, Green, and Safe Community District Improvements:** Isles' Clean and Green program (C&G), modeled after similar programs in other cities across the country, is a multipurpose service that lays important groundwork for economic development, residential redevelopment, and implementation of the Creative District. C&G activates public spaces, controls litter and dumping, and works to transform underutilized spaces into opportunities for passive and active recreation. Isles C&G program hires and trains un- and underemployed individuals, typically Trenton residents, providing valuable training and work experience. C&G began work in Old Trenton five years ago. With additional demolitions of city-owned properties anticipated in 2023, C&G will add these newly vacant lots onto its regular schedule of maintenance and beautification. With expanded service in DTTN, we will better support the downtown commercial district and the Creative District. They will continue to collaborate with local businesses and TDA's Clean & Safe program, and coordinate maintenance with TDA Downtown Ambassadors.

**Small Business Support:** DTTN's small businesses form the social and economic backbone of the neighborhood, whether local eateries, convenience stores, or clothing stores. Many of these business owners do not have formal training or background in running or marketing a business, and many have been economically challenged by COVID and the decline in state workers downtown over the past two years. This funding will support small business in three ways:

- **Small Business Consultant Services**
- **Small Business Grants**
- **Local Minority-owned Microenterprise Support**



The Hanover-Broad Coalition (HBC) is a group of DTTN property owners of color who seek to redevelop their properties and improve the neighborhood, while building the capacity and wealth of DTTN residents through that redevelopment. Collectively they own 100k+sf of residential and commercial space across 22 properties. With support of this funding, HBC will continue its work by: conducting predevelopment planning of existing properties; developing marketing materials that coordinate the multiple property owners projects and priorities; matching residents with workforce development programs; negotiating with private developers to ensure use of local labor and talent; and community building activities among property owners, aligned with Isles' outreach and engagement efforts.

## DOWNTOWN TRENTON REDEVELOPMENT

Affordable housing and redevelopment of vacant and abandoned buildings are key goals of the NRTC plan. Isles' goal is to be a moderating influence in the market and to ensure equitable, inclusive development over the long term, while decreasing blight, activating vacant and abandoned buildings and lots, and, as a consequence, increasing community safety. Our redevelopment efforts are focused on the following projects:

***Infill and Scattered Site Housing:*** DTTN continues to attract a significant amount of private investor interest. We continue work on five vacant lots, and one vacant building. This funding will fund initial construction. Isles will retain ownership and rent out both buildings, for tenants who make 80% of AMI or less at non-deed-restricted affordable rents.

***120 E State St Redevelopment:*** 120 E State St, located in DTTN between State and Hanover streets, has finalized redevelopment plans for complex that is a historic church building. Dubbed the Steeple Center, the redevelopment of the church building at 120 E State St and the adjacent mixed-use residential/commercial properties will activate and spark an enormous investment into the downtown neighborhood. Previous NRTC funding provided support for visioning and planning workshops for these sites, and additional funding will complement construction funding they are lining up.

***Home Improvements:*** Maintaining historic residences in DTTN is expensive, due to the age of homes, property taxes, and a desire to maintain the historical character of the neighborhood. Small improvements and necessary maintenance can often be substantial burdens to current homeowners. We will provide small grants to homeowners to make exterior improvements that maintain or enhance the historical character of the neighborhood and their building and improve public safety.

## RECREATION & RESIDENT SERVICES

Residents in DTTN seek opportunities to develop their leadership skills, improve their financial and educational strength, and create additional recreational and social opportunities:

***Outreach & Organizing:*** Isles will continue working with residents and stakeholders to identify their needs and priorities, and to engage them in redevelopment activities. We will continue to organize and build an audience for DTTN community meetings, and will host events and beautification initiatives that foster relationships among neighbors. This activity will include continued field work to organize residents and increase outreach and engagement, as well as recreational programming.

***Resident Supportive Services:*** With our presence as landlord, community member, and social service agency, we have hired a resident support services staff member to provide supportive services to tenants and to connect them to needed resources. This position is half funded through revenue provided by Isles properties, and we will use NRTC funding to fund a full-time position.

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**Jewish Renaissance Foundation**  
 “Perth Amboy Alliance for Community 2023”

**HOUSING & ECONOMIC DEVELOPMENT ACTIVITIES:**

**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 will develop both leadership skills and practical, education and training in entrepreneurial practice under an umbrella program. At the heart of LEAP is motivating students to make a positive difference, improving the communities in which they live, and positioning them to discover and use their creativity to achieve career success.

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

**Municipality:** Perth Amboy (P.A.A.C. neighborhood)

**Applicant’s Website:** [www.jrfnj.org](http://www.jrfnj.org)

**Contact:** Deborah Robinson, [deborah.robinson@jrfnj.org](mailto:deborah.robinson@jrfnj.org)  
 (732) 324-2114

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- *Emerging Leaders for a Healthier Community* - This program provide youth with hands on experience in community health and the opportunity to make lasting change in their community. High-school-aged youth will be 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 action plans during the school year, the Emerging Leaders spend the summer putting their plans into action while earning summer stipend pay.
- *Youth Entrepreneurship (YEP)* - YEP focuses on preparing 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 will develop crucial entrepreneurial skills. YEP, will ultimately be a key economic development component, as NFTE reports that 1 in 4 graduates start a business. In addition, NFTE found that providing this training will help increase a student’s salary by 50% as compared to their peers.

**Small Business Support & Development:** This crucial component for community development included in our plan is about providing greater assistance to existing and prospective businesses. Through a dedicated Small Business Coordinator, support for our small businesses will focus on providing workshops on local rules and regulations, general business management, clarity regarding available resources and industry trends. We will work closely with our businesses and, if necessary, help complete the appropriate paperwork. Workshops will be held virtually and in person. We will establish a small business support center for businesses, offer improvement grants and provide small startup grants for our YEP students. Further, we will partner for Small Business Saturday and develop strategies to help drive increased customer traffic.

**Employment Support, Education & Training:**

- *Employment Boot Camps* - We will run boot camp style workshops for individuals as a partnership with the Middlesex Workforce Development Board and Bayside FSC twice per quarter. Boot camps will focus on motivational strategies to help with job searching. A virtual platform will be used along with in person sessions when feasible. PAAC will support the yearly Career Fair in partnership with the City of Perth Amboy, Middlesex County College and PARTNER.

- *ESL Classes* - Over 60% of residents in the PAAC Neighborhood speak limited English. As a result, they experience the highest unemployment rate, lowest rate of full-time employment, and lowest median earnings. For this reason, we will conduct Adult ESL Classes and “Neighborhood Cafes”. The goal is to help residents obtain language survival skills, improve their job prospects, attend higher education classes, and participate more actively in the community.
- *Financial Literacy* - One sure way families increase their disposable income is to help them learn to manage finances more effectively. By participating in the Dave Ramsey Financial Peace Course, (offered in both English and Spanish) residents will increase knowledge regarding finances.
- *Job Training* – We’ve learned that providing opportunities to be licensed, certified or earn a diploma helps to, generate better employment opportunities. Through the JRF Training & Testing Center (T&TC), our DOL approved Private Career School (PCS) and our Alternative Education Institute (AEI) we offer instruction to obtain a High School Equivalency (HSE) diploma and provide the test. Through our T&TC we will continue to expand our in-demand offerings while also providing the testing. In addition, we are working to become a SkillUp Middlesex site through the WDB. Middlesex County provides an innovative approach to Workforce Development by offering over 4,500 courses through a free online learning platform. Many of the training courses lead to industry-recognized certifications.

**Neighborhood Home Repair Program:** In collaboration with Morris Habitat for Humanity, we will offer major and minor home repairs necessary for restoring and maintaining safe and healthy living conditions and preserving home values for 30 neighborhood properties. Volunteer teams will work under the direction of Habitat staff and volunteer supervisors to complete the repairs. We will also assist in facilitating Morris Habitat’s “A Brush with Kindness” initiative, which will help PAAC residents with minor repairs, maintenance, painting, and landscaping or streetscaping. Projects are typically very small but tend to deliver maximum impact in the look and feel of the neighborhood. In addition, through our partnership, we will offer a paid internship experience in one of the many trades central to the work of Morris Habitat for Humanity.



### PAAC Community Garden

Corner of Alpine St. & Dillman Ln. Perth Amboy, NJ 08861



#### SUPPORTIVE SERVICES:

**PAAC Neighborhood Association (PNA):** The PNA has become pivotal in creating change. This group of homeowners, renters, business owners, school faculty/staff and church officials from the neighborhood are responsible for identifying and addressing challenges and concerns. Through the PNA we hold community meetings, offer programming, and organize neighborhood cleanups. In addition, we will leverage NRTC funds to obtain another 3 grants to help with additional supports.



- *Community Garden* - We have a newly renovated community garden with the assistance of NRTC and Home Depot. We are looking to add an additional garden to reduce the impact of food deserts in the neighborhood. Our garden has been a source of comfort during this pandemic.
- *Thursday Nights @ the Park* - Several Thursday evenings during the summer, residents are encouraged to come out to the Francis Street Park and our newly renovated Water Stadium Park between 6-9pm for Movies under the Stars, concerts, talent shows, arts & crafts and much more. It helps residents get to know each other creating opportunities for children to play and socialize.
- *Healthy Lifestyle Programing* - In an effort to provide programs in the neighborhood, we will conduct monthly nutrition/healthy living workshops for residents and provide programming for our seniors through the Senior Wellness Club. In addition, we will transform recreational spaces making them SMART with technology and internet access.
- *Streetscaping* - In the summer of 2018, a Walkability Audit was conducted on Amboy Ave. The audit identified issues and concerns for pedestrians and bicyclists related to the safety, access, and convenience. It also included recommendations such as traffic calming features to encourage more responsible driving, potentially reduce traffic flow, and decrease the likelihood of accidents. Updating the Amboy Ave. corridor with these and other streetscaping initiatives play an important role in forming the visual image of a sustainable community. As part of the plan, branding is a priority. To that end we want to add PAAC logo flags at least down Amboy Ave.

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## Lincoln Park Coast Cultural District "Lincoln Park 2023"

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### **Funding Requested: \$443,750**

*Municipality:* Newark (Lincoln Park neighborhood)

*Applicant's Website:* [www.lpccd.org](http://www.lpccd.org)

*Contact:* Anthony Smith, [asmith@lpccd.org](mailto:asmith@lpccd.org), (973) 242-4144

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### **Objective 1:**

#### ***West Kinney Multifamily Housing Development***

This activity will be the ground-up construction of a 7-unit rental housing project that LPCCD will develop in partnership with the Hanini Group. The completed rental units will be affordable to residents earning between 60%-80% of the Area Median Income.

### **Objective 2:**

#### ***Small Business & Microenterprise Training***

LPCCD will partner with Rising Tide Capital (RTC), Neighborhood Workshop, and Reh+Main Design & Development (Reh+Main) to provide training to small business entrepreneurs, laborers, and microenterprises (those with less than five employees). Specifically, LPCCD will pay the tuition of 1-4 residents to receive hands-on training and coaching in business management and planning from RTC. Training will also be tailored to those who work in the arts, including culinary arts. Graduates of the program have access to additional resources to help their businesses grow. Additionally, LPCCD will cover the cost of 8-10 residents to receive training from Neighborhood Workshop and Reh+Main. Neighborhood Workshop and Reh+Main offer top-notch training in real estate development and business planning to move individuals from laborers to entrepreneurs or micro-enterprises and small-scale developers/rehabbers to small business owners. Supporting entrepreneurs, small business owners, and microenterprises - especially locally grown enterprises - is paramount and timely if they are to take advantage of the continued investment and development Newark is experiencing. Rising Tide Capital's statewide reputation and track record, along with Neighborhood Workshop and Reh+Main's top-notch training, can open the door for these small businesses, entrepreneurs, and microenterprises to grow and thrive in Lincoln Park.



**Objective 3:****68 Sherman Homeownership Development**

In partnership with Option One, LPCCD will develop an affordable, two-family residential homeownership unit. The homes will be marketed and sold to existing Newark residents promoting homeownership in the neighborhood. Graduates from LPCCD's real estate development training program will be hired as junior developers on this project furthering small business and entrepreneurial development.

**Objective 4:****Community Participation, Organizing, Events**

LPCCD seeks to build community leadership and participation by facilitating leadership training, regular community meetings, and special committee meetings to discuss neighborhood plan implementation and related neighborhood issues. LPCCD also hosts convenings and/or activities around housing, safety, health and wellness, mobility, economic development, and general neighborhood revitalization topics.

**Objective 5:*****Arts, Recreation, and Beautification***

LPCCD will activate Lincoln Park, the neighborhood's largest open space, through a series of arts and recreation programs for the community. Additionally, LPCCD envisions creating and preserving art spaces in the neighborhood. And, working with business owners, LPCCD will implement streetscape improvements (e.g., decorative trash cans, murals, and lighting) to beautify the neighborhood, increase its appeal and contribute to the neighborhood's overall revitalization.

LPCCD's NRTC Project 2023 application addresses both physical and economic distress in an equitable fashion. Its activities seek to alleviate poverty by increasing household income, increasing access to new affordable rental housing, growing and strengthening neighborhood-based small businesses and microenterprises, as well as providing programs that preserve and enhance areas of cultural, open space, and recreational value.

This application continues to build on LPCCD's experience and success. LPCCD's project partners provide additional capacity and will help attract funding and additional resources to leverage the neighborhood's existing assets. Moreover, this application provides the neighborhood, LPCCD's collaborative partners, and the City of Newark with an exciting menu of projects to move forward. These projects will advance the Lincoln Park neighborhood plan, build on the strengths of LPCCD and its partners, and catalyze new, equitable investment in the Lincoln Park neighborhood.

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## New Brunswick Tomorrow "Esperanza Neighborhood Collaborative 2023"

### OUR FAMILIES, OUR HOMES, OUR BUSINESSES... OUR NEIGHBORHOOD.

New Brunswick Tomorrow's 2023 NRTC application, our third since inclusion into the NRTC program in 2020, will further activate equitable revitalization and improved quality of life in the Esperanza Neighborhood, a majority Latino, low- to moderate-income neighborhood in the bustling, asset-rich urban environment of New Brunswick.

**Funding Requested: \$985,000**

**Municipality:** New Brunswick (Esperanza neighborhood)

**Applicant's Website:** [www.nbtomorrow.org](http://www.nbtomorrow.org)

**Contact:** Jaymie Santiago, [jsantiago@nbtomorrow.org](mailto:jsantiago@nbtomorrow.org), (732) 246-0603

"Our hope and vision is for a community that is united and committed to maintaining a safe and clean environment for all residents. All those who live, work, and do business here will feel proud of the community and empowered as leaders to make a difference. We will collaborate with allied organizations to strengthen opportunities in areas like housing, the economy, the well-being of our families, and the education of our children."

### OUR HOMES

**Objective 1: "Acquire & Rehab Homeownership Units"** NBT will continue its successful partnership with NJCC and its real estate subsidiary Community Asset Preservation Corporation (CAPC) to rehabilitate a distressed single-family neighborhood home and sell it as a homeownership opportunity.

**Objective 2: "Prepare Homeownership-Ready Families"** We will partner with NJCC and PRAB to ensure that more households in our community are prepared to invest in a home of their own. This will reflect our revamped first-time homebuyer program, with initial financial assessment and counseling offered to a broader pool of at least 30 prospective homebuyers, at least 8 of whom will then participate in our new, intensive pre-homeownership course with access to the nationally recognized Framework curriculum. Six of them (at least) will go on to complete their home purchase, four or more with our down payment assistance grants.



Picture 2: Current building at 293 Townsend St property. Will be demolished and replaced with 6-unit new building (Objective 3).

**Objective 3: "Produce Rental Housing Units"** We will partner for the first time with Coming Home of Middlesex County and its development arm to produce a newly constructed affordable housing development with six permanent supportive rental apartments for residents experiencing chronic homelessness. The new building will include an innovative and ambitious design, including a Passive House energy plan to drastically reduce energy consumption. Passive House is the highest available level of energy efficiency certification. To our knowledge, this will be the first affordable housing development in the state built to these standards.

## OUR BUSINESSES

**Objective 4: "Grow & Strengthen Neighborhood Small Businesses"** Focuses on coordinated support for small businesses in the neighborhood's French Street-Joyce Kilmer commercial corridor. We will engage at least 40 local business owners in our emerging corridor business association and organize a business resource fair with a minimum of 50 business attendees. We will also continue to implement online and in-person marketing initiatives, including our district gift card program, to strengthen the unique brand of the district and attract customers and visitors.

**Objective 5: "Cultivate & Enhance Entrepreneurship"** NBT and its partner Rising Tide Capital will facilitate hands-on training and opportunities for aspiring and small-scale entrepreneurs. Through Rising Tide, that includes the provision of the introductory business course for 25+ individuals and individualized coaching and technical assistance for 12+ entrepreneurs or small business owners. Building on the continued success of our "Mercado Esperanza" initiative - pop-up community cultural events and marketplaces - we will create 45+ sales opportunities for 15 or more local food entrepreneurs. Furthermore, we are creating a Mercado Esperanza Trade Association that will serve as a vehicle for collective marketing and growth opportunities for at least 8 of those microenterprises.

**Objective 6: "Targeted Training & Education"** We will provide scholarships to four to five promising food entrepreneurs to participate in Elijah's Promise Culinary School courses.

**Objective 7: "Support Family Economic Development and Housing Goals"** With this funding, we will offer matched savings grants to 20 or more neighborhood families graduating from the Family Leadership Academy to pursue the household financial stability goals they set in the course of the program. That might mean, for example, using their new savings toward a down payment, to help buy a car to access a new employment opportunity, or to pay off debilitating debt.

## OUR FAMILIES

**Objective 8: "Offer Financial Empowerment Services"** Supports the implementation of the Family Leadership Academy (FLA), a year-long, comprehensive family goal-setting and financial empowerment program and the lynchpin of our Community Services strategies. It was collaboratively designed by NBT and long-time partner PRAB, and PRAB is responsible for its ongoing operations. The slogan "neighborhood revitalization, one household at a time," illustrates the relationship of the FLA's support for families with other revitalization strategies.

**Objective 9: "Offer Summer Youth Programming"** This activity will meet neighborhood families' needs for safe, constructive programs for their children over the summer. NBT will offer the "Summer Soccer Academy," a program originally created by a New Brunswick police officer (and now NBT Board member) to keep New Brunswick youth engaged and off the streets. Combining soccer activities with life skills workshops and community service, the Soccer Academy will enroll 70+ elementary-aged children and employ 10 or more high schoolers in four weeks of full-day programming.

## OUR NEIGHBORHOOD

**Objective 10: "Organize & Increase Community Participation"** This activity will employ our proven neighbor-to-neighbor community outreach and organizing model, training active community members to connect with and recruit other residents and local business representatives into neighborhood improvement activities and the various programs and resources outlined throughout this application. These "community ambassadors" ensure that our communications find the "hard-to-reach" households who aren't receiving information through traditional channels. The funding will support stipends for eight or more outreach ambassadors, who will reach out to thousands of

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residents, 200 or more of whom will be added to our contacts, and 175 or more of whom will volunteer in our community activities. This community participation is not simply for its own sake, but more importantly to identify and advance community priorities around neighborhood quality of life.

**Objective 11: *“Three Interrelated Arts and Culture Activities that will be carried out in Collaboration with coLAB Arts”***

- The first is a new neighborhood mural (which will be our ninth public art installation in the neighborhood) at Joyce Kilmer Park - which will have the added benefit of improving that park. We will also restore and protect a previously created mural.
- We will also host four or more "Mercado Esperanza" or similar community cultural events that, in addition to showcasing the neighborhood's rich Latino culture, provide a safe, fun environment for families and an opportunity for emerging entrepreneurs.
- coLAB Arts will also engage 30 or more neighborhood youth in the "Arts Institute" interdisciplinary arts program over the summer. This year, the youth will participate directly in the creative planning for the new mural.

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**New Jersey Community Development Corp.**  
**“Adaptive Reuse of Rogers Locomotive Works Millwright Shop II”**

NJCDC seeks funding to undertake an exciting project that will dramatically improve the Great Falls neighborhood.

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**Funding Requested: \$985,000**

**Municipality:** Paterson (Great Falls/Spruce Street neighborhood)

**Applicant’s Website:** [www.njcdc.org](http://www.njcdc.org)

**Contact:** Robert Guarasci, [rguarasci@njcdc.org](mailto:rguarasci@njcdc.org), (973) 413-1635

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Specifically, we plan to purchase and demolish perhaps the most prominent nuisance property in our neighborhood—the Doctor’s Cave Go-Go bar located at the entryway to the Great Falls, the Great Falls Historic District, and the Great Falls National Historical Park. This property has existed in this location for decades and has been the focus of many quality of life complaints among local residents. We also seek to continue undertaking a variety of neighborhood programming through our Great Falls Neighborhood Initiative.

**HOUSING – 98 Spruce Street (Doctor’s Cave Go-Go Bar)**

The project we are proposing is an exceptional example of how the NRTC program can dramatically improve neighborhoods. By way of background, our new neighborhood plan references the ongoing physical revitalization of the neighborhood and our intent to continue to sponsor affordable housing

The subject property, Doctor’s Cave Go-Go Bar, is represented in red. The new building on the right (Park Corner Apartments) was constructed with NRTC funding several years ago. Our plan is to replicate this building on the site where Doctor’s Cave currently stands.



and economic development initiatives. The funding we are requesting for acquisition, demolition, and design costs will enable us to move forward with this project, demolishing a neighborhood eyesore at the gateway to the Great Falls and redeveloping the site with new housing and retail space. This property has been the subject of countless resident complaints, has no place on the most prominent corner in the neighborhood, and using NRTC funds we can dramatically improve our neighborhood by purchasing, demolishing, and redeveloping this site.

This housing is vitally needed. Through our plan, we describe how over a third of residents spend more than 50% of their income on housing costs. We also describe the existing housing stock as very old and, in many cases, substandard. Accordingly, our efforts to build a new affordable housing structure in the neighborhood will directly address these concerns.

In many ways, this project epitomizes, we believe, what the NRTC program is all about. As a community organization, we have long stood with residents who have complained about this nuisance property. It has been the scene of fighting, lewd behavior, and even a shooting. We worked with residents last year to oppose its license renewal. And now, because we are part of the NRTC program, we can seek funds to buy it, demolish it, and build a brand-new structure in its place—ridding the neighborhood of a problematic property that has diminished everyone’s quality of life, and replace it with much-needed affordable housing and retail space to increase the area’s economic vitality.

### **SUPPORTIVE SERVICES – GREAT FALLS PROMISE NEIGHBORHOOD INITIATIVE**

Through this application, NJCDC also seeks funding to support programs, services, and activities designed to promote our approved plan's objectives to enhance the well-being of children and families residing within our neighborhood, with a specific emphasis on youth and young adults. More specifically, the funding is for our Great Falls Neighborhood Initiative.

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

There are five distinct programs comprising our Great Falls Neighborhood Initiative for which we are seeking NRTC funds in this application:

1. **Great Falls Education & Training Center (GFETC).**

Created with previous NRTC funding, we now seek continued programming support in the area of educational, job training, and microenterprise development services for youth and young adults in our neighborhood. This will be achieved by hosting workshops, classes, community events, and providing co-working opportunities to link youth with careers in the technology sector, and with volunteer mentors to help them build skills and obtain internships and employment. A main focus will be the facility’s recording studio that will allow participants to develop recording, producing and audio engineering skills; these are skills that can enable young people to develop careers across rapidly expanding digital platforms. We are also adding a podcast studio to provide training to students in this growing field. These services will be provided to 200 youth over the grant period.

2. **Neighborhood Help Center/Community Outreach.**

NJCDC’s Neighborhood Help Center (NHC) is a one-stop-shop where neighborhood residents can find referral assistance related to housing, employment, immigration, and more. It is also the base from which NJCDC operates our community outreach services. The NHC also hosts workshops on a variety of topics, including financial literacy, job readiness, and healthcare, traditionally reaching than 300 residents each year. The NHC’s community outreach arm actively collects community input on matters of neighborhood concern, in addition to assisting with volunteer recruitment, neighborhood revitalization initiatives, and community service projects.

3. **Great Falls Street Team.**

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

4. **Neighborhood Captains.** As we have carried out our place-based work over the years, a number of exceptionally dedicated residents have emerged and have demonstrated their ability to serve as community



organizers, community engagers, and thought leaders. A previous application enabled us to dedicate five of them as Neighborhood Captains with responsibilities related to programming throughout the neighborhood, from block parties to petition drives to clean-ups.

5. **Paterson Youth Arts Program.** This program provides arts instruction and programs for students at school, after school, and during the summer to increase their exposure to audio, visual, and performing arts.

**Great Falls Mural Initiative:**

As part of a strategic effort to beautify the area surrounding Great Falls National Park, we will continue to convene volunteers and artists to create large outdoor murals in the neighborhood. Those that we have completed have been well-received. This will enhance the area's visual appeal and celebrate its vibrant arts community.

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**NORWESCAP (South Main Street)  
“South Main Street 2022”**

Norwescap’s NRTC Project application, South Main Street 2022, continues the revitalization of the South Main Street neighborhood in downtown Phillipsburg. This project application builds on the success and strong foundation of

Norwescap’s multifaceted investment and activity in the downtown neighborhood and with the community.

**Funding Requested: \$933,164**

*Municipality:* Phillipsburg (South Main Street neighborhood)

*Applicant’s Website:* [www.norwescap.org](http://www.norwescap.org)

*Contact:* Mark Valli, [vallim@norwescap.org](mailto:vallim@norwescap.org) (908) 454-7000

**Objective 1, 770 South Main:**

A new single-family home will be built on a vacant lot in the neighborhood and be sold at a subsidized rate to a household with low-to-moderate income. Only 38.8% of homes in the neighborhood are owner-occupied, which is just slightly more than half the County average (72%). In partnership



**Residential Rehab South Main Street**

with Warren County Habitat for a Humanity, a vacant parcel in the district will be developed into an affordable home. Habitat has owned the property since 2011 and is prepared to build upon it in early 2023.

**Objective 2, 140 Sitgreaves:**

All pre-development work will be completed on the vacant lot in the heart of the neighborhood. Norwescap has acquired the property from the Town of Phillipsburg for development and sale to a household with low-to-moderate income. Pre-development work, including architectural drawings, legal fees, and permit acquisition, will be conducted to prepare the property for building and develop construction budget for future projects.

**Objective #3, Kitchen Incubator:**

In 2022, Norwescap acquired a property in the heart of the neighborhood that was formerly home to the Sullivan's on the Main restaurant. Due to health issues, the proprietor had closed the business in 2021, leaving the community without a valuable resource. This project will establish at least one microenterprise in the space, serving as a restaurant, ghost kitchen, or other food enterprise. Physical improvements will be made to the interior of the restaurant, façade improvements will be made on the exterior, and grants will be given to participating microenterprises to improve decor, build a website, and purchase signage.

**Objective #4, Community and Youth Programs:**

Key outcomes include an increase in residents participating in community meetings and committees, completion of community improvement activities and beautification projects, increased attendance for community events and activities. Norwescap has played a key role in breathing life into events like the annual Pork Roll Palooza. This objective will build and expand upon this work, bringing more visitors to the Town, improving the economic conditions, and creating opportunities for resident engagement.

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### NORWESCAP (Sussex Borough) “Sussex Borough Project 2023”

Norwescap’s NRTC Project application, Sussex Borough 2023, is focused on the revitalization of downtown Sussex Borough. In partnership with the residents and Borough government, Norwescap completed a plan with three main goals. The activities in this NRTC project align with all three goals, which are to cultivate an inclusive, safe, and proud neighborhood, to create prosperity for all, and to establish a safe, stable, and affordable place to call home.

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**Funding Requested: \$583,447**

**Municipality:** Sussex Borough (Sussex Borough neighborhood)

**Applicant’s Website:** [www.norwescap.org](http://www.norwescap.org)

**Contact:** Mark Valli, [vallim@norwescap.org](mailto:vallim@norwescap.org) (908) 454-7000

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#### Objective #1, 58 Main Street Apartments:

As the pandemic coincided with skyrocketing rental rates, more community members have found it difficult to afford living within the Borough. The opportunity arose to partner with a for-profit developer to set aside two units in a 13-unit complex as affordable. Projected outcomes include increasing the number of affordable units within the municipality.



Buildings in disrepair on Bank Street

**Objective #2, Storefront Development:**

The old Chase Bank Building at 58 Main Street will be renovated with the creation of two street-level storefronts. One microenterprise will receive subsidized rent and be eligible for a small business grant to launch in the space.

**Objective #3, Business Incubator:**

Norwescap will establish a business incubator at 37 Main Street inside the Sussex Borough Community and Cultural Center. The space will provide office facilities and access to technology for microenterprises in the areas. Scholarships will be given to microenterprises for participation with emphasis on low-income, woman-owned, and BIPOC-owned businesses. Pop-up markets will be hosted to highlight local businesses.

**Objective #4, Community Events:**

Norwescap will organize a series of events to get residents more involved in their community and create an attractive downtown for residents and visitors alike. This will include forums for resident feedback, community-based opportunities at the Sussex Borough Community and Cultural Center, and enhancements of large, community-wide events like Sussex day. Key outcomes include an increase in residents participating in community meetings and committees, completion of community improvement activities and beautification projects, increased attendance for community events and activities.

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## **Parkside Business & Community In Partnership**

### **“Build a Healthier, More Equitable Parkside Community”**

PBCIP, as a resident-led community-based organization, has been leading the charge for a transformed Parkside community that meets the articulated needs of its demographic. We are working to build a better future for Parkside through execution of strategies that will create long lasting community change.

Our development strategy encompasses inclusion, equity, opportunity and wealth building. Through authentic community engagement and stakeholder collaboration, a vibrant, safe and walkable community is evolving with new infrastructure and new choices available to Parkside residents, businesses and local stakeholders. To build a better more vibrant future for Parkside, PBCIP is seeking NRTC funding to support the following activities:

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

*Municipality: Camden (Parkside neighborhood)*

*Applicant’s Website: [www.pbcip.org](http://www.pbcip.org)*

*Contact: Bridget Phifer, [bphifer@pbcip.org](mailto:bphifer@pbcip.org),  
(856) 964-0440*

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#### **Housing Development:**

Parkside Townhomes project will consist of five for-sale, three-bedroom townhomes located along the 1400 block of Haddon Avenue. The site sits at the heart of the “medical mile” amongst an emerging mixed use business residential corridor. These tri-level 3-bedroom, 2.5 bathroom homes have been intentionally designed to accommodate modern live-work and/or multi-generational households with a net livable area of 1,988 interior sf and 291 sf of balcony-greenspace area. Buildings provide an “Accessory Dwelling Unit” located on the rear ground floor with an exit at grade. Future homeowners can comfortably and conveniently house elderly parents without encroaching on their privacy and independence. The space may also support adult children as increasing rents and home sales have caused young adults to return to their parents’ home.

Creating generational wealth for low- and moderate-income families in a primarily Black and Latino community sets the stage for heightened socioeconomic outcomes. Building equity in a home, month by month, can be a powerful, automatic way to build assets for a marginalized demographic that has previously been shut-out of attaining financial sustainability.

#### **Commercial Development:**

Parkside residents and community stakeholders have identified the lack of diversification of retail goods and services on Haddon Avenue as a key issue limiting the potential of the commercial corridor. The lack of diversification is further indicated in the inventory of existing businesses, which shows that the commercial corridor is limited in the types of retail, service businesses, and products offered.

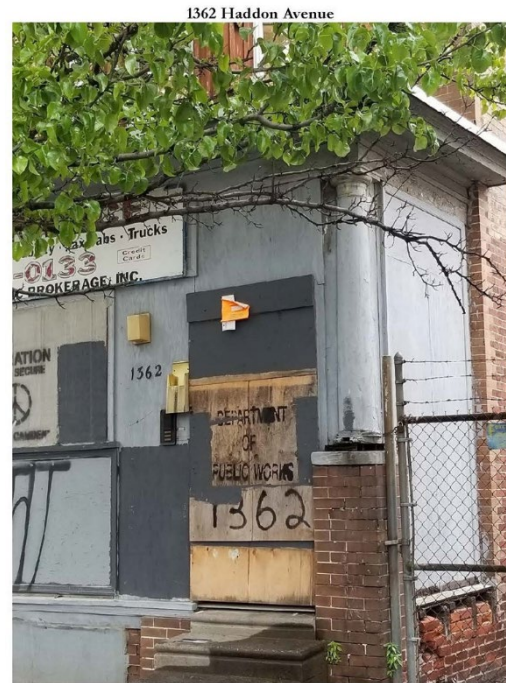
For the past five years, PBCIP has worked intentionally towards acquiring and land banking distressed commercial spaces along the Haddon Ave corridor. These properties are being land banked to assemble, temporarily manage, and dispose of vacant land/properties for the purpose of stabilizing Parkside and encouraging thoughtful redevelopment. Securing the capital to renovate and restore these properties is critical to creating opportunities for black and brown owned business tenants to plant roots. Parkside is home to independent entrepreneurs currently conducting business in the neighborhood. PBCIP has recognized this local entrepreneurial culture and seek to foster

the growth of these neighborhood businesses, by providing an opportunity for emerging and growing businesses to occupy affordable physical space with connection to training and development thru local collaborative partners.

Having purchased 1362 Haddon Ave in 2019, rehab of the building is critical to supporting the wide spectrum of space needs for local entrepreneurs. The goal of the project is to provide small business occupancy in which independent entrepreneurs can thrive and succeed. The building will house workspaces on the first level and a residential unit on the second level. The project represents PBCIP's continued focus on completing smaller infill projects.

#### **Microenterprise:**

PBCIP continues its work of transforming the Haddon Avenue business corridor into a thriving marketplace through the cultivation of resident entrepreneurs, the strengthening of locally owned businesses and the strategic recruitment of established minority-owned retail operators. Through Regional Foundation implementation funding, our partner LAEDA works closely with PBCIP to identify and assist emerging entrepreneurs and small business owners to start and grow their businesses. Our hope is to help foster entrepreneurship as new businesses help contribute identity, create jobs and revive community. Over 140 emerging and expanding entrepreneurs from Parkside have participated in LAEDA training events.



To further support Parkside's microenterprise goals, PBCIP partnered with Camden city and successfully secured Neighborhood Preservation Program (NPP) designation for the Haddon Avenue district. NPP provides technical assistance, proven strategies and grants to achieve tangible, visible change for a stronger neighborhood district.

#### **Art-based Store Activation:**

Utilize the arts to activate and build a robust local economy along Haddon Ave that diversifies retail opportunities and extends to its existing retail and restaurant sectors. Currently vacancies and disinvested buildings have a negative impact on the perception of the commercial corridor's vitality and quality of the consumer shopping experience. The goal of activating vacant retail with art is rooted in the idea of maintaining street level activity, protecting property values, brightening the aesthetics, elevating neighborhood integrity, accessibility while safeguarding Haddon Ave against further economic property blight. NRTC funding will help develop an art-based activation program for vacant store fronts along Haddon Ave.

#### **Urban Agriculture:**

NRTC funding will help Roots to Market (RTM) and its cross-sectoral collaboration Roots to Prevention (RTP) support more food growing and sales capacity for its city-wide association of food growers--The Camden Urban Agriculture Collaborative (CUAC). Through RTP, new opportunities for Camden growers to sell local produce have been created through the local healthcare system, Virtua's Farm to Pharmacy Initiative. In addition, CUAC operates a "pipeline" of programs that guide Camden residents from gardener to farmer, and eventually to urban agriculture leader, through a series of horticultural investments called "garden hubs".

NRTC support can further essential gardening facility improvements and maintenance support. Improvements will include a community tool sharing program for 2023 that will be housed at the Parkside Learning Garden's recently completed tool shed. Recent completion of the Learning Garden toolshed also creates an opportunity to house the Garden's solar power equipment and inverter for easier access for events and programs.

PBCIP wishes to continue its resident-driven healthy eating programming with RTP. The Teaspoon of Love Cooking Series began in 2020 as a fun and interactive way to challenge community members to cook their favorite healthy recipes in front of the camera.

#### **Quality of Life:**

Tangential to the housing and commercial development efforts are several other programs that focus on related priorities expressed by residents. **Training and programming for Parkside's youth** is one such priority. PBCIP believes that having a collaboration of agencies involved in youth engagement, empowerment, leadership training, access to recreation amenities and heightened educational outcomes is critical to creating positive social change.

To adapt and respond to emergent change, as a result of COVID pandemic, PBCIP is in the process of developing a **new outreach team** that will enhance communication and cooperation between neighbors to provide an additional layer of assistance in enhancing the quality of life for Parkside residents. Members of the team (all of which are Parkside residents) will serve as the underpinning of a new renewed community building initiative committed to building community from the inside out.

PBCIP will continue to provide **Clean Team** services no less than five days per week to keep Haddon Avenue commercial corridor and major residential corridors throughout the neighborhood clean and litter free. We will continue to distribute flyers, palm cards and information pertinent to the community on a door-by-door basis while also utilizing social media, e-communication and community gatherings for knowledge sharing.

PBCIP has a schedule of **themed monthly community-wide meetings** to provide topical information to residents and feature information on sustainable practices that families and the community can incorporate into their daily lives. Community meetings include a wide range of topics from the sandwich generation and caregiving to healthcare, role of local government, sex trafficking and job opportunities.

A major success has been the **Annual Haddon Avenue Street Festival**, residents and people from the region annually to Haddon Avenue for an afternoon of live music, children's activities, vendors and services to highlight the shopping district and provide a family-friendly activity in the community.

PBCIP's continued commitment to the implementation of holistic programs and built environment projects are a living example of our mission to assist Parkside families in addressing systemic inequities and overcoming barriers to self-sufficiency while working to revitalize the community for an improved quality of life.

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## Paterson Habitat for Humanity “Northside Homes, Youth Development & Green Spaces for Everyone”

The Housing component of this application, Home Safe Home, will add to much-needed affordable and quality housing stock in this neighborhood. The public green spaces component, Green Space for Everyone, will transform a city-owned parcel of land that is now attracting unwanted behavior into a public park. The Youth Development Program supports neighborhood teens with the skills they need to compete for good jobs.

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

*Municipality:* Paterson (Northside neighborhood)

*Applicant’s Website:* [www.patersonhabitat.org](http://www.patersonhabitat.org)

*Contact:* Scott Millard, [scott@patersonhabitat.org](mailto:scott@patersonhabitat.org),  
(973) 595-6868

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The Northside Neighborhood community identified increasing home ownership as a high priority when developing the NRTC Plan as home ownership rates within the community are well below national and state statistical averages.

Low home ownership rates are a direct result of several socioeconomic variables in the City. The median

household income in Northside is 10% lower than median household income in the City of Paterson and significantly lower than the median household income for New Jersey.

The majority, almost 68%, of residents in the Northside are renters. Renters tend to move every 3-5 years. This instability impacts families and often contributes to challenges that threaten family and community health and stability. PHFH developed the Home Safe Home program to increase the number of owner-occupied households in the Northside Neighborhood.

The PHFH proposal to **build owner occupied 2-family homes** will help address the need for quality affordable rental housing. Building owner occupied 2-family homes works towards both our home ownership goals and quality affordable rental housing goals while allowing the homeowner to build equity and generational wealth, helping to increase the low median household incomes in the Northside.

In addition to building owner occupied 2-family homes, PHFH intends to **acquire/rehabilitate/repair existing residential properties** to upgrade housing conditions. These upgrades may include new roofs, siding, air conditioning, and other rehabilitation activities. PHFH has recently kicked off the Northside Critical Repairs program, funded by previous NRTC funding, to complete these rehabilitation and repair activities. NRTC23 funding will be applied to the Northside Critical Repair Program, as well as to the acquisition of properties to construct quality affordable homes, should properties become available. PHFH will be able to negotiate acquisition with potential property sellers once funding is in place.

The **young-adult employment** situation warrants special concern. Only 59% of employed Northside residents aged 20 to 24 are employed year-round, full time. PHFH will continue our partnerships with the Paterson Explorers Post #1 and Street2Street Paterson to provide job readiness training to adolescents preparing to enter the work force.



North Main Street

- Paterson Explorers Post 1 is open to all young adults of high school age in Paterson. Explorers Post 1 is a career education and mentorship program that provides experience in law enforcement, fire, and emergency medical services (EMS) and emphasizes life skills, character and leadership development and good citizenship. Explorers Post 1 offers training for a career in public safety and has a 95% retention rate. This activity will improve the relationship between community members and the police to build trust and cooperation.
- Street2Street Paterson helps at-risk kids dealing with poverty, high risk for imprisonment, and single-parent homes through sports, mentoring, and personal development, helping these kids to overcome these obstacles, develop personal character & pursue higher education. Street2Street operates in the Northside Neighborhood. Street2Street has collaborated with the Boys & Girls Club of Paterson and Passaic (BGCPP) to run a job readiness training program for youth in the Northside. Participants will learn small business precepts by managing concession stands at Street2Street basketball tournaments. Northside participants in the Street2Street program will be invited to participate in BGCPP life skills training, CPR and lifeguard training. The Street2Street/BGCPP collaborative will prepare Northside teenagers to secure jobs and to prepare to pursue higher education.

**Complete the Construction of Clinton Street Park.** The PHFH Green Space for Everyone program is designed to meet this goal by funding the completion of the Clinton Street Park. The Clinton Street Park location is an uninviting deteriorated property that is not maintained well. The former Head Start building on-site was demolished by the City of Paterson to stabilize the property; however, this project area has now become a hangout and is a nuisance area for nearby Northside Neighborhood residents, including several Habitat homeowners immediately adjacent to the project area. PHFH has collaborated with the City of Paterson to convert this neighborhood liability into an asset by improving the park. Construction was to begin this fall, however, recently received contractor bids identified a funding gap. This funding gap is associated with remediation needs and pandemic related cost increases. NRTC23 funds are intended to help bridge this gap.

The Home Safe Home and Green Spaces for Everyone components described in this application continue PHFH efforts to implement the NRTC Plan. The NRTC23 activities will fund the construction and preservation of quality affordable housing and the creation of a public open space, Clinton Street Park.

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### **Saint Joseph's Carpenter Society** "A Stronger East Camden"

"The American Dream" of financial success is still an aspirational goal for many Americans, although the COVID-19 pandemic has made this dream less attainable for families with lower incomes, recent immigrants, and other BIPOC people. Hard work isn't always enough to achieve this goal in current times. Rising housing costs, rising supply costs, a tightening of lending in lower income communities and the potential slowdowns are all making it more difficult for a typical family to find solid financial footing.

East Camden, like Camden as a whole, is full of families who long to achieve financial success in the United States. This NRTC application seeks to provide a hand up to the families that call East Camden home through investments in affordable housing, local small businesses, improvements to the physical neighborhood, and increasing community knowledge about available resources.

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

**Municipality:** Camden (East Camden neighborhood)

**Applicant's Website:** [www.sjcscamden.org](http://www.sjcscamden.org)

**Contact:** Pilar Hogan Closkey, [phogan@sjcscamden.org](mailto:phogan@sjcscamden.org),  
(856) 966-8117

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#### **Investments in Housing:**

NRTC funding will allow for investment in three projects within the current housing stock. These homes will undergo full rehabilitation by SJCS and will be sold to clients participating in our HUD-approved homebuying education and counseling programs for an affordable price. This program has been very successful in creating and retaining homeowners: with more than 700 homes developed, over 80% of SJCS homebuyers still own their home and only 4% have been foreclosed upon. The second project will aid in the acquisition of 6 vacant lots/buildings as part of the future and final phase of Carpenter's Square, an affordable homeownership development project. Carpenter's Square is located on the 200 block of Boyd and Morse Streets. These blocks were once called the "Alley." The Alley was a place where prostitution and an open-air drug market once ran rampant, and a police officer was shot. With support from the City of Camden and other partners, SJCS was able to acquire most of the abandoned homes and vacant lots and convert them into affordable homeownership opportunities.

#### **Small Business Support:**

Small businesses are the backbone of America. NRTC funding will allow SJCS to make investments in: CK Café and Catering a social microenterprise, 3 East Camden small businesses, and human capital investments to future entrepreneurs in East Camden. Cathedral Kitchen (CK) operates the CK Café and Catering Business to fund CK's meal program for the City's homeless population and their culinary arts training program. The Café requires dedicated staffing and equipment to succeed. CK has often had to turn down catering jobs due to understaffing and lack of equipment. NRTC funding will allow CK to dedicate staff and kitchen space to the social microenterprise to invest the earnings into their other impactful CK programs. SJCS will also use NRTC funding for a Small Business Growth and Improvement Program. This program will make capital and/or equipment upgrades to three East Camden businesses as well as fund classes for potential entrepreneurs through a partnership with Latin American Economic Development Association (LAEDA). LAEDA will bring their "Turning your Hobby into a Business" program to East Camden. A total of 15 residents will be involved in this comprehensive training with the hope that SJCS and partners can work with fledgling entrepreneurs in the future and support their businesses. Both projects will grow four

businesses and create entrepreneurs of fifteen other residents who may have an idea but need technical assistance to turn it into a local business.

### **Improving the Physical Neighborhood:**

The Better Blocks Plus program will take place on two blocks over the course of two days. Residents and organizations will be able to register as volunteers or submit their block ideas to receive services. Volunteers will work with staff and contractors to make improvements to the block and the homes on the block. Residents who submit projects to Better Blocks Plus will attend neighborhood leadership classes to further refine their projects. Activities could include trash removal, sweeping sidewalks, removing graffiti, painting curbs, installing signage, planting bulbs/flowers, repairs to facades of homes and issuing city sponsored trashcans. Additionally, NRTC funds will be utilized to support an expansion of VietLead’s urban farm “Resilient Roots” program to increase crop yields and allow for the farm to be used for other educational uses. VietLead will work with 5 local youths on cultivating crops. Both projects will improve physical perceptions of the neighborhood, train local youth in farming and working farmer’s markets, and engage with residents directly on beautifying their neighborhoods.

### **Increasing Community Knowledge:**

The UrbanPromise StreetLeaders program will engage residents through the use of several direct communication campaigns to increase knowledge of the programs available within East Camden. Residents and StreetLeaders will be trained on community leadership and organizing skills and educated on the programs and resources available in the City of Camden. Once trained, these leaders will walk the streets of East Camden educating residents about the programs as well as work in UP’s neighborhood-based after school programs and summer camps as mentors and teachers for younger residents. NRTC funds will further allow for Camden Community Partnership to grow the East Camden Multicultural Day. to continue to assist with space activation, and projects will increase East Camden programs and resources within East Camden.

SJCS will measure whether outcomes for the a 3-year longitudinal survey neighborhood, tracking of population rate and median quantitative and qualitative engaged with the of median property values, comparison with the City of

Funding from the NRTC has change on the East Camden the community itself. With these funds, SJCS and its partners can assist the residents of East Camden in their pursuit of the American Dream in a stronger more resilient community.



The Multicultural day will allow CCP community revitalization, vacant community engagement. Both Camden resident knowledge about available and respect the diversity

these projects lead to positive community of East Camden through of resident’s satisfaction with the Census data’s homeownership rate, family income over time. As well as analyses of the young adults UrbanPromise program and tracking both commercial and residential, in Camden as a whole.

the potential to make an impactful community both in its residents and

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## Stand Up for Salem

### “Revival in Salem City 2023”

Stand Up For Salem (SUFS) is excited to present this NRTC application, which both builds on SUFS’s decades long track record leading redevelopment of the Center of Salem Neighborhood and is the first step in implementing our new NRTC Neighborhood Plan. This application includes the launch of job training at our newly constructed Historic Building Arts Training Center; the strengthening of our incubator program developing local microenterprises; the stabilization of an abandoned, historic former café in the heart of the neighborhood; the development of a new community center honoring a local abolitionist; and an enhancement of our community organizing efforts.

**Objective 1, Launch Historic Building Arts Training Programs:** The soon to be fully constructed Historic Building Arts Training Center – a site which is ready to become a busy center for community activity and hope will be activated. The Center is located in a fully rehabilitated former JC Penney Building, which sat vacant for over a decade, and is located in the Broadway Historic District, which is both on the National Register and the New Jersey Register of Historic Places.

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**Funding Requested: \$750,000**

*Municipality:* Salem City (Center of Salem neighborhood)

*Applicant’s Website:* [www.salemcitynj.com](http://www.salemcitynj.com)

*Contact:* Chris Davenport, [chris@salemcitynj.com](mailto:chris@salemcitynj.com), (856) 759-4097

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## JC Penney Building/Historic Building Arts Training Center

### 225 E. Broadway

*Objective 1: Launch Historic Building Arts Training Programs*



When complete in spring 2023, the Historic Building Arts Training Center will begin its new use as a community and educational center focused on job training in the construction trades and historic building preservation arts. The Center looks to open up well-paying and fulfilling career paths for residents and endow them with the specialized skills and training needed to preserve and restore Salem’s and the region’s many historic buildings. With 8,685

square feet of usable space over two floors, the Center contains an instructional workshop, a metal shop, a computer drafting center, an outdoor work area, and a greenhouse and garden. In addition to workforce training programs, the Center will also host community meetings, workshops, and conferences.

The first training offerings will be modules in plasterwork, masonry, woodworking, and other construction trades taught in an engaging hands-on manner by experienced craftsmen. SUFS is enlisting the services of David Flaharty, a plasterer who has done work in Metropolitan Museum of Art and the White House, to develop and teach the curriculum for restorative plaster work; and Gregg Perry, the lead decorative arts, wood restoration and metallurgy professor at the National Watch & Clock Museum in Columbia, PA, to create and teach curriculum on restorative woodworking. Our initial goal is for 80 residents to complete the Center's training modules in its first 18 months.

**Objective 2, Microenterprise Business Incubator:** This activity strengthens and expands SUFS's current, successful Incubator program. The Incubator supports the growth of microenterprises run by neighborhood residents through a combination of services like business plan consulting, low-cost office space, business management training, marketing assistance, pop-up retail space, and membership in the local Chamber of Commerce. Currently, the Incubator supports eight microenterprises, including a dance studio, a trucking company, a candle business, and a construction company. Under this Objective, SUFS seeks to serve 6 additional microenterprises. It also seeks to upgrade its commercial kitchen facility to enable the incubator to help start-up and grow food-related microenterprises.

**Objective 3, Stabilize Historic Vacant Retail Space:** This activity will stabilize the City-owned, prominently located, abandoned historic former site of the Salem City Café at 113-119 Market Street, by restoring it to a state where it is an occupiable space marketable to a new tenant. The building was originally built as a tavern in 1735 and provided lodging accommodations above the first-floor tavern. The tavern was the site of the first of three Tory trials at the conclusion of the Revolutionary War. In the mid nineteenth century, it was the site of a confrontation between abolitionists and a slave catcher which resulted in the release of the slave catcher's prisoners and his subsequent prosecution.

The building served continuously as a tavern or a restaurant until 2014, when Salem City Café abruptly shut its doors. The owners abandoned and neglected the building, which was ultimately acquired by the City to save it.

Under this Objective, SUFS will work with a local contractor skilled at historic preservation to complete essential repairs to the building's roof and exterior envelop to stop water intrusion, repair water damage, and complete a throughout clean-out of the building. The goal is to make the café space ready for a future tenant by the opening of the newly constructed Salem County Courthouse in late 2024.

**Objective 4, Develop the "Hettie" Reckless Community Center:** This activity will transform a formerly abandoned site next to the Salem Free Public Library into a community center and gathering space. The Center is named after Amy "Hettie" Reckless, a Salem resident born into slavery who escaped to become an important player in the abolitionist movement. The Library will provide programming creative programing for children and adults at the Reckless Center, and it will also serve as space for community meetings and events.

Phase I of this project, nearing completion, consists of a full renovation of the interior and exterior of the building on the Center site. This Objective implements the second phase of the project, which is to utilize creative placemaking techniques, and design and implement an attractive outdoor community gathering space on the Center's lot that will further enhance its role as a community hub.

**Objective 5, Community Organizing and Engagement:** SUFS will collaborate with partner organization St. John's Pentecostal Outreach CDC to establish a community organizing program to engage neighborhood residents regularly and continually in efforts to improve the community. This effort will include broad outreach and door knocking, as well as monthly community meetings in which residents can discuss shared issues and ideas for events and activities. As resident leaders emerge from these initial meetings, they will have opportunities to deepen their participation in issue-based committees and leadership-development trainings.

This NRTC project represents another major step forward in advancing positive change in the Center of Salem. All of these activities are feasible and ready to proceed, and we look forward to taking this step forward as we implement our new Neighborhood Plan.

Salem is a challenging location facing significant distress; It currently ranks second among all state municipalities on the NJ DCA's Municipal Revitalization Index, which factors in various economic, educational, social, fiscal, and residential-desirability indicators.

In the face of these challenges, this NRTC project rises to transform blight into beauty, honor our history, reduce unemployment and create career paths, develop microenterprises as a track to economic opportunity, and build social capital to create a resilient community ready to walk together to a brighter future!

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## Gateway Community Action Partnership

### “Southeast Gateway Revitalization Plan 2023”

#### ***New construction of five affordable single-family homes***

This project involves the new construction of five affordable free-standing single-family homes on five lots currently owned by Tri-County Community Action Agency of Bridgeton. The homes will be sold to preferably first-time home buyers.

The Grove Street site can be built as of right now and the Spruce Street site will require a subdivision and zoning hearing. Along with the development of five affordable single-family homes, Gateway will plan and subdivide two major sites into 10 to 13 lots for future affordable single-

family homes. We will contract with Environmental, Engineering, and Attorneys to complete the design, presentation, and obtain formal approval of the subdivision plans. The property is in close proximity to public transportation, medical facilities, community centers, jobs, schools and recreation, providing all the necessary community assets for families. This project is designed to provide wealth building opportunities to working class families that cannot afford to buy in the private market and provide a place to grow families and create wealth, while Bridgeton grows.

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***Funding Requested: \$773,750***

*Municipality:* Bridgeton ( Southeast Gateway neighborhood)

*Applicant’s Website:* [gatewaycap.org](http://gatewaycap.org)

*Contact:* Albert Kelly, [akelly@gatewaycap.org](mailto:akelly@gatewaycap.org)

(856) 451-6330

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#### **23-35 Grove Street, Block 131, Lots 5, 6, and 7**



We aim to serve residents of Bridgeton and the surrounding areas. Our efforts do not discriminate based on race, color, religion, sex, national origin, family status or disability, and ethnicity. The projects target all sections of the populations including individuals and those that are least likely to apply.

Gateway Community Action Partnership will receive training from Restrepo & Associates to process home ownership applications for this project to comply with funder requirements. We will look at income eligibility and ability to secure a mortgage. We will start marketing when we are 50% complete during construction and expect to have all units under contract by the time we have a certificate of occupancy. We expect to close on the sale of all homes in 6 months after receiving certificate of occupancy.

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### Urban League of Essex County “Fairmount Neighborhood Advancement Phase V”

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

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

**Municipality:** Newark (Fairmount neighborhood)

**Applicant’s Website:** [www.ulec.org](http://www.ulec.org)

**Contact:** Vivian Cox Fraser, [vfraser@ulec.org](mailto:vfraser@ulec.org),  
(973) 624-9535 x102

Fairmount is a multi-racial, vibrant neighborhood of low-and-moderate income residents who have shown admirable tenacity in their commitment to improve the place that they call “home”. After decades of systemic disinvestment and outmigration of middle-class families, the neighborhood is now experiencing a boom in interest and real estate development. The inevitable

increases in housing costs have followed quickly, threatening to price out its current majority minority population. While many residents face challenges in employment, financial stability, and access to quality and affordable housing. More recently, gentrification and land banking in the neighborhood threaten to displace current residents. However - this is not a community to be “counted out”.

**Activity #1** - Support increased participation in the labor force through the delivery of **computer education and job training** at The League’s Fairmount Community Tech House. This funding will support workforce training for up to 100 residents over the grant performance period, a program coordinator and part-time technology instructor at its Tech House facility, and streetscape repairs to ensure safe entry and egress to the facility.

Our confidence in the success of this proposed activity is grounded in our direct knowledge of the need for in-demand, technology-based, 21st century workforce skills. Computer proficiency and digital literacy are foundational to accessing higher paying jobs and career paths. Per the U.S. Department of Labor Bureau of Labor Statistics, the computer and information technology field is expected to grow by 15 percent through 2030, outpacing the growth rate of all other occupations.



**Activity #2** – This investment will support The League’s **Construction and Skilled Trades workforce development program**. Leveraging funding from the NJ Department of Labor and Workforce Development and the PSEG Clean Energy Jobs Program, The League will provide 30 residents with “train to hire” construction and skilled trades workforce training. Through classroom and controlled construction site settings, participants will be trained in job readiness, construction safety, blueprint reading, OSHA 30 certification, Work-at-Height certification, carpentry, electrical, financial literacy, critical thinking, conflict resolution,

team skills, problem-solving skills and other critical life skills needed for success. The program will prepare graduates to be ready to tackle the demands of safely working on job sites of clean energy installations, complex construction projects and improve their ability to interact effectively with sponsoring or corporate entities.

**Activity #3 – Housing counseling** for residents facing housing insecurity and evictions due to economic stringency, including persisting impacts driven by the COVID19 pandemic. Services will include focused emphasis on default prevention counseling, and expansion of housing counseling services to post-purchase counseling for current homeowners. Since the onset of the pandemic, requests for assistance for housing-related difficulties have increased by more than 60%. As the protective mandates banning evictions have been lifted, Fairmount residents are now in an eviction crisis.

Concurrent with pandemic-driven economic hardships, unsolicited calls, texts, letters and flyers have grown significantly in Fairmount and Newark, targeted by real estate concerns seeking to purchase property at rock bottom prices. Homeowners under financial duress are prime to be victimized by these methods. Housing counseling services are an important and effective resource for hundreds of families seeking help to stabilize finances and access eligible supports.

To continue to promote Fairmount as a neighborhood of choice, the Home Buyers program, focused on cultivating prospective homeowners for the newly developed affordable homes in Fairmount, will continue. We will serve 100 individuals through this activity.

**Activity #4 - Economic empowerment programs and services** through the Financial Opportunity Center, including employment assistance, to address joblessness, underemployment and decreased family financial stability in Fairmount and Newark. The League will provide benefits screening and advocacy; assessments of clients' workforce interests, skills and experiences; resume creation assistance; computer access to facilitate online job applications; and financial coaching to promote positive behaviors to maximize income for up to 125 residents.

**Activity #5 - Director of Community Outreach and Engagement Specialist** to advance The Fairmount Plan. The League continues to make significant progress revitalizing neglected areas in the Fairmount community. This work is advanced through the work of a community organizer working closely with residents and anchor institutions to address quality of life issues such as reducing crime and improving public safety, promoting economic and employment opportunities, providing educational enrichment opportunities for youth, and serving as a convener and facilitator for Fairmount stakeholders.

**Activity #6 – Neighborhood revitalization activities** to enhance green spaces in Fairmount. This activity will include partnering with LISC of Greater Newark to **renovate and redevelop the Kaboom “pocket park and playground”** located in the Fairmount neighborhood. To date, The League has ensured funding for the architectural design and in partnership with Bowman Construction, is ready to begin redevelopment of the park. Zenith Construction Services have been engaged to provide end-to-end construction and is pending permit approval to commence construction activities. This investment will help to close the outstanding gap in funding and will enable immediate start of construction.

We look forward to continued collaboration with the Department of Community Affairs as we strive to realize our vision for a community that we can all be proud of - "a neighborhood that is a place where neighbors help each other in order to provide good and safe schools, jobs, businesses, housing, transportation and recreation to every person who lives here. Our home. Our hope. Our neighborhood."  
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